

# Taking the A Train to Early Retirement

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By Stephen Sherrill  
and Paul Tough

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**N**ew Yorkers celebrated Gov. George Pataki's announcement last week of discounted daily, weekly and monthly subway and bus passes. But perhaps we haven't celebrated quite enough. Let's do the math.

First, if you buy 10 rides on your Metrocard, you get an 11th ride free. Used carefully, this feature effectively cuts the cost of a subway ride to \$1.36 from \$1.50. If that were the entire discount, it would be a good deal. But let's look a little further.

There's also a \$63 pass, which gives the bearer unlimited rides for a month. More savings, or less? Well, it depends on how you use the sub-

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way. And this is where things get complicated.

If you ride the subway only once a month and walk back home, that ride will cost you \$63. Very little savings there. But do that twice a month and it brings your cost down to \$31.50 a ride. Still pricey, but you've just saved \$31.50. How? By riding the subway more. Watch the way it works.

If you ride the subway back and forth to work each weekday, say 22 days a month, that's 44 rides for \$63, which works out to \$1.43 a ride. Still not a huge discount, but, over time, you'll save \$3 a month, or \$36 a year. That's real money. That's real savings. But you can do better.

Say you ride the subway 80 times a month: back and forth to work each day, out on the town 16 evenings — dinner, drinks, a Broadway show, it doesn't really matter — and about 5 trips each weekend. You're looking at a subway ride for 79 cents — the sort of fare your parents are always reminiscing about. It's like getting a real old-fashioned egg cream for a nickel.

Take 252 rides a month and you'll find that you can get anywhere in the Big Apple for just two bits. Pretty flinty, huh? Well, stand clear of the closing doors, because you're not done yet. A thousand rides a month gets you to a per-ride fare of just 6 cents. Not bad — but still about 5 cents too much. What? That's right: if you merely take 6,300 rides a month, or about 210 rides a day, your

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It's not a  
transit card.  
It's a gold card.

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fare works out to a shocking 1 cent per ride.

Two hundred ten subway rides a day might seem daunting, but it's actually quite easy. The committed but frugal straphanger would merely travel the lines of the subway one

stop at a time, exiting and immediately re-entering — for just one penny, mind you! — at every single stop. Assuming that trains arrive every six minutes (of course, we can't guarantee that but, hey, this is New York, what are you going to do?) that's 10 rides an hour. True, the rider would have to keep this up 21 hours a day, 30 days a month, but let us just reiterate: subway rides for a penny. When's the last time you found a penny and said to yourself, hey, maybe I'll go to Brighton Beach?

Paying full fare, those 6,300 rides would cost \$9,450. Instead, you're paying just \$63 — a savings of \$9,387 a month, or a whopping \$112,644 a year. If you've got \$112,644 a year that for some reason you don't need, then maybe you'd feel more comfortable traveling downtown in your Lear jet. But if you're like most New Yorkers, this isn't a deal you can afford to pass by. Never pay retail, always take the Queensboro, and never pay more than a penny for a subway ride. Thank you, Governor. □

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