

Public Transport Users Association

# Submission to the Select Committee on the Cost of Living

8th April 2024



**PUBLIC TRANSPORT  
USERS ASSOCIATION**

# Introduction

The Public Transport Users Association (PTUA) welcomes this opportunity to contribute to the Select Committee on the Cost of Living. The PTUA is a community-based organisation that advocates for improvements to public transport so that it is better able to provide a convenient, sustainable and affordable option for travel. Transport is a significant cost for most households and improved transport alternatives, such as public transport, would provide meaningful cost of living relief for many.

We commend the Committee for its work on this inquiry so far. The findings and recommendations of the Committee's interim report highlight the importance and relevance of the Committee's work to Australian households. We first make some observations on the interim report, before expanding on opportunities to relieve transport-related cost of living pressures on Australian households.

## Interim Report

The Committee has found that “the increasing cost of food and groceries are a major contributing factor to the cost of living crisis”, and that “supply chain disruptions are a primary driver of increasing food and grocery prices”. For example, it notes the impact of adverse weather events on inflation.

In validation of these findings, recent work at the European Central Bank has shown that climate change could lead to upwards pressure on food inflation in the range of 0.92-3.23% p.a, depending upon emissions scenarios (Kotz et al., 2024). Other work has found that increasing weather *variability* can push up food inflation beyond the level resulting from increasing average temperatures alone (Ciccarelli et al., 2023).

Australia has witnessed an increase in a range of extreme weather events such as storms and floods that disrupt agricultural production and contribute to food inflation (Bakan, 2022; Le Page, 2024; Thieberger, 2011). The Interim Report notes NSW Farmers President James Jackson's paraphrased remarks that “flooding in New South Wales in mid-2022 led to shortages of fruit and vegetables, impacting up to \$1 billion-worth of fresh produce from the Sydney Basin” (Select Committee on the Cost of Living, 2023). Elsewhere there has been an increase in the proportion of tropical cyclones in categories 4 and 5 (Bruyère et al., 2022; Knutson et al., 2020), and in the persistence of cyclones over land and the amount of rain they drop while there (Bruyere et al., 2020). While there is a trend of declining rainfall in Victoria which will affect water availability for food production, hourly extremes of precipitation have increased (Osburn et al., 2021). Similar trends in extreme intensity rainfall have also been witnessed in New South Wales (Ayat et al., 2022).

As well as disrupting the food supply chain, these trends are forcing up the cost of insurance for some, while making it unavailable for others (Hutchens, 2023; Whitson, 2022; Yeates, 2023). This affects current costs faced by both households and businesses and is contributing to under-insurance that may result in severe financial hardship if they suffer uninsured losses in future.

Future food security and affordability, as well as insurance markets (Parshley, 2023), will depend upon efforts to rapidly decarbonise the economy, and this must also be a prime consideration for how future energy security and affordability are delivered. Fortunately, these goals need not be in conflict due to the decline in renewable energy costs in recent years and increasingly also in storage costs. Strengthened focus on energy efficiency in the built environment and transport sectors will further boost the synergy between cost of living relief and emissions reductions.

## Transport-related costs

Transport is one of the largest areas of expenditure for households, and to some extent is often non-discretionary. This means relatively modest increases in transport costs can have outsized impacts on household finances compared to smaller or discretionary areas of expenditure.

Fuel tends to be the most volatile and highest profile component of household transport costs, however a range of upfront and fixed costs often make up the majority of transport-related costs (BITRE, 2017). For example, vehicle finance costs can be a major source of financial stress for households encumbered with “forced car ownership” due to the under-development of alternatives such as public transport or safe cycling routes in their area (Currie et al., 2018; Walks, 2018). Even if emerging circumstances make car repayments unaffordable, a combination of poor transport alternatives and transaction costs and penalties for exiting the finance agreement make it highly unattractive for car owners to extricate themselves from the contract (Settle, 2020). This obligation may force reductions in other expenditures such as food or family activities, or a need to take on additional debt elsewhere (Elmas, 2023).

A study on private renters in Melbourne and Sydney found that around 20% of renters in outer suburbs had difficulties paying car registration or insurance on time - a higher proportion than were unable to heat or cool their home adequately (Hulse et al., 2019; Morris et al., 2019). A report for the Brotherhood of St Laurence found “the extra cost burden of keeping a car on the road figured prominently as a chronic risk” for low income households (Bowman & Banks, 2018, p. 10). For example, a sudden car repair bill can leave car owners at the mercy of predatory lenders and place them under extreme financial stress (Uibu, 2019). Similar transport-related cost of living pressures in the

USA are leading car owners to attempt DIY auto maintenance with serious implications for safety and reliability, and to under-insurance which poses serious financial risks in the event of a crash (Wilson, 2024). The voluntary nature of third party property insurance for motor vehicles in Australia makes this risk all the more salient.

