Title VI Fare Equity Analysis - Centro of Cortland
Executive Summary

Centro of Cortland accepts fare media from the previous operator, Cortland Transit, that are not compatible with the new Fast Fare electronic fare boxes; therefore, it is time to discontinue those payment types.

The following legacy payment types will no longer be accepted as fare payment on Centro of Cortland buses:

- Once the **electronic fareboxes are installed**, tokens will no longer be accepted.
- Effective **January 1, 2027**, the Monthly Pass will no longer be accepted.

When the electronic fareboxes become operational, customers will be able to use the following fare media:

- Single Ride Passes.
- Change Cards (available for anyone paying cash in an amount more than the fare).
- Local Day Pass (unlimited local rides within 24-hour period) will be $4.00.
- Local 10-Ride Pass will be $10.00.
- Local MAX Pass (unlimited local rides for 7 consecutive days) will be $12.00.

In addition, Tap-to-Pay (individual fare) and Mobile Ticketing (Day Pass, 10-Ride Pass, and MAX Pass) options will be available to customers.

A fare equity analysis was completed to determine how the change to the Monthly Pass will impact minority and low-income customers. A total of 35 ridership surveys were collected by Service Development staff (approximately 35% of daily riders).

	Cost	Absolute Usage by Group		% Usage by Group		Impact
Fare Type	Current Fare	Low-Income	Non Low-Income	% Low-Income	% Non Low-Income	Difference
Adult Cash	$1.00	15	3	83.3%	16.7%	66.7%
Half Fare Cash	$0.50	7	3	70.0%	30.0%	40.0%
Adult Monthly Pass *	**$40.00**	**5**	**1**	**83.3%**	**16.7%**	**66.7%**
Half Fare Monthly Pass *	**$20.00**	**1**	**0**	**100.0%**	**0.0%**	**100.0%**
Single Ride Pass	$0.00	2	0	100.0%	0.0%	100.0%
Veterans Pass	$0.00	1	0	100.0%	0.0%	100.0%
Token *	$0.00	0	0	∞	∞	∞
Total		31	7			

The absolute difference between the percentage of low-income and non-low-income persons using the Adult Monthly Pass is **+66.7%** and the Half Fare Monthly Pass is **+100%.** Both values are above the **34%** threshold, therefore there could be a disproportionate burden placed on low-income persons in Cortland.

	6 Month Average Fare		Impact	
Fare Type	Current Average Fare	Current Fare	Absolute Change	Percent Change
Adult Monthly Pass	$3.08	$1.00	($2.08)	-67.5%
Half Fare Monthly Pass	$1.54	$0.50	($1.04)	-67.5%

Based on the available data, customers would save 67.5% on average by paying with cash, tap-to pay, or by using a 10-Ride Pass. The regular full fare of $1.00 is more advantageous to the customers than using the Monthly Pass. Customers only experience a savings if they take more than 40 rides a month.

In addition, agencies who provide these passes to their clients will likely see a cost savings by not purchasing passes that go unused.

There is no disparate impact to minority customers as they use the Monthly Pass less than or equal to non-minority customers.

Title VI Fare Equity Analysis

Centro of Cortland

Central New York Regional Transportation Authority
Recipient ID: 1778

Bren Daiss – email: bdaiss@centro.org
Vice President of Public Affairs and Planning

Paula Cutrone – email: pcutrone@centro.org
Senior Manager of Transit Data and Equity

In Compliance with: Title VI of the Civil Rights Act of 1964 (section 601), FTA Circular 4702.1B, and Centro Title VI Policies

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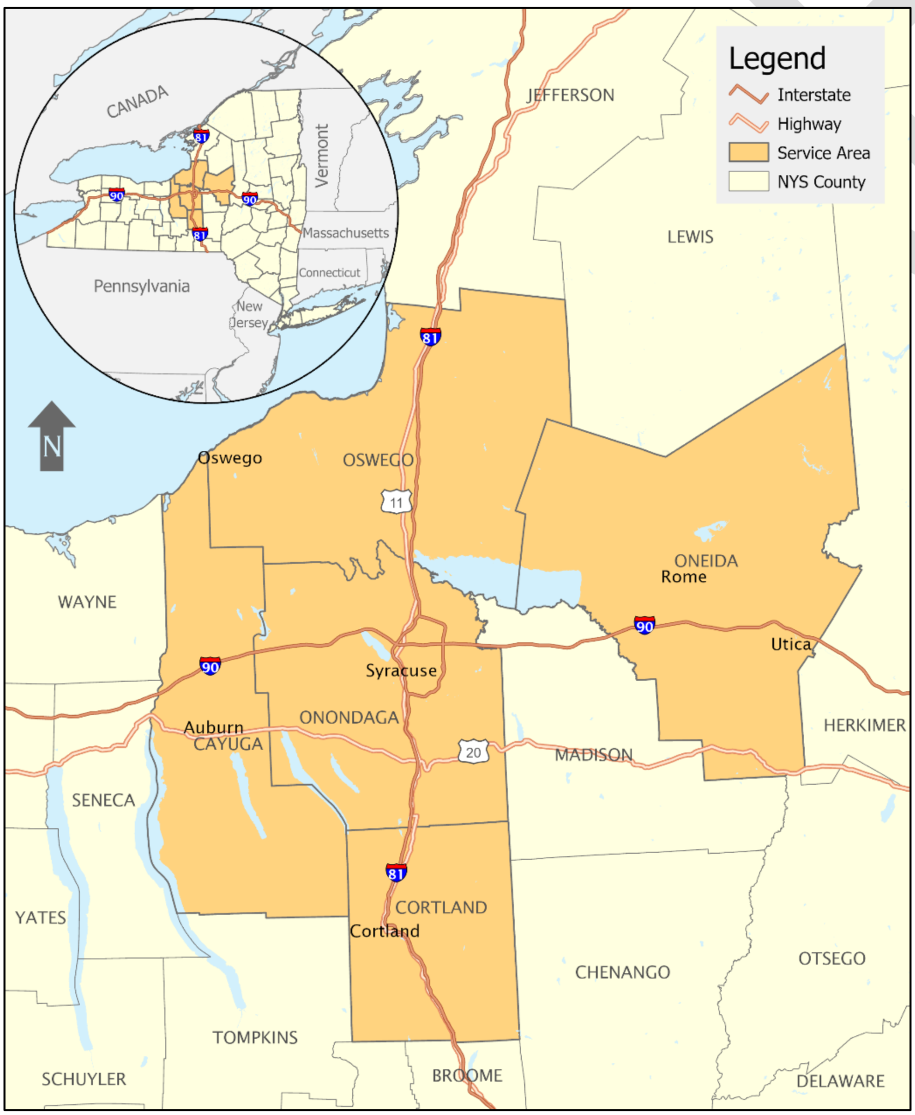
INTRODUCTION

Title VI of the Civil Rights Act of 1964 provides that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

The Federal Transit Administration (FTA) published Circular 4702.1B in 2012. All transit agencies receiving Federal funds are required to develop and implement an agency-wide Title VI program. The Circular provides guidance to comply with the law and fulfill the requirements. Executive Order 12898, “Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations” is a directive from the Federal government to prevent minority communities and low-income populations from being subject to disproportionately high and adverse environmental effects. Per the previously mentioned circular, “transit providers that operate 50 or more fixed route vehicles in peak service and are located in a UZA of 200,000 or more in population…” must complete a fare equity analysis for “all fare changes regardless of the amount of increase or decrease.”

