



MARCH 2025



FREE TO MOVE:

*The Role of Zero-Fare Transit
in Advancing Health and
Justice in Richmond*



WRITTEN BY:

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FARE FIGHT FOR THE FUTURE

HOW ZERO-FARE TRANSIT TRANSFORMED RICHMOND'S BUS SYSTEM

For the past five years, bus riders across the Richmond region haven't had to dig for exact change—no more scrounging up \$1.50 fares or \$1.75 transfers just to make it to work, school, or the doctor's office. Since that time, we've witnessed historic moments: **GRTC now boasts the highest ridership levels of any transit agency in Virginia, consistently providing over 1.2 million rides per month.** This record-setting ridership, alongside bold system expansions and a renewed focus on frequent, reliable service, highlights the critical role that zero fare has played in making public transit more accessible than ever.



BUILT ON INEQUALITY, STILL LEAVING COMMUNITIES BEHIND

Richmond is once again at an inflection point, much like in 1904. The region can choose to invest in public transit as a tool for economic growth and shared prosperity, or it can continue policies that deepen inequality and restrict opportunity. While Richmond's early streetcar system was initially designed for broad access, segregation laws and redlining quickly turned it into a tool for racial and economic exclusion—keeping Black and low-income communities disconnected from opportunity. Today, despite some progress, those same communities still navigate a transit system that was never built with them in mind. The question now is whether we will correct these past injustices or repeat them.

PROGRESS OR A RETURN TO THE PAST?

Five years of zero-fare service has proven what's possible when we center access instead of exclusion. The question now is: will we keep moving forward, or will we let history repeat itself?

PANDEMIC CHANGED EVERYTHING

GRTC COVID-19 OUR SAFETY EFFORTS



- DAILY DISINFECTING
- ZERO FARE
- OPEN WINDOWS
- FACE MASKS
- SOCIAL DISTANCING
- SANITIZER

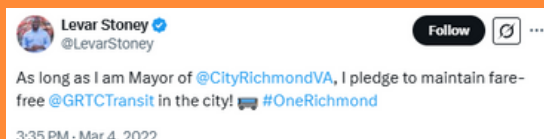
FROM CRISIS TO OPPORTUNITY

When COVID-19 flipped the world upside down, transit agencies everywhere scrambled to keep riders safe — and one of the fastest fixes was to ditch fares entirely. Richmond's buses followed suit on March 19, 2020, making rides free to reduce contact between drivers and passengers and to offer some relief to residents whose paychecks had vanished overnight.

FROM TEMPORARY FIX TO BOLD NEW VISION

But what started as a public health necessity quickly revealed something bigger: zero-fare transit didn't just make buses safer — it made them fairer. By December 2021, the idea had enough momentum that GRTC landed an \$8 million state grant to study how to make zero-fare permanent. The catch? The grant required local buy-in, with the City of Richmond and Virginia Commonwealth University each pledging matching funds. Not all pledges lived up to the promise.

PROMISES AT THE PODIUM, BUT WHERE'S THE MONEY?



Fast forward to the 2023 budget planning cycle—a critical time for setting the city's financial priorities. In February, Mayor Levar Stoney stood at the podium and boldly declared, “As long as I’m your mayor, riding the bus will be free.” But when his actual budget proposal was released in March—just four months before the new fiscal year began in July—there was no dedicated \$1 million for zero fare in sight. This left GRTC scrambling to adjust to a major funding gap with little time to find alternatives, despite having counted on the Mayor’s initial promise.

GRTC'S WARNING: FREE ISN'T FREE FOREVER

GRTC warned that dipping into cash reserves to cover zero-fare would be a short-sighted move, jeopardizing the delicate web of funders—including the state, VCU, and (theoretically) the city—that were keeping the program afloat. Despite these concerns, the GRTC ultimately agreed to cover the funding gap, preventing an abrupt end to zero-fare but reinforcing the urgent need for a stable, long-term funding solution. Zero-fare isn't a piggy bank you can shake loose change out of forever; it requires committed investment to remain viable.






A LIFELINE FOR LOW-INCOME RIDERS

The stakes are high because the numbers don't lie: more than half of GRTC riders make less than \$25,000 a year, and for them, free buses aren't a perk — they're a lifeline. In 2019, fares brought in \$5.3 million. GRTC has kept buses fare-free thanks to a mix of federal COVID relief dollars, state grants, and creative budgeting, but those pandemic-era dollars are running out. To keep zero-fare alive, GRTC needs to cobble together \$6.8 million a year — a tall order without all partners pulling their weight.

THE UNCERTAIN FUTURE OF ZERO-FARE TRANSIT

So where does that leave us? GRTC says burning through reserves is a short-sighted gamble. Everyone agrees zero-fare is a good thing — but whether it stays a reality will depend on more than just Richmond's budget decisions.

WHO SHOULD FUND ZERO-FARE?



The future of zero-fare transit isn't just on the city's shoulders — it's a shared responsibility. Henrico County and Chesterfield County, both of which currently benefit from fare-free service, need to invest in keeping it that way. Universities and colleges, where students, faculty, and staff rely on the bus to get to class, work, and internships, must also offer financial support. Health care systems, whose patients and essential workers depend on barrier-free transportation should also step up. And companies that count on transit to deliver their workforce on time must recognize that a

thriving, accessible public transportation system benefits everyone — including their bottom line.

THE COST OF LOSING ZERO-FARE TRANSIT

Because at the end of the day, the question isn't just whether the Richmond region can afford zero-fare transit. It's whether our entire region can afford to lose it. In the next section, we'll dive into how we got here — tracing generations of redlining and segregationist policies that intentionally disconnected Black communities and low-income neighborhoods from dependable public transportation, and how those barriers still shape our region today. If we truly want to build a future where transit works for everyone, it's going to take more than one city — it's going to take all of us.



STREETCARS TO ZERO-FARE: THE FIGHT FOR TRANSIT JUSTICE

STREETCARS AS A SYMBOL OF OPPORTUNITY

In the early 20th century, Richmond's streetcars were more than just a mode of transportation—they represented opportunity, independence, and progress for working-class residents. When the electric streetcar system launched in 1888, it allowed people, regardless of race or class, to move freely across the city, expanding access to jobs, education, and social connections. For Black Richmonders, public transit was essential, reducing physical burdens and enabling participation in civic life.

THE DEVASTATING IMPACT OF SEGREGATION

However, in 1904, Virginia Passenger and Power (VPP) chose to segregate Richmond's streetcars, prioritizing racial hierarchy over equitable access. Black riders were forced

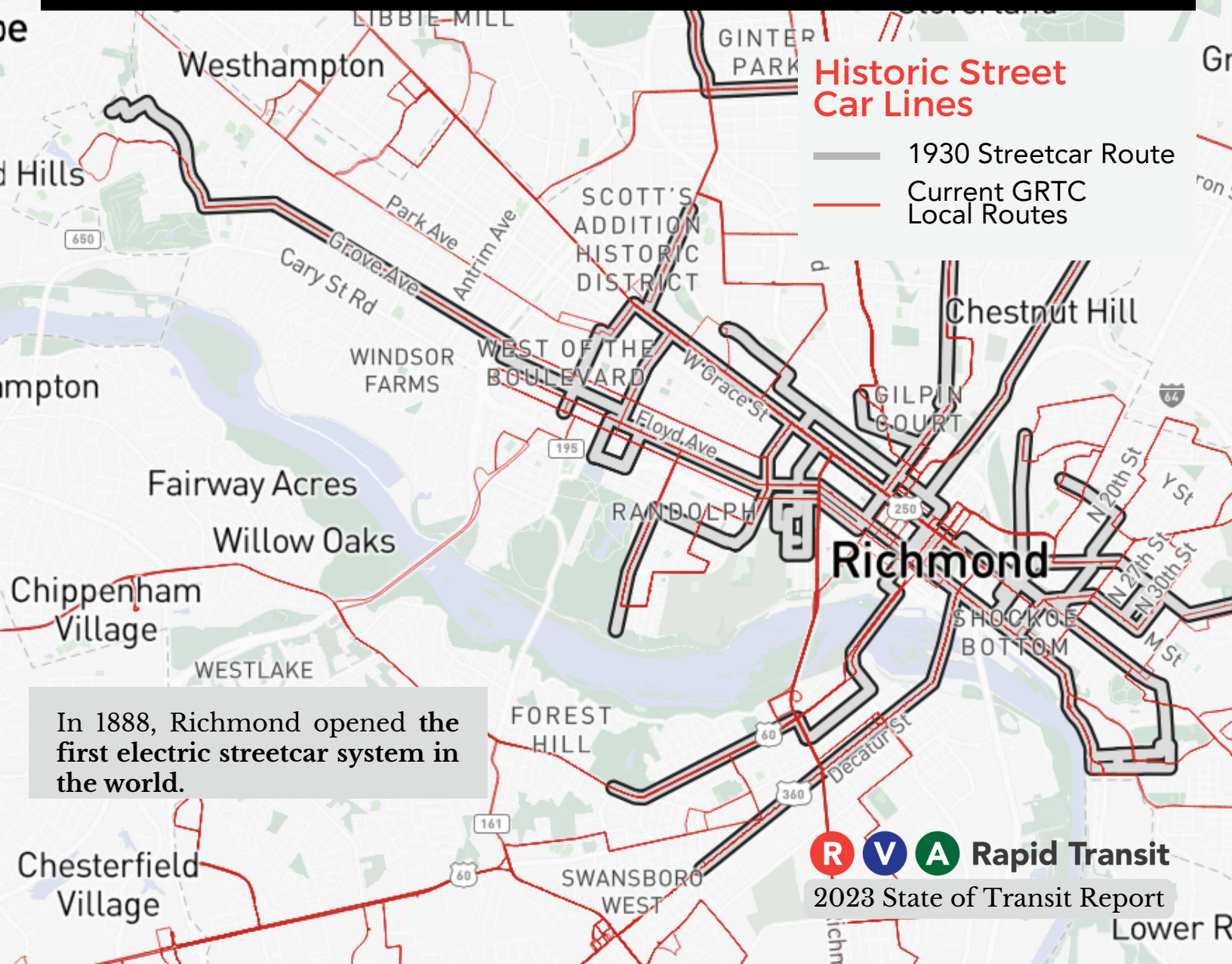
into second-class status—not only subjected to the indignity of racial separation but also to unreliable and unpredictable service. Under the new rules, conductors had the unchecked power to reshuffle seating arrangements at will, turning every ride into a game of “musical chairs” that could leave Black passengers stranded. This arbitrary enforcement made public transit unreliable for Black riders, threatening their ability to get to work, school, or essential services. In response, many Black Richmonders boycotted the streetcars, recognizing that access to mobility was directly tied to dignity, economic stability, and civil rights.



