



# **AFFORDABLE TTC:**

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## A TICKET TO THE CITY

A Second Report of the Fair Fare Coalition  
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# ACKNOWLEDGMENT

We would like to thank the 100 research participants for sharing their life experiences and issues related to the rising cost of transit, as people living on low-income in Toronto. We are committed to amplifying the powerful messages shared during this research project and during the two feedback sessions.

# INTRODUCTION

Public discussion about quality of life in Toronto has begun to include the critical role of public transit. Concerns about infrastructure and service issues were widespread during the recent 2014 municipal election. Much of the focus of the discussion about public transit is on the economic costs of congestion, the environmental benefits of quality public transit services and the importance of transit as a public service. The City of Toronto Public Health report *Next Stop Health: Transit Access and Health Inequalities in Toronto* highlights the health dimension of public transit.

This second report of the Fair Fare Coalition brings another critical piece to the discussion about public transit—the cost of fares and the impact of cost for users of public transit who have no other transit choices, particularly because they are living on low incomes. People who receive Ontario Works or Ontario Disability Support Program benefits, and

workers making minimum wage, even if working full-time, are living below the poverty line and struggle to cover the cost of basic necessities, including public transit costs. The experiences and perspectives of the people who participated in this research speak powerfully about the role public transit plays in promoting and maintaining good health of both individuals and communities and in increasing social inclusion. For them, affordable public transit is a ticket to the city.

The City of Toronto has established a cross-departmental committee to develop a strategic framework to guide decisions about increasing transit affordability. There are many different measures that could be developed to ensure that people living on low-income have affordable transit. The people who participated in this research have a lot to contribute to an understanding of what measures are equitable and will actually make a positive impact on access to public transit.

<sup>1</sup> Medical Officer of Health, City of Toronto (2013) *Next Stop Health: Transit Access and Health Inequalities in Toronto* Online at: <http://www.toronto.ca/legdocs/mmis/2013/hl/bgrd/backgroundfile-56665.pdf>

<sup>2</sup> We determined the poverty line using LICO (low-income cut off) measures.

It is clear from both of the Fair Fare Coalition's community research initiatives that public transit is a ticket to a full, healthy equitable life in the city. Not being able to afford TTC fares forces people to make impossible budgeting choices and shuts them out of many of the activities that benefit individual health and well-being, as well as the strength and vibrancy of communities across Toronto.

The TTC is the largest transit system in Canada, and the third largest system in North America. As well documented by public transit user groups, disappearing government subsidies have led to serious underfunding

that manifests as inadequate service and unaffordable fares. Successive provincial and federal governments bear much of the responsibility for the current public transit situation.

Fares are only one way to fund public transit. However, it is the funding tool the TTC relies on more than any other municipality in North America. Seventy per cent of the cost of the service is funded through the fare box. Instead of being treated as a valuable public service (like libraries, community and recreation centres, and public health), public transit is treated like a market commodity that individual users are required to pay for in order to access this service.



<sup>3</sup> Mackenzie, H (2013) The Solution to Toronto's \$2.5 billion public transit expansion plan. Centre for Policy Alternatives Online at: <https://www.policyalternatives.ca/newsroom/updates/solution-torontos-25-billion-public-transit-expansion>

<sup>4</sup> Medical Officer of Health, City of Toronto (2013) Next Stop Health: Transit Access and Health Inequities in Toronto Online at: <http://www.toronto.ca/legdocs/mmis/2013/hl/bgrd/backgroundfile-56665.pdf>

Fares as a flat fee are “extremely regressive” because it means that those with lower income are paying proportionately more of their income on fares. Making low incomes stretch to cover this disproportionate cost is almost impossible. In the words of one research participant “creating the balanced budget for people on low-income – that’s really what needs to happen, not for the legislature [government] to balance the budget on poor people’s backs.”

The recent increases in TTC fares have exceeded the rate of inflation and certainly are far greater than any increases in government income security programs and the minimum wage rate. Toronto now has the least affordable monthly passes in Canada (next to Montreal).

This failure of public policy stands in sharp contrast to the actions of many other jurisdictions, beyond the GTA, that have responded to the need for improved transit affordability by implementing a variety of low-income transit fare discount plans, such as the Region of Waterloo, Hamilton, Kingston, Calgary and Guelph. All have subsidized

passes for adults and some jurisdictions also provide discounts to youth and seniors who are living below the LICO. Guelph has a pilot for those below the LIM (Low Income Measure) . It is time for the City of Toronto to demonstrate vision and leadership, and to take swift action around the issue of affordability, while advocacy efforts seek to ensure TTC has more funding from higher levels of government.

