NTCOSS

NT Council of Social Service Inc.

COST OF LIVING REPORT

Tracking changes in the cost of living, particularly for vulnerable and disadvantaged Northern Territorians: Are Income Support and Concessions keeping up with price rises?

NTCOSS

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NTCOSS Cost of Living Report

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Introduction

This report examines changes in the cost of living, particularly for vulnerable and disadvantaged Northern Territorians.

The report is divided into two sections. In the first part of the report there is a focus on highlighting changes in the cost of living in the last quarter and over the last 12 months, using the Australian Bureau of Statistics' Selected Living Cost Indexes (ABS, 2015a) and the Consumer Price Index (CPI), (ABS, 2015d). The Living Cost Indexes (LCIs) have been designed to answer the question: 'By how much would after tax money incomes need to change to allow households to purchase the same quantity of consumer goods and services that they purchased in the base period?' (ABS, (2015a)).

The Selected Living Cost Indexes are preferred, as a summary measure, over the more well known CPI, because the CPI is technically not a cost of living measure, as it tracks changes in the price of a specific basket of goods, however, this basket includes goods and services that are not necessarily part of the expenditure of all households. In particular, there are goods and services in the CPI basket that are not part of the expenditure of many low income households.

The makeup of the basket of goods and services must be taken into account when considering the cost of living. If expenditure on the bare essentials makes up most or even all of the expenditure for low income households, then it is the price increases in those areas that will have a greater negative impact on some households. Increases in the prices of bare essentials may be masked in the generic CPI by rises or falls in other goods and services in the CPI basket, which may be discretionary items, and therefore more likely to be purchased by higher income households and therefore less pertinent to low income households (SACOSS (2014)).

The methodology used for the Selected Living Cost Indexes is different to that used for the CPI, as explained in Explanatory Note 1. While the Selected Living Cost Indexes do have some limitations in terms of tracking cost of living changes (see Explanatory Note 2), overall however, they provide a "robust statistical base, quarterly tracking of changes and a long time series, which all provide valuable data for analysis". (SACOSS (2014)).

The second part of this report focuses on tracking price rises in a number of key expenditure areas, and examines a number of Commonwealth and NT concessions, rebates and subsidies (hereafter referred to broadly as 'concessions') which are available to seniors, people with disability and low income Territorian households, related to these expenditure areas, This section of the report specifically looks at whether the adjustments made to concession are keeping up with the price increases in these expenditure areas, and therefore whether the value of the concession for households is being maintained.

NTCOSS acknowledges the generous time and resources and advice provided by SACOSS, whose Cost of Living Reports have contributed significantly to the development of this and previous NTCOSS Cost of Living Reports. In particular, this report draws on the: SACOSS (2014), Cost of Living Update No. 17.

SECTION 1: March Quarter 2015 Cost of Living Changes: Price and Income

Cost of Living Changes as measured by the Selected Living Cost Index (SLCI)

The Selected Living Cost Indexes disaggregates expenditure into a number of different household types (ABS, (2015b)), with this report focused primarily on the “Aged Pension” and “Other government transfer recipient” figures (hereafter “Other Welfare Recipients"), as these are likely to represent the more disadvantaged households. This report also includes figures for Employees – to serve as a comparison with these other groups.

Over the last year (March Qtr 2014 – March Qtr 2015) the cost of living at the national level, as measured by the ABS Selected Living Cost Indexes (SLCI) for Aged Pensioners increased by 0.8% and for Other Welfare Recipients it increased by 1.0%, and for Employees it increased by 0.9%. Nationally, the CPI rose by 1.3%, while in Darwin the CPI rose by 0.8% in this 12 month period. (ABS (2015a); ABS (2015d)). The Darwin CPI figure represents the lowest rate of CPI in 15 years for a 12 month period (since September 1999).

Increases in Living Costs March Qtr 2015 - National Figures

Figure 1a Last year (March 2014 – March 2015)

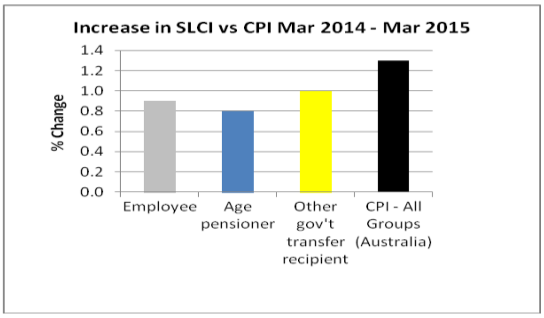
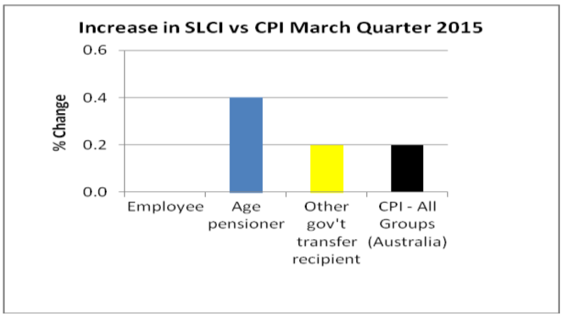


Figure 1b Last Quarter (March 2015)



Source: SLCI Figures taken from ABS (2015a) and ABS (2015d), Tables 12 & 13

Over the last year, the cost of living for both Age Pensioners and Other Welfare Recipients increased at a rate lower than the national CPI increase. It is also notable that the living costs of employees (0.9%) rose less steeply over the past year, than for Other Welfare Recipients, and under the rate of the generic national CPI rise (ABS, (2015a)). See further discussion below under Incomes.

In the March 2015 quarter, the living cost indexes for SLCI increased *b*y 0.4% for Age Pensioners and increased by 0.2% for Other Welfare Recipients, and 0% for Employees. In the same period, CPI rose by 0.2 % nationally and *decreased* by 0.2% in Darwin. (ABS (2015a); ABS (2015d)).

The major contributors to the increase for Age Pensioner households was health (6.8% increase), due mainly to increase in cost of pharmaceutical products, and these rose “mainly due to the cyclical reduction in the proportion of patients who qualify for subsidies under the Pharmaceuticals Benefit Scheme (PBS) and Medicare Benefit Scheme (MBS) as well as the co-payment indexation for PBS at the start of each calendar year.” [1](ABS, (2015c)). Age pensioner households have a higher expenditure on health than the general population”, so the health increase impacts particularly on this group. The rise for Age Pensioners was partially offset by Transport (-4.1%), where the decrease was largely a result of the reduction in price of automotive fuel (with world oil prices continuing to remain low).

In terms of the slight increase for Other Welfare Recipients, Health was the main contributor to the rise (+8.4%), for the same reasons as above; while the rise was partially offset by Transport (-4.4%), for the same reasons as above (ABS, 2015c). Other government transfer recipient households have a higher expenditure on transport and health, so these changes particularly impact them.

[1] *The safety net threshold amount for both government subsidy schemes are reset on 1 January annually, and the co-payment indexation for PBS is scheduled on the same date (ABS (2015c).*

Price Changes as measured by the CPI

These overall figures can be disaggregated to track changes in the price of key basic goods and services over the past year, as measured by the CPI (Table 1). Over the past year, there were some significant downward trends in key areas of expenditure, both in Darwin, and nationally - as well as increases in other areas. For example, transport costs *decreased* both in Darwin (*down* 3.1%) and across the country (*down* 6.2%), driven primarily by a very significant drop in the price of fuel, with a 22.6% decrease in Darwin and a 22.5% *decrease* nationally, due to a drop in overseas oil prices. The price of Gas and other household fuels *decreased* in Darwin by 4.5% (but increased nationally by 2.9%), and Electricity *decreased* by 1.7% in Darwin and decreased by 3.9% nationally. Telecommunications equipment and services decreased 4.6% both in Darwin and nationally. (ABS (2015d)).

In other areas, though, such as food and non-alcoholic beverages, the CPI (1.8%), rose at a similar rate to the national CPI increase for food (1.9%), and higher than the generic CPI for Darwin (0.8%). Health costs in Darwin (3.4%) also rose at a greater rate than the generic CPI for Darwin, and this trend was also seen at the national level (4.4% increase). Water and sewerage also rose (4.5%) much faster in Darwin than the generic CPI for Darwin. (ABS (2015d)).

Table 1 compares price changes in a number of basic necessities in Darwin with the changes nationally – covering both the last quarter and the past year, however they do not account for local variations in prices.

Table 1: Cost of Living Changes March Qtr 2015 by expenditure type Darwin vs National

Cost of Living Area	**Darwin CPI March 2015 Qtr change %**	**National CPI March 2015 Qtr change %**	**Darwin CPI March 2014-March 2015 change %**	**National CPI March 2014-March 2015 change %**
Food (& non-alcoholic beverages)	-0.3%	0.2%	1.8%	1.9%
Clothing and footwear	-0.6%	-1.3%	-0.6%	-0.7%
Housing (includes utilities)	0.8%	0.8%	1.0%	2.7%
• Rent	-0.3%	0.4%	1.6%	2.1%
• New Dwelling Purchase – owner/occupiers	0.3%	0.9%	0.5%	4.8%
Health	2.1%	2.5%	3.4%	4.4 %
• Medical, dental and hospital services	1.6%	1.9%	5.2%	6.0%
Transport	-2.4%	-3.4%	-3.1%	-6.2%
• Automotive fuel	-15.2%	-12.2%	-22.6%	-22.5%
Utilities	4.9%	1.6%	-0.3%	-1.8%
• Water & Sewerage	5.1%	-0.3%	4.5%	-0.7%
• Electricity	5.0%	1.9%	-1.7%	-3.9%
• Gas & Other Household Fuels	-0.9%	2.7%	-4.5%	2.9%
CPI All Groups	**-0.2%**	**0.2 %**	**0.8%**	**1.3%**

Source: ABS (2014d Tables 12 & 13)

The downward trend in the CPI of -0.2% for Darwin in this quarter, and evident in previous quarters is clearly welcome, and the Deloitte Access Economics economic forecasts for the NT for the next five years are still very positive (NT Government (2015a)), cited in the Northern Territory Government (ABS, 2014a, p.1-2[2]). As Table 1 shows, however, not all areas of household expenditure have seen a downward trend in prices, meaning that an overall slowing in the rate at which CPI increases, does not necessarily reflect the change in CPI for expenditure items that are more common for people on low incomes. In addition, price decreases in one part of the NT may not be enjoyed by households in another part of the NT.

