



Revenue Protection

Research Report

Prepared for



March 2025

## 1. Background and research objectives

### 1.1 Background

In November 2024 the Secretary of State for Transport instructed ORR to carry out a review of train operators' revenue protection practices. The review has a number of elements, with 'Workstream A' focusing on retailing.

Illuminas recently completed a programme of research on behalf of Transport Focus on the subject of fare evasion. This highlighted the fact that buying the right ticket (or sometimes buying a ticket at all) can be a challenge for passengers. Many complain about hard-to-understand regulations that are perceived to be applied inconsistently. What are seen as unnecessarily convoluted rules are thought to make it easy for passengers to get 'caught out'.

ORR's consultation with the rail industry has highlighted that T&Cs are complex and may lead to passengers misunderstanding certain validity restrictions. Responses from the call for evidence launched in support of the review also highlight that passengers find T&Cs confusing.

Against this backdrop, research has been conducted to help us understand in more detail passengers' understanding of ticketing terms and conditions, including the National Rail Conditions of Travel (NRCOT), Railcard T&Cs, and other ticketing conditions.

We are not seeking here to understand whether passengers can purchase the best value ticket, rather that their understanding of rail T&Cs is such that they can confidently buy a valid ticket i.e.

- How do consumers see railway T&Cs in the typically low-engagement context in which they encounter them i.e. what might improve passenger engagement with the T&Cs?
- What, if anything, is needed to improve passenger comprehension of the T&Cs?

### 1.2 Research objectives

In order to fully understand the customer's perspective, specific issues required exploration including:

- Whether particular groups are more or less likely to have issues, whether this be due to accessibility requirements, the retail channel they use, how frequently they travel or the type of travel they are booking.
- Whether there are particular T&Cs or ticket types that are more likely to cause issues.

Evidence gathered by ORR prior to this research highlighted a range of potential problem areas, including:

- Issues related to understanding of validity periods (peak/off-peak/super off- peak etc.).
- Confusion around child ticketing ages i.e. 16 to17 year olds counting as adults for ticketing purposes.
- Open return validity periods.
- Advance ticket restrictions.
- Oyster and other Pay As You Go (PAYG) boundary issues.
- Errors in applying Railcards when buying tickets.

As part of the review process ORR has gathered evidence from to help inform this research, specifically:

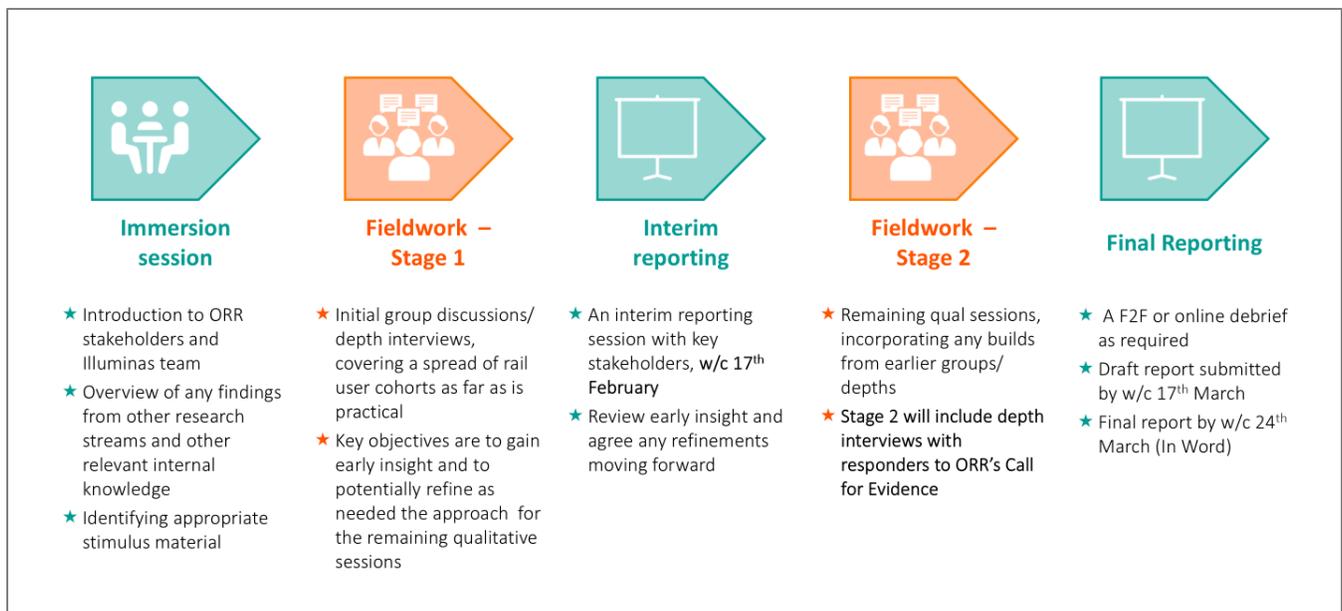
- Information in response to ORR's call for evidence from passengers who have boarded a train without a ticket/with an incorrect ticket and faced action from the TOCs as a result.

- A research study with rail industry revenue protection staff to understand their perspective on the issue of passenger understanding of T&Cs.

## 2. The research

### 2.1 Our overall approach

Our approach to the research programme was iterative, involving on-going dialogue with both ORR and rail users. After a full immersion session, an initial phase of qualitative research was followed by a group learning session, then a second tranche of fieldwork, incorporating insights from the first phase, then full reporting.



### 2.2 Key considerations

Anyone who buys a rail ticket was in scope for inclusion in the study. Several important variables were considered in determining who we interviewed:

- **Frequency of rail use:** even regular rail users sometimes worry about buying the correct ticket, particularly for unfamiliar journeys. In our research design we stratified our sample by frequency of train usage, defining ‘frequent’ as using the railway at least once a month and ‘infrequent’ as having used the railway at least once in the last six months (to ensure that respondents have some relevant recent experience of buying a ticket).
- **Journey length:** we accounted for passengers making journeys of different lengths. The potential cost involved in a longer vs. a shorter journey will likely make a difference to how passengers research their travel and purchase their ticket.

- **Journey purpose:** correlated to some degree with journey length and frequency. Notwithstanding changes in commuting patterns since the pandemic, it is still the case that commuters are typically more frequent rail travellers and make relatively short journeys. We ensured a good spread of commuter, leisure and business travellers, and for commuter and business passengers that only buy tickets themselves i.e. not bought on their behalf by their organisation. We excluded commuters who are season ticket holders who *only* use the railway for their commute due to their limited rail retail experience.
- **Locations:** we based our sample on a broad regional distribution in order to provide a good mix in terms of longer/short distance journeys, variety of lines and stations/hubs covered, crossover with Oyster/PAYG boundaries and types of communities served.
- **Age:** age is a key driver of purchasing channel behaviour and preference. Older age correlates with a preference for in-person purchase of tickets and with lower digital capability. We also included 16 to 18 year olds in light of potential confusion around ‘child ticket’ eligibility.
- **Accessibility:** our approach also included representation of individuals with a disability (including cognitive impairments) and the digitally excluded, who we believe may face additional challenges regarding understanding terms and buying tickets.
- **Socio-economic grade:** quotas were applied by socio-economic grade (SEG) correlating with differences in household income and employment type/status. SEG is a way of grouping people by type, based primarily on their social and financial situation. SEG has six possible classifications which, when applied to census data, are used to create four categories:
  - AB: higher and intermediate managerial, administrative and professional occupations
  - C1: supervisory, clerical, and junior managerial, administrative and professional occupations
  - C2: skilled manual occupations
  - DE: semi-skilled and unskilled manual occupations; unemployed and lowest grade occupations.
- **Additional demographics:** minimum quotas were set for gender and ethnicity, including people for whom English is not their first language.
- **Channel use:** DfT research on ticket purchasing behaviour from February 2024 suggests that digital channels are both the most widely used and preferred method for buying tickets. (77% of respondents use a website or app to buy train tickets). That said, while just over a half (54%) said that they prefer to purchase tickets online, 24% said that they prefer to purchase their train tickets from a station ticket office<sup>1</sup>. While online is increasingly the default method for ticket purchase, we were keen to ensure the research covered those who buy – or would prefer to buy – through other channels.
- **Railcards:** we ensured we included a good representation of passengers with Railcards as there can be additional complexities about validity on certain journeys, selection from pre-selected menus etc.

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<sup>1</sup> [Ticket purchasing behaviour and preferences among rail passengers](#)

### 2.3 Who we interviewed

A combination of group discussions and one-on-one depth interviews were conducted in order to represent all types of rail user.

