



March 11, 2026

Chair Judy Amabile
Business Affairs and Labor Committee
Colorado House of Representatives
200 E. Colfax Ave
Denver, CO 80203

RE: HB1273 Written Testimony

Dear Chair Amabile,

It has been brought to our attention House Bill 1273 is being introduced in the Colorado Legislature by Rep. Jenny Willford. As you are aware this bill will force a 20 percent cap on the TNC take rate of any fare for rideshare trips in Colorado. While on the surface this seems like it would benefit TNC drivers by increasing their per trip payment, in the reality of the economics of a ride it will likely have minimal effect and could lead to a lessening of overall driver earnings.

Drive Forward is a non-profit association of app-based workers in Washington State, we have over 2000 members though out Washington. We were formed in 2015 by a group of activist TNC drivers opposed to the City of Seattle's attempts to cap the number of TNC vehicles allowed in the city. We have been active since then in providing training, education, and advocacy for our members. In addition to advocating for our members in Washington, we have also provided legislators in other states and municipalities guidance and testimony when they have considered legislation affecting app-based workers.

For context we believe the 20% TNC take rate cap proposed in HB1273 will have similar deleterious effects on TNC drivers as the City of Seattle's "Fare Share" TNC Minimum Earnings Standard. In January of 2020 the City of Seattle adopted their Fare Share earnings standard, which set a minimum rate TNC driver were to be paid by the companies. This rate was set at well above the city minimum wage and the IRS Mileage Reimbursement Rate. In 2020 when the law was passed the TNC Driver payment rate was \$1.18 per mile and \$0.18 per minute. Today the rate is \$1.63 per mile and \$0.70 per minute. The effect of these new much higher rates has been dramatic; consumers have noticed much higher fares in some cases nearly doubling. Drivers have seen a decimation of available trips, at peak in 2019 there were 26.5 million TNC trips in the City of Seattle, in 2025 there were 12.7 million trips, a decline of 52%. Our members who are TNC Drivers in Seattle are reporting even though their per trip earnings are up, they are having to work much longer to make the same gross earnings as they did prior to the

implementation of Fare Share due to the lack of available trips. Drivers often report waiting more than an hour between trips.

Seattle's experience can inform the likely outcomes of implementing a 20% TNC take rate cap. Margins on any individual trip can be very narrow for the TNC's as not only do they have to pay their drivers, but also other costs such as insurance, taxes, regulatory fees, and their basic cost to operate the platform. For reference, according to sources at the TNC companies the insurance rate in Washington State is \$0.35 per mile to provide the legally required liability coverage. Add to this any airport concession fee, state and local taxes, and regulatory fees, it makes getting to a reasonable profit margin within 20% of a fare difficult, without increasing consumer costs. As we have seen with increased fares, consumers use TNC services less resulting in fewer rides and lower to flat earnings for drivers, the opposite effect of the intentions of HB1273.

However, reasonable legislation to create TNC driver minimum earnings standards is possible and is something all TNC Drivers can support. We believe the best approach to creating a reasonable earnings standard can best be accomplished through a robust negotiating process which includes all stakeholders. Attempting to set a standard within the limited time frame of a legislative session may result in policy decisions that do not achieve their intended result and could have very negative consequences for consumers.

We believe we could aid in policy creation ensuring drivers earn fair compensation while avoiding dramatic fare increases for consumers. Drive Forward would welcome the opportunity to contribute to future discussions on this issue if invited.

Sincerely,



Michael Wolfe
Executive Director



March 11, 2026

The Honorable Naquetta Ricks, Chair
House Committee on Business Affairs and Labor
Colorado State Capitol, Room 307
200 East Colfax Avenue
Denver, CO 80203-1784

RE: Oppose HB 26-1273 - "Transportation Network Company Maximum Percent Fare Retention"

Dear Chair Ricks and members of the Committee:

On behalf of Chamber of Progress, a tech industry coalition promoting technology's progressive future, **I respectfully urge you to oppose HB 26-1273**. This bill would cap the share of each fare that rideshare platforms may retain at 20%, but the costs platforms are required to cover already exceed that threshold. The result would be higher fares for riders and fewer earning opportunities for drivers.

We share the goal of fair, transparent driver compensation. But the experience of cities that have adopted similar regulations shows that rigid price controls on rideshare platforms hurt the very people they are designed to protect.

The bill's take rate cap cannot cover legally mandated costs

The 20% cap in HB 26-1273 is not a cap on profit. It is a cap on the total amount platforms may retain to cover all operational costs, including insurance premiums, government-mandated taxes and fees, background checks, safety technology, customer support, and regulatory compliance.

The bill's definition of "take amount" makes this explicit: it includes all "fees, taxes, charges, or other costs that the TNC is required to pay in connection with the transaction or for the general operational costs of the TNC." Every cost of doing business must fit within 20% of the fare.

The math does not work. Nationally, after accounting for insurance costs, what platforms retain amounts to well under 20% of the total fare.¹ Combined with government-mandated taxes and fees, these costs can exceed 20% of the fare before a platform spends a dollar on background checks, safety technology, or customer support.

Colorado's situation is particularly difficult because the state mandates some of the highest TNC coverage requirements in the country: under HB 22-1089, platforms must carry at least \$200,000 per person and \$400,000 per occurrence in uninsured/underinsured motorist coverage.² In most states, mandatory insurance costs per trip run 10% or less of the average rider fare, but states with high coverage requirements like Colorado see much higher costs per trip.³

When mandatory costs already exceed the 20% ceiling, nothing is left to fund the platform operations that make rideshare possible. Platforms would have to raise base fares so that 20% of a higher number generates enough revenue to cover these fixed costs. The cap does not protect riders or drivers; it forces higher prices.

Seattle adopted similar regulations, and fares rose sharply

While Seattle's Fare Share ordinance used per-mile and per-minute minimums rather than a percentage cap, the economic dynamic is the same: both require platforms to guarantee a minimum driver payment per trip that exceeds what current fare levels can sustain, leaving fare increases as the only path to compliance.

After Seattle passed the Fare Share ordinance in 2020, Uber raised prices 24% on January 1, 2021, with projections of increases up to 50% as the compensation requirements fully phased in.⁴ Overall, fares jumped more than 40%.⁵ On specific routes, the increases were steeper: the average trip from Ballard to Belltown cost just under \$14 in the third quarter of 2019; by the third quarter of 2025, it had climbed to over \$31, a 120% increase that far outstripped inflation.⁶

¹ Uber Under the Hood. "Understanding Uber's Share of Driver Earnings." *Medium*, Jan. 27, 2026.

<https://medium.com/uber-under-the-hood/understanding-ubers-share-of-driver-earnings-899d5eb733bd>

² Colorado HB 22-1089, "Rideshares and Uninsured Motorist Insurance Coverage." Signed May 17, 2022.

<https://leg.colorado.gov/bills/hb22-1089>

³ Uber. "US Rideshare Insurance Requirements and Their Effects." <https://www.uber.com/us/en/u/fair-insurance/>

⁴ Michelle Baruchman. "Uber will charge significantly more per trip as new Seattle law goes into effect Jan. 1." *The Seattle Times*, Dec. 30, 2020.

<https://www.seattletimes.com/seattle-news/transportation/embargoed-uber-raising-its-prices-starting-jan-1/>

⁵ Uber Under the Hood. "The Impact of Seattle's Driver and Courier Pay Regulations." *Medium*, Feb. 22, 2024.

<https://medium.com/uber-under-the-hood/the-impact-of-seattles-driver-and-courier-pay-regulations-30fdc817e65c>

⁶ Uber Under the Hood. "Seattle's Ridesharing Laws Don't Work for Anyone." *Medium*, Dec. 4, 2025.

<https://medium.com/uber-under-the-hood/seattles-ridesharing-laws-dont-work-for-anyone>

Five years later, Seattle is the most expensive rideshare market in the country. A 30-minute Uber ride there now averages \$60, \$9 more than the next most expensive city.⁷ Washington state overall has the highest average Uber prices of any state.⁸

Those price increases fall hardest on the riders who rely on consistent rideshare costs to fall with their budget. In Colorado, rideshare is not a luxury for many residents. Working families, shift workers, seniors, and residents of rural and suburban communities with limited transit depend on it to reach jobs, medical appointments, and grocery stores. Colorado has the second-fastest growing aging population in the nation, with the 65-and-older population projected to double to 1.7 million by 2050.⁹ Nearly 14% of those seniors live in rural areas where public transit is almost nonexistent.¹⁰ As more Coloradans age out of driving, affordable rideshare becomes a lifeline. HB 26-1273 would price these riders out of a service they increasingly depend on.

Fewer trips mean lower earnings for Colorado drivers

Retaining a higher percentage of each fare means nothing if there are far fewer fares. Higher prices suppress demand, leaving drivers to spend more time waiting between rides, as net earnings decline.

That pattern played out in Seattle. Three years after the Fare Share ordinance took effect, drivers' earnings per online hour fell to some of the lowest of any market in the country, a reversal from the above-average earnings drivers had before the regulation.¹¹

Trip volume in the Seattle market has lagged the rest of the nation, with trips down more than 50% relative to other large markets.¹²

HB 26-1273 also threatens the flexible earning model that makes rideshare work for drivers. If the cap forces platforms to shift toward commercially licensed, self-insured drivers, casual and part-time drivers would be pushed out. Eighty-six percent of drivers say they chose app-based driving for schedule flexibility, and the same share say they could no longer drive without it.¹³ Nationwide, 69% of app-based workers say the work

⁷ NetCredit. "The Price and Affordability of Uber Across America in 2025."

<https://www.netcredit.com/blog/how-much-does-a-30-minute-uber-cost/>

⁸ "Study determines Washington has the highest Uber prices in the country." *The Columbian*, Jun. 19, 2025.

<https://www.columbian.com/news/2025/jun/19/study-determines-washington-has-the-highest-uber-prices-in-the-country/>

⁹ Noelle Phillips. "How Colorado Is Addressing Its (Massive) Aging Population." *5280 Magazine*, Feb. 2024.

<https://5280.com/how-colorado-is-addressing-its-massive-aging-population/>

¹⁰ *Ibid.*

¹¹ Uber Under the Hood. "The Impact of Seattle's Driver and Courier Pay Regulations." *Medium*, Feb. 22, 2024.

<https://medium.com/uber-under-the-hood/the-impact-of-seattles-driver-and-courier-pay-regulations-30fdc817e65c>

¹² *Ibid.*

¹³ Benenson Strategy Group and GS Strategy Group. "Findings from our recent survey of likely 2020 Voters and app-based Drivers." Aug. 25, 2020. <https://www.uber.com/newsroom/driver-poll/>

helped them make money in an emergency, and 63% say it helped cover rising costs.¹⁴ These are the workers HB 26-1273 would harm most.

A rigid cap will reduce service in underserved and rural communities

Platforms currently use variable pricing to cross-subsidize less profitable routes: rural trips, off-peak rides, and accessible vehicle dispatches. A flat 20% cap eliminates that flexibility and makes many of these trips economically unviable.

The likely outcome is that platforms concentrate service in Denver and a few high-demand corridors, pulling back from seasonal communities outside peak tourism, less affluent areas, and rural Colorado. That directly contradicts the bill's stated equity goals.

Colorado's geography makes service withdrawal especially harmful. Mountain communities, seasonal tourism economies, and rural areas that lack meaningful public transit have no alternative if rideshare becomes unavailable or unaffordable.

For these reasons, Chamber of Progress urges the Committee to **oppose HB 26-1273**. We support the goal of fair driver compensation, but this bill would raise prices for the riders who can least afford it, reduce earnings for the drivers it aims to help, and cut off the communities that need rideshare most.

We would welcome the opportunity to work with the Committee on transparency and data-driven approaches that address driver concerns without these harmful side effects.

Sincerely,



Kouri Marshall
Senior Director of State & Local Public Policy, Central/Southern Region
www.progresschamber.org

¹⁴ Flex Association. *U.S. App-Based Rideshare and Delivery: Economic Impact Report, 2024*.
<https://www.flexassociation.org/wp-content/uploads/2024/03/Flex-Economic-Impact-Report-2024.pdf>



Dear Chair and Members of the committee,

My name is Coleen Samuels, and I am the Executive Director of the Denver Regional Mobility and Access Council, or DRMAC. Thank you for your time.

I would like to express concern about how House Bill 1273 may impact rideshare availability for Coloradans. While I understand the bill is intended to support drivers, my concern is that it may unintentionally reduce rideshare access for the very people who rely on it most. My understanding is that the bill includes an 80% commission cap that would significantly alter the economics of rideshare operations in Colorado. If that happens, we could see higher rider prices, fewer available rides, and potentially the loss of app access for millions of drivers and riders. For the communities we serve, that would mean fewer options to reach essential services.

Throughout my career, I've worked with at-risk youth and survivors of domestic violence. Now, at DRMAC, my work focuses on removing barriers that prevent people from accessing essential services. What I've learned, both in my professional life and at home, where I've stepped in to raise my two grandkids, is that you can have all the services in the world, but they don't matter if people can't physically get to them. In Colorado, we talk a lot about "access." We have food banks for the hungry and clinics for the sick. But for a kid who can't get to school, a senior who can't drive to a check-up, or a survivor who needs a safe way out, that transportation gap can be everything. That's where rideshare comes in. For organizations like DRMAC, it isn't just a ride-hailing service, it's a bridge. It helps us connect people to food banks, medical appointments, and other essential services when traditional transit can't meet their needs.

For example, through our Transit to Table program, funded by Uber, we provide rides for people facing food insecurity so they can get to food banks across the metro area. Since launching in 2025, the program has issued over \$9,000 in ride support to help people access food.

The results have been powerful. In a recent survey of participants:

- **83% said the program was very helpful**
- **83% said it made getting food significantly easier**
- **78% reported being very satisfied**

Half of participants had never even downloaded Uber before; they did so specifically to access this program. Many told us the program helped address their biggest barriers, including the cost of transportation, reliability of getting to food, and the challenge of carrying groceries.

Transportation touches every group I've ever worked with. If a child can't get to school, they can't learn. If an older adult can't get to their doctor, they can't stay healthy. Transportation is the link to everything else we value. At the end of the day, transportation is the bridge to everything else we value, food, healthcare, education, and safety. When we protect transportation access, we protect people's futures.

Thank you for your time.

Coleen Samuels

Coleen Samuels

Executive Director

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House Business Affairs & Labor

03/11/2026 Upon Adjournment

HB26-1273 Transp Network Co Maximum Percent Fare Retention

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Maria Zhdannikova Questions Only themselves	<p>Will the percentage in which the riders have to pay also be limited to a certain percentage of price increases from the previous amounts that they used to pay? For example like they used to pay \$10 and now they will have to pay \$12.50 for the same ride? Or will it be an unlimited amount of surge pricing?</p> <p>Also being a driver since 2014 I used to see the 20/80 split and it worked for about 3 years or so but there were not as many requirements for rideshare fees and taxes. Since last march and the most recent bill that has passed of pay transparency for both riders and drivers, I have noticed that I made 10 thousand dollars less last year than years before. How will this potentially affect my future earnings and will I once again have less demand and pay if the general public can't afford to take rideshare? Or will it still be affordable.</p>
Mustapha Gharbi For themselves	<p>To the House Business Affairs & Labor Committee:</p> <p>My name is Mustapha Gharbi and I am a rideshare driver in Aurora. I am writing in strong support of HB26-1273.</p> <p>The current pay structure from Uber and Lyft has become unsustainable for drivers. While gas and car maintenance costs continue to rise, our actual take-home pay remains extremely low. To make an honest living, I am currently forced to work 7 days a week and up to 70 hours, leaving no time for rest or family.</p> <p>Uber and Lyft are taking too much from every fare. By capping their commission at 20%, this bill ensures that the people doing the work and taking on the expenses of the vehicle receive a fair share. Please vote YES on HB26-1273 to help drivers like me afford to live and work safely in Colorado.</p>

