

Unheard Third 2021

Whose Recovery? Addressing the Needs of Low-Income New Yorkers



Brief

Mass Transit as an Economic Equalizer: The Case for Expanding and Investing in Fair Fares

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Context

Fair Fares NYC, a program that provides a 50 percent discount on subway and eligible bus fares for New York City residents living at or below the federal poverty level (FPL), is a critical lifeline to education, employment, medical care and other basic necessities for low-income New Yorkers. Mayor Bill de Blasio and NYC Council Speaker Corey Johnson reached a historic deal to fund the program, allocating \$106 million in the FY 2019 budget. But the program's allocation was slashed by 62 percent in FY 2021, and the partially restored funding for FY 2022 (\$53 million) is still just half of the original allocation. As the city slowly rebounds from the pandemic's devastating economic toll, the need for Fair Fares will only continue to grow. Nearly two years after the start of the pandemic, the NYC unemployment rate remains stuck at twice the national average, with rates highest among New Yorkers of color. Young people trying to enter the workforce and displaced workers seeking jobs across the five boroughs will greatly benefit from reduced transit costs. Yet analysis of data from Community Service Society's 2021 Unheard Third (UHT) survey—the longest running scientific survey of low-income communities in the nation—found that many eligible New Yorkers are not aware of Fair Fares. Our mass transit system can be our city's great economic equalizer, an engine for upward mobility, and is a key to jumpstarting an inclusive recovery. It is more important than ever to strengthen Fair Fares and ensure eligible New Yorkers are enrolled.

Summary of Recommendations

- **Restore funding and Institutionalize Fair Fares:** The City Council must fully restore full funding for Fair Fares to its pre-pandemic level of \$106 million and pass legislation to institutionalize it in the budget. It should also hold oversight hearings and require the NYC's Department of Social Services to publicly release disaggregated demographic data on program usage.
- **Expand eligibility and improve outreach:** The City Council should expand Fair Fares to all low-income New Yorkers, specifically by increasing the eligibility threshold from 100 to 200 percent of the Federal Poverty Level, and significantly improve Fair Fares outreach, including to eligible NYCHA residents and CUNY students, among others.

Key Findings

- **Transit affordability remains a challenge for New Yorkers in poverty, New Yorkers of color and Bronxites:** Among those living in poverty, a quarter of New Yorkers said that they were often unable to afford transit fares. Latina/o/x and Black New Yorkers report high rates of transit hardship—28 percent experienced difficulties in affording subway or bus fares. Residents in the Bronx—the borough with the city’s highest poverty rate—reported the highest levels of transit hardship in 2021: 21 percent.
- **Fair Fares awareness is low among eligible New Yorkers, lowest among Queens residents and highest in Brooklyn:** Nearly half of eligible respondents in our 2021 UHT survey said that they had not applied for the program and 14 percent said that they did not know how to apply. Only a quarter of Queens’ eligible population reported that they had applied or were already enrolled. Brooklyn had the highest share—39 percent.
- **Despite steady growth, Fair Fares NYC enrollment has not kept up with the recovery in subway ridership:** Subway ridership increased by 125 percent between March and December 2021, with steady growth of 9.4 percent a month. In contrast, Fair Fares enrollment increased by only 14 percent over the same time period, growing at a much slower pace of 1.5 percent per month.

Introduction

Fair Fares NYC, a program that provides a 50 percent discount on subway and eligible bus fares¹ for New York City residents living at or below the federal poverty level (FPL), was the result of a two-year campaign led by the Community Service Society, the Riders Alliance and a diverse coalition of economic justice, labor, transit, women’s rights, legal and faith groups. Fifteen cities in the United States currently administer a reduced-fare program for low-income transit riders, but Fair Fares is the largest program in the country.² Mayor Bill de Blasio and City Council Speaker Corey Johnson reached a deal to fund half-priced subway and bus fares for those in poverty with an allocation of \$106 million in the FY 2019 city budget. Initially, the City opted for a limited rollout of the program by making it available to employed participants of cash assistance and/or Supplemental Nutritional Assistance Program (SNAP, popularly known as Food Stamps). In late January 2020, Fair Fares was finally opened up to all working age New Yorkers, 18 to 64 years old, whose incomes put them at or below the federal poverty level³—regardless of their employment or immigration status. Income-eligible Access-A-Ride users can also enroll in Fair Fares. The full implementation of the program was accompanied by a robust ad campaign on subways and buses to increase awareness and enrollment.

But then the COVID-19 pandemic hit. In March 2020, as coronavirus cases surged and the city imposed mass lockdown restrictions, subway ridership plunged by 90 percent. The advertising campaign was put on hold and enrollment centers closed. Now, almost two years later, mass transit ridership has crept back to about half of pre-pandemic levels. Recently ridership⁴ on the city’s subway system (including the Staten Island Railway) averaged more than 3.5 million on weekdays.

