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Submission: I write in response to IPART's recommendation that the Gold Opal card be no longer available to Seniors' Card holders, and that seniors be charged for travel at the normal concession rate.

People are told that, upon retirement, many of their day-to-day living costs will be substantially reduced - and this enables them to live, albeit more modestly than before, on a substantially reduced income. Attacking this travel benefit goes entirely against that principle. This is effectively a 360% price hike in the cost of travel for those seniors who do not qualify for a pension card, typically self-funded retirees. Seniors' Card travel entitlements are about the only concession this group is eligible for.

While IPART and the government may have the idea that self-funded retirees are living a luxurious life on a tax-free income, while contributing nothing to society, the reverse is more accurate. Many self-funded retirees are living very modestly, entirely on money that they have earned and set aside for their retirement, but facing mounting costs for their healthcare, and now, it seems, for their travel. In many cases they contribute to society through voluntary work of various forms, and it this is one of the reasons for travelling on public transport. They receive no wages for this from which to cover their costs.

Retirees normally travel out of peak hours, and therefore do not place extra burdens on public transport capacity: in fact the incremental cost of their journey to the transport provider is negligible.

IPART acknowledges that the provision of the Gold Opal card serves government social policies that it is not qualified to comment upon. Therefore, I ask that IPART removes any restructuring of Gold Opal card entitlements from its report.