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Submission: I am a self funded retiree, nearly 70, who travels fairly often to Sydney from the Central Coast to fulfill family obligations using my Opal Gold card. I find the car more stressful as I grow older but I will drive in future if the Opal gold card is no longer available. I am sure there are many like me and that the impact in our roads will be noticeable.

I also attend concerts by train to avoid driving at night. Retirees form the basis of support for many musical societies but if it becomes too hard/expensive to get to these events then we'll have to revert to DVDs and streaming services and those who perform, often struggling themselves, will certainly be affected.

You might think you will save money by depriving self funded seniors of subsidised transport but the effect may well be quite the opposite. More roads for increased traffic, more health services for seniors suffering isolation, more city crowding as seniors move back to be with families who need their help.

Many of us live on not much more than the pension, saving the government money by living frugally on what we have saved. I recommend that you take the train about 10am one morning and talk to the elders who are travelling with you. You will find there are a lot who use their subsidised transport card to give back to the community by being volunteers.

Please consider the impact on society as a whole before making this decision.

Thank you.