

Author name: I. Ralph

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Submission: I write in relation to the recommendation that holders of Seniors cards be no longer eligible for Gold (Concessional) Opal cards. I object to this changes proposed in Section 1.4 of the executive Summary of the report for the following reasons:

1. Many Gold Opal card holders are self-funded retirees - as am I. Generally speaking self-funded retirees receive few if any concessions from the State to help them survive on their self-generated incomes. The cost to the state of providing Gold Opal cards for Seniors card holders is not great, but it is a positive statement that the Seniors card holder's 40-50 years of working contribution to society is of value and the Gold Opal card is a token, provided by the society through our Government, of that value.
2. If the recommendation to remove Gold Opal cards for Seniors card holders is accepted, then the result will be increased vehicular road traffic. For many seniors the full fare public transport cost to attend an event or appointment, for a couple, would easily exceed the cost of driving to an appointment or event. Seniors will stop using public transport as a result. The increased road traffic has a cost implication for the Government and society in general - namely: reduced revenue from Gold Opal Card travel; increased road maintenance; increased air pollution (for example NOX); increased CO2 emissions; increased cost of health care related to road accidents and trauma.
3. My personal use of the Gold Opal cards is always outside of peak hours. I'd imagine that this usage pattern is similar for most Gold Opal card holders as to be eligible for a seniors card the holder does not work or works less than 20hrs a per week. As a result of travelling off-peak there is always spare capacity in the buses and trains used. Consequently the Government receives some revenue for seats that would otherwise be unoccupied. If this group loses their Gold Opal card and subsequently chooses to drive rather than take public transport then the Government foregoes that revenue. (see below for a comment on the cost of trips for Gold Opal card holders).

The Cost of Gold Opal Card Travel.

In relation to the cost of trips for Gold Opal card holders, I agree with the recommendation that the capped cost of trips are currently set too low and I would be prepared to pay the increased charges as outlined in the executive summary of the report in Section 1.4.

Thanks for taking the time to read my submission.

Ian