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Submission: As a self-funded retiree, i dont qualify for the pension and would be subject to the opal increase to \$9 per day. Amongst my similar seniors friends, who use public transport often with the \$2.50 card. Please note the following:

1. Our usage of public transport rather than car has dramatically changed from before we were eligible ( some coming in to Sydney twice a week frim Blue Mountains, Wollongong and Lithgow). This impacts pollution, traffic and family economics.
2. Frequency of social contact is currently high but will be reduced if costs go up to \$9 per day, with social isolation more likely.
3. Increased costs will be a deferent for attending health and medical appointments and programs
4. Use of free public spaces eg parks, walks, beaches, galleries by self funded retirees will be less appealing due to transport cost, thereby affecting health and wellbeing.

Please take account of these arguments when rebiewinh how self funded non pensioners retirees are treated under the Opal scheme.

Furthermore, please consider the risks of falks exiting transpirt whilst also swiping Opal cards for older, elderly or disabked people. Swiping only once is much safer.