POLICY BRIEF

CityTicket Transfers

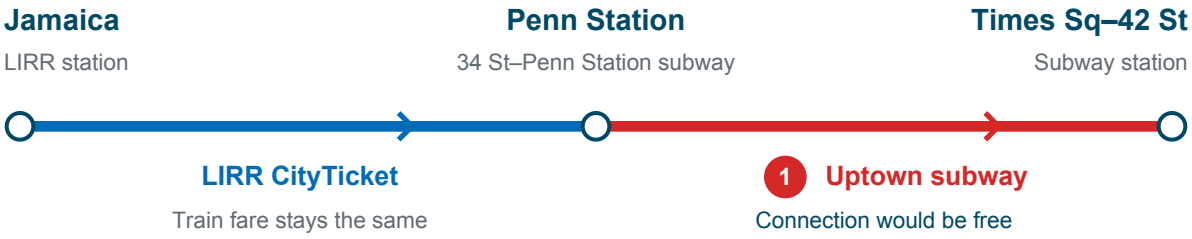
Free train–subway transfers could cut a commuter's weekly subway bill from $35 to $6.

Liam Blank | November 4, 2026

Imagine taking the LIRR from **Jamaica to Penn Station**, then the **uptown 1 train to Times Sq–42 St** for work. Make the return trip each evening for five days, plus two separate subway rides for errands. In the same seven-day fare-cap period, **your subway bill falls from $35 to $6** if those ten train–subway connections become free. **You save $29.** Your LIRR fares stay the same in this example.

CityTicket is a discounted LIRR or Metro-North ticket for trips within New York City. The proposed trial would include one subway or local-bus connection with each one-way CityTicket. It would work in either direction: train to subway or bus, or subway or bus to train.

Your workday trip: Jamaica to Times Square



Reverse the route on the way home: 1 train, then LIRR.

Take the reverse route home. Each direction includes one LIRR ride and one subway connection. Sources: MTA station and route maps.[9]

A cheaper trip needs a funding plan

When your bill falls by $29, the MTA receives $29 less. More people choosing rail could replace some of that money. But someone switching from a $3 subway ride to a $5.25 train ride adds only $2.25 to the MTA's total fare income.

New York should test the offer, measure what riders save and what the MTA collects, and provide public funding for the difference. Toronto and London offer useful examples of governments budgeting for cheaper connected trips.

Reaching the weekly cap does not erase the saving

OMNY's cap limits subway and local-bus spending to $35 in a seven-day period when you use the same card or device. Your five round-trip commutes create ten subway rides. On Saturday, take the E from **Sutphin Blvd–Archer Av–JFK Airport to Jackson Hts–Roosevelt Av** for errands, then return: two more fares. Those twelve $3 rides total $36, reduced to $35 by the cap. Free commute connections leave only the $6 errand trip to pay for.

Now imagine a busier week: the same ten connections, but twelve other subway or bus trips. Those other trips alone reach the $35 cap. Your bill stays at $35 even after the connections become free.