[2] *The Deloitte Access Economics Report (March 2015) predicts strong economic growth over the next 5 years to 2018-19 (an average of 4.2% p.a. vs the national forecast figure of an average 2.8% p.a., as well as strong employment growth forecast over the next 5 years (2.0% vs. national forecast of 1.6%). DAE have also forecast the CPI to increase by an average of 2.4% p.a. over this period, which is below the national average of 2.5%, and is forecast to be the second lowest rate of CPI increase in the country (level with the ACT and Tasmania), with only South Australia having a lower forecast rate of CPI increase (p.4).*

Incomes

Given that welfare recipients have very low incomes, it is unlikely that any significant amount of the weekly benefit can be saved, at least for those who are not able to supplement their government transfer payments with additional income. For someone on the base level of benefits, and assuming they spend all their income, NTCOSS has calculated the dollar value of changes in cost of living over the past year, as shown in Table 2.

Table 2: Cost of Living Change for Income Support Recipients March Qtr 2014 – March Qtr 2015 Australia

	Base Rate* **Benefit per week** (19 March 2014)	**Base Rate*** **Benefit per week** (19 March 2015)	**Selected Living Cost Index change %**	**Amount per week increase in 'cost of living' $**	**Amount per week increase in base payment rates $**
Aged Pensioner	$413.55	$427.15	0.8%	$3.31	$13.60
Newstart single – no children	$254.75	$262.20	1.0%	$2.55	$7.45
Newstart single – 2 children & FTB A & B	$527.95	$542.72	1.0%	$5.28	$14.77

Sources: Centrelink (2014) & (2015a); ABS (2015a). See Explanatory Note 3 for an explanation of how figures are derived
**For simplicity, supplements & Rent Assistance not included in Table 2, as these can vary from person to person.*

The following figures highlight the situation for people whose only source of income is a base-rate government benefit, and who spend all their income, as their budget doesn't allow any leftover to save.

- For **pensioners**, the cost of living over the last year increased by $3.31 a week, which again was more than covered by the increase in the base rate of the pension of $13.60 per week over the same period.
- For **single people on Newstart**, the cost of living rose by $2.55 per week, while the base Newstart rate rose by $7.45 per week, also more than covering the increase in living costs, for the third quarter in a row.
- For **sole parents with 2 children**, receiving Newstart and FTB (A & B), the cost of living rose by $5.28 a week, and this cost of living increase was also covered with their payment rate rising by $14.77 per week, also for the third quarter in a row. (Centrelink (2014) and (2015a).

These figures do actually represent some good news for households who rely on income support payments and it points to an easing of cost of living pressures. For people on Newstart and Youth Allowance, however, it must be noted that these recipients are starting from an already inadequate base rate.

These figures also underline the importance of the current method of indexation used to adjust pensions, where payments are pegged to Male Total Average Weekly Earnings and prices (CPI) – to ensure that pensioners do not drop behind society averages (See Explanatory Note 4). The inadequate indexing system for Newstart allowance and other base level benefit allowances, which are pegged to CPI only, means that increases in allowances cannot always keep up with the cost of living – even though they are doing so at the moment.

With the low base payments for allowances, and the fact that increases in payments are being pegged to CPI only, Newstart payments lag further behind pensions and are currently $165 lower p/w. It is therefore critical that the Federal Government commit to increase Newstart and other base level payments <u>by $50 per week .</u>

SECTION 2: Costs of Living Pressures and the role of Concessions in the NT

Changes in Prices - SLCI and CPI

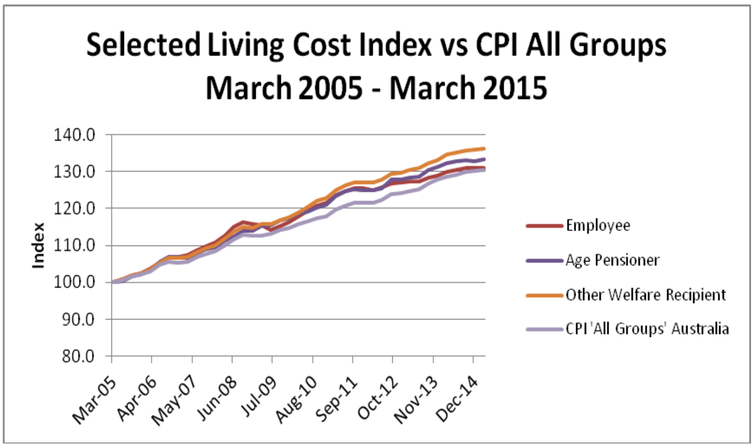
The ABS acknowledges that the CPI was not designed as a cost of living measure, as it is "designed to measure price inflation for the household sector as a whole and is not the conceptually ideal measure for assessing the changes in the purchasing power of the disposable incomes of households." The living cost index, however, reflects changes over time in the purchasing power of the after-tax incomes of households. It measures the impact of changes in prices on the out-of-pocket expenses incurred by households to gain access to a fixed basket of consumer goods and services (ABS (2015b). The SLCIs better reflects pressures on different household types and more adequately reflect cost of living pressures, in particular for low income households.

Figure 2 (below) illustrates the difference between the CPI and SLCI for the last five years for the following three population groups - employees, age pensioners and other welfare recipients. This Figure shows that the SLCI for each of these groups have gone up faster than the national rate of CPI over the same period. The SLCI for another group - self-funded retirees – has basically tracked at the same rate as the CPI over this period (and therefore this index is not shown in Figure 3).

Figure 2 also shows that the SLCI for employees has tracked much more closely with the CPI in recent years, but the SLCI for age pensioners, and in particular, for other welfare recipients has risen at a much greater rate than the CPI since around 2008.

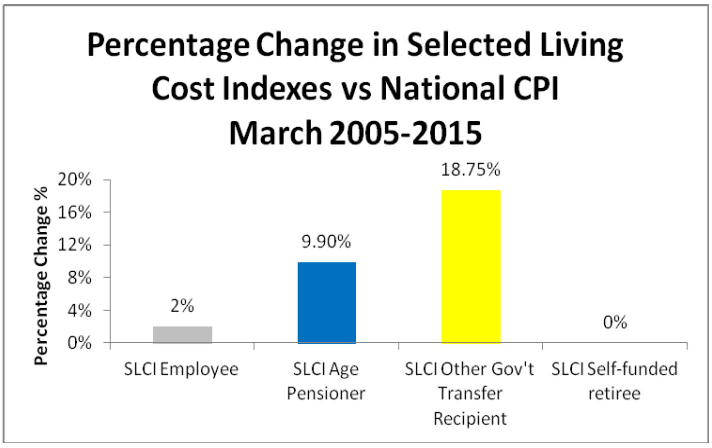
The reasons for the difference between the CPI and the various living cost indexes is partly due to differences in methodology, and partly because the living cost indexes better capture the greater significance of key expenditure items for these population groups, which are increasing at a faster rate than is the CPI.

Figure 2: Changes in Living Costs vs CPI All Groups, March 2005 – March 2015



Source: ABS (2014a)

Figure 3: Rate of Cost of Living Changes for SLCI Groups vs National CPI, March 2005 - March 2015



Source: Figures adapted from ABS (2014a)

As Figure 2 (above) shows, the CPI nationally has gone up 30.4% over the past ten years. At the same, the cost of living for employees (as measured by the SLCI) has increased at a very similar rate of 31%, and for Self-funded retirees at the same rate (30.4%) as the CPI. However, the cost of living (SLCI) for Aged Pensioners has risen by 33.4% and for Other Welfare Recipients it was 36.1%. (Calculations based on ABS (2014a)).

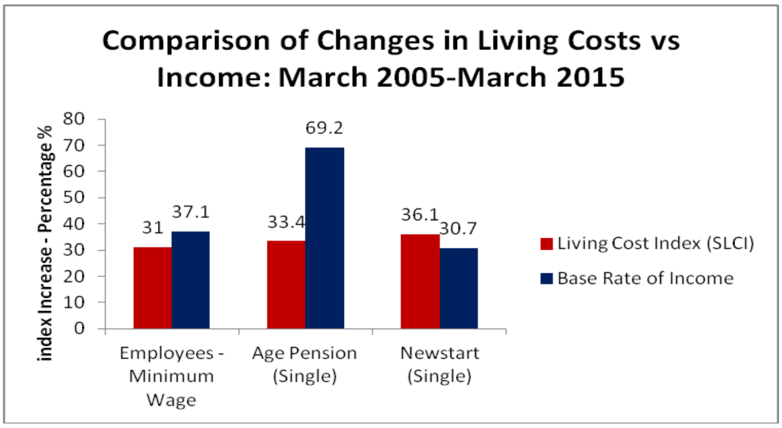
As Figure 3 (above) reveals, the changes in the living costs for other welfare recipients means they have gone up nearly 20% faster (18.75%) than the general inflation rate, while the living costs for Age Pensioners have gone up by nearly 10% (9.9%). Over the same period, however, living costs for employees have only risen 2% faster than the CPI, and the costs for self funded retirees have risen at the same rate as the CPI.

These figures are particularly concerning for those who are other welfare recipients (on base level payments like Newstart, Youth or Widows Allowance) whose living costs have gone up nearly 20% faster than general inflation.

Price changes, however, are only one component of cost of living pressures. Changes in income levels must also be considered, including an examination of whether income levels are keeping pace with cost of living pressures.

Figure 4 (below) compares changes in living costs, measured by the Living Cost Indexes, with changes in incomes for particular household groups over the last ten year period (March 2005-March 2015). The figures are base rate amounts only, to allow for consistent historical comparisons, because supplements (e.g. rent assistance and Family Tax Benefits) can vary depending on household type. While such supplements are important to the level of household income, they have less impact on the *rates* of change of the income levels shown in Figure 4. The employee income figure used is the national minimum wage (rather than the average wage) as it better reflects the experience of the lowest income earners.

Figure 4: Comparison of Income and Living Cost Increases, March 2005 - March 2015



Source: ABS (2014a); Fair Work Ombudsmen (2015); Centrelink (2005) and (2015a)

Figure 4 also highlights that over the period of the last ten years, while living costs have gone up at different rates for the various income groups, there have been income rises for both employees and for people on the Age Pension, and these should have adequately covered the living cost rises experienced by these groups. The Age Pension base rate, in particular, has risen at twice the rate of the SLCI for Age Pensioners**,** but it also must be noted that the pension rate started from a relatively low base, which led to the one-off $30 rise in September 2009 to assist those who were clearly identified as struggling on the rate of pension at that time. Even if this adjustment to the Age Pension had not occurred, the Age Pension would still have risen by more than 50% over the ten year period – well in advance of the cost of living increases. This point serves to again underline the significance of the current indexing method for the pension, as discussed above on page 3.

