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Submission: I wish object to the IPART recommendation that Seniors Card holders who don't currently have a NSW War Widow or Pensioner Concession Card, are now moved from a Gold Opal Card to a Concession Opal Card.

I would like to point out to IPART that that the Gold Opal Card is one of the very few universally available concessions provided to Seniors, by the NSW Government.

Moreover, Self Funded Retirees and individuals transitioning to retirement who are presently eligible for a Gold Opal Card tend to structure their lifestyle around the cost of living and as we get older our ability to adjust our income to meet any rises in the cost of living is severely impaired. For example we have now transitioned from one car to two, on the expectation of access to more affordable public transport.

And the third observation I would like to make is that the spectrum from those who are marginally outside a Government Pension to those who are asset and income rich is quite substantial and we are certainly closer to pension eligibility than many others.

I would like to raise the following specific objections:

1. You already observe that the Gold Opal Card users mainly use their cards in the off peak period and in this respect I am typical and because I work less than 20 hours a week I am a light user of public transport, mainly using it in the off peak periods. I notice that mostly, when I am using public transport the buses and ferries are mostly half full. If you want to encourage me to use public transport when it's being under utilised anyway?

2. I have managed to support myself without becoming a drain on the welfare system and expect this to be the case as I move into retirement. I certainly saw the Gold Opal card as a cause for celebration: "Finally I get something back from the Government".

While I understand that it is time that the Gold Opal Card was increased to reflect CPI increases I find it incredible that you should be asking Seniors to cop a whopping 360% increase in the cost of Opal Card usage by moving us from the existing Gold Card Cap of \$2.50, to a \$9.00 Concession Card Cap. Surely you are not expecting us to absorb a 360% increase when we have already structured our affairs around the existing Gold Card pricing structure?

3. You say in your preamble that social policy is outside of the scope of your fare reviews. Yet by flagging a recommendation to separate out Self Funded Retirees your proposal is in fact a form of social policy. A 360% price increase is a significant disincentive to travelling, resulting in greater isolation for aged people.

In conclusion, why don't you consider alternative options such as either restricting the number of trips that seniors can use the card in any given week, or consider "Grandfathering" existing Gold Card Holders?