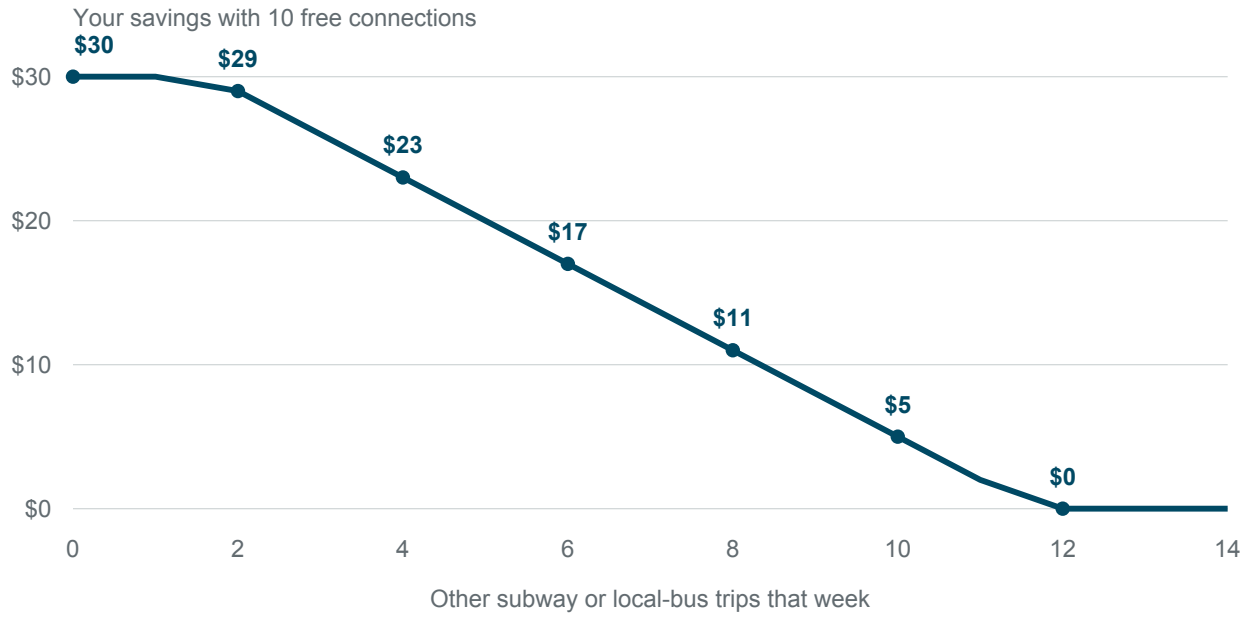
Your subway bill for the same week

CURRENT FARES		WITH FREE CONNECTIONS	
10 commute subway rides	**$30**	10 commute subway rides	**$0**
2 other subway rides	**$6**	2 other subway rides	**$6**
Before the cap	$36	Only the 2 other rides cost money	
You pay	**$35**	**You pay**	**$6**

$29 stays in your pocket

Ten commute connections plus two separate E-train rides for errands, all in the same seven-day cap period. LIRR fares stay unchanged. Source: Author's calculations.

Figure 1: The Same Ten Free Connections Can Save You $30, $29, or Nothing



Note: Examples compare the same travel in one fixed seven-day cap period. "Other trips" means trips that would each cost $3 before the cap; a subway–bus transfer that is already free is not another fare. Train fares are unchanged. Source: Author's calculations using MTA's $3 fare and $35 cap.

Which train tickets would include the connection?

Each **used one-way CityTicket** would cover one connected subway or local-bus fare, before or after the train. Earned free CityTickets qualify. Day Passes, weekly or monthly tickets, and Far Rockaway Tickets do not. Existing free subway–bus transfers remain.[2,3]

Table 1: The Fares Used in These Examples

What you buy	2026 price or rule
One-way CityTicket	$5.25 off-peak; $7.25 peak
CityTicket Day Pass	$10.50 weekend; $14.50 weekday
Subway or local-bus ride	$3; no more than $35 in one seven-day cap period
TrainTime reward	Buy ten qualifying one-way tickets and earn one free ride in the same 14-day period

Sources: MTA fare rules. Reward conditions include the same zone pair and fare category; CityTicket qualifies.[2]

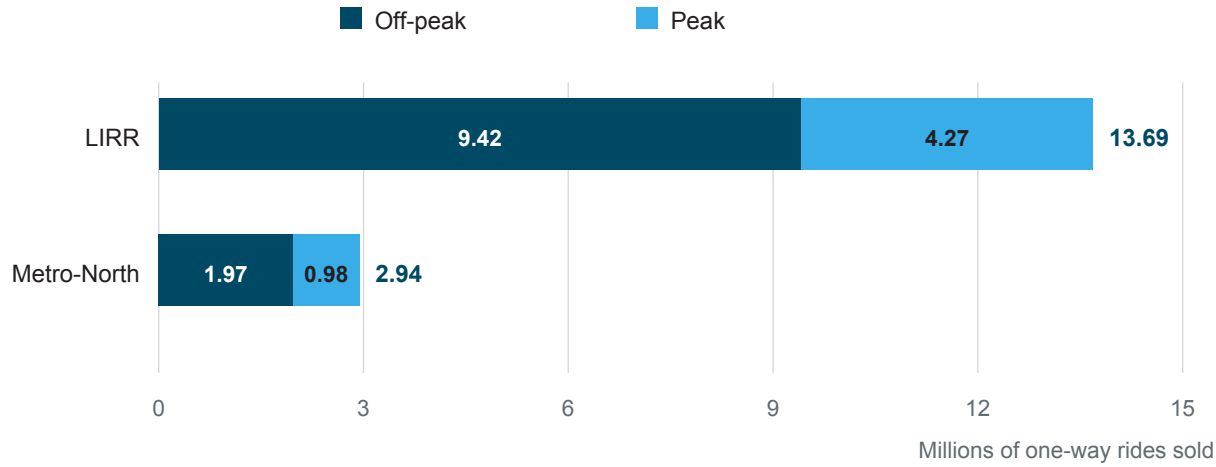
For the same Jamaica–Penn Station–Times Square commute, a $14.50 weekday Day Pass plus two $3 subway rides costs $20.50. Two peak one-way CityTickets also cost $14.50. If those tickets include the subway connections, the day costs $14.50—a $6 saving. This example uses full fares, with no reward ticket or fare-cap discount.

