

# Analysis and Background on Extending Calgary Transit Transfers to 120 Minutes

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## Executive Summary

This analysis is provided in response to Notice of Motion EC2026-0042, directing Administration to extend the transfer validity period from 90 minutes to 120 minutes. Using limited travel behaviour data, Administration estimates this change will reduce fare revenue by approximately \$2 million per year. This amount is set to increase as fares and ridership increase over time.

This report outlines the required changes to fare payment systems, strategies for communications and public education, details additional training required for employees, assesses the financial and ridership impacts, and confirms implementation readiness and timing. The findings herein are intended to facilitate a smooth transition while supporting Calgary Transit's operational objectives and rider experience.

## Background

### Current State

The intent of transfers is to support customers as they make multi-leg trips. Currently, when a customer pays a fare or validates their ticket, they have a valid fare for 90 minutes. Through the My Fare app, a time stamp for expiry is shown on the e-ticket once it has activated onboard the bus or on an LRT platform. A fare purchased from a ticket vending machine will be valid for 90 minutes with the time of purchase printed on the fare. A paper ticket will either be validated and time-stamped at a ticket vending machine, or the customer will place it in the farebox on a bus and receive a paper transfer from the operator valid for 90 minutes.

During the 90-minute window, the customer can connect between buses and CTrains without paying an additional fare. The fare expires 90 minutes after the initial validation, regardless of the number of trips or transfers that have occurred within that period. Transit users must complete each boarding before the 90-minute period expires, any boarding after expiry would require payment of a new fare or face a \$250 fine.

### Previous Council Direction

The extension for the duration of a valid fare from 90 minutes to 120 minutes was part of a longer list of initiatives initially presented to Council in May 2025, in response to Notice of Motion EC2025-0315 – From Riders, For Riders: A Motion to Improve Calgary Transit.

At that time, Calgary Transit was initiating a review of fare payment systems, policies, and technologies through the engagement of a consultant. Administration noted this work was set to begin, and the duration of transfers would be part of that scope of work.

On February 24, 2026, Council passed a Notice of Motion EC2026-0042 directing Administration to extend the transfer validity period for Calgary Transit riders. Currently, tickets (paper and electronic)

and transfers are valid for 90 minutes from the time of issue. The amendment seeks to extend this period from 90 minutes to 120 minutes.

## Jurisdictional Scan

A jurisdictional scan was conducted, examining 17 transit agencies in Canada. Only a few provide a transfer period longer than 90 minutes, and where this occurs, is typically subject to conditions as outlined in the table below. Longer validity periods are most common in Ontario's regional transit system under the One Fare Program, supporting and advancing the integration of transit services between transit agencies.

**Table 1: Transit Agencies in Canada with transfer window longer than 90 minutes**

Agency	Adult Single Ticket Cost	Youth Single Ticket Cost	Description
Calgary Transit	\$4.00	\$2.65	CT offers a 90-minute validity period that can be used for unlimited transfers in any direction of travel.
OC Transpo (Ottawa)	\$4.10	\$2.05	OC Transpo offers a validity period of 105 minutes during specific evening and late-night service periods:  Weekdays: 2:45 AM-6:30 AM; 3 PM-10:30 PM  Saturday: 2:45 AM-10AM; 6 PM- 10:30 PM  Sunday: 2:45AM-10:30 AM  Additionally, for Weekdays and Weekends, all tickets bought between 10:30PM-2:45 AM are valid until 4:30 AM
STM (Montreal)	1 zone: \$3.75 2 zone: \$5.00	1 zone: \$2.75 2 zone: \$3.50	STM offers a 120-minute transfer that can only be used for a one-way continuous trip (i.e., cannot be used for round-trip travel).
STL (Laval)	\$3.75	\$3.75	120 minutes
STO (Gatineau)	\$4.75	\$2.80	120 minutes
TTC (Toronto)	\$3.30 (PRESTO) \$3.35 (cash)	\$2.30 (PRESTO) \$2.35 (cash)	TTC offers a 120-minute validity period, provided the customer has purchased their fare using a PRESTO card, PRESTO ticket, or debit/credit card. This is only offered due to an operating funding grant from the Province of Ontario.

			The 120-minute transfer does not apply to cash-paying customers who will receive a paper transfer that can only be used at specific transfer points for one-way continuous travel. Transfers can only be used on TTC vehicles and are not valid on any regional transit agency.
MiWay (Mississauga)	Cash: \$4.50 Presto: \$3.50	Cash: \$4.50 Presto: \$2.90	120 minutes
Grand River Transit (Kitchener-Waterloo-Cambridge)	\$4.00	N/A	120 minutes
York Region Transit	\$4.12	\$3.19	120 minutes
HSR (Hamilton)	\$3.75	\$2.35	120 minutes
Durham Region Transit	\$3.73	\$3.36	120 minutes
TransLink (Vancouver)	1 zone: \$3.35 2 zone: \$4.85 3 zone: \$6.60	1 zone: \$2.25 2 zone: \$3.30 3-zone: \$4.50	90 minutes
ETS (Edmonton)	\$3.00	\$3.00	90 minutes
RTC (Quebec)	\$3.70	\$3.05	90 minutes
Winnipeg Transit	\$3.10	\$3.10	90 minutes
Saskatoon Transit	\$3.00	\$3.00	90 minutes
Halifax Transit	\$3.00	\$2.25	90 minutes

## Supporting Calgary Transit Customers

Data and feedback from customers, including customer service requests (CSR/311), monthly customer surveys, and My Fare usage data were analyzed. The data reviewed indicates less than two per cent of customers may travel more than once within a short period, including return trips or additional short trips.

Although this represents a small share of customers, extending the transfer validity period from 90 minutes to 120 minutes will increase the value customers receive for a single fare and improving fare elasticity. A longer transfer window will better support trips that involve multiple transfers, longer distances, service disruptions, delays due to weather conditions, or traffic congestion. It also improves overall levels of service by aligning fare validity more closely with how Calgarians travel. A longer transfer window improves equity and affordability by enabling riders to complete

more essential trips within one fare, effectively putting money back in the pockets of Calgarians. This change also enhances accessibility and equity where it gives extra time for older adults, individuals with mobility challenges, families with young children, or transit users unfamiliar with the system who may require additional travel time.

## Potential Ridership Growth

Extending the transfer validity could result in a modest ridership increase by making the system more attractive to occasional or infrequent riders. While the exact impact is difficult to predict, Toronto Transit Commission's (TTC) post monitoring of a similar policy change estimated a growth of 0.75%. Civic census data show that approximately 22% of residents in Toronto rely on public transit, compared with about 12% in Calgary. Applying a conservative assumption that Calgary could experience roughly half of TTC's estimated growth, suggests a potential ridership increase of 0.37%.

## Communications and Public Education

With the revisions to the transfer period, a detailed communication plan will be executed in phases to reinforce awareness, reduce confusion and to ensure it captures both infrequent and occasional riders. The changes will also include the need for updated information at stations, on vehicles, reprogramming of ticket vending machines, and digital notifications on the Calgary Transit website, mobile apps, and social media channels.

Public education messaging will outline the benefits and practical implications of the change, using clear, plain language, visual icons, and accessible formats to support equitable understanding across the transit system. Transition period and implementation dates will be communicated to reduce confusion and enhance customer understanding.

Post-implementation evaluation of customer awareness, inquiries and concerns will be collected to help assess the effectiveness of communication efforts and inform approaches to future fare or policy changes.

## Required Changes to Fare Payment Systems, Enforcement and Bylaw

### Fare Payment Systems

Technical adjustments and reprogramming will be required to update fare payment systems including all ticket vending machines (TVMs), and the attached paper ticket validators, My Fare and Transit apps, the Inspect app used by Transit Public Safety, and ticket validators on platforms and on buses to recognize and enforce the new 120-minute transfer window. With modifications to the

software, user tests will need to be conducted to ensure the timestamping is accurate across all platforms.

## Enforcement

To ensure successful adoption of the changes, enforcement practices must clearly reflect the revised validity period to ensure consistent application. Fares will have a clear and easily verifiable timestamp indicator of fare validity reflecting the 120-minute validity period to minimize disputes between transit customers, operators, and Transit Public Safety Inspectors. Clear communication and revised training on fare rules will be required for Calgary Transit operators and Transit Public Safety Inspectors. Changes to fare validity may affect patterns of fare compliance and additional data should be collected to continue monitoring and assess whether the extended window influences fare evasion rates.

## Bylaw

Upon review of the Transit Bylaw 4M81, no amendments are required, as the bylaw does not reference or prescribe a fare or transfer validity period.

## Transitional Measures

As extending the transfer validity period is intended to improve the customer experience overall, improving affordability, flexibility, and equity for transit users, transitional measures will focus on ensuring customers clearly understand and can fully benefit from the change. Administration does not foresee the need to implement temporary grace periods for enforcement considering this change lengthens the transfer window rather than shortening it. Measures taken will include fare payment system updates, targeted communications, and employee training to minimize confusion at points of fare purchase and inspection. Together, these measures are intended to support smooth application, reduce unintended impacts, and reinforce customer confidence in the revised transfer window.

## Assessment of Impacts

### Financial and ridership analysis

The primary financial impact from this change is the elimination of fare revenue when customers who are currently purchasing a second ticket within 120 minutes of a previous purchase no longer need to purchase the second fare.

To get a better understanding of the potential customer and revenue impacts of the transfer period extension, data from the following sources was reviewed for use in this analysis: My Fare mobile fare payment app, Transit trip planning and mobile fare payment app, and customer surveys.

Based on the total number of single tickets sold across all fare products, including adult and youth ticket activations in 2025, analysis shows that approximately 1.7 per cent of tickets were activated between 90 and 120 minutes *after* the previous activation of a ticket. An additional 1.4 per cent of tickets were activated between 120 and 150 minutes *after* the previous activation of a ticket, representing customers that may change their behaviour to complete a round-trip on a single fare with this change. This data indicates the estimated fare revenue loss at approximately \$2 million per year. In future years, as ticket prices increase and ridership increases, the revenue loss will also increase.

**Table 2: Estimated revenue impacts taken from My Fare single use ticket activations**

<b>Data</b>	<b>Value</b>
Number of single tickets sold (all types including booklets of 10) in 2025	15,932,000
Percentage of activations of second ticket >90 minutes to <120 minutes <sup>1</sup>	1.7%
Percentage of activations of second ticket >120 minutes to <150 minutes	1.4%
Number of tickets affected <sup>2</sup>	498,700
Annual revenue loss (weighted by adult/youth ratio) <sup>3</sup>	\$1,922,600

My Fare data was also analyzed by service period to show when customers are more likely to activate a ticket 90-120 minutes after a previous activation. While the average rate of activations is 1.7 per cent, this increased to over 3 per cent during evenings and late-evening periods. These periods typically have lower service frequencies, which can indicate customers are not able to complete a round-trip on a single fare, and need to purchase a second fare for the return trip. This also aligns with OC Transpo’s policy of only offering longer transfer windows during the evening hours. Due to the limitations of understanding how customers use paper tickets, similar behaviour is assumed for users of paper tickets.

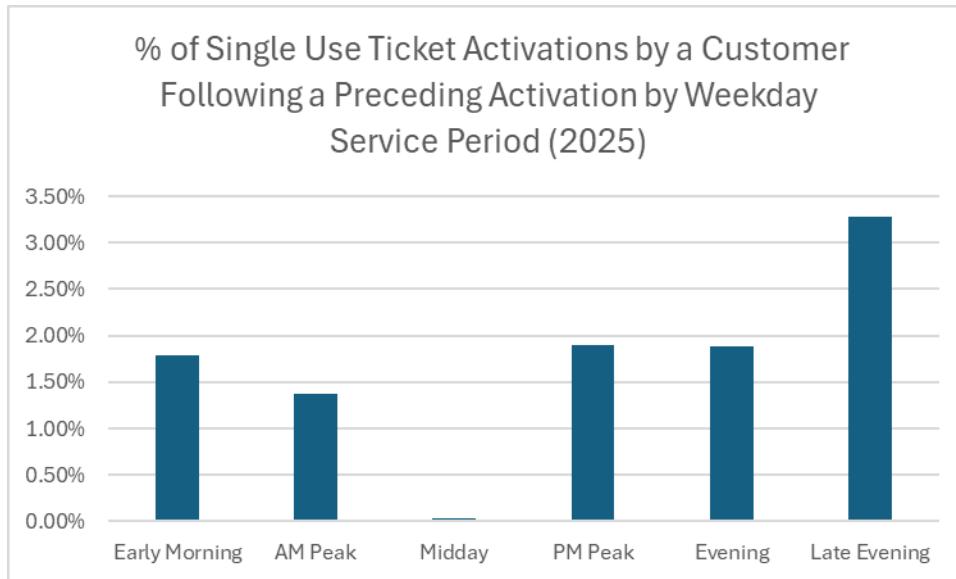
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<sup>1</sup> Percentage of activations taken from My Fare data where it’s the ratio of all activations that occurred from the same userID more than 90 minutes and less than 120 minutes after the first activation (second use on same trip).

