

THE

Unheard Third 2023

When You Can't Afford the Fare

**How Expanding Fair Fares
Can Help Working New Yorkers
as Transit Hardships Persist**

Brief

DEBIPRIYA CHATTERJEE AND EMERITA TORRES

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DEBIPRIYA CHATTERJEE is the Senior Economist at the Community Service Society of New York. She works on issues related to employment, poverty, inequality, and economic mobility. She holds a Ph.D. in Economics from Brown University.

EMERITA TORRES is the Vice President of Policy Research and Advocacy at the Community Service Society of New York where she oversees policy initiatives on housing, labor, and economic empowerment. She has spent her career in public and non-profit service and graduated from NYU and the Harvard Kennedy School.



The Community Service Society of New York (CSS) has worked with and for New Yorkers since 1843 to promote economic opportunity and champion an equitable city and state. We power change through a strategic combination of research, services, and advocacy to make New York more livable for people facing economic insecurity. By expanding access to health care, affordable housing, employment, opportunities for individuals with conviction histories, debt assistance, and more, we make a tangible difference in the lives of millions. Join us at www.cssny.org.

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Introduction

New York City's mass transit system plays a critical role as a connector for our city's 8 million residents, ensuring they can reach their workplaces, schools, doctors appointments, and our numerous cultural and recreational hubs. The city's mass transit also fuels the local and regional economy; it is a \$1.5 trillion asset¹ generating annual economic value of \$1.7 trillion—bigger than the Gross Domestic Product of the entire country of Canada.² Hundreds of thousands of New Yorkers, however, cannot fully take advantage of the mass transit system as the gateway to economic opportunity that it is because they cannot afford the fare. The August 2023 fare hike from \$2.75 to \$2.90, coupled with the rising cost of living in New York City, has made affording the mass transit fare even harder for residents with lower incomes.

Since its launch in 2019, New York City's Fair Fares program has provided a lifeline to approximately 300,000 New Yorkers struggling with transit affordability. The reduced fare program provides half-price MetroCards to all working age adults (18 to 64 years old) with household incomes below 120 percent of the Federal Poverty Line (FPL).

The January 2024 combined daily ridership volume on the MTA's subways and buses was around 60 percent of its pre-pandemic average of approximately 7.5 million daily riders, and enrollment in Fair Fares has increased from 100,000 to over 300,000 during the same time frame. This increase demonstrates the necessity of this program in aiding the city's recovery from the pandemic, particularly for New Yorkers of lesser means. CSS, together with other advocates, continues to play a pivotal role in ensuring that the program can reach all New Yorkers who stand to benefit from it.

This brief provides an analysis of data from our 2023 Unheard Third Survey, which polls New Yorkers on a series of topics, including transit affordability and awareness of and enrollment in the Fair Fares program, followed by our recommendations.

Key Findings & Policy Recommendations

Transit Hardship

- As of 2023, one in five New Yorkers struggled to afford subway and bus fares.
- The rate of transit affordability hardship for those in poverty (with incomes below 100 percent of FPL) and those near poverty (with incomes between 100 and 200 percent of FPL) is nearly the same in 2023—30 percent—meaning that the cost of transit is now a similar burden for those hovering over and under the federal poverty line.³
- Transit affordability has emerged as a challenge even among moderate income (with incomes between 200 and 400 percent of FPL) and high income (with incomes above 400 percent of FPL) households.⁴
- Transit affordability remains an acute struggle for low-income Black and Latina/o/x New Yorkers, and low-income working mothers.

Fair Fares

- A New Yorker working full-time, year-round, at the local minimum wage of \$16/hour earns too much to qualify for the Fair Fares program.
- Enrollment in Fair Fares continues to increase at a steady rate as MTA ridership rebounds, but the overall take-up rate of the program was around 33 percent (2022).
- Awareness of Fair Fares remains low, despite slow improvement over the last three years: the share of the eligible population that reported not engaging with the enrollment process had declined from 65 to 56 percent between 2021 and 2022.
- Awareness and participation in Fair Fares is highest among Black New Yorkers and Bronx residents, and lowest among Asian New Yorkers and for Queens residents.



Image: Nic Y-C/Unsplash

Policy Recommendations

- The city should increase Fair Fares eligibility to 200 percent of the federal poverty line. We will make the case for expansion in detail in the recommendations section.
- The city and the MTA should coordinate, develop, and implement an aggressive public outreach and awareness campaign to promote Fair Fares.
- Simplify the Fair Fares enrollment process. The MTA and the city should work together to achieve this.
- The MTA and the governor's office should thoroughly examine the benefits of New York City's fare-free bus pilot program and consider expansion.
- The MTA should improve its overall infrastructure and service to better the commuter experience.
- New York City's Department of Social Services (DSS) should provide demographic data to advocates and government partners to better understand program usage and impact.

BRIEF HISTORY AND RECENT CHANGES TO FAIR FARES

Since its launch in 2019, the Fair Fares program has provided a lifeline to approximately 300,000 New Yorkers struggling with transit affordability. The reduced fare program provides half-price MetroCards to all working age adults (18 to 64 years old) with household incomes below 120 percent of the Federal Poverty Line (FPL). Fair Fares was initially available to individuals and households with incomes up to the Federal Poverty Line. For example, in 2023, a family of four had to have a household income below \$30,000 to be eligible for the program. In 2024, thanks to the expansion of eligibility up to 120 percent FPL, a family of four with a household income of up to \$37,440 can now enroll. We appreciate that the Adams administration, with strong support from Council Speaker Addrienne Adams, increased the threshold to 120 percent of FPL and increased the baseline funding for the Fair Fares program by \$20 million in the Mayor's FY 2023-24 Adopted Budget. These important changes have enabled more people—most of whom are in desperate need—to take advantage of the program.

