Income-Eligible Reduced Fares

Marissa Rivera

MBTA

massDOT
Massachusetts Department of Transportation

U.S. Department of Transportation
Federal Highway Administration

Context: MBTA Reduced Fares Eligibility

On the Fixed-Route System	
Free	**50% Off**
Riders: • who are blind • under age 12	Riders: • with a disability • between ages 12-18 • age 65+ • *with low-income*
On the RIDE	
	Riders: • *age 65+* • *with low-income*

- New Reduced Fares eligibility led to a **70% increase** in approved applications between FY24-25

New!

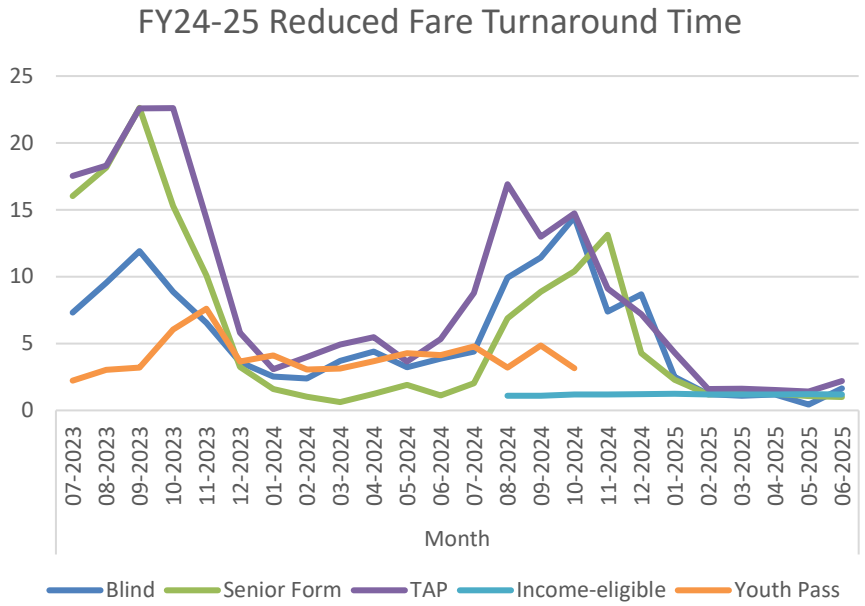
All reduced fare eligibility options can be applied for online or in-person. Learn more at mbta.com/fares/reduced

Context: MBTA Reduced Fares Operations

Process bottlenecks have challenged sustainable program growth:

- 100% manual eligibility review for new, replacement, and renewal applications
- Fulfillment equipment issues
  - Photo printing
  - Encoding
- Limited online application functionality

Investments in staffing & facilities have made an impact, but IERF created an opportunity to try out larger changes



Turnaround time = # of business days between application submission and card fulfillment (card mailed)

IERF Program Delivery in MyCharlie

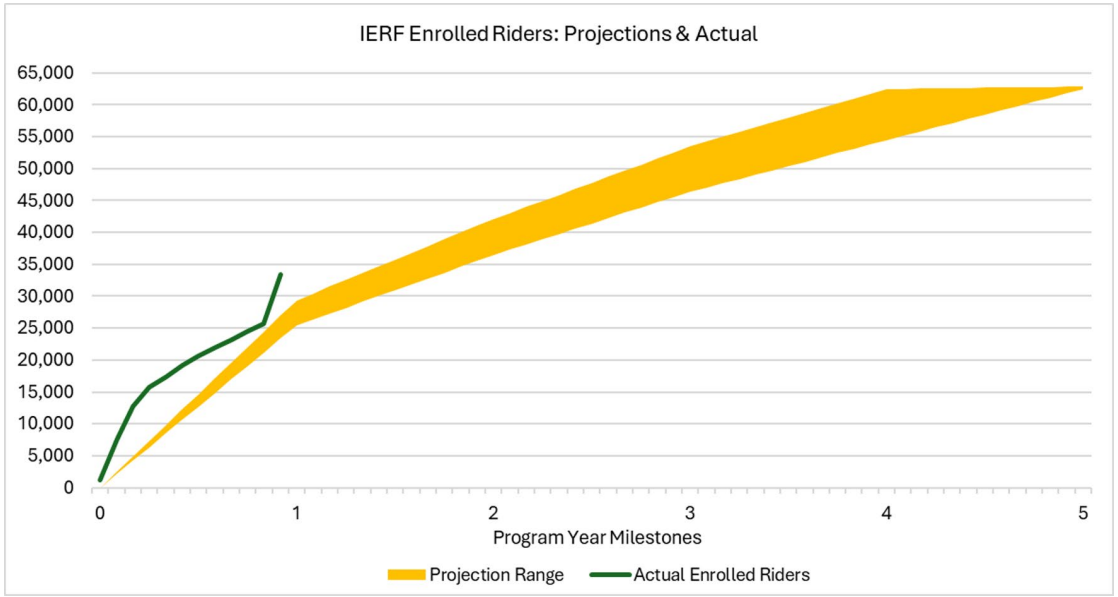
4 key changes to legacy RF model:

1. **Partnerships with HHS & RMV automate approvals**
   - Eliminates manual review process for first-time and renewal applications
2. **No personal photo required**
   - Eliminates leading rejection reason for legacy reduced fare applications
   - Simplifies manual upload review process
   - Shortens in-person visit length
   - Eliminates dependency on photo equipment for in-person visit
3. **Ready-to-go fare media with no customization**
   - Reduces dependency on specialized fare media equipment
   - Simplifies fulfillment process
4. **Self-service replacement requests**
   - Eliminates manual review process for replacement applications

IERF Outcomes: Enrollment Progress

- **Enrollment tracking above projections**
  - Year 1 new RF enrollment projection: 27,000 – 29,000
  - Year 1 IERF enrollment actual: 36,300

- **New standard for RF application processing time**
  - 70% online auto-approved
    - ~5 min process
  - 24% online manual upload
    - Reviewed within two business days
  - 6% in-person
    - Reviewed same day



IERF Outcomes: Customer Satisfaction

Percentage of surveyed IERF applicants responding "satisfied" or "very satisfied"				
	Online auto-verification	Online manual upload	In-person	Overall
How satisfied were you with the application process?	96%	91%	95%	**95%**
Overall, how would you rate your experience?	97%	90%	93%	**94%**

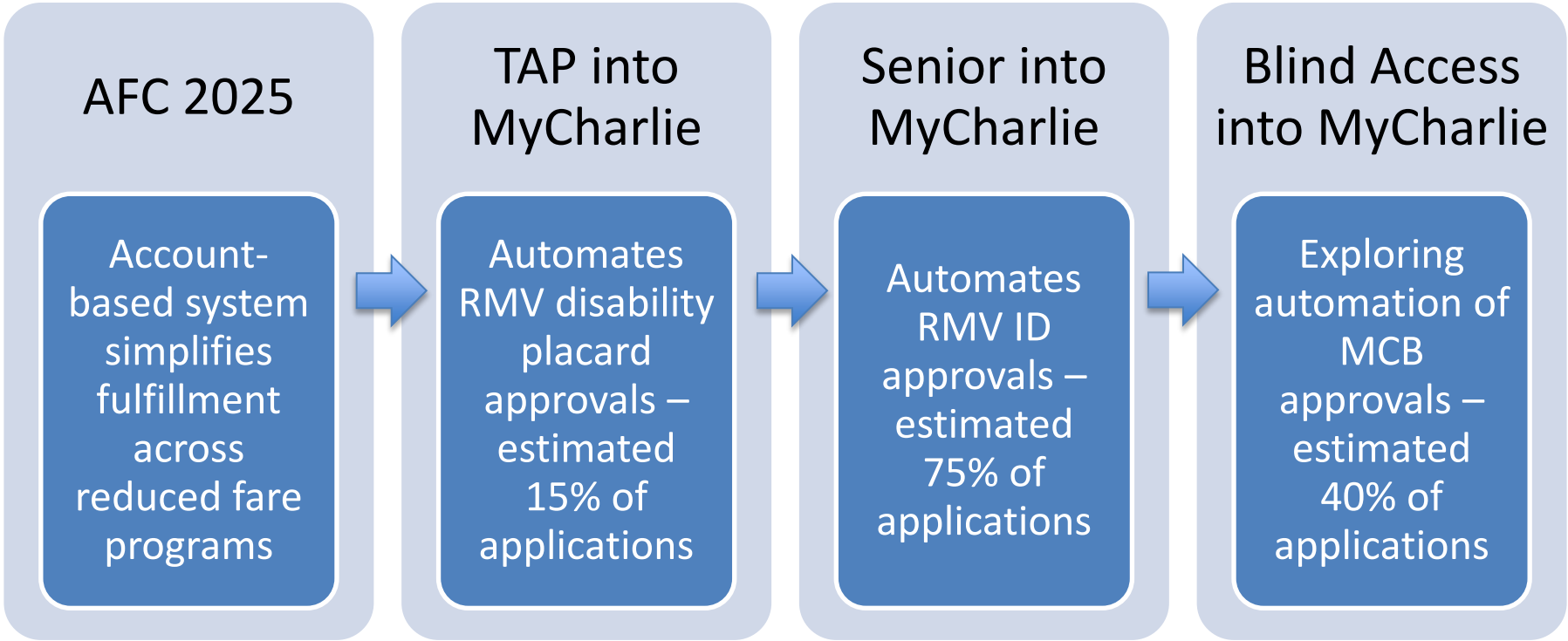
**Data as of 9/18/25*
**All IERF participants were invited to complete the survey; results include data from 1,575 respondents*

