

# **Massachusetts Bay Transportation Authority**

## Income-Eligible Reduced Fares Program Update

---

Policy and Strategic Planning  
June 12, 2025

# Agenda

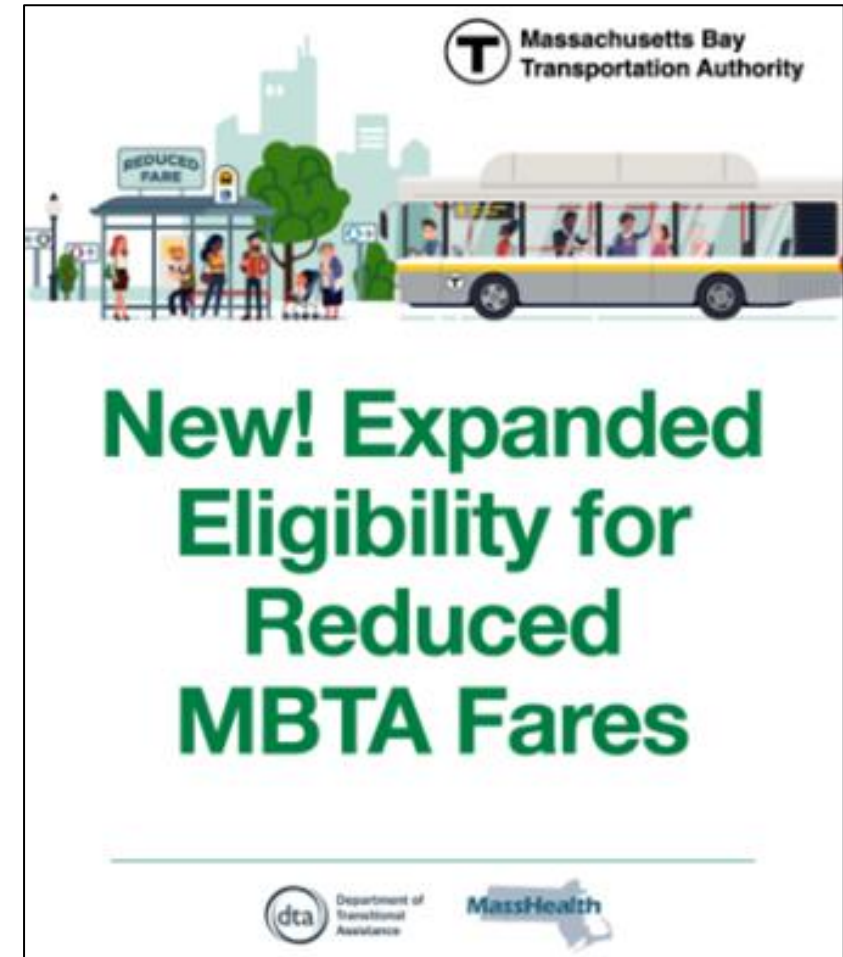
---

1. History and Background
2. Progress and Enrollment Update
3. Ridership Impacts – Preliminary
4. Next Steps



# Income-Eligible Reduced Fare Program

- The Healey-Driscoll Administration and the Massachusetts Legislature provided funding for the program through FY24 and FY25
  - **FY24: \$5 million allocated** “...to research the feasibility of implementing a means-tested fare program...”
  - **FY25: \$20 million allocated**
  - **FY26:** Additional funding included in budget proposals from the Governor, House, and Senate
- Expansion of Reduced Fares launched in **September 2024**
- Program enrolls riders **under 200% of the federal poverty level**
- Income-Eligible Reduced Fares **apply across all modes**



# Benefits of Our Novel Program Implementation

---

- Academic research consistently shows that access to affordable transportation **provides social benefits**
  - MIT study: Riders who received reduced fares took **30% more MBTA trips**
    - “Study participants who received a discount took **more transit trips to health care and social service providers**”
  - Los Angeles study: Reduced transportation barriers **improve graduation rates**
- Online application with direct database connections are industry-leading
  - Level of partnership and integration with peer Commonwealth agencies is novel and unprecedented in the industry
  - Researchers, non-profits, and other transit agencies regularly reach out to us for greater insight on the MBTA’s program design
- When allocated funding for further study, the MBTA delivered



# How Riders Can Apply for IERF

## Three Application Methods:

### 1) Automatic Online Application

- Leverages novel direct database connections with RMV and HHS
- Applicants enter name, state ID number, and date of birth
  - Automatically approved for IERF if enrolled in other state assistance program(s)
- Online applications available in seven languages and accessible to screen readers

### 2) Online Document Submittal

- If not approved automatically, applicants can also submit eligibility documents online for manual review

## Income-Eligible Reduced Fares

Step 2 of 5

### RMV Check

Enter your Massachusetts Driver's License, Mass ID, Learner's Permit, or Liquor ID card number.

We use this information to automatically verify your identity with the Registry of Motor Vehicles (RMV). This helps prevent fraud and someone else from claiming your benefits.



ID Number \*Required

Please make sure that when you fill out your information below that your full name and date of birth is correct and matches your government ID.

