



2026-2028 Ridership Growth Strategy

Date: March 31, 2026

To: Strategic Planning Committee

From: Chief Strategy and Customer Experience Officer

Recommendations

It is recommended that the Strategic Planning Committee:

1. Endorse the 2026-2028 Ridership Growth Strategy.

Summary

This report presents the 2026-2028 Ridership Growth Strategy (RGS) summarizing key trends, strategic challenges, and recommended actions to grow ridership in Toronto over the next three years in a prioritized manner. It provides a consolidated blueprint that builds upon extensive research, consultation, and previous TTC strategies to guide near and midterm decision-making.

Background and Analysis

Compared to pre-COVID, TTC ridership remains at approximately 80-83% of 2019 levels, TTC revenue is at 92% of 2019 levels, while cost is at 137% of 2019 levels. Overall, the TTC's cost recovery ratio has decreased from 65-70% in 2019 to 46% in 2025 resulting in challenges to the TTC's financial sustainability.

The purpose of this document is to identify initiatives that will increase ridership and increase revenue in the most cost-effective manner. These initiatives will be considered in the 2027 Operating and Capital Budget and beyond.

Transportation Trends

The TTC has experienced a recent slowdown in ridership growth with ridership and passenger revenue trending below prior year levels since fall 2025. In addition, the TTC has observed a slower year-over-year growth in customer boardings across all days of the week since February 2025.

The shift in ridership and customer boarding patterns suggests that the surface network is serving fewer long-distance bus riders, discretionary trips, and shift workers at manufacturing and warehousing areas, as well as work commutes to businesses in the

educational services, administrative and support, real estate and rental and leasing, and retail trade sectors.

Overall, the decline in surface boardings is system-wide and not tied to particular corridors, though outer parts of the city are most affected with boarding losses strongest in suburban and outer urban areas. The largest declines occur off peak, with midday and evening weekday travel down 4% to 6%, compared to only approximately 1% decreases during the morning and afternoon peaks. Weekends show a similar 4% to 7% decline.

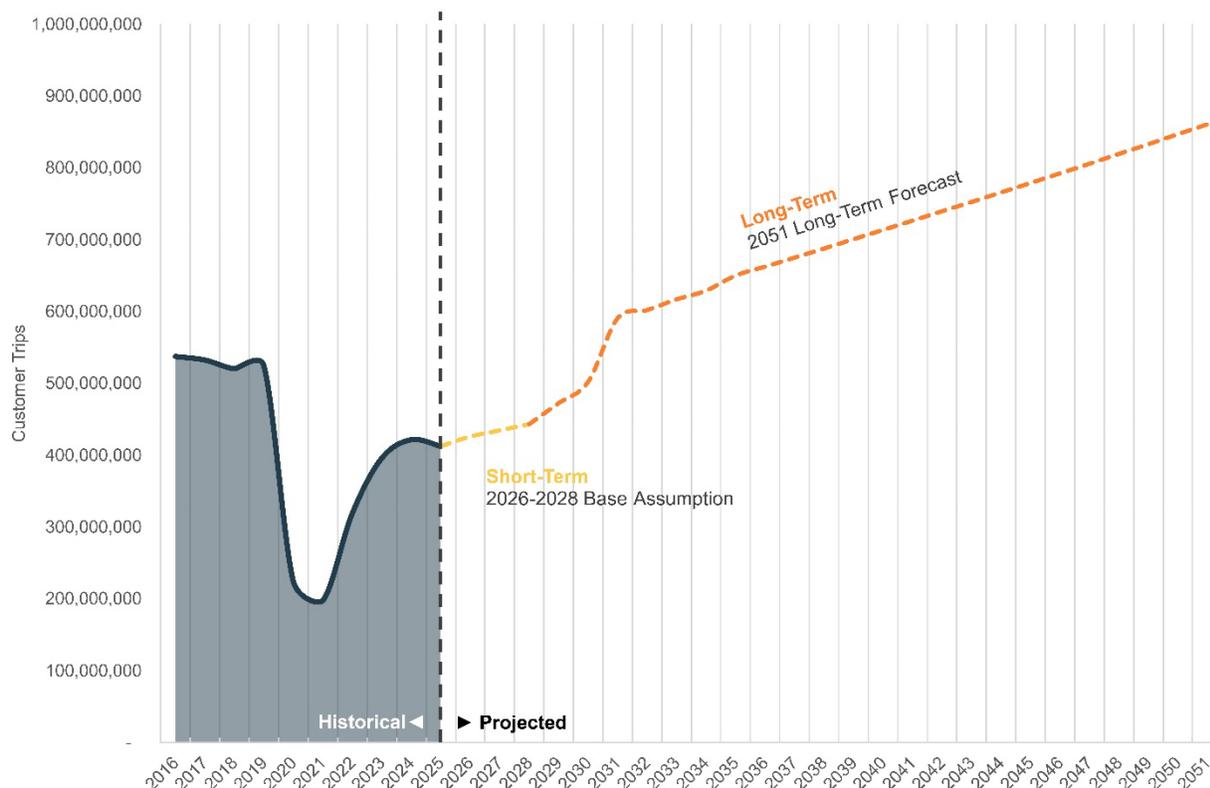
The decline is consistent with broader trends as Toronto residents made less trips in 2025 than in 2024 on all transportation modes, with 6.6M average weekday trips in Q4 2024 vs. 6.4M in Q4 2025. Meanwhile, transit mode share has remained unchanged in the city at 19% since 2024, though fewer transit trips are being made across all modes.

