

**Massachusetts Bay  
Transportation Authority**

# Fare Transformation Policy

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Fiscal & Management Control Board

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# Cash One-Door Boarding Slow Buses and Green Line

**4.7%**

of riders\* currently  
pay cash onboard

**3.7%**

of riders\* add value  
to a card onboard



\*Boardings on bus, Green Line, and Mattapan trolley, 2018



All-door boarding enables  
buses to spend up to

**50%**

less time at stops

# Fare Transformation is a tool to increase future flexibility, achieve MBTA policy goals, and address rider frustrations.

“Make a single integrated way to pay for commuter rail, ferry, AND subway/bus.”

“Make it easier to reload online...**Imagine how easy it would be if there was an app to add money to your Charlie Card.**”

“Adopt proof of payment system for commuter rail and light rail systems. It would speed boarding.”

“I'd prefer not to have to pick up a new pass every month.”

“Start allowing users to pay via smartphone tap.”

“...make everyone use a Charlie Card rather than tickets or cash. When people get on without a card they either are let on free as it will take too long to put the money in the machine and they don't have correct change or they act like they don't understand what the driver is saying or they haven't enough on their fare ticket and the drivers let them on.”

“Updating cards on buses is time-consuming and non-intuitive. Riders should be able to pay using a credit/debit card.”

“No one seems to know how to get a plastic Charlie Card...**How about a vending machine that can provide the plastic card?**”

- Make service faster
- Make it easier to sign up for reduced fare programs
- Make it easier to get a CharlieCard
- Make it easier and faster to pay
- New mobility marketplace
- Many others



# We're Seeking Rider Input to Craft a Better Project

This outreach process will focus on crucial policy decisions needed to implement the Fare Transformation project:

**March**

**Sales  
Network**

Expanding access through an improved sales network

**April**

**Proof of  
Payment**

Implementing Proof of Payment

**May**

**Fare  
Rules**

Determining fare rules in our next generation fare system







# Expanding Access Through an Improved Sales Network

Massachusetts Bay  
Transportation Authority

# Many More Sales Channels Are Coming

## **Existing Sales Channels**

1. In-station fare vending machines
2. Retail stores
3. Ticket windows
4. Online (but limited)

## **Future Sales Channels**

1. In-station fare vending machines
2. Streetscape fare vending machines
3. Retail stores
4. Ticket windows
5. Agency partners
6. Call Center
7. Smartphone
8. Contactless credit/debit
9. Online




# Many More Sales Channels Are Coming

This outreach process is about making sure we have sufficient coverage of **in-person/physical** sales locations, for the **people who need them**.

That means, we're prioritizing locations that serve low-income communities, communities of color, and un/under-banked communities.

## Future Sales Channels

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1. In-station fare vending machines
  2. Streetscape fare vending machines
  3. Retail stores
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# Approach to Sales Network

## **Coverage of Locations of High Network Importance**

- All Gated Stations
- All stops along the SL3, SL4, and SL5
- All Ferry terminals
- All Surface Light Rail Terminals
- All stations along the Green Line Extension

## **Coverage of Highest Need Locations**

- Top Bus & Surface Light Rail Stops by Ridership
  - > 600 total boardings/day & > 35 cash boardings/day
- Priority Commuter Rail (CR): Gateway Cities, High Ridership (>1,000 trips/day)

## **Coverage of Priority Communities**

- Bus, Surface Light Rail, and CR stops/stations prioritized by equity metrics (cash use, total ridership, low-income, POC, seniors & riders with disabilities)