Transit affordability remains a challenge despite modest improvements in transit burdens

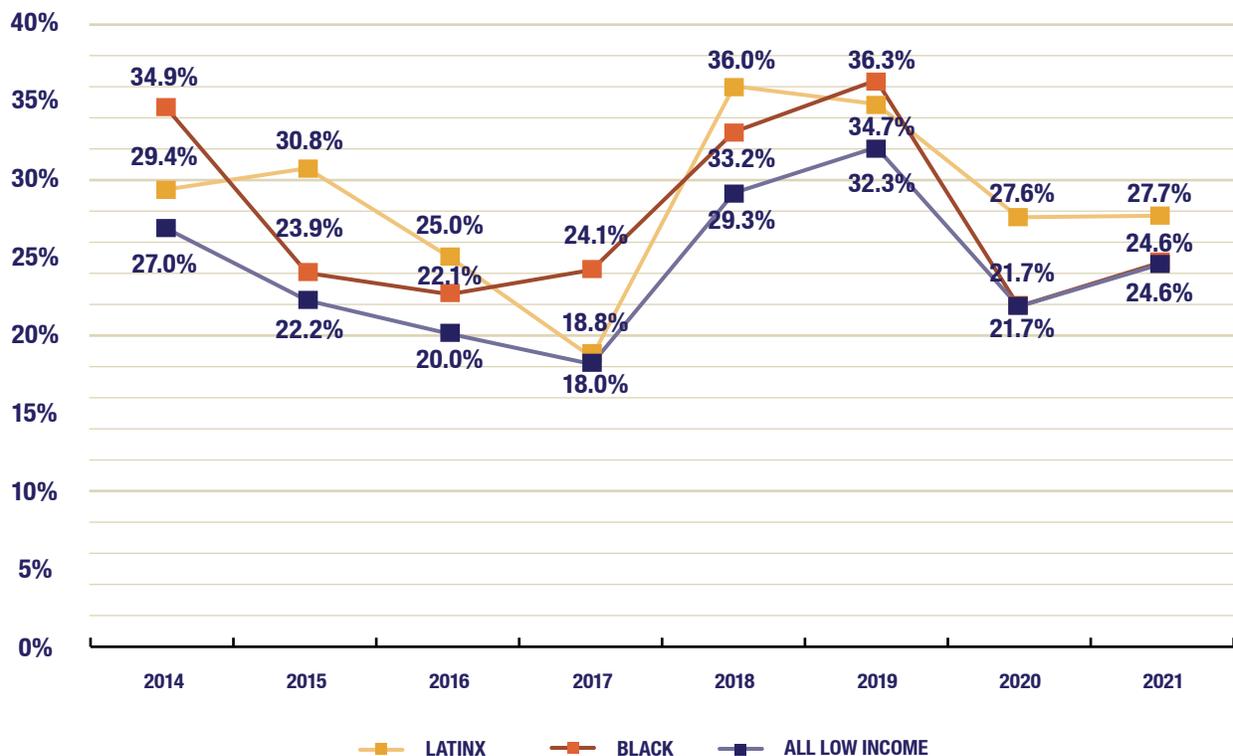
Since 2014, the Unheard Third survey has asked New Yorkers the following question to better understand the scale of transit affordability hardship:

“Over the past year, have you or any member of your household often been unable to afford subway and bus fares?”

Figures 1 and 2 show the share of respondents who answered ‘yes’ to the above question by income status. Among all low-income New Yorkers with incomes below 200 percent of the FPL, around a quarter said that they often struggled to afford subway or bus fares in 2021. For respondents with incomes below the federal poverty line, a similar share (25 percent) reported having a transit hardship in 2021. While Figure 2 appears to show