When people have fewer reasons to travel, because of job losses, a slowing economy, or rising costs that reduce discretionary activity, the total pool of trips in the city shrinks, and transit demand shrinks with it. Therefore, the most significant opportunity for ridership growth comes not from creating new travel where it no longer exists, but from ensuring the TTC is the most attractive, reliable and competitive option for the trips people are still making.

Transit Ridership Outlook

Over the long-term, the outlook for transit ridership in Toronto remains strongly positive. Population and employment growth planned across the city and region will continue to generate sustained demand for transit, particularly in areas targeted for intensification and major employment growth. As Toronto grows, transit will remain essential to supporting economic competitiveness, enabling access to jobs and services, and accommodating growth in a way that is efficient, equitable, and consistent with broader city-building and climate objectives. From a long-range planning perspective, these structural drivers point to continued growth in transit use over time and underscore the need to ensure the system has the capacity, reliability, and resilience required to serve a larger and more complex city. **Figure 1** shows the 2051 long-term forecast.

Figure 1: 2016-2025 customer trips and 2051 long-term transit forecast



TTC, in partnership with the City of Toronto’s City Planning Division, completed a 2051 long-term ridership forecast (fall 2025) to inform the need and timing for fleet, facilities, and capital projects.

At the same time, near-term ridership levels are being influenced by a range of temporary economic and behavioural factors. Shifts in employment patterns, affordability pressures, and broader economic uncertainty can dampen ridership in the short run and introduce volatility from year to year. These conditions, while important to monitor and manage, are cyclical in nature and have historically evolved over time as economic conditions change. Short-term fluctuations do not alter the underlying trajectory of growth driven by population and employment expansion, nor do they diminish the long-term role of transit as a core element of Toronto’s transportation system.

Our Focus

Customer satisfaction declined in 2025 and is lower among priority groups: Gen Z, shift workers, women and customers with low income. Customers generally feel safe on the TTC, with 89% of customers reporting they feel safe on vehicles and 77% at stops, though there is room to improve.

By improving speed, safety, affordability and making the experience seamless, the TTC can divert trips from other modes, most notably private vehicles and rideshare, and increase its overall mode share while retaining our existing customers. In a constrained

travel market, growth depends on being the better choice: making transit the mode people prefer when they do need to travel and capturing a larger share of trips across all segments.

Looking ahead – transit needs to be affordable, fast, safe and seamless

Affordable

Affordable transit is foundational to economic growth, equity, and system sustainability.

- **Enables economic participation**
Connects people to jobs, education, and services; expands the effective labour market; supports productivity.
- **Advances equity and inclusion**
Reduces cost burdens on low- and middle-income households; ensures mobility regardless of income, age, or location.
- **Supports climate and health outcomes**
Encourages mode shift, reduces emissions and congestion, improves air quality and road safety.

Fast

Transit that is not fast enough fails to compete, cannot scale, and leaves economic and climate benefits unrealized. Speed is not a luxury feature, it is a core performance requirement.

