

## Notes on New York City's MetroCard Pricing, 2005

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The MTA has raised its rates again, making it even more of a muddle to figure out which cards or combinations of cards are the cheapest option. I've run the numbers and found that there's a new sweet spot: the point at which it makes sense to buy the 30-Day Unlimited MetroCard is now higher, making it a bargain for fewer riders.

MTA prices (with changed items in bold):

- Single Full-Rate Fare, \$2 (up from \$1.50)
- \$10 MetroCard, pay for 5 rides and get 6
- \$20 MetroCard, pay for 10 rides and get 12
- Express Bus fares, \$4
- Unlimited 1-Day Fun Pass, \$7
- **Unlimited 7-Day MetroCard, \$24 (up from \$20)**
- **7-Day Express Bus Plus \$41**
- **Unlimited 30-Day MetroCard, \$76 (up from \$70)**
- Free MetroCard transfers between buses and subways remain the same.<sup>1</sup>
- 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.

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 but not unlimited \$10 and \$20 cards. Transfers do count as rides.

Now look at the "Ideal Purchases for Yearly Riders" chart. I 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.

Some recommendations:

— **If you use the MTA 45 or more times per month, the 30-Day Unlimited MetroCard is your obvious best choice.** With it you can achieve the smallest cost per-ride anywhere on the system. This applies to nearly all annual riders. If you use the MTA only twice each week day, and do not take it at any other time, then the 30-Day card is not a good deal for you: to get the best value on the card, you'd still need to take 5 additional trips each month.

— **The 30-Day Unlimited MetroCard is no longer the best value for an annual rider who makes exactly 10 rides per week—such as commuters from New Jersey, Connecticut, and Long Island who connect to MTA transport only for work.** They will find the best value in the \$10 and \$20 cards, not in the 30-Day Unlimited MetroCard. If they use the 30-Day Unlimited MetroCard, they will spend \$924.92 per year, up from \$851.90, compared to \$869 for the \$10 and \$20 cards, whose price has not changed. That's \$55.92 saved during the year. However, if saving is your absolute highest priority, you are not interested in the flexibility offered by the unlimited cards, you take exactly 10 rides a week, and you never use the MTA on weekends (such as if you are one of the bridge-and-tunnel riders mentioned above), 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 30-Day Unlimited MetroCard 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 \$94.50 over using the 30-Day MetroCard alone. I've included a chart called "The Exactly-10-Rides-A-Week Super-Sweet Spot" which should assist in using this method. Note that it does not work unless you start it on a Monday.

— **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.

— **If you are in town for a week, the \$24-dollar 7-Day Unlimited MetroCard is probably your best value, even though the price has gone up.** To enter the discount zone on this card, you need only take more than 13 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.

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<sup>1</sup> <http://www.mta.nyc.ny.us/mta/fares/nyc.html>

