



Making Transit Work for Low-Income New Yorkers

Brief

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Fair Fares provides half-price subway and bus fares to low-income New York City residents (those earning up to 150 percent of the federal poverty level) between the ages of 18 and 64. The program supports approximately 380,000 residents who rely on public transit to get to jobs, schools, medical care, and to stay connected to their families, friends, and communities. Yet hundreds of thousands of eligible New Yorkers are still not enrolled in Fair Fares.

To better understand both the program's reach and how low-income New Yorkers experience the transit system more broadly, this brief draws on a January-February 2026 survey conducted by the Community Service Society of 1,653

New Yorkers currently receiving SNAP, Cash Assistance, or CityFHEPS. These programs largely serve the same population eligible for Fair Fares.

The findings highlight the strengths and limitations of Fair Fares and point to challenges that low-income New Yorkers face navigating the transit system—including cost, reliability, and safety. They underscore the need to expand Fair Fares access through automatic enrollment, to make transit free for the lowest-income households, and to pursue complementary reforms such as free bus service and improvements to transit reliability and service quality.

A third of those on public benefits did not have Fair Fares

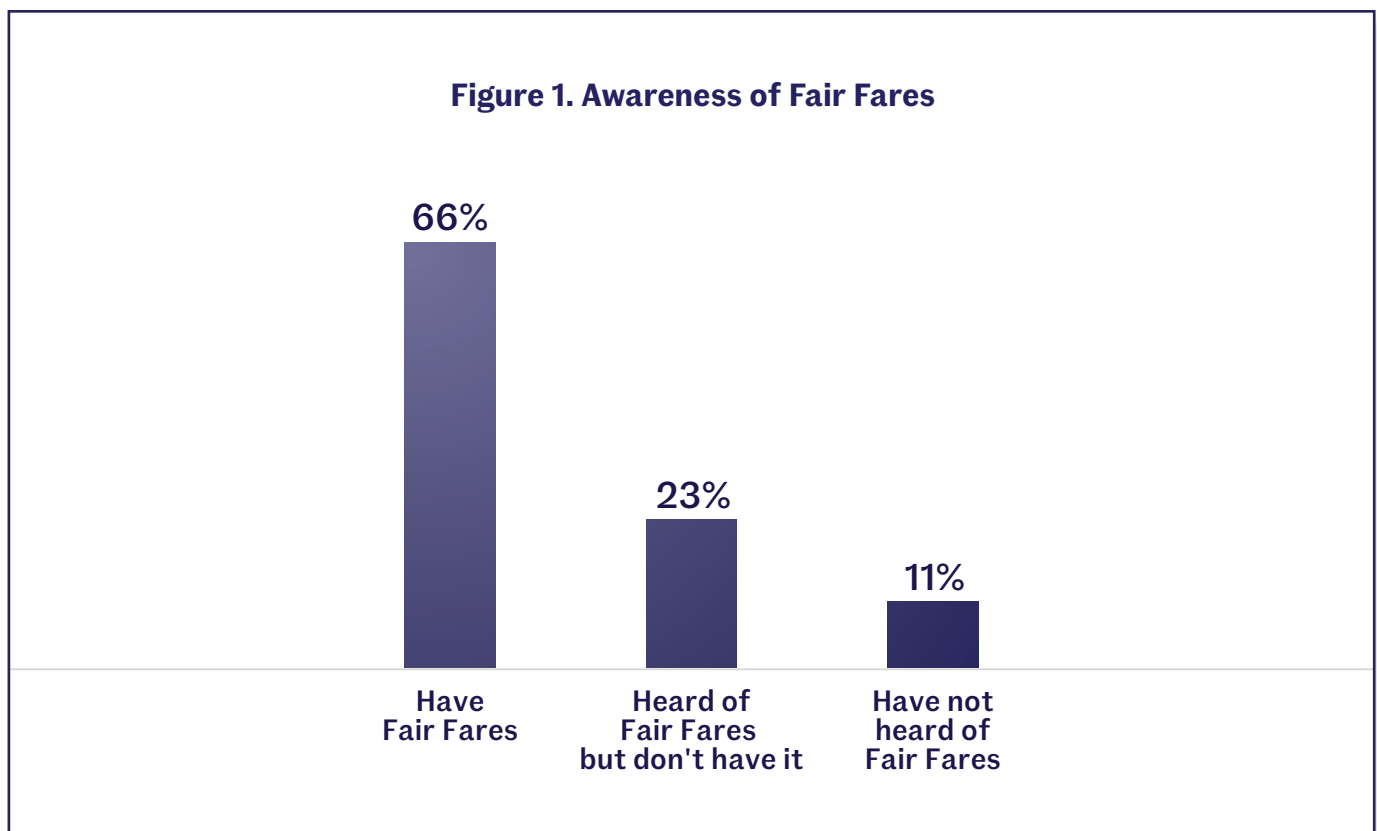
Among the 1,616 survey respondents between the ages of 18 and 64 who receive one of three public benefits (SNAP, Cash Assistance, or CityFHEPS), we asked whether they had heard of Fair Fares and whether they were enrolled. The results reveal both notable strengths and significant gaps.

