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Date of submission: Thursday, 28 January 2016

Submission: I am a University PhD student, living in Sydney (frequently reported as one of the most expensive cities to live in the world), and for my work I commute to and from work five times a day. I don't make use of any 'loophole' with the 8-trips-a-week plan, but these proposed changes (particularly the fare cap increase and the removal of the 8-trips-a-week incentive) will see me, and all of my colleagues (who are also too busy working to exploit some loophole), paying more each week.

If there is a significant problem of people using a loophole, I don't see why there can't be some other workaround that won't affect everyone else, e.g. put a limit of 2-3 trips a day counting towards that 8-a-week incentive, so people will not be able to make 8 trips on Monday and pay nothing the rest of the week. This way you won't be effectively punishing everyone else who works a typical 5-day-week.