#### 11 x Group Discussions

Group no.	Region	Journey length	Journey frequency	Age	SEG	Channel use
1	Birmingham/Midlands	Shorter	Frequent	16 – 18	ABC1	Primarily Digital
2	Birmingham/Midlands	Longer	Infrequent	19 – 35	C1C2DE	Primarily Digital
3	Birmingham/Midlands	Shorter	Frequent	35 - 50	ABC1	Mixed
4	Northern England	Longer	Infrequent	51 – 65	C1C2DE	Mixed
5	Northern England	Shorter	Frequent	66+	ABC1	Mixed
6	Northern England	Longer	Infrequent	16 – 18	C1C2DE	Primarily Digital
7	London & Southeast	Shorter	Frequent	19 – 35	ABC1	Primarily Digital
8	London & Southeast	Longer	Infrequent	35 - 50	C1C2DE	Primarily Digital
9	London & Southeast	Shorter	Frequent	51 – 65	ABC1	Primarily Digital
10	London & Southeast	Longer	Infrequent	66+	C1C2DE	Mixed
11	London & Southeast	Shorter	Frequent	16 – 18	ABC1	Primarily Digital

In addition to depth interviews with younger rail users, those with disabilities and the digitally excluded, we were also keen to represent the views of users who have boarded a train without a ticket/with an incorrect ticket and as a result faced some action from the train operator. As part of its review of train operators' revenue protection practices, ORR invited members of the public to respond to a 'call for evidence.' Ten individuals who responded to the call for evidence were invited to participate in an in-depth interview, providing the perspective of those with direct experience of facing enforcement action by a train operator.

40 x Depth Interviews	
Number conducted	Rail user
10	Young People (aged 16-25, mix of gender, region and journey length)
10	Disabled (mix of sensory-related and cognitive disabilities, age, gender & region)
10	Digitally Excluded (mix age, gender & region)
10	Responders to ORR’s call for evidence

### 3. Researching and planning rail journeys

#### 3.1 Planning a rail journey

The extent to which a rail journey is researched and planned in advance is highly dependent on the nature of the journey being made, not least these considerations:

- **How frequently the rail user makes that particular journey**, aligned with familiarity with the route.
- **The stakes at play** e.g. travelling for a key business meeting or job interview, or to connect with a flight, elevate the importance of pre-planning, whether travelling for business or leisure.
- **The ticket price**, which in itself can raise the stakes at play in the mind of the traveller.

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*“[Third party online site] includes everything you know, it covers all the different railways and I mean, unless you're going to Cornwall, which is quite an expensive ticket, then it might be worth shopping around a bit. But for the ones I do, they're all like £30 - £50 and you're literally saving not enough to worry about going to each individual line's website. You know, if you're going to Cornwall, you're talking a £250 return ticket sometimes, so it could be worth shopping around.”*

London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

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*“I need to speak with someone in advance for complex tickets, like ones with multiple changes, or expensive trips. I get a bit anxious when I'm travelling to something like the airport, and you've got a plan, but it goes wrong ... it messes with your whole plan. In general, if I could speak with someone and plan ahead, I probably would, most of the time anyway, unless it's like a very regular journey, so to Sheffield to Chesterfield sort of thing.”*

Cognitive Disability, Sheffield, Shorter & Frequent Journeys, 31yrs

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Personal preferences or circumstances also have an important role to play in respect of journey planning. Those with cognitive or physical disabilities are more likely to plan ahead, especially when assistance from railway staff is required when travelling e.g. requiring a wheelchair ramp. When travelling with family or as part of a group there is also a greater tendency to plan in advance, and there are those who are simply more comfortable when their journey is set well ahead of the day.

Planning ahead is seen as more important for journeys with more risk. Thus, unfamiliar journeys (especially longer distance) are seen as requiring effort to get both the right ticket and a good fare. Ultimately, many passengers worry about two issues: what 'strategy' can I/ should I adopt to get the best fare? How can I be sure that I have bought *the correct ticket*? What is clear is that searching for the necessary information for planning ahead – times, type of ticket required – is by no means straightforward for all, most notably for those with disabilities or the digitally excluded.

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*“If I know the journey and it's quite a straightforward one then that's fine. But for journeys, where I'm going to maybe somewhere a bit more rural or somewhere I haven't been before, I'm not quite sure. I second guess myself a bit. And I've been known to like miss a stop because I didn't know where I was supposed to get off.”*

Cognitive Disability, London & Southeast, Frequent & Shorter Journeys, 19-35 yrs

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*“I've used the booking office for journeys that I'm less familiar with. So if I haven't been there before and I'm not quite sure if there's more than one rail operator involved, that's when I'll be tempted to use that then. For example, I went to Kidderminster, which is a longer journey, and I wasn't quite sure where to change or what to do. So it was quite helpful to use that then.”*

Sensory Disability, Norwich, Frequent & Shorter Journeys, 26 yrs

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### 3.2 The impact of online ticket platforms on journey planning

How journey information is sourced is continuing to move away from traditional means e.g. hard copy timetables, enquiries at ticket windows, to digital platforms. TOC websites are frequently used and are, for most, seen as fit for purpose; initial trepidation is soon overcome as familiarity increases.

Of particular importance, however, are third party online retailers, a frequently used resource that offers users a range of benefits when a journey is being planned in advance. Third party online retailers were used more often than TOC specific online platforms. However, both TOC and third party sites were seen as offering a similar user experience and similar user benefits, specifically:

- Complete journeys are mapped out for the user, including details regarding connecting services where appropriate, TOC provider(s) that can be used and even the platform number of departing services.
- For frequent travellers, ‘favourite journeys’ can be saved, streamlining the planning process.
- Ticket prices are displayed for each specific journey, including opportunities for ‘Splitsave’ savings, again aiding the planning process for the traveller.

For all the benefits of TOC and third-party websites, it is a combination of push and pull factors that is driving digital migration; online is not the preferred medium for all, whether for information sourcing or purchasing tickets. The Office for National Statistics (ONS) points to the Centre for Economics and Business Research (CEBR) which, in 2015, estimated that by 2025 some 7.9 million people in the UK, approximately 15% of non-disabled adults, would not have the Foundation Level of skills needed to use the internet and associated devices unaided<sup>2</sup>. With respect to rail travel in particular, reduced staffed ticket office opening hours can present a challenge for those who cannot, or do not want to, use digital channels.

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<sup>2</sup> [Exploring the UK's digital divide - Office for National Statistics](#)

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*“I’ve no specific reason for booking online, I think it’s just down to how we all have a habit of booking things online these days, I suppose, don’t we? You know things are more and more accessible digitally rather than current paper bits and pieces around.”*

Midlands, Frequent & Shorter Journeys, 35-50 yrs

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*“I think with [third party online retailer] it’s quite straightforward because it does plan the journey out. It tells you each stop, and I’m quite a visual learner, so I do like it when they show the sort of line graph and the stops along the way.”*

Sensory Disability, Norwich, Frequent & Shorter Journeys, 26 yrs

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*“I think the [third party online retailer] website is quite good because if I’m booking a ticket, it just stipulates straight away, ‘Can only be used on [TOC]’ etc. They’re quite good with that kind of thing. So I don’t read all the terms and conditions, but it does stipulate the certain trains you can’t go on and that’s actually on the ticket, which is good really.”*

Northern England, Shorter & Frequent Journeys, 66+ yrs

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## 4. How tickets are purchased

The widespread availability and adoption of digital platforms has transformed not only the ways in which people plan their journeys, but also how they pay for them. Research by the Department for Transport in February 2024 showed that over three quarters (77%) of respondents said they currently use a website or app to purchase train tickets, and most of this group (72%) reported that they prefer online payment methods<sup>3</sup>.

But we must acknowledge that there is no ‘one size fits all’ route to market that is perfect for everyone, hence the push and pull factors underpinning digital migration bring with them both positives and negatives. Research commissioned by Transport Focus reports that as at Q3 2024, 24% of adults in the UK disagreed that it is easy to buy the correct ticket for a rail journey<sup>4</sup>.

*“There was something very nice about the 1950s. You could buy quite simply either a peak ticket or an off-peak ticket, and it was quite simple, and everybody knew where you were. But now there seems to be about 16 combinations of tickets which you might possibly want to buy and frankly, I haven't got the faintest idea of what I'm looking at online, so I go down to the railway station and I say, ‘Right, I want to go to London now, and I want to come back at 4:00 this afternoon. What's the cheapest rate you can do?’ and then I get a price. Everybody's happy.”*

London & Southeast, Longer & Infrequent Journeys, 66+ yrs

*“I'll find it rather confusing doing it online sometimes. I'd rather do it at the station face to face with somebody. So if you've got a problem, you can resolve it instantly, rather than, you know, endlessly try to go through different websites and things.”*

Digitally Excluded, London & Southeast, Longer & Infrequent Journeys, 66+ yrs

*“I choose online because for me, it's the lack of people at the train station. If I was leaving it up to the machine and the machine was broke - a lot of the local stations, there's no actual person on the kiosk anymore - so I'll just do it through the app so I'm confident I've got my ticket and also I don't think you can pay in the carriage anymore, like you used to.”*

Midlands, Frequent & Shorter Journeys, 35-50 yrs

<sup>3</sup> [Ticket purchasing behaviour and preferences among rail passengers](#)

<sup>4</sup> [Ticket to Ride – an update - Transport Focus](#)



*“I’ve got the app on my phone and I purchase my tickets online but because I don’t always like to rely on my phone just in case it dies, I just tend to print the ticket off just in case.”*

Northern England, Shorter & Frequent Journeys, 66+ yrs

## 4.2 Rail user’s experiences of buying tickets online

Familiarity is key to rail users’ experiences when buying tickets online. For those who initially have reservations, they are typically quickly overcome, particularly when a journey runs smoothly. Positive experiences foster increased usage and in time the purchase becomes ‘second nature’.