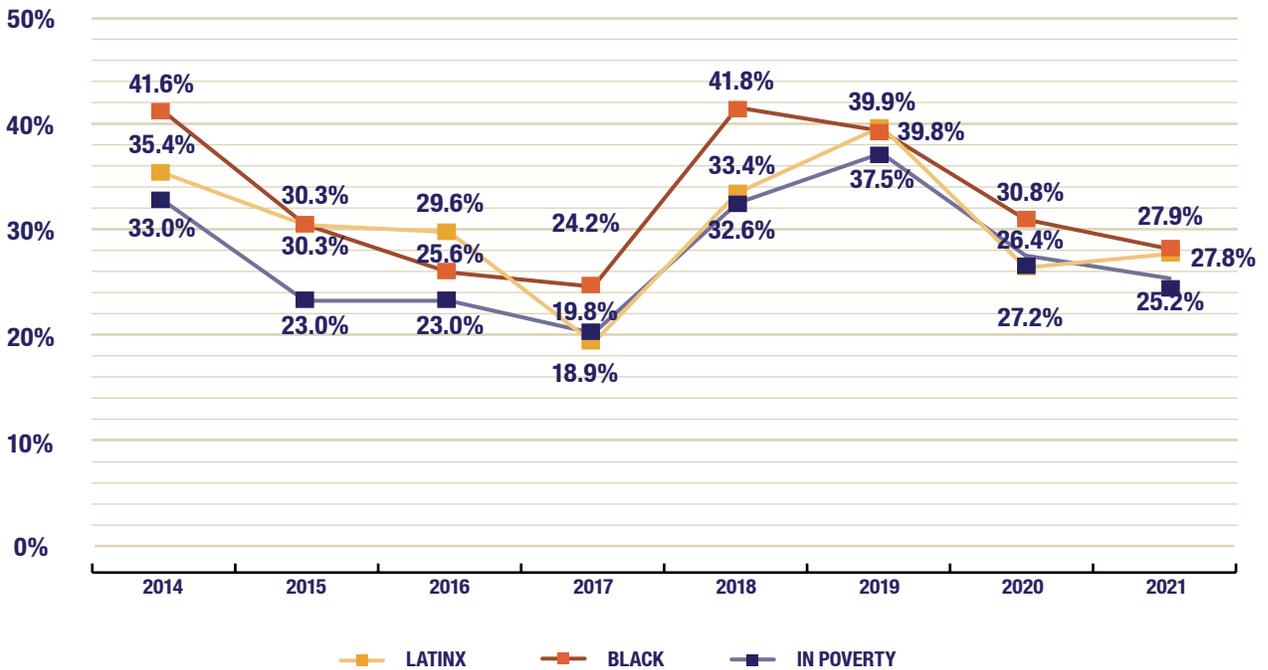
little change in the overall proportion of New Yorkers struggling with transit affordability since 2014, rates in 2021 are an improvement over the highs recorded in the two years preceding the pandemic. For instance, 42 percent of Black New Yorkers in poverty reported experiencing a transit affordability hardship in 2018, but this share fell to 28 percent in 2021. In 2019, 40 percent of Latina/o/x in poverty said that they had difficulties with affording public transit, but this share had dropped to 28 percent in 2021. Although not shown in the graphs here, around 17 percent of moderate-income New Yorkers (with incomes between 200 and 400 percent of the FPL) and 10 percent of high-income New Yorkers (incomes over 400 percent of FPL) also reported experiencing transit hardship.⁵

FIGURE 1: TRANSIT AFFORDABILITY HARDSHIP RATES REMAIN HIGH AMONG RESPONDENTS WITH LOW INCOMES, ESPECIALLY BLACK AND LATINX RESPONDENTS.



Source: CSS analysis of The Unheard Third Survey data, 2014-2021

FIGURE 2: TRANSIT AFFORDABILITY HARDSHIP RATES REMAINS HIGH AMONG RESPONDENTS IN POVERTY, ESPECIALLY AND BLACK AND LATINX RESPONDENTS.



Source: CSS analysis of The Unheard Third Survey data, 2014-2021

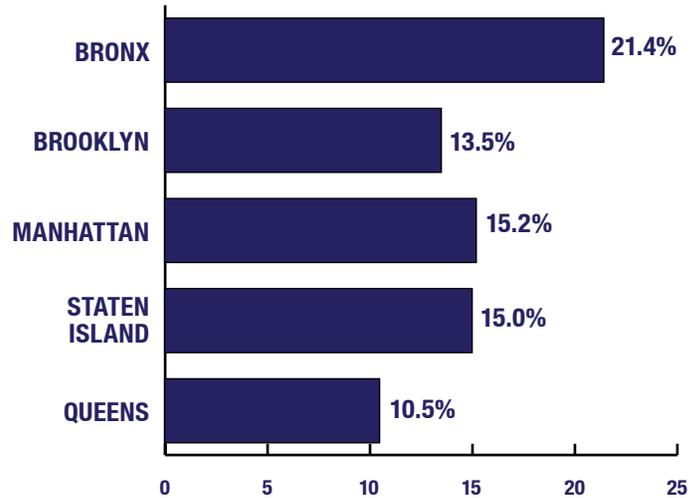
Among the five boroughs, residents in the Bronx—the borough with the city’s highest poverty rate—reported the highest levels of transit hardship in 2021: 21 percent said that they often struggled to pay subway and bus fares. These findings remain consistent with CSS’s previous research⁶ on the difficulties many Bronxites face with affording bus and subway fare. Before she received a Fair Fares card, Maria⁷, a Riders Alliance member and working mother of four children from the Bronx, struggled to pay for a monthly unlimited Metrocard. “It was a tough situation to be in,” said Maria. “I had to share my children’s student Metrocard, beg for swipes or ask the bus driver to let me on without paying because I didn’t have money for the fare.” Now she uses her Fair Fares card to get to her job in Manhattan, drop her children off at school and travel to her medical appointments. “Having a Fair Fares card has

changed my life,” said Maria. “I don’t have to choose between paying for a Metrocard or having enough money for food or rent.”

The inability to afford transit costs can impact the lives of low-income New Yorkers in various ways, including preventing them from accessing medical

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FIGURE 3: PERCENTAGE OF RESPONDENTS BY BOROUGH WHO SAID THEY OFTEN HAD DIFFICULTIES PAYING SUBWAY OR BUS FARE.



Source: CSS analysis of The Unheard Third Survey data, 2021

care and job opportunities. In 2017, the last time we asked respondents these two questions, 16 percent of New Yorkers in poverty reported that the cost of subway and bus fares had prevented them from doing essential activities, like getting medical care. An even higher share (24 percent) of respondents in poverty had to forego job opportunities because they felt they could not afford subway or bus fares. We should also note that a considerable proportion of respondents in ‘near-poverty’ were also impacted by transit affordability problems and were forced to forego medical care and job opportunities.

