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Submission: I feel all Seniors should have the gold opal Card, once they stop work, irrespective of whether they are pensioners or self-funded retirees.

Pensioners receive money from the government as well as concessions on rates (council, water, telephone) and the like. Self-funded retirees receive no such concessions and are not “a burden” on the public purse in these respects. The transport system has high fixed costs whether people use it or not. Most retirees use the system in non-peak hours, unless travelling to mind a young grandchild for the day, and therefore it costs the transport system no extra money to have them using the system.

It is reasonable to expect the fare to increase to \$3.60 since costs rise. However, keep in mind Pensions have increased, but self-funded retirees incomes have decreased due to the fall in interest rates.

Please do not penalise those who “manage themselves” by making them pay more.