First Name \*Required

Last Name \*Required

Date of Birth \*Required

Month MM	Day DD	Year YYYY
<input type="text"/>	<input type="text"/>	<input type="text"/>

By clicking Next, I give permission to the Massachusetts Bay Transportation Authority ("MBTA") to share my personal information provided in this application with the Massachusetts Registry of Motor Vehicles ("RMV") to verify my identity. By clicking Next, I give permission to the RMV to share sufficient information to verify my identity.

Next

Back

# How Riders Can Apply for IERF

## 3) In-Person Application Support

- MBTA has partnered with the MASSCAP network – including the ABCD network in the Greater Boston area – to provide in-person walk-in support
  - IERF assistance added to suite of services that partners have long provided in the community
    - Career Development
    - Childcare
    - Education
    - Food Assistance
    - Health Care
    - Immigration
    - Energy and Fuel
    - Housing
    - Tax Preparation
    - ...
  - Partners capable of approving in-person IERF applicants “on the spot”
- Riders can also schedule appointments for assistance at the Charlie Service Center
  - Walk-in support at Charlie Service Center coming later this summer



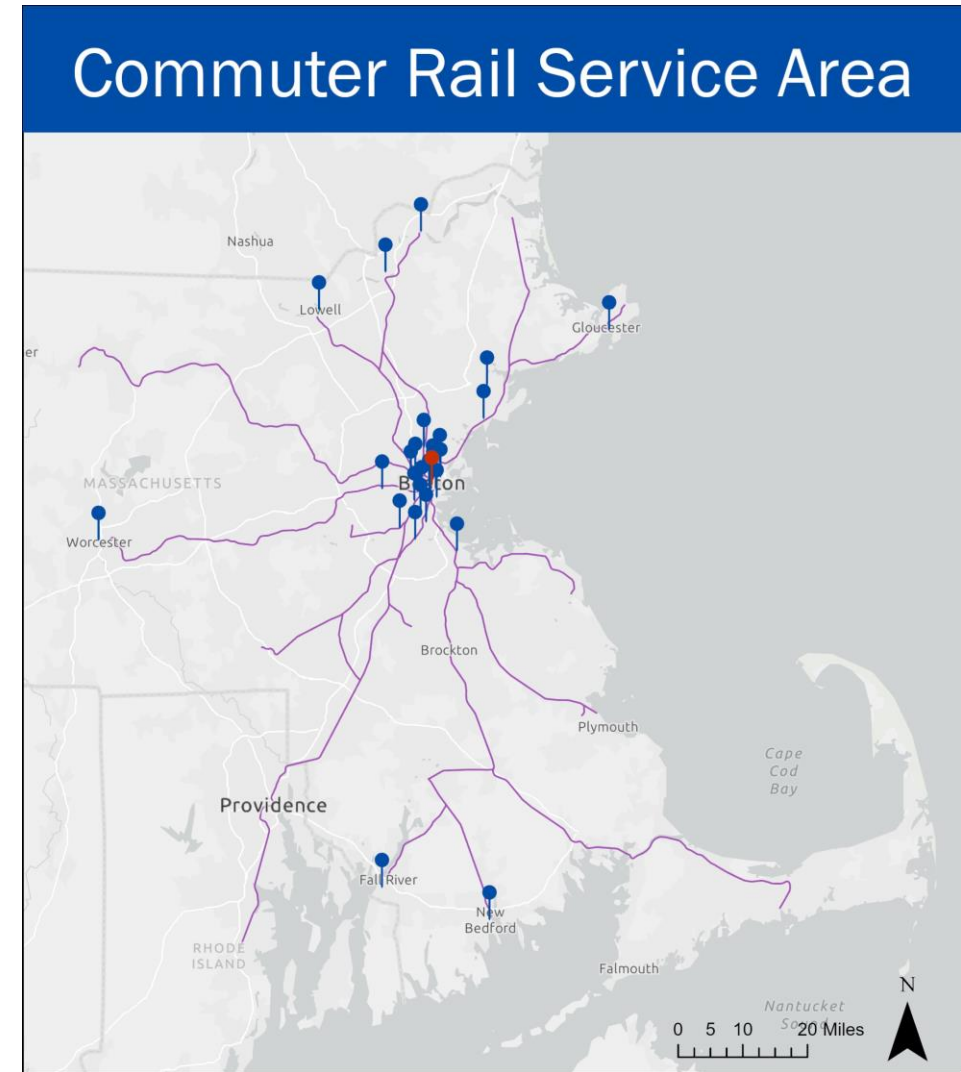
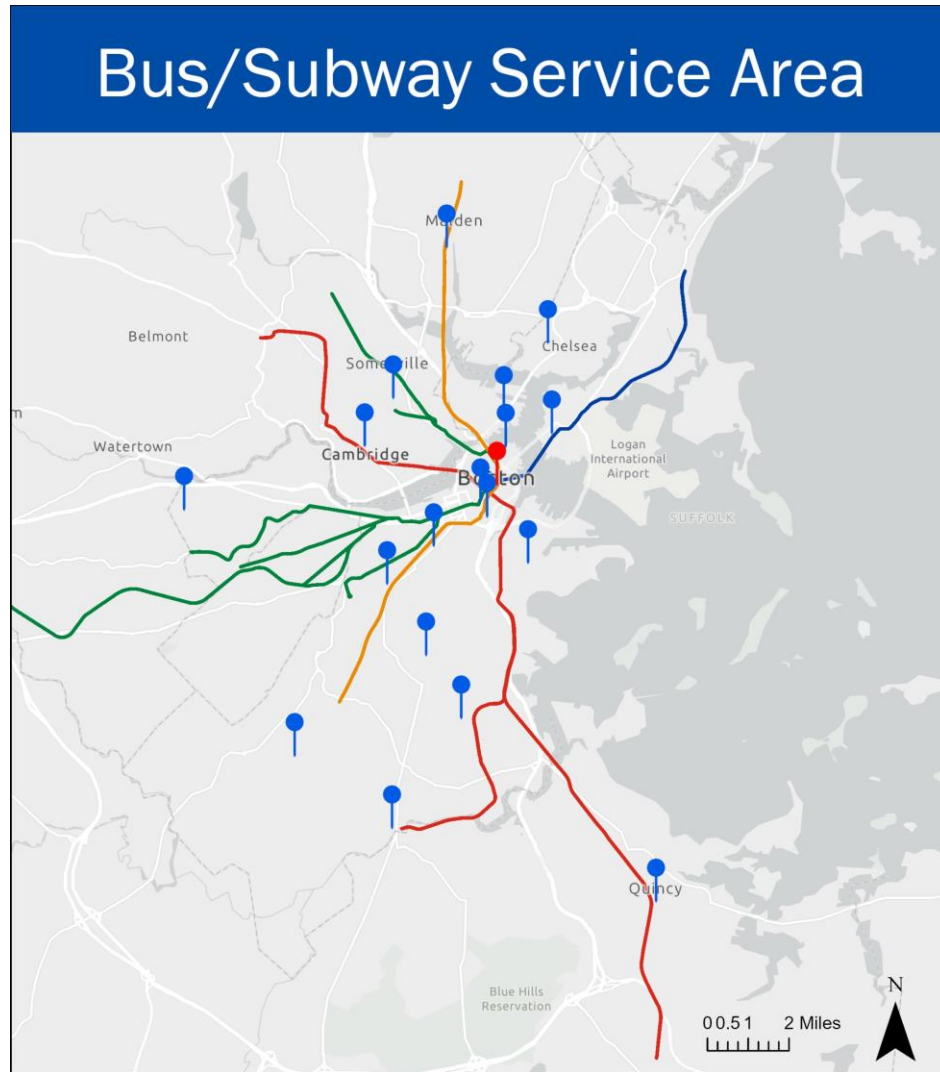
**MASSCAP**  
Massachusetts Association for Community Action  
*Creating Opportunity. Changing Lives. Ending Poverty.*



