

Author name: Anonymous

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Submission: Taking away the Gold Opal Card from Seniors who are not pensioners is age discriminatory. Superannuant pensioners can be on the same or slightly above age pensioners' income levels but not qualify for age pension/ concessions because they don't meet the age test. In the 7 or more years it will take to qualify for an aged pension their income will not go up at the 360% of of the proposed \$9pd rate.

Be fair, treat all seniors the same. Its too late for us for those of us already retired, especially if retirement was due to disability, to make more money to afford the sort of price rises in essential services like public transport to medical/social or other appointments you are proposing.

I appreciate that the seniors rate of \$2.50 was probably held for too long and so I am not challenging the general increase to \$3.60pd, though I acknowledge it will still cause added financial pressure on people with limited income.