Public Transit Affordability and Economic Insecurity in NYC

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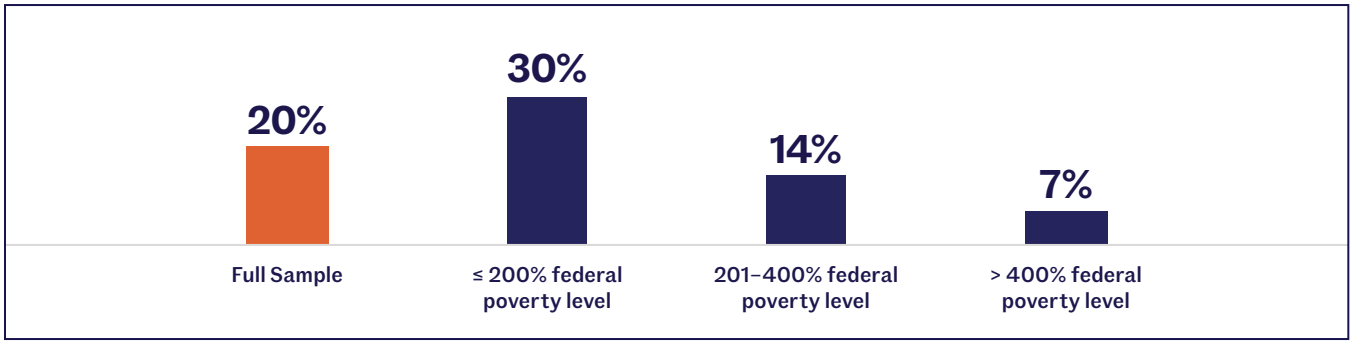
One in five (20 percent) New York City residents who use public transportation report being unable to afford subway or bus fares when needed, according to the Community Service Society of New York's (CSS) 2026 Annual Survey of Housing and Economic Security. While lower-income residents (those with household incomes at or below 200 percent of the federal poverty level) are most likely to struggle with transit costs, half of those who cannot afford fares are employed.

This brief examines how public transit affordability varies across income levels, demographic groups, and employment circumstances, and how it relates to broader household financial insecurity. The analysis is based on the 1,837 public transit riders among the 2,027 New York City residents who were asked about transit.

Key Finding #1: Transit unaffordability is concentrated among lower-income New Yorkers but extends beyond them.

Household income is strongly associated with the ability to afford subway and bus fares—now at $3 per ride for base fare. As Figure 1 shows, transit unaffordability declines considerably as household income increases, with the highest rates among lower-income New Yorkers. **However, among riders who cannot afford fares, 71 percent live in lower-income households, and 29 percent live in households with incomes above 200 percent of the federal poverty level.**

FIGURE 1. PERCENT OF RIDERS UNABLE TO AFFORD SUBWAY OR BUS FARES, BY INCOME LEVEL



Hispanic and Black residents report greater difficulty affording subway or bus fares than White and Asian residents, while Bronx residents face the highest unaffordability rate among the five boroughs (Table 1).

