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Submission: I am a self-funded retiree living with my husband on a modest income of \$46k per year. We are neither pensioners nor returned service personnel. We are eligible for Commonwealth Seniors Health Care cards for low income self funded retirees. The existing Nsw seniors transport concession \$2.50 fare is the only assistance we receive.

In our circumstances, the proposed increase of 360% to \$9:00 per day cap is illogical in every respect. The proposal is unfair and penalises us to the point where we would be forced to use our car instead of public transport.

This would be a negative outcome for society and us. We are both in our 70s, a stage of life where we should be driving less and using the buses more, which we do under the current fare arrangements. However this proposal would force us back into the driver's seat for economic reasons.

We would also consider the alternative of cashing in our modest superannuation balance and spending it in order to access aged pensions and full government concessions in living costs. This would also be a bad solution for society, but many contemporaries have already taken that action. Government policies should be structured to encourage self funded retirement by providing modest concessions that encourage economic independence, rather than the reverse situation that is directed by this proposal.