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GETTING AROUND WHILE GETTING BY

HOW HIGH MBTA FARES ARE HARMING RIDERS

JANUARY 2024

GETTING AROUND WHILE GETTING BY

How High MBTA Fares Are Harming Riders

High MBTA fares force riders to make difficult trade-offs, including giving up meals, medicines, and other necessities; walking or biking long distances; or simply staying at home when they can't pay the fare. For low-income riders, the cost of transit can determine where they live, where they can take a job, or what mode they use. Now, with Governor Healey leading the way to fund a permanent low-income fare in her FY25 budget, a lifechanging, affordable fare for thousands of riders is within reach.

SURVEY METHODS

We used in-person contact, emails, and social media to reach riders to better understand their experience with paying MBTA fares. In-person surveys were carried out at organizational gatherings or local MBTA stops and stations by staff and members of three community organizations: Alternatives for Community and Environment in Roxbury (Boston), GreenRoots in Chelsea, and Chinese Progressive Association located in Chinatown (Boston) and serving members in the Greater Boston area. [Online surveys](#) were advertised to Facebook and Instagram users in Suffolk County, Essex County, Plymouth County, Middlesex County, and Norfolk County in Massachusetts. We gathered a total of 374 responses.

WHERE DO SURVEY RESPONDENTS TRAVEL ON THE MBTA?

Riders use the MBTA to get to a range of destinations — the most frequent in our survey were appointments, work, entertainment/social events, and errands. Respondents also used the MBTA for commuting to school and for visiting or caring for family, as well as taking their children to school and daycare.

These destinations illustrate the economic and social importance of public transit. The MBTA keeps our economy healthy by ensuring people can get to work and can spend the wages they earn on groceries, household needs, and entertainment. The MBTA also supports our well-being by ensuring friends and family can visit, socialize, and care for each other.

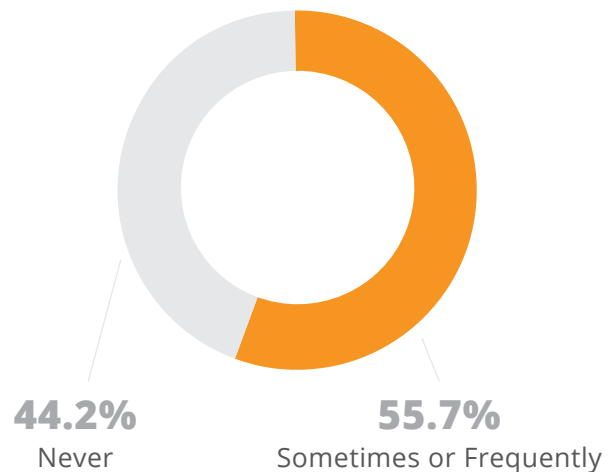
The important social and economic benefits of public transit are threatened when riders cannot afford the fare.

OVER HALF OF SURVEY RESPONDENTS STRUGGLE TO AFFORD THE MBTA FARE

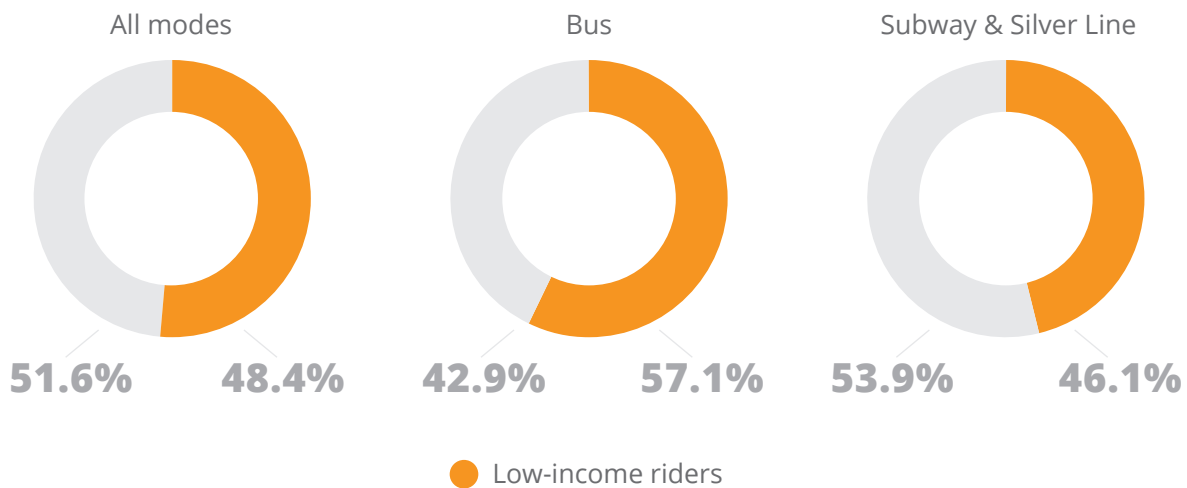
More than half of respondents found the cost of fares too high to afford either sometimes (32%) or frequently (23%).

