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EXECUTIVE SUMMARY

In preparation for fare adjustments scheduled for July 16, 2025, the Southwest Ohio Regional Transit Authority (SORTA) conducted a comprehensive Fare Equity Analysis to assess potential impacts on minority and low-income populations in compliance with Title VI of the Civil Rights Act and FTA Circular 4702.1B. The proposed changes include a systemwide **10% fare increase, fare conversion** for select suburban express routes, and the introduction of a **fare capping** program for mobile fare purchases.

- **Fare Increase:** Ten percent fare increase applies to all modes (excluding METRO-TANK fares). Equity analysis shows **no disparate impact** on minority riders and **no disproportionate burden** on low-income riders, as affected populations fall within the 25 percent impact thresholds outlined in METRO’s Title VI policy.
- **Fare Conversion:** Routes 71X and 82X will shift from “Suburban County Express” to the “Express” category, reducing fares on these routes. Equity analysis shows **no disparate impact** on minority riders. Although the share of low-income riders on these routes is below the systemwide average, which suggests a potential disproportionate burden, the fare reduction and related improvements (e.g., simplified structure, fare capping) are deemed beneficial and justifiable under federal equity guidelines.
- **Fare Capping:** The new policy caps daily and monthly fare expenditures for riders using EZFare-enabled mobile apps or smart cards. Equity analysis shows **no disparate impact** on minority riders and **no disproportionate burden** on low-income riders. This program will enhance affordability for frequent riders who previously couldn’t afford upfront pass costs. METRO acknowledges potential barriers (e.g., lack of smartphone or credit access) and suggests future options to improve accessibility.

METRO undertook a robust public outreach effort including in-person and virtual meetings, multilingual materials, and targeted communication to gather inclusive feedback. Public comments were considered in the final policy recommendations.

The analysis concludes that the proposed fare adjustments comply with METRO Title VI policy, are financially sustainable, and are aligned with METRO’s goals of improving rider experience and access without imposing undue burdens on protected populations.

INTRODUCTION

METRO is undertaking significant changes to policy and infrastructure aimed at enhancing the rider experience and improving accessibility. As part of these policy changes, the METRO board has determined that a fare increase is necessary to support continued upgrades to the system. To offset some of the impact of the fare increase, METRO is also implementing a fare capping system to ensure that frequent riders never pay more than a set maximum over a given period – especially beneficial for riders who may not be able to pay upfront for a day pass or 30-day pass. Additionally, METRO is simplifying its fare system to make it easier for riders to understand and use. These policies are designed to ensure the continued delivery of high-quality transit services to the Greater Cincinnati region. The key policy changes include:

1. **Fare Increase:** METRO is planning to implement a ten percent fare increase across all modes.
2. **Fare Conversion:** Two routes within the METRO service area, 71X and 82X, are currently categorized as Suburban County Express. These routes will be reclassified as Hamilton County Express, aligning their fare structure with the existing Hamilton County Express services.
3. **Fare Capping:** Customers using EZFare will pay per ride, and once they reach the equivalent cost of a day pass or 30-day pass, the pass will be automatically added to their transit app mobile wallet, allowing unlimited free rides for the remainder of the period. While this policy does not change the fare structure, it may affect a rider's total fare expenditure over a day or a month.

As a transit agency that receives funding from the Federal Transit Administration (FTA), METRO must conduct an equity assessment to evaluate how any fare policy changes might impact minority and low-income populations, following the FTA Circular 4702.1B guidelines. This assessment involves analyzing customer data to determine if the change caused a disparate impact (disproportionate representation of minorities) or a disproportionate burden (disproportionate impact on low-income communities). If such impacts are identified, further analysis must be conducted to assess their effects on the affected populations and alternative options will be explored.

This report documents the results of the fare equity assessment and financial assessment for METRO's fare increase, conversion, and policies, scheduled to be implemented on **July 16th, 2025**.

METRO Title VI Policies

In accordance with Title VI of the Civil Rights Act of 1964 and FTA Circular 4702.1B, METRO conducts an equity assessment any time a change is proposed to its fare structure to ensure that changes do not unfairly impact persons of color or who are low-income. METRO analyzes available customer data to understand whether the change will result in a disparate impact (when minority customers are unduly affected) or disproportionate burden (when low-income customers are unduly affected) for any proposed changes that will increase or decrease fares either systemwide, on certain transit modes, or for specific fare payment type or fare media. An analysis must be performed for any changes meeting these criteria to determine the effect of changes on impacted population(s) and assess whether the changes may present a disparate impact or disproportionate burden to protected populations as defined by the agency's Title VI Program.

For purposes of this assessment and consistent with FTA Circular 4702.1B, the following definitions apply:

- **Minority** is defined as a person who identifies being part of one or more racial/ethnic groups besides White, non-Hispanic. Customer responses during survey questions regarding their race and Hispanic ethnicity were used to determine minority status.
- **Low-Income** is defined as a person whose median household income is at or below the U.S. Department of Health and Human Services (HHS) poverty guidelines. In this analysis, low-income individuals are persons living in households with incomes less than 100 percent of the federal poverty line (adjusted for household size). Customer responses during survey questions regarding their annual household income and number of people living in their household were used to determine low-income status.

METRO'S DISPARATE IMPACT POLICY

A disparate impact occurs when the minority population is adversely affected by a fare or service change that is plus or minus 25 percent more than the average minority population of METRO's service area.

The purpose of this policy is to establish a threshold which identifies when adverse effects of service changes are borne disproportionately by minority populations as identified in the Major Service Change Policy, or any fare change has a greater impact on the minority population. The minority population includes any person that self-reports their race as any category other than white and non-Hispanic in the U.S. Census.

METRO'S DISPROPORTIONATE BURDEN POLICY

A disproportionate burden occurs when the low-income population adversely affected by a fare or service change is 25 percent more than the average low-income population of METRO's service area.

The purpose of this policy is to establish a threshold which identifies when the effects of a major service change, as identified in the Major Service Change Policy, or any fare change have a disproportionate impact on the low-income population. The low-income population includes all people that live in a household that self-reports as being under the federal household poverty limit, as defined by the U.S. Department of Health and Human Services and adjusted for household size.

SERVICE AND/OR FARE EQUITY ANALYSIS

When a major service change or any fare change is contemplated, METRO will conduct a Service and/or Fare Equity Analysis, as required by Title VI. This analysis involves a determination of whether the proposed action results in a disparate impact on minority populations and/or a disproportionate burden on low-income populations, which will be based on a quantifiable factor(s). A Service and/or Fare Equity Analysis includes the following items:

- Description of the METRO Service and Fare Change Policy.
- Description of how the public was engaged in the development of the Service and Fare Change Policy.
- Description of the datasets used in the Service and/or Fare Equity Analysis, including maps.
- Analysis of the effects of the proposed service and/or fare changes on minority and low-income populations.
- Assess alternatives to the proposed service and/or fare changes.