With new cars costing upwards of \$730 per month to own and operate (Nadalin, n.d.), multi-car households stand to make substantial savings if they can dispose of one or more of their cars (Bowen, 2024). While purchase and finance costs may be lower for second hand cars, higher maintenance costs will be a financial burden for older and less reliable cars as mentioned above (Bowman & Banks, 2018).

A combination of walking, riding and public transport can often provide more affordable mobility if infrastructure and services are adequate (Bowen, 2024; Molloy, 2019; Wang, 2013). For this reason, there has been growing interest in eBikes and cargo bikes, often as complements to public transport, to replace at least one car in some families (Convery, 2024; Plazier et al., 2017; Visontay, 2023). With adequate infrastructure provision, these could also be realistic options in regional centres due to their smaller geographic size compared to major cities (Handy et al., 2012).

Unfortunately, active and public transport infrastructure and services are not always adequate which leaves families reliant on owning a car - at significant expense - for each adult in the household (Currie et al., 2018; Kimpton et al., 2018; Pearson et al., 2022; Rooney, 2024). Governments that are serious about providing cost of living relief would be investing strongly in making active and public transport realistic options for more people so that they can escape forced car ownership and be less reliant on the car/s they do choose to own. By enabling greater use of active and public transport, governments would also be addressing transport emissions, and promoting greater transport energy efficiency. As mentioned above, protecting future food security and insurance affordability is entirely consistent with delivering cost of living relief in the present - if the opportunities are seized to enable energy efficient choices.

## **Parking**

Car parking adds to construction costs for home buyers and businesses, with each parking spot forcing up the price of an apartment by between \$30,000 and \$50,000 (Lucas, 2015). Mandated parking minimums for businesses mean that parking costs are embedded in the prices of goods and services even if we do not drive there (Shoup, 2021). In recognition of the cost impost of parking requirements, many jurisdictions are now eliminating parking minimums and allowing parking provision to be a commercial decision rather than a regulatory imposition (Gould, 2023; Passi, 2023; Wilson, 2023). We believe such reforms would be consistent with Interim Committee Finding 9 on

domestic policy settings regarding housing supply (Select Committee on the Cost of Living, 2023).

## Tolls

The growing use of toll roads for road construction is increasing the amount that motorists must spend on tolls (Dobie, 2024; Gothe-Snape, 2018; NSW Treasury, 2024). There is also evidence that low income areas bear the brunt of fines for unpaid tolls (Paul, 2024). While toll subsidies are sometimes proposed as a means of easing transport costs for motorists, measures such as toll caps transfer the toll cost from drivers to taxpayers without addressing the drivers' often-larger expenditure on fuel and fixed costs. Such subsidies may also undermine congestion management objectives and add to the congestion costs borne by other road users (C, 2023; Gupta, 2020). In contrast, drivers that are able to shift to active or public transport can avoid not only the toll but also many of the other costs of running a car (BITRE, 2017). The importance of ensuring viable alternatives to roads where road use is priced is further discussed below.

On a more fundamental level, there are serious questions over the practice of using toll roads for infrastructure delivery (Public Transport Users Association, 2017). Despite enormous sums of money paid by toll road users, promised travel time savings have often not been maintained (Low & Odgers, 2012). Furthermore, toll road concessions have sometimes included prohibitive compensation clauses deterring governments from delivering more affordable transport options for travellers<sup>1</sup>, or created incentives for governments to build usage and reliance on the toll road over potentially more affordable alternatives (NSW Treasury, 2024, pp. 198–200). Pricing models, sometimes including toll caps mentioned previously, often prevent optimal management of congestion which leads to delays for paying users (Gupta, 2020; Hensher, 2018). A high level of market concentration in Australian toll roads also creates strong potential for monopolistic pricing, and above-inflation toll increases are well-known (NSW Treasury, 2024; West, 2022). The traffic induced by new motorways also forces governments to fund (through taxation) road augmentation elsewhere across the network, particularly on arterials that feed the toll roads (Chen & Klaidier, 2020; He & Zeng, 2024; Volker et al., 2020).

With toll costs coming on top of the wide range of other costs associated with cars (BITRE, 2017), it should not be surprising that regions with high rates of travel by private motor car must also dedicate higher shares of their income to transport expenses (see Figure 1). Regions that are less dependent on car travel are able to allocate their

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<sup>1</sup> For example, the original Citylink concession deed included provisions that triggered compensation if certain measures to encourage public transport use or reduce motor vehicle traffic were undertaken.

spending to other purposes. The clear conclusion is that cost of living relief comes from alternatives to driving.