Action for Boston  
Community Development

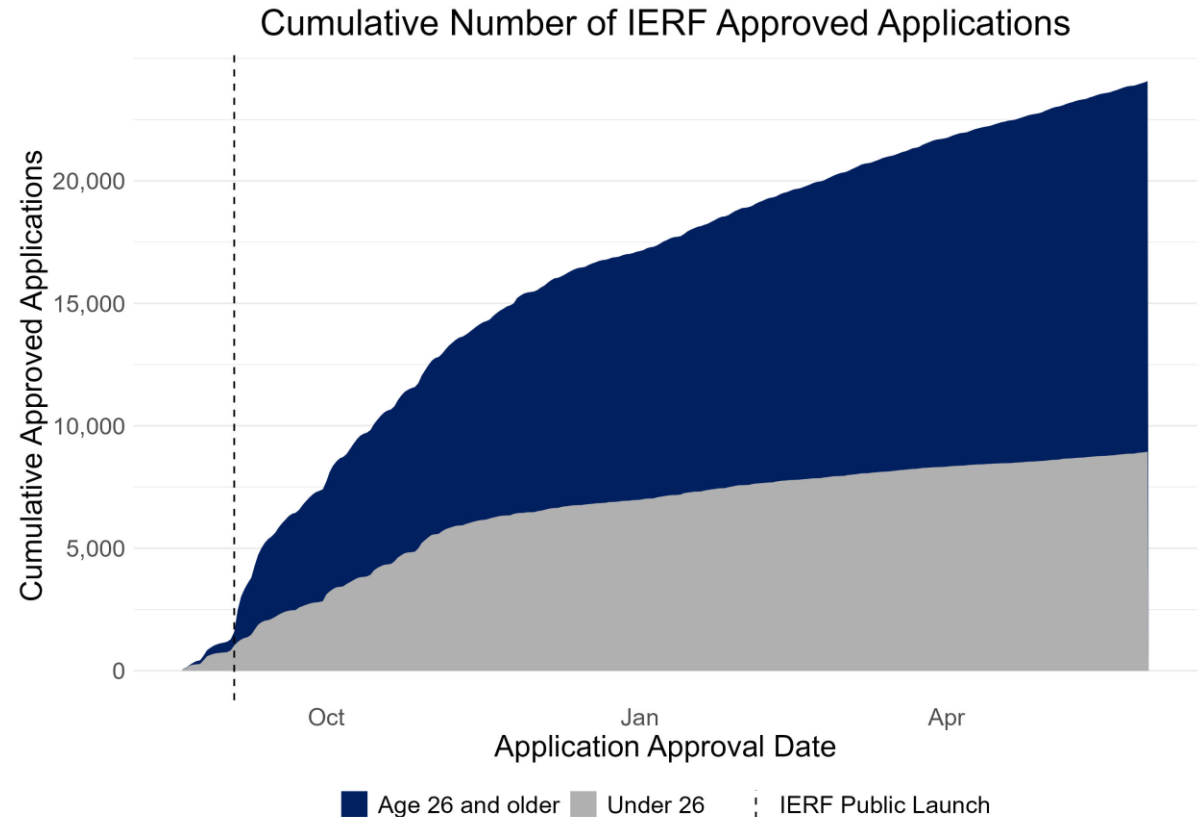


# In-Person Application Locations



# IERF Enrollment Progress

- IERF launched Sep 4, 2024
- 24,102 approved applications as of May 31, 2025
  - 64% auto-approved online
  - 29% manually approved online
  - 8% approved in person
- Youth Pass previously had ~6,900 users
- Projected “Year One” enrollment: 25K – 29K riders

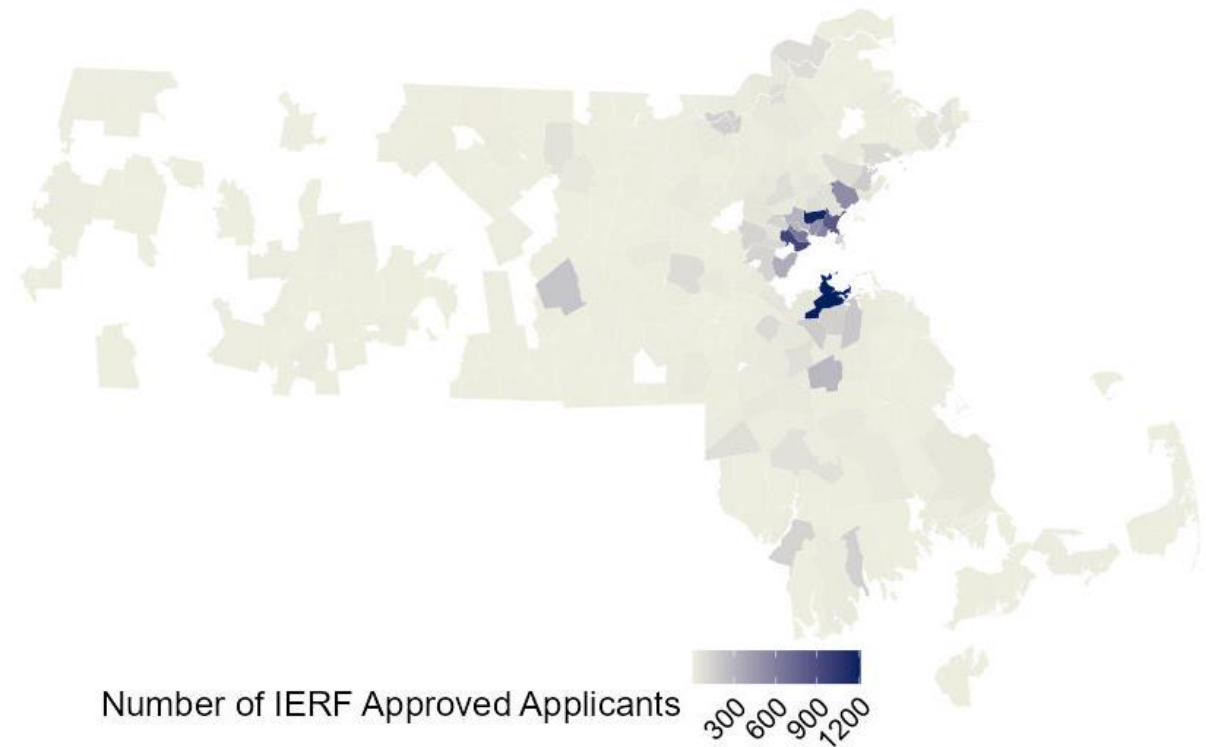


\*As of May 31, 2025

# Approved Applicants by Municipality

Municipality	Approved Applicants
Boston	11,303
Quincy	1,213
Malden	1,173
Cambridge	961
Revere	829
Somerville	642
Chelsea	577
Lynn	527
Everett	499
Brookline	344
Medford	301
Brockton	285
Worcester	218
Weymouth	200
Randolph	178