For some travellers, in particular the digitally confident, regular user making relatively short journeys, resources such as Third party or TOC online retail sites are not only quick and easy to use but stipulate to the user the exact service(s) on which their ticket is valid. In effect, the decision-making process as to which type of ticket to buy is being outsourced to the service provider.

*“I’ll always buy my train ticket on the day on [third party online retailer], just before I travel ... it’s just in case I’m running late or if there’s any delays. So usually, I’ll drive to the train station, park up and buy it while in the car and then I’ll go and get the train.”*

Birmingham, Shorter & Frequent Journeys, 19 yrs

Buying tickets online allows the user to select their train in a relatively non-pressured environment, unlike queuing at a ticket window or at a machine. However, this is by no means the case for all rail users nor is it the case on all occasions. Even experienced travellers welcome in-person reassurance that their ticket is valid in circumstances such as when:

- **More than one TOC** could potentially be used to make the journey.
- One or more **change of service** is required, and/ or when **Splitsave** journeys are offered.
- The user is travelling in or close to **peak times** of day.
- A **Railcard** is being used to cut the cost of travel.

*“Last year I had a split ticket from London and back. But you did actually have to change your train on this one rather than staying on the train like with other Splitsave tickets – but I was so confused I didn’t know whether I was coming or going. I actually got on the wrong train at one point. That’s why I stick to normal tickets now.”*

Northern England, Shorter & Frequent Journeys, 66+ yrs

Other frustrations occasionally mentioned by online purchasers of tickets include:

- That some sites charge a small **fee**.
- Occasionally tickets bought online need to be **printed out at a Ticket Vending Machine (TVM)**.
- The simple volume of choices offered can feel overwhelming, particularly for those who struggle with processing large amounts of information.

*“You've got [third party online retailer], but they charge a booking fee. And so, once you find out what the line is like [TOC] or whatever, I then go on to the [TOC] website and see if they charge the same price without a fee. But as I do it so much, I've stopped doing that and I just can't be bothered to start doing the comparison. It doesn't add up to a significant amount. So I basically just use [third party online retailer] now and suffer the small booking fee that they charge because it's just convenient.”*

London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

Passengers who are digitally excluded - due to impairments, lack of confidence, or limited internet access - often depend on friends and family for help with online research and ticket purchases. Otherwise, they generally prefer to buy tickets at a staffed office to ensure they are getting the correct ticket at a reasonable price. Some passengers do their initial research online but still prefer a staffed ticket office to confirm their selection. For disabled passengers who encounter extra difficulties, having confirmation on details like seat availability and whether a change of train is required is especially important. Like other passengers, individuals with additional needs can find the fare T&Cs opaque, but it can be especially difficult for those with cognitive impairments.

*“I like to purchase my tickets in person. I guess it's just that it's in the responsibility of someone else, so I make sure that I am on the right train and there's just no issues from my side of things. I know that I haven't purchased the wrong tickets or the wrong time for example.”*

Digitally Excluded, Doncaster, Shorter & Infrequent Journeys, 26

### **4.3 Usage of TVMs**

TVMs, in theory, offer rail users an alternative means of purchasing tickets to buying online or at manned windows; they are widely available and while not always accessible 24/7, can be used across most daytime hours. However, users report an array of issues that limit their more widespread usage, not least that they are not always operational and, if they are working, are typically user-unfriendly and unwieldy or ‘clunky’.

## Case Study: Invalid tickets bought at TVM

Two rail users who, in their view, made a genuine mistake when buying tickets when feeling pressured at a TVM. That the invalid tickets were accepted when shown at one point of their return journey, yet refused later on, was felt to be inconsistent. Penalties imposed were felt to be disproportionate to the 'offence' committed, the fact that one appeal was accepted yet the other refused adding further to feelings of confusion and injustice.

### Passenger details

- Female traveller, aged 60+ years
- Regular user of the TOC
- Holds a Network Rail Card

### Ticket/ journey details

- Return journey with daughter
- Both tickets bought by the daughter at the TVM immediately prior to boarding the outward train
- Day Return tickets mistakenly bought instead of Open Returns. (The homeward trip was being made the next day).

### The dispute

- The tickets were bought by the daughter after a long queue at the TVM. Her mother reports them being tight for time and feeling pressured
- In spite of them having invalid tickets, both travellers were able to board the homeward train by showing their tickets at the barrier. That the tickets were invalid only became apparent when they tried to use the barriers at their final destination's station
- When the daughter's ticket was not accepted at the barrier, she showed her ticket to a member of staff and was waved through. However, when the mother showed her ticket to a different staff member she was told her ticket was not valid
- At this point, railway staff were felt to be inflexible and demeaning. The mother offered to pay the difference in both fares (approx £3 pp) but this was refused. Instead they were "treated like fare dodgers" i.e. issued with penalty fares plus the full price of each fare without the Network Card discount (approx. £128 pp)
- Both parties appealed, the mother's accepted, the daughter's declined. The daughter paid the penalty fare to avoid prosecution
- Subsequent conversations with staff at the station suggest the initial mistake made is an extremely common one because of the way in which the information is presented on the TVM screen.

Just as important, however, is a perception, that TVMs do not sufficiently overcome the barriers that prohibit travellers from purchasing online i.e. they do not bridge the gap between online and manned ticket windows in certain key regards:

- **Depersonalisation:** a fear that is, for some, a greater barrier to using TVMs than to purchasing online. Not only is there no-one to help with the purchase, but at busy times, when there is a queue at the machine, people it is easy for the user to feel stressed and pressured to make their selection quickly. Those with cognitive disabilities are particularly vulnerable in this respect.
- **Security/ Privacy:** cash is not always accepted by TVMs, and, when it is, change is not always offered. Not everyone is comfortable with using a bank card, whether in general or specifically in public areas, while others are reluctant to risking putting a banknote into a machine.

*"I think the ticket machines for me are the worst thing to use because it really isn't straightforward at all. [Third party online retailer] is great if you know what you're doing, and you've used it before. From my experience, it is the booking office where I feel 100% confident I am buying the right ticket at the right price. And it shouldn't be like that. It should be easy to do it all online and you should be able to trust what you're buying online, but I know from experience that isn't always the case."*

London, Infrequent & Longer Journeys, 35-50 yrs

TVMs also come with their own particular, far-reaching limitations:

- **Limited ticket choice:** research by consumer champion group Which? in October 2024 found that two in three TVMs surveyed did not sell Advance Tickets (cheaper, non-flexible tickets up to the day of travel on many routes) while many machines also did not appear to sell off-peak fares at peak times. Where TVMs did sell off-peak fares, there was no information on when the ticket was valid, rather a message was displayed saying 'Restrictions apply – please inquire'<sup>6</sup>.
- **Physical accessibility:** using TVMs can be challenging, on occasions impossible, for those with physical disabilities. Some are firmly of the belief that no consideration whatsoever was given to those in a wheelchair, for example, when TVMs were designed.

*“I mean there’s no point in me even thinking about the ticket machines! I’m in a wheelchair and cannot physically reach the buttons or the screen. If they did think of wheelchair users when designing these machines, they didn’t do it very well.”*

Physical Disability, Birmingham, Longer & Infrequent Journeys, 55 yrs

*“It’s my experience that you can’t always buy the ticket that you want on the machines. And even the station office have said to me, ‘No - you can’t get this on the machine you’re going to have to buy it at the booking office’ and I only know things like this from trial and error and also only because they have told me.”*

London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

#### 4.4 Use of staffed ticket offices

The closure of ticket offices has been a contentious, much publicised issue for some time now. Plans for ‘mass closure’ announced by train operators in the summer of 2023 prompted Government intervention later in the year and the plans announced by the operators were scaled back, although there have been significant reductions in staffed hours for ticket offices.

That the closure of windows/reduced hours of opening remains a contentious issue is a function of the barriers already outlined relating to both online and TVM usage. Many rail users, including but not restricted to vulnerable cohorts, older travellers and the digitally excluded, greatly value the reassurance and guidance offered by someone who can explain the ticket options available to the user. Media coverage of sizeable penalties being imposed on travellers with incorrect tickets heightens buyers’ anxieties when there is no-one to offer guidance and advice.

