



Philadelphia's Zero Fare Transit Pilot Program

Implementation Evaluation Findings

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Executive Summary

Philadelphia has historically had among the highest poverty rates of large US cities. In recent years, mounting evidence indicated that transit was a primary barrier to economic mobility for city residents. To remove this barrier for low-income residents and improve their well-being, the City of Philadelphia partnered with Southeastern Pennsylvania Transportation Authority (SEPTA), the regional transit agency, to administer a pilot program called Zero Fare. The city government funded the program and led its administration.

Zero Fare was deliberately designed to be accessible. Unique among discounted fare programs accepted on large US transit agency networks, Zero Fare provides free rides on all transit modes and uses existing government administrative data to identify eligible people, who were auto-enrolled and mailed Zero Fare transit cards. To ensure access among Philadelphia residents who could not be identified as eligible using administrative data due to their immigration status, the City set aside 10 percent of program slots for immigrant-serving, community-based organizations (CBOs) to distribute.

The program was designed as a pilot to learn about the effectiveness of this novel approach to program enrollment. The City's Zero Fare team randomly selected a subset of eligible people to receive the benefit and another subset as a comparison group. This approach supports an ongoing randomized controlled trial led by Georgetown University, which will produce evidence of the Zero Fare program's effect on recipient outcomes.

To complement Georgetown's outcomes evaluation, the City of Philadelphia, with support from the William Penn Foundation, engaged the Urban Institute to conduct a multifaceted implementation evaluation. To set Zero Fare within the national policy context, the evaluation first produced two public products: (1) an examination of participation rates among income-based, discounted fare programs and factors that may contribute to those rates;¹ and (2) a theoretical framework for understanding public benefit enrollment approaches (Rennert et al. 2025).

Building on that groundwork, the Urban Institute team completed interviews with City, SEPTA, and CBO staff administering Zero Fare, and held focus groups with auto-enrolled and CBO-enrolled recipients to learn about how the Zero Fare program was designed and implemented. From these conversations, we learned the following:

- **Free transit unlocks economic and personal opportunities for low-income riders.** Zero Fare recipients described how having access to free transit made work, errands, education, and

recreation more accessible, while improving their finances and decreasing daily stress. Many stated that the program had changed their daily lives for the better. These experiences suggest that eliminating transportation barriers can improve people’s well-being and support them in contributing more to their local economies and communities.

- **Auto-enrollment helps to reduce gaps in program participation.** Overall, recipients’ enrollment preferences—including CBO enrollees and auto-enrollees—suggest that auto-enrollment and sending fare cards to recipients’ addresses through the mail works best for most people. It reduces or eliminates most administrative barriers to program access, including the time and labor involved in learning about, applying for, and renewing the benefit.
- **Low-barrier assisted enrollment is necessary for some hard-to-reach populations.** Feedback from CBO enrollees underscores that some people benefit from in-person enrollment. Populations with language barriers or reluctance to engage with government institutions may prefer to enroll in person with a trusted nongovernmental organization. Offering enrollment through trusted community partners appears to be especially useful for engaging immigrants. However, it is also important to ensure that in-person enrollment is fast and does not involve the onerous application steps typical of a more traditional enrollment process.
- **Auto-enrollment facilitates efficient program administration.** SEPTA and City staff reflections on Zero Fare illustrate how eliminating benefit applications by auto-enrolling participants makes program administration more efficient. They emphasized that identifying eligible people using existing administrative data allowed Zero Fare to be implemented within months of getting the green light from City leadership. This would not have been possible if staff had needed to implement an application process. The lack of applications also made it manageable for a smaller City team to administer the program than if the program involved a traditional application process, given how time-intensive those processes are to administer.
- **Creative, rigorous data use facilitates government innovation.** The City’s approach to using existing administrative data from multiple public programs to identify eligible people made it possible to administer Zero Fare without an application process. Their careful data matching process allowed for reliable identification of eligible people without collecting new data. This suggests opportunities for other agencies and jurisdictions to use existing data to increase the efficiency and user-friendliness of public programs.
- **Free transit programs may strengthen local transit systems.** Zero Fare recipients’ descriptions of their SEPTA ridership patterns suggest that having access to free transit led them to ride

the system more frequently. City and SEPTA administrators noted that free transit benefits are valuable tools for transit systems that may help create a positive cycle: increased ridership leads to safer rides, which entices more paying customers, which leads to improved system finances that allow for better system maintenance and higher ride frequency—ultimately leading to further increases in demand for public transit.

- **Benefits like Zero Fare play a role in restoring faith in institutions.** A large share of Zero Fare recipients reported that Zero Fare improved their views of SEPTA and city government. People often said that receiving the benefit made them feel like these institutions cared about them. At a time when trust in institutions is low, these results suggest that low-barrier benefits people can use in their daily lives may move the needle toward restoring public trust in the institutions granting such benefits.

Introduction

Philadelphia has one of the highest poverty rates among large American cities and many people struggle to pay for transit and other necessities (Pew 2026). A 2019–2020 community needs assessment survey of city residents living below the federal poverty level (FPL) found that transportation was their most common barrier to economic mobility (City of Philadelphia 2021b).

To remove transit barriers and improve residents' economic well-being, the City of Philadelphia partnered with the Southeastern Pennsylvania Transportation Authority (SEPTA), which oversees the city's public transit, to launch the Zero Fare pilot program in August 2023. SEPTA also hoped that the program would help reverse COVID-era ridership loss and resulting financial challenges. Zero Fare provides free transit passes to city residents ages 18–64 who are identified as low income using government administrative data. The City funded the program and led its administration.

Zero Fare takes an enrollment approach unique among income-based discounted fare programs. The approach seeks to eliminate barriers (created by the typical multistep public benefit enrollment process) that drive low participation rates.² Using existing administrative data to confer eligibility, a subset of eligible people were randomly selected to receive the benefit, automatically enrolled, and sent preactivated SEPTA smart cards—called Zero Fare Key cards—in the mail.

City officials also randomly selected a subset of eligible people into a comparison group who did not receive a program slot. Random selection into recipient and comparison groups facilitated Georgetown University's ongoing randomized controlled trial evaluation of Zero Fare. Results of that research will include evidence about how the program affected recipient outcomes related to economic conditions, personal well-being, transit use, and more.³

Additionally, the City team recognized that immigrant populations often do not qualify for the benefit programs they planned to use to identify eligible people, so they implemented an alternative enrollment pathway. Seven immigrant-serving, community-based organizations (CBOs) received 10 percent of available program slots to distribute to communities they serve.

Research Design

To complement Georgetown's outcomes evaluation, the City of Philadelphia, with support from the William Penn Foundation, engaged the Urban Institute to conduct a multifaceted implementation

evaluation. To set Zero Fare within the national policy context, the evaluation first produced two public products:

- A blog post that includes an examination of participation rates among income-based, discounted fare programs and factors that may contribute to those rates.⁴
- A brief that includes a theoretical framework for understanding public benefit enrollment approaches, and an analysis of how approaches vary and the impact of those variations on administrators and recipients (Rennert et al. 2025).

This report builds on the earlier stages of the implementation evaluation and summarizes results of (1) interviews with program administrators involved in creating and operating the Zero Fare program—including staff from the City of Philadelphia, SEPTA, and partner CBOs; and (2) focus groups with people eligible for Zero Fare, including recipients enrolled through auto-enrollment and CBO enrollment.

Research Questions

We sought to answer distinct sets of research questions through conversations with each stakeholder group.

City of Philadelphia and SEPTA Administrator Interviews

- What were the motivations and objectives of Zero Fare’s design?
- What work and conditions were necessary to make the pilot happen?
- What did program operationalization entail on the part of administrators?
- How do administrators feel the pilot has gone so far?
- What key challenges has the program encountered?
- What concerns do administrators have about the program’s future?

CBO Partner Interviews

- What did program operationalization entail on the part of CBOs?
- How do CBO staff feel the pilot has gone so far?

- What key challenges has the program encountered?
- What future changes could improve the program?
- What concerns do CBO staff have about the program's future?
- Which clients were most and least interested in the program, and why?

Zero-Fare Recipient Focus Groups

- How do enrollees feel about the enrollment process?
 - » How could it be improved?
 - » How does it compare with processes to enroll in other benefits?
- How have recipients used the benefit?
- How has having the benefit changed recipients' daily lives?
- How has Zero Fare affected recipients' feelings toward the City of Philadelphia government and SEPTA?

Before presenting interview and focus group findings, we include an overview of traditional public benefit enrollment pathways to illustrate how Zero Fare departs from the traditional approach. We then review the design and administration of the other income-based discounted fare programs available on the country's largest transit systems to contextualize Zero Fare within the US transit landscape.

Background on Transit and Other Public Benefit Design

Traditional Benefit Enrollment Pathways

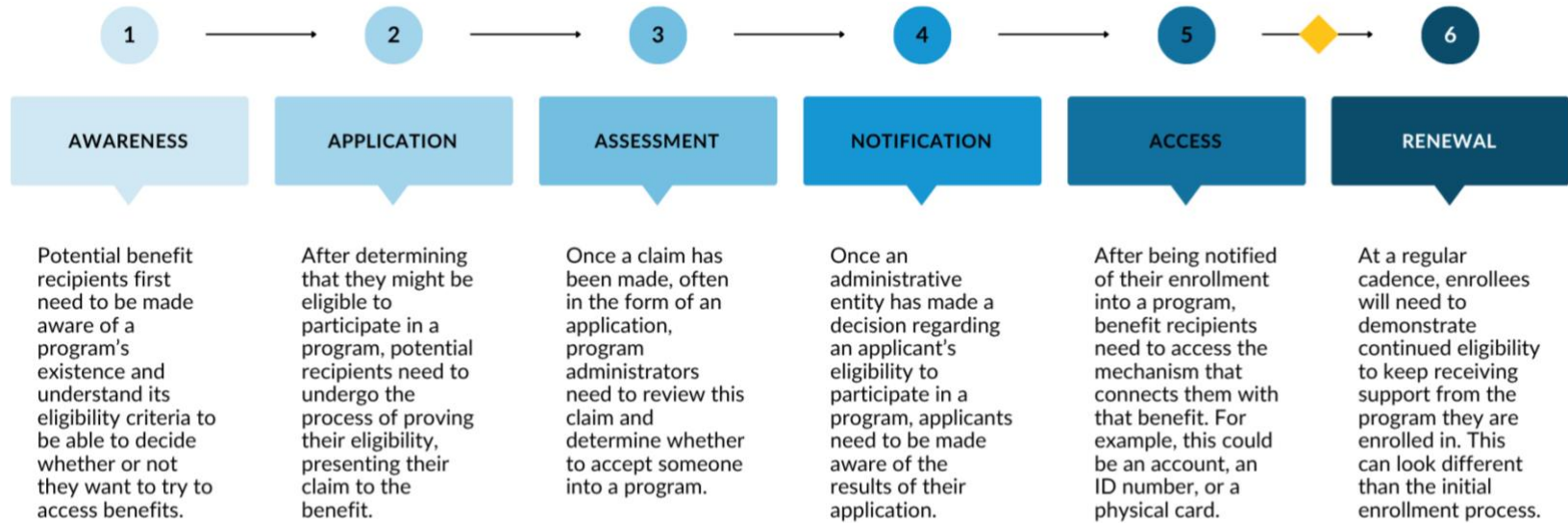
Millions of Americans with low incomes rely on income-based public benefit programs to help meet their basic needs, including health care, housing, food, child care, and transportation (Macartney and Ghertner 2023). Evidence shows that these programs contribute to positive social outcomes, like poverty reduction (Romig 2025; Trisi and Saenz 2021), improved health outcomes (Shahidi et al. 2019; Wang et al. 2021), and social equity and stability (Headrick et al. 2023).

Although a large number of Americans use these benefits—over 99 million annually according to one analysis (Macartney and Ghertner 2023)⁵—research has also shown that many eligible people do not participate (Ko and Moffitt 2024; Primus and Zilkha 2024). For example, one study found that between five and six million people eligible for Medicaid and the Children’s Health Insurance Program were not enrolled in 2019 and 2020 (Garrett et al. 2023). And another study found that about four million eligible people were not enrolled in the Supplemental Nutrition Assistance Program (SNAP) in each month of fiscal year 2022.⁶

Research has demonstrated that benefit enrollment processes contribute substantially to the gap between eligibility and program participation. Our earlier work that assesses the landscape of public benefit enrollment approaches (Rennert et al. 2025) identified six steps that are typically required to access public benefits (figure 1).

FIGURE 1

Traditional Process of Accessing Public Benefits in the US



◆ **Maintenance:** In some cases, between steps 5 and 6, benefit recipients may be required to participate in activities in order to stay enrolled. For example, this could entail meeting with caseworkers or meeting work requirements.

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Source: Authors' analysis of public benefit and assistance programs and associated literature.

Recipient Challenges with Traditional Enrollment

Our landscape analysis of benefit enrollment approaches revealed the major impediments to program take-up—often collectively referred to as *administrative burden*—that the six required steps detailed in figure 1 entail

- **learning costs**, or the time and mental energy required to find out about a program and understand the application process (Alvira-Hammond and Gennetian 2015; Bhargava and Manoli 2013);
- **compliance costs**, or the costs involved in gathering documentation, completing forms, attending interviews, and otherwise complying with the requirements to apply for or renew benefits (Barnes 2021; Herd and Moynihan 2019; Herd and Moynihan 2025); and
- **psychological costs**, which refer to the emotional toll of accessing and maintaining benefits, including fear, anxiety and discomfort (Barnes et al. 2023; Savin et al. 2021).