Far too many eligible New Yorkers are still unaware of Fair Fares

To date, an estimated 268,574 New Yorkers have enrolled in Fair Fares.⁸ But based on 2019 Census data, an estimated 530,000 working adult New Yorkers are eligible for discounted MetroCards.⁹ It is important to note, however, that 2019 census data reflects a ‘rosier’ economic period, when New York City, and the country as a whole, were on an upward economic trajectory following the Great Recession and poverty had been declining in the city for five consecutive years. Notably, given the onset of the pandemic in 2020 – which quickly plunged the city into an even deeper economic recession – we predict that over 700,000 people would now qualify for Fair Fares¹⁰ given the strong likelihood of an increase in the share of New Yorkers whose household incomes have fallen below the federal poverty level. A study by the Urban Institute estimates that the national Supplemental Poverty Measure rate¹¹—a broader measure of economic resources than the federal poverty level—has increased from 11.8 percent in 2019 to 13.7 percent in 2021.¹² However, in 2021,

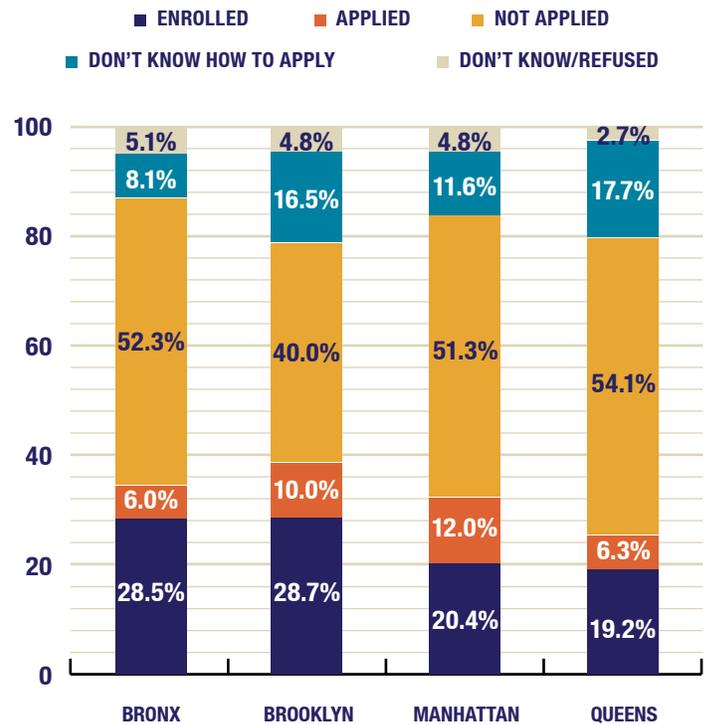
the federal government had provided several rounds of stimulus and relief assistance in an effort to spur economic recovery, including the expanded and advance payments of the Child Tax Credit, extended unemployment insurance benefits and emergency rental assistance. In 2022, all of those assistance schemes have now ended. Thus, the increase in poverty rate is likely to be around 2.5 percentage points, which translates to an additional 200,000 New Yorkers with incomes below the eligibility threshold.

Similarly concerning, nearly half (48 percent) of eligible respondents in our 2021 Unheard Third survey said that they had not applied for the program and 14 percent said that they did not know how to apply. However, compared to last year, when 53 percent of eligible respondents said that they had little to no knowledge of the program. A combination of lack of awareness and a growing population of New Yorkers eligible for the program should compel policymakers to take a closer look at expanding eligibility and outreach efforts.

Fair Fares awareness was lowest among Queens residents and highest among Brooklynites

Figure 4 shows that across the five boroughs, Queens residents were least aware of Fair Fares, with only a quarter of the eligible population reporting that they had applied or were already enrolled in Fair Fares. Meanwhile, Brooklyn had the highest share—39 percent—of all eligible respondents either already enrolled or in the process of enrolling. DSS data also verifies these observations. Almost a third of all Fair Fares participants are from Brooklyn and 30 percent are based in the Bronx. Fair Fares has been an important transit lifeline for Brooklynites like Pedro, a NYCHA resident in Bedford-Stuyvesant, who has been able to use his Fair Fares card to travel to medical appointments and attend meetings at Riders Alliance, which is a membership based non-profit devoted to improving the public transit and commuting experience.