Two-thirds of respondents reported currently receiving Fair Fares—considerably higher than the citywide enrollment rate of roughly [40 percent](#) of eligible individuals.

Our sample consists exclusively of people actively receiving public benefits—a population more connected to social services than the broader

universe of Fair Fares-eligible New Yorkers. Yet more than one in three respondents still lacked Fair Fares. If the program is not reaching this many people already engaged with the benefits system, it is unlikely to reach the hundreds of thousands of eligible New Yorkers who are not—at least not without reforms to how the program is implemented.

The share of respondents who lacked Fair Fares varied across boroughs, ranging from 31 percent in the Bronx to 43 percent in Staten Island, with Queens at 40 percent, Brooklyn at 35 percent, and Manhattan at 34 percent. These differences may reflect, in part, varying levels of reliance on public transit across boroughs.



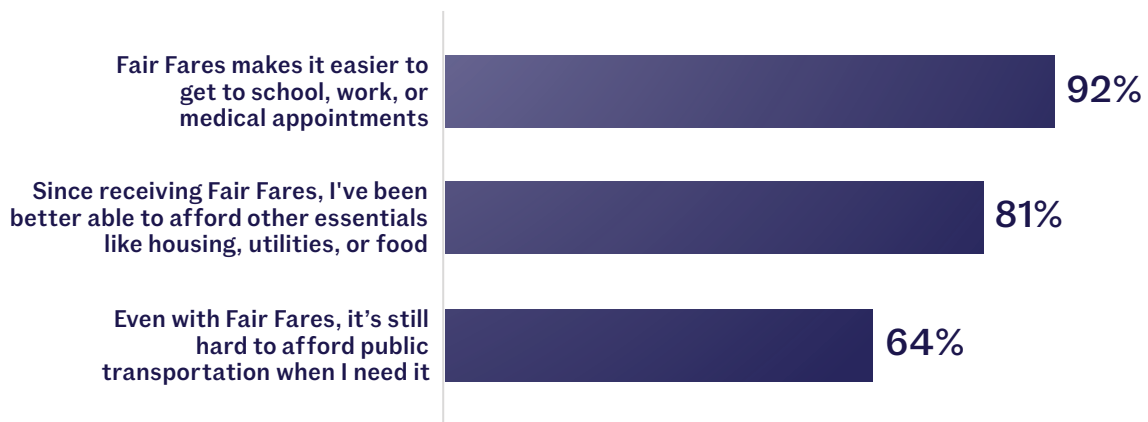
Fair Fares is working—but half price is not enough

For those 1,059 respondents who had Fair Fares, the data were clear: the program is making a real difference in people’s lives. Survey respondents with Fair Fares reported meaningful impact on daily life and economic stability. Nearly all recipients say the discount makes it easier to get around, and more than four in five say it helps them cover other essential daily costs.

But the data also reveal an important limitation: nearly two in three respondents say that even with the Fair Fares discount, it is still hard to afford public transportation when they need it. In other words, even a 50 percent discount leaves many of the city’s lowest-income residents struggling to cover the cost of getting around.



