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The Fare Threshold: Transport Poverty and Urban Access in Helsinki

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Abstract:

The rising cost of public transport fares in Helsinki has become a recurring topic in public discussion in recent years, including protests, news coverage and municipal initiatives. Media reports suggesting that a large share of inspection fees end up in debt enforcement indicate that those struggling with high fares are often those already in financially vulnerable situations. In a city like Helsinki, public transport is a necessity for many, providing access to employment, education, and social life when other forms of transport are not viable. At the same time, rising housing costs push low-income residents toward the edges of the city, increasing their dependence on public transport.

The aim of this thesis is to examine how rising public transport costs contribute to transport poverty in Helsinki, a city where public transport is widely available but increasingly expensive for low-income residents. The study also examines how individuals experiencing transport poverty navigate their everyday mobility needs. In addition, attention is paid to how this problem is conceptualized on the institutional level of public transport pricing. The research approaches transport poverty primarily through the lens of affordability and connects the issue to broader discussions on mobility, justice, and the right to the city.

The study combines two qualitative methods: a frame analysis of Helsinki Regional Transport Authority (HSL) board meeting minutes and a thematic analysis of interviews with third-sector professionals working with low-income groups in Helsinki. The frame analysis examines how transport pricing is discussed at the institutional level and how fare increases are justified. The interview analysis focuses on how high transport costs affect everyday mobility and participation in urban life, and how people cope with unaffordable fares.

The results reveal a clear contrast between institutional narratives and everyday experiences. At the institutional level, fare increases are primarily presented as financial adjustments necessary to maintain the balance of the transport system. In contrast, interview accounts show how high fares lead to restricted mobility, careful negotiation of everyday travel, and practices such as fare evasion. Constrained mobility affects both well-being and people's sense of belonging in the city, particularly among already marginalized groups. The findings highlight the concrete impacts of transport poverty and emphasize the importance of considering affordability when evaluating the accessibility of public transport systems.

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Tiivistelmä:

Julkisen liikenteen lippujen hintojen nousu Helsingissä on ollut toistuva puheenaihe julkisessa keskustelussa lähivuosina, sisältäen mielenosoituksia, uutisointia ja kunnallisaloitteita. Uutisointi siitä, että suuri osa tarkastusmaksuista päätyy ulosottoon osoittaa, että korkeat lippujen hinnat vaikuttavat niihin, joilla on jo valmiiksi taloudellisesti haastava tilanne. Helsingin kaltaisessa kaupungissa julkinen liikenne on välttämättömyys monille, sillä se mahdollistaa pääsyn työhön, opiskeluun ja sosiaaliseen osallistumiseen, kun muut liikkumisen tavat eivät sovellu yksilön elämäntilanteeseen tai toimintakykyyn. Tämän lisäksi korkeat asumiskustannukset ajavat pienituloisia asukkaita kaupungin laitamille, lisäten heidän riippuvuuttaan julkisesta liikenteestä.

Tämän tutkielman tarkoitus oli tarkastella julkisen liikenteen hintojen nousun aiheuttamaa liikenneköyhyyttä Helsingissä, jossa julkinen liikenne on laajasti saatavilla, mutta muuttunut entistä kalliimmaksi. Tutkielma tarkastelee myös, miten liikenneköyhyyttä kokevat ihmiset hoitavat päivittäiset liikkumistarpeensa. Lisäksi tutkielmassa tarkastellaan, millaisena ongelma näyttäytyy julkisen liikenteen hinnoittelun instituutiotasolla. Tutkielmassa liikenneköyhyyttä tarkastellaan lähinnä kohtuuhintaisuuden näkökulmasta ja se yhdistää aiheen laajempiin keskusteluihin liikkuvuudesta, oikeudenmukaisuudesta ja oikeudesta kaupunkiin.

Tutkielmassa yhdistyy kaksi laadullista menetelmää: kehysanalyysi Helsingin Seudun Liikenteen (HSL) kokouspöytäkirjoista ja temaattinen analyysi haastatteluista kolmannen sektorin ammattilaisten kanssa, jotka työskentelevät pienituloisten ihmisten parissa Helsingissä. Kehysanalyysi tarkastelee, miten lippujen hinnoista keskustellaan instituutiotasolla ja miten hinnankorotuksia perustellaan. Haastattelujen analyysi keskittyy tarkastelemaan, miten korkeat liikkumisen kustannukset vaikuttavat arkipäiväiseen liikkuvuuteen ja osallistumiseen kaupunkielämään, ja miten ihmiset selviytyvät liikkumisen korkeista kustannuksista.

Tulokset paljastavat kontrastin instituutiotason narratiivien ja arkisten kokemusten välillä. Instituutiotasolla hinnankorotukset esitetään ensisijaisesti liikennejärjestelmän kannalta tarpeellisina taloudellisina mukautuksina. Sitä vastoin haastatteluaineisto osoittaa, miten korkeat lippujen hinnat johtavat rajoittuneeseen mahdollisuuteen liikkua, arkipäiväisen liikkumisen huolelliseen harkintaan ja liputta matkustamiseen. Rajoittunut mahdollisuus liikkua vaikuttaa sekä hyvinvointiin että kaupunkiin kuulumisen kokemukseen, erityisesti marginalisoitujen ihmisryhmien osalta. Tulokset tuovat esiin liikenneköyhyyden todellisia vaikutuksia ja korostavat kohtuuhintaisuuden huomioimista tarkasteltaessa julkisten liikennejärjestelmien saavutettavuutta.

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1 Introduction

Is access to the city a right, or a privilege that must be paid for?

Access to transport is one of the key elements of living in a city. The ability to travel and reach necessities like work, education, healthcare, or social connections shapes everyday life and determines who is included in an urban society (Jones & Lucas, 2012). The concept of the right to the city, originally created by Lefebvre in the 1960's and later developed by Harvey (2008), describes a collective right to shape urban space rather than leaving it to be determined by market forces, individual entitlements, or mere physical presence.

As living costs rise and public services become increasingly commodified, the cost of public transport is emerging as a new marker of social exclusion. In Helsinki, where public transport is often presented as both sustainable and accessible, recent fare increases by the Helsinki Regional Transport Authority (HSL) reveal growing tensions between accessibility, affordability, and economic pressures. Local news in Helsinki reports that over 40 percent of HSL's inspection fees assigned are left unpaid, and that 75–80 percent eventually result in debt enforcement (Kajastie, 2025), suggesting that strict inspection practices disproportionately affect those who are already in weaker positions financially.

In 2023, Finland had 736 800 people classified as low-income, representing 13,4 percent of the population, including 123 100 children (Statistics Finland, 2024). In a city where overall living costs are high and recent reforms have weakened social assistance, many residents are forced to choose between essential expenses such as housing and transport. Reductions in social benefits have disproportionately affected low-income households, limiting their ability to cope with rising everyday costs (The Ministry of Social Affairs and Health & Ministry of Economic Affairs and Employment, 2025). Car ownership is discouraged and financially demanding, while a monthly public transport ticket costs over 70 euros for an adult (HSL, n.d.-a). Discounted prices are typically tied to specific user groups or require long-term ticket purchases, which demand significant upfront investment (Bondemark et al., 2021). Rising ticket prices and inspection fees are therefore likely to affect low-income groups the most, reinforcing existing inequalities.

Public concern around transport affordability has grown in recent years. In October 2024, a protest organized by the leftist group Emilia took place outside HSL's headquarters in response to planned fare increases. Participants expressed concerns that higher ticket prices would disproportionately affect low-income residents and contribute to increased fare evasion (Hirvonen & Jäärni, 2024). On New Year's Eve 2024, over 200 people protested in the Helsinki metro against rising HSL ticket prices, demanding cheaper or fare-free public transport and framing the issue as both a social justice and climate concern (Haimi, 2025). On a broader scale, a municipal citizen initiative titled "Cheaper HSL Now!" ("Halvempi HSL heti!") further shows growing dissatisfaction with the pricing of public transport in the Helsinki region (Merikukka, 2025). The initiative argues that ticket prices have reached an unsustainable level, noting that a monthly travel pass may approach 90 euros by 2028. It highlights how rising fares restrict young people's and students' mobility, deepen inequalities between neighbourhoods, and contribute to fare evasion.

These concerns have also been reflected in municipal-level debates. Recent discussions in the Helsinki City Council show how public transport affordability has become a significant political issue. An initiative brought to the City Board focused on the broad consequences of rising HSL ticket prices, highlighting how fare increases and higher inspection fees affect residents' ability to move around the city and remain socially included (Helsingin Kaupunginvaltuusto, 2025a). Another council initiative, submitted by Osmo Soininvaara and others, approaches the issue from a different angle by focusing on structural features of the fare system itself, such as the high cost of short-distance travel and the role of infrastructure compensation in maintaining high fares (Helsingin Kaupunginvaltuusto, 2025b). Together, these reveal tensions between Helsinki's strategic goals of equality, accessibility, and climate action, and the financial mechanisms shaping public transport pricing.

The City of Helsinki explicitly frames inclusion, equality, and accessibility as core principles of urban governance, emphasizing that everyday services, including mobility, should be experienced as reachable by all residents, particularly those in vulnerable socio-economic positions (City of Helsinki, 2025). HSL similarly presents public transport as a service that "belongs to everyone" and commits to values such as accessibility, inclusion, and safety (Ahonen & Kotikangas, 2025), yet these stated aims sit uneasily alongside rising fares and stricter enforcement practices, which in practice limit access for low-income users.

The aim of this thesis is to examine how rising public transport costs contribute to transport poverty in the Helsinki region. The study focuses on the financial dimension of access in an urban context where public transport is formally available but increasingly difficult to afford, an aspect that has received limited attention in Finnish transport research. By examining both the implications of high fares and the everyday coping strategies through which transport poverty emerges, this thesis connects lived experiences of mobility with broader theoretical discussions on mobility justice and belonging in urban life. Additionally, the study considers how transport affordability is discussed at the institutional level. By combining these perspectives, the research brings together a bottom-up view of everyday mobility experiences with a top-down view of how pricing decisions are framed in institutional discussions. The study is guided by the following research questions:

1. How does the rising cost of public transport in the Helsinki area contribute to transport poverty, and how do individuals experiencing transport poverty navigate their daily mobility needs?
2. Is transport poverty considered in institutional discussions on public transport ticket pricing in the Helsinki region?

This thesis is structured as follows. Chapter 2 develops the theoretical framework by defining transport poverty and situating it within broader debates on mobility, accessibility, justice, and social exclusion, with a particular focus on affordability and everyday coping mechanisms. It also provides contextual background on free-fare public transport systems. Chapter 3 outlines the materials and methods used in the study, explaining the combination of semi-structured interviews with professionals working with low-income groups and a frame analysis of HSL’s institutional discussions on public transport pricing, as well as the ethical considerations guiding the research. Chapter 4 presents the results from both methods. First, the frame analysis examines how issues related to transport affordability and transport poverty are framed in institutional discussions on public transport pricing. Second, the chapter presents a thematic analysis on accounts from interviews with third-sector professionals, describing the lived realities of transport unaffordability and the coping strategies used by individuals facing financial barriers to mobility. Bringing together the results from both approaches allows the study to examine transport poverty from complementary perspectives, connecting institutional understandings of public transport pricing with everyday experiences of mobility constraints. Finally, Chapter 5 concludes the thesis by summarizing the main findings and reflecting on their broader implications. The next chapter introduces the theoretical framework on which this study is built.

2 Theoretical Perspectives on Transport Poverty and Urban Access

This chapter presents the theoretical framework used in the study. It begins by defining transport poverty and discussing its multidimensional nature. Mobility is then introduced as a conceptual lens, emphasizing that the ability to move is shaped by social conditions and unevenly distributed. The chapter also situates transport poverty within broader discussion on mobility justice, social exclusion, and the right to the city. Finally, it links these structural debates to everyday practices by examining coping mechanisms and alternative policy approaches that emerge when transport becomes unaffordable.

2.1 Defining Transport Poverty

Transport poverty has been studied as a multidimensional form of disadvantage that occurs when transport systems fail to provide affordable, accessible, and adequate mobility for participation in everyday social, economic, and cultural life. The concept developed primarily out of research on transport-related social exclusion in the United Kingdom in the early 2000's, where studies began to show that limited mobility could actively reproduce social inequality rather than just reflect it (Lucas, 2004; Social Exclusion Unit, 2003). This work reframed transport from a technical or infrastructural concern into a social and political issue, linking access to mobility with broader questions of justice, participation, and responsibility (Lucas, 2006; Preston & Rajé, 2007). Two reviews from The European Commission trace the origins of transport poverty to this literature and emphasize its continuing influence on European research (European Commission, 2024; Mejía Dorantes & Murauskaite-Bull, 2022).

Transport poverty is a concept that lacks a single, universally accepted definition, but scholars generally agree that it arises when individuals cannot meet their daily mobility needs in a reasonable way. Because both "reasonableness" and "daily mobility needs" are highly subjective experiences, the concept is difficult to define precisely. Lucas et al. (2016) describe transport poverty as a situation in which a person cannot travel with reasonable effort, cost, time, or safety. According to their framework, individuals may experience transport poverty when no transport option is available that suits their physical condition or capabilities, when available services do not connect them to destinations needed for everyday life, or when the cost of transport leaves a household with income below the poverty line. Transport poverty may also arise when travel requires excessive time, leading to time poverty or social isolation, or when travel conditions are unsafe or unhealthy

(Lucas et al., 2016). This definition is widely used because it captures both material constraints and lived experiences of mobility. Related studies further stress that transport poverty is closely connected to accessibility rather than mobility alone, emphasizing the importance of being able to reach opportunities and create meaning, rather than simply moving through a space (Martens, 2012; Pereira et al., 2017).

Lucas et al. (2016) show that a useful way to understand this is to view transport poverty as a phenomenon that consists of several related concepts: transport affordability, mobility poverty, accessibility poverty and exposure to transport externalities. Transport affordability relates to whether individuals can pay for the travel they need, mobility poverty concerns the absence of available transport options, accessibility poverty reflects difficulties in reaching essential destinations within a reasonable time and cost, and externalities refer to excessive exposure to things such as pollution, unsafe conditions or other harms generated by the transport system. Together these dimensions show that transport poverty is not only about the cost of travel, but also about the suitability, quality and distribution of transport opportunities.