## **Geographic Coverage**

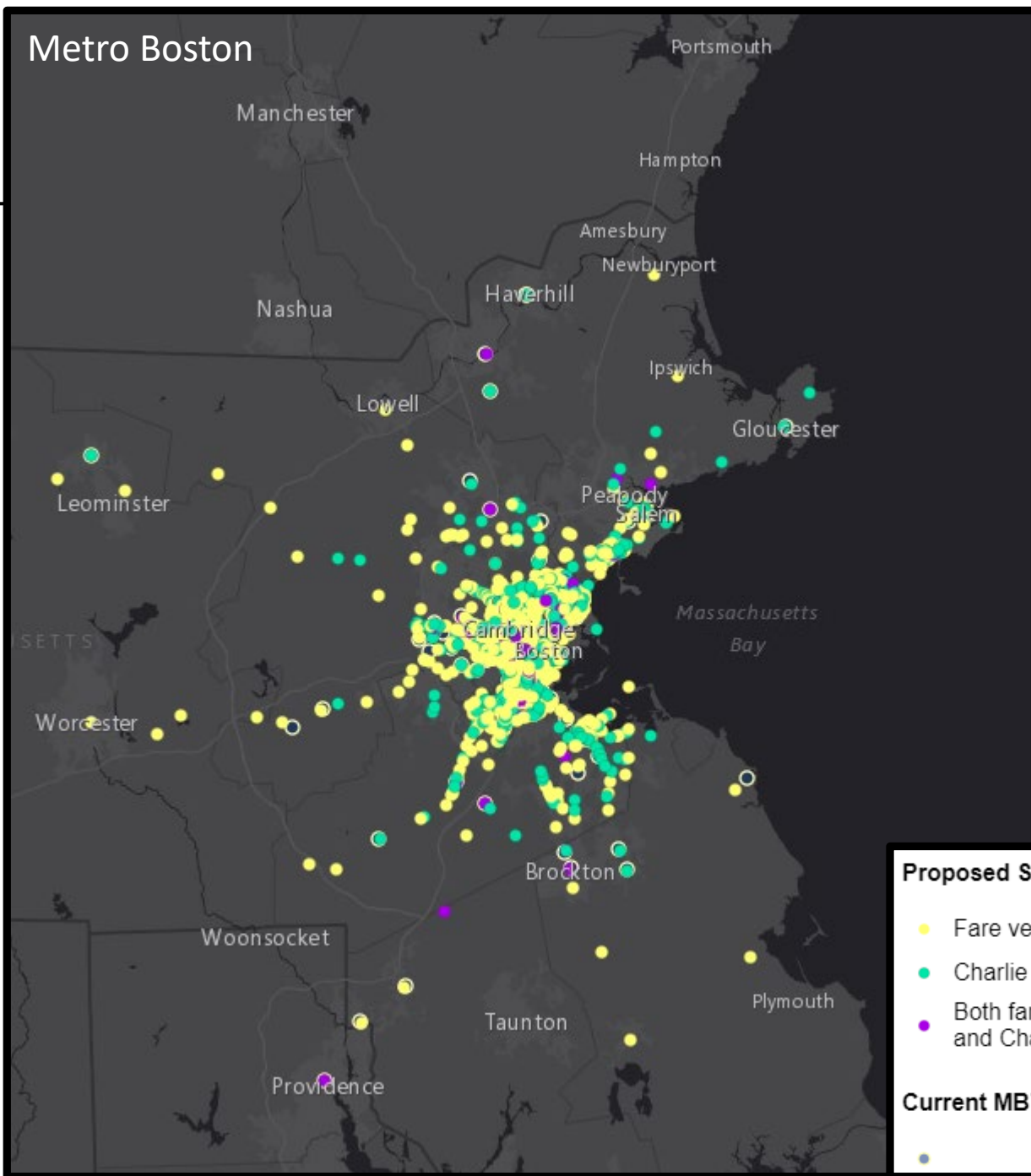
- Bus, Surface Light Rail, and CR stops/stations prioritized for geographic distribution and widespread cash coverage