- **Makes Transit Competitive with Driving**
Travel time is the top factor in mode choice.
Faster trips make transit a viable alternative to private vehicles, especially for longer or cross-regional commutes.
Reliability and speed matter more to riders than minor fare changes.
- **Expands Access to Jobs and Opportunities**
Faster transit shrinks perceived distance, allowing people to reach more jobs, education, and services within a reasonable time.
Improves labour market matching and workforce participation.
Particularly benefits lower income riders with longer commutes.
- **Improves Productivity and Quality of Life**
Time spent traveling is time lost to work, caregiving, or leisure.
Faster trips reduce daily stress, improve work-life balance, and increase system satisfaction.
Supports city-wide productivity by recovering millions of hours annually.

Safe

Transit that is not safe cannot be accessible, competitive, or widely used. Safety is foundational infrastructure, not an add-on, and it directly determines the system's social license to operate and grow.

- **Safety Drives Ridership and Trust**
People will not use transit regularly if they do not feel safe, regardless of cost or speed.
Perceptions of safety are as influential as actual incident rates in travel decisions. A safe system builds public confidence and long-term ridership loyalty.
- **Enables Equitable Access**
Safety concerns disproportionately affect women, seniors, youth, newcomers, and people with disabilities.
If riders cannot travel without fear of harassment, injury, or crime, access to jobs and services is effectively constrained.
Safe transit is essential to ensuring mobility is shared equitably.
- **Protects Workers and Service Reliability**
Frontline staff rely on a safe environment to perform their roles effectively. Fewer incidents mean less service disruption, absenteeism, and turnover.
A safer system supports workforce morale, retention, and operational continuity.

Seamless

A seamless system reduces customer effort at key friction points such as planning, paying, transferring, and managing disruptions, so more trips are completed with confidence and occasional riders become repeat riders.

- **Builds public trust and retention**
Customers remain loyal when the TTC feels welcoming, comfortable, and dependable in daily use.
Riders who have consistently positive experiences in stations and vehicles are more likely to view public transit as a trustworthy way to travel and to recommend it to others.
This trust is essential for attracting and retaining customers.
- **Shapes perceived reliability and mode choice**
Customers decide whether to use transit based on confidence that they can predict and complete their trip. When information is unclear, or the journey feels confusing, the TTC is experienced as unreliable, even when service performance is improving. For customers with alternatives, that loss of confidence drives mode shift away from transit.

- **Benefits City mobility goals**

Customer experience affects more than individual trips. It influences whether TTC can grow ridership at scale and support broader city outcomes.

Without a positive experience, efforts to grow ridership, reduce congestion, or meet climate goals will not succeed.

These four outcomes are used as the organizing framework because they translate the Strategic Planning Committee-approved guiding principles for the RGS into a clear understanding of what supports ridership growth in practice. They keep decision-making customer-centred, embed affordability and equity, emphasize efficient and reliable service delivery and enable transparency by linking initiatives to measurable customer results.

2026-2028 Ridership Growth Strategy

Building on the 5-Year Service and Customer Experience Action Plan and 5-Year Fare Policy initiatives already in delivery, **Attachment 2** presents a series of ridership growth initiatives recommended for implementation from 2026-2028, each offering a different level of investment and designed to attract new riders, retain existing customers, and support increased transit use through varying levels of fare, service and customer experience improvements. They were developed through internal collaboration and informed by customer feedback, operational analysis and financial review. **Table 1** below presents key initiatives identified for 2026.