Transport poverty is not limited to rural or peripheral regions. While rural areas often face problems of service availability, urban and peri-urban areas increasingly experience transport poverty through affordability pressures, long travel times, and fragmented daily mobility patterns (Mejía Dorantes & Murauskaite-Bull, 2022). Several studies show that affordability has become increasingly important in European cities, where rising public transport fares and fuel costs intersect with low wages, insecure employment, and high housing costs (Mattioli et al., 2017). Transport poverty can therefore exist even in areas with dense transport networks if costs make daily travel unsustainable for low-income groups.

Transport poverty affects diverse population groups across the world, but particularly in Europe, it seems to be concentrated among low-income households, unemployed people, young adults, older people, people with disabilities, and migrants as well as other minority groups (Jones & Lucas, 2012; Mejía Dorantes & Murauskaite-Bull, 2022). Gender seems to be a reoccurring theme in the literature as well, with women being more likely to experience transport disadvantage due to lower incomes, greater care responsibilities, and higher reliance on public transport (D’Agostino et al., 2024). Emphasis is also put on intersectionality, understanding that none of these groups exist in a vacuum, and various factors, hierarchies and power dynamics should be considered when analyzing a single group of people (Phoenix & Pattynama, 2006).

There remain gaps in existing research. Despite increasing amount of literature, there is no unanimous European indicator for transport poverty, and many quantitative measures fail to capture everyday coping strategies, informal practices, and lived experience (Mejía Dorantes & Murauskaite-Bull, 2022; European Commission, 2024). Several authors cited in the reports by the European Commission (2024) and Mejía Dorantes & Murauskaite-Bull (2022) bring up the need for greater use of qualitative and mixed methods to understand how people manage restricted mobility in practice, including strategies such as trip reduction, reliance on informal support, or non-compliance with fare systems (Lucas et al., 2016; Mattioli et al., 2017). This literature positions transport poverty not only as a problem of access and cost, but as a lived and negotiated condition embedded in everyday urban life.

In Finland, multiple studies and reports have been published on transport poverty, with most of them focusing on defining the concept and situating it into the Finnish context. Tiikkaja, Pöllänen & Liimatainen (2018) investigate transport poverty and how it emerges in Finland, briefly in urban and rural areas. Previous master's theses similarly extend this understanding. Vuolle (2021) explores spatial and social equality in public transport in Oulu, Tiikkaja (2021) defines transport poverty in the Finnish context, analyzes how it is generated and examines subjective and objective measures of transport poverty using national survey data. Sipura's (2023) study examines how transport poverty appears in Finnish transport system planning by conducting a qualitative document analysis of Southern Finland's regional transport plans and identifying how mobility conditions, accessibility, urban structure, affordability, vulnerable groups, and car-dependence reflect different forms of transport poverty.

The Finnish context reflects Lucas et al.'s (2016) multidimensional perspective. Tiikkaja, Pöllänen & Liimatainen (2018) note that transport poverty in Finland emerges mainly through two mechanisms: personal factors, such as income level, physical ability, and travel needs, and residential location, which determines access to transport services and local services. They categorize groups particularly vulnerable to transport poverty as low-income households, households without access to a car, children and older adults, people with physical or cognitive limitations, minority households and immigrants. Their work also highlights that transport poverty is closely linked to social exclusion and housing patterns: where people live strongly shapes the cost, time and possibility of meeting daily mobility needs.

Tiikkaja and others (2018) continue to describe how Finland's geographical and urban structure creates significant differences in how transport poverty appears. In rural areas, the main issue is often mobility poverty, as limited public transport coverage leads to forced car ownership or long-distance travel. By contrast, in large urban regions such as Helsinki, the public transport system is extensive and well-connected, meaning that the barriers people face are often financial. Although services are available, rising fares can make them inaccessible for those with limited incomes. This distinction is important for this thesis, which focuses on transport poverty driven by affordability rather than infrastructure deficits. In this study, transport poverty is therefore understood primarily through the lens of transport affordability in an urban context. For many low-income residents the key barrier is not the lack of public transport, but the inability to afford regular use of it.

2.2 Mobility, Justice and Unequal Access to the City

Building on the definition of transport poverty outlined previously, it is useful to consider the broader concept of mobility through which transport poverty becomes socially meaningful. Mobility is one of the most important conceptual lenses, when discussing themes like transport. Mobility refers to the movement of people through space and time, but although the technical aspect of mobility is relatively simple, reducing mobility to observable movement or transport performance overlooks its social meaning and unequal distribution. As Kaufmann (2014) argues, mobility is better defined as the intention and realization of movement that involves social change, drawing attention to the conditions that enable or constrain movement rather than movement itself. This perspective highlights *motility*, or the capacity to be mobile, which depends on access to transport systems, economic resources, skills, knowledge, and institutional frameworks. These resources are unevenly distributed across populations, meaning that the ability to move is also unevenly distributed.

From a relational standpoint, mobility is also central to the production of social life and social relations. Urry (2002) emphasizes that mobility enables forms of co-existing, trust, and social capital that cannot be fully substituted by virtual communication, making physical movement a key mechanism of social inclusion. Mobility not a neutral or purely technical phenomenon, but as a socially produced and politically charged condition that reflects broader power relations.

The social importance of mobility becomes particularly visible in urban contexts. While mobility refers broadly to the ability to move through space and time, in cities it becomes concrete through transport systems. Urban mobility is therefore strongly shaped by the availability and affordability of transport, which structure how people access work, education, healthcare, and social life. Public transport plays a particularly important role in enabling urban mobility, especially for those without access to private vehicles. As cities expand and daily activities become increasingly spatially dispersed, participation in urban life often requires regular use of public transport (Urry, 2002). When transport systems become too expensive, unreliable, or poorly aligned with everyday needs, the capacity for mobility is reduced even where physical infrastructure exists, producing broader social and economic consequences. Because mobility is necessary for accessing opportunities and maintaining social relations, restricted access to transport can turn into disadvantage, linking transport poverty to wider patterns of social inequality and exclusion (Lucas et al., 2016).

These unequal capacities for movement raise broader questions about justice in mobility systems. Sheller's (2018) concept of mobility justice provides a framework for understanding these dynamics by emphasizing that mobility is unevenly distributed and shaped by power relations linked to class, gender, ethnicity, and location. From this perspective, transport systems are not neutral infrastructures, but political arrangements that enable participation for some while constraining it for others. Mobility justice therefore shifts attention from the technical performance of transport systems to the broader question of who is able to move, under what conditions, and with what consequences for participation in social and economic life.

This perspective connects closely to debates on the “right to the city,” which extend questions of mobility beyond movement itself to the ability to meaningfully participate in urban life. Harvey (2008) describes the right to the city as a collective right to shape the processes of urbanization, rather than merely a right of individual access. This shifts attention from isolated participation toward the structural organization of urban resources and opportunities. Attoh (2011) further emphasizes that rights claims are not neutral and that the form a right takes matters. The right to the city can be framed as a socio-economic claim to essential urban goods, a collective political claim to democratic control, or a moral claim against exclusion. These distinctions become particularly important when considering mobility. If access to transport is treated purely as a market service, it resembles a consumer good; when framed as a socio-economic right, however, it becomes a matter of justice. In this sense, transport poverty concerns not only high prices but also the ways mobility systems structure who can meaningfully inhabit and participate in urban life (Harvey, 2008).

Empirical research further demonstrates how restricted mobility translates into broader forms of social exclusion. Research on transport disadvantage and social exclusion has consistently shown how limited mobility reflects and reinforces social inequalities. Jones and Lucas (2012) describe transport-related social exclusion as emerging from the interaction between transport disadvantage and social disadvantage, such as low income or unemployment. This relationship is cyclical, where restricted mobility limits access to opportunities and social networks, which in turn deepens social exclusion (Figure 1). Similar arguments are brought up by Mackett and Thoreau (2015) and Schwanen et al. (2015), who emphasize that transport poverty is rarely experienced in isolation but exists within multiple overlapping dimensions of disadvantage across the life course.

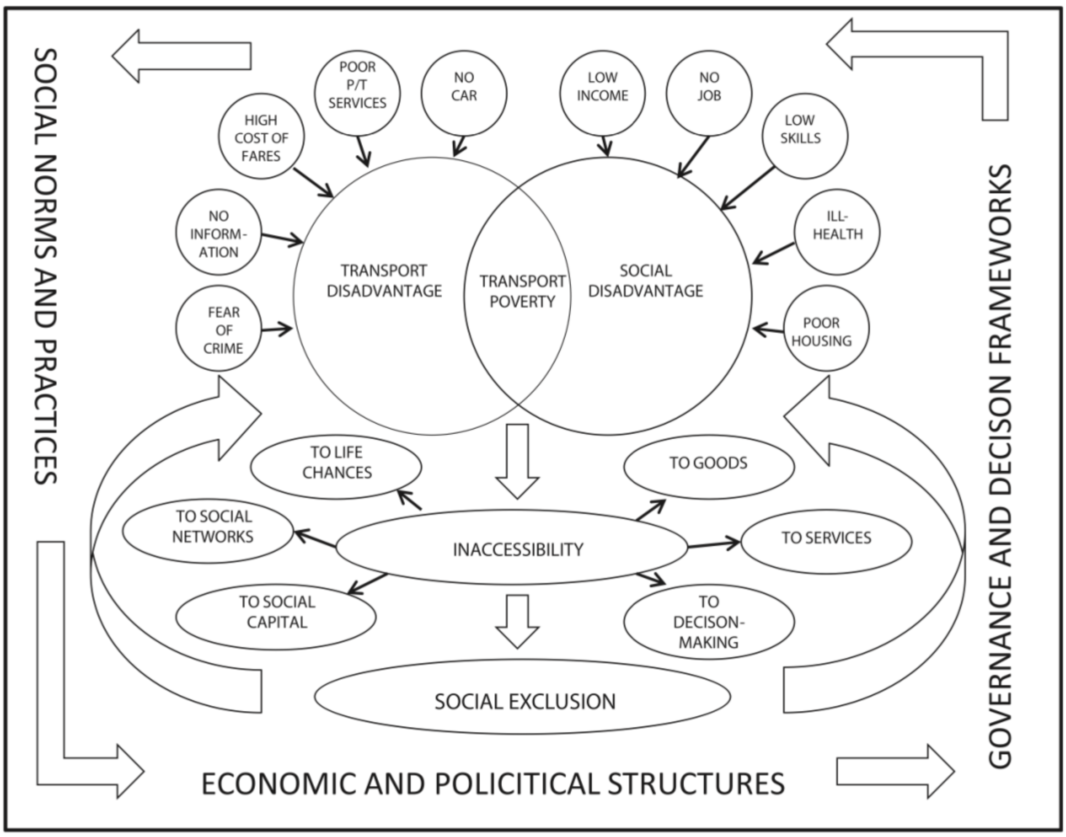

Figure 1. The cyclical relationship between transport disadvantage, social disadvantage and social exclusion (Jones & Lucas, 2012).

Unaffordability is a central mechanism through which transport poverty produces social exclusion. Stanley and Stanley (2017) show that when fares consume a disproportionate share of limited household budgets, individuals reduce travel, avoid unnecessary trips, and become increasingly disconnected from employment, services, and social networks. High public transport prices therefore function as a significant barrier to low-income people's participation in everyday urban life and shape, not only mobility patterns but also social relations, opportunities, and feelings of belonging.

When costs are high, simply staying home is a common adaptive strategy among low-income, public transport -dependent individuals (Ward & Walsh, 2023). When faced with unaffordable transport, people restrict travel to necessities, limit job searches to areas along affordable routes, miss social obligations, and gradually internalize reduced mobility as normal (Ward & Walsh, 2023). These adaptations may be rational responses to certain circumstances, but they can simultaneously reinforce social isolation and exclusion. As a result of reducing travel, one's "space" within the city contracts, creating both spatial and social marginalization. This is made visible also through Rozynek's (2024) study of Germany's 9-Euro-Ticket, that shows that when public transport becomes affordable, low-income households significantly expand their mobility, engage in leisure and social activities, visit friends and relatives, and report feelings of freedom and inclusion. Importantly, these benefits largely disappear once higher fares return (Rozynek, 2024), which shows that restricted mobility is not just a preference but a structural constraint.

Recent research on accessibility further supports this view. A 2023 study examining access to everyday services in suburban housing estates in the Helsinki metropolitan area shows how transport systems can either enable or restrict participation depending on their spatial organization and pricing (Rönnberg et al., 2023). The study shows that when services are located further away and increasingly clustered in larger centers, everyday participation becomes more dependent on the ability to pay for transport, placing people with limited financial resources at a clear disadvantage. In Helsinki, this dynamic makes low-income residents especially dependent on public transport, turning ticket pricing into a central justice issue. When services are concentrated in dense city centers, it requires people to pay to access the city. Unlike housing or service locations, public transport pricing is a policy lever that can be adjusted relatively quickly to reduce this burden.

These dynamics of exclusion also raise important questions about how fairness in transport systems should be understood. In discussions of transport poverty, understanding the distinction between equality and equity is therefore central. Equality in transport policy refers to treating all users the same, for example through uniform fares, service standards, or planning procedures. Equity, on the other hand recognizes that different social groups have different needs, resources, and vulnerabilities, and therefore require differentiated forms of support. As Espinoza (2007) notes, equal access does not automatically result in equal outcomes when structural inequalities shape people's ability to benefit from services. In transport systems, this means that policies designed around formal equality may appear fair while continuing to disadvantage those with fewer resources.

Research on transport equity consistently shows that formally equal transport systems often reproduce inequality in practice, as they fail to account for structural differences in income, spatial location, mobility options, and political power (Garrett & Taylor, 2012). From a distributive justice perspective, transport inequity emerges when the costs and burdens of mobility, such as high fares, long travel times, or poor service quality, fall disproportionately on low-income and marginalized groups, while the benefits of transport systems are more accessible to affluent or politically influential populations (Pereira et al., 2017). At the same time, equity is not only a matter of outcomes but also of process. Transport planning often relies on participatory mechanisms that formally include the public, but often fail to provide meaningful influence for low-income communities, thereby reinforcing existing power imbalances (Karner & Marcantonio, 2018).

This literature situates transport poverty within broader debates on mobility, justice, and social inequality. Mobility systems shape not only how people move through the city but also how they participate in social, economic, and cultural life. When access to mobility is restricted, these limitations translate into broader forms of disadvantage, reinforcing existing inequalities and producing patterns of exclusion in everyday urban life. While this section has outlined the structural context and social consequences of transport poverty, the following section examines how these dynamics appear in everyday practice by focusing on coping mechanisms and alternative responses that emerge when public transport becomes unaffordable.

