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Submission: 1. My husband and I are self-funded retirees. Apart from the Gold Opal card, we receive no concessions from the State to help us manage on our self-generated income. The cost to the state of providing Gold Opal cards for Seniors card holders is not great, but it is recognition that our 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, could 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. Our 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 works less than 20hrs a per week. As a result many Seniors who hold a Gold Opal Card travel off-peak when there is usually 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.