A SIMILAR CROSSROADS TODAY

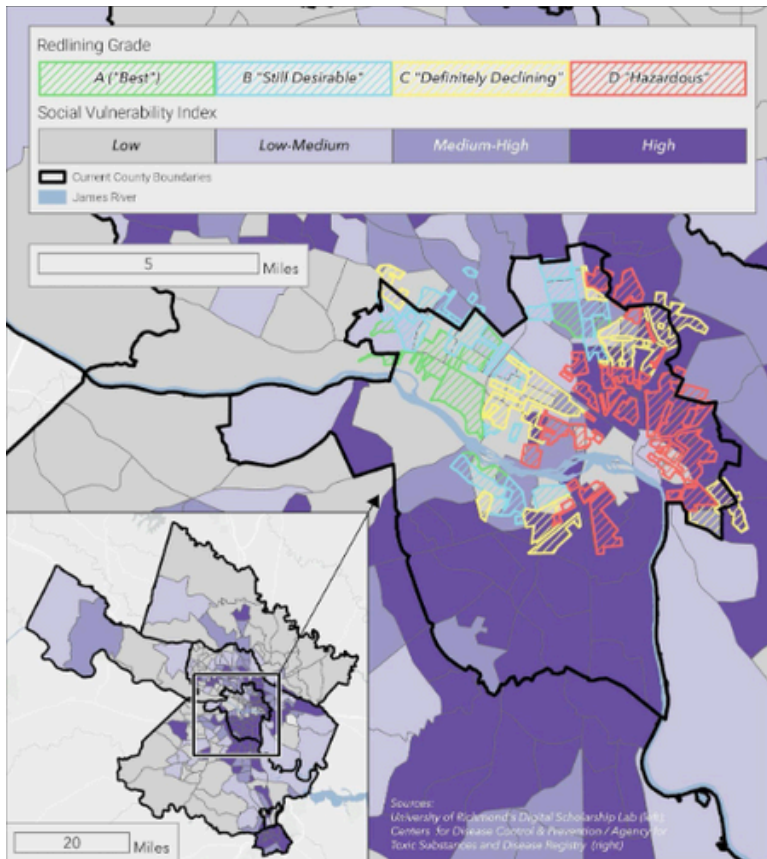
Today, Richmond faces a parallel choice. Zero-fare transit is a proven benefit that has expanded mobility and economic opportunity for thousands of riders, particularly Black Richmonders, who make up 70% of GRTC's ridership. Just as VPP had a choice in 1904—to sustain mobility for all or limit it through segregation—Virginia now has the choice to sustain and expand zero-fare transit or allow the region to slide backward into deepened inequities.

Zero-fare transit isn't just about affordability—it directly challenges the lingering effects of segregation by ensuring everyone, regardless of race or income, has equal access to transportation. Many of today's riders are essential workers, students, and seniors who depend on GRTC to access daily necessities. Choosing to fund zero-fare transit is choosing to build a more just and equitable future.



REDLINING, SOCIAL VULNERABILITY, AND +HEALTH ACCESS

Figure 1.



HISTORICAL IMPACT ON RICHMOND'S NEIGHBORHOODS

Michelle Quach, a geography senior at the University of Richmond, recently completed her Capstone Project in collaboration with RVA Rapid Transit, examining the long-lasting impacts of redlining on social vulnerability and healthcare access in Richmond, Virginia. Her research highlights how historical policies of housing discrimination continue to shape transportation infrastructure and health access today.

REDLINING AND SOCIAL VULNERABILITY

Redlining, a discriminatory practice dating back to the 1930s, systematically graded neighborhoods based on perceived investment risk. “A” grade neighborhoods were deemed most desirable, while “D” grade neighborhoods—often home to Black and low-income residents—were labeled hazardous, leading to decades of disinvestment. According to Quach’s analysis (Figure 1), the neighborhoods historically given a “D” grade closely align with areas of high social vulnerability today, while “A” grade neighborhoods correspond with low social vulnerability areas.

Social vulnerability, as previously defined by the CDC’s Social Vulnerability Index (SVI) before the Trump Administration removed key data, measures a community’s ability to prepare for, respond to, and recover from external stresses like natural disasters, economic downturns, and public health crises. The alignment between historically redlined areas and present-day high social vulnerability underscores how systemic inequities persist across generations, limiting opportunities for communities that have long faced structural barriers.

PUBLIC TRANSPORTATION AND VULNERABLE COMMUNITIES

Table 1

Quach’s research also revealed how public transit access correlates with social vulnerability.

According to her findings (Table 1), 50.43% of GRTC bus stops are located in

SOCIAL VULNERABILITY INDEX	NUMBER OF BUS STOPS (PERCENT OF TOTAL NUMBER OF BUS STOPS)	NUMBER OF BUS STOPS PER SQUARE MILE	NUMBER OF BUS STOPS PER CAPITA
Low	251 (15.30%)	0.24	0.00066
Low-Medium	280 (17.07%)	0.31	0.00099
Medium-Low	276 (16.83%)	0.34	0.00109
High	827 (50.43%)	2.14	0.00237

high social vulnerability areas, compared to only 15.30% in low social vulnerability areas. This suggests that despite systemic disinvestment in these neighborhoods, public transit has remained a critical resource for residents to access jobs, education, and healthcare. However, increased reliance on public transportation often highlights a lack of personal vehicle ownership, further exacerbating vulnerability in these communities.

DISPARITIES IN HEALTHCARE ACCESS

Table 2

Access to healthcare also varies significantly by social vulnerability.

Quach’s study found that while

	Low	Low-Medium	Medium-High	High
Hospitals	9	7	5	15
Urgent Care Centers	9	10	7	9
Free, Low-Cost Health Centers	1	5	3	8
Federally Qualified Health Center	2	0	4	13

41.7% of hospitals and 68.4% of federally qualified health centers are located in high social vulnerability areas, these facilities may still be difficult for residents to reach due to transportation barriers or limited service hours. Additionally, most urgent care centers, which often provide more immediate care, are not evenly distributed, with only 25.7% located in high social vulnerability areas (Table 2). This distribution forces many residents to rely on costly emergency care instead of consistent, preventive healthcare.

Zero-Fare Transit: Bridging Gaps in Healthcare

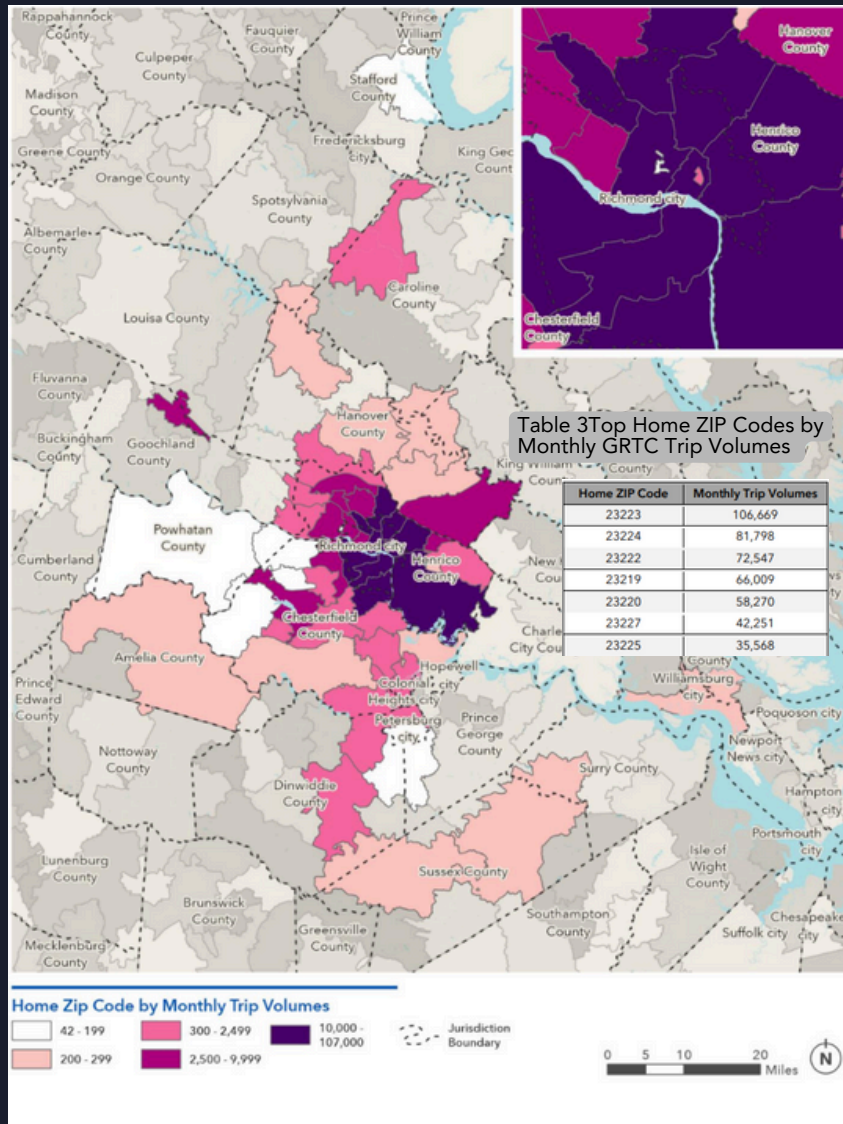
All of this information highlights the vital role of zero-fare public transportation in improving healthcare access and addressing systemic inequities. This underscores the importance of maintaining accessible transit, particularly for residents in high social vulnerability areas. Additionally, her findings reveal how the legacy of redlining continues to shape disparities in healthcare access and transportation. By prioritizing equitable public transit policies, Richmond can help mitigate these longstanding inequities and ensure mobility for all.



BUS RIDER DEMOGRAPHICS

GRTC'S 2023 ORIGIN-DISTINATION SURVEY

Figure 2



TRANSIT DEPENDENCY AND THE CASE FOR ZERO-FARE MOBILITY

Figure 2 illustrates where GRTC riders live, mapped by ZIP code and their monthly trip volumes. Among the 101 ZIP codes recorded, 59 were within Virginia and included in this analysis. The remaining 42 ZIP codes, representing nearly 8% of total trips, suggest that **GRTC also serves a broader regional demand beyond state lines.**

Table 3 highlights the ZIP codes with the highest ridership. The data confirms that transit dependency is concentrated in specific areas, with ZIP code 23223—encompassing the East End, Oakwood, and Church Hill—leading with approximately 107,000 monthly trips. Meanwhile, ZIP code 23120, covering parts of Chesterfield and Powhatan Counties, recorded only 42

monthly trips. Notably, ZIP codes 23298 and 23284, both located downtown, showed lower trip counts, likely due to their small geographic areas and lower residential density.

A key finding is that while half of the analyzed ZIP codes had fewer than 13,300 monthly trips, the median trip count was only 878. This stark contrast indicates that a handful of ZIP codes generate a disproportionate share of total GRTC ridership. These high-ridership areas correspond with historically disinvested communities, where access to affordable and reliable transit is essential.