<p>Kyleigh Neese Amend themselves</p>	<p>To whom it may concern,</p> <p>I am writing to recommend reconsideration of the HB1273 Bill. While a 80% commission cap on rides from Uber and Lyft platforms for drivers sounds wonderful, in the long run it will force the companies to raise their prices to cover things like insurance which is critical for drivers and riders. SB75 was introduced last year which took away the right for riders to tip and rate their drivers during the trip - amongst other significant changes - all of which have hurt me in 2025/2026. I saw a dramatic decrease of almost 30% of tips in the past 12 months due to the changing laws. Riders already comment on not being able to tip during the ride or not being able to afford a tip with the price of the rides as they stand. I believe an amendment is needed after further consideration of what price is best for the drivers, riders, and companies altogether so that the rides don't become so expensive in the future that riders opt-out of rideshare services altogether. I currently use Uber and Lyft as my second job outside of the Army, where I serve on Active Duty. Colorado housing is too expensive for my Army BAH to cover so I require the flexibility of rideshare services to earn secondary income to pay my bills.</p> <p>Thank you for your time and consideration.</p>
<p>Sayod Khayrulloev None themselves</p>	<p>Sayod “Hunter” Khayrulloev Colorado Driver and Transportation Business Owner</p> <p>Good afternoon members of the committee,</p> <p>My name is Sayod “Hunter” Khayrulloev. I am a professional driver and small transportation business owner in Colorado. I have experience working both with private transportation services and with rideshare platforms that connect drivers and passengers.</p> <p>From my experience in the industry, transparency in how fares are calculated and how revenue is distributed between the platform and</p>

	<p>the driver is very important. Many drivers simply want a clearer understanding of pricing and how their compensation is determined.</p> <p>I appreciate the legislature taking time to review this issue and consider ways to improve fairness and transparency within Colorado’s transportation industry.</p> <p>Thank you for your time and consideration.</p>
<p>Eric Powers For themselves</p>	<p>I have been a part time rideshare driver since September 2015, when I first started drivers were paid on an 80/20 with the companies Uber and Lyft. In November 2015, both companies cut compensation for new drivers to 75/25 but retained 80/20 for older drivers. Money was good, I paid off a \$15,000 car loan in 17 months working weekends only.</p> <p>In early 2017 both companies cut compensation, anticipating going public, from a percentage split to per mile/per minute, drivers could still turn a profit, still make a living. In 2019 they cut the per mile rate but increased the per minute rate. Again, drivers could make a living.</p> <p>Then in late 2022 they introduced upfront fares/upfront prices. Fare charges to riders are now based on random algorithms, with no specific calculations given. In fact both companies claim this is proprietary data.</p> <p>Under upfront fares, drivers lose money, while the companies make billions. When initially released, both companies stated that under this scheme, shorter rides will pay drivers more, and longer rides less. Under this scheme, it has become apparent that both companies are essentially operating as a Ponzi scheme. It’s not uncommon for riders on longer trips to be charged \$3.00 per mile, while drivers are paid \$.50 per mile, while at the same time, a ride going just 3 or 4 miles costs the rider \$1.30 per mile and pays the driver \$1.25 per mile.</p>