Figure 2. Benefits of Fair Fares





What respondents would change about Fair Fares: affordability and access

When asked what one thing they would change about Fair Fares, the most common response was “nothing”—with some even calling it “a game changer” and others saying they “have no complaints.” But the second most common theme was clear: reduce the cost—or make it free entirely. Some kept it simple: “increase the discount,” “lower the prices even more,” “make it cheaper.” Others had specific recommendations. A Queens resident said, “I would like the Fair Fares fare to be lowered to a dollar,” while someone from The Bronx asked to “make it a 75% discount instead.” A Manhattan rider offered a different program structure, stating she wished that “Fair Fares came with a weekly or monthly allotment of trips before users had to pay out of pocket.”

Many wished there were no cost at all. “Even with half off, it’s 3 bucks a day for a round trip. That’s a lot,” said one Queens resident, who added that Fair Fares should be “free for people with little to no income.” A Bronx respondent called for it to be “100% free for people receiving any benefits from HRA.” Another Queens rider was blunter still: “If you are broke, it seriously needs to be free. It’s gotten too expensive even at half price.”

“If it is free for people with little to no income. Even with half off, it’s 3 bucks a day for a round trip. That’s a lot.”

Respondents also identified the enrollment and renewal process itself as a barrier. Some Bronx residents said the application was too long and too complicated. “I would like to change the lengthy application process,” stated one, while another wanted to “make the application process easier and the turnaround time shorter.” A third called simply to “make the application [...] process faster and simpler.” The frustration extended to renewal as well: “sometimes the renewal process takes long, and it becomes inactive,” one respondent noted. A Staten Island resident captured the frustration succinctly, given that Fair Fares is administered by the same city agency as the other public benefits they already receive: “Just update HRA so we are all in the same loop.”

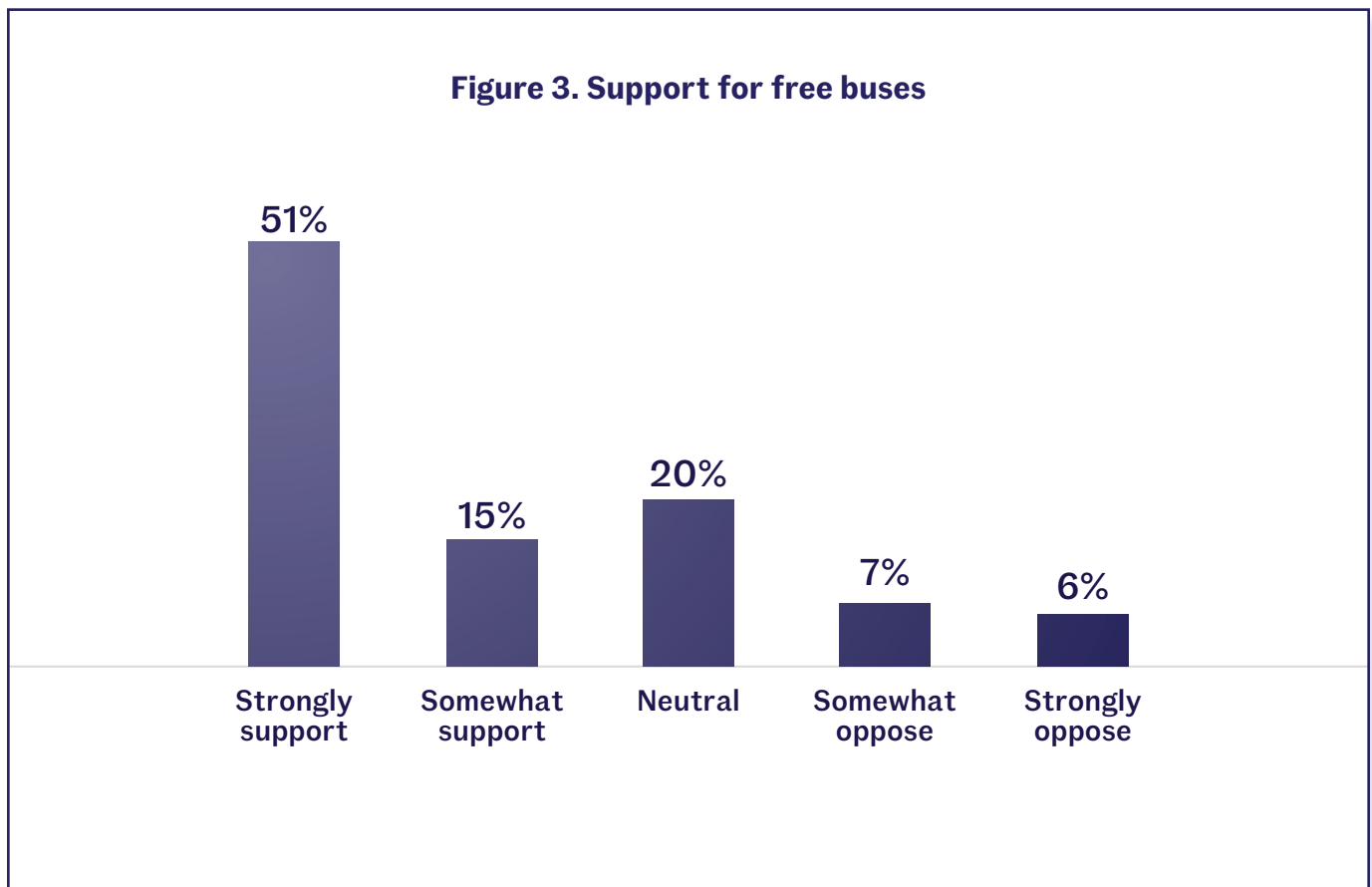
New Yorkers on public benefits support free buses