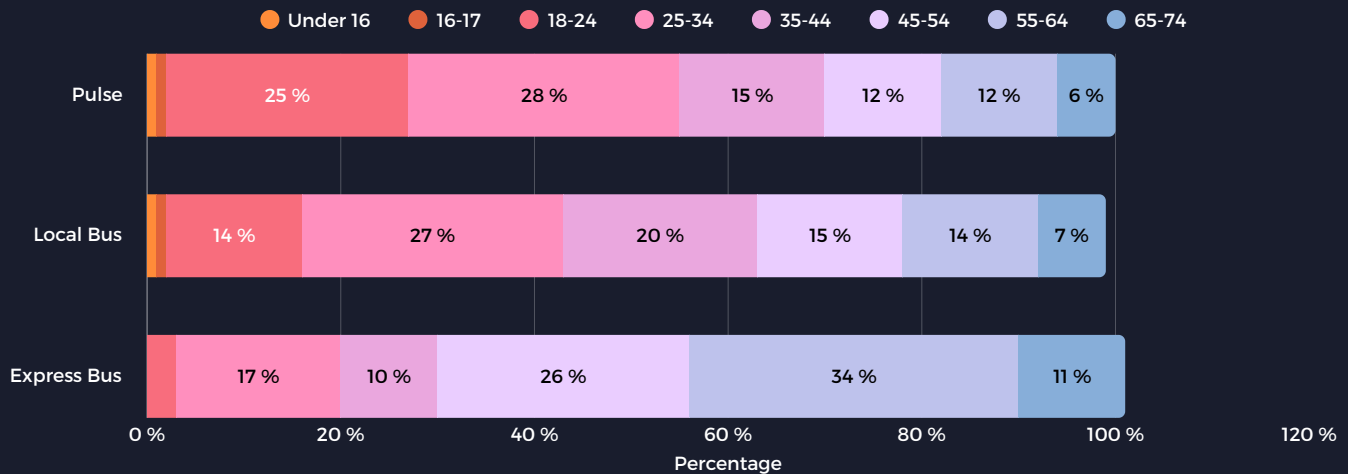
These findings reinforce the urgency of maintaining zero-fare transit. The areas with the highest ridership—predominantly lower-income and historically marginalized neighborhoods—rely on GRTC as a lifeline. A return to fare collection would disproportionately impact these communities, limiting access to jobs, healthcare, and education. The data in Free to Move makes it clear: Zero-fare transit is not just beneficial—it's necessary to ensure mobility and economic opportunity for Richmond's most transit-dependent residents.



BUS RIDER DEMOGRAPHICS

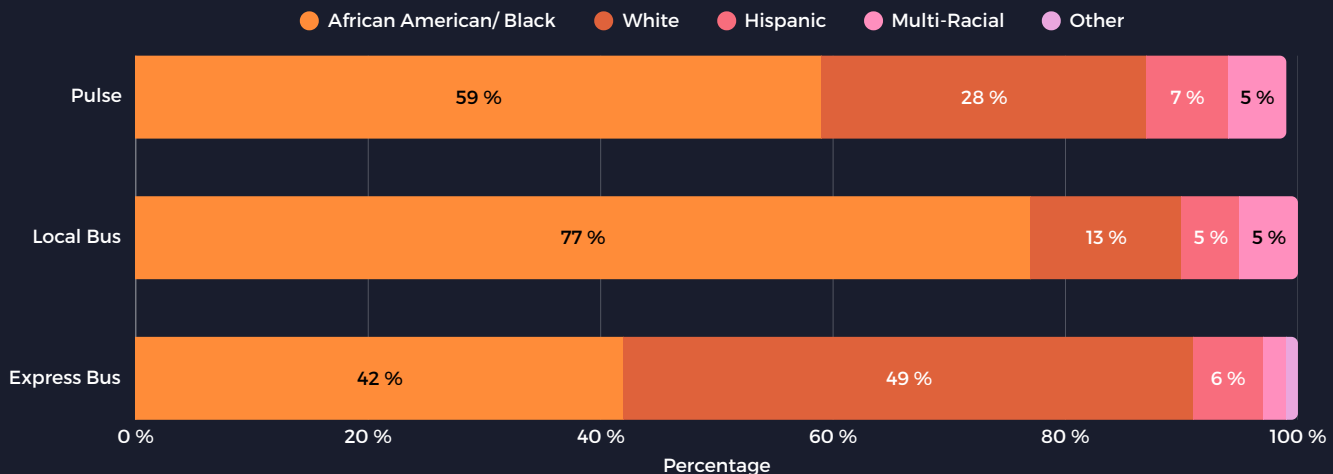
GRTC'S 2023 ORIGIN-DISTINATION SURVEY

AGE



RIDER RACE AND ETHNICITY BY MODE

The racial and ethnic breakdown of transit modes in Richmond highlights longstanding inequities in public transportation access and usage. Express bus services, which cater to higher-income, often suburban commuters, had the highest percentage of white riders (49%), while local bus routes—relied on by those with fewer transportation options—served a predominantly Black demographic (77%). Pulse BRT showed a more balanced mix but still reflected disparities. These figures reinforce the case for zero-fare transit as a tool for transit justice, ensuring that the riders most dependent on public transportation—who are disproportionately people of color—can move freely without financial barriers. Restoring fares would only deepen these racial and economic divides, making public transit less equitable in a city already shaped by a history of transportation injustice.

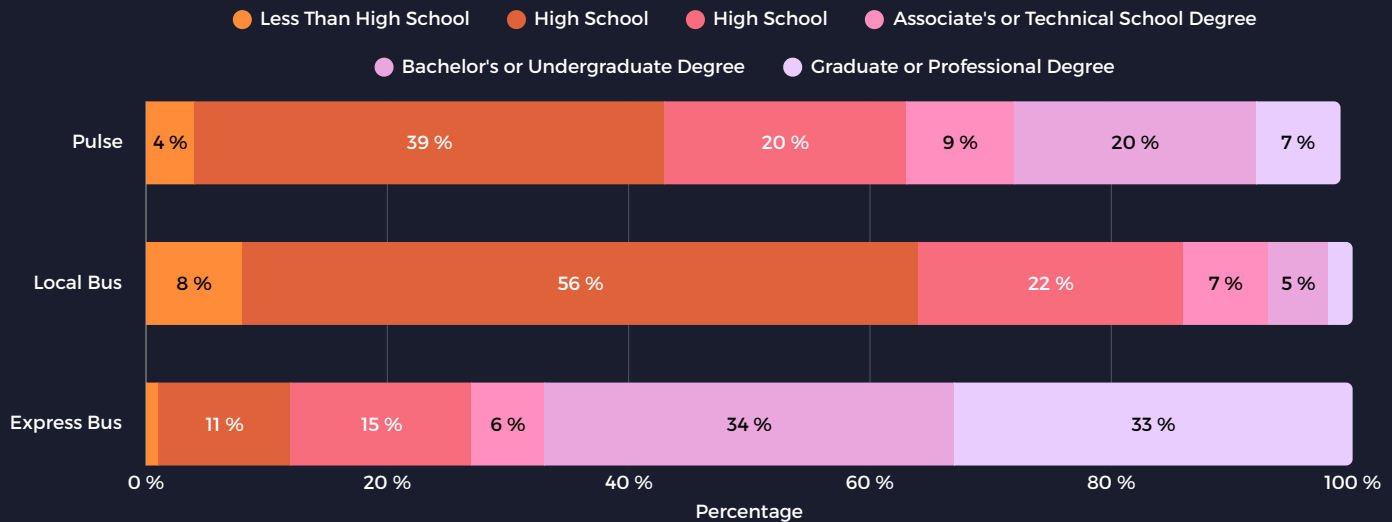




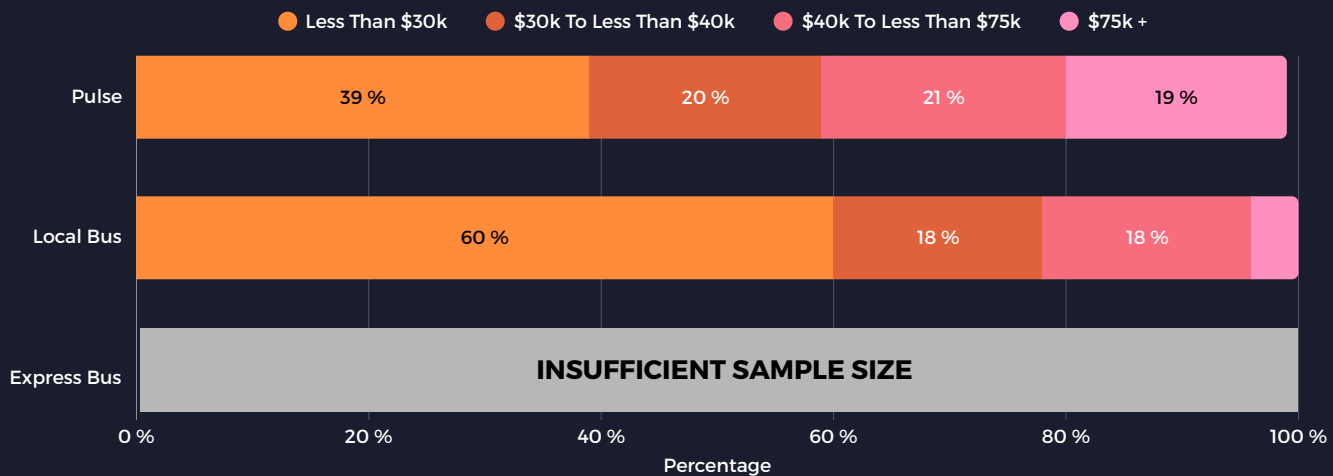
BUS RIDER DEMOGRAPHICS

GRTC'S 2023 ORIGIN-DISTINATION SURVEY

RIDER EDUCATION BY MODE



HOUSEHOLD INCOME BY MODE



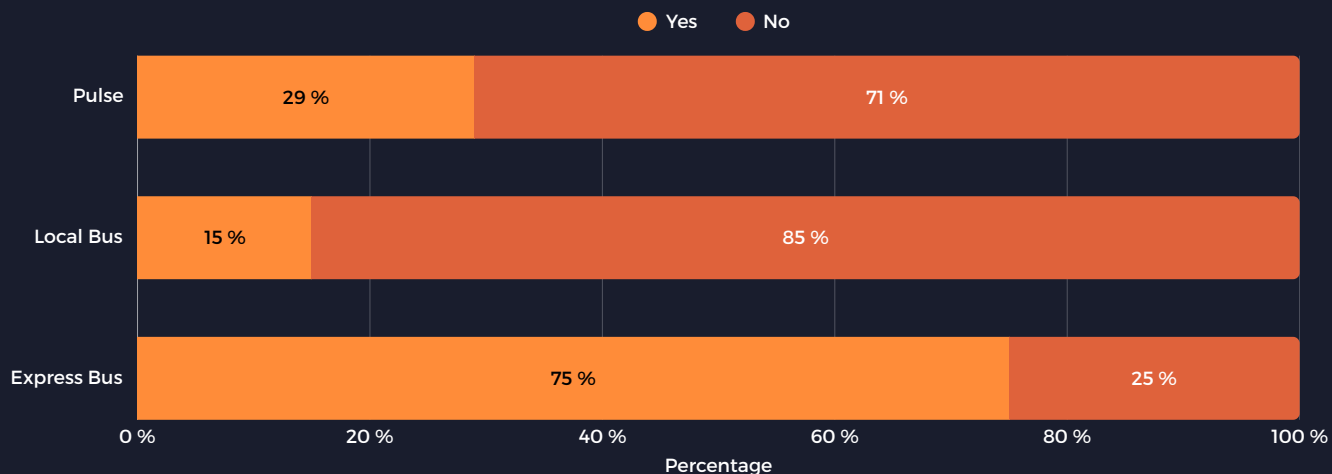
The data above highlights stark economic and educational disparities across Richmond's transit modes, reinforcing the importance of zero-fare transit. Pulse riders had significantly higher household incomes, with over 19% earning more than \$75,000, compared to just 4% of local bus riders. Meanwhile, 60% of local bus riders earned less than \$30,000, further emphasizing that those most reliant on transit are also the most financially vulnerable. Educational attainment followed a similar pattern—express bus riders were the most highly educated, with 67% holding a bachelor's or graduate degree, whereas 56% of local bus riders had a high school diploma or GED. These disparities reflect systemic barriers to economic mobility and underscore the necessity of zero-fare transit, ensuring that those with the greatest need can access opportunities without financial hardship.