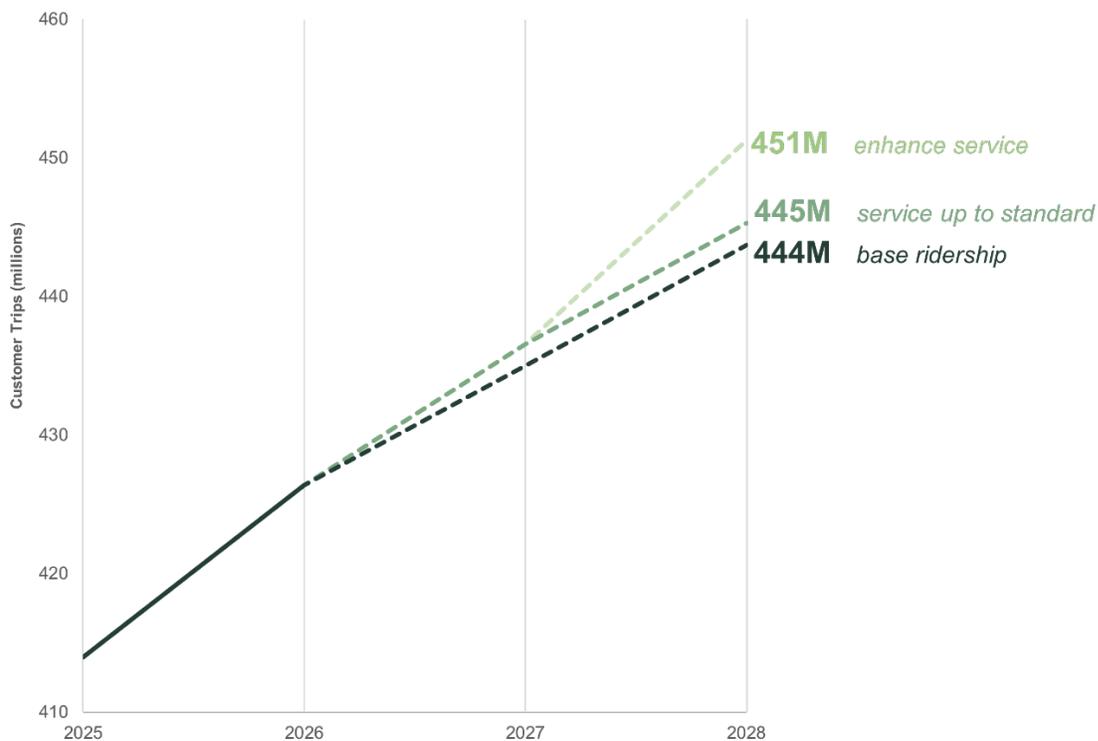
Table 1: 2026 Key Ridership Growth Strategy initiatives

2026 Plan
<ul style="list-style-type: none"> • Freeze fares and introduce fare capping, set at 47 trips for all TTC customers • Deploy Neighbourhood Community Officers on the subway network • Pilot new and emerging technologies to enhance safety and reliability, such as: LIDAR for track intrusion detection, AI for suicide prevention, bus collision avoidance technology • Implement station exit numbering at six stations • Improve real-time information by piloting digital signage at 72 stops • Expand 5G wireless service across the subway network to improve digital access to real-time TTC information and alerts • Introduce E-Ticket Convention Passes and launch Machine Readable Transfers on streetcars • Reinvest LRT network efficiencies in service improvements • RapidTO: Complete feasibility studies for Finch Avenue East and Lawrence Avenue East • Install or update transit signal priority at 50 locations, and install regulatory transit priority measures at up to 15 locations • Construct four queue jump lanes • Make 150 stops accessible • Pilot Real-Time ASL/LSQ Video Assistance

Benefits Summary

The 2026-2028 RGS is designed to be modular and provides opportunities for adjustment every year via the Annual Network Plan and Budget process. The RGS's initiatives outlined in **Attachment 2** can be bundled to attract various ridership growth targets. **Figure 2** bundles the various service initiatives listed in Attachment 2 and projects expected increases in ridership. The impacts of non-service related initiatives are less direct and harder to quantify and therefore not included in the ridership projections.

Figure 2: Projected annual ridership trips 2026-2028 (millions) based on different service initiatives



Next Steps

Travel patterns have shifted, customer expectations have not. Ridership growth will not occur by default. It requires deliberate, sustained investment in the fundamentals that make transit the mode of choice.

The strategy sets a clear path to deliver that and to ensure transit continues to underpin Toronto's success.

TTC staff will present the strategy to the TTC Board at its April meeting.

Diversity, Equity and Inclusion Matters

The proposed RGS initiatives aim to improve affordability, accessibility and reliability for those who rely on TTC the most, including equity-deserving groups.

The RGS contains several specific initiatives that will help support and advance the Wheel-Trans Family of Services delivery model and the TTC's 5-Year Accessibility Plan. Initiatives, such as improving access to and reliability of customer information; working with the City to improve and expand customer amenities at transit stops; and continuing to enhance safety, comfort and amenities at transit stations will help achieve a modern, inclusive and accessible transit system for all.

Having a reliable transit network is critical for women, shift workers, people with low-income and equity-seeking groups who need to get to work, school, health services, recreational and cultural services, etc. Studies have shown that those who have less access to resources and services typically have worse health outcomes. Ensuring that access is equitable as well as reliable, safe and timely supports population health overall in the city of Toronto.

