

# Real Commute Report 2025

October 2025



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# About the report

The Real Commute Report 2025 forms part of the Real Insurance Research Series. In its latest instalment, this study explores aspects of commuting in Australia, looking to tackle the cost, time and distance commuted by Australians and how this impacts where people want to work and live. It also explores the long-term trends and preferences of work from home, with the pandemic well behind us. Some trends comparing findings with our previous commute report from 2022 are also included.

The report is compiled based on research commissioned by Real Insurance and conducted by MYMAVINS between 10 and 25 July 2025. The research was conducted via a quantitative online survey, gathering 5,007 responses from commuting Australians.

The sample is representative of the general commuting population of Australia in terms of cost, distance and time spent commuting across age, gender, wealth, and state/territory.

#### Important things to observe about the charts and figures

- ✓ Figures are based on self-reported estimates from survey respondents. Annual averages and annual figures were derived/calculated from the survey responses.
- Footnotes below charts may indicate:
  - A subset of the total sample size, as certain questions would only be asked to specific respondents.
  - Types of questions asked, for instance, multiple responses allowed, appear when the question calls for more than one answer from the respondent.
  - Data has been excluded from analysis (e.g., outliers removed in analysis).
  - Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed-up figures.



Key findings



#### Commuting is no longer consistently cheaper outside metropolitan areas

- ✓ The highest daily commuting costs among our capital cities are Sydney (\$21), followed by Perth (\$20) and Canberra (\$20).
- ✓ In NSW, QLD, and WA, capital city residents face higher average annual commuting costs than their regional counterparts, while in VIC, SA, and TAS, regional commuters pay more than their city counterparts.
- Commuting times are higher in all capital cities around Australia compared to the rest of their respective state or territory.

#### Commuting still feels costly

- Cost of living pressures are widespread, with 7 in 10 (71%) saying rising costs have at least reasonably impacted their commuting expenses in the past year, and nearly 1 in 2 (49%) reporting extreme or considerable additional household pressure from higher costs.
- ✓ The average commuting cost per worker is \$19 per commuting day\*, or \$3,557 annually\*, contributing to a nationwide commuting bill of \$44.8 billion per year\*^.
- ✓ Despite commuting times being lower, regional commuters often travel further than capital city commuters, with the longest average daily return trips in Other NSW (45 km), Other QLD (43 km), and Other VIC (42 km).\*
- ✓ Among capital cities, Perth has the furthest average commute (38 km), followed by Melbourne (36 km), then Sydney and Brisbane (both 35 km).\*

#### Drivers looking to avoid tolls to offset costs

- ✓ Despite a similar proportion of commuters driving, Australian commuters on average are paying less in tolls than they were in 2022 - \$8.99 compared to \$4.80 now.
- ▼ This suggests that drivers are actively avoiding toll roads or that toll cap relief schemes are making an impact.
- Exactly 3 in 10 (30%) of commuters say that they actively avoid toll roads to cut down on commuting expenses.

<sup>\*</sup>Outliers have been removed in analysis.

<sup>^</sup>This figure was calculated using survey results and ABS data from June 2022 for employment numbers to get the commuting population. The commuting population was used with self-reported costs from survey respondents to derive this figure.

#### Australian commuters like to stay entertained and productive

- ✓ While over 9 in 10 (92%) public transport users prioritise staying alert to their surroundings, 9 in 10 (90%) always keep themselves entertained and just over 7 in 10 (71%) always remain productive during travel.
- Nearly 1 in 2 (48%) have or would like to have a commute buddy.
- Close to 3 in 5 (59%) private car users admit to phone handling while driving.

#### Biggest commuting pet peeves include delays, cancellations or congestion

- Close to 2 in 3 (66%) say that delays or cancellations are the biggest pet peeve when using public transport. Crowded carriages or lack of seating comes in second (59%), followed by other passengers' behaviour (52%).
- ✓ Close to 3 in 5 (59%) say that traffic congestion is the biggest pet peeve when using private transport. Inconsiderate (51%) and aggressive drivers (49%) follow closely behind as the biggest pet peeves.
- Close to 1 in 2 (46%) car commuters believe they can judge how annoying another driver will be based on the vehicle.

#### Most base job choices on commuting time, cost, and WFH flexibility

- ✓ Nearly 3 in 4 (74%) workers say commuting time and costs strongly influence their employment decisions.
- ✓ Close to 3 in 5 (58%) would only consider jobs that allow at least a few days of remote work to avoid commuting time and expenses.
- Commuters are now willing to spend more time and money commuting before moving home or changing jobs than in 2022. On average, commuters would spend no more than \$87 per week or travel 1 1/2 hours (91 minutes) one way before considering moving house or changing jobs.
- Since COVID, close to 3 in 10 (28%) now prefer to work from home more often, 1 in 4 (25%) avoid peak travel times, and just over 1 in 5 (21%) feel less comfortable using public transport.