## **Public Reserve**

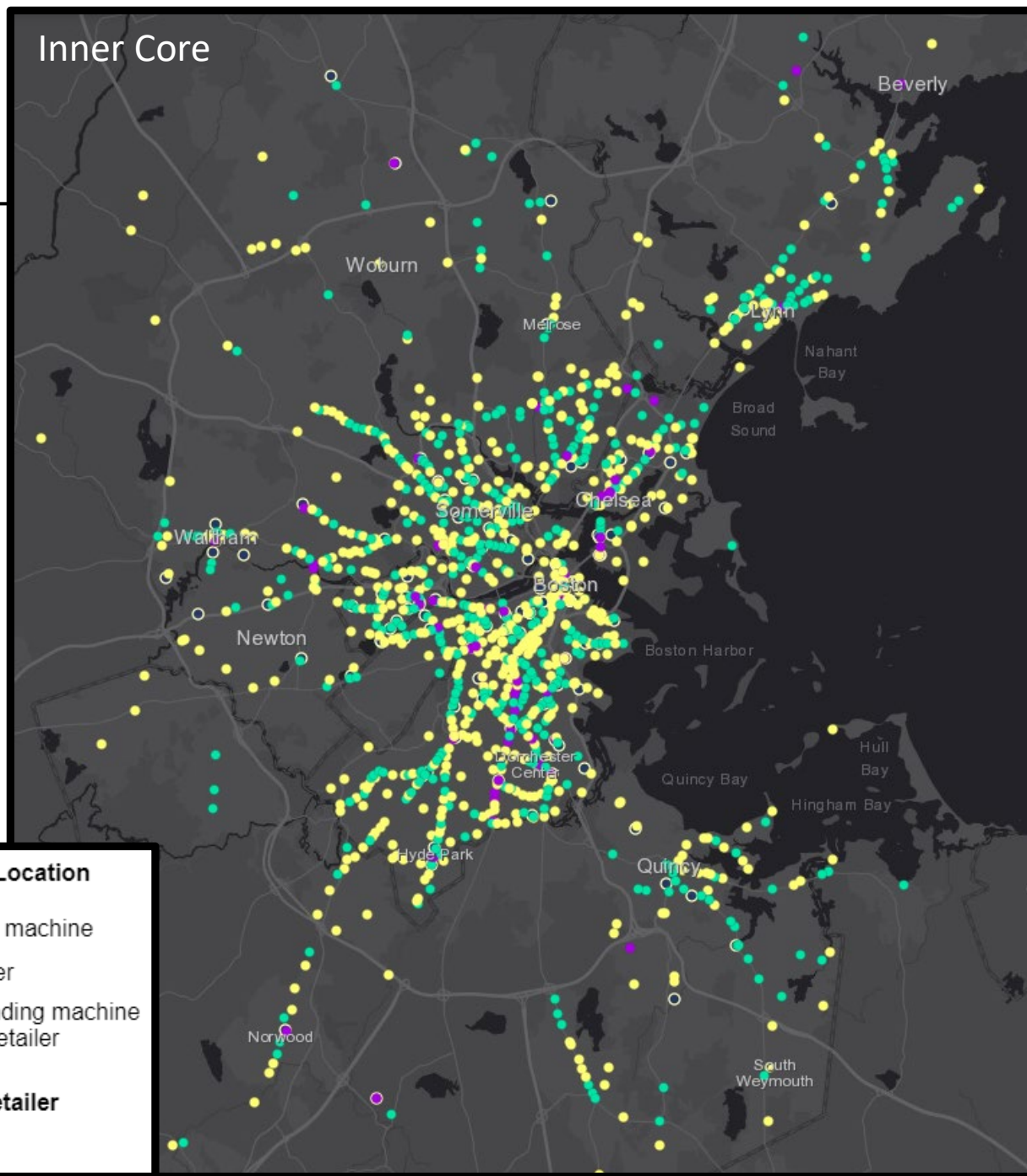
- Fare vending machines and retail devices reserved for response to public and municipal requests



## Metro Boston



## Inner Core



### Proposed Sales Location

- Fare vending machine
- Charlie retailer
- Both fare vending machine and Charlie retailer

### Current MBTA Retailer



# Preliminary Evaluation of Proposed Locations

		700 ft (2-3 min walk)	.25 mi (5-6 min walk)
Cash Use	Farebox Boardings	89%	95%
	Farebox Trips (Boardings or Alightings)	99%	~100%
	Commuter Rail Boardings	96%	96%
Total Ridership	Farebox Boardings	90%	96%
	Farebox Trips (Boardings or Alightings)	98%	98%
	Commuter Rail Boardings	95%	96%
Senior/T.A.P. Ridership	Farebox Boardings	92%	97%
	Farebox Trips (Boardings or Alightings)	99%	~100%
Routes	All routes have a POS		

- Used straight line buffers, so doesn't account for oddities in the road network
- Evaluation conducted on 2019 data
  - For comparison, team also evaluated based on 2020 ridership, and found little differences
- This evaluation is before additional fare vending machines and retail are deployed based on public feedback.
- This is again subject to site suitability, permitting, and successful retail recruitment.