The railroad still receives $14.50; the subway receives $6 less. Other ticket choices can change both amounts.

CityTicket is already widely used

MTA records show CityTicket sales covering **16.63 million one-way rides in 2025**: 13.69 million on the LIRR and 2.94 million on Metro-North. About 68 percent were off-peak.[1]

Figure 2: More Than Four in Five CityTicket Rides Sold Were on the LIRR



Note: Millions of one-way rides sold, not individual riders or tickets used. A round trip counts as two rides. Includes full CityTicket purchases; excludes ticket changes and Far Rockaway Tickets. Source: MTA Railroad Ticket Sales: Beginning 2023.

A new train passenger may already be paying the MTA

Suppose you normally pay $3 for the **E train from Sutphin Blvd–Archer Av–JFK Airport to 42 St/Port Authority** for a trip to Times Square. With a free connection, you instead buy a **$5.25 off-peak CityTicket from Jamaica to Penn Station** and take the **uptown 1 to Times Sq–42 St**. The railroad gets $5.25, but the subway loses your $3. **The MTA gains $2.25 altogether.**

Someone who previously drove from Jamaica to Times Square and paid the MTA nothing would add the full $5.25 by making that same LIRR-and-subway trip.

Table 2: How Much More or Less Does the MTA Collect?

What the rider would otherwise do	Off-peak change	Peak change
Buy a CityTicket and pay $3 for a connection	−$3.00	−$3.00
Pay $3 for the subway or bus; now choose rail with a free connection	+$2.25	+$4.25
Pay the MTA nothing; now choose rail with a free connection	+$5.25	+$7.25

Note: Change per one-way journey across the MTA. Examples use full ticket prices and $3 local fares, before fare caps, ticket rewards, changes in other ticket purchases, or added costs. Source: Author's calculations.

Figure 3: Replacing Lost Fares Takes More Trips When Riders Switch from the Subway



Note: Starts with $3,000 given up on 1,000 existing connections, each previously costing $3. Each new rail trip pays the full ticket price. The calculation excludes extra costs, rewards, and changes in other tickets. Labels round up to whole trips. Source: Author's calculations.

To replace that $3,000, the MTA needs **572 extra off-peak train trips** if every fare is entirely new money, or **1,334** if every trip replaces a $3 subway or bus fare. If half replace those fares, it needs 800.

Other cities decide how to pay for cheaper connections

A free connection can be a public benefit that government chooses to fund. The passenger sees a simpler fare; the agencies still need money to run the service.

Toronto: the province pays for the connection

Since February 2024, eligible riders connecting between GO Transit and the Toronto Transit Commission (TTC) have received the TTC part of the trip free. The discount works in either direction and is applied through PRESTO or accepted payment cards. Ontario, through Metrolinx, reimburses agencies for eligible lost fare income.[5]

TTC also tells monthly-pass holders that they may save by switching to single fares; people who keep paying with the monthly pass do not receive an extra GO discount.