BUS RIDER DEMOGRAPHICS

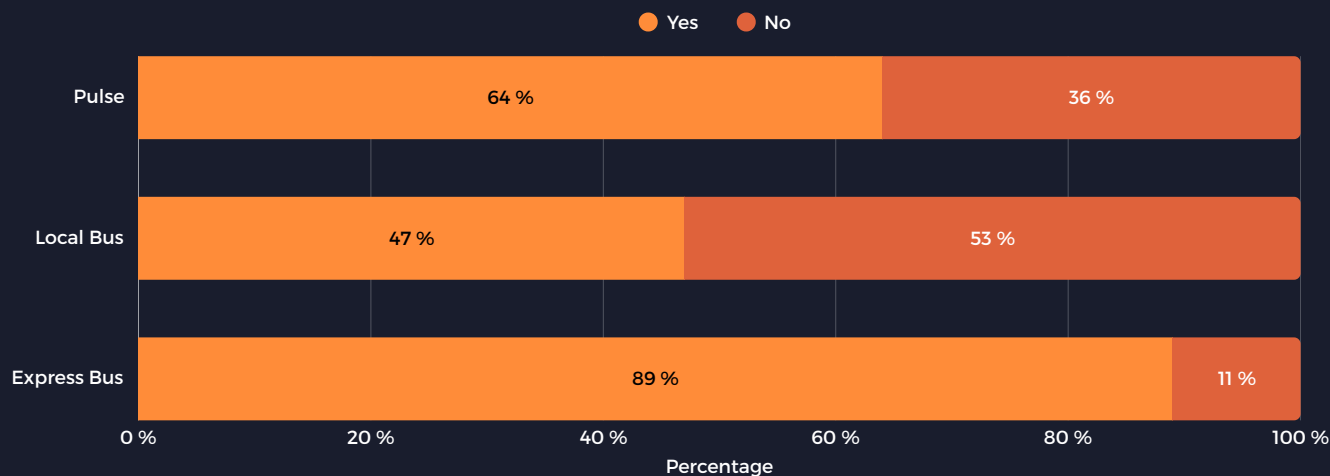
GRTC'S 2023 ORIGIN-DISTINATION SURVEY

ACCESS TO A CAR OR MOTORCYCLE



Zero-fare transit is essential for those who rely on public transportation out of necessity rather than choice. The data shows that 85% of local bus riders lack access to a personal vehicle, and 53% do not have a driver's license, meaning they have limited alternatives for travel. In contrast, express bus users—who often have the option to drive—are far less dependent on transit, with 75% having vehicle access and 89% holding a driver's license. By eliminating fare barriers, zero-fare transit ensures that those who need public transportation the most can continue to access jobs, healthcare, and daily necessities without financial strain, supporting mobility for those with the fewest transportation options.

DRIVER'S LICENSE POSSESSION

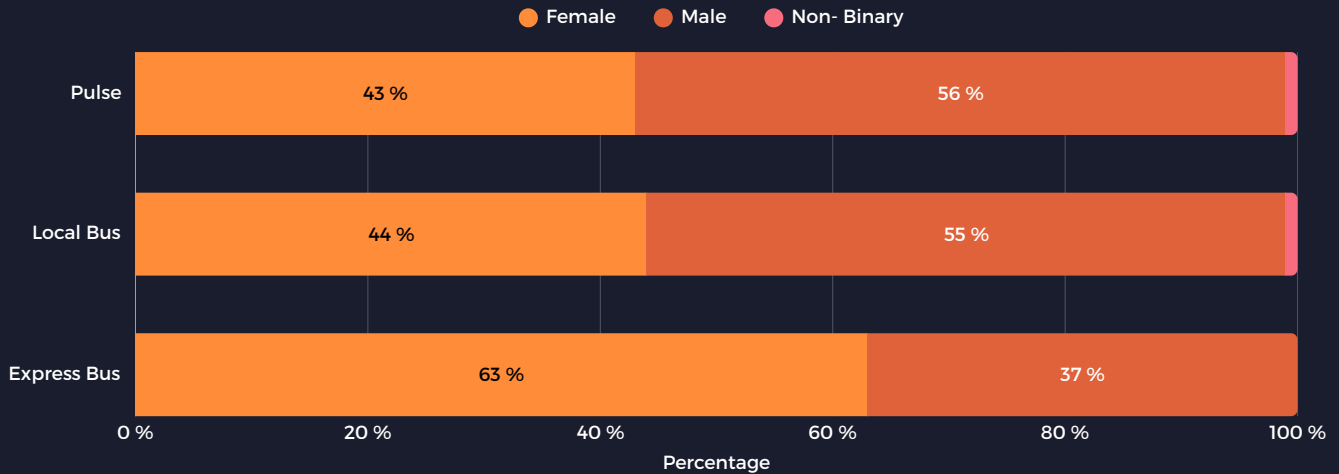




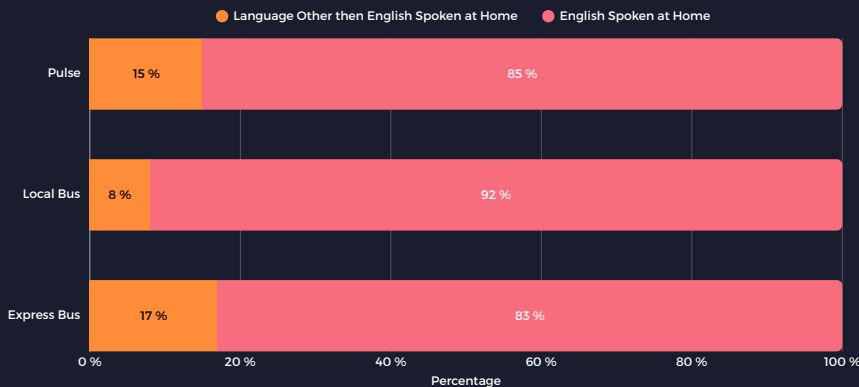
BUS RIDER DEMOGRAPHICS

GRTC'S 2023 ORIGIN-DISTINATION SURVEY

RIDER GENDER BY MODE

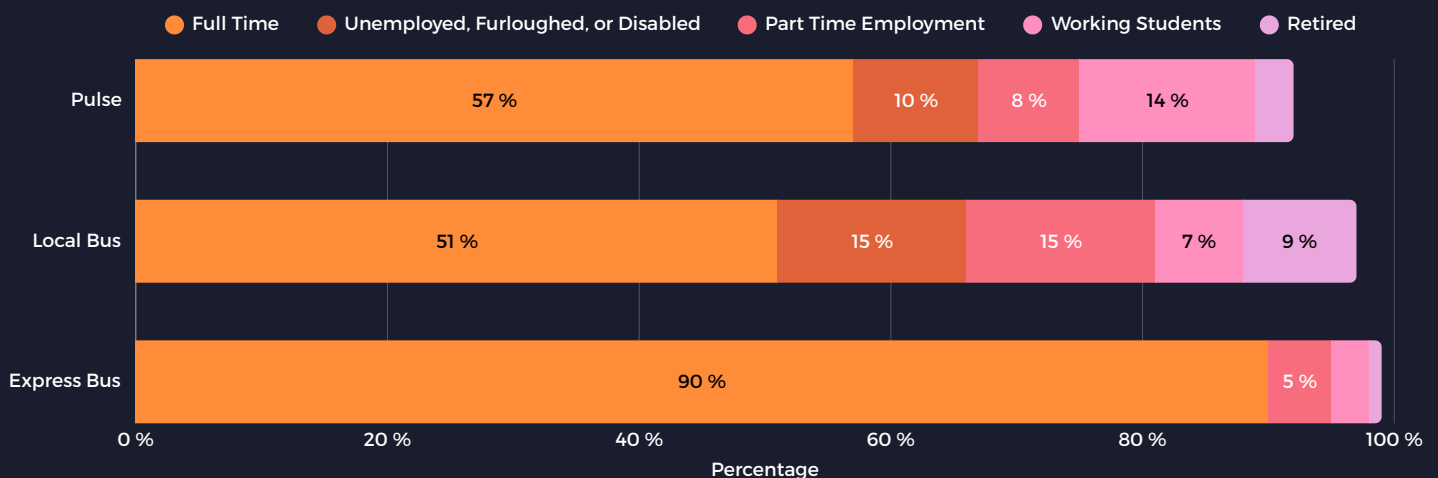


LANGUAGE OTHER THAN ENGLISH SPOKEN AT HOME BY MODE



Language	Pulse ³	Local Bus ³	Express Bus
Spanish (Including All Dialects)	47.7%	66.5%	Insufficient Sample Size
French (Including All Dialects)	8.4%	9.1%	
Arabic	9.2%	4.9%	
Russian	10.8%	3.6%	
Chinese (Including Mandarin)	4.1%	1.8%	
German	4.8%	1.1%	
Vietnamese	4.0%	1.3%	
Hindi	1.0%	1.0%	
Other	9.8%	10.5%	

