

Author name: M. Lafferty

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Submission: I strongly object to the recommendation that only pensioners, not self funded retirees be eligible for a Gold Opal card. I am a Seniors card holder a self funded retire living on a modest income and living with a chronic health problem. These changes will have a negative impact on my daily life as the increase cost proposed ie concessional rate of \$9 will prohibit me from using public transport and force me to drive as I simply can not afford such an increase. Don't we want to encourage public transport and have less cars on the road !! Not using public transport will prohibit me from engaging in healthy activities , engaging in community activities such as volunteering which more than likely will affect my health both physically and mentally which will lead to an increase in health costs for myself the state and the commonwealth. The proposal is so against the objectives of maintaining the health and wellbeing of our seniors in this state. Finally any changes public transport cost will cause isolation leading to depression etc I want our seniors to engage and continue to contribute to my community and my state. I strongly recommend that a wholistic cost benefit analysis be conducted before any decision is made on the future price of public transport for pensioners and self funded retirees.