FIGURE 4: AWARENESS AND ENROLLMENT RATES BY BOROUGH



Source: CSS analysis of The Unheard Third Survey data, 2021

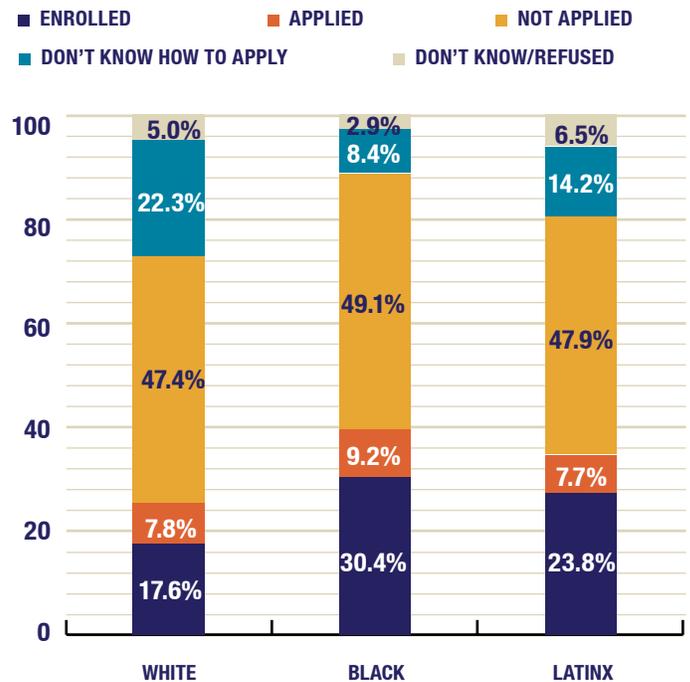
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Compared with other racial/ethnic groups, Black New Yorkers had the highest levels of awareness of Fair Fares.

Figure 5 shows that Fair Fares awareness was highest among Black New Yorkers. Almost 40 percent of the eligible Black New Yorkers we surveyed said that they had applied or were already enrolled in the program. For Latina/o/x New Yorkers, around 31 percent of the eligible population had applied or was already enrolled in Fair Fares. White New Yorkers were least aware of Fair Fares, with 22 percent reporting that they did not know how to apply for Fair Fares. Eligible women were enrolled in Fair Fares at slightly higher rates (35 percent) than their male counterparts (31 percent). Fair Fares enrollment data provided by the City’s Department of Social Services (DSS) paints a similar picture. Figure 6 shows that of around 255,000 New Yorkers enrolled in the program as of August 2021, Latinx and Black individuals made up two-thirds of all enrollees.

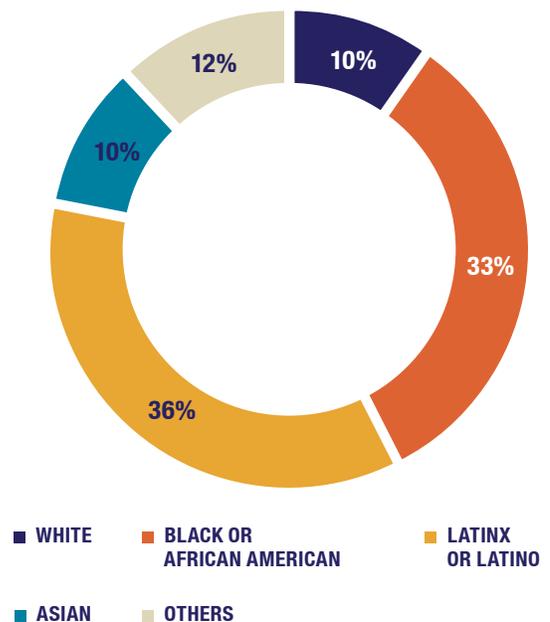
There wasn’t much variation in the rates of enrollment or awareness by other demographic variables, including employment status. On average around 50 percent of all eligible respondents expressed that they did not know how to apply for the program, suggesting the need for a broad-based outreach program.¹³ With less than a third of eligible New Yorkers enrolled, a more aggressive outreach plan is necessary to get the word out about the program and boost enrollment. Encouragingly, DSS recently began promoting Fair Fares again with digital subways ads and radio spots along with neighborhood advertising in nail salons, barber shops and bodegas, with a focus on the highest-need communities. Ads appeared on buses, subways and at bus shelters in English, Spanish and Chinese, and in ethnic publications covering 11 languages.

