



.... working for Australians in Retirement

Association of Independent Retirees (A.I.R.) Limited

ACN 102 164 385

New South Wales Division

PO Box 459, Brighton le Sands, NSW 2216

To: The Independent Pricing and Regulatory Tribunal (IPART)
From: The Association of Independent Retirees (A.I.R.) Limited
Date: 2nd February 2016

Subject: Draft recommendation on the review for the NSW Government on maximum fares for public transport to apply from July 2016.

Regarding the release of the IPART report of 21 December 2015 proposing a package of changes to public transport fares to deliver fairer, more efficient and more integrated fares across all services on which the Opal card can be used; our Association and our members object most strenuously to the suggested changes detailed in this draft report relating to the OPAL Gold Seniors / Pensioners card and that those Seniors without a Pensioner or War Widowers Card would no longer be entitled to the Gold Seniors / Pensioners Opal card and that for this group of retirees there be a new category for Senior Opal Concession Card holders.

If this change were adopted it has the potential of significantly impact on the travel plans and lifestyle of retired Senior Card holders in NSW and this proposal does not support the social and services commitments to Seniors contained in the NSW Government's ageing strategy, especially that of removing any barriers to continued participation by ageing members (NSW seniors) of the community.

This proposal will potentially isolate and discourage many senior card holders from taking advantage of the *get on board with the Gold Seniors/Pensioners card* NSW Government promotional program and from using public transport for social activities.

Research has found that public transport by Seniors Card holders is often used for life-enriching activities, such as volunteering, or civic and social engagements, going to the movies, visiting friends, visiting families and grandchildren or travelling to the city for a day out. If this change is implemented this would seriously threatened the lifestyle and activities of retired Senior Card holders in NSW.

There is also a concern that any change in the eligibility for the Gold Opal Card will impact on the contribution retired senior card holders make to the community with volunteer work they freely give on the time to do for the community and for many this requires travelling on public transport.

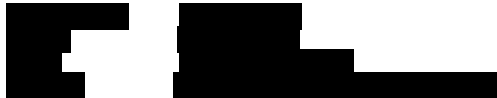
A significant problem our Association see with this and some similar reports is that we believe there is a lack of understanding and empathy for the retiree community as the report

appears to have been prepared using rose coloured glasses where there is a simplistic black and white proposal with the poor disadvantaged age pensioners and those “wealthy” self funded retirees that should contribute more and pay for all service. This doesn’t equitably representative the retiree community in NSW as there are many differing circumstances between these two extremes. For example if looking outside these two extremes is a retiree primarily self funding their retirement and having a small part age pension to top up their retirement income stream a “wealthy” self funded retirees or disadvantaged age pensioners? Likewise for those who meets the federal governments means testing requirements to receive the CSHC are they also a “wealthy” self funded retirees or not? Our Association continues to raise this concern on inconsistency with the NSW Government on all state based services, charges and utilities rebates / concessions whereas the federal Government recognised those self funded retirees based upon the means tested Commonwealth Seniors Health Card for concessions and benefits paid to both age pension card holders and CSHC holders.

Finally there has been detailed research in others states of Australian that clearly demonstrate that there are significant benefits to the community with little to no cost to the government by providing free public transport to retirees outside Monday to Friday peak times and on the weekend. Also the encouraging and making it cost effective for all senior card holders and age pensioners to use the public transport system should be a critical strategy of Government to relieve the continuing congestion on our metropolitan road system that just can’t cope with the volume of cars using the system on a daily basis.

Another issue pertaining and possibly impacting on is that, we believe, the NSW Seniors card qualifying limits are loosely defined and not monitored.

*Robert Curley
NSW Division President
Association of Independent Retirees (A.I.R.) Limited.*



The Association of Independent Retirees (A.I.R.) Limited is the national peak body representing the 1.9 million Australians who partly and fully self-funded retirees.

We are a member driven national not for profit organisation who work to advance and protect the interests and independent lifestyle of Australians in retirement and to secure recognition and equity for Australians who, through their diligence and careful management, fully or partly self-fund their own retirement needs