While we did not ask riders to report their income, the MBTA's own 2022 survey found that low-income people made up 48% of all riders and 46.1% of subway and Silver Line riders. The percentage of low-income riders is even higher on the bus (57.1%).

Is the cost of fare ever too much for you to afford?



Percent of riders who are low-income



Source: GM Report, MBTA Board Meeting, Mar 23, 2023, slide 19 at <https://cdn.mbta.com/sites/default/files/2023-03/GM%20Report%20to%20Board%2003.23.2023.pdf>

Our findings are broadly consistent with the MBTA's survey of its own ridership. The data clearly show that there are large numbers of people within the MBTA region who regularly face difficulties paying for transit.

RIDERS MAKE DIFFICULT TRADE-OFFS WHEN THEY CAN'T AFFORD THE FARE

More than 100 respondents shared a time or story about a trade-off or choice they made when faced with the difficulty of paying the fare. We identified the most common themes among riders' responses and provide some examples of those responses below.¹

¹ Some responses have been translated from Chinese or Spanish. We have made minor edits to some responses for clarity.

Paying MBTA fare can prevent riders from buying the food they need.

- I had to choose between adding money to my card or eating lunch at school.
- I have skipped lunch to go to work more times than I can count.
- Once or twice I had to choose between buying something for dinner and putting money on my Charlie Card to get home.
- Sometimes it is food, rent, or bus.
- I can either buy groceries or take the T.

Riders sometimes can't afford other necessities, like medications, basic sanitary items, or phone bills, because they need to pay the fare.

- Last week I didn't pay my phone bill to afford transportation costs.
- Toilet paper.
- Medicines.
- I've had to choose between buying pads or being able to go home.
- If I don't have money for my T card then I can't go to work. T card or medication at times.
- Overdraft from buying a monthly T pass meant that rent was 2 weeks late. It was quite a hustle to fill the void.
- For me, in difficult times to buy my children's school supplies.
- I almost always need to buy a transportation pass when I need to pay (rent, utilities) and it is difficult to buy everything.

At other times, riders walk or bike because they can't afford to pay for the bus or train.

- I've walked 5 miles because I didn't have enough for the bus.
- Infrequently but it happens. Nothing worse than walking 2 miles to the doctor.
- I decided to walk even though I use a cane because I needed to buy food at the store.
- Just yesterday I was short on my bus fare and too ashamed to ask the bus driver for a free ride so I just walked. Not to mention it was 30° that morning.
- Had to walk to work so my family could have something for supper.
- I simply don't take the T whenever I can bear with it to save money. However, I will say that I have a chronic pain disability and taking public transport would likely make things like grocery shopping and other minor travels a lot easier for me. Typically, I just bear with the pain to save money, because I can't justify paying \$3 (or more if I have to change buses or trains) instead of a 15-45 minute walk. If the cost went down, I do imagine that I'd be a lot more willing to prioritize my physical needs than my financial needs.

- I have been unemployed for several months and have had the urgency to go to places like medical appointments and look for work but have had to cancel my appointments because I have not had the money to travel. I use the train for food shopping, medical appointments (I have to use 2 trains and a bus just to go to the hospital), and I use the train and bus to see my family.

Other times, riders simply stay home, missing appointments, job interviews, or other opportunities.

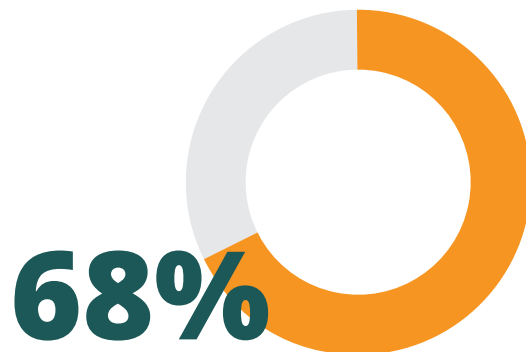
- I have to sometimes cancel appointments because I have no money to get there.
- Well, I use the commuter rail to get from college (in Worcester) to go home (on the South Shore, end of the Greenbush line). The cost of a ticket does not allow me to make that trip as frequently as I would like.
- I can usually only afford weekly T passes rather than monthly. Depending on how many weeks are in a month, I will sometimes stay home all day rather than run errands because my weekly pass has expired, day passes are too expensive and loading up a Charlie Card with \$10 doesn't take you very far, and I have to make my money stretch so I can be sure to afford transportation for the full month. This especially gets in the way of buying groceries, since the grocery stores closest to me are way too expensive, and more affordable ones are far and require travel.
- If I can't afford to take the bus I just stay home.

