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Submission: These proposals take no account of the huge health and well being benefits in getting seniors out and about at the current minimum cost of \$2.50 per day. The proposal is a bare economic model that takes no account of the reality of the social context in which it must exist. The additional costs of the proposed changes to the Gold Opal card will mean that (a) many older Australians will not be able to afford to get out and remain active and mobile (b) in turn this will create more call on the health system for older people who will become socially isolated from friends and family and could suffer from depression, other mental health issues and physical deterioration (c) many self funded retirees/seniors who are living on quite low cost and fixed incomes and who are renting will be unfairly penalised and public transport will become unaffordable for them (d) this may make more older people decide to drive - more chance of accidents and clogged roads (e) the targeting of another vulnerable group of citizens by well paid politicians and bureaucrats will mean that there are will be about 1.4 million unhappy voters ready to have their say at the next election - even in safe Liberal seats.