INITIAL FINDINGS AND THE ROAD AHEAD

FIRST E-BIKE REBATE PROGRAMS IN NEW YORK STATE

Shared Mobility Inc.

Average Household Income of applicants

$ 45,000

Applicants aged **65+** reported the highest e-bike use for

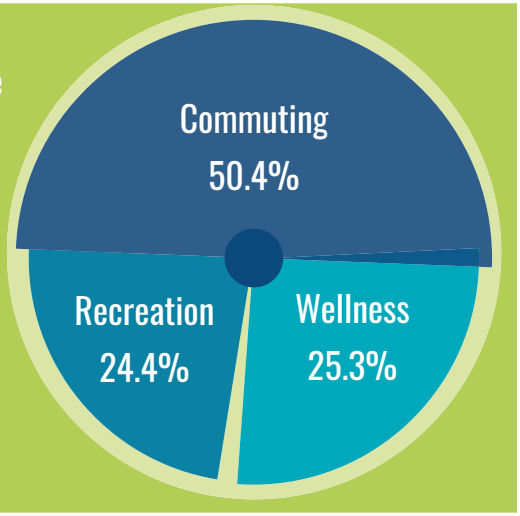
Health & Fitness



44% Applicants do not identify as men

This exceeds National Bicycling participation benchmarks reported by the League of American Bicyclists using 2019 American Community Survey data.

The most common use for e-bikes across New York State



Rebate Redemption Rate

72% Westchester County's rebate redemption rate with a rebate amount of $1000

Western New York's rebate redemption rate with a rebate amount of $650 **49%**

100%

Rebate recipients completed the E-Bike Safety Training

Introduction

Shared Mobility Inc. (SMI) operates at the intersection of public policy, clean transportation, and community-based mobility solutions. As a mission-driven non-profit organization, SMI partners with state agencies, local governments, and community stakeholders to design, implement, and evaluate programs that expand access to sustainable transportation, particularly for populations historically underserved by traditional transport systems.

In 2025, SMI implemented the first regional E-bike Rebate Programs (ERPs) in New York, launching parallel initiatives in Western New York and Westchester County. The Western New York program is supported through philanthropic investment from Ford Philanthropy and Independent Health. The Westchester County initiative, the Project MOVER E-Bike Incentive Program (EBIP), is supported by the New York State Energy Research and Development Authority under the New York Clean Transportation Prizes. These programs are amongst the first ERPs focused exclusively on lower-income populations.

Transportation affordability remains a central challenge for many households. Car ownership costs continue to rise, and public transit is not always frequent, reliable, or aligned with the trips people need to make. As states pursue emissions-reduction and climate goals, there is increasing demand for mobility solutions that reduce car dependence while remaining practical and affordable.

E-bikes are emerging as one of the most viable tools in the transportation space. They offer a low-emission, low-operating-cost alternative for short- and medium-distance trips and are particularly well-suited for commuting, first- and last-mile connections, errands, and access to essential services. By reducing the physical effort associated with traditional cycling, e-bikes make bicycling accessible to a wider range of users, including older adults and those traveling longer distances. In this context, e-bikes function less as recreational products and more as transportation equipment.

By administering ERPs in both Western New York and Westchester County, SMI is starting to analyze emerging trends related to:

- Participant income levels
- Stated willingness to pay
- Actual out-of-pocket spending
- Voucher redemption outcomes
- Popular use cases
- Purchasing behaviour



Figure 1: Safety classes and equipment were integral to the project's success

The resulting data provide an opportunity to examine how rebate programs operate across different regional contexts. Despite their long-term cost advantages, high upfront purchase prices remain a significant barrier, especially for lower and moderate-income households. ERPs have therefore gained prominence as a policy tool intended to lower initial costs and expand adoption. By reducing purchase prices either at the point of sale or through reimbursement, rebates aim to make e-bike ownership more attainable while supporting broader goals related to sustainability, affordability, and access.

Safety remains a high priority in ERP implementation. Giving new e-bike users access to industry-leading safety curriculum is an integral part of the implementation of these programs. Including this curriculum ensures all rebate recipients have the same information regarding e-bike riding and charging safety.

Together, these programs apply the same core rebate mechanism across two distinct regional contexts shaped by different funding structures, income levels, and local market conditions. To date, more than 170 rebates have been funded across both regions. Through program administration and participant surveys, SMI has collected detailed data on applicant income, willingness to pay, actual out-of-pocket spending, voucher redemption outcomes, intended use cases, and purchasing behavior.

