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Submission: The proposed fare reform package is clearly meant to benefit the above-average income earners living in the inner city, as fares for shorter trips are reduced whilst longer distance journeys are penalised. According to the report, this is to better reflect the higher costs of providing these journeys, however you fail to take into account the higher costs associated with purchasing in the inner city. Many average- and below-average income earners simply can't afford the purchase cost of a house in the city, and you're punishing them by living further away from the main CBD. This part of the scheme is essentially widening the increasing gap between socio-economic classes in Sydney. Furthermore, many full-time workers in the CBD who live further away are being punished with the proposal to increase the off-peak discount. Again, the aim of this is to better reflect the lower costs of providing off-peak travel – however if you have more fare-paying-commuters travelling during the peak time wouldn't be reasonable to say that it should cost less to provide this service during this time? The fact that 56% of all rail journeys are made during off-peak periods makes the definition of 'off-peak' redundant in the first place. You're passing fare savings to customers who travel irregularly as opposed to rewarding those that travel frequently. The proposal to reduce the number of free trips is a further insult to fare-paying commuters. The suggestion that the incentive is 'perverse' directly contradicts the Transport Minister Gladys Berejiklian, who in 2014 said she encouraged Opal users to manipulate their weekly travel to take advantage of the savings to be had. With the proposal to increase the daily cap to \$18 and charge for the 10 longest journeys, it essentially eliminates any savings to be had by frequent and longer distance travellers. The constant reminder that passengers can access lower fares without further increasing the burden on taxpayers suggests that the frequent and longer distance travellers aren't taxpayers too. Instead of focusing on how to increase revenue on the fare structure, why don't you focus your attention on the billions of dollars in interest the government is earning on the \$40 minimum top up on commuters Opal accounts? Why can't the interest earned here be passed on as savings to ALL Opal commuters, and not just a portion? In fact, those that travel more frequently and over longer distances are more likely to have larger credits on their Opal accounts and contributing a larger portion to the government's pocket, so why can't we benefit from the savings equally if not MORE than those that travel shorter distances and less frequently?