#### Commuting costs shape where Australians live

- ✓ Over 3 in 5 (62%) commuters say commuting cost and time are an important factor when choosing where to live.
- ✓ Nearly 2 in 3 (64%) who work remotely would consider changing jobs if forced back to the office full time.
- While most of those who moved to coastal, regional, or rural areas since 2023 were happy with that decision, close to 2 in 5 (38%) are already in the process of moving back or plan to within 1-2 years.

#### Low running costs and environmental benefits drive electric and hybrid car appeal despite some added expenses

- ✓ Nearly 3 in 4 (74%) electric or hybrid car owners or intenders cite low running costs as their main motivator, followed by environmental reasons such as contributing to resource sustainability (43%) and reducing toxins (41%).
- ✓ Around 1 in 3 (34%) owners save \$100 or less per month on fuel, another 1 in 3 (34%) save \$101-\$200, and over 1 in 4 (27%) save more than \$200 each month compared to a fuelbased car.
- ✓ On electricity costs, 1 in 3 (34%) spend \$100 or less extra per month, close to 1 in 4 (23%) spend \$101-\$200 extra, and about 1 in 6 (17%) spend more than \$200 extra each month.
- ✓ Close to 1 in 2 (46%) report no additional ownership expenses beyond electricity, but higher costs are noted by just over 1 in 5 (21%) for servicing and nearly 1 in 5 (18%) for spare parts.

#### Reckless behaviour and safety are the biggest concerns about e-bike and e-scooters

- Only 1 in 4 (26%) have actually tried riding an e-bike or e-scooter.
- ✓ More than 2 in 5 (43%) are positive about e-bikes or e-scooters while close to 1 in 3 (32%). are negative about them. The top concerns are reckless behaviour (60%), safety for riders (56%) and pedestrians (54%).

#### Commuters call for better roads, better public transport, and lower travel costs

- Among NSW residents, nearly 1 in 4 (23%) say the Sydney Metro has improved their commute in some ways, and 1 in 8 (13%) report significant improvements, while over 2 in 5 (43%) do not use it at all.
- Around 1 in 6 (17%) commuters nationally say recent transport infrastructure changes have made their journeys more reliable.
- However, nearly 1 in 2 (48%) have noticed no positive impact and nearly 1 in 7 (14%) feel infrastructure changes have actually made commuting more difficult.
- ✓ Over 2 in 5 (45%) want the government to focus on improving road infrastructure to ease congestion. This is followed closely by better public transport coverage/frequency (42%) and more affordable fares (40%). Around 1 in 3 (33%) would like reduced/capped toll costs, while 3 in 10 are looking for subsidies or tax benefits (30%).