It is our hope that this report will prompt this action in ways that respect and adequately respond to the reasons why people living on low-income use public transit, how they use it, and what it means to all of us when public transit is seen as a strategic and valuable public service.



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# THE COMMUNITY-BASED RESEARCH PROJECT

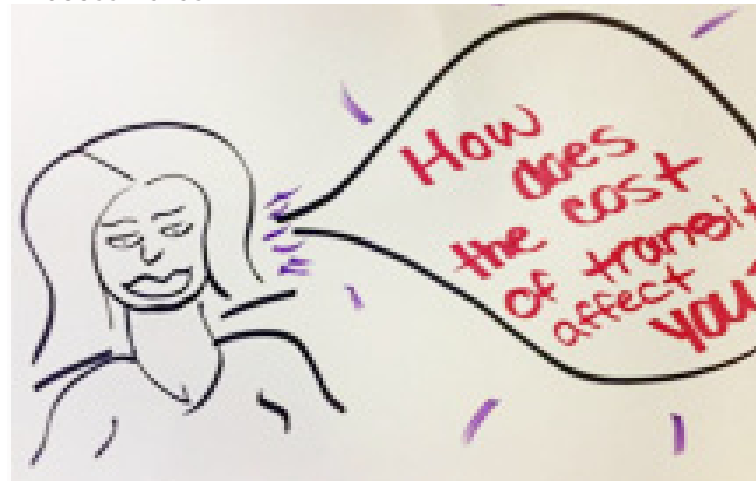
This is the Fair Fare Coalition's second research project. This report was intended to gather, strengthen, and mobilize shared experiences around the impacts of transit costs, and to generate ideas about ways to make transit more affordable in Toronto. It demonstrates that public transit is not an optional service, but a critical part of the fabric of the lives of Torontonians, especially low-income Torontonians. This report provides powerful testimony to how affordability impacts individual and community health, social inclusion and social cohesion and equity in the city.

## SPECIFICALLY, THE RESEARCH:

- Provides a better picture of the transit needs of people living on low income including when (times and days) and for what purposes people use the TTC
- Shows what people have to do to manage when transit passes and fares are unaffordable. For example,

a participant might decide not to do some activities or go to some appointments in order to take fewer trips, and rely on food banks when the money runs out

- Demonstrates the need for both free and lower cost public transit fare options
- Begins to define "affordability" as it relates to the price of discounted fares and passes
- Calls for an "Access Pass" and "Access Fares".



Drawn by one of the research participants to illustrate a key discussion question.

Community-Based Research asks questions communities want answers to. Members of the Fair Fare Coalition include those who have to live with the impact of the rising cost of the TTC in their daily lives, as well as staff at community-based organizations and community health centres. Our members recognized the importance of looking at remedies to the growing financial inaccessibility of the TTC. The lead researcher worked with a research sub-committee from the Fair Fare Coalition, as well as a group of community members who were potential research participants, to develop the initial research plan. Participants also helped to facilitate some of the focus groups. From March to May of 2014, eight 90-minute-long focus group sessions were held. One hundred people participated.

The project prioritized inclusion of people living on low incomes. Participants were recruited through various community organizations and social service agencies. The focus groups took place in Etobicoke, North York, Scarborough, and downtown Toronto. Participating organizations included: PTP Adult Learning and

Employment Programs; the Stop Community Food Centre; the Labour Education Centre (LEC); the Corner Drop-In (St. Stephen's Community House); Agincourt Community Services Association (ACSA); Parkdale Activity Recreation Centre (PARC); Sistering, and South Riverdale Community Health Centre.

A mix of qualitative and quantitative research tools and several interactive activities, including a trip mapping exercise and story illustration, were used to foster engagement and fruitful discussion.

In addition, a 25-question questionnaire was completed by 86 of the 100 participants. The questionnaire provides quantifiable data on aspects of getting around on a low-income in Toronto.

Our purpose was not just to collect information. We wanted to gather, strengthen, and mobilize community knowledge – the daily experiences of low-income people trying to get around in Toronto - which is often overlooked in public transit decision-making. Finally we wanted to build

a stronger picture of what more affordable transit in Toronto would look like. That is why we returned to community members, especially those who participated in the focus groups and completed the questionnaire, to present the final research findings and to continue the discussion about how to use this information to bring about the kind of change we want to see. Our recommendations were further developed in these two sessions and consequent Fair Fare Coalition meetings. Our hope is by reading this report, you too will become part of this movement for change that makes public transit an affordable part of our city's infrastructure and public service.