FIGURE 5: AWARENESS AND ENROLLMENT RATES IN FAIR FARES BY RACE AND ETHNICITY



Source: CSS analysis of The Unheard Third Survey data, 2021

FIGURE 6: ENROLLEES IN FAIR FARES BY RACE/ETHNICITY



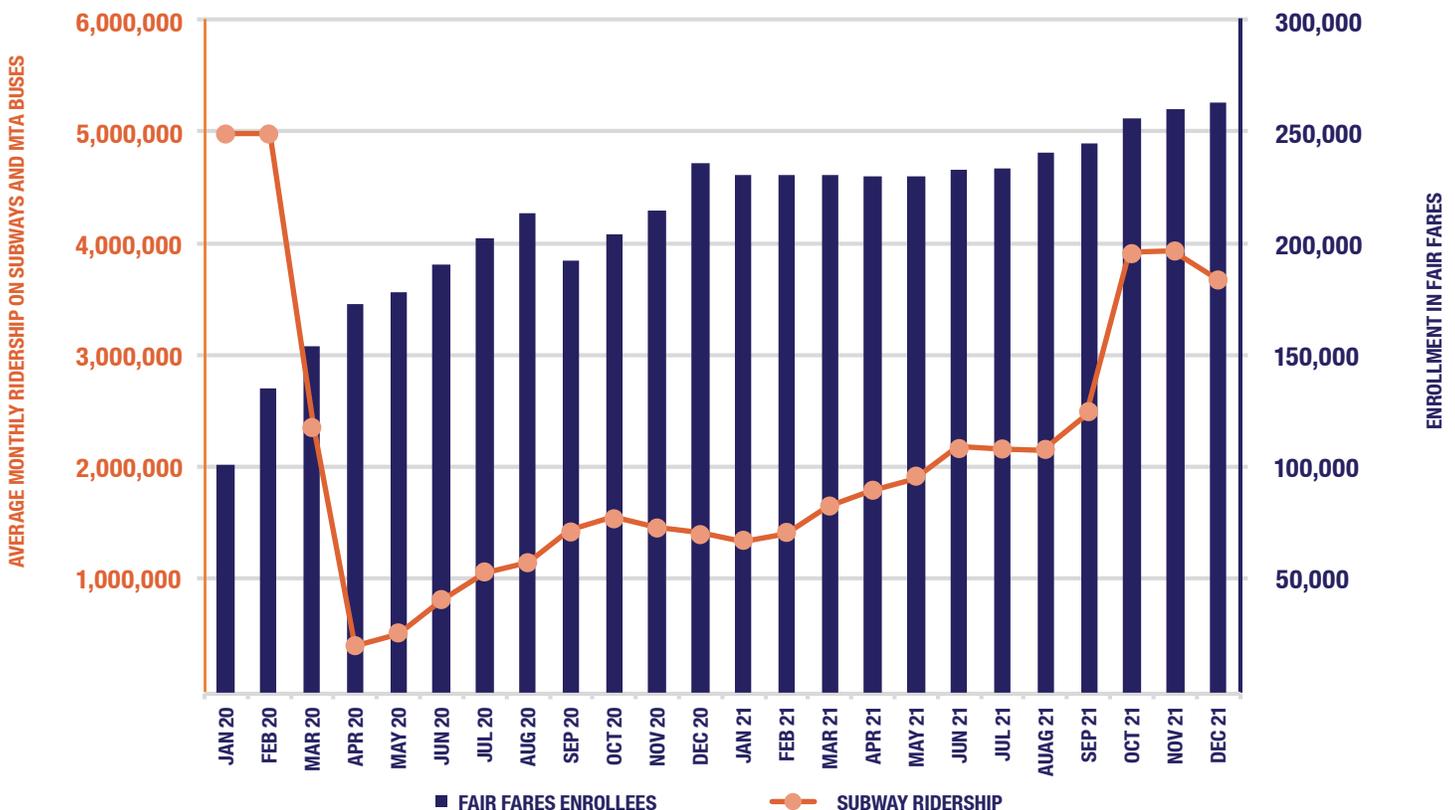
Source: CSS analysis of City’s Department of Social Services data, 2021

Despite steady growth, Fair Fares NYC enrollment has not kept up with the recovery in subway ridership.

Figure 7 shows the average monthly subway ridership numbers and the number of enrollees in the Fair Fares program from January 2020 to December 2021. As vaccines became widely available, subway ridership increased by 125 percent between March and December 2021, with steady growth of 9.4 percent a month. In contrast, Fair Fares enrollment increased by only 14 percent over the same time period, growing at a much slower pace of 1.5 percent per month. After remaining flat at around 230,000 enrollees for the first half of 2021, enrollment started picking up in the Fall as more than 30,000 applicants enrolled in the last quarter of the year.

Ridership Recovery has also been uneven¹⁴: compared to subway stations in higher income Manhattan neighborhoods with ridership rates as low as 19 percent, those located in lower income neighborhoods in Queens, Brooklyn and the Bronx have retained more subway riders and are now back to about 40 percent of their pre-pandemic ridership.¹⁵ A sizable share of riders living in these neighborhoods—home to many of the city’s essential workers¹⁶—could benefit from Fair Fares.

FIGURE 7: AVERAGE MONTHLY SUBWAY RIDERSHIP AND NUMBER OF NEW YORKERS ENROLLED IN THE FAIR FARES PROGRAM FROM JANUARY 2020 TO DECEMBER 2021.



Source: Ridership data available from the website of Metropolitan Transit Authority. Fair Fares enrollment data were available from the City’s Fair Fares webpage (<https://www1.nyc.gov/site/fairfares/index.page>).

Conclusion

Nearly two years after the start of the pandemic, the unemployment rate in New York City remains stuck at twice the national average, with rates highest among New Yorkers of color. Younger people trying to enter the workforce as well as displaced workers seeking opportunities across the five boroughs will greatly benefit from reduced transit costs. Even though Governor Kathy Hochul has recently announced that the MTA would not be raising fares in 2022 and that there would be no service cuts through 2024, transit hardship continues to be an impediment for hundreds and thousands of New Yorkers.¹⁷ It is more important than ever to ensure that eligible New Yorkers are enrolling into Fair Fares, a critical transit lifeline to jobs, educational opportunities, medical care, and other life necessities. While the city has recently committed to an aggressive¹⁸ outreach plan, there is room to do more to ensure that eligible New Yorkers know about the program.