The purpose of this report is to provide an equity evaluation of the impacts of modifying the current Centro of Cortland fare media to align with the rest of the Centro locations.

Service Area Map



Background

In 2024, Cortland County voted to join the Authority and for the CNYRTA to take over the operations of the public transit system, Cortland Transit. The service began operation under the Centro of Cortland subsidiary on March 31, 2025.

While the fare structure was changed to achieve fare parity with the rest of the communities Centro serves, the fare media remained unchanged. Centro of Cortland accepts fare media that is not compatible with the new Fast Fare electronic fare boxes; therefore, it is time to discontinue those payment types.

During Fiscal Year 26, the fixed route service operated 291,496 revenue miles and 16,926 revenue hours for a total of 52,692 rides given. The service operates Monday through Friday from 6am to 6pm and is closed New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, and Christmas Day.

Summary of Fare Changes

Centro is proposing changes to fare media at Centro of Cortland. The Cortland fleet is being equipped with electronic fare boxes which will be operational in the coming months. At that point, passes will be available for purchase on the bus and through the GoCentroBus app. Contactless credit cards and smart devices will be accepted through the Tap-to-Pay functionality. Tokens will no longer be accepted as fare payment as they were a legacy payment through the previous operator, Cortland Transit, and are not accepted by the farebox.

The Monthly Ride Pass, which is only available at the Cortland location, will be accepted temporarily. Effective January 1, 2027, Centro of Cortland will no longer sell or accept Monthly Ride Passes. The Monthly Ride Pass was a legacy pass used by Cortland Transit and is not available at any other Centro properties nor is it accepted by the farebox.

<u>Changes to Current Fare Media:</u>

- Discontinue Monthly Pass effective January 1, 2027.
- Single Ride Passes will be accepted in the farebox.

<u>Additions to Physical Fare Media:</u>

- Change Cards made available for anyone paying cash in an amount more than the fare.
- Local Day Pass (unlimited local rides within 24-hour period) will be $4.00.
- Local 10-Ride Pass will be $10.00.
- Local MAX Pass (unlimited local rides for 7 consecutive days) will be $12.00.

<u>Additions to Electronic Fare Media:</u>

- Tap-to-Pay will be available for individual fares using chip-enabled credit cards or the mobile wallet on a smart device.
- Mobile Ticketing will be available for individual fares, Day Passes, 10-Ride Passes, and MAX Passes using the GoCentroBus mobile app on a smart phone.

As resources allow, Centro intends to add a commuter service between Cortland and Syracuse. There is no timeframe for this addition to take place. When it does, the following commuter fare media will be made available:

- Commuter Day Pass (unlimited commuter rides within 24-hour period) will be $7.00.
- Commuter 10-Ride Pass will be $30.00.
- Commuter MAX Pass (unlimited commuter rides for 7 consecutive days) will be $30.00.

Reduced fares will be available for all local and commuter ride passes.

CNYRTA'S TITLE VI POLICIES

In accordance with guidance from the FTA Circular 4702.1B, the CNYRTA developed policies for evaluating impacts of fare and/or Major Service Changes on Title VI populations. The following excerpts from the CNYRTA Title VI Program Policies (2025) provide policy thresholds and definitions for this analysis.

Fare Change Policy

A fare change is defined as either an increase or decrease in the price of any CNYRTA fare or fare product.

Exceptions:

- "Spare the air days" or other instances when CNYRTA has declared that all passengers ride free to mitigate air pollution.
- Temporary fare reductions for service changes due to events outside of CNYRTA control. The reduction is used as a mitigating measure for altering the customer's travel patterns.
- Promotional fare reductions lasting less than six months.

Promotional fare changes that last longer than six months are considered a permanent change by FTA, and a fare equity analysis must be completed.

All Fare Changes will be subject to a fare equity analysis to evaluate the effects of the fare change on minority and low-income populations. This includes an analysis of adverse effects relating to possible disparate impacts and disproportionate burden.

A public hearing is required for all Fare Changes. For details regarding public participation practices related to Fare Changes, refer to Centro's Public Participation Plan dated June 2025.

Disparate Impact Policy

Centro defines a disparate impact as occurring when the absolute difference between the percentage of minority and non-minority persons affected is at least 30%. A minority person refers to an individual who identifies as being part of any racial or ethnic groups aside from white, non-Hispanic. When a disparate impact is identified, Centro will consider modification of the proposal in order to avoid, minimize, or mitigate the impacts. This Disparate Impact Policy is applied to all major service, and fare changes.

Disproportionate Burden Policy

Centro defines a disproportionate burden as occurring when the absolute difference between the percentage of low-income and non-low-income persons affected is at least 34%. A low-income person refers to an individual whose household income is at or below 150 percent of the U.S. Department of Health and Human Services (HHS) poverty guidelines. When a disproportionate burden is identified, Centro will consider modification of the proposal to avoid, minimize, or mitigate the impacts. This Disproportionate Burden Policy is applied to all major service and fare changes.

Public Engagement in Policy Development

The CNYRTA Title VI Objectives, Major Service Change Policy, Disparate Impact Policy, and Disproportionate Burden Policy are available on the Centro website where public feedback is continuously asked for. The policies were most recently amended in the summer of 2025 after a period of public comment in which no objections to the policy definitions, thresholds, or otherwise were received.

Board of Members Approval

The Title VI Policies (Major Service Change Policy, Disparate Impact Policy, Disproportionate Burden Policy) were presented to the Board of Members on August 22, 2025. After discussion, a Motion was made, seconded, and carried unanimously as Motion No 2793. As per the Service Equity Analysis requirements, a copy of the meeting minutes (abridged) demonstrating the Board's consideration, awareness, and approval of the policies is found below.