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# THERE IS A “COST” TO THE HIGH PRICE OF PUBLIC TRANSIT

Cost is a significant barrier to transit usage and to daily mobility. Most research participants indicated that cost was a big problem that prevented them from doing many things. Many participants stated that social destinations, such as visiting family or friends, as well as doing things like going to recreation centres and volunteering, were destinations they could not reach due to cost. “Library, recreation centre, visiting family. I can’t afford it because my income is low,” said one participant.

People with children face additional financial pressures because they have to pay multiple fares when they take children to one location and then have to continue to travel to another. Research participants who are in school described this problem when dropping off and picking up children at school or daycare, taking children to sports and other recreational or social

activities or to the library. Shopping sometimes also involved multiple trips, especially in order to be able to shop more affordably or for specific foods. Since most of these families do not have access to a car, this sort of “trip chaining” was found to be very expensive. One research participant explained it this way: “I have two children at different schools. I drop one and then the other. After I go to school. So hard to pay transportation.” Another one explained the exorbitant cost: “I travel always with my four year old son and spend \$13.50 on just bus fare to get him to school and home along with myself.” Free fares for children 12 years old and under will relieve some, but not all, of this pressure for parents. They still need to pay multiple fares for themselves and to pay for children over 12 years of age.

Strategies to deal with cost are variable and carry their own consequences.



While limiting the number of transit trips is one strategy, participants reported situations where not using transit was not an option. One research participant put it this way: “If you don’t have the money to get there to get a job... you have to wait two weeks until they pay you. So how am I going to afford my transit? How?” Several respondents noted that currently, their budget is so tight that they cannot afford the transit costs to get to free events that are thought to be accessible.

Some people living on low-income, especially those living downtown, walk all over the city to get to all the places they need to go to in order to access basic needs more cheaply and to access essential services, such as food banks, meal programs, and appointments with employment or social services agencies. One research participant simply said: “Walk”. Walking is the only option for some people, given that, for example, a single person receiving Ontario Works only has \$280/month to cover all expenses.

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Existing rate discounts don't work for many lower income people. Adult learners attending adult basic education programs (literacy or adult secondary credit programs) face similar financial burdens of cost but are excluded from some of the supports available to other students. None of the nineteen participants in our study who were enrolled as full-time adult students were eligible for the student discounted metropass, and many spoke to the unfairness and frustration this creates. Participants who were students saw themselves as making great efforts to upgrade their skills in order to pull themselves out of poverty. One student spoke of the huge difficulty with the current cost of transit in Toronto: "If I can't afford it, I can't come to school."

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One participant astutely observed, "Things that are meant to make transit more affordable aren't always working the way the officials might think." Although it didn't come up in our discussions, it should also be pointed out that other discount strategies used by the TTC tend not to work for low income people. People working in precarious jobs, for instance, can't readily take advantage of the Metropass Discount Plan (MDP) because they would be unable to predict their patterns of employment for the coming year.

Current transit supports to people living on low incomes are becoming severely strained. Agencies that give tokens to their clients and participants often cannot meet the need for TTC tokens and run out, as observed by this participant: "Cost of transit is too high. Plus agencies can't afford to buy enough tokens." More than half of the research participants identified that they had been affected by cuts in recent years to how many tokens drop-ins and agencies can provide, meaning they have tried to get tokens but have been unable to. More than half of the participants felt it would be helpful if drop-ins and agencies could provide more tokens.



Drawn by a research participant to illustrate the 'impossible' choices people are forced to make between TTC tokens, groceries and work.

Transit costs are often offset with “food dollars”. Many research participants said that they routinely sacrifice feeding themselves adequately due in part to the budgetary restriction produced by transit costs. Untenable budgeting and life choices are made every day. Said one participant: “My dilemma is do I want to go there [to a destination accessed by transit], or do I want a bag of milk or loaf of bread to do me for a couple of days?”

Do I want to eat or do I want to be able to go to whatever particular appointment? That’s my biggest dilemma.” Sometimes there are no options. “Unfortunately, I do have to be concerned with transit because it’s my only means of transportation. If I was in a position not to use transit, then I could have an additional meal,” said another participant.