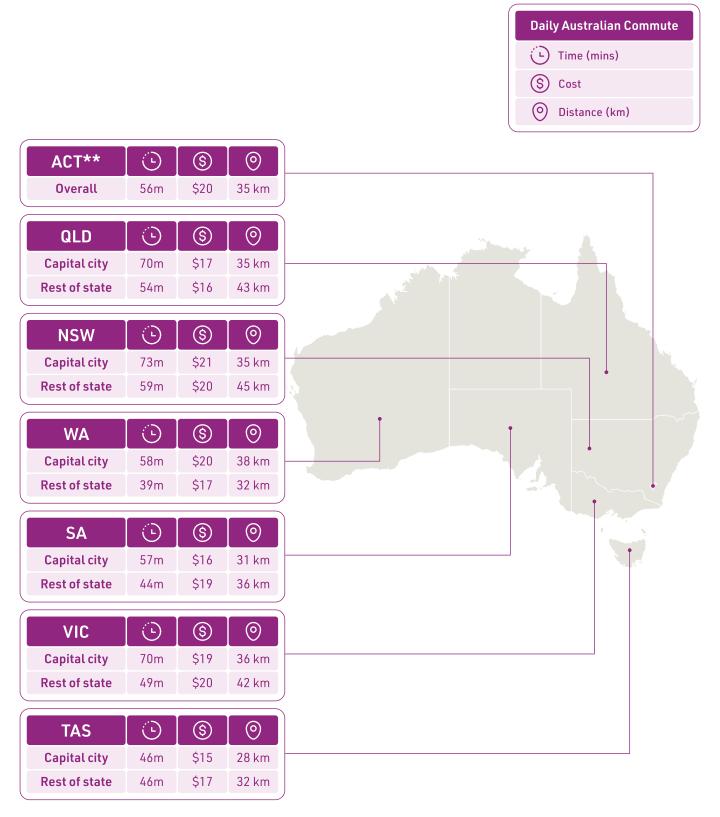




# Best and worst commutes



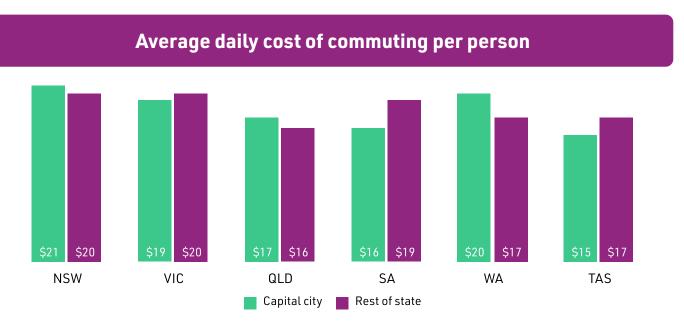
# The best and worst commutes in Australia



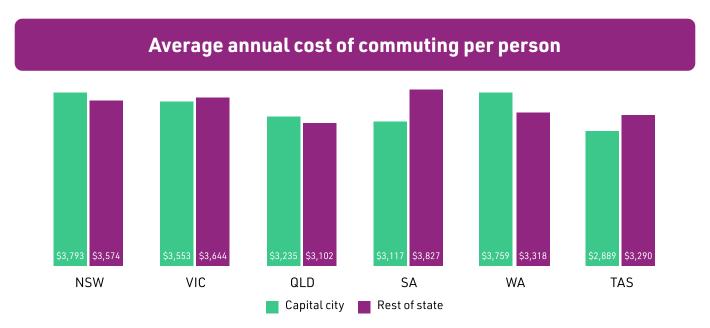
<sup>\*</sup>Outliers removed in analysis.

<sup>\*\*</sup>Overall ACT stats due to low sample for Rest of territory.

# Comparative cost of commuting



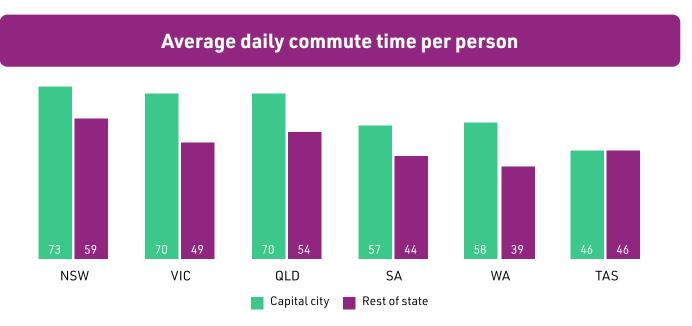
<sup>\*</sup>Outliers removed in analysis.



<sup>\*</sup>Outliers removed in analysis. The average daily figures were multiplied by the average number of commuting days at a case level to get annual commuting figures.

The average daily work commute is costing Australians \$19. Sydney has the highest cost at \$21 per day, followed by Other VIC, Canberra, Perth and Other NSW (all at \$20). Commuting is not consistently cheaper outside metropolitan areas. In NSW, QLD, and WA, capital city residents face higher average annual commuting costs, while in VIC, SA, and TAS, regional commuters pay more than their city counterparts.

# Comparative commute times



<sup>\*</sup>Figures in minutes. Outliers removed in analysis.



<sup>\*</sup>Figures in minutes. Outliers removed in analysis. The average daily figures were multiplied by the average number of commuting days at a case level to get annual commuting figures.

While the average daily commute time in Australia is 64 minutes, it varies greatly depending where you are. Commuting times are higher in all capital cities around Australia compared to the rest of their respective state or territory. The longest daily commute times are in Sydney (73 minutes), Melbourne (70 minutes), and Brisbane (70 minutes).

# Metro vs regional distance

On a typical day of commuting, how far would you estimate you travel (including the return trip in kilometres)?



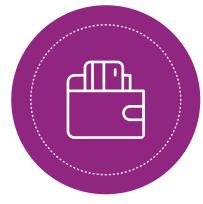
<sup>\*</sup>Outliers removed in analysis.

Australians are travelling further, with the average commute hitting 37km in 2025, up from 32km in 2022. The furthest daily commutes belong mainly to areas outside of capital cities, such as Other NSW (45km), Other QLD (43km), and Other VIC (42km). For capital cities, Perth has the furthest commute at 38km, followed by Melbourne (36km), and then Sydney and Brisbane (both averaging 35km).

<sup>\*\*</sup>Rest of territory included due to low sample size.

