

2025 Regional Fare Forum

Meeting 3
August 4, 2025



Meeting Agenda

9:30 – 9:40 am	Welcome, introductions, agenda review
9:40 – 9:45	Fare forum refresher and recap last meeting
9:45 – 10:05	Background and context
10:05 – 10:15	Current challenges
10:15 – 10:20	Break
10:20 – 10:30	Work already underway
10:30 – 10:50	Opportunities for action
10:50 – 11:20	Discussion
11:20 – 11:30	Wrap up
11:30	Adjourn

Regional Fare Forum Purpose



Set a vision for the next decade for regional fares and ensure the regional system is being managed efficiently and effectively



Establish priorities for the next phase of ORCA implementation



Consider recommendations and policy changes to support fare capping, reduced fare program simplification, and expanding ORCA delivery to more aspects of the regional transit system

Regional Fare Forum Desired Outcomes



Clear policy direction and recommendations to drive individual and regional fare policy decision making



Defined priorities to drive future phases of ORCA implementation



Commitment to work with governing board colleagues to examine opportunities and advance policy changes in alignment with regional fare forum recommendations

Role of Fare Forum Members

- Seek regional alignment to arrive at a set of shared policy recommendations
- Consult with your agency's subject matter experts with questions and needs for additional information
- Keep your peer board members and council members apprised of the work occurring at the forum and be ambassadors as changes move forward

Shared Policy Values

- **Simple and easy to use for our customers**
Simple fare structure and media, easier to understand for infrequent customers; easy and safe to use
- **Enhance user experience**
Improved customer service, real-time account information
- **Better access/availability to all users**
Greater distribution of fare media, convenient access
- **Seamless travel in the region and interoperability**
Extend regional integration, seamless regional branding
- **Innovative technology**
Anticipate new technology, learn from peers, be an international model; need to update/modernize
- **Fiscal responsibility**
Reduce fare evasion, collect fares to continue to provide service, appropriate distribution of revenue
- **Operational efficiency**
Better data/analytics, improved security, move away from cash collection
- **Fairness, equity, and social justice**
Eliminate barriers that limit access to transportation, support programs such as low-income fares
- **Safe for passengers and transit employees**
Pursue fare policy that enhances the safety for the system

Meeting 2 Recap

- Explored strategies for simplifying the regional fare system.
- Utilizing passenger personas, we evaluated the complexity and barriers within current reduced fare programs and discussed potential solutions such as fare capping, alignment of fare change dates, and system-wide policy coordination.
- Support emerged around low-to-medium impact solutions including aligning agency fare change implementation dates, simplifying pass pricing, and adjusting transfer windows.
- Collective support also emerged around prioritizing outcomes.

Meeting 2 Recap

Some of the topics covered in meeting 2 will be revisited in meeting 3 including

- Fare capping
- Fare alignment
- Ensuring equity by working towards reducing complexity for those who need it most

Meeting 3 Purpose

- Describe challenges related to reduced fares and equitable access
- Review work already underway to address challenges
- Identify opportunities for additional action, including specific solutions
- Discuss opportunities and tradeoffs, identify areas of consensus, determine if any opportunities or solutions should be removed from current consideration

Reduced Fares and Equitable Access

Agenda

1. Background and context
2. Current challenges
3. Work already underway
4. Opportunities for action
5. Discussion
6. Wrap up
7. Adjourn



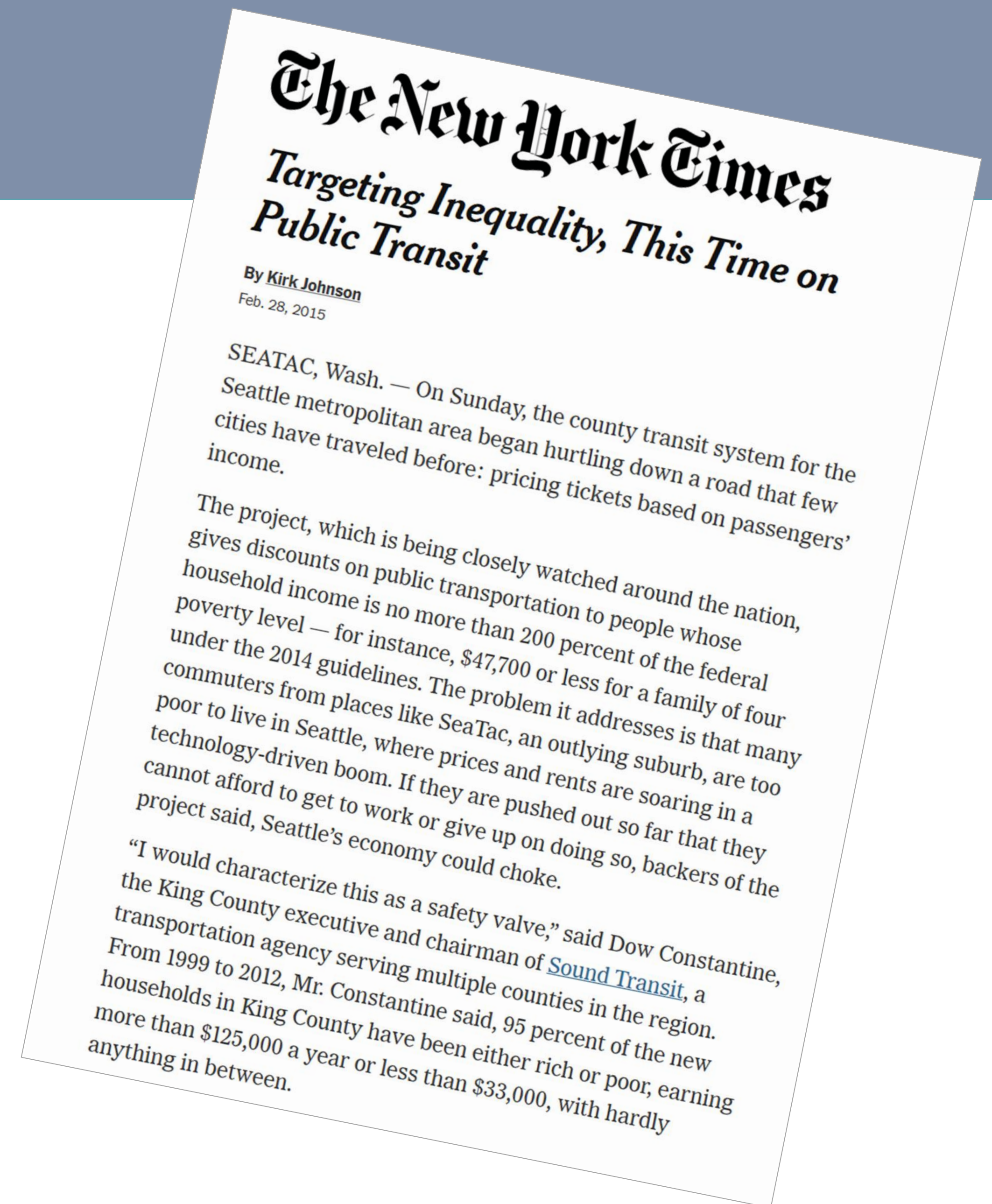
1. Background and context

1. Background and context

Regional leadership

This region leads the transit industry in offering reduced fare products and programs to support access for:

- Youth aged 18 and under
- Seniors aged 65 and over
- Riders with low incomes
- Riders with disabilities

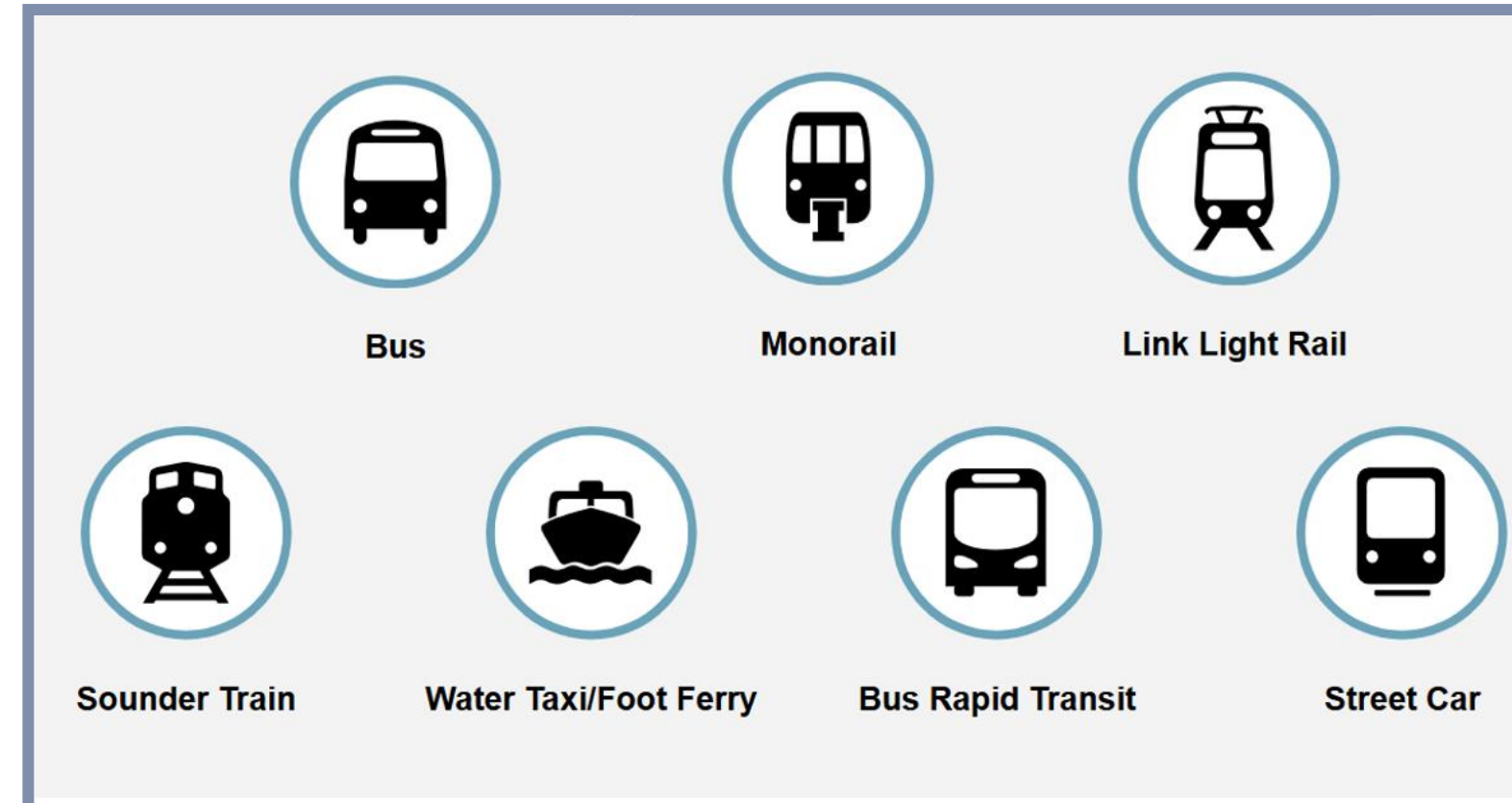


1. Background and context

Current approaches



Passenger types in ORCA allow the region to set reduced fare options by agency.