*“I mean, I’ve had some great service from ticket booths at Putney or at the main lines at Victoria, Waterloo. But you know, if your journey gets interrupted or something happens...we have had a situation where there’s been no replacement buses and there’s no staff at the station. I mean, in the big London hubs, it’s great. But when you go outside of London, there isn’t anybody at the ticket desks to be able to help you.”*

London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

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<sup>6</sup> Station machines charge much more than tickets

One further consideration, as referred to when assessing the usage of TVMs, is the range of tickets available at a ticket office window compared to a TVM. Passengers perceive that using a ticket office window offers access to the full range of tickets available for their trip, unlike buying at a TVM.

*“I will go down to the ticket office to find out where I can get a train from, they always know everything. There's no sort of easy answer. It's complicated now. Much more complicated than it used to be.”*

London & Southeast, Longer & Infrequent Journeys, 66+ yrs

*“Sometimes the booking office can throw up tickets that [third party online retailer] can't. There are a whole host of fares you can't get online sometimes. In my experience the booking office will also go out of the way to find you the cheapest route they can, with the split ticketing.”*

London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

## 5. Understanding and awareness of NRCoT and ticket types

Most rail users have (or at least *believe* they have) a valid ticket for the journeys they make. Of course, many journeys are routine, or at least familiar, and passengers are confident based on prior experience that they have bought the ‘correct’ ticket. That said, for unfamiliar journeys and for less experienced rail users, there can be a good deal of ‘nagging doubt’ (albeit often unfounded) that a ticket may not be valid for a reason of which the passenger is, at best, only vaguely aware.

*"On the occasion where it is like an off-peak return or a super off-peak return, I'd like to think that when I booked them, it would only offer me tickets that are eligible for that train. But I think when it's not stated, I'm probably a bit more cautious than when I'm on an advanced single. I think there is a little bit more of a curiosity whether I do have the right one. I'm almost not wanting to have it checked just in case it's not."*

Leeds, Longer, Infrequent, 23 yrs

It is inevitable that comparisons are made with other forms of transport, not least buses, where a ticket is bought from, or a pass shown to, a human being in order to board. While rail users appreciate the physical and logistical barriers that prohibit such a ‘clean’ process on our railways, there is a real yearning for something similar.

Most mentioned concerns top-of-mind include:

- **Whether or not a ticket is valid on trains operated by any TOC or just one?** (A lack of understanding as to how our railways are run, other than that a range of different companies run the trains, feeds into this).
- Aligned with this, if a train is cancelled, can the user simply **get on the next one to their destination?**
- **At what times can I travel?** What is ‘peak’, as opposed to ‘off-peak’ or super off-peak?
- Is my **Railcard** valid on this train?

*"If a train's been cancelled, I just get on the earlier train. It says on the on the app you've got to replan your journey and to change your ticket, but then it will say pay 30 odd pounds extra for the later train...and yeah, I can't do the later train. This happened on Wednesday, I got the earlier one, but they just seemed to scrap the ticket checking on that one. So I think if there's disruption, they seem to be a bit more flexible, but there's no sort of like guaranteed, 'Have I done the right thing?' sort of thing."*

Leeds, Longer & Infrequent Journeys, 23

Further probing on the awareness and understanding of the terms and conditions of travelling on our trains, and the specifics of certain ticket types, further highlight gaps in passengers’ knowledge.

*"One of the really confusing things is when they change the rules about the off peak - whether it leaves your local station after 9:00 or after 9:30 or it doesn't arrive in London until after 9:30 or after 10:00 - and that seems to change with the weather. So you know, it's very, very confusing."*

London & Southeast, Longer & Infrequent Journeys, 66+ yrs

*“I’ve thought about these things. I’ve been going into the Birmingham City Centre and I walk and buy a ticket on my way to the train station. If I then buy a ticket and then the train gets cancelled. I’m like, ‘Is it valid for the next train?’ Or if I buy a ticket and then one comes even earlier, I’m like, ‘Oh, I’ve already bought a ticket. If I go on this one, do I have to wait for the next one that’s going to be two minutes later, or will I be ok for it?’”*

Birmingham, Frequent & Shorter Journeys, 19 yrs

## 5.1 National Rail Conditions of Travel, NRCoT

Rarely do we read the T&Cs of the goods and services we buy, and the National Rail Conditions of Travel are no exception. There is some latent recall – albeit limited, and perhaps an *assumption* rather than *awareness* as such – that the user needs to tick a box to agree with the terms when buying online, but little if any recall of NRCoT.

*“Unsure what they are – do they cover things like behaviour from passengers? Maybe when trains are late, what compensation you can get for delays?”*

Northwest, Longer & Infrequent Journeys, 51 – 65 yrs

Pointedly, some users question whether or not NRCoT applies when buying in-person or at a TVM. There is no recall whatsoever of any terms being mentioned by railway personnel at the point of purchase nor any screen or instruction that alerts the user to NRCoT when buying via a TVM?

When asked what they would *expect* to be included in NRCoT, users assume it would include conditions relating to one’s specific journey e.g. the times of the train(s) one is allowed to travel on, whether the ticket is Standard or First Class, the route(s) the user is permitted to follow and, possibly, the TOC(s) that can be used. Others believe that NRCoT may be more about the railway’s performance than the T&Cs applying to the purchase of their rail ticket.

## 5.2 Specific ticket types

Participants in our research were asked to describe in their own words what the different ticket types below actually meant on a practical day-to-day basis e.g. at what times is this ticket valid, over what time period and so on. Once their spontaneous reactions were established, they were then asked to match each ticket type to its definition (shown in italics below).

What we see is that while the various ticket types are, for the most part, familiar to rail users and are understood *in principle*, many are unable to elaborate on the specifics. In particular, pairing each ticket type to its correct description proved challenging for many. Most correctly attributed the descriptions in the end, but they often did not find the process straightforward or intuitive. (Again, this can be particularly challenging for individuals with cognitive impairments). Indeed, this exercise caused some respondents to question whether they have in the past been travelling with the correct ticket. The devil is in the detail, and this can be a surprise to passengers, who had hitherto assumed they had a good understanding of each type.

*“What’s difficult is to know which questions to ask when you first start doing it, because you don’t know the terminology. You don’t know about super off peak, off peak, travelcards, can I get off in three stations time or not? You can do these things until somebody tells you, like a trained guard or something, so it’s often just trial and error.”*

London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

*“It can be a bit confusing for me because I’m not 100% on what all the types of tickets are. But I know that I need obviously - I know if I’m going to need a return or a single, it’s pretty simple for me - but if I were to need something else, I don’t think I’d understand unless someone actually went through it with me.”*

Cognitive Disability, Digitally Excluded, Leeds, Frequent & Shorter Journeys, 43 yrs

Specific issues highlighted included:

- **Off-peak** (A ticket that is only valid at certain times (usually after 09:30 on weekdays). Return tickets must usually be used on the same day or within a month): There is good awareness of ‘off-peak’ as a concept, with passengers understanding that tickets for journeys made outside of peak hours are usually cheaper. However, there is no clear consensus on what constitutes ‘peak hours.’ Passengers assume (or guess) that the morning ‘rush hour’ will count as peak, but few feel able to define precisely what constitutes the start and end of this period. Similarly, passengers assume, but are not sure, that there is an evening as well as a morning peak, but are rarely clear about what hours this applies to. Whether peak/off-peak periods apply at weekends is also largely unknown. Very few have ever considered whether peak/ off-peak periods differ by train operating company.

*“It didn’t invoke much extra confidence by checking on the Network Rail website, because then you have to transfer across to the operator for example, and find out what [TOC’s] off-peak or super off-peak times are etc. And obviously it’s different for outbound than inbound - because it was into Essex when I did travel - and it was different times going into London than coming out of London. I wish there was an easier way of checking whether your ticket is the right one.”*

Leeds, Longer & Infrequent Journeys, 23 yrs

- **Super off-peak** (A ticket that is valid for travel only during specific times when train services are less busy. It often restricts travel to mid-day or late afternoon onwards and excludes morning and evening peak hours): Super off-peak, unlike off-peak, is unfamiliar to many. Again, passengers assume (or guess) that such tickets probably apply only at *particularly* quiet times, but there is minimal understanding as to what this means in practice and how it differs to off-peak e.g. does this apply just in the evening or the morning as well? And does it apply at weekends? Importantly, those aware of super off-peak tickets, and had investigated their validity, had sometimes struggled to find the information they needed. Again, very few have ever considered whether peak/ off-peak periods differ by train operating company.

*“I’m reading it now, and it’s still confusing for me. Like if somebody said to me off-peak and peak, I don’t have a problem. You know, in my area it’s after 9:30 off-peak...but the super off-peak, that just throws me out altogether.”*

Birmingham & West Midlands, Shorter & Frequent Journeys, 16 - 18 yrs

- **Single/ day return tickets** (a ticket that allows you to travel to your destination, and back in the case of a return, on the same day): Well understood, though on prompting users feel they might need to check permissible times of travel and any restrictions relating to TOCs.
- **Open-return ticket** (a ticket that allows the traveller to make the outbound journey on a specified date and return on any date within a set validity period (usually up to one month): This is well understood. Even those who have never bought an open-return feel that the description is self-explanatory i.e. the ticket will allow you to return on any train. That said, there are questions about the validity period (for how long does the ticket remain ‘open’ for the return journey?) and if there are there any time and/or TOC restrictions? These issues are not always clear even to those who have bought open returns.

