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Submission: The Gold Opal Card is vital for older people regardless of their financial circumstances. To be able to afford to freely access transport at a reasonable cost (\$2:50/day as at present) enables older people to visit friends, events, sightseeing etc and in turn the effect on the public purse is beneficial as these people then require less hospital and medical treatment - physical and mental - as they are healthier. They are happier and then there are fewer neighbourhood disputes, crime, and possibly domestic violence reducing the cost of police and justice - this may seem a stretch, but I believe it is true.

I make the analogy between owning a car and using a taxi whenever necessary. The latter is cheaper, but many people will be unwilling or unable at the time to pay for a taxi.

So it is with older people that could pay more than \$2:50 for transport. If the hand in the purse is too costly, people will rationalise that they cannot afford it or they'll wait until there are more reasons to travel and they'll argue that that will spread the cost.

I strongly urge consideration of the benefits of accessible transport to the population, in general, and the flow-on to lower costs in key jurisdictions other than transport.