

Economic Costs and Fiscal Impacts of Traffic Collisions in San Francisco

Policy Analysis Report for Supervisor Myrna Melgar

Presentation to:

Community Advisory Committee - Agenda Item 6

July 23, 2025

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Traffic Collisions in San Francisco: 2018-2022

- National Highway Traffic Safety Administration (NHTSA) estimates that 53% of vehicle crashes and 32% of injuries are unreported.
- Applying these estimates to reported crashes in San Francisco (from SFMTA and Caltrans), we estimate that there were 92,799 total crashes from 2018 through 2022:

	Number of Crashes (including unreported)	Vehicles Damaged (crashes without injury)	Number of Injuries	Number of Fatalities
Citywide Total	92,799	113,428	33,302	193
Average per Year	18,560	22,686	6,660	39

NHTSA Study: U.S. Cost Ranges (2019)

	Low	High
Economic Costs	\$5,251 (vehicle damage, no injuries)	\$1,606,644 (fatality)
Cost per Injury (depending on severity)	\$19,344	\$979,328

Total U.S. Economic Costs = \$339.8 billion

Estimated San Francisco Economic Costs, 2018-2022

- National averages applied to estimated San Francisco collision data for five year period.

	Vehicles Damaged (crashes without injury)	Injuries	Fatalities	Total Costs (2019 \$)	Total Costs (Adjusted to 2024 \$)
Total Costs	\$596 million	\$1.23 billion	\$310 million	\$2.14 billion	\$2.52 billion
# of Incidents	113,428	33,302	193	n/a	n/a
Average Cost per Incident	\$5,251	\$36,950	\$1,604,902	n/a	n/a

Total national cost incurred due to traffic crashes: \$339.8 billion (2019 study)

Category	Costs (in Billions)	% of Total
Property Damage	\$115.30	33.90%
Market Productivity	\$75.46	22.20%
Congestion	\$35.95	10.60%
Medical	\$30.90	9.10%
Household Productivity	\$30.82	9.10%
Insurance Administration	\$29.54	8.70%
Legal Costs	\$16.70	4.90%
Workplace Costs	\$3.80	1.10%
Emergency Medical Services	\$1.35	0.40%
Total	\$339.81	100.00%

- 54% of costs paid by private insurers, 23% paid by individual crash victims, 14% paid by third parties, 9% paid by public revenues.
- Of the 9% paid by public revenues, 5% was paid by federal revenues, 3% by state and local revenues, and 1% by undetermined subsidized programs.

City Spending: Claims and Litigation Costs/Traffic Safety Initiatives

- Over the five-year period from 2020 through 2024, the City paid approximately \$61.4 million in settlements and judgments from claims and litigation related to traffic collisions involving City vehicles, for an average of \$12.4 million per year.
 - City settled 1,628 claims and settled or paid judgments in 129 lawsuits, for a total of 1,757 incidents over five years.
- Additionally, the City paid \$243,500 in settlements stemming from collisions related to the City's street design and infrastructure over five years.
- SFMTA does not separately track and report its street safety projects and initiatives aimed at reducing traffic collisions.
- FY 2024-25: Street-related activities: \$85.8 million, less \$52.4 million for traffic enforcement = \$33.4 million (some of which could be used for reducing collisions).
- FY 2024-25 capital budget for streets likely includes some projects aimed at reducing collisions + \$60 million, including some carryforward from prior years.

Policy Options

The Board of Supervisors should:

1. Request that the SFMTA and DPH enhance their current reporting on traffic crashes by producing annual reports detailing the number of reported crashes, injuries, and deaths in San Francisco so the Board of Supervisors, other City officials, and the public can stay informed on the totals and trends.
2. Request that SFMTA and/or other City staff prepare estimates for the Board of Supervisors of the costs of street safety measures that could offset City and County of San Francisco costs associated with traffic collisions, injuries, and deaths.

Questions and comments

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SAN FRANCISCO COUNTY TRANSPORTATION AUTHORITY

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