EMPLOYMENT STATUS

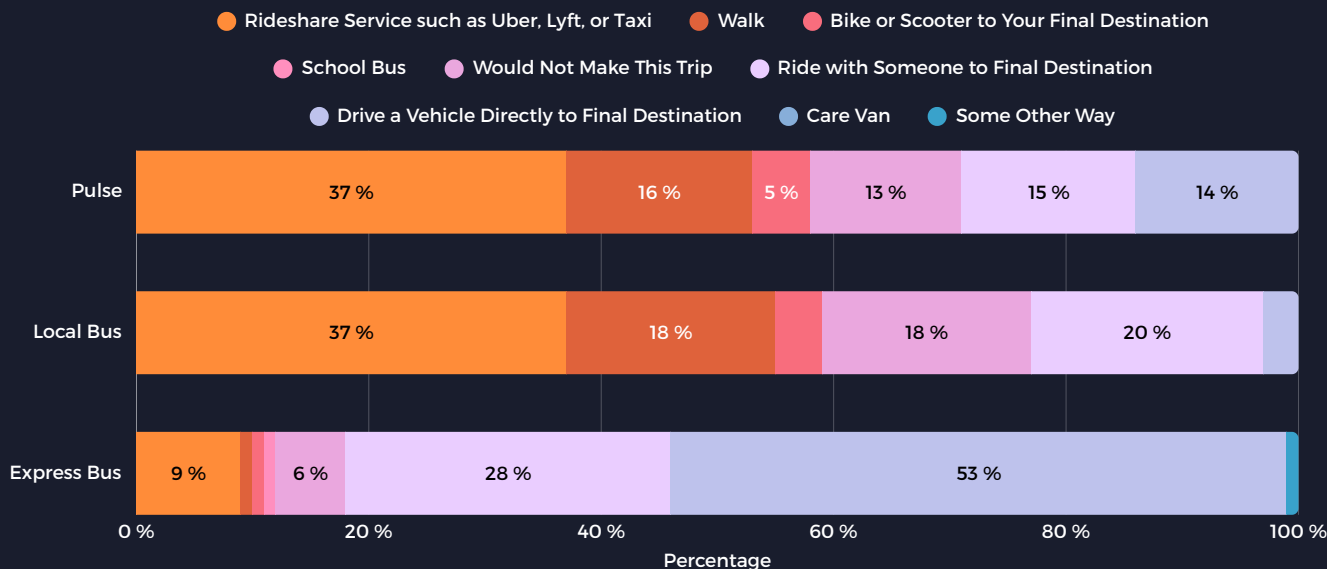




BUS RIDER DEMOGRAPHICS

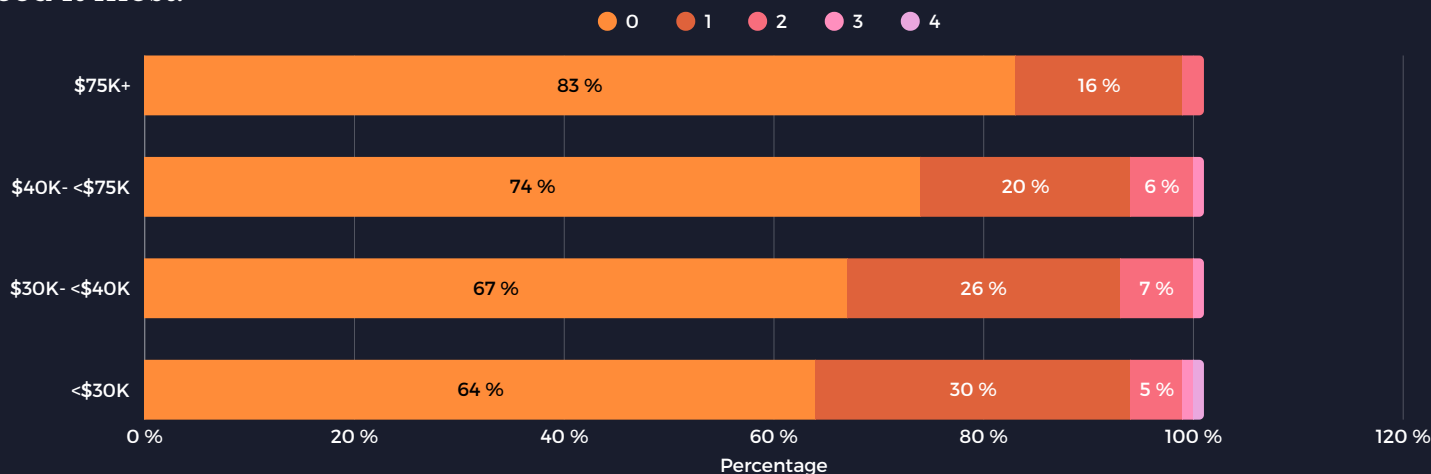
GRTC'S 2023 ORIGIN-DISTINATION SURVEY

ALTERNATIVE MODES IF GRTC WAS NOT AN OPTION



TRANSFER FREQUENCY BY INCOME BRACKET

The data below on transfer frequency by rider income reveals a clear inverse correlation—lower-income riders transfer more frequently than higher-income riders. Those earning below \$30,000 annually exhibited the highest transfer rates, while transfer frequency declined as income increased. Notably, 83% of riders earning \$75,000+ made no transfers, compared to only 64% of those earning under \$30,000. This disparity underscores the necessity of zero-fare transit, as lower-income riders—who rely most on transfers—face greater financial burdens when fares are reinstated. Maintaining zero-fare ensures equitable access to transportation, reducing economic barriers and enabling mobility for those who need it most.



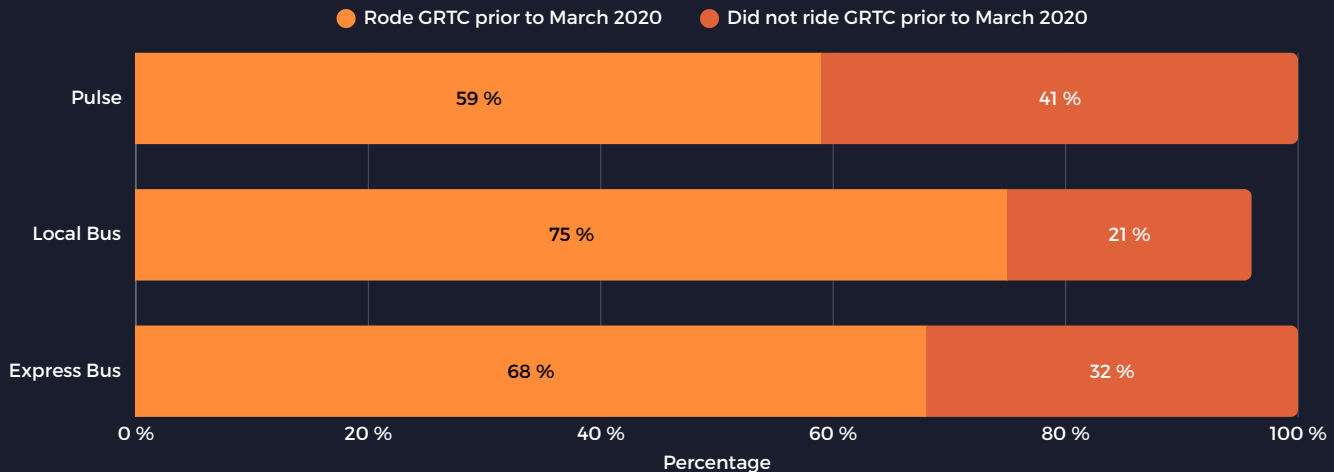


BUS RIDER DEMOGRAPHICS

GRTC'S 2023 ORIGIN-DISTINATION SURVEY

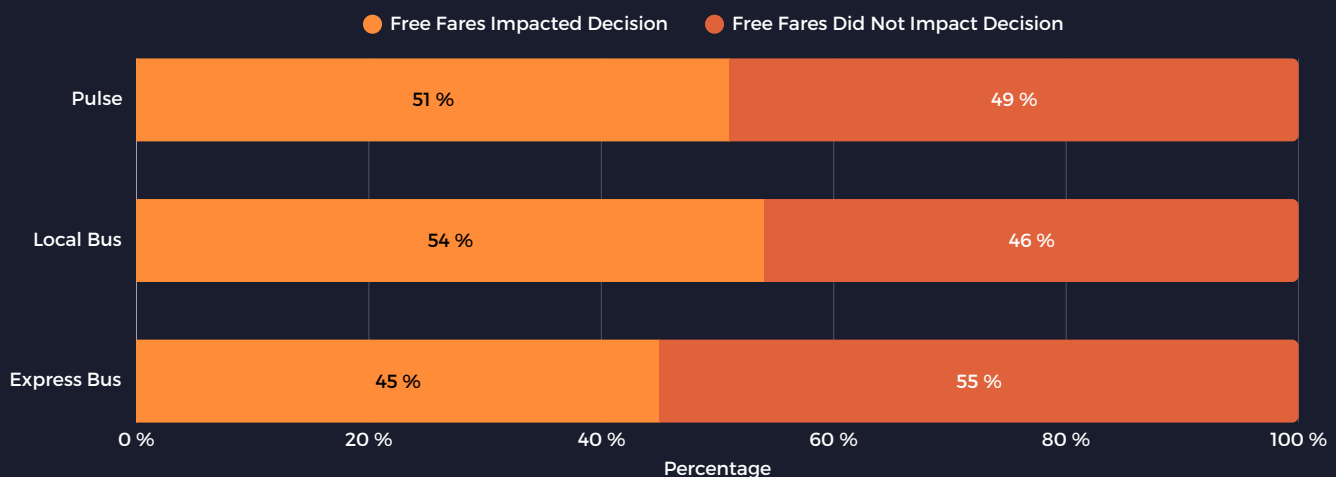


PRIOR GRTC USAGE BEFORE MARCH 2020 FREE FARES IMPLEMENTATION



The data highlights the significant impact of GRTC's zero-fare policy in attracting new riders, particularly among local bus users, who rely on transit the most. Before fare-free service, 75% of local bus riders were already using GRTC, compared to 68% of express bus riders and 59% of Pulse riders. The policy played a key role in bringing in new riders across all modes, with about half citing free fares as their reason for starting to ride. Local bus riders were the most influenced, with 54% attributing their decision to zero-fare transit, underscoring its role in expanding access and increasing ridership.

IMPACT OF FREE FARES ON DECISION TO START USING GRTC (NEW RIDERS)



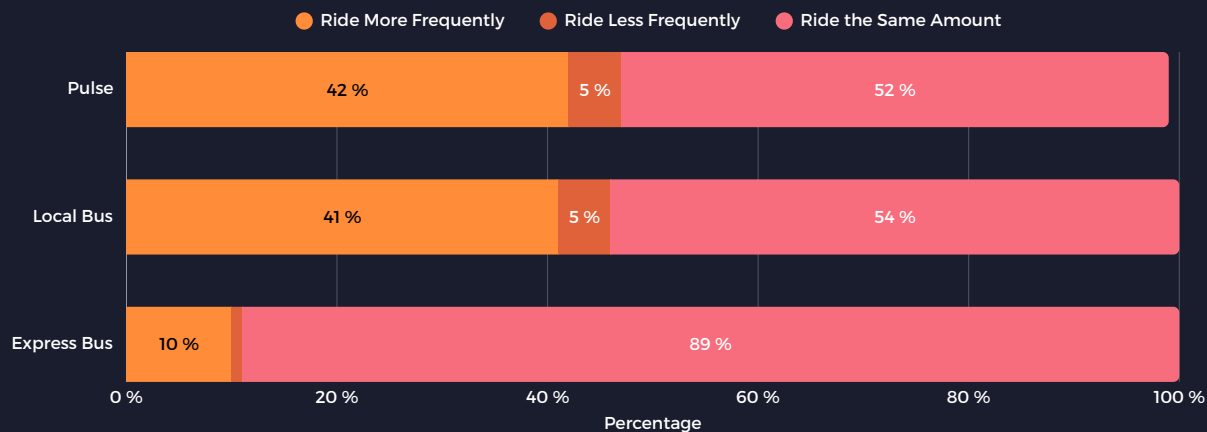


BUS RIDER DEMOGRAPHICS



GRTC'S 2023 ORIGIN-DISTINATION SURVEY

IMPACT OF FREE FARES ON FREQUENCY OF RIDING GRTC (AMONG PREVIOUS RIDERS)



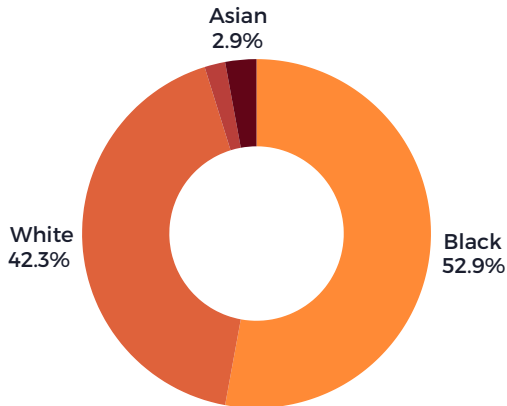
The data overwhelmingly supports the case for maintaining zero-fare transit, as it has significantly increased ridership among those who rely on public transportation the most. Local bus and Pulse riders, who are more likely to be lower-income and people of color, reported the greatest increase in frequency, with 42% and 41% riding more often due to free fares. This aligns with previous findings showing that local bus riders are also the least likely to have access to a car or a driver's license, meaning that zero-fare transit directly enhances their mobility and access to essential services.