It's been a good year using the reduced fare card. I've saved money and traveled as much as I needed on the bus and train.

Having access to the T & commuter rail at a discounted rate really comes in clutch as a full time student.

Yo soy madre soltera y gastaba mucho en llegar a mi trabajo . Porque queda lejos . Y ese sistema me ha ayudado mucho

Next Steps for Reduced Fares



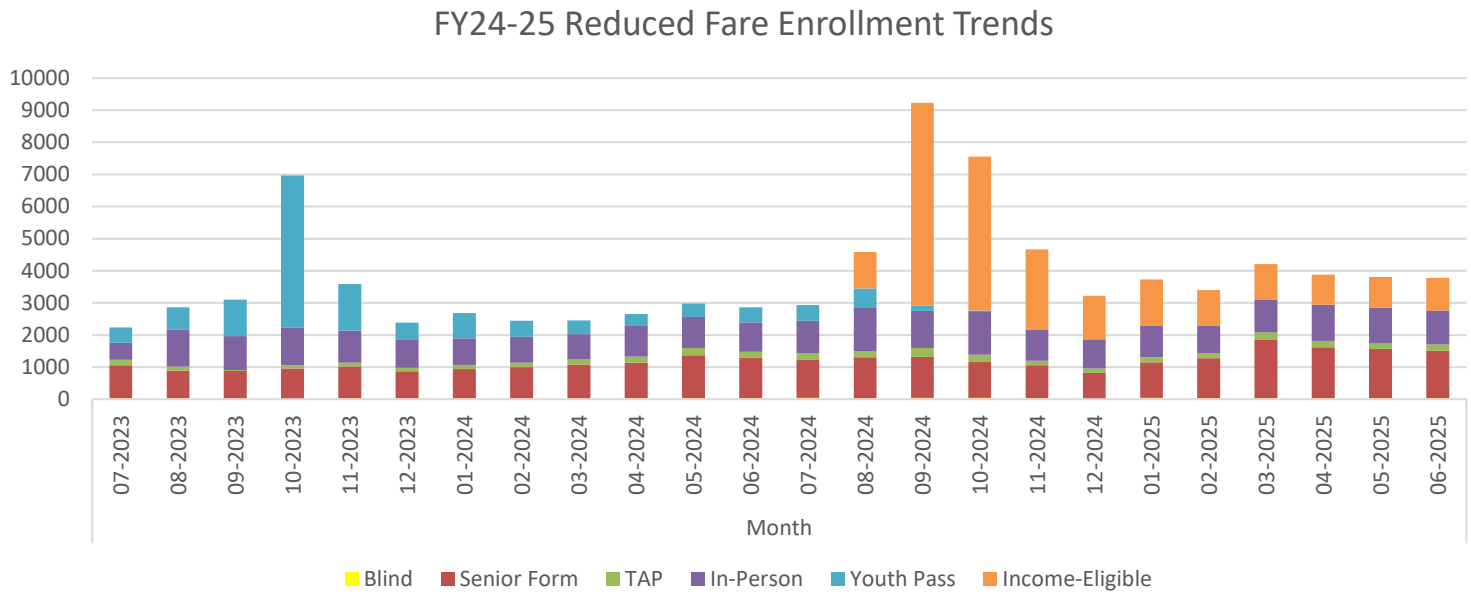
APPENDIX

IERF Application Methods

- **Online auto-approval**
  - Enter first name, last name, and DOB
  - Application is instantly processed
- **Online manual upload**
  - Upload photo of government-issued identification and proof of enrollment in accepted program
  - Application is processed within two business days
- **In-person**
  - Walk in or make appointment at the Charlie Service Center or one of 36 ABCD + MASSCAP partner sites
