	Option 1 "Easier, but less effective"			Option 2 "More difficult, but achieves better outcomes"			Option 3 "Has potential, but extra risks and would need more work"		
Description	Modelled after SuperGold card concessions; fare-free public transport for CSC holders off-peak only.			50% off base fares for CSC holders at all times of the day.			A public transport travel allowance for CSC holders; fixed amount topped up on regular intervals (e.g. quarterly top-ups).		
Type of benefit	Access	Health	Mode-shift	Access	Health	Mode-shift	Access	Health	Mode-shift
Impact	Low	Low	Low	Medium-High	Low-medium	Medium	Medium	Low-medium	Low-medium
CSC holder dependents?	Benefits would likely be low while costs likely to be high; should be excluded.			Medium-level benefits anticipated.			Medium-level benefits anticipated, depending on allowance size.		
	MSD does not currently have data on how many dependents there are, or where they live. This data would need to be collected first. In the meantime, most dependents can already travel for concession fares.								
Annual fare revenue foregone	**$33.9 million** First year	**$44.2 million** In 10 years		**$20.1 million** First year	**$18.1 million** In 10 years		Depends on allowance size.		
Estimated increases in annual passenger trips	+ 3.8 million	+ 8.1 million		+ 4.5 million	+ 10.9 million		Depends on allowance size.		
Implementation costs (e.g. ticketing system /change management)	Relatively lower than the other options, as Option 1 is similar to systems/ticketing processes already set up for the SuperGold card.			Relatively higher than other options due to the need to set up systems and profiles for a new concession – e.g. Auckland Transport provided a high level estimate of $500,000 for the initial cost of ticketing system changes.			No changes would be needed to ticketing systems on buses and trains. However, central government would need to design a new system to transfer allowances to registered travel cards. Councils could also face ongoing administrative costs for top ups.		
Implementation difficulty	Relatively less difficult. Impact on capacity is relatively low.			Relatively more difficult – extra capacity needed in some areas, and changes to ticketing systems.			Could be easier or harder than options 1 or 2 depending on how the option is implemented.		