### Ideal Purchases for Yearly Riders

Average Rides Per				Fun Pass, \$7		Single Rides, \$2		Unlimited 7-Day, \$24			Unlimited 30-Day, \$76			\$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	1251.36	4.80	12.17	924.92	3.55	21.73	434.50	1.67
0.86	6	26	312.84	2555.00	8.17	625.68	2.00	52.14	1251.36	4.00	12.17	924.92	2.96	26.07	521.40	1.67
1.00	7	30	364.98	2555.00	7.00	729.96	2.00	52.14	1251.36	3.43	12.17	924.92	2.53	30.42	608.30	1.67
1.14	8	35	417.12	2555.00	6.13	834.24	2.00	52.14	1251.36	3.00	12.17	924.92	2.22	34.76	695.20	1.67
1.29	9	39	469.26	2555.00	5.44	938.52	2.00	52.14	1251.36	2.67	12.17	924.92	1.97	39.11	782.10	1.67
1.31	9.2	40	479.69	2555.00	5.33	959.38	2.00	52.14	1251.36	2.61	12.17	924.92	1.93	39.97	799.48	1.67
1.35	9.44	41	492.20	2555.00	5.19	984.40	2.00	52.14	1251.36	2.54	12.17	924.92	1.88	41.02	820.34	1.67
1.38	9.66	42	503.67	2555.00	5.07	1007.34	2.00	52.14	1251.36	2.48	12.17	924.92	1.84	41.97	839.45	1.67
1.43	10	43	521.40	2555.00	4.90	1042.80	2.00	52.14	1251.36	2.40	12.17	924.92	1.77	43.45	869.00	1.67
1.71	12	52	625.68	2555.00	4.08	1251.36	2.00	52.14	1251.36	2.00	12.17	924.92	1.48	52.14	1042.80	1.67
2.00	14	61	729.96	2555.00	3.50	1459.92	2.00	52.14	1251.36	1.71	12.17	924.92	1.27	60.83	1216.60	1.67
2.14	15	65	782.10	2555.00	3.27	1564.20	2.00	52.14	1251.36	1.60	12.17	924.92	1.18	65.18	1303.50	1.67
2.86	20	87	1042.80	2555.00	2.45	2085.60	2.00	52.14	1251.36	1.20	12.17	924.92	0.89	86.90	1738.00	1.67
3.00	21	91	1094.94	2555.00	2.33	2189.88	2.00	52.14	1251.36	1.14	12.17	924.92	0.84	91.25	1824.90	1.67
4.00	28	122	1459.92	2555.00	1.75	2919.84	2.00	52.14	1251.36	0.86	12.17	924.92	0.63	121.66	2433.20	1.67
5.00	35	152	1824.90	2555.00	1.40	3649.80	2.00	52.14	1251.36	0.69	12.17	924.92	0.51	152.08	3041.50	1.67
5.71	40	174	2085.60	2555.00	1.23	4171.20	2.00	52.14	1251.36	0.60	12.17	924.92	0.44	173.80	3476.00	1.67
6.00	42	182	2189.88	2555.00	1.17	4379.76	2.00	52.14	1251.36	0.57	12.17	924.92	0.42	182.49	3649.80	1.67
7.00	49	213	2554.86	2555.00	1.00	5109.72	2.00	52.14	1251.36	0.49	12.17	924.92	0.36	212.91	4258.10	1.67
8.00	56	243	2919.84	2555.00	0.88	5839.68	2.00	52.14	1251.36	0.43	12.17	924.92	0.32	243.32	4866.40	1.67
9.00	63	274	3284.82	2555.00	0.78	6569.64	2.00	52.14	1251.36	0.38	12.17	924.92	0.28	273.74	5474.70	1.67
10.00	70	304	3649.80	2555.00	0.70	7299.60	2.00	52.14	1251.36	0.34	12.17	924.92	0.25	304.15	6083.00	1.67