  - Show government-issued identification and proof of enrollment in accepted program
  - Application is processed during appointment

Application submission, review, & fulfillment are conducted in MBTA-built MyCharlie platform

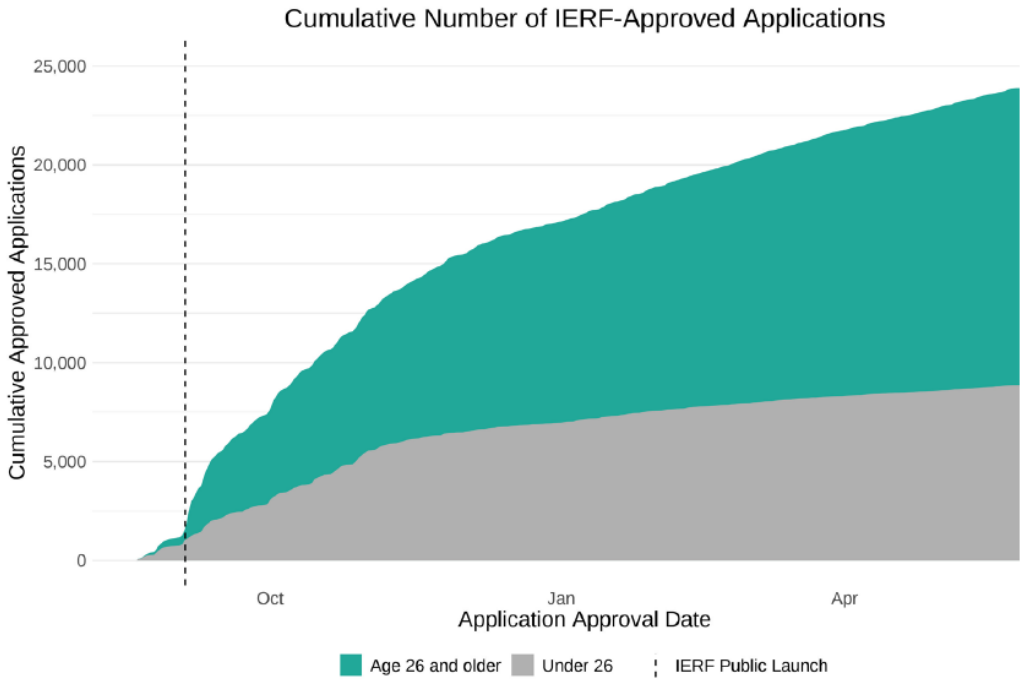
Reduced Fare Enrollment Trends



Blind, Senior, TAP = online applications
In-Person = Blind, Senior, & TAP applications completed at the Charlie Service Center or Mobility Center
Income-Eligible = both in-person and online

Spotlight on Youth Pass Population

- 30% increase in number of riders aged 18-26 enrolled in income-based reduced fare program
  - 60% from municipalities that did not participate in Youth Pass: new access
  - 40% from previously participating Youth Pass municipalities: new awareness, easier process



As of May 2025
Analysis & graph courtesy of OPMI