



Massachusetts Bay Transportation Authority

Income-Eligible Reduced Fares Program Update

Policy and Strategic Planning
July 24, 2025

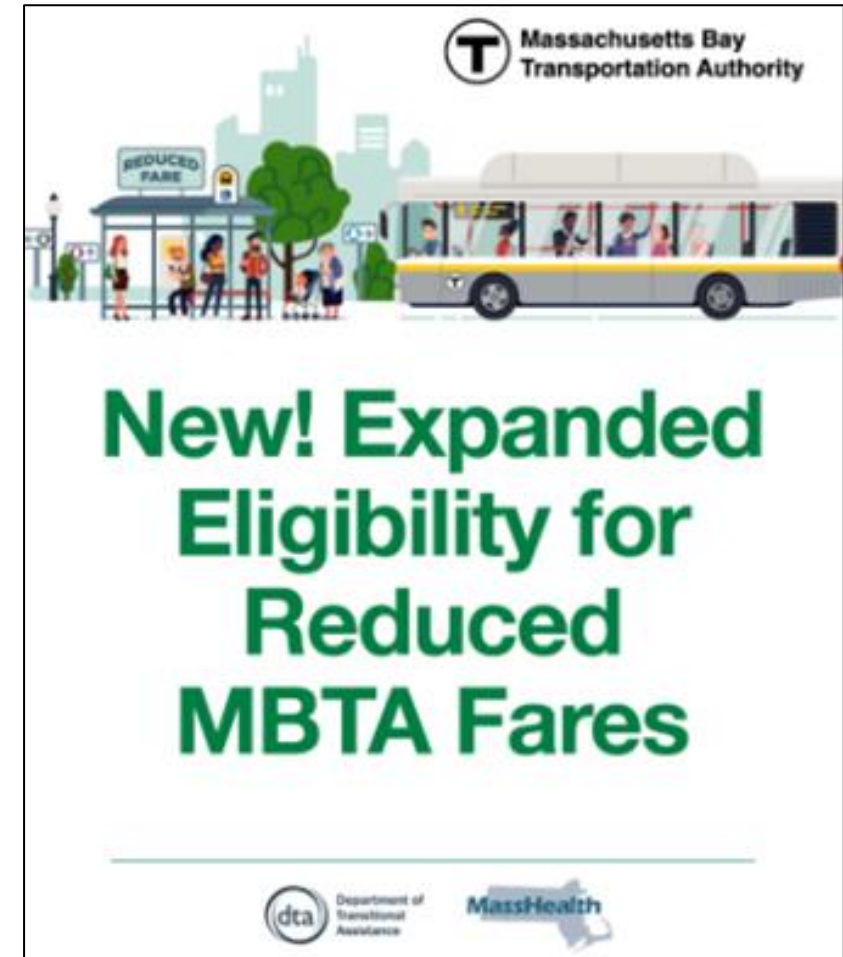
Agenda

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 in the FY24, FY25, and FY26 budgets
 - **FY24: \$5 million** “...to research the feasibility of implementing a means-tested fare program...”
 - **FY25: \$20 million**
 - **FY25 Supplemental: Additional \$20 million**
 - **FY26: \$100 thousand** for public awareness campaign
- 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 the program



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”
- In-person application support also provided at the Charlie Service Center



