

Transit Fare Equity Program: Phase 1 Evaluation Report

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PREPARED FOR

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Executive Summary

Affordable transportation contributes to the overall health and well-being of individuals and neighbourhoods through improving access to essential services, goods and opportunities to participate in the community. However, for low income residents, and particularly those receiving social assistance, the ability to access many of the benefits available is hindered by one's socio-economic position. Low income people are often more reliant upon public transit and spend a larger proportion of their earnings on transportation compared to more economically advantaged populations. This is especially important given the current cost of public transportation in the City of Toronto which can function more as a barrier than pathway to those living in poverty.

To address transit affordability, the Fair Pass (FP) Program provides a discount on TTC fares, available on a PRESTO card. Eligible residents who apply receive a 12 month discount of 21% for an adult monthly pass and a discount of 33% for the adult single fare (also referred to as epurse).

The FP program is being rolled out in a phased approach. Phase 1, led by Toronto Employment & Social Services (TESS), was launched in April 2018 and offered the discount to residents in receipt of Ontario Works (OW) and Ontario Disability Support Program (ODSP) who are not in receipt of any other types of transportation supports equal to or greater than \$100. Phase 2 will commence in 2019 and will extend the FP to residents in receipt of child care fee subsidy, and, Phase 3 will provide the discount to all other Toronto residents living with an income below the Low Income Measure +15% eligibility threshold.

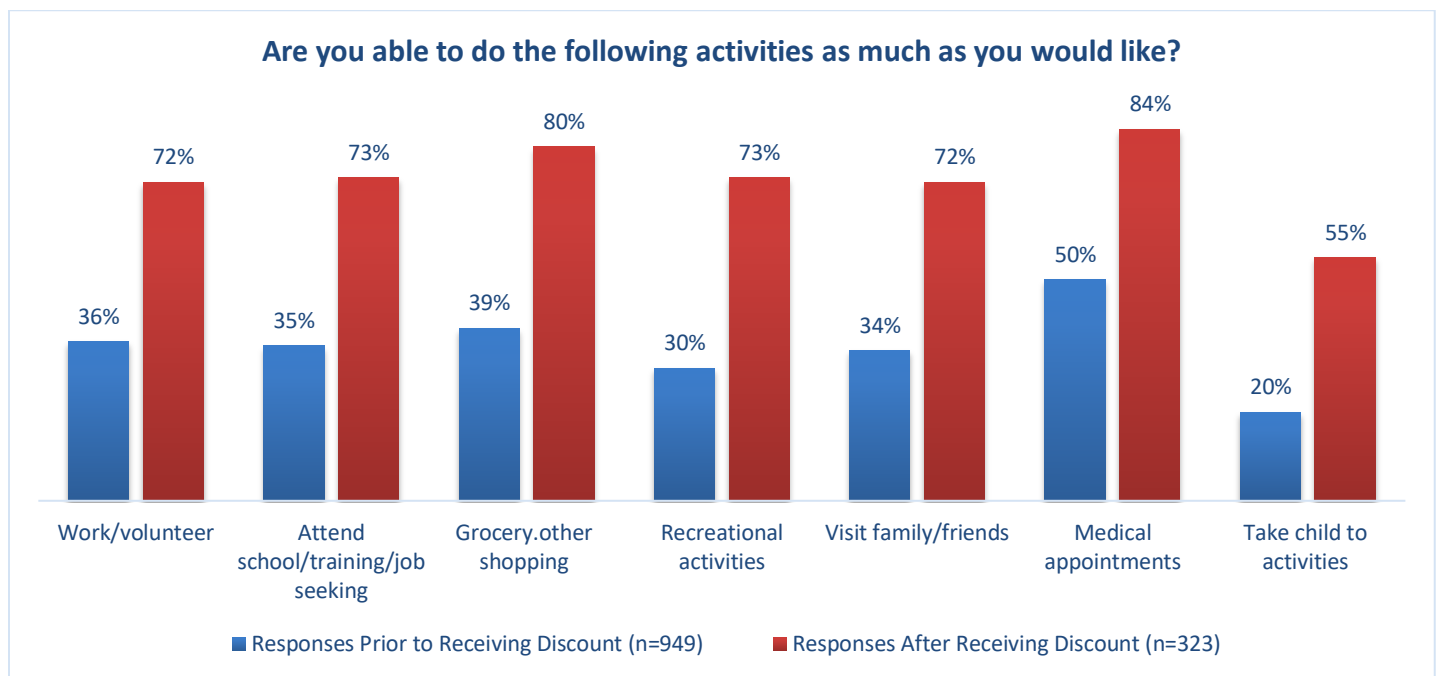
An evaluation of Phase 1 was conducted drawing on ridership and administrative data, consultations with program users and non-users, and discussions with TESS staff and city partners involved in Phase 1 implementation. The evaluation had the following objectives:

1. To document the cost of the program during Phase 1.
2. To understand successes and challenges associated with program implementation.
3. To determine program impact on low income residents during Phase 1.

Key Evaluation Findings

The FP program has clear benefits for residents with low incomes. FP cardholders are able to access more services and supports because of the discount. The FP program enables users to participate more frequently in a variety of community activities including work/volunteering, attending school/training, job search, shopping, recreational activities, visiting family and friends, attending medical appointments, and taking children to activities throughout the City.

The FP program promotes social equity by allowing residents to participate more fully in their community. It has made access to opportunities, services and supports more available for many cardholders. Seventy two percent of FP cardholders reported an increased use of transit. Many also reported increases in how often they were able to afford to do daily activities (see figure below).



FP cardholders are using transit more frequently. FP cardholders reported using the Toronto Transit Commission (TTC) more frequently after receiving the FP compared to before they received the discount. The majority of FP cardholders (71%) were aware of the new TTC 2-hour transfer, and over half of them reported that their TTC usage has increased because of it.

FP Cardholders use transit differently than other riders. FP cardholders ride the TTC most often when other ridership is lower (e.g., during the day, late evening, and on weekends). They make more transactions compared to other PRESTO cardholders at these times. FP cardholders are more likely to ride the bus compared to other forms of public transportation, and are more likely to purchase single ride fares compared to a monthly pass.

The program is accessible and convenient for riders. Most cardholders understand the information they received about the program, find the application process easy, and know how to use the FP card. They report that locations to load the FP card are easy to find, although nearly half of FP cardholders expressed a desire for more locations to be available to load money onto the FP card. About one third of FP cardholders experienced some trouble loading money on their cards or experienced a time when their card did not work, but issues were typically resolved quickly. Over 60% of all Fair Pass cardholders have chosen to protect and register their card.

Usage among FP cardholders could increase. Approximately 40% of FP cardholders have not used their discount due to health reasons, financial limitations or access to other modes of transportation. While some eligible clients have not applied for the FP card, program uptake surpassed initial estimates less than one year into implementation.

The FP Program does not stigmatize users. The vast majority of people (91%) interviewed felt that they were treated with respect and courtesy when using the Fair Pass.

All City staff involved in the administration of Phase 1 of the program were impacted in some way, but even staff who experienced significant increases in their workload felt that the benefits of the FP program outweighed any challenges and were worth it. Delivery of the FP program is now part of TESS' regular workflow and organizational processes, and impacts on staff roles and workloads are diminishing.

Considerations

The findings presented in this report raise a number of issues and ideas that should be considered as the program moves forward.

Consideration 1: The City of Toronto should continue to monitor, evaluate and where appropriate improve the ongoing delivery and administration of the program (areas could include: greater communication on the benefits of the discount, use of multiple languages in application form, and refresher training for staff). .

Consideration 2 The City of Toronto should consider additional steps it can take to assist residents with using their FP PRESTO card (e.g., provide maps of where to load PRESTO cards, information about how to check FP card balances, and clarification on FP replacement policy/process).

Consideration 3: The City of Toronto should seek to better understand reasons for the low usage rate of the FP card and determine appropriate next steps/actions to improve the benefit take-up.

Consideration 4: The City of Toronto should continue to engage the public, city staff and partners to remove any barriers that will restrict residents from fully accessing and benefiting from the FP Program (e.g. PRESTO card load locations, discount sound/ light when tapped, PRESTO representative designated for FP program)

Consideration 5: The City of Toronto should explore why cardholders who identify as First Nations, Metis and/or Inuit are least likely to report feeling comfortable using the card, and seek to improve the experience.

Consideration 6: The City of Toronto should explore the possibility of conducting a longitudinal evaluation to better understand the impact of the FP program on cardholders' quality of life.

Moving Forward

As champions for poverty reduction in the City of Toronto, it is important that city staff continue to monitor Phase 1 of the Transit Fare Equity Program to ensure that it remains an effective strategy for improving the affordability of transit among low income residents.

The program has generally been accessible and convenient for FP users. This is an important achievement, given that people living with low incomes must often navigate complex bureaucratic systems in order to access the supports that they need. Most cardholders who were surveyed during the evaluation said that they were comfortable with the process of applying for and using their FP card. Equally as important, most FP cardholders did not feel stigmatized when using the discount for transit. Moving forward, taking steps towards greater user choice will help make the FP Program even more responsive to the needs of Toronto's diverse communities. As the City looks forward with Transit Fare Equity, it should continue to actively engage with residents and other partners to hold each other accountable and collectively bring about change and reduce poverty.

Introduction

Affordable transportation contributes to overall health and well-being through ensuring access to essential services and opportunities to participate in the community¹. However, for low income residents, particularly those receiving social assistance who are often more reliant upon public transit compared to more economically advantaged populations², the current cost of public transportation in Toronto functions as a barrier to equitable opportunities and can contribute to social isolation and exclusion. Therefore, regular fare prices do not reflect equity in transportation as economically disadvantaged individuals are required to contribute a proportionally greater amount of their income to purchasing transit fares³.

To address fare inequity, Phase 1 of the Fair Pass program provides a discount on a PRESTO card to eligible adults who are on social assistance and not in receipt of transportation supports of \$100 or more. The City's Toronto Employment and Social Services (TESS) division is responsible for managing the planning, delivery and administration of the Fair Pass card (FP card). The FP card functions like any other PRESTO card, and can be loaded with money online, through the PRESTO mobile app, at select Shoppers Drug Mart locations, and TTC subway stations. The minimum amount that can be loaded onto a PRESTO card is \$10 or \$5 at TTC subway stations. Money loaded online can take up to 24 hours to become available in the rider's PRESTO account. When using a FP card, users receive discounts whether they purchase single fares or monthly passes. Discount amounts provided through the FP are presented in Table 1.