3584

THE CENTRAL NEW YORK REGIONAL TRANSPORTATION AUTHORITY
(and its Subsidiaries)
200 CORTLAND AVENUE, SYRACUSE, NEW YORK
MINUTES OF THE AUGUST 22, 2025, BOARD MEETING

MEMBERS PRESENT:	ANTHONY DAVIS, Vice Chair DARLENE LATTIMORE, Secretary ROBERT CUCULICH JULIUS LAWRENCE HEATHER SNOW
MEMBERS ABSENT:	NICHOLAS LAINO, Chair TINA FITZGERALD, Treasurer NEIL BURKE LOUELLA WILLIAMS FRANK SAYA, Non-Voting Member
STAFF PRESENT:	CHRISTOPHER TUFF, Chief Executive Officer GEOFF HOFF, VP of Fleet and Facilities RAHMIN AZRIA, VP of Operations STEVE KOEGEL, VP of Communication and Business Planning BRUCE FONG, VP of Information Technologies MELISSA BRIM, VP of Finance BREN DAISS, Sr Director of Service Planning & Special Projects CHRIS MORREALE, Director of Human Resources DEREK SHERMAN, Director of Accounting CHRISTOPHER KING, Procurement Manager PAULA CUTRONE, Sr Manager of Transit Data and Equity JASON SMITH, Sr Procurement Analyst SUZANN HENSLEY, Internal Control Manager JEANNINE JOHNSON, Executive Assistant CASEY BROWN, Graphic Designer/Media Specialist
PUBLIC PRESENT:	BRAD HUNT, Legal Counsel MARIO COLONE TOM GEREMIA DESIREE GEREMIA MONTY FLYNN

Mr. Koegel invited Ms. Cutrone to the table to present elements of the Authority's Title VI program that will be submitted in Late September to the Federal Transportation Administration.

Ms. Cutrone presented the following items, all of which required a Motion to approve.

TITLE VI PROGRAM POLICIES UPDATE EXECUTIVE SUMMARY – MOTION NO. 2793
A Motion to approve the Title VI Program Policies Update Executive Summary was raised. A copy of Title VI Program Policies Update Executive Summary is attached to these Minutes.

Motion – Robert Cuculich
Seconded – Heather Snow
Carried Unanimously

FARE EQUITY ANALYSIS FRAMEWORK

Centro will show how the proposed fare changes or fare-type change impacts minority and low-income populations by conducting a comprehensive Fare Equity Analysis. Centro will utilize data generated from ridership surveys to conduct the analysis.

- For all proposed fare changes, Centro will compare the percentage change in the average fare for minority riders and riders overall and for low-income riders and riders overall. The average fares and comparisons will be calculated from survey data as follows:
    - Determine the number of minority, low-income, and overall riders who used each fare type,
    - Multiply the number of riders by the fare to determine total cost per fare type (calculate current and proposed fares separately),
    - Sum the fare-type totals for each ridership group,
    - Divide the total fare paid for each ridership group by the total number of riders in that group to determine average fare,
    - Calculate the absolute change in the current average fare to the proposed average fare, and
    - Calculate the percent change in average fare by subtracting the old fare from the new fare and dividing by the old fare.
- When a fare-type change is proposed, Centro will analyze the fare media usage to determine the number and percent of users of each fare media being changed. Centro will identify whether minority and/or low-income riders are disproportionately more likely to use the payment type or fare media that would be subject to the change.
- Centro will include a profile of fare usage by group – minority, low-income and overall ridership.
- If the proposed changes would only affect certain fare media, the analysis should address whether focusing changes on those fare media may lead to a disparate impact or disproportionate burden.
- Centro will depict the information in tabular format. The table will depict the fare media comparing the existing and proposed cost, the absolute change, the percent change, and the usage of minority groups as compared to overall usage and low-income groups as compared to overall usage. Centro will analyze fare media for minority groups distinct from low-income.
- Centro will compare the differences in impacts between minority users and overall users and analyze any alternative fare payment types, or fare media available for people affected by the fare change. The analysis will compare the fares paid by the proposed changes with fares that would be paid through available alternatives.

If a disparate impact or disproportionate burden exists and the proposed fare changes must take place despite such impact:

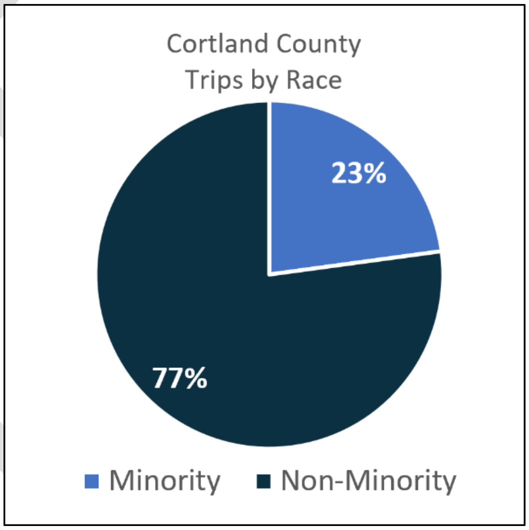
- A modification to the fare change proposal will be considered to remove the impacts. Centro may seek public comment on any proposed mitigation measures, including any less discriminatory alternatives that may be available.
- If the proposal is modified, Centro will analyze the modified proposal following the same procedure as previously stated.
- Centro will also explore alternatives, including the timing of implementing the fare increases, providing discounts on passes to social service agencies that serve the impacted populations, and other alternatives as appropriate.

Demographic Datasets

The Service Development staff handed out and collected back paper ridership surveys (refer to Attachment A) onboard buses in July 2026. Questions were used to identify the race, color, or national origin, household income, and travel patterns of riders in the service area. Centro Service Development employees entered the survey responses into ArcGIS's Survey123 tool to allow for charting and tabular analysis.

During the first six months of 2026, Centro of Cortland gave 25,162 fixed route rides. Based on the number of weekdays during that timeframe (127), the average rides per day are 198. Assuming each customer took two rides per day (to complete a round trip), the estimated average number of unique riders is 99. A total of thirty-five surveys were completed (35% of daily riders). Four respondents failed to answer the income question.

Minority Persons and Populations: According to FTA Circular 4702.1B, a minority person is defined as an individual identifying as: American Indian and Alaska Native, Asian, Black, or African American, Hispanic, or Latino, and Native Hawaiian or Other Pacific Islander. Minority populations are defined by FTA as any readily identifiable group of minority persons who live in geographic proximity, or who may be geographically dispersed, but who may be similarly affected by a proposed action.



Survey respondents were asked to identify their race from a list of six choices with the ability to select more than one category. Based on the survey responses, a minority is any person who self-identified as any ethnic group other than 'White' only including those who identified as 'White' and answered 'Yes' to being of Hispanic, Latino, or Spanish origin.

Analysis of the survey data shows **23% of the ridership would be considered minority** while 77% are non-minority.

Population data (ACS) was obtained for comparison purposes, to determine the overall minority population in the service area. The data was downloaded from the Census.gov website provided by the U.S. Census Bureau. *Data source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates; Dataset: Hispanic or Latino Origin by Race (table B03002); Universe: Total population*

Analysis of the ACS data shows **10%** of persons in Cortland County are considered minority.

