

A Few Notes on New York City's MetroCard Pricing

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This is a draft and may be subject to revision. The latest version of this document can be found at <http://www.worldnewyork.net/>

A curious arrangement of facts came to my attention recently. The Straphanger's Campaign reports that "only 2% of frequent riders earning \$15,000-\$25,000 a year buy 30-day, \$63 unlimited-ride MetroCards. That's compared to 9% of frequent riders earning \$75,000-\$100,000."¹

Why not buy the unlimited cards? They're clearly a better value for riders of the Metropolitan Transit Authority of New York City's buses and subways. An informal poll of friends and coworkers turns up suitable possibilities:

- People do not want to risk losing the expensive unlimited cards. I've lost unlimited monthly cards twice in one month (due to a curious wallet which, like David Blaine, always pushed the card to the top and out; several times I caught it before it could disappear). A \$63 loss is painful, and it can take months before you start coming out ahead in fare savings again. That's why I believe the 7-Day Unlimited MetroCards are more popular: they are bought by "17% of riders earning under \$15,000, 10% of riders earning over \$100,000, 20% of frequent riders earning between \$15,000 and \$25,000, and by 16% percent of frequent riders overall," according to the Straphanger's Campaign.² It's a compromise between being a good value and not so much money to lose at once.
- The working poor—that is, people who have jobs but still barely get by—may not have \$63 on them at any one time.
- The pricing structure is complicated enough that it may not be immediately obvious which card or combinations of cards offer the best value.

The first complaint is hard to remedy. Losing things is human, and often beyond our control. When your pocketbook is stolen, the \$63 MetroCard is just a little more bleach in the wound on top of the nightmarish injury of the missing credit cards and driver license, which can be cancelled and replaced, and which have limited liability. You cannot have a MetroCard replaced by the MTA if it was lost or stolen without buying a new one. This should change in September, when the MTA will implement an "insurance" program which, for a small fee, should allow users to have their cards replaced. Given that I expect it to involve the MTA, a bureaucracy, they will probably force you get your replacement by postal mail, involving another bureaucracy, so it likely will not resolve the problem of having to immediately lay out cash to replace your lost card, particularly if you live within a world where cash rarely appears only in small sums and for short periods.

For some folks, being in a position where they don't have the full price of a 30-Day Unlimited MetroCard on them, and won't until payday, is so common as to almost be a non-story, yet it is rarely mentioned. Even

when people *know* they should buy the unlimited card because the per-ride cost would be cheaper, they simply can't. They don't have the capital. There's not much I can do about that until the next elections, when I intend to crank that lever like it hasn't been cranked in 30 years.

So it's the last point I hope to address here: Where is the best value in the MTA fare pricing? This question is timely, not just because of the high unemployment in New York City, but because new, more expensive subway and bus fares go into effect May 4, 2003.

- Single Full-Rate Fare, \$2 (up from \$1.50)
- New \$10 MetroCard, pay for 5 rides and get 6
- New \$20 MetroCard, pay for 10 rides and get 12
- Elimination of the \$15 MetroCard, which gave 11 rides for the price of 10
- Express Bus fares, \$4 (up from \$3)
- Unlimited 1-Day Fun Pass, \$7 (up from \$4)
- Unlimited 7-Day MetroCard, \$21 (up from \$17)
- New Unlimited 7-Day Express Bus Plus \$33, which more or less replaces the Unlimited 30-Day Express Bus Plus, which has been discontinued
- Unlimited 30-Day MetroCard, \$70 (up from \$63)
- Free MetroCard transfers between buses and subways remain the same.³
- MetroCards are still good for both subways and buses.

Seeking clarity, I've put together four charts, outlining the various costs associated with using certain MetroCards across different time periods. You will find them at the end of this document.

In order to find which MetroCard, or combination of MetroCards, is right for you, figure out two things:

First, are you a daily, weekly, monthly or annual rider? Most New York City residents will be annual riders, while most tourists will be daily or weekly riders. The longer your time period, the lower your average cost per fare can be.

Second, how many times per day, week, month or year do you take the MTA? This one is hard to calculate exactly, since most of us have fixed schedules to which we add irregular trips. Our weekends, for example, do not always involve the same number, if any, of trips on the subways and buses, while our work week may be a fixed there-and-back two rides a day.