The initiatives are grounded in consistent findings from years of deliberate, ongoing engagement with diverse communities. Equity impacts will be monitored during implementation to ensure alignment with broader equity goals.

Innovation and Sustainability Considerations

Increasing ridership is central to TTC's sustainability goals. A faster, more frequent, and more reliable TTC network encourages more people to choose transit, helping reduce car dependency, lower emissions in support of the City's TransformTO NetZero Strategy, and makes better use of existing fleet and infrastructure.

Wayfinding improvements support this modal shift by combining traditional signage with digital tools that reflect an evolution in how riders navigate. Mobile-friendly solutions, aligned with the TTC's Innovation and Sustainability Strategy 2024-2028, are being explored to enhance the customer journey and support future system growth.

Fare capping uses advancements in fare collection technology to offer riders more flexibility and potentially lower costs for customers, reinforcing both ridership and sustainability objectives.

Corporate Plan Alignment

The RGS advances the TTC's Corporate Plan 2024-2028 by delivering on Strategic Direction 2: *Attract New Riders and Retain Customer Loyalty*. By focusing on faster, more frequent, and more reliable service, along with improved affordability and customer experience, the initiatives proposed in this report aim to position TTC as the preferred choice for more Torontonians.

The RGS also supports Strategic Direction 3: *Place Transit at the Centre of Toronto's Future Mobility* by encouraging mode shift, reducing emissions, and preparing the

network for long-term growth. These efforts align with the TTC's commitment to building a resilient, competitive, and sustainable transit system.

Additionally, the initiatives support Strategic Direction 5: *Address the Structural Fiscal Imbalance* by maximizing revenue potential through increased ridership, improving value for money, and reinforcing the case for a sustainable funding model.

Financial Impact

Growing ridership is not a solution to fiscal sustainability

- Fare revenue covers only a portion of TTC operating costs; even strong ridership growth does not fully close the structural gap without sustainable operating funding.
- Many growth initiatives require incremental operating and capital investment (service, safety, customer experience); costs can rise alongside ridership.
- Net financial results depend on the margin between new revenue and the cost to deliver additional service; not all ridership growth is “profitable” on a net basis.
- Ridership is sensitive to economic and behavioural conditions (e.g., employment patterns); relying on ridership alone introduces volatility and risk to budget planning.
- Fiscal sustainability requires a stable funding model and cost management alongside ridership growth. Ridership helps, but it is not a substitute for addressing the structural fiscal imbalance.

In this context, the initiatives outlined in this report should be understood as supporting ridership and customer outcomes, while long-term fiscal sustainability requires separate, stable operating funding and broader measures to address the structural fiscal imbalance.

Importance of State of Good Repair

Ridership growth is predicated on a transit system that is safe, reliable, and in a state of good repair. Before riders can be attracted, retained, or encouraged to travel more often, the TTC must first ensure that aging assets do not undermine day-to-day service quality.

Investments in fleet renewal and system modernization are therefore foundational to the Ridership Growth Strategy, not because they in themselves generate new demand, but because they protect the reliability and consistency of existing service. Growth-oriented initiatives can only be effective once the system is stabilized and customer confidence is maintained.

Operating costs – Financial impact

This report has no direct financial impact. However, if the recommended service initiatives in this report are approved as part of the 2027 Budget process they would result in incremental increases in operating costs starting in 2027.

Implementing all the service initiatives in the RGS is estimated to increase the TTC’s Operating Budget by approximately \$73.0 million by 2028 (see **Table 2**). Additional operating costs may be identified for some of the proposed actions/initiatives through the annual budget process.

Table 2: Service initiatives requiring operating funding (\$ million, 2026 dollars)

Initiative	2026	2027	2028	2026-2028 Total	Net cost per new ride
Restore Standard: Crowding		\$6.3		\$6.3	-
Restore Standard: 10-Minute Network		\$5.2		\$5.2	\$6.17
Restore Standard: Express Bus		\$7.8		\$7.8	\$17.00
2024 & 2025 Outstanding ANP Initiatives		\$11.8		\$11.8	\$21.40
Enhance Service: Early Sunday Morning			\$2.9	\$2.9	\$1.71
Enhance Service: 15-Minute Network			\$3.6	\$3.6	\$4.80
Enhance Service: 6-Min Streetcar			\$23.9	\$23.9	\$5.32
Enhance Service: Express Bus			\$14.7	\$14.7	\$16.00
Enhance Service: Overnight			\$13.9	\$13.9	\$25.20
Incremental Annual Operating Costs		\$31.1	\$59.0	\$90.1	
Incremental Annual Revenue		\$(3.6)	\$(13.5)	\$(17.1)	
Incremental Net Operating Costs		\$27.5	\$45.5	\$73.0	

Actions requiring funding for service improvements and retail location upgrades in 2026 are fully accounted for under Board-approved 2026 TTC Conventional and Wheel Trans Operating Budgets.