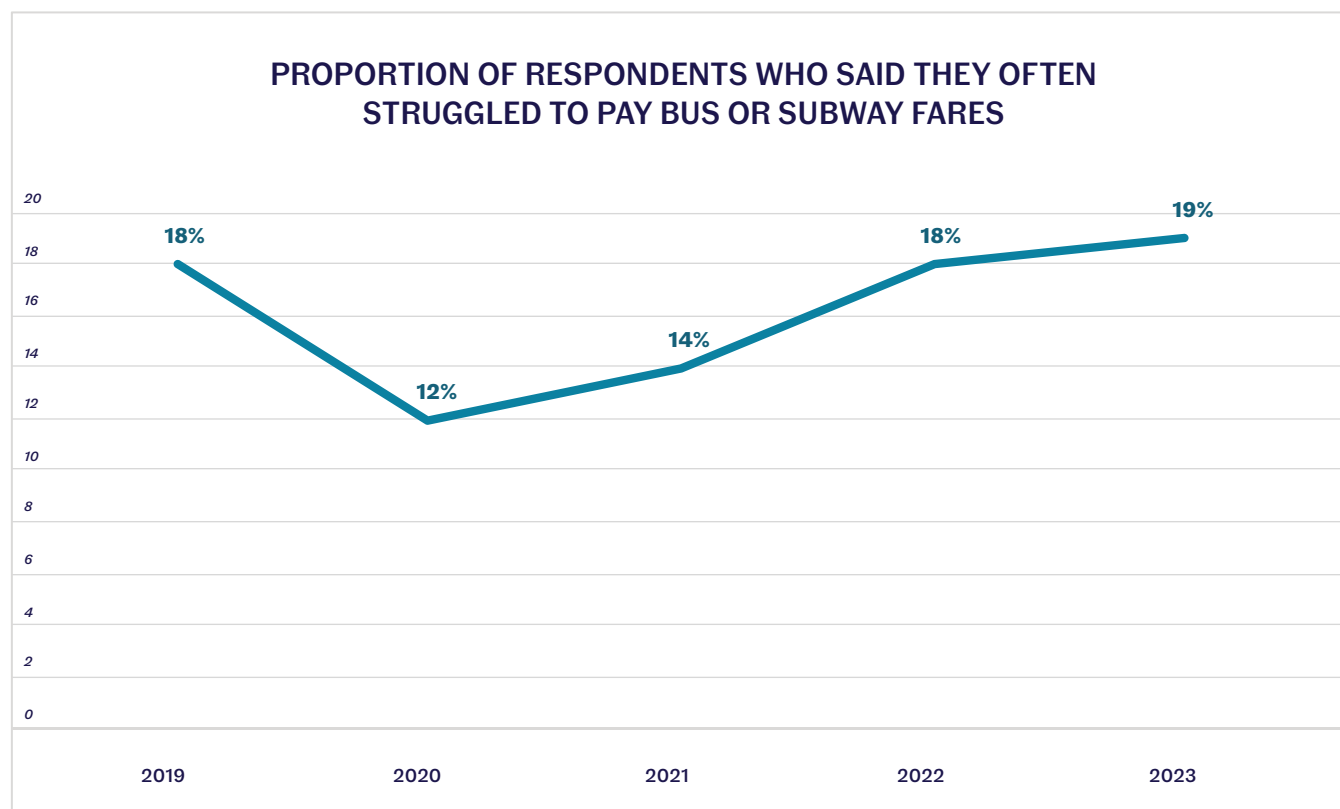
Over the last two years, however, as the impacts of the rising cost of living and exploding inflation eroded New Yorkers' purchasing power, it has become increasingly clear to advocates that the Fair Fares eligibility threshold was far too low and needed to be expanded. And, notably, this year's Unheard Third survey data shows very clearly that the need for a transit subsidy extends far greater than to those under 120 percent of FPL. Understanding this challenge, CSS, Riders Alliance, and other advocates have made the case for expanding the eligibility threshold for the Fair Fares program to up to 200 percent of the FPL.

Almost one in five New Yorkers struggled to afford subway and bus fares in 2023

In 2023, an estimated 19 percent of all survey respondents said that they experienced transit affordability hardship, continuing a trend of increasing hardship since 2020. The bulk of the increase in transit affordability hardship happened between 2021 and 2022, when the share of respondents who reported struggling to pay for mass transit increased by 4 percentage points from 14 percent in 2021 to 18 percent in 2022 and returned to its pre-pandemic rate.

Two likely forces drove this increase: As the pandemic abated and New Yorkers eased back into their commuting habits, transit costs assumed greater salience in household budgets. At the same time, many low-income households that were yet to regain their economic foothold after the pandemic disruption were now faced with the added pressure from the expiration of pandemic-era government assistance programs, coupled with rising inflation and increased costs of living in the city.

Figure 1: Transit affordability hardship rates for all households, 2019-2023



Source: CSS analysis of Unheard Third survey data, 2019-2023.

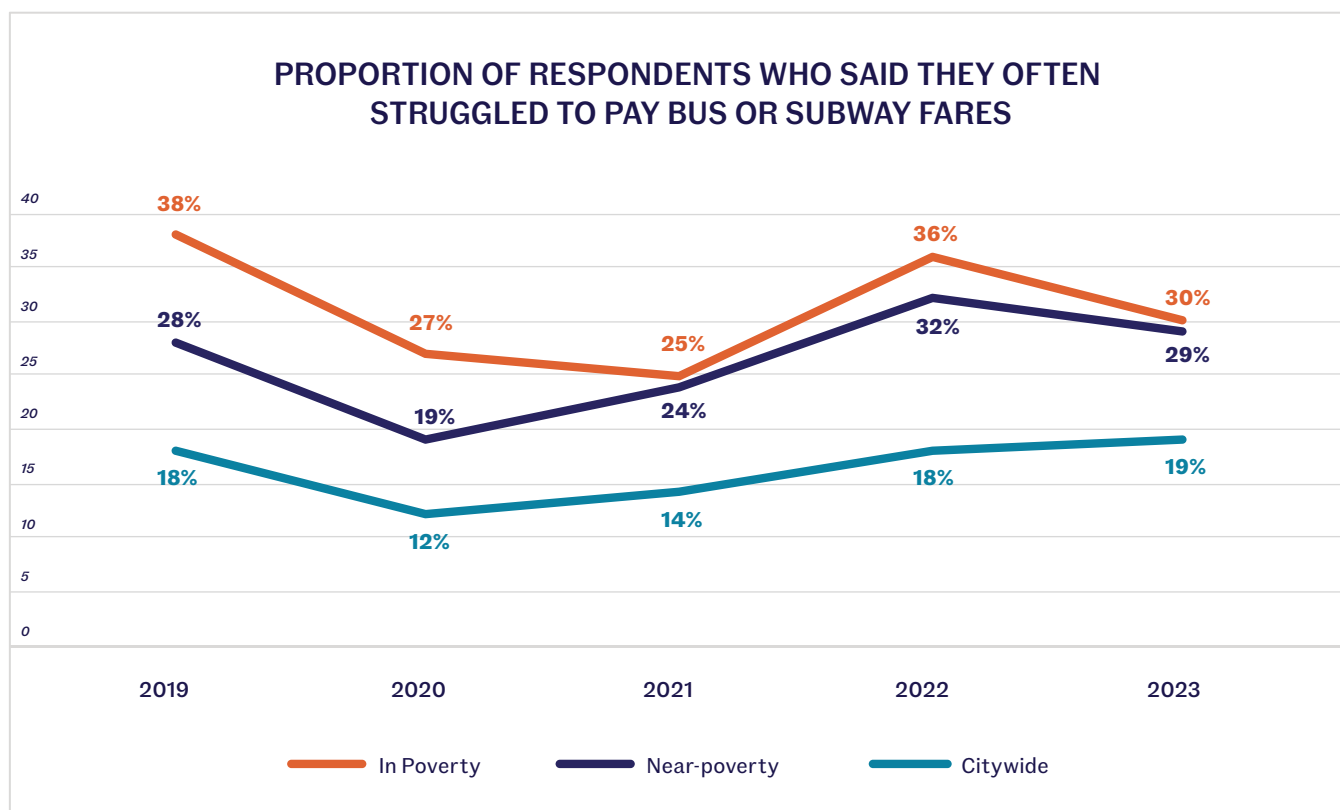
Thirty percent of low-income households struggled to afford subway or bus fares in 2023