ORCA LIFT and Regional Reduced Fare Permit (RRFP) regional programs allow riders to transfer between services and transit modes easily.



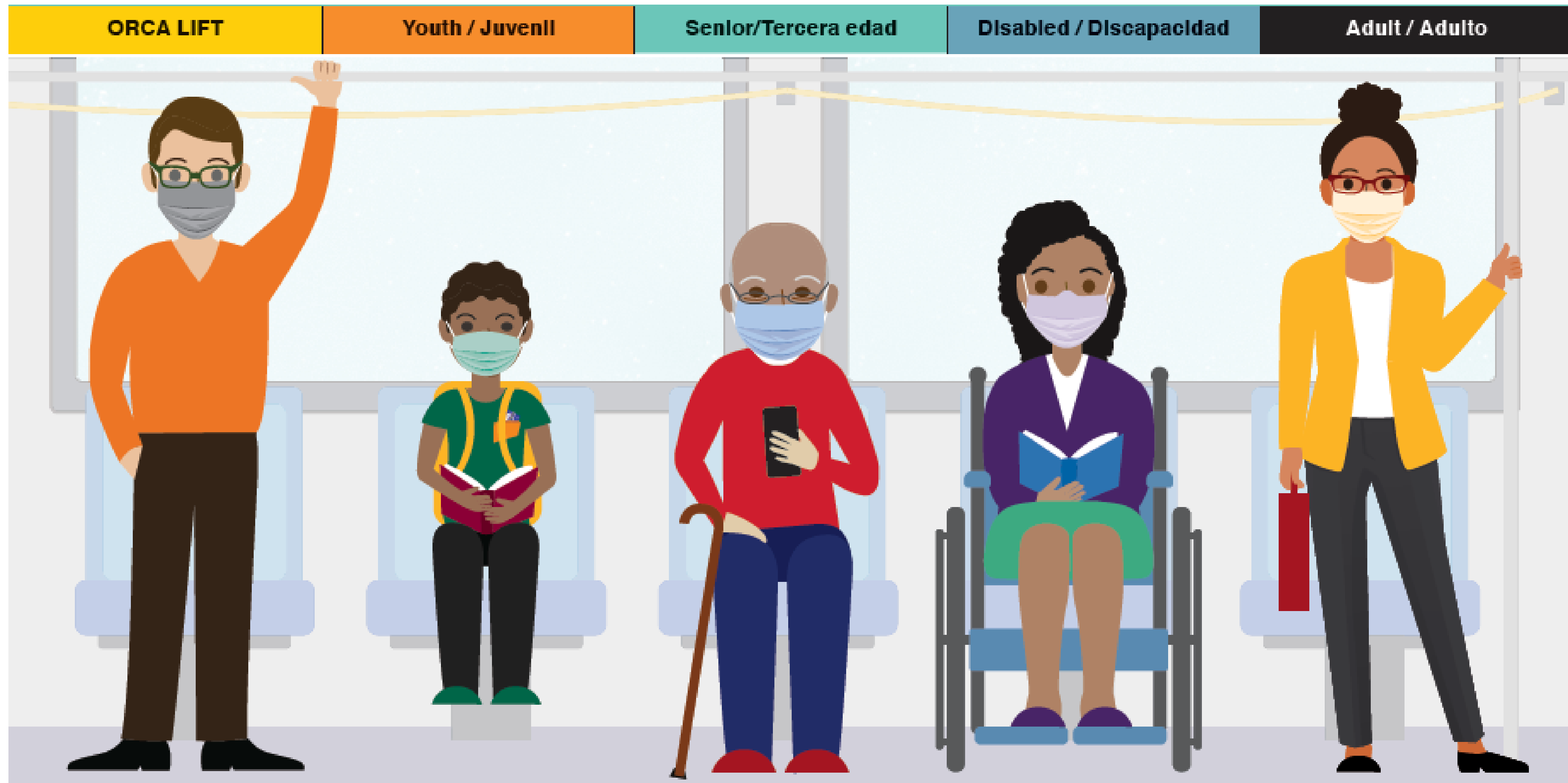
Sub-regional and agency-specific reduced fare programs support riders with targeted needs.



Transit agencies rely on partnerships with other community-based organizations (CBO), local governments, and tribal entities to help enroll riders in reduced fare programs and assist them in using and managing fares.

1. Background and context

ORCA passenger types



Youth

Regional program



ORCA passenger type: Youth



Eligibility: Riders aged 18 and under



Documentation:

- Student ID
- State driver's ID license or ID card
- Birth certificate
- Passport







Enrollment locations:

- Online
- By mail
- In-person through schools and transit agencies

Agency	Fare Rate
Everett Transit	Free
Community Transit	Free
Kitsap Transit: all modes	Free
King County Metro: all modes	Free
Seattle Streetcar	Free
Seattle Monorail	Free for youth 0 to 5 \$2.00 youth 6 to 18 (or free with use of ORCA Youth Card)
Pierce Transit	Free
Sound Transit: all modes	Free
Washington State Ferries	Free

ORCA LIFT

Regional program

-  **ORCA passenger type:** ORCA LIFT
-  **Eligibility:** Adult riders at $\leq 200\%$ of the federal poverty level and automatically qualify with SNAP, Apple Health, and other benefits
-  **Enrollment:** Requires verification of income or enrollment in benefit program
-  **Enrollment locations:**
 - At enrollment locations throughout the region that can easily verify income information
 - Online
 - By phone

Agency	Fare Rate
Everett Transit	\$1.00
Community Transit	\$1.00
Kitsap Transit: Buses	\$1.00
Kitsap Transit: Fast Ferry	\$1.00 or \$6.00 (direction-specific)
King County Metro: all modes	\$1.00
Seattle Streetcar	\$1.00
Seattle Monorail	\$2.00
Pierce Transit	\$1.00
Sound Transit: all modes	\$1.00
Washington State Ferries	No low-income adult fare rate (charged standard adult fare)

Regional Reduced Fare Permit (RRFP)

Regional program



ORCA passenger type: RRFP



Eligibility:

- Senior – Riders who are 65+
- Disabled – Riders who have permanent or temporary disabilities qualify with documentation



Documentation for RRFP Disabled:

- Application form completed by medical practitioner
- Medicare card
- Valid Regional or ADA paratransit eligibility letter or card



Enrollment locations:

- Online
- By mail
- In-person at transit agencies

Agency	Fare Rate
Everett Transit	\$0.50
Community Transit	\$1.00
Kitsap Transit: Buses	\$1.00
Kitsap Transit: Fast Ferry	\$1.00 or \$6.00 (direction-specific)
King County Metro	\$1.00
King County Water Taxi: West Seattle	\$2.50
King County Water Taxi: Vashon	\$3.00
Seattle Streetcar	\$1.00
Seattle Monorail	\$2.00
Pierce Transit	\$1.00
Sound Transit: all modes	\$1.00
Washington State Ferries	\$3.10-\$5.10 (destination-specific)