¹ Toronto Public Health. (2013). *Next Stop Health: Transit Access and Health Inequalities in Toronto*.

² Toronto Public Health. (2013). *Next Stop Health: Transit Access and Health Inequalities in Toronto*.

³ Toronto Fair Fare Coalition. (n.d.). *Affordable TTC: A Ticket to the City*.

Table 1: Transit Costs for Fair Pass Users

TTC Fare Types	Regular Adult PRESTO Fare	Fair Pass User Pays	Savings	Savings %
(April 2018–March 2019)				
Single Ride (epurse)	\$3.00	\$2.00	\$1.00	33%
Monthly Pass	\$146.25	\$115.50	\$30.75	21%
(April 2019–present)				
Single Ride	\$3.10	\$2.05	\$1.05	34%
Monthly Pass	\$151.15	\$119.40	\$31.75	21%

The City of Toronto's Transit Fare Equity (TFE) Program is being implemented in a multi-phased approach. Prior to the launch of Phase 1, the TTC worked with Metrolinx (PRESTO) to ensure that the technology and FP discount was ready. TTC Operations and Transit Enforcement staff were also briefed in advance to prepare for its introduction. In addition, the City had TESS staff and social assistance clients test out the discount in real time on the TTC. In March 2018, TESS embarked on a soft launch of the FP Program at two of its 15 office locations, followed by a full launch across all TESS offices in April 2018.

Phase 1 provides discounted transit fares to Ontario Works and Ontario Disability Support Program (ODSP) clients not in receipt of transportation supports equal to or greater than \$100. Phase 2 will extend the Fair Pass to residents receiving child care fee subsidy, and Phase 3 will provide the Fair Pass to all other Toronto residents living with an income below the Low Income Measure +15% threshold. Phase 1 is the focus of the current report.

This program is grounded within larger City-wide goals of poverty reduction. Specifically, the Toronto Poverty Reduction Strategy emphasizes making transit more affordable for low income residents. One of the goals of this program is to promote greater social inclusion and allow low income residents to participate more fully in the community and access greater essential services and supports to improve their overall well-being. The need for affordable

transportation has been recognized to ensure that all individuals reliant upon public transportation will benefit from these enhancements⁴.

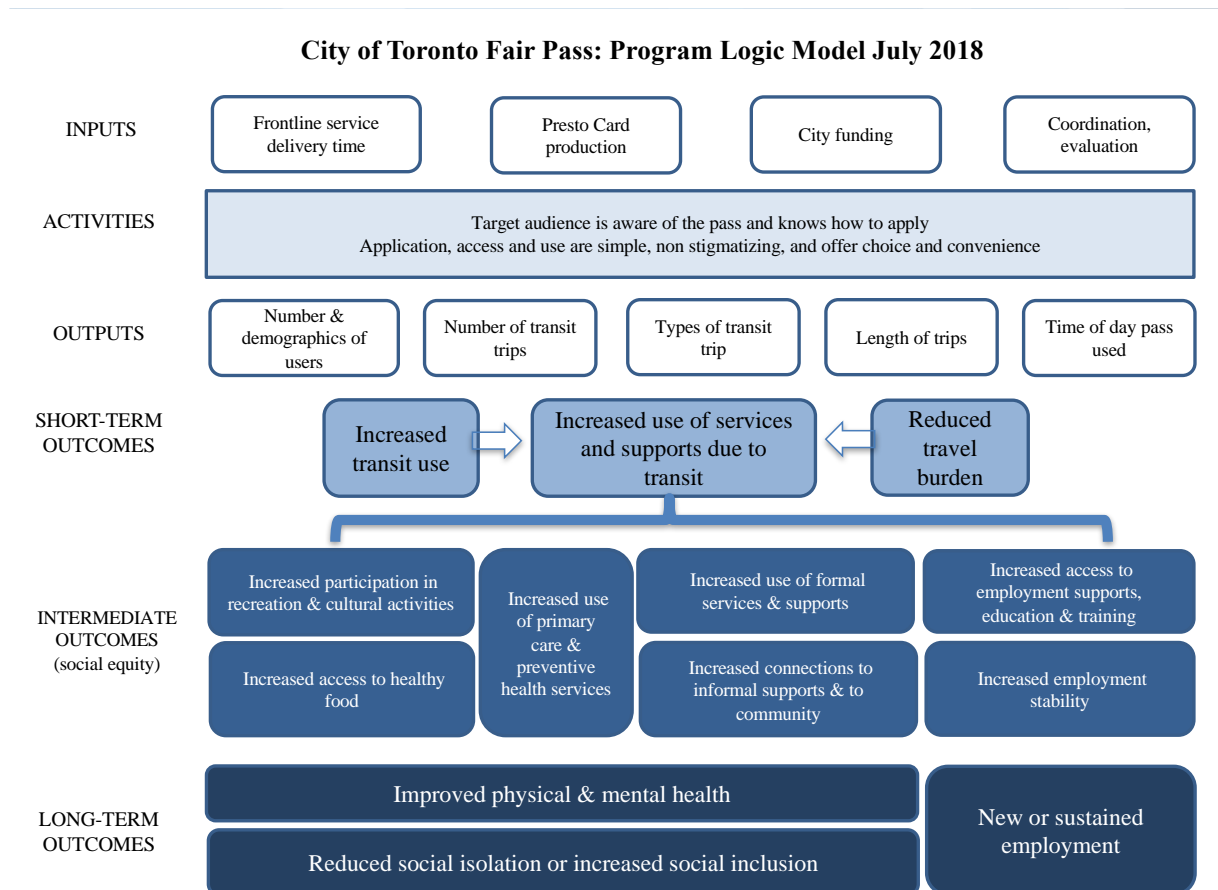
The purpose of this report is to summarize current evaluation findings, draw conclusions about the outcomes of Phase 1 to date, and (where warranted) make recommendations to improve program delivery, partnership and accountability. It should be noted that as the program continues and becomes more accessible, some of the considerations made in this report may have already been addressed by the City of Toronto.

Program Logic Model

A program logic model for the TFE pilot project is presented to illustrate the relationship between program activities and short-term (i.e., initial meaningful benefits that occur quickly), intermediate, and long-term outcomes (durable, higher level changes expected to result over a longer period of time). This diagram (see Figure 1) is designed to illustrate the intended path toward change.

⁴ Toronto Transit Commission. (2014). *Toward a Policy Framework for Toronto Transit Fare Equity*.

Figure 1: Toronto Fair Pass Program Logic Model



Evaluation Objectives and Questions

Taylor Newberry Consulting (TNC) was contracted to design an evaluation framework that would meet three primary evaluation objectives that were identified by the Transit Fare Equity Working Group:

1. To document the cost of the program during Phase 1.
2. To understand successes and challenges associated with program implementation.
3. To document program impact on low income residents during Phase 1.

The evaluation was also designed to answer six key questions intended to assess the program's cost, implementation, and impact. Table 2 presents the overarching evaluation questions, complimented by more specific questions meant to capture additional lessons learned about the program.

Table 2: Evaluation Questions

Evaluation Questions	Sub-Questions
1) What is the ridership behaviour and/or ridership patterns of clients?	<ul style="list-style-type: none"> a) How often is the Transit Discount Card used? How is the program being used? b) What type of transit (e.g., bus, street car, subway) do users ride? c) What are the origins, destinations, and lengths of trips taken by users? d) What times of day is the Card used? e) What savings are there? How do we measure them? Where is increased ridership, frequency, time of day, etc.?
2) Is the program accessible and convenient for riders?	<ul style="list-style-type: none"> a) Are the eligible groups aware of the Card? Has the communication process worked well? What impact has marketing had? b) Are some eligible people or groups less likely to apply than others? Did some clients apply for the discount and then not use it? c) Do the eligible groups know how to apply for the Card? d) Does the program offer users choice and convenience? Is it easy to load money onto the cards? i.e., are there TTC stations and/or Shoppers Drug marts nearby? e) Is the process of applying for, accessing, and using the Card stigmatizing?
3) Does the program change transit behaviours?	<ul style="list-style-type: none"> a) Do Card users ride transit more often or differently? b) Does the Card reduce rider burden? Do riders spend less money, time and energy getting where they need to go? Are those savings sufficient to change transit behaviour? c) Does the Card generate new activity among users (i.e., do they engage with the community in new ways that did not occur before using the Card)?
4) Does the program promote social equity?	<ul style="list-style-type: none"> a) Do Card users access formal services and informal supports that enhance social equity? b) Do they participate in work, recreation, training or other activities in new ways?
5) Does the program positively impact riders' quality of life?	<ul style="list-style-type: none"> a) Does program participation improve health and well-being? b) Does program participation lead to new or sustained employment, increased hours and/or increased employment stability?
6) What are the administrative costs of the program to the City? What are the program usage costs to the City?	<ul style="list-style-type: none"> a) Administrative costs? b) Program usage costs/costs of the cards (including replacement cards), what is purchased i.e. single rides versus passes, and how much the cards are used)?

Evaluation Methods

A number of different organizations implemented the evaluation framework. Details about each component's implementation are described below. Once data was collected and a number of background reports were created, TNC was once again contracted to write a summary report that combined all of the evaluation findings to date for Phase 1.

Pre-Launch Exploratory Focus Groups

TNC conducted three focus groups with 25 individuals who were eligible for Phase 1 prior to the program's launch. Questions asked during these discussions focused on identifying activities that were currently out of reach for participants due to barriers posed by transportation, and on the activities they might participate in, or participate in to a greater extent if they received discounted fares. Findings from these discussions informed the development of the baseline and post-test user surveys.