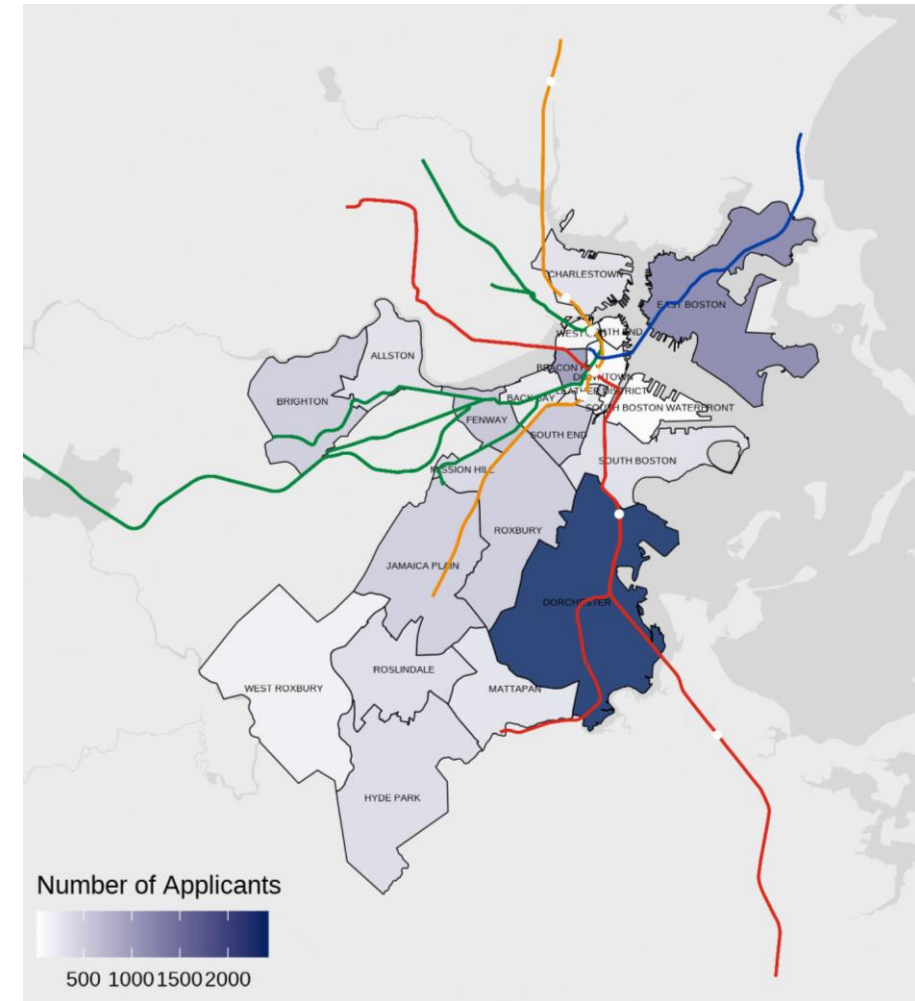
Number of IERF Approved Applicants by Town  
(excluding Boston)



# Approved Applicants by Boston Neighborhood

Neighborhood	Approved Applicants
Dorchester	2,418
East Boston	1,354
Beacon Hill	1,096
Leather District	638
Fenway	628
South End	594
Roxbury	549
Brighton	535
Jamaica Plain	523
Mission Hill	426
Hyde Park	364
Roslindale	356
South Boston	337
Charlestown	317
Allston	316