Make sure to count transfers! If you're used to using an unlimited ride card, it's easy to forget that those transfers aren't free if you're paying full-rate fares, or using the discounted by not unlimited \$15 (now \$10 and \$20) cards. Transfers do count as rides, even if you don't feel like you're paying for them.

Now pick the chart that matches the type of rider you are. For me, I'll choose the annual rider chart. I also calculate that I ride the subway and buses around 20 times a week. On the monthly chart, I can follow the week column down to 20, and then right over to the dark grey area which indicates the best value. That dark grey area tells me the 30-Day Unlimited MetroCard offers the cheapest per-ride cost for me.

The charts have two kinds of highlighted areas:

A discount or value zone is indicated with a dark grey background with white text. In these areas, you get the lowest possible cost per ride for someone on your time and frequency schedule.

An irregular zone is indicated by the lighter grey background with black text. In these areas, you are buying more rides than you need, and so your cost per ride is not as low as it could be, although it is still cheaper than the full undiscounted fare. However, because of the extra, unneeded rides, you increase your flexibility by having one or two rides which you can use for unexpected journeys beyond your regular schedule without having to pay the full two dollars for an undiscounted fare.

¹ <http://www.straphangers.org/farehike/farepolicyfacts.htm>

² *Ibid.*

³ <http://www.mta.nyc.ny.us/mta/fares/nyct.html>

Some recommendations:

- **If you take the bus or subway more than 42 times every month, the 30-Day Unlimited MetroCard is your obvious choice.** With it you can achieve the smallest cost per-ride anywhere on the system. This applies to nearly all annual riders. Most employed people have no problem maximizing their use of the 30-day card: two journeys each week day, plus an extra one any day of the week, will take you right into the discount pricing zone. If you're worried about losing the card, well, that's a chance you take. It's one reason people wear their MetroCards in laminates with plastic sleeves around their necks: they're hard to lose. If the cost outlay is too much for your cash flow, perhaps you need find a way to set aside \$2.35 every day, dropping it into a jar on your dresser or refrigerator. Every 30 days, you'll have enough to buy a new \$70 MetroCard.
- **An annual rider who makes exactly 10 rides per week and uses only the 30-Day Unlimited MetroCard will spend \$851.90 per year.** The same rider will spend \$869 a year if he uses nothing but the \$10 and \$20 discounted cards. That's \$17.10 saved throughout the year: a phone bill, school supplies, part of a wedding plan. However, if saving is your absolute highest priority, and you are not interested in the flexibility offered by the unlimited cards, and you take exactly 10 rides a week, the absolute cheapest annual method costs \$830.42. This consecutive monthly plan eliminates two weekend days during which the unlimited card would sit idle. To do this, you start by buying your unlimited card on a Monday. When that card expires, you buy your next 30-day card the next day, Wednesday. But when that card expires, you use two rides from a \$10 or \$20 card for the following day, Friday, and then you are back in sync to buy another new 30-day card the following Monday. This method saves \$21.48 over using the 30-Day MetroCard alone. I've included a chart which should assist in using this method.
- **If you are only in town for a day and will be taking the subway four or more times, the One-Day Unlimited Fun Pass is your obvious choice.** If you are out sight-seeing or shopping, I would recommend the Fun Pass even if you only plan to ride the subway three times or fewer, because it costs only a dollar more than three rides, and tourists have a tendency to under-gauge distances and their ability to comfortably walk them. When your calf muscles are sore at the end of a long day and your arms are full of packages and bags, the pleasure of popping down a subway hole and just waiting for the next train is undeniable.
- **If you are in town for a week, the \$21-dollar 7-Day Unlimited MetroCard is probably your best value.** To enter the discount zone on this card, you need only take more than twelve bus or subway rides throughout your stay. If you're a good tourist and really explore the city, the discount zone is not hard to reach. However, if you plan on doing a lot of walking, or taking of cabs, or riding the double-decker tourist buses, I would recommend buying a single \$10 card, which will give you six MTA rides, and gives you the maximum discounted rate you can get without using an unlimited-ride card. If you use up all six rides, you can buy another card as necessary. This will help keep you from going home with a stocked MetroCard which contains rides you cannot return for cash. The double-decker buses are not part of the New York City

transit system and do not accept the MetroCards, nor do cabs. You rube.

Here are several scenarios which illustrate the various ways to apply the charts.