PUBLIC INVOLVEMENT

METRO's policy is to encourage the broadest possible public participation in major decisions that affect our service, our customers, and our community. Sound policy and service delivery decisions need to take into consideration community sentiment and public opinion based on well-executed outreach efforts. The public outreach strategies described herein are designed to provide the public with effective access to information about METRO services and to provide a variety of efficient and convenient methods for receiving and considering public comment prior to implementing changes to service, fare media, or fares.

METRO employs an expansive public participation process for all major changes including but not limited to the following:

- Change in fare or fare media (except temporary or promotional changes).
- Major service change. This is defined as a change (either increase or decrease) that impacts 25 percent or more of the service hours or miles on any route.
- Change in disparate impact, disproportionate burden, or major change in policies.

METRO may also elect to hold public meetings or solicit public feedback on other proposed changes that affect service but do not meet the above criteria. METRO recognizes the importance of many types of stakeholders in decision-making processes, including other units of governments, OKI (Ohio-Kentucky-Indiana Council of Governments), Community Based Organizations, major employers, passengers, and the general public, including its low-income, minority and Limited English Proficiency (LEP) members.

A detailed description of METRO's public involvement policies and processes is available in the METRO Title VI Program (2022-2025 Update), Section 1.4 Public Participation Process.

EXISTING AND PROPOSED FARE INFORMATION

Existing Fare Structure

METRO’s transit system operates buses, mobility on demand and paratransit services in Cincinnati and its adjacent suburbs within Ohio. Riders have multiple options for fare payment: cash, credit/debit cards, the transit app EZFare, or stored value cards, as shown in **Table 1**. The EZFare app allows riders to use their credit card to purchase tickets, while stored value cards can be purchased with cash or credit card at ticket vending machines (TVMs) at multiple locations in Cincinnati. Each of these payment methods can be used to purchase different types of fares.

Single fares, day passes, and 5-trip tickets can be purchased with cash, the transit app, or stored value cards at the farebox of each bus, or at TVMs. 30-day passes must be purchased from authorized retailers with cash or credit, at TVMs with cash, credit, or stored value card, or online via credit card.

METRO offers special fares and services for qualifying riders. The Access program provides \$4.00 door-to-door one-way paratransit services for riders whose disabilities preclude them from riding standard METRO service buses. Fare Deal passes are available to riders above the age of 65, Medicare card holders, riders with disabilities, and Access card holders. The METRO Veterans Program (MVP) passes are available to military veterans and active-duty military personnel. Fare Deal and MVP riders must apply for passes and pay half fares on all METRO rides. The cost of the monthly Fare Deal and Veterans sticker will be \$40.00, and this sticker is good for unlimited monthly rides on any METRO route.

Students at University of Cincinnati and Cincinnati State University are eligible for \$1.00 fares on METRO rides when paying through the transit app using their student email addresses. Students must enroll in the student fare program every semester through their schools.

Free transfers are only available for rides purchased through EZFare or local 5-trip tickets. Transfers cover continuous rides on up to two buses for up to 120 minutes.

TABLE 1: EXISTING FARE INFORMATION

Fare Type	Service	Fare/Half Fare	
Single Fare	Hamilton County Local	\$2.00	\$1.00
	Hamilton County Express	\$2.65	\$1.30
	Suburban County Express	\$3.75	\$1.85
	Hamilton County Commuter Service	\$2.00	\$1.00
Day Pass	Hamilton County Local day pass	\$4.00	\$2.00
	Hamilton County Express day pass		\$5.30
	METRO/TANK day pass		\$5.00
	Suburban County Express day pass		\$7.50
Multi Passes	Hamilton County Local 5-ride ticket		\$10.00
	Hamilton County Local 30-day pass		\$80.00
	Hamilton County Express 30-day pass		\$106.00
	Suburban County Express 30-day pass		\$150.00
	METRO/TANK 30-day pass		\$105.00
Special	Fare Deal and MVP monthly stickers		\$40.00
	UC/Cincinnati State discount fare (one-way)		\$1.00
	Access (one-way)		\$4.00
	MetroNow (one-way)		\$2.00

Proposed Policies for Fare Increase, Fare Conversion, and Fare Capping

FARE INCREASE

METRO plans to implement an approximately ten percent fare increase across all modes (except for the METRO-TANK fare) as a key strategy to ensure its development program can be realized to provide world-class transit services to the Greater Cincinnati region. This analysis assesses potential disparate impacts on populations protected under Title VI of the Civil Rights Act of 1965 (minorities and low-income groups) and ensure compliance with federal requirements.

FARE CONVERSION

METRO is planning to eliminate the fare category for Suburban County Express, which currently applies to Routes 71X and 82X, and recategorize all express routes (current Suburban County Express and Hamilton County Express routes) into a single “Express” fare category. After the fare conversion, “Hamilton County Local” fare categories will be renamed “Local,” and “Hamilton County Express” categories will be renamed “Express.” Fare for current Suburban County Express routes will be reduced from \$3.75 to \$2.65 per ride after the policy is implemented. Related fare categories, including Suburban County Express Day Pass (currently \$7.50) and Suburban County Express 30-Day Pass (currently \$150) will be eliminated and fares for multi-ride passes on these routes will be reduced to align with the Express Day Pass (\$6.00 after the fare increase) and Express 30-Day Pass (\$120 after the fare increase) fares.

FARE CAPPING

An analysis of fares purchased by customers through their EZFare mobile app leading up to the implementation of the fare capping policy in the fall of 2024 was completed to estimate the customer benefits and corresponding monthly fare revenue reductions. The proposed Fare Capping Program (the Program) includes the following parameters:

1. METRO will utilize the EZFare platform; Account Based Ticketing (ABT)/fare capping will be available via the EZFare app, transit app with EZFare and EZFare smart cards (for customers with no access to a smart phone).
 - a. ABT/fare capping will be available via the EZFare app, transit app with EZFare and EZFare smart cards (for customers with no access to a smart phone).
 - b. EZFare smart cards will have a retail cost of \$5.00 each. The \$5 retail cost is necessary to cover the cost of the card and to prevent the cards from being treated as disposable fare media given current chip supply chain issues.
 - c. Funds can be added to customer EZFare accounts via credit card online, in the app or in person at the METRO Sales Office.. Funds can be added to the account using cash at the METRO sales office, and participating retailers (CVS, Walgreens, Family Dollar, Dollar General, Speedway Thorntons, Kroger and Walmart).
2. A 24-hour daily fare cap will be introduced; the cap values match day pass prices.
 - a. Local day pass (formerly Hamilton County Local day pass): Increasing from \$4.00 to \$4.40 per day
 - b. Express day pass (formerly Hamilton County Express day pass and Suburban County Express day pass): Hamilton County Express pass increasing from \$5.30 to \$6.00 per day; Suburban County Express pass decreasing from \$7.50 to \$6.00 per day after implementing the fare conversion policy.
 - c. METRO/Transit Authority of Northern Kentucky (TANK) day pass (\$5.00 per day, no change)
3. The monthly fare cap is based on the full fare 30-day pass for four 30-day fare products:
 - a. Local 30-day pass (formerly Hamilton County Local 30-day pass): Increasing from \$80 to \$88 per 30 days
 - b. Express 30-day pass (formerly Hamilton County Express 30-day pass and Suburban County Express 30-day pass): Hamilton County Express pass increasing from \$106 to \$120 per 30 days, Suburban County express decreasing from \$150 to \$120 per 30 days after implementing the fare conversion policy.
 - c. METRO / Transit Authority of Northern Kentucky (TANK) 30-day pass (\$105 per 30 days, no change)

4. Reduced fares will also be eligible for fare capping. METRO's Fare Deal and MVP riders will also have the option to participate in account-based participation with fare capping to match their current discount pass types later in 2025 after a pilot test.
 - a. Calendar based monthly pass for \$44 per month (increasing from current \$40) – valid for rides on all METRO routes. All fares deducted from 12:00 a.m. on the first day of the month through 11:59 p.m. on the last day of the month will apply toward a cap. Once a monthly \$44 cap is achieved, no fares will be deducted through 11:59 p.m. on the last day of the calendar month.
 - b. Half (1/2) fare discounted Local day pass (formerly Hamilton County Local day pass) – valid for rides on all METRO Local routes. There is a discounted upcharge for rides on Express routes (formerly Hamilton County Express and Suburban Express) for a customer who has already reached the Local 24-hour fare cap (which matches current discount day pass parameters)
 - c. METRO will not be capping Express (formerly Hamilton County Express or Suburban Express) Fare Deal and MVP rides toward a 24-hour cap. METRO does not sell Fare Deal and MVP discount day passes for Express routes.
 - d. Child discount rides will not participate in ABT or fare capping. Child ride tickets are currently not sold via EZFare. Instead, children under 55 inches (ages 10 and under) ride free with a limit of two children per fare-paying adult.

Fare Structure After Introducing Fare Policies

After implementing the three fare policies listed above, the new fare structure will look like the **Table 2** below.

TABLE 2: PROPOSED FARE STRUCTURE

Fare Type	Former Pass Name	New Pass Name	Existing Fare/ Half Fare		Proposed Fare/Half Fare	
Single Fare	Hamilton County Local	Local	\$2.00	\$1.00	\$2.20	\$1.10
	Hamilton County Express	Express	\$2.65	\$1.30	\$3.00	\$1.50
	Suburban County Express	Express	\$3.75	\$1.85	\$3.00	\$1.50
	Hamilton County Commuter Service	Hamilton County Commuter Service	\$2.00	\$1.00	\$2.20	\$1.10
Day Pass	Hamilton County Local day pass	Local day pass	\$4.00	\$2.00	\$4.40	\$2.20
	Hamilton County Express day pass	Express day pass	\$5.30		\$6.00	
	Suburban County Express day pass	Express day pass	\$7.50		\$6.00	
	METRO-TANK day pass	METRO-TANK day pass	\$5.00		\$5.00	
Multi Passes	Hamilton County Local 5-ride ticket	Local 5-ride ticket	\$10.00		\$11.00	
	Hamilton County Local 30-day pass	Local 30-day pass	\$80.00		\$88.00	
	Hamilton County Express 30-day pass	Express 30-day pass	\$106.00		\$120.00	
	Suburban County Express 30-day pass	Express 30-day pass	\$150.00		\$120.00	
	METRO-TANK 30-day pass	METRO-TANK 30-day pass	\$105.00		\$105.00	
Special	Fare Deal and MVP monthly stickers	Fare Deal and MVP monthly stickers	\$40.00		\$44.00	
	UC/Cincinnati State discount fare (one-way)	UC/Cincinnati State discount fare (one-way)	\$1.00		\$1.10	
	Access (one-way)	Access (one-way)	\$4.00		\$4.40	
	MetroNow (one-way)	MetroNow (one-way)	\$2.00		\$2.50	

Table 3 illustrates the benefits of the proposed fare capping program by comparing the existing fare payment options with the future fare structure. The table highlights the ticket types that will benefit most from the program and also indicates which greater fare types can be earned with a dollar-equivalent amount of existing fare types if a fare capping program were to be implemented. Note that the following table shows the fare amount after implementing the fare increase and fare conversion policies.

TABLE 3: FARE TYPES THAT BENEFIT FROM PROPOSED FARE CAPPING PROGRAM

Existing Fare Type	Existing Fare	Fare Type with Fare Capping	Proposed Fare Cap
Hamilton County Local single fare	\$2.20	Local day pass	\$4.40
		Local 30-day pass	\$88.00
Hamilton County Local single fare reduced fare	\$1.10	Local day pass discounted	\$2.20
		Calendar Based Monthly pass discounted	\$44.00
Hamilton County Express single fare	\$3.00	Express day pass	\$6.00
		Express 30-day pass	\$120.00
Hamilton County Express single fare reduced fare	\$1.50	Calendar Based monthly pass discounted	\$44.00
Hamilton County Commuter Service single fare	\$2.20	NA	NA
Hamilton County Local day pass	\$4.40	Local 30-day pass	\$88.00
Hamilton County Express day pass	\$6.00	Express 30-day pass	\$120.00
METRO-TANK day pass	\$5.00	METRO-TANK 30-day pass	\$105.00
Hamilton County Local 5-ride ticket	\$11.00	Local 30-day pass	\$88.00
Hamilton County Local 30-day pass	\$88.00	Local 30-day pass	\$88.00
Hamilton County Express 30-day pass	\$120.00	Express 30-day pass	\$120.00
METRO-TANK 30-day pass	\$105.00	METRO-TANK 30-day pass	\$105.00
Fare Deal and MVP monthly stickers	\$44.00	NA	NA
UC/Cincinnati State discount (one-way)	\$1.10	NA	NA
Access (one-way)	\$4.40	NA	NA
MetroNow (one-way)	\$2.50	NA	NA

EQUITY ASSESSMENT DATA FRAMEWORK

Customer Survey Data

Weekday data from the most recent METRO customer survey (performed January–March 2024) was used to conduct the fare equity assessment. This data was used to assess demographics of users affected by the fare policies and determine whether the fare adjustments constitute a potential disparate impact or disproportionate burden.