Business programs

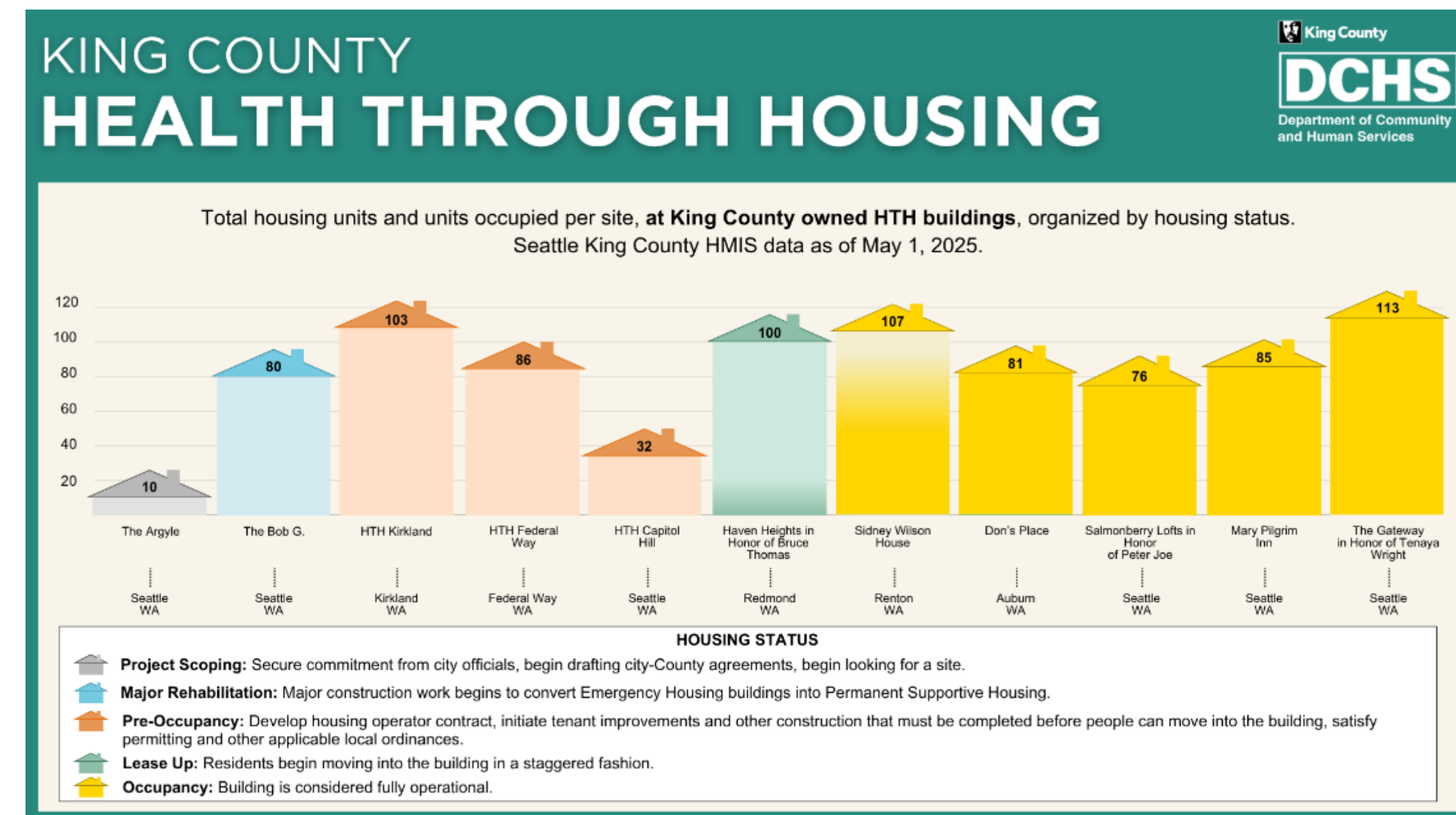
Choice and Passport

- Transit agencies sell products (passes and add E-Purse value) to organizations to purchase for their employees, clients, residents, etc.
- Requires organizational capacity to manage ORCA accounts & replace lost/stolen cards
- Participants are mostly given “adult/default” cards, unless the organization is approved to order & purchase ORCA LIFT cards and fare media

Known barriers

- "Regular/adult" cards being distributed to likely eligible reduced fare riders
- Options don't meet the needs of many Human Service agencies, cities, etc.
- Lost and stolen cards must be replaced by the organization that provided them

Examples



Subsidized Annual Pass

Sub-regional program (ET, CT, Metro, ST, Seattle)

- **Eligibility:** Enrollment in one of 6 state benefit programs that have income qualifications $\leq 80\%$ of the poverty level + residence in King, Pierce, Snohomish Counties
- Metro, Everett Transit, Community Transit, Sound Transit, Streetcar and Monorail only, **not regional**
- A pass, valid for 12 months, is loaded onto an ORCA LIFT card, which subsidizes all trips on participating agencies and charges \$1 trip fare on non-participating agencies
- Riders can enroll in the program at Public Health locations, Catholic Community Services (HEN program), and outreach events
- In its current form, the program is not scalable to meet the needs of all qualified riders

13,447 active
users

About 92,000
people are eligible in
our region

Human Service Bus Ticket Program

Sub-regional program (Metro, ST)

- Started in 1993
- Metro and Sound Transit only, **not regional**
- Up to \$4 million a year is awarded to agencies in the form of **discounted paper tickets**
- **Co-managed** by the King County Department of Community & Human Services (DCHS) and Metro
- Human Service agencies must **apply yearly**
- Awarded agencies can buy paper tickets for Metro bus and Link light rail at **10% of their face value**
- **Metro and Sound Transit** do not collect the other 90% of the revenue



1. Background and context

Key Takeaways

- This region is an industry leader in offering reduced fares.
- The approach has grown organically over time, leveraging passenger types, regional reduced fare programs, agency-specific products and programs, and partnerships to deliver reduced fares.
- Although the region offers a wide range of reduced fare options, reduced fare revenue accounts for a small share of overall fare revenue.

2. Current challenges

2. Current challenges

Key users of reduced fare systems

The region's approach has grown organically over time, leading to complexities that impact users of the system including customers, transit agencies, and community partners.



Riders



Transit Agencies



Community Partners

2. Current challenges

Multiple perspectives

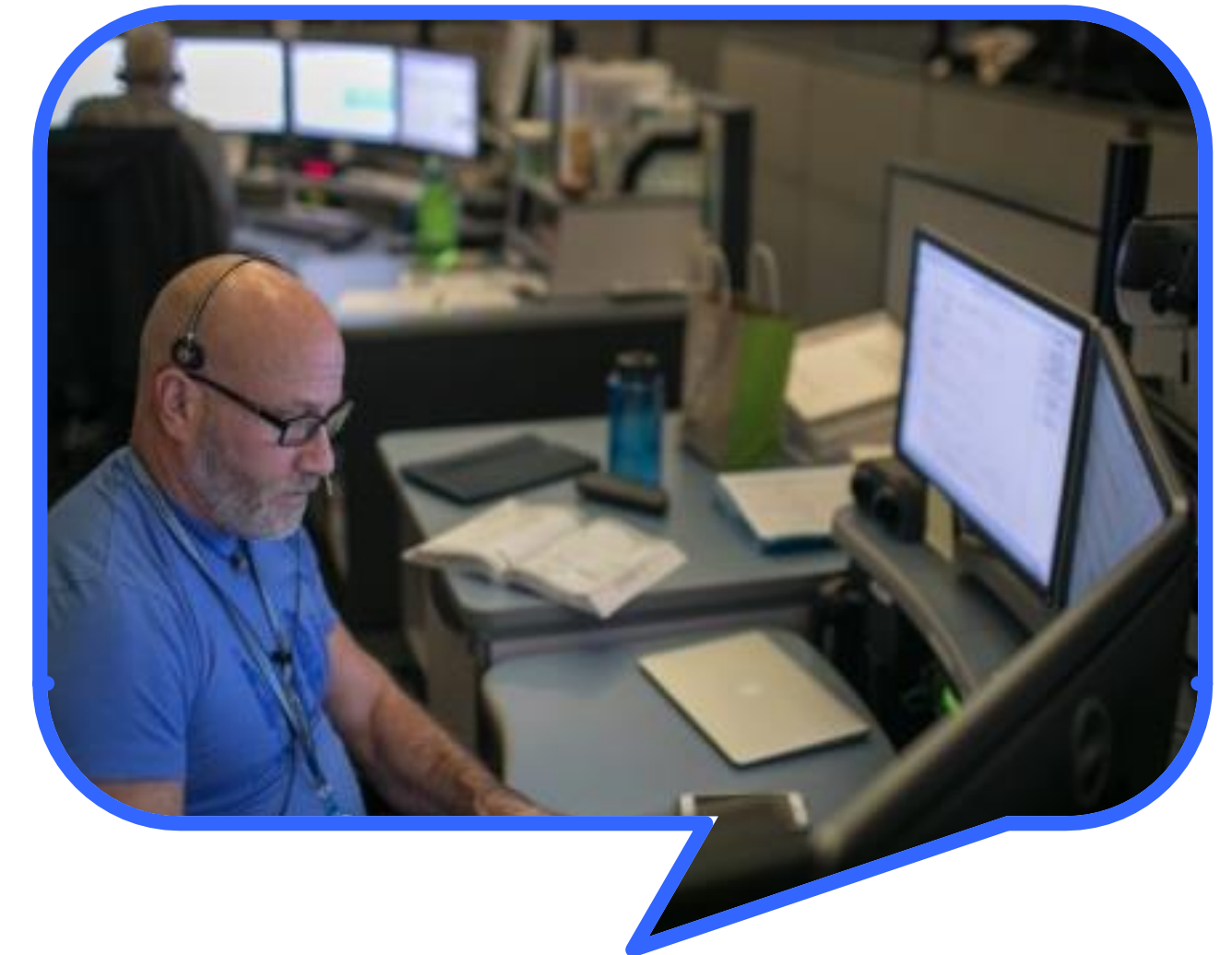


Regional operations

Ongoing coordination, journey mapping, and concepts emerging from the collaborative discussions