Administrator Challenges with Traditional Enrollment

Our landscape analysis also revealed that the traditional enrollment approach strains program capacity in several ways:

- challenges **managing staffing and maintaining institutional knowledge** because of staff burnout and consequent turnover
- challenges **budgeting for costs of substantial staff** time required to administer programs
- difficulty **handling time-intensive partnerships** required to administer programs
- challenges **managing complex client data requirements**
- burdens involved in **maintaining extensive client paperwork and product inventory** (Van Slyke 2002)

Review of Income-Based Discounted Fare Programs

To understand where the Zero Fare pilot fits in the national public benefit and transit policy landscape, we conducted a systematic scan of the 50 largest US transit agencies' reduced-fare programs.⁷ We

found that each of these agencies offers a reduced fare specific to youth and/or students, people with disabilities, or people ages 65 and older. Most offer all three. Service-based reduced-fare programs for uniformed military, police, and firefighting personnel are also prevalent.

Income-based, discounted fare programs are less common but growing in number (Darling et al. 2021), with 17 such programs currently operating across the 50 largest US transit agencies by ridership—most of which launched or expanded since the pandemic began in 2020.⁸ While these programs are a promising way to make transit more accessible, most have participation rates below 30 percent among eligible people (Rennert et al. 2025).

Table 1 summarizes how these programs are designed, administered, and funded. It also notes participation rates for each program. We took the following approach to collecting participation rates: (1) in cases where the program-administrating agency publicly released its own assessed take-up rate, we used that number; (2) in cases where an administrating agency released the number of program enrollees only, we divided that number by the eligible population (e.g., 18- to 64-year-olds, earning up to 200 percent of the federal poverty level, and living in all census tracts within the service area) of all transit agencies served by a given program. If a program had an enrollment limit, such as one based on budget or people directly notified of their eligibility, we used that limit as the program's eligible cohort. In cases where the data needed to calculate participation rates were unavailable online, we contacted the program and requested the required data. Programs for which we were unable to collect the required data do not include participation rates.

Our approach to calculating the Zero Fare participation rate is consistent with the approach used to calculate the rate for other programs. Specifically, we divided the number of auto-enrollees participating in Zero Fare (defined as the number who received and have used the card) by the number of people invited to participate (defined as the number selected to receive a card through auto-enrollment). Though the number eligible based on residency, income, and benefit program participation is much higher than the number invited, using the invited number as the eligible cohort aligns with the enrollment limits accounted for in calculating other programs' participation rates. This approach leads to a meaningful rate that represents the percentage of people with the opportunity to access the benefit who do so. We excluded CBO enrollees from the rate calculation to ensure the rate captures participation among those enrolled through the novel auto-enrollment approach.

TABLE 1

Key Attributes of Income-Based Discounted Fare Programs

Program	Benefit Geography	Transit Agency(ies)	Administering Entity	Funding	Enrollment	Eligible Population	Participation Rate	Income/Program-Based Eligibility	Discount	Application Modes	End User Document of Eligibility	Renewal
Zero Fare	Philadelphia	Southeastern Pennsylvania Transportation Authority (SEPTA)	City of Philadelphia Managing Director's Office, SEPTA, CBO partners	City general fund	33,436	62,747	54.3 percent	150 percent FPL	100 percent	None	None	None
Allegheny Go	Allegheny County, PA	Pittsburgh Regional Transit (PRT)	Allegheny County Department of Human Services (DHS) and PRT	County funds via DHS	5,708	134,000	4.3	SNAP	50 percent	Online or mailed paper application	Social Security card or EBT card number	None
Clipper START	Bay Area, CA	24 agencies	Metropolitan Transit Commission	State Transit Assistance Program, statewide Low-Carbon Transit Operations Program, CARES Act funds	19,000	1,600,000	1.2	200 percent FPL	50 percent	Online or paper application	EBT card, Medi-Cal card, federal tax return, Muni Lifeline ID, or benefits eligibility letter from county of residence	Semi-annual
Commuter-Reduced EASY Card	Miami-Dade County, FL	Miami-Dade County Transit	Miami-Dade County	County-level surtax for transit	35,000	200,000	17.5	200 percent FPL	50 percent	In person (1 site)	State-issued ID with Miami-Dade address and tax return or pay stub	Semi-annual

Program	Benefit Geography	Transit Agency(ies)	Administering Entity	Funding	Enrollment	Eligible Population	Participation Rate	Income/Program-Based Eligibility	Discount	Application Modes	End User Document of Eligibility	Renewal
Equifare	Austin, TX Metro Area	CapMetro	CapMetro	CapMetro operating budget	-	-	-	200 percent FPL or enrollment in a qualifying public benefit program	20 percent	Online or paper (at 1 site)	Proof of eligibility (includes EBT, Social Security Award, check stub, tax return)	Semi-annual
Fair Fares	New York City, NY	Metropolitan Transportation Authority (MTA)	MTA and the New York City Department of Social Services	New York City general fund	366,799	950,000	38.6	145 percent FPL	50 percent	Online	Various photo and non-photo ID and documentation accepted showing identity, age, residency, and taxable income	Annual
Discount GoPass	Dallas-Fort Worth, TX Metro Area	Dallas Area Rapid Transit (DART)	DART	Dedicated sales taxes across jurisdictions within the service area	-	-	-	Enrollment in a qualifying public benefit program	50 percent	Online or in person (1 site)	Benefit program documentation	Based on eligibility period for qualifying benefit program

Program	Benefit Geography	Transit Agency(ies)	Administering Entity	Funding	Enrollment	Eligible Population	Participation Rate	Income/Program-Based Eligibility	Discount	Application Modes	End User Document of Eligibility	Renewal
Honored Citizen	Portland, OR, Metro Area	TriMet	TriMet and CBO partners	Fare revenue, payroll taxes, federal funds	60,000	163,404	36.7	200 percent FPL or enrollment in a qualifying public benefit program	50 percent	Online or in person (including TriMet Customer Support Center and multiple partner CBOs)	Gov't-issued ID; benefit summary letter from a qualifying program or proof of income (paystub, state-issued wage verification document, or tax return)	Semi-annual
Income-Eligible Reduced Fare	Boston, MA Metro Area	Massachusetts Bay Transportation Authority (MBTA)	MBTA and partner agencies	Fair Share Amendment tax	13,625	60,000	22.7	Enrollment in a qualifying public benefit program	~50 percent	Online and in person	Government-issued ID or benefit program documentation	Annual
LiVE	Denver, CO Metro Area	Regional Transportation District (RTD)	Colorado Department of Human Services via the PEAK integrated benefit application platform, RTD, CBO partners	Fare revenue, sales taxes, bonds	4,600	154,836	3	250 percent FPL	50 percent	Online (via the PEAK integrated benefit application platform)	Income verification document	Annual

Program	Benefit Geography	Transit Agency(ies)	Administering Entity	Funding	Enrollment	Eligible Population	Participation Rate	Income/Program-Based Eligibility	Discount	Application Modes	End User Document of Eligibility	Renewal
Low Income Fare is Easy (LIFE)	Los Angeles County, CA	LA Metro and 15 smaller agencies	FAME Assistance Corporations, International Institute of Los Angeles	LA Metro operating budget	250,000	1,150,000	21.7	Program-specific income limits by household size, enrollment in a qualifying public benefit program	First 90 days free, then 20 free rides per month, fare capping	Online and in person	Photo ID and income verification (document or self-certification)	Annual
Low Income Transit Fare Program	Honolulu County, HI	City and County of Honolulu	City of Honolulu Department of Community Services	City general fund	-	-	-	Supplemental Security Income (SSI) enrollment or 30 percent US Annual Median Income	40 percent	Online or in person (1 site)	State-issued ID	Annual
Metro Lift	Washington , DC Metro Area	Washington Metropolitan Area Transit Authority (WMATA)	WMATA	WMATA operating budget	6,695	471,000	1.4	SNAP	50 percent	Online or in person (3 sites)	EBT card, photo ID	Annual
ORCA Lift	Puget Sound Metro Area, WA	King County Metro, Sound Transit and 7 smaller agencies	King County Metro and CBO partners	Government subsidies (federal, state, and local); transit authority contributions	135,000	391,997	34.4	200 percent FPL or enrollment in a qualifying public benefit program	\$1 per ride (discounts vary at some agencies)	Online, phone, in person	Photo ID, income verification document or benefit documentat ion from a qualifying program	Semi-annual

Program	Benefit Geography	Transit Agency(ies)	Administering Entity	Funding	Enrollment	Eligible Population	Participation Rate	Income/Program-Based Eligibility	Discount	Application Modes	End User Document of Eligibility	Renewal
Reduced FAREPAY	Salt Lake County, UT	Utah Transit Authority (UTA)	UTA and counties within service area	Local sales tax	---	---	---	200 percent FPL or enrollment in a qualifying public benefit program	All rides \$1 plus daily and monthly fare caps	Online	Photo ID and income verification document	Annual
Subsidized Annual Pass	Puget Sound Metro Area, WA	King County Metro, and 3 smaller agencies	King County Metro and transit agency, human service agency and CBO partners	County funds	13,006	92,242	14.1	Enrollment in a qualifying public benefit program	100 percent	Online, phone, in person	Photo ID, human services client ID number, benefit program award letter	Annual
Transit Assistance Program	Minneapolis-St. Paul Metro Area	Metro Transit	Metro Transit and CBO partners	Federal Transit Administration grant and state match	20,000	624,000	3.2	Enrollment in a qualifying public benefit program	Rides cost \$1	Online or in person	Various photo and non-photo ID accepted, benefit documentation from a qualifying program	Annual

Source: Participation rates are based on authors' calculations from publicly available data and data provided by transit agencies; all other data are from publicly available sources published by administering agencies.

In most cases, the large-agency, income-based discounted fare programs require the six traditional enrollment steps displayed in figure 1. In almost all cases, people must become aware of the programs and learn how to apply. Programs have varied approaches to outreach, with some doing more extensive community engagement and advertising than others. Apart from a few programs that allow CBOs to auto-enroll small numbers of people, programs require people to complete a traditional application process. In most cases, people must either have access to an internet-enabled device and the ability to navigate an online application or take the time to mail a paper application or to fill one out at an in-person location. Applicants typically must wait for a period, ranging from one day to several weeks, for their application to be assessed and for them to be notified that they are enrolled. They often must continue to wait after notification of enrollment to receive a card in the mail. And a large majority of programs require renewal every one or two years, meaning enrollees lose access if they do not or cannot complete the renewal process.

Though participation rates across these programs vary widely—from just over 1 percent to nearly 40 percent—most programs reach less than 30 percent of eligible people. Evidence on public benefit enrollment barriers suggests that the administrative burdens involved in enrollment likely contribute to the programs' relatively low participation rates.⁹

Philadelphia's Zero Fare Pilot Program

Philadelphia's Zero Fare pilot program differs markedly in design from all other income-based discounted fare programs we examined (see table 1). The program forgoes the traditional public benefit enrollment process (figure 1). Philadelphia residents between the ages of 18 and 64 enrolled in income-based programs with income thresholds at or below 150 percent of the FPL were eligible to receive the transit cards. The City assigned 90 percent of program slots by randomly selecting people from an administrative list of residents confirmed to be eligible based on public benefit receipt. These recipients received preactivated Key cards in the mail with no application process. In all, 22,500 auto-enrollees were invited to participate in year 1, and additional cohorts were enrolled after that to fill funded capacity in the program.

Additionally, while nearly all other programs offer a partial discount, Zero Fare provides fully subsidized rides (i.e., rides are free to benefit recipients). And, while several other programs only provide discounts on a subset of transit modes, Zero Fare provides free rides on all SEPTA modes (bus, subway, trolley, commuter rail, and paratransit service).

The City set aside the remaining 10 percent of program slots for immigrants and refugees ineligible for the public benefits that confer Zero Fare eligibility. This population could enroll through seven CBOs that partnered with the City to distribute program slots. The City's Zero Fare team allocated roughly 2,500 program slots to CBOs to distribute in year 1 and another 1,000 in year 2 to meet the goal of distributing 10 percent of slots through the CBO pathway. CBO enrollees were not included in the randomized controlled trial, which only included auto-enrollees who could be randomized into recipient and comparison groups.

The City's Zero Fare team conducted ongoing analysis of real program costs after launch, monitoring the participation rate and average ridership volume. This analysis yielded more accurate cost estimates than the theoretical calculations used to model costs for the novel program. Based on this analysis, the team updated estimates of the program's potential reach and invited additional enrollees to reach funded capacity.

This analysis helped the City's Zero Fare team develop an ongoing eligibility policy. The team wanted to learn more about program cost and operations before determining how long recipients could receive a benefit. Year 1 program materials and staff outreach notified recipients that the benefit would last at least one year and that the program would alert them beforehand if the benefit ended. However, in July 2024, as costs and operating procedures became clearer after nearly a year of program implementation, the team issued a policy memo stating that recipients were continuously eligible. To align with this policy, the team updated their informational materials to remove any mention of a timeline and to clarify that recipients' cards would keep working unless they were alerted otherwise.

Administrator and Recipient Perspectives on Zero Fare

The remainder of this report focuses on findings from focus groups with Zero Fare recipients and interviews with administrators. Box 1 summarizes our methods for collecting and analyzing these data.