The share of respondents who reported transit affordability hardship was predictably higher among low-income New Yorkers (defined to include New Yorkers ‘in poverty’ or in ‘near poverty’) relative to the citywide rate as shown in Figure 2. For New Yorkers in poverty (i.e., with individual incomes below \$15,060 and family of four incomes below \$31,200), transit affordability hardship rates had declined from their historic high of 36 percent in 2022 to 30 percent in 2023. Similarly, for those in near-poverty (i.e., with individual incomes above poverty level but below \$30,120 and family of four incomes above poverty level but below \$62,400),

transit affordability hardship rates declined from 32 percent to 29 percent over the same period.

While there was considerable difference in the transit affordability hardship rates of those in poverty and those in ‘near-poverty’ from 2019 to 2021, those differences have been erased post-pandemic. In other words, all New Yorkers with incomes below 200 percent of FPL experience transit affordability hardship at similar rates. And such rates are at least 10 percentage points higher than the citywide transit affordability hardship rate of 19 percent.

Figure 2: Transit affordability hardship rates for low-income households, 2019-2023



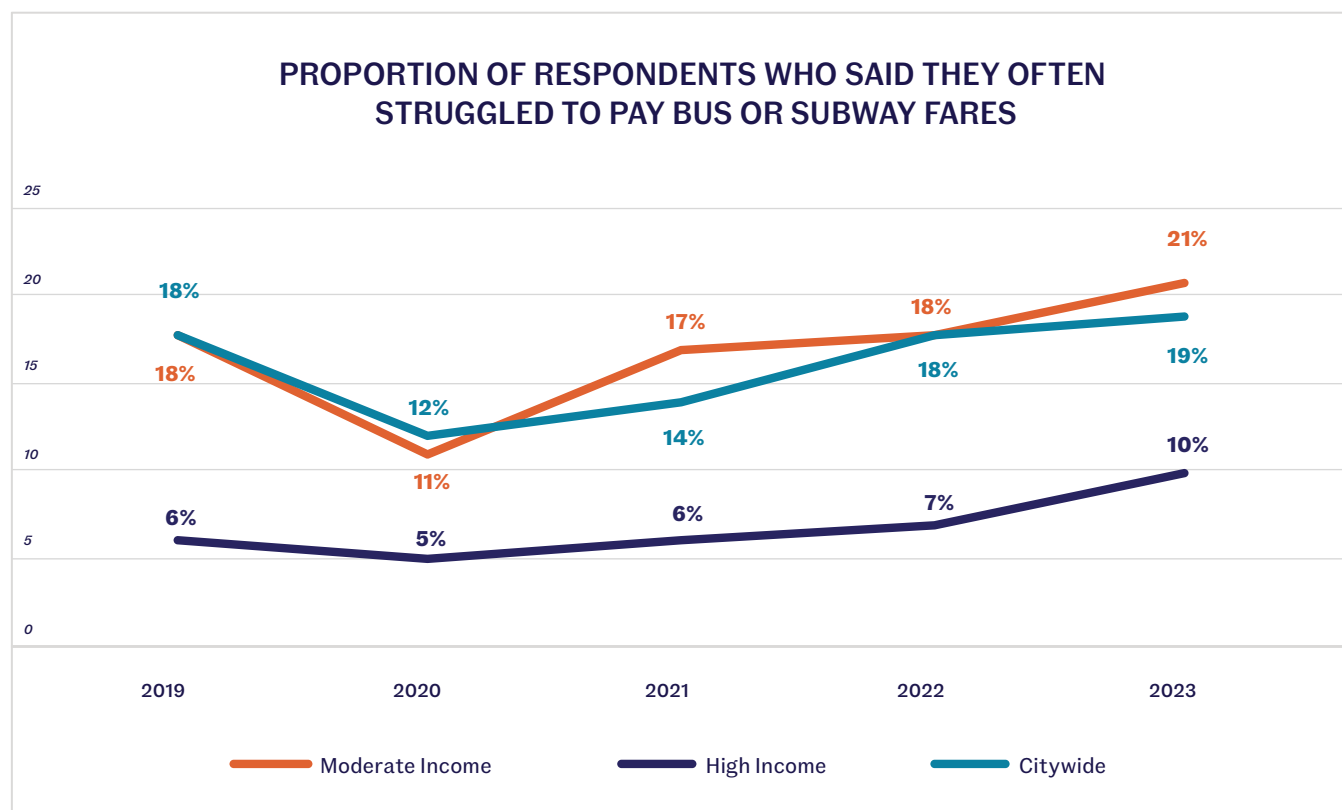
Source: CSS analysis of Unheard Third Survey data, 2019-2023

Transit affordability hardship has worsened among moderate and high-income New Yorkers between 2020 and 2023

Further, even for New Yorkers with moderate incomes (i.e., with household incomes between 200 and 400 percent of FPL), rates of transit hardship were around 21 percent in 2023 as shown in Figure 3 (see endnote 4). Unlike the case of low-income households shown in Figure 2 above, transit affordability hardship rates among moderate income households have continued to rise steadily between 2020 and 2023. Between 2022 and 2023, the share of moderate-income households reporting transit affordability hardship increased by 3 percentage points from 18 percent to 21 percent.