London: budget for lower fares before testing the response

London's May 2026 approval set aside £20 million from business-rates revenue, a tax on business property, for a six-week weekend bus and tram trial. The approved offer was a full day of travel for one single fare. Funding covered expected lost fares and setup costs, with an evaluation of ridership and fare income planned.[6]

The approval specifically recognized savings for people who normally reached the daily bus and tram cap. London's offer changes a daily price; the CityTicket proposal removes certain fares from a weekly bill.

Zurich and Sydney: make the payment system join up

In Zurich, a ZVV ticket covers participating trains, trams, and buses within the zones and time period bought. In Sydney, adults receive an A$2 discount when changing between modes within 60 minutes of tapping off, alongside daily and weekly caps.[7,8] One system includes the connection in the ticket; the other discounts the next fare.

New York can choose a similar approach: make the connection easy for the rider, budget for the expected cost, and measure the results.

Test whether the saving is worth funding

New York State should pay for a trial that links a rider's CityTicket to the card or device used for subway and bus travel. Publish which tickets qualify, how connections are matched, and how refunds work before people sign up.

Where possible, use a lottery to let one group start first and another group join later. Comparing the groups over the same weeks helps show which changes came from the offer. If that is not possible, publish another credible way to compare similar riders before the trial begins.

Ask riders: **How much did you keep in your pocket? Did your door-to-door trip get shorter? Could you reach more places within the same time and travel budget?** Report how many people saved nothing as well as how much others saved. An average alone can hide that difference.

Report changes in total fare income, the cost of running the offer, and whether extra passengers require more service. Money transferred between MTA agencies should not be counted as new money for the MTA as a whole.

How to check the budget

New fare income − fares given up − extra costs = budget change

For example, giving up $3,000 in fares and collecting $3,000 from extra trips balances fare income. If the offer also costs $300 to run over that same period, it still needs $300 in funding. The spreadsheet lets readers change those amounts, including money gained or lost when riders switch ticket types.

Ten $5.25 tickets plus an earned free ride average about $4.77 per ride across all eleven. A newly earned reward can replace a ticket someone would otherwise buy. Count actual changes in ticket spending rather than assigning $5.25 to every extra boarding.

PCAC, the MTA's rider advisory group, proposed using the Outer Borough Transportation Account for a weekly CityTicket with free transfers, at an estimated $40 million to $50 million. PCAC's proposal combines a weekly rail ticket with free transfers; the trial described here adds a connection to one-way CityTickets.[4]

The final decision is whether lower bills, better access, and service improvements justify public funding. Recovering every dollar through fares is one possible outcome, not the only reason to offer a cheaper trip.

Technical appendix: how the proposed trial would work

These are proposed rules for the trial. CityTicket and OMNY do not currently provide this combined benefit as described here.

One connection per train ride. A used one-way CityTicket, including an earned free ticket, would cover one connected subway or local-bus fare before or after the train. It would not pay for separate fares at both ends. Existing free subway–bus transfers would remain available. Day Passes, weekly and monthly tickets, and the separate Far Rockaway Ticket would not qualify.

Link the ticket to the right card or device. Each train ticket must be linked to one rider and the particular OMNY card or device used for local travel. The railroad must verify that the ticket was used on the identified train and route. Buying or activating a ticket alone is not enough. Paper tickets would need a reliable record of use too.

Allow two hours to connect. If the subway or bus comes first, the identified train must depart within two hours of that first local trip. If the train comes first, the rider must tap into the subway or bus within two hours of the train's recorded arrival at the CityTicket destination. Match locations that fit the journey and use the earliest unused qualifying trip. Never use the same train ticket or local fare twice. Extend the window for documented service disruptions.

Keep the same seven-day clock. Keep any OMNY cap period already underway. Otherwise, the rider's first tap starts it—even if that connection becomes free. A free trip adds nothing toward the $35 cap. Use OMNY's recorded start and end times; the next tap after the period ends starts another. A later refund must not move those dates.

Charge first, then correct the bill when needed. A subway-first rider may pay before the train trip is confirmed. Once confirmed, recalculate all local fares recorded so far in the original cap period and refund the overpayment, subtracting any refund already made. Issue it to the original payment method within 24 hours of confirmation. Later trips use the updated running total. For example, twelve separate local trips cost $35. If one later qualifies as free, eleven $3 trips remain: $33. **The refund is $2, not $3.**

Apply a verified train-first discount immediately. If the system already confirms the train ticket qualifies, waive the local fare. Otherwise, charge and correct the bill as above. Show the charges and refunds clearly. Other local trips may keep the bill at $35, leaving no cash refund.