BOX 1

Data Collection and Analysis Methods

To capture diverse perspectives about how Zero Fare was designed and implemented, from March through June 2025, we conducted individual interviews with

- 10 City of Philadelphia employees representing varied offices and roles in managing Zero Fare,
- 7 SEPTA employees involved in administering Zero Fare, and
- 7 staff members representing 5 CBOs engaged in Zero Fare program slot distribution.

To understand recipient experiences with enrolling in Zero Fare and using the free fare card, we conducted focus groups with 61 enrollees from August through November 2025:

- 49 auto-enrollees, all of whom were randomized into the recipient group in year 1 of the pilot, and 6 of whom self-reported never having used the card.
- 12 CBO enrollees, all from year 1 of card distribution, including 7 non-English-speaking recipients who spoke 5 languages: French, Haitian Creole, Indonesian, Mandarin Chinese, and Spanish. We conducted foreign language focus groups with a translator's assistance.

We recruited Zero Fare enrollees via text message from a list of enrollee phone numbers the City supplied.

- With respondent permission, we recorded and transcribed all administrator interviews. We did the same for nearly all English-language recipient focus groups, except for two groups that declined to be recorded. We were unable to record foreign language focus groups due to technology limitations with our translation platform. In cases where we could not record, we took detailed notes.
- We conducted a qualitative thematic analysis of interview and focus group transcripts and notes, identifying key themes that emerged across conversations.

The following points provide key context for interpreting the findings we present from interviews and focus groups:

- Findings from recipients represent the perspectives of a small subset of people enrolled in Zero Fare and may not be representative of the full recipient group.
- To avoid quantifying qualitative findings, we do not report numerical frequencies. For recipient findings, we describe relative frequencies with which types of responses arose— these are meaningful because respondents spoke about their views regarding common experiences. We did not attach relative or numerical frequencies to CBO partner or administrator findings because respondents had distinct roles and experiences with program administration, making frequencies less meaningful. We do, however, mention when we are describing the sentiments of one person.
- The frequency with which something was mentioned may provide a sense of relative prevalence of a viewpoint or relative importance of a topic, but it does not guarantee that the topic or viewpoint is not relevant to those who did not mention it.

City of Philadelphia and SEPTA Administrator Perspectives on Zero Fare

This section summarizes perspectives of City of Philadelphia and SEPTA staff involved with the Zero Fare pilot regarding its origins, design, implementation, successes, challenges, and future.

Zero Fare Origins

City and SEPTA staff shared that several events and conditions in Philadelphia motivated key stakeholders to establish a free transit program.

Transit Plan Development

City staff involved in the lead up to Zero Fare recalled that the City's Office of Transportation and Infrastructure Systems considered improvements to the city's transit system in 2019 while drafting the Philadelphia Transit Plan: A Vision for 2045 (City of Philadelphia 2021a). They developed the document, which sets out a roadmap for improving the city's transit, with input from agencies across city government. While developing the plan, the Office of Transportation and Infrastructure Systems staff held listening sessions and stakeholder interviews about Philadelphia's transit needs, during which community leaders and antipoverty advocates communicated that providing fare-free transit would address a critical need among Philadelphians with low incomes.

Emerging Evidence of Transit Barriers

City staff also explained that, around the same time, a research report circulated within city government that showed that transit access was a driver of economic inequities in Philadelphia and that people with low incomes struggle to pay even modest fares (Budick 2019). Also, the City's Office of Community Empowerment and Opportunity (CEO) released results of a survey showing that transit was the top barrier to employment among poor Philadelphians. A City staff member involved at this stage recalled how this evidence shaped Zero Fare's development:

“Part of the reason why we developed [Zero Fare] is when we were putting the Transit Plan together, there was data from [the City showing that], for people in poverty in Philadelphia, transportation is the number one barrier to ... retaining a job.”

Shifting Policy Landscape

City staff explained that the policy context shifted as they continued work on the Transit Plan through 2020, the first year of the pandemic. As social distancing practices reduced SEPTA ridership, and with it, the revenue needed to fund the transit system, Philadelphia policymakers sought solutions. City and SEPTA staff said they were aware of other large cities' policy conversations about establishing reduced-fare programs as a means of driving up transit ridership at the time. Though City staff's focus in creating the program was always on improving resident well-being, and they did not expect Zero Fare to have a dramatic effect on ridership, depressed ridership increased SEPTA's interest in exploring creative programming options like Zero Fare.

Simultaneously, a national reckoning around racial and other inequities increased focus on enacting policies that supported well-being regardless of race, ethnicity, or economic standing. In this context, City leaders noted Philadelphia's status as the poorest large city in the United States, and made reducing that rate a city government priority (Economy League of Greater Philadelphia 2020).¹⁰ City staff identified a reduced-fare program as a potentially effective antipoverty solution and the Transit Plan recommended developing one. Increasing equity with the potential added benefit of driving ridership aligned with SEPTA's priorities at the time, as one staff member explained:

“To increase ridership, to make the system more equitable ... we wanted to be a part of ... creating opportunity. Meeting our goal to be an equitable, inclusive transit authority and meet the needs of a large population that uses our services because that population ... in the high poverty sector of Philadelphia is a very big part of our ridership. When the pandemic happened and people weren't riding, the people who were riding [SEPTA during COVID] were the folks who were essential [workers], who ... still needed to ride the buses and [Zero Fare] was something that we could ... give these folks.”

City and SEPTA staff said that the two entities identified this policy alignment and began conversations about designing an income-based, discounted fare program.

Zero Fare Design Considerations

City and SEPTA staff spoke about the many considerations that went into designing the Zero Fare pilot.

Funding

City of Philadelphia staff said that they understood early on that the city government would need to fund the Zero Fare pilot. They said there was widespread acknowledgment that any reduced-fare transit program needed to be revenue neutral or positive for SEPTA to make it financially feasible. This was the case given the transit system's long-standing funding structure, which includes government subsidies but also relies on fares. And reduced ridership during COVID strained the system's finances, making it especially important not to impose additional financial burdens. A City official stated that City staff knew the importance of ensuring that Zero Fare would not affect SEPTA's service quality:

“Any program that would reduce funding revenue on the agency side, that means less service ... buses that aren't on the street, and that has a larger negative equity impact ... removing the bus from the street is worse than the \$2.00 we were charging people to ride it.”

With this in mind, the City and SEPTA reached an agreement that the City would pay a discounted fare price for Zero Fare recipients' rides:

“The financial model uses what we refer to as the average fare. And the average fare is ... a discounted price that takes into account all of the revenue that we generate by mode divided by all of the taps. And the reason why that's discounted is because someone who buys a weekly or monthly pass often taps a lot. ... So, we give [the City] what we think of as the wholesale price for transit, which is the minimum price that we can offer without losing money on that fare.”

To make this work, SEPTA and the City's Zero Fare team worked through the nuances of how to define a single trip the City would reimburse SEPTA for, including how to count transfers.

Zero Fare was included in the mayor's fiscal year 2024 budget. The budget included \$31 million per year (\$62 million total) for a 2-year pilot program.

Discount

City staff said they made the decision to provide fully subsidized rides to program recipients with careful attention to tradeoffs. Different stakeholders brought their perspectives to the conversation, including transit-focused staff who initially envisioned a partial subsidy. They mentioned that this early thinking was rooted in established practices across other transit agencies. And some staff favored a partial subsidy because it would allow more people to receive a benefit with the funding allocated to the pilot.

However, staff with backgrounds in public benefits administration and antipoverty policy contended that the goal of the program should be to remove transit as a barrier among city residents with the lowest incomes. They argued that fully subsidized fares would most effectively target people who faced transit barriers because, for some of the city's poorest residents, any fare was a barrier to necessary travel.

Proponents of a fully subsidized program also argued that it was a practical design. They pointed out that SEPTA's fare system made implementing a partial subsidy infeasible. A full subsidy would be easier to stand up on the program's tight timeline and more efficient to administer, reducing staffing and other program costs. As one City official explained, the City took these considerations into account and decided to move forward with a fully subsidized transit pilot:

"Just offering a discount ... would continue to create barriers. If a transit pass cost \$100, offering ... a \$50 transit pass ... [recipients] still [owe] \$50 at the beginning of the month. Could you space that out? ... there's all sorts of problems and I think [staff arguing for fully subsidized transit] made some really good points and that's why ... the program went in the direction it did because it made more sense. Made it administratively a lot simpler."

Transit Modes

SEPTA and City staff said they agreed that it made sense for Zero Fare cards to be accepted on all transit modes across SEPTA's system. They felt that this approach was in keeping with the program's goal to eliminate cost as a barrier to accessing necessary transit. They also felt that limiting Zero Fare use to certain transit modes would be inequitable because a group of riders with low income would have more limited access to the system than other Philadelphians.

Auto-Enrollment Pathway

City staff explained that colleagues with backgrounds in public benefits and antipoverty policy pushed for auto-enrollment in the pilot, rather than creating an application process, for similar reasons to those driving their push for a fully subsidized benefit. They were dedicated to reducing barriers to

participation for the hardest-to-reach eligible residents, and research showed that application processes often create barriers to program participation. They also pointed out that this approach would make administration more efficient. These arguments resonated with City leadership.

And just as a full subsidy eliminated the need to establish a payment process, auto-enrollment eliminated the need to establish and administer application infrastructure. This aligned with the policy priority of reducing barriers to program access. It also removed the burden on administrators of having to process an application.

Pilot

City staff determined early on that launching Zero Fare as a pilot would be the most workable approach. A pilot was appealing because random selection into the program (along with the comparison group) would allow the City to commission a randomized controlled trial—the most rigorous outcome evaluation design (Hariton and Locascio 2018)—to capture high-quality evidence about how well the new program was serving Philadelphians.

This policy learning opportunity was especially appealing because of significant uncertainty about how well the novel automatic enrollment process would work. SEPTA and City staff recalled wariness among colleagues about the enrollment approach because it sharply contrasted with the more typical approach to program enrollment, which involves many more steps (see figure 1) that they viewed as fraud prevention.

The program budget also made a pilot design appear to be the practical option. A practitioner working group from the Mayor's Office and multiple City departments modeled potential costs of a free transit program. This was a complex task because costs would vary depending on income eligibility thresholds and assumptions about the number of trips people would take. Through this exercise it became clear that enrolling all eligible people in the program would be unfeasibly expensive: Since about one in five residents were in poverty, a large share of the city would be eligible.

Eligibility

City staff leading early development of Zero Fare said they collaborated with the City's Office of Integrated Data for Evidence and Action (IDEA) to determine how they could identify people eligible for auto-enrollment. IDEA developed a flag for people with low income based on government administrative data from multiple means-tested public programs. The City set the eligible age range at 18 to 64 because other discounted fare programs existed for older and younger residents. Also, since the City was funding and administering the program, they limited eligibility to city residents.

Card Design

City and SEPTA staff said they considered designing distinctive-looking cards for the Zero Fare program so that SEPTA operators could easily identify them. This would allow operators to recognize that Zero Fare recipients were customers who did not need to pay a fare and help them troubleshoot issues with Zero Fare cards. However, City and SEPTA staff decided to produce cards that look like regular Key cards because they were concerned that a card that identified the user as qualifying for a low-income benefit program would be stigmatizing.

Community-Based Organization Enrollment Pathway

While the pilot design process took place, City leadership, including the mayor, was focused on ensuring Philadelphia's immigrant population had access to basic needs supports. Since many immigrants were unlikely to access the income-based programs that the city government planned to use to determine eligibility for random selection into the pilot, they would likely be left out. As a solution, the City's Zero Fare team and CEO staff partnered with the City's Office of Immigrant Affairs to identify nonprofit partners who work with refugees, asylees, and other immigrants and had capacity to distribute Zero Fare program slots to their clients.

Administering Entities

A practitioner working group from the Mayor's Office and multiple City departments led early Zero Fare development and gradually transferred leadership to the Managing Director's Office. City staff determined that it would be useful to have the program sit in an office that touches both transit and human services so that it could draw on diverse, relevant expertise.

Factors That Made the Pilot Possible

SEPTA and City staff who designed and implemented Zero Fare mentioned several factors that allowed the pilot to come about.

Staff Relationships Within City Government

City staff members noted that preexisting relationships within the Managing Director's Office helped move the pilot forward. Staff who assumed key roles implementing Zero Fare had worked together on projects that gave them transferable experience, including work on data integration.

Administrative Structure

City and SEPTA staff felt that having the Managing Director's Office lead Zero Fare implementation was helpful because it is a cabinet-level office. They felt that proximity to executive leadership within city government made communicating across the multiple departments involved in implementation easier. It also provided a prominent platform to generate support for moving the work forward. SEPTA staff noted that it was useful for the City to administer the program, rather than SEPTA, given SEPTA's capacity constraints.

Smart Card Technology

SEPTA staff mentioned that smart card technology, which the transit system introduced in 2016, was essential to implementing Zero Fare. They explained that giving Zero Fare recipients smart cards—rather than using a cash- or token-based payment system—allows cardholders' rides to be tracked so that SEPTA can bill the City for each ride. Also, the City funded development of an interface within SEPTA's smart card fare collection system that allowed City administrators to activate and deactivate cards so that they could handle program administration.

Shared policy Vision Within City Government

City staff contended that having staff across City departments bought in on the mission to make public benefits easier to access was important for moving an application-free program forward.

