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Date of submission: Thursday, 4 February 2016

Submission: The proposed 260 % increase in the daily cost of the Opal card for Seniors who do not hold pensioner or NSW War Widows would simply mean that we would either travel less or use our car more often. Rather than use bus and train to go into the city at a cost of \$18 my wife and I would save time by driving and spend a similar amount on parking but add to the traffic load in doing so.

Like most retired people, our travel is outside peak times, so the transport we use is never full or near full. Removing people like us from the non-peak public transport system load would likely lead to such services being reduced in frequency, and thus making the system even less attractive, but justified by the reduced numbers of users.

The net effect will be more car trips, less frequent services (to save money) and much less raised in card fares than forecast as people switch or forgo trips.