The experience of Newstart recipients, however, is completely different to that of Age Pension recipients, due to the low base payment and the fact increases are pegged to CPI only – as noted above (page 3). This means that the gap between Pensions and Newstart and other allowances continues to widen. The figures displayed in Figure 4 do reflect average figures only, and individuals' circumstances and incomes may change from time to time. Many employees, who while they may be paid above the minimum wage, may not however have received CPI wage rises, and there may be changes in rules or entitlements which could positively or negatively impact on the incomes of those reliant on government income support.

The figures underline why people reliant on base level government payments are struggling (SACOSS, 2014). SACOSS have also pointed out that there has been a critique that these living cost indexes underestimate the increase in cost of living due to expansion of the basket of goods and services in a household (for example, increasing need for financial and communications services) and changing weightings over time (Dufty & Macmillan, 2013, cited in SACOSS (2014)). As a result, the picture presented in Figure 4 may be overly optimistic, but even on the conservative ABS figures, the cost of living for those on Newstart and other base rate payments (e.g. Youth or Widows Allowance) has gone up faster than their income and are unable to keeping pace with the cost of goods and services that they are more likely to be buying (adapted from SACOSS (2014)).

Concessions and Income Supports

What constitutes a concession? In its 2002 submission to the ACT concessions review, the ACT Council of Social Service (ACTCOSS) defined a concession as:

"a reduction, discount, subsidy, rebate, waiver or exemption provided by the government on the value of goods, services or associated fees to an individual, family, household or organisation. They are generally provided on the basis of low income, special needs or disadvantage, or some other special category such as age or war service." (ACTCOSS, 2002)

A range of Federal and State government concessions and payments are made available to particular (eligible) households to assist with certain essential living costs, with most administered at the state or territory government level. Eligibility is often linked to prior eligibility to a Commonwealth concession card or at other times based on a means test or an income test.

Such concessions are provided in addition to income support payments, while some people not on income support payments also qualify for some concessions. A number of concessions which are linked with key expenditure areas – such as housing, utilities, transport and health - are highlighted in this report. Not all available concessions are highlighted in this report (i.e. property based concessions on council rates), however, those chosen concessions are reasonably representative of a range of key expenditure areas affecting low income and disadvantaged people in the Northern Territory.

Different concessions (as highlighted below) are structured in different ways and "The particular concession mechanism is important, as different methods for providing concessions can have different outcomes in relation to keeping pace with the cost of living. (SACOSS) 2014). The Queensland Council of social Service (QCOSS, (2014)) have outlined a number of ways energy concessions are structured nationally and internationally – and while focused on energy concessions, the broad principles of how these concessions are structured is applicable to concessions broadly. Three of these types of concessions are outlined here,[3] along with a concession type highlighted by SACOSS. Examples of these different types of concessions provided in the NT or nationally are also provided.

Types of Concessions

Flat-payment concessions

Flat-payment concessions provide a discount off the bill of a set dollar amount for individuals or households who are eligible. Under such schemes, the value of the concession can reduce in real terms depending on the mechanism for increasing the payment over time (QCOSS (2013)), with some schemes not indexed. The NT Patient Assistance Travel Scheme (PATS) accommodation subsidy is an example of a flat payment concession scheme, where the concessions are not indexed, though there have been two increases over the past decade (a $2 increase from $33 to $35 in 2008 and a $25 increase to $60 in 2013).

The Northern Territory Electricity Rebate model (available for holders of the NT Pensioner and Carer Concession Card) has two components, with one comprising of a flat discount (currently $1.268 per day) taken off the fixed daily charge (see also Percentage-based concessions below). The water model follows has a similar discount.

Some jurisdictions have introduced a cap on their rebates in an effort to prevent excessive usage being subsidised under the program (QCOSS (2013)), however the NT Electricity and Water concessions currently have no cap on usage.

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[3] *For a full outline of the pros and cons of the five ways energy concessions are structured see - http://www.qcoss.org.au/energising-concessions-policy-australia*

Percentage-based concessions
Percentage-based concessions are structured by having a percentage discount off the price of the goods or services, and have more chance of keeping up with price rises, because the amount of the concession available goes up with any price increase.

Several advantages which have been documented by QCOSS (2013) in relation to percentage based concessions (related to energy, but relevant more broadly) including:

- The provision of "proportional assistance to households with different… usage."
- The automatic provision of "additional assistance to help customers cope with large seasonal bills"
- The removal of the "need for an escalation mechanism as the concession automatically adjusts to changes in prices"

The Northern Territory Taxi Subsidy Scheme (NTTSS) is a percentage based scheme, which covers 50% of the fare, with the other half of the fare to be paid in cash and/or credit/debit card by the eligible NTTSS member.[4]

Another NT example is the Northern Territory Electricity Rebate model, which as well as the fixed concession (see above) has a 'type of' percentage based concession, as it provides a discount (currently $0.091 per kW/h of usage) which is taken off the variable component of the electricity bill, and the concession available increases with increase in usage.

While there are advantages to the percentage based schemes, there are also issues with them, as while the concession available increases as prices increase, so too does the contribution that the individual needs to pay for the service – so their impact is not as clear cut as it may seem on the surface.

With the NTTSS scheme, for example, if taxi fares increased by 10% over a given year, for example, a return fare of $40 would then become $44, which means the taxi subsidy used would increase by $2 for the trip (from $20 to $22); but the remaining portion of the fare that the passenger is required to pay, would also rise by the same 10% of $2 (10%). This extra money must be found for every taxi trip across a 12 month period.

While tax fares rates do not increase every year – when such increases do occur, it is likely that the percentage rise will be above CPI rises for the same period (for example in Darwin the CPI for the past year was 0.8% past year, while nationally it was 1.3% (and the transport CPI for Darwin decreased (-3.1%) and the urban transport CPI rose by 1.9% over the past year. In addition an increase of 10%, for example, would be well above any increase a pensioner, or Newstart recipient, in particular, would receive (the latter's payments being pegged to CPI rises).

Income-based concessions
Income-based concessions are different from other concession types as they are based on a premise that expenditure should not exceed a certain proportion of income. This type of concession puts a cap on the amount payable by eligible customers with reference to their income (QCOSS (2013)). This means an eligible household only pays up to a maximum set proportion of their income on an expenditure area – such as housing costs (QCOSS (2013)).

An example from the NT of such a concession is public housing rent in remote areas being capped at various percentage levels depending on age of the tenant and the age/standard of the house. For example, a 'primary tenant' on the Age Pension is charged 14% of their income during the first year in a new house, which rises to 18% in the second and following years; while an 'other tenant or occupant' in a refurbished house, over the age of 18, on Newstart, will pay 10% of their income towards rent. There is also a maximum dwelling payable on rents to ensure that people living in overcrowded houses or dwellings are not disadvantaged because of their higher total household income. (NT Government (2015j).

Income based concessions are an effective means of ensuring that households have the capacity to adequately meet their rental payments, and do not end up in housing stress (paying 30% or more of their household income

[4] *Transactions are limited to 50% of the total fare per journey and the subsidies amount cannot exceed the member's available balance.*

on rent if in the bottom 40% of Australian income earners)[5]. Income based concessions also provide equitable outcomes for different household sizes and different geographical and socioeconomic areas.

Concessions and payments indexed to CPI
SACOSS also highlight payments indexed to CPI, such as Income Support Payments (e.g. Newstart and Youth Allowance), which are indexed to the CPI. As the prices of some expenditure items (for example, rent prices) have increased at a much faster rate than CPI, it means that the value of these concessions and support payments has not been maintained over the last five years (SACOSS, 2014).

Commonwealth concessions, payable through Centrelink, such as Commonwealth Rent Assistance and the Utilities Allowance are also indexed to the CPI (each March and September). Another concession, the Telephone Allowance, is indexed to the CPI once a year, in September.

The effectiveness of Concessions in assisting low income and disadvantaged Territorians

This section of the report explores price rises in a number of key expenditure areas, namely Transport; Domestic Travel Accommodation; Housing; Pharmaceuticals and Utilities; and examines the Commonwealth and NT concessions related to these expenditure areas. Changes in CPI over the past five years are compared with changes in the rates of concessions, and the data is used to examine whether the adjustments which are made to concessions have been keeping up with the price increases in these expenditure areas, over the past 5 years, and therefore whether the concessions are maintaining their monetary value for the recipients.

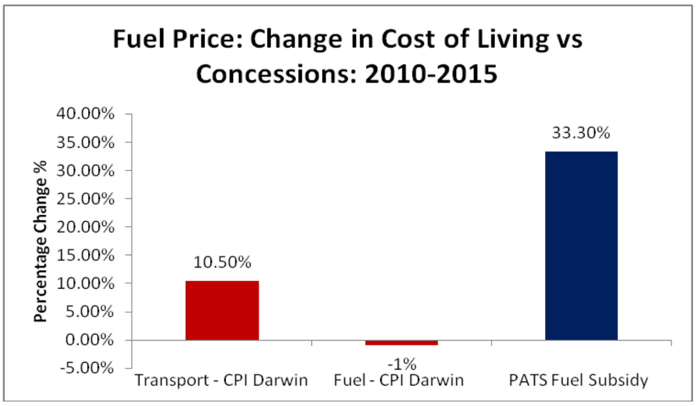
The data used in the figures which follow, shows percentage increases over the last five year period, but does not take consider changes in eligibility criteria or rule changes regarding specific concessions, which might have had an impact on particular groups over this time. The percentage data also does not reflect whether concessions began at a low level in the first instance; and neither does the data reflect the dollar value changes in either the CPI or the concession/rebate change. Some of these issues are highlighted in relation to the four expenditure areas highlighted in the report.

Transport Prices and Concessions

Several different transport subsidies are available to particular groups of people in the Northern Territory, depending on the circumstances.