1. Marie. Marie commutes from her home in Far Rockaway to the clinic where she works as manager of facilities five days a week. She uses her MetroCard once per trip, twice a day. She only takes the subway to go to work. Otherwise, she and her husband Rodrigo drive the car they share with his brother's family to the stores and restaurants in Queens and Long Island, or walk to visit family or markets nearby, and do not use public transportation. So Marie uses her MetroCard 10 times a week, 40 times every 30 days.

At the full fare rate, Marie would pay \$80 for her 40 rides.

Marie doesn't like to pay out \$70 for a 30-Day Unlimited MetroCard, even though it would save her \$10, because she thinks she might lose the card. Also, she only carries \$40 with her at any time and leaves her credit and bank cards at home because she's afraid of being mugged, of having her pocketbook stolen, or simply misplacing her purse.

Marie could just use the MTA's Mail & Ride⁴ service, which would send her a 30-day card automatically every month, keeping her from having to carry more money, but it still wouldn't resolve the worry of possibly losing the card.

Marie is an annual rider, but because she doesn't want to buy the \$70 30-Day Unlimited MetroCards, she buys like a monthly rider. Looking at the monthly chart, Marie can see that there's another option which is ideal for her, at the 10-ride-per-week mark. Marie decides to just by \$20 MetroCards as she needs them. This permits her to buy the rides in at least four separate installments (by buying \$10 cards, which offer the same discount), perhaps once a week, which in turn allows her to carry only a small amount of money, and she avoids the risk of losing a \$70 MetroCard. She pays \$17.10 more per year than she would with an unlimited card, although an added bonus for her is that the rides won't expire any time soon, so if she should have to miss work again to take care of her sick mother, the unlimited MetroCard wouldn't be wasted.

If Marie is careful, she could buy according to the consecutive monthly schedule, which would save her even more. Marie consults the chart enclosed, uses up her current unlimited cards, and works it out so she can begin the new plan on a Monday.

2. Rodrigo. Marie's husband Rodrigo is an on-call technician of drugstore photocopiers. His brother uses their shared car in his job as a livery driver, so Rodrigo rides the MTA. His schedule is highly irregular and takes him throughout the five boroughs to repair the machines, to arrange new service contracts, and to train new technicians. He knows from experience that he tends to ride the subway and buses at least five times a day. It would be more, but he tries to cluster his visits in the same neighborhoods. Rodrigo is clearly an annual rider. For him, the choice is easy: the 30-Day Unlimited MetroCard is perfect, because the more he uses it, the cheaper his cost per ride becomes. He is certain to use the card more than 42 times a month.

Rodrigo would pay at least \$84 dollars for the full fares if he did not buy a discounted or unlimited card.

3. Shirla. Marie and Rodrigo have a daughter, Shirla, who is a part-time student at Hunter College where she is studying for her master's degree in social work. Two days a week she takes the train into Manhattan to attend classes. The other three days of the week she works at an immigrant relief agency just a few blocks from her family's house in Far Rockaway and so does not take public transportation to get there.

Some weekends, when she's not studying, Shirla goes out with her friends in the city, usually by subway to 42nd Street where they catch a movie or head for Little Korea for dinner. Shirla is very cosmopolitan.

⁴ <http://www.mta.nyc.ny.us/mailandride.htm>

So Shirla always takes public transportation four times a week to go to school, and sometimes takes it twice more when she goes out with her friends. That's as many as six rides a week, or about 24 a month. It would cost her \$48 if she paid the full undiscounted fare.

Shirla's figured out that in some circumstances, she can take a train into Manhattan, quickly run a few errands, and take a bus to a different train, all before her transfer expires, meaning she only pays a single fare for two train trips and a bus ride. She can't count on this, though, since it doesn't always work, and seems to depend upon which bus she catches to which train.

The problem for Shirla is, however, that she's never sure about those weekend trips, and she can't count on the loophole transfers for the free return trip. If she fails to buy enough discounted rides in advance, she doesn't want to have to pay the full undiscounted rate for single rides. She also doesn't want to buy too many rides in advance and have money unnecessarily tied up in the cost of a MetroCard. Ten dollars worth of rides she doesn't need right away might mean she couldn't afford to go out with her friends some Saturday.