# The Exactly-10- Rides-A-Week Super-Sweet Spot

Using the following chart, if one takes exactly 10 rides per week (including transfers), no more, no less, and does not use the MTA on weekends, 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	Beginning of next cycle: Monday Purchase of 30- Day Card	2. Wednesday Purchase of 30- Day Card	3. Friday to use \$10 card for two rides
02/28/05	03/30/05	04/29/05	05/02/05	06/01/05	07/01/05
03/07/05	04/06/05	05/06/05	05/09/05	06/08/05	07/08/05
03/14/05	04/13/05	05/13/05	05/16/05	06/15/05	07/15/05
03/21/05	04/20/05	05/20/05	05/23/05	06/22/05	07/22/05
03/28/05	04/27/05	05/27/05	05/30/05	06/29/05	07/29/05
04/04/05	05/04/05	06/03/05	06/06/05	07/06/05	08/05/05
04/11/05	05/11/05	06/10/05	06/13/05	07/13/05	08/12/05
04/18/05	05/18/05	06/17/05	06/20/05	07/20/05	08/19/05
04/25/05	05/25/05	06/24/05	06/27/05	07/27/05	08/26/05
05/02/05	06/01/05	07/01/05	07/04/05	08/03/05	09/02/05
05/09/05	06/08/05	07/08/05	07/11/05	08/10/05	09/09/05
05/16/05	06/15/05	07/15/05	07/18/05	08/17/05	09/16/05
05/23/05	06/22/05	07/22/05	07/25/05	08/24/05	09/23/05
05/30/05	06/29/05	07/29/05	08/01/05	08/31/05	09/30/05
06/06/05	07/06/05	08/05/05	08/08/05	09/07/05	10/07/05
06/13/05	07/13/05	08/12/05	08/15/05	09/14/05	10/14/05
06/20/05	07/20/05	08/19/05	08/22/05	09/21/05	10/21/05
06/27/05	07/27/05	08/26/05	08/29/05	09/28/05	10/28/05
07/04/05	08/03/05	09/02/05	09/05/05	10/05/05	11/04/05
07/11/05	08/10/05	09/09/05	09/12/05	10/12/05	11/11/05
07/18/05	08/17/05	09/16/05	09/19/05	10/19/05	11/18/05
07/25/05	08/24/05	09/23/05	09/26/05	10/26/05	11/25/05
08/01/05	08/31/05	09/30/05	10/03/05	11/02/05	12/02/05
08/08/05	09/07/05	10/07/05	10/10/05	11/09/05	12/09/05
08/15/05	09/14/05	10/14/05	10/17/05	11/16/05	12/16/05
08/22/05	09/21/05	10/21/05	10/24/05	11/23/05	12/23/05
08/29/05	09/28/05	10/28/05	10/31/05	11/30/05	12/30/05
09/05/05	10/05/05	11/04/05	11/07/05	12/07/05	01/06/06
09/12/05	10/12/05	11/11/05	11/14/05	12/14/05	01/13/06
09/19/05	10/19/05	11/18/05	11/21/05	12/21/05	01/20/06
09/26/05	10/26/05	11/25/05	11/28/05	12/28/05	01/27/06
10/03/05	11/02/05	12/02/05	12/05/05	01/04/06	02/03/06
10/10/05	11/09/05	12/09/05	12/12/05	01/11/06	02/10/06
10/17/05	11/16/05	12/16/05	12/19/05	01/18/06	02/17/06
10/24/05	11/23/05	12/23/05	12/26/05	01/25/06	02/24/06
10/31/05	11/30/05	12/30/05	01/02/06	02/01/06	03/03/06
11/07/05	12/07/05	01/06/06	01/09/06	02/08/06	03/10/06
11/14/05	12/14/05	01/13/06	01/16/06	02/15/06	03/17/06
11/21/05	12/21/05	01/20/06	01/23/06	02/22/06	03/24/06
11/28/05	12/28/05	01/27/06	01/30/06	03/01/06	03/31/06
12/05/05	01/04/06	02/03/06	02/06/06	03/08/06	04/07/06
12/12/05	01/11/06	02/10/06	02/13/06	03/15/06	04/14/06
12/19/05	01/18/06	02/17/06	02/20/06	03/22/06	04/21/06
12/26/05	01/25/06	02/24/06	02/27/06	03/29/06	04/28/06
01/02/06	02/01/06	03/03/06	03/06/06	04/05/06	05/05/06
01/09/06	02/08/06	03/10/06	03/13/06	04/12/06	05/12/06
01/16/06	02/15/06	03/17/06	03/20/06	04/19/06	05/19/06
01/23/06	02/22/06	03/24/06	03/27/06	04/26/06	05/26/06
01/30/06	03/01/06	03/31/06	04/03/06	05/03/06	06/02/06
02/06/06	03/08/06	04/07/06	04/10/06	05/10/06	06/09/06
02/13/06	03/15/06	04/14/06	04/17/06	05/17/06	06/16/06
02/20/06	03/22/06	04/21/06	04/24/06	05/24/06	06/23/06
02/27/06	03/29/06	04/28/06	05/01/06	05/31/06	06/30/06