TABLE 1. PERCENT OF RIDERS UNABLE TO AFFORD SUBWAY OR BUS FARES, BY RACE/ETHNICITY AND BOROUGH

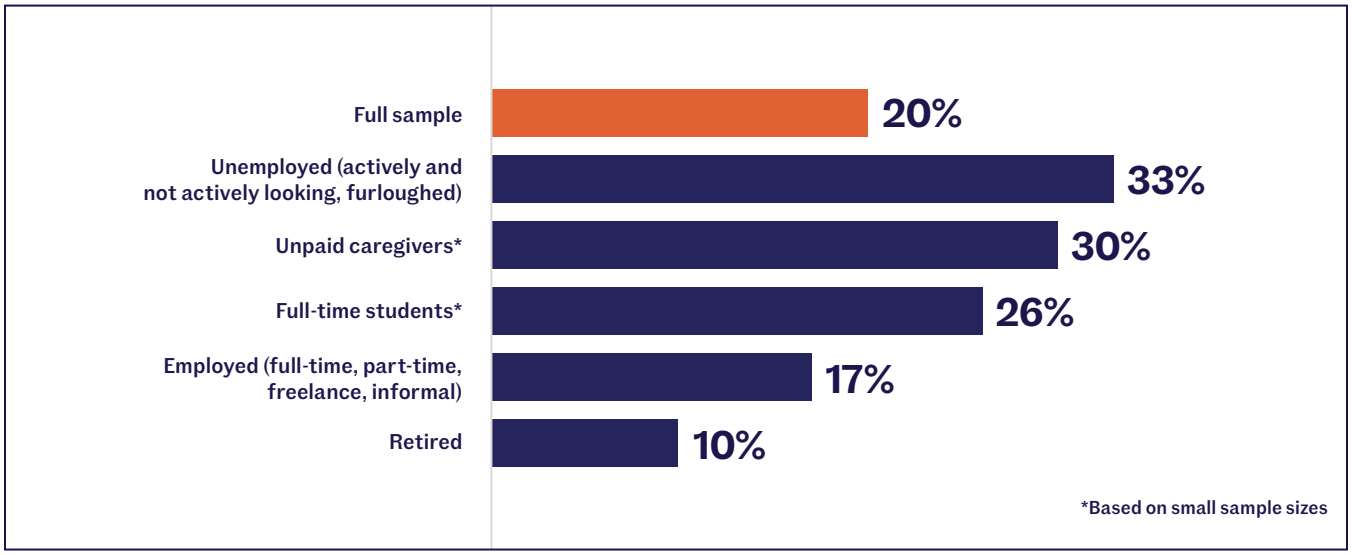
Race/Ethnicity and Borough	%
Hispanic	30%
Black non-Hispanic	27%
White non-Hispanic	12%
Asian	10%
A different race/ethnicity*	29%
Bronx	29%
Manhattan	21%
Staten Island*	21%
Brooklyn	18%
Queens	15%

* Estimates for "a different race/ethnicity" and Staten Island are each based on fewer than 120 respondents.

Key Finding #2: Many working New Yorkers struggle to afford public transportation.

Employed New Yorkers who ride the subway or bus are only slightly less likely than riders overall to be unable to afford fares, and about half as likely as unemployed New Yorkers (Figure 2). Full-time students and people providing unpaid care for family or household members report higher rates of transit unaffordability than riders overall, although these estimates are based on small samples.

FIGURE 2. PERCENT OF RIDERS UNABLE TO AFFORD SUBWAY OR BUS FARES, BY MAIN ACTIVITY



Because workers make up a large share of riders, they account for half (51 percent) of everyone who cannot afford fares, including a quarter (26 percent) who work full-time for an employer.

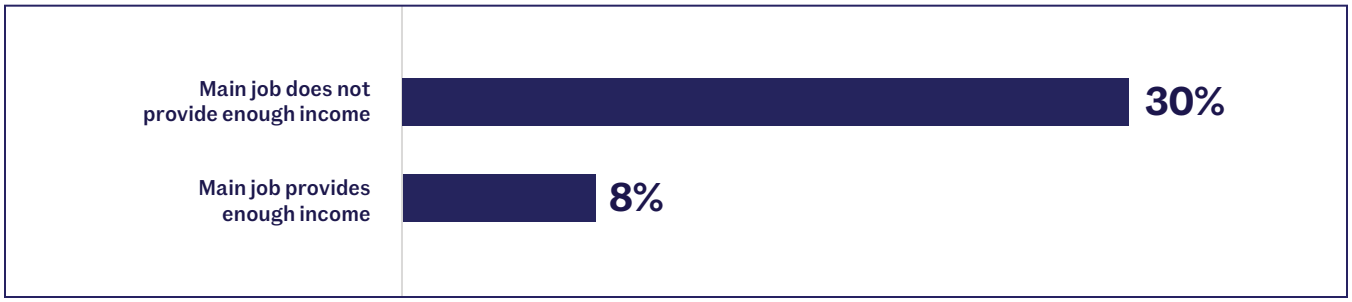
Among workers at or below 200 percent of the federal poverty level, self-employed and freelance workers are roughly twice as likely as employees to be unable to afford fares (Figure 3).

FIGURE 3. PERCENT OF EMPLOYED NEW YORKERS AT OR BELOW 200% OF THE FEDERAL POVERTY LEVEL UNABLE TO AFFORD SUBWAY OR BUS FARES, BY EMPLOYMENT TYPE



Whether a job pays enough to meet basic needs matters. As Figure 4 shows, full-time and part-time employees who say their main jobs do not provide enough income are nearly four times as likely to be unable to afford fares as those whose jobs do.