The fare increase policy applies to all customers of METRO, regardless of the demographic, income level, or the existing fare payment media. Customers who are currently using METRO-TANK 1-day pass or METRO-TANK 30-day pass will not experience a fare increase, so this analysis examined whether the minority or low-income customers who are currently not using METRO-TANK passes may experience a disparate or disproportionate impact due to implementation of the fare increase policy.

The fare conversion policy applies to customers who currently use Suburban County Express routes – 71X and 82X. This analysis examined whether the minority or low-income customers who are currently using Suburban County Express may experience a disparate or disproportionate impact due to implementation of the fare conversion policy.

The fare capping policy applies to a subset of customers who use the EZFare mobile app to purchase any combination of eligible full fares, including one-way tickets, day passes, weekly passes, and monthly passes. The type of fare a customer indicated using for the surveyed trip was used to determine eligibility under the fare cap. Survey responses that did not specify using a categorizable fare type were excluded from this analysis.

The fare capping policy does not change the fare structure itself but may affect how much a customer pays for fares within a calendar month due to automatically applied discounts. Customers pay their fare one ride at a time, and when they reach the day pass or 30-day pass threshold, a day pass or 30-day pass is automatically added to their transit app mobile wallet, enabling them to ride for no additional cost for the remainder of that period.

This analysis examined whether minority or low-income customers may experience a lesser share of the positive impacts due to the implementation of the proposed new fare policy.

Customer Demographic Profile

The income-related survey question used in this assessment asked respondents to self-identify with one of several income ranges which do not neatly align with the Federal Poverty Level. Therefore, the threshold for qualifying as a “low-income” individual in this assessment was determined by rounding the relevant Federal Poverty Level value to the nearest survey income category. **Table 4** shows the federal poverty level and multiples thereof for different household types, and the corresponding income categories from the on-board customer survey.

TABLE 4: FEDERAL POVERTY LEVEL THRESHOLDS, 2024

Household/Family Size	100% of Federal Poverty Line	Nearest Income Break in Survey
1	\$15,060	\$14,999
2	\$20,440	\$19,999
3	\$25,820	\$24,999
4	\$31,200	\$29,999
5	\$36,580	\$34,999
6	\$41,960	\$39,999
7	\$47,340	\$49,999
8	\$52,720	\$74,999
Add for each person over 8 in household	\$5,380	\$74,999

Table 5 provides the percentage of minority and low-income populations for METRO’s overall service area for reference, as documented in the agency’s 2022-2025 Title VI Program.

TABLE 5: DISTRIBUTION OF WEEKDAY MINORITY & LOW-INCOME CUSTOMERS (FROM ACS DATA)

METRO Customers	Minority Customers Count	Minority Customers Percent	Low-Income Customers Count	Low-Income Customers Percent
Systemwide	352,700	41.7%	181,000	21.4%

FARE INCREASE POLICY EQUITY ASSESSMENT

Equity Assessment

Customer survey data was filtered based on fare media types eligible under the fare increase policy and then analyzed to understand the correlation between usage and fare price across different demographic groups. Under this policy, all fare types will be subject to an increase except for the METRO-TANK day pass and the METRO-TANK 30-day pass. The equity assessment evaluates how many METRO customers currently categorized as minority or low-income will not be affected by the fare increase. In other words, all minority and low-income customers will experience the fare increase except those using METRO-TANK fares. The equity analysis determines whether this disparity exceeds the threshold set by METRO’s Title VI policies.

Table 6 compares the percentage of minority and low-income customers across all surveyed customers (systemwide) to the subset of customers who are not subject to the fare increase policy. The percentage of minority customers using an eligible fare is 2.5 percent lower than in the systemwide dataset, while the percentage of low-income customers is 2.9 percent lower.

As discussed in Section **METRO Title VI Policies**, a disparate impact or disproportionate burden is not considered present unless the minority or low-income population is adversely affected by a fare or service change that is plus or minus 25 percent more than the average minority or low-income population of METRO’s service area.

TABLE 6: DISTRIBUTION OF WEEKDAY MINORITY & LOW-INCOME CUSTOMERS (FROM OD SURVEY DATA)

METRO Customers	Minority Customers Count	Minority Customers Percent	Low-Income Customers Count	Low-Income Customers Percent
Systemwide Total Customers: 45,392				
Systemwide	32,682	72.0%	15,342	33.8%
Not Experiencing Fare Increase				
METRO-TANK 1-day pass	528	2.0%	344	2.6%
METRO-TANK 30-day pass	135	0.5%	40	0.3%
Difference between the Systemwide and Not Experiencing Fare Increase		-2.5%		-2.9%
Experiencing Fare Increase	32,019	69.5%	14,958	30.9%

Disparate Impact and Disproportionate Burden Analysis Summary

The proposed fare policy changes require a fare equity assessment to identify any potential disparate impact on minority riders and/or disproportionate burden on low-income riders. As the proposed fare policy is anticipated to only affect existing METRO riders, disparate impact and disproportionate burden are considered in relation to current minority and low-income customers as surveyed in the most recent on-board passenger survey, rather than minority and low-income individuals within METRO’s service area.

The technical analysis, based on survey data, identified the following key findings:

- **No Disparate Impact:** The percentage of riders who identify as minority and will experience negative impacts due to the proposed fare increase policy is around 69.5 percent – 2.5 percent less than METRO’s current minority ridership. This difference is below the threshold of 25 percent, therefore no potential disparate impact on minority riders is expected with the introduction of a fare increase policy.
- **No Disproportionate Burden:** The percentage of riders who identify as low-income and will experience negative impacts due to the proposed fare increase policy is around 30.9 percent – 2.9 percent less than METRO’s current low-income ridership. This difference is below the threshold of 25 percent, therefore no potential disproportionate burden on low-income riders is expected with the introduction of a fare increase policy.

TABLE 7 FARE INCREASE DISPARATE IMPACT ANALYSIS

Total Riders	Total Minority Riders	Percent Minority Population
45,382	32,682	72.0%
Disparate Impact Upper Threshold for Fare Increase Program (+25%)		97.0%
Disparate Impact Lower Threshold for Fare Increase Program (-25%)		47.0%
Total Riders	Total Minority Riders Experiencing Fare Increase policy	Percent Minority Riders Experiencing Fare Increase policy
45,382	32,019	69.5%
Does this change exceed the disparate impact threshold?		No

TABLE 8 FARE INCREASE DISPROPORTIONATE BURDEN ANALYSIS

Total Riders	Total Riders from Low-Income Household	Percent Riders from Low-Income Household
45,382	15,342	33.8%
Disproportionate Impact Upper Threshold for Fare Increase Program (+25%)		58.8%
Disproportionate Impact Lower Threshold for Fare Increase Program (-25%)		8.8%
Total Riders	Total Riders from Low-Income Household Experiencing Fare Increase policy	Percent Riders from Low-Income Household Experiencing Fare Increase policy
45,382	14,958	30.9%
Does this change exceed the disproportionate impact threshold?		No

The equity assessment results confirm that the proposed fare changes are in accordance with METRO's policies and do not limit or deny benefits to minority and low-income riders.