In contrast, express bus riders—who tend to have higher incomes, greater vehicle access, and higher educational attainment—were largely unaffected by the fare-free policy, with 89% reporting no change in their ridership habits. This reinforces the idea that fare-free transit primarily benefits those who need it most, ensuring they can continue to move without financial hardship.

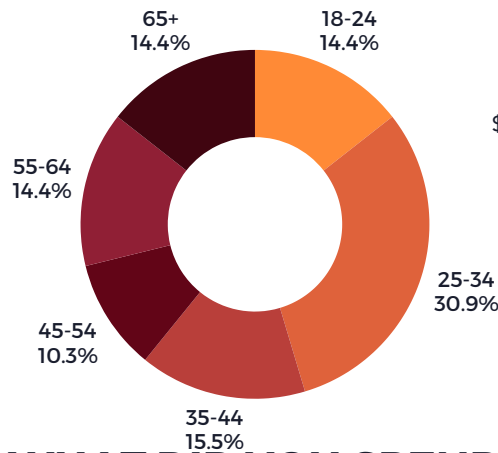
Additionally, new riders were drawn to GRTC because of free fares, with about half across all modes citing the policy as their reason for riding. This increase in ridership among those previously excluded due to cost barriers highlights how zero-fare transit fosters greater access, equity, and economic opportunity for Richmond's most vulnerable residents. Removing fares would only reverse these gains, disproportionately impacting those who already face the greatest transportation challenges.

WE ASKED BUS RIDERS 100

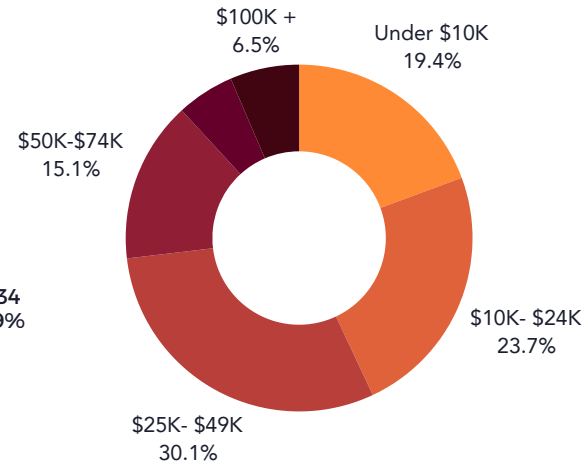
RACE



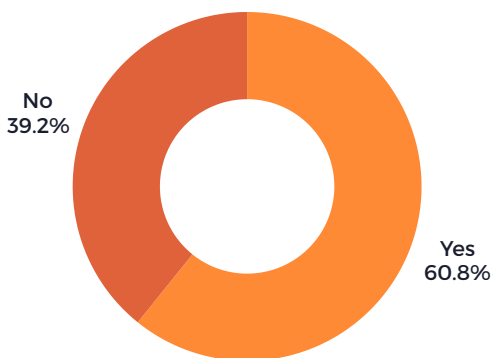
AGE



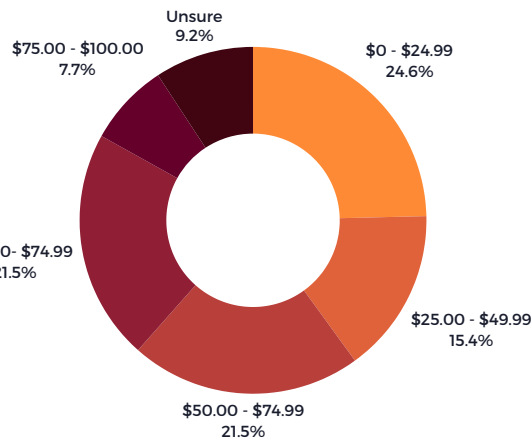
INCOME



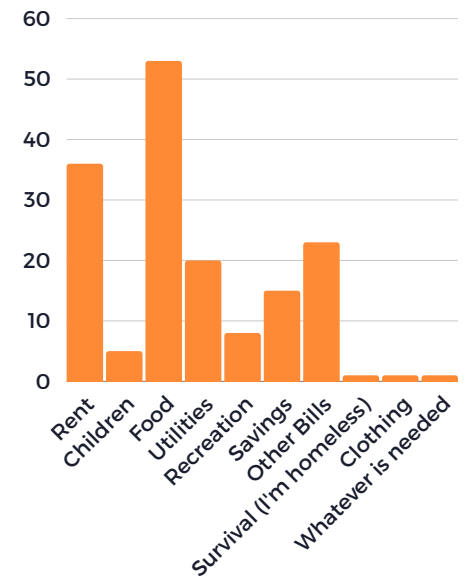
DID YOU RIDE PRIOR TO FREE FARES?



WHAT DID YOU SPEND PER MONTH IN FARES?



HOW DO YOU SPEND THAT MONEY NOW?



ASSESSING ZERO-FARE TRANSIT: A RIDER SURVEY INITIATIVE

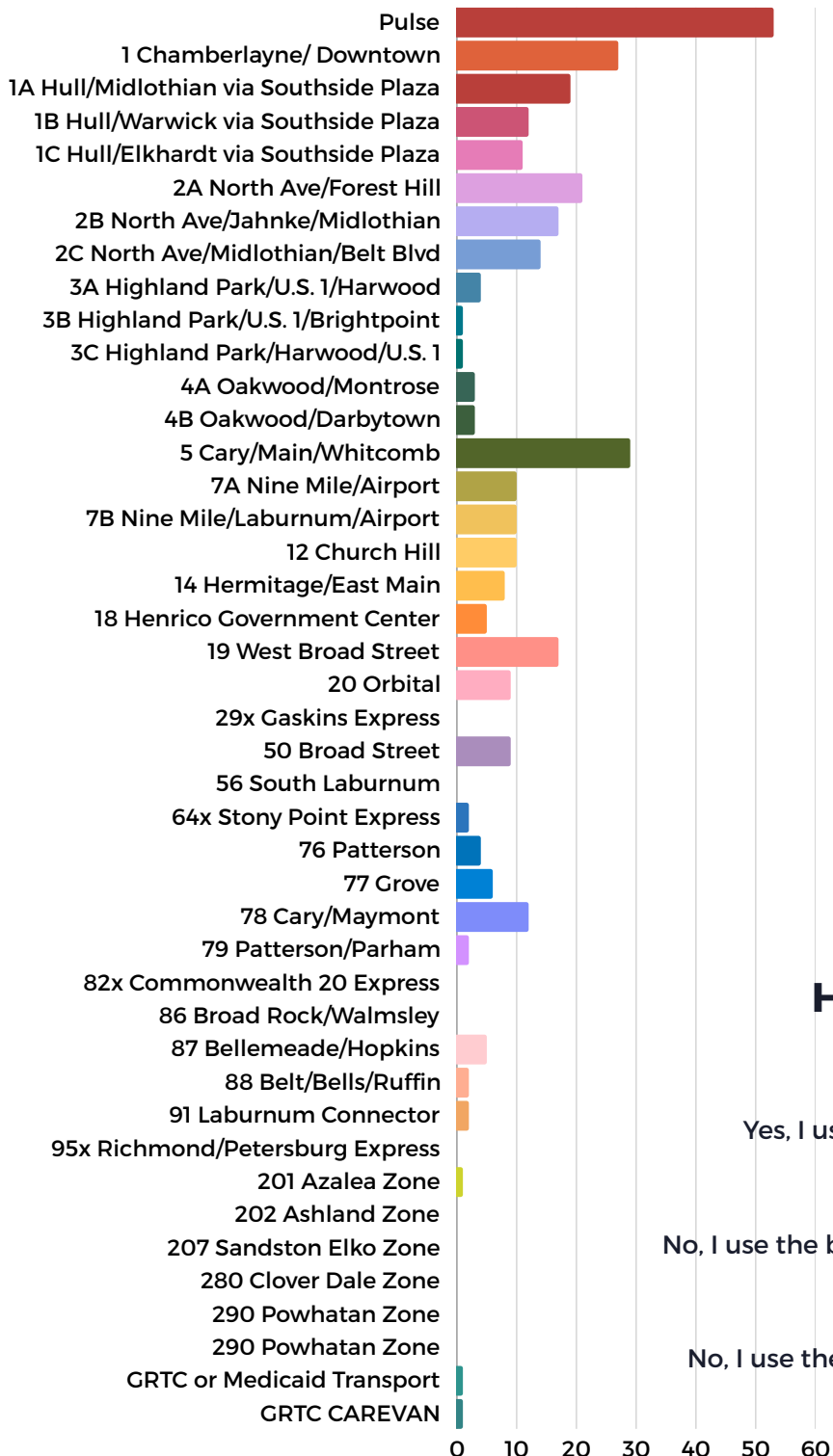
This past fall, we set a goal to survey 100 bus riders to assess the impact of zero-fare transit. University of Richmond geography majors Kendal Hart and Michelle Quach conducted this research for their Capstone projects. They gathered responses online, on campus, at the downtown transfer station, and at 4th & Broad Street. These are the rider responses.



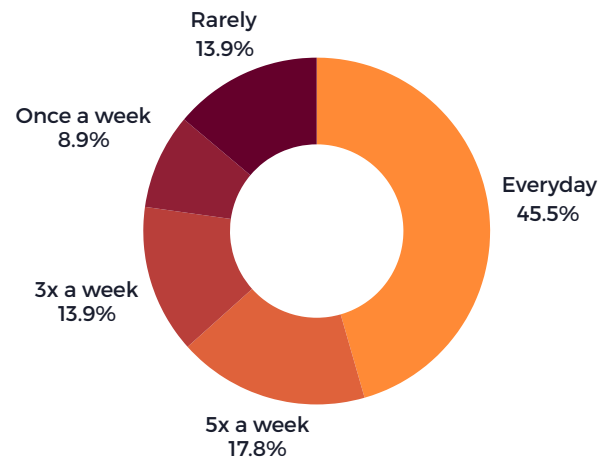


WE ASKED BUS RIDERS 100

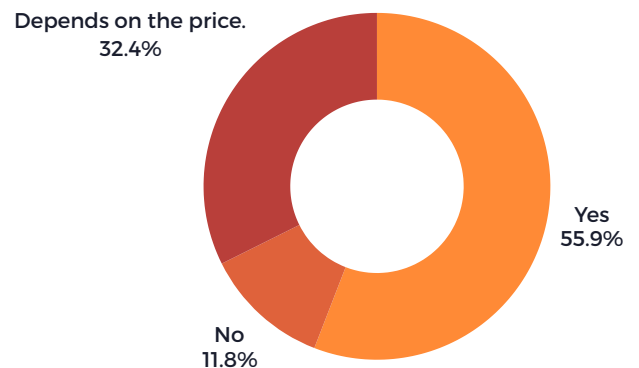
WHAT ROUTES DO YOU USE?



