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Dear Chair Myers and Members of the TTC Board,

My name is Adam Roy Cohoon. I am writing to express my grave concerns regarding the potential elimination of cash fares on the TTC. While I recognize the \$20 million annual cost of maintaining cash payments, any move toward a mandatory digital system must be preceded by an exhaustive equity investigation—one that is deeply integrated with the City's **Poverty Reduction Strategy**.

A transition to a purely digital fare model (PRESTO, debit, or credit) cannot be considered successful unless it addresses the significant barriers faced by our city's most vulnerable residents. I urge the Board to prioritize the following issues before any phase-out is approved:

1. Inaccessible Vendor Networks

Currently, the TTC relies heavily on third-party vendors such as Loblaw/**Shoppers Drug Mart** and **Canada Post** for fare media distribution. This presents a severe barrier for the disenfranchised community:

- **Trespassing Policies:** Many retail partners have strict trespassing rules that prevent individuals previously flagged from entering to load or purchase cards.
- **Accessibility Gaps:** Many residents lack easy physical access to these specific outlets.
- **Recommendation:** The City must research and implement a **multi-placed network** of access points using public infrastructure, such as **public libraries** and **community centres**, which are far more welcoming to the community.

2. Cognitive and Systemic Barriers

We must acknowledge that managing a digital card is not equally easy for all Torontonians:

- **Maintenance Challenges:** For individuals facing **cognitive barriers** or extreme life instability, the need to track a physical card or manage a digital account is a significant hurdle.
- **Research Requirement:** I strongly advocate for a dedicated study to identify these specific barriers and propose mitigation strategies.

3. Protection of Equity

Until a foolproof, inclusive "fair arrangement" is established, **the cash fare must be retained**. Forcing a digital transition without these safeguards risks further isolating residents who already struggle to navigate our transit system.

I respectfully request that the Board direct staff to initiate these investigations immediately so that the **Fare Modernization Update** can be informed by a genuine understanding of the community's impact.

Thank you for your time and for your commitment to a transit system that truly serves everyone.

Sincerely,

Adam Roy Cohoon

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