	<p>Examples of old rates vs new rates, in 2015 when I started, trips from Hyatt Convention Center to DIA were charged at \$55 to \$65 to the rider and typically paid drivers around \$42 to \$47. Today, those same rides are still charged at \$45 to \$50 to the rider, but now, it's not uncommon to see drivers being paid \$13.00 to \$22.00. By the time the ride is complete, driver are essentially working for free, after expenses, drivers are essentially paying uber for the privilege of working for them. In 2016 I took a rider from the 4 Seasons to Eagle, I was paid \$130, today that same ride pays \$80 and riders pay \$200.</p> <p>In 2024 Uber reported a \$9.2 billion profit. There are dozens of articles showing that Uber continues to raise fares to riders and cut driver pay, while frequently blaming it on insurance and other costs.</p> <p>Drivers are faced with rising expenses and costs, but our compensation is dropping constantly.</p>
<p>Janet Cain Against themselves</p>	<p>I've been an Uber driver for 9 years. These proposed numbers 80/20 are not fair for them. A more fair number would be 60/40 or 65/35. Or even 70/30 and that would be pushing it. An art gallery now is 50/50 and Uber does way more than art gallery does. Or even no changes would be fine by me. Going on 24,000 rides.</p>
<p>Kenneth Davis Against themselves</p>	<p>I'm a rideshare driver of almost 7 years. Please stop dictating to Rideshare companies how they should operate and pay drivers. I understand your concern for safety issues, but pay issues are not your concern. Rideshare companies understand profitability for them and drivers.</p> <p>If rideshare is not profitable then drivers will quit and find another source of income! Companies will always pay drivers enough to be profitable. But paying drivers 80% will just drive up rider cost or put the burden of paying insurance on the driver.</p> <p>As a driver I don't need your help by demanding that I get paid more! Please stop this bill.</p>

	Kenneth Davis
<p>Jed Anderson For themselves</p>	<p>I started driving rideshare on Valentine’s Day 2015. I absolutely love it. I love meeting new people and I have about 100 regular passengers.</p> <p>Over the last 5 years, making a profit has been increasingly more difficult thanks to increased driving costs. In the last year, Uber has been taking 50% of the fare. They justify in any number of ways, but they are CRUSHING drivers.</p> <p>Lyft already guarantees 70%. Why is Uber fighting this so hard?</p> <p>Please support this bill on behalf of drivers.</p>
<p>Papa Dia None Papa Dia</p>	<p>Already submitted</p>
<p>Janet Cain Against themselves</p>	<p>My previous testimony was for the “big picture ratio.” Uber currently takes 25% or less commission in my app which I’m fine with.</p> <p>Any proposed changes would disrupt the market on a huge level. Auto insurance is the REAL problem. I’m already paying \$300 a month for full coverage with ride-share insurance included. Can you work on them?</p>



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March 10, 2026

Written Testimony on HB26-1273
Transportation Network Company Maximum Percent Fare Retention
Submitted to the House Business Affairs & Labor Committee

Chair and Members of the Committee,

My name is Papa Dia, and I am the Founder and Executive Director of the African Leadership Group. Our organization works closely with African immigrant communities across Colorado to support professional integration, economic mobility, and community leadership.

Within the communities we serve, many individuals participate in rideshare driving. For some, it provides supplemental income while they pursue education or other work. For others, it is a primary source of income supporting their families.

Because of this, discussions about rideshare policy are not abstract for us. They directly affect people we know.

Drivers deserve fair opportunities to earn a living, and policymakers are right to take concerns about driver compensation and working conditions seriously.

At the same time, we believe it is important to carefully consider whether proposed policy changes will actually improve economic outcomes for drivers.

Many drivers depend not only on the structure of compensation, but also on the availability of trips. Policies that significantly increase the cost of rides may reduce demand for rideshare services. If demand falls, the number of trips available to drivers may fall as well.

For drivers who depend on rideshare income, fewer trips could mean fewer opportunities to earn.

We share this perspective not to dismiss the concerns that have been raised about driver earnings, but to emphasize the importance of examining potential unintended consequences before major structural changes are implemented. For example, in this case, the proposed policy is likely to significantly increase the price of rides, which will have ripple effects.

Within immigrant communities across Colorado, rideshare platforms play an important role in both employment and mobility. Many families rely on these services to reach workplaces, schools, and healthcare providers.



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For that reason, we encourage policymakers to approach this issue with careful attention to how policy changes may affect both drivers and riders in the communities that depend on these services most.

Policies designed to help drivers should ultimately strengthen economic opportunity for them—not inadvertently reduce it.

Thank you for your consideration.

Papa Dia
Founder & Executive Director
African Leadership Group