FARE CONVERSION POLICY EQUITY ASSESSMENT

Equity Assessment

To evaluate the impact of the fare conversion policy, customer survey data was filtered based on fare media types eligible for the policy. The data was then analyzed to assess the correlation between fare usage and price by demographic group. According to the policy, all the existing Suburban County Express routes (Routes 71X and 82X) will be combined with Hamilton County Express routes into a single Express route fare category. The equity assessment is measured by the number of METRO customers categorized as minority or low income who currently use the Suburban County Express routes. The policy change primarily affects these customers, while the remainder of the system’s riders are unaffected. The analysis determines whether this difference exceeds the threshold set by METRO’s Title VI Policies.

Table 9 compares the percentage of minority and low-income customers across all surveyed customers (systemwide) to the subset of customers who are subject to the fare conversion policy. The percentage of customers who identify as minorities using an eligible fare is **1.9 percent higher** than the percentage of all customers identified as minority, while the percentage of customers using an eligible fare who identify as low-income is **28.8 percent lower** than all customers identified as low-income.

As discussed in the **METRO Title VI Policies** section, a disparate impact or disproportionate burden is not considered present unless the minority or low-income population is adversely affected by a fare or service change that is plus or minus 25 percent more than the average minority or low-income population of METRO’s service area.

TABLE 9: DISTRIBUTION OF WEEKDAY MINORITY & LOW-INCOME CUSTOMERS (FROM OD SURVEY DATA)

METRO Customers	Minority Customers Total	Minority Customers Percentage	Low-Income Customers Total	Low-Income Customers Percentage
Systemwide Total Customers: 45,392				
Systemwide	32,682	72%	15,342	33.8%
Total Customer Experiencing Fare Conversion	180		120	
Experiencing Fare Conversion				
Suburban County Route 71X	127		6	
Suburban County Route 82X	6		0	
Total	133	73.9%	6	5.0%
Difference (Systemwide vs Not Experiencing Fare Conversion)		1.9%		-28.8%

Disparate Impact and Disproportionate Burden Analysis Summary

The proposed fare policy changes require a fare equity assessment to identify any potential disparate impact on minority riders and/or disproportionate burden on low-income riders. As the proposed fare policy is anticipated to only affect existing METRO riders, disparate impact and disproportionate burden are considered in relation to current minority and low-income customers as surveyed in the most recent on-board passenger survey, rather than minority and low-income individuals within METRO’s service area.

The technical analysis, based on survey data, identified the following key findings:

- **Justifiable Disparate Impact:** The minority population who will experience impacts of the proposed fare conversion policy is about 73.9 percent along the corridor, which is 1.9 percent more than METRO’s current minority ridership. This falls under the threshold of 25 percent, therefore no potential disparate impact on minority riders is expected with the introduction of a fare conversion policy.
- **Justifiable Disproportionate Burden:** The low-income population who will experience impacts of the proposed fare conversion is about 5 percent along the corridor, which is 28.8 percent less than METRO’s current low-income ridership. While this exceeds the 25 percent threshold, the policy is designed to make fares more affordable for current riders. Since it does not increase costs but instead optimizes fare structures, no significant disproportionate burden on low-income riders is expected.

TABLE 10 FARE CONVERSION DISPARATE IMPACT ANALYSIS

Total Riders	Total Minority Riders	Percent Minority Population
45,382	32,682	72.0%
Disparate Impact Upper Threshold for Fare Conversion Program (+25%)		97.0%
Disparate Impact Lower Threshold for Fare Conversion Program (-25%)		47.0%
Total Riders Experiencing Fare Conversion Policy	Total Minority Riders Experiencing Fare Conversion Policy	Percent Minority Riders Experiencing Fare Conversion Policy
180	133	73.9%
Does this change meet the disparate impact threshold?		No

TABLE 11 FARE CONVERSION DISPROPORTIONATE BURDEN ANALYSIS

Total Riders	Total Riders from Low-Income Household	Percent Riders from Low-Income Household
45,382	15,342	33.8%
Disproportionate Impact Upper Threshold for Fare Conversion Program (+25%)		58.8%
Disproportionate Impact Lower Threshold for Fare Conversion Program (-25%)		8.8%
Total Riders Experiencing Fare Conversion Policy	Total Riders from Low-Income Household Experiencing Fare Conversion Policy	Percent Riders from Low-Income Household Experiencing Fare Conversion Policy
120	6	5%
Does this change meet the disproportionate impact threshold?		Yes

The equity assessment results confirm that the proposed fare changes align with METRO's policies and do not limit or deny benefits to minority and low-income riders.

Alternatives to Avoid, Minimize, and Mitigate for Finding of Disproportionate Burden

FTA policy requires that if a transit provider finds that low-income populations will bear a disproportionate burden of a proposed fare change – as did this analysis, the transit provider should take steps to avoid, minimize, or mitigate impacts where practicable. The transit provider should also describe alternatives available to low-income populations affected by the fare changes.

While these existing Suburban County Express routes primarily serve areas with higher-income earners, its core purpose is to provide a low-cost alternative to driving to jobs downtown for workers living in suburban communities. This revised fare structure simplifies pricing and lowers costs making it easier for 71X and 82X passengers, especially low-income workers, to commute to and from downtown Cincinnati. METRO is also launching a fare capping program to ensure that frequent riders never pay more than a set maximum within a given time period. In addition, METRO is introducing the Rider Rewards program, which offers discounts at participating local restaurants, rideshare, and businesses to METRO riders. This initiative is designed to increase ridership while also helping riders save on everyday expenses. With these policy changes, all riders along the existing Suburban County Express routes, including those from low-income households, will pay less for their trips, ultimately improving access to employment opportunities, potentially boosting overall transit ridership, and increasing transit affordability. Ultimately, after considering the potential for the disproportionate burden, METRO determined that the overall benefits of the policy, particularly improved affordability of the 71X and 82X fares and a streamlined fare system, justify its implementation.

FARE CAPPING POLICY EQUITY ASSESSMENT

Equity Assessment

Customer survey data was filtered based on fare media types eligible for the fare capping policy, then analyzed to understand the correlation between usage and fare price by demographic group.

Table 12 compares the percentage of minority and low-income customers for all surveyed customers (systemwide) to the subset of customers using mobile fare payment types eligible for the fare cap policy. The percentage of minority customers using an eligible fare is 12.9 percent lower than the systemwide dataset, while the percentages of low-income customers are 4.9 percent lower than in the systemwide dataset.