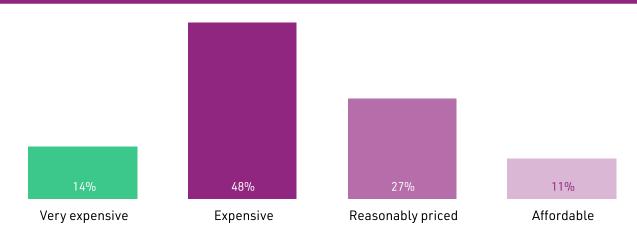


**Cost of commuting** 



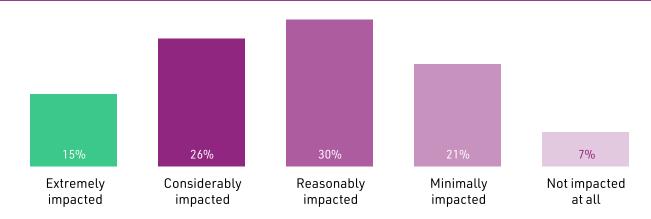
# Pressures and increasing cost

What best describes your current attitudes to the cost of commuting these days?



Over 3 in 5 (62%) feel commuting is expensive these days.

How much has the rising cost of living impacted your commuting costs in the past year?



Over 2 in 5 (41%) Australian commuters say that the rising cost of living has considerably or extremely impacted their commuting costs in the past year. A further 3 in 10 (30%) say they have been reasonably impacted.

Close to 1 in 2 (49%) feel that the additional cost of living pressure from rising fuel and transport costs is considerable or extreme.

There has been some transport behaviour change as 3 in 10 (30%) say they take the train in at least part of their commute, which has increased from 2 in 10 (21%) in 2022. Mixed transport usage has also increased from 21% in 2022 to 26% in 2025.

The cost of commuting can also be in the form of a physical or emotional toll. In fact, many report feeling tired or drained (28%), frustrated or impatient (20%) and stressed or anxious due to commuting (16%).

# Average commuting costs

On a typical day of commuting, how much do you estimate you spend on commuting costs including the return trip?



\$19 per day



\$76 per week



\$3,557 per year

Collectively, Australians spend \$44.8 billion per year commuting.

On a typical day of commuting, how long do you estimate you spend travelling including the return trip?



64 minutes per day



4.2 hours per week



198 hours per year

Collectively, Australians spend 2.5 billion hours per year commuting.

Over 4 in 5 (83%) Australians are applying tips and tricks to cut down commuting costs. The top 3 cost-saving tactics cited are finding the best fuel deal (44%), using public transport (33%), and avoiding toll roads (30%).

However, among those who have used a ridesharing service in the last 12 months, nearly 3 in 5 (59%) never use the lower-priced carpooling option. Only 1 in 5 (18%) report using carpooling more than before 2023 (8% much more, 10% somewhat more). 9% report using it less (5% somewhat less, 5% much less).

<sup>\*</sup>Individual cost was calculated from self-reported daily commuting estimates, with outliers removed. The average daily figures were multiplied by the average number of commuting days to get annual commuting figures. Commuting costs for driving include fuel costs, tolls and parking fees where applicable but does not include registration/maintenance costs which are estimated to be a further \$2,298 annually on average per driver.

## Toll costs and behaviour

How much would you typically pay per day in tolls for a round trip to work?



The average amount Australians report paying per day in tolls for a round trip to work has dropped from \$8.99 in 2022 (adjusted for inflation to 2025 terms\*) to \$4.80 in 2025.

This shift suggests that either more commuters are avoiding toll roads, potentially due to cost-of-living pressures, or that toll costs are being reduced, capped, or offset by changing commute patterns such as hybrid work or alternative routes.

Just over 1 in 10 (13%) Australian households with children say they pay for an e-tag used by one of their children.

\*Inflation adjustment of 12.37% from Jun 2022 to Jun 2025 ABS CPI

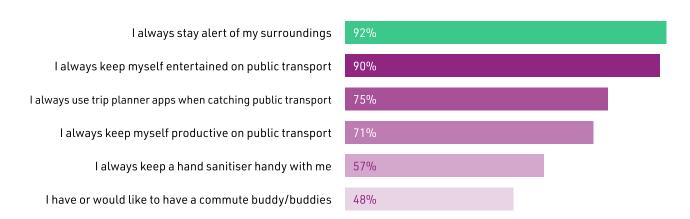


# Public vs private commuting



# Public commuting behaviours

#### How much do you agree with the following statements?



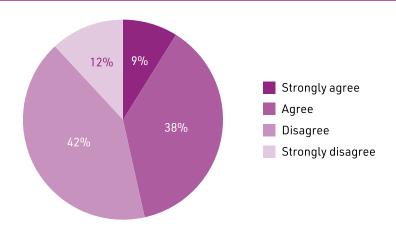
<sup>\*</sup>n=2,109 those who use public transport - train, ferry, tram, bus. % strongly agree and agree.

Just over 9 in 10 (92%) public transport commuters always stay alert of their surroundings. About 9 in 10 (90%) always keep themselves entertained on public transport, and 3 in 4 (75%) always use trip planner apps when catching public transport.

