

Author name: Anonymous

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4 Seniors card holders who do not also hold a pensioner or NSW war widowers card should be eligible for a Concession Opal card.

NO.

Issue:

The 'seniors' age set at 60 reflects the time - 30 years ago - when most people could retire before 65, life expectancy was lower, and the government of the day thought it sounded good and would have little impact.

RECOMMENDATION: The Opal Concession card should be AVAILABLE TO THOSE ON A GOVERNMENT PENSION OR SELF-FUNDED SUPERANNUANTS ON A PART PENSION (available at the pension age).

Three factors are now relevant:

1. options for early retirement and (TTR) superannuation/defined benefit schemes
2. a higher standard of living
3. many 60 year olds are still working and/or economically independent.

A recent conversation - prompted by this report - revealed that all those over 60 used the concession opal card to travel to work. Two earned over \$120,000 pa, most over \$85,000 and one admin person on \$65,000. Those who didn't work could well afford the occasional full Adult fare.

The Seniors Card - and age of 60 - is an anachronism. Former election sweeteners that compromise 'fair' policy, should be removed when possible.

Note: check use of 'widowers' - you may mean VA pensions and would be better using 'government' pensions as a catch-all.

[REDACTED]