Supportive City Leadership

City staff explained that highlighting that an income-based subsidized transit program aligned with the mayor's priorities was crucial for securing pilot funding. Those priorities included poverty alleviation and improving access to jobs and health care. They also included reducing administrative burdens in accessing public programs. A City staff member explained how City officials involved in planning the pilot made the case to City leadership that Zero Fare aligned with their goals:

“A lot of what we were doing in the planning work was trying to put transit at kind of the center of that web [of policy priorities] ... it's this thing that gets you to health care. It's ... kind of the glue that gets all this stuff together. ... That's how ... we engaged the Mayor's Office.”

Supportive SEPTA Leadership

SEPTA staff explained that having SEPTA leadership who saw Zero Fare as aligned with the agency's priorities was also critical for moving the pilot forward. One SEPTA team member recalled how important this alignment was for getting agency buy-in:

"[Under SEPTA's leadership at the time] I think we saw our roles at SEPTA as a way to really improve people's everyday lives and being able to do that for an agency that served one of the poorest cities in the country was a big deal to us. So, looking at things through that lens of how we could lift up and help some of the residents of the city ... that really had the largest struggles was really important to us, so we certainly would talk about things that we could do to help that population on a regular basis and Zero Fare would ... come up."

COVID-Era Policy Considerations

City staff noted that COVID created an imperative to try new policy solutions to issues facing the city's transit system and economy.

Related Programs

The City launched several related programs that paved the way for Zero Fare. For example, City staff mentioned that COVID-era experiences with automatic enrollment in programs created useful precedents. These included a tax freeze for seniors that relied on administrative data to automatically enroll eligible residents. Similarly, the City automatically enrolled eligible residents in a utility and water assistance program.

And SEPTA and City staff members mentioned that working with SEPTA on the Key Advantage program supported their partnership on Zero Fare. Key Advantage is a SEPTA program that provides discounted monthly passes to employees of participating employers as a benefit. At the same time as they worked to launch Zero Fare, the City worked with SEPTA to create a Key Advantage benefit for City employees. This allowed the partners to develop technical solutions and establish vendor relationships used to administer both programs.

Data Infrastructure

Several City staff members emphasized the important role that IDEA played in facilitating Zero Fare auto-enrollment. The IDEA team brought extensive experience repurposing data where legally permissible to support programmatic functions across city government. Most relevantly, IDEA had previously accessed income-based program participation data to identify low-income households. This made designing an approach to eligibility determination easier, as a City official noted:

“We’ve done this type of approach of identifying low-income households in a number of different efforts. ... This methodology has been used over and over and over again, and we just replicated it for the Zero Fare program.”

CBO Relationships with City Government

City staff noted that existing relationships that CEO staff held with nonprofits in Philadelphia made it possible to establish a CBO enrollment pathway on the program’s tight implementation timeline. Since CEO staff already knew different organizations’ client bases and capacities, the City was able to quickly select and engage partners.

Administration of Zero Fare

Administrators at SEPTA and the City of Philadelphia described how they partnered to operate Zero Fare.

Eligibility Determination

Staff within city government explained the complex process used to identify residents eligible for pilot enrollment. IDEA maintains a person-level, cross-agency, integrated database that includes information on income-based programs. IDEA staff developed an algorithm that identified people based on multiple points of information in their administrative records across programs. This triangulation allowed the City to confirm the identities and addresses of recipients of income-based programs that confer Zero Fare eligibility with high confidence. When the City’s Zero Fare team requested data from IDEA on eligible residents that originated from City agencies, requests required legal and leadership sign-off from each agency.

The City’s Zero Fare team randomly selected people in batches into the pilot and comparison group from among those identified as eligible. To test the new systems developed for auto-enrollment and to ramp up administrative capacity, the City started with small batches and gradually increased batch size.

Advertising

In 2024, the City’s Zero Fare team conducted a media campaign to advertise Zero Fare throughout the city. This included advertisements on buses and digital screens in Center City, as well as online advertising and social media messaging. The City also commissioned targeted advertising about the program in zip codes with disproportionate shares of recipients who had not used the card multiple months after it was mailed. This included advertisements on bus shelters and at the point-of-sale at

convenience stores. The goal of the advertising was to encourage recipients to check their mail and to underscore that Zero Fare was a legitimate program.

Recipient Outreach

Members of the City's Zero Fare team described their thorough outreach process to people auto enrolled in Zero Fare. First, the City's Zero Fare team, in partnership with CEO staff who managed a texting platform, sent text messages and made calls to alert people that they were selected to receive the benefit. Selected residents also received an informational postcard about the program letting them know that they were enrolled and should expect to receive a fare card in the mail. The City's Zero Fare team asked recipients to verify their address, and they combined updates recipients provided with a vendor's US Postal Service data to update recipient addresses. After the initial outreach period for each batch of program slots was completed, which typically lasted several weeks, the City's Zero Fare team mailed cards to the address identified for each recipient with the highest confidence.

In year 1, after initial card distribution, the City's Zero Fare team conducted additional, targeted outreach to people they were unable to reach through mailing a card and to people who had not used the benefit. This included targeted mail, phone, and text communications. When they were unable to contact a person through these means, the team checked administrative data for any updated contact information; if updated contact information existed, they restarted the outreach process. If the team could not identify updated contact information, they reallocated the slot to a future cohort of recipients.

The team was unable to do this additional outreach and data checks in year 2 due to resource constraints. The additional outreach appeared to contribute to higher program participation, since the participation rate among year 1 auto-enrollees was 64.8 percent, substantially higher than the 54.3 percent rate among all auto-enrollees.

The City's Zero Fare team also provided targeted outreach and support for hard-to-reach populations selected for the pilot, including unhoused residents. One staff member explained how they provided as much support to this population as capacity would allow:

“Some of the homeless people end up having ... shelters [where] they can receive mail. But not all of them do. So, if you really don't have a place to have [a Zero Fare card sent], I don't want you to lack the benefit because you do not have a home with a stable mailing system. So, in circumstances like that, I would offer [an option for card] pickup for you. We do everything in our power to make sure people aren't going without the benefit for long because that is what we're here for.”

The City's Zero Fare team and CEO staff at the City said they worked together to craft outreach materials, drawing on substantial knowledge of effective messaging. One staff member involved in this work noted that seemingly small tweaks to the outreach approach, like including an image of a SEPTA card on text messages, helped City staff more effectively engage recipients:

"I [suggested we] put an image on the text messages to match [SEPTA advertising] campaigns that are around the city because ... it's a free SEPTA card. ...People don't believe it. ... In Philly, a lot of people just think everything is a scam. So ... we have to link [the card with SEPTA] to make people believe it."

City staff also noted that adding an image to text messages facilitated broad language access. Text messages included an image with a message translated into the most common non-English languages spoken in Philadelphia, instructing non-English speakers to indicate their language preferences for further communication about the program.

Mailing the Card

The City subcontracted with a SEPTA vendor to print and mail Zero Fare cards and associated materials to selected recipients. A separate mail vendor the City contracts with directly mails replacement cards.

SEPTA Payment

SEPTA collects data on trips Zero Fare recipients take and invoices the City for those trips monthly.

Integrating Zero Fare into SEPTA Operations

SEPTA staff explained that they educated their bus and train operators about the Zero Fare program so operators could troubleshoot issues recipients faced while using their cards. For example, operators were instructed to allow Zero Fare cardholders to ride for free if they presented a card that did not work and to tell cardholders to call the number on the back of their card or email the program email address to report the defective card.

Customer Service

Members of the City's Zero Fare team said that they made providing responsive customer service to Zero Fare recipients a priority. A 311 line that connected directly to staff trained on Zero Fare was available to recipients. Also, the City's Zero Fare web page provided a program email address people could write to with questions. The phone and email contact information were included in the materials recipients received with their mailed cards.

The City's Zero Fare team would frequently troubleshoot issues that arose regarding Zero Fare participation, including when people selected for the program did not receive a card or when recipients lost their cards. One City staff member explained that the City team established a system to resolve issues quickly:

“So, your email comes in ... you give us your information ... I would then respond to your email. Most people get a response within 24 hours. ... then I go and make sure all the information is right. ... We send out ... [a list of recipients who need] replacements to our third-party vendor and then they process the replacements.”

CBO Pathway Management

Members of the City's Zero Fare team said they established agreements with organizations who worked with specific immigrant populations that the City aimed to reach with Zero Fare. They also worked to establish an efficient system for those organizations to track program slot distribution. Though the City team aimed to keep paperwork minimal, they required CBOs to collect data to confirm recipients' self-attestation that they met the Zero Fare residency and income requirements and that they did not receive other public benefits. The City's Zero Fare team also encouraged the CBOs to collect contact information so that the City team could provide customer service to recipients as needed.

The City team received recipient data from the CBOs and used it to assist recipients who contacted them. CBOs with established relationships with card recipients often served as an intermediary between their clients and the City team to ensure people got any needed replacement cards and had their questions answered. City staff felt that this system worked well because it ensured that people who were uncomfortable engaging directly with city government could have their issues addressed.

Administrator Views About Zero Fare's Successes

Administrators identified many ways in which they felt Zero Fare had achieved success.

Uncommonly High Participation

City staff noted that Zero Fare's auto-enrollment approach appeared to have driven a high participation rate compared with other income-based transit benefit programs.¹¹ They reasoned that this was because, unlike most other programs, people did not have to find out about the program and apply.

A Useful Benefit in Daily Life

Staff at SEPTA and in city government felt that Zero Fare was an important achievement because, unlike some other public benefits that are used infrequently, it provided a resource recipients used daily. Members of the City's Zero Fare team involved with outreach mentioned that they often heard stories from Zero Fare recipients about how much free transit access helped them accomplish essential, daily tasks:

“A lady called me ... We were both crying on the phone. ... Just because she was talking about just being able to go get medicine for her sick mom and not having to worry about the Uber prices or having to think of calling an uncle who’s far away or cousin or somebody to come pick her up. She was just able to ... get on a bus and go.”

“I’ve had a mother talk about how much she’s been able to save not having to buy a transit pass and what that money went to. She was very specific that she bought groceries for \$52 this week, and that \$52 came from [her transit budget] ... she’s been specific [saying], ‘I was able to buy my child a Christmas gift.’”

An Economic Engine for Philadelphia

Outreach staff in city government said they heard stories about how Zero Fare had helped people get and maintain jobs. A staff member shared one such story:

“This one guy was like, ‘I have my job because of you, because I will take the bus every day to the same [employer] ... and they eventually gave me the job after a couple trips.’ But he wouldn’t have been able to do that every day [without] free transportation ... and he was like, ‘I hadn’t worked for three years but I have not missed a day of work since I got the job.’”

A Boost to SEPTA’s Finances

SEPTA staff said that Zero Fare had a positive impact on their agency’s finances for multiple reasons. First, they viewed Zero Fare as part of a successful strategy, along with the employer benefit Key Advantage, to combat post-COVID ridership decline by engaging groups of riders rather than individuals. Second, they felt that having free transit access likely incentivized people to take more trips on SEPTA. One staff member shared their view about the role of Zero Fare in bringing people back onto transit post-COVID:

“[Zero Fare is] a program to get Philadelphians back on transit, and it’s done that very successfully.”¹²

An Example of What Nimble Government Partnerships Can Achieve

Staff at SEPTA and in city government felt that there was much to learn from Zero Fare about how government should innovate. They said that quickly and successfully implementing the pilot was impressive given its complexity. They noted that leaders across agencies within city government and at SEPTA were motivated to resolve design and partnership issues as they arose and felt that this was a key ingredient to putting all the necessary pieces in place to launch the program.

Lean Administration of a Wide-Reaching Program

Staff within city government noted that Zero Fare is an efficient program administratively. They pointed to the fact that the City's small Zero Fare team of five staff members has served a large group of residents—66,275 people invited through both CBO and auto-enrollment as of April 2026.

Administrator Views About Challenges Implementing Zero Fare

SEPTA and City staff involved with Zero Fare noted that implementing Zero Fare came with significant challenges for program administrators.

A New Approach to Benefits That Required Buy-In

City staff recalled that the innovative design of Zero Fare made it harder to get some City and SEPTA stakeholders on board with the program. In some cases, it took time to get people accustomed to the idea of mailing a benefit without the typical application process. Proponents of auto-enrollment gradually convinced skeptical colleagues that the approach would make the program more efficient and equitable.

Many Decisions on a Tight Timeline

City staff explained that in the run up to program launch, making decisions about how each program component would function—from eligibility determination to data storage to outreach to card storage and issuance—was difficult to accomplish with the time they had. And identifying the right agencies, contractors and partners to perform each necessary role was a heavy lift. Further, getting facetime with the leaders required to sign off on each decision with short notice was often challenging. Much of this work had to happen between March 2023, when the mayor's office included Zero Fare as a priority in the next fiscal year's budget, and July of the same year when that budget went into effect.

A Tight Timeline to Establish Partnerships

City and SEPTA staff also mentioned that establishing agreements with partners and vendors was hard to do on a short timeline. For example, establishing a data sharing agreement between the City and SEPTA involved quickly working out many details regarding the SEPTA ridership data the City's Zero Fare team would receive. This included overcoming SEPTA's privacy concerns. And both sides had to expedite their legal reviews. A SEPTA staff member explained the concerns their team had about sharing rider data with the City that could be linked to the City's data on those riders:

“To allay some kind of security concerns around personal security, [SEPTA] felt that it was not in the best interest of our ... Zero Fare customers to provide to the City the exact time and location of when these users were tapping into [the] system. [SEPTA staff don't] know who Joe Schmoe, Jane Schmoe is. No idea where they live ... but the City ... would know exact names, exact addresses and then potentially know exact location and time of the behavior and movement of [Zero Fare recipients] and we felt that that was unnecessary and introduced just a level of invasiveness that we were not comfortable with. ... I did not consider this to be adversarial with the City, but it was more ... trying to negotiate ... what was appropriate.”