Exactly 1 in 5 (20%) say they are at least somewhat more likely to want to socialise with other people on public transport compared to before 2023, while closer to 3 in 10 (27%) say they are less likely to.

# Private commuting attitudes

You can tell how annoying another road user will be depending on the vehicle they drive

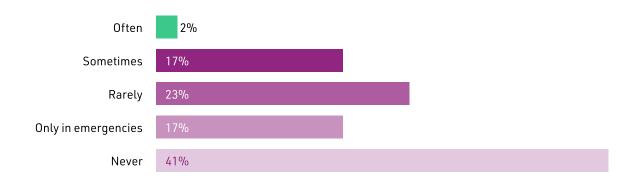


<sup>\*</sup>n=3,952 those who use cars (including taxis and rideshare)

Nearly 1 in 2 (46%) car commuters agree that they can tell how annoying another road user will be depending on the vehicle they drive.

For those who agree, top mentions for brands are BMW, Ford, Tesla, and Holden Commodore, while for vehicle type, top mentions include utes, large SUVs and 4WDs.

#### Do you ever touch or hold your phone while driving for any reason?

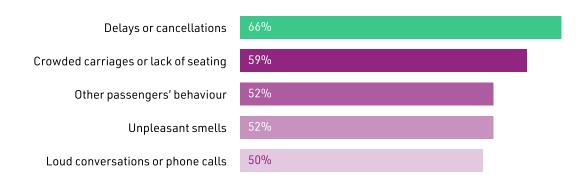


<sup>\*</sup>n=3,769 those who use private cars

Just over 2 in 5 (41%) private car users say that they never touch or hold their phone while driving. This indicates that nearly 3 in 5 drivers (59%) engage with their phone to some extent behind the wheel.

# Commuting pet peeves

#### What are your biggest pet peeves when using public transport?



<sup>\*</sup>n=2,109 those who use public transport - train, ferry, tram, bus. Multiple responses allowed. Top 5 answers only.

The most common public transport pet peeve are delays and cancellations, selected by about 2 in 3 (66%) public transport users. Nearly 3 in 5 (59%) say they're bothered by crowded carriages or lack of seating, and just over 1 in 2 cites other passengers' behaviour (52%), and unpleasant smells (52%). About 1 in 2 (50%) are irritated by loud conversations or phone calls, and 42% find noise from music or videos played without headphones.

#### What are your biggest pet peeves when using private transport?



<sup>\*</sup>n=4,042 those who use private transport (including scooters/bikes, taxis & rideshare). Multiple responses allowed. Top 5 answers only.

The most common private transport pet peeve is traffic congestion, mentioned by nearly 3 in 5 (59%). Just over 1 in 2 are irritated by inconsiderate drivers (51%) and a similar proportion cite aggressive drivers (49%). Around 2 in 5 (40%) cite roadworks or detours, while nearly 2 in 5 are frustrated by distracted drivers (38%). Fuel and toll costs (37%) and finding parking (35%) round out the top pet peeves for private commuters.

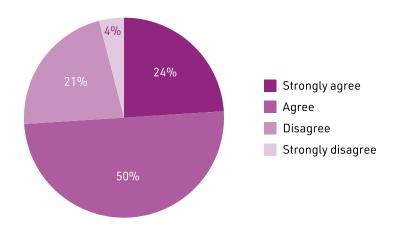


Impact of commuting on work decisions

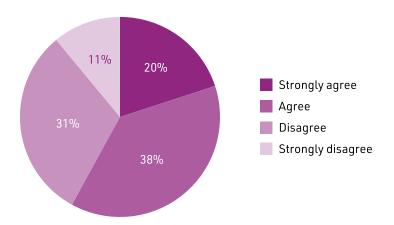


# Influence on job choice

#### Commuting time and costs strongly impact my choice of jobs



I would only consider jobs that allow working from home at least a few days to avoid commute time or costs



Nearly 3 in 4 (74%) commuters agree that commuting time and costs strongly impact their job choice. Additionally, close to 3 in 5 (58%) agree that they would only consider jobs that allow them to work from home at least a few days to avoid commuting time or costs.

# Views on cost and time of commuting

What is the maximum spend per week in commuting costs / longest commute to get to work you could tolerate before you move house or get a different job?

**₌**≣ \$87

What is the maximum you would be willing to spend per week in commuting costs before you'd move house or get a different job?

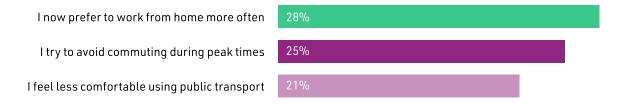
What is the longest commute to get to work you could tolerate before you move house or get a different job?

Commuters are now willing to spend more time and money commuting before moving home or changing jobs than in 2022.

The maximum commuters are willing to spend per week commuting to work before they would move house or change jobs is \$87 on average (up from \$80 in 2022).

