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Submission: IPART 's report is comprehensive and obviously controversial in its recommendations regarding OPAL Gold Card eligibility and Daily and Weekly Caps..

I will limit my comments to the issues that affect me directly. Hence I will provide relevant detail.

Male Senior aged 73 - not in receipt of an age pension (full or part). I use public transport almost every day and occasionally benefit from free trips towards the end of the week. I also use my car (old but necessary - so the fixed costs are there anyway) every day of the week because the public transport option is not attractive.

My current weekly spend is usually between \$8 and \$12. Under the IPART recommendations this would rise to \$32.50 if I continued to make the same trips by public transport. I would very likely make less trips and would definitely use the car more because it would be cheaper.

So the objective of encouraging increased public transport usage would be defeated in cases like myself.

The IPART recommendations regarding GOLD OPAL eligibility seem to rest on the assumption that non-pensioner seniors are wealthy. The Combined Pensioner and Superannuants Association has relevant data which shows this assumption to be untrue.

The vast majority of non-pensioner seniors are often worse off financially than their pensioner colleagues.

The IPART recommendations would result in a 360% increase in the daily (maximum) fare for non-pensioner seniors. The impact on travel public transport usage is predictable. If increases of the order proposed are to be legislated they should be phased in over a reasonable period.

The IPART would be aware that any such increases would result in a very significant campaign at the political level. I imagine that this is the reason that the Pensioner Daily Cap has been set at 40% of the Concession Cap. There does not seem to be any reason provided in the report for this 40% figure - one is entitled to assume that the IPART members were sufficiently politically that any significant increase for this demographic would be politically unacceptable.