*“I think sometimes it’s confusing with open return tickets. It’s unclear what times you can actually use the trains because it says, ‘off peak’, but it’s hard to know which trains they are.”*

Northern England, Infrequent & Longer Journeys, 16-18

- **Anytime ticket** (*a fully flexible ticket that allow travel at any time of day*): Not all are familiar with the term ‘anytime’, but it is understood intuitively as meaning a ticket without any time restrictions. ‘Fully flexible’ can be taken to mean that any TOC’s trains can be used.

*“Anytime ticket - no, I have no idea. Oh, does it mean you can change the date of it? I don't know. With an Open Return, can you maybe return on a different day to the one you've booked? Oh, I don't know.”*

Disabled, London & Southeast, Shorter & Infrequent Journeys, 51-65 yrs

- **Advance ticket** (*a fixed-time ticket booked in advance that is only valid on the booked train and route and is non-refundable (unless the train is cancelled or delayed)*): Again, while not all passengers are familiar with the term ‘Advance Ticket’ many (particularly those who make longer distance journeys) are aware that tickets can be bought prior to travel and that these can be heavily discounted. Those who have bought Advance Tickets in the past are usually - though not universally - aware that tickets are only valid on a booked service. In this context, some mention that station or on-train announcements made prior to departure highlighting ticket restrictions are helpful. For others, ‘Advance Ticket’ is seen as an intuitive/obvious description: they understand that most tickets can be bought ‘in advance’. However, the label ‘advance ticket’ is not necessarily taken to imply that travel is restricted to a specific booked service.

*“How far in advance is an advance? Is it two weeks in advance? Four months in advance? I think I've given up with all these different tickets, even just the single ticket. You know, I just go up to the booth and buy a ticket.”*

London & Southeast, Longer & Infrequent Journeys, 66+ yrs

- **Season ticket** (*a ticket that provides unlimited travel between two stations for a fixed period (weekly, monthly, or annual) and that is only valid on the specific route purchased*): The criteria are generally clearly understood by season ticket holders. Non holders generally understand season tickets in principle but can have questions about whether the ticket can be used across TOCs and at all times of day.

*“You know, because there's so many different types of trains now and different types of tickets, they need to make it easier for you to validate the ticket that you are purchasing is the right one. And for me, it's easier for me to understand rather than if I was to purchase one online, where I could accidentally purchase the wrong one. And knowing the different types of tickets is probably not to everyone's knowledge. We need a better understanding of what different types of tickets are.”*

Digitally Excluded, Doncaster, Frequent & Shorter Journeys, 26 yrs

### 5.3 Child tickets and Railcards

Specific questions were asked about Child Tickets and Railcards. Again, respondents were first asked to share their understanding of the rules around child tickets and Railcards before being provided with a definition (in the box below) and asked whether this aligned with their understanding.

#### Policies and restrictions relating to Child Fare tickets:

- **Under 5 year olds travel free when travelling with a fare-paying adult, no ticket is required.**
- **Children aged 5 to 15 years pay child fares for most ticket types, typically 50% of the adult fare.**
- **Rail users aged 16 or over must pay the full adult fare, unless they own a Railcard.**

Rail users in general understand reduced ticket prices are in place for children. However, understandably, the specifics relating to the validity of child tickets are well understood only by those who ‘need to know’ i.e. those travelling with children or young people themselves. Notwithstanding this, some details remain unclear:

- **At what times of day is child travel free or reduced in price?** Do the free/ reduced price tickets apply at peak and/ or off-peak and/ or super off-peak times?
- **Until what age can a child travel for free i.e. no ticket is required?** While the 5 years threshold is fairly well understood, expectations are shaped by our broader experiences on public transport e.g. Transport for London’s threshold for free travel is 11 years of age.
- **Until what age do reduced fares apply?** Again, those who need to know for the most part understand that reduced fares are valid for 5 to 15 year olds. However, what is the discount and what is in place for 16 to 18 year olds in education?
- **At what times of day is child travel free or reduced in price?** Do the free/ reduced price tickets apply at peak and/ or off-peak and/ or super off-peak times?

*“I knew that under-fives were free if they were with an adult. I didn't know that ages 5 to 15 got 50% off. That would have been helpful for me to know when I was younger.”*

Manchester, Frequent & Shorter Journeys, 25 yrs

*“Is a child ticket up to 12? I think when I took my granddaughter once she was 10 coming on 11 and when I asked about the age, he said, oh, she's all right till she's 12. But that's [TOC]. I don't know what other companies might be.”*

Northern England, Shorter & Frequent Journeys, 66+ yrs

## 5.4 Railcards

**There are many types of Railcard, typically offering up to one third off the price of most ticket types.**

**These include, for example, cards for those aged 16 or 17 years, those with disabilities and for ‘family and friends’ travelling together. Some cards can also be bought on an annual basis by full adult fare payers e.g. Network Railcards.**

**Certain restrictions and conditions typically apply to the use of railcards:**

- **Some fares discounted through the use of a railcard may require the holder to travel off-peak.**
- **Some promotional fares may exclude railcard discounts.**
- **When buying and/ or travelling with a discounted ticket, the holder may be required to show their railcard. Failure to do so may result in a penalty being issued.**

As would be expected, Railcard holders generally have a good understanding of the key rules for Railcards. They are aware that they must meet the qualification criteria and that the card entitles them to discounted fares. Most are also aware that they are required to carry their Railcard when traveling. Many non-railcard holders have some understanding of these rules, often because they know friends or family who have a Railcard.

However, even holders can be confused about the validity of their Railcard across different TOCs, at different times of day and, with respect to a Network card, their geographical reach.

*“I have a senior Railcard and I don't think there are any restrictions. I think the price just varies according to the time I'm booking the train.”*

Northern England, Shorter & Frequent Journeys, 66+ yrs

*“I know that there's limits on using the 16-25 Railcard, but not as much on the other Railcards. I think it's like for between like five or four in the morning and like 10 or 11 the fare has to be over £12, which I didn't know until recently. I've not been caught out by it, but I have seen somebody get caught out by it. I think the conditions aren't made very clear.”*

Sheffield, Frequent & Shorter Journeys, 18 yrs

## Case Study: Mistake regarding railcard validity

From the rail user’s perspective, a genuine misunderstanding relating to the validity of a railcard held by the respondent’s husband. The lack of options presented to the couple at the point of inspection surprised them, the subsequent *“lack of basic compassion”* and flexibility shown by the TOC, in spite of the couple immediately purchasing the correct Veteran Railcard, leaving them disillusioned and resentful.

### Passenger details

- Married couple
- Aged 55 to 70 years
- Work part-time
- Husband is an Army Veteran and holds a ‘Veteran Card’

### Ticket/ journey details

- Journey in question was an Open Return
- Both tickets booked by the wife on the TOC website; she is a regular user of the website
- The Veteran discount was selected from the drop-down menu in order to receive a 30% discount for both husband and wife
- The tickets were stored on the wife’s phone

### The dispute

- When the tickets were checked on their outward train, the Inspector asked to see the husband’s Veteran Card, which was duly produced
- However, the Inspector had never seen this particular card before so called their Supervisor. The Supervisor confirmed it was not the Veteran Railcard that allows discounted travel, hence their tickets were not valid
- No options were given to the travellers (e.g. to ‘pay the difference’ or buy a full-price ticket) rather their details were taken to pass back to Head Office for them to review and get in touch.
- When the couple arrived at the destination station the couple went straight to a window/ office of the TOC and the *“very helpful”* lady there showed them how to buy the correct Card on the app. Which they duly did, for £70, to ensure all was good for the journey back.
- In time, the wife received a letter saying they were liable to pay £255 EACH, comprising penalties plus the cost of full-price fares for their journey. By the time the letter arrived, only 9 or so days of the 28-day payment period were left.
- An appeal was lodged, but to no avail. A further letter was then received saying they had to pay the £510 or potentially face prosecution.

### Type of card held



### Correct railcard



## 5.5 Young people’s views on Child tickets and Railcards

The young people included in the research (16 – 25 year olds) were not markedly different in terms of their understanding of ticket types and their associated conditions than older respondents. Young people were typically aware of their need to pay the full adult fare. As with other Railcard holders, those with a Young Persons’ Railcard were aware of their entitlement to a discount, the qualification criteria for holding the railcard, and that they are required to carry it when traveling. But similarly, not all understood the restrictions on peak time travel.

*“Sometimes I would be worried about having the right ticket, especially because I’m using my Railcard to buy it - I get scared of getting caught by those restrictions.”*

Sheffield, Shorter & Infrequent Journeys, 18 yrs

*“I didn’t know that the discount couldn’t be applied in some cases of an anytime ticket. I thought with the cost and the flexibility of that ticket, it would still warrant some form of discount.”*

Leeds, Longer & Infrequent Journeys, 23 yrs

The 16 to 18 year olds we talked to typically made familiar journeys (such as daily commutes to college or occasional longer journeys) and generally feel confident about buying the correct ticket. That said, these individuals are, almost by definition, relatively inexperienced rail users. As with other less experienced rail users, they typically have a quite limited understanding of the structure of the rail industry. As such, they do not always understand how the validity of tickets might be impacted by the use of different train operators.