Table 1: Cortland County Minority Population (ACS)

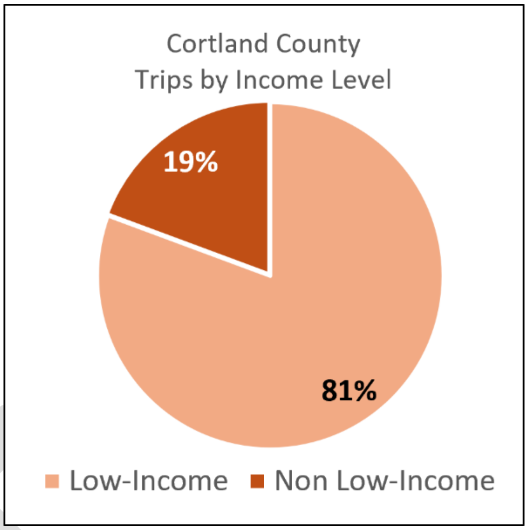
Total Population	Minority Population	Percent Minority
46,401	4,779	**10%**

When comparing the Cortland County ACS figures with the ridership surveys we find a +13 percentage point difference between the minority population and minority riders.

Table 2: Cortland County ACS Data versus Cortland County Ridership Data

Minority Population	Minority Ridership	Difference
10%	23%	**13%**

Low-Income Persons and Populations: The FTA Circular on Title VI compliance states that while low-income populations are not a protected class under Title VI, there is an "…inherent overlap of environmental justice principles in this area, and because it is important to evaluate the impacts of service and fare changes on passengers who are transit-dependent, FTA requires transit providers to evaluate proposed service and fare changes to determine whether low-income populations will bear a disproportionate burden of the changes."



Per Centro standards, low-income refers to persons whose income is at or below 150 percent of the U.S. Department of Health and Human Services (HHS) poverty guidelines. Survey respondents were asked to identify their household income from seven choices of income brackets. The number of persons in the household and the total household income determined whether a survey response was classified as 'low-income' for this analysis.

Of the responses received, **81% would be considered low-income** and 19% would be non-low-income. Four respondents failed to answer the question therefore income status could not be determined.

Population data (ACS) was obtained for comparison purposes, to determine the overall low-income population in the service area. The data was downloaded from the Census.gov website provided by the U.S. Census Bureau. *Data source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates; Ratio of Income to Poverty Level in the Past 12 Months (table C17002); Universe: *Population for whom poverty status is determined.*

Analysis of the ACS data shows **21%** of persons in Cortland County are considered low-income.

Table 3: Cortland County Low-Income Population (ACS)

Total Population	Low-Income Population	Percent Low-Income
42,878	8,979	**21%**

When comparing the Cortland County ACS figures with the ridership surveys it is evident that a higher percentage of low-income persons utilize the Cortland County bus service. There is a significant difference (+50 percentage points) between the low-income population in the County and those which use the service.

Table 4: Cortland County ACS Data versus Cortland County Ridership Data

Low-Income Population	Low-Income Ridership	Difference
21%	81%	**60%**

FARE MEDIA USAGE ANALYSIS

Overview

The following analysis contains a profile of fare usage by group – minority, low-income, and overall ridership. Survey responses were utilized to calculate the percent usage for each group for each of the five categories of fare payment (Cash, Single Ride Pass, Monthly Pass, Veterans Pass, and Token). Customers who chose more than one type of payment were included in the analysis one time for every payment type selected.

The question, "What is the normal cost of your bus fare?" was used to determine whether customers are using the full or half fare versions of the current fare media.

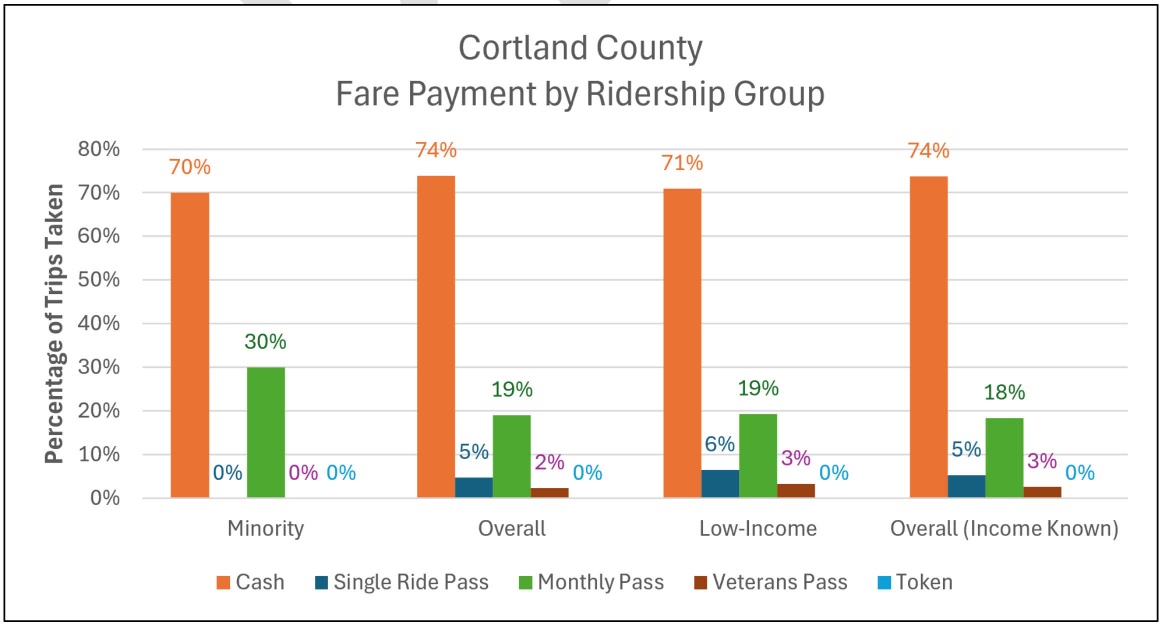
Single Ride Passes cannot be purchased by customers at any Centro location; they are distributed by social service agencies. The value of the Single Ride Pass for this analysis is $0.00. In addition, the Veterans Pass allows customers to ride for free; the value of the Veterans Pass is $0.00. Of the thirty-five surveys completed, one respondent chose Veterans Pass as their form of payment.

None of the customers surveyed chose Tokens as a form of payment. Tokens are not currently sold by Centro and have been accepted as a courtesy to former Cortland Transit customers since Centro began service on March 31, 2025.

