



TORONTO
REGION
BOARD OF TRADE

FASTER COMMUTES

Advancing Regional Fare
and Service Integration

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Turning Fragmented Transit into One Network

The Greater Toronto Area has one of the most complex transit landscapes in North America. Dozens of agencies operate across municipal boundaries, resulting in a historically fragmented system in which riders face multiple fare systems, disconnected schedules, and different service standards depending on where they live. For decades, this patchwork system has undermined the rider experience and limited the full potential of public transit to meet the needs of a region that is now home to over 7 million people, having added 269,000 people from July 2023 to July 2024 alone.¹

Recent years have brought notable progress. [Ontario's One Fare Program](#) eliminated costly double fares for riders transferring between the TTC and other municipal agencies, as well as between TTC and GO Transit, while pilot projects have begun to explore the possibilities of integrated cross-boundary routes. These reforms mark important first steps toward seamless regional travel, building directly on the calls to action in the Board's *Erasing the Lines* report. In the first year, [35 million riders](#) used the One Fare Program, contributing to a [27% growth](#) in ridership at Union Station, the key GO-TTC transfer point—an unprecedented level of growth for a busy, established station.

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¹ "Canada's population estimates: Subprovincial areas, 2024", Statistics Canada, 2024. <https://www150.statcan.gc.ca/n1/daily-quotidien/250116/dq250116b-eng.htm>



But challenges remain. While transfers from GO Transit, the backbone of the regional network, to local transit are now free, GO continues to operate under a separate fare structure. This means that journeys within the City of Toronto, for example, can be significantly more expensive than a TTC fare. Service schedules are often misaligned between agencies, and service quality varies widely from one municipality to the next.

The region has made great strides in making fares fair through the OneFare program. We now need to maximize the value of that improvement through service integration, making sure that the region's transit routes function as a seamless network. Addressing these gaps will require the GTA to take the next big leap in integration: one that includes harmonized schedules, common service standards, full fare harmonization with GO Transit, and consistent passenger information across the region. The following recommendations outline the actions needed to move from recent improvements toward a fully integrated regional transit system.

This report reviews the current transit landscape, explores key issues in service and fare integration, and sets out recommendations for the next phase of transit reform.

RECOMMENDATIONS

- 1 Adopt harmonized timetables and integrated scheduling
- 2 Extend cross-boundary services and modernize operating agreements
- 3 Establish a regional base service standard
- 4 Implement common passenger information and wayfinding
- 5 Integrate GO fares into a single regional system



The Current Landscape

Building on Success

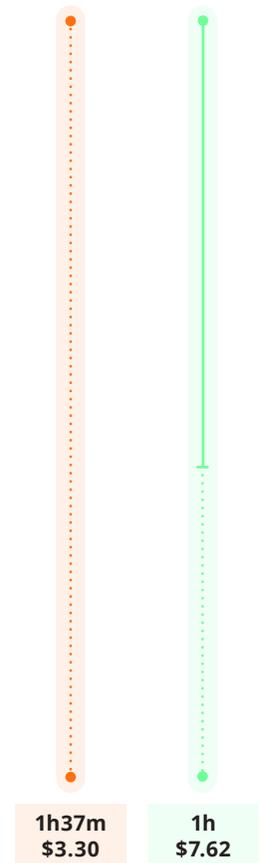
The One Fare Program has been a landmark change, used by 35 million riders in its first year alone. By eliminating double fares, it has simplified travel across agency boundaries and made regional trips more affordable. A rider transferring from the TTC to York Region Transit, for example, now only pays the initial TTC fare, reducing a one-way trip from \$7.42—a prohibitively expensive fare for a short journey—to \$3.30. When switching to GO Transit, the local portion of the trip is now free. However, GO Transit’s separate zone fare system still requires riders travelling downtown from places such as Etobicoke or Scarborough to pay far more than if they just rode the TTC. This creates inequities and discourages the use of GO for short, local trips. This could save many Torontonians vast amounts of time on their daily commutes, opening up new employment opportunities and access to new talent for business. For example, a journey from Markham and Steeles in Scarborough to Union Station by TTC bus and GO Transit is only an hour but costs \$7.62, while the TTC-only journey takes 37 minutes longer but costs \$3.30. This means over an hour of round-trip commute time that could be saved every single day.

Much of the GO network currently has ample excess capacity, especially outside peak periods, and will have even more once ongoing expansions are completed. The fare structure, however, continues to incentivize people to take the overcrowded subway instead, where billions of dollars are planned to be spent to add capacity on Line 1 (Yonge-University-Spadina).

Service integration also remains incomplete. Despite announcements of pilot projects and the amendment of the City of Toronto Act to permit 905 transit agencies to operate within Toronto, schedules are not harmonized, and riders still do not have a seamless experience when transferring between agencies. The result is a system that is more accessible than before but remains fragmented and confusing for many riders, especially the new and occasional riders needed to replace the traditional commuter base.