## 5.6 Oyster and other PAYG boundary issues

As with other aspects of rail T&Cs, understanding of the rules surrounding PAYG boundary issues is generally developed experientially. That is, it is assumed that what has worked or been allowed in one context is assumed to be permissible in what - from the passenger's perspective - is seen as an analogous context. (As seen in the case study below).

*“Huntingdon’s station is a lot bigger than Ely’s, and at Ely I can tap out – so I guess I assumed that they would have the same infrastructure. I travelled with the same train company as well. It honestly didn’t even occur to me that I would not have been able to tap out, if I was able to tap in at London St. Pancras.”*

Call for Evidence Respondent, Ely, Long & Infrequent Journeys, 40+ yrs

In addition, confusion can arise where passengers don’t know where PAYG stops, with some arguing that stations lack clear signs explaining Oyster/PAYG validity. Extending a journey beyond the PAYG area can require buying a paper ticket in advance or knowing to switch to contactless, which again is not always obvious. Similarly, at stations where there are multiple operators (such as TfL and train operators) it is not always clear whether Oyster /PAYG is valid.

*“She wouldn’t listen that I had a receipt. All she said was that ‘You’re travelling on an invalid ticket. It’s your responsibility to know that you can tap out, from where you have tapped in.’”*

Call for Evidence Respondent, Ely, Long & Infrequent Journeys, 40+ yrs

## Case Study: Confusion about the PAYG boundary

A railway passenger lost her paper ticket and assumed she could pay again by tapping in via credit card 'tap in' method which was permitted for other journeys with the same TOC to a local station. Despite having multiple proofs of payment for her original valid ticket, she was punished for travelling without a valid means of travel. As a result, the passenger paid three times for the same journey

### Passenger details

- Female traveller, aged 40+ years
- Frequent long distance train user within the past year to attend daughter's events

### Ticket/ journey details

- Return journey with daughter from a station local to her that she ordinarily does not use
- Usually travels from local station for long distance journeys and uses contactless PAYG as has been advised by staff that this is the most cost-effective method
- An open return ticket had been purchased three weeks in advance online and printed out at her local station
- Upon returning, the traveller discovered she had lost her original ticket
- She tapped in with her credit card, as she ordinarily would be permitted to do if returning to her local station using the same train operator. She then discovered upon arrival that it was not a permitted means of travel

### The dispute

- When she arrived back at her area's station, she found she was unable to tap out with her card. She was then told by the ticket instructor she would have to pay for a new ticket as she was not travelling with a valid means of travel.
- When the passenger tried to argue that this would mean she would have paid three times for the same single journey, the rail member of staff decided to also issue her with a £100 penalty fare.
- She tried to show her receipt to the staff member who dismissed her argument (*'That could be anyone's receipt'*). Staff also refused to look at her credit card receipt showing her payment for the ticket. The member of staff then threatened to call the police.
- Feeling afraid that her job as schoolteacher could be in jeopardy if the police were to become involved, the passenger paid the ticket price and the fine. The passenger felt 'devastated' and unjustifiably treated as a criminal as she had had different proofs of purchase of her original ticket and paid a second time with her credit card.
- It had been confusing that different rules applied for her local station and the area's other station despite the services being provided by the same train company. The passenger could not recall anything that would have drawn her attention to the fact that this other train station would have had different rules applied.
- The fine was appealed with proof of ticket purchase being sent. The appeal was rejected on the basis that it was her responsibility as the passenger to check the rules of her destination stations.

## 5.7 Terms used on tickets

In addition to restrictions related to railcard usage, times of travel and so on, rail tickets will often carry with them additional terms and conditions. We tested selected terms for ease of understanding, and some are found to be clearer and more intuitive than others:

- **'London terminals'**: a term that becomes increasingly opaque the more it is reflected on, for travellers inside and outside of London. Passengers assume that this refers to London's 'major', high footfall stations, but busy stations such as London Bridge and King's Cross are termini for some train services, but not others?  
Similarly, is a 'London terminals' ticket valid for a holder taking a connecting service from one 'terminal' to another e.g. King's Cross to London Bridge via a cross London service?

*"Is it any London station or does 'terminal' refer to the likes of Euston, Liverpool Street? Like I don't know - what about like Charing Cross? Because you can get trains from there."*

Birmingham, Shorter & Frequent Journeys, 35-50 yrs

- **'Valid on any permitted route'**: a term with significant potential to confuse. What routes are permitted on any particular journey? Does it mean a user can take any route? If not, how does the user find out which routes are permitted?

“Out of context, it's like what is the permitted train? You know, what's the permitted line? I think it's very abstract and sort of feels like you're trying to trip people up.”

London & Southeast, Shorter & Frequent Journeys, 19 – 35 yrs

- **‘Valid only via [station name]’:** a relatively clear restriction that is intuitive and for most unequivocal. One question that does remain is in the event of the user’s train, which does call at the specified station, being cancelled; what alternative service(s) can the passenger board?
- **‘Valid on [TOC name] trains only’:** most rail users understand that different companies run train services, sometimes on the same route. In that respect, this stipulation is relatively clear. However, it does not mean that less seasoned users find it surprising and again does not clearly state what train(s) can be boarded in the event of a TOC cancelling the user’s intended train.

### Case Study: Two TOCs, same destination, same departure time

From the passenger's point of view, a genuine and easily made mistake. On explanation of the mistake she had made, the traveller acknowledges she boarded the wrong train and as such had an invalid ticket. The way in which her error was dealt with on the train, however, in particular a perceived reluctance to take into account – or even believe the existence of – her partial hearing disability, has caused her anger, upset and distress.

#### Passenger details

- Female traveller, aged 18-25
- Full-time student
- Uses the train regularly between local cities
- Is partially deaf though does not qualify for a ‘Disabled Rail Card’

#### Ticket/ journey details

- Two TOCs were operating two services, at the same departure time for the same destination
- The traveller mistakenly boarded the wrong train

#### The Dispute

- Being partially deaf, the traveller struggles to hear train announcements, at times unable to hear them at all in noisy environments, such as busy train stations. Being unaware of any announcements that may have been made, and in the absence of railway personnel or screens to delineate between the two services, she boarded a different TOC’s service instead of the service for which her ticket was valid
- Upon inspection on the train, the ticket inspector told she had boarded the incorrect train. Initially she struggled to understand the inspector so attempted to explain her partial deafness and requested the inspector spoke more slowly and enunciated more clearly. At this point the ticket inspector became hostile and, in the view of the traveller, made no attempt to accommodate her needs
- When the traveller comprehended the mistake she had made, she apologised and explained that her disability may have prevented her from hearing any announcements that may have been made. However, she was met with more hostility and, in her eyes, “an aggressive tone.” The impression conveyed on the train was that the inspector either did not believe her to have a disability or simply did not care. The inspector was acting “as though he was on a power trip” and charged her both for the absent valid ticket and the full £100 penalty fare
- The traveller appreciates she made a mistake but remains upset and “discriminated against” at the way she was treated on the train. Her inability to fully rely on train announcements limits the means by which she can receive information, hence she feels that more leniency with regards to the punishment should have been demonstrated. She appealed the fine explaining that the mistake was one she was more vulnerable to making, but the appeal was rejected
- Having observed multiple situations that her mother who uses a wheelchair has faced with the railway, she advises that greater disability accessibility, in addition to staff sensitivity training, is much needed within Britain’s railways.

## 6. Views on liability and penalties

### 6.1 What informs passengers’ understanding of liabilities and penalties

Rail users’ understanding of the circumstances under which they might face a sanction for traveling without a valid ticket are **developed through experience**, rather than being based on a priori knowledge of ‘the rules.’ Thus, what passengers believe to be ‘allowable’ when boarding a train varies enormously and is shaped far more by experience than by reading T&Cs or posters warning of penalty fares or fines.

*“When I go to Leeds, I don't like the machines at my local station because half the time I don't understand them or they're not working, so I'd rather have a conductor come up and down the train to buy it from him and usually there is. But sometimes I know when I get off at the other end's station, you can get through the turnstile by buying a ticket from the machine there.”*

Northern England, Longer, Infrequent, 51-65 yrs

Thus, our respondents were happy to report various examples of travelling without a valid ticket what they believed were permissible or at least, not likely to incur any penalty or sanction. These included:

- Passengers regularly and knowingly boarding trains without a ticket, assuming – very often correctly so – that a ticket can be bought from an on-board Inspector/ Guard, even if it is not the cheapest ticket that could have been purchased
- Ticketless users boarding a train believing they can simply pay at the journey’s end. (Both Birmingham New St. and Leeds were cited by multiple users as having a manned ticket window dedicated to ticketless travellers)
- Travellers using an invalid ticket – passenger having to pay the additional amount to cover the correct fare when using an invalid ticket e.g. because they were using the wrong train operator, traveling at the wrong time of day etc.