Shirla is definitely not a annual rider, but the question is, is she a weekly or a monthly? Due to the availability of the new \$10 and \$20 cards, she's neither. Like Marie, Shirla is an annual rider working on something akin to a monthly rider's schedule.

On the monthly chart, Shirla can see that at the 24-ride level, she can buy two \$20 cards to cover the month, which give her the maximum discounted rate per ride she can get (\$1.67) without going to an unlimited ride MetroCard. This means she's tying up as little money as possible in rides, and that she's not investing in an unlimited card which expires before she can get the most value out of it. Since she can buy the two \$20 cards as she needs them, her cash outlay doesn't come all at once. If she's even less interested in tying up her capital, she could just buy four \$10 cards. As long as she always has at least a \$10 card with rides still on it, she should never have to buy any single full-rate rides.

4. Celene. One weekend Shirla's cousin Celene stops over in New York City on her way home to Montreal after visiting other family in French Guyana. Shirla knows about this visit in advance, and knows that the two of them will be storming the shops of Manhattan during the two days Celene will be in town. So Shirla puts aside her discounted \$10 MetroCard for those two days, and the young women each buy a One-Day Unlimited Fun Pass for each of the two days, which they use nine times each, reducing their average cost per ride to 78 cents. They're not fools, either: they know perfectly well that you can't beat the system by using one unlimited card for two people, so they don't even try.

Shirla's other, discounted but not unlimited MetroCard sits unused in her purse for those two days. On the following Monday, after Celene is gone, Shirla puts it back into use, which she can do since the card does not expire, unlike a 7-Day Unlimited MetroCard would. The card has not lost any value by just sitting there.

5. Ricky. Shirla's boyfriend Ricky is a nice guy but doesn't make a lot of money at his job handling stock at a pet store in Flatbush. He probably would do best to get the 30-Day Unlimited MetroCard, but \$70 is a lot of money for Ricky to pay out at once. He just never seems to have the cash on him, particularly after the weekends when he and Shirla go out in the neighborhood to walk, talk and have dinner. And there always seems to be one more thing he wants to buy for her.

Also, he takes two buses and a train to his job, so it's important that he get free transfers. In the past he's found that the free transfers don't always work, and instead deduct a second or even a third fare from his card. He's tried complaining, but he doesn't have the time to pursue it with the MTA, and wouldn't know where to begin anyway.

The charts don't help Ricky much, since his concerns are more logistical than savings-oriented. He decides to just get the 7-Day Unlimited MetroCard for \$21. It costs him more over the course of the month, \$11 more, than the 30-Day Unlimited MetroCard would, but it also means he's more likely to have cash in his pocket since the cost is spread out over the month, and it guarantees he's not losing valuable rides when the supposedly free transfers don't work.

A few notes about methods are in order. First, I have based all calculations upon 365 days rather than 52 weeks in a year. There are, in fact, 52.14 weeks in a year, if we divide 365 by 7. I have done this to account for two factors: One, a lot of us are not annual riders, but *decade* riders. Our transit costs span years, so it's quite reasonable to have a fraction of a week, since, over time those fractions will add up to a complete week. Two, the difference was great enough to affect the budget of low-income New Yorkers at the end of the year. For example, in the case of the \$10 and \$20 cards, using the 52.14 weeks per year showed the annual costs were actually \$16.33 more than they would have appeared to be with a 52-week year. That's a night out for many New Yorkers with limited incomes. I have not taken leap years into account, however, since I am not a complete monomaniac.

Second, I realize that some of the card combos on the charts are unlikely. However, daily life has thin margins and I believe there may very well be people who are interested in shaving their daily expenses by every penny possible. They are my target with this document.

This is a draft, so questions, corrections and comments are welcome.

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Document History:

13 April 2003. First released for public comment.

14 April 2003. Expanded yearly chart. Fixed minor typos. Added Ricky's justification for his purchase.

15 April 2003. Fixed typos, thanks to Cowboy Sally.

18 April 2003. Substantially revised Marie's purchases to reflect weekly rather than monthly purchases, thus saving her even more money.

Similarly revised recommendations to reflect savings based upon weekly rides, rather than monthly rides, which is far more accurate. Added the purchase calendar associated with buying 30-Day Unlimited MetroCards on a Monday.