Fare Payment

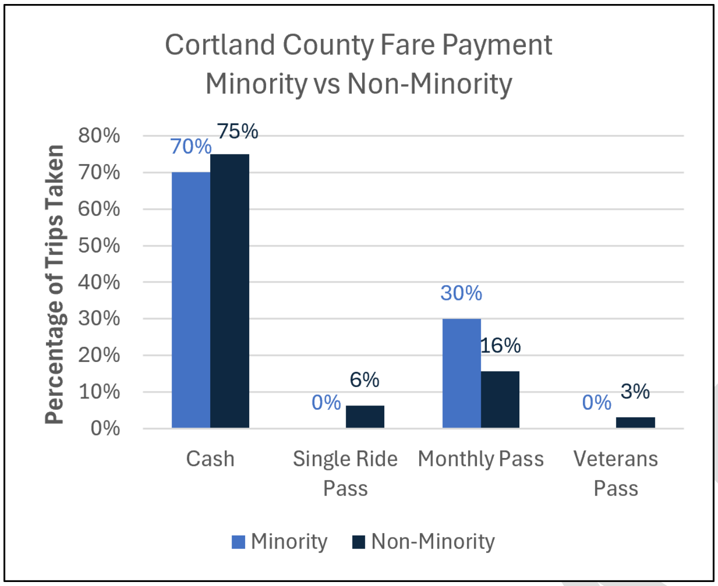
For the Cortland service, cash is the predominant method of payment across all ridership groups followed by the Monthly Pass.

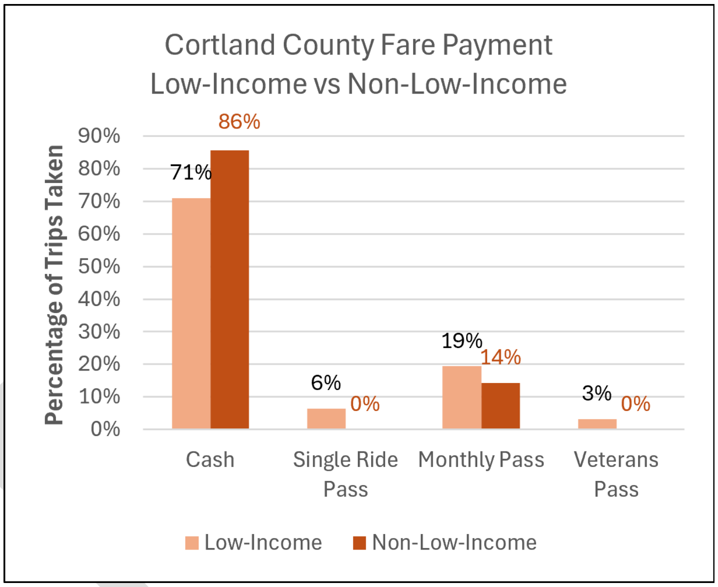
Single Ride passes are distributed by agencies and are not widely used. Veterans Passes were introduced in Cortland in the fall of 2025, and the program is continuing to grow.



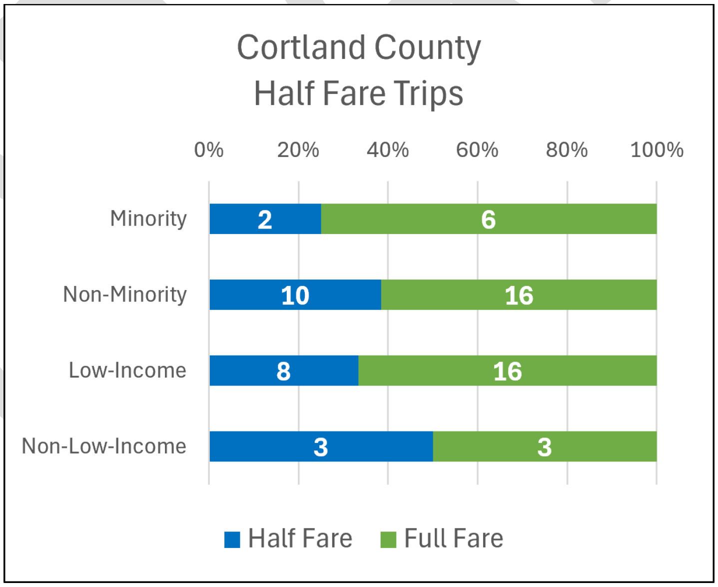
Cash is the primary payment type used by both minorities (70%) and non-minorities (75%) followed by the Monthly Pass (30% of minorities and 16% of non-minorities). One non-minority customer surveyed (3%) uses the Veterans Pass.

Cash is the primary payment type for both low-income (71%) and non-low-income (86%) riders followed by the Monthly Pass (19% of low-income and 14% of non-low-income). One low-income customer (3%) uses the Veterans Pass.





Twenty-five percent of the minority respondents (25%) took a half fare trip, compared to 37% of non-minorities. Of the low-income respondents, 32% took a half fare compared to 50% of non-low-income.



When a change to a fare-type is proposed, Centro will analyze the fare media usage to determine the number and percent of users of each fare media being changed. Centro will identify whether minority or low-income riders are disproportionately more likely to use the fare payment type or fare media that is subject to the change.

The below table depicts the current fares, the number of survey respondents who use each fare by ridership group and overall ridership, and the percent usage by ridership group and overall ridership.

Table 5: Cortland Fare Payment

	Cost	Absolute Usage by Group				% Usage by Group			
Fare Type	Current Fare	Minority	Overall (Race Known)	Low-Income	Overall (Income Known)	Minority	Overall (Race Known)	Low-Income	Overall (Income Known)
Adult Cash	$1.00	6	21	15	18	60.0%	50.0%	48.4%	47.4%
Half Fare Cash	$0.50	1	10	7	10	10.0%	23.8%	22.6%	26.3%
Adult Monthly Pass *	**$40.00**	**2**	**6**	**5**	**6**	**20.0%**	**14.3%**	**16.1%**	**15.8%**
Half Fare Monthly Pass *	**$20.00**	**1**	**2**	**1**	**1**	**10.0%**	**4.8%**	**3.2%**	**2.6%**
Single Ride Pass	$0.00	0	2	2	2	0.0%	4.8%	6.5%	5.3%
Veterans Pass	$0.00	0	1	1	1	0.0%	2.4%	3.2%	2.6%
Token *	$0.00	0	0	0	0	0.0%	0.0%	0.0%	0.0%
Total		**10**	**42**	**31**	**38**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

** Denotes discontinued fare media*
∞ Denotes a percent change that is mathematically undefined due to a zero value in calculation.

Disparate Impact Analysis

Per Centro Title VI Policies, minority and non-minority fare media usage must be compared. Centro defines a disparate impact as occurring when the absolute difference between the percentage of minority and non-minority persons affected is at least 30%.

Table 6: Cortland Fare Payment Minority Impact

	Cost	Absolute Usage by Group		% Usage by Group		Impact
Fare Type	Current Fare	Minority	Non-Minority	% Minority	% Non-Minority	Difference
Adult Cash	$1.00	6	15	28.6%	71.4%	-42.9%
Half Fare Cash	$0.50	1	9	10.0%	90.0%	-80.0%
Adult Monthly Pass *	**$40.00**	**2**	**4**	**33.3%**	**66.7%**	**-33.3%**
Half Fare Monthly Pass *	**$20.00**	**1**	**1**	**50.0%**	**50.0%**	**0.0%**
Single Ride Pass	$0.00	0	2	0.0%	100.0%	-100.0%
Veterans Pass	$0.00	0	1	0.0%	50.0%	-50.0%
Token *	$0.00	0	0	∞	∞	∞
Total		**10**	**32**			

** Denotes discontinued fare media*
∞ Denotes a percent change that is mathematically undefined due to a zero value in calculation.