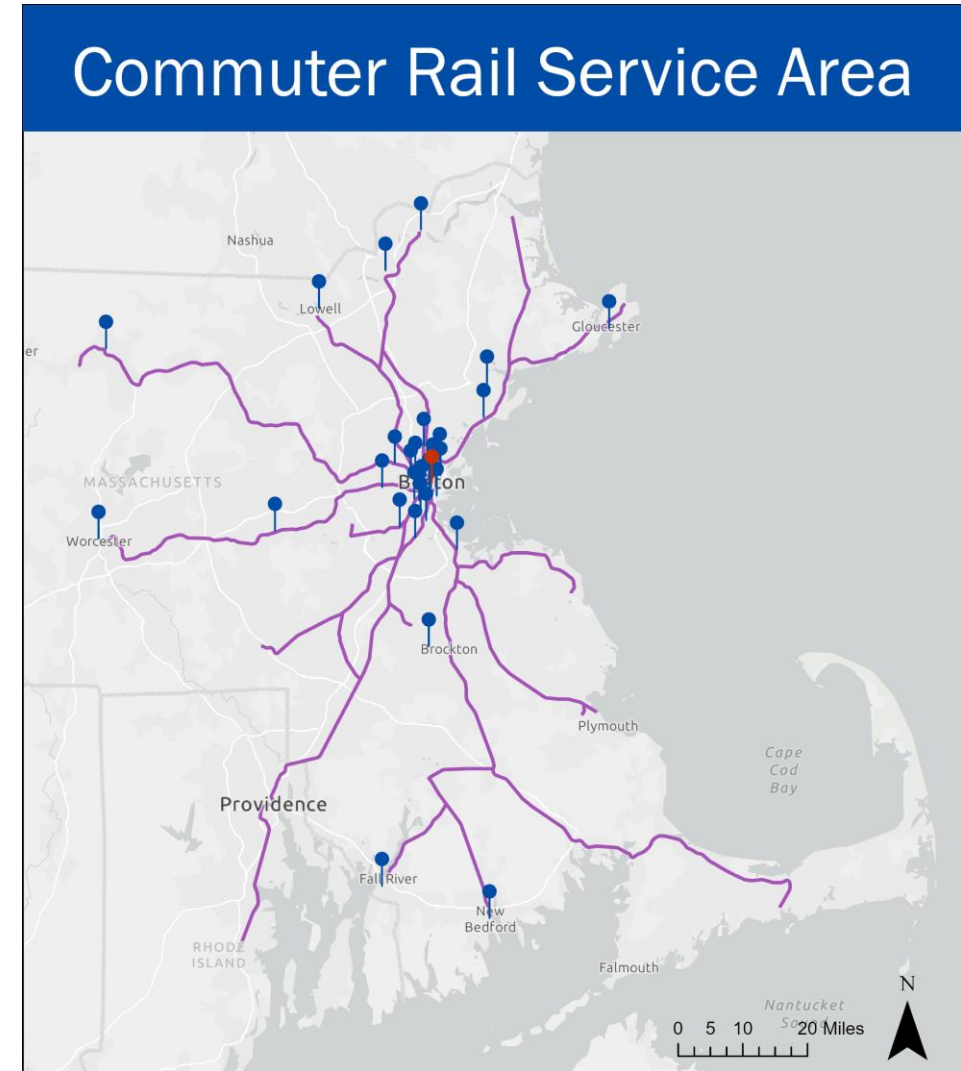
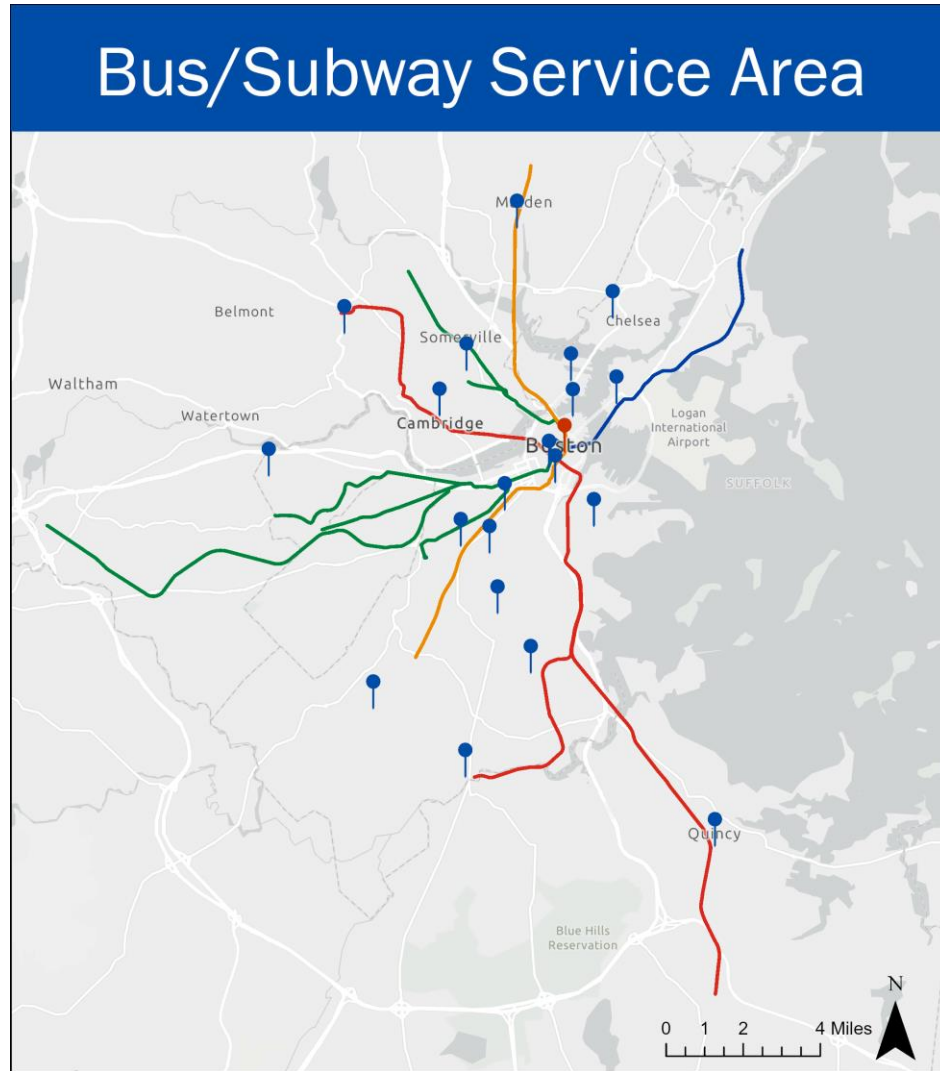
MASSCAP
Massachusetts Association for Community Action
Creating Opportunity. Changing Lives. Ending Poverty.