Beyond Fair Fares, our survey also gauged support for making bus service free for all New Yorkers. We asked all 1,653 respondents receiving public benefits—regardless of age—whether they supported or opposed the idea. Two-thirds supported it, with more than half strongly so. Thirteen percent opposed.

The support for free buses reflects both affordability concerns and the central role

buses play in many communities. Outer-borough neighborhoods—home to a disproportionate share of the city’s low-income residents—are often the least well-served by the subway, leaving the bus as the only realistic option. While support varied across boroughs—from 71 percent in Brooklyn to 55 percent in Staten Island—it remained a majority position in every borough, underscoring the broad appeal of free bus service citywide.

Figure 3. Support for free buses



What low-income New Yorkers say needs to change about public transit

We asked all survey respondents—whether or not they had Fair Fares—“Is there anything you wish were different about how public transit works for you?” While about a quarter explicitly stated that nothing needed to change, the rest described a set of interconnected concerns around affordability, reliability, cleanliness, and safety.

“I wish the price was not so high. It is hard to afford transportation, meaning I walk a lot with my son to get places.”

Affordability and cost pressures

Affordability emerged as a central issue. Respondents frequently described the cost of transit as difficult to manage alongside other basic needs, with one Bronx resident saying simply, “I wish the price was not so high,” and a Brooklyn parent explaining that “It is hard to afford transportation, meaning I walk a lot with my son to get places.” Others called for more fundamental change. A Manhattan resident wrote that “public transit should be free because most of the time people who use the buses aren’t rich,” while another respondent in Brooklyn argued that fares should be eliminated altogether: “I wish their fare were free instead of \$3 [...] Stop spending

so much money to stop fare invaders. There is so much more that the money could be put towards.”

These concerns about cost were often directly tied to perceptions of service quality. For many respondents, the price of transit felt especially burdensome given how unreliable and inconsistent the system can be. As one Bronx rider put it, “the bus and train is always late anyways no matter where you go so it might as well at least be free.” Another Brooklyn respondent echoed this sentiment more directly: “The quality of the bus and train rides don’t equal the three dollars they want to take.”