# Title VI Equity Analysis of Proposed Network

**Goal:** Evaluate whether the proposed elimination of the option to pay a fare with cash onboard vehicles together with the proposed changes to the network of fare sales locations might result in a potential disparate impact on minority populations in the MBTA service area or a potential disproportionate burden on low-income populations.

## Methodology:

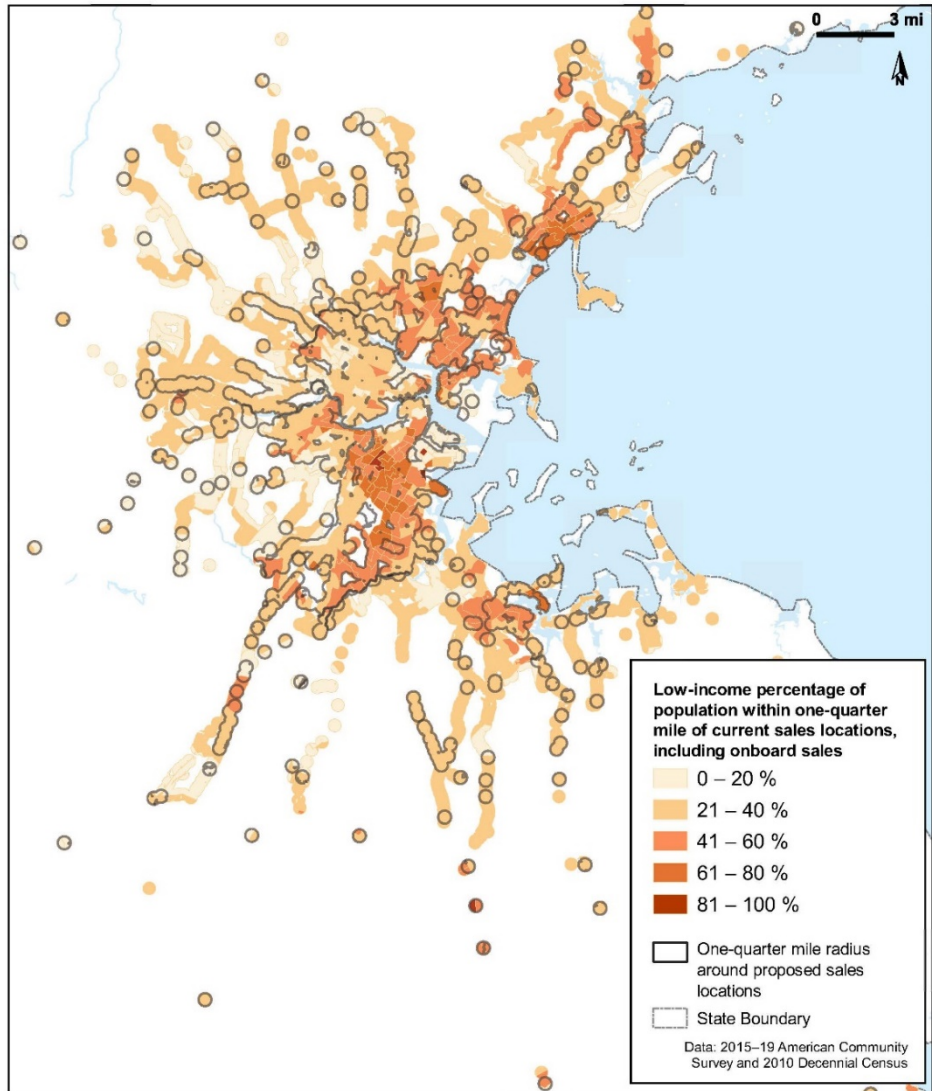
- Assembled list of locations where riders can currently pay fares with cash
- Assembled list of proposed vending machine and retail locations
- Calculated number of people classified as minority, nonminority, low-income, and non-low-income living within a quarter mile of a location where cash can be used now, and where cash will be used under the proposed fare network

**Results:** The Central Transportation Planning Staff (CTPS) analyzed the equity implications of these proposed changes and found no disparate impact on minority populations and no disproportionate burden on low-income populations.