Action for Boston
Community Development

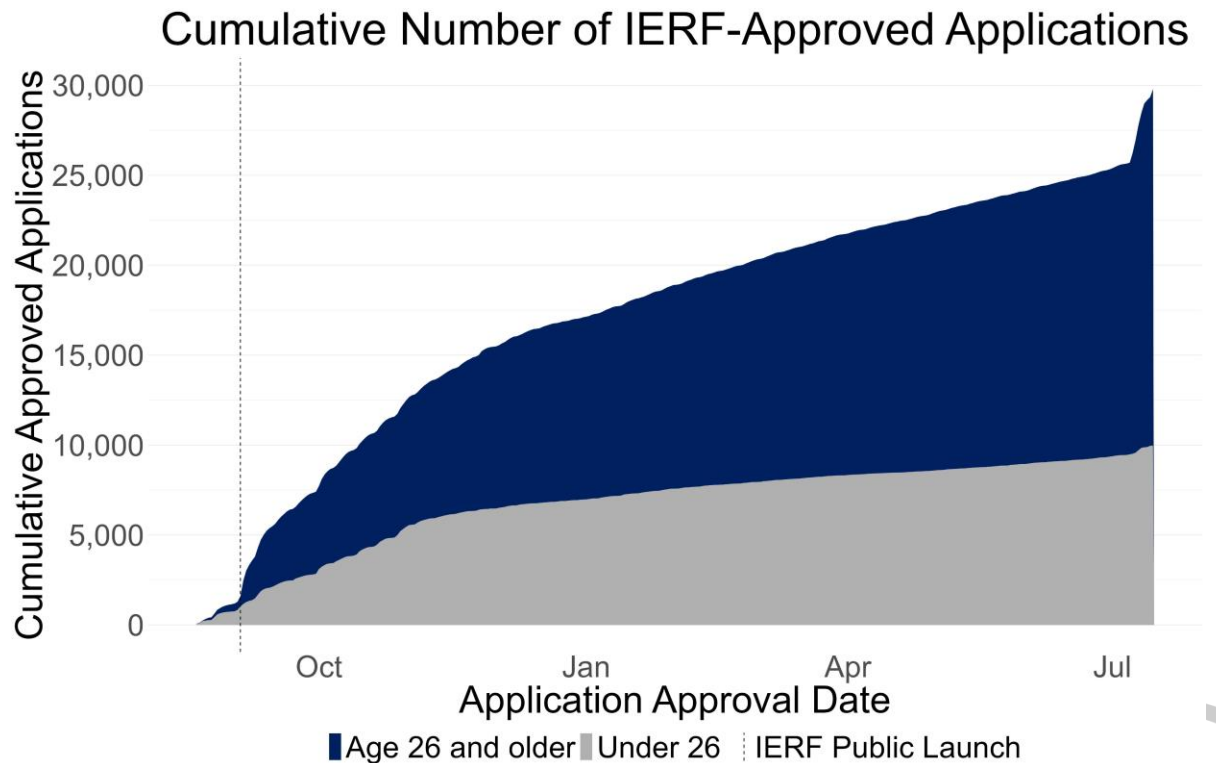


In-Person Application Locations



IERF Enrollment Progress

- IERF launched Sep 4, 2024
- 29,808 approved applications as of July 15, 2025
 - 68% auto-approved online
 - 26% manually approved online
 - 7% approved in person
- Youth Pass previously had ~6,900 users
- Projected “Year One” enrollment: 25K – 29K riders

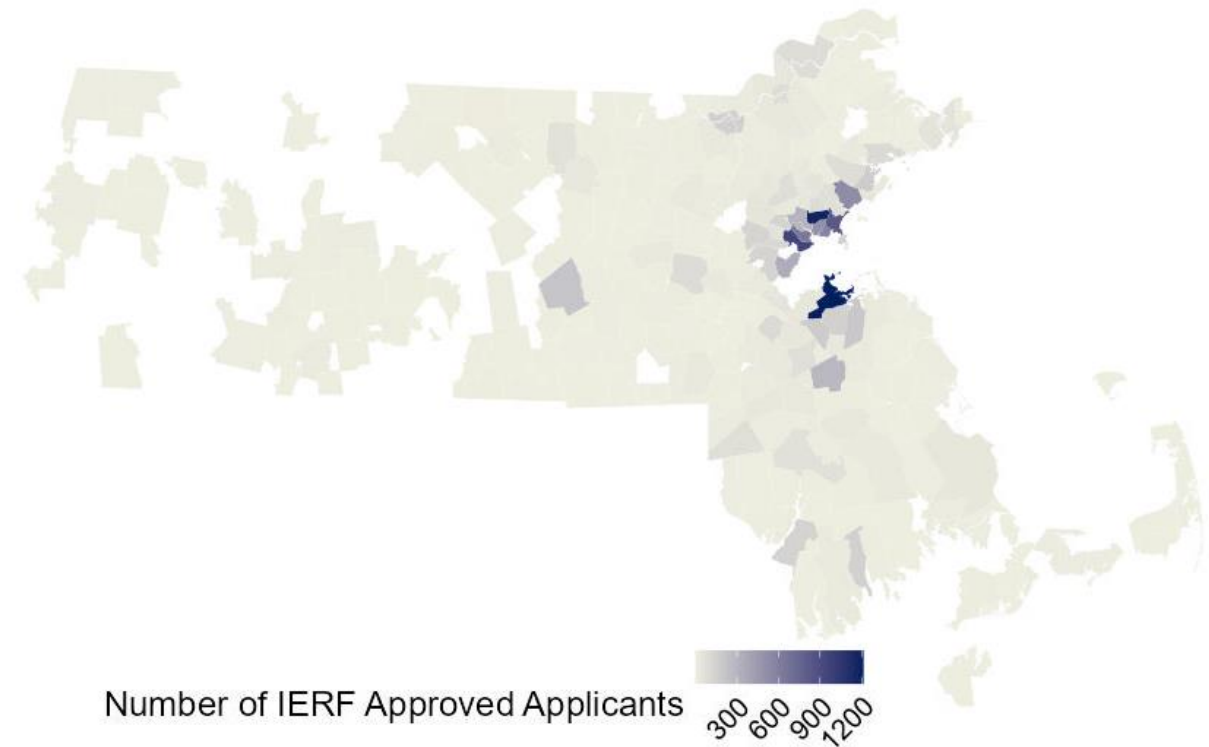


*As of July 15, 2025

Approved Applicants by Municipality

Municipality	Approved Applicants
Boston	13,239
Quincy	1,413
Malden	1,316
Cambridge	1,115
Revere	951
Lynn	739
Somerville	726
Chelsea	698
Everett	581
Brockton	444
Brookline	385
Worcester	371
Medford	362
New Bedford	318
Fall River	294