The real-world preliminary data collected from these programs provide a valuable opportunity to examine how rebate-based incentives function across different communities. This paper draws on SMI's implementation experience and early program data to explore key questions relevant to future policy design:

- Who e-bike rebate programs are effectively reaching
- What financial barriers rebates meaningfully reduce
- How income levels and market conditions influence redemption outcomes
- What considerations should inform the design of a scalable, statewide rebate structure

As e-bike incentive programs expand beyond pilot phases, understanding how rebate structures interact with household financial capacity and regional context will be critical to ensuring that these programs function as practical, equitable mobility tools.

Findings

Findings from New York State's first ERPs demonstrate how program design decisions shape participation, affordability, and use. Variation in rebate value and household income may be influencing who was able to complete a purchase, how much applicants paid out of pocket, and how e-bikes were ultimately used. These findings underscore the importance of aligning rebate structures with household financial capacity as e-bike incentive programs expand beyond pilot phases. Key findings are summarized below.

1. The average household income of ERP applicants is $45,000, highlighting strong interest in e-bike rebates amongst lower-income populations.
2. 34% of participants identify as women, exceeding national bicycling participation benchmarks reported by the League of American Bicyclists using 2019 American Community Survey data.
3. Nearly 50% applicants reported no prior e-bike experience, indicating that these programs successfully reached first-time users and expanded access beyond existing e-bike riders. This also suggests that education and orientation components, such as workshops, test rides, or guided purchasing support, can play an important role in helping new users build confidence, understand e-bike options, and navigate the purchasing process more effectively.
4. The rebate redemption rate in Westchester County was higher at 72%, with the rebate amount being $1000, while the redemption rate in WNY was 49% with a $650 rebate
5. Household income may be a contributing factor to redemption rate given that extreme low-income recipients didn't redeem their rebate as much as moderate low-income recipients
6. Our findings also suggest that applicants across lower income groups may require higher rebate amounts to complete their purchase.
7. Across SMI's ERPS, e-bikes are most commonly being used for commuting (50.4%), followed by wellness-related travel (25.3%) and social or recreational trips (24.4%).
8. Applicants aged 65 and older reported the highest share of e-bike use for health and fitness purposes compared with all other age groups, underscoring the health related e-bike benefits for older adults

Recommendations

ERPs should incorporate the following best practices, many of which are used successfully in programs across the country:

1. **Support for Local Businesses and Product Quality**
   - Rebates should be redeemable only at local bike shops that sell UL-certified e-bikes, helping ensure safety standards while supporting the local economy.
   - Programs should connect participants with reputable local repair providers to support long-term ownership and build trust.

2. **Affordability and Financial Structure**
   - Rebates should be applied at the point of sale, with bike shops reimbursed promptly, as many retailers are small businesses.
   - Programs serving lower-income residents should set rebate amounts that leave a maximum of approximately $300 in out-of-pocket cost (roughly $900–$1,000 total subsidy based on current market prices).
   - Statewide programs should use tiered rebate levels based on household income.
   - Recipients should be prohibited from reselling discounted e-bikes within a defined period.

3. **Equipment and Safety Support**
   - High-quality helmets and locks should be provided at no cost to recipients.
   - Programs should include required safety education covering:
     - E-bike classifications (Class 1 and Class 2 vs. higher-speed illegal vehicles) and age requirements
     - Traffic safety, including where riding is permitted, use of bike lanes, signaling, and helmet use
     - Battery charging best practices, charging safety, and the importance of reputable brands and UL certification

4. **Outreach, Marketing, and Accessibility**
   - Marketing and outreach should combine community-based organization partnerships, targeted advertising, and safety education.
   - Programs should be promoted alongside existing social service programs to increase awareness and build trust among priority populations.
   - Public awareness campaigns about e-bike laws and safe operation are critically needed.

5. **Program Design and Administration**
   - Applications and redemption processes should be simple, transparent, and easy to navigate.
   - There is no one-size-fits-all approach; programs should be designed with local input on eligibility criteria, rebate levels, and outreach strategies.
   - More research and pilot programs are needed to better understand how to support residents who need adaptive or accessible e-bikes, such as trikes or other specialized models.



Figure 2: E-bike rebate recipients are incredibly diverse and have a wide range of use cases

Next Steps

2025 marked the first year that SMI implemented e-bike rebate programs in New York State. Looking to 2026, SMI will continue to advance the WNY and Westchester ERPs based on the recommendations above. As these programs continue to develop and expand, and as additional data is collected in the coming years, we expect to produce further findings and share them in future reports.