Ideal Purchases for Yearly Riders

Average Rides Per				Fun Pass, \$7		Single Rides, \$2		Unlimited 7-Day, \$21			Unlimited 30-Day, \$70			\$20 Cards		
Day	Week	Month	Year	\$/year	\$/ride	\$/year	\$/ride	Cards/year	\$/year	\$/ride	Cards/year	\$/year	\$/ride	Cards/year	\$/year	\$/ride
0.71	5	22	260.70	2555.00	9.80	521.40	2.00	52.14	1094.94	4.20	12.17	851.9	3.27	21.73	434.50	1.67
0.86	6	26	312.84	2555.00	8.17	625.68	2.00	52.14	1094.94	3.50	12.17	851.90	2.72	26.07	521.40	1.67
1.00	7	30	364.98	2555.00	7.00	729.96	2.00	52.14	1094.94	3.00	12.17	851.90	2.33	30.42	608.30	1.67
1.14	8	35	417.12	2555.00	6.13	834.24	2.00	52.14	1094.94	2.63	12.17	851.90	2.04	34.76	695.20	1.67
1.29	9	39	469.26	2555.00	5.44	938.52	2.00	52.14	1094.94	2.33	12.17	851.90	1.82	39.11	782.10	1.67
1.31	9.2	40	479.69	2555.00	5.33	959.38	2.00	52.14	1094.94	2.28	12.17	851.90	1.78	39.97	799.48	1.67
1.35	9.44	41	492.20	2555.00	5.19	984.40	2.00	52.14	1094.94	2.22	12.17	851.90	1.73	41.02	820.34	1.67
1.38	9.66	42	503.67	2555.00	5.07	1007.34	2.00	52.14	1094.94	2.17	12.17	851.90	1.69	41.97	839.45	1.67
1.43	10	43	521.40	2555.00	4.90	1042.80	2.00	52.14	1094.94	2.10	12.17	851.90	1.63	43.45	869.00	1.67
1.71	12	52	625.68	2555.00	4.08	1251.36	2.00	52.14	1094.94	1.75	12.17	851.90	1.36	52.14	1042.80	1.67
2.00	14	61	729.96	2555.00	3.50	1459.92	2.00	52.14	1094.94	1.50	12.17	851.90	1.17	60.83	1216.60	1.67
2.14	15	65	782.10	2555.00	3.27	1564.20	2.00	52.14	1094.94	1.40	12.17	851.90	1.09	65.18	1303.50	1.67
2.86	20	87	1042.80	2555.00	2.45	2085.60	2.00	52.14	1094.94	1.05	12.17	851.90	0.82	86.90	1738.00	1.67
3.00	21	91	1094.94	2555.00	2.33	2189.88	2.00	52.14	1094.94	1.00	12.17	851.90	0.78	91.25	1824.90	1.67
4.00	28	122	1459.92	2555.00	1.75	2919.84	2.00	52.14	1094.94	0.75	12.17	851.90	0.58	121.66	2433.20	1.67
5.00	35	152	1824.90	2555.00	1.40	3649.80	2.00	52.14	1094.94	0.60	12.17	851.90	0.47	152.08	3041.50	1.67
5.71	40	174	2085.60	2555.00	1.23	4171.20	2.00	52.14	1094.94	0.53	12.17	851.90	0.41	173.80	3476.00	1.67
6.00	42	182	2189.88	2555.00	1.17	4379.76	2.00	52.14	1094.94	0.50	12.17	851.90	0.39	182.49	3649.80	1.67
7.00	49	213	2554.86	2555.00	1.00	5109.72	2.00	52.14	1094.94	0.43	12.17	851.90	0.33	212.91	4258.10	1.67
8.00	56	243	2919.84	2555.00	0.88	5839.68	2.00	52.14	1094.94	0.38	12.17	851.90	0.29	243.32	4866.40	1.67
9.00	63	274	3284.82	2555.00	0.78	6569.64	2.00	52.14	1094.94	0.33	12.17	851.90	0.26	273.74	5474.70	1.67
10.00	70	304	3649.80	2555.00	0.70	7299.60	2.00	52.14	1094.94	0.30	12.17	851.90	0.23	304.15	6083.00	1.67

Dark grey areas indicate the MetroCard option which is the best value when considered from an annual perspective.