Higher income New Yorkers, with incomes above 400 percent of FPL (see endnote 4), expectedly had the lowest rates of transit affordability hardship at 10 percent in 2023 relative to other income groups. However, in 2023, the share of high-income households who reported transit affordability hardship was at its historic high, having increased from 4 percent since CSS began asking the question in 2014 (data not shown).

Figure 3: Transit affordability hardship rates for non-low-income households, 2019-2023



Source: CSS analysis of Unheard Third Survey data, 2019 to 2023.

Transit affordability remains a struggle for low-income Black and Latina/o/x New Yorkers

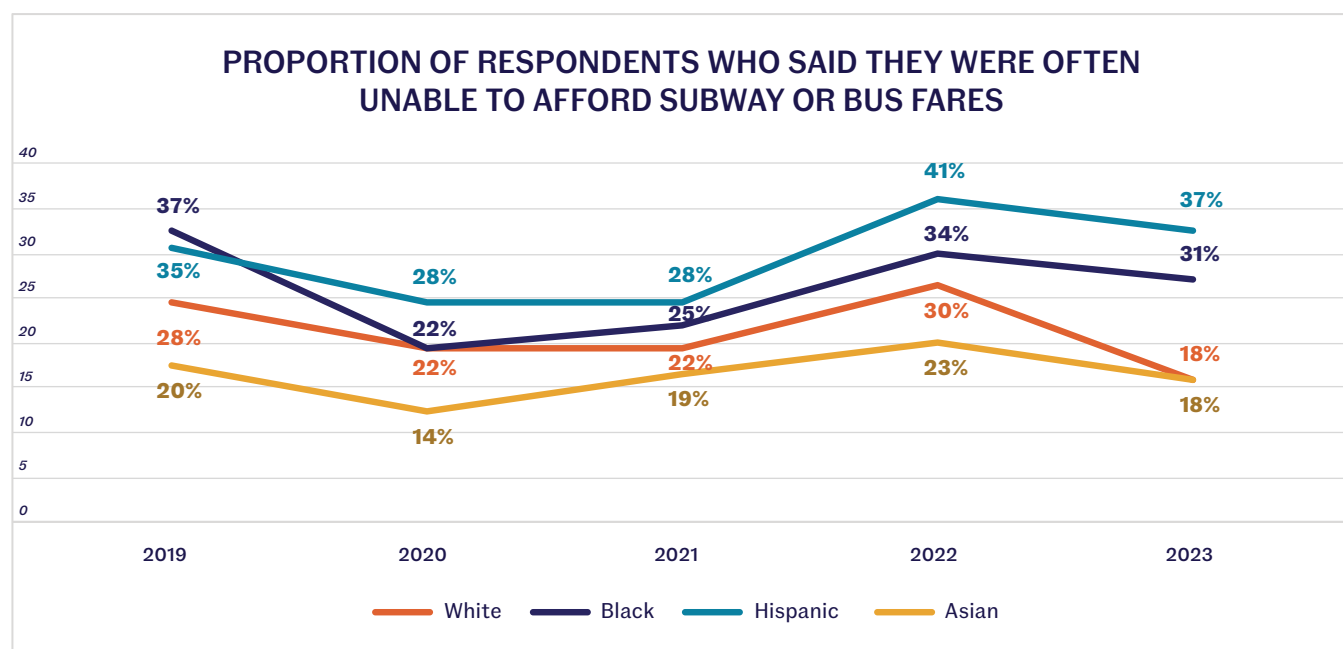
Replicating well-established patterns of inequities in transit hardship, low-income Latina/o/x New Yorkers continue to struggle the most with affording mass transit fares, with 37 percent of them reporting transit affordability hardship (Figure 4) in 2023. Mirroring the trends seen in low-income households above, between 2021 and 2022, the transit affordability hardship rate for low-income Latina/o/x New Yorkers jumped by a staggering 13 percentage points, increasing from 28 percent to 41 percent. Similarly, among the city's low-income Black households, transit affordability hardship rates jumped from 25 percent (2021) to 34 percent (2022), before finally declining to 31 percent in 2023.

For White New Yorkers, transit affordability hardship followed the same pattern—declining to historic lows in 2020 and 2021, rising in 2022,

and declining somewhat in 2023—but there was some difference in the magnitude. Compared with 2021, the transit affordability hardship rate for Whites jumped by 8 percentage points in 2022, an increase similar to the citywide rate. But as the rates started declining in 2023, low-income White New Yorkers experienced the largest absolute decline in transit affordability hardship, as the rate fell by 12 percentage points (from 30 percent in 2022 to 18 percent in 2023). Meanwhile, the citywide decline for all low-income New Yorkers was only 5 percentage points (Figure 2).

These disparities in transit affordability hardship rates as well as in their trends underscore the extant inequities at the intersection of class and race/ethnicity: hardships and disadvantages for New Yorkers of color tend to be more persistent while for White New Yorkers they tend to be more transitory, moving in step with broader economic conditions.

Figure 4: Transit affordability hardship rates among low-income New Yorkers, by race and ethnicity, 2019-2023



Source: CSS analysis of Unheard Third Survey data, 2019 to 2023.

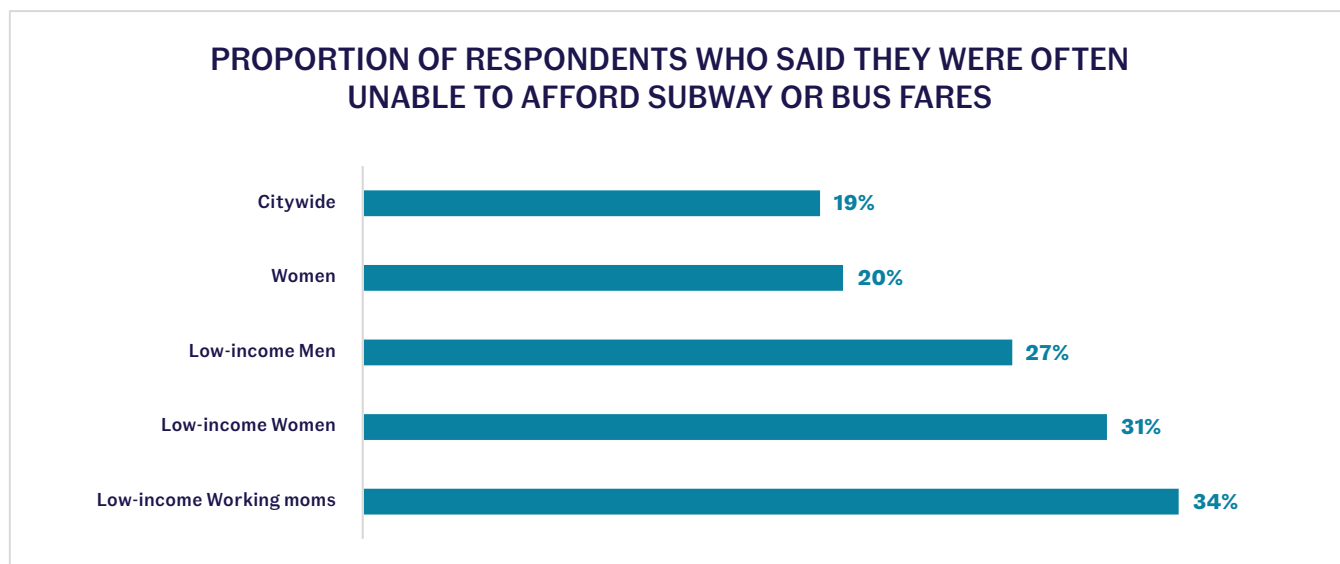
Transit affordability is a major challenge for low-income working mothers

