

4 February 2016



Re: Opal Fares Pricing Review

Gold Opal Fare Structure

I am responding to the above review regarding the Gold Opal and the proposed penalisation of self funded retirees who are Seniors card holders. My wife and I, and many hundreds of thousands of other retirees, were careful enough during our working lives to try to provide for retirement. This now seems to have been a mistake, as governments, local, state and federal, so called financial and tax experts, political commentators et al. appear to think that we are some sort of bludgers and the Opal Review recommendations fit in with that attitude. Had we spent all our money, without regard for our old age, we would be Pension Card holders and entitled to the benefits allied with it, but we would also be dependent on welfare to exist and that is not acceptable to us nor should it be for society. We have always paid our full share of taxes (unlike many large corporations and very wealthy individuals) only to be told now that we are some sort of burden on the society that was built by our contributions during our working lives.

The proposal to exclude Seniors Card holders from the full benefits of the Opal Gold card will place considerable additional expense on retirees in similar circumstances to ours. If the recommendation of a daily cap of \$9.00 is accepted, then a recent example of what this would have meant to us should illustrate the extra expense that we, and similar Seniors Card holders, would have incurred:

Due to a major problem, I was required to attend the Sydney Eye Hospital emergency department for about 3 times per week for nearly 4 weeks. As I could not see properly, my wife had to accompany me, we travelled by train from Concord West to Wynyard, a straight line distance of 11.19 kilometers, which cost us \$2.50 each (\$5.00) per day or \$60.00 for the period. If the proposed fare structure was in place at that time it would have cost (by my calculation) \$4.16 single = \$8.32 return each (\$16.64) per day or \$199.68 for the period. This would be a very large additional expense that is beyond our control and, as we get older, the likelihood of these type of things happening will increase, and yet you seem to think it is of minor consequence and that self funded retirees can just conjure up extra income at will. If it is that easy, please advise me of the magic formula.

Would IPART or the State Government explain where we retirees, faced with low (and possibly falling) interest rates, share market, and therefore super, declines, a probable GST increase from the Canberra incompetents, huge Council rate rises due to the massive increase in property values and continuing price increases (with the exception (maybe) of fuel) are supposed to get the money to pay such a big increase?

I fully acknowledge and support a heavily subsidised fare structure for pension and benefit card holders, but again, I think the increase is too great for these people who are required to exist on such meagre amounts paid, grudgingly, by the Federal Government. I would consider a small rise in the Seniors Card holder fare to be reasonable if it protects the benefit card holders from an increase.

I would suggest the following to a much fairer outcome than the proposal by IPART:

