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Submission: My husband and I are self-funded retirees, pay our own medical insurance and receive absolutely no assistance from any government except for a Seniors Health Card and a Travel Concession Seniors Card from the NSW Government.

My husband is 75 and I am 68 and disabled. The disability is harsh and prevents me from walking without aid and support. I am appalled that somebody who has worked very very hard all her life to be self sufficient and to educate a family and positively contribute is now going to be deprived of concessional travel.

To be disabled is not fun be assured and to now be denied cheap travel is perhaps the final straw for me. I will become a prisoner in my own home as I simply cannot afford to pay full fare. Because of the low interest rates, superannuation returns etc we are finding it harder and harder to manage

NSW Government is mean and uncaring to even consider this option