


Submission to IPART NSW
Transport – Draft Report
December 2015

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A NSW Senior Citizen


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Submission Summary

Draft Recommendations 3,4 5, Gold Opal Cards

These recommendations should be removed.

The recommendations should be replaced to read-

Gold Opal card concession should continue to apply for all NSW Seniors.

This is the only government program which positively supports and encourages Seniors without discrimination in their latter years. A program of such social benefit and significance should not be removed for some perceived short-term monetary gain.

Basis of Submission

The recommendations as presented by IPART are inappropriate. It appears that IPART has taken an extremely narrow perspective, very money focused approach, to this most appropriate support of NSW Seniors at the expense of the boarder public/community interest. The IPART recommendations around Gold Opal Cards seem to be totally subjective without any substantive qualitative or quantitative support. It is submitted that the recommendations as drafted are Disrespectful, Discriminatory, potentially have significant negative Social, Public Safety & Health Impacts, are detrimental to the Environment, and predicated on a doubtful Economic basis.

In addition to the overwhelming social benefits, the NSW Government has sufficient economic resources and potentially other revenues raising capabilities at its disposal to maintain the current arrangement.

Disrespectful

The IPART recommendations show a lack of appreciation and understanding of the past, current & future contribution of Seniors.

IPART should be mindful that many Seniors are actively contributing to the community in many ways through charity, community and social work – do we

want that to reduce because our community minded government wants to charge us more for doing this 'free' work and at what consequent cost?

Has IPART looked at examples of similar Senior support in comparable countries overseas countries, especially in larger cities where this has the most impact? It would appear that Seniors are shown much more respect elsewhere than demonstrated in this IPART proposal?

In the UK, there is the Freedom Pass. Japan and many European countries similarly have excellent Senior concessions.

It can reasonably be considered as a 'right of passage' for all Seniors as they reach and progress through their aging years.

Discriminatory

It is appreciated that generalisations may not be fully representative; however it is likely that most self-funded retirees have been prudent in saving for their retirement and have no desire or intention of seeking a government pension. Whilst lifetime expenditure choices are individual, there is no logic in discriminating against those prudent retirees in respect of this particular, and in many cases, only NSW Government benefit for Seniors.

Access to public transport concessions for all Seniors should be universal. This has more to do with supporting elder community vibrancy than actively discriminating against Seniors on the basis of a Commonwealth pension entitlement.

Such discrimination could be considered unconscionable; perhaps it's legality will be determined in another forum.

Adverse Social and Health Impacts

The recommendations do not consider the Senior life cycle over some 25 years from age 60 or recognise changing circumstances for Seniors over this period.

Most Seniors (as acknowledged in the report) travel outside peak periods and most likely any small numbers of very wealthy individuals are unlikely to use or be significant users of the public transport network.

Why provide a disincentive for Seniors to go out and participate in community, physical, cultural and lifestyle activities? Clearly this has the potential for a cost shift to the taxpayer as volunteers give up.

Many of us Seniors also provide child care support for our families; the use of public transport is also vital for this activity. Given the exceptionally high cost of childcare this is a small but important subsidy for those caring and supportive grandparents.

This is a recipe for adverse mental and physical health consequences. Soon there will be a headline "Stay at home Seniors are suffering mental and physical health

problems resulting from the removal of Gold Opal Card concessions – a call for new support programs in the health system”.

Let's not lock up our Seniors.

Rather encourage them to keep mentally and physically alert and active. Go to the shops, go to the theatre, galleries and exhibitions, take a walk in a different location, simply spend a day out with friends, treat the grandchildren with a train ride and ice cream.

Even for younger Seniors, our governments are encouraging Seniors to work longer. Usually this means lower income levels and a call for more workplace flexibility. Why add another unnecessary cost and disincentive for Seniors to continue to work.

All this is avoidable.

Adverse Public Safety & Environmental Impacts

Seniors whilst still capable to do so have every right to drive a motor vehicle like any licensed driver. Our roads are seriously congested, pollution is getting worse with attendant adverse health implications. Our roads are dangerous places, there are already too many accidents, including Senior drivers.

It defies understanding that IPART could propose an active disincentive to use public transport and force Seniors into unnecessary car use.

If anything a more constructive approach would be to encourage Seniors, over time and when possible, to transition from car to public transport.

Doubtful Economic Basis

IPART was asked to look at **“whether current concession arrangements support the optimal use of the network”**.

The IPART assertions around 'better targeting' would appear to have nothing to do with 'optimal use of the network'.

IPART also makes an unsupported and doubtful assertion that “The current system is unfair as it allows some customers on relatively high incomes to access concessions that are far more generous than those available to many low income earners”.

This raises serious questions. How many? What stage in their 'Senior life cycle'? Materiality? Quite apart from social, health and environmental considerations.

The linking of Senior travel concessions to pensions and health card is irrelevant and should never be considered. Indeed this provides an inappropriate incentive for Seniors to seek other government benefits as more and more is taken from them.

Discouraging travel by Seniors, or by costing them more to travel, will inevitably mean less expenditure in shops, cafes and possibly on proper food, groceries and health care. Continuing with the proposal is an excellent way to reduce economic activity and Senior wellness.

For a couple the proposals will certainly be an incentive not to go out and spend or worse still be forced to drive and have even less disposable money.

As mentioned above such a disincentive for some Seniors to continue charitable, community and social work will shift the costs onto the taxpayer.

Similarly any adverse mental health, physical health and environmental impact from unnecessary vehicle usage also have a major cost to the taxpayer.

It is implied that if in fact many 'younger' retirees are still working, albeit less than 50% of normal hours, and therefore should be able to 'afford' to pay for public transport. The Government could consider a phased in concession (although not strongly supported in this submission)-

- Age 60 to 65 – NSW Senior Card holders can apply for a Concessional Opal Card
- Over 65 – all NSW Senior Card holders can apply for a Gold Opal Card

NSW Senior Card Generally

It is appropriate to observe that the NSW Seniors card has essentially only one major benefit provided by the NSW government – the Gold Opal Card. Now the IPART proposal is to remove or at least substantially remove this benefit. All what is left are a few museums and galleries, all the rest is provided by the private sector.

This shows just how much we don't value our Senior citizens.

Other revenue opportunities for the NSW government

The NSW Government can hardly claim to lack the financial resources to continue this concession. The recent sale of 'poles & wires' has given significant financial revenue and strength to NSW. It is likely that today's Seniors have largely paid for this in the past and should now not be penalised.

Although the NSW Government has limited taxing powers, some areas for consideration could be-

- Apply premium stamp duty (plus 50%) on all non- Australian citizen property purchases
- Apply premium land tax (plus 50%) on all non-Australian citizen property
- Clamp down further on fare evasion
- Further opportunities for leasing income of 'above road/rail infrastructure.
- Public housing privatisation

- Strong administrative cost savings programs across all departments and no longer relevant programs
- Ongoing 'Process' and 'red tape' efficiencies

UNDER NO CIRCUMSTANCES SHOULD ANY NSW SENIORS BE DENIED THE GOLD OPAL CARD CONCESSION

End of Submission