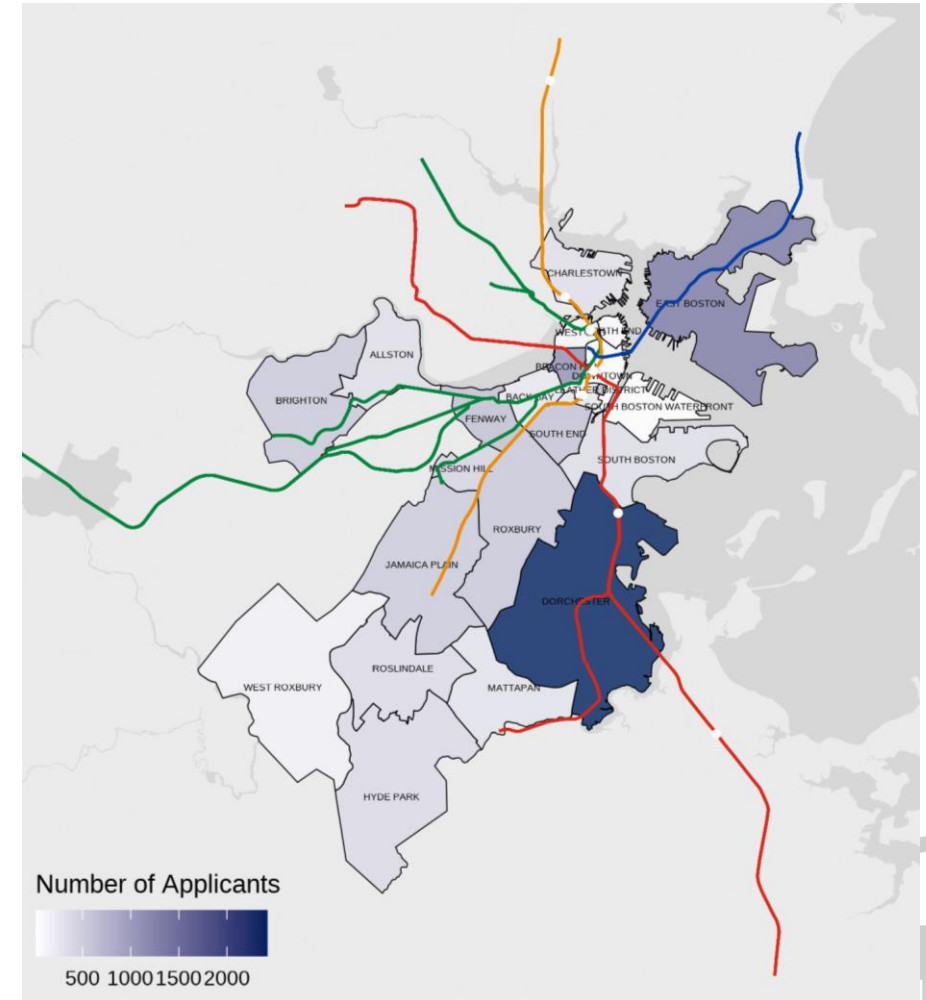
Number of IERF Approved Applicants by Town
(excluding Boston)



Approved Applicants by Boston Neighborhood

Neighborhood	Approved Applicants
Dorchester	2,947
East Boston	1,512
Beacon Hill	1,387
Chinatown & Leather District	702
Fenway	680
South End	679
Roxbury	679
Brighton	615
Jamaica Plain	591
Mission Hill	491
Hyde Park	450
Roslindale	409
South Boston	401
Charlestown	352
Allston	349

