

Author name: Name suppressed

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Your submission for this review:

I submit that the Opal fare for Seniors Cards, \$2.50 per day, is far too low. (Of course those with pension cards should pay a reduced fare.) But many Senior Card holders are, like me, self-funded retirees. Many of us have enough income to pay far more than \$2.50 per day. We afford overseas holidays, and many of us do not have a mortgage or pay rent. I do not know if there is a mechanism to apply a means test, but the current fare regime seems to favour relatively well off retirees over workers who are struggling financially. Even those workers with good incomes are struggling to pay enormous rents and mortgages. I personally would rather pay a higher daily fee and have the fares of non-seniors reduced.