Table 3 ranks the service initiatives by net cost per new ride, should the Board wish to implement the initiatives by return on investment as opposed to restoring service standards before any enhancements are made.

Table 3: Service initiatives estimated net cost per new ride

Initiative	Incremental annual ridership	Incremental annual revenue	Incremental annual operating cost	Net cost per new ride
Restore Standard: Crowding*	-	-	\$6.3M	-
Enhance Service: Early Sunday Morning	0.7M	\$1.7M	\$2.9M	\$1.71
Enhance Service: 15-Minute Network	0.5M	\$1.2M	\$3.6M	\$4.80
Enhance Service: 6-Min Streetcar	3.1M	\$7.4M	\$23.9M	\$5.32
Restore Standard: 10-Minute Network	0.6M	\$1.5M	\$5.2M	\$6.17
Enhance Service: Express Bus	0.8M	\$1.9M	\$14.7M	\$16.00
Restore Standard: Express Bus	0.4M	\$1.0M	\$7.8M	\$17.00
2024 & 2025 Outstanding ANP Initiatives	0.5M	\$1.1M	\$11.8M	\$21.40
Enhance Service: Overnight	0.5M	\$1.3M	\$13.9M	\$25.20
Total	7.1M	\$17.1M	\$90.1M	-

*Add service to address crowding for existing riders to sustain current ridership; no ridership/revenue impact

Capital costs – Financial impact

The initiatives requiring capital investments are either fully funded, partially funded or unfunded under the TTC Board-approved 2026-2035 Capital Investment Plan (CIP) (see **Table 4**).

Table 4: Capital costs associated with strategy (\$ million, 2026 dollars)

Project name	Capital plan	2026	2027	2028	2026-2028 Total
Transit Priority Measures	Funded	\$10.3	\$6.9	\$7.9	\$25.1
	Unfunded				
	Sub-Total	\$10.3	\$6.9	\$7.9	\$25.1
Platform Modifications – Articulated Buses	Funded	\$2.2	\$4.0	\$2.9	\$9.1
	Unfunded			\$1.3	\$1.3
	Sub-Total	\$2.2	\$4.0	\$4.2	\$10.4
Bus Stop Improvements for Accessibility	Funded	\$2.2	\$4.0	\$2.9	\$9.1
	Unfunded			\$7.6	\$7.6
	Sub-Total	\$2.2	\$4.0	\$10.4	\$16.7
RapidTO Bus Lanes	Funded	\$3.2	\$1.4	\$4.5	\$9.2
	Unfunded				
	Sub-Total	\$3.2	\$1.4	\$4.5	\$9.2
Transit Stops Safety Improvements	Funded	\$2.0	\$0.6	\$0.9	\$3.4
	Unfunded				
	Sub-Total	\$2.0	\$0.6	\$0.9	\$3.4
Opportunity to Improve Transit – Queue Jump Lanes	Funded	\$0.6	\$2.3	\$4.3	\$7.1
	Unfunded		\$0.3	\$3.1	\$3.4
	Sub-Total	\$0.6	\$2.6	\$7.4	\$10.6
Sub-Total – Service Planning	Funded	\$20.5	\$23.3	\$23.4	\$67.1
	Unfunded		\$0.3	\$12.0	\$12.3
	Sub-Total	\$20.5	\$23.6	\$35.3	\$79.5