As discussed in Section **METRO Title VI Policies**, a disparate impact or disproportionate burden is not considered present unless the minority or low-income population is adversely affected by a fare or service change that is plus or minus 25 percent more than the average minority or low-income population of METRO's service area.

TABLE 12: DISTRIBUTION OF WEEKDAY MINORITY & LOW-INCOME CUSTOMERS (FROM OD SURVEY DATA)

METRO Customers	Minority Customers Count	Minority Customers Percent	Low-Income Customers Count	Low-Income Customers Percent
Systemwide (Total 45,382)	32,682	72.0%	15,342	33.8%
Fare Type Eligible for Fare Cap	26,808	59.1%	13,125	28.9%
1-way (cash or ticket)	7,076	26.4%	3,726	28.4%
5-ride ticket	11	0.0%	11	0.1%
1-day pass	14,363	53.6%	7,033	53.6%
30-day pass	4,416	16.5%	1,887	14.4%
METRO-TANK 1-day pass	528	2.0%	344	2.6%
METRO-TANK 30-day pass	135	0.5%	40	0.3%
Regional Stored-Value Card	279	1.0%	83	0.6%
Difference between the Systemwide and Fare Type Eligible		12.9%		4.9%

As shown in the **Table 13**, the data indicates that minority customers are more likely to purchase lower-cost, one-day tickets and less likely to purchase higher-cost, multi-trip passes. This suggests that a higher proportion of minority customers could benefit from the fare capping policy by eliminating the up-front cost of purchasing monthly pass and enabling customers to benefit from a monthly pass in smaller increments through the program.

TABLE 13: DISTRIBUTION OF TICKET PURCHASES BY TICKET TYPE - MINORITY CUSTOMERS

Fare Type	Systemwide Customers Count	Systemwide Customers Percent of the Group	Minority Customers Count	Minority Customers Percent of the Group	Difference in Percentage
1-way (cash or ticket)	10,663	28.4%	7,076	26.4%	-2.0%
5-ride ticket	11	0.0%	11	0.0%	0.0%
1-day pass	18,308	48.8%	14,363	53.6%	4.8%
30-day pass	7,041	18.7%	4,416	16.5%	-2.3%
METRO-TANK 1-day pass	905	2.4%	528	2.0%	-0.4%
METRO-TANK 30-day pass	224	0.6%	135	0.5%	-0.1%
Regional Stored-Value Card	403	1.1%	279	1.0%	-0.1%
Total	37,554		26,808		

A similar assessment for low-income passengers was conducted to determine fare media usage patterns for the group. As shown in **Table 14**, low-income customers are more likely to purchase lower-cost, one-day tickets and less likely to purchase higher-cost, multi-trip passes. This data suggests that a higher proportion of low-income customers could benefit from the fare capping policy by eliminating the up-front cost of purchasing a monthly pass and enabling customers to benefit from a monthly pass in smaller increments through the program.

TABLE 14: DISTRIBUTION OF TICKET PURCHASES BY TICKET TYPE – LOW-INCOME CUSTOMERS

Fare Type	Systemwide Customers Count	Systemwide Customers Percent of the Group	Low-Income Customers Count	Low-Income Customers Percent of the Group	Difference in Percentage
1-way (cash or ticket)	10,663	28.4%	3,726	28.4%	0.0%
5-ride ticket	11	0.0%	11	0.1%	0.1%
1-day pass	18,308	48.8%	7,033	53.6%	4.8%
30-day pass	7,041	18.7%	1,887	14.4%	-4.4%
METRO-TANK 1-day pass	905	2.4%	344	2.6%	0.2%
METRO-TANK 30-day pass	224	0.6%	40	0.3%	-0.3%
Regional Stored-Value Card	403	1.1%	83	0.6%	-0.4%
Total	37,554		13,125		

Disparate Impact and Disproportionate Burden Analysis Summary

The proposed fare policy changes require a fare equity assessment to identify any potential disparate impact on minority riders and/or disproportionate burden on low-income riders. As the proposed fare policy is anticipated to only affect existing METRO riders, disparate impact and disproportionate burden are considered in relation to current minority and low-income customers as surveyed in the most recent on-board passenger survey, rather than minority and low-income individuals within METRO’s service area.

The technical analysis, based on survey data, identified the following key findings:

- **No Disparate Impact:** The minority population eligible to benefit from the impacts of the proposed fare capping policy is just over 59 percent, 13 percent less than METRO’s current minority ridership. This falls under the threshold of 25 percent, therefore no potential disparate impact on minority riders is expected with the introduction of a fare capping policy.
- **No Disproportionate Burden:** The low-income population eligible to benefit from the impacts of the proposed fare capping policy is just under 29 percent, about five percent less than METRO’s current low-income ridership. This falls under the threshold of 25 percent, therefore no potential disproportionate burden on low-income riders is expected with the introduction of a fare capping policy.

TABLE 15 FARE CAPPING DISPARATE IMPACT ANALYSIS

Total Riders	Total Minority Riders	Percent Minority Population
45,382	32,682	72.0%
Disparate Impact Upper Threshold for Fare Capping Program (+25%)		97.0%
Disparate Impact Lower Threshold for Fare Capping Program (-25%)		47.0%
Total Riders	Total Minority Riders Eligible to Benefit from the Proposed Fare Capping Program	Percent Minority Riders Eligible to Benefit from the Proposed Fare Capping Program
45,382	26,808	59.1%
Does this change meet the disparate impact threshold?		No

TABLE 16 FARE CAPPING DISPROPORTIONATE BURDEN ANALYSIS

Total Riders	Total Riders from Low-Income Household	Percent Riders from Low-Income Household
45,382	15,342	33.8%
Disproportionate Impact Upper Threshold for Fare Capping Program (+25%)		58.8%
Disproportionate Impact Lower Threshold for Fare Capping Program (-25%)		8.8%
Total Riders	Total Riders from Low-Income Household Eligible to Benefit from the Proposed Fare Capping Program	Percent Riders from Low-Income Household Eligible to Benefit from the Proposed Fare Capping Program
45,382	13,125	28.9%
Does this change meet the disproportionate impact threshold?		No

The equity assessment results confirm that the proposed fare changes align with METRO's policies and do not limit or deny benefits to minority and low-income riders. In fact, the data suggests that the fare capping policy will offer a greater proportional benefit to minority customers.

PUBLIC INVOLVEMENT

In support of the fare adjustments, METRO implemented a comprehensive public outreach strategy to ensure inclusive community engagement and compliance with Title VI requirements. A full summary of public outreach activities including notices, meetings, media engagement, and public comments is provided in **Appendix B: Public Outreach Summary Report**.

