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Submission: As a self-funded retiree , I am very concerned about the suggested changes to the Gold Opal Card. I agree that some rise in the daily cap on the card would be justified after many years at the same rate. To reset the rate at \$3.50 rising in line with a suitable index would be quite understandable. However any rise to \$9 a day would certainly discourage me from using public transport, with driving as the alternative (putting more cars back on the road and increasing congestion, with resulting pressure on government budgets for more costly road construction). I would note that I generally use public transport in off-peak times, helping to spread the usage load. I would also note that such a move would be substantially out of step with what I know of seniors' transport concessions in other states.

I urge the government to think carefully about what it is aiming to achieve by such a move - the result may not be more revenue, but rather more isolated older citizens and/or more traffic on already congested roads.