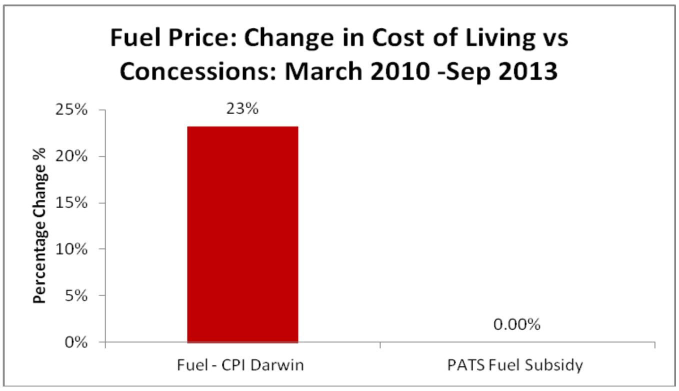
Figure 5: Comparison of CPI changes and concession increases, Fuel

Figure 5a: Fuel: March 2010 - March 2015



Source: ABS (2015d); NT Government (2013b) and (2014)

Figure 5b: Fuel: March 2010 –Sep 2013



Source: ABS (2015) NT Government (2013b) and (2014)

The PATS fuel subsidy and ground travel concession were both increased in September 2013, but the percentage concession increases themselves do not always tell the full story. Over the last five years, the CPI for fuel in Darwin decreased by -0.75% (ABS (2015d)), due to a dramatic decrease in fuel prices in the six months from October 2014

[5] *This is the definition of housing stress used by Tanton et al (2013), The National Centre for Social and Economic Modelling (NATSEM)*

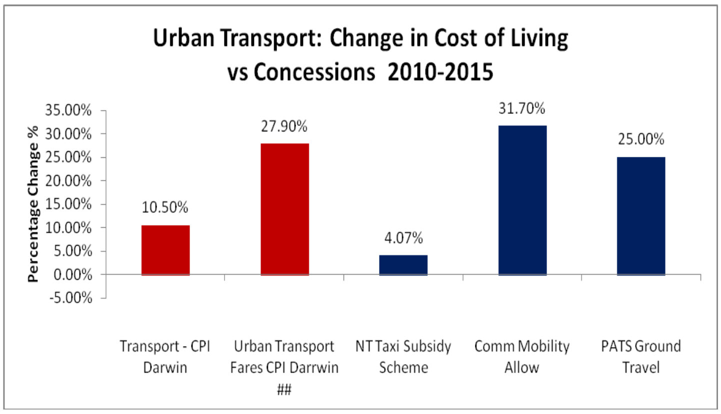
to March 2015) [6] and the PATS fuel subsidy has increased by 33% (NT Government (2013b) and (2014)), which on the surface indicates that the PATS fuel subsidy has dramatically outstripped fuel price increases over recent years A closer examination of the figures, however, shows that for most of the last five year (the period from March 2010 until September 2013), the fuel price at the bowser had risen 23.2% and the PATS fuel subsidy had not changed at all – so for this period the available fuel subsidy was not maintaining its monetary value for recipients (as demonstrated by Figure 6).

Generally, with concessions like these, there is inevitably a lag, followed by catch up, followed by another lag period. As SACOSS (2014) have pointed out, "This means that those people reliant on these payments are having to constantly agitate for increases to the schemes just to keep pace with prices – with mixed success." (SACOSS 2014).

The change in the PATS system, introduced in September 2013, which now provides a fuel subsidy for people who have to travel more than 400km cumulatively in one week for renal or oncology treatment has been a very positive development, meaning that residents from places like Ltyente Apurte (approx 90 km from Alice Springs) or Ntaria (approx 140 km from Alice Springs, who travel in three times per week for dialysis treatment, can claim a subsidy (NT Government (2014)). Prior to these changes, such patients were deemed ineligible, because they lived less than 200 kms from a major hospital.

While the concession for PATS ground travel has increased by 25%, it has not quite kept up with the rise in urban transport fares (27.9%) over the last five years. The Commonwealth Mobility Allowance increased by 31.7 % over the same period, and because it is indexed regularly (yearly (Centrelink (2015b)), it is much more able to keep up with rising costs in real time – without the lag that other concessions face. In this instance it more than kept up with the rises in fuel price, and is clearly now well above the CPI for fuel, over the last five years, given the dramatic decrease in fuel price over the last 6 months. A similar indexation system needs to be considered for the PATS ground travel subsidy, as well as the PATS fuel subsidy, as well as other flat-payment concessions – see also Discussion section below on page 17-18).

Figure 6: Comparison of CPI changes and concession increases, Urban Transport



Source ABS (2015), Centrelink (2010) and (2015a) NT Government (2013b), (2014), (2015c)
##Urban Transport Fares refers to: Bus, train, ferry, tram and taxi fares, not for holiday travel (2011e)

[6] *The fuel price change was due almost exclusively to a dramatic decrease in fuel prices in the six months from October 2014 to March 2015, which came about as a result of the Fuel Summit held in Darwin, and subsequently the global fall in oil prices. In the four and a half years between March 2015 and Sept 2014, the CPI for fuel (Darwin) had gone up by 27.9% (Calculations based on2015d).*

Public Bus Service

The public bus service in the NT has a two tiered price system, where standard fares are $3 (for up to three hours use); while pensioners and health care card holders receive a $2 discount, being charged a $1 fare. (NT Government (2015b)). This system has been in place for several years now, and at the moment provides a low cost transport option in the regions where public buses services actually exist – as long as people live close enough to a bus stop to utilise the service.

From 1 January 2013, the NT Government increased general urban public bus fares by between 25 and 50% (and also brought in a charge for Concession Card Holders, who had previously travelled for free. The $1 for concession card holders to travel for 3 hours still constitutes cheap public transport, and the bus fares overall are still quite low in comparison with fare rates in other jurisdictions. The concession fare represents a discounted price rather than being a percentage based concession. (NT Government (2013a)).

While a generous concession, the reduced bus fare concession can only be accessed in Darwin, Palmerston and Alice Springs, as these are the only areas where the Government contracts a public bus service provider. While Tennant Creek now has a fixed route town bus service (run by a local not- for profit transport group (Tennant Creek Transport Inc.), the NTPCCS public bus concession rate does not apply to this bus service. NTCOSS encourages the NT Government to enter into dialogue with TCT in an effort to develop a system whereby there is equity for Tennant Creek based NTPCCS recipients in accessing transport at a lower price.

NT Taxi Subsidy Scheme (NTTSS)

The NT Taxi Subsidy Scheme (NTTSS) is intended to assist with transport needs, *not* meet all transport costs and subsidises 50% of a taxi fare. The NTTSS was transferred across from the Department of Health to the Department of Transport in July 2008. Following this transition, the maximum yearly subsidy limit was indexed at the start of each new financial year until the 2011/12 year. Since then the maximum yearly subsidy has not changed. (NT Government (2015c)

In principle, this percentage based method for allocating subsidies is a good one, as the subsidy automatically adjusts to changes in prices, however, as any price rises in taxi fees occur, passengers will also have to pay an increased amount in their 50% contribution (as outlined above).

NTCOSS understands that the current policy is to review scheme entitlements every two years (at the same time as taxi fares will be reviewed[7]) using CPI (September quarter figure) as a measure; and that this review process involves examining the percentage of NTTSS recipients who use up all of their taxi subsidy allocation before the end of the financial year. NTCOSS also understands that over the last few years, only a very small percentage of NTTSS recipients have used their full allocation prior to the end of the financial year, which is why the decisions have been made that there insufficient cause to increase the allocation levels.

Given that there is not a separate CPI category for taxi fares, the Figure 7 (below) makes a percentage comparison between the Darwin taxi fare rates and the changes in the NTTSS allocations. The fact that there are three cost components for a taxi fare mean that it required a real life example of the price of a taxi trip to enable a more meaningful comparison. The following figure highlights that the NTTSS has not kept pace with the rise in the Darwin taxi fare charges in recent years, however, because the NTTSS is a percentage based scheme, the contribution of the subsidy rises with the rising taxi fare – so on one level the NTTSS can cater for the price rises. However, as more of the allocated subsidy is taken up with each taxi trip, a rise in taxi fares will in theory diminish the number of trips a person can take in a given year. In addition, and of significance, any increase in taxi fares does involve the passenger contributing more towards the cost of the trip (refer to Percentage Based Concessions (p.7 above), and this issue must be considered in future reviews of the various allocation levels for the NTTSS scheme.

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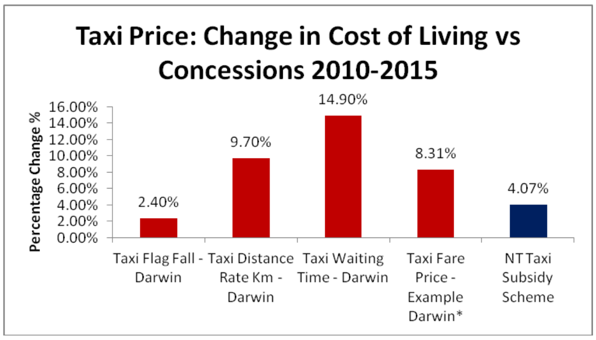
[7] *In January 2015,the Department of Transport 2015 shifted from the 'basket of costs' method to adopting CPI as the method of calculating taxi fare increases, and a decision was made to align the NTTSS increases with taxi fare reviews – meaning Hence the two year reviews in line with CPI.*

Figure 7: Comparison of Changes in Darwin Taxi Rate Charges and NT Taxi Subsidy Scheme



Source: Taxi Fare Calculator (2010), (2015); NT Government (2015c)

Note: The example used of the 8.31% increase in the Taxi fare Price (Darwin prices) is based on a 5 km trip, with a total waiting time of three minutes. The longer the trip in distance and time, the greater the percentage increase in the taxi fare will be. *See also Explanatory Notes 5.2.*

The 4.07% figure for the NTTSS is the rate increase for Category B and B – MPV (given that there are five categories in total with different levels of allocation. The increase for Category B (and B-MPV) was 4.07%; Category C was 4.11, and Category D 4.19%. Category A recipients all receive different amounts above the Category B level.

As Figure 7 shows, the increase in the allocation amounts for the NTTSS, have not kept pace with the increase in taxi prices in Darwin, over the past 5 years.

In setting the most appropriate method for indexing taxi subsidy allocations in the future, NTCOSS believes that consideration must be given to the possibility that some NTTSS recipients may be frugal with their taxi subsidy usage in order to ensure that have enough in their allocation to stretch out across the whole financial year, and the 'real need' may not always be reflected in figures on numbers of people who use up their allocation prior to the end of the financial year. This issue has been raised by community sector representatives in the aged and disability sector – in particular the fact that some service users have stated that because of episodic as well as scheduled medical appointments, they tend to be very prudent with their use of the NTTSS for that reason (keeping part of their allocation in store, just in case). Engagement with NTTSS recipients and disability advocacy and support organisations could assist in understanding subsidy usage and demand, and for framing future allocations levels.

Motor Vehicle Registration Concession

There is no specific CPI line item in relation to motor vehicle registration fees, however, an examination of registrations fees since July 2010[8] until June 2010 shows an increase in fees of 21.3% for a smaller vehicle (up to 1500ml, NT Government (2010) and (2015d)), which is more likely to be the size of car of a person on a low income (and based on the 6 month registration fee, with lower income households more likely to pay 6 months at a time, rather than the 12 month up-front fee). For vehicles up to 3000ml, the increase in fees was 23.07%.