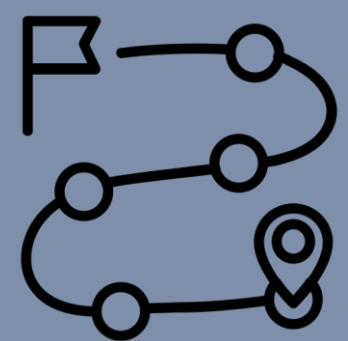
Customer feedback

Compiled from surveys, engagement, and customer service interactions



Data

ORCA and fare program data, demographic data, and other information



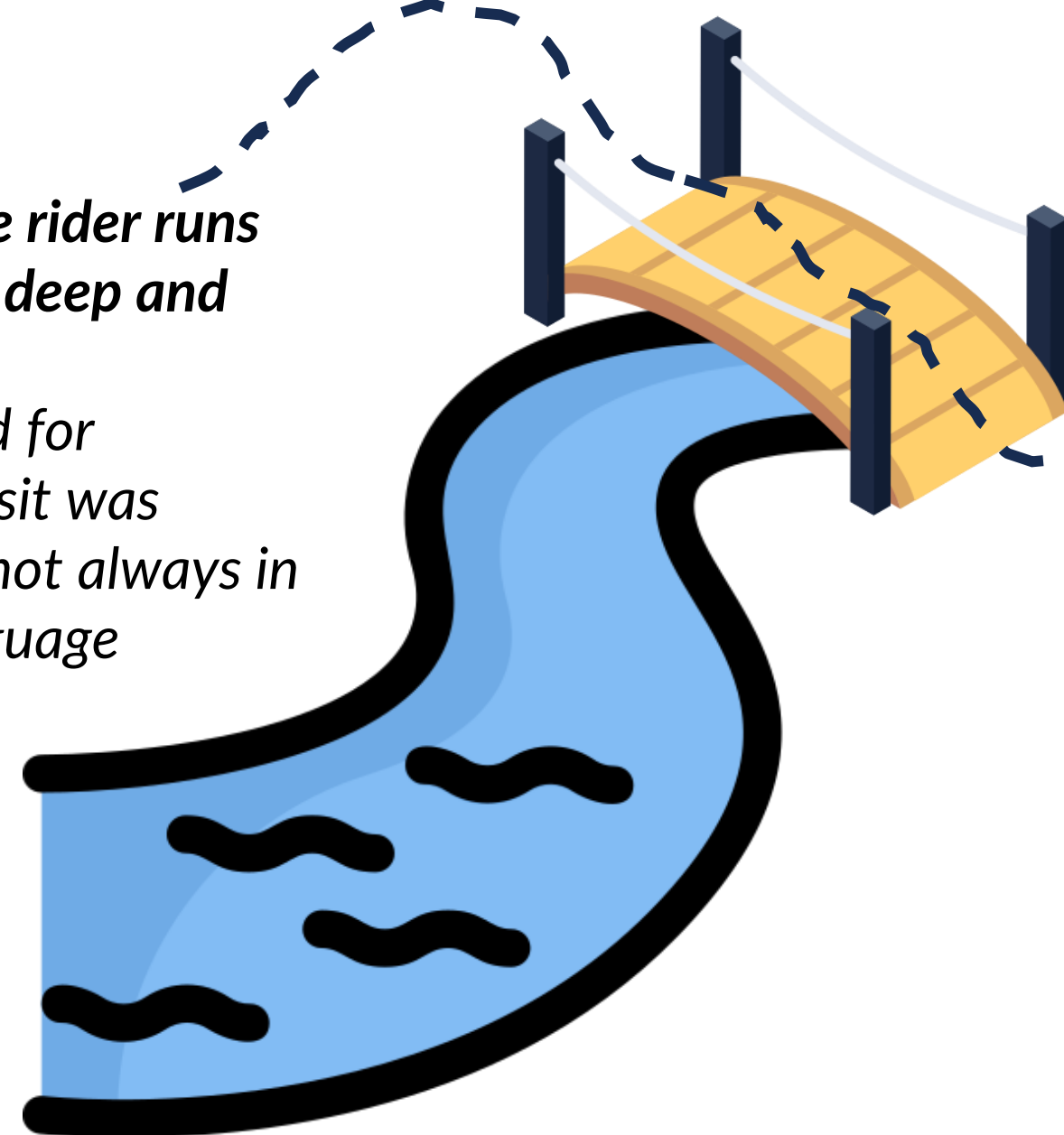
Journey 1

Low-income rider, English is a second language

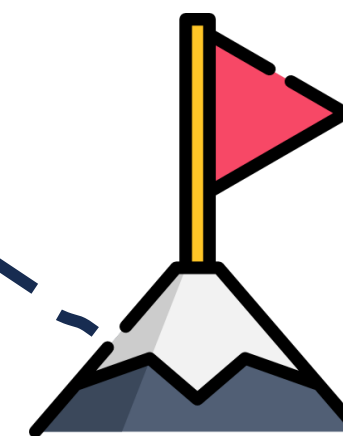
The journey starts
I am new to the area and need help affording transit



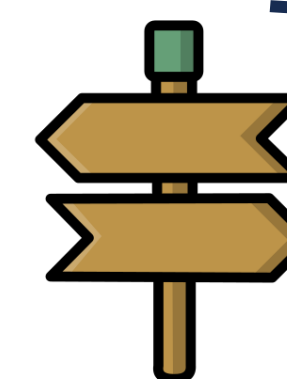
Right away, the rider runs into a river too deep and wide to cross
The info I found for affordable transit was confusing and not always in my spoken language



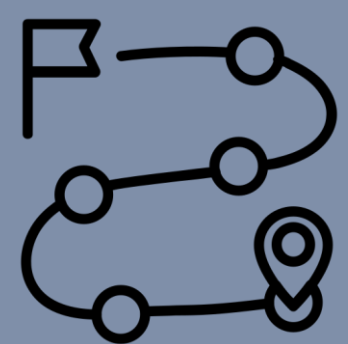
The rider must hike for a long time until they find a bridge to help them cross the river
I finally found and asked a CBO I trust for help



Feeling tired from the long hike, the rider finally reaches the peak
My income qualifies me for the Subsidized Annual Pass, but I'm not enrolled in a qualifying program, so I enroll in ORCA LIFT



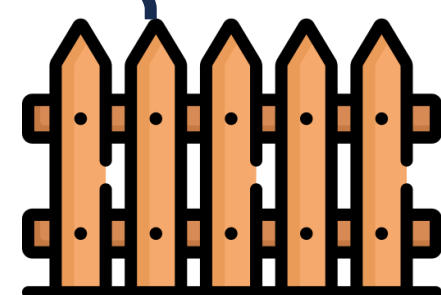
Yet, when they turn back, poor signage leaves them with an unclear path home.
After the initial funds on the ORCA LIFT card ran out, I don't have the money to load onto it.



Journey 2

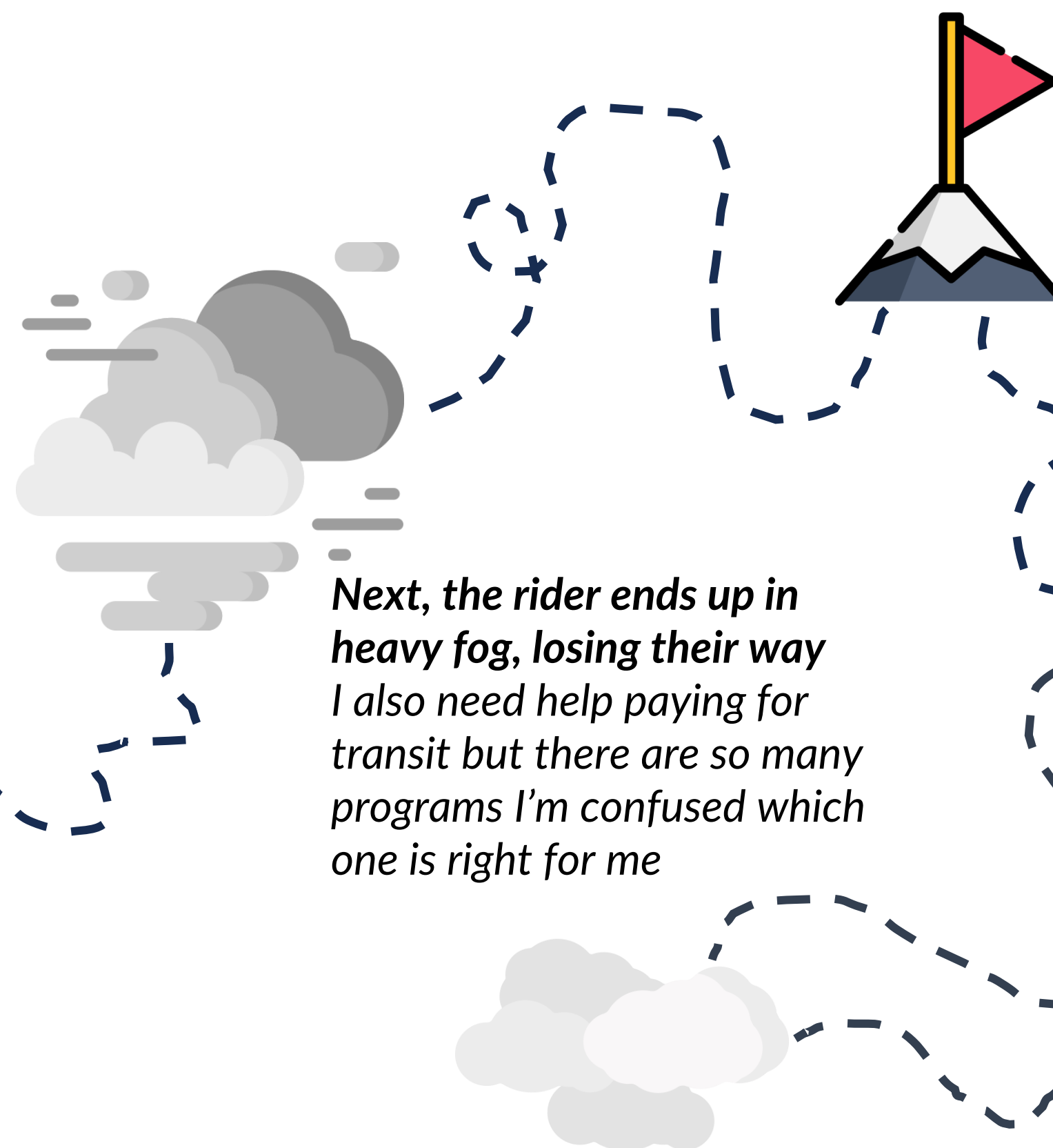
Low-income rider seeking paratransit services

The journey starts
I'm new to the region and need paratransit service and help with the cost of transit



The rider faces their first obstacle, a high fence in the trail

Even though I was approved for paratransit where I previously lived, I need to apply and be approved for paratransit in my new area



Next, the rider ends up in heavy fog, losing their way
I also need help paying for transit but there are so many programs I'm confused which one is right for me

And before too long, the fog rolls back in
I reach out to the agency that enrolled me. They contact the transit agency that supports the paratransit I tried riding with my annual pass information.