*\*This equity analysis will be re-run following the public input process to incorporate rider suggestions and actual deployment of locations.*



# Title VI Equity Analysis (Cont.)



CTPS

**FIGURE 1A**  
Low-income Populations Living within One-quarter Mile of Fare Sales Locations in the MBTA Bus Service Area

Fare  
Transformation  
Sales Network  
Analysis

**Table 1**  
**Households and Populations Living within One-quarter Mile of a Fare Sales Location**

	Low-income households	Non-low-income households	Minority population	Nonminority population
Current sales network	257,585	478,046	758,840	1,054,353
Proposed sales network	191,564	318,564	586,147	663,216
Change	-66,022	-159,482	-172,693	-391,137
Percent change	-25.6%	-33.4%	-22.8%	-37.1%
Ratio		0.77 <sup>a</sup>		0.61 <sup>b</sup>

Note: Values displayed in this table are rounded; calculations were performed using unrounded values.

<sup>a</sup>This value is the ratio of the percentage change in low-income households to the percentage change in non-low-income households.

<sup>b</sup>This value is the ratio of the percentage change in minority population to the percentage change in nonminority population.

Source: Central Transportation Planning Staff and the Massachusetts Bay Transportation Authority.

**[www.mbta.com/proposed-sales-network-equity-analysis](http://www.mbta.com/proposed-sales-network-equity-analysis)**



# Purpose of Sales Network Outreach

## What's changing?

- Riders will be required to pay before boarding MBTA vehicles
- Increased number of sales channels where riders will be able to purchase MBTA fares and passes, including distributed network of fare vending machines and retailers

## What are we asking?

- Are there locations where we need to supplement our proposal?
- Did our analysis get the priority locations right?

**[www.mbta.com/proposed-sales-locations-near-me](http://www.mbta.com/proposed-sales-locations-near-me)**  
**[www.mbta.com/proposed-sales-network-map](http://www.mbta.com/proposed-sales-network-map)**





# Implementing Proof of Payment & Fare Verification





# How We Propose to Conduct Fare Checks

- MBTA personnel will be equipped with a handheld device that can verify, in real time, if a customer has paid the correct fare for the service they are on.
- MBTA personnel will aim to check all passengers on a vehicle to reduce discretion and avoid bias in enforcement.
- If a passenger did not pay the proper amount, they would be issued a warning or a civil citation. All passengers would be able to appeal and MBTA will provide the opportunity for hearings.
- Goal is to have efficient and equitable fare verification process with data collected and released for accountability.



Buckets of fare rule noncompliance:

1. Not tapping
2. “Overriding” on express bus or Commuter Rail
3. Using someone else’s reduced fare card

In Spring outreach we will discuss each in detail and gain thoughts and feedback to inform policy decisions. Ultimately, warnings and fines would be set through a second regulatory process, inclusive of a public hearing, prior to launching Proof of Payment. The second regulatory process is projected to occur in mid-2022.

# Training and Reporting to Ensure Equity

## Training Proposals

Before beginning Proof of Payment, the civilian fare verification team will attend a multi-week training academy, inclusive of both classroom style learning, as well as in the field practice.

Sample training topics:

- Customer Service
- De-escalation
- Implicit Bias
- Safety Awareness

## Annual Data Reporting

The MBTA has committed to reporting on an annual basis.

Reports will include citations issued by:

- Citation type (non-payment or fare credential misuse)
- Time and day
- Location
- Age range
- Gender
- Ethnicity
- Race
- Home ZIP code
- Fine amount



# Purpose of Proof of Payment Outreach

## What's changing?

- The MBTA is moving to a Proof of Payment system where riders will be required to carry proof that they paid their fare
- MBTA staff will verify riders have paid their fares

## What are we asking?

- Are our proposals for training sufficient? Is there anything that we're missing? What should continued training look like?
- How do we ensure language access for riders who may not speak English?
- In the future, what additional items should be included in an annual data report?