While there was not much of a significant difference between transit affordability hardship between men and women overall, the same was not true for low-income respondents. Among them, low-income women said that they struggled to afford transit at significantly higher rates than low-income men. In 2023, transit affordability hardship rates were 31 percent for low-income women—4 percentage points higher than for low-income men. A smaller sub-group among low-income women, that of low-income working mothers, had even higher rates of transit affordability hardship, with 34 percent reporting that they struggled to afford mass transit fares. Transit affordability hardship is an extra layer of hardship compounding the challenges that low-

income women, and low-income working mothers, in particular, have to encounter in New York City—from providing or paying for childcare, managing work and family, and other notable socio-economic stressors. Previous CSS research has delved deeper into analyzing these challenges (see our 2022 report titled “*Women in the Workforce: Advancing a Just Recovery in New York City*”).⁵

We should note that the Unheard Third Survey was fielded in the summer of 2023, before the most recent fare increases went into effect in August 2023.⁶ Thus, current hardship rates are probably higher than the rates shown here, worsened by the fare hike.

Figure 5: Transit affordability hardship among women, 2023



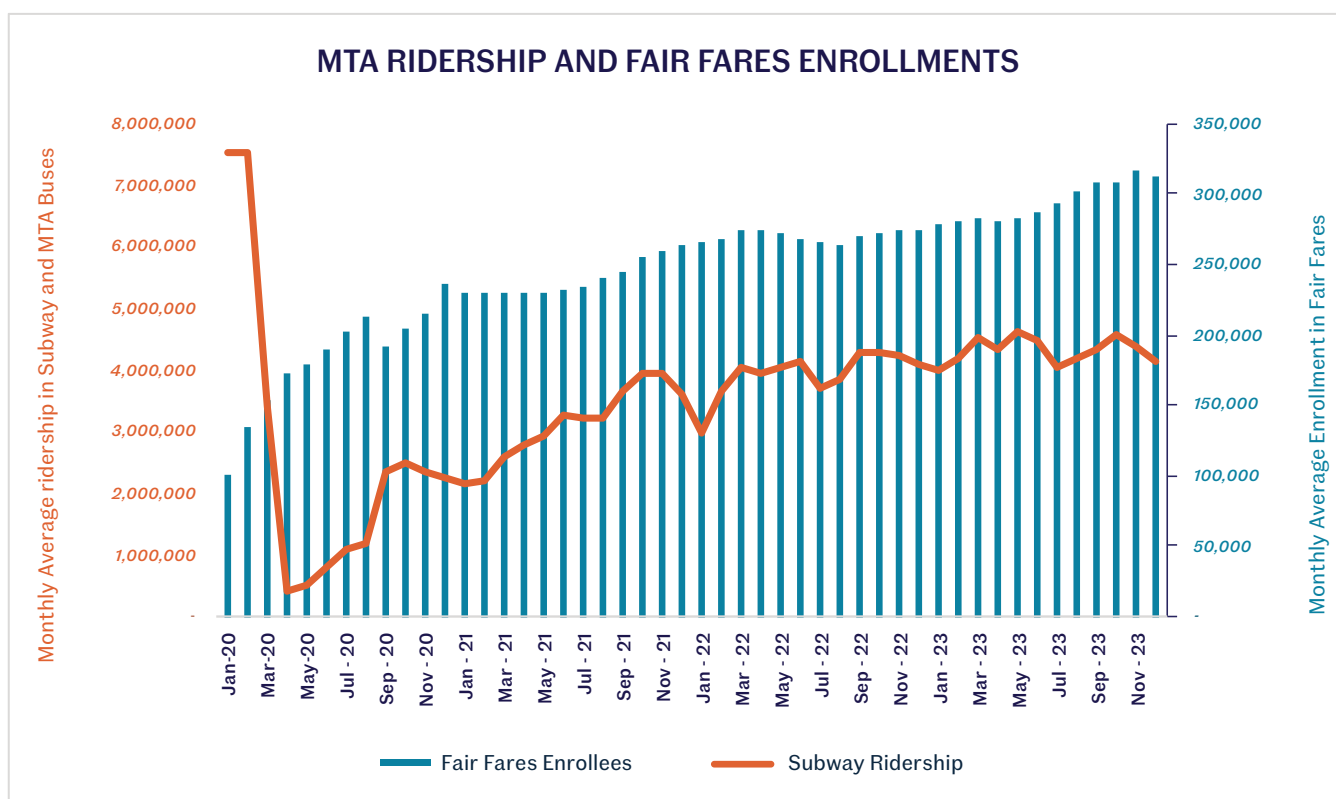
Source: CSS analysis of Unheard Third survey data, 2023

Enrollment in Fair Fares has increased at a steady rate as MTA ridership rebounds

Since the fall of 2021, ridership on subways and MTA buses has increased at a robust pace. Combined daily ridership volume, as of December 2023, is around 60 percent of its pre-pandemic average

volume of approximately 7.5 million daily riders. From the beginning of the pandemic (March 2020) to December 2023, enrollment in Fair Fares has nearly doubled, from 154,000 to over 300,000.

