Boston Transit Advocates Say Going Cashless Could Leave Some Riders Behind

BY RACHEL DOVEY | NOVEMBER 28, 2017

The MBTA’s new cashless system, due in 2020, will facilitate all-door boarding and speed up the fare collection process. But — as often the case when transit systems go digital — it could also make the buses less accessible to elderly and low-income riders, as well as those without traditional bank accounts.

The new system would be a “one-stop payment tool that would unlock virtually all forms of public and private transportation in Massachusetts,” the Boston Globe reported in September. Similar efforts are underway in Chicago, Portland, Los Angeles, Seattle and Detroit.

But the Globe reports that there is growing concern about how the new system will serve some of its most vulnerable riders. The agency plans to make vending machines available at bus and outdoor trolley stops so that riders can use cash to load rides onto cards they will carry, much like the system’s current CharlieCard set up. But many of the lines with a large percentage of cash-paying customers have several dozen stops, and the MBTA won’t be able to place vending machines at all of them.

Around 7 percent of the agency’s bus and trolley riders pay with cash, many of them low-income or immigrants who don’t have bank accounts or credit cards. David Block-Schachter, MBTA’s chief technology officer, told the Globe that the authority plans to ensure that vending machines are installed...
at key bus stops. It will also make CharlieCards available for both purchase and loading through “a greatly expanded retail network” including big-box chains, bodegas and barbershops.

“This is about removing cash from on board vehicles, not removing cash from the system as a whole,” he said.

Spreading out those vendors strategically could be key, Carolyn Villers, executive director of the Massachusetts Senior Action Council, told the paper. “People at the end or start of bus lines might have more access to vendors, retailers, or the machines, but a bus system travels a lot of ground that people wouldn’t have access,” she says.