**[www.mbtta.com/fares/fare-transformation/get-involved](http://www.mbtta.com/fares/fare-transformation/get-involved)**



# Fare Rules in Our Next Generation Fare System





# Fare Media Changes & Media Subsidy Programs

## What's changing?

- **Introducing new convenient payment options** including a mobile Charlie Card, contactless credit cards, and mobile wallets
- **Providing “one more trip” with a low balance** so that riders are not stranded without a way to add money to their card
- **Charging \$5 for a new Charlie Card** to cover the cost of the card and “one more trip” with a low balance
- **Starting programs to obtain a card at no cost** for reduced fare and other riders so that the \$5 card cost is not a barrier for low-income riders
- **Ending “passback”/card-sharing** to allow new payment options, tap-on/off on Commuter Rail, and fare verification for all-door boarding

## What are we asking?

- How can we improve our plans and make these media transitions smoother?
- What are the best ways for us to get free cards to low-income riders?
- What organizations should we partner with to distribute free cards?



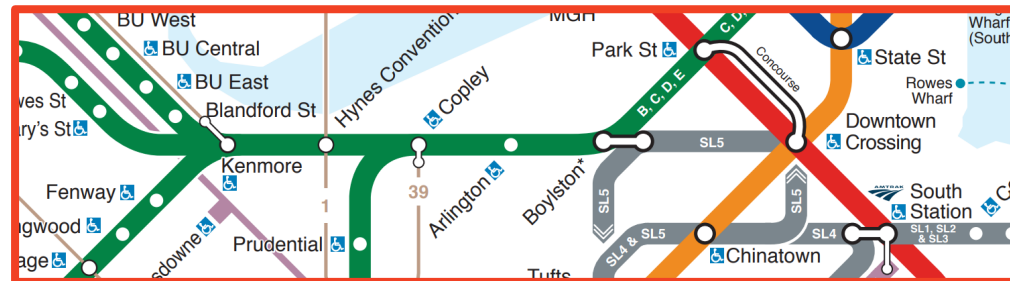
# Transfer Rules

## What's changing?











- We are considering potential adjustments to current **transfer rules** as part of Fare Transformation roll-out
- **On bus and subway** (starting in 2023), we are considering additional 2<sup>nd</sup> transfers or some stopovers
- **On Commuter Rail and ferry** (starting in 2024), we are considering transfer discounts to/from subway and bus and between Commuter Rail lines

## What are we asking?

- What are the biggest pain points in our transfer policies on bus and subway? On Commuter Rail?
- What trips are currently charged two fares but should receive a transfer discount?
- What changes would best address pain points without sacrificing too much fare revenue (ultimately reducing service)?



# Input on Future Fares and Products

Fare options	Example of possible implementation*
 <b>Intermodal transfers</b>	Transfer between bus, subway, ferry and Commuter Rail and pay with your Charlie Card
 <b>Time of day fares</b>	Commute during off-peak hours and pay a lower fare
 <b>Day of week fares</b>	Ride the T on the weekend and pay a lower fare than on weekdays
 <b>Reduced fare groups</b>	Expand reduced fare programs and improve ease of application
 <b>Best value / capping</b>	Rather than buying a weekly pass, pay only for rides you take on the bus and subway until the value of a 7 Day Link Pass is reached and then ride for free for the rest of the week
 <b>Zonal / distance based fares</b>	Pay a different fare based on where your journey starts and ends
 <b>Reverse-commute fares</b>	Pay a lower fare when you travel outbound in the morning and inbound in the evening
 <b>Rolling period passes</b>	30 day passes that can be purchased on any day instead of calendar month passes
 <b>Transfer between carriers</b>	Take a trip that involves both MBTA and Regional Transit Authority (RTA) services and pay for the whole thing with your Charlie Card, possible partnerships with micro-mobility, etc.
 <b>Special event fares</b>	Buy a special event pass to cover all of your travel to, from and during a special event

\* Examples are intended to illustrate system capabilities, MBTA plans a robust public process on any new fare structures

## What's changing?

- Once in place, the new fare system will provide additional flexibility for future changes to MBTA fares and products and the ability to integrate with other transit and mobility providers

## What are we asking?

- What new fares, products, and integrations would riders like to see implemented after the new fare system is in place?