2.3 Coping Mechanisms

When public transport fares become unaffordable, people are required to find ways to manage everyday mobility despite financial constraints. Research on transport poverty shows that people rarely stop travelling altogether but instead adapt their mobility practices in response to rising costs, balancing essential needs such as work, education, and healthcare with limited financial resources (Lucas, 2012). Examining these coping mechanisms helps understand how transport poverty is experienced in practice and how affordability constraints shape everyday decision-making.

Within this context, fare evasion has emerged in the literature as one possible response to unaffordable transport, particularly among low-income groups. Rather than being understood solely as a form of rule-breaking or protest, fare evasion has been analyzed as an indicator of unmet mobility needs and exclusion from affordable access to public transport. Guarda and others (2016) show that fare evasion rates tend to be higher in lower-income areas than in more middle-class ones, suggesting a strong link between affordability constraints and non-compliance with fare systems.

Fare evasion is a long-standing and globally observed phenomenon in public transport systems and has been widely discussed in the literature in relation to affordability, inequality, and access to urban mobility. While often framed institutionally as individual rule-breaking or revenue loss, research has shown that fare evasion is unevenly distributed across socio-economic groups and is more prevalent in lower-income areas and among groups with limited financial resources (Delbosc & Currie, 2016; Guarda et al., 2016). From this perspective, fare evasion can be understood not only as non-compliance, but also as an indicator of unmet mobility needs in contexts where public transport remains necessary but increasingly unaffordable.

Scholars have also approached fare evasion as a social and cultural phenomenon embedded in broader questions of justice, legitimacy, and resistance. Muñoz and others (2024) argue that fare evasion may function as a form of collective or symbolic resistance when transport pricing is perceived as unfair, particularly in systems seen as public services. In such cases, evasion reflects dissatisfaction with how costs and responsibilities are distributed, rather than a rejection of public transport itself. This interpretation is supported by Delbosc and Currie (2016), with research showing that fare evasion is often shaped by social norms, peer practices, and shared understandings of fairness, rather than purely individual calculations of risk and gain.

International examples illustrate how fare evasion can become explicitly politicised. In Sweden, the organization Planka.nu advocates for tax-funded, fare-free public transport and frames fare evasion as a political statement against exclusionary fare systems. Through collective membership and solidarity funds that cover penalty fares, the organization uses fare evasion as a response to perceived injustices in access to public services (Planka.nu, n.d.). While such organized movements are not present in Finland to the same extent, similar dynamics can be observed in more informal ways.

In the Helsinki region, fare evasion has been a persistent concern for transport authorities, with HSL estimating revenue losses of approximately 40 million euros annually (Takala, 2024). Alongside this institutional perspective, recent years have seen the emergence of grassroots practices that show the collective responses to rising fares. In recent years, especially following fare increases in early 2023, groups formed on digital platforms such as messaging app Telegram, where members coordinate travelling without tickets and share responsibility for inspection fees. Media reporting brought up that participants view these practices both as a practical necessity for low-income residents and as an expression of dissatisfaction with high ticket prices, particularly among those who fall outside eligibility for discounted fares (Holmberg, 2023).

Fare evasion in the HSL area has also increasingly involved the use of fake mobile tickets designed to visually resemble official tickets. This practice has been repeatedly documented in Finnish media over the recent years (Kähkönen & Kettunen, 2024; Paastela, 2021; Tuominen & Kylmänen, 2025). According to HSL statistics, the number of detected fake tickets has risen in recent years, with approximately 150 cases recorded in 2023, roughly double the number reported in 2021 (Rämö, 2024). Earlier reporting already pointed to a sharp increase in fake ticket applications, particularly among young passengers, with detected cases more than tripling between 2020 and 2021 (Paastela, 2021). While these tickets are easily identified by inspectors' devices, they often pass initial visual checks when entering a bus.

These examples suggest that fare evasion should be understood not simply as individual misconduct, but as a set of grassroots practices that emerge in response to structural affordability constraints. While such practices do not offer sustainable or equitable solutions to transport poverty, they reveal points of friction between institutional fare systems and everyday mobility needs. As unofficial and informal responses, they signal dissatisfaction with existing pricing arrangements and highlight the limits of current approaches to affordability. Fare evasion functions as an indicator of deeper systemic tensions, pointing to a broader need to reconsider how public transport is funded, priced, and governed in order to ensure inclusive access to the city.

Across literature, high public transport costs are shown to trigger a range of everyday coping mechanisms that fall short of outright fare evasion but nevertheless reshape mobility and participation. Ward and Walsh (2023) describe trip suppression as a reocurring strategy, where people reduce the number of journeys they make, avoid non-essential trips, or withdraw from social, cultural, and leisure activities altogether when fares become unaffordable. Stanley and Stanley (2017) describe how individuals prioritize necessary travel, like work, education, healthcare, while accepting social isolation as a trade-off, reinforcing longer-term exclusion. Cascajo and others (2018) add that another common response is spatial and temporal adjustment, such as choosing closer destinations, chaining multiple activities into a single trip, travelling at off-peak times, or reorganizing daily routines to minimize paid travel. Other forms of adjusting include changing the mode of transport, increasing walking and cycling where possible, or turning to informal support networks, such as borrowing rides, coordinating travel with friends or family, or depending on community transport services (Mejía Dorantes & Murauskaite-Bull, 2022).

One common way of coping with high transport costs relates to how tickets are purchased. Dealing with high transport costs often means being unable to commit to the most cost-efficient ticket options. While long-term passes are cheaper per trip in theory, many low-income residents cannot afford the high upfront payment they require. Instead, they rely on single tickets or short-term passes that spread costs over time but are more expensive overall. Bondemark and others' (2021) study from Sweden shows that low-income travellers are less likely to purchase monthly travel cards even when these would be the least expensive option, due to financial insecurity, and the need to maintain flexibility when dealing with irregular work schedules and income, and unexpected expenses. As a result, affordability is structured in a way that favors those who are able to pay more in advance, effectively making public transport more expensive for those with fewer resources.

Finally, across literature there seems to be an agreement that immobility is a coping mechanism in itself: when affordable options are diminished, people simply stay put, with reduced mobility becoming normalized rather than experienced as a temporary disruption.

These strategies show how high fares translate into life choices and disadvantage, even in contexts where public transport is formally available.

2.4 Alternatives to Traditional Fare Systems

Although high prices can appear justified in a context where maintaining and operating public transport systems requires financial resources, fare-based funding models have been increasingly criticized for their regressive effects. From the perspective of transport poverty, reliance on fares places a disproportionate burden on low-income users, for whom mobility costs consume a larger share of limited household budgets. Fare systems are therefore not only a technical or a financial question, but a key mechanism through which transport poverty is produced and sustained.

One widely discussed alternative to traditional fare systems is fare-free public transport (FFPT), which aims to remove direct financial barriers to mobility by eliminating fares either fully or partially. By separating access to public transport from the ability to pay, FFPT directly addresses one of the central dimensions of transport poverty: affordability. Kębłowski (2020) shows that in 2019, there were nearly a hundred cases of FFPT systems worldwide, primarily in Europe and North America and describe how FFPT can take multiple forms depending on local policy objectives, institutional capacity, and political priorities.

Štraub & Jaroš (2019) present examples of FFPT: certain systems adopt a universal approach, where all services are fare-free for all users or residents, as in Tallinn, Estonia and Aubagne, France. Other models restrict free travel to specific groups, such as students, older people, or people with disabilities, as seen in Scotland in the United Kingdom. FFPT can also be temporally limited, applying only during off-peak hours, specific days, or seasons, or spatially targeted to specific routes or services, such as selected bus lines. These models reflect varying understandings of equity: while universal schemes emphasize equal access for all, targeted schemes seek to address transport poverty by focusing support on groups that are most vulnerable to exclusion.

The motivations behind implementing FFPT also vary considerably. Cats and others (2017) describe the fare-free scheme in Tallinn as an example where a key objective was to increase the number of residents officially registered in the city, strengthening the municipal tax base and influencing patterns of internal migration. This shows how social objectives can coexist with financial considerations, even if the primary motivation is not explicitly framed as poverty reduction. Maciejewska and others (2023) present an example from Luxembourg, where public transport was made free nationwide in 2020 where the policy acted as a response to high car ownership, population growth, and extensive cross-border commuting, while simultaneously improving affordability and access for lower-income users.

When FFPT is considered as a tool for promoting sustainable mobility, evidence suggests that fare removal alone rarely leads to substantial reductions in car use. Grzelec and Jagiełło (2020) argue that the most significant shifts occur when FFPT is combined with restrictive measures on car travel, such as congestion charges, low-emission zones, or increased parking fees. While FFPT directly improves affordability and access, broader behavioral change depends on restructuring the relative costs and conveniences of different modes. This is important when considering it from the transport poverty perspective, such combined policies can risk reproducing inequities if car-restrictive measures are implemented without adequate and genuinely accessible public transport alternatives.

Kębłowski (2020) further emphasizes that FFPT is not a uniform or ideologically fixed policy. While many European cities frame FFPT in terms of social justice, inclusion, or environmental sustainability, municipalities in the United States have more often justified it through arguments of economic efficiency. FFPT has in several cases persisted through political shifts from left-leaning to right-leaning governments, suggesting that fare-free transport is a flexible policy instrument rather than one tied to a single political ideology. This flexibility is particularly relevant in the context of transport poverty, as it highlights that policies aimed at reducing affordability-related exclusion do not have to be seen just as welfare measures, but can be integrated into broader ideas of efficiency, urban competitiveness, and system simplicity.

These alternative fare models demonstrate that public transport can be organized and funded in ways that substantially reduce affordability-related exclusion, even within financially and politically constrained contexts. From the perspective of transport poverty, fare-free and reduced-fare systems show that high ticket prices are not an inevitable feature of public transport, but the outcome of specific policy choices, funding structures, and governance priorities. The diversity of FFPT models highlights that affordability can be addressed to varying degrees without fully abandoning traditional fare-based systems.

This chapter outlined the theoretical framework of the study by first conceptualizing mobility as a socially conditioned capacity to move and defining transport poverty as a multidimensional form of disadvantage. It then situated transport poverty within broader debates on mobility justice, social exclusion, and the right to the city, highlighting that access to mobility is closely tied to participation in urban life. Together, these perspectives show that mobility systems are not neutral infrastructures but social and political arrangements that shape who can access opportunities and who remains excluded. Together, these perspectives show that when access to transport becomes unaffordable, limitations in mobility translate into limitations in participation in urban life.

The chapter also connected these structural debates to everyday practices by examining the coping mechanisms that emerge when transport becomes unaffordable. The discussion of fare-free public transport and other alternatives further illustrates that pricing systems are not inevitable features of transport provision but policy choices with distributive consequences. In this sense, transport poverty reflects not only individual financial constraints but also broader decisions about how mobility systems are organized and governed.

With this theoretical context established, the following chapter turns to the empirical study. It outlines the materials and methods used to examine how transport affordability is framed institutionally and how the realities of transport poverty are experienced and described in the Helsinki context.

3 Materials and Methods

This study examines how rising public transport costs shape everyday mobility in the Helsinki region and how transport poverty becomes visible in daily life through constrained movement, unofficial coping mechanisms, and altered relationships with the city. To capture both lived and institutional dimensions of this issue, the study combines two complementary sources of material. First, a frame analysis of HSL's board meeting minutes is used to examine how public transport affordability, pricing, and responsibility are framed within official decision-making processes. This institutional perspective helps clarify how the problem is defined, justified, and debated at the policy level.

Second, the study includes interviews with third-sector professionals who work closely with low-income groups and are well positioned to observe recurring mobility constraints and coping strategies across different life situations. Transport poverty is often experienced most acutely by individuals whose mobility is restricted by financial constraints, yet these individuals can be difficult to reach directly through research. Interviews with professionals working in close contact with affected groups offer an ethically and methodologically grounded alternative perspective. The following sections introduce the institutional context of the study, describe the research materials and their collection, and explain how the materials were analyzed.

3.1 Institutional Context: Helsinki Regional Transport Authority (HSL)

The institutional data used in this study consists of publicly available board meeting minutes produced by the Helsinki Regional Transport Authority (HSL), the joint municipal authority responsible for planning, coordinating, and pricing public transport in the Helsinki metropolitan area. HSL operates across several member municipalities and oversees an integrated system of buses, trams, metro, commuter trains, ferries, and city bikes. While it does not directly operate transport services, it determines fare structures, ticket products, inspection policies, and overall service levels (HSL, n.d.-b). Strategic and operational decisions are made by the Executive Board, whose composition reflects the political balance of the member municipalities (HSL, n.d.-b). As such, HSL's board materials offer insight not only into administrative decisions but also into how transport policy is debated and justified within a politically structured institutional setting.

HSL's funding model is shaped mainly by ticket revenues and municipal contributions. A significant share of expenses, approximately 25 percent (220,3 million euros) in 2024, consists of infrastructure compensation payments made to member municipalities for the use of metro lines, tram tracks, and other infrastructure (Ahonen & Kotikangas, 2025). The remaining expenses are largely related to operating transport services. These financial structures form an important backdrop to fare-setting decisions.

The fare system itself is organized around four geographical zones (A–D), and passengers must purchase a ticket covering at least two zones. HSL offers single, day, multi-journey, and monthly or annual passes, with pricing determined by the number of zones included. For example, an adult AB single ticket costs 3,30 euros and a monthly pass 73,90 euros (HSL, n.d.-a). Discounted fares are available for students, children, pensioners, and certain other groups, typically ranging from 40 to 50 percent off monthly passes. Over the past decade, ticket prices have increased, particularly for monthly passes and student fares, while the inspection fee for travelling without a valid ticket has also risen (HSL, n.d.-a).

HSL operates an open fare system without entry gates, meaning passengers must purchase a valid ticket before boarding. Apart from buses (excluding "orange buses", which work as trunk routes), tickets are not routinely checked upon entry. Compliance is maintained through random inspections and travelling without a valid ticket results in a 100-euro inspection fee. In recent years, enforcement practices have been intensified through plain-clothed inspectors, the presence of security personnel, and pilot use of body cameras (HSL, 2025a, 2025b).

This institutional context forms the background against which public transport affordability and governance are examined in this study. The following section introduces the research materials and explains how they were collected.

3.2 Research Materials and Data Collection

This study adopts a qualitative research approach in order to examine both institutional framings of transport affordability and the everyday mobility constraints observed among low-income groups. Combining institutional documents with interview material makes it possible to analyze transport poverty from two complementary perspectives: the policy level where pricing decisions are made and justified, and the everyday contexts where their consequences become visible.