Highlights of the outreach efforts include:

- A formal public comment period with widespread media and digital outreach.
- Multiple opportunities for public participation, including one in-person and two virtual public meetings.
- Multilingual materials and ADA accommodations, including ASL interpretation.
- Targeted notifications through email, text alerts, social media, and onboard digital messaging.
- Collection and analysis of public comments, with feedback on each proposed fare policy.

These activities were designed to ensure equitable access to information and public input opportunities for all, including populations protected under Title VI. The public feedback received is summarized in the **Appendix B: Public Outreach Summary Report** with detailed quantitative and qualitative insights into rider perspectives on proposed fare adjustments.

FINANCIAL ANALYSIS

Financial Analysis Assumptions

To assess the effects of the proposed fare policies, this financial analysis evaluates both rider impact and METRO's financial outlook. The dataset used for this analysis includes all EZFare mobile fare purchases from January to March 2024. The analysis provides an overview of ticket purchasing patterns, including the distribution of ticket types and the revenue generated during this period. Additionally, the analysis evaluated the potential financial impact on METRO, identifying accounts that would benefit from the fare capping program and estimating the total revenue reduction resulting from the implementation of fare capping along with fare increase and conversion.

METRO Financial Analysis Results

This section details the methodology used to analyze ticket purchase patterns, the distribution of ticket types, and the revenue over the three-month time period of January to March 2024.

Two datasets were used for this analysis:

- **Ticket Scan Data:** **Table 17** and **Table 18** present ticket scan data from January to March 2024, providing an overview of the fare collected within the region.
- **Fare Activation Data:** **Table 19**, **Table 20**, and **Table 21** summarize fare activation data for mobile account holders only, using unique account IDs to assess the potential impact of the fare capping policy on the agency.

As shown in **Table 17**, the Hamilton County Local 24-hour pass was the most popular ticket type within the service area, accounting for over 45 percent of all active tickets during this time frame. The Hamilton County Local Single Trip fare was the second most popular, making up 15 percent of tickets. With the implementation of the fare capping program, most single fares (including reduced fares) and all-day passes—representing approximately 77 percent of all fare activations—will be eligible to benefit from the program. The fare increase policy will apply to all fare types except METRO-TANK fare products, meaning that approximately 93 percent of activated fare products will be affected.

TABLE 17: SUMMARY OF TICKET COUNT BY ACTIVATION MONTH

Ticket Type		January 2024	February 2024	March 2024	Total	Percentage
Day Pass	Hamilton County Local day pass (\$4.40)	89,220	93,590	90,550	273,360	45%
	Hamilton County Express day pass (\$6.00)	1,900	1,980	1,870	5,750	1%
	METRO-TANK day pass (\$5.00)	12,310	12,120	12,130	36,560	6%
Monthly Pass	Hamilton County Local 30-day pass (\$88)	22,360	23,320	23,570	69,250	11%
	Hamilton County Express 30-day pass (\$120)	590	430	490	1,510	0%
	METRO-TANK 30-day pass (\$105)	2,180	2,380	2,360	6,910	1%
Reduced Fare	Hamilton County Local Discounted (\$1.10)	4,420	5,490	4,960	14,870	2%
	Hamilton County Local day pass Discounted (\$2.20)	11,370	13,250	12,640	37,250	6%
Single Trip	Hamilton County Local (\$2.20)	31,030	31,720	30,520	93,270	15%
	Hamilton County Express (\$3.00)	3,250	3,390	3,140	9,760	2%
Paratransit	Access (\$4.40)	100	80	70	240	0%
Microtransit	Microtransit (\$4.40)	17,860	19,680	20,310	57,850	9%
Others	Unclassified Fare Types	1,430	1,370	1,450	4,250	1%
Total		198,600	209,510	204,710	612,820	100%

The fare revenue collected from each fare type, assuming the fare increase policy is implemented, is summarized in **Table 18**. The existing fare types that are expected to benefit from the fare capping program account for approximately 20 percent of the total revenue.

TABLE 18: SUMMARY OF TICKET REVENUE BY ACTIVATION MONTH

Ticket Type		January 2024	February 2024	March 2024	Total	Percentage
Day Pass	Hamilton County Local day pass (\$4.40)	\$392,570	\$411,800	\$398,420	\$1,202,790	13%
	Hamilton County Express day pass (\$6.00)	\$11,400	\$11,880	\$11,220	\$34,500	0%
	METRO-TANK day pass (\$5.50)	\$61,550	\$60,600	\$60,650	\$182,800	2%
Monthly Pass	Hamilton County Local 30-day pass (\$88)	\$1,967,680	\$1,066,560	\$2,074,160	\$6,094,000	68%
	Hamilton County Express 30-day pass (\$120)	\$70,800	\$51,600	\$58,800	\$181,200	2%
	METRO-TANK 30-day pass (\$115.50)	\$228,380	\$250,010	\$247,280	\$725,660	8%
Reduced Fare	Hamilton County Local Discounted (\$1.10)	\$4,860	\$6,040	\$5,460	\$16,360	0%
	Hamilton County Local day pass Discounted (\$2.20)	\$25,010	\$29,150	\$27,810	\$81,950	1%
Single Trip	Hamilton County Local (\$2.20)	\$68,310	\$69,780	\$67,140	\$206,180	2%
	Hamilton County Express (\$3.00)	\$9,750	\$7,460	\$9,420	\$29,280	0%
Paratransit Microtransit	Access (\$4.40)	\$440	\$350	\$310	\$1,060	0%
	Microtransit (\$4.40)	\$78,580	\$86,590	\$89,360	\$254,540	3%
Total		\$2,919,330	\$2,051,120	\$3,050,030	\$9,010,320	100%

METRO also analyzed the mobile-only transaction by activation month, as summarized in **Table 19**. There are over 91,000 fares purchased on average per month, while they are purchased by around 14,500 accounts, which means that on average, each mobile account purchased around six tickets per month.

TABLE 19: NUMBER OF UNIQUE MOBILE ACCOUNTS & FARE COUNT BY ACTIVATION MONTH

Activation Month	Total Fare Purchased	Number of Individual Mobile Accounts
January 2024	91,550	14,160
February 2024	96,070	14,490
March 2024	96,160	15,110
Total	283,780	22,790

By further breaking down the fare type and their activation period, associated to the individual mobile accounts, the fares activated under each account were then analyzed to determine if the combined value exceeded the equivalent value of a daily or monthly pass. Because two types of fare capping will be introduced to this program – daily fare capping, and monthly fare capping – the analysis was performed to identify two pieces of information: whether the total spending of existing single-ride fare users going over the cost of a daily pass, and whether the total spending of existing single-rider and daily pass users going over the cost of a monthly pass.