Project name	Capital plan	2026	2027	2028	2026-2028 Total
Buses	Funded	\$160.9	\$292.3	\$241.2	\$694.4
	Unfunded		\$172.9	\$189.7	\$362.6
	Sub-Total	\$160.9	\$465.2	\$431.0	\$1057.0
Streetcars	Funded	\$8.0	\$6.7		\$14.8
	Unfunded				
	Sub-Total	\$8.0	\$6.7		\$14.8
Subway Cars	Funded	\$143.6	\$61.6	\$235.1	\$440.3
	Unfunded				
	Sub-Total	\$143.6	\$61.6	\$235.1	\$440.3
Hillcrest Maintenance and Storage Facility	Funded	\$17.8	\$27.5	\$32.6	\$77.9
	Unfunded			\$1.4	\$1.4
	Sub-Total	\$17.8	\$27.5	\$34.0	\$79.3
Sub-Total – Fleet and supporting projects	Funded	\$330.3	\$388.1	\$508.9	\$1,227.4
	Unfunded		\$172.9	\$191.1	\$364.0
	Sub-Total	\$330.3	\$561.0	\$700.1	\$1,591.4
Wayfinding Strategy	Funded	\$2.9	\$0.5	\$0.5	\$3.9
	Unfunded		\$5.0	\$10.0	\$15.0
	Sub-Total	\$2.9	\$5.5	\$10.5	\$18.9
Sub-Total – Wayfinding Strategy	Funded	\$2.9	\$0.5	\$0.5	\$3.9
	Unfunded		\$5.0	\$10.0	\$15.0
	Sub-Total	\$2.9	\$5.5	\$10.5	\$18.9
Grand Total	Funded	\$353.7	\$411.9	\$532.8	\$1,298.4
	Unfunded		\$178.2	\$213.1	\$391.3
	Sub-Total	\$353.7	\$590.1	\$745.9	\$1,689.8

The Interim Chief Financial Officer has reviewed this report and agrees with the financial impact information.

Contact

Stephanie Simard Craig, Manager – Transit Systems Planning
647-459-6954
stephanie.simard@ttc.ca

Attachments

Attachment 1 – Decision History
Attachment 2 – 2026-2028 RGS Action Plan

Attachment 1 – Decision History

May 16, 2024 – 5-Year Service and Customer Experience Action Plan

The TTC Board approved the 5-Year Service and Customer Experience Action Plan and directed staff to bring forward actions and initiatives every year through the TTC's Annual Service Plan and Budget process. The Board also approved updates to the TTC Service Standards to reflect current conditions and performance. TTC Board Decision: [5-Year Service and Customer Experience Action Plan](#)

January 10, 2025 – Recommended 2025 Operating Budget: 2025-2034 Capital Budget and Plan, 15-Year Capital Investment Plan and Real Estate Investment Plan Update

The TTC Board requested TTC to establish a Strategic Planning Committee to assist the TTC Board in managing strategic planning and priorities, including through a Ridership Growth Strategy and other existing strategic documents. TTC Board Decision: [Recommended 2025 Operating Budget: 2025-2034 Capital Budget and Plan, 15-Year Capital Investment Plan and Real Estate Investment Plan Update](#)

January 27, 2025 – 2025 Annual Service Plan

The TTC Board approved the 2025 Annual Service Plan (ASP). The 2025 ASP provides a roadmap for service changes for the coming year, including recommendations for new and revised routes based on input and engagement with TTC customers, front-line staff, and the community. The 2025 ASP focuses on enhancing connections across the transit network and making the system more attractive to all customers including the three key priority groups (women, shift workers and lower income customers) in the coming years. TTC Board Decision: [Agenda Item History - 2025.TTC1.3](#)

July 10, 2025 – Framework for Ridership Growth

The Strategic Planning Committee reviewed ridership trends and a draft Ridership Growth Strategy focused on increasing TTC ridership and supporting financial sustainability. The Committee directed staff to consult with the Planning Advisory Group and begin a full review of service standards in 2026. The Committee updated one guiding principle to emphasize affordability, accessibility, and equity, and added new principles to prioritize rider experience, reduce barriers, and ensure transparency. Strategic Planning Committee Decision: [Agenda Item History – 2025.TTS1.3](#)

September 4, 2025 – 2026-2028 Ridership Growth Strategy: 2026 Budget Considerations

The Strategic Planning Committee reviewed progress on the Framework for Ridership Growth, including updated guiding principles and Planning Advisory Group engagement. The Committee considered six ridership growth initiatives proposed for 2026 and directed staff to advance them through the TTC's 2026 Operating and Capital Budget process. The Committee also requested staff to report back with the full 2026-2028 Ridership Growth Strategy be reported back following budget approval, with additional information on fare capping.

Strategic Planning Committee Decision: [Agenda Item History - 2025.TTS2.2](#)