MARKHAM / STEELES

TTC only GO + TTC



UNION STATION



The Components of a Seamless Network

Harmonized Scheduling

The region's transit agencies currently update their schedules independently. Since each one follows a different board period, or timetable cycle, riders experience a fragmented system. GO Transit often provides schedule changes to municipal partners at the last minute, disrupting timed transfers and leaving riders stranded until local agencies can rework their timetables. **Establishing harmonized timetables (board periods) and a single integrated scheduling process would allow for coordinated updates and more reliable connections across agencies.** Railways across Europe already coordinate around a single continental rail timetable, demonstrating that similar collaboration among GTA agencies is both feasible and achievable.

Seamless Boundaries

With One Fare in place, there is no longer a financial penalty for crossing municipal boundaries. Agencies should build on this progress by extending more routes across these boundaries, making borders effectively invisible for riders. There are still many routes where buses turn around when they hit municipal limits, forcing an inconvenient transfer for trips that otherwise could continue in a straight line. Eliminating

these artificial breaks would unlock significant new travel opportunities and increase ridership.

Cross-boundary routes remain constrained by outdated operating agreements that limit the ability of 905 transit agencies to serve trips within the City of Toronto, even when those routes are simply passing through on the way to subway stations. These rules force buses to pass by waiting riders, creating frustration and operational inefficiencies. At the same time, the TTC must operate its own buses along these streets, often at lower frequency than the 905 routes already in service.

Although a pilot project for two routes was announced in 2021, it has yet to be implemented. **Modernizing labour agreements to allow cross-boundary pickups and drop-offs would make service more seamless, efficient, and rider-friendly without reducing service hours in any municipality.** Such reforms could be a win-win, improving service for riders while allowing service hours to be redeployed to overcrowded routes where they are most needed. A firm commitment that service integration would not result in fewer service hours overall could help address labour concerns. Other options could include reciprocal agreements, under which the TTC would provide a comparable level of service into the 905 regions, reducing forced transfers at municipal boundaries and ensuring no net reduction of TTC service.



Service Standards

Transit service quality is inconsistent across the GTA. In some municipalities, buses run frequently all day, while in others, riders face long waits, especially outside rush hour. In the Board’s report *Next Stop: Building Universal Transit Access*, we called for a clear region-wide 10-minute frequency service standard to enable “turn up and go” travel on all major routes. The province subsequently included this standard as part of its *Connecting the GGH Transportation Plan*—the first time a provincial transportation plan has included such a region-wide service benchmark. Many agencies, however, still have much work to do to meet these service levels.

The disparities are stark, as shown in the Board’s *Transit Report Cards*. Milton’s transit network offers far more limited service than neighbouring Brampton or Mississauga, while Oakville’s base frequencies lag behind those in Burlington. These inconsistencies undermine the benefits of fare integration by creating inequitable levels of access across the region, limiting opportunities for residents and reducing the availability of talent for employers.

A regional base service standard—providing a consistent minimum frequency (i.e. 10 minutes) and span of service across municipalities—is essential to ensure all riders can depend on transit, regardless of where they live.

As provincial and federal governments invest billions in new infrastructure, it is essential to maximize its value by embedding it in a strong local bus network that brings riders to stations and makes all parts of the region accessible. The TTC operates the busiest subway system per kilometre in North America because most riders outside the downtown core get to stations by bus, meaning demand isn’t limited to people who can walk to a station or by the number of spots in a park-and-ride lot. All funding for new infrastructure should include binding commitments by local agencies to maintain high levels of service across the surrounding network over the long term.

Common Information and Wayfinding

Currently, each agency maintains its own maps, signage, and digital platforms, forcing riders to navigate multiple apps and different branding systems. **Establishing a common regional standard for public information—including unified informational signage, timetables, and maps—would help present the GTA transit system as one network rather than many disconnected agencies.** This is particularly important at stations like Union, where multiple agencies operate different parts of the facility and therefore fragmented signage can make navigation very confusing.



Advancing the One Fare Success

Now that One Fare has shown the remarkable benefits of fare integration on a timeline far quicker and at a cost far lower than big new capital projects, it's time to take the next step: enabling all riders everywhere in the GTA to take the most efficient journey to their destination without needing to worry about what agency is operating the service.

Regional Zone Fare Model

A more sustainable option is a zone-based system, such as the Board's proposal for a two-zone base fare in *Erasing the Invisible Line*. Under this model, riders travelling within the City of Toronto would pay the same TTC fare as they do today, while longer trips would incur a modest additional charge. Effectively, Toronto is divided into two zones, but the lowest fare covers two zones—meaning that **a regular TTC rider continues to pay the same flat citywide fare as now**. A trip from Richmond Hill to Newmarket, for example, would cross three zones, resulting in a slightly higher fare which is reasonable for such a long journey. Riders from north Etobicoke to Vaughan, however, would only pay two zones for that relatively short journey, roughly matching current fares thanks to One Fare. The greatest benefit would go to riders from places like Scarborough and North Etobicoke to downtown Toronto, who could take GO Transit for the same price as a TTC fare, potentially saving over an hour a day on their commutes and relieving crowding on the subway.