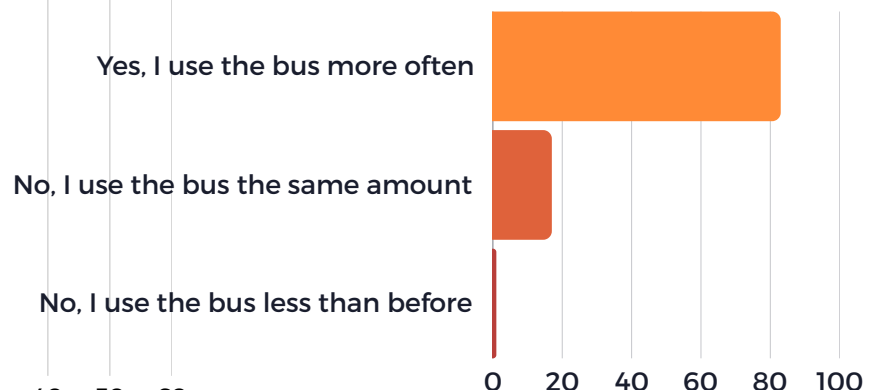
HOW OFTEN DO YOU RIDE?



WOULD YOU RIDE IF FARES COME BACK?



HAS ZERO FARE CHANGED HOW FREQUENTLY YOU RIDE?



WE ASKED BUS RIDERS 100

ZERO FARES HAVE MADE IT EASIER FOR ME TO... ?



A LIFELINE FOR THE REGIONS MOST VULNERABLE

This grassroots data collected from riders highlights just how critical zero-fare transit is for Richmond's most vulnerable residents. Of those surveyed, 39% were 45 and older, a demographic that often faces barriers to mobility due to age-related health concerns or fixed incomes. Additionally, 43% of respondents reported making less than \$25,000 per year, reinforcing the reality that public transit isn't just a convenience—it's a lifeline. Eliminating fares ensures these riders can afford essential trips without choosing between transportation and basic necessities.

ZERO FARE SUPPORTS FINANCIAL STABILITY

For many, zero-fare transit has been transformative. Nearly 40% of riders we spoke to said they didn't use the bus before fares were eliminated, indicating that cost was a major barrier to access. Now, that money is going toward survival: 53 riders said they now spend their saved bus fare on food, 36 on rent, and 23 on other bills. This underscores how zero fare directly supports financial stability and improves quality of life. It's not just about getting from point A to point B—it's about having enough to eat and keeping a roof over one's head.

INCREASED TRANSIT USE FOR ESSENTIAL TRIPS

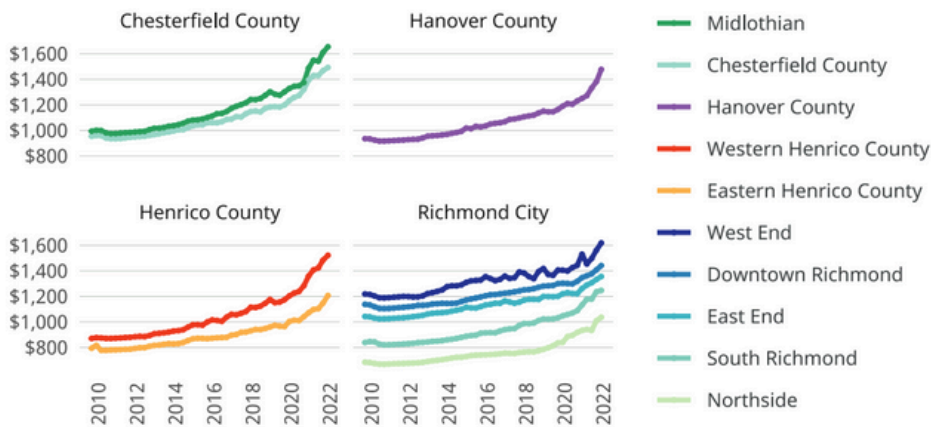
Riders are also relying on the bus more than ever, with 45% using it daily and 83% saying they take more trips since zero fares began. These trips aren't just for leisure; they're essential. Over half (52) use the bus to get to work, 13 rely on it for school, and 59 depend on it for doctor's appointments. Additionally, 61 riders said zero fare makes it easier to access food—critical in a city where food deserts remain a challenge.

THE COST OF BRINGING BACK FARES

While 55.9% of respondents said they would still ride the bus if fares returned, 32.4% said it would depend on the cost. This highlights a key issue—many riders don't have the choice to drive instead. For those without cars, a reinstated fare could mean fewer trips to work, skipped medical appointments, or added financial strain just to access basic needs. Zero-fare transit isn't just a policy; it's a proven tool for advancing economic stability, health equity, and transportation justice in Richmond.

Average asking rent by submarket

2010 Q1 to 2022 Q2



Source: CoStar Group, Inc.



The Rising Cost of Living and Housing Affordability

According to the Partnership for Housing Affordability's latest 2023 report, housing costs—both home prices and rents—have steadily increased across the Richmond region since 2016. Every locality in the region has seen home prices rise by more than 50%, with average rents following closely behind. While average renter incomes did rise between 2016 and 2020, those increases were uneven across different localities and have not kept pace with the cost of living. As a result, more people are turning to public transit as a more affordable alternative to car ownership.

There are two key takeaways from the report. First, average renter income data is only available through 2020, meaning the most recent data does not fully capture the sharpest increases in housing costs, which occurred between 2020 and 2022. Second, even with those income gains, average renter incomes were still below the level needed to afford a typical apartment or home for sale in the region. With housing costs outpacing wages, transportation costs have become an even bigger burden—leading more residents to rely on the bus to get where they need to go.

The report also highlights ongoing challenges with rental affordability. Market rents across the region have consistently climbed since 2016. While median renter incomes in Chesterfield and Henrico were generally high enough to afford average rents between 2016 and 2020, the same could not be said for Richmond and Henrico. In 2020, the affordability gap—the difference between what renters could afford and the actual rent—was \$20 per month in Henrico and \$218 per month in Richmond. This growing financial strain is forcing many households to rethink their expenses, and for many, that means turning to public transit as a necessity rather than a choice.

CAR OWNERSHIP IS OUT OF REACH

66% of GRTC riders in Richmond have full-time jobs, with the primary reason for using public transit being the need to get to work based on their 2023 ridership survey. For many of these riders, owning a personal vehicle is nearly impossible. The latest “Your Driving Costs” study from AAA estimates that the average cost to own and operate a median sedan exceeds \$10,000 per year. With rising insurance premiums—driven in part by the recent increase in Virginia’s state-mandated minimum coverage requirements—alongside depreciation, financing costs, and ongoing maintenance, the financial burden of car ownership is simply unattainable for many workers earning lower wages.



Cost per Year @ 15,000 miles driven				YOUR DRIVING COSTS 2024		
	Medium Sedan			Compact SUV		
	Electric	Gas	Hybrid	Electric	Gas	Hybrid
cost per year	\$12,527	\$10,557	\$9,476	\$12,581	\$10,656	\$10,215
cost per mile*	\$0.835	\$0.704	\$0.632	\$0.839	\$0.710	\$0.681
	Medium SUV			Pickup Truck		
	Electric	Gas	Hybrid	Electric	Gas	Hybrid
cost per year	\$12,558	\$12,576	\$12,414	\$15,698	\$16,453	\$15,971
cost per mile*	\$0.837	\$0.838	\$0.828	\$1.047	\$1.097	\$1.065



VEHICLE PROPERTY TAXES ADD TO THE BURDEN

In addition to these costs, vehicle property taxes further strain household budgets. Unlike some states, Virginia requires residents to pay an annual personal property tax on vehicles, which can be a significant expense depending on the car’s value. As the cost of living continues to rise, this additional tax makes car ownership even more difficult for low-income workers who are already struggling to afford basic necessities.



GOOD FOR THE ENVIRONMENT



INCREASED RIDERSHIP

Ridership on Richmond's transit system has not only rebounded since the pandemic but has now surpassed pre-2020 levels. In FY 2019, monthly ridership remained steady at around 700,000 riders. However, as the pandemic took hold in FY 2020, ridership steadily declined, reaching its lowest point in May 2020 with only 525,383 rides. By FY 2022, ridership stabilized and began climbing significantly, with a high of 753,072 in October, reflecting both the weakening impact of the pandemic and the increasing reliance on transit.

This trend has only accelerated. In November 2024, GRTC reported a total of 999,366 fixed-route rides and 7,087 microtransit rides, bringing overall ridership close to one million trips in a single month. This surge in ridership aligns with the rising cost of living, as more people turn to public transportation as a cost-effective alternative to driving. With higher fuel prices, inflation, and financial pressures on households, the bus system has become an even more essential resource. Beyond affordability, this shift also contributes to reducing emissions, as fewer cars on the road mean lower carbon output and improved air quality—demonstrating the vital role of public transit in both economic stability and environmental sustainability.

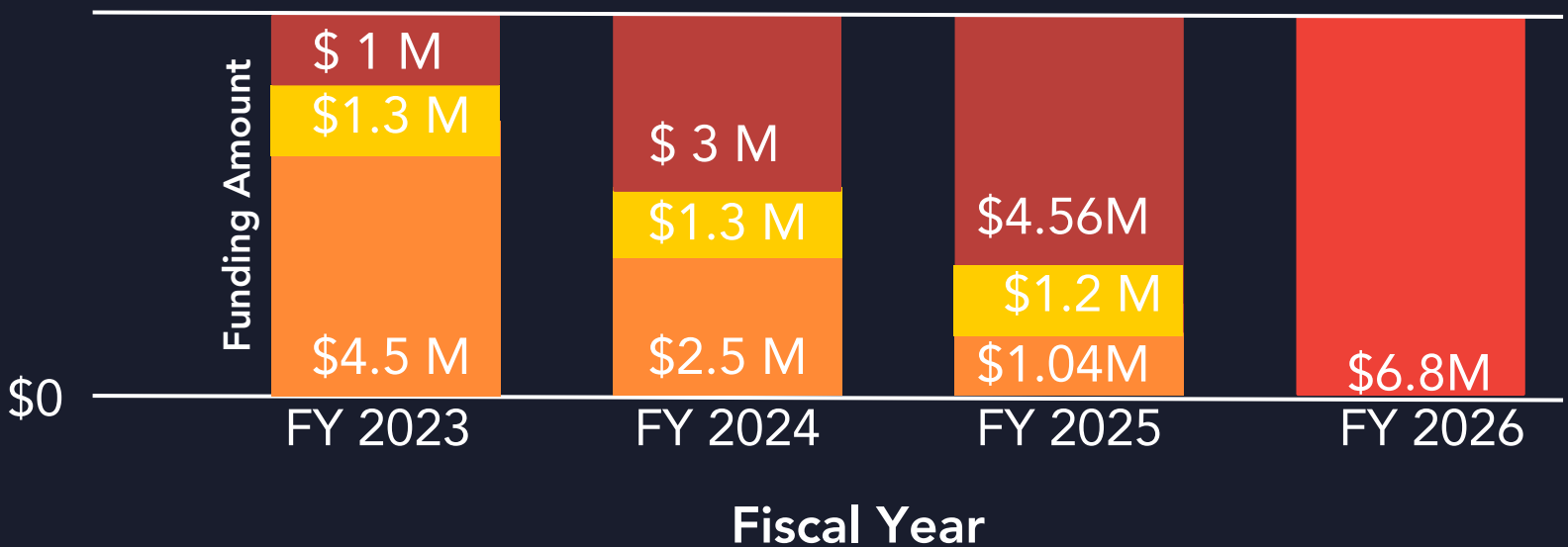
THE FUNDING GAP



"Sometimes I wanted to catch the bus but didn't have enough money and I had to walk. I have a disability now, so it's even harder." - Roslyn