Baseline User Survey

A baseline survey was completed by FP cardholders between May and June 2018. The survey was originally distributed through internal efforts (i.e., the survey was posted on the Poverty Reduction website and a survey was distributed in hardcopy to all FP cardholders at TESS offices). These approaches yielded a low response rate so R.A. Malatest & Associates Ltd. were externally contracted to conduct a telephone survey of FP cardholders, and in total 1,602 responses were collected. The survey focused on understanding current ridership behaviour, perceptions of the application process, and collected demographic information.

At the end of the survey, cardholders were asked if they would be willing to be contacted again to participate in a post-test survey and/or an in-depth interview. A total of 494 cardholders agreed to be contacted again.

Post-test User Survey

R.A. Malatest & Associates Ltd. were also contracted to complete a post-test telephone survey with 1,000⁵ active cardholders (i.e., cardholders who had used their card at least once). A total

⁵ The variance in the number of clients participating in the pre and post TFE survey is due to the additional survey techniques (online, hardcopy) employed during the pre-survey. A 1,000 response threshold remained the same for both the pre/post telephone survey.

of 323 cardholders who also completed the baseline survey were included, and an additional 677 cardholders were reached and completed only the post-test survey to ensure an adequate and comparable sample size. Where possible, the baseline survey was simulated with new participants, asking them to retrospectively reflect on their experiences of using transit prior to receiving the FP card.⁶

R.A. Malatest & Associates Ltd. prepared a report and slide-deck that summarized the post-test survey findings. The survey did not solicit information on the length of time each client had been a cardholder. This means that some survey participants may have been using the FP card for a shorter period of time compared to others possibly influencing their responses and the impact the discount had on their lives.

In-Depth Interviews with Current Users

In-depth interviews were conducted with current cardholders who were using the FP to capture information about how they use transit to move throughout the City of Toronto, ways to improve the FP discount program, and to better understand the impact of the program on cardholders. The Poverty Reduction Strategy Office contracted Working for Change (WfC) to develop an interview guide, conduct interviews with current users, and to write an evaluation report to document the findings.

WfC is a charitable organization that provides training and employment opportunities for people disadvantaged by mental illness and/or addiction issues, poverty, homelessness, violence, and newcomer/immigration experiences. WfC also operates a number of social enterprises, one of which is Grassroots Research. Through Grassroots Research, WfC employed seven community-based researchers who had worked on similar projects, or who had graduated from pre-employment training programs. Two of the researchers were using the FP themselves. This approach was particularly advantageous because people with lived experience bring a deeper understanding of the issues and an ability to relate to others who are experiencing similar situations.

⁶ There were two groups of participants. One that completed both the pre-test and post-test survey, and one that completed only the post-test survey.

A total of 114 cardholders participated in an in-depth semi-structured interview between November 14th and December 5th 2018, and each interview was recorded and transcribed verbatim. Those who participated received a \$50 honorarium. Participants were representative of the baseline sample. A detailed report of the interview findings was written by WfC⁷.

Non-User Survey

Early analysis of data about the FP made it clear that there were a large number of people who had applied for and obtained passes but had not used them between April 1st and July 31st 2018. To better understand why, TESS staff designed and implemented a telephone survey with 30 non-users (20 OW clients and 10 ODSP clients) who were randomly selected but geographically representative of the 15 TESS offices across the City. Surveys were completed between August and early September 2018, and a brief summary report was generated.

Survey of Non-Applicants

Over three weeks in March 2019 two caseworkers at each TESS office administered a survey to 61 OW clients who were eligible for the FP card, but chose not to apply. The survey included two open-ended questions that sought to provide greater information about why some clients have not applied for the FP card, generate suggestions to encourage clients to take-up the FP, and gather ideas for new strategies and/or approaches to better communicate the benefits of the program:

- 1) Why have you not applied for the Fair Pass card?
- 2) What would encourage you to get a Fair Pass card?

Staff Focus Groups

TESS also led focus groups involving 40 staff who were most directly involved in administering the FP program in local offices (e.g., Supervisors, Caseworkers, Employment Centre Staff, Customer Service Representatives, Support Assistants). Six focus groups were held in January 2019. The purpose of the focus groups was to gather information about implementation learnings/challenges, best practices developed for program delivery, as well as administrative

⁷ Working for Change. (2019). *Transit Fair Equity Phase One User Interview Report*. Prepared for the Poverty Reduction Strategy Office. Toronto: Ontario.

aspects of running the program (i.e., the ways in which Phase 1 has affected local business practices, or the work routines of individual staff).

Usage Data

FP card usage data was generated from the PRESTO system, and summary reports were provided to TNC. The time period covered by these reports was April 2018 to March/April 2019. Source notes in this report indicate where time periods differ. It is important to note that the TTC has not yet fully transitioned to PRESTO and other forms of legacy fare media are still available. As such, user data from this time period is not representative of all TTC users, only PRESTO users and the transactions captured on PRESTO devices. When reviewing these data, it is also important to remember that the PRESTO system is still quite new in Toronto, and that it may not accurately represent the behaviour of cardholders in all situations.

Demographic Data

Demographic data on FP cardholders was extracted by drawing upon a number of city and external data sources (PRESTO data, TESS' Fair Pass Application system) for the time period of April to December 2018.

Phase 1 Evaluation Findings

Findings from Phase 1 are organized according to each evaluation question. Considerations are documented within each section, where applicable.

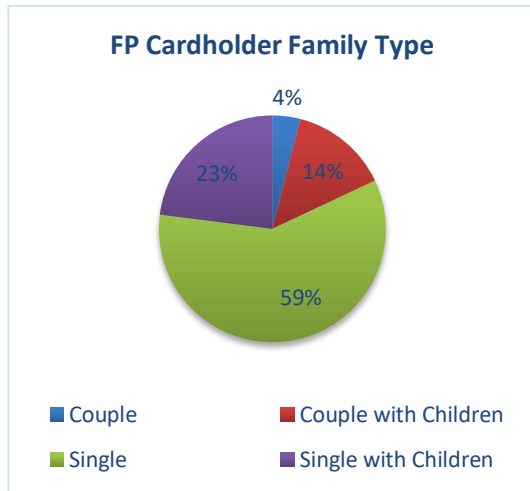
Before presenting findings related to evaluation questions, a demographic overview of cardholders is presented drawing on data generated from TTC–PRESTO Data and the FP Application data.

Select Socioeconomic Characteristics of FP Cardholders

The majority of FP cardholders are OW clients (87%) and approximately 13% are ODSP clients. Most cardholders are single (59%) or a single parent with children (23%) (see Figure 2). Among OW clients 56% are single, and 25% are single with children, and among ODSP clients, 79% are single with a smaller percentage (8%) being single with children. Among families, the vast majority had only one FP card (91.5%). For FP cardholders with children (single parent or couples), 96% have children who are under the age of two. It is also important to highlight that in March 2015 the TTC introduced a new policy, allowing children 12 and under to ride free. Improving both the affordability of transit among low income adults and supporting free transit for children are two poverty reduction initiatives the City endorsed to better support families living in poverty.

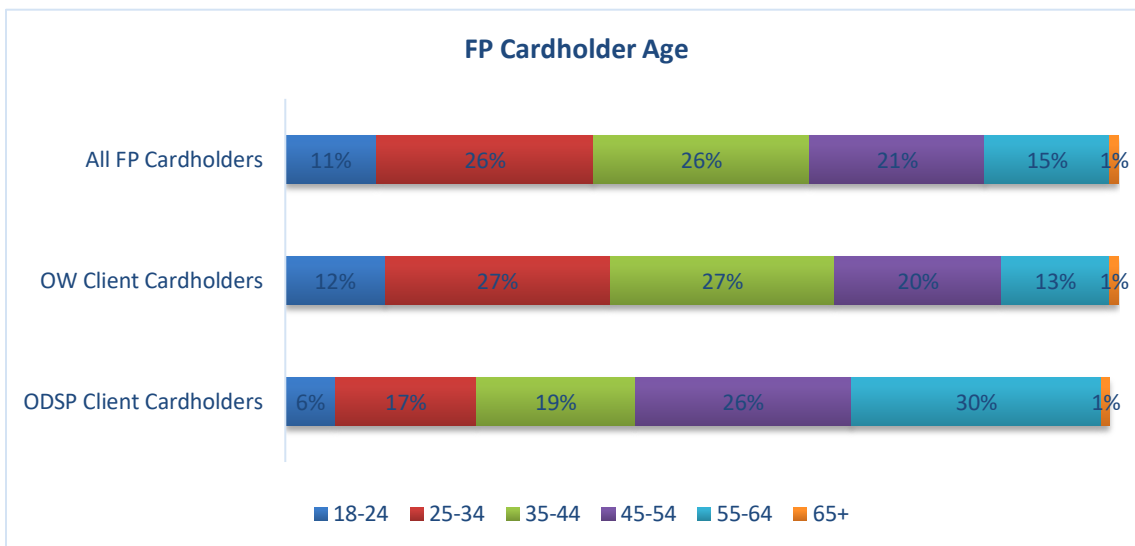
The majority of cardholders are between the ages of 25 and 44, and ODSP clients are slightly older than OW clients (see Figure 3). Seventeen percent of FP cardholders have employment earnings (includes full-time and part-time for OW clients only).

Figure 2: FP Cardholder Family Type



Source: FP Application Data

Figure 3: FP Cardholder Age



Source: FP Application Data

What is the ridership behaviour and/or ridership patterns of clients?

How often is the Transit Discount Card used? How is the program being used? What type of transit (e.g., bus, street car, subway) do users ride?

The majority of users first used their FP card 2 to 30 days after receiving it, though to date there is still a large percentage of cardholders who have not used their card. This finding is presented in more detail in Table 3.

