



Amtrak in Indiana Fiscal Year 2025



Amtrak is America's Railroad,[®] created by Congress to "provide efficient and effective intercity passenger rail mobility consisting of high quality service that is trip-time competitive with other intercity travel options." In FY 2025, the company's 21,000+ employees operated an average of almost 300 intercity trains per day along 47 permanent routes, serving a record 34.5 million passengers. Amtrak's network includes 526 regularly-scheduled stops across 46 states, 3 Canadian provinces, and Washington, DC. Partner-operated Amtrak Connections offer connecting service to additional communities, typically via bus.

Service & Ridership

In FY 2025, Amtrak operated an average of **11 intercity trains per day** on 4 permanent routes serving Indiana, with **86,947 total passengers** boarding or alighting in the state.¹ Service was provided via the following routes:²

- **State-Supported Trains**

- ***Wolverine*** — Chicago - Hammond-Whiting - New Buffalo - Kalamazoo - Ann Arbor - Dearborn - Detroit - Pontiac (*3 round trips daily*)

- **Long-Distance Trains**

- ***Cardinal*** — Chicago - Lafayette - Indianapolis - Cincinnati - Charleston - Charlottesville - Washington, DC - Baltimore - Philadelphia - New York (*3 round trips weekly*)
- ***Floridian*** — Chicago - South Bend - Toledo - Cleveland - Pittsburgh - Washington, DC - Richmond - Raleigh - Columbia - Savannah - Orlando - Tampa - Miami (*1 round trip daily*)³
- ***Lake Shore Limited*** — Chicago - South Bend - Elkhart - Waterloo - Toledo - Cleveland - Buffalo - Albany - New York / Boston (*1 round trip daily*)

As a **State-Supported route**, the *Wolverine* is operated in partnership with the Michigan Department of Transportation (MDOT). Outside the Boston-to-Washington Northeast Corridor (NEC), Section 209 of the Passenger Rail Investment and Improvement Act (PRIIA) requires that short-and middle-distance Amtrak routes (i.e., those less than 750 miles in length) be State-Supported; in other words, sponsoring partners fund the majority of those routes' costs and make decisions about schedule, frequency, and other aspects of service.

¹ Total equals sum of all boardings and alightings at in-state stations.

² Not all stops shown. Note that certain frequencies may not serve every station listed.

³ Effective Nov. 10, 2024, the *Capitol Limited* (Chicago - Washington, DC) and *Silver Star* (New York - Miami) are being temporarily combined into a new route, the *Floridian* (Chicago - DC - Miami), to accommodate regional capacity constraints created by a capital project in New York. The *Floridian* offers a single-seat connection between the Midwest and Florida, but does not serve *Silver Star* station stops north of Washington.



In FY 2025, MDOT funded a total of \$8.3 million in operating payments for the *Wolverine*, helping support a total ridership on that route⁴ of 438,427.

Amtrak Connections

Some Amtrak routes offer partner-operated **Amtrak Connections** and/or other interline connections to additional communities (including in Indiana), via either bus or other modes of transportation. Many such services are sponsored by one or more of Amtrak's State-Supported partners, or by other public entities; these connections can be vitally important in certain markets. Tickets are purchasable through Amtrak; detailed, up-to-date information on available connections can be accessed via the booking tool on Amtrak.com.

Stations

During FY 2025, Amtrak intercity trains made scheduled stops at 10 locations in Indiana:

Station (Code)	Ridership (Ons + Offs)	Amtrak ADA Responsibility	Amtrak ADA Compliance	Amtrak ADA Investment ⁵
Connersville (COI)	726	Partial	Complete	\$2,330,963
Crawfordsville (CRF)	1,928	Sole	Complete	\$2,791,869
Dyer (DYE)	1,331	Sole	Complete	\$4,053,880
Elkhart (EKH)	20,541	Partial	FY 26	\$1,567,795
Hammond-Whiting (HMI)	4,639	Sole	Complete	\$3,767,069
Indianapolis (IND)	12,655	None	N/A	—
Lafayette (LAF)	4,842	Partial	FY 27	\$1,867,707
Rensselaer (REN)	430	Sole	Complete	\$1,729,571
South Bend (SOB)	18,677	Partial	FY 29	\$6,633,551
Waterloo (WTI)	21,178	Partial	FY 28	\$3,366,573
Total:	86,947	9/10	In Progress	\$28,108,978

Amtrak is working to ensure that its stations are fully accessible to individuals with disabilities. Most Amtrak-served stations are decades old; many were served by other railroads before the company ever existed. The Americans with Disabilities Act (ADA), enacted in 1990, requires that U.S. stations be made accessible; in response, Amtrak developed an ADA Stations Program (ADASP) to bring station components for which the company is responsible into full ADA compliance. ADASP aims to ensure Amtrak provides the best possible service in the shortest possible timeframe; the program will ultimately invest a total of \$1.8 billion in 382 communities nationwide, including a **\$28.1 million investment in Indiana**. All Amtrak-responsible work is targeted for completion by the end of CY 2029.

