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Submission: I am a 63 year old woman who works part time, earning just over the threshold for Centrelink support eg Health Care Card. I support an unemployed adult son who has a learning disability but is not eligible for disability support. We are typical of people who fall through the cracks. I do not own a car.

When I'm not working I'm travelling on public transport to and fro to babysit my 3 year old Grandson as my daughter in law cannot find care that covers her work hours.

Removing the Gold Opal card from seniors like me, and there are many Granny carers, would be punishing us for filling in the gaps in the Childcare system and making me go back to the situation where I could not afford to get to entertainment in the miserly hours left to me from caring for a 25 year old and a 3 year old. Once again, women who are primary carers throughout their lives whacked again - as if it wasn't bad enough to deal with the Super deficit. Thank you for your consideration.