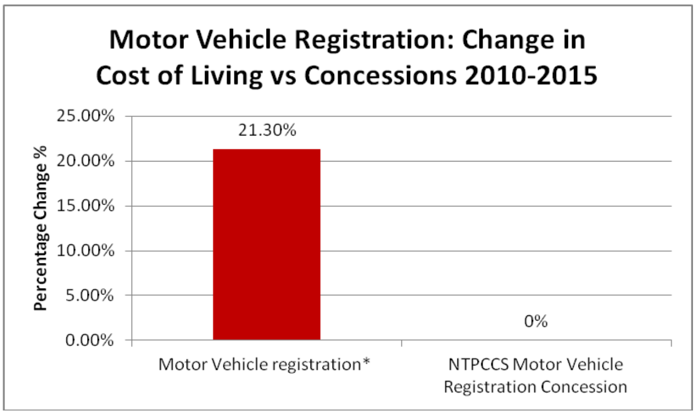
At the same time period, the concession on motor vehicle registration has not increased at all (in the 5 years from July 2010 – June 2015*). **In fact there has been no increase in this concession since July 2009**. It is also telling that the size of the increase in the 6 monthly registration fees ($57.55 for a small vehicle, and $64.85 for a larger vehicle have almost wiped out completely the value of the concession when compared with 5 years ago. The erosion of the value of the concession is also demonstrated by an examination of the concession as a proportion of the full bill payable (had the concession not applied) has gone down from 28.50% to 23.5% between July 2010 and June 2015 (for a vehicle 1000-1500ml), as shown in Figure 8b.

*Figures on Motor Vehicle registration fees as at March 2010 were not readily available, so the comparison is made using the fees applicable in July 2010, comparing with fees applicable at end of June 2015.

[8] *Information from earlier than July 2010 was not readily available, so the five year period from 1 July 2010- 30 June 2015 was chosen.*

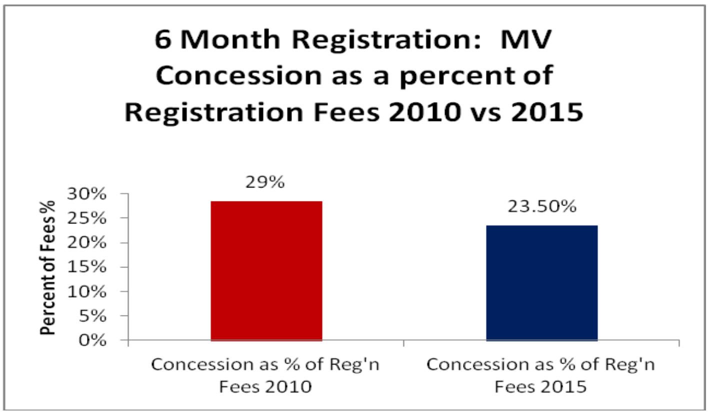
Figure 8: Comparison of Motor Vehicle Registration Fee changes and NTPCCS concession changes

Figure 8a: Motor Vehicle Registration Fee vs Concession comparing 2010 -2015



Source: NT Government (2010),(2015d) and (2009), (2015b)

Figure8b: MV Concession as a percentage of Fees comparing 2010-2015

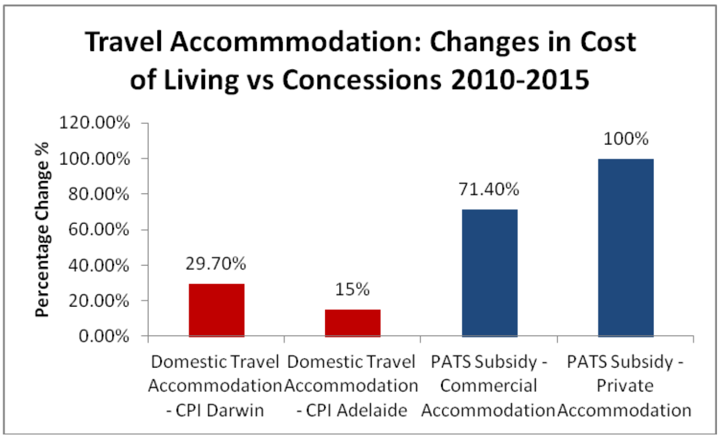


Source: NT Government (2010),(2015d) and (2009), (2015b)

Domestic 'Travel Accommodation' and Concessions

Two types of travel accommodation concessions are available for patients and, if applicable, their escort(s)) who accompany them on a medical trip to another centre, the PATS commercial accommodation subsidy and the private accommodation rebate.

Figure 9: Comparison of CPI changes and concession increases, Travel Accommodation, March 2010 - March 2015



Source: ABS (2015d) and NT Government (2013b) and 2014)

Note: Domestic Travel Accommodation refers to CPI Category of: 'Domestic Holiday Travel and Accommodation'

The PATS commercial accommodation subsidy is also based on a flat rate concession (and increased from $35 per night to $60 per night from 1 September 2013) making it the most generous patient travel accommodation rebate nationally. The percentage change over the last five years has well outstripped the CPI for domestic travel accommodation for both Darwin and Adelaide (which is often a required destination for NT patients), during this time (NT Government (2009) and (2014).

The private accommodation rebate, which had a 100% increase from $10 to $20, is mentioned here, as it is a concession that is available to patients, but it does not directly relate to the CPI for Domestic Travel Accommodation. It must also be borne in mind with both of these subsidies that they are not indexed, and they are subject to a more ad hoc periodic review, and there may not be another increase (particularly of these magnitudes) for quite some time.

While the $60 per night commercial accommodation subsidy is more than adequate for covering accommodation available in some hospitals, and in Aboriginal Hostel and other hostel accommodation; these options are not available or appropriate for all patients in all situations. There are times where people have to stay in more expensive commercial options. Where this is the case, the increase of $25 in the commercial accommodation subsidy will just be keeping up with the CPI rise in dollar terms, and over time the value will decrease, as commercial accommodation costs continue to rise. As an example, a 29.7% increase (CPI for Darwin for domestic travel accommodation for the last 5 years) on $80 per night accommodation in 2010 would take that price to $103.75 in 2015 (an increase of $23.75), which the $25 increase will just cover. More expensive accommodation, such as $100 per night (in Darwin in 2010) would now be $129.70 per night (2015), with the 29.7% increase, and the increase in the PATS commercial accommodation subsidy would not cover this increase.

Even where the commercial accommodation subsidy is currently keeping pace with price rises, the reality is the CPI will keep rising while the accommodation subsidy will remain the same - until next reviewed. Reviews of the PATS system, however, have not been regular. NTCOSS believes that there needs to be a yearly review of the PATS accommodation subsidies, and for an indexation component (yearly indexed) to be built into subsidy rates.

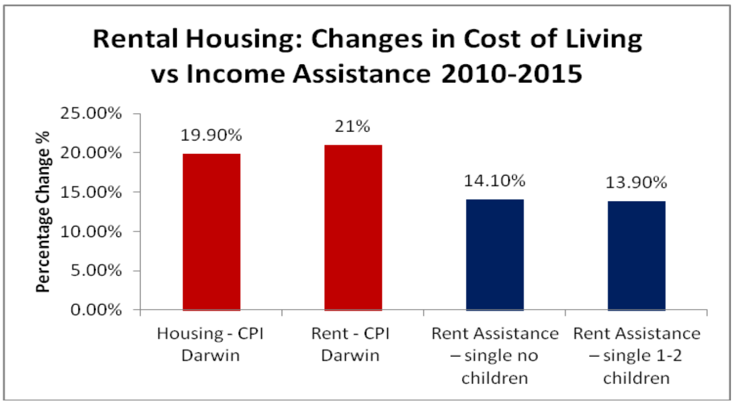
There are also other factors which must be highlighted which impact on the ability of people to make the most of the now more generous commercial accommodation subsidy. A significant recent development in Alice Springs has been the closure of the Stuart Lodge Accommodation facility, which offered low cost accommodation (including three meals a day) which was fully covered by the PATS accommodation subsidy. Without this facility, and with beds scarce at other commercial accommodation facilities, it is becoming increasingly difficult to find suitable and affordable accommodation for Central Australian patients requiring specialist treatment in Alice Springs. If other commercial options are used, which don't provide meals, and may not be central to the Alice Springs Hospital, it can be very difficult for people who are elderly, and who may have English as second language, and who may have mobility issues as well.

Another issue, which is outside the scope of the PATS scheme, but nonetheless impacts on patient, is the lack of adequate parking at major hospitals (such as in Darwin and Adelaide) if they have chosen to drive intrastate or interstate to access medical treatment.

Housing and Concessions

"The Northern Territory continues to be described by the Real Estate Institute of Australia to be "the least affordable state or territory in which to rent". REIA/Adelaide Bank (2014). For the NT the proportion of income required to meet rental payments was 34.7% in September 2014, which was 9.7 percentage points higher than the national average.

Figure 10: Comparison of CPI changes and concession increases, Rental Housing, March 2010 - March 2015

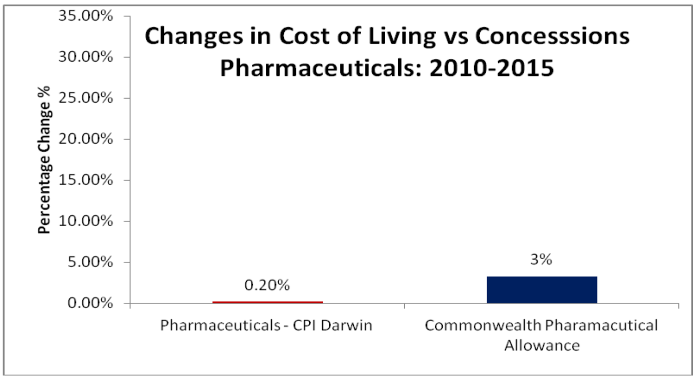


Source: ABS (2015d); Centrelink (2010), (2015a)

As can be seen by the graph, commonwealth rent assistance has not kept pace with the increase in rent prices in Darwin over the last 5 years. This means that the scheme designed to ease the cost of living pressures for low income households who are renting, is not keeping pace with the real costs of renting a property in Darwin

Pharmaceuticals

Figure 11: Comparison of CPI changes and concession increases, Pharmaceuticals, March 2010 - March 2015



Source: ABS (2015d); Centrelink (2010), (2015a)

The Commonwealth Pharmaceutical Allowance payable to selected households (including parenting payment single recipients, if under pension age, and some Allowance recipients, if they have a temporary incapacity to work or a partial capacity to work [9]). This allowance is only increased every three years (Centrelink (2015b)), but at the moment, it is more than keeping up with the CPI increases in pharmaceutical products in the NT. Changes to this scheme are not recommended.