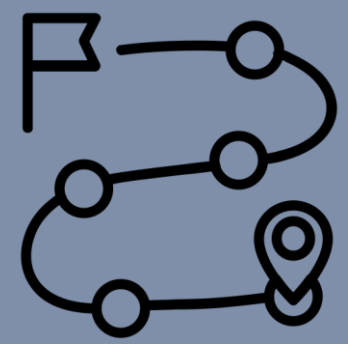
When the fog lifts, the rider can get some help
I worked with an organization and got a subsidized annual pass loaded on an ORCA LIFT card



But soon, the rider faces a new ravine
I go to book my paratransit ride and find I can't figure out how to pay with my passes and the driver doesn't have access to the ORCA card system to help me

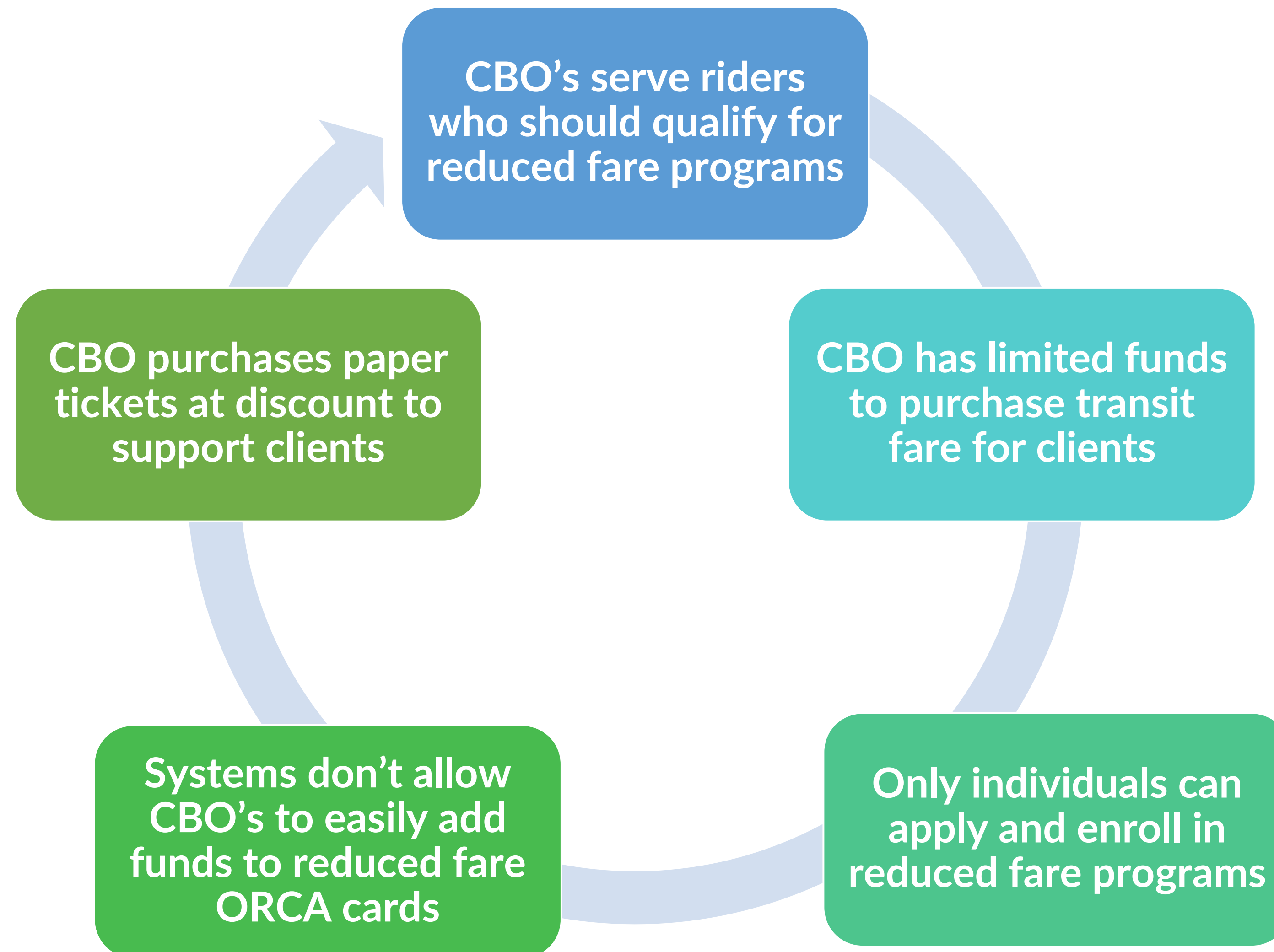


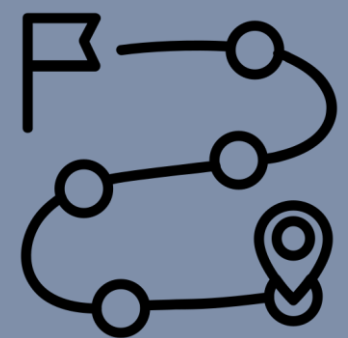
They can ride paratransit with passes, but lose direction on when they must recertify for both programs
I can successfully ride paratransit, but I don't understand and am confused when to recertify for each program and what agency needs to help me.



Journey 3

CBO wants to buy fare products for their clients

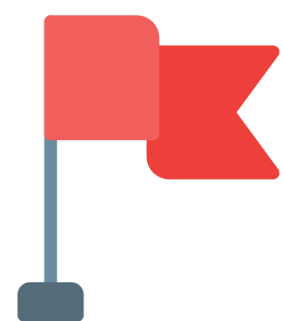




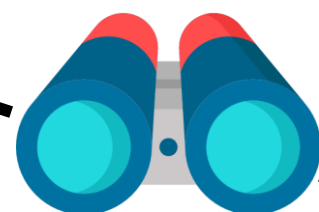
Journey 4

Employee whose employer provides a transit pass

The journey starts
I show up on my first day on the job



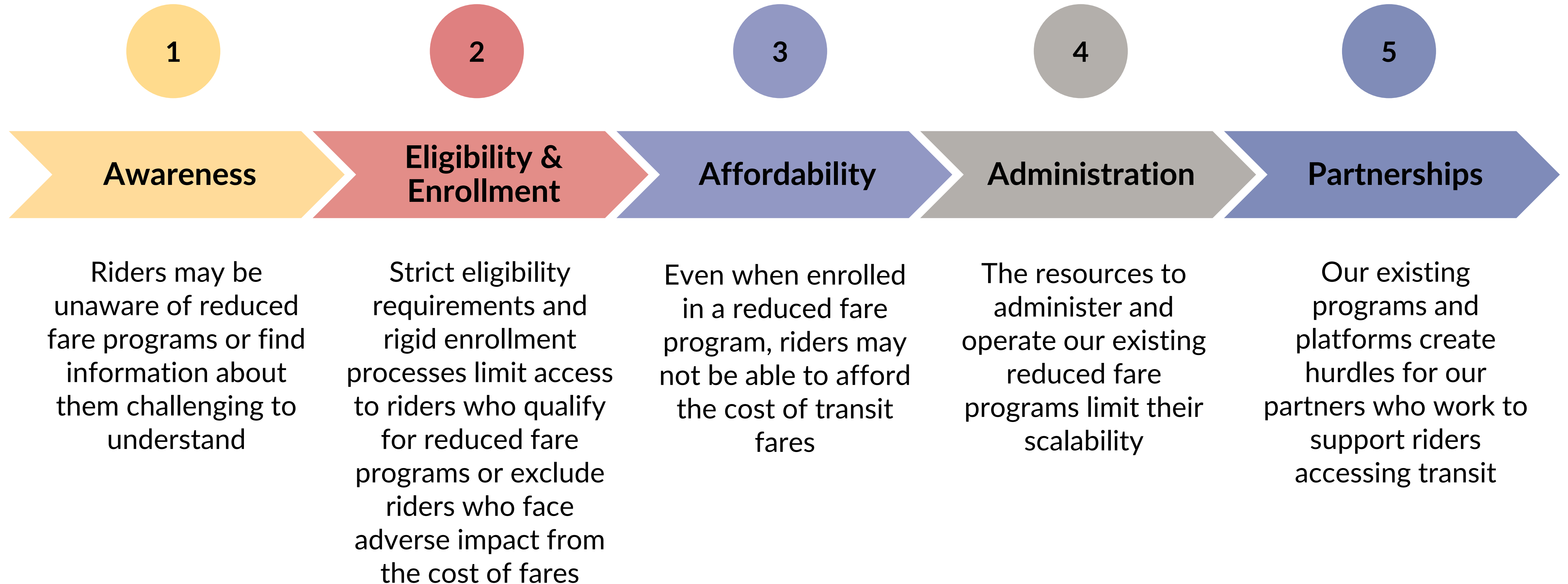
There are no obstacles in sight
During orientation, I receive a transit pass that is fully paid for and provides access to regional mobility



It's calm waters ahead
Even when I had an issue, I could call someone whose job it is to resolve things quickly on my behalf