Working Without a Budget in Place

Given the need to implement the program quickly after Zero Fare funding was included as a priority in the mayor's proposed fiscal year 2024 budget in March 2023, City and SEPTA staff recalled having to plan as much as possible before the new budget became available and then rushing to implement aspects of the program that required program funds. For example, in the months before the new fiscal year began in July 2023, SEPTA and the City's Zero-Fare team established a reimbursement agreement for an initial order of cards so that they could be ordered and mailed quickly once the program launched. They collaborated to plan adjustments to SEPTA's ridership data system required to implement Zero Fare. The administering entities then had to work quickly to launch operations once the budget became available.

Hard-to-Reach Residents

Members of the City's Zero Fare team said they faced ongoing challenges serving hard-to-reach residents. They mentioned that, though creating outreach materials in many languages was helpful, a language barrier between the Zero Fare outreach team and non-English speakers remained. This made it hard to resolve issues with some non-English speakers' cards.

Members of the City's Zero Fare team also mentioned that they were unable to send cards to unhoused people since they lacked an address—with the exception of a small number who used a

service provider's address to receive mail—despite these residents likely being among those who needed transit subsidies most.

Skeptical Population

A City staff member said that many Philadelphians had a generally skeptical outlook, which made convincing them that Zero Fare is a legitimate program challenging:

“[There are a] couple of ... overlapping issues with ... just general skepticism, just not of government. ... Having a life story that makes some highly skeptical in general. ... How many cards ended up in the trash just because [of] ... people being like, ‘Yeah, this is a scam,’ or, ‘I’m going to end up owing SEPTA money in a year’? ... Those questions have been really hard to tackle.”

This challenge remained despite the program's recognition of the issue of skepticism from the outset and efforts to build awareness. This is unsurprising, since Zero Fare was a new, local program available to a small share of residents. In contrast, the best-known benefit programs—such as Medicare, Medicaid, and SNAP—are federal, have been established for decades, and are available to large portions of the population.

Administrator Views About Zero Fare's Future

Most Zero Fare administrators said they wanted to see Zero Fare continue beyond the pilot phase. They offered thoughts about what a permanent program could and should look like.

Hope for More Funding

SEPTA and City staff expressed hope that Zero Fare would get more and longer-term funding. One SEPTA staff member noted the high program participation rate and reasoned that this indicated that Zero Fare was a program worthy of a larger budget:

“If there's ever the opportunity for more funds, I hope that they have a chance to do it because ... you don't always get the [participation] data that backs up the effectiveness of a program so quickly and so easily. It feels like it's a good investment for the City of Philadelphia.”

SEPTA staff also expressed concern that if the program did not continue, it would generate distrust in government among people who had come to expect the benefit and incorporated it into their household budgets. They noted that many Philadelphians have received City benefits that

improved their well-being in the past only to have them taken away, and ending Zero Fare would further that pattern.

Hope to Expand the Program's Geographic Reach

SEPTA staff hoped to see the program expand to include SEPTA users who live outside Philadelphia. A staff member explained that the agency was aware of the high level of financial need among its suburban riders:

“We have a 5-county system that has service across ... southeastern Pennsylvania. You’re only eligible for [Zero Fare] if you’re a City of Philadelphia resident. There are people in poverty all across [the service area] and it’s growing faster in the suburbs than it is in the city. So, I think it’s difficult for us ... as a regional entity to only have a Zero Fare program within the city.”

Upsides of Maintaining a Full Subsidy

Some City staff members shared their hope that a permanent Zero Fare program would continue to offer fully subsidized transit. One proponent of the full subsidy argued that it is a core feature of the program that is critical for driving transit access and for making program administration workable.

“I would not change ... the way we have structured ... the system with SEPTA ... the way that we pay for the program I think is really sensible. ... That model really hinges on providing a full subsidy versus a partial. ... And I also think that we’re talking about folks with ... very low income and so charging any upfront amount for a monthly pass product is both ... a barrier for folks and administratively really cumbersome for everyone.”

Upsides of Reconsidering the Subsidy Level

Others in city government and at SEPTA thought that it was worth considering offering a partial subsidy to a larger group of residents. Generally, these administrators did not have a strong view that this is the direction the program should go in. Rather, they thought it would be worth considering the tradeoffs of a more broadly distributed benefit versus a larger one for each recipient when planning a permanent program. However, proponents of the full subsidy pointed out that the partial subsidy alternative was considered in designing the pilot and, given the per-ride reimbursement approach the City used to pay SEPTA and the fixed per-user administrative costs, partial subsidies would be harder and more costly to administer.

Upsides of Keeping a Combination of Auto- and CBO Enrollment

SEPTA and City staff involved in implementing Zero Fare generally felt that any future iteration of the program should continue to enroll most people through auto-enrollment because of the low burden it entails both for recipients and administrators. However, several felt that it would be useful to maintain an enrollment pathway through CBOs to reach populations that are harder to auto-enroll. One City staff member explained why they felt this way:

“Of course, there are situations where [auto-enrollment] might not be the best model for certain people to get the benefit and accounting for that in the ... overall distribution of how people get the benefit is important. [There’s] not going to be a perfect way for every type of person. But I do think that we’ve seen how well [auto-enrollment] can work and how scalable it is.”

Interest in Expanding CBO Enrollment for Transient Residents

City staff mentioned that it would be useful to add an enrollment pathway that involves allocating Zero Fare program slots to community-based service providers serving unhoused people and other transient residents to distribute to those populations. They explained that this would address the challenges involved in attempting to mail cards to people without a stable address.

Considerations Involved in Managing Enrollment in a Permanent Program

Some City staff pointed out that if Zero Fare persisted beyond the pilot phase, new issues would emerge about how to manage enrollment. For instance, the City would need to decide whether people could maintain the benefit indefinitely, and if so, whether they would need to recertify their eligibility on a defined timeline. Relatedly, assuming the budget remains insufficient to allocate Zero Fare program slots to all eligible residents, the City may want to consider whether to rotate people off the benefit to serve more people. Or alternatively, the City may want to consider narrowing the target population to a subset of the low-income population small enough that all eligible people could receive a program slot.

Need to Adjust Staff Capacity

Some staff within city government noted that if the program secured funding for a larger number of recipients, they would be able to maintain a small administering team relative to the size of the program; however, a few additional staff members would be necessary to manage customer volume.

Need to Continue Close Collaboration Between SEPTA and the City

SEPTA staff said that maintaining the partnership they built with the City to run discounted fare programs in recent years, including Zero Fare, would be crucial to ensure the programs run smoothly moving forward. A staff member explained why the partnership is valuable:

“I would just want to make sure that that partnership between the City and SEPTA and the structure that’s been created that’s ensuring collaboration and communication and the ability to talk about programs like [Zero Fare] continues. ... I think if that doesn’t continue, we’re not going to see good things happen for transit in Philadelphia.”

Community-Based Organization Partner Perspectives on Zero Fare

This section summarizes perspectives of CBO staff, whose organizations were engaged to distribute Zero Fare program slots regarding the origins of their role, approaches to enrollment, successes, challenges, and views about the program’s future. They also explained how their roles evolved throughout two years of program slot distribution.

Origins of CBO Partnerships

CBO staff explained how they established their Zero Fare slot distribution partnerships with the City.

Existing Relationships with City Government

Staff at most CBOs said that their organizations had long-standing relationships with City agencies and had worked on multiple City-funded projects. For instance, CEO had engaged several of the organizations to encourage immigrants to fill out their census forms. Through these projects, City staff knew of the organizations’ capacities and relationships with immigrant communities.

One CBO staff member explained how their organization developed a relationship with city government:

“In the last few years, we’ve sort of developed a better relationship with city hall in that we brought on [a staff member who] was very strongly connected to the City in her previous work. And so, we worked with them sort of regularly doing different things as requested. ... I think we were able to partner with the City and ... build that bridge.”

Backbone Organization

Before selecting other CBOs to engage, the City appointed one organization as the backbone of the CBO pathway, overseeing program slot distribution across organizations. This organization was selected because it served a targeted population of immigrants and had capacity to manage program finances and record keeping and to ensure necessary communication about expectations. The backbone organization negotiated with the City to ensure that each organization's funding was commensurate with the work they were expected to do. The organization then received a grant from the City and distributed funds to the other CBOs as subgrants. The backbone also supported the other CBOs in completing data collection and reporting.

Organization Selection

CBO staff explained that the City collaborated with the backbone organization to select a group of CBOs doing program slot distribution that, together, could serve Philadelphia's diverse immigrant communities. The City sought to balance the need to reach underrepresented groups, which in some cases only small organizations can do, with the need to ensure the organizations had the capacity to manage slot distribution and reporting requirements. They selected organizations that serve immigrants from diverse global regions with various language needs. Some serve people with specific immigration statuses, like refugees and asylees. Most organizations serve specific areas within Philadelphia and are strategically located to be accessible to large immigrant populations, though eligible people could travel to CBOs outside their neighborhood to receive a program slot. Collectively, the CBOs provided a range of services, including legal support for immigration cases, public and community benefits access, English classes, and housing counseling. And they all brought experience doing outreach in immigrant communities and connecting immigrants to resources and services.

A CBO staff member emphasized that trusting relationships with immigrant communities that were reticent to engage with government programs was the key criterion for selection to distribute Zero Fare program slots:

“The point [of engaging CBOs in Zero Fare program slot distribution] is to try to find organizations that the community trusts so that ... everything not only can just be handled with integrity, but ... the community will ... feel comfortable and confident in taking advantage of the service.”

CBO Program Enrollment Approaches

Staff at CBOs spoke about their experiences conducting program slot distribution.

Year 1 Distribution Approaches

Going into the first year of program slot distribution, the City's Zero Fare team provided basic instructions about eligibility criteria for Zero Fare recipients and required CBOs to submit written year 1 distribution plans. The CBOs had substantial flexibility to design their distribution plans around their clients' needs, as one staff member noted:

"We were told that we had a lot of freedom to decide how we were going to get these cards to the target population. ... It was our responsibility to try to ensure that we reach the people that they were supposed to go to, and there were a few parameters ... they were supposed to be folks that couldn't qualify for public benefits ... between a certain age group and between certain income range. ... And that they lived in the City of Philadelphia. ... So, we were really given a lot of latitude to decide how we wanted to reach those folks and how we wanted to distribute the cards to those folks."

Each of the six CBOs engaged in year 1 received between 380 and 465 program slots to distribute.

Given the freedom to do distribution how they saw fit, the CBOs took different approaches. Some distributed cards through different types of group events. One CBO staff member said that, at first, their organization thought that handing out cards on a first-come, first-served basis was the fairest way to distribute a limited resource. So, they did outreach to clients explaining what the cards were, that supplies were limited, and that they could come to the organization to attempt to pick one up on a designated distribution date. Staff at another CBO approached leaders in different immigrant communities asking them to alert community members that they could sign up for a Zero Fare card. The organization arranged for people whom community leaders referred to sign up in small groups. And staff at a different CBO attended preexisting community events to distribute the cards.

Year 1 Sign-Up Process

In year 1, CBOs had people complete paper forms as part of signing up for Zero Fare program slots. These were not formal program applications, which typically require end users to produce multiple forms of documentation to prove eligibility. Rather, the City's Zero Fare team developed brief information collection documents asking for the minimum amount of information needed to confirm eligibility for the program. People had to self-attest that they were Philadelphia residents, between ages 18 and 64, had income below 150 percent of the FPL, and did not receive public benefits because of their immigration status. CBOs varied in the amount of documentation they required, but the City's Zero Fare team deliberately refrained from asking for specific documentation. Some asked for photo identification as part of their internal quality control process, while others allowed applicants

to self-attest their identities to be more accessible to people without identification documents. CBOs then input recipient information in the City vendor's participant data system and sent paper sign-up forms to the City, which maintained a full list of program slot recipients. A staff member at one CBO that chose to minimize data collection noted that their distribution process allowed many people to receive a card easily and quickly:

“The great part is [people enrolling in Zero Fare] did not need to provide any type of identification or proof that [they were], you know, living at a particular address ... Because [they] might not have that, particularly if [they] don't have immigration status ... the whole thing probably took about 10 or 15 minutes. ... And then ... [they're] walking out that day with that card and [they] could literally ride [SEPTA] home ... using that card that same day.”

Year 2 Distribution Approaches

In year 2, the City's Zero Fare team and the backbone organization gave the other CBOs more direction about how to manage their distribution operations based on experiences in year 1. They determined that limiting distribution to one-on-one meetings would avoid unmanageable crowds and make it easier for staff to do data quality checks on client sign-up data. One-on-one distribution would also be more manageable in year 2 because each organization was only distributing between 60 and 260 program slots, with allocations aligned to organizational capacity. So, the team asked each CBO to develop a year 2 distribution plan that did not include group distribution events.

