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Submission: Being a self-funded retiree (i.e. worked for 40 years, paying taxes), I have found the Seniors Card rate of \$1.10, then \$2.50 per day great, to get out, volunteer 2 days per week (I do not ask for reimbursement) go to the occasional movie, meet friends for lunch, go to the gym/pool, etc.

I believe that IPART/NSW Government, has not looked at the consequences of imposing restrictions, i.e. only people on pensions, to receive this lower rate (\$3.60), will have on the seniors in NSW. Here are some that come to mind: less people volunteering (especially since many NFP organisations have lost funding and cannot afford to reimburse fares), loss of business for cinemas, restaurants, cafes, clubs, etc., increased social isolation, leading to more health problems (mental and physical), more elderly people on the roads if they still hold a D/L and have a car.

I also believe that it is only a matter of time before the GST rate is increased to 15% and widened to cover everything, including presently exempt categories, e.g. fresh food and medical costs, which will add to the burden that seniors will carry, plus the Federal Government introduction of less rebates for pathology, X-rays, etc. (They should just increase the Medicare levy.)

I believe the extra revenue this narrowing of eligibility for lower fares is calculated to raise, will be largely negated by the lower patronage of rail services, lower business turnover and increased health costs.

I accept a rise to \$3.60 cap per day, is reasonable as is closing the loopholes for the first 8 journeys a week, then free trips and not penalising people for having to change modes of transport, but please do not go ahead with this discriminatory recommendation.