Reliability and service quality

Reliability and speed were persistent frustrations across boroughs. Respondents called for transit to be “more reliable and frequent, especially during off-peak hours and weekends,” and wished that “the buses and trains ran faster, especially the Bx28 and Bx38.” One Staten Island rider wished “the buses and trains stopped at the stop they say they will be at at the right specified time.” Others pointed to long, unpredictable wait times. One Brooklyn respondent described delays as “unrealistic and terrible,” while another

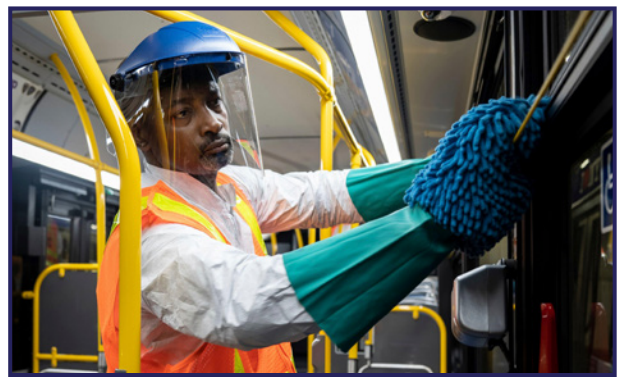
noted waiting “30 to 45 minutes for a bus” on Flatbush Avenue. A Staten Island resident called out especially long wait times and limited access, saying “the wait times are unreal” and “train access is extremely limited.” Others emphasized the lack of clear communication during disruptions, calling for “more specific and accurate” delay announcements. A Queens resident pointed to chronic infrastructure issues, saying, “The stalling and delays. There always seems to be something wrong with the train tracks.”

In some cases, unreliable service had serious consequences. One Manhattan rider reported, “I actually lost my job because of the inconsistency service the MTA provides,” describing how real-time tracking would show a bus arriving that never came.

“The quality of the bus and train rides don’t equal the three dollars they want to take.”

Cleanliness

Concerns about cleanliness further shaped how respondents experienced the system. Riders described buses and trains as “too dirty,” “outdated,” and “grimy,” with one Bronx resident asking, “Why should we have to pay to ride in filth.” Another Brooklyn respondent contrasted current conditions with earlier standards: “I wish we could return to the COVID era of clean and sanitized buses.” Even brief responses—“Cleaner please”—reflected how widespread this concern was.



New York, NY - May 6, 2020: MTA bus being cleaned during COVID-19 pandemic.

Safety and enforcement priorities

Safety was also a major theme. Respondents described public transportation as “dangerous, especially at night,” pointing to “crime and violence” and calling for more visible safety measures such as cameras or police presence. One respondent wrote, “Make it safer. MTA spends billions on fare evasion but [...] Crimes on the trains are up,” while another argued that “a police officer on every bus [and] every train car” is needed because “the crime is unbearable.”

At the same time, some respondents questioned enforcement priorities, with one Bronx resident noting that resources are often concentrated on fare evasion rather than safety: “If there are 6 officers at one bus stop to try and avoid people who don’t pay, that is 6 buses that people can

feel safe on.” In Queens, one rider asked for “no more \$100 fines, especially if the person already can’t pay \$3.”

Some respondents also connected safety and cleanliness concerns to broader social issues, particularly the visible presence of homelessness on the system. As one Queens resident put it, “They need to fix housing for the homeless, so they don’t have to use public transportation to live.”

These responses show how affordability, reliability, cleanliness, and safety are closely connected. For many low-income New Yorkers, the cost of transit feels harder to justify when service is unreliable or conditions are poor.

Recommendations

Our survey data show that Fair Fares is having a meaningful impact on the lives of many low-income New Yorkers. Additionally, both the quantitative and qualitative findings suggest ongoing gaps in access, affordability, and service quality. Addressing these challenges will require a combination of targeted reforms to strengthen Fair Fares and changes to the transit system itself. Given current fiscal constraints, these reforms can be implemented in stages—prioritizing the lowest-income New Yorkers while building toward broader system-wide improvements over time.

1. **Automatically enroll eligible residents in Fair Fares.** Currently, eligible New Yorkers must proactively apply for Fair Fares, a process that requires awareness, time, and administrative capacity that many low-income households do not have—especially if they have already taken the time to submit similar paperwork for other public benefits programs. Automatic enrollment would overcome this barrier by linking Fair Fares eligibility directly to existing public benefit determinations. When someone is approved for SNAP, for example, they would be automatically enrolled in Fair Fares—no separate application required. They would simply be mailed or given their discounted OMNY card if they are found to be eligible.