CBOs implemented process improvements in response to these instructions. One CBO developed a Zero Fare interest form their clients could fill out. Staff contacted eligible and interested clients to arrange a time for them to come in and sign up. Another CBO added Zero Fare eligibility screening to their client intake process and limited program slot distribution to eligible and interested clients. Once they distributed all program slots in a batch, CBOs kept waiting lists of interested clients who would get priority access as more slots became available.

Another change in the distribution approach from year 1 to year 2 was that CBOs did not receive each batch of physical cards up front. Rather, CBOs entered data on each person who signed up for a program slot into the Zero Fare participant database; the City then sent cards to the address on file for each recipient—either their home or to the distributing CBO. This change allowed the City team to confirm recipient eligibility.

Year 2 Sign-Up Process

CBO staff said that the sign-up process was more streamlined in year 2. Staff entered recipient data into the City vendor's recipient database and did not have people fill out paper sign-up forms. The

City's Zero Fare team went over data entry expectations and best practices with the CBOs to ensure quality data entry. For example, CBO staff confirmed that the City did not require applicant email addresses, which many of their clients did not have or did not check frequently.

Community Outreach

In the first year of distribution, several CBOs advertised the program, including one organization that placed an advertisement in their client newspaper and several that ran social media campaigns. However, in year 2 the CBOs agreed to limit outreach to individually engaging existing clients. This change helped CBOs to manage the high demand for Zero Fare and to target clients more intentionally. Eliminating wide-reaching advertising also helped CBOs avoid drawing unwanted attention to programming for immigrants as the national policy discourse around immigration became more punitive. A CBO staff member explained the intent behind this change:

"We're not putting things on social media, we're not putting ... ads in the newspaper, right? We didn't take the steps that we did the first time around ... just to protect ... client populations ... these relationships that we've had ... would be very word of mouth. ... We certainly got the information out, but in a more careful and intentional way, perhaps than the first time around where we're really just trying to build ... exposure for the program."

CBO Partner Views About Zero Fare's Successes

CBO staff shared their views about the CBO enrollment pathway's biggest successes.

Accessible Benefit for a Population Left Out of Other Programs

CBO staff members felt that the CBO pathway's top achievement was driving access to a helpful resource for a population typically left out of benefit programs. They noted that the intentional approach Zero Fare took to removing barriers to program access made the approach successful:

"The great part ... was ... to remove barriers to access. ... There was no form of proof [of identity or eligibility] required ... it was simply self-attestation. So, in terms of like how do I show proof of income ... it's simply a question that we would ask. ... People would say yes, I qualify ... and then we just check the box. ... The program was ... I think uniquely created to remove barriers to access."

Addressing Widespread Transit Need Among Immigrants

CBO staff noted that the Zero Fare program addressed broad demand for transit subsidies among immigrant communities because many immigrants faced transportation barriers. One staff member

gave an example of how immigration status issues can lead to challenges affording transit and how helpful free transit was to people experiencing those barriers:

“We had a lot of people who had asylum cases pending ... so they’re here waiting for a decision on their status. No working permit yet, right? ... So those [Zero Fare] cards ... just made such a difference for people. ... A lot of folks need transportation even just to go to English classes or medical appointments ... just different things that you need to do to live. Or, there’s different organizations that are giving out free food, but you have to get to all those places ... they’re walking everywhere ... so, these cards were like gold.”

CBO staff also shared stories about how helpful the cards were for immigrants who were able to work because some still struggled to afford transit needed to meet their work and family obligations:

“There was one lady that said that now she can take the bus. Before, she walked with [her child] because she cannot afford [the bus]. ... Now, she can take the bus to drop off the daughter and then take the bus to work.”

Fair Compensation for CBOs

CBO staff mentioned that the City—with support from the backbone organization—did a good job determining appropriate compensation levels for their program slot distribution work. One person noted that they were compensated for all functions related to their involvement in Zero Fare, including participation in evaluation activities, which was fair but not always the case with other projects. Satisfaction with compensation made staff more enthusiastic about continuing their work on Zero Fare.

CBO Partner Views about Challenges Implementing Zero Fare

While noting what they saw as Zero Fare’s significant successes in meeting immigrant communities’ needs, CBO staff also identified challenges they had experienced with implementing the CBO enrollment pathway.

Managing Demand

CBO staff members said that managing the considerable demand for Zero Fare program slots was a significant challenge. They spoke about having to determine through trial and error how to distribute the limited number of slots fairly among community members. One person explained that, in year 1, advertising distribution events led some groups to access program slots while others were left out. And groups left out were sometimes the people the organization typically serves and the target population for program slot distribution:

“We did see in year one ... groups of populations going to organizations that don’t typically serve [them] ... certain community groups ... just got really organized. ... They made sure their community members knew about [Zero Fare] ... and then ... flooded the system with their community members ... 95% of the clients we serve are Spanish-speaking, right? ... I would think that the numbers would be similar ... for [Zero Fare] distribution, but it certainly was not.”

CBO staff also described struggling to manage unruly crowds at group events in year 1.

Managing Staff Workload

CBO staff reported that the program slot distribution process was time-consuming and could be difficult to manage along with their other responsibilities. Staff noted that the sign-up process in year 1 was burdensome. One person recalled having to send information from the Zero Fare sign-up forms to the City in multiple ways, including scanning paper copies and uploading them to an online portal, as well as delivering paper forms to the City’s Zero Fare team. This was all in addition to entering data into the City vendor’s recipient data system.

Some staff members said that, though the data collection process got smoother in year 2 as organizations stopped collecting paper sign-up forms, the outreach process became more time-intensive as it focused on individual—rather than community—outreach. One CBO staff member described what this looked like for their team:

“Each case manager ... ended up having to screen their whole case load [for Zero Fare eligibility]. And then we would have to call ... each person separately. So, each person would have 50-something clients to call to ... pick up the card. And ... it was a lot of work.”

Since each CBO had discretion to develop distribution procedures and assign caseloads, staff burdens varied across organizations.

Tracking Mailed Cards

Staff mentioned that ensuring clients received cards by mail was difficult. In year 2, the City’s Zero Fare team gave CBOs the choice to either have cards dropped off at their organization or to have the cards sent to recipients’ addresses. Some people who signed up through CBOs that chose to have cards mailed directly to recipients heard from some people they enrolled that they never received their cards. This was likely because the address information these clients provided was incorrect or incomplete. CBOs could provide only limited support since they did not get updated data on the cards’ status. Further, following up with clients to ensure they received their cards took more time than small

CBOs could spare. One CBO switched to having cards mailed to their organizational address midway through year 2 to avoid this challenge.

Distrust in Government Among Immigrants

CBO staff members emphasized that the more tense national policy environment around immigration in year 2 made program slot distribution more difficult. Immigrants became more resistant to giving out their personal information for fear that it would be given to immigration authorities. A staff member described this reluctance among their clients:

“We’re in a whole different time [in year 2], right? ... So there’s a lot of fear in all of the immigrant communities right now. And fear that even if you’re following the rules, it doesn’t matter. ... So, some people are just like ... I’d rather struggle than give my information to anybody.”¹³

Communicating Eligibility

CBO staff noted that explaining eligibility restrictions for CBO enrollees to clients was challenging. Some clients found it unfair that immigrants who received other public benefits were ineligible to receive Zero Fare program slots through the CBO pathway:

“If you don’t have a public benefit, then you can get it. So, a lot of our clients did have public benefits ... clients would get upset and they would cry about it because they’re like, ‘Well, just because I have Medicaid and SNAP doesn’t mean I’m that well-off ... I’m barely making it.’”

Some CBO staff also said they found it challenging to explain to clients that there was another pathway through which public benefit recipients could enroll. One staff member noted that the lack of visibility of the auto-enrollment pathway among the general public made explaining the wider Zero Fare program hard:

“I hadn’t heard of a single person who was getting these cards ... that the City was supposed to be sending through the mail ... our organizations were just giving out to this specific niche group. ... Everybody else, we were telling them like, ‘The City’s ... doing a random [distribution],’ but nobody had heard of anyone who’d gotten one [through the mail].”

CBO Partner Views About Zero Fare’s Future

CBO staff shared their thoughts about what the CBO pathway should look like if Zero Fare continues beyond the pilot period.

Support for Maintaining Low-Barrier Enrollment

CBO staff largely agreed that any future version of the CBO pathway should be a fast and easy process that involves collecting as little data directly from end users as possible. They felt that this will be necessary to keep immigrant populations connected to the program in spite of widespread reluctance to share personal information with government entities.

Hope to Expand Eligibility

CBO staff said they hoped that in the future the City would allow them to enroll people who received public benefits. This would make it easier for CBOs to integrate Zero Fare into their broader benefit screening and application assistance processes.

Hope to Facilitate CBOs' Ability to Troubleshoot Card Issues

CBO staff members said they hoped the City would establish a way for CBO staff to track cards mailed to their clients. That information would allow CBOs to help ensure clients receive and successfully use their cards.

Desire to Increase Communication with City Staff

One staff member said they wished they had more facetime with the City's Zero Fare team to learn about program operations and expectations, and that meetings that had occurred did not accommodate CBO staff's schedules:

"I do wish there was more of a presence from the City. ... I do feel like they just gave us the cards and were hands-off ... they would hold what they call cohort meetings, which is every 3 to 4 months, if that. ... The last one was scheduled without notice ... a couple days in advance."

Although the City's Zero Fare team offered check-ins to each organization and worked to accommodate CBO staff schedules, this feedback suggests there may have been room to ensure all staff involved in program slot distribution received that support.

Request to Provide More Information About What Happens to Recipient Data

CBO staff members said that it would be helpful for the City to provide more information they could pass on to clients about what happens to data they provide to sign up for Zero Fare. They said that this would help them reassure people that their data would be kept safe:

"I request that ... the City can have ... statements that we can give to people when they apply. So, then they are aware how the information is protected. ... People come to us because

they had trust [in our organization], but ... once we submitted data, we don't know what the City's going to do."

Though the City's Zero Fare team did provide CBOs with language explaining data use procedures, feedback from CBO staff indicates that more work could have been done to confirm that staff were prepared to communicate that information to clients.

Support for Increasing Community Outreach

CBO staff thought that it would be helpful for the City to do more public outreach to raise awareness about the Zero Fare lottery if the auto-enrollment pathway continues to involve random selection. They felt that if people knew about the lottery, it would be easier for them to explain why only immigrants who don't qualify for other public programs could access program slots through CBOs.

Hope to Streamline Reenrollment

One CBO staff member noted that, if the Zero Fare program continues, the City would need to communicate expectations around reenrollment with CBOs and existing program slot recipients. If those recipients can continue receiving the benefit, they will need to know whether, and if so how, to renew their enrollment. They suggested that any reenrollment process should be automatic. And if automatic benefit renewal is not possible, the process should be simple, avoiding the need for extensive CBO outreach and recipient data collection; this would reduce the likelihood that people lose access to the program because of administrative barriers.

Recipient Perspectives on Zero Fare

This section summarizes the perspectives of Zero Fare benefit recipients regarding their enrollment experiences; how Zero Fare affected their daily lives and transit use; how receiving the benefit affected their views of SEPTA and city government; and their recommendations for program improvements. Given the significant differences in the two enrollment pathways, we report on auto-enrollee and CBO enrollee experiences separately. The enrollees we spoke with all received cards during the first year of distribution.

Auto-Enrollees' Enrollment Experiences

Auto-enrollees reported overwhelmingly positive enrollment experiences. They largely said that the enrollment process was easy and that they would not recommend changing it. Several emphasized

that juggling work and family responsibilities make it difficult to take on weekday errands like traveling to a government agency or CBO to get the benefit—as typically required by other benefit programs.

One auto-enrollee mentioned that this travel would be difficult given their work responsibilities:

“Sending in the mail probably was better for me because [given] the hours that I do work, I usually can’t get [anything] done during the week.”

A few other auto-enrollees said that traveling was difficult for them due to physical limitations, though when they needed to travel, having the card was helpful. Therefore, they appreciated not having to take an extra trip to pick up the card. One person said that they had a medical condition that made walking difficult, so getting a card in the mail saved them the challenge involved in running an extra errand:

“[Sending] it in the mail was best for me only because of neuropathy, it’s hard getting around.”

Comparison with Enrollment in Other Benefits

Almost all auto-enrollees who had signed up for other public benefits compared the auto-enrollment process for Zero Fare favorably with other benefit enrollment processes. Most of these Zero Fare recipients said they had gone through onerous bureaucratic processes to receive other public benefits and noted that auto-enrollment in Zero Fare was much less burdensome. For instance, a recipient described how Zero Fare enrollment involved much less frustrating bureaucracy than Medical Assistance (Pennsylvania Medicaid) enrollment:

“[Zero Fare enrollment] was super easy. They literally told me about it in my email and then I gave them my address and then it came in the mail and that was it. ... Medical Assistance [enrollment] is awful ... every time they send me my [notification] to recertify, it’s due the next day ... I’ve had it canceled before because they said they didn’t receive [recertification documents] when they did and I’ve spent hours on the phone.”

Similarly, another recipient explained how much less burdensome Zero Fare enrollment was for them than SNAP enrollment:

“There was no application process for [Zero Fare]. ... They reached out, they said this is something we’re doing and then they sent the card, whereas food stamps, that’s not the case at all ... [it’s like] buying a house ... you have to qualify and [do] follow-ups. ... Bureaucracy and red tape to the max.”

Auto-Enrollees' Recommendations for Improvement

While most feedback from auto-enrollees was positive, they offered some constructive feedback about how they'd like to see the auto-enrollment pathway improved.