Figure 6: Subway and bus ridership and Fair Fares enrollment, 2020-2023

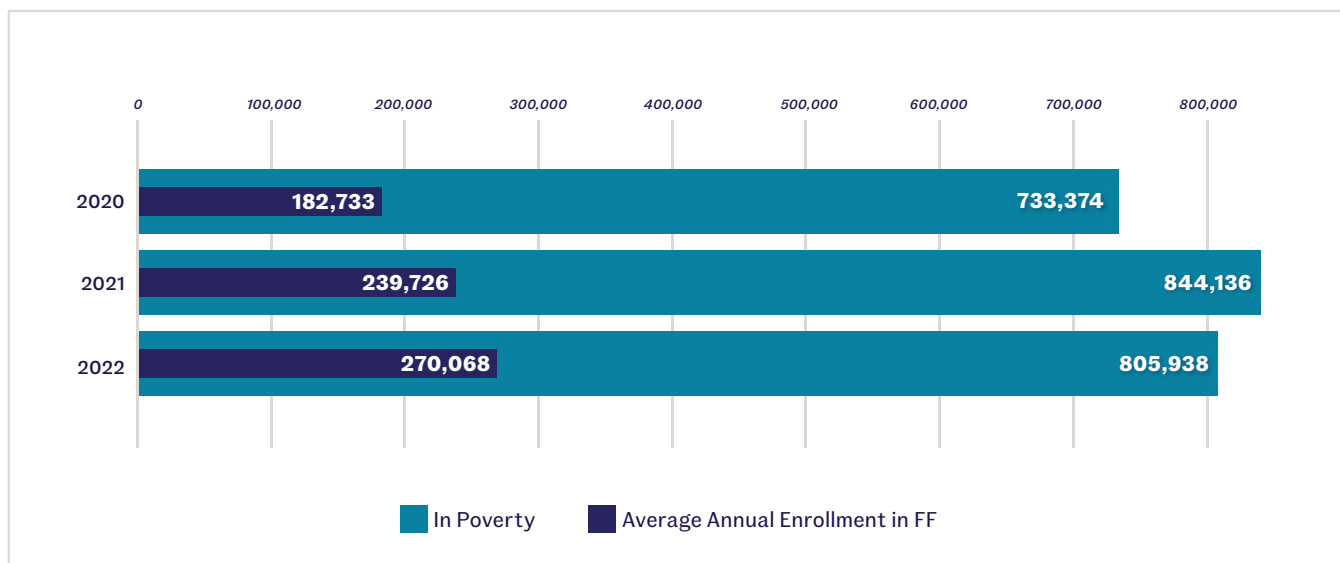


Source: Fair Fares enrollment data available from City of New York's Fair Fares website (<https://www.nyc.gov/site/fairfares/index.page>); Ridership data available from the MTA website (https://data.ny.gov/Transportation/MTA-Daily-Ridership-Data-Beginning-2020/vxuj-8kew/data_preview)

The increase in Fair Fares enrollment, while impressive, still reaches only a fraction of the eligible population. Based on data available from the Census Bureau, we estimate that in 2022, there were around 805,000 New Yorkers aged 18 to 64 who had household incomes below the Federal Poverty Level. Of them, 270,000 were enrolled in the Fair Fares program, averaging over the entire year; this reflects

a “take-up rate” of 33 percent. This means that a little under 70 percent of the eligible population was not enrolled in Fair Fares. However, it is important to note that many of these New Yorkers in poverty were probably out of work and did not have the need to commute to work on a regular basis. Still, take-up rates have improved since the full launch of the program in 2020 as shown in Figure 7.

Figure 7: Enrollment in Fair Fares as a share of the eligible population, 2020-2022



Source: Fair Fares enrollment data available from City of New York’s Fair Fares website (<https://www.nyc.gov/site/fairfares/index.page>); Data on eligible population—defined as New Yorkers in poverty aged 18 through 64—retrieved from the American Community Survey Public Use Microdata Sample, 1-year samples for 2020 to 2022.

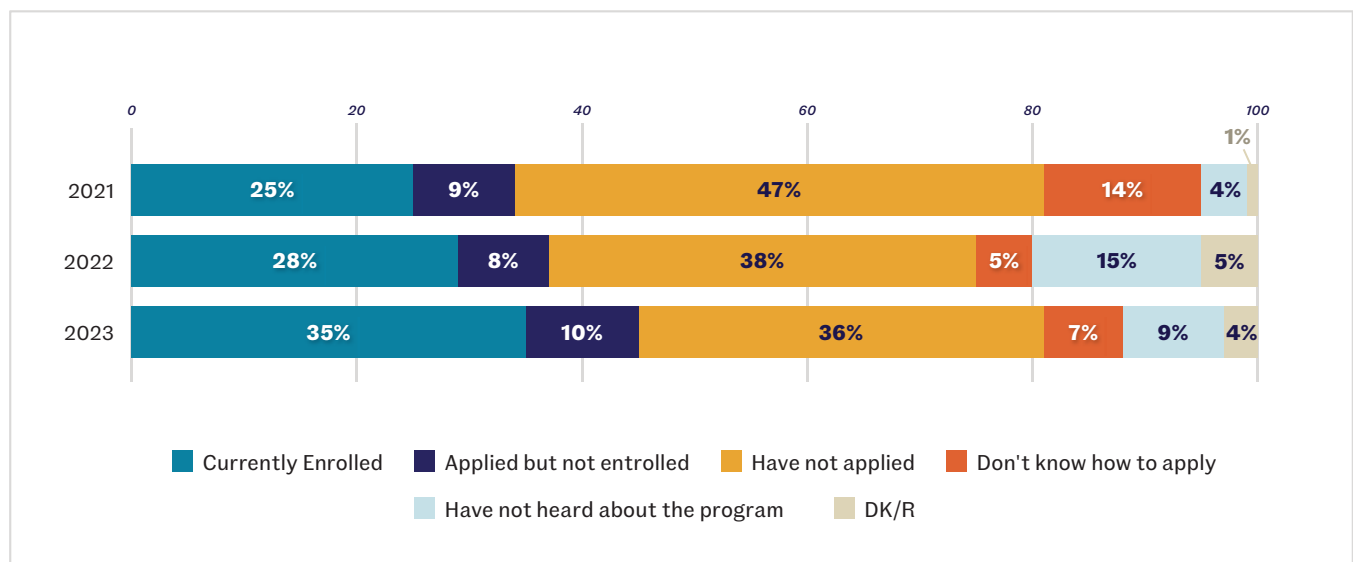
Awareness of Fair Fares remains low despite slow improvement over the years

We are encouraged to see that results from our 2023 Unheard Third Survey showed improved awareness about Fair Fares. Compared with previous years, in 2023, almost 35 percent of the eligible respondents reported being enrolled and an additional 10 percent reported that they were in the process of being enrolled. The share of respondents who had not applied or did not know how to apply remained unchanged at 43 percent between 2022 and 2023.