For some riders, the cost of fare limits their choice of where they can live, work or study.

- I had to turn down a job because the train fare was too much from Zone 2 to North Station. It is less money to go to Wachusett. That's ridiculous!
- I couldn't afford to take a job in Boston because it's too expensive to get there from Salem.
- Where I lived/ how much rent I could afford was always dependent on how much the commute would cost.
- I stopped going to school when the fee was increased.

A REDUCED FARE WOULD MAKE A DIFFERENCE

In our survey, 68% of respondents said that if there was a program that cut the cost of riding in half, they would ride the MBTA more often.



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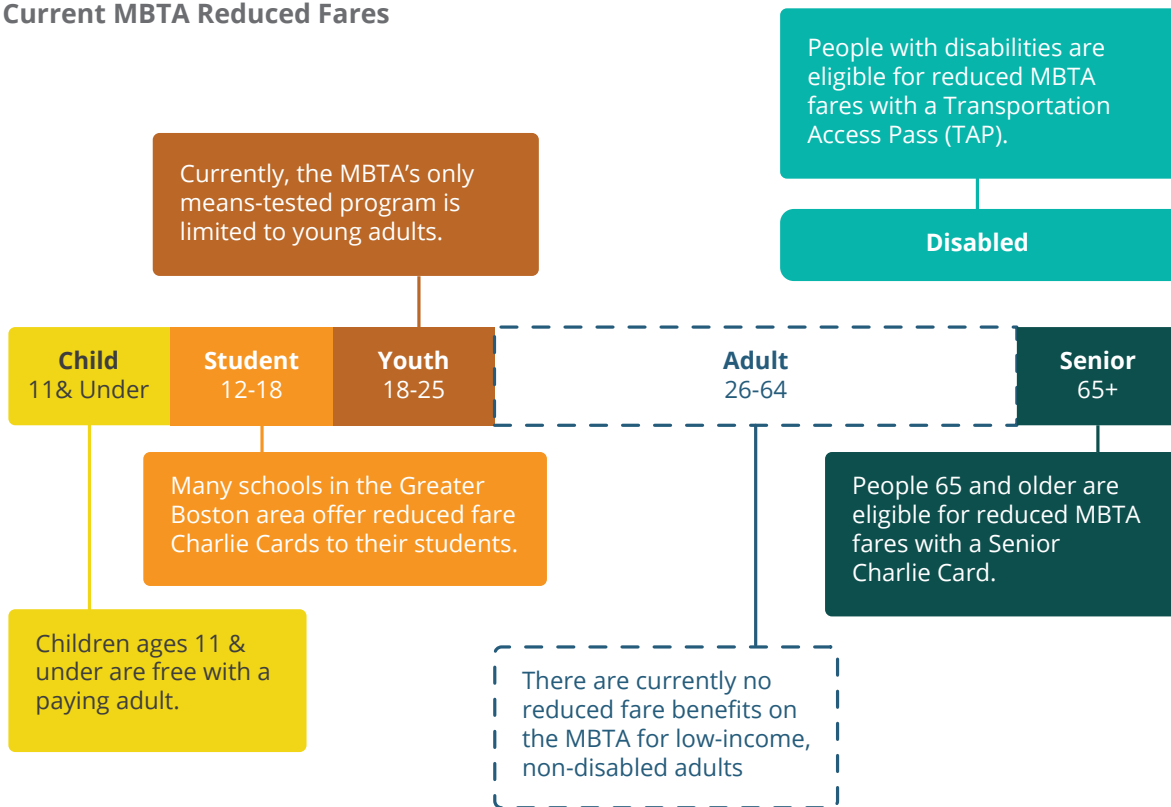
Currently, the MBTA offers reduced fares for students, low-income youth aged 18-25, riders over age 65, riders with disabilities, and Medicare card holders. However, there is a gap in the MBTA's affordability programs for low-income riders aged 26-64.

We did not ask riders whether they used one of the existing reduced-fare programs. However, a few respondents expressed the importance of these programs in helping them afford their fare when asked if they ever had to choose between buying a necessity and paying the fare.