Utilities

"Energy concessions are delivered to address access to energy for people on low-incomes, people relying on medical equipment and people who have additional energy needs due to thermo regulatory illness", and are "a significant arm of the consumer protections in Australia's domestic energy markets." ACOSS (2014)).

The NT Government provides electricity, water & sewerage concessions to a large number of households, through its NT Pensioner and Carer Concession scheme (NTPCCS). It covers permanent residents of the NT who hold a valid concession card issued by Centrelink, or the Commonwealth Department of Veteran Affairs, or carers in receipt of Carers Allowance from Centrelink. Some people in the NT can access the Commonwealth Utilities Allowance through Centrelink, a small quarterly payment to a narrow pool of recipients, see Explanatory Note 5.9. Very few people on the NTPCCS would receive it, and the main focus here will be on the Territory based concessions.

The Northern Territory Electricity Rebate model has two components, comprising of a flat discount (currently $1.268 per day) taken off the fixed daily charge, as well as a discount taken off the variable component ($0.091 per kW/h of usage). The rebate model for water is the same with a flat discount ($0.950 per day) taken off the fixed daily charge, and a discount taken off the variable component ($0.948 per kL of usage). Both discounts are increased at the same time as the annual increase in the regulated residential energy price, and have been in place since changes were made to the concessions in 2009. There is a flat discount taken off the fixed daily sewerage charge as well ($1.314 per day).

Given that every household's consumption rate and therefore utilities bill are different, in order to demonstrate the actual difference made by the NTPCCS scheme, calculations based on some different scenarios of consumption figures are used here, to demonstrate the impact of the concession scheme. The focus here is on a 'lower income'* household scenario, as well as average household consumption figures for both Alice Springs and Darwin.

**See Explanatory Note 5.8.4 for methods for calculating each of the consumption figures used in these scenarios, and rationale for figures chosen to represent the lower income households.*

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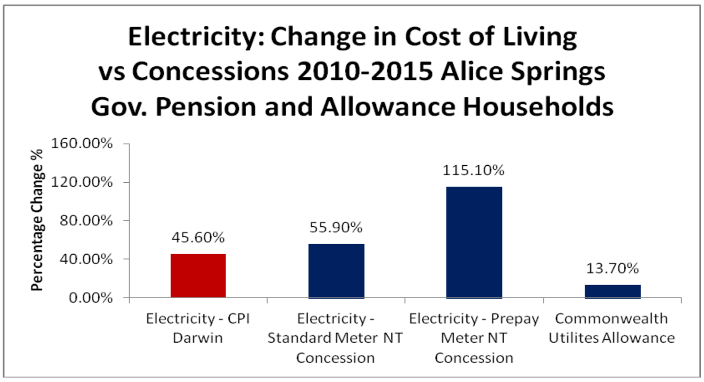
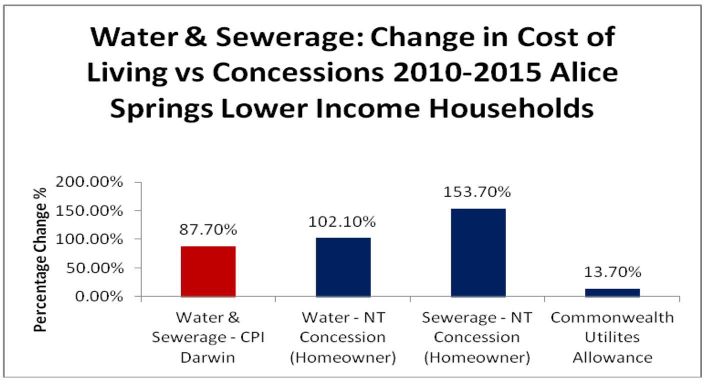
[9] *For most pensioners and other income support recipients who have reached age pension age, the value of PhA has either been incorporated into the Pension Supplement or forms part of the rate paid under transitional arrangements (Centrelink 2015)*

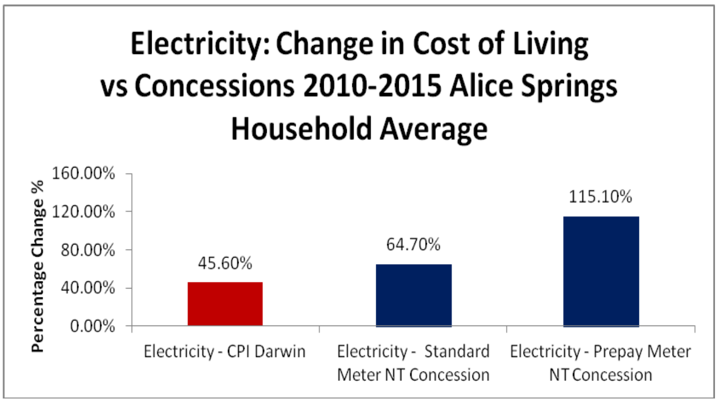
Figure 12a: Comparison of CPI changes and concession increases, Utilities, March 2010 - March 2015
Alice Springs Lower Income Households – Annual Electricity 6092 kWh; Water 270 kL

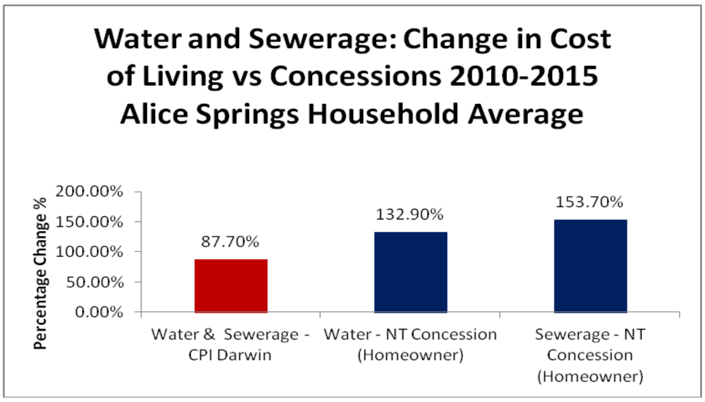




Source: ABS (2015d) (2013); Power and Water (2010), (2015a) Jacana (2015), NT Government (2015e), (2015f), Laidlaw (2015), Centrelink (2010), (2015a)

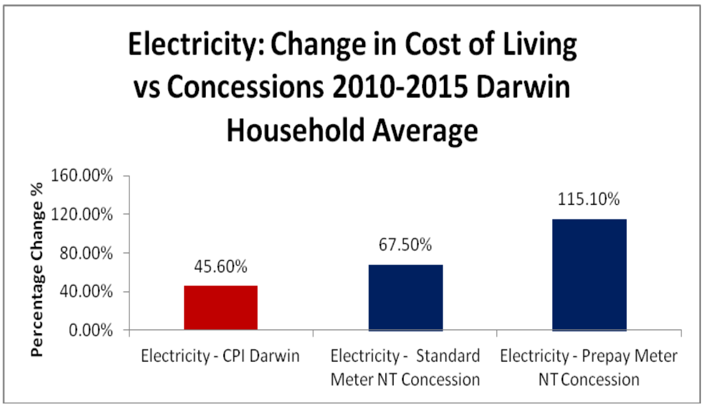
Figure 12b: Comparison of CPI changes and concession increases, Utilities,
Alice Springs Average Annual Household Consumption - Electricity 8030 kWh; Water 490 kL

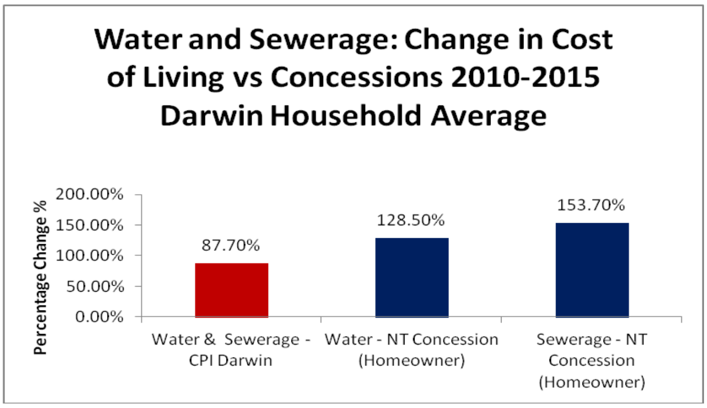




Source: ABS (2015d) (2013); Power and Water (2010), (2015a) Jacana (2015), NT Government (2015e), (2015f), Australian Governmnt (2014)

Figure 12c: Comparison of CPI changes and concession increases, Utilities, March 2010 - March 2015
Darwin Average Annual Household Consumption - Electricity 8760 kWh; Water 454 kL





Source: ABS (2015d) (2013); Power and Water (2010), (2015a) Jacana (2015), NT Government (2015e), (2015f), Australian Government (2014)

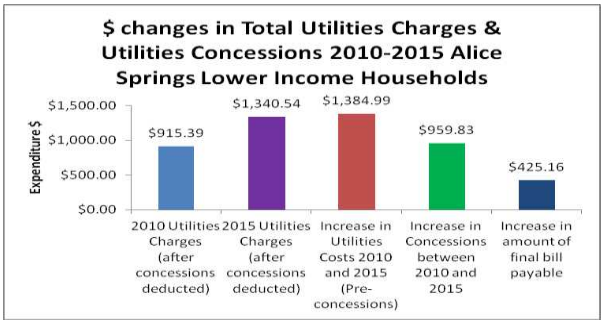
What the above graphs demonstrate is that the greater the consumption (whether electricity or water), the greater the level of concession a customer will receive. The figures above also demonstrate that the percentage increase in the NTPCCS scheme is more than keeping up with the percentage increase in CPI for utilities; however this is only half of the story. The CPI for electricity, for example, relates to a much higher starting base figure (i.e. electricity bill), than the concession payable to a customer. What is important is to examine how much more (or less) out of pocket a NTPCCS customer is, comparing the actual dollar amounts of concessions payable on a utilities bill in 2015 with the rates of charges and concessions for 2010 (using the same consumption level figures for kWh and kL).

Change in the numerical dollar value of utilities concessions

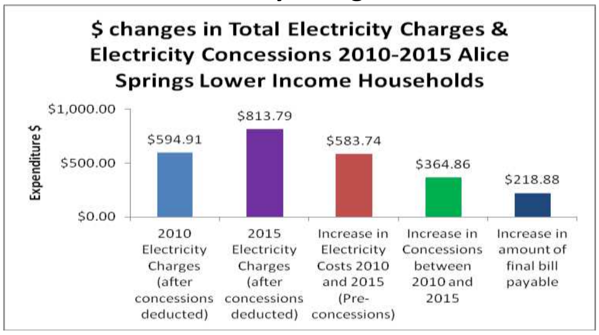
Figure 13 shows the increase in what NTPCCS Card holders are paying on utilities bills in 2015 compared with 2010, based on a household with electricity usage of 6092 kW/h p/a; and water usage 270 kL p/a (same as in Figure 12a).

