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Date of submission: Friday, 5 February 2016

Submission: As a NSW Senior, I object to the proposal to increase the caps for the Seniors Gold Opal card for both Centrelink pensioner concession card holders and for self-funded retirees. As a low-income retiree very dependent on the use of public transport, I will be seriously impacted by the increased cost of me of the IPART proposal. I am also an active member of the Office of Sport and Recreation Walking for Pleasure program for seniors and use public transport to exercise and socialise with other seniors as part of this program. I am aware that this program and the subsidisation of the current lower cost of the Seniors Gold Opal card is providing seniors with very significant physical and mental health benefits through access to the Walking for Pleasure activities. If the NSW Government could conduct a cost benefit analysis of keeping many seniors out of hospitals and medical services through providing cheaper public transport fares to them, they would realise your proposal to increase fares for seniors has not taken into consideration the full cost of the Government of the negative impact on the physical and mental of older NSW residents. As a university educated economist I am concerned at the IPART's ideological focus on user-pays doctrines and the State's credit ratings determined by private overseas companies while giving lower value to the State's responsibilities to its constituents. IPART's employees and management have far too a narrow view of what is of economic importance. The State of NSW is not a private household or a corporate entity and does not have to 'balance its books' or generate surpluses as the media ideologues endless pronounce. Please reconsider your proposal in the light of my submission.