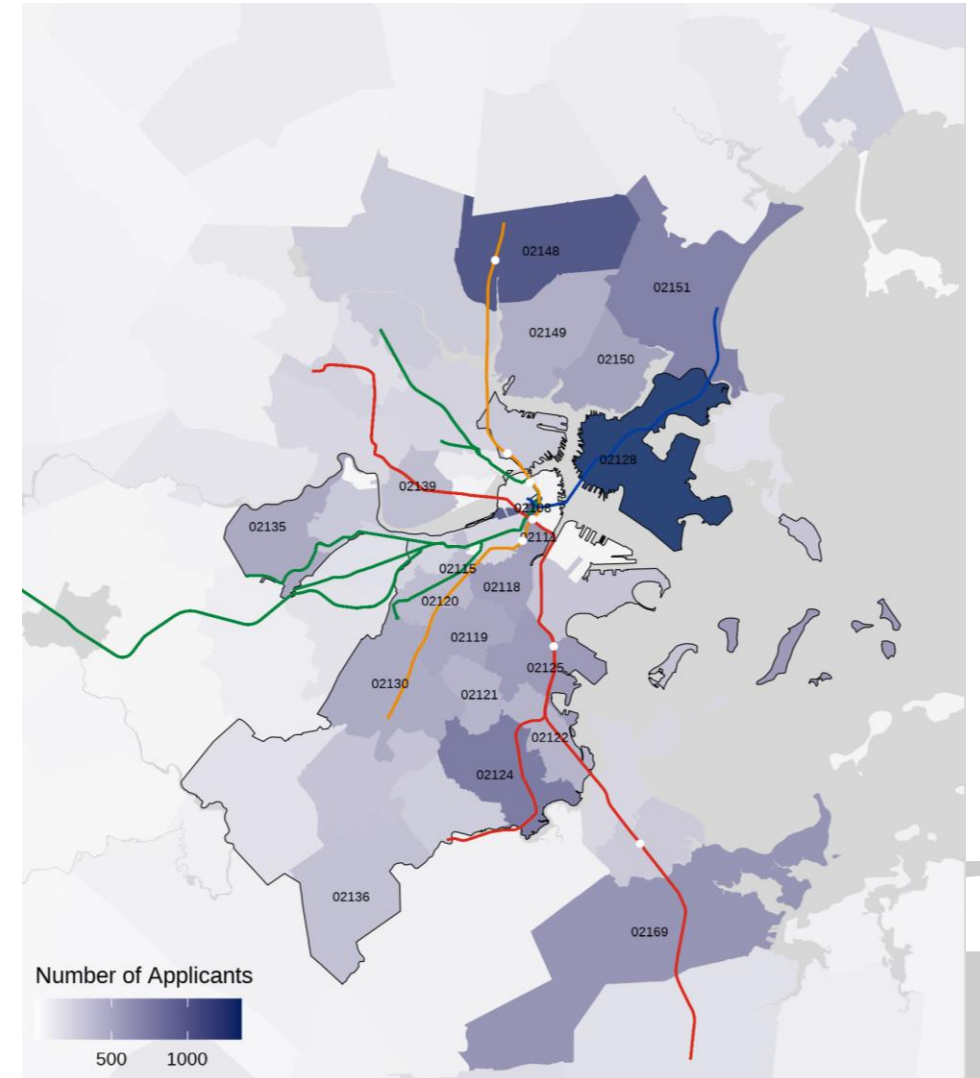
\*As of May 31, 2025



# Approved Applicants by ZIP Code

Zip code	Geography	Approved Applicants
02128	East Boston	1,354
02148	Malden	1,173
02108	Boston (Downtown)	1,085
02124	Dorchester Center	869
02151	Revere	829
02169	Quincy	689
02125	Dorchester	644
02111	Boston (Chinatown)	638
02118	Boston (South End)	594
02150	Chelsea	577
02119	Roxbury	549
02135	Brighton	535
02130	Jamaica Plain	523
02149	Everett	499
02121	Dorchester	454

\*As of May 31, 2025



# IERF Usage at Gated Stations

## Top Stations by Total Taps

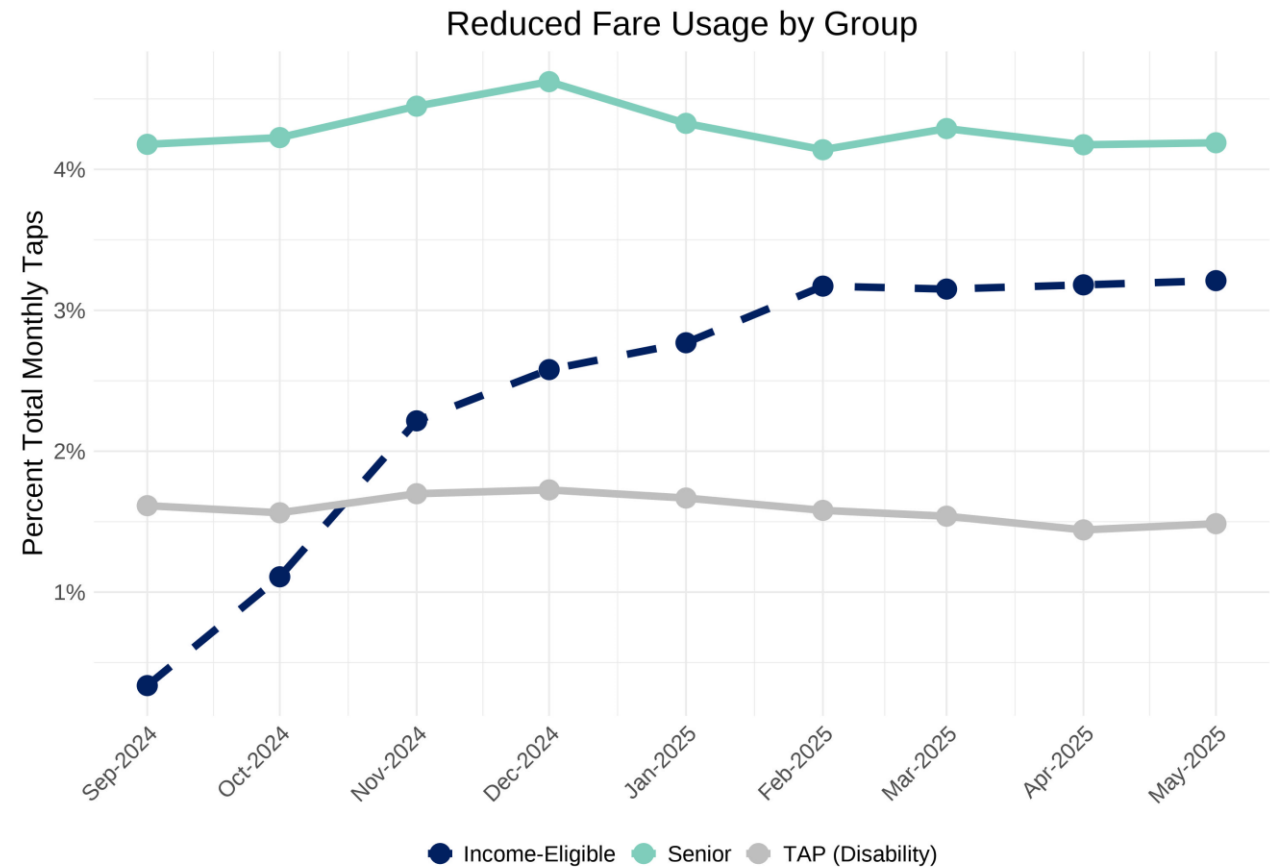
(Sept 2024 – May 2025)