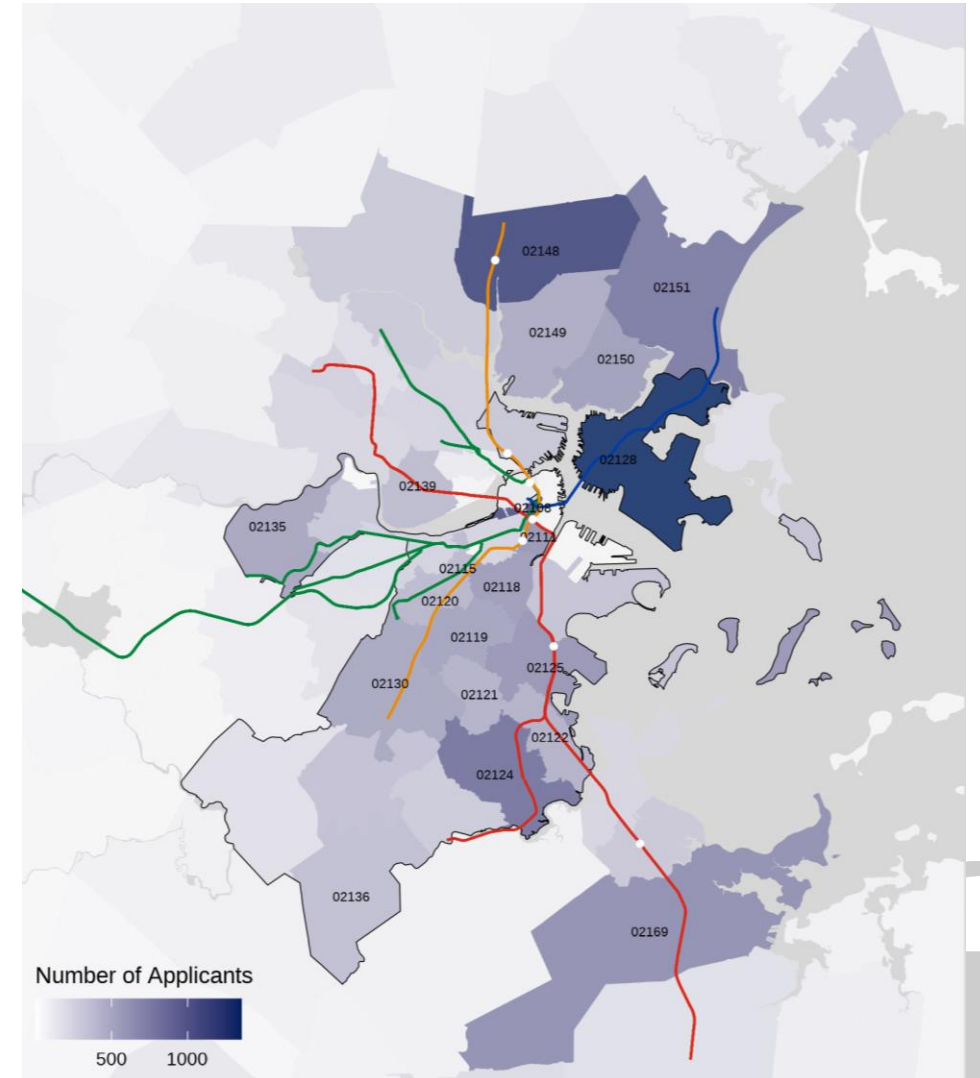
*As of July 15, 2025



Approved Applicants by ZIP Code

Zip code	Geography	Approved Applicants
02128	East Boston	1,512
02148	Boston (Downtown)	1,376
02108	Malden	1,316
02124	Dorchester Center	1,066
02151	Revere	951
02169	Quincy	832
02125	Dorchester	752
02111	Boston (Chinatown)	702
02118	Chelsea	698
02150	Boston (South End)	679
02119	Roxbury	679
02135	Brighton	615
02121	Dorchester	598
02130	Jamaica Plain	591
02149	Everett	581