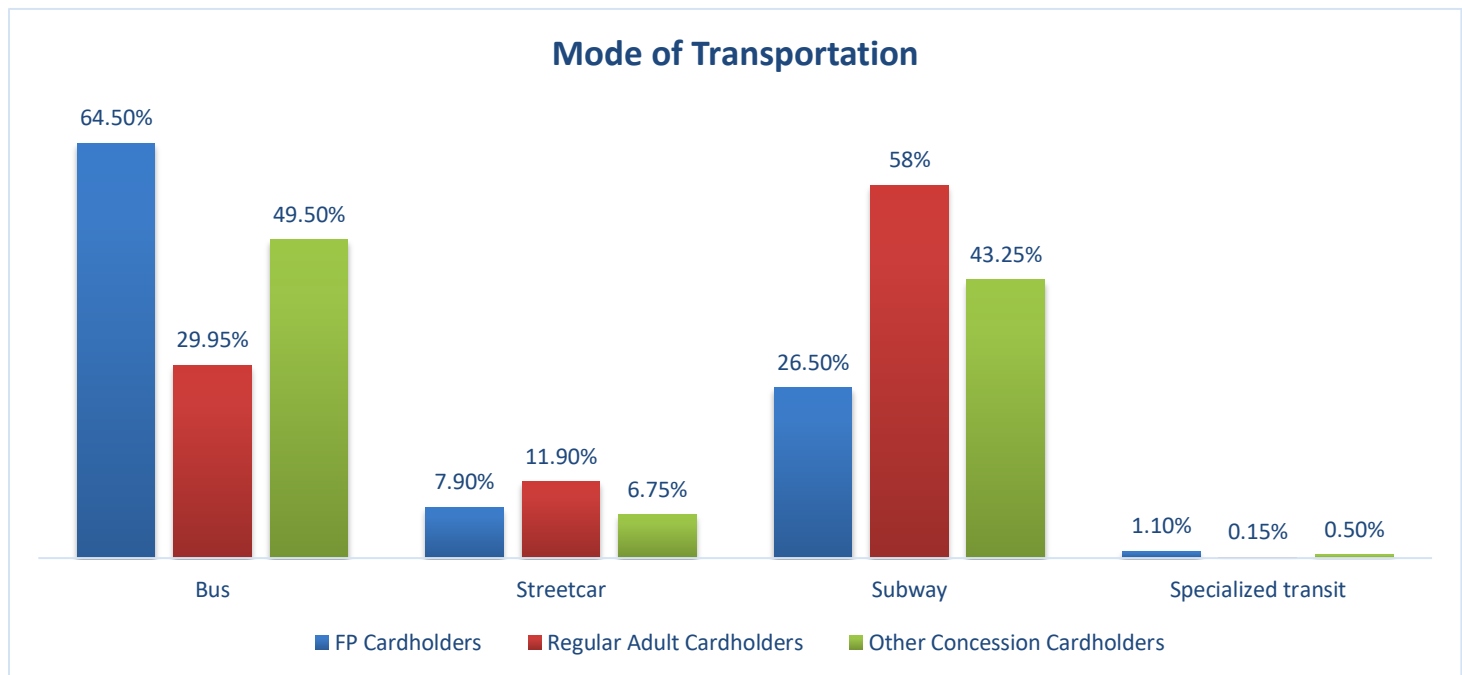
Table 3: First Use of FP Card

First Usage of FP Card	Percentage (n=37,196)
Same day	2%
Day 2-30	40%
Day 31-60	9%
Day 61+	10%
Not used to date	39%

Source: TTC–PRESTO Data

Cardholders purchased single fares more often than monthly passes. Cardholders also used the bus most often, followed by the subway, streetcars, and Wheel–Trans. Compared to other PRESTO cardholders (i.e., adults, youth and seniors) FP cardholders also ride the bus more often (See Figure 4). When reviewing these data, it is important to remember that the PRESTO system is still quite new in Toronto, and that it may not accurately represent the behaviour of cardholders in all situations.

Figure 4: Proportion of Taps by Mode of Transportation

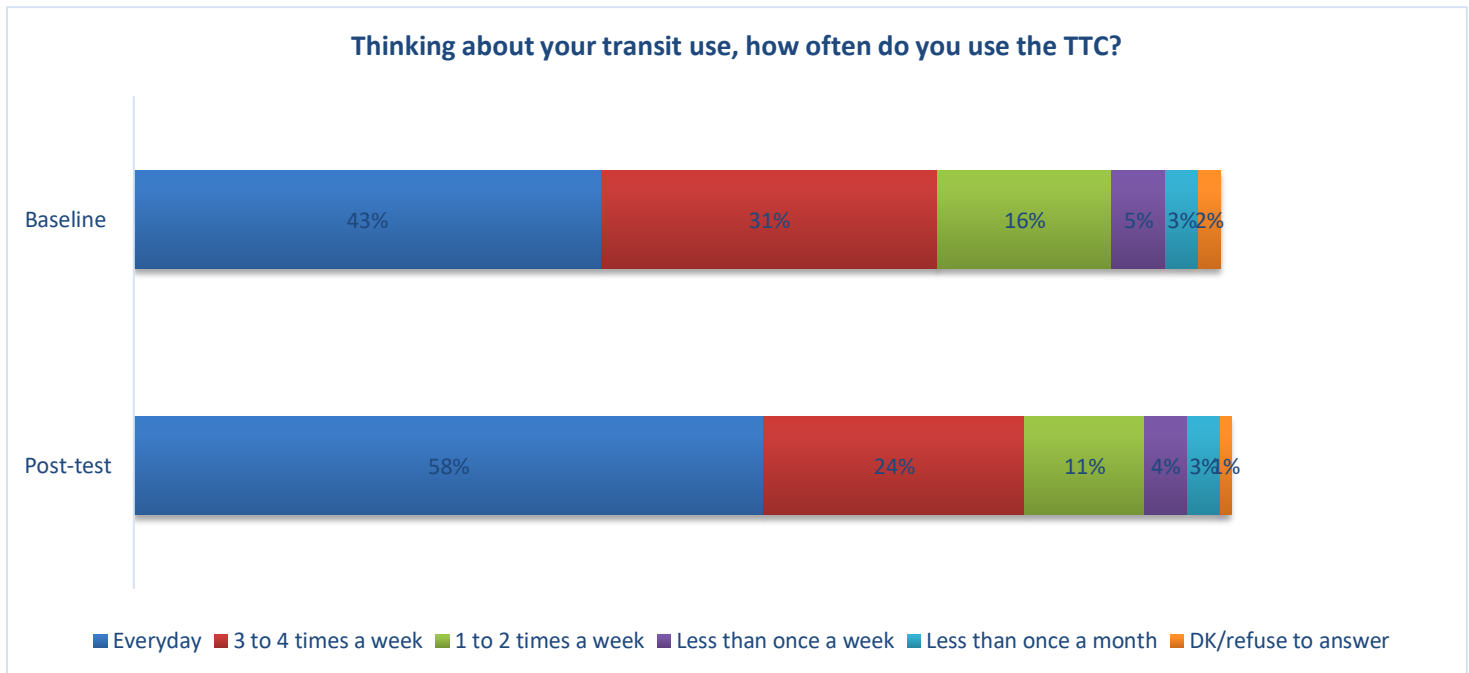


Source: PRESTO Data April 2018–April 2019

Reasons for higher usage on the bus may be explained by the location of TESS offices or the primary residence of the cardholder in the suburbs. Comparing FP card issuances to TESS office locations, data shows that a larger proportion of FP cards have been issued at TESS offices located in the suburbs where buses are most prevalent.

Post-test survey findings show that the FP discount encourages more frequent use of the TTC. Specifically, there was a 15% increase in the number of cardholders who said they used the TTC every day after receiving the FP, compared to before they had the discount (see Figure 5).

Figure 5: Frequency of Transit Use Before and After Receiving the FP Discount



Source: Baseline and Post-test User Survey

What are the origins, destinations, and lengths of trips taken by users?

Currently, limited quantitative data exists to answer this evaluation question, largely because of the TTC's modernization efforts and transition to the PRESTO system, its new fare payment choices and shifting customer behaviours. Given these changes, PRESTO data on the origins, destinations and lengths of trips is not currently available. However, post-test survey data does show that cardholders typically spend two hours or less travelling by transit (Table 4).

Table 4: Length of Time Spent Travelling by Transit

On an average trip, how much time do you spend travelling by transit? (Post-test User Results)	
Less than an hour	26%
1 to 2 hours	54%
3+ hours	19%
Don't know/refused to answer	2%

Data generated from the in-depth interviews suggests that cardholders are using their FP card to visit various locations throughout the City of Toronto. Some of these destinations include:

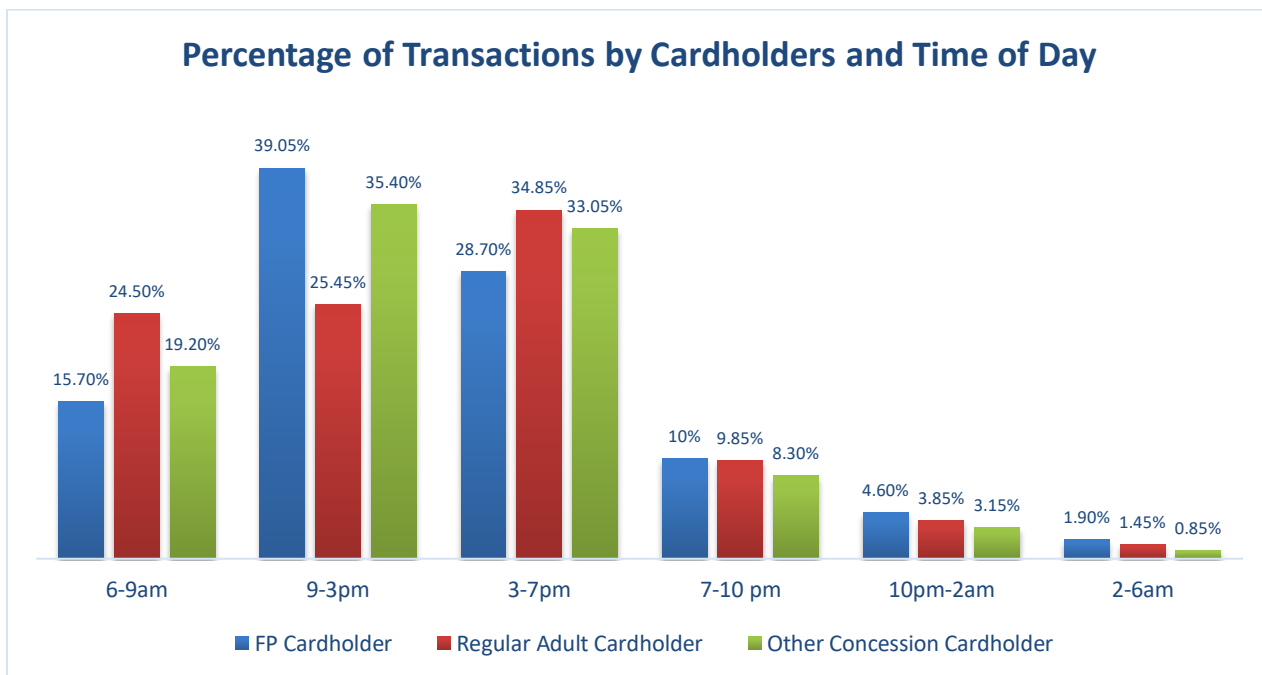
- Work/volunteer opportunities
- School and training facilities
- Grocery stores and other shopping facilities

- Medical services
- Recreational facilities and events
- Visits with family and friends
- Picking children up from school and events

What times of day is the Card used?

