

Transit Fiscal Cliffs in Chicago and Philadelphia

September 30, 2025



Metropolitan Area Statistics

Metric	Chicago (6-County Region)	Philadelphia
Metro Area Population (2023)	9.3 Million	6.2 Million
Land Area	7,197 Mi ²	5,077 Mi ²
Population Density	1,292 People/Mi ²	1,221 People/Mi ²
Proportion of State Population	65%	32%
Proportion of State GDP	74%	40%
Share of Metro Area Commuters Using Public Transit	12%	9%
Number of Bus Routes	261	153
Number of Rail Lines	19	25 (includes 8 trolley lines)

Transit Operations Comparison

Metric	Chicago (6-County Region)	Philadelphia
Governance Structure	3 Service Boards (CTA, Metra, & Pace) and one oversight agency (RTA)	One centralized agency (SEPTA)
Historic (Pre-COVID) Operating Funding Sources	Fares (38%), Sales Tax/Local Sources (45%), State Subsidies (17%)	Fares (36%), Local Sources (7%), State Subsidies (57%)
Average Daily Ridership (2024)	1,003,000	699,000
Percent of Pre-COVID Ridership Recovered (2024)	67%	71%
Vehicle Revenue Miles (2023)	207 Million	80 Million
Operating Cost per Passenger Mile (2023)	\$1.60	\$1.70
Fare Revenue per Passenger Trip (2023)	\$1.55	\$1.33
Vehicles Beyond Useful Life Benchmark (2023)	25%	16%

Fiscal Cliff Timelines

RTA

- 80% of reserves/COVID relief funds spent as of Sep 2025, projected to run out in 2026
- Spring 2025: RTA identified potential efficiencies to reduce budget deficit
- May 2025: Legislature adjourned with no transit funding solution
- August 2025: RTA redirected discretionary funds and remaining ADA reserve (\$42.4M), combined with Pace funding (\$2.8M) and programmatic changes (\$7.3M), to fill the projected 2025 paratransit budget shortfall of \$53M
- August 2025: 2026 adopted funding marks shifted \$74M in 2026 funds to CTA to delay cliff

SEPTA

- 2024: COVID relief funds exhausted, legislature unable to reach transit funding solution
- Fall 2024: Gov Shapiro temporarily flexed \$153M in road funds for transit operations to delay cliff
- Summer 2025: Legislature did not reach a funding solution
- Aug/Sep 2025: SEPTA implemented initial fare hikes and service cuts
- Sep 2025: Gov Shapiro authorized a transfer of \$394M transit capital funds to maintain SEPTA's operations through 2027