*As of July 15, 2025



IERF Usage at Gated Stations

Top Stations by Total Taps

(Sept 2024 – June 2025)

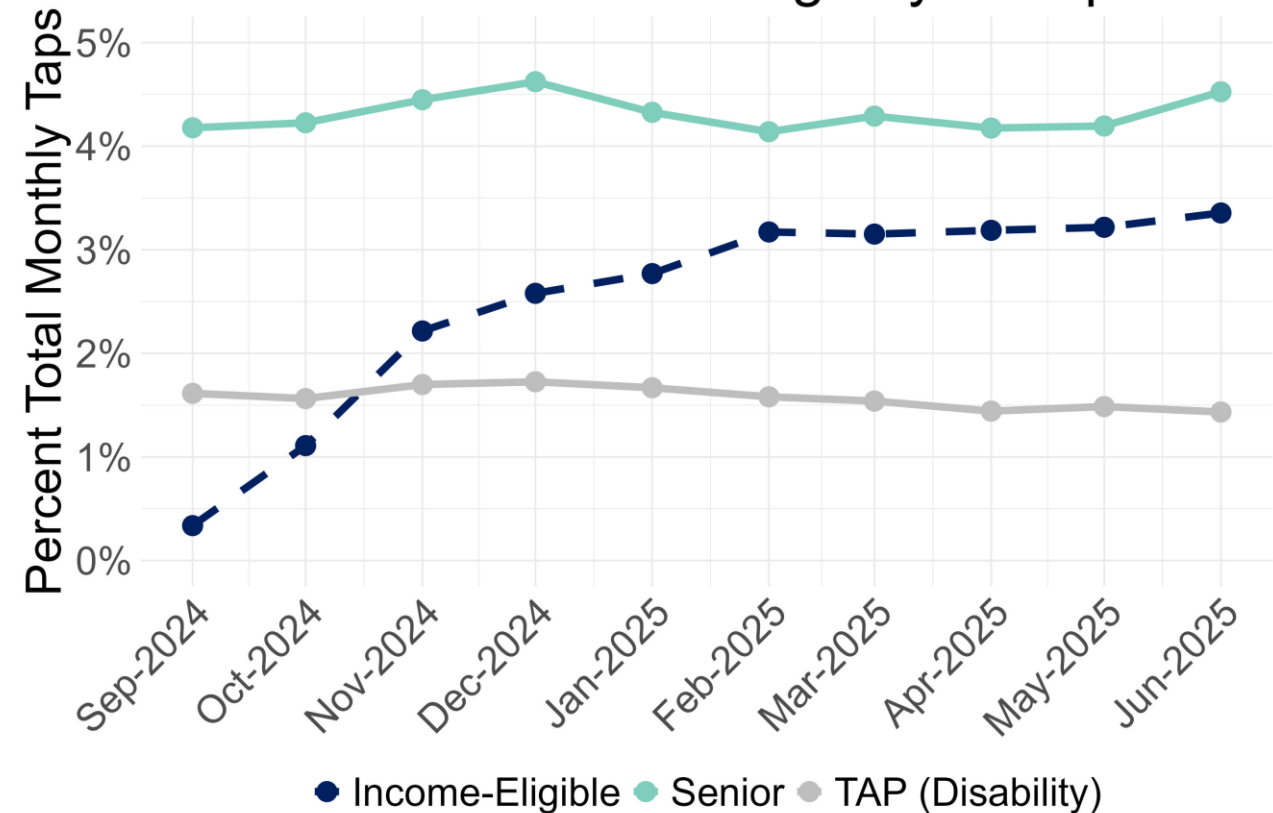
1) Downtown Crossing	73,612
2) Maverick	73,428
3) North Station	68,120
4) Malden Center	64,892
5) Back Bay	60,294

Top Stations by Percentage of Taps

(April – June 2025)

1) Community College	7.7%
2) Tufts Medical Center	6.2%
3) Orient Heights	6.0%
4) Malden Center	6.0%
5) Beachmont	5.9%

Reduced Fare Usage by Group



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 – June 2025)	
1) Lowell	7,872
2) Salem	6,509
3) Worcester	6,436
4) Lawrence	5,158
5) Lynn	3,500