However, there was a marked decrease in the share of respondents who had never heard of the program.

CSS has repeatedly emphasized to government officials and the MTA the need to engage in a strategic and proactive outreach campaign to increase awareness about the Fair Fares program, and we continue to reiterate the same since there is much room for improvement.⁷

Figure 8: Enrollment and awareness of Fair Fares program, 2021-2023



Source: CSS analysis of Unheard Third Survey, 2021-2023

Awareness and participation in Fair Fares is highest among Black New Yorkers and Bronx residents, lowest among Asian New Yorkers and Queens residents.

Continuing the patterns seen in previous rounds of the Unheard Third Survey, we found that Black New Yorkers lead the city in awareness of and participation in the Fair Fares program.⁸ They were followed by White New Yorkers, among whom 38 percent had enrolled and another 5 percent were in the application process. Asian New Yorkers seemed to have the least awareness of the program with 12 percent reporting that they had never heard about it.

Across the five boroughs, Bronx residents had the highest awareness and participation rates in the

Fair Fares program, with almost half reporting that they were enrolled or in the process of enrollment. Given the high rates of poverty in the Bronx, it is expected that Bronxites are enrolling at higher rates than residents from other boroughs in the Fair Fares program. There was little difference in the share of respondents who said that they had not applied for the program in the five boroughs. However, Queens had the lowest participation rate and the highest share of respondents who had not heard of the program.

Figure 9: Awareness and participation in Fair Fares by race/ethnicity, 2023

	White	Black	Hispanic	Asian
Currently Enrolled	38	42	31	28
Applied but not yet enrolled	5	8	14	8
Have not applied	44	36	31	37
Don't know how to apply	4	5	8	11
Have not heard about the program	8	7	9	12
Don't know/refused	1	3	6	3

Source: CSS analysis of Unheard Third Survey, 2023

Figure 10: Awareness and participation in Fair Fares by boroughs, 2023

	Bronx	Brooklyn	New York	Queens
Currently Enrolled	39	38	35	27
Applied but not yet enrolled	9	6	16	11
Have not applied	34	37	31	35
Don't know how to apply	8	7	5	7
Have not heard about the program	5	9	9	16
Don't know/refused	6	2	3	5

Source: CSS analysis of Unheard Third Survey, 2023

Policy Recommendations

Fair Fares has proven itself, in a relatively short amount of time, to be a powerful tool in supporting New Yorkers' ability to afford public transportation. A subsidized transit fare enables our residents to go about their daily lives without worry about losing a job or missing a class. And over the long term it can support milestones like completing a college degree or getting a job offer. Moreover, it more equitably provides access to of the opportunities our city has on offer—from the cultural to the economic and beyond. And, as our survey has shown since 2014, low-income New Yorkers continue to struggle to pay for mass transit fares—making the Fair Fares program paramount for achieving a public transit system that is truly economically equitable for all. And when more New Yorkers get to travel across the city, our economy thrives. But the Fair Fares program has yet to reach its full potential. Below are policy recommendations that can improve the program as well as the related issues of transit access, quality, and affordability.



Image: Jeff Jones

1. Increase Fair Fares eligibility to 200 percent of FPL

The Federal Poverty Level does not reflect economic need in New York City accurately.⁹ In 2024, a single individual needs to have an income below \$15,060 to be considered in poverty.¹⁰ This means that a New Yorker working full-time, year-round, at the local minimum wage of \$16/hour earns too much to qualify. While we welcome the city administration's policy change to increase the eligibility threshold for Fair Fares from 100 to 120 percent of the FPL, this is not nearly enough.¹¹ With the increase to 120 percent of FPL eligibility, an individual can earn up to \$18,072 and still be eligible for Fair Fares. However, given the increasing cost of basic expenses in New York City—housing, food, and even the MTA fare (which increased in August 2023 from \$2.75-\$2.90), it is hard to imagine getting by with this amount of income, let alone to afford transportation. The 120 percent of FPL income threshold is still far too low and deprives hundreds of thousands of hard-working New York families from affording transit fares.¹²

We estimate that, for a small, additional \$55 million dollars—a rounding error in the current city budget of \$107 billion—the city can cover the cost of expanding the Fair Fares program to all New Yorkers up to 200 percent of FPL. This would mean that the above individual who is working at a minimum wage job can now afford to commute to his workplace using Fair Fares. And a family of four earning below approximately \$62,400 would now be able to take advantage of this program. These are subway and bus riders who rely almost exclusively on public transportation for commuting to work and traveling for errands. To estimate the cost of this expansion, we assume that the cost per enrollee per month is around \$20 using historic data on enrollment and their usage of the program as shared by the MTA.¹³

Table 1: Cost estimates of expanding the Fair Fares program to 200 percent of FPL

	Income ranges in 2024		Eligible Population	Eligible commuters	Program cost	Total number of recipients	Total cost of the program
	<i>Individual</i>	<i>Family of Four</i>	<i>(All in the FPL range aged 18-64 years)</i>	<i>(40 percent of all 18-64 year olds)</i>	<i>(Per-enrollee, per-month cost, annualized)</i>	<i>(Cumulative)</i>	<i>(Cumulative)</i>
0-100% FPL	less than \$15,060	less than \$31,200	805,938	322,375	\$ 77,370,048	322,375	\$ 77,370,048
100-120% FPL	\$15,060 to \$18,072	\$31,200 to \$37,440	155,478	62,191	\$ 14,925,888	384,566	\$ 92,295,936
120-150% FPL	\$18,072 to \$22,590	\$37,440 to \$46,800	227,045	90,818	\$ 21,796,320	475,384	\$ 114,092,256
150-175% FPL	\$22,590 to \$26,335	\$46,800 to \$54,600	193,724	77,490	\$ 18,597,504	552,874	\$ 132,689,760
175-200% FPL	\$26,335 to \$30,120	\$54,600 to \$62,400	174,885	69,954	\$ 16,788,960	622,828	\$ 149,478,720
Total			1,557,070	622,828	\$ 149,478,720		

Source: CSS analysis of 1-year American Community Survey Public Use Microdata Sample, 2022.

Notes: We assume 40 percent of the eligible population will need to commute on a regular basis—a higher percentage than seen in the latest Census data to adjust for higher rates of employees returning to work in-person at their workplaces in the foreseeable future.