2. Current challenges

Emerging themes



2. Current challenges

Key Takeaways

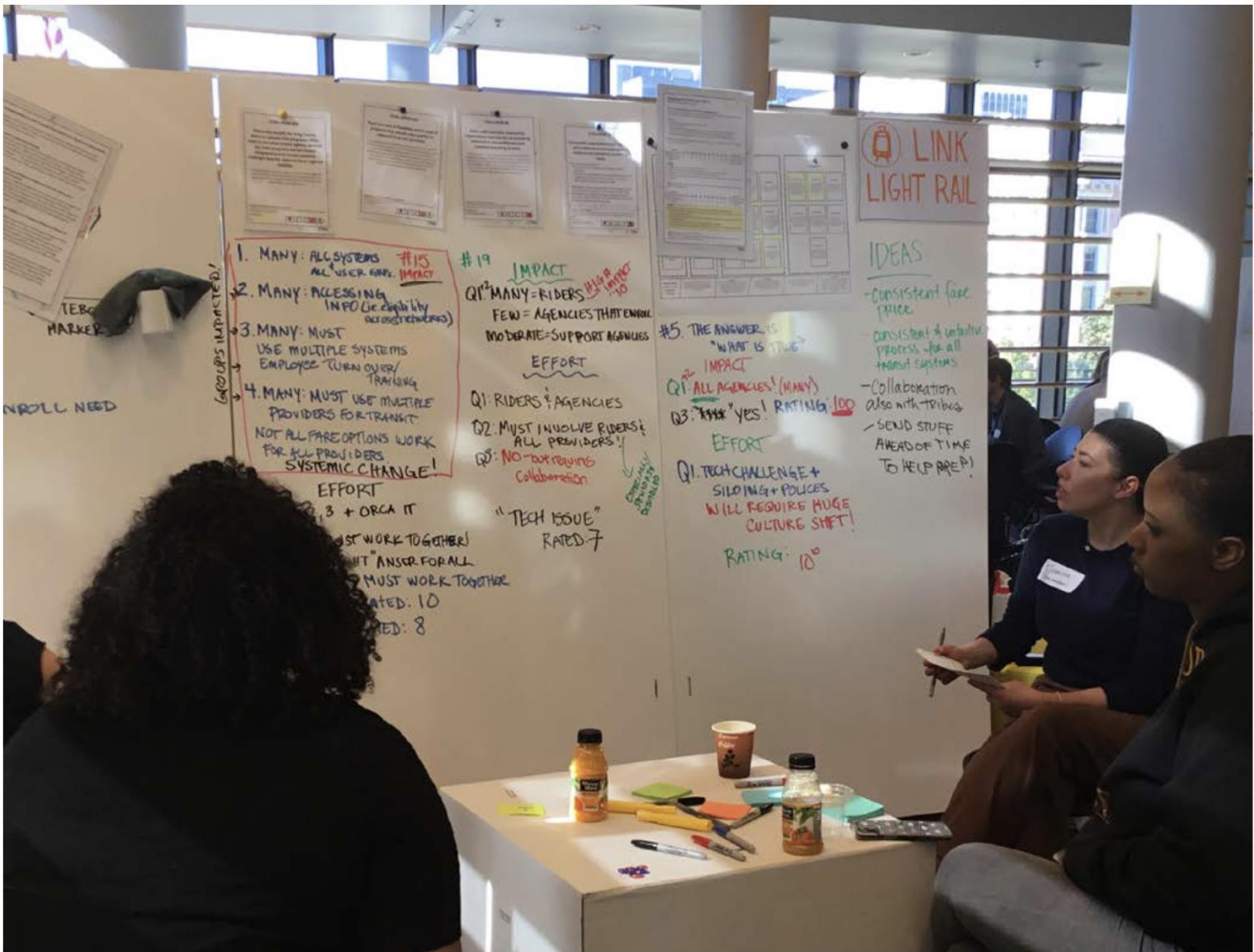
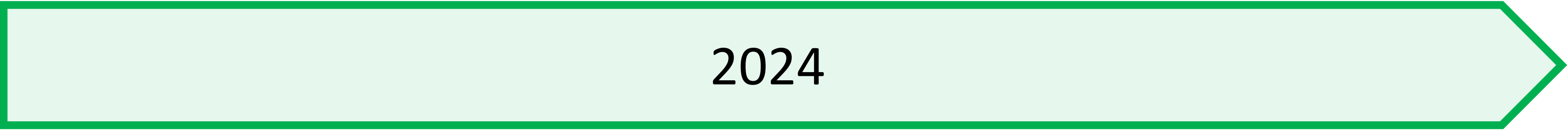
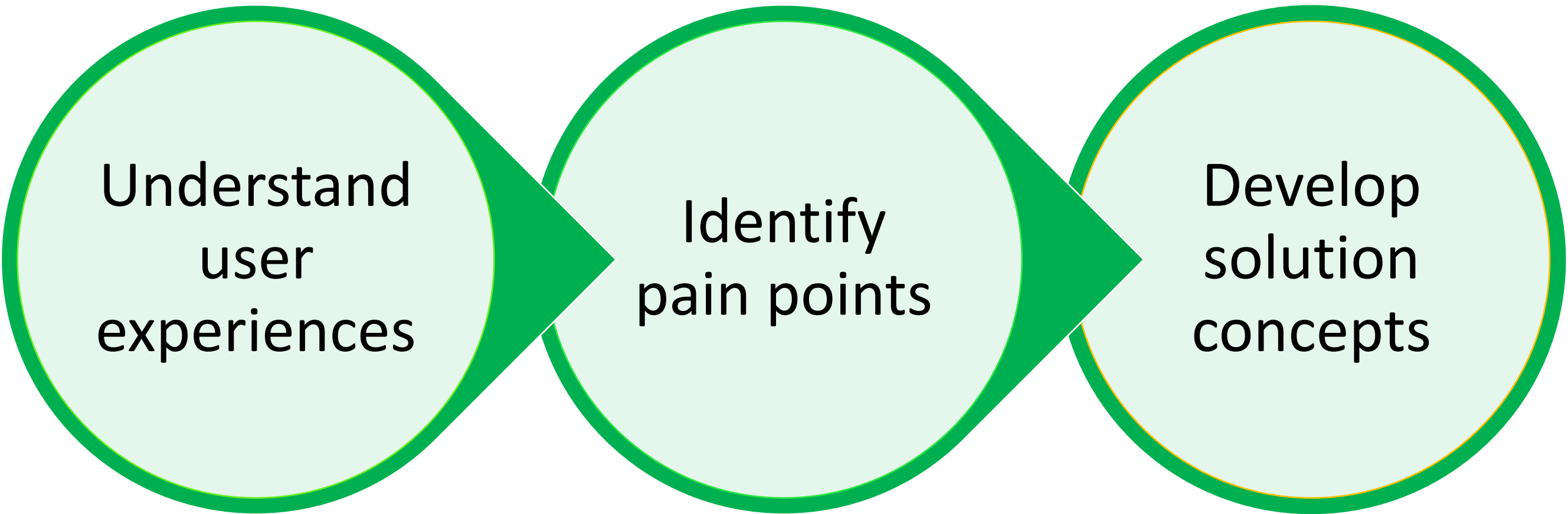
- There are many distinct users of reduced fare systems, including riders, transit agencies, and partner organizations. Each user group experiences very different customer journeys.
- The journeys are most complex for riders with barriers and for organizations that serve them.
- Specific challenges were identified related to awareness, eligibility and enrollment, affordability, administration, and partnerships.

3. Work already underway

3. Work already underway

Reduced fare simplification

In 2024 Metro convened the region’s transit agencies, reduced fare customers, and other user groups to identify ways to simplify and improve reduced fares.



3. Work already underway

Regional ORCA LIFT materials consolidation



Goal is to develop and consolidate ORCA LIFT program information and materials into a single repository that is clear and easy to understand



Updating information and materials based on rider feedback

	YOUNG	ADULT	SENIOR	LOW-INCOME	STUDENT
Local	FREE	\$1.25	\$2.50		
TRANSIT	FREE	\$2.50	\$2.50		
Local	FREE	\$1.25	\$2.50		
Commuter	FREE	\$2.50	\$2.50		
TRANSIT	FREE	\$2.50	\$2.50		

Save on transfers
ORCA includes a two-hour transfer on most Puget Sound area transit.
Just use ORCA on both your bus and train ride, and you'll get a 50% discount on your second fare.



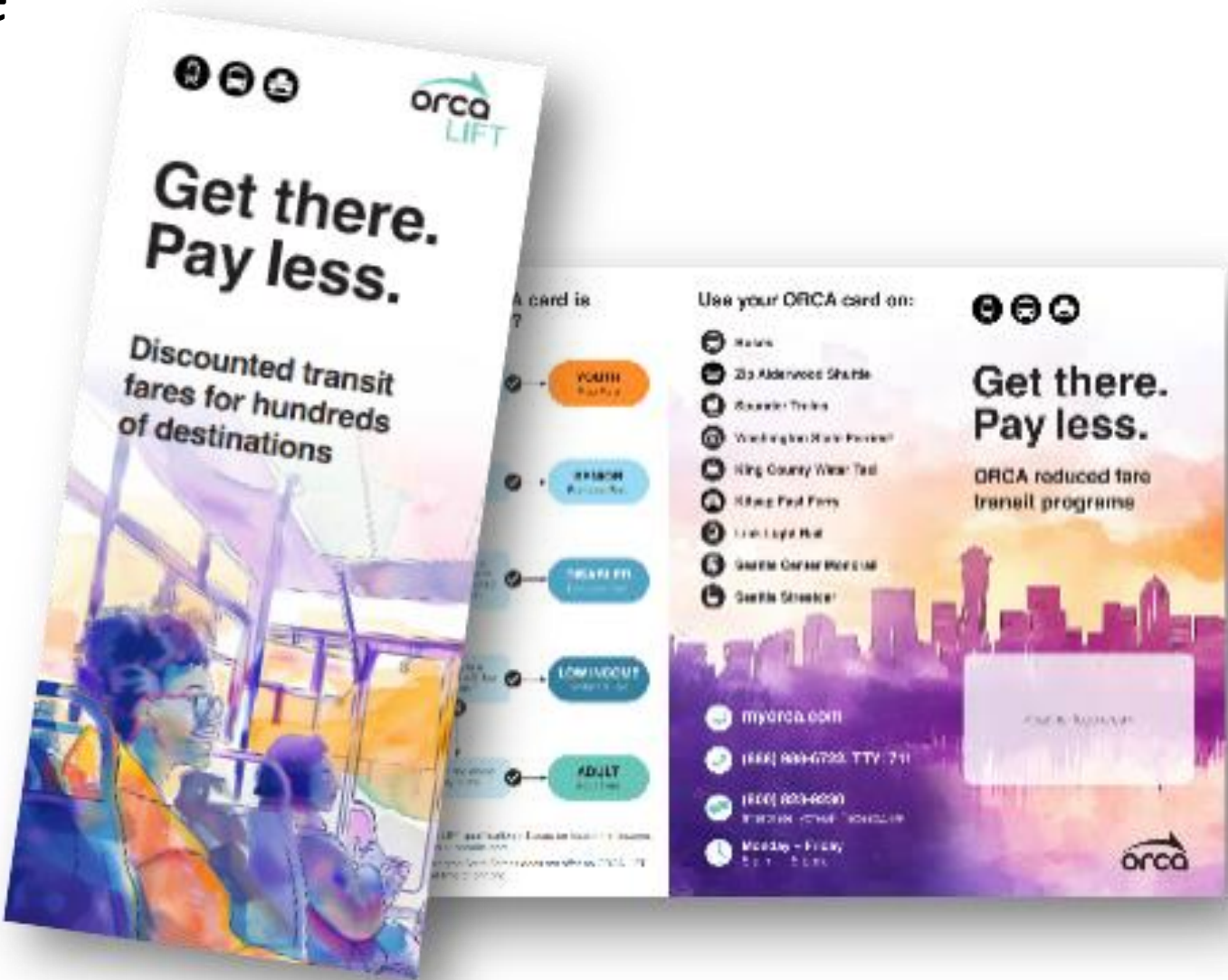
Ensures fare program information is consistent and accurate, so riders have a seamless experience