Ideal Purchases for Single Month Riders

Rides Used Per Month	Recc'd Fare or Combo	Total Cost	Rides Bought	Cost Per Ride Used
1	Single	2.00	1	2.00
2	(2) Singles	4.00	2	2.00
3	(3) Singles	6.00	3	2.00
4	(4) Singles	8.00	4	2.00
5	\$10 card	10.00	6	2.00
6	\$10 card	10.00	6	1.67
7	\$10 card + single	12.00	7	1.71
8	\$10 card + (2) singles	14.00	8	1.75
9	\$10 card + (3) singles	16.00	9	1.78
10	\$10 card + (4) singles	18.00	10	1.80
10	\$20 card	20.00	12	2.00
11	\$20 card	20.00	12	1.82
12	\$20 card	20.00	12	1.67
13	\$20 card + single	22.00	13	1.69
14	\$20 card + (2) singles	24.00	14	1.71
15	\$20 card + (3) singles	26.00	15	1.73
16	\$20 card + (4) singles	28.00	16	1.75
17	\$20 card + \$10 card	30.00	18	1.76
18	\$20 card + \$10 card	30.00	18	1.67
19	\$20 card + \$10 card + single	32.00	19	1.68
20	\$20 card + \$10 card + (2) singles	34.00	20	1.70
20	(2) \$20 cards	40.00	24	2.00
21	\$20 card + \$10 card + (3) singles	36.00	21	1.71
21	(2) \$20 cards	40.00	24	1.90
22	\$20 card + \$10 card + (4) singles	38.00	22	1.73
22	(2) \$20 cards	40.00	24	1.82
23	(2) \$20 cards	40.00	24	1.74
24	(2) \$20 cards	40.00	24	1.67
25	(2) \$20 cards + single	42.00	25	1.68
26	(2) \$20 cards + (2) singles	44.00	26	1.69
27	(2) \$20 cards + (3) singles	46.00	27	1.70
28	(2) \$20 cards + (4) singles	48.00	28	1.71
29	(2) \$20 cards + \$10 card	50.00	30	1.72
30	(2) \$20 cards + \$10 card	50.00	30	1.67
31	(2) \$20 cards + \$10 card + single	52.00	31	1.68
32	(2) \$20 cards + \$10 card + (2) singles	54.00	32	1.69
33	(2) \$20 cards + \$10 card + (3) singles	56.00	33	1.70
34	(2) \$20 cards + \$10 card + (4) singles	58.00	34	1.71
35	(3) \$20 cards	60.00	36	1.71
36	(3) \$20 cards	60.00	36	1.67
37	(3) \$20 cards + single	62.00	37	1.68
38	(3) \$20 cards + (2) singles	64.00	38	1.68
39	(3) \$20 cards + (3) singles	66.00	39	1.69
40	(3) \$20 cards + (4) singles	68.00	40	1.70
41 and up	30-Day Unlimited	70.00	Unlimited	1.71 or less

Light grey areas indicate irregular zones, at which your flexibility increases by moving up to the next best value zone. Dark grey areas indicate the best MetroCard option when considered from a monthly perspective.

Ideal Purchases for Single Day Riders					
Rides Used Per Day	Recc'd Fare or Combo	Total Cost	Rides Bought	Cost Per Ride Used	
1	Single	2.00	1	2.00	
2	Singles	4.00	2	2.00	
3	Singles	6.00	3	2.00	
4	Fun Pass	7.00	Unlimited	1.75	
5	Fun Pass	7.00	Unlimited	1.40	
6	Fun Pass	7.00	Unlimited	1.17	
7	Fun Pass	7.00	Unlimited	1.00	
8	Fun Pass	7.00	Unlimited	0.88	
9	Fun Pass	7.00	Unlimited	0.78	
10 and up	Fun Pass	7.00	Unlimited	0.70 or less	