ZERO- FARE FUNDING SOURCES FOR GRTC BY FISCAL YEAR

■ \$6.8 M T.R.I.P Grant ■ Local Match- VCU ■ Local Match- GRTC ■ Funding Needed




Securing the Future of Zero-Fare Transit: A Call for Regional Support

The Transit Ridership Incentive Program (T.R.I.P.) is a state grant funding Zero-Fare programs across Virginia. Before the pandemic, GRTC's net fare revenue was \$6.8 million, but thanks to an \$8 million T.R.I.P. grant, Zero-Fare transit has been sustained from June 2023 to June 2025. However, this funding requires local matching contributions, and to date, no major supporters have stepped up to ensure Zero-Fare continues beyond July 2025, when state funding ends. We must congratulate and sincerely thank Virginia Commonwealth University (VCU) for its commitment to supporting Zero-Fare for the past three years, but unfortunately they have not committed to future funding. To keep public transit free and accessible, we must encourage regional businesses, colleges, and companies to collectively invest in this essential service, ensuring mobility for workers, students, and families across the region.

THE SOURCE



“I don’t have any kind of income coming in- after my husband passed, I didn’t get his disability check. So that helps me out getting to my doctor’s appointments. When I heard zero fare was going to extend longer, I was so happy. I rely on the bus.” - Kelly

 GREATER RICHMOND PARTNERSHIP			Largest Employers Richmond, VA, MSA
Number of Employees	Company	Industry / Function	Location
14,000	Capital One Financial	Financial services, call center	Goochland
13,500	VCU Health	Health care	Richmond City
11,200	HCA Virginia Health System	Health care	Chesterfield
8,516	Bon Secours Richmond	Health care	Henrico
7,832	Virginia Commonwealth University	Public four-year university	Richmond City
5,433	Dominion Energy	HQ; energy services	Richmond City
5,100	Amazon	Online retail	Henrico
4,549	Truist	Banking	Richmond City
3,850	Altria Group	HQ; tobacco products, R&D	Henrico
2,805	United Parcel Service	Package distribution	Chesterfield
2,700	Federal Reserve Bank Richmond	Federal reserve bank	Richmond City
2,655	Anthem Blue Cross Blue Shield	Health Insurance	Henrico
2,582	Wells Fargo	Banking	Richmond City
2,475	CarMax	HQ; used auto sales	Goochland
2,436	DuPont	Chemicals and fibers	Chesterfield
2,180	CoStar Group	Real estate information and analytics	Richmond City
1,921	Bank of America	Banking	Richmond City
1,886	Markel Group	HQ; Specialty insurance	Henrico
1,700	Verizon Communications	Telecommunications	Richmond City
1,578	University of Richmond	Private four-year university	Richmond City

A Smart Investment for Richmond’s Top Employers

The top 20 employers in the Richmond region—including Capital One, VCU Health, HCA Virginia, Bon Secours, and Virginia Commonwealth University—should be investing in Zero-Fare transit because it directly benefits their workforce, clients, and the broader community. Some of these employers previously reimbursed employees for purchasing transit passes, recognizing that public transportation is essential for getting to work. By supporting Zero-Fare, these companies would save on transit subsidies, ensure reliable and affordable transportation for employees, and improve workforce retention and attendance. Additionally, hospitals and healthcare providers like VCU Health, HCA Virginia, and Bon Secours would see increased access to care for patients, particularly those in underserved communities who rely on public transit for medical appointments. With the Lego Group’s new manufacturing facility coming to Chesterfield County, Zero-Fare transit will also play a key role in helping workers access these new job opportunities. Investing in Zero-Fare is not just a community good—it’s a smart business decision that strengthens economic mobility, workforce stability, and public health outcomes across the region.

THE SOURCE



"Zero-Fare has helped me out a lot considering it's been a struggle to save and be on my own as a young adult. I've done the math." - Lindsey

A Corporate Commitment to Equity, Sustainability, and Economic Justice

Many Richmond companies have made strong commitments to corporate responsibility, emphasizing equity, sustainability, economic justice, and community partnerships in their impact statements. Funding Zero-Fare transit aligns directly with these values, providing a tangible way for businesses to create equitable access to jobs, healthcare, and education while reducing financial burdens on low-income residents. Zero-Fare also supports sustainability goals by increasing public transit use, reducing traffic congestion, and lowering carbon emissions. Additionally, investing in Zero-Fare strengthens economic justice by ensuring that transportation is not a barrier to employment or essential services. By supporting free public transit, companies can turn their commitments into action, creating lasting benefits for their employees, customers, and the entire Richmond region. The chart below highlights a few corporate impact statements and how Zero-Fare helps fulfill these promises.

Company	Statement
 CARmax	"We recognize that access to resources is critical to a more equitable future and that many communities are currently experiencing severe economic hardships. Our focus on building pathways to long-term prosperity through equitable access... can help address the economic disparities that exist within underserved communities. "
 Dominion Energy	"The Dominion Energy Charitable Foundation focuses on four principal areas including, human needs grants that support increased food security, housing and shelter, access to basic medical and health care ; Environmental stewardship grants and Community vitality grants to foster appreciation of diversity, revitalize neighborhoods, and ensure a vibrant community."
 Altria ★	"Increase the diversity of our organization and leadership team while building an inclusive and equitable culture. Advance racial, social and economic equity , and help our communities thrive. "
 Bon Secours	"Members agree to promote and improve the delivery of culturally competent care and oppose policies that exacerbate or perpetuate economic and social inequalities , including such issues as education, housing and criminal justice reform"
 Owens & Minor ★	"Diversity, Equity, and Inclusion extend beyond our office, manufacturing , and distribution center walls... that is why we seek additional viewpoints, thought leadership, and experiences through partnerships in our communities . "
 Genworth	"At Genworth, we recognize that we are positioned to have a meaningful impact on our customers, communities, and the planet. We look forward to making tangible progress to create a sustainable future built on compassion and care."
 ARKO ★ <small>A Family of Community Brands</small>	"ARKO's Board of Directors and leadership team think for the long - term, and understand that governance , environmental stewardship and social responsibility are important aspects of our business. "
 HCA Healthcare	"HCA Healthcare invests in healthier tomorrows for the communities we serve through strategic community partnerships. As we strengthen relationships with our neighbors in our hometown's, we are addressing key issues tied to education, workforce development, civic/economic advancement, veterans, health equity and well- being. "

STUDENTS ACROSS THE REGION HAVE TRAVELED WITH FEWER FINANCIAL BARRIERS, BENEFITING LOCAL COLLEGES AND UNIVERSITIES

THE SOLUTION



TRANSIT ACCESS PARTNERSHIP

ADVERTISING PROGRAM

GRTC's advertising program has a far-reaching impact to broad audiences. The mobility of transit vehicles allows for extensive geographical coverage and exposure to individuals on and off transit vehicles. Transit bus stops span the region and have exposure to riders and non-riders. One hundred percent of the proceeds from advertising goes to keeping our system Zero Fare.

Contact

Rachel Dickerson

Transit Advertising Specialist

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"I am retired, living off of Social Security Benefits. I am retired from the Richmond Redevelopment & Housing Authority, bringing home \$881 per month. After my living expenses, I am left with \$105 for groceries, rent, insurance, and other expenses. Before Zero-Fare, I would only have \$45 left in my pocket. You do the math." - George

The Transit Access Partnership (TAP) is designed to empower the community to support Zero-Fare transit, ensuring that critical transportation options remain available for those who need them most. By maintaining access to jobs, healthcare, education, and essential services, TAP helps reduce economic barriers and expand opportunities for Richmond's most vulnerable residents.

Tax-deductible donations to TAP are made possible through a partnership with RideFinders, a registered 501(c)(3) nonprofit affiliated with GRTC. This means businesses, organizations, and individuals can directly invest in equitable, sustainable public transit while receiving tax benefits for their contributions. Now is the time to act. Join us in keeping transit free, strengthening our workforce, and ensuring a more connected, thriving Richmond for all.

THE IMPORTANCE OF ZERO-FARE TRANSIT IN RICHMOND

As the author of this report, I want to emphasize the critical role Zero-Fare transit plays in fostering economic opportunity, health equity, and environmental sustainability for Richmond's most vulnerable



FAITH WALKER,
EXECUTIVE DIRECTOR,
RVA RAPID TRANSIT

CLOSING STATEMENT: ADVANCING HEALTH AND JUSTICE THROUGH ZERO-FARE TRANSIT

populations. The **Free to Move: The Role of Zero-Fare in Advancing Health and Justice in Richmond** report clearly outlines the impact of fare-free public transit, connecting individuals to jobs, healthcare, education, and essential services while contributing to reduced carbon emissions and more sustainable urban development. The need for accessible transit is urgent, and we must act now to sustain and expand this vital service.

A CALL TO ACTION FOR OUR COMMUNITY

I am calling on elected officials, employers, transit riders, environmentalists, and everyday Richmond residents to support the future of Zero-Fare transit through the GRTC Transit Access Partnership (TAP) and the advertising program.

Elected Officials: It's time to champion TAP funding and ensure continued support for Zero-Fare transit services. Your leadership is key to maintaining access to critical resources for our most vulnerable communities.

Employers: I urge businesses to invest in Zero-Fare transit as part of their corporate responsibility efforts. This investment not only helps employees but also strengthens our community and economy.

Transit Riders: Your voices are powerful! Advocate for Zero-Fare transit at local meetings, share your experiences, and help build the momentum needed to protect and grow this service.

Environmentalists: I encourage you to stand with us in promoting sustainable transportation. Supporting Zero-Fare transit directly impacts the health of our environment by reducing car dependency and lowering emissions.

Everyday People: Your participation matters too. Whether you rely on public transit or not, your support can help build the movement to make Zero-Fare transit a permanent reality in Richmond. Share this report, talk to your neighbors, and encourage local businesses to get involved. Call or email your elected officials to ask for continued funding for Zero-Fare transit. It's a small effort from all of us that can lead to big changes for the city.

THE POWER OF COLLECTIVE SUPPORT

Support for TAP and Zero-Fare transit isn't just about improving transportation; it's about creating a more just, equitable, and sustainable community. By backing this initiative, we can provide equitable access to opportunity, ensure the health of our most vulnerable populations, and create a cleaner, more connected city.

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