*“Well, I must admit, last time I bought a super off peak, I think I probably broke the law because I went after what was the morning peak presumably, but I'm sure that I came back between what they would have regarded as the evening peak hours. I wasn't aware that my ticket didn't permit me to do that.”*

London & Southeast, Longer & Infrequent Journeys, 66+ yrs

*“My instinct would just be you should buy a ticket before boarding, because I know on some announcements they say, ‘You must buy a ticket before boarding one of our trains’. But then you sometimes see people asking on a train, ‘Can I buy this ticket?’ I've also seen ones where there's a ticket machine not working, or it's card only and you get a slip that says you couldn't buy a ticket on the train. So I think predominantly, yes, you should get a ticket, but sometimes there's workarounds for it.”*

Leeds, Longer & Infrequent Journeys, 23 yrs

- Passengers believing that during periods of disruption ‘all bets are off’ as far a ticket validity is concerned and it is permissible to travel on any service or use any TOC to reach one’s destination.

Underlying all the above is the widespread expectation that as long as the passenger has behaved ‘reasonably’ and without any intent to evade the fare then they will be treated ‘fairly’ by the railway. Since passengers often see this happening in real life, they come to believe this is how the rules always work.

As such, passengers are confused – and affronted when experienced first-hand – when a penalty fare or other sanction is imposed for what they consider to be a genuine mistake. Interviews with those who responded to the Call for Evidence highlight that passengers feel that penalties that are applied by the railway for ‘honest mistakes’ challenge their expectations and offend against a sense of natural justice.

*“To be honest, if you're genuinely confused or you've missed your train for whatever reason and you know you're trying to travel back home with a ticket that was valid for the previous train or whatever, I don't honestly think that anybody would actually try and prosecute you for that. I mean, it would have to be very malicious because I think what they're really after is people who are trying to evade paying, not people who have paid.”*

London & Southeast, Longer & Infrequent Journeys, 66+ yrs

*“I was fined £80 for having purchased the wrong tickets. I was just absolutely flabbergasted when I was told the amount. Just could not believe it because the actual difference in the two tickets was it was probably £3 each. I mean, I remember I was standing there in my white, cream, boucle long jacket. I said, ‘Do I look like a fare dodger to you?!’ And the guy said, ‘Fare dodgers come in all shapes and sizes.’ I was just astounded.”*

Call for Evidence Respondent, Canterbury, Longer & Infrequent Journeys, 50+ yrs

## 6.2 Reactions to the railway’s approach to liability

### SHOWCARD A: Liability

Travelling on the railway without a valid ticket, whether deliberately or inadvertently, may amount to a criminal offence

The onus is on the passenger to have with them (and be able to produce on demand) a valid ticket or other form of authority to travel for the train they are on. The only exceptions are:

- where there are no facilities to buy a ticket before boarding
- if the train company advertises that you can buy one on board or,
- if a member of staff has given permission for passengers to travel without a valid ticket

Apart from these instances, liability rests with the passenger. The rail industry does not have to prove that you set out to evade payment, nor consider why you did not, or could not, buy a ticket, although deliberate fare evasion is likely to attract harsher penalties

Passengers broadly accept the railway’s definition of liability, at least initially. While perhaps stricter than anticipated, the approach is not seen as unreasonable. However, when considered more deeply, certain stipulations are confusing and less palatable.

The principle that one should have a ticket in order to travel by train is rarely questioned; intentional fare evasion is ‘wrong’ and ‘if you can’t afford to travel, then don’t travel.’

However, certain stipulations are questioned by users:

- In a time when purchasing a ticket online is so commonplace, what does ‘no facilities to buy a ticket’ actually mean? If this is the case, then surely it is only the truly digitally excluded or unbanked who have no facilities available?

*“Surely you could just get on every train and not pay. Then if someone comes along you say, ‘Oh, the ticket machine wasn’t working, there was no one at the window.’ You know, it’s just your word against theirs, isn’t it?”*

Birmingham, Frequent & Shorter Journeys, 35-50 yrs

- And even then, we see many instances where family members buy tickets on behalf of those less digitally capable.

- Who exactly is likely to ‘give permission to travel without a valid ticket’? This seems far-fetched and impossible to prove if it were to be disputed by an Inspector.

*“I think the wording around you know, ‘no facilities to buy a ticket’, ‘a member of staff has given you permission’... they’re a bit vague. I think I could probably sweet talk myself out of it by pointing to these and say I couldn’t do it for these reasons. But yeah, I don’t know. I feel like that would probably vary between conductors.”*

Sheffield, Frequent & Shorter Journeys, 18 yrs

Of greatest consternation, however, is that a valid ticket needs to be produced on demand, and that if this cannot be done then the liability rests with the passenger. What if the user’s mobile phone dies? Or a physical ticket is simply mislaid? Surely there has to be some recourse?

- Why is there no period of grace after the journey during which the traveller can provide evidence that they did have a valid ticket?
- In today’s times, why can the Inspector not check somehow – either through a third party retailer or TOC website – that a digital ticket has been purchased, even if it means the rail user logging-on to a device carried by the Inspector?
- In the event of a phone that has died, can the Inspector not carry a charging cable and come back to the individual in question after a short period?
- In cases where a Railcard has been lost or forgotten, it is often argued that some mechanism should be in place for passengers to establish their proof of ownership of the Railcard rather than being penalised for the ‘error.’ Some suggest that such issues should be resolved by technology e.g. an accessible database to establish individuals’ bona fides.

*“I think because the world is so used to technology these days, they probably should be thinking about having facilities in to charge your phone. I think they should have those just in case you have issues with phones dying. So people can charge up their phones and prove that they’ve got a ticket.”*

Birmingham, Frequent & Shorter Journeys, 19 yrs

The overarching impression being conveyed is that the railways are trying to make ‘compliance’ deliberately difficult in order to ‘catch people out.’ The conditions being imposed are seen as TOC-centric, certainly not customer-centric, the overly complex ticketing structure compounding unrealistic and unreasonable conditions relating to customer liability.

Rail users’ views of penalties for ‘non-compliance’ are an extension of their views relating to liability: that there is a price to be paid for knowingly travelling with an invalid ticket is reasonable, and it is fair that the penalty is suitably punitive that it acts as a deterrent.

Almost all are aware of the likely requirement to buy a ‘full fare’ ticket, and most understand that a penalty might be incurred. While few are aware of the level of penalty, the amounts are seen as punitive but not excessive and in line with a parking fine, which many see as a comparable ‘offence.’ However, again, most assume a penalty will only be applied for an act of ‘deliberate’ fare evasion.

#### SHOWCARD B: Penalties

If you do not have a valid ticket or a valid reason for not having one and you board the train, the train company has a number of options:

- You could be charged the full fare for the journey
- You can be issued a Penalty Fare:
  - The Penalty Fare is £100 plus the price of the full single fare applicable for your intended journey. But if it is paid within 21 days, the Penalty Fare is reduced to £50 plus the price of the single fare.
- Prosecution for fare evasion
  - The Railway Byelaws make it an offence to travel without holding a valid ticket and being able to show it on request. A breach of this bylaw is a criminal offence and, if found guilty, you would be subject to a fine. An operator can also prosecute for ‘intent to avoid a rail fare’ and you may be fined or sentenced to imprisonment for up to three months.
  - Rail companies may also prosecute for failure to provide details to railway staff

*“I think if you’re honest with them – like they are humans - they’ll understand. I often find that if I know I’m in the wrong - I’m on the wrong train - I’ll approach them before the train leaves and just say, ‘This is the situation’ and it actually looks quite good like that, I think. It’s when they think that you’re trying to pull a fast one on them, that’s probably when they’re a bit more stringent.”*

Cognitive Disability, Norwich, Shorter & Frequent Journeys, 26 yrs

Furthermore, while penalising ‘fare evasion’ is seen as reasonable, that it is a criminal offence to not be able to show a ticket that has been bought ‘in good faith’ is not. The suggestion that a custodial sentence could be imposed for ‘intent to avoid a rail fare’ can be alarming. Again, it is generally assumed – or hoped - that this would only apply in the most flagrant cases of fare evasion but it does raise concerns about the potential worst case scenario when an honest mistake has occurred. It adds to the feeling that the railways are acting first and foremost as enforcers, policing an overly complex landscape for their own good.

### 6.3 How do passengers feel when penalised for traveling without a ticket or with an incorrect ticket

While it is agreed that penalties are needed for deliberate fare evaders, there is widespread frustration that what passengers see as ‘minor mistakes’ can be punished. Furthermore, many passengers feel the penalties are disproportionate, especially when they have made what they consider to be a genuine mistake.