Detailed profiles of every permanent Amtrak station stop, including current information on accessibility, can be found on the Great American Stations website: <https://www.greatamericanstations.com>.

⁴ Unlike state- / station-specific ridership, total *route* ridership equals sum of all boardings and alightings divided by two.

⁵ "Amtrak ADA Investment" describes Amtrak's projected total investment in compliance work over the lifetime of ADASP.

Additional Footprint

The Indianapolis area is home to Amtrak's **Beech Grove Shops**, where more than 500 employees perform full-scale rebuilds, overhauls, and more routine maintenance work on Amtrak train equipment—primarily locomotives, non-powered cab cars (NPCUs), and passenger cars used outside the Northeast. The Beech Grove Shops also produce more than 230 essential train components, such as couplers, that are used across Amtrak's network.

Located less than a mile from the Beech Grove Shops, the 180,000-square-foot **Indianapolis Distribution Center** (IDC) is Amtrak's largest material and supply facility. The IDC provides more than 16,000 distinct items, from train parts to toilet paper, to Amtrak facilities across the country.

Additionally, Amtrak maintains a **crew base** in Indianapolis.

Amtrak also owns the 96-mile segment of the Chicago to Detroit, MI line from Porter, Indiana to Kalamazoo, Michigan. Due to significant investments in the 2000s and 2010s, these tracks now allow the *Wolverine* to reach top speeds of up to 110 miles per hour in Indiana.

Host Railroads & On Time Performance

Outside the NEC, most Amtrak trains must travel over other “host” railroads’ tracks—and hosts generally control dispatching decisions on the tracks that they own. By law, Amtrak trains are required to receive preference over freight trains (i.e., priority in dispatching), but many host-dispatched trains arrive late at their destinations, and many routes do not meet on-time performance (OTP) standards established by the Federal Railroad Administration (FRA)—affecting millions of passengers per year.

Listed below are the Amtrak routes that operate in Indiana, along with each route's major in-state host railroad(s) and full-route customer on-time performance (C-OTP)⁶ in FY 2025:

Route	In-State Host(s)	C-OTP
State-Supported		
<i>Wolverine</i>	Amtrak, Norfolk Southern	66.8%
Long-Distance		
<i>Cardinal</i>	CSX	51.6%
<i>Floridian</i> ⁷	Norfolk Southern	27.4%
<i>Lake Shore Limited</i>	Norfolk Southern	71.7%

⁶ C-OTP measures the proportion of customers traveling on a given route who arrive at their destinations on time. Suppose that passengers board a train scheduled to make two stops, and suppose that train is on time at the first stop but arrives late at the second. If all passengers alight at the first stop, C-OTP for that train is 100%; if all passengers alight at the second stop, C-OTP is 0%.

⁷ Amtrak is temporarily combining the Capitol Limited and Silver Star trains to create the Floridian service. The C-OTP listed for the Floridian is from November 10, 2024 – September 30, 2025.

Amtrak Guest Rewards

At the end of FY 2025, there were approximately 22.4 million members of Amtrak Guest Rewards (AGR), with 121,122 members listing an address in Indiana. For more information about AGR, please see:

<https://www.amtrak.com/guestrewards/home>.

Procurement

Amtrak's procurements are subject to "Buy America"-style domestic preference requirements, which the company is proud to meet or exceed. Nationally, Amtrak paid nearly \$5.7 billion for goods and services in FY 2025; 99% of that amount was spent domestically, and **\$28.1 million** went to vendors in Indiana:

Community	Amount Spent
Indianapolis	\$11,744,834
Bloomington	\$5,700,486
Elkhart	\$4,926,293
Beech Grove	\$1,945,701
South Bend	\$815,880
Seymour	\$661,211
Highland	\$347,759
Clear Creek	\$295,444
East Chicago	\$248,899
Hammond	\$140,704
Carmel	\$131,312
Franklin	\$81,308
Lafayette	\$75,495
Gary	\$65,079
Michigan City	\$62,040
Montmorenci	\$60,483
Rensselaer	\$58,678
Bluffton	\$56,192
Greenwood	\$53,305
Evansville	\$52,272
All Others <\$50k	\$593,899
Total Payments	\$28,117,275

The single largest in-state payment category was **supplies for various maintenance, repair, or operations (MRO) needs**.

Employment & Compensation

At the end of FY 2025, **810 Amtrak employees** lived in Indiana, and the company had paid out a total of **\$74,274,603 in base wages and salary** in-state. Nationwide, Amtrak employed more than 21,000 active workers; total base wages and salaries for the year were approximately \$2.2 billion.

Current Amtrak Routes in Indiana