The longest commute people could tolerate before moving house or changing jobs is 91 minutes (up from 62 minutes in 2022).

#### How, if at all, have your attitudes to commuting changed since the **COVID lockdowns?**



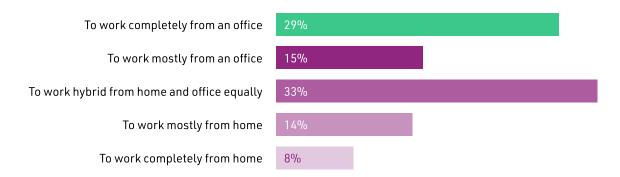
<sup>\*</sup>Multiple responses allowed. Top 3 answers only.

When asked how their commuting attitudes have changed since COVID, just over 1 in 5 (21%) now feel less comfortable using public transport—a possible sign of lingering caution around shared spaces. Additionally, nearly 3 in 10 (28%) now prefer to work from home more often, and 1 in 4 (25%) try to avoid peak commuting times, reflecting a growing emphasis on flexibility.

<sup>\*</sup>Outliers removed in analysis.

# Work preferences

#### What are your preferred work arrangements in terms of work location?



In terms of work arrangements, the common preference is to work hybrid from home and office equally (33%). Close to 3 in 10 (29%) workers prefer to work completely from an office arrangement.

For those who prefer working from home, top reasons include flexibility to work their own schedule (58%), cut down on commuting times (57%), cut down on commuting costs (56%) and cut down on other costs due to going to the office (48%).



Location, location, location



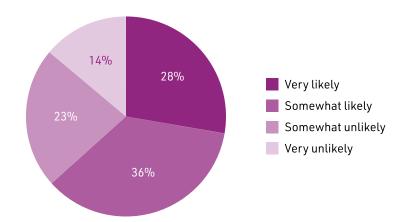
# Working from home

How much do you consider commuting cost and time when choosing where to live?



Over 6 in 10 (62%) commuters say that commuting cost and time are an important consideration when choosing where to live.

If you were forced to return/work in the office full time, would you consider looking for another job that supported remote working more?



<sup>\*</sup>n=2,502 those who work from home at least sometimes

Currently, 1 in 2 (50%) work completely from an office with the same amount working from home at least sometimes.

Close to 3 in 10 (28%) say that they now prefer to work from home more often since the COVID lockdowns and 1 in 5 (21%) feel less comfortable using public transport.

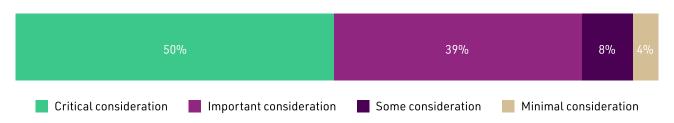
Australians are increasingly protective of remote work flexibility, with 2 in 3 (66%) hybrid workers saying they'd be concerned about the costs associated with returning to the office full time, and a similar proportion (64%) saying they would consider looking for another job if required to return to the office full time.

Those working from home estimate that they spend, on average, \$23.50 a day on expenses like meals, utilities etc., while those who work from the office say they spend, on average \$31.60 on expenses outside of commuting costs like food, coffee, laundry, entertainment, etc.

Moreover, nearly 2 in 3 Australians (58%) say work commuting requirements have affected their living location, a notable increase from 52% in 2022.

# Going regional and rural

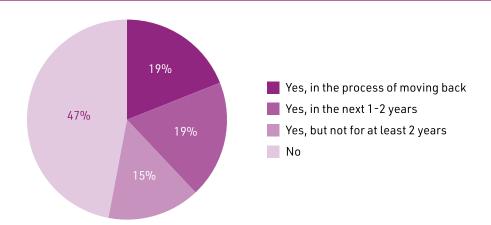
Are you happy with your decision to move to a coastal, regional or rural area?



<sup>\*</sup>n=423 those who have moved to coastal or regional areas since 2023

The majority of those who had moved to regional areas (89%) were generally happy with their decision.

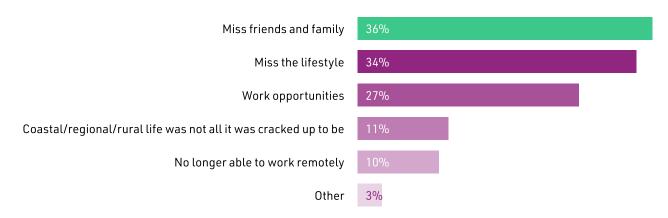
#### Are you planning on moving back to the inner city or urban areas?



<sup>\*</sup>n=423 those who have moved to coastal or regional areas since 2023

However close to 2 in 5 (38%) say that they are currently in the process of moving back or are going to in the next 1-2 years.

