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Submission: I am concerned about the proposed changes to Gold Opal cards. In particular, the removal of concessions for non-pensioner seniors, and the more than tripling of the daily cap for this group to \$9.

As a self-funded retiree, my income is modest although above the pension level. I do not have a car, and rely on public transport for trips such as twice-weekly visits to my mother in a nursing home at Ashfield, and weekly bus and train to a volunteer program in Auburn tutoring refugee children. As well, I use the bus or ferry for excursions across the greater Sydney area for my own leisure, (often with my husband who is also in the same situation) and for health visits, and so on.

Modestly capped public transport – almost always used out of peak hours – allows us to enjoy this already available resource, keeping active within the community. I do not object to a rise in charges from the \$2.50 current fee, as I recognise that it is some years since there was a rise. But potentially, your proposal could mean our weekly costs could be over \$120 (from a current maximum of \$35). Hardly what we have budgeted for!

I realise that too many tiers of concessions are hard to administer. However, rather than an excessive rise for seniors to \$9 a day, a modest rise to even \$4 or \$5 a day maximum with a \$20 a week cap, would allow a more even spread of costs between frequent users (those who rely on public transport, like myself) and those for whom it is an occasional adjunct to, say, car use.

In future, now that the Opal card is in place, smaller incremental rises in line with inflation at most are easier for those on low and/or modest fixed incomes to absorb.