FIGURE 4. PERCENT OF FULL-TIME AND PART-TIME EMPLOYEES UNABLE TO AFFORD SUBWAY OR BUS FARES, BY WHETHER THEIR JOB PROVIDES ENOUGH INCOME

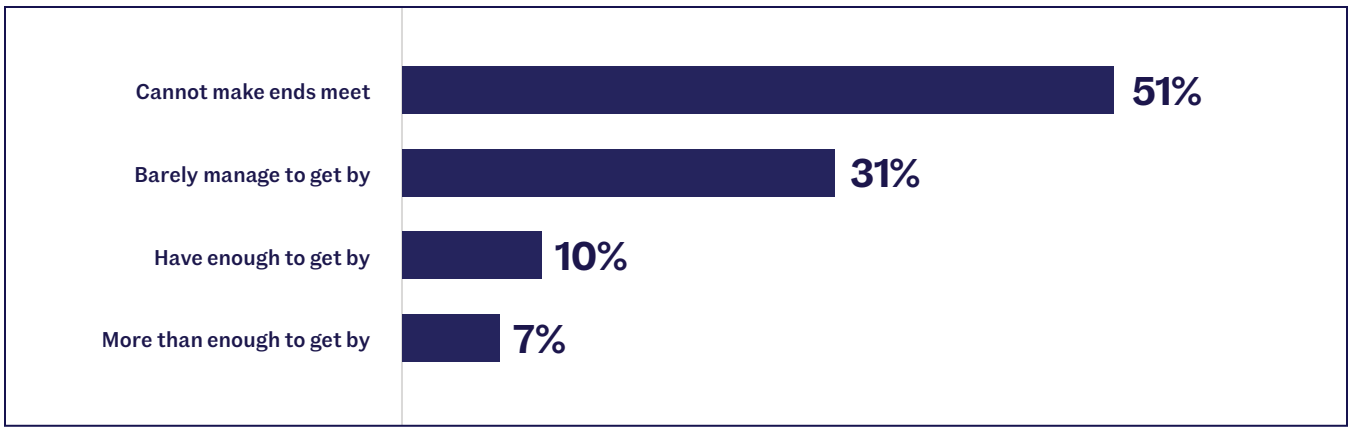


Key Finding #3: Transit unaffordability is closely tied to broader financial insecurity.

As shown in Figure 5, difficulty paying for subway and bus fares declines sharply as New Yorkers' financial circumstances improve.

This relationship is also evident among New Yorkers who have run out of money before their next paycheck or income source. Those who experienced this form of financial hardship in the past year were far more likely to be unable to afford fares than those who did not (34 percent vs. 9 percent, respectively).

FIGURE 5. PERCENT OF RIDERS UNABLE TO AFFORD SUBWAY OR BUS FARES, BY FINANCIAL CIRCUMSTANCES



Conclusion

One in five New Yorkers who use public transportation report being unable to afford subway or bus fares when needed. While transit unaffordability is concentrated among lower-income residents, 29 percent of those who cannot afford fares have household incomes above 200 percent of the federal poverty level. Working New Yorkers also account for half of those who cannot afford fares, with particularly high rates among lower-income self-employed and freelance workers.

These findings point to the need for both targeted and universal approaches to making public transportation more affordable. Given the concentration of transit unaffordability among lower-income New Yorkers, the city should make subway and bus fares free for residents with incomes at or below 150 percent of the federal poverty level through Fair Fares and expand eligibility for discounted fares to 300 percent of the federal poverty level. At the same time, because transit unaffordability extends beyond lower-income households, income-based programs alone will leave many New Yorkers behind, which strengthens the case for universal measures such as making city buses free for all riders.

Survey Methodology: The Community Service Society of New York (CSS) partnered with SSRS to survey 4,111 adults age 18 and older living in 14 New York State counties, including 2,027 New York City residents and 2,084 residents outside New York City. The survey was conducted from August 26 through September 23, 2026, primarily online in English and Spanish. The survey used a combined probability and nonprobability sample, including 1,047 respondents from SSRS's probability-based Opinion Panel and 3,064 respondents from online opt-in panels. Results were weighted to reflect the demographic characteristics of adults in the areas surveyed and to account for differences between the probability and nonprobability samples. The approximate margin of sampling error for the New York City-only sample is ±2.8 percentage points. Sample sizes are unweighted; percentages are weighted.

New York City respondents were asked, "Thinking about your current financial situation, can you afford the cost of subway or bus fares when you need to use public transportation?" Response options were "yes," "no," and "I do not use public transportation." This brief examines NYC respondents who reported using public transportation and provided a valid response to the affordability question. Respondents who indicated they did not use public transportation or did not provide a valid response were excluded from the analyses.

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Annual Survey of Housing and Economic Security

CSS Community Service Society