2. Implement an aggressive public outreach campaign to improve Fair Fares awareness and increase enrollment

Only 38 percent of the 805,000 New Yorkers who can take advantage of the program per their level of income are enrolled in Fair Fares. This demonstrates that not enough eligible New Yorkers are aware of the Fair Fares program and its capacity to help with reducing transit hardship. Increasing awareness will drive up enrollment, which has the potential to increase revenue for the City of New York in addition to making access to our transit system more equitable on the whole.

CSS and its allies have continuously emphasized the need for greater advertising of the program, especially among residents outside of Manhattan, and immigrant New Yorkers of diverse ethnicities and races. To be fair, the program's enrollment rates have increased, but it is unclear to what extent the City of New York is investing in outreach, the kinds of activities it engages in, and the populations they are targeting. More accessible information with respect to outreach activities, including funding levels, would help all stakeholders better understand current outreach activities and evaluate them fairly, which in turn, can increase program enrollment—a goal all stakeholders share.

Some specific recommended activities include:

- The city should work closely with NYCHA and CUNY to take a more proactive active role in publicizing Fair Fares to their respective communities. Both groups have a significant number of individuals who are at or near the poverty line and would be eligible for the program. Further, we know that the most common financial barrier for CUNY community college students is the cost of a MetroCard, so mass transit assistance would be a game changer for many CUNY community college students.¹⁴
- City council members should ensure that Fair Fares is a prominent part of the list of benefits promoted to their constituents to avail. In addition, Community Boards—the most local form of government—are important connectors and vectors of information for the local community. The MTA should consider doing enrollment workshops with local Community Boards.

3. Simplify the enrollment process

We recommend the city administration to integrate automatic screening for Fair Fares at all social services sites maintained and operated by the Human Resources Administration (HRA) and the

Department of Social Services (DSS). Additionally, we recommend that the city's benefits portal, MyCity, also allow applicants to enroll in Fair Fares through an electronic interface.¹⁵

4. Thoroughly examine benefits of the city's Fare Free Bus Pilot program and consider expansion

In New York State's FY 2023-24 Adopted Budget, the governor approved five bus routes for a Fare Free Bus pilot program.¹⁶ One route was selected from each of the city's five boroughs and the state estimated that the pilot would benefit an estimated 43,900 weekday riders. Since New York City's mass transit system is more expensive relative to the mass transit systems of other big cities (e.g., Washington D.C., Philadelphia, Boston etc.) because of New York's dependency on the fare box, which contributes

44.4 percent of the system's total revenue, eliminating fares on select routes is a laudable first step towards easing transit affordability hardship.¹⁷ We recommend a thorough analysis of the bus pilot by the MTA, particularly its ability to alleviate transit affordability hardship. We expect that expanding this program to cover more select routes or eliminating fares on select routes on select days, would make public mass transit more equitable and look forward to analysis on the pilot.

5. Improve MTA infrastructure and overall mass transit experience

New York City's subway system is in dire need of critical capital upgrades and improvements in service. Riders who already depend on public transportation are often caught in the middle of unexpected delays during rush hour, lack of accessibility for those less abled, elderly, or with young children, and limited bus connections to subway and other commuter rails in many parts of the city. We are fully supportive of congestion pricing and the revenue it will bring to support upgrades, but the MTA should not wait to make

investments in more frequent and available transit options today, including for those in or near transit deserts. We appreciate the MTA's most recent 20-year Capital Needs Assessment plan detailing how it plans to upgrade aging infrastructure, prepare for climate change related risks, and improve the commuter experience.¹⁸ With the latest fare hike and funds that are expected to be collected from congestion pricing,¹⁹ we truly hope the MTA will be proactive in centering commuter experience and ensuring that their fare payment is contributing to an improved rider experience.

6. Improve Fair Fares program data sharing

We recommend that the City of New York, in addition to publishing the number of enrollees in the Fair Fares program, also collect and share select socio-demographic information on participants, aggregated at a level that preserves data quality and avoids revealing personally identifiable information

(PII). Having information on enrollees disaggregated by race/ethnicity, gender, borough and type of card (Pay-per-ride or monthly) would help improve and target outreach efforts and reach individuals in communities that are otherwise not being served fully by the program.



Image: Nic Y-C/Unsplash

Conclusion

Our public transit system can be the gateway to economic mobility for hundreds of thousands of New Yorkers, and the Fair Fares program has enabled this mobility since its inception. However, many challenges still stand in the way of allowing Fair Fares to reach its full potential. We hope that policymakers will take important steps to implement our recommendations, which would contribute to making our public transit system truly affordable and accessible to all New Yorkers.

About the Unheard Third Survey

The 2023 Unheard Third is a scientific telephone survey of 1,758 New York City adult residents reached by cell phones and landlines from July 6th through August 7th, 2023. It was designed by Community Service Society in collaboration with Lake Research Partners, who administered it using Random Digit Dialing and professional interviewers. The sample included 1,113 low-income residents (up to 200% of federal poverty standards, or FPL), and 645 moderate and higher-income residents (above 200% FPL). Interviews were conducted in English, Spanish, and Chinese. The margin of error for the entire survey is ± 2.3 percent, for the low-income component is ± 2.9 percent, and for the higher-income component is ± 3.9 percent, all at the 95% confidence interval. For further information on the survey please reach out to Emerita Torres at etorres@cssny.org.

Endnotes

- 1 <https://new.mta.info/press-release/mta-releases-assessment-outlining-needs-continue-investing-15-trillion-regional>
- 2 <https://fee.org/articles/many-us-metro-areas-have-greater-gdp-than-entire-developed-nations/>
- 3 For 2024, the FPL for an individual is set at \$15,060 and for a family of four it is set at \$31,200. The corresponding thresholds at 200 percent of FPL for an individual is \$30,120 and for a family of four is \$62,400.
- 4 In 2024, for an individual to be considered moderate income, their resources must be between \$30,120 (200 percent of FPL) and \$60,240 (400 percent of FPL). For a family of four to be considered moderate income, their household resources must be between \$62,400 (200 percent of FPL) and \$124,800 (400 percent of FPL).
- 5 <https://www.cssny.org/publications/entry/women-in-the-workforce-advancing-a-just-recovery-in-new-york-city>
- 6 <https://new.mta.info/transparency/mta-fares-tolls-2023>
- 7 <https://www.cssny.org/publications/entry/mass-transit-economic-equity-fair-fares>
- 8 <https://www.cssny.org/publications/entry/mass-transit-economic-equity-fair-fares>
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