

# Miscalculation of risks

## Risk avoidance

A person travelling without a valid ticket, must pay 60 euros and expect a criminal charge!

Anna is still in school and will soon graduate. She is interested in a training position as a retail saleswoman/banking clerk and is busy writing letters of application. Anna still lives with her parents, a bit out of town. She gets 50 euros pocket money per month for her sports and leisure activities. Anna loves to get together with her friends on weekends to stroll around town and go to the movies. She then takes the metro into the city.

Since she does not ride the metro regularly, she does not have a monthly pass. A one-way ticket to the city costs 2.50 euros for Anna. For some time now, however, she has noticed that her ticket is very rarely checked. "I can save myself the money!" she thinks and ignores the sign that fare evasion is prohibited and results in a fine of 60 euros. She has a queasy feeling, but so far she hasn't been caught fare evading. Anna does not know that in the near future ticket inspections will be tightened.

## Questions

1. What risk does Anna take when she travels without a valid ticket ?

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2. What consequences can fare evasion have for Anna?

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3. What does fare evasion have to do with Anna's career aspirations and her apprenticeship as a retail saleswoman/bank clerk?

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4. Who pays the travel costs for the fare evaders ?

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5. What would happen if everyone travelled without valid tickets?

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