3.2.1 HSL Board Meeting Minutes

The first dataset consists of publicly available board meeting minutes from the Helsinki Regional Transport Authority (HSL). The frame analysis focuses on Executive Board meeting minutes. The minutes provide information on fare levels, infrastructure compensation payments to municipalities, projected deficits or surpluses, municipal subsidy targets, and enforcement strategies. They also document discussions, disagreements, and justifications that are often absent from more polished public communications. In this way, the minutes reflect how financial pressures, policy constraints, and strategic goals are interpreted and translated into decisions, including ticket pricing.

The board meeting minutes are a particularly valuable source for this analysis because they provide insight into decision-making processes that are largely absent from HSL's finalized reports and public communications. While annual reports, strategies, and official publications present a carefully polished institutional narrative, the minutes capture moments of negotiation, disagreement, and uncertainty that arise during actual decision-making. They include recorded comments by board members, alternative viewpoints, and occasional expressions of concern that may not be reflected in final policy outcomes. This makes the minutes especially informative, as they reveal not only what decisions are made, but how problems are discussed and justified in the process leading up to those decisions.

The materials selected for the frame analysis consist of records from board meeting minutes covering the period from February 2024 to January 2026. The dataset includes eleven records from 2024, fourteen from 2025, and one from 2026. This scope was chosen because these were the available minutes at the time of the study and it includes discussions related to the most recent fare increases in 2025 and 2026.

It is important to acknowledge certain limitations related to the use of board meeting minutes as research material. While the minutes provide valuable insight into how transport pricing and affordability are discussed within HSL's governance structures, they represent only one institutional perspective within a broader political context. Decisions related to public transport funding and fare levels are shaped not only by HSL but also by member municipalities and wider political negotiations. In addition, board meeting minutes are summarized records rather than verbatim transcripts, meaning that they capture the main points of discussion but may not reflect the full range of perspectives expressed during meetings. These limitations are considered when interpreting the institutional framing identified in the analysis.

3.2.2 Semi-Structured Interviews

In addition to institutional materials, qualitative interview material was collected from professionals working in third-sector organizations that support low-income individuals in the Helsinki region. These organizations provide services such as food aid, housing advice, youth work, career counselling and other forms of everyday support, and their staff encounter the consequences of transport affordability issues in their work on a regular basis. This data was chosen as a middle ground between two levels that are otherwise difficult to connect empirically: the grassroots level of people experiencing transport poverty and the municipal or institutional level where transport pricing decisions are made.

Individual interviews are a widely used qualitative method in human geography, particularly when the aim is to understand sensitive topics, contextual experiences, and diverse perspectives. Compared to quantitative approaches, interviewing seeks depth and detail rather than broad coverage, allowing researchers to explore how issues are understood and experienced in everyday contexts (McDowell, 2010). Interviews also fill a methodological gap between the analysis of existing materials and more immersive methods such as participant observation, offering access to perspectives that may not be directly observable (Hay & Cope, 2021). As Flowerdew and Martin (2013) note, semi-structured interviews are especially useful because they provide a flexible framework that allows participants to articulate experiences in their own words while still enabling thematic comparison across interviews.

Interviewing differs from informal conversation in that it is guided by a clear research purpose and an explicit intention to generate data (Hirsjärvi & Hurme, 2022). Semi-structured interviews use predefined themes to guide discussion while allowing the conversation to develop in ways that reflect the interviewee's own priorities and interpretations (Hyvärinen, 2017).

Interviewees were selected through targeted searches for third-sector organizations operating in the Helsinki region that work with low-income individuals. Organizations were identified through online searches using keywords such as "support low-income people Helsinki" and "youth work Helsinki", after which relevant contact persons were identified from organizational websites. Other contacts were identified through public statements advocating for groups in vulnerable positions relevant to this study. Potential interviewees were contacted via email in December 2025–January 2026 with a short description of the thesis topic and the purpose of the study. The interviews were scheduled for January 2026.

The scope of interviews consisted of three individual interviews and one joint interview with two representatives from the same organization, resulting in four interviews with a total of five interviewees. Interviews lasted between 30 minutes and one hour and were carried out either face-to-face or remotely via Microsoft Teams depending on the interviewee's preference. Two interviews were conducted face-to-face and two remotely. All interviews were conducted with informed consent, recorded, and later transcribed for analysis.

Although these interviews are not framed as expert interviews in a strict sense, they nevertheless generate analytically valuable insights. The interviewees are professionals and active representatives working with groups particularly exposed to transport affordability issues, including practitioners supporting young people outside education and employment, staff involved in organizing food aid and other assistance for low-income residents, and a representative of an organization advocating for the interests of pensioners.

It is important to acknowledge the limitations of this methodological approach. The limited number of interviews means that the findings cannot capture the full diversity of experiences across all affected groups. Certain populations therefore inevitably remain outside the scope of this analysis, which reflects the practical constraints of a master's thesis rather than a comprehensive representation of transport poverty in Helsinki.

The final dataset therefore consists of 26 publicly available HSL Executive Board meeting minutes covering the period February 2024–January 2026, and four semi-structured interviews conducted with five professionals working in third-sector organizations supporting groups exposed to transport affordability challenges in the Helsinki region.

3.3 Data Analysis

The two datasets were analyzed using different qualitative approaches suited to their characteristics. Institutional documents were examined through frame analysis in order to understand how transport affordability is constructed and justified within policy discourse. The interview material was analyzed thematically to identify recurring patterns in the everyday mobility constraints and coping strategies observed by professionals working with low-income groups.

3.3.1 Frame Analysis

The institutional documents were analyzed using frame analysis. Frame analysis is a qualitative method used to examine how social issues are constructed and justified through language and narrative choices. The approach is based on Goffman's concept of frames as interpretive structures that organize everyday experience and guide how situations are understood (Gamson & Goffman, 1975). In policy contexts, frames help define what counts as a problem, who is seen as responsible, and which responses appear reasonable or necessary. Entman (1993) develops this perspective by defining framing as the selection and emphasis of certain aspects of reality and identifying four core framing functions: problem definition, causal attribution, moral evaluation, and treatment recommendation. These functions provide a practical structure for analyzing how institutions communicate about pricing and affordability.

Frame analysis is also inherently interpretive. The frames identified in frame analysis do not represent fixed or objective truths about institutional decision-making, but rather my analytical interpretation of recurring patterns in how issues are presented in the documents. Because frames operate through emphasis, and narrative structure, different researchers may identify slightly different framing patterns within the same material (Entman, 1993). The analysis presented in this study therefore reflects one informed reading of how transport affordability is constructed within HSL's institutional discourse.

Frame analysis is particularly suitable for this study because it allows examination of how public authorities construct the meaning of transport affordability and justify pricing decisions. Frame analysis offers a useful way to examine how institutions shape public understanding of mobility, accessibility, and participation in urban life. Goffman describes frames as interpretive structures that people use to answer the question of "what is going on here" in a given situation (Gamson & Goffman, 1975). These structures guide attention by defining relevant actors, actions, and meanings, often without conscious reflection. Applied to public policy, this perspective helps explain how problems and solutions are presented in ways that shape expectations and limit alternative interpretations. Entman

(1993) further emphasizes that framing is not neutral, since it operates by emphasizing certain aspects of an issue while downplaying others. Later work by Entman highlights the connection between framing and power, noting that dominant actors such as public authorities often have greater capacity to shape which interpretations become widely accepted (Entman, 2007, 2010). In the context of transport governance, this perspective helps reveal how fare systems, enforcement practices, and financial constraints may be presented as technical or economic necessities rather than as political choices. Transport authorities do not simply describe services or fare structures but also define who is considered a typical user, what forms of mobility are prioritized, and which trade-offs are presented as acceptable. These framings can normalize inequality by presenting exclusionary outcomes as unavoidable or reasonable.

The analysis proceeded in two stages. First, the board meeting minutes were read in order to identify direct references to transport poverty or affordability, as well as passages indirectly related to pricing, revenue, enforcement, or access. During this initial stage, relevant sections were highlighted and preliminary observations were recorded. This close reading allowed for familiarization with the material and helped identify the main areas where questions of pricing, responsibility, or access appeared in the discussions.

In the second stage, the highlighted sections were analyzed systematically using Entman's four framing functions. The texts were examined through the lenses of problem definition, causal attribution, moral evaluation, and treatment recommendation in order to identify how transport affordability was constructed within the institutional discourse. Particular attention was given to how rising costs were explained, which actors were presented as responsible for addressing the issue, and what kinds of solutions were proposed or considered legitimate. Multiple frames were initially interpreted from the minutes, but a dominant one was used to then map out the causal attribution, moral evaluation and suggested solutions for that chosen dominant problem frame. Attention was also paid to what remained unaddressed or implicit in the materials, as these absences are informative for understanding how transport poverty is positioned or overlooked within institutional discussions.

3.3.2 Thematic Analysis

The interview material was analyzed using thematic analysis. According to Braun and Clarke (2006), thematic analysis is a qualitative method used to identify patterns within data and interpret meanings relevant to the research questions. The approach focuses on recognizing recurring themes in participants' accounts and examining how these themes reflect broader social processes or experiences. Compared to more rigid coding frameworks, thematic analysis is often valued for its flexibility, allowing researchers to combine theoretically informed interpretation with themes that emerge through engagement with the data. As Braun and Clarke (2006) emphasize, themes do not simply appear independently from the data but are produced through the researcher's interpretation of it. In this study, thematic analysis was used to identify recurring patterns in how transport affordability and mobility constraints were described by professionals working with groups exposed to economic disadvantage.

The interview material was analyzed using a qualitative thematic approach aimed at identifying recurring patterns, meanings, and practices related to transport affordability and everyday mobility. Analysis began with close readings of the interview transcripts in order to familiarize myself with the material. During this stage, passages relevant to the research questions were highlighted and preliminary observations were recorded. Familiarization with the data is an important step in qualitative analysis, as it allows the researcher to develop an initial understanding of recurring ideas, expressions, and experiences present in the material (Braun & Clarke, 2006).

In the next stage, descriptive codes were assigned to segments of text capturing issues such as reduced mobility, prioritization of essential trips, emotional strain, or informal coping strategies. Coding was used as a way of organizing the data and identifying meaningful units of analysis across the interviews. Although this initial coding phase was largely inductive, allowing themes to emerge from the material rather than being fully predetermined, the interpretation of themes was informed by the theoretical framework of transport poverty and mobility justice guiding the study (Hyvärinen, 2017). In this sense, the analysis combined inductive engagement with the empirical material with theoretically informed interpretation.

In a second stage, the codes were compared across interviews and grouped into broader thematic categories. This process involved examining similarities and differences in how transport affordability and mobility constraints were described across the interviews and identifying patterns that recurred in multiple accounts. Through repeated engagement with the data, the codes were gradually organized into broader themes that captured central dimensions of the phenomenon under study. The final analytic themes were identified as reduced mobility and constrained participation, everyday coping strategies, emotional experiences and relationship with the city, and inequalities and cumulative disadvantage.

Throughout the analysis, attention was paid to the positionality of the interviewees as third-sector professionals. Their accounts reflected professional interpretations shaped through ongoing interaction with affected groups rather than direct personal experiences of transport poverty. These accounts were therefore analyzed as situated forms of professional knowledge produced through practice and interaction (Alastalo et al., 2017; Bogner et al., 2009). Rather than representing individual experiences of transport poverty, the interviews provide insight into recurring patterns and observations emerging from the interviewees' professional encounters with groups facing mobility constraints.

3.4 Ethical Considerations

These methodological choices also raise ethical considerations related to representation, researcher positionality, and the handling of potentially sensitive material. Since transport poverty can be a sensitive and politically charged topic, ethical considerations are central to this study. My position as a researcher must be acknowledged, particularly given the power involved in producing knowledge about groups whose experiences I do not share directly. The intention of this study is not to treat participants, or the populations they work with, as mere objects of research, but to recognize and amplify perspectives that are often overlooked in institutional discussions. All participants were provided with information about the purpose of the study and their role in it, and all data were handled in a way that ensured anonymity and generalization. When contacting participants for interviewing, it was made clear what the study sought to explore and that participation was voluntary and dependent on their comfort with sharing their views.

Ethical considerations guided every stage of the research process. As (Luomanen & Nikander, 2017) emphasize, research topics that may involve emotional or vulnerable experiences require particularly careful planning. This applies to participant recruitment, the conduct of interviews, the handling and storage of data, and the reporting of findings. Although the interviewees in this study are professionals rather than individuals directly experiencing transport poverty, the issues they describe can involve emotionally charged situations and encounters. As a researcher, I therefore remained attentive to the emotional weight of the themes discussed, approached interview situations with sensitivity, and ensured that ethical principles were upheld throughout the research process.

Luomanen & Nikander (2017) also remind of the importance of critically reflecting on representation. In this study, this means recognizing that those most affected by transport poverty are not present in the interviews and that their experiences are accessed indirectly through professional perspectives. This requires avoiding unsupported generalizations about low-income residents, acknowledging the limitations of second-hand accounts, and grounding interpretations in the interview material and existing research on transport poverty. The study does not claim to “give a voice” to those directly affected, but instead examines transport poverty through a methodologically feasible and ethically appropriate lens, while remaining transparent about its limitations.

4 Results

4.1 Frame Analysis of Transport Affordability in HSL Board Meeting Minutes

In this chapter I interpret how transport affordability is framed in the decision-making of the Helsinki Regional Transport Authority (HSL) through board meeting minutes mainly from 2024 and 2025. Rather than merely assessing the outcomes of these decisions, the focus is on how affordability is discussed, problematized, or left implicit in these institutional documents. Using Entman's (1993) framing framework, I interpret how public transport pricing -related problems are defined, what causes are emphasized, what is presented as fair or necessary, and what kinds of responses are proposed. Additionally, I will be paying attention not only to what is explicitly stated but also to what remains implicit or absent. The frames identified reflect my analytical interpretation of recurring patterns rather than fixed or objective categories, as frame analysis represents an interpretive method.

The frame analysis provides institutional context by examining how the authority responsible for fare-setting understands and justifies pricing decisions. Although board meetings take place behind closed doors, the minutes are publicly available and offer insight into how fare-related issues are formally articulated. Transport affordability is chosen as the analytical focus because it represents the most relevant dimension of transport poverty in the Helsinki region, where service coverage is extensive, but the cost of access has become increasingly significant.