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There are costs to health when individuals cannot afford to travel to medical appointments. One research participant described making choices between food and getting to a doctor's appointment: "Nobody should have to even consider something like that in this resourceful country of ours," they said. Another research participant explained that if there were discounted fares or a pass, "I would be able to get to all my medical appointments instead of choosing which are more important."



By a research participant to illustrate the relationship between transit and health

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A powerful picture of the cost of unaffordable public transit emerged in discussions about what research participants could do if public transit was affordable. Increased physical and emotional well-being was one of the most common responses given when research participants were asked how their daily life might change if they didn't have to worry about the costs of transit. One research participant linked the barriers related to cost of transit to depression, with an impact on well-being: "No wonder there are so many people are depressed.... [transit affordability] has an effect on somebody's well-being," the participant said. Another research participant expressed how a discounted pass would relieve her stress, and allow her to take her children out more frequently: "It will change my life because I will take my kids out more frequently. Also, stress will go away. I can go to school, or training programs. It will relief [sic] stress."

One research participant demonstrated a full range of things she would do if she had a discounted pass: "I would go to drop-ins, full-time school, job search, counselling services, parks and recreation, rallies and demonstrations,

activism, and volunteering."

Social isolation and stress were raised as a particular concern for people with psychiatric disabilities. One research participant explains how the high cost of transit exacerbates these issues, whereas with affordable and accessible transit "People would be able to go do something with their lives. People become so secluded and just stay at home because of the stress of it," they said. A discounted pass would enable another research participant to "Just be less restrained, could get up and go anytime, feel freedom."

Respondents explained they could access services they currently cannot, or access preferable services that might be currently out of reach, such as a cheaper grocery store or one that has more culturally-specific foods.

Employment and training opportunities could also be seized more readily with decreased transit costs, according to research participants. It was also noted by a few participants that certain types of work require transit to move between work sites, including construction, domestic labour, trades, and acting.

One research participant explains, “I could look for employment more than 2 days a month”.

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# TRANSIT MUST PROVIDE FLEXIBILITY AND CHOICE

Public transit is a main mode of transportation for people living on low income. All of the participants in the research study use public transit; for the majority it is their main mode of transportation. Most respondents do not have a car, nor do their households. The large majority of respondents could be considered very frequent users of public transit. More than half of respondents use public transit daily. Many use it a few times a week.

Transit is used for a wide variety of important purposes. “I spend my tokens on rides to places to sleep, eat, or medical and OW appointments,” said one participant. “If I want to be more productive or volunteer, I would need a supplement or pass for the poor,” said another participant. “I could get to some of the services out there that are already available,” explained another participant. About half of participants noted that they have needed transit on a heat alert, cold alert, or smog alert day to get to a heating or cooling station.

Currently, research participants pay with cash or tokens most often.

Tokens were the most common fare payment method used. Of those who spent over \$100 a month on transit, most could not afford the upfront and one-time cost of a monthly pass. One research participant reported, “I normally buy a Metropass, but the last couple of months have been tight and I decided not to get them.”

Additionally, it is most likely that those spending upwards of \$100 a month were including the cost of fares for children in their spending estimate since at the time of our study free transit for children had not yet been introduced.

Cost and affordability were by far the most common reasons respondents used the fare payment method that they did. Often, people pay with cash because they don’t have the cash flow to buy in bulk. Many commented that it did not feel like it was a choice because they “had to” pay in that manner, or it was “what [they] could afford”.

Participants use transit at all times of the day, including during 'peak hours'. About half of the respondents reported that they frequently travel during "peak hours" in both the morning and the afternoon. The proposal of reduced transit fares in off peak hours would still lead to financial hardship for those low income earners that have no choice but to travel in peak hours as dictated by their employer or school program, for example.



# OUR RECOMMENDATIONS

Given the research findings, any strategies to deal with affordability of public transit, especially for those living on lowest incomes, need to be bold and progressive. They need to respond to the financial realities of low-income transit riders and support access to public transit at the times when they need to use it. Anything less will not produce the potential benefits to the health and well-being of individuals and their families, or contribute to equity, social inclusion or cohesion throughout the City of Toronto.

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## **A SYSTEM OF ‘ACCESS’ PASSES AND FARES GEARED TO INCOME.**

**a)** A free TTC pass should be given to people receiving ODSP and OW benefits. This pass needs to be free because any amount is too much given the gross inadequacy of the basic needs allowance for meeting basic needs. OW and ODSP recipients would continue to be eligible for volunteer and employment support benefits.