As shown in **Table 20** and **Table 21**, within each month, around 31 percent of the account holders would activate single-ride or day passes that exceeded the daily fare cap. If the daily fare capping program is implemented, along with the fare increase and conversion, it corresponds to an estimated fare revenue reduction of around \$20,000 per month. Similarly, within each month, around 0.2 percent of the account holders would active single-ride, day passes, or monthly passes that exceeded the monthly fare cap. If the monthly fare capping program is implemented, it corresponds to an estimated fare revenue reduction of around \$2,100 per month.

TABLE 20: NUMBER OF MOBILE ACCOUNTS THAT REACHED TO DAILY FARE CAP BY ACTIVATION MONTH

Activation Month	Number of Individual Mobile Accounts	Mobile Accounts Where Fare Daily Cap Reached		Total Fare Value for Month	\$/% of Total Fare Value Exceeding Daily Fare Cap	
		Count	Percentage		\$	%
January 2024	14,160	4,610	33%	\$337,450	\$19,400	6%
February 2024	14,490	4,670	32%	\$346,340	\$19,780	6%
March 2024	15,110	4,500	30%	\$350,320	\$19,130	6%
Average	14,590	4,590	31%	\$344,700	\$19,440	6%

TABLE 21: NUMBER OF MOBILE ACCOUNTS THAT REACHED TO MONTHLY FARE CAP BY ACTIVATION MONTH

Activation Month	Number of Individual Mobile Accounts	Mobile Accounts Where Fare Monthly Cap Reached		Total Fare Value for Month	\$/% of Total Fare Value Exceeding Monthly Fare Cap	
		Count	Percentage		\$	%
January 2024	14,160	23	0.2%	\$337,450	\$2,040	0.6%
February 2024	14,490	24	0.2%	\$346,340	\$2,150	0.6%
March 2024	15,110	22	0.1%	\$350,320	\$1,990	0.6%
Average	14,590	23	0.2%	\$344,700	\$2,060	0.6%

Other Equity Considerations of Fare Capping

The findings of this analysis do not prompt METRO to consider possible measures to avoid, minimize, and/or mitigate adverse impacts on minority or low-income riders within the parameters of the current fare capping policy, as no proposed change was determined to represent a potential disparate impact or disproportionate burden for protected populations. In fact, this analysis determined the policy presents no adverse impacts to riders, as customers who reach the cap will benefit from this policy by paying less money in fares over the course of a calendar month than they would have if the policy were not in place, and no riders will be charged more in fares than they were previously charged for the same amount of travel. Other considerations related to fare capping and METRO’s specific policy are discussed below.

BARRIERS TO FARE CAPPING BENEFITS

Although fare capping aims to provide equitable fare cost relative to trips taken among transit customers, certain groups of users may face barriers to accessing these benefits. The primary barriers to passengers accruing the benefits of the fare capping policy include the requirement for both a smartphone (mobile device with internet) and credit/debit card to pay for fares via the mobile account.

An analysis of smartphone and credit card access was conducted for customers surveyed who use a fare type eligible for the cap. As shown in **Table 22**, the percentage of minority customers without access to either a smartphone or a credit card is 1.10 percent higher compared to systemwide customers.

TABLE 22: DISTRIBUTION OF TICKET PURCHASES BY TICKET TYPE – MINORITY CUSTOMERS

Access to Smartphone or Card	Systemwide Customers Count	Systemwide Customers Percent	Minority Customers Count	Minority Customers Percent	Difference in Percentage
Has No Access to Smartphone	2,550	5.8%	1,770	5.6%	-0.2%
Has No Access to Credit or Debit Card	7,340	16.7%	5,630	17.7%	1.0%
Total Has No Access to Smartphone or Card	8,500	19.4%	6,510	20.5%	1.1%

Similarly, low-income customers without access to either a smartphone or a credit card is 17.9 percent higher compared to systemwide customers, as shown in **Table 23**.

TABLE 23: DISTRIBUTION OF TICKET PURCHASES BY TICKET TYPE – LOW INCOME CUSTOMERS

Access to Smartphone or Card	Systemwide Customers Count	Systemwide Customers Percent	Low-Income Customers Count	Low-Income Customers Percent	Difference in Percentage
Has No access to Smartphone	2,550	5.8%	1,190	8.0%	2.2%
Has No access to Credit or Debit Card	7,340	16.7%	2,740	18.4%	1.7%
Total Has No Access to Smartphone or Card	8,500	19.4%	3,320	22.3%	2.9%

To improve access to mobile fares, METRO could consider providing alternative options for the qualified households to access the fare cap program. These options may include paying cash at the ticket office, mailing payments, or receiving a physical transit pass card.

APPENDIX A: FINANCIAL ANALYSIS DETAILS

TABLE A - 1: SUMMARY OF UNIQUE ACCOUNTS REACHING THE DAILY FARE CAP, BY EXISTING FARE TYPE

Month	Existing Fare Type	Unique Account That Would Reach to Daily Fare Cap
January 2024	Ham Co Express 1-Day Pass	70
	Ham Co Express 1-Ride	157
	Ham Co Local 1-Day Pass	2,580
	Ham Co Local 1-Ride w/ transfer	1,317
	Ham Co Local 30-Day Pass	22
	METRO-TANK 30-Day Pass	1
	METRO-TANK Day Pass	389
	Suburban Co Express 1-Day Pass	19
	Suburban Co Express 1-Ride	53
February 2024	Ham Co Express 1-Day Pass	73
	Ham Co Express 1-Ride	151
	Ham Co Local 1-Day Pass	2,646
	Ham Co Local 1-Ride w/ transfer	1,306
	Ham Co Local 30-Day Pass	22
	METRO-TANK 30-Day Pass	2
	METRO-TANK Day Pass	369
	Suburban Co Express 1-Day Pass	31
	Suburban Co Express 1-Ride	65
March 2024	Ham Co Express 1-Day Pass	84
	Ham Co Express 1-Ride	138
	Ham Co Local 1-Day Pass	2,628
	Ham Co Local 1-Ride w/ transfer	1,215
	Ham Co Local 30-Day Pass	19
	METRO-TANK 30-Day Pass	3
	METRO-TANK Day Pass	328
	Suburban Co Express 1-Day Pass	27
	Suburban Co Express 1-Ride	62

TABLE A - 2: SUMMARY OF UNIQUE ACCOUNTS REACHING THE MONTHLY FARE CAP, BY EXISTING FARE TYPE

Month	Existing Fare Type	Unique Account That Would Reach to Monthly Fare Cap
January 2024	Ham Co Local 30-Day Pass	22
	METRO-TANK 30-Day Pass	1
February 2024	Ham Co Local 30-Day Pass	22
	METRO-TANK 30-Day Pass	2
March 2024	Ham Co Local 30-Day Pass	19
	METRO-TANK 30-Day Pass	3

APPENDIX B: PUBLIC OUTREACH SUMMARY REPORT