4.1.1 Problem Definition

Trough reading of the board minutes, I could map out that the primary problem seems to be defined predominantly in financial terms. Rather than framing rising ticket prices as a question of accessibility or social justice, the minutes repeatedly articulate the central issue as a structural imbalance between expenses and revenues. Based on this reoccurring pattern, I describe the dominant pattern as a financial imbalance frame.

Across several meetings, the problem is articulated as a widening gap between growing costs and insufficient income growth. In the first mid-year report of 2025, the projected deficit is estimated at 56,1 million euros, exceeding the already budgeted deficit of 38,4 million (HSL, 6.5.2025). The deficit is presented as something that must be covered by accumulated surpluses from previous years, with the explicit acknowledgment that not all municipalities will have such buffers available in the future. I see this as framing the issue as structural and increasing, rather than as temporary.

Similarly, in the preparation of the 2025–2027 financial plan, it is stated that continuously growing infrastructure costs increase HSL's expenses faster than ticket revenues can compensate (HSL, 12.6.2024). The infrastructure compensation model is explicitly described as creating "significant cost pressure on ticket prices" (HSL, 12.6.2024). Later in 2025, growing infrastructure costs and municipal subsidy targets are again said to generate "significant ticket price increase pressures" (HSL, 17.6.2025; 28.10.2025). Within the financial imbalance frame as I interpret it, ticket price increases are presented as necessary responses to external cost developments and governance arrangements. The problem is not defined as the affordability of tickets, but as the inability of current revenue structures to keep up with rising costs.

A comparison of the 2025–2027 (HSL, 29.10.2024) and 2026–2028 (HSL, 28.10.2025) action and financial plans reinforces this interpretation. While the earlier plan still emphasizes recovery, passenger growth, and revenue improvement through increased demand, the later plan shifts more explicitly toward cost control and structural constraint. Infrastructure compensation payments and rising operating costs are increasingly described as unavoidable pressures, and fare increases are framed as necessary instruments to stabilize the municipal subvention rate. Service adjustments and cuts in operating are more openly acknowledged in the later plan as tools for controlling expenses. This shift can be seen as a strengthening of the financial imbalance frame over time.

Closely connected to this financial imbalance frame is what I describe as a "strategic vicious cycle" framing. Here, the problem is not only rising costs but the interaction between long-term investments, temporary disruptions, and revenue uncertainty. In the 2026 pricing discussion, worksite disruptions and rail interruptions are expected to reduce ticket revenues by approximately 2 million euros (HSL, 28.10.2025). At the same time, fare increases are considered necessary to secure financial stability. I would describe that the minutes construct a circular dilemma: infrastructure investments are required for long-term development, yet they temporarily reduce service quality and passenger numbers, which in turn increases financial pressure and strengthens the argument for fare increases. The problem becomes managing this cycle under constrained conditions.

Across these discussions, I further identify a consistent trade-off dilemma embedded within the dominant framing. The board repeatedly asks municipalities to clarify their priorities between limiting ticket price increases, maintaining service levels, and keeping municipal subsidy rates within agreed targets (HSL, 12.6.2024). I interpret this not as an isolated issue but as a feature of the financial imbalance frame itself. Decision-making is framed as allocating limited resources between competing objectives. The trade-off between fares, subsidies, and service provision is embedded within the broader cost pressure logic rather than standing as an independent problem definition.

In contrast, references to affordability and accessibility appear only marginally in the minutes. While price elasticity and demand risks are acknowledged in connection to fare increases (HSL, 28.10.2025), these concerns are primarily framed in terms of revenue uncertainty rather than social exclusion. An opposing view suggesting that rising ticket prices may exceed a “pain threshold” (kipuraja) for certain groups (HSL, 28.10.2025) does not develop into a significant argument within the official problem definition. Instead, affordability appears implicitly under financial sustainability. Although opposing arguments to rising fares are voiced in both fare discussions, they are ultimately outvoted (HSL, 29.10.2024; 28.10.2025).

I interpret the minutes as revealing a hierarchy in problem construction. The dominant frame defines the issue as financial imbalance driven by infrastructure costs and constrained revenues. Secondary elements highlight the strategic cycle between investments and demand, and the trade-off between subsidies, fares, and service levels operates as a dilemma across these frames.

A crucial element that is largely absent from this dominant framing is social equity. Although individual board members briefly refer to a “pain threshold” for ticket prices, these remarks do not develop into a larger discussion about affordability, unequal access, or the role of public transport as a fundamental social right. In my interpretation, the framing treats transport primarily as a financially managed service system rather than as a core component of urban citizenship. This absence is significant for this thesis, as it demonstrates that the institutional problem definition centers on financial optimization rather than justice-oriented considerations.

4.1.2 Causal Attribution

When examining how causality is described in relation to the dominantly interpreted problem of financial imbalance, I find that responsibility is primarily constructed as structural rather than political. The imbalance between expenses and revenues is not presented as the result of deliberate policy choices. Instead, I see the minutes as attributing the situation to institutional arrangements and external developments that are beyond HSL's direct control.

The most central structural cause seems to be the infrastructure compensation model. According to the infrastructure agreements, HSL is required to cover 50 percent of capital costs and 100 percent of maintenance and administrative costs related to rail infrastructure (HSL, 19.3.2025). This arrangement is repeatedly described as generating significant cost pressure. In the preparation of the financial plans for both 2025–2027 and 2026–2028, it is explicitly stated that the infrastructure compensation model creates "significant cost pressure on ticket prices" (HSL, 12.6.2024; 28.10.2025). New major rail projects are also discussed in connection with rising long-term costs and temporary service disruptions. I interpret these recurring references as presenting the compensation model and infrastructure expansion as main causes of rising costs, rather than as policy choices that could be reconsidered. Although these institutional arrangements are themselves the outcome of political decisions, the minutes treat them as fixed constraints rather than as negotiable policy choices.

A second major causal factor concerns changes in travel demand, particularly the long-term shift to remote work. In the 2024 financial statements, it is noted that passenger volumes have stabilized at a permanently lower level than in 2019 due to remote work practices (HSL, 11.3.2025) and this development is framed as ongoing rather than temporary. Lower-than-expected passenger volumes are presented as directly weakening ticket revenue growth and making earlier recovery projections unrealistic. In this framing, the problem is not attributed to insufficient marketing, pricing strategy, or service planning, but to a broader structural transformation in commuting patterns that reduces demand.

Across these causes, I identify a consistent interpretive pattern. The causes of financial imbalance are mainly constructed as institutional rules, infrastructure compensation obligations, and macro-level behavioral shifts. What is notably absent is any sustained attribution of causality to social inequality, income polarization, or the effects of pricing policies. In other words, in my reading, the minutes construct the imbalance as structurally determined by governance arrangements and external economic conditions rather than as a politically shaped outcome. This reinforces the broader dominance of the financial sustainability frame and narrows the space for equity-based interpretations of the problem.

4.1.3 Moral Evaluation

In my interpretation of the moral evaluation dimension of the dominant framing, financial balance is treated as both unavoidable and justified. The need to balance the budget is not debated in the minutes as a political preference among alternatives but presented as a structural obligation. Within this logic, financial sustainability appears as the primary moral standard against which policy options are assessed. Maintaining the municipal subvention rate near the target level of approximately 57 percent is repeatedly described as a reasonable and responsible objective (HSL, 28.10.2025). Deviations from this level are implicitly treated as problematic, either because they would place excessive burden on municipalities or undermine long-term financial stability.

Fare increases are therefore evaluated predominantly through this financial lens. In 2025, ticket prices were raised substantially (HSL, 29.10.2024), and in following discussions moderate annual increases are presented as necessary to stabilize revenue development (HSL, 28.10.2025). Similarly, service cuts on routes deemed to have weak cost-efficiency are described as responsible adjustments aimed at aligning expenses with demand (HSL, 17.6.2025). I see that the underlying claim is that it is reasonable to expect both passengers and municipalities to share the burden of adjustment when costs rise faster than revenues.

At the same time, there are moments where this dominant moral logic is briefly challenged. Some board members refer to ticket prices having reached a “pain threshold” (HSL, 28.10.2025), implying that further increases could be socially unreasonable for certain residents. This introduces an alternative evaluative principle based on affordability and social impact rather than financial balance. Again however, within the broader discussion, this perspective does not fundamentally reshape the dominant moral standard. Instead, it appears to influence the scale rather than the direction of policy decisions. Rather than creating a whole competing moral frame, the “pain threshold” argument appears to function as a limiting principle within the dominant financial logic. It tries to moderate the scale of adjustment but does not challenge the underlying assumption that fare increases are necessary. Rather than rejecting fare increases altogether, the outcome is framed as a more moderate and therefore “reasonable” level of increase, such as approximately 3,1 percent annually during 2026–2029 (HSL, 28.10.2025).

Overall, I see moral evaluation in the minutes as organized around a hierarchy of values. Financial balance and institutional constraints operate as the primary moral reference point. Other considerations, such as affordability or social impact, appear only when they do not threaten the overarching requirement of budgetary balance. Measures are justified as long as they contribute to maintaining structural balance and preventing future deficits. What is considered fair is mainly defined as keeping financial commitments within agreed limits, rather than considering affordability or how the costs affect different groups. The brief mention of a “pain threshold” signals some awareness of social limits from certain representatives, yet this concern remains secondary to the budgetary balance.

4.1.4 Treatment Recommendations

In the final element of the frame analysis, I examine how the proposed solutions respond to the interpreted problem of financial imbalance. In my reading, the treatment recommendations focus on pricing and ticket structure adjustments, as well as operational cost management. Across both categories, the underlying objective remains consistent: restoring financial balance while keeping the municipal subvention rate within agreed limits.

The most direct solution presented in the minutes is increasing fares (HSL, 29.10.2024; 28.10.2025). Fare hikes are described as rational and necessary instruments to strengthen revenue and close the gap between expenses and income. Rather than being discussed as socially controversial measures, they appear primarily as technical adjustments required to secure long-term financial sustainability. The used logic emphasizes moderate, predictable annual increases rather than large, abrupt corrections later. In this way, pricing policy is treated as a tool to stabilize finances rather than as a decision about who pays more or less.

Beyond price increases, the minutes propose adjustments to the ticket structure aimed at optimizing revenue generation and influencing customer behavior. Low-demand ticket products are removed, and mechanisms such as daily price caps and contactless payments are introduced (HSL, 29.10.2024; 17.6.2025). These measures are framed as simplifying the system, attracting occasional users, and lowering entry barriers. Encouraging the use of the HSL application and the account-based ticketing system is similarly justified as a way to streamline transactions and reduce administrative costs. In my interpretation, these proposals combine financial optimization with behavioral steering, aligning user activity with the broader objective of revenue stability.

A particularly revealing treatment recommendation concerns the strengthening of ticket inspection practices. Inspection fee revenue is projected to increase from an estimated 6,4 million euros (with 2,5 million in credit losses) in the 2025–2027 plan to 8,5 million euros (with 3,1 million in credit losses) in the 2026–2028 plan (HSL, 29.10.2024; 28.10.2025). Within the 2026–2028 strategy, reducing "ticketlessness" (liputtomuus) is explicitly framed as a productivity and financial objective (HSL, 23.10.2025). Enforcement as positioned as part of a broader financial stabilization strategy.

Expanding the inspection force introduces an internal efficiency dilemma. The owners have called for stronger enforcement, yet the hiring of approximately 20 additional inspectors is presented as potentially weakening cost-efficiency indicators (HSL, 17.6.2025). Because efficiency is partly measured through personnel costs relative to total expenses, increased staffing simultaneously raises revenue protection and operating costs. I see this emphasis is particularly telling in light of the relatively modest net revenue from inspection fees and the substantial share lost to credit losses, suggesting that enforcement is prioritized even when its financial benefits are limited.

The proposed solutions remain firmly embedded within the financial sustainability logic identified in earlier sections. Pricing reforms, digital incentives, service adjustments, and enhanced enforcement are all oriented toward revenue maximization and controlling expenses. Notably absent are measures that directly address affordability or equity concerns, such as targeted subsidies or attempts to alter the infrastructure compensation model. In this sense, the treatment recommendations reinforce the original problem definition: financial imbalance is to be corrected through financial management, behavioral steering, and stricter revenue protection rather than through redistribution or reconsideration of the funding structure.

In Entman's (1993) terms, the remedies correspond closely to the way the problem has been defined and causally attributed. Because the imbalance is interpreted as structural and financially driven, the proposed treatments operate within the same logic, leaving alternative justice-oriented solutions outside the scope of institutional consideration.

4.1.5 Institutional Framing of Transport Affordability

Bringing together the four elements of the frame analysis, a pattern emerges in how HSL's board minutes construct the issue of rising fares and financial pressure. The dominant frame defines the problem as a structural financial imbalance driven mainly by rising infrastructure costs and lowered passenger volumes. The primary causes are attributed to the infrastructure compensation model and long-term shifts in travel behavior such as remote work. Moral evaluation centers on financial responsibility and the necessity of maintaining a "reasonable" municipal subsidy rate. The proposed solutions focus on revenue enhancement, cost optimization, digitalization, and strengthened enforcement.

Across these elements, the framing remains consistent. Financial sustainability functions as the organizing principle. Budget balance is presented as unavoidable, fare increases as necessary adjustments, and operational cuts as rational. Even when moments of objection come up, such as references to a "pain threshold" for ticket prices, these are turned into a moderated compromise rather than leading to a reframing of the core issue. Social concerns are acknowledged but not allowed to fundamentally challenge the logic.

This pattern reflects what critical mobility scholars describe as the growing focus on managing transport mainly through concerns of finance and efficiency. As Sheller (2018) argues with mobility justice, transport systems are not neutral infrastructures but political arrangements that distribute access unevenly. In the analyzed minutes, the dominant concern is not who is excluded from mobility, but mainly how to stabilize revenue. From the perspective of transport poverty, this is significant as well: Lucas et al. (2016) emphasize that transport poverty emerges from financial barriers that prevent participation in social and economic life and unaffordability is a central building block of transport poverty.

In the minutes unaffordability is not framed as a structural problem, but instead fare levels are seen as adjustable variables within the search for financial balance. In my reading, the question is how much prices can be raised without risking revenue or exceeding a vague "pain threshold," not how pricing structures may cause transport poverty. For this thesis, this is important, because if the affordability problem is defined as a financial imbalance, then the solutions will focus on correcting finances rather than addressing inequality or unaffordability.