Address Skepticism

Most auto-enrollees said they were skeptical that the card was legitimate when they received initial outreach texts and mailers about it because it was an unexpected, generous benefit and they were conscious of the prevalence of scams. One person explained that they were skeptical that the City would provide such a valuable benefit:

"I spent a lot of money on the buses. So having free bus fare ... I was skeptical because that's a lot of money that it saved us."

With that said, in almost all cases, this initial skepticism did not deter people we spoke with from using the card.¹⁴ People generally said they became convinced that the card was legitimate when they successfully used it or when they accessed additional information about Zero Fare. One person explained that speaking with someone on the City's Zero Fare team made them feel confident that the program was real.

"I think I was a little bit more on the skeptical side. I reached out to the number that they provided [in the literature accompanying the card] and the person [on the phone] said ... 'We promise this isn't a scam.'"

And another person explained that they became convinced Zero Fare was not a scam after using the card on SEPTA transit a few times:

"Once I tried it and ... I caught a bus and a train, and it worked both times. ... That's when I really found out it was legit."

People offered a few suggestions about how to make the program appear more legitimate to people when program staff first reach out to inform auto-enrollees that they were selected. One person shared their view that providing an individual contact person to reach out to about the program—rather than the program email and phone number that was provided—would help convince people of the program's legitimacy:

"I do wish that there was ... a contact person [listed during initial text or mail outreach]. There really was no contact person or anybody to reach out to and it did feel like a scam."

Another recipient suggested that more advertising would increase the number of people who recognize the program and therefore don't think it is a scam:

"I guess maybe they can ... get the word out a little bit more. ... I think that would take the skepticism out of it because ... if [recipients had] seen an ad for [Zero Fare], heard something about it on the radio or maybe the TV or something like that, then when they received the card [they would know] why they were receiving the card and what it was actually for."

Ensure Equitable Program Slot Distribution

Several recipients also said they thought the City should change their program slot distribution process to make it fairer. Some of them said they thought program slots should be more widely available:

"Yeah, I would just like to see this expand more and maybe, hopefully ... it can spread around to everybody and hopefully one day it will be where everyone [who needs one] can get a free card."

A few people said there should be an application process so that people who are interested have the chance to sign up:

"It would be up to the people ultimately to go in there and fill out the application ... it is up to them to want to take advantage of it or not, but I think that it would be a good choice to give the opportunity to [more people] to see if they want to take it or not."

And several others contended that the City should send cards to people who need them most, rather than randomly selecting eligible residents:

"I just feel like [program administrators] should try to do some research on people just a little bit because I just feel like ... it was a blessing for me to have [a Zero Fare card], but I barely got to use it because ... I drive. ... I have nieces and nephews who go to and from school ... so they could use it. Yeah, people who really don't have a car or no type of transportation to get around."

"If [Zero Fare is] something that would be available for people [moving forward], I definitely think it should be something that should be [distributed] in a community that clearly has a need for it versus it just kind of randomly being sent around."

This feedback should be interpreted in the context of other recipient feedback and evidence around benefit design. Most auto-enrollees reported positive enrollment experiences and research suggests that applications do not necessarily make benefits more accessible (Rennert et al. 2025). Support for more traditional benefit design elements—an application process and narrower eligibility

criteria—may reflect that people are more familiar with these design elements and may be skeptical of different approaches.

Community-Based Organization Enrollees' Enrollment Experiences

Nearly all CBO enrollees described hearing about the card from friends, family, or staff in various community spaces—including churches, community centers, and nonprofit social service agencies. Several people said they went quickly to a CBO distributing program slots after hearing about the benefit because they heard that there were a limited number available. One person shared how this process played out for them:

"I saw [information about Zero Fare] in a community center. I went to [a distributing CBO]. When I found out, I wanted to go and do it fast because I heard it was limited. My husband tried [unsuccessfully to get one]."

Most CBO enrollees reported positive enrollment experiences. They generally said the process of getting the card at a distributing CBO was fast and orderly, as one person summarized:

"I'm happy about the process. [The distributing CBO] had set up some dates and times where they were going to give away the cards ... [you] knew on the spot if you would get it or not."

Reflecting these largely positive enrollment experiences, most CBO enrollees said they preferred enrolling in person through a distributing CBO rather than receiving the card in the mail. A few people said they liked having someone explain the program to them face-to-face.

"I prefer ... the way I got it because they explained everything. They sat you down, they talked to you. They didn't ... just throw it out there."

And a few others said they liked having the card issued on the spot, rather than having to wait for the card to arrive in the mail:¹⁵

"I feel like this is more useful [than receiving a card in the mail]. When you're there you just have to wait in line and they issue the card on the spot immediately instead of waiting for it to come through the mail."

CBO Enrollees' Recommendations for Improvement

While a large majority of CBO enrollees said they had good experiences with Zero Fare, several mentioned ways they thought the CBO enrollment pathway could work better moving forward.

Provide a Remote Distribution Option

A few CBO enrollees reported challenging enrollment experiences and said they would have preferred to sign up remotely and receive their card in the mail. These people's preferences appeared to reflect overcrowding they experienced at the group distribution events that took place in year 1 of program slot distribution or personal circumstances that made travel to a CBO difficult.

Continue and Expand the Program

Some CBO enrollees worried about their Zero Fare benefit ending and expressed hope that it would continue. Some also said they wanted the program to be available to more people who need it since they had observed people getting turned away when trying to apply.

Auto- and CBO-Enrollees' Use of the Zero Fare Card

Card recipients explained how and why they used their free transit card.

Work and Job Search

The most common way people reported using their Zero Fare card was to get to work or to look for jobs—most people reported using their card in this way:

"I know no matter what, rain, snow, whatever, I know I can walk ... to that bus stop or that subway station and get on there and get ... to work. So, I would say [Zero Fare]'s been incredibly helpful."

"The program helps when you don't have a job. ... I will go out to ... look for a job since I have free transportation."

Essential Errands

The second most common use of the Zero Fare card that people reported was to facilitate essential errands. Several people said they used the card to travel to their own medical appointments or to take family members to appointments. One recipient with extensive medical needs explained how the card helped them access critical services:

"I needed to get back and forth to the doctor's. So, it was kind of convenient for me because ... my daughter was working, so I didn't always have a ride."

And several people mentioned that the card was especially helpful when they had to do multiple errands in a day and would otherwise have to pay for several transit trips. A recipient explained how expensive this could get without a free transit card:

“Imagine if you want to go out for a day and say you want to go to Target ... you want to stop at [the grocery store] and pick up a couple things and then you’ve got to go [to] one more place ... just your transportation alone could run you like 15, 20 dollars.”¹⁶

Recreation

The next most common reason people said they used their Zero Fare card was to access recreation. A few people said they were able to visit family more often because of the card:

“I mean [I use the card] a lot ... to visit my parents. ... It was very helpful for me.”

And a few people mentioned that they felt more able to access the leisure activities Philadelphia has to offer since they received their free transit card:

“[The Zero Fare card] makes me more prone to want to go to [Center City], because there are certain ... leisure trips down to the Art Museum or close to ... Center City that I wouldn’t necessarily want to spend that money on. But because I have the free pass, I feel more inclined to go.”

“I kept [the Zero Fare card] on me in the summertime. [There were] times that I ... went to festivals and hopped on and hopped off the bus and you know, continued on with the festivals throughout the summer.”

School or Training

A relatively smaller portion of people said they used their card to access school or training. A few people juggling work and training explained how financially helpful free transit access was, given the cost they would otherwise incur to meet their high transportation needs:

“SEPTA is a really big part of my monthly commute, of my income and where that goes for commuting to school and work. So, [Zero Fare] had a really, really positive impact.”

Nonuse

And a small portion of people said they don’t use the card. A few people mentioned that they don’t use the card because they have a car or don’t often use public transit. A few of these people said they gave the card to an adult family member who needed it more than they did to get to work. One person in this situation described wanting to ensure the card went to someone who would use it:

“So to be honest ... I don’t use the card. I actually gave the card to my mom, someone that could use it. ... She uses it back and forth to work ... she catches the train ... to work downtown.”

A few people said they don’t use the card because they never received it, or it was lost and not replaced.

Effects of Zero Fare on Daily Life

Most Zero Fare card recipients said that having access to fully subsidized transit positively affected their daily lives. They described several areas of life where having a free transit card made a notable impact.

Household Finances

Most Zero Fare card recipients said that the program improved their household finances. This was by far the most common way people mentioned the program had affected their daily lives. Many people said they were struggling with the cost of living and eliminating transit expenses from their budget made managing their daily finances easier:

“Prior to me receiving the card, I did purchase a weekly [SEPTA] pass because I do use public transportation in my daily life, and financially wise [Zero Fare] has been very helpful. ... Sometimes I have to ... for instance, take my son to the doctor or go here or go there ... it can add up. And with this card, at least financially wise, it has helped a lot.”

Several people also mentioned that Zero Fare cards were becoming even more important to their finances as SEPTA raised its fares:

“It saves a lot of money ... they’re saying that SEPTA is raising their prices nowadays and it does save you [money] especially like [if you travel] seven days a week or five days a week, it’s a lot ... especially when you have a lot of kids and a lot of expenses.”

“Hearing about the raises in the prices [on SEPTA], I haven’t felt as nervous as the average person just because I know that I have a Zero Fare card. So, it has given me peace of mind.”

Accessibility

The next most common way in which recipients said having a Zero Fare card affected their daily lives was that it made destinations around Philadelphia more accessible. This was especially significant for people with physical disabilities. Disabled Zero Fare participants could contact the program team at the City to have their program enrollment tagged on their account for SEPTA Access, the system’s

paratransit service, so that they could swipe their paratransit cards inside the paratransit vehicle and ride for free. One recipient with a physical disability that prevented them from working or driving described how free paratransit rides increased accessibility of essential services:

“I was utilizing Lyft ... and it was costing me a lot of money. Me being on a fixed income monthly and the cost was just so much that at one point I couldn’t even afford a taxi home. ... And now all I have to do is just swipe my card and I get to where I need to go when I don’t have the funds for Lyft. ... I set up a vehicle ... [to] take me to my appointments.”

And another person explained how the Zero Fare card supported their efforts to look for jobs by making far-flung destinations more accessible.

“Yes, it actually helped a lot when I was looking for jobs and going to ... a nonprofit program wardrobe that Philadelphia has ... that provides business casual clothing for people who’re looking for jobs or need clothing [for] their jobs. So going there is far from me. And so, on a lot of occasions, it helped me a lot when I actually would struggle to pay [for transit]. I would, maybe if I didn’t have this program ... choose to walk for an hour somewhere.”

Stress and Mental Health

Several people said that having a Zero Fare card reduced their stress level or improved their mental health. One person shared that having the card meant they had less to worry about, which made getting through the day easier:

“It’s like a weight lifted off your shoulders, less stress to worry about knowing that you have that card. ... I know sometimes with people that don’t have the funds to even get on to transit or get where they have to go, it ... pulls them down to where they ... feel helpless and [having a Zero Fare card] gives you an incentive to be able to get dressed and walk out the door because you know you can get [to your destination] without having to worry about how you’re going to get there and how much it’s going to cost.”

Jobs

Several people described how the effects Zero Fare had on their commutes changed their daily lives. A few people said that the card lifted the daily burden of not knowing how they could get to work off their shoulders:

“Living paycheck to paycheck ... a lot of people ... don’t know what it would feel like to not have \$5 to spare. But that’s a real thing for a lot of people. And we’re forced to decide, ‘Dang, should I spend this on taking the subway or hopping on the bus to go here. ... Or, should I spend this on something else?’ Having to decide between that is ... just the worst feeling ever, and it stops you from being able to be the type of person that you want to be in

the world. So having the freedom of not having to worry about that, just one last thing, because there's lots of times where I'm broke as hell, but I know that I have to get to work."

"[The Zero Fare card] makes life easier because I don't have to worry about, 'I didn't get paid this week ... How am I going to get to work?'"

One Zero Fare card recipient described how affordable, reliable transit access made their commute dramatically easier:

"I feel like to me [consistent transit access is] a luxury, right? ... I was walking an hour and a half to sometimes two hours [to get to work on] different roads ... when it's snowing out, I can't take certain streets, versus being able to hop on the bus [with the Zero Fare card]."

And another person mentioned that removing uncertainty around commuting helped them progress professionally:

"I was able to go to work. I was on time ... I got promotions, I got the raise that I needed to get because I wasn't late all the time ... and I was able to pick up overtime, that sort of thing. All of that ... kind of put me to a next level economically for my life."

Effects of Zero Fare on Transit Access

Most recipients reported using the card in ways that suggest having free transit access has led them to use transit more frequently. For example, as mentioned previously, several people said that having the Zero Fare card meant they could reliably use transit instead of walking long distances to avoid paying a fare. And a few people said they chose to travel on transit to leisure activities they would not have gone to if they had to pay for the trip.

A few card recipients explicitly stated that their Zero Fare card made them more likely to choose to ride SEPTA rather than use other forms of transportation:

"So, I drive, so I do have a car, so [Zero Fare] just made me ... look into the [public transit] option more so than driving, which saves gas and money and everything else."

"When it comes to where I'm going and how I'm getting there, [the Zero Fare card] does bring SEPTA into the mix a bit more."