A single flat fare system like One Fare is not feasible for fully integrating GO, as a \$3.30 flat

fare all the way to Newmarket or Whitby would constitute an unreasonable subsidy for relatively affluent long-distance commuters. **The Board's distinctive zone-based approach with two-zone minimum fares targets the fare reductions to those who need them most while retaining the flat fares within municipalities that people have come to depend on.** It also allows the retention of popular elements like timed transfer (it could be two hours for two zones, three hours for three zones, etc.) and allows riders to use fare capping or monthly passes for multi-agency trips, unlike today.

Another option is to align GO fares with local fares for short, local trips. While attractive in its simplicity, this approach risks reintroducing the fare inequities that One Fare eliminated. For example, a trip from Long Branch to Union Station would cost much less than a trip from Port Credit to Union Station, simply because Long Branch is within Toronto's boundaries. This would recreate artificial "fare jumps" unrelated to distance travelled.

Rider Impact

Either approach—zone-based fares with two-zone minimum or local matching—would represent a significant improvement over the status quo. Both would allow riders to travel across the GTA without facing confusion, steep penalties, or unnecessary costs. The choice between them comes down to balancing simplicity with equity and affordability.

How It Works

As a rider, the new fare structure would be much simpler than today. It's as easy as 1, 2, 3:

- 1 Tap on to the subway, bus, or GO Train. The system automatically determines your starting zone. **You always get to ride two zones for the price of one.**

- 2 Take the quickest route possible to your destination. Whether you're on the subway, bus, or GO Train, the price is always the same. You can stop along the way, as the time allowed for your time transfer is extended based on the number of zones.

- 3 Tap off at the end of your journey. The system automatically calculates how many zones you passed through, and charges you the correct price.

Charging for two zones as the minimum fare also means that for many riders, like people taking the TTC within the City of Toronto, there is no change from today.

BENEFITS OF A ZONE-BASED FARE STRUCTURE

GO and TTC fares are the same or lower than today

Trips within Toronto retain single flat fare (now an A-B zone ticket)

Easy to use and understand, based on municipal boundaries

Double fare for short cross-boundary trips is eliminated

Long-distance trips pay similar fares to today to minimize revenue loss

GO Transit is included in the same fare system, maximizing utilization of its infrastructure and shortening trips for thousands of riders per day

Unlike today, you can also get a monthly pass or capped fare for all agencies based on the zones travelled.

Timed transfers would continue to be available and based on number of zones (2 hours for two zones, 3 hours for three zones, etc.)

Proposed Toronto Fare Calculator

1-2 ZONES	\$3.30
3 ZONES	\$5.70
4 ZONES	\$7.70
5 ZONES	\$9.70
6 ZONES	\$11.70
7 ZONES	\$13.70
8 ZONES	\$15.20

* Zone M fare: \$2.60



Trips through one to two zones would be the base fare. Each additional zone would increase the fare and extend the time available for transfers.

Creating different fares for individual zone pairs (or single-zone fares for outer areas like Hamilton and Waterloo Region) is feasible if local agencies desire additional fare-setting flexibility.



Recommendations

Based on the analysis above, the following actions are recommended:

1 ADOPT HARMONIZED TIMETABLES AND INTEGRATED SCHEDULING

Require all agencies to coordinate service updates to preserve timed transfers and minimize disruption.

2 EXTEND CROSS-BOUNDARY SERVICES AND MODERNIZE OPERATING AGREEMENTS

Allow buses to pick up and drop off passengers freely across municipal boundaries to improve efficiency and convenience.

3 ESTABLISH A REGIONAL BASE SERVICE STANDARD

Ensure a minimum frequency and span of service in all municipalities, with 10-minute frequency on all major routes, consistent with the MTO 2051 plan.

4 IMPLEMENT COMMON PASSENGER INFORMATION AND WAYFINDING

Develop a unified GTA-wide transit wayfinding system, including standardized signage, maps, and digital tools for riders.

5 INTEGRATE GO FARES INTO A SINGLE REGIONAL SYSTEM

Adopt an integrated regional fare structure for all modes, including GO Transit, so that every rider can take the most efficient journey without fare barriers.



Looking Ahead

The GTA has taken meaningful steps toward transit integration through the One Fare program and pilot cross-boundary routes. These reforms have simplified travel and shown what is possible when transit systems work together. But the work of building a truly integrated regional network is far from complete.

The next step must focus on harmonizing service operations, establishing consistent standards, and fully integrating GO Transit into the broader fare system. Achieving this will require sustained collaboration among municipalities, transit agencies, provincial leaders, and labour. Done right, this will deliver what riders value most: faster trips, fewer barriers between systems, and a seamless journey across the region.



The Toronto Region Board of Trade is one of the largest and most influential chambers of commerce in North America and is a catalyst for the region's economic growth agenda. Backed by more than 11,500 members, we pursue policy change to drive the growth and competitiveness of the Toronto region, and facilitate market opportunities with programs, partnerships and connections to help our members succeed – domestically and internationally.

For more on making Toronto one of the most competitive and sought-after business regions in the world, visit bot.com and follow us at [@TorontoRBOT](https://twitter.com/TorontoRBOT).

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