It is important to acknowledge that this analysis reflects only the perspective of HSL articulated trough the minutes. The board consists of representatives from multiple municipalities and political parties, each with their own interests and priorities, which inevitably shape the discussions reflected in the meeting minutes. In addition, a comprehensive understanding of how transport affordability is discussed at the institutional level would require examining a broader set of actors, including the City of Helsinki, other municipalities in the region, and national-level policies that influence public transport funding and governance. However, HSL plays a central role in determining fare structures and pricing decisions in the Helsinki region. For the purposes of this thesis, analyzing the framing within HSL's board discussions therefore provides a relevant insight into how transport affordability is understood within the institutional context most directly responsible for public transport pricing.

To summarize, the frame analysis I conducted shows that rising ticket prices are a part of a broader narrative of structural financial necessity. Unaffordability, although just implicitly present in references to "pain thresholds," does not emerge as a core problem. This gap between institutional framing and transport poverty literature shows that while academic research increasingly describes public transport as a matter of equity and inclusion, policy discourse may remain in surface-level discussions about revenue. Recognizing this gap is essential for understanding how unaffordability can become normalized within decision-making processes, even as it functions as a key mechanism through which transport poverty is produced.

4.2 Accounts From Interviews with Third-Sector Workers

This section analyzes how rising public transport costs shape everyday mobility in the Helsinki region through interviews with third-sector professionals who work closely with groups vulnerable to transport poverty. The analysis combines empirical material with interpretation, putting the interviewees' accounts within broader discussion on transport poverty, mobility justice, and urban inclusion. The aim is to examine how transport affordability is experienced in everyday life through constrained mobility, coping strategies, emotional responses, and changing relationships with the city.

This analysis is organized thematically, focusing on recurring patterns across interviews that highlight both the practical and emotional dimensions of transport poverty and their connections to wider forms of inequality. The excerpts from the interviews are presented in their original language, Finnish, to avoid distorting the meanings communicated through word choices. The ideas expressed in the excerpts are also explained in the surrounding English text, so the content remains understandable even for readers who do not read Finnish. Interviewees are titled “I1” for interviewee one, “I2” for interviewee two, and so on, alongside a brief explanation of their role.

Before turning to the thematic analysis, it is important to outline the broader context that interviewees themselves emphasized as shaping the transport-related challenges. Across interviews, transport affordability was consistently discussed in relation to a broader context of economic strain. As highlighted in the transport poverty literature, Lucas et al. (2016) point out that transport expenses do not exist in isolation but intersect with other essential household costs such as housing, food, and bills, meaning that rising fares often collide with already constrained budgets. Interviewees repeatedly brought up how this is the case for many dealing with this issue, and public transport tickets were repeatedly characterized as genuinely unbearably expensive for the people, rather than seen just as costly and inconvenient. Several interviewees stressed that even standard tickets and monthly passes often exceed what low-income individuals can realistically afford on a regular basis.

Cuts to social welfare and the tightening of benefit systems were highlighted as further intensifying this situation. Interviewees noted that public transport passes are no longer widely treated as essential expenses supported through social assistance but are instead framed as individual responsibilities. This was described as particularly problematic given that in a city like Helsinki, public transport is a necessity for accessing employment services, education, healthcare, and support organizations, and that alternatives such as private cars, taxis, or even active modes of transport are often unavailable or unrealistic due to cost, distance, health, or weather conditions.

> *Heidän kaikki tulot ovat pienentyneet myös aika isossa suhteessa tässä vaikka viimeisen vuoden aikana. Eli kun on tullut näitä kaikkia sosiaaliturvan leikkauksia, niin sitten se muutos mikä onkaan, että vaikka kahdeksan senttiä lipun hintaan lisää, niin se ei tunnu vaikka työssä käyvästä ihmisestä melkein miltään, mutta sitten näille ihmisille, joilla ei muutenkaan ehkä ole sitä rahaa siihen lippuun, niin se on sitten tosi paljon suurempi se vaikutus.* (I1, youth career counselor)

> *Matkustaminen on hyvin kallista. Matkakortin ostaminen tai lataaminen on hyvin kallista, kun kysymys on kuitenkin useista kympeistä. Se saattaa olla muutaman päivän ruokarahat tai useammankin päivän ruokarahat, jos lataat sen kuukauden kortin.* (I2, low-income support worker)

> *Lippujen hinnat on ollut puheissa tässä vuosien varrella, ja se on ollut silloin jo kallis, kun se maksoi viisikymmentä euroa. Mutta nyt kun miettii kaikkia näitä sosiaaliturvan leikkauksia, niin nyt se on oikeasti ihan järkyttävän hintainen. Monikaan ei sitä enää saa sosiaalitoimen harkinnanvaraisesta toimeentulon tuesta.* (I2, low-income support worker)

Interviewees also linked the high cost of tickets to changes in residential patterns. Rising cost of living and cuts to housing support were described as pushing people further away from central areas and services, increasing their dependence on public transport while simultaneously raising the cost of everyday travel. In this way, those with the least financial flexibility were seen to face both longer distances and higher mobility costs. Research from Helsinki supports this understanding. Rönnberg et al. (2023) show that while basic services are often still present in suburban housing estates, access to a diverse range of services increasingly depends on mobility rather than proximity, particularly in more peripheral areas.

> *Monihan on joutunut muuttamaan nyt sen takia, että koska ne asumistuen kaikki muutokset on tullut, ettei voi enää asua tietyssä paikassa, koska on vaikka kallis asunto tai liian kallis siihen asumistuen rajoihin nähden.* (I1, youth career counselor)

In addition, several interviewees pointed to rising unemployment and increasing uncertainty as contributing to a sense that the situation is worsening rather than improving. Reduced income, combined with high ticket prices and limited welfare support for mobility, was described as leaving people with little room to manage unexpected expenses or maintain regular participation in urban life. Interviewees therefore framed transport poverty not as the result of individual choices, but as the outcome of intersecting economic pressures, welfare policy changes, and urban conditions in which the cost of public transport itself has become a significant barrier to everyday mobility.

4.2.1 Reduced Mobility and Constrained Participation

Across interviews, reduced mobility emerged as one of the most immediate and visible consequences of high public transport costs. Interviewees repeatedly described how unaffordable tickets limit people's ability to move beyond their immediate surroundings, leading to a narrowing of everyday routines. Rather than travelling freely across the city, many individuals were described as restricting their movements to what was considered strictly necessary, such as essential appointments, mandatory meetings, or activities located within walking distance. Social, cultural, and recreational trips were often the first to be reduced or abandoned altogether

> *Moni just sen kalleuden takia ei enää käy missään, ellei siinä jossain lähellä ole jotakin sellaista toimintoa*. (I2, low-income support worker)

> *… oikeasti ei vaan tuu tapaamisille, että ei vaan pysty, vaikka ensi viikolla vasta tulee tuet, että minulla ei ole yhtään rahaa tai en pysty ostamaan lippua*. (I1, youth career counselor)

Location further shaped these constraints. Interviewees emphasized that for people living far from the city centre, attending activities is often not possible without public transport, as distances are too long to be covered by walking or cycling. As a result, mobility becomes limited to the immediate neighbourhood. While this may be less restrictive for younger children, but interviewees stressed that the consequences become more severe as people grow older, particularly as social participation, peer interaction, and engagement in organized activities become more important. Studies by Lucas (2012), Lucas et al. (2016) and Stanley and Stanley (2017) show that prolonged and involuntary staying within a limited area was described as placing increasing strain on individuals over time, and that this pattern that has been linked to social exclusion and declining well-being through reduced participation, increased isolation and stress.

> *… iso osa tulee just Itä-Helsingistä tai Pohjois-Helsingistä, mistä ei todellakaan tule mitenkään kävellen tänne*. (I1, youth career counselor)

> *Helsingissä ei pysty elämään sillä tavalla, tai pystyy, mutta silloin sä et käy paljon niin kuin siinä lähipiirissä. Ja jos sitten pitäisi jotain asioita mennä*

> *hoitamaan jonnekkin muualle, niin silloin sä olet bussimatkan päässä ja sulla ei ole varaa maksaa sitä bussilippua*. (I3, advocate for pensioners)

Reduced mobility was also reported to affect access to essential services. Interviewees described situations in which people missed or postponed appointments that were important to them, including doctor's visits or meetings with youth workers, because they could not afford the journey. In some cases, missing a healthcare appointment resulted in an additional no-show fee, which further deepened financial strain. Follow-up appointments could often be scheduled not until several months later, meaning that a single missed visit could have long-term consequences. As a result, activities and appointments that were not perceived as immediately urgent were often the first to be dropped, even when they were considered important for wellbeing or long-term support. Similar consequences were described in relation to employment services. Interviewees noted that if an unemployed person misses a scheduled meeting with employment services due to not affording the journey, they may be placed into a mandatory waiting period (karenssi), during which unemployment benefits are temporarily suspended, potentially worsening an already difficult financial situation. Several interviewees working with young people also noted that missing meetings due to not affording a ticket was not happening occasionally, but a very standard practice in their work with latest instances happening just days prior.

> *… nuoret ei pääse menemään, vaikka lääkäriin, kun lääkäri on kaukana, sosiaalitoimi on kaukana, terveydenhuolto saattaa olla, että jäävät tämmöisistä pakollisista tapaamisista, joka vaikuttaa heidän elämään oikeasti.* (I4, youth worker)

> *… joutuu jättää sen lääkärikäynnin väliin, koska "en pääse, kun ei ole lippua". Niin se on oikeasti kurjaa ja siitä tulee sitten sakkomaksu vielä sille nuorelle, jos hän tajuaa sen samana päivänä*. (I5, youth worker)

Beyond official obligations, interviewees highlighted that many organized activities located in the city remain inaccessible due to travel costs. These included social, recreational, and support-oriented activities that could be particularly meaningful for people experiencing loneliness, isolation or just be going through a difficult life situation. High ticket prices were therefore described as limiting not only mobility but also access to opportunities for social connection and support, reflecting research such as Jones and Lucas (2012), that links transport affordability to social exclusion, reduced participation in everyday activities, and long-term impacts on well-being and social ties.

When travel could not be avoided, individuals were described as weighing their options carefully. Leaving without a valid ticket was sometimes considered, but this decision involved a serious assessment of the risks associated with fare evasion. Active modes of transport such as walking and cycling were used, when possible, but interviewees noted that weather conditions, long distances, and physical limitations often restricted these options.

> *Vaikka he lähtevät pummilla, niin monikaan ei lähde muuta kuin silloin, kun se on aivan välttämätöntä.* (I2, low-income support worker)

> *Kun ei ole sitä kuukausilippua, yksi ihminen kulkee aina pyörällä mutta nyt kun on kylmää ja huonot kelit niin se ei tule sinne jumppaankaan koska se ei pysty pyörällä ajamaan. Matkat on välillä niin pitkiä, että sä et kuitenkaan voi pyörällä lähteä joka paikkaan.* (I3, advocate for pensioners)

High transport costs turn into constrained participation, where everyday mobility becomes conditional, selective, and shaped by ongoing financial calculation rather than personal preference.

4.2.2 Everyday Coping Strategies

When public transport becomes unaffordable, mobility does not simply cease but is actively managed through a range of everyday coping strategies. Research on transport poverty (Cascajo et al., 2018; Lucas, 2012; Lucas et al., 2016) shows that low-income individuals respond to affordability constraints by reorganizing their travel practices, prioritizing essential trips, reducing non-essential mobility, and relying on informal or secondary strategies such as walking longer distances, postponing activities, or travelling without a valid ticket when no viable alternatives exist. Fare evasion has been discussed in the literature as a survival-oriented response to unaffordable transport systems rather than solely as an expression of intentional rebellious behaviour, emerging when mobility needs remains but institutional access fails (Delbosc & Currie, 2016). Building on this literature, this section examines how coping strategies take shape in everyday life, first focusing on the ways low-income individuals manage mobility under conditions of constrained affordability, and then how third-sector organizations are themselves affected by, and respond to, these constraints in their efforts to support participation, access to services, and social inclusion.

4.2.2.1 People

The ways in which people struggling with high public transport costs navigate mobility in the city were described as highly adaptive and carefully negotiated. While staying at home or within the immediate neighbourhood was sometimes possible, interviewees emphasized that this was not always an option, particularly when access to essential services, work-related obligations, or social activities was required. In these situations, individuals were described as developing creative and often demanding strategies to reach necessary destinations despite limited financial resources.

One of the most common coping strategies involved being highly selective and calculated in relation to ticket purchases and trip planning. When relying on single tickets, journeys were planned with precision so that both the outward and return trip could be completed within the same ticket's validity period. Multiple errands, such as visiting a doctor, pharmacy, and grocery store, were often combined into a single journey constrained by an 80–90-minute time window. Missing this timeframe and being forced to purchase an additional ticket for the return journey was described as a significant setback and a cause of frustration. Monthly passes required even greater planning and caution, as the financial investment was significantly higher. Not using a monthly pass to its full advantage was a concern that was particularly pronounced among people in precarious or irregular employment, where daily travel needs are difficult to predict.

> *Monet laskeskelee ja laskelmoi sen niin, että he yrittävät päästä käymään täällä hakemassa ruokakassin ja päästä kotiin yhdellä kertalipun hinnalla. Sitä laskeskellaan hyvin tarkkaan.* (I2, low-income support worker).

> *Se [kuukausilippu] pitää ostaa kerralla niin että se on iso summa se lipun hinta, ja sitä aina miettii, että ostanko nyt taas vai enkö osta.* (I3, advocate for pensioners)

Fare evasion was brought up in multiple interviews not simply as a means of saving money, but as a necessary and, in some contexts, normalized way of coping with unaffordable fares. Among young people and young adults, the use of fake tickets and participation in fare-evading groups were mentioned as uncommon, but existing practices. These strategies were not encouraged by third-sector workers, but were often described with understanding, as collective and creative responses to limited access to affordable mobility.

Engaging in fare evasion was consistently described as involving careful calculation of risk. Interviewees noted that individuals weighed the potential benefit of reaching a destination against the risk of receiving an inspection fee, which could significantly worsen their financial situation. For those unwilling or unable to take this risk, mobility became further restricted, as avoiding inspection often meant choosing not to travel at all, even when participation was desired or meaningful. Fare evasion was not seen as a significant risk for those in a situation where an inspection fee would not have a large impact due to complete inability to pay, where the fees end up in foreclosure anyway. Inspection fees pile up quickly and were noted to be a significant factor in many young people's accumulated debt.