**[www.mbta.com/fares/fare-transformation/get-involved](http://www.mbta.com/fares/fare-transformation/get-involved)**



# Appendix



# Goal and Guiding Principles

## Goal

- Equitably locate sales locations across the MBTA Network, to ensure access for riders who need them most

## Guiding principles

- **Prioritize communities that use cash onboard today:** Riders who lack sales location access or who are unbanked
- **Prioritize high total ridership:** These are locations of high use with a demonstrated need for amenities
- **Prioritize seniors and riders with disabilities:** These are populations who cannot travel far to get to a sales location
- **Prioritize locations with high number of low-income and/or Black or Latinx riders:** These are riders who have been traditionally underserved by the banking and transportation systems
- **Incorporate geographic distribution to cover need across the network.** Recognizing the geographic diversity of our region so we can distribute sales locations evenly and ensure all communities have equal access.
- **Prioritize distributed sales location types, including retailers, fare vending machines and administrative points of sale at community organizations:** To ensure riders can access the type of location that works for them



# Reminder: Guiding Principles for Proof of Payment

## Respectful:

- The MBTA seeks to develop a Customer-oriented enforcement approach to fare payment compliance. De-criminalizing fare evasion was a first step in this process.

## Responsible:

- **Fare is Fair.** All riders need to tap their card and pay the correct fare.

## Equitable:

- MBTA will seek to check all riders on a vehicle. Meaning every individual on a vehicle will be asked to provide Proof of Payment. The MBTA will strive to route staff fairly and equitably across our services with all-door boarding.

## Customer-Focused:

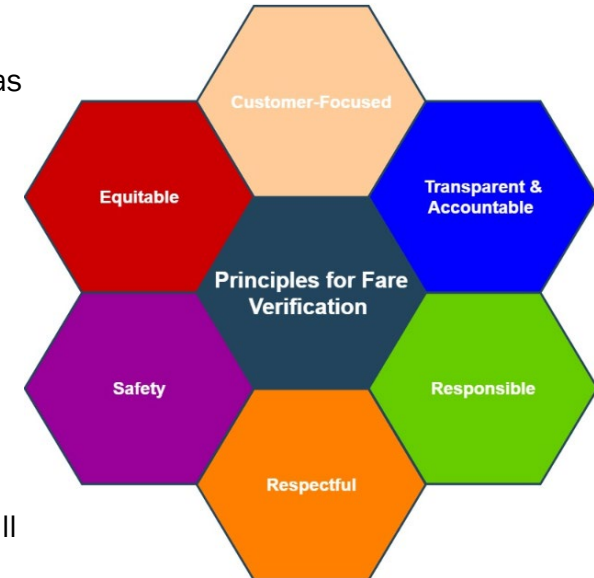
- Fare verification personnel will be recruited from the community to reflect the diversity of our ridership. MBTA fare verification staff will be trained before starting in a variety of important topics, including, customer service, anti-discrimination, diversity, implicit bias, and effective communication and will have ongoing learning that promotes a customer focused approach.

## Transparent & Accountable:

- The MBTA will ensure the rules and consequences for fare evasion are transparent and clearly communicated.
- The MBTA is committed to robust, transparent and innovative means to reach our customer base for input, feedback and operational suggestions for improvement.

## Safe:

- The MBTA will develop fare verification policy and procedures that put the safety of our riders and staff first.



# Outreach Plan

- **March 2021 Focus: Sales Network**

- Launch online tools & maps of proposed sales locations
- 3-4 virtual public meetings
- Direct outreach to high priority communities + supplement community meetings

- **April 2021 Focus: Proof of Payment**

- Paper posted online explain Proof of Payment
- Outreach launching in April

- **May 2021 Focus: Fare Rules**

- One-pager to be posted online
- Outreach launching in May

- **Ongoing outreach tactics**

- Project information posted on MBTA.com
- Coffee Chats in various languages
- Riders will also be able to provide information by:
  - Submitting feedback via online surveys/forms
  - Emailing MBTA Community Liaisons

- **The MBTA will post information about opportunities to provide feedback at the following places:**

- Digital screens in stations
- Flyers at libraries, web announcements on library sites, where feasible
- School newsletters
- Grocery stores, community centers, and senior center bulletin boards, where feasible
- PSAs where possible