1) Maverick	65,265
2) Downtown Crossing	63,050
3) North Station	60,107
4) Malden Center	55,559
5) Back Bay	51,033

## Top Stations by Percentage of Taps

(April – May 2025)

1) Community College	8.3%
2) Tufts Medical Center	6.0%
3) JFK/UMass	6.0%
4) Malden Center	5.9%
5) Orient Heights	5.9%



# IERF Usage on Non-Gated Modes



Top Bus Routes by % of Taps (April – May 2025)		
1) 171	Logan – Nubian	11.7%
2) 216	Quincy	8.1%
3) 120	East Boston	7.7%
4) 108	Linden Sq – Wellington	7.7%
5) 93	Sullivan – Downtown	7.6%



Top CR Stations by Trips* (Sept 2024 – May 2025)	
1) Lowell	7,054
2) Salem	5,706
3) Worcester	5,635
4) Lawrence	4,416
5) Attleboro	2,948

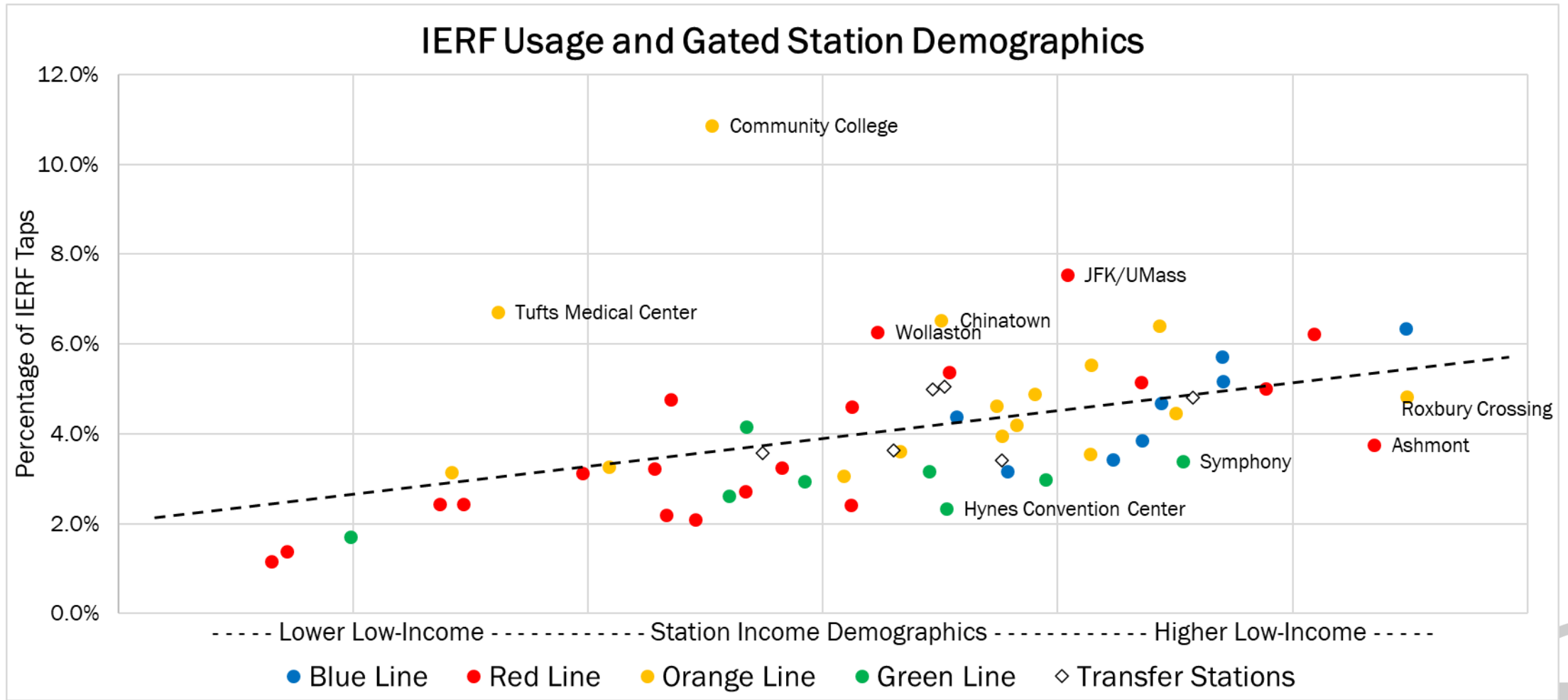
\* mTicket only, excluding major Zone 1A stations