Figure 13: Increase ($) in Total Utilities Charges and NT Utilities Concessions 2010-2015

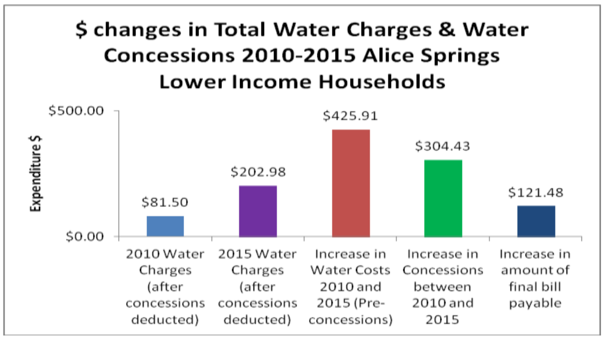
13a All Utilities Charges and Concessions



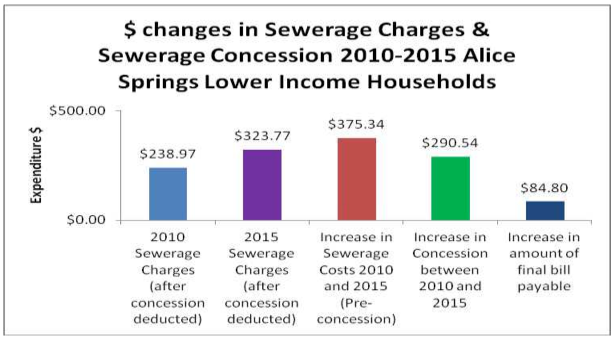
13b Electricity Charges and Concessions



13c Water Charges and Concessions



13d Sewerage Charges and Concessions



Source: Power and Water (2010), (2015a) Jacana (2015), NT Government (2015e), (2015f), Laidlaw (2015), Centrelink (2010), (2015a)

Under the above scenarios:

- **The household's Electricity charges** (pre-concession) would have gone up by 46.8% and the Electricity concessions have gone up 55.9%; however the final charges (once concession deducted) for a NTPCCS card holder has actually gone up **$218.88** over the last five years – **an increase of 36.8%** (on the 2010 charges).
- **The household's Water charges** (pre-concession) would have gone up by 111.99% and Water concessions would have gone up 102.1%; however the final charges (once concessions deducted) for a NTPCCS card holder would have actually gone up **$121.48** over the last five years - **an increase of 149.1%** (on the 2010 charges).
- **The household's Sewerage charges** (pre-concession) have gone up by 87.18% and Sewerage concessions have gone up by 153.67%; however the final bill for a NTPCCS card holder has actually gone up by **$84.80** over the last 5 years – **an increase of 35.5%** (on the 2010 charges).
- **The household's overall Utilities charges** (pre-concession) have gone up by 87.18% ($1384.99) and Utilities concessions have gone up by 153.67% ($959.83); however the final bill for a NTPCCS card holder has actually gone up by **$425.16** over the last five years – **an increase of 46.4%** (on the 2010 charges).

For homeowners, who are responsible for electricity, water and sewerage charges, they will be $425.16 per year worse off than five years ago, under this scenario – despite access to the concessions. Households who are in a rental property, and are therefore only responsible for electricity bills, will be $218.88 worse off under this scenario.

Figure 13 also makes it clear that for a low income homeowner household that does not qualify for a NTPCCS concession, they would be $1384.99 worse off than they were 5 years ago, under the above scenario. And a rental household, which does not qualify for the electricity concession, will be $583.74 worse off under this scenario. This represents a real concern for people having to manage on low allowance payments such as the Newstart.

While the Newstart Allowance has increased by $1549.60 over the past five years (Centrelink (2010) and (2015a), to help keep pace with general and with utilities expenditure comprising 7% of equivalised income for a household in the lowest income quintile nationally (ACOSS (2014); the increase in Newstart needs to be spread across all expenditure areas, and 7% of the increase constitutes just over $108, which will go nowhere near covering the increase in electricity charges for a Newstart recipients who is a renter. This reinforces the fact that electricity prices (CPI 45.6%) have risen well above the generic CPI (13.5%) over the last 5 years (ABS (2015)) and critically, that the indexing of the Newstart Allowance to the CPI alone, is inadequate. The above scenario further underlines the case for all Health Care Card holders to be included in the NTPCCS electricity, water and sewerage concessions (which would cover Newstart, Youth Allowance and other allowance recipients), as discussed here below.

Health Care Card Holders ineligible for the NT Utilities Concessions

The electricity, water and sewerage concessions provided under the NTPCCS do make a difference for those who are eligible to access them – as utilities bills would be unaffordable for many of the low income households who do meet the eligibility criteria for the NTPCCS leading to an increase in disconnections - particularly given the price increases in recent years. There are many low income Territorians, however, who miss out on the utilities concessions, because of the tight eligibility criteria (e.g. not extended to all health care card holders).

The NTPCCS concession currently does not cover all Health Care Card holders, as all other states, bar Queensland do (though in Queensland, parents with children who receive Newstart are eligible). NTCOSS believes that savings could be made in relation concessions for electricity usage (currently uncapped) if a cap on consumption was implemented, which could also allow more people (e.g. health care card holders) to access concessions through the NTPCCS.

It is telling that a disability pensioner (single) can earn up to $1868.60 per fortnight and a self-funded retiree who earns up to $1980.77 per fortnight (which enables eligibility for the Commonwealth Seniors Health Card, and therefore the NTPCCS) are both eligible for the utilities concession, yet a single person on Newstart receiving $524.40 does not qualify. This represents an inequitable approach to utilities concessions and needs to be addressed as a matter of priority, to ensure people currently missing out receive the vital support they require.

NTCOSS is also aware that seniors groups in the NT are very concerned about the way that the Northern Territory Government brought about the change to the structure of the NTPCCS concessions in 2014. In particular, concerns have been raised of many seniors feeling disenfranchised by the change process, and others feeling confused by what has happened. Eligibility criteria issues remain unclear to many people. It is critical that the Government allows seniors and seniors' representatives to be involved in discussion to determine the outcomes, rather than a process where a decision is announced through a Budget process, as occurred in 2014.

In addition, a COTA NT and CDU (2014) Survey of 1865 respondents, revealed that that nearly two thirds of respondents nominated 'NT concessions for seniors' as an area for service improvement. In addition, nearly three-quarters of respondents (71.6%) "worried about their expenses" (COTA and CDU (2014)).

Another issue of importance is that there have been concerns raised of a low uptake of concessions by prepayment meter users, as reported by Bushlight (CAT) 2013), in a report done in the context of prepayment meters on Town Camps in Alice Springs, where they recommend "Agencies administering rebate and concession programs... undertake better marketing in Indigenous communities, and offer support to eligible residents to apply for the programs."

NTCOSS believes that the NTPCCS Scheme needs to be reviewed as a matter of priority, and that this should form part of an overarching review into the whole concession system in the NT.

Given the high costs of living in the NT, particularly remote NT, it is imperative that concessions reach all those who are eligible. In addition, it is a concern that utilities costs lead to further living cost pressures for people who can least afford it, and who are often receiving smaller incomes than people who are eligible for the NTPCCS scheme, with the Newstart payment approx $165 per week lower than the pension rate.

Concession Principles from Other Jurisdictions

A number of other Councils of Social Service (COSSes) across the country have put forward some best practice principles when it comes to State/Territory and Commonwealth concession programs. SACOSS (2009) outlined five key principles for concession schemes, which would be very useful principles for consideration by the Northern Territory Government in any alterations made to current concession regimes. They are as follows:

SACOSS Principles on Concessions

"Clarity — There needs to be a clear and publicly stated understanding of the target group for each concession. The social objectives and desired outcomes of all concessions need to be clearly and publicly stated, and the public consulted before the adoption of any new concession.

Equity — Both horizontal and vertical equity must be ensured by the concession: those in similar circumstances need to receive similar levels of benefit, and those in different circumstances need to receive different levels of benefit in order to reach similar outcomes.

Accessibility — Government needs to ensure the accessibility of all concessions in two ways: through proactive advertisement to eligible recipients, and through the provision of genuinely accessible concessions and concessionary services to all eligible recipients, regardless of geographical area.

Affordability — Concessions must make the good or service being provided genuinely affordable to recipients, and be indexed to reflect changing prices of essential goods and services.

Flexibility — Flexibility must be built into concessions in order to keep pace with changing economic and social practices, as well as prices. Relevant review mechanisms must be put in place to ensure that concessions remain relevant in terms of clarity, equity, accessibility and affordability"

Source: Concessions: shift the focus to equity SACOSS Principles Paper No. 2 July 2009, p.ii

The SACOSS principles echo many of the principles suggested as a result of the Federal Parliamentary Inquiry into concessions in the 1990s[10]. ACTCOSS (2002) and WACOSS (2007) have also drawn on the work of the Federal Parliamentary Inquiry to create their own 'checklist' of criteria for the concessions systems in the ACT and WA

The argument for certain concessions in the NT to be extended to Health Care Card holders (e.g. electricity, water and sewerage concessions) has support at a national level. SACOSS have pointed out this issue in relation to concessions generally, which they describe as "the disjoint between the benefits received by pensioners and those for which recipients of government allowances are eligible. The fact that older Australians who hold a Pensioner Concession Card have access to many concessional benefits that are not available to other people on low incomes means that horizontal equity in the systemic sense is lacking." SACOSS, p.8)

In addition the Australian Council of Social Service (ACOSS) has recommended that the Commonwealth Utilities Allowance be extended to recipients of Parenting Payment, Newstart Allowance and other allowances, who currently miss out. (SACOSS, 2009). SACOSS also recommend concessions for Telephone Allowance, transport concessions, and the Pharmaceutical Allowance, also be available to these allowance recipients. (SACOSS (2009)).