FP cardholders are also more likely to use the TTC during off-peak hours (e.g., 9 a.m. to 3 p.m.; 10 p.m. to 6 a.m.; on weekends) (See Figures 6 and 7)⁸.

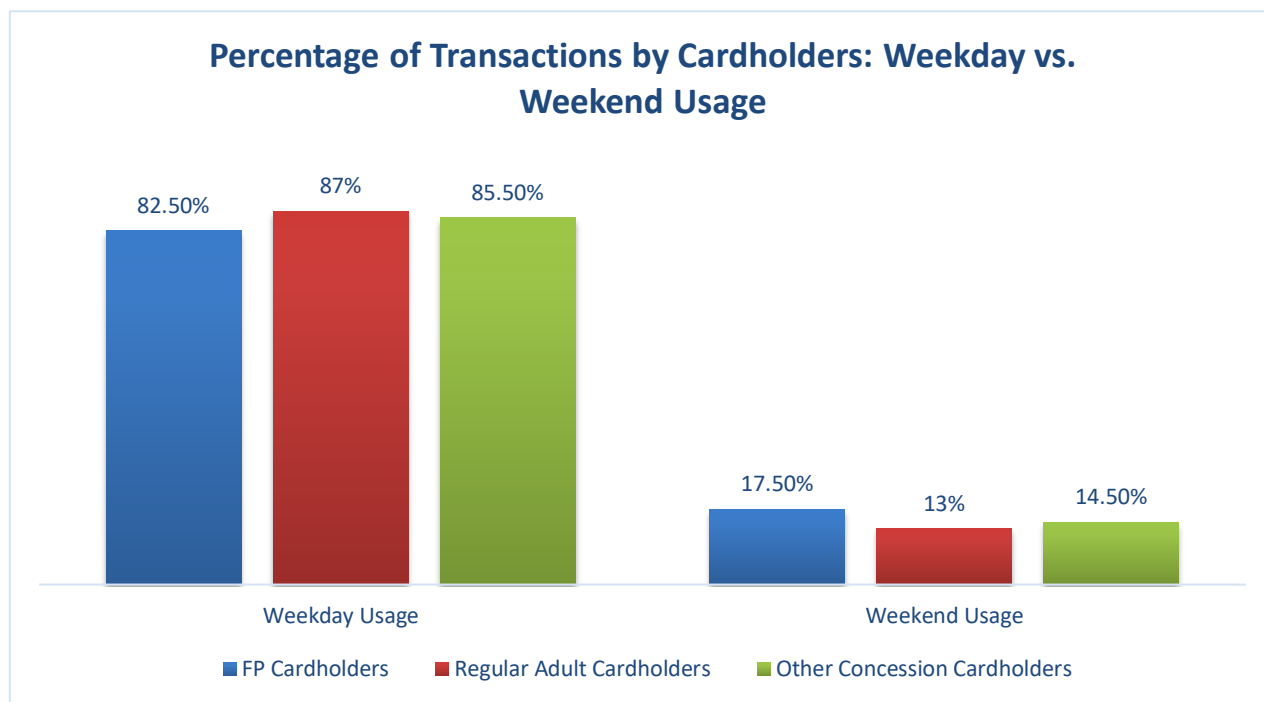
Figure 6: Proportion of Transaction by Cardholders and Time of Day



Source: TTC–PRESTO Data, September to November 2018 and January to March 2019

⁸ Please note that the percentages presented in these figures are an average calculated from data provided for September to November 2018 and January to March 2019.

Figure 7: Proportion of Transactions by Cardholders–Weekday vs. Weekend Usage



Source: TTC–PRESTO Data, September to November 2018 and January to March 2019

What savings are there? How do we measure them? Where is increased ridership, frequency, time of day, etc.?

This question cannot be fully answered using the data available. The FP card appears to be generating greater TTC use among FP cardholders during “off-peak” times for other riders, where there is less demand in the system. FP cardholders appear to travel more often, on average, compared to other TTC PRESTO cardholders at these times. Longitudinal studies are required to understand whether these differences lead to larger savings for the system.

Is the program accessible and convenient for riders?

To promote user access and choice and to take into account the needs of persons with disabilities, the FP Program was designed and built in multiple options for residents to both apply and receive the Fair Pass discount card. The FP application was available online, in-person and sent through mail to a person's home address. Moreover, completed FP applications could be sent back to TESS using fax, mail or dropped off in person.

In addition, to better support clients with accessibility needs, TESS incorporated into its Fair Pass Application a service flag function which allowed staff to select an appropriate service delivery option and, where required, accept verbal consent to confirm eligibility for individuals unable to sign a paper application form. All together these findings about program design and implementation suggest that **the program offers choice during the application process.**

The vast majority of residents (approximately 75%) who were eligible for the FP card chose to receive it through mail. However, receiving the card in the mail often meant that clients did not have the opportunity to ask questions or seek clarification about the program. TESS also conducted a time study to determine the how long it took to process a FP application and issue a card. Results showed that on average 10 minutes was spent to process a FP application, providing the FP card to residents in a convenient and timely manner.

The FP card functions like any other PRESTO card, and can be loaded with money online, through the PRESTO website/mobile app, at select Shoppers Drug Mart locations and TTC subway stations. The minimum amount that can be loaded onto a PRESTO card is \$10 at Shoppers Drug Mart locations and \$5 at subway stations. Money loaded online can take up to 24 hours to become available in the rider's PRESTO account. When using a Fair Pass PRESTO card, users receive discounts whether they purchase single fares or monthly passes, and can ride TTC buses, streetcars, subways, and Wheel-Trans.

Interestingly, among cardholders who participated in the in-depth interviews, 74.5% (n=85) said that they preferred the FP discount over receiving funds intended for transportation costs. They liked the convenience of the card, and not having to worry about potentially using funds for something other than transportation. One cardholder explained:

"It's less intrusive. You can load a Metropass [note – this term is no longer used by TTC and has been replaced with "monthly pass"] or you can load a few dollars depending on what's going on in your life. Like if I started working a bit more, I could get a Metro Pass. Things slow down, I could just put 20 dollars on depending what's going on in my life. I feel like if you get funds, you have to report everything all the time. It will just be there, less intrusive and makes you feel less dehumanized".

Are eligible groups aware of the FP discount? Has the communication process worked well? What impact has marketing had?

As of April 1st, 2019, **47,930 FP cards had been distributed**. In the first few weeks of the program launch, uptake among eligible residents was slower than expected. TESS undertook a concerted effort to increase awareness and uptake of the FP by mailing all OW clients information about the FP discount. The result of this effort was a drastic increase in FP card issuances. Demand for the FP throughout 2018 remained steady, and after nine months of implementation the City had surpassed initial program take-up estimates documented in the 2016 “Report for Action”⁹ (report estimated 36,000 cards issued by April 2019 versus 37,990 cards actually issued by December 2018).

According to responses from the baseline survey, the majority of cardholders heard about the program in-person at a TESS Application Centre/ODSP office (48%), or through a TESS produced card or flyer in the mail (13%). **These findings suggest that direct (in person) communication with staff may be the best method for this type of program.**

Although uptake of the program continues to remain strong, there are still some clients who are not aware of the FP program. According to findings from the Non-Applicant Survey, approximately 34% of survey respondents (n=61) who are eligible for the FP card but not yet cardholders did not apply for the discount because they had not heard about the FP program. TESS staff who participated in the focus groups and cardholders who participated in in-depth interviews had several ideas about how to improve the communication process to promote the program:

- Adding a message about the FP program to the TESS central number as an opportunity for clients to learn more about the program (staff)
- Have better signage about the FP program in TESS offices (e.g., in waiting rooms, on computers when clients logon in EC) (staff)
- Promoting the FP program more through social media (cardholders)

⁹ Fair Pass: Transit Fare Equity Program for Low-Income Torontonians–Report for Action. (2016).

- Implementing another large scale mail out of information to clients and office literature/hand-outs to community partners to promote the program and facilitate discussions (staff)

Non-FP cardholders also suggested that hearing more about the benefits of the program might encourage them to apply for a FP card. With compilation of the evaluation findings, specific benefits of the discount to a FP cardholder and local office best practices in administering the program have been documented and would be useful to share with clients and staff.

Consideration 1: The City of Toronto should continue to monitor, evaluate and where appropriate improve the ongoing delivery and administration of the program (areas could include: greater communication on the benefits of the discount, use of multiple languages in application form and refresher training for staff).

Are some eligible people or groups less likely to apply than others? Did some clients apply for the discount and then not use it?

Findings from the Non-Applicant Survey suggest a number of reasons why some OW clients have not applied for the FP which include being unaware of the FP program (most common response), current transportation usage patterns (e.g., do not use transit enough, have other modes of transportation, being more comfortable with tokens, spouse has a FP which they also use), not having enough money to be able to load the card, or having difficulty understanding the application process.

Staff who participated in the focus groups similarly shared reasons why clients had declined applying for a FP. These reasons included:

- The application form, for some, was too complicated.
- Despite the FP card discount, the cost of using it was still not affordable. Clients relied on tokens which they received for free.
- They expressed concerns about being unsure what their FP balance was, and fears that they would have no funds left when travelling.
- They experienced language barriers.

- They felt that PRESTO was still too new in the City, with too many technical glitches.
- They did not know where to load the card.