> *Monet meidän asiakkaistamme tulee ihan pummilla. Sitä rahaa kerta kaikkiaan ei ole. He laskevat, mikä se riski on, sitten siinä verrattuna siihen hyötyyn.* (I2, low-income support worker).

> *... nuoret välillä vertailee sitä, että ostanko mä nyt maitopurkin vai ostanko mä sen HSL-lipun ja menen pummilla, niin kyllä ne valitsee se maitopurkin ja menee pummilla.* (I5, youth worker)

Active modes of transport such as walking and cycling were used, when possible, but interviewees described these options being frequently constrained by long distances, weather conditions, or physical limitations. In addition, for low-income young people, purchasing a bicycle was often described as financially unattainable and rarely prioritized over other immediate needs. Even much more creative ways were brought up, including one interviewee describing how a young person deliberately sought housing far enough from their school to qualify for distance-based student travel support, even declining apartment offers closer to the school because living too nearby would require purchasing a public transport ticket they could not afford.

> *Esimerkiksi nyt tuli tämmönen mieleen, että hänhän saa koulumatkatukea siihen lippuun, kun asuu tietyn matkan päässä. Nyt hän etsii asuntoa et se koulu on yli seitsemän kilometrin päässä. Se ei suostu ottaa asuntoa vastaan, vaan että kikkaillaan tällaisilläkin. "Pitää olla se, että mä saan sen koulumatkatuen, että mä pystyn mennä. Jos mä asun liian lähellä koulua, mä joudun itse ostamaan lipun ja ei mulla ole varaa siihen".* (I5, youth worker)

Coping strategies around mobility extend beyond individual budgeting decisions to include collective practices, risk management, and ongoing negotiation of access to the city.

4.2.2.2 Third-Sector Organizations

Third-sector organizations also described the rising cost of living as having a direct impact on their own operations. Given that many third-sector organizations are publicly funded and operate with limited budgets, increasing costs were described as significantly affecting their ability to provide services. Some interviewees noted that, in order to offset travel costs for service users, single public transport tickets were occasionally distributed to support access to activities or service points. Others, however, pointed out that this approach was not cost-effective due to the large number of people in need. In such cases, support was instead provided through other forms of assistance, such as food aid or help with essential household expenses.

Across interviews, creative and adaptive ways of supporting access were frequently discussed. When travelling to service points became inaccessible, some organizations brought services directly to people's homes. While this approach was recognised as highly time- and resource-intensive for workers, it was described as necessary when working with individuals facing significant mobility constraints, often linked to financial hardship or health-related limitations. In youth work, interviewees described situations in which young participants were accompanied by a worker for the duration of a journey when distributing tickets was not possible. This practice was described as a way of preventing young people from missing social or organized activities that were considered meaningful and important, but that would otherwise remain inaccessible due to the inability to afford a ticket.

> *… kyllä sitä on tehnyt, että on välillä ollut vaan sillain, että no okei mä vaikka tuun sun kanssa, mä ajan jollain metrolla toiseen päähän Helsinkii vaan sen*

> *takia, että nuori pääsee kotiin, koska mä en pysty antaa sille sitä mun työkorttia, olen siinä mukana sen matkan ajan. Että ei sen takia ole tulematta semmoseen juttuun, mikä voi olla tosi kiva ja tärkeä ja merkityksellinen*. (I1, youth career counselor)

The location of third-sector activities emerged as a particularly important concern across interviews. To ensure accessibility for as many people as possible, interviewees emphasized that service locations need to be centrally located and well connected to public transport networks. Several interviewees highlighted the importance of locating activities near train stations, tram lines, or so-called "orange" bus routes, where boarding does not require presenting a ticket upon entry. This was described as a pragmatic strategy to ensure that individuals without the means to purchase a ticket could still access essential services such as food aid or counselling. While fare evasion was generally described as discouraged, it was simultaneously recognised as a last resort means of accessing support in situations where individuals had little or no money to spare.

> *Moni esimerkiksi ruoka-apua jakava toimija, niin on miettinyt sen toimipaikan sijainnin sen mukaan, että sinne pääsee metrolla tai junalla tai ratikalla tai sitten oranssilla bussilla. Nyt esimerkiksi, kun me etsittiin uusia tiloja mihin meidän työ asettuisi, niin yksi kriteeri oli se, että sinne pääsee jokainen meidän asiakas helposti kulkemaan, ja myös tämä pummilla matkustamisen mahdollisuus otettiin siinä huomioon.* (I2, low-income support worker).

Questions of location were also connected to broader spatial changes in the city during the interviews. As young people and low-income residents were described as increasingly moving away from the city centre to outer suburbs, the need for accessible service locations throughout the city became more pressing. Interviewees stressed that activities should be distributed across different neighbourhoods or situated near major transport hubs, where multiple modes of public transport intersect, to reduce reliance on costly travel and support continued access to services.

The coping strategies described by both low-income individuals and third-sector organizations show that mobility under high transport costs becomes something that must be constantly negotiated rather than a stable or predictable part of everyday life.

Affordability constraints do not remove the need to travel, but instead shape how, when, and why people move, leading to selective participation, careful planning, informal practices, and organizational adjustments. While these strategies can help maintain access to essential services and social activities in the short term, they also place greater responsibility on individuals and organizations with limited resources, often requiring additional time, effort, and risk-taking. As a result, coping mechanisms operate less as lasting solutions to transport poverty and more as temporary ways of managing its immediate effects, while deeper affordability and access problems remain unresolved.

4.2.3 Emotional Experiences and Relationship with the City

Research on transport poverty highlights that mobility-related constraints are not only practical but also deeply emotional. McQuoid and Dijst (2012) show that limited mobility is closely associated with feelings such as stress, anxiety, vulnerability, shame, and exhaustion, which actively shape how people anticipate, experience, and negotiate everyday travel. These emotional responses to mobility constraints were described in strong terms in the interviews. Interviewees referred to feelings of hopelessness, frustration, irritation, and being “paralyzed” by the situation. Frustration was sometimes directed toward ticket inspectors or the public transport organization personnel. Because it can be difficult to distinguish between individual inspectors and the wider system they represent, enforcement personnel were often perceived as the immediate culprits when the financial and emotional strain behind fare evasion was not seen to be recognized. For those unwilling to engage in fare evasion because of the stress and fear associated with inspections, the outcome was often complete withdrawal from travel. Staying at home was described as the least stressful option, even though it deepened experiences of exclusion and loneliness.

> *Monilla nuorilla on myös sitä, että on tosi paljon yksinäisyyttä, että ei vaikka ole niitä yhteisöjä kauheasti mihin voisi kuulua ja on paljon koulukiusaamiskokemuksia ja on kaikkea sellaista, mikä sitten vaikuttaa siihen, että pystyykö edes tulemaan osaksi mitään yhteisöä. Uskaltaako mennä vaikka julkisiin avoimiin tilaisuuksiin tai pystyykö näkemään itsensä ylipäätänsä sellaisena toimijana jotenkin täällä meidän yhteiskunnassa. Ja sitten sen ahdistuksen ja hankaluuden päälle on vielä se, että onko sinulla*

> *rahaa siihen matkalippuun. Aika moni varmasti ihan jättää tekemättä ja lähtemättä sen takia.* (I1, youth career counselor)

> *... tarkastajien vihaamista, yleisfiilis on negatiivinen ja jotenkin vähän lamaantunutkin, että eipä tässä nyt mitään voi.* (I1, youth career counselor)

> *Moni ei käy enää missään. Varsinkaan ne, joiden pokka ei kestä sitä pummilla matkustamista.* (I2, low-income support worker)

> *... moni sanoo et ärysttää, kun ei pääse liikkumaan.* (I4, youth worker)

Many interviewees described how people outside of work and education often face multiple vulnerabilities, including loneliness, financial insecurity, and limited social networks. In this context, access to activities reachable by public transport was seen as having clear potential to improve well-being and everyday functioning. However, uncertainty about whether participation would be financially possible in the future was described as raising the threshold to engage in such activities in the first place. The stress associated with not knowing whether one can afford to attend creates a situation in which people may withdraw pre-emptively, even from activities they would otherwise want or benefit from.

> *Se nostaa sitä kynnystä ylipäätään lähteä osaksi tällaista palvelua tai tulla siihen, jos joutuu etukäteen miettiä sitä, että pystynköhän minä sitten tulemaan ja onkohan minulla sitten sitä rahaa siihen lippuun.* (I1, youth career counselor)

Interviewees strongly emphasized the positive role that mobility plays in supporting well-being. Being able to move independently through the city, reach activities, and maintain social connections was described as directly enhancing quality of life. This was particularly evident in discussions about older people and pensioners, where independent mobility was seen as crucial for maintaining autonomy and everyday functioning. Public transport use was described as activating and freeing, while prolonged staying at home, combined with loneliness and financial strain, was associated with chronic stress and unease. Limited mobility was also described as affecting future-oriented activities, such as job seeking, as the difficulty of reaching potential workplaces or services reduced motivation and increased anxiety around applying for jobs.

> *Jos olisi varaa, niillä, jotka ovat liikuntakykyisiä ja pääsisivät paikasta toiseen, jolla on ystäväpiiriä ja harrastuksia, niin kyllähän se ilman muuta auttaisi ihmisten hyvinvointia ja jaksamista*. (I2, low-income support worker)

> *Kun meillä on edulliset bussiliput, ja me lähdetään liikenteeseen ja käydään kaupassa ja hoidetaan omia asioita ja liikutaan bussilla … niin se pitää päätä terävänä, ylläpitää itsenäisyyttä*. (I3, advocate for pensioners)

> *Ei ne pysty hakemaan mitään töitä, se vie motivaatiota kaikkeen.* (I4, youth worker)

Location further shaped these emotional experiences. Those living close to the city centre or near transport modes that allow boarding without ticket validation, such as trams or the metro, were described as “lucky,” as they had greater flexibility in navigating mobility constraints. In contrast, people dependent on regular bus routes were described as having little choice but to pay for tickets on every trip. Interviewees also highlighted feelings of unfairness related to the uneven distribution of services and the uniform pricing of tickets, which were seen as failing to account for differing needs, distances, and financial capacities.

> *… pääset niillä pummilla, jossa sä olet onnekas. Ja sä asut semmosen kulkuvälineen varrella, millä pääsee.* (I4, youth worker)

4.2.3.1 Relationship with the City

Beyond practical and emotional consequences, interviewees reflected on how transport affordability shapes people’s broader relationship with the city and their sense of belonging within it. Discussions around mobility frequently turned to questions of who is implicitly seen as deserving of access and movement in the city. Interviewees questioned whether urban mobility is primarily designed for those in paid employment, or whether equal value is placed on enabling all residents to move between places, leave their homes, and participate in urban life regardless of their economic position. The gradual narrowing of mobility options was described as sending a clear message to those affected, signalling whose presence and participation are prioritized and whose are not.

For young people in particular, interviewees noted that it can be difficult to distinguish between the transport authority, municipal decision-making, and the city as a whole. As mobility becomes increasingly constrained, these institutional boundaries blur, and the city itself may come to be experienced as unwelcoming or inaccessible. Over time, this can contribute to feelings that the city is no longer a place where one can live well or envision a future. In this context, public transport was described not merely as a service, but as a fundamental condition for urban belonging. As one interviewee put it, for someone with very limited resources who needs to leave home, a bus ticket is “almost as important as a key,” highlighting how mobility functions as a basic means of access to the city and everyday life within it.

> *… ketkä nähdään arvokkaiksi, että heidän pitäisi pystyä täällä liikkumaan? Onko ne työssäkäyvät ihmiset vain niitä arvokkaita ihmisiä, joiden pitää pystyä täällä liikkumaan vai nähdäänkö siinä arvo, että kaikki pystyy menemään paikoista toisiin ja pääsee pois kotoa ja pääsee pois omasta kulmasta? Kyllähän se on heille viesti. Jos heiltä viedään koko ajan pois sitä mahdollisuutta ja sitä liikkumavaraa, niin kyllähän se nimenomaan viestii jotain. … Ja varmaan on vaikea erottaa tämmöistä HSL:n liikelaitosta versus sitten, että mikä on Helsinki, Helsingin kaupunki … että sitten nuoret ajattelee, että no ehkä tää ei ole se paikka missä mun on hyvä asua ja elää sitten.*
> (I1, youth career counselor)

> *Kyllä silloin jos sä oot vähävarainen ja sun pitää päästä kotoa jonnekin, niin se bussilippu on erityisen tärkeä. Se on melkein yhtä tärkeä kuin avain.*
> (I3, advocate for pensioners)

Interviewees’ accounts also point to a broader sense of exclusion linked to how marginalized groups are represented, or overlooked, in public discourse and decision-making around transport. The absence of these groups from policy debates, combined with fare systems that prioritize certain groups of users while leaving others without support, was described as reinforcing feelings that their mobility is not valued or prioritized. From this perspective, limited access to affordable public transport becomes more than a practical constraint, functioning instead as a signal about who is considered entitled to move freely within the city. This resonates again with Harvey's (2008) idea of "right to the city", which frames access to urban space and services as a matter of rights rather than individual purchasing power. Attoh (2011) additionally argues that when access to urban mobility is governed primarily through market logics, those with limited resources may come to experience exclusion not only as immobility, but as a diminished sense of belonging and recognition within the city.

4.2.4 Inequalities and Cumulative Disadvantage

High public transport prices do not affect all people in the same way. Interviewees consistently emphasized that the ability to move through the city is shaped by a combination of socio-economic position, physical capacity, health, and life circumstances, many of which are not immediately visible. This highlights the importance of an intersectional perspective when discussing transport-related disadvantage, as different forms of vulnerability interact and co-exist with another rather than existing in isolation (Phoenix & Pattynama, 2006). When disadvantages accumulate, mobility becomes increasingly difficult, and the impact of high fares intensifies.

Certain groups were repeatedly identified as being especially vulnerable to restrictions in mobility. Interviewees noted that people who rely on multiple services, such as healthcare, employment services, rehabilitation, or other types of social work, are often those who need to travel the most. Attending frequent appointments and meetings was described as both practically and emotionally demanding, and the added burden of worrying about ticket costs further deepened this strain. At the same time, interviewees stressed that access to these services is often a precondition for improving one's situation, whether through rehabilitation, improved health, or pathways into education or employment. Mobility was described as essential for recovery and participation, rather than optional.