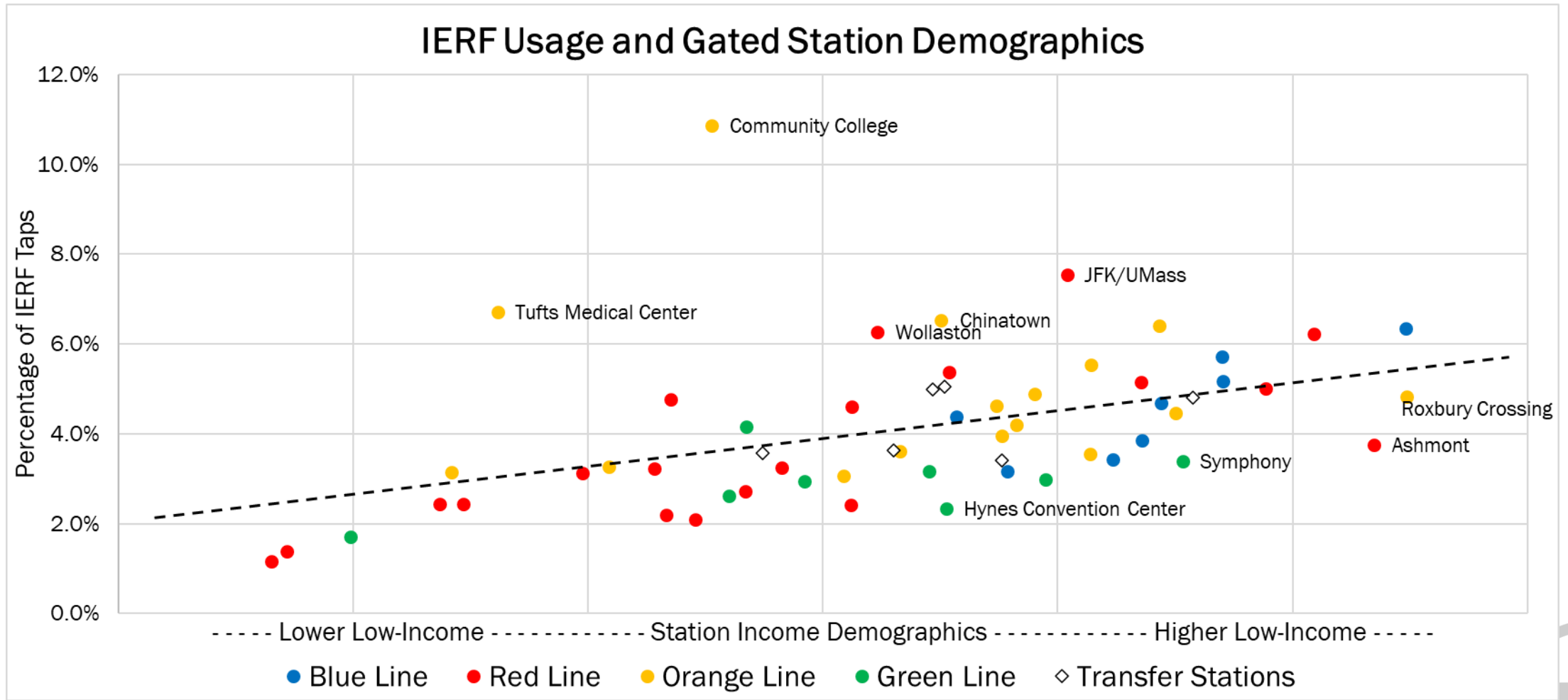
* mTicket only, excluding Zone 1A stations



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 new this summer? 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 new this summer? 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
Enrolled Riders					
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
Additional Trips					
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
Fare Revenue Loss	--	\$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
Operational Costs	--	\$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
Initial Program Design & Ongoing Administration Costs	\$4.2	\$2.9	\$2.9	\$3.0	\$3.1	\$3.2
Total Program Costs	\$4.2	\$27 - \$30	\$37 - \$44	\$45 - \$54	\$51 - \$63	\$57 - \$67