The absolute difference between the percentage of minority and non-minority persons using the Adult Monthly Pass is -33.3% and the Half Fare Monthly Pass is 0%. Both values are below the 30% threshold, therefore there is no disparate impact to minority persons in Cortland.

Disproportionate Burden Analysis

Per Centro Title VI Policies, low-income and non low-income fare media usage must be compared. Centro defines a disproportionate burden as occurring when the absolute difference between the percentage of low-income and non-low-income persons affected is at least 34%.

Table 7: Cortland Fare Payment Low-Income Impact

	Cost	Absolute Usage by Group		% Usage by Group		Impact
Fare Type	**Current Fare**	**Low-Income**	**Non Low-Income**	**% Low-Income**	**% Non Low-Income**	**Difference**
Adult Cash	$1.00	15	3	83.3%	16.7%	66.7%
Half Fare Cash	$0.50	7	3	70.0%	30.0%	40.0%
Adult Monthly Pass *	**$40.00**	**5**	**1**	**83.3%**	**16.7%**	**66.7%**
Half Fare Monthly Pass *	**$20.00**	**1**	**0**	**100.0%**	**0.0%**	**100.0%**
Single Ride Pass	$0.00	2	0	100.0%	0.0%	100.0%
Veterans Pass	$0.00	1	0	100.0%	0.0%	100.0%
Token *	$0.00	0	0	∞	∞	∞
Total		**31**	**7**			

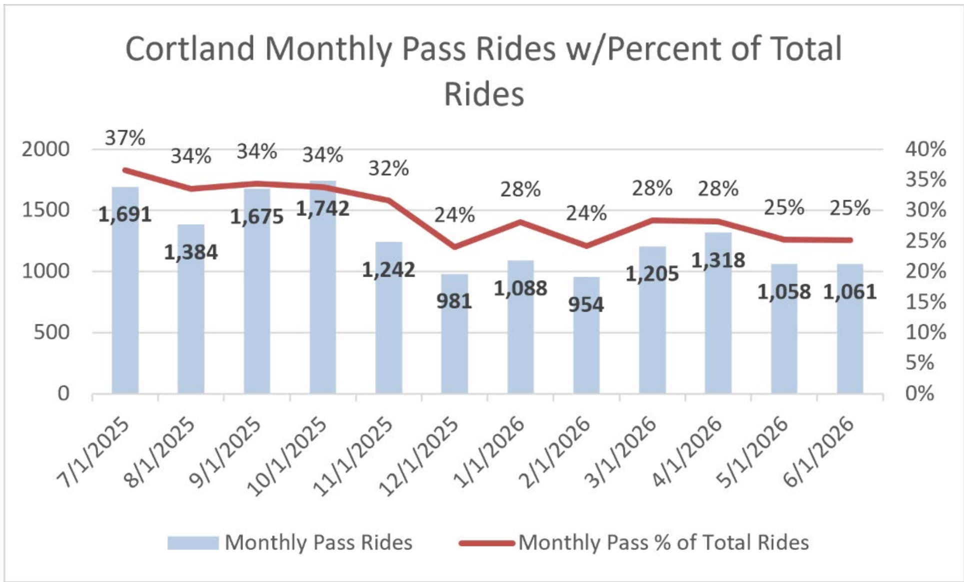
** Denotes discontinued fare media*
∞ Denotes a percent change that is mathematically undefined due to a zero value in calculation.

The absolute difference between the percentage of low-income and non-low-income persons using the Adult Monthly Pass is +66.7% and the Half Fare Monthly Pass is +100%. Both values are above the 34% threshold, therefore there could be a disproportionate burden placed on low-income persons in Cortland.

Monthly Pass Analysis

Ridership from Daily Driver Counts

When a customer boards the bus currently, they show the driver their Monthly Pass. Drivers log the number of passes on their manifest, but do not track whether the pass was a full fare or half fare pass.

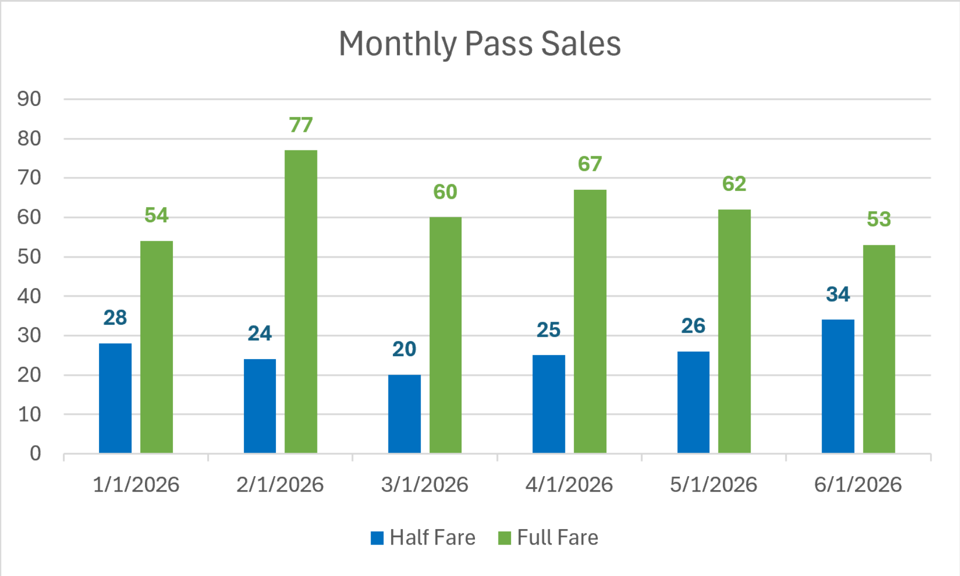


Between 24% and 37% of monthly rides are attributed to Monthly Passes. Pass usage ranged between 954 rides and 1,742 rides over the past year of service. The chart at left depicts monthly pass usage for the past 12 months with the corresponding percentage of total rides attributed to the Monthly Pass.