The evidence for automatic enrollment's effectiveness is strong. Research has found that automatic enrollment in transit discount programs significantly [increases](#) uptake. Given that our own survey shows meaningful gaps even among the most connected benefit recipients, this kind of structural reform is essential. New York City already has the infrastructure to make this work: SNAP, Cash Assistance, and CityFHEPS enrollment data is held by the same city agency that administers Fair Fares eligibility.

2. **Make transit free for New Yorkers under 150% of the federal poverty level.** The quantitative and qualitative data above make a clear case that the current 50 percent discount is insufficient for the lowest-income New Yorkers. We recommend that Fair Fares be made fully free for households at or below 150 percent of the federal poverty level—a threshold that would cover the city's most economically vulnerable residents while maintaining a meaningful discount structure for those with somewhat higher incomes.

These two Fair Fares reforms could be implemented first, targeting the lowest-income households, as part of a phased approach to broader transit affordability

3. **Adopt free buses for all New Yorkers.** Our survey respondents also weighed in on a complementary, system-wide proposal: free bus service. Two-thirds of public benefits recipients surveyed support making bus service free for all New Yorkers. The case goes beyond affordability: New York City has [slower-than-average](#) bus speeds compared to other major U.S. cities, and many of our survey respondents emphasized bus speed as an issue. Free buses would help address this by eliminating fare payment at the door, speeding up boarding, reducing wait time, and making every route faster.

Implementing free buses would require a sustained financial commitment from the City to replace fare revenue. However, as a universal, system-wide investment, it has the potential to deliver both faster service and broader access while building the ridership and public support needed to sustain long-term transit [investment](#).

4. **Improve service reliability and frequency, particularly on bus routes.** Respondents consistently identified delays, long wait times, and inconsistent service as major barriers to

using public transit. Many described buses that failed to arrive as scheduled, long and unpredictable wait times, and unclear or inaccurate service information. In some cases, unreliable service had serious consequences, including missed work and job loss.

At the same time, respondents frequently questioned the emphasis on fare enforcement relative to investments in service quality. While transit operations and enforcement are governed by different agencies and funding streams, city and state policymakers should work together to better align priorities—

ensuring that resources and attention are focused on improving reliability, safety, and the overall transit experience for riders.

Investments to improve bus and subway reliability—especially in outer-borough communities with more limited transit alternatives—are essential to ensuring that public transit functions as a dependable means of accessing jobs, school, and essential services. Improving frequency, reducing delays, and providing more accurate real-time information would directly address the issues riders described.

Survey Methodology

The 2026 NYC Benefits Survey was designed and conducted by the Community Service Society of New York in partnership with Seven Letter Insight to capture New York City residents' experiences applying for, renewing, or recertifying at least one of three public benefits in the past three years: SNAP, Cash Assistance, and CityFHEPS. Between January 7 and February 9, 2026, 2,000 NYC residents completed the survey via online panels and text-to-online outreach. Surveys were completed in English, Spanish, Russian, and Chinese. Respondents were at least 18 years of age and living in one of the five boroughs.

The sample included in this analysis consists of respondents who confirmed that they were currently receiving at least one of three public benefits (n=1,653). Data were weighted by age, borough, race/ethnicity, and program participation to reflect the demographic and geographic characteristics of New York City residents participating in SNAP, Cash Assistance, and CityFHEPS, using benchmarks from administrative data for those programs. The margin of error is ± 2.16 percentage points.

The first transit question asked: "Have you heard of Fair Fares, the program that gives discounted subway and bus rides to eligible New Yorkers (like people receiving SNAP)?" This question was asked only of respondents ages 18-64, the age group eligible for Fair Fares. Respondents who reported that they were receiving Fair Fares were asked three follow up questions with response categories of agree, neutral, disagree. 1) "Since receiving Fair Fares, I have been better able to afford other essentials, like housing, utilities, or food." 2) "Fair Fares makes it easier to get to school, work, or medical appointments." 3) "Even with Fair Fares, it's still hard to afford public transportation when I need it." These respondents were also asked the open-ended question, "What is one thing you would change to make Fair Fares work better for you?" Finally, all respondents were asked, "Some City officials and advocates have proposed making bus rides free for all New Yorkers. Do you support or oppose this idea?" They were also asked the open-ended question, "Is there anything you wish were different about how public transit works for you?"

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