Will apply learnings to future efforts



Funded by the Washington State Transit Coordination Grant and led by ROOT

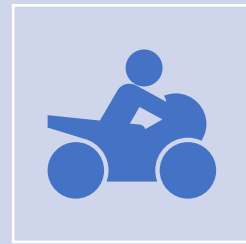


3. Work already underway

ORCA LIFT registry modernization



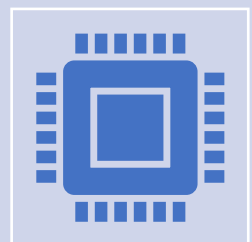
Current ORCA LIFT Registry software is being decommissioned at the end of 2025



Registry allows 3rd parties (non transit agencies) to enroll riders in ORCA LIFT, while protecting rider information



The system has been relatively unchanged since it's creation in 2015



Region is working collaboratively to have a new system developed to replace the current system



Addresses systematic problems, in effort to reduce administrative impacts for enrollment partners, as well as system administrators



Goal is to create a system that is future proof, adaptable for future projects and programs as they evolve



This is a necessary project that will improve ORCA LIFT enrollments and is top priority because without it, there will not a system to support enrollments

3. Work already underway

Short-term ORCA LIFT pilot



Pilot tests impact of community-based organizations (CBOs) on full-term ORCA LIFT program enrollments at the end of study



Use case here is for promotions – to enroll people at community locations, in the field, for agencies without easy access to benefit verification systems. This tests rider accuracy with self attesting eligibility, gives them an opportunity to try a short-term card out before enrolling in the ORCA LIFT program



This is not intended to test self-attestation for longer-term enrollment. Instead, this is to get people to try it out and then go and enroll



Looking to assess:

- Risk of rider self-attestation
- Effectiveness of CBO intervention to getting clients enrolled in ORCA LIFT after the provisional period
- Administrative risk of distributing cards outside ORCA LIFT registry
- Explore feasibility of offering provisional cards to support riders before enrolling in ORCA LIFT

3. Work already underway

Human service ORCA pilot (Metro, Streetcar and ST only)

- **12 selected human service bus ticket program agencies** set up with business accounts, allowing them to load products on ORCA cards for their clients
 - Specific human service products available at 10% of face value (4-ride and 20-ride passes), in alignment with current King County human service bus ticket program
- **Metro provides:**
 - Training and ongoing support throughout the pilot
 - A one-time incentive of \$1500 to help offset additional work
- **Learning objectives:**
 - How to make the ORCA business account platform more user-friendly for our human service partners
 - What kind of ORCA products best meet the needs of both customers: the human service agencies and the riders who use them



3. Work already underway

Key Takeaways

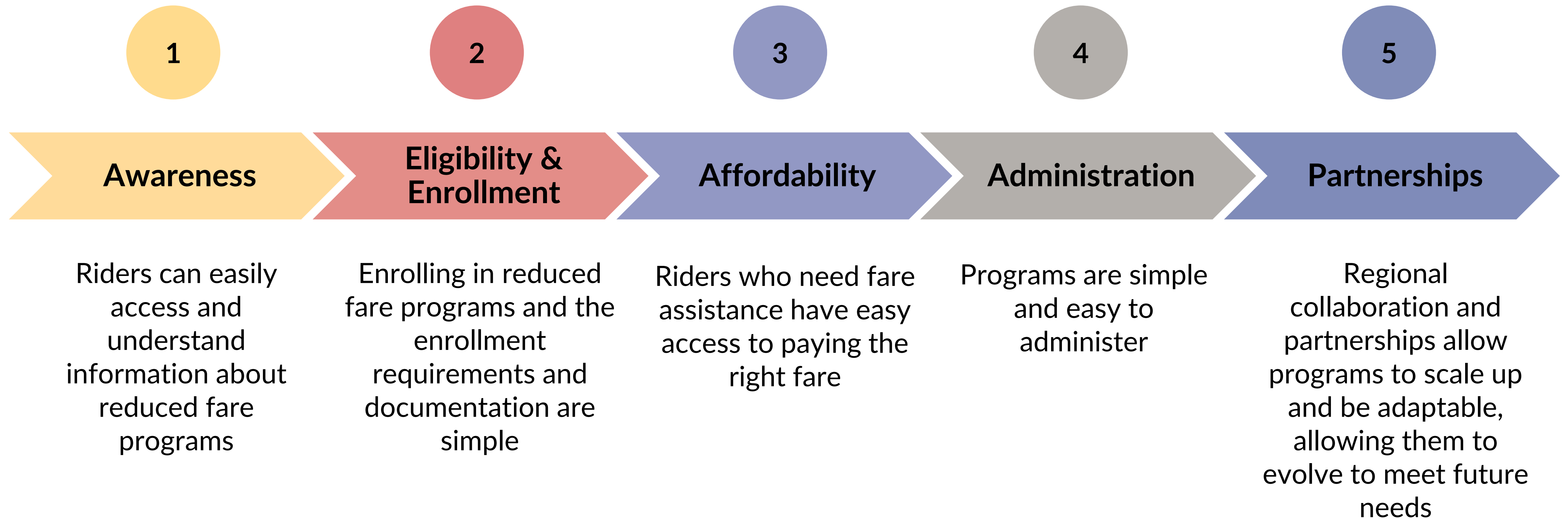
Transit agencies in the region are already engaged to improve reduced fare products and programs. Some current initiatives include:

- Reduced fare simplification
- Regional ORCA LIFT materials consolidation
- ORCA LIFT registry modernization
- Short-term ORCA LIFT pilot
- Human service ORCA pilot

4. Opportunities for action

4. Opportunities for action

Desired outcomes



4. Opportunities for action

Criteria and considerations



Addresses key challenges

Would this change address one or more of the key challenges?



Agency autonomy

How much autonomy would agencies give up to implement this change?



Advances equity and access

How would this change impact equity and access to the transit system?



Risk

How risky would it be to implement this change?



Cost

How costly would it be to implement this change?