Consideration 2: The City of Toronto should consider additional steps it can take to assist residents with using their FP discount card (e.g., provide maps of where to load PRESTO cards (see discussion below), how to check FP card balances, clarification on FP replacement policy/process).

As of December 2018, a total of 22,464 people had used their card at least once. The remaining 40% of FP cardholders have not used their discount (See Table 5). When asked why they had not used their FP card, the main reasons cited by non-users who participated in the Non-user Survey were because they did not know how to use it (33%); they were not sure where to load money on it (27%); or because they could not afford to use it (27%). Other individuals explained that they use alternative methods of transportation (e.g., own their own vehicle, biking) or used tokens from a friend. A few non-users also said that they thought they could only use their card if it was registered, and did not realize that registration was not mandatory.

Table 5: Percentage of Cards not Used as of December 2018

Clients	Percentage of Cards not Used to Date
OW Clients	41.5% (n=13,508)
ODSP Clients	26% (n=1,224)

Source: TTC–PRESTO Data

Some non-users suggested that it would be helpful if staff called clients directly to explain the benefits and process of using the FP card, which might increase the usage of the cards. Indeed, it appears that simply receiving the phone call to participate in the survey and engaging in a discussion with TESS staff about the program increased non-users intentions to use the FP card. Among non-users contacted to participate in the non-user telephone survey, approximately 67% said that they would use their FP Card in the week following the telephone survey and 33% said they would use it within the next month.

Consideration 3: The City of Toronto should seek to better understand reasons for the low usage rate of the FP card and determine appropriate next steps/actions to improve the benefit take-up.

Although registering the FP card is not necessary, it does include benefits such as balance protection should a card be lost. Among active users (i.e., cardholders who have used their card at least once), 61.67% of cardholders have registered their cards. This includes both single ride and monthly pass users.

Do the eligible groups know how to apply for the Card?

Cardholders who participated in the in-depth interviews typically indicated that they knew how to apply for the card. Ninety percent of these cardholders (n=103) said that the information they received about the Fair Pass discount was clear and that they understood it, with a smaller percentage (7%) saying that the materials were not clear. Almost all cardholders who participated in the baseline survey (90%) said that the process of applying for the FP program was “easy”.

Cardholders who participated in the in-depth interviews suggested that offering several language options for the application process would be beneficial. As one cardholder explained:

“I would say if you are a newcomer to Canada, it would be hard to understand. There is a lot to go through and it’s not easy for everyone to understand”.

Staff similarly felt that clients understood how to apply for the card though there were some forms filled out partially or incorrectly which meant that staff had to contact clients to complete the forms or review internal systems to retrieve the required information.

Cardholders who participated in the in-depth interviews had several ideas about how to improve the process of setting up and using the FP card which included allowing residents to submit the completed applications online to improve convenience:

"I think an electronic link would be so easy and it's cost effective as it eliminates postage costs. The link could be filled out and then the application approved within 48-72 hours, something like that".

"Not everyone has a cell phone. And I had to get my daughter to help me set it up. Once it was set up you know it was easy to top up and everything but it was the setting up process. That was difficult".

Does the program offer users choice and convenience? Is it easy to load money onto the cards? i.e. are there TTC stations and/or Shoppers Drug Marts nearby?

Ninety-three percent of riders (n=930) surveyed through the post-test survey felt confident that they knew how to use the Fair Pass discount card (e.g., loading funds, tapping card, etc.), and 89% of cardholders (n=101) who participated in the in-depth interviews said that the places for loading the FP were easy to find and use.

Survey results showed that cardholders most often loaded their FP cards at a subway station. Shoppers Drug Mart and the online system were also commonly used methods (see Table 6). Close to 40% of cardholders surveyed through the post-test survey indicated that they could not load their card anywhere else other than where they were already loading it (see Table 7), and almost half of cardholders who participated in the in-depth interviews said that they would like to be able to load their FP at other locations, specifically mentioning convenience stores, grocery stores and banks, as well as on buses and streetcars.

**Table 6: Locations Where
Cardholders Load FP Cards**

Where do you currently go to load money onto your FP?	Percentage of Cardholders (n=1000)
Subway Station	52%
Shoppers Drug Mart	29%
Online	27%
GO Station	4%
Other	4%
Phone	3%
Don't know/refused to answer	2%

**Table 7: Other Locations Where
Cardholders Could Load FP Cards**

Where else could you load money onto your FP?	Percentage of Cardholders (n=1000)
No place else	37%
Subway Station	23%
Shoppers Drug Mart	19%
Online	14%
GO Station	6%
Other	4%
Phone	2%
Don't know/refused to answer	6%

Nineteen percent of cardholders who participated in the in-depth interview said that they were unsure or unaware of the different places that they could load money on their card. Staff who participated in the focus groups said that having TTC maps and maps of where the closest Shoppers Drug Marts are located would be helpful to show cardholders how the transit system is designed, and where they can load their cards in-person.

Among cardholders who participated in the in-depth interview, 30% (n=34) experienced challenges related to loading funds onto their FP card. These challenges included:

- Being unable to use a debit card online when they did not have a credit card, and being unable to use cash in some of the PRESTO machines in the subway stations.
- Having to wait 24 hours after loading their card for funds to be accessible.
- Difficulties transferring funds between cards (e.g., when a card is damaged and a new card is obtained).
- Issues with the online system not working.

- Machines that did not work.

Twenty-six percent of cardholders who participated in the in-depth interviews also said that there was a time when their FP did not work. Typically this was because of machines not working properly. About a quarter (23%; n=233) of post-test survey respondents said that they had to contact their caseworker, TESS, TTC, or PRESTO about an issue with their card. When contacting PRESTO, problems were typically resolved quickly, but some had to wait days or even months.

These findings suggest that for the most part using the card offers choice and convenience, though some improvements could be made to minimize the number of challenges experienced by clients in loading and using their cards.

Is the process of applying for, accessing, and using the card stigmatizing?

Generally, cardholders were comfortable with applying for, accessing and using the FP card. Almost all cardholders (89%) who participated in the post-test survey said that they were treated with respect and courtesy when using the FP card. However, a few cardholders said that they felt uncomfortable using the pass because it emitted a different sound from other adult PRESTO cards, when tapped. It should be noted that the sound and lights emitted by the system when an FP card is used, while different from a regular adult PRESTO card, are the same as those for all other concessions.

Consideration 4: The City of Toronto should continue to engage the public, City staff and partners to remove any barriers that will restrict residents from fully accessing and benefiting from the FP Program (e.g. PRESTO card load locations, discount sound/ light when tapped, PRESTO representative designated for FP program)

Additionally, staff reported that some clients who declined the opportunity to apply for a FP card were embarrassed to have a card that showed (through lights and sound) they were receiving a discount. Post-test survey participants who self-identified as First Nations, Metis, and/or Inuit were less likely to report feeling comfortable using the FP card compared to those who did not identify as part of this group.

Consideration 5: The City of Toronto should explore why cardholders who identify as First Nations, Metis and/or Inuit are least likely to report feeling comfortable using the card, and seek to improve their experience.

It is important to note that the income threshold for OW and ODSP eligibility is lower than the LIM+15%, so cardholders enrolled in this phase of the program were automatically eligible for the FP program therefore negating the need for additional income-testing processes. **Should additional income-testing be required during other phases of the project, it will be important to keep monitoring the potential for stigmatization.**

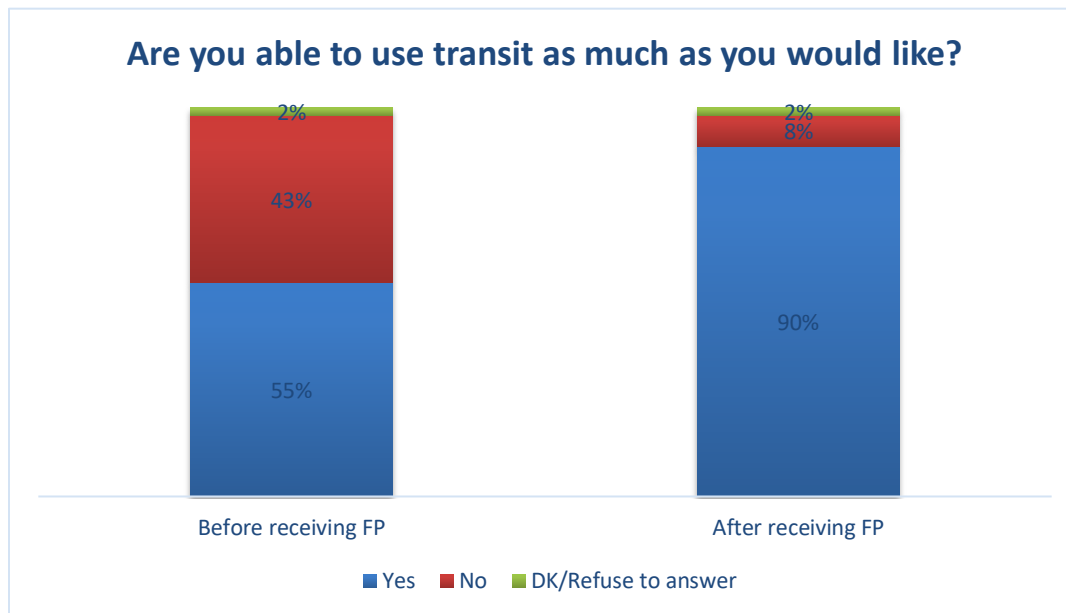
Does the program change transit behaviours?

Do cardholders ride transit more often or differently?

As mentioned previously, cardholders reported using the TTC more often after receiving the FP card, and there was also a substantial increase in the percentage of cardholders who reported that they were able to use transit as much as they would like compared to before they received the card (see Figure 8). As one cardholder explained:

"I do things more often and get out of the house more, doing multiple trips. I can leave the station and then slip back in, and it doesn't cost extra".