#### Why are you planning to/did you move back to the inner city or urban areas?



<sup>\*</sup>n=532 those who are planning to move back or have already moved back to inner city. Multiple responses allowed.

The most common reasons for moving back are missing friends and family (36%), missing the lifestyle (34%) and work opportunities (27%). About 1 in 10 (10%) say it's because they are no longer able to work remotely.

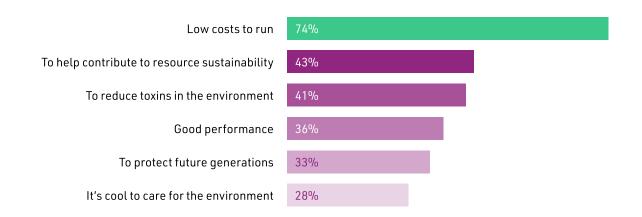


# Electric vs fuel



# Biggest drivers behind interest in electric/hybrid cars

Why do you own or are thinking about buying an electric/hybrid car?



<sup>\*</sup>n=2,403 those who own or are thinking about owning an electric/hybrid car. Multiple responses allowed. Top 6 answers only.

While only 5% of respondents own an electric car and 6% a hybrid, over 1 in 3 (36%) are considering them.

Among those who own or are considering buying an electric or hybrid car, the most common reason is low running costs, cited by nearly 3 in 4 (74%). Environmental motivations also feature strongly, with over 2 in 5 (43%) wanting to contribute to resource sustainability and a similar proportion (41%) aiming to reduce toxins in the environment. Good performance (36%) and protecting future generations (33%) are also key motivators.

Among those who are not interested in owning a hybrid or electric car, over 1 in 3 (36%) are deterred due to their lack of facilities to charge an electric car at home. Moreover, 1 in 3 (35%) say they don't believe using these will make a difference to the environment.

# Savings and costs of electric/hybrid cars

How much do you estimate you save on fuel each month by owning your electric/hybrid car compared to a fuel-based equivalent?



<sup>\*</sup>n=591 those who own an electric/hybrid car

Around 1 in 3 (34%) owners save \$100 or less per month on fuel, 1 in 3 (34%) save \$101-\$200, and over 1 in 4 (27%) save more than \$200 each month compared to a fuel-based car.

How much extra do you estimate you spend on electricity each month by owning your electric/hybrid car compared to a fuel-based equivalent?

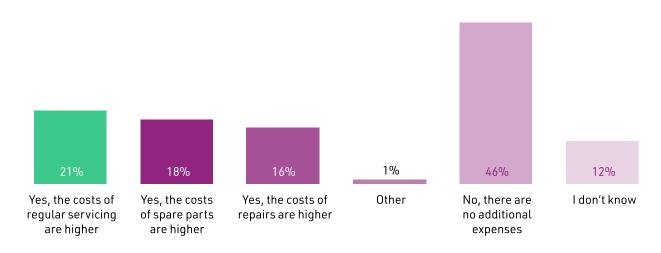


<sup>\*</sup>n=591 those who own an electric/hybrid car

Over 1 in 3 (34%) spend \$100 or less extra per month on extra electricity costs, close to 1 in 4 (23%) spend \$101-\$200 extra, and about 1 in 6 (17%) spend more than \$200 extra each month.

# Additional expenses of electric/hybrid cars

Are there any other additional expenses you have faced by owning your electric/hybrid car compared to a fuel-based equivalent?

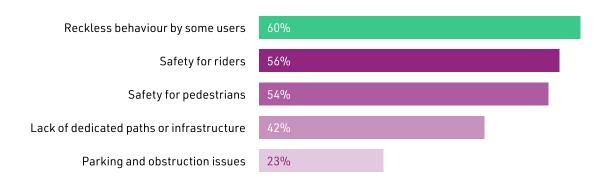


<sup>\*</sup>n=591 those who own an electric/hybrid car

Close to 1 in 2 (46%) report no additional ownership expenses beyond electricity, but higher costs are noted by just over 1 in 5 (21%) for servicing and nearly 1 in 5 (18%) for spare parts.

### E-bikes and e-scooters

#### What concerns, if any, do you have about e-bikes and e-scooters?



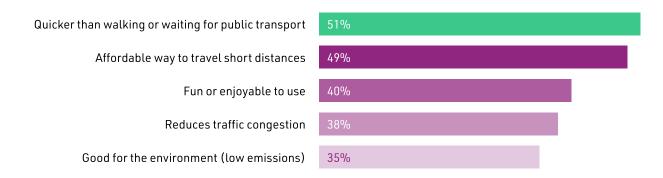
<sup>\*</sup>Multiple responses allowed. Top 5 responses only.

More than 2 in 5 (43%) Australian commuters are positive about e-bikes or e-scooters, while close to 1 in 3 (32%) are negative about them. There is a significant age difference in terms of opinion as more than 1 in 2 (56%) Baby Boomers are negative about e-bikes or e-scooters whereas more than 1 in 2 (53%) Gen Z are positive.