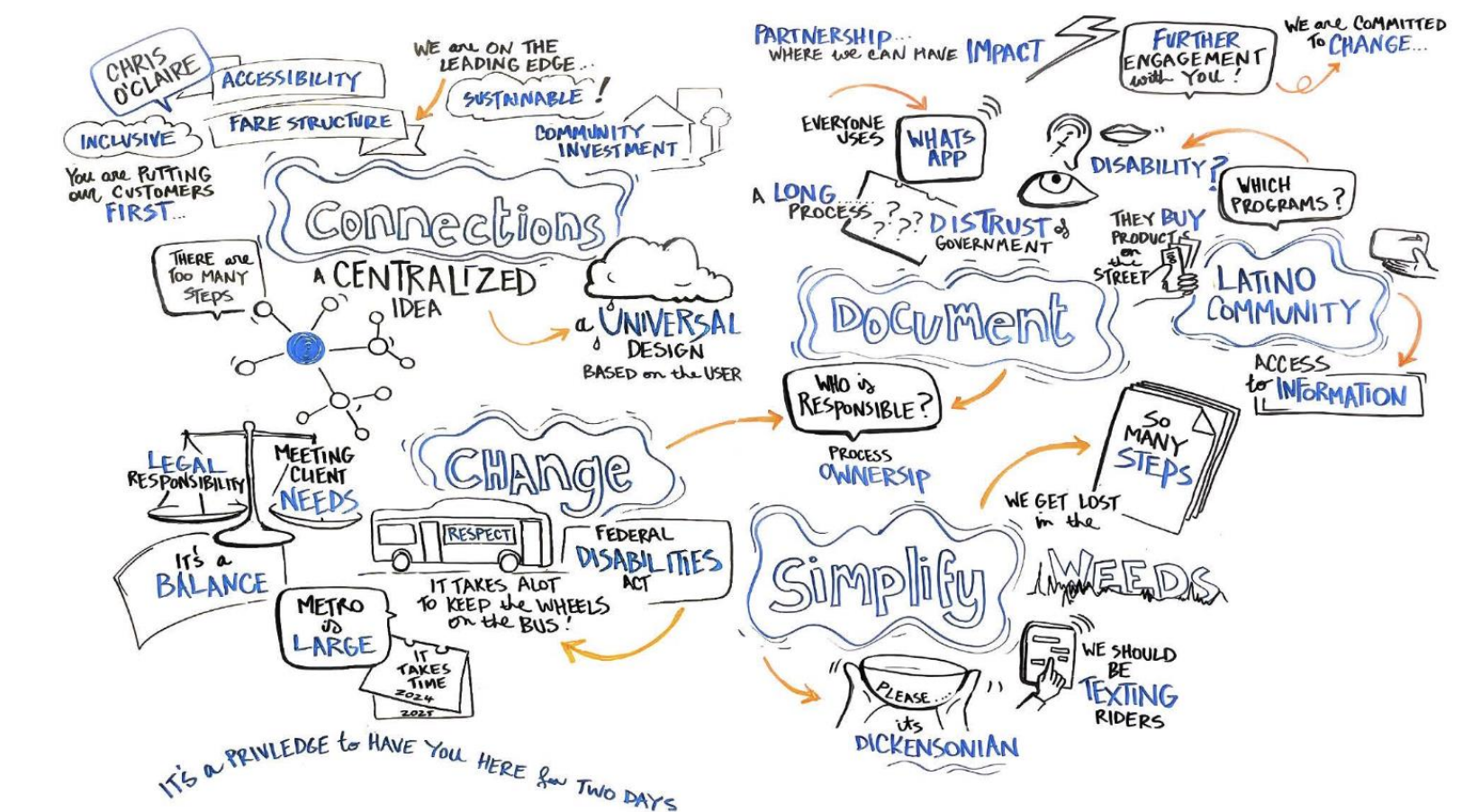
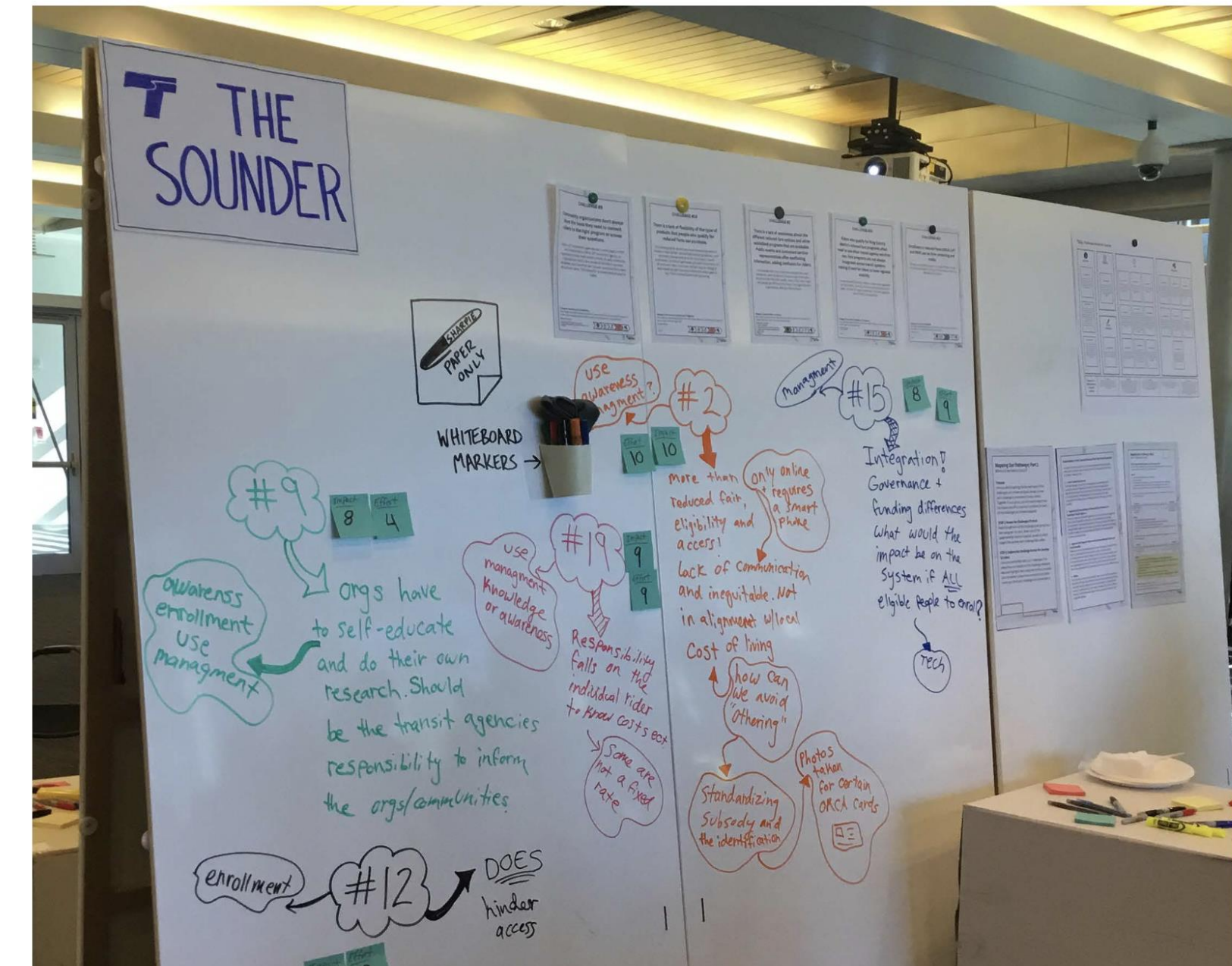
Other considerations

What additional information should be considered as part of this change?

4. Opportunities for action

Continued collaboration to implement changes

- Today, our reduced fare programs operate and succeed due to the regional collaboration and ongoing efforts at the transit agency staff level
- Driving actions to move our reduced fare programs forward **will** require a rigorous approach to investigate the effectiveness and interconnectedness of how to move these ideas forward
- Success will rely on prioritizing this work across the region, allowing transit agencies to work together to research, pilot, and analyze options and build out structures for change that support our riders while also setting up structures to engage riders throughout these efforts



4. Opportunities for action

Initial solutions for investigation

- ☐ Increasing the income limit for ORCA LIFT
- ☐ Creating a new very low-income fare category
- ☐ Easing eligibility verification requirements
- ☐ Improving bulk purchase options for partners
- ☐ Aligning reduced fare rates
- ☐ Piloting fare capping for reduced fare riders



4. Opportunities for action

Increasing the income limit for ORCA LIFT



Today, riders must earn < 200% FPL to qualify for the ORCA LIFT program. This threshold is set at twice the FPL to account for the high cost of living in our region



FPL is a nationwide figure that does not correspond to local income or affordability thresholds. There are other ways of quantifying this information. Housing programs opt to use local-adjusted Area Median Income (AMI) figures to reflect the high cost of living in this area. For example, an individual earning \$34,000 per year could qualify for a housing voucher, income-restricted apartments, and utility assistance, but not for ORCA LIFT.

The region could consider ways to offer greater flexibility in the future. For example, the current ORCA LIFT eligibility threshold is written in King County Code and requires policy action to be changed. Additionally, setting a specific number, compared to a range, can limit automatic enrollment via benefit programs if those program requirements change.

4. Opportunities for action

Creating a new very low-income fare category



Today, the Subsidized Annual Pass Program requires loading a pass product onto an ORCA LIFT card. This creates a significant administrative burden and adds complexity that limits the program's ability to scale up. With current resources, transit agencies are not able to expand the program to all the possible riders who qualify for this program.



The region could consider different approach – creating a new passenger type. One option that may reduce administrative burden is to create a new very low-income fare category, which would remove the need to load passes onto ORCA cards. Instead, cards would be designated with the new passenger type and agencies would set a fare value for that passenger type, just like ORCA LIFT, Youth, RRFP, and Adult. Because agencies would maintain control over the fare value, each agency could opt to charge riders in this fare category a very low or free fare, or could choose to charge them the same fare as adult or other reduced fare categories.

4. Opportunities for action

Easing eligibility verification requirements



Today, a small number of partners must meet rigid requirements to enroll riders in reduced fare programs. With this limited number of partners, if organizations are no longer able to partner on enrollment, it has a significant impact on the region's ability to enroll riders into reduced fare programs. These rigid requirements keep smaller human service agencies and other community-based groups from being able to help enroll riders.



The region could consider possible ways to streamline enrollment and expand the partner enrollment network, including:

- Provisional reduced fare ORCA cards
- Eligibility attestation by Human Service agencies
- Ease operational requirements to reduce the burden on partners to support enrollment

4. Opportunities for action

Improving bulk purchase options



Today, there is no easy way for community-based organizations, government agencies, or tribal entities that provide human services to **purchase reduced fare ORCA products in bulk for community members who qualify for reduced fares.**



Human Service agencies that participate in Metro's Human Service Bus Ticket program are **interested in options to purchase fare value on ORCA** and need these systems to be simple and not cost-prohibitive.

Government agencies and other partners often seek ways for transit agencies to allow them to purchase and help riders manage reduced fare products. **The region could consider enhancing business accounts and creating pathways for organizations to bulk purchase and manage products for reduced fare riders can simplify and reduce the burden on riders directly.**

4. Opportunities for action

Aligning reduced fare rates



Today reduced fares are partially aligned across passenger types, agencies, and modes. There is strong alignment across low-income fares with a majority of agencies and modes offering a \$1 fare. The exceptions are a higher fare on the west-bound Kitsap Fast Ferry and on WSF which does not offer reduced fares for low-income riders. There is slightly less alignment for senior and disabled riders, with variation among Everett Transit, Kitsap Transit, Metro, the Monorail, and Washington State Ferries which has different fares based on destination.



The region could consider moving towards greater alignment of reduced fares and committing to maintain alignment over time. Fewer individual rates of fare simplify fare payment and pass purchasing for riders. Even if full alignment is out of reach, greater alignment delivers benefits for a majority of riders.

4. Opportunities for action

Piloting fare capping for reduced fare riders



Today, some riders, even after qualifying and receiving their ORCA LIFT card, struggle to pay their transit fare.



The region could consider piloting fare capping for reduced fare riders. This approach would guarantee a set price for transit over a specified period, contingent on a fixed number of trips. Many reduced-fare riders don't have the funds to purchase monthly passes at the beginning of the month, so fare capping allows them to take advantage of the reduced pricing from passes for frequent riders by paying for their pass over time, rather than in one upfront payment.

Piloting fare capping for reduced fare riders only would allow the region to experiment with the approach in a limited context, providing valuable technical and policy information to inform future work.

4. Opportunities for action

Key takeaways

Given the challenges identified and work already underway, areas for policymaker direction could include:

- Confirming which problems to solve and criteria to prioritize
- Affirming the need for regional collaboration
- Identifying an initial list of solutions to investigate, potentially:
 - Increasing the income limit for ORCA LIFT
 - Creation a new very low-income fare category
 - Easing eligibility verification requirements
 - Improving bulk purchase options
 - Aligning reduced fare rates
 - Piloting fare capping for reduced fare riders

5. Discussion

6. Wrap up

Next Steps

- Meeting minutes, slides, and link to the recording will be sent out

- Meeting 4

Tuesday, September 23, 11 am – 1 pm

Thank You!