Figure 8: Changes Over Time in % of Surveyed Cardholders Who Felt Able to Use Transit as much as they would like



Source: Baseline and Post-test User Survey

The two-hour transfer policy also appears to have influenced the use of the FP among cardholders. Among the 1,000 people who participated in the post-test survey, 71% were aware of the policy, and for those who were aware, 57% said that their use of the TTC has increased because of it. Participants who were born in Canada were more likely to report an increase in TTC usage due to the new policy, but only by a small margin. Between 30–40% of participants who reported increased TTC use reported that their usage had increased “a lot”, and this was more or less consistent across all sub-groups. The exception was those who identify as Black were more likely to report using the TTC “a lot more” after the 2-hour transfer policy was put into place. Participants who have been in Canada for more than 10 years were significantly more likely to be aware of the two-hour transfer policy, as were participants who identified as White. Younger participants (i.e., 18–24 years of age) were slightly less aware of the transfer policy.

Cardholders who participated in the in-depth interviews shared the following feedback that illustrates the impact that the combination of the FP and TTC two-hour transfer policy has had on their lives, and shows how they are using transit differently:

"I use it more because with the FP I can cross town to do something and then come back which is really handy".

"I can go shopping, pick up my granddaughter, and still come back within the two hours".

"I can travel a little longer so I drop more resumes in that two hours".

Does the Card reduce rider burden? Do riders spend less money, time and energy getting where they need to go? Are those savings sufficient to change transit behaviour?

The majority of cardholders who participated in the in-depth interview said that the FP made travelling easier (80.5%, n=92). They spoke specifically about how they are now spending less money, time and energy getting where they need to go:

"Before I never really had the money to do it. I would always have to walk where I needed to go. Sometimes I couldn't get there".

"Just being able to afford the Metro pass at a reduced rate means that I can get it. It lets me kind of travel a little bit more without worrying about have I put enough money on my PRESTO card? Can I afford to make this stop? Or something like that. I just don't have to worry about it and I can hop on and off as I please".

"I can put the money on at the beginning of the month and it's easier for me to budget than try to keep the money in my pocket. Because it's cheaper and easier for me to go to places where before I was walking to the grocery store".

Most cardholders do not appear to experience burden as a result of the \$10 load requirement. Cardholders who participated in the in-depth interview were also asked whether the load requirement made a difference in their use of the card, and only 13% (n=15) said that it had. A small percentage said that they sometimes did not have enough money to meet the minimum load requirement, but others just were not aware of how much money to put on it. Interestingly, some others explained that the requirement encouraged them to travel more.

The FP has also increased how often cardholders are able to afford to do daily activities.

Seventy-two percent of post-test survey participants¹⁰ said that the FP increased how often they were able to afford to do daily activities. Cardholders who participated in the in-depth interviews explained how the FP discount has increased transit affordability:

“Easier to travel. I’m very budget conscious because I have a low budget so it means I’m able to go more places for less and I feel better”.

“It makes life easier for me as I get to travel as much as I can with it. I don’t have to go around with transfers and then pay extra fares”.

“I feel it’s easier for me to get to the places that I want to go. I don’t have to struggle to find bus fare as often”.

Although the majority of post-test survey participants felt that the FP discount increased how often they were able to afford to do daily activities, there was still a substantial portion who did not. Twenty-one percent of post-test survey participants said that it has not increased affordability of daily activities.

Another aspect of rider burden that is important to consider is how costly it is to travel in person to locations to load money onto the FP card and the inconvenience of having to wait 24 hours to use funds loaded online.

Does the Card generate new activity among users (i.e., do they engage with the community in new ways that did not occur before using the Card)?

Findings demonstrate that **the FP discount does generate new activity among users**. Sixty-three percent (n=72) of in-depth interview participants said that the FP program has changed their lives in some way. And, all but one said that the change was positive. Cardholders shared the following ways that the FP card has generated new activity and improved their lives:

“It’s made it so that I can spend more time socializing with my friends and keeping in contact with them, which has really made me feel less like I’m shut in my room. I’ve been

¹⁰ Note that 677 participants provided responses for this question, and they were those who had not completed the baseline survey.

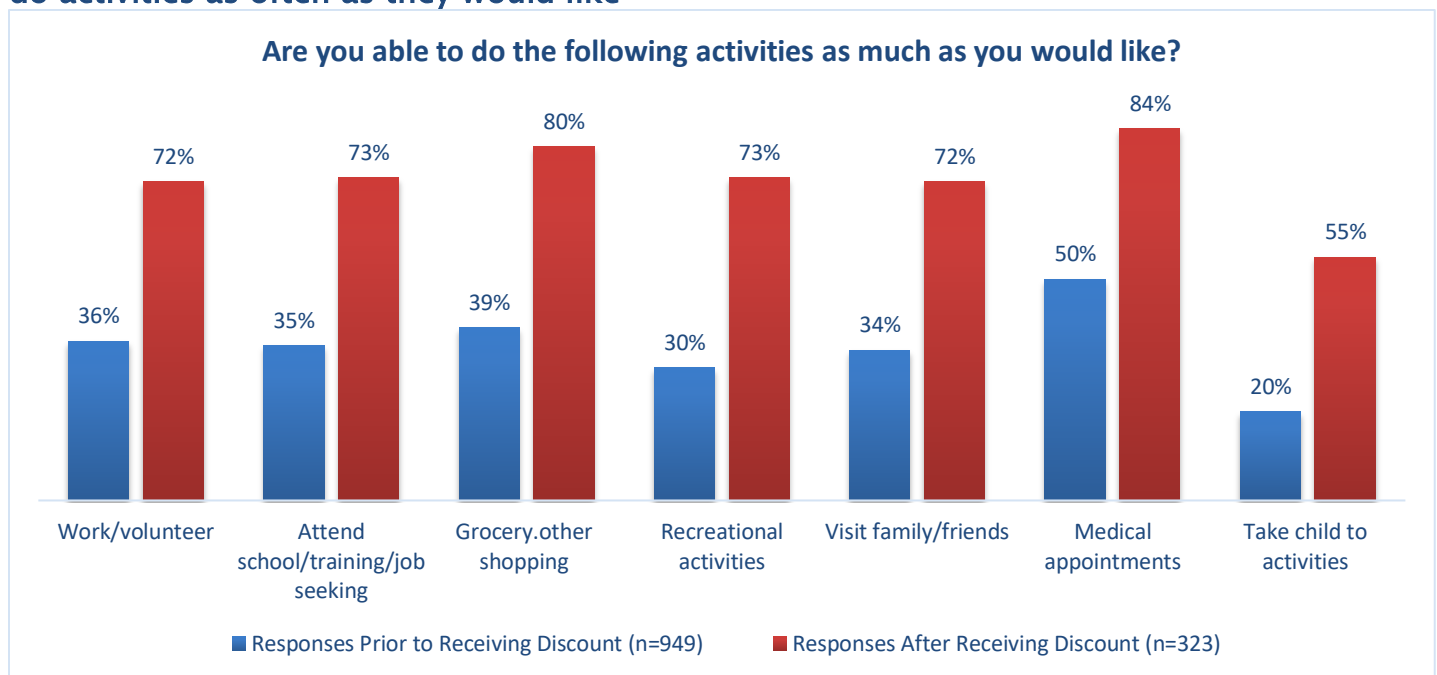
really sick; it's kind of been my lot in life just being ill and shut in. And so being able to get our more and spend time with people has really made a big difference".

"I travel more. I see my family more than I used to. It's much easier for me now".

"I can afford more trips. I can participate in volunteering in community events. Gives me more mobility".

Comparisons between baseline responses and post-test responses suggest that **cardholders have a greater ability to participate in a number of activities as often as they would like because of the FP discount** (see Figure 9).¹¹ Cardholders who have been in Canada for less than a year were more likely to indicate an improvement in ability to afford to participate in daily activities after receiving the FP, as were those who are employed, or seeking employment.

Figure 9 Differences between Baseline and Post-test in how often FP Cardholders are able to do activities as often as they would like



¹¹ Note that there is a large disparity in the sample sizes for 2018 (baseline) and 2019 (post-test). Participant characteristics between the groups appear to be roughly similar. Conclusions are drawn acknowledging that although it would have been ideal to have similar sample sizes, the samples appear to be similar in terms of age, gender, ethnicity, educational background, employment status, and length of time living in Canada.

Does the program promote social equity?

The above findings show that the FP program promotes social equity because it has made access to opportunities, services and supports more available for many active cardholders. Additional findings from the in-depth interviews also suggest that the cardholders are accessing more formal services and informal supports that enhance social equity.

Do card users access formal services and informal supports that enhance social equity?

Cardholders who participated in the in-depth interviews spoke about how the FP discount has helped them to access formal services and informal supports. They have been able to engage in more intensive job searches, attend job interviews and medical appointments, make multiple trips to services and supports without worrying as much about the cost, volunteer at community events that were prohibitively costly to travel to prior to having the discount, and spend more time with their friends and families. Cardholders explained:

“I’m able to go to appointments. Job appointments to job interviews to medical appointments. My wife has high cholesterol with her heart issues. It’s easy to go to a medical specialist”.

“It’s cheaper for me to access this, especially when I’m doing school. It’s easier for me to get around during the summer. I would leave home and drop my daughter off at summer camp and go to school, then come back and pick her up and go back home. I was using the pass a lot more when I got the monthly pass. If I were using the single pass, it would be using upwards of \$9 a day”.

A Focus on Fare Pass Users: Lucy

Lucy is a 34 year-old racialized single-parent who has two children aged five and six and she is pregnant with a third. Because of the Fair Pass, she is able to take her children to the library, parks, museums, community centres, and child friendly places more often than before. Lucy says that she also does a lot of job searching and uses the Fair Pass to access health and wellness workshops.

She lives in North York.

The Fair pass helps me save money and I am able to go around the City for reasonable prices. Before the Fair Pass discount and the two-hour transfer policy, I used to go one place and come back, but now with

the Fair Pass I am able to stop and do a lot more shopping and still be able to use the same fare to come back home.

Do they participate in work, recreation, training or other activities in new ways?

Pre-launch focus group discussions illustrated some of the challenges that people experienced when transit was not affordable. They talked about prioritizing their transit trips and walking to save money. One participant said that they would sometimes skip classes at school in order to have enough money to take transit to work. Another person said that they sometimes used money they had earmarked for transit to buy food. Since receiving the FP discount in-depth interview participants described being able to get out into their community more often and be able to take advantage of grocery store sales because of the discounted cost in travel. As one cardholder explained:

“Yes, because I’m a little more active now. I am outside more...so my activity has greatly improved since I received this pass”.