<sup>2</sup> Activation percentage multiplied by the total number of tickets sold in 2025.

<sup>3</sup> Final revenue calculation weighted based on number of each type of ticket and associated fare cost.

**Figure 1: Percentage of Single use ticket activation following a preceding activation by service period**



## Customer travel behaviour analysis

This change is unlikely to prompt monthly passholders to switch to a different fare type, as single-use ticket users represent a small percentage of Calgary Transit’s overall ridership. Single-use tickets are typically used by customers who do not rely on public transit daily or do not have a consistent commuting schedule. Some examples of customers may include youth, students, part-time workers, tourists, or people who only use public transit for special occasions. As most customers who rely on transit typically use monthly passes, ticket validity changes would have no impact. Monthly passes are primarily used for work or school-related travel and currently cost \$126 per month for adults. As such, it is unlikely that frequent riders would forego the value or convenience for extended ticket validity time.

Further trip data analyzed from the Transit app GO riders indicated when transfers were most likely to occur during a customer’s trip. GO is a step-by-step navigation feature within the Transit app that users can activate for their trip. It provides real-time notifications for departures, transfer and boarding on and off transit vehicles. Once activated, GO generates detailed trip data, enabling analysis of when transfers occur during a journey. This analysis provides insight into the timing of transfer within a trip, rather than relying on scheduled or assumed travel patterns. This is important to understand because the transfer point represents the latest point in a trip at which a customer’s ticket is most likely to be checked when they board another vehicle for transfer.

Analysis conducted on a sample of 5.6 million GO trips indicated, on average, the final transfer in a trip occurred 33 minutes after the trip began, and 98% of sampled trips completed their final

transfer within 90 minutes of the start of the trip. This suggests that up to 2% of these trips would benefit from the proposed extension if all customers used single-use tickets rather than passes.

**Table 3: Transfer occurrence within a trip**

Transfer Occurrence within a Trip	
Average time of final transfer	33 minutes
Final transfers <30 min	54.20%
Final transfers <60 min	89.40%
Final transfers <90 min	97.90%
Final transfers <120 min	99.40%

## Implementation Readiness and Timing

Aligning changes to fares/transfers until the outcomes from the update Fare Strategy are known in 2027 Q1, may have cost savings, help ensure consistency across fare products, customer experience, and technology systems. However, implementation of the extended transfer window is achievable at this time. The implementation costs are estimated to be \$20,000, consisting of software updates across platforms, updating customer-facing communications such as information signs and printed materials, and targeted customer education.

From a delivery perspective, this change has minimal system or infrastructure requirements, and aligning implementation with other upcoming initiatives would help reduce costs and streamline upcoming fare modernization initiatives. Administration supports an implementation date of 2027 January 01. This will provide enough time to make changes, including updates to staff and public communications. Coordinated communications and targeted public education will be key to ensure customer awareness and consistent application at launch. Integrated implementation will also minimize duplication of work and provide sufficient time to prepare employees and riders for the change.

## Risks

### Underestimating the cost

Administration has only estimated the *current* cost of the change based on available data. The revenue loss is expected to increase with increased ridership and as fares increase over time.

This policy change along with the public communications could influence behaviour and lead to increased use of transfers to complete round-trip journeys leading to additional revenue loss. Unintended customer behaviour, as experienced with the fare changes to allow children 12 and under free, could increase costs above what was estimated.

## Decisions before an updated Fare Strategy

Stand-alone decisions about fare products outside the context of an updated fare strategy could erode the effectiveness of the strategy. Administration will be bringing principles forward for approval in May, and an updated strategy to by the end of Q1 2027. This integrated approach would also align better with creating new fare payment systems and overall customer experience.

## Benefits a small number of customers

There is a risk that this only benefits a small number of Calgary Transit customers, and it does not address the highest priorities identified by a wide range of customers. This could lead to reputational risk and/or erosion of trust.

## Conclusion

Extending the transfer window from 90 to 120 minutes could increase the perception of value customers receive from a single fare. A longer transfer period provides greater flexibility for customers and allows them to make more round-trips on a single fare. However, there is a cost for this change represented by a reduction in fare revenue, and it is not something that comes up as a priority when we ask our customers.