Check the system before enrollment. Demonstrate reliable ticket matching and refunds, and budget for them. Count changes in both rail-ticket purchases and local fares. These $35 examples cover full-fare subway and local-bus travel; express-bus and Reduced-Fare travel need their own fare and cap calculations.

Sources and calculation details

The examples use fares in effect on November 4, 2026. The sales figures cover calendar year 2025.

The sales calculation includes full CityTicket purchases and excludes charges to upgrade or extend an existing ticket. The total of 16,631,108 includes 110 rides sold in AirTrain bundles and excludes 346,561 rides under the separate Far Rockaway Ticket. The source already counts the one-way rides covered by round-trip and multi-ride tickets, so those counts are not multiplied again.

Public ticket-sales data do not show whether a rider connected to the subway, reached a fare cap, or would otherwise have bought a different ticket. Sales also need not equal actual use, and the extract does not establish receipts after refunds. Estimating the yearly cost requires those missing connections between travel and payments.

For the cap examples, compare the smaller of $35 or $3 times all separate local trips with the smaller of $35 or $3 times the trips left after free connections. Keep the travel and seven-day period the same. Full estimates must follow the appendix's time-order rules. Cap effects must be counted once across each rider's complete history, including existing connections and added rail travel.

1. Metropolitan Transportation Authority, *MTA Railroad Ticket Sales: Beginning 2023*, Open NY dataset 5ypk-fceg; overview and data dictionary, initial release July 23, 2026. Retrieved November 4, 2026. Calendar-year 2025 product aggregation, with separate daily and origin–destination checks. Dataset and documentation.

2. MTA Board, adopted fare-change materials, September 30, 2025, PDF pp. 8, 10, 12–13, 18–19; MTA, *LIRR and Metro-North fares*, "CityTicket" and "Buy 10 rides, get one free," accessed November 4, 2026. Board materials; current railroad fare rules.

3. MTA, *Subway and bus fares*; OMNY, *Fare cap* and fare-cap FAQ, accessed November 4, 2026. A first tap starts a seven-day period; the next tap after expiry starts another. Free transfers do not advance the cap; a consistent payment method is required. Tap-and-ride rules; OMNY fares; cap FAQ.

4. Permanent Citizens Advisory Committee to the MTA, *Rider-First Fare Payment* (December 2024), revised edition, printed p. 6; *Freedom Ticket II* (October 2021), printed p. 1, note 12. Funding proposal; 2024 report; 2021 report.

5. TTC, *TTC joins Ontario's One Fare Program, eliminating double fares* (February 5, 2024); *Ontario's One Fare Program*, current rules and monthly-pass FAQ, accessed November 4, 2026. TTC-originating connections use a two-hour window; GO-originating journeys use three hours. Funding announcement; fare rules.

6. Greater London Authority, *MD3502 Weekend Bus Hopper trial* (May 12, 2026), sections 1.9–1.11, 3.4, and 5.1. Approved trial dates: July 25–August 31, 2026, including the August bank holiday. Funding, cap effects, and evaluation plan.

7. Zürcher Verkehrsverbund, *Frequently asked questions*, ticket validity and Zurich city zone, accessed November 4, 2026. ZVV fare rules.

8. Transport for NSW, *Opal benefits*, transfer discounts and caps, accessed November 4, 2026. Opal rules.

9. MTA, *JFK Airport guide*, *1 train line map*, and *E train line map*, accessed November 4, 2026. Jamaica–Penn Station qualifies for CityTicket. The 1 connects 34 St–Penn Station with Times Sq–42 St; the E serves Sutphin Blvd–Archer Av–JFK Airport, Jackson Hts–Roosevelt Av, and 42 St/Port Authority. LIRR service and fares; 1 route; E route.

The download package contains the spreadsheet, its formulas, source data, and calculation scripts. With Python 3, run data/audit_ticket_sales.py, scripts/analyze.py, and scripts/replay_cap.py --self-check from the unpacked folder.