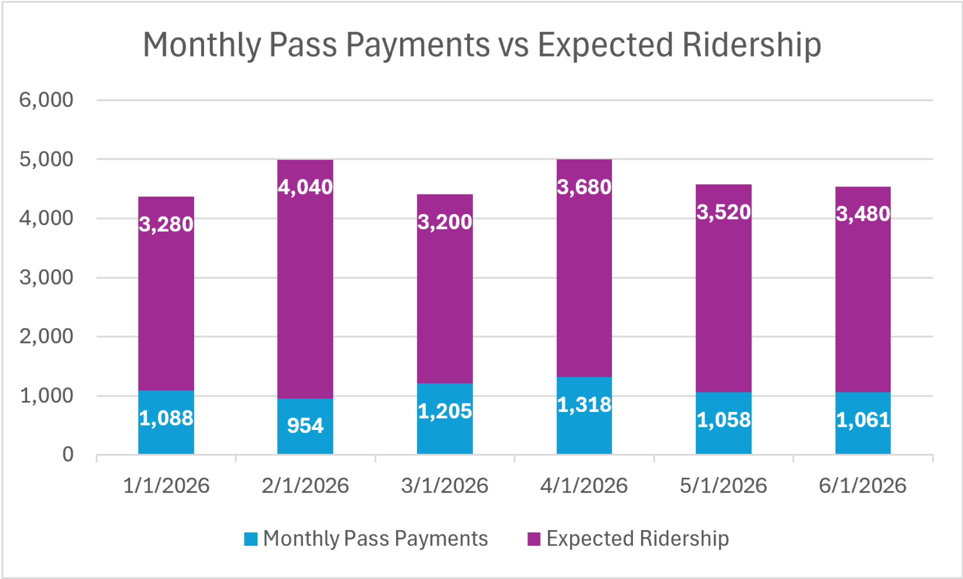
Passes are sold at grocery stores and by social service agencies. In addition some agencies purchase the passes and provide them to their clients at no charge. Data gathered by the Manager of Revenue Operations shows that agencies are purchasing passes in the second or third week of the month, depending on the needs of their clients. It is unlikely that the Monthly Pass is being used enough over the course of two or three weeks to make the price advantageous for the agencies.

Monthly Pass Sales

Over the past six months, there were 157 half fare monthly passes, and 373 full fare monthly passes sold. On average, 29.6% of pass sales were attributed to half fare, with the remaining 70.4% being full fare.



Customers would need to use the monthly pass 40 times over the course of the month to receive the full value per ride ($1.00 full fare/$0.50 half fare). The graph below depicts the expected ridership based on the number of passes sold if each pass was used 40 times in a month. There is a significant difference (> 100%) between the number of times a monthly pass was used versus the expected number of uses.



Average Fare Analysis and Impacts

The first step in determining the average fare paid by all survey respondents was to calculate the estimated cost per ride for customers using a full or half fare monthly pass. It is not possible to calculate the exact value per ride as there is no data for individual Monthly Pass usage (i.e. we do not know how many times each individual pass was used each month).

The percentage of half fare and full fare passes sold was applied to the number of Monthly Pass rides for each month, January through June 2026. This provides an estimated number of full fare and half fare rides (see graphic at right). This methodology was chosen as there is no other way to determine how many full or half fare Monthly Passes were used.

Estimated Rides Used Per Month (Monthly Pass Payments / % Sold)

Month	Estimated Half Fare	Estimated Full Fare	*Total Rides*
Jan 2026	372	716	*1,088*
Feb 2026	227	727	*954*
Mar 2026	301	904	*1,205*
Apr 2026	358	960	*1,318*
May 2026	313	745	*1,058*
Jun 2026	415	646	*1,061*
Grand Total	1,980	4,704	*6,684*

Next, the average rides per pass type were calculated by dividing the estimated rides per month by the number of passes sold that month resulting in 13 rides per month (well below the expected 40 rides).

Estimated Cost Per Trip (Pass cost / Average Rides by month)		
Month	Estimated Cost per Ride (Half Fare)	Estimated Cost per Ride (Full Fare)
Jan 2026	$1.51	$3.02
Feb 2026	$2.11	$4.24
Mar 2026	$1.33	$2.65
Apr 2026	$1.40	$2.79
May 2026	$1.66	$3.33
Jun 2026	$1.64	$3.28
Average	**$1.54**	**$3.08**

To determine the estimated cost per trip for the half fare and full fare monthly pass, the pass cost ($20.00 and $40.00 respectively) was divided by the average rides per pass type per month. There were fluctuations in the value of the trip cost across the six months analyzed.

For the half fare monthly pass, the estimated average cost per trip ranged between $1.33 and $2.11 with an overall average of $1.54 (208% increase over the $0.50 fare). For the full fare monthly pass, the estimated average cost per trip ranged between $2.65 and $4.24 with an overall average of $3.08 (208% increase over the $1.00 fare). Refer to the graphic at left.

As shown in Table 8, the six month average cost per ride for both the adult and half fare monthly passes exceeds the current fare. Based on the available data, customers would save 67.5% on average by paying with cash, tap-to pay, or by using a 10-Ride Pass. Again, this is an estimation based on the data available from pass sales and ridership.

Table 8: Cortland County Average Fare by Monthly Pass Type

	6 Month Average Fare		Impact	
Fare Type	Current Average Fare	Current Fare	Absolute Change	Percent Change
Adult Monthly Pass	$3.08	$1.00	($2.08)	-67.5%
Half Fare Monthly Pass	$1.54	$0.50	($1.04)	-67.5%

The calculated average Monthly Pass fares were used as the current fare for the next part of the analysis. The survey data responses were used to calculate the number and type of riders who use each type of payment following the Fare Equity Analysis Framework previously detailed.

The below table depicts the current and proposed average fare for minority, non-minority, and overall customers as well as low-income, non-low-income, and overall customers.

Table 7: Cortland County Average Fare by Group

	Average Fare		Absolute Change		Percent Change	
Group	Current Average Fare	Proposed Average Fare	Absolute Change	Difference to Overall	Percent Change	Difference to Overall
Minority Riders	$1.42	$0.90	($0.52)	**($0.18)**	-36.6%	**-6.5%**
Non-Minority Riders	$1.04	$0.75	($0.29)	**$0.05**	-27.9%	**2.2%**
Overall	$1.13	$0.79	($0.34)		-30.1%	
Low-Income Riders	$1.14	$0.77	($0.37)	**($0.02)**	-32.5%	**-1.5%**
Non-Low-Income Riders	$1.08	$0.79	($0.29)	**$0.06**	-26.9%	**4.1%**
Overall (Income Known)	$1.13	$0.78	($0.35)		-31.0%	

Discontinuing the monthly pass would decrease the average fare paid by minority and low-income riders. The average fare for minority riders will decrease by 36.6% with the difference to overall riders being -6.5% therefore there is no disparate impact. The average fare for low-income riders will decrease by 32.5% with the difference to overall riders being -1.5% therefore there is no disproportionate burden.