Reduced Fares on The RIDE		
	ADA	“Premium”
Total RF Trips (Sept 2024 – May 2025)	413,273	39,251
Percentage of Trips (April – May 2025)	56.5%	45.4%



# Using Data to Guide Outreach



Data on locations where IERF usage is below expectations is guiding program outreach efforts

# Public Outreach & Next Steps This Summer

## MBTA Outreach Actions:

- Car Cards (800 vehicles)
- In-Station Triptychs
- Bus Shelter Signage
- Social Media
- Press Releases & Earned Media
- Frontline Staff
- Printed Fliers & Fact Sheets
- Outreach Toolkit (7 languages)
- Intersection Street Signs



## What's next? State partner agencies:

- MassDOT **billboards** (251 across Commonwealth)
- DTA and MassHealth **targeted text messaging**
  - Contact eligible clients directly
  - Particular focus on Gateway Cities, South Coast Rail, and specific ZIP Codes



## What's next? ABCD:

- Monthly **social media posts** from individual site accounts
- **In-person outreach** with custom banners and displays at **public events**
- Daily **outreach through established programming** to 4,000 clients quarterly
- **Quarterly emails** to 500+ clients



# Appendix



# IERF Eligibility

## Eligibility Threshold

- Riders with incomes under 200% of the federal poverty level (FPL) are eligible
- 200% FPL is a common income threshold used for a number of other state and federal support programs
- 200% FPL is a function of household size
  - \$31,300 for a single individual
  - \$42,300 for a household of 2
  - \$53,300 for a household of 3
  - \$64,300 for a household of 4
  - \$75,300 for a household of 5
  - \$86,300 for a household of 6
  - \$97,300 for a household of 7
  - Additional higher thresholds for larger households

## Eligibility Demonstration

- Riders do not demonstrate their income directly to the MBTA
- Eligibility demonstrated via enrollment in other income-based programs
- Enrollment in accepted programs verified via partnership with Massachusetts Executive Office of Health and Human Services (EOHHS)
  - Emergency Aid to the Elderly, Disabled & Children (EAEDC)
  - MASSGrant
  - MassHealth CarePlus
  - MassHealth Family Assistance
  - MassHealth Limited
  - MassHealth Standard
  - Supplemental Nutrition Assistance Program (SNAP)
  - Transitional Assistance for Families and Dependent Children (TAFDC)

# 2024 Projections of Program Impact

*The Income-Eligible Reduced Fares program expansion is expected to enroll 62 thousand riders and induce up to 8.1 million annual trips on the fixed route system by FY2029.*

	FY25	FY26	FY27	FY28	FY29
<b>Enrolled Riders</b>					
Fixed Route	25 – 29 K	36 - 42 K	46 - 53 K	54 - 62 K	62 K
The RIDE	28 K	28 K	28 K	28 K	28 K
<b>Additional Trips</b>					
Fixed Route	1.2 – 1.7 M	3.1 – 4.3 M	4.4 – 6.0 M	5.6 – 7.5 M	6.5 – 8.1 M
The RIDE	215 K	220 K	230 K	235 K	235 K

*Note: Staff expect rates for eligible RIDE customers to ramp quickly and yield very high participation due to existing enrollment and certification processes*



# 2024 Projections of Program Cost

*Income-Eligible Reduced Fare expansion costs, including fare revenue loss, operations, and administration, are expected to grow from \$29 million annually to \$62 million over the first 5 years of implementation as program awareness and enrollment increase.*

(millions)	FY24 (Pre-Launch)	FY25	FY26	FY27	FY28	FY29
<b>Fare Revenue Loss</b>	--	\$7.5 - \$9.4	\$16 - \$22	\$22 - \$29	\$27 - \$36	\$32 - \$38
Fixed Route	--	\$5.7 - \$7.6	\$14 - \$20	\$20 - \$27	\$25 - \$34	\$30 - \$36
The RIDE	--	\$1.8	\$1.9	\$2.0	\$2.0	\$2.0
<b>Operational Costs</b>	--	\$17	\$18 - \$20	\$19 - \$22	\$21 - \$24	\$22 - \$25
Fixed Route	--	\$0.2 - \$0.7	\$0.4 - \$2.0	\$0.6 - \$2.9	\$0.8 - \$3.7	\$1.0 - \$4.1
The RIDE	--	\$16	\$18	\$19	\$20	\$21
<b>Initial Program Design &amp; Ongoing Administration Costs</b>	\$4.2	\$2.9	\$2.9	\$3.0	\$3.1	\$3.2
<b>Total Program Costs</b>	<b>\$4.2</b>	<b>\$27 - \$30</b>	<b>\$37 - \$44</b>	<b>\$45 - \$54</b>	<b>\$51 - \$63</b>	<b>\$57 - \$67</b>