However only around 1 in 4 (26%) have actually tried one at least once. 1 in 4 (26%) would consider using one but close to 1 in 2 (48%) would not be interested in using an e-bike or e-scooter at all. Gen Z (37%) are more likely to have tried one, compared to only 1 in 10 (11%) Baby Boomers.

The top concerns are reckless behaviour (60%), safety for riders (56%) and pedestrians (54%).

#### What benefits, if any, do you associate with e-bikes and e-scooters?

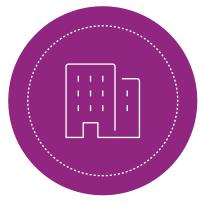


<sup>\*</sup> Multiple responses allowed. Top 5 responses only.

The top benefits are that it's quicker than walking or waiting for public transportation (51%), affordable way to travel short distances (49%) and fun or enjoyable to use (40%).

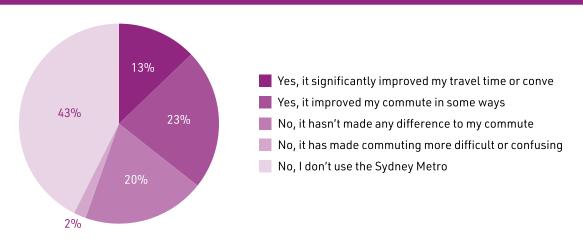


Changes in infrastructure and Government policy



# Impact of Sydney Metro

#### Has the Sydney Metro improved your commute?



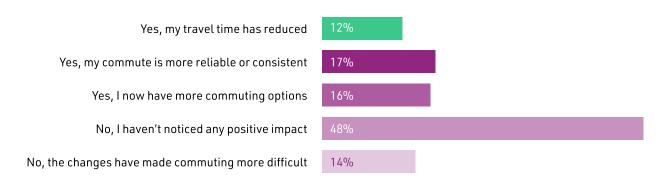
\*n=1,616 those living in NSW

Among those living in NSW, nearly 1 in 4 (23%) say the Sydney Metro has improved their commute in some ways, and 1 in 8 (13%) report a significant improvement in travel time or convenience. However, 1 in 5 (20%) say it hasn't made any difference, and a small minority (2%) feel it's made commuting more difficult or confusing. Over 2 in 5 (43%) do not use the Sydney Metro at all.

Among Sydneysiders exclusively, about 1 in 6 (17%) say it has significantly improved their travel while more than 1 in 4 (28%) say it has improved their commute in some ways.

# Transport infrastructures

Have any major transport infrastructure changes in your state or region positively impacted your commute or travel experience?



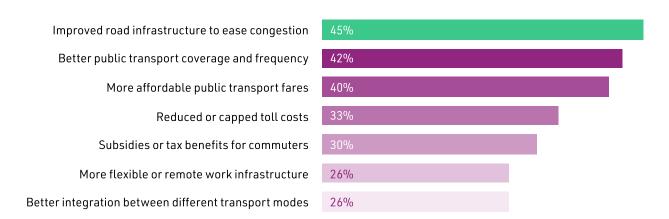
<sup>\*</sup>Multiple responses allowed.

Around 1 in 6 (17%) commuters say recent infrastructure improvements have made their commute more reliable or consistent, while nearly 1 in 6 (16%) now have more commuting options and just over 1 in 10 (12%) have experienced reduced travel times.

However, despite these upgrades, nearly 1 in 2 (48%) say they haven't noticed any positive impact, and nearly 1 in 7 (14%) feel changes have made commuting more difficult.

# Government priorities

What would you most like to see the government improve or provide to help ease your commuting experience?



<sup>\*</sup>Multiple responses allowed. Top 7 responses only.

Over 2 in 5 (45%) Australians want the government to focus on improving road infrastructure to ease congestion. This is followed closely by better public transport coverage/frequency (42%) and more affordable fares and (40%). Around 1 in 3 (33%) would like reduced/capped toll costs, while 3 in 10 are looking for subsidies or tax benefits (30%). Just over 1 in 4 cite better integration between transport modes, and more flexible or remote work infrastructure (both at 26%).

Furthermore, over 1 in 5 (22%) call for stronger safety regulations on newer transport options like rideshare and e-scooters.

# More research from Real Insurance coming soon...

#### **About Real Insurance**

At Real Insurance, we pride ourselves on providing trusted service and real value to our customers. Our passion for what we do has been recognised by 16 consecutive years of industry awards. We specialise in life, income protection, funeral, health, home, car, pet, travel and landlords insurance products. In the market since 2005, We have helped protect the quality of life of thousands of Australians, through the delivery of innovative products that protect the financial future of people across Australia.

