

CPSA's submission to IPART on
Finding the best fare structure for Opal

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CPSA is a non-profit, non-party-political membership association founded in 1931 which serves pensioners of all ages, superannuants and low-income retirees. CPSA has 125 branches and affiliated organisations with a combined membership of over 32,000 people living throughout NSW. CPSA's aim is to improve the standard of living and well-being of its members and constituents.

CPSA welcomes the opportunity to comment on the Transport Issues Paper, *Finding the best fare structure for Opal*. We will be focusing on concessions, particularly the Pensioner Excursion Ticket (PET)/ Gold Opal pricing as this is the fare paid by the majority of our constituency.

Increasing the cost of pensioner travel during peak periods

CPSA is against any move to increase the cost of pensioner travel during peak periods. Such a move will disadvantage people who must travel at particular times. Doing so would not factor in those who have no option but to travel before 9am because there is simply no later transport option available. This is particularly the case for certain services into Sydney which run only once per day. Moving towards on and off peak pricing for pensioner travel will further disadvantage people in rural and regional areas, people who often already face transport disadvantage with limited services available.

Much of the regional - Sydney transport undertaken by pensioners is for specialist medical appointments and procedures. As an example, a pensioner travelling from Dapto to Central Station to make an 11am medical appointment must leave by 8.43am, according to Transport for NSW's 'plan my trip'. Similar scenarios are faced by people in the Blue Mountains areas, Central Coast and further afield. Other popular reasons for pensioner travel include grandchild caring duties and volunteering, activities which are more likely to require someone to travel during peak hour.

CPSA disagrees with the assumption in the issues paper that passengers using Pensioner Excursion Tickets currently have no incentive to travel outside of peak times. There are already significant incentives to travel outside these timeframes if you are able to. There are less crowds (which can be difficult to navigate for elderly people and some people with disability) and there is an increased likelihood of obtaining a seat – a requirement for people with mobility difficulties and balance problems. While these incentives exist, transport is geared towards commuters and often the only available direct services are during commuter times. Travel outside of peak hour is also less reliable in many areas - you have a much greater likelihood of a bus showing up during peak periods.

Removal of the paper Pensioner Excursion Tickets

CPSA has a number of concerns with the removal of the paper Pensioner Excursion Tickets, which we realise is beyond the remit of this review. We do, however, believe it is important to note that an electronic-only method of accessing the pensioner transport fare is inaccessible for many people. Some reasons for this include that there is no intention to have top up points at all train stations or major transport points. Outside of metropolitan Sydney, shops offering this service are often far from transport modes and there is no requirement that the store be accessible or have certain opening hours. This will leave many people who currently use PETs stranded or travelling significant distances in some cases in order to top up their Opal card. As an example, the nearest

Opal top up point to Bathurst train station is the Wallerawang Friendly Grocer, which is 44.9 kilometres from the train station.¹

Many people living on a pension are particularly adverse to having the card linked up to their bank account as it does not allow them to control when a top up is taken out, which may leave them with substantial bank fees and still no means of travel should a direct debit attempt be made when they do not have adequate funds in their account.

Many pensioners have also expressed concern to CPSA about requiring a registered Opal card. There is no option to purchase an unregistered card for either the half fare or Gold Opals. While it is understandable that eligibility needs to be determined, this process not only makes it difficult for those who need to travel at short notice, including those travelling into an Opal area, it also means that concession passengers cannot travel anonymously.

Pricing and eligibility in the move to Opal-only \$2.50 travel

In terms of pricing and the move to Opal-only \$2.50 travel, the NSW Government has not taken into consideration that not every mode of transport within the Opal geographical areas will be Opal enabled. For example, a number of private ferry services will not have Opal readers installed. After January 2016 people living in more isolated areas, including Scotland Island, Danga Island, Bundeena and the Western Foreshore will need to purchase a ticket to get these ferries to the mainland and then use an Opal card. A pensioner who lives on Scotland Island, provides a case in point. They must use the Church Point Ferry Service to get to services - it is the only way off the island. They can currently access and use a paper Pensioner Excursion Ticket and pay \$2.50. When paper tickets are no longer available they will be required to pay half fare for the ferry which is \$7.50 return and then pay \$2.50 for their travel once off the island. This means that a pensioner under the Opal-only fare system will see their daily travel costs quadruple.

We note that the discussion paper states that higher numbers of people will be eligible for the pensioner travel discount as the population ages (page 83). One thing which was omitted from the paper (and Government announcements) is that interstate Seniors Card holders will no longer be eligible for the \$2.50 all day travel concession when paper tickets cease being sold.

¹ Distance calculated using www.retailers.opal.com.au on 27 August 2015.