*“I tried to ask her what I was getting a fine for, she said, ‘Because you didn’t travel with a valid form of ticket’. So I showed her the receipt of my original ticket, she said, ‘Well that could be anybody’s.’ I showed her my credit card statement that I had been charged from tapping in at St. Pancras. No - that wasn’t good enough either. Literally, she would just not listen to anything. ‘No, you’re getting a fine! And if you don’t pay the fine, I’m calling the police!’.”*

Call for Evidence Respondent, Ely, Long & Infrequent Journeys, 40+ yrs

Inconsistency is a further source of complaint: what was acceptable on one train company, or on one occasion, may not be on another (from the passenger’s perspective) analogous occasion. And while many appreciate the need for discretion on the part of the TOC staff, the contrast between some staff being reasonable and understanding and others being overly strict can be jarring.

*“I think it leaves a room for discrimination and all sorts because that inspector at the time could let one person off, or you know, was going to charge you the journey, but you’re going to get prosecuted just depending on their mood or if they don’t like that person. It needs to be a bit more structured as it could be either one of these three.”*

Birmingham, Frequent & Shorter Journeys, 35-50 yrs

*“I think I’ve noticed when I’ve seen events happening on a train, it very much depends on the guard - on maybe what kind of day they’ve had, how busy the train is, if they’ve had lots of problems...they can’t let one person off if they’re not going to let the next person off.”*

Northern England, Shorter & Frequent Journeys, 66+ yrs

Similarly, the experience of the revenue protection process can feel heavy-handed. In addition to penalty fares, being threatened with prosecution and the prospect of having a criminal record can be highly stressful. This leads some to feel that it is easier to pay than to challenge a decision, even if they believe they were in the right. In this context, the appeals process - with train companies acting as both judge and jury – can feel unfair and as lacking transparency.

*"My daughter has clinical anxiety. She's been seeing a therapist about it for a long time, but because the chap said - I may be wrong about this - but I think in his initial spiel he said something about a criminal record. I can't remember if that was the end result of this, but that was all my daughter heard so she was really upset, and she didn't want me to appeal. It was a battle to get her to agree to appeal."*

Call for Evidence Respondent, Canterbury, Longer & Infrequent Journeys, 50+ yrs

*"I did some research. I've gone back to look at the legislation around the penalty. In the process of doing that I've seen a quote from an MP who's said - when these penalty fares were being put in place - that people who by mistake buy the wrong ticket have nothing to fear from this process and I remember thinking, 'Well, clearly we have got a lot to fear.'"*

Call for Evidence Respondent, Canterbury, Longer & Infrequent Journeys, 50+ yrs

In summary, it can feel that the system prioritises revenue protection over fair treatment. Complex and opaque organisational structures, along with inconsistently enforced regulations, can make the system hard to navigate. Passengers often feel that overly complicated railway rules increase the likelihood of unintentional mistakes, and this can be particularly so for those who face additional challenges such as cognitive impairment.

### Case Study: Inconsistency in leniency from ticket inspectors for same train journey

A railway passenger was granted permission by railway staff to board an earlier train of the same TOC, destination, and ticket price online. A different train inspector onboard the journey had a different opinion and charged him for a full single ticket, despite permission having previously been granted.

#### Passenger details

- Male traveller, aged 53 years
- Frequent long and short distance train user for work

#### Ticket/ journey details

- Return journey
- A return ticket had been purchased in advance on the Trainline website
- On the passenger's return journey, he was early at the train station and saw another train heading to his destination
- Permission was sought from a ticket inspector at the train station which was granted

#### The dispute

- The traveller's reasoning to assume he may be granted permission was that when he searched tickets to his destination on his phone in that moment, there had been no price difference between tickets for his original train and the earlier train
- He was aware that this would not ordinarily be permitted, hence having sought permission from a local ticket inspector at the station
- The permission granted was informal and verbal, without any written proof
- Later during the train journey another ticket inspector checked his ticket and told him it was invalid and that he would have to purchase a new ticket for that journey
- The ticket inspector dismissed the passenger's claims that permission had been granted by another inspector, that it did not matter. He then reasoned that could not punish other people for not having a valid ticket on that train journey and not punish the passenger as well.
- The passenger was left feeling very annoyed at the lack of consistency in leniency between railway staff. He felt that this put him in a very embarrassing situation of being penalised in front of other passengers
- The passenger emphasised the need for greater consistency across the upholding of rules by rail staff, 'If you give an unpredictable system, then you're going to get an unpredictable response from the public'.

## 7. Summary and Conclusions

### 7.1 Summary

#### 7.1.1 Buying rail tickets can be challenging

Over 75% of rail users buy tickets online using digital payment methods and journey-planning platforms (third party online retailers or TOC websites). Digital systems offer convenience but can be problematic for older passengers, those with disabilities, or digitally excluded groups due to security, privacy, and overwhelming choice. Traditional options, such as staffed ticket offices and TVMs, remain essential, especially for complex journeys, despite their own limitations (e.g., clunky interfaces, limited accessibility).

#### 7.1.2 There is limited understanding of Railway Terms & Condition:

Most passengers assume their ticket is valid but have little knowledge of the detailed National Rail Conditions of Travel. There is confusion about ticket types, restrictions (including valid times and routes), and specific rules for child tickets, Railcards, and PAYG/Oyster validity. Ambiguous terminology further contributes to misunderstandings, leading to inadvertent non-compliance.

The evidence thus highlights significant gaps in passengers' understanding of both NRCoT and ticket specifics. It is these knowledge deficits that are typically cited as leading to inadvertent non-compliance or incorrect ticket purchases.

#### 7.1.3 Rail users understanding of the 'rules' are established experientially

Passengers mainly learn ticketing rules through personal experience and informal advice rather than through formal T&C information. Many believe actions like buying a ticket onboard or at their destination are acceptable, which conflicts with strict penalties when mistakes occur. Inconsistent enforcement and perceived harsh requirements (e.g., always having a valid ticket on demand) create perceptions of unfairness, especially when honest errors lead to penalties.

### 7.2 Conclusions

#### 7.2.1 How do consumers see railway Terms and Conditions?

Rail passengers generally encounter railway Terms and Conditions (T&Cs) passively. They very rarely read or recall detailed T&Cs, such as the National Rail Conditions of Travel, however they purchase their ticket. Instead, their understanding of ticket validity, restrictions, and liabilities is largely experiential, shaped by repeated journeys, informal advice, and personal heuristics developed from past encounters with the system.

For familiar or routine journeys, passengers are generally confident they have the correct ticket, even if their knowledge of specific T&Cs is limited. However, when faced with unfamiliar journeys or complex ticket types (such as off-peak, super off-peak, or open-return tickets), doubts and misunderstandings emerge.

#### 7.2.2 Enhancing Engagement and Comprehension:

Current railway T&Cs are an unavoidable yet poorly engaging aspect of travel that are often misunderstood due to their complexity and the reliance on experiential learning. Enhancing engagement and comprehension could include making T&Cs clearer and more accessible through simplified language, better digital interfaces, supportive human interaction, innovative technological solutions, and more consistent, customer-friendly enforcement practices. Specific initiatives that might be considered could include:

##### **Simplification and Clarity:**

- **Plain Language Summaries:** Highlighting key point about T&Cs (such as peak times, ticket validity, and refund conditions) in straightforward, jargon-free language so that even a quick glance imparts useful information.
- **Layered Information:** Offer a “summary view” upfront, with the option to dive deeper into the full T&Cs if desired. This approach caters to both the casually engaged and those needing comprehensive details.

#### **Enhanced Digital Interfaces:**

- **Contextual Prompts:** For example, when selecting an off-peak ticket, provide a brief pop-up that explains what constitutes peak versus off-peak hours. Similarly, ensuring websites and TVMs highlight critical T&C elements at appropriate steps in the customer journey, making it easier for users to grasp any restrictions before finalising their purchase.

#### **Human Interaction and Support:**

- **Hybrid Service Models:** particularly for those who are digitally excluded or less confident, maintain and even enhance access to staffed ticket offices (or possibly phone support?) where T&Cs can be explained in person. This can help bridge the knowledge gap and build trust.

#### **Technological Innovations:**

- **Real-Time Verification:** For example, systems that allow on-board staff to verify digital tickets directly or establish Railcard ownership reducing the risk of penalties due to technical issues (such as a dead phone) or human error.

#### **Consistency and Fairness:**

- **Grace Periods and Recourse:** Introduce mechanisms (like a short grace period or a secondary check) that allow passengers to rectify honest mistakes, thus fostering a fairer environment that acknowledges genuine errors.
- **Transparent Enforcement:** Perceived inconsistent application of rules can frustrate passengers. Staff can sometimes be seen as over-zealous in enforcement situations, but removing staff discretion would seem to be unwise. Staff using their discretion is welcomed by passengers when they are seen as applying ‘common sense’ and behaving fairly. However, there may be room to provide more transparency about the appeals process, assuring passengers that a dispute will be dealt with objectively and with a customer-centric not just revenue protection agenda. This could help take the heat out of customer-staff interactions and mitigate perceptions that the system is designed to catch out passengers making honest mistakes.