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Submission: I wish to voice my concern about the draft proposed changes to the Gold Opal travel card.

I am a self-funded retiree whose disposable income is derived from super-savings accumulated during my working life and I am a regular user my Gold Card

My concerns over the proposed changes are as follows:

(i) The proposed linking of eligibility for a Gold Opal concession fare to eligibility for a Pension Card automatically disenfranchises fully self-funded retirees. It assumes they are “wealthy” with significant disposable incomes. It will impose an additional burden on their already limited financial resources.

(ii) Such changes for self-funded retirees will potentially lead to a decrease in usage, defeating the stated government objective of seniors maintaining an active and engaged life post retirement.

(iii) Many seniors use the public transport network to attend community events and groups like U3A and Probus or to participate in voluntary work. It is worth considering what these changes will have on self-funded retirees engagement in these activities (noting point 2 above)

(iv) Many seniors also use the network to go out for entertainment, benefiting the economy. The possible impact of reduction in such expenditure on restaurants, cinemas, etc. should be taken into account in any modelling of the economics of these recommendations.

With respect to the latter point, it is not apparent that any modelling has been undertaken on the net cost benefit of these changes.

Finally these changes may well diminish the overall wellbeing of self-funded retirees and ultimately impact negatively on the health system and the state economy.

Notwithstanding the above, I support the recommendation to increase the cost of a Gold Fare in keeping with other cost increases i.e. from \$2.50 to \$3.60 in 2016-17. This is a similar cost to MYKI Card Holders in Melbourne.