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Submission: As a self funded retiree on a modest income, I am appalled at the way the Baird government is hell bent on attacking our standard of living. Is it their intent on keeping us house-bound by charging \$9 a day to use public transport? This will severely impact on the amount of activities I can afford to attend. I have worked hard as a nurse for 50 years and saved to be independent in my retirement, only to be constantly hit by higher charges for every thing. I can no longer afford to drive a car and rely on public transport, but a price rise from \$2.50 a day to \$9 IS AN OUTRAGE.!!

Why do we bother to save for retirement? It would be better to spend all we earn, and then be a burden on the government for a pension, and all the associated concessions.

In the U.K. my father received a state pension (non means tested) and a bus pass that entitled him to FREE travel. This gold Opal card is the only concession I receive for all my hard work and sacrifice over 50 years and now they mean to remove this. Mike Baird you are an absolute disgrace, and your government is committed to attacking the living standards of ordinary citizens, in favour of the well-off. You should hang your head in shame.