- **Institutionalize Fair Fares in the City Council budget**

The City should take steps to institutionalize the Fair Fares program rather than leaving it up to chance and dependent on the City Council speaker and Mayor to determine. A City Council resolution should include regular oversight hearings and a line budget item for regular funding. The Fair Fares program has also never had an oversight hearing or an expected budget; it is long overdue that policy makers allow this crucial program to reach its full potential in support of low-income New Yorkers, and not leave its existence up for chance negotiation and individual championing.

- **Improve outreach to other populations in need, including eligible NYCHA residents and CUNY students**

The City should encourage NYCHA and CUNY to take a more active role in publicizing Fair Fares to their respective constituents—groups who have been hit hard by the economic impacts of the pandemic. Nearly half of NYCHA households we surveyed in our 2020 Unheard Third Survey reported temporary or permanent job or income losses related to the pandemic.¹⁹ Furthermore, a recent Center for an Urban Future report found that the most common non-tuition financial barrier for CUNY community college students is the cost of a MetroCard.

- **Restore Fair Fares funding back to pre-pandemic levels**

Funding for Fair Fares was slashed by 62 percent to \$41 million in the FY 2021 budget, and in the most recent budget for FY 2022, funding was restored to \$53 million—at half of the original allocation.²⁰ We urge the City Council and the Adams Administration to strongly consider restoring Fair Fares funding to its pre-pandemic level of \$106 million. CSS simulations of scenarios relating to growth in enrollment growth and in the intensity of transit usage shows that the current allocation would be insufficient if enrollment increased at the modest pace of 5 percent per month and transit usage returned to their pre-pandemic levels.²¹ The Chair and CEO of the Metropolitan Transit Authority, Janno Lieber, also recently echoed this recommendation and asked the City to fully fund the program.²²

- **Expand Fair Fares to all low-income New Yorkers by expanding eligibility to 200 percent of the FPL**

To ensure that the program reaches even more hard-hit New Yorkers, the city should also consider expanding eligibility to all low-income New Yorkers, which includes those with incomes less than 200 percent of the federal poverty level. MTA chief Janno Lieber has recommended that the City explore using an eligibility criteria for Fair Fares beyond the federal poverty level, which he said “is obviously inconsistent with New York’s cost-of-living realities.”²³ Such an expansion would make an estimated 1.2 million working age New Yorkers living in ‘near poverty’ eligible for half-priced Metrocards. It would bring much needed relief to them, 24 percent of whom reported difficulty with affording transit fares in the 2021 Unheard Third Survey. Furthermore, a recent study comparing 12 different transit agency-administered reduced fare programs in the United States found that the Fair Fares program had the strictest income eligibility requirement and that most had income eligibility thresholds up to 200 percent of the federal poverty level²⁴. Currently, eligibility for the Fair Fares program is open to members of households with incomes below the Federal Poverty Guidelines, often referred to as the federal poverty level (FPL). For a family

of four, the poverty level is set at \$27,750 for 2022.²⁵ By expanding eligibility to 200 percent of the FPL, a family of four could have household incomes up to \$55,500 and still be able to enroll in Fair Fares.

For example, Bobby, a Riders Alliance member and former Fair Fares user would benefit from a less restrictive income eligibility threshold. “I had a Fair Fares card from 2019 to 2020 and it made a big difference,” said Bobby. “I used the card to get to my factory job, and all the money I saved helped me pay my bills on time. But I was disappointed when I learned that I didn’t qualify for the program in 2021 because my earnings were too high. I still receive food stamps, which helps with my expenses, but I still ride my bike everywhere because I don’t have enough money for a Metrocard.”

Bobby’s experience is an instance of eligibility thresholds trapping individuals and households in a perpetual state of economic insecurity where increased incomes do not compensate for the value of lost benefits and which can be countered with expanded eligibility.

For comparison purposes, Table 1 provides estimates for the eligible and effective pools of applicants for Fair Fares under current and expanded eligibility, using American Community Survey data for 2019.

Since the proposed expanded eligibility thresholds would be doubling of the current thresholds, we do not foresee additional administrative costs or burden beyond what the City currently manages.

Our mass transit system can be our city’s great economic equalizer and an engine for upward mobility and an inclusive recovery. With a potential expansion of Fair Fares, New York is poised to

be a progressive transit leader and a model for other large cities like Boston²⁴, Philadelphia²⁵ and Washington, D.C.²⁶, who are also considering free or reduced fare programs. But if people remain unaware of their right to Fair Fares or not enrolled, the program’s potential impact as a powerful poverty-fighting tool will be diminished.

TABLE 1: ELIGIBLE AND EFFECTIVE POOL FOR FAIR FARES USING 100 PERCENT AND 200 PERCENT OF FEDERAL POVERTY GUIDELINE ELIGIBILITY STANDARDS

YEAR 2019	ELIGIBILITY AT 100 PERCENT OF THE FEDERAL POVERTY GUIDELINE	EXPANDED ELIGIBILITY USING THE 200 PERCENT OF FEDERAL POVERTY GUIDELINE
Threshold for 2-adult, 2-child family	\$25,750	\$51,500
All below threshold	1.08 MILLION	2.36 MILLION
All working age adults below threshold	530,069	1.2 MILLION
Regular commuters below threshold	307,440	702,760

Acknowledgements

The authors would like to thank the following individuals who contributed in various ways to the development of this report: Molly Murphy, the First Deputy Commissioner at the City’s Department of Social Services; Jaibala Patel, the Deputy Chief Financial Officer at the

Metropolitan Transit Authority; Betsy Plum, Danna Dennis, Danny Pearlstein and Caitlin Pearce at Riders Alliance and Fair Fares users Bobby, Pedro and Maria. We also thank Jesse Kramer, Opal Lynch and Alia Winters for their efforts to design and produce this report.

SURVEY METHODOLOGY

The Community Service Society of New York designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 8th through August 10th, 2021. The survey reached a total of 1,763 New York City residents, age 18 or older, divided into two samples. 1,110 low-income residents (up to 200% of federal poverty standards, or FPL) comprise the first sample including 533 poor respondents, from HH earning at or below 100% FPL (69.4% conducted by cell phone) and 577 near-poor respondents, from HH earning 101% - 200% FPL (71.1% conducted by cell phone). 653 moderate- and higher-income residents (above 200% FPL) comprise the second sample, including 389 moderate-income respondents, from HH earning 201% - 400% FPL (70.2% conducted by cell phone) and 264 higher-income respondents, from HH earning above 400% FPL (61.7% conducted by cell phone).

Landline telephone numbers for the low-income sample were drawn using random digit dial (RDD) among exchanges in census tracts with an average annual income of no more than \$44,660. Telephone numbers for

the higher-income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by income level, gender, region, age, immigrant status, and race in order to ensure that it accurately reflects the demographic configuration of these populations. Interviews were conducted in English (1,662), Spanish (83), and Chinese (18). The low-income sample was weighted down into the total to make an effective sample of 600 New Yorkers.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends on both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the entire survey is +/- 2.3%, for the low-income component is +/- 2.9%, and for the higher-income component is +/- 3.8%, all at the 95% confidence interval.

For questions related to the survey, please reach out to Emerita Torres, Vice President of Policy Research and Advocacy, at etorres@cssny.org

Notes

1. The 50 percent discount was also extended to Access-A-Ride trips.
2. Darling, W., Carpenter, E., Johnson-Praino, T., Brakewood, C., & Voulgaris, C. T. (2021). Comparison of Reduced-Fare Programs for Low-Income Transit Riders. *Transportation Research Record*, 2675(7), 335–349. <https://doi.org/10.1177/03611981211017900>
3. The federal poverty level for 2021 applies to an individual earning \$12,880 a year, \$17,420 for a family of two, and \$26,500 for a family of four, according to the U.S. Department of Health and Human Services.
4. MTA. Day-by-day ridership numbers: <https://new.mta.info/coronavirus/ridership>
5. Individuals and households with resources between 100 and 200 percent of the FPL are often described as being stuck in 'near-poverty'.
6. Community Service Society. "Fair Fares and Bronx." <https://www.cssny.org/news/entry/fair-fares-and-the-bronx>. November 30, 2017.
7. Maria is a pseudonym as rider did not want her real name to be used.
8. Number of enrollees as of January, 3, 2022 as sourced from the Fair Fares webpage: <https://www1.nyc.gov/site/fairfares/index.page>
9. Stolper, Harold and Rankin, Nancy. Community Service Society of NY. "The Transit Affordability Crisis: How Reduced MTA Fares Can Help Low-Income New Yorkers Move Ahead." <https://www.cssny.org/publications/entry/the-transit-affordability-crisis>. April 2016.
10. A study by Urban Institute researchers estimated that the national Supplemental Poverty Measure rate has increased from 11.8 percent in 2019 to 13.7 percent in 2021. However, in 2021, the federal government had provided several rounds of stimulus/relief assistance in an effort to spur economic recovery, including the expanded and advance payments of the Child Tax Credit, extended unemployment insurance benefits and emergency rental assistance. In 2022, all of those assistance schemes have now ended. Thus, the increase in poverty rate is likely to be around 2.5 percentage points, which translates to an additional 200,000 New Yorkers with incomes below the eligibility threshold.

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One in Seven Americans Are Projected to Have Resources below the Poverty Level in 2021." February 2021. <https://www.urban.org/sites/default/files/publication/103656/2021-poverty-projections.pdf>
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One in Seven Americans Are Projected to Have Resources below the Poverty Level in 2021." February 2021. <https://www.urban.org/sites/default/files/publication/103656/2021-poverty-projections.pdf>
13. The authors would like to mention that because the question on awareness and enrollment of Fair Fares was asked only of respondents with incomes below 100% of the federal poverty line, the sample size is often too small to allow disaggregation by race and other socio-economic variables.
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21. Further details on the simulation exercise can be found by reaching out to CSS Senior Economist, Debipriya Chatterjee, via email at dchatterjee@cssny.org
22. <https://www.amny.com/transit/refund-half-price-metrocard-program-mta/>
23. Insert note 23: Ibid.
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