Riders' responses included:

- Never. I have senior Charlie Card.
- Not at all since I got my Senior Charlie Card.
- Not an issue. My husband and I receive senior discounts.
- I receive reduced fares, and since getting my TAP card I have used public transit more.
- Senior fare is good.

Current MBTA Reduced Fares



This graphic from an MBTA staff presentation to the Authority Board in December 2023 shows the gap in affordability programs for riders aged 26-64 who do not have disabilities.



Mayor Wu joins the Public Transit Public Good and Transit is Essential Coalitions at a rally calling for a low-income fare.

THE MBTA BOARD WILL SOON HAVE THE OPPORTUNITY TO PASS A PERMANENT LOW-INCOME FARE POLICY

Massachusetts has never been closer to achieving a low-income fare for the MBTA. Governor Healey has pledged to fund a permanent low-income fare in her FY25 State Budget. At the same time, the MBTA is launching a public input process in January, with a Board vote expected in March.

Officials have listened to the increasing public demand for a low-income fare. For several years, riders and workers in the Public Transit Public Good Coalition (PTPG) have called on the MBTA to pass a low-income fare. The PTPG Coalition is made up of community groups and labor organizations including Alternatives for Community and Environment, Carmen's Union Local 589, Chinese Progressive Association, Coalition for Social Justice, the Greater Boston Labor Council, GreenRoots, Machinists Local 264, the Massachusetts AFL-CIO, Mass Senior Action and more.

Numerous other coalitions, organizations, and elected and appointed officials at the state and municipal levels have expressed support for reduced fares. These include the Metro Mayors Coalition — composed of municipal officials leading Arlington, Boston, Braintree, Brookline, Cambridge, Chelsea, Everett, Malden, Medford, Melrose, Newton, Quincy, Revere,

Somerville, and Winthrop,² as well as the State Legislature (which passed the policy, but without enough time to override a Governor Baker veto).³ In 2021, the former governing body of the MBTA, the Fiscal and Management Control Board (FMCB), directed the MBTA to advance a low-income fare program.⁴ However, former Governor Charlie Baker simply ignored the directive from the FMCB to move forward with a low-income fare. Governor Baker also vetoed the legislative provision that would have required a low-income fare at the MBTA.⁵

Today, Governor Healey, her administration, and leadership at the MBTA are advancing a low-income fare for the MBTA.⁶ According to the MBTA's most recent data, a low-income fare will benefit up to 63,000 riders by the end of a five-year implementation period.⁷ Riders would save about 50% on fares. For a daily rider on the bus and subway, this will save \$720 a year, while a Zone 5 Commuter Rail rider would save almost \$2,000 a year. The MBTA expects enrolled riders to take 25-30% more trips

Low-income fares will cut costs on all modes for qualifying riders, likely increasing access to the more expensive commuter rail and ferry for people in gateway cities such as Lowell, Lawrence, Worcester, Fitchburg, and Brockton as well as the many other communities served by these modes.

MBTA staff expect to formally present low-income fares to the Board in January. This presentation will be followed by a 45-day public comment period and a final vote of the Board. Together, riders, workers, and our state officials can end the daily trade-offs riders must make between paying for basic necessities and riding the MBTA.

² *Metro Mayors Issue Statement on MBTA service cuts, Uly 8, 2022*, <https://www.mapc.org/planning101/metro-mayors-statement-mbta-service-cuts/>

³ *Chris Lisinki, Lawmakers Send Baker \$16.5 Billion Transportation Bond, January 6, 2021, WBUR.org*, <https://www.wbur.org/news/2021/01/06/lawmakers-send-baker-16-5-billion-transportation-bond>

⁴ *Minutes, Meeting of the Fiscal and Management Control Board, Massachusetts Bay Transportation Authority, June 7, 2021*, <https://cdn.mbta.com/sites/default/files/2021-06/2021-06-07-FMCB-minutes.pdf>

⁵ *Chris Lisinski, "Baker Carves Up \$16.5 Bil Transportation Bill With Vetoes," State House News Service, January 15, 2021*, https://www.statehousenews.com/archives/baker-carves-up-16-5-bil-transportation-bill-with-vetoes/article_9a18e51b-e009-531d-926e-579d042d7357.html

⁶ *Steve LeBlanc, "Healey wants MBTA fare cuts for low income riders," WBZ CBS Boston, March 7, 2023*, <https://www.cbsnews.com/boston/news/mbta-fare-cut-proposal-gov-healey/>

⁷ *MBTA Fore Policy Update December 2023 slides 13-17* <https://cdn.mbta.com/sites/default/files/2023-12/12.%20December%202023%20Fare%20Policy%20Board%20Deck%20vF.pdf>