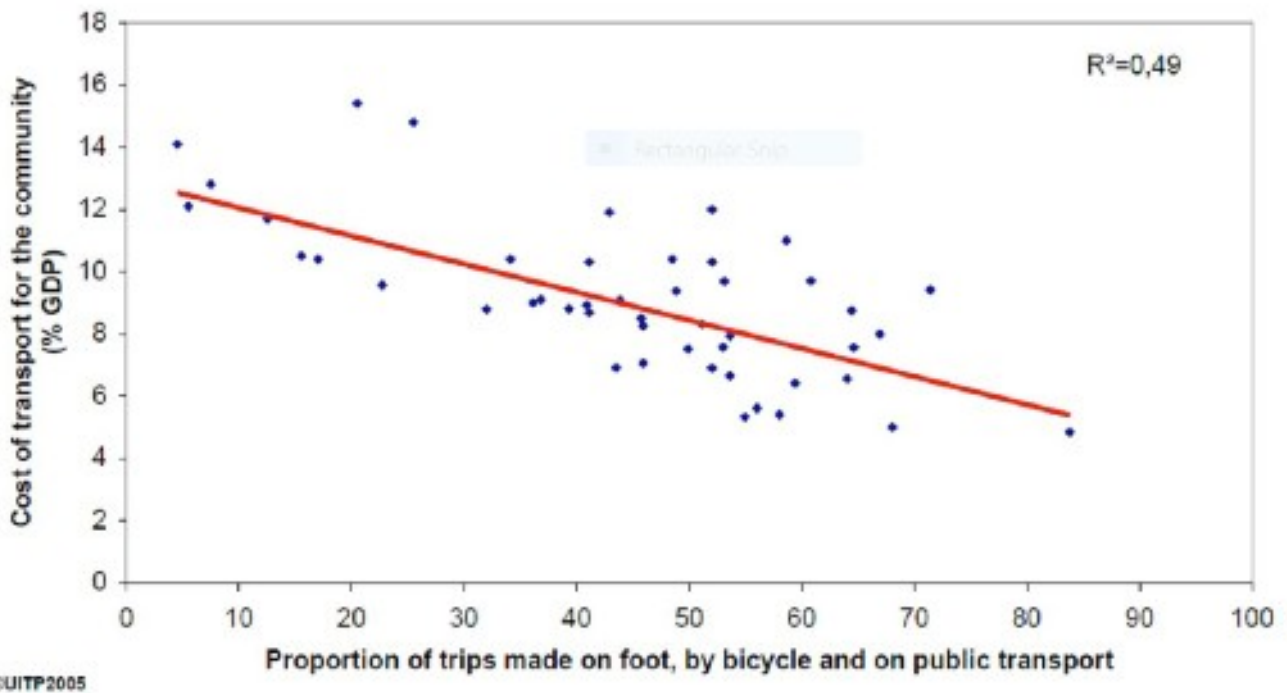


Figure 1: Cost of transport for the community vs modal split (Vivier & Pourbaix, 2006).

## Fuel excise and replacement revenue

With fuel excise revenue forecast to decline, attention is shifting to replacement revenue sources. Road user charging is foremost in discussions, with suggestions that this can help to address widespread congestion in Australian cities by encouraging people to change when or how they travel (Ghaderi et al., 2023). Basic economics tells us that people will be more willing and able to reduce their consumption of a given product (such as peak hour driving) if substitutes are available and appealing. In this context, this generally means alternative transport such as public transport or safe active transport routes. Without viable alternatives, road user charges will need to be much higher to achieve the desired reductions in congestion, with dire consequences for household and business costs. On the other hand, if good alternatives are available, a portion of drivers will readily switch even if road user charges are low, and switching and remaining drivers will both benefit. Therefore it is vital that revenue from any replacement to fuel excise be allocated to improving transport alternatives so that congestion is minimised and road charges do not become a drain on household finances. Without these alternatives to driving, households and businesses will face increased transport costs that they have no means of avoiding.

## Public transport fares

The PTUA believes that public transport fares should be fair and affordable. Generally this does not mean free (Dodson & Li, 2022; Public Transport Users Association, 2020), however targeted concessions are vital for ensuring affordability for vulnerable groups. While we support the multimodal model of pricing in Victoria, where there is no cost to transfer between services, the virtually flat fare structure is problematic. After years of above-inflation price increases, short trips in Melbourne are now the most expensive in Australia and are hopelessly uncompetitive against the option of a car sitting in the driveway (Bowen, 2023). With the zone structure still built into the myki system and new operators taking over its management, it would be possible to offer more affordable pricing for short trips.

## Conclusion

Given the savings that can be made by reducing reliance on car travel, we believe it is insufficient to look at the affordability of car travel and the affordability of public transport in isolation. These forms of transport are potential substitutes and households will choose the options that meet their needs. Even at existing fare levels, large savings can be made by people currently reliant on their cars if alternatives to car use are improved to the point they become viable options (Bowen, 2024; Molloy, 2019). Some improvements are relatively quick to implement (Buehler & Pucher, 2024; Public Transport Users Association, 2023), while others require more commitment from governments. We summarise some key recommendations below.

### Recommendations:

- Dedicate funds from fuel excise and/or replacement revenue sources to improving active and public transport options so households can reduce their dependence on motor vehicles, particularly where road use is charged.
- Boost investment in safe, connected and segregated walking and cycling routes so families can be confident in using active transport for more of their travel, including to and from public transport.
- Provide lower fare options for short trips on public transport as part of a multimodal fare system offering free transfers between services, and needs-based concessions.



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