A Focus on Fair Pass Users: Judy

Judy is a racialized, 31 year old single parent with two children, aged four and eight. She lives in the Humber Valley area and does part-time childcare work to augment her income. Judy uses the Fair Pass to take her children to school, church and social events. She finds that she can get out of the house much more frequently with the pass and she is able to find activities for her children that are free or very low cost. Recently, the family went to a community centre that had a petting zoo with about 15 animals. Her children were delighted and they also received Christmas presents while they were at the community centre. Judy said that even though the event was not too far from her home she would not normally have been able to attend because it would have been too far to walk and she would not have been able to afford the regular fare.

Judy also uses the Fair Pass to network and go to places where she can advertise her childcare services.

“Overall, the Fair Pass is easier on my budget and I have less stress. I started using the single ride, but now I use the monthly pass. Before I had to choose whether I could get a monthly pass or not and when I couldn’t that meant I couldn’t go out much. Now I can travel throughout the month without any stress”.

Judy says that because of the Fair Pass she is much more social and happier.

Does the program positively impact riders' quality of life?

Changes to quality of life are expected to occur over a longer-term period as a result of increased community participation and/or use of resources, services and supports. Due to the longer term nature of these outcomes, current evaluation findings are too preliminary to draw strong conclusions. Valuable learnings can be gained from the implementation of a longitudinal evaluation to better determine the correlation of the FP program on social inclusion, improved economic stability and health outcomes.

Consideration 6: The City of Toronto should explore the possibility of conducting a longitudinal evaluation to better understand the impact of the FP program on cardholders' quality of life.

It is important to note that while the FP Program has benefits on individuals, it alone cannot improve economic stability. Systemic barriers, like the availability of decent work and living wages, and the role of government in supporting those seeking employment are also critical and necessary. Still, a cost-benefit analysis of the FP program does indicate that transit discounts for residents with low-income could safely be considered an investment with high financial and economic returns¹².

A Focus on Fair Pass Users: Mahlika

Mahlika, who is now working full time, is a bit worried about losing the discount in the future as she is not earning a lot of money and says that travelling will become very expensive. She enjoys swimming and has been using the Fair Pass to go to a swim class three nights a week, to visit friends and do grocery shopping. She finds that a lot of the good deals are in different locations, so she travels to save money. In the summer she goes to parks, libraries and Centre Island quite a bit. She finds that going out and doing things is good for her mental health.

¹² Canadian Centre for Economic Analysis. (2019). *Toronto Transit Fare Equity Cost Benefit Analysis: Final Results*.

What are the administrative costs of the program to the City? What are the program usage costs to the City?

The total cost of the program to the City for Phase 1 was \$5,053,874. A detailed breakdown of this cost is presented in the following sections.

Administrative costs

Administrative costs include one-time and ongoing implementation costs (see Table 8). Approximately 45% of Phase 1 administrative costs were one-time costs including those associated with the planning, design and delivery of Phase 1, as well as communicating about the program with clients, and conducting the evaluation. The other 55% of costs were ongoing costs that will support continued implementation of Phase 1.

Table 8 Administrative Costs of Phase 1*

Description		Total
One Time Cost		
Administrative cost	TESS project staff to support all aspects of planning, designing and delivery of Phase 1 implementation.	\$475,864
Card production, equipment, mailing	Costs include those associated with communicating the FP program to clients, preparing materials to support issuance of the card, and costs to acquire necessary equipment to produce FP materials	\$41,461
Evaluation Cost	One time cost to contract Working for Change to conduct user interviews.	\$44,885
Ongoing Costs		
Program Operational Staff	Includes 6 temporary full time equivalent TESS staff to support ongoing implementation of Phase 1.	\$441,833
Card production, equipment, mailing	Materials supports to ensure the ongoing and daily administration of the program.	\$54,212
Total Cost for Phase 1		\$1,058,255

*Program Operational Staff cost from April 2018–March 2019. All other Administrative Costs listed in table is for 2018.

Staff who participated in the focus groups described several areas where the FP program impacted their role or workload which are summarized in Table 9. All roles were impacted in some way, but even staff who experienced significant increases in their workload felt that the

benefits of the FP program were worth it. They experienced some challenges at program launch and did troubleshoot issues themselves, but as the program evolved and became part of TESS' regular workflow and organizational processes, its impact on staffing roles has minimized.

Staff focus groups found that where the organizational structure allowed for a designated FP program lead within a TESS office, the impact on other staffing roles was lessened and issues were resolved more quickly. In other situations where the FP Program responsibility was shared among the office as whole, it was not always clear who was responsible for particular aspects of the program.

Table 9 Impact of FP Program on Staff Roles and Workload

Role	Impact of FP Program on Role and Workload
Caseworker	Responsible for promoting and explaining the FP Program to eligible clients and supporting clients who experienced difficulty using their card.
Customer Service Representative	They were the main problem solvers and promoters of the FP program to clients who came into the office, and helped clients to register their cards. Sometimes had difficulty providing responses to FP questions that they could not answer (e.g., why a 24 hour wait was required before using the card).
Support Assistants	They handled the bulk of the calls about the FP program. Were primarily responsible for card issuance to clients.
Supervisors	High volume of correspondences regarding FP transaction was challenging.

Staff also had a number of suggestions for improvements to training and implementation processes that might reduce administrative burden which included:

- Provide customized training, unique to each role, rather than offering general training.
- Wherever possible, provide in-person training (rather than teleconference training) to all staff members to facilitate understanding.
- Invite city partners (TTC/PRESTO) to visit each TESS office for a question and answer session.

- Explore the possibility of having a PRESTO staff member designated to respond to and manage FP issues and consider a centralized number or online chat function to facilitate this discussion.
- Provide refresher training about the FP program on an ongoing basis.

What are program usage costs/costs of the cards?

To date, program usage costs total \$3,995,619 (see Table 10). Approximately 13% of these costs were accrued through purchasing PRESTO cards, with the remainder devoted to invoice costs the City of Toronto is responsible for paying to cover the discount. Analysis of FP card usage transactions shows that a significantly greater proportion of city dollars were allocated to single rides (63.5%) compared to monthly passes purchased (24%).

Table 10 Phase 1 Program Costs*

	Description	Cost
PRESTO Cards (80,000)	Card Order 1: Costs to acquire PRESTO cards (\$5/card) and for TESS staff to place FP discount on the card. Initial order.	\$400,000
PRESTO Cards (20,000)	Card Order 2: Costs to acquire PRESTO cards (\$5/card) and for TESS staff to place FP discount on the card. Restocking order.	\$100,000
Monthly pass	Costs associated with clients purchasing a monthly pass on their FP discount card are charged to the City.	\$954,957
Single ride	Costs associated clients using a pay-as-you-go single ride approach.	\$2,540,662
Total		\$3,995,619

*Program Costs for April 2018-March 2019

Conclusions

The FP program has clear benefits for residents with low incomes. FP cardholders are accessing more services and supports because of the program. The FP program enables users to participate more frequently in a variety of community activities including work/volunteering, attending school/training, job seeking, shopping, recreational activities, visiting family and friends, attending medical appointments, and taking children to activities throughout the City.

The FP program promotes social equity because it allows residents to participate more fully in their community. It has made access to opportunities, services and supports more available for many cardholders.

The FP program is generating greater transit usage. Approximately 60% of all FP cardholders are using the discount and using transit more than they had before the program because of the discount. FP cardholders ride the TTC most often when other ridership is lower (e.g., during the day, late evening, and on weekends). FP cardholders are more likely to ride the bus compared to other forms of public transportation, and are more likely to purchase single rides compared to a monthly pass.

The program is accessible and convenient for riders. Most cardholders understand the information they received about the program, find the process of applying easy, and know how to use the FP card. They also said that places for loading the FP card are easy to find, and are comfortable applying for, accessing and using their FP card. There is little stigma associated with the program. Some eligible clients have not applied for or used the FP card, but program uptake has still surpassed initial estimates made prior to program launch.

Summary of Considerations

The key considerations identified throughout this report are summarized here for convenience:

Consideration 1: The City of Toronto should continue to monitor, evaluate and where appropriate improve the ongoing delivery and administration of the program (areas could include: greater communication of the benefits of the discount, use of multiple languages in application form, and refresher training for staff).

Consideration 2: The City of Toronto should consider additional steps it can take to assist residents with using their FP discount card (e.g., provide maps of where to load PRESTO cards, how to check FP card balances, clarification on FP replacement policy/process).

Consideration 3: The City of Toronto should seek to better understand reasons for the low usage rate of the FP discount and determine appropriate next steps/actions to improve the benefit take-up.

Consideration 4: The City of Toronto should continue to engage the public, City staff and partners to remove any barriers that will restrict residents from fully accessing and benefiting from the FP Program (e.g. PRESTO card load locations, discount sound/ light when tapped, PRESTO representative designated for FP program).

Consideration 5: The City of Toronto should explore why cardholders who identify as First Nations, Metis and/or Inuit are least likely to report feeling comfortable using the card, and seek to improve the experience.

Consideration 6: The City of Toronto should explore the possibility of conducting a longitudinal evaluation to better understand the impact of the FP program on cardholders' quality of life.

Moving Forward

As champions for poverty reduction in the City of Toronto, it is important that City staff continue to monitor Phase 1 of the Transit Fare Equity Program to ensure that it remains an effective strategy for improving the affordability of transit among low income residents. There are particular aspects of Phase 1 that the Evaluation Report has highlighted for the City to take note and consider so that current and new FP cardholders can more fully benefit from the program.

The program has generally been accessible and convenient for FP users. Greater user choice contributes to the responsiveness of the FP Program and recognition of Toronto's diverse needs and communities. Most cardholders who were surveyed during the evaluation said that they were comfortable with the process of applying for and using their FP card. Equally as important, most FP cardholders did not feel stigmatized when using the discount for transit. As the City looks forward with Transit Fare Equity, it should continue to actively engage with residents and

other partners to hold each other accountable and collectively bring about change and reduce poverty.