Ideal Purchases for Single Week Riders					
Rides Used Per Week	Recc'd Fare or Combo	Total Cost	Rides Bought	Cost Per Ride Used	
1	(1) Single	2.00	1	2.00	
2	(2) Singles	4.00	2	2.00	
3	(3) Singles	6.00	3	2.00	
4	(4) Singles	8.00	4	2.00	
5	\$10 card	10.00	6	2.00	
6	\$10 card	10.00	6	1.67	
7	\$10 card + (1) single	12.00	7	1.71	
8	\$10 card + (2) singles	14.00	8	1.75	
9	\$10 card + (3) singles	16.00	9	1.78	
10	\$10 card + (4) singles	18.00	10	1.80	
11	\$20 card	20.00	12	1.82	
12	\$20 card	20.00	12	1.67	
13	7-Day Unlimited	21.00	Unlimited	1.62	
14	7-Day Unlimited	21.00	Unlimited	1.50	
15	7-Day Unlimited	21.00	Unlimited	1.40	
16	7-Day Unlimited	21.00	Unlimited	1.31	
17	7-Day Unlimited	21.00	Unlimited	1.24	
18	7-Day Unlimited	21.00	Unlimited	1.17	
19	7-Day Unlimited	21.00	Unlimited	1.11	
20	7-Day Unlimited	21.00	Unlimited	1.05	
21	7-Day Unlimited	21.00	Unlimited	1.00	
22	7-Day Unlimited	21.00	Unlimited	0.95	
23	7-Day Unlimited	21.00	Unlimited	0.91	
24	7-Day Unlimited	21.00	Unlimited	0.88	
25	7-Day Unlimited	21.00	Unlimited	0.84	
26	7-Day Unlimited	21.00	Unlimited	0.81	
27	7-Day Unlimited	21.00	Unlimited	0.78	
28 and up	7-Day Unlimited	21.00	Unlimited	0.75 or less	

Light grey areas indicate irregular zones, at which your flexibility increases by moving up to the next best value zone. Dark grey areas indicate the best MetroCard option when considered from a daily or weekly perspective.

Using the following chart, if one takes exactly 10 rides per week (including transfers), no more, no less, then the total annual cost is \$830.41. On a Monday, buy a 30-Day Unlimited MetroCard. The day after it expires, a Wednesday, buy another 30-Day Unlimited MetroCard. The day after that expires, a Friday, use two rides from a \$10 discounted MetroCard. Then repeat infinitely.

1. Monday Purchase of 30-Day Card	2. Wednesday Purchase of 30-Day Card	3. Friday to use \$10 card for two rides
05/05/03	06/04/03	07/04/03
05/12/03	06/11/03	07/11/03
05/19/03	06/18/03	07/18/03
05/26/03	06/25/03	07/25/03
06/02/03	07/02/03	08/01/03
06/09/03	07/09/03	08/08/03
06/16/03	07/16/03	08/15/03
06/23/03	07/23/03	08/22/03
06/30/03	07/30/03	08/29/03
07/07/03	08/06/03	09/05/03
07/14/03	08/13/03	09/12/03
07/21/03	08/20/03	09/19/03
07/28/03	08/27/03	09/26/03
08/04/03	09/03/03	10/03/03
08/11/03	09/10/03	10/10/03
08/18/03	09/17/03	10/17/03
08/25/03	09/24/03	10/24/03
09/01/03	10/01/03	10/31/03
09/08/03	10/08/03	11/07/03
09/15/03	10/15/03	11/14/03
09/22/03	10/22/03	11/21/03
09/29/03	10/29/03	11/28/03
10/06/03	11/05/03	12/05/03
10/13/03	11/12/03	12/12/03
10/20/03	11/19/03	12/19/03
10/27/03	11/26/03	12/26/03
11/03/03	12/03/03	01/02/04
11/10/03	12/10/03	01/09/04
11/17/03	12/17/03	01/16/04
11/24/03	12/24/03	01/23/04
12/01/03	12/31/03	01/30/04
12/08/03	01/07/04	02/06/04
12/15/03	01/14/04	02/13/04
12/22/03	01/21/04	02/20/04
12/29/03	01/28/04	02/27/04
01/05/04	02/04/04	03/05/04
01/12/04	02/11/04	03/12/04
01/19/04	02/18/04	03/19/04
01/26/04	02/25/04	03/26/04
02/02/04	03/03/04	04/02/04
02/09/04	03/10/04	04/09/04
02/16/04	03/17/04	04/16/04
02/23/04	03/24/04	04/23/04
03/01/04	03/31/04	04/30/04
03/08/04	04/07/04	05/07/04
03/15/04	04/14/04	05/14/04
03/22/04	04/21/04	05/21/04
03/29/04	04/28/04	05/28/04
04/05/04	05/05/04	06/04/04
04/12/04	05/12/04	06/11/04
04/19/04	05/19/04	06/18/04
04/26/04	05/26/04	06/25/04
05/03/04	06/02/04	07/02/04