A few people also mentioned using regional rail, which was a more convenient way to get to work or to do essential errands, but said they would have opted for slower but cheaper transit options if

they had to pay the regular fare. One card recipient described how being able to afford regional rail had greatly improved their ability to manage work and family responsibilities.

"[The Zero Fare card] changed my life drastically. I use it almost every day. I've even started using other forms of transportation. ... I'm on [a] regional route now because ... that was more expensive to use before, but now I can have an easier commute. So, I'm able to travel back and forth and get my son from daycare ... rather than having to call on someone to ... get him in time for me because the bus route would take a little longer."

Effects of Zero Fare on Views of SEPTA

Most card recipients said that being enrolled in Zero Fare had not changed their views of SEPTA. These recipients largely said they judged SEPTA based on its service quality. Most said they viewed SEPTA's service quality negatively and that this had not changed since they received the Zero Fare benefit. One person articulated this common sentiment:

"It's still the same ... you still get on ... use your card, and it's still crazy people. The buses might be a little late, still be crowded. Nothing changed."

Several people emphasized that they avoid taking transit options that they viewed as inconvenient, unpleasant, or unsafe regardless of what each option costs and that this was equally important to them before and after receiving a Zero Fare card. One person explained why they went out of their way to avoid unpleasant transit experiences:

"I live closer to the train, but I try to avoid a 30-minute ride. I will go all the way around. If that means I've got to catch 3 buses to get downtown, I'm going to catch 3 buses just to get away from riding the train. ... The people [on the train are] smoking on there, they are using the bathroom on there, the profanity, no respect for the elderly people ... it's bad."

And few people stated explicitly that safety continued to be a concern on SEPTA and that unsafe transit was not worthwhile, even if it was free:

"My main thing about SEPTA and what's on my mind is safety. ... I don't care if the bus is free. If it's not safe, it's not worth it, you know?"

However, a sizable minority said having the card made them feel more positive about SEPTA as an organization:

"It does put SEPTA in a more of a positive light ... helping out residents in the city. ... Giving back to residents ... is a good look."

“I feel more cared for and valued by an important institution in the city. And I think it also has this reciprocal effect where it’s like this program is SEPTA caring for me and that makes me feel more identified with and protective of [SEPTA].”

Effects of Zero Fare on Views of Philadelphia’s Government

As with their views of SEPTA, most card recipients said that their views of Philadelphia’s government remained the same after enrolling in Zero Fare. One person explained that, given all the problems the city was facing, a fare subsidy was not enough to change their views of local government:

“A lot of things do need to be fixed up. ... Me personally ... I just feel like the government of Philly [does] have to do a little better with, you know, helping the people out [with more] than just a few fare cards.”

That said, a significant minority of people said that Zero Fare improved how they felt about city government. Some of these recipients said that the program showed that government leaders care about city residents:

“So, for me ... it was like, ‘Oh, they do care about the lower class a little bit ... the struggle ... to even try to scrounge around and get the money for the bus.’”

“[Zero Fare] made me happy to live in [a place that] actually gives a damn about the residents ... about the citizens here that pay our taxes. ... So I’m just happy that we were provided with this ... especially those struggling ... it was helping us.”

And few people mentioned that if the Zero Fare program became permanent, it may change their perception of city government. However, they did not view a pilot program as enough of a commitment to change their views:

“I don’t think that [Zero Fare] changes like the way that I feel about the government because I recognize that it is an exploratory program.”

“It hasn’t changed [my views of city government] because ... if I saw that it was a program that was implemented, it was all fleshed out, and it was working out, that would definitely change my perception. But right now, it just kind of feels like we’re still trying to figure things out.”

Conclusion

Our findings suggest several key takeaways about Zero Fare’s enrollment process and early indications of the program’s impact.

Free Transit Unlocks Opportunities for Low-Income Riders

Zero Fare recipients told stories about how having access to free transit made work, errands, education, and recreation more accessible, while improving their finances and decreasing daily stress. Many stated that the program had changed their daily lives for the better. These experiences suggest that eliminating transportation barriers can improve people’s well-being and support them in contributing more to their local economies and communities.

Auto-Enrollment Can Help Reduce Gaps in Program Participation

Overall, recipients’ enrollment preferences suggest that auto-enrollment and mailing fare cards to their addresses work best for most people. It reduces or eliminates most administrative barriers to program access, including the time and labor involved in learning about, applying for, and renewing the benefit.

Low-Barrier Assisted Enrollment Is Necessary for Some Hard-to-Reach Populations

CBO enrollee feedback underscores that some people benefit from in-person enrollment. Populations with language barriers or reluctance to engage with government institutions may prefer an in-person enrollment option. Offering enrollment through trusted community partners appears to be especially useful for engaging immigrants. However, the positive experience most people had with Zero Fare’s CBO pathway suggests that offering a fast sign-up process that involves collecting minimal supporting documentation directly from participants, rather than a more traditional enrollment process, is best to support access for populations who prefer to sign up in person.

Auto-Enrollment Facilitates Efficient Program Administration

SEPTA and City staff reflections on Zero Fare illustrate how eliminating benefit applications by auto-enrolling participants makes program administration more efficient. They emphasized that identifying eligible people using existing administrative data allowed Zero Fare to be implemented within months of getting the green light from City leadership. This would not have been possible if staff had needed

to develop and implement an application process. The lack of applications also made it manageable for a smaller team at the City to administer the program than would be necessary if the program involved a traditional application process, given how time-intensive those processes are to administer.

Creative, Rigorous Data Use Facilitates Government Innovation

The City's approach to using existing administrative data from multiple public programs to identify eligible people made it possible to administer Zero Fare without an application process. Their careful data matching process allowed for reliable identification of eligible people without collecting new data. This suggests opportunities for other agencies and jurisdictions to use existing data to increase the efficiency and user-friendliness of public programs.

Free Transit Programs May Strengthen Local Transit Systems

Zero Fare recipients' descriptions of their SEPTA ridership patterns suggest that having access to free transit led them to ride the system more frequently. City and SEPTA administrators noted that free transit benefits may help create a positive cycle: increased ridership leads to safer rides, which entices more paying customers, which leads to improved system finances that allow for better system maintenance and higher ride frequency—ultimately leading to further increases in demand for public transit.¹⁷

Benefits Like Zero Fare Can Play a Role in Restoring Faith in Institutions

Although most Zero Fare recipients reported that the benefit did not change their views of SEPTA or of city government, large minorities said it improved their views of these institutions. People whose views were positively impacted by Zero Fare often said that receiving the benefit made them feel like SEPTA or local government cared about them. At a time when trust in institutions is low,¹⁸ these results suggest that low-barrier benefits that people can use in their daily lives may move the needle toward restoring public trust in institutions granting such benefits.

Looking Ahead

Results reported here suggest that continuing to fund the Zero Fare program beyond the pilot period may help improve participants' economic conditions and well-being. Strengthening the local transit system may be an added benefit.

If the program continues, City administrators will have important decisions to make about its design. This will include deciding whether pilot recipients can continue to use their benefit, and if so, whether and how they must renew their enrollment. Administrators should take into account evidence from the pilot that the benefit's free and accessible design has made it particularly useful—in many cases, life-changing—for recipients.

Administrators should also consider how to familiarize Philadelphians with a permanent program through additional advertising.¹⁹ And, to increase equity and program reach, administrators should consider how to expand their work to deliberately target groups that may be underrepresented in the current participant pool.

Limitations and Directions for Additional Research

Our findings from a relatively small subsample of recipients may not represent the views of all who received Zero Fare program slots. Also, administrative processes, including outreach and communication approaches, evolved over the course of the pilot period. In particular, the CBO pathway evolved throughout the pilot period as administrators and CBO staff learned from early program slot distribution experiences. Since we only spoke with card recipients enrolled in year 1—both through the CBO and auto-enrollment pathways—results reported here do not capture the experiences of card recipients enrolled in year 2, or how adjustments to enrollment approaches may have affected those experiences.

If the Zero Fare program continues beyond the pilot phase, it will be useful to continue collecting recipient feedback to understand how program design changes may affect recipient experiences and to support continuous improvement.

Notes

- ¹ Lindiwe Rennert, Gabe Samuels, Amelia Coffey, and Hannah Sumiko Daly, “Automatic Enrollment in Discounted Transit Fare Programs Can Support Higher Participation: Lessons from Philadelphia,” *Urban Wire*, Urban Institute, May 13, 2025, <https://www.urban.org/urban-wire/automatic-enrollment-discounted-transit-fare-programs-can-support-higher-participation>.
- ² Rennert et al., “Automatic Enrollment in Discounted Transit Fare Programs.”
- ³ See the pre-analysis plan for the randomized controlled trial here: <https://osf.io/2n4mp/overview>.
- ⁴ Rennert et al., “Automatic Enrollment in Discounted Transit Fare Programs.”
- ⁵ The following programs were included in the analysis: Child Care and Development Fund (CCDF); child support; Earned Income Tax Credit (EITC); housing assistance; Low-Income Home Energy Assistance Program (LIHEAP); Medicaid/Children’s Health Insurance Program (CHIP); Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Supplemental Security Income (SSI); Supplemental Nutrition Assistance Program (SNAP); Temporary Assistance for Needy Families (TANF).
- ⁶ “Trends in USDA Supplemental Nutrition Assistance Program (SNAP) Participation Rates: Fiscal Year 2020 and Fiscal Year 2022 (Summary),” US Department of Agriculture, October 2024, <https://fns-prod.azureedge.us/sites/default/files/resource-files/ops-snap-trends-fy20fy22-summary.pdf>.
- ⁷ We calculated transit agency size by 2024 ridership volume (based on unlinked passenger trips) using data reported to the National Transit Database by transit agencies. See https://data.transportation.gov/Public-Transit/2022-2024-NTD-Annual-Data-Service-by-Mode-and-Time/wwwdp-t4re/about_data.
- ⁸ We include only permanent programs, as many pilot programs have operated for short periods of time and/or experienced frequent operational changes.
- ⁹ Rennert et al., “Automatic Enrollment in Discounted Transit Fare Programs.”
- ¹⁰ As of 2024, Philadelphia ranks as the second-poorest large city in the US, behind Houston. Nate File and John Duchneskie, “Philadelphia Poverty Rate Drops, No Longer Poorest Big City,” *The Philadelphia Inquirer*, September 11, 2025, <https://www.inquirer.com/news/philadelphia/poverty-rate-census-20250911.html#:~:text=Philly's%20poverty%20rate%20dropped%20to,a%20poverty%20rate%20of%2021.2%25>.
- ¹¹ Rennert et al., “Automatic Enrollment in Discounted Transit Fare Programs.”
- ¹² Though no published evidence confirms that Zero Fare contributed to ridership recovery post-COVID, the system has experienced positive ridership trends since the program launched. See SEPTA Ridership Recovery Dashboard for 2025 at <https://recovery.septa.org/>.
- ¹³ This aligns with national evidence that the current policy environment is generating reluctance among immigrant families to engage with public institutions. See Hamutal and Colleagues (2025).
- ¹⁴ It is useful to note that card recipients who remained skeptical of Zero Fare’s legitimacy may have chosen not to participate in focus groups. See Diana Guelespe, Hamutal Bernstein, Jennifer M. Haley, Sofia Hinojosa, Luis H. Gallardo, Hannah Gill, and Krista Perreira, “Access to Safety Net Programs for North Carolina’s Spanish-Speaking Immigrant Families: Perspectives of Focus Group Participants” (Urban Institute, 2023), <https://www.urban.org/research/publication/access-safety-net-programs-north-carolinas-spanish-speaking-immigrant-families>.
- ¹⁵ A large portion of CBO enrollees, many of whom are immigrants and non-native English speakers, may prefer in-person enrollment at a CBO because of their language access needs or immigration status. Research shows

that immigrants are less likely than native-born Americans to enroll in benefit programs for which they are eligible. This is for a combination of reasons, including lack of knowledge of benefits, difficulty filling out paperwork without language assistance, and fear that receiving public benefits could negatively affect their immigration status. Culturally competent intermediary organizations can help remove these enrollment barriers. Additionally, since most CBO enrollees had positive enrollment experiences, they may have felt keeping the process the same would be best. Therefore, CBO enrollees might have had equally positive experiences with auto-enrollment if enrolled that way, though our evaluation does not give us direct evidence of this.

¹⁶ While SEPTA customers using contactless payment or Key cards receive two free transfers, those paying with cash or single-use cards do not. Zero Fare recipients' understanding that transfers are unavailable may reflect their previous use of cash or single-use payment. See "Fare Information," SEPTA, accessed May 6, 2026, <https://www.septa.org/fares/>.

¹⁷ Mary Buchanan, "Lessons on Ridership, from the National Literature," TransitCenter (blog), January 29, 2018, <https://transitcenter.org/lessons-on-ridership-from-the-national-literature/>.

¹⁸ See Claudia Deane, "Americans' Deepening Mistrust of Institutions: From the Federal Government to the News Media to Higher Education, Some Historically Respected Institutions Are Losing People's Confidence," *Trend Magazine*, Pew Charitable Trusts, October 17, 2024, <https://www.pew.org/en/trend/archive/fall-2024/americans-deepening-mistrust-of-institutions>.

¹⁹ Our findings suggest that advertising for the pilot was insufficient to raise broad public awareness of the program. This is unsurprising, since generating awareness of new public benefits is a challenge that jurisdictions face nationwide—doing so effectively takes time and an intentional, multimodal outreach approach (Executive Office of the President 2022).

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