ALTERNATIVE PAYMENTS & MITIGATION

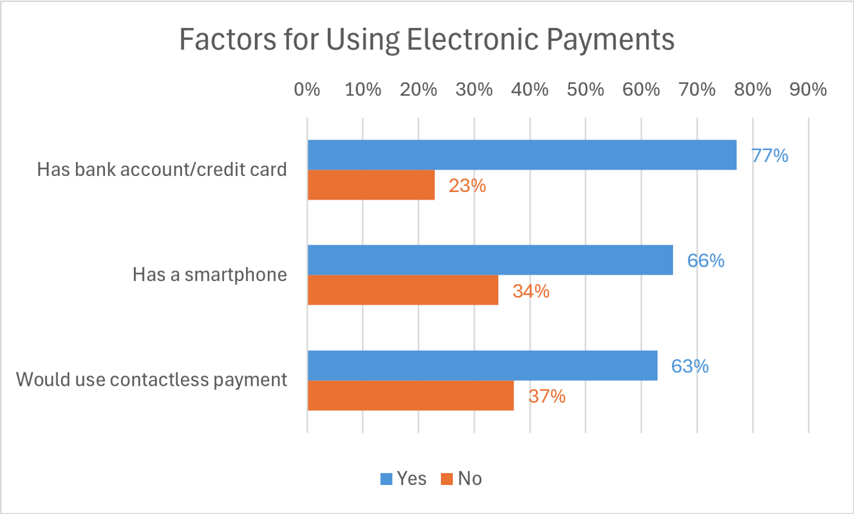
Once the buses are fitted with electronic fareboxes, both daily and weekly unlimited ride passes will be available. These passes would benefit customers who take multiple trips daily. The Day Pass cost is equal to four fares while the MAX Pass cost is equal to twelve fares. The average cost per ride will decrease if customers take more rides.

Cortland service currently runs on weekdays only (5 days per week excluding National Holidays). To get the maximum value from the MAX Pass, customers would need to take at least 12 rides on consecutive days of service, presumably Monday through Friday (excluding Holidays).

Customers currently using the Monthly Pass less than 40 times per month would find better value in either a 10-Ride Pass, Day Pass, or MAX Pass, depending on their expected usage. In addition, agencies will see a cost savings by purchasing passes that better align with their clients' needs throughout the month. Agencies essentially would not be paying for rides that are not used.

Fare Media Distribution and Sales Outlets

Once the electronic fareboxes are installed on the buses, all passes will be available for purchase from the farebox. In addition, Mobile Passes will be available through the GoCentroBus mobile app. Cortland customers will also be able to pay for individual fares using a credit card or mobile wallet through the Tap-to-Pay function on the farebox.



During the recent rider survey, customers answered a series of questions related to devices, payments, and accounts. Of the thirty-five respondents, 63% said they would use a contactless credit card or mobile wallet to the pay the fare if the option was available (chart at left).

The MAX Pass and 10-Ride Pass will be available for sale at the Centro Main Office in Cortland and at the following locations: Access to Independence, Catholic Charities, P&C Fresh, and Grand Union Supermarket. In addition, these passes will be sold in the Centro online store (https://online-centro-org.3dcartstores.com/).

CONCLUSION

By eliminating the monthly pass, there is the appearance of a disproportionate burden on low-income customers; however, there are alternative passes available. Agencies who provide these passes will likely see a cost savings by not purchasing passes that go unused.

Based on the analysis of Monthly Pass usage, the regular full fare of $1.00 is more advantageous to the customers than using the Monthly Pass. Customers only experience a savings if they take more than 40 rides a month.

There is no disparate impact to minority customers as they use the Monthly Pass less than or equal to non-minority customers.

Centro of Cortland Rider Survey

SURVEYOR INITIALS ______________

ROUTE #__________BUS #__________ DATE________________ Time ______________ AM / PM

PROCESSOR INITIALS ______________

Instructions: Please answer ALL questions on the front and back of this survey. Return the completed survey to the surveyor to receive a single ride pass. Thank you for your participation.

1. What bus route(s) do you ride on a regular basis? (check all that apply)

☐ Route 1 Cortland – Riverside
☐ Route 2 Cortland – West Rd
☐ Route 3 Homer – Cortland
☐ Route 4 Tompkins St – Walmart
☐ Route 5 McGraw – Willet
☐ Route 6 Walmart – TC3
☐ Route 11 Greek Peak - Marathon

2. For what purpose do you use Centro?

☐ Work ☐ School/College ☐ Shopping ☐ Appointment ☐ Recreation

3. How often do you ride?

☐ Daily ☐ 3-5 days per week ☐ 1-2 days per week ☐ Once a month or less

☐ Less than once a week, but more than once a month

4. Do you use more than one bus to complete your trip?

☐ Yes ☐ No

5. How many motor vehicles (cars, vans, trucks, motorcycles) are available in your household?

☐ 0 ☐ 1 ☐ 2 or more

6. What is your gender?

☐ Male ☐ Female ☐ Other

7. What is your age?

☐ Under 18 ☐ 18-24 ☐ 25-34 ☐ 35-54 ☐ 55-64 ☐ Over 65

8. Are you of Hispanic, Latino, or Spanish origin?

☐ Yes ☐ No

9. What is your race? (check all that apply)

☐ White ☐ Black or African American ☐ American Indian or Alaska Native ☐ Asian

☐ Middle Eastern or North African ☐ Native Hawaiian or Other Pacific Islander

10. What is the primary language spoken at home?

☐ English ☐ Spanish ☐ Hindi-Urdu ☐ Chinese ☐ Vietnamese

☐ Middle Eastern language ☐ African language ☐ Slavic language

11. *If you selected English above, skip to question 12.* Does use of the English language pose a difficulty in navigating the Centro system?

☐ Yes ☐ No

Please continue and answer questions on the back side

12. Including yourself, how many people currently live in your household?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ More than 4

13. What is your annual total household income?

☐ Under $15,000 ☐ $15,000-$24,999 ☐ $25,000-$29,999 ☐ $30,000-$34,999 ☐ $35,000-$39,999

☐ $40,000-$49,999 ☐ $50,000 and Over

14. What is the normal cost of your bus fare?

☐ Full fare ☐ Half fare ☐ Free fare

15. How do you normally pay your bus fare?

☐ Cash ☐ Single Ride Pass ☐ Monthly Pass ☐ Veterans Pass ☐ Token

16. If you use a Monthly Pass, where do you obtain it?

☐ Access to Independence ☐ Catholic Charities ☐ Grand Union Supermarket

☐ P&C Fresh ☐ Received from Agency at no charge

17. Would you use a contactless credit card or mobile wallet (Apple Pay, Google Pay, Samsung Pay) to pay your fare if the option was available?

☐ Yes ☐ No

18. Do you have a smartphone?

☐ Yes ☐ No

19. Do you have a bank account and/or major credit card?

☐ Yes ☐ No

20. Have you used a ridesharing service such as Uber or Lyft in the last 12 months?

☐ Yes ☐ No

21. What zip code do you live in? ______________________

22. Please use this space for comments or service suggestions:

____

____

Thank you for your participation in this survey!