**b)** A \$50 TTC Metropass and an equivalent reduction in tokens (\$1/token) should be available for people who live at or below LICO and who are not receiving OW or ODSP. This would mean a low income minimum wage worker would spend about 3% of their income on transit.

**c)** Any fare reduction strategies should not be limited to travelling in off-peak hours, or certain days of the week. This is because people often need to travel during peak hours or on a certain day of the week to get to work or medical appointments, for example.

**d)** The process for assessing eligibility and using the Access pass should be

free, easy to access, and respectful of the confidentiality and dignity of applicants. This means that applicants shouldn't have to jump through big bureaucratic hurdles or pay additional money to get approval to use an Access pass. This also means that eligibility should only be assessed at the point of purchasing a Metropass or tokens. It also means that the Access Pass should not be visibly identifiable as a pass for people living on low-income. And it means that the process for applying is not reliant on government departments that administer income security programs. This is because we do not want the Access Pass to affect what people currently receive with benefits programs. Also many people have negative experiences trying to access the full range of benefits.

**e)** Fare reduction measures should not come at the expense of service quality. The TTC gets the least amount of government support per ride compared to all other North American transit systems. Riders need more service and lower fares.

**f)** The City should pilot the Access Pass in 2015.

2

**ALLOW PEOPLE TO RIDE THE TTC FREE WHEN THE TORONTO BOARD OF HEALTH ISSUES EXTREME WEATHER ALERTS.**

This would enable people to travel to heating and cooling stations. The current distribution system during alerts does not reach all those who may need to use the TTC to escape extreme weather conditions. Implementation can simply be instructing drivers not to ask for a fare from anyone boarding who does not pay.

3

**GIVE BULK DISCOUNTS TO ORGANIZATIONS THAT PURCHASE TTC TOKENS TO DISTRIBUTE TO PEOPLE WHO USE PUBLIC TRANSIT TO ACCESS THEIR SERVICES, PROGRAMS OR TO GO TO REFERRALS.**

Social service agencies that participated in a Fair Fare Coalition survey indicated they spent an average of \$14,000 a year providing tokens to people accessing services. Demand for tokens is outstripping supply, and most agencies are not receiving increased funding to deliver

**Affordable public transit is a ticket to the city which all residents, regardless of income, want to and have the right to enjoy.**

# ABOUT THE FAIR FARE COALITION

The Fair Fare Coalition is a group of community members and people who work in community based agencies and services and adult learning centres. Our recommendations to improve access to public transit are gaining more and more endorsers. A full list is available upon request.

The Fair Fare Coalition was formed in response to the fare hike of January 2010 that made an already expensive public transit system unaffordable for many residents of Toronto, especially people living on low incomes and people living with disabilities. Since that time, Torontonians have been hit by other fare increases, intensifying an already difficult situation for low-income residents.

The Fair Fare Coalition is concerned about the impact of the high cost of riding the TTC on the physical health and economic, mental and emotional well-being of people living on low-income and people with disabilities.

# RESOURCES

Toronto Board of Health (2013) Next Stop Health: Transit Access and Health Inequities in Toronto City of Toronto Online at: <http://www.toronto.ca/legdocs/mmis/2013/hl/bgrd/backgroundfile-56681.pdf>

Toronto Board of Health (2013) A Jurisdictional Review of Canadian Initiatives to Improve the Affordability of Public Transit for People Living on a Low Income City of Toronto Online at: [https://www1.toronto.ca/city\\_of\\_toronto/toronto\\_public\\_health/performance\\_\\_standards/map/files/pdf/jurisdictional\\_review.pdf](https://www1.toronto.ca/city_of_toronto/toronto_public_health/performance__standards/map/files/pdf/jurisdictional_review.pdf)

Toronto Board of Health (2013) Transportation Priorities and Investment for a Healthy Toronto, City of Toronto Online at: <http://www.toronto.ca/legdocs/mmis/2013/hl/bgrd/backgroundfile-56649.pdf>

Fair Fare Coalition (2011) No Fair Box: Comments from Toronto Communities on TTC Fare Increases and Services This report is available on request by contacting Susan Bender at [fairfarettc@gmail.com](mailto:fairfarettc@gmail.com).

This report was the first report completed by the Fair Fare Coalition. In response to the fare hikes in 2010, the Fair Fare Coalition undertook a community-based research project to evaluate the impact that increasing transit costs were having on the lives of people living on low-incomes in Toronto.









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