Ideal Purchases for Single Month Riders						Cost Per Ride if Using 30- Day Card
Rides Used Per Month	Recc'd Fare or Combo	Total Cost	Rides Bought	Cost Per Ride Used		
1	Single	2.00	1	2.00		76.00
2	(2) Singles	4.00	2	2.00		38.00
3	(3) Singles	6.00	3	2.00		25.33
4	(4) Singles	8.00	4	2.00		19.00
5	\$10 card	10.00	6	2.00		15.20
6	\$10 card	10.00	6	1.67		12.67
7	\$10 card + single	12.00	7	1.71		10.86
8	\$10 card + (2) singles	14.00	8	1.75		9.50
9	\$10 card + (3) singles	16.00	9	1.78		8.44
10	\$10 card + (4) singles	18.00	10	1.80		7.60
10	\$20 card	20.00	12	2.00		7.60
11	\$20 card	20.00	12	1.82		6.91
12	\$20 card	20.00	12	1.67		6.33
13	\$20 card + single	22.00	13	1.69		5.85
14	\$20 card + (2) singles	24.00	14	1.71		5.43
15	\$20 card + (3) singles	26.00	15	1.73		5.07
16	\$20 card + (4) singles	28.00	16	1.75		4.75
17	\$20 card + \$10 card	30.00	18	1.76		4.47
18	\$20 card + \$10 card	30.00	18	1.67		4.22
19	\$20 card + \$10 card + single	32.00	19	1.68		4.00
20	\$20 card + \$10 card + (2) singles	34.00	20	1.70		3.80
20	(2) \$20 cards	40.00	24	2.00		3.80
21	\$20 card + \$10 card + (3) singles	36.00	21	1.71		3.62
21	(2) \$20 cards	40.00	24	1.90		3.62
22	\$20 card + \$10 card + (4) singles	38.00	22	1.73		3.45
22	(2) \$20 cards	40.00	24	1.82		3.45
23	(2) \$20 cards	40.00	24	1.74		3.30
24	(2) \$20 cards	40.00	24	1.67		3.17
25	(2) \$20 cards + single	42.00	25	1.68		3.04
26	(2) \$20 cards + (2) singles	44.00	26	1.69		2.92
27	(2) \$20 cards + (3) singles	46.00	27	1.70		2.81
28	(2) \$20 cards + (4) singles	48.00	28	1.71		2.71
29	(2) \$20 cards + \$10 card	50.00	30	1.72		2.62
30	(2) \$20 cards + \$10 card	50.00	30	1.67		2.53
31	(2) \$20 cards + \$10 card + single	52.00	31	1.68		2.45
32	(2) \$20 cards + \$10 card + (2) singles	54.00	32	1.69		2.38
33	(2) \$20 cards + \$10 card + (3) singles	56.00	33	1.70		2.30
34	(2) \$20 cards + \$10 card + (4) singles	58.00	34	1.71		2.24
35	(3) \$20 cards	60.00	36	1.71		2.17
36	(3) \$20 cards	60.00	36	1.67		2.11
37	(3) \$20 cards + single	62.00	37	1.68		2.05
38	(3) \$20 cards + (2) singles	64.00	38	1.68		2.00
39	(3) \$20 cards + (3) singles	66.00	39	1.69		1.95
40	(3) \$20 cards + (4) singles	68.00	40	1.70		1.90
41	(3) \$20 cards + (1) \$10 card	70.00	41	1.71		1.85
42	(3) \$20 cards + (1) \$10 card	70.00	42	1.67		1.81
43	(3) \$20 cards + (1) \$10 card + (1) single	72.00	43	1.67		1.77
44	(3) \$20 cards + (1) \$10 card + (2) singles	74.00	44	1.68		1.73
<b>45 and up</b>	<b>30-Day Unlimited</b>	<b>76.00</b>	<b>45</b>	<b>1.69</b>		<b>1.69</b>

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	\$20 card + (1) single	22.00	Unlimited	1.69	
14	7-Day Unlimited	24.00	Unlimited	1.71	
15	7-Day Unlimited	24.00	Unlimited	1.60	
16	7-Day Unlimited	24.00	Unlimited	1.50	
17	7-Day Unlimited	24.00	Unlimited	1.41	
18	7-Day Unlimited	24.00	Unlimited	1.33	
19	7-Day Unlimited	24.00	Unlimited	1.26	
20	7-Day Unlimited	24.00	Unlimited	1.20	
21	7-Day Unlimited	24.00	Unlimited	1.14	
22	7-Day Unlimited	24.00	Unlimited	1.09	
23	7-Day Unlimited	24.00	Unlimited	1.04	
24	7-Day Unlimited	24.00	Unlimited	1.00	
25	7-Day Unlimited	24.00	Unlimited	0.96	
26	7-Day Unlimited	24.00	Unlimited	0.92	
27	7-Day Unlimited	24.00	Unlimited	0.89	
28 and up	7-Day Unlimited	24.00	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.