> *Sellaisella ihmisellä, jolla on paljon erilaisia palveluita käytössä, joka käyttää mielenterveyshoidon palveluita, terveydenhoidon palveluita, heillä on jotain mahdollisia, vaikka jotain lastensuojelun jälkihuoltoa, voi olla muita työllisyyden hoidon palveluita ja kaikki mahdolliset siinä samalla. Niin kyllähän ne ihmiset on myös niitä, joiden pitäisi nimenomaan päästä liikkumaan ja mennä niihin paikkoihin. Ja heillähän on tarvetta tosi paljon sillä, että heidän pitäisi olla varaa mennä niihin tapaamisiin, jotka voi auttaa*

> *heitä kuntoutumaan sillä tavalla, että pystyisi sitten jossain kohtaa elämää taas lähteä opiskelemaan tai töihin tai muualle.* (I1, youth career counselor)

Across interviews, marginalized groups were described as frequently being left outside policy discussions, public commentary, and general considerations of transport affordability. Interviewees highlighted how chronic pain, mental health challenges, anxiety, and other non-visible limitations can make public transport use and social situations particularly demanding. Older people were repeatedly mentioned as an especially vulnerable group, as age often intersects with declining physical mobility, health conditions, and fixed incomes, making fare increases have a significant impact.

At the same time, interviewees acknowledged that groups eligible for reduced fares, such as students, people under 18, and pensioners, were seen as being in a more protected, and a privileged position. However, considerable variation exists within these groups, and that access to discounted tickets or monthly passes does not in itself resolve issues of affordability or mobility constraints. Interviewees also stressed that even small price increases can function as significant barriers for people with very low or unstable incomes. While paying four euros for a ticket may be manageable for someone with a steady income, it was described as a substantial obstacle for those living on minimal resources. For individuals who do not engage in fare evasion, whether due to fear, stress, or a desire to comply with rules, the restrictions imposed by high prices were described as even more severe, deepening financial strain and limiting mobility further.

> *Eläkeläisen kukkarossa kymmenen euroa, pitää olla tosi hyvä eläkeläinen, että kymmenen euroa ei tunnu missään. Koska on kaikkia päivittäisiä kuluja ja muuta.* (I3, advocate for pensioners)

> *Niillä, jotka haluaa pitää niin sanotusti nimensä, että ei tule mitään luottotietomerkintöjä, niin heillähän se on oikeasti kaikkein vaikein tilanne.* (I2, low-income support worker)

Spatial factors were also seen as amplifying inequality. Interviewees described how low-income individuals are often forced to move further away from the city centre due to high rents and limited housing availability, which in turn increases dependence on public transport and raises travel costs. Living further away often removes the possibility of walking or cycling, particularly for those with health-related or physical limitations. At the same time, many services and activities remain concentrated in central areas, reinforcing the need for travel. Living in the more peripheral areas of the city meant larger dependence on regular bus connections, opposed to the metro or trams, which was also described as limiting mobility options, as these routes do not allow engaging in fare evasion.

> *Keskustassa asuvat ihmiset lähtevät herkemmin liikkeelle kävellenkin. Itä-Helsingistä ei kävele keskustaan.* (I3, advocate for pensioners)

Overall, there was broad agreement across interviews that people outside of employment and education face some of the greatest challenges related to transport affordability. Despite being among those most affected, they were described as largely absent from policy discussions and public narratives around public transport pricing, while still being expected to improve their situation and contribute to society. Interviewees noted that significant shame is often associated with living in such compromised situations, which further deepens exclusion. The everyday realities of these groups were described as poorly reflected in affordability discussions within transport governance, including assumptions that cost-effective long-term travel passes are universally accessible. Interviewees stressed that such options offer little support to those who cannot afford large upfront payments or whose future mobility needs remain uncertain.

> *Ihmiset, jotka ehkä elävät vähän sellaisilla yhteiskunnan reunamilla, marginaaliryhmät, on ne, jotka jäävät jotenkin paitsioon.* (I1, youth career counselor)

> *Se on sellainen näkymätön asia, mistä mielestäni ei kauheasti ole puhuttu, mutta mikä siellä vaikuttaa kaikilla. Meillä tehdään tämmöisten vähävaraisten ja marginalisoitujen ihmisten kanssa töitä, niin se on meille ihan tuttu juttu. Mutta laajemmassa mittakaavassa ei siitä kauheasti puhuta.* (I2, low-income support worker)

> *Kuinka paljon siellä puhutaan edes nuorista, ja se, että kuullaanko niitä? Mun mielestä siellä voisi olla nuorten edustaja, sehän on jäänyt kokonaan pois. Ja mun mielestä siellä ei puhuta näistä erityisryhmistä millään tavalla.* (I4, youth worker)

4.2.5 Proposed Solutions and Alternative Approaches

When discussing possible responses to rising public transport costs, it was understood across interviewees that while free or very low-cost public transport would represent the most equitable solution, such outcomes were often viewed as politically or institutionally unlikely in the short term. As a result, much of the discussion focused on more targeted measures aimed at reducing the burden on those most affected by high fares. One frequently mentioned proposal was the introduction of reduced fares for unemployed people, reflecting the view that access to affordable mobility is essential for job seeking, participation in services, and maintaining everyday routines during periods of economic insecurity. Similarly, interviewees suggested that young people, particularly those receiving social assistance, should have transport costs explicitly covered as part of welfare benefits, rather than being expected to manage fares within already tight budgets.

More broadly, interviewees questioned the assumption that ticket prices must be uniform across user groups. Public transport was repeatedly framed as a public service rather than a market commodity, and several interviewees suggested that pricing could be more closely linked to income levels. From this perspective, not everyone's ticket needs to be cheaper, but those with limited financial capacity should not be expected to pay the same price as those with stable or higher incomes. Income-based pricing or more strongly differentiated fare structures were presented as ways of recognizing unequal ability to pay.

> *En mä tiedä tarviiko kaikkien ihmisten lippujen olla halvempia. Tuskin tarvii. Kyllä mä ajattelen, että nääkin on semmosia julkisia palveluita, joita vois jotenkin porrastaa ja jonkun tulotason mukaan maksaa. … Ilmainen joukkoliikenne voisi olla myös ihan hyvä kokeilu.* (I1, youth career counselor)

> *… nuorille ja esimerkiksi työttömille, että ne saisi siihen lippuun jotain etuutta. Tai nuoret, jotka saa toimeentulotukea, niin siihen toimeentulotukeen kuuluis se lippu.* (I4, youth worker)

Alongside these targeted measures, it was implied that a more fundamental rethinking of the fare system could be beneficial in the longer term. High prices may discourage use among people who could afford tickets but perceive the cost as disproportionate to the benefit, leading to lower overall ridership. In this carrot-not-stick -view, reducing fares more broadly could increase public transport use, potentially offsetting lower ticket prices through higher volumes of fare-paying passengers. Such an approach is acknowledged to require significant organizational and political change, as well as a shift in how public transport is justified and financed. While recognizing the practical difficulties involved, these reflections point to a wider critique of current affordability frameworks and highlight tensions between short-term financial considerations and longer-term goals related to accessibility, inclusion, and the role of public transport as a public good.

4.3 From Financial Frames to Everyday Realities

The findings of this study reveal a disconnect between how public transport pricing is framed in institutional decision-making and how it is experienced in everyday life. The frame analysis of HSL board meeting minutes shows that institutional discussions center primarily on financial sustainability. Fare adjustments are presented as reasonable responses to pressures such as operating costs and infrastructure compensation. In this view, ticket prices are treated as neutral tools for balancing a budget. As a result, when the financial logic is explicit, the social consequences of these decisions often remain largely unaddressed. From an institutional perspective, pricing is framed as a technical and administrative issue, whereas in everyday life it becomes a question of whether mobility is possible at all.

This institutional framing reflects the responsibilities of transport authorities working within strict governance structures. HSL operates inside a broader policy landscape, including municipal funding models and policies, which limits its options. Nevertheless, the choice to frame fares mainly as financial adjustments has significant consequences. When affordability is sidelined in policy discourse, it functions as a hidden barrier to movement, producing what researchers define as transport poverty (Lucas, 2012; Mattioli, 2017). From an equality perspective, the institutional framing treats fare increases as affecting all users similarly. However, from an equity perspective, the impacts are uneven. Price increases may be manageable for higher-income riders but can act as a significant barrier for those already facing financial constraints. As Lucas (2012) notes, transport disadvantage often arises not only from infrastructure gaps but from the unequal ability to pay.

The lived experiences described by the third-sector interviewees show that these institutional decisions translate directly into restricted mobility. While previous research

(Lucas, 2012; Mattioli, 2017) has made it clear that physical barriers such as a lack of public transport connections or inadequate infrastructure are an issue, this study highlights that financial barriers can be equally exclusionary. When the cost of travel exceeds a person's financial capacity, mobility stops being a given part of urban life and instead becomes a resource that must be constantly managed. As shown in the interview material, this forced selectivity makes the city feel smaller. Places become unreachable not because of physical distance, but because the cost of the journey exceeds a person's ability to pay for it. In this sense, the institutional framing of fares as marginal financial adjustments contrasts sharply with the everyday reality where even small price increases can significantly alter mobility practices.

These dynamics reflect inequalities in motility, Kaufmann's (2014) concept describing the actual capacity of an individual to move through space. While the transport system may technically be available to all, the capacity to use it varies according to financial resources. Access to the city becomes unequal when the ability to use infrastructure depends strictly on individual purchasing power. The coping strategies described in the interviews, such as reducing travel, withdrawing from social activities, or experiencing stress related to fare evasion, show how the burden of navigating unaffordability is shifted onto individuals. Rather than structural barriers being addressed at the system level, individuals must adapt their mobility practices to fit within their financial limitations. This aligns with Sheller's (2018) mobility justice perspective, which argues that transport systems can reproduce social inequalities when the right to move is linked to financial capacity.

Ultimately, these restrictions limit participation in essential areas such as employment, healthcare, education, and social networks. Withdrawal from activities is not limited to optional recreational events but can also involve essential appointments such as healthcare visits and counselling or other support. Beyond practical access, transport affordability also shapes a person's relationship with the city and their sense of belonging within it. From Harvey's (2008) perspective, discussions of the right to the city emphasize that access to urban life should not depend solely on purchasing power. When mobility becomes unaffordable, the practical boundaries of the city shrink for low-income groups, even if infrastructure technically exists. This contrast highlights that evaluating transport systems only through infrastructure provision or financial sustainability overlooks the ways in which affordability determines who can realistically participate in urban life.

The gap between institutional framing and everyday experiences illustrates how transport pricing decisions can quietly redefine the limits of urban citizenship. The following chapter concludes the study by bringing together the empirical findings and reflecting on their broader implications for transport affordability, urban accessibility, and social inclusion

5 Conclusions

The aim of this thesis was to examine how the rising cost of public transport fares in Helsinki contribute to transport poverty and shape the everyday mobility of low-income residents, as well as to explore how transport poverty is reflected in institutional discussions on public transport pricing. Bringing together a frame analysis of institutional discourse with interview material reveals that transport affordability operates as a central mechanism through which unaffordability-driven transport poverty and social exclusion is produced and managed in everyday urban life.

The findings show that the cost of public transport fares restrict mobility in ways that extend beyond reduced travel frequency. For low-income residents, high ticket prices narrow everyday activity spaces, limit participation in social life, and increase reliance on proximity rather than choice. Mobility becomes conditional, shaped by financial calculation, location, and the availability of informal alternatives. This contributes to transport poverty not only by limiting access to services, work, and support, but also by producing emotional strain, uncertainty, and withdrawal. In this sense, transport poverty in the Helsinki region emerges as a condition where affordability constraints intersect with housing location, welfare, health, and employment insecurity.

In response to these constraints, individuals experiencing transport poverty do not simply stop travelling. Instead, they actively negotiate their mobility through a range of coping strategies, including selective trip-making, careful ticket planning, reliance on walking or cycling when possible, fare evasion, and, in some cases, withdrawal from activities altogether. These practices reflect how mobility needs exist even under conditions of exclusion, showing that the issue is not a lack of demand for public transport but a lack of affordable access. At the same time, these strategies come with social, emotional, and financial costs, and often shift responsibility for managing exclusion onto individuals with the least capacity to absorb it. Third-sector organizations play a significant role in mediating these effects, but their adaptations similarly rely on limited resources and informal workarounds rather than structural solutions.

The contrast between interview accounts and institutional framing further clarifies how transport poverty is produced. The frame analysis suggests that fare increases are primarily discussed as technical responses to external cost pressures, with limited attention to their grassroots-level consequences. This framing narrows the space for considering transport affordability as a question of social justice and shifts responsibility away from decision-making institutions. In contrast, interviewees consistently framed public transport as a necessary public service and emphasized that affordability decisions directly shape who can participate in urban life. This disconnect helps explain why the everyday realities of low-income residents remain weakly represented in affordability debates, despite their heavy reliance on public transport.

The findings of this study also raise broader questions about how transport affordability is considered in policy discussions. While decisions about fare levels are often shaped by financial constraints and institutional responsibilities, the results of this thesis suggest that such decisions can have significant consequences for everyday mobility and participation in urban life. This does not imply that addressing transport poverty is as simple as lowering fares, as transport pricing is embedded within wider financial and governance structures. However, the findings highlight the importance of considering how pricing decisions affect those with the least financial flexibility, including marginalized groups who are often overlooked in public discourse and decision-making.

These findings highlight how access to affordable mobility functions as a precondition for meaningful urban citizenship. The ability to move, attend activities, access services, and maintain social connections is central to experiencing the city as a place where one belongs and can live well. When public transport becomes unaffordable, this right is unevenly distributed, reinforcing the gap between those for who the city remains accessible for and those for who it increasingly does not. Transport poverty therefore reflects not only economic exclusion but a broader denial of the right to participate in urban life on equal terms. Recognizing this dynamic is an important step toward acknowledging that the cost of mobility is not merely an economic parameter but a defining condition of urban citizenship.

On the Use of Artificial Intelligence

Throughout writing this thesis, I used artificial intelligence (ChatGPT version 5.2) available between autumn 2025 and spring 2026, as a support for certain language-related tasks. These uses included assistance with grammar, translation, improving clarity, and structure of text. The use of AI was limited to supportive and editorial functions. All ideas, arguments, analyses, and interpretations presented in this thesis are my own. I have carefully reviewed, edited, and verified all text produced with the assistance of AI to ensure its accuracy. I take full responsibility for the content, analysis, interpretation, and final form of this thesis.

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