SACOSS (2009) also point to the need for "flexibility in the creation and maintenance of individual concessions, as well as of making concessionary benefits fulfil the needs of the community as these needs change". They also highlight the need to understand "individual concessions as part of a system...indivisible from each other and the wider tax-transfer systems and social contexts." (p.1)

VCOSS (2011) identified that an energy concession framework should work toward four specific outcomes (some of which could be applicable to other concession areas):

- "Improving affordability: lower bills for eligible households;
- Additional help for special needs: assistance to reduce or offset unavoidable high consumption due to (for example) medical conditions;
- Addressing the underlying cause of unnecessary high consumption where this exists: programs to improve energy efficiency in low income households with high energy bills; and

[10] *http://www.aph.gov.au/Parliamentary_Business/Committees/House_of_representatives_Committees?url=fca/concard/concardindex.htm*

- A last resort safety net: a grants program for households with unaffordable high bills or significant accumulated debt."

VCOSS argue that concessions are necessary to avoid the undesirable social outcome of bill shock. They have also identified that some existing concessions are complex and give vastly different outcomes to different household, and they argue for concessions that give proportionate, consistent outcomes from an equity point of view. They also argue that concessions should be tariff-independent so that their value is not diminished by the peculiarities of any particular tariff structure (VCOSS (2011)).

VCOSS (2011) also strongly argue that "Concession eligibility must be for people with low incomes," rather than what is the case in may other states/Territories including the NT, where eligibility is fractured along the old "deserving"/ "undeserving" line (pensions yes, allowances no). VCOSS make the point that "concessions are to enable basic access to essential services for people why otherwise can't afford it. *All* low income people must be included, and they advocate for the using the Commonwealth's concession card assessments, to ensure universal criteria based on need (i.e. people with Pension, Health care and DVA cards).

VCOSS (2011) also suggest that "special needs households should be identified in a consistent manner based on the special need e.g. a benchmark for high usage, specific types of health conditions... though some types of needs may need more qualitative types of assessment". They also argue the need for consistency across jurisdictions.

ACOSS (2014) have recently highlighted the flaws in existing concessions frameworks, including inconsistencies and inequities in the targeting of assistance, which have been identified by a number of industry and community sector reports. While focused on energy concessions, some of the issues are pertinent to concessions more broadly. At the April 2013 National Energy Affordability Roundtable at NSW Parliament House, held by ACOSSS, in conjunction with the Energy Retailers Association of Australia and the Australian Energy Ombudsmen, "the lack of national consistency in the provision of energy concessions" and "the flaws in existing concessions frameworks, including inconsistencies and inequities in the targeting of assistance" were identified. A recommendation from the roundtable report was that the COAG Standing Council on Energy and Resources (SCER):

> *"…initiate a national review of energy concessions with a view to recommending a design for a nationally consistent framework and identifying an appropriate level of concessions." (ACOSS (2014))*

ACOSS (2014) have identified the need to address horizontal inequities in concessions, and have also highlight that eligibility for some concessions is based on holding a Commonwealth Pension Concession Card (PCC), but excludes holders of a Commonwealth Health Care Card (HCC), "despite the fact that the majority of HCC holders have significantly less income than PCC holders". This issue has been highlighted above in relation to concessions available under the NTPCCS Scheme (particularly utilities concessions).

ACOSS (2014) outlined some objectives for eligibility reform, which include that "Eligibility criteria for concessions on energy consumption should be consistent across jurisdictions and should target households in most need". They also outlined objectives for adequacy reform including that: **"**Concessions on energy consumption should be adequate to reduce hardship and should remain so through indexation to energy prices."

ACOSS (2014) also advocate the need for a "national framework for energy concessions, which should set best practice benchmarks across jurisdictions, and allow flexibility for jurisdictions with distinct needs", and outlined several principles needed to meet these aims:

1. Concessions must be targeted to households in need of assistance.
2. Payments and rates must be adequate to address energy needs and ensure energy affordability for households living on low incomes.
3. A common list of medical equipment eligibility needs to be developed.
4. A common list of eligibility for thermoregulatory illness needs to be developed.

ACOSS (2014) also identified that further issues need to be addressed, in particular, "whether there needs to be explicit links made between the concession framework and jurisdictional energy efficiency initiatives", which NTCOSS believes would be a very worthwhile debate (see section below on Energy Efficiency in housing).

ACOSS (2014) has also urged reform in the other areas to ensure people can meet their basic needs, including paying their energy bills. In particular ACOSS recommend reforms to Income Support (including raising the rate of Newstart) and employment outcomes for people locked out of the labour market, as well as to housing affordability (and they argue it is hard to separate out energy policy from the impact of housing costs on a household budget). See Appendix B for the list of ACOSS recommendations.

Gaps in Service Provision in the NT

While a number of changes are recommended (see below) to the concessions schemes currently available, there are also some broader issues that need to be addressed for example around the availability of health accommodation; the lack of social and public housing options; thermal efficiency of housing and the lack of public transport in some regions. These issues are briefly mentioned here

Health Accommodation

The lack of health accommodation beds impacts on the ability of people to find suitable and affordable accommodation when requiring specialist treatment. It is imperative that the Northern Territory Government work with NGOs and accommodation providers to ensure that there is an adequate supply of patient accommodation in the regional towns across the NT, who provide specialist services for patients from their catchment area.

Social and Public Housing

The lack of public housing in the NT means that far too many low income and disadvantaged Territorians are unable to access the low cost housing (a form of concession) in the Territory – and are forced into overcrowded or inadequate housing situations, or forced to compete in the private rental market, where prices are very high, and put people at risk of experiencing housing stress. NT Shelter (2014) have highlighted that in 2013 there was an underlying demand for rental housing in the NT in the order of 39, 728 additional properties required (including an additional 7305 public housing properties required). The projection for 2023 is a need for 46,828 additional properties, including 9,461 public housing properties. In addition, with public housing waiting times across the various regions of the NT ranging between 34 months and 137 months (depending on the location and size of the unit/house), and with the majority of being above 72 months (6 years). (NT Shelter (2014)). The Northern Territory is currently the least affordable state or territory in which to rent" (REIA/Adelaide Bank (2014). The housing shortage and high rental prices must be addressed as a matter of urgency.

Energy Efficiency in Housing

Energy efficiency of households, particularly for low income earners must be put high on the agenda for the Territory. Improving thermal efficiency of housing (particularly in relation to electricity usage) would reduce the concessions burden of the NT Government. To this end, NTCOSS encourages the Northern Territory Government to seriously consider the provision of additional mechanisms to enable low income households to improve energy and water efficiency. This could take a number of forms and include initiatives such as:

- Incentives for private and public housing landlords to improve energy and water efficiency; and
- The establishment of low-interest loans and/or more rebates for solar power, solar hot water - which need to be targeted in a way to be accessible to low income households.
- Access to information, education and workshops to enable households to take control of their energy and water usage, including increasing the ability of tenants to advocate to landlords to report damage that may contribute to higher living costs. This could also include education for landlords. (NTCOSS, (2013)).

ACTCOSS (2015) have Recommended to their Government that they "offer incentives for property owners to increase the energy efficiency of their homes, so fewer tenants who need to rely on energy and water concessions in order to meet their energy costs" and for that "Increased assistance is provided for low income home owners to retrofit their homes and encourage people to purchase efficient appliances. (p.6).

ACTCOSS (2015, p.20 also refer to their Energy Efficiency Outreach program which "has demonstrated a "positive impact in reducing energy bills. Replacing old refrigerators, in particular, has helped people reduce their energy costs. There are also case studies, also, where assisting families with energy efficiency has had a positive impact on health outcomes, reducing health-related costs."

Public and Community Transport

There are a lack of public and community transport options in Katherine, and Nhulunbuy as well as remote communities across the NT – so concessions available in urban centres (like discounted public transport) are simply not available for vast areas and population groups in the NT. NTCOSS has previously made recommended that community transport should be considered amongst a suite of approaches required to tackle transport issues in the NT, as the public bus system and commercial transport options currently available cannot address the transport needs of all Territorians. NTCOSS urges further Government support be provided for the development of self sustainable community transport options across smaller centres and remote regions and that the new Tennant Creek bus service provides a very valuable model for other small towns and communities in the NT.[11]

Discussion and Conclusion

There are a wide range of concessions made available across the Northern Territory, with some more complex than others (e.g. utilities concessions with their variable components). There are different eligibility criteria for different concessions, with entitlements and eligibility not always easily understood by all, and concerns that some people are missing out on concessions for which they would be eligible. Housing, utilities, transport and health accommodation costs constitute a substantial and unavoidable weekly expenditure item for households, and the various concessions are part of a societal framework intended to address cost of living pressures for particular groups in the NT.

it seems clear (refer to Figures 5 to 13) that in several key cost of living areas, that some of the concessions designed to help low income Territorians, are not keeping pace with the rising prices of the goods and services they have been designed to address and are therefore no longer providing the level of assistance they once were. Some concessions appear to be more effective than others in keeping up with rising costs (e.g. the Commonwealth Mobility Allowance and Pharmaceutical Allowance).

Other concessions, however, are not keeping up with the cost of living, whether due to starting from an inadequate base rate or because there is no inadequate regular indexing (e.g. Motor Vehicle Registration concession and the Commonwealth Rent Assistance). For other concessions, such as those that fall under PATS, while there have been recent generous increases to some subsidies, over time their value will diminish, because there is no regular and adequate indexation system in place, and there will inevitably be the need to play catch up with these concessions again when prices rise.

This has the effect of diminishing the value of the concession over time, raising questions of affordability for low income households and consequently access to these very basic goods and services that are essential to health and wellbeing and participation in society. These issues need to be addressed in order to provide a more appropriate level of assistance for low income households experiencing financial hardship and the resultant emotional stress as a result of cost of living pressures.

Some other concessions are a concern, because certain low income population groups are excluded from eligibility (e.g. Health Care Card Holders are excluded from the NTPCCS Utilities concessions). In addition, there are a number of concessions that can only be used in certain geographic locations, such as the concession fare on public buses, as only Darwin, Palmerston and Alice Springs have traditionally had a public bus service.

A number of different concession methods are used in the NT and nationally. Some comments follow here in relation to two particular types of concessions, and then concessions more broadly.

Flat based concessions: the need for indexation

[11] *'Community Transport' initiatives are usually run by community based, locally driven, not-for profit organisations which set out to meet needs that conventional public transport does not, and which provide choice and flexibility to respond to passengers' needs.*

NTCOSS believes that flat based concessions (such as the PATS fuel subsidy, and the PATS accommodation subsidies, and the NTPCCS Motor Vehicle Registration Concession) require a clear system of regular indexation, to enable to them to keep up with rising living costs. At the moment some of these concessions are subject to arbitrary increases – when periodic reviews are done, unlike the indexation in place for concessions such as the Commonwealth Rent Assistance (indexed 6 monthly).

Percentage Based Concessions: people must not be left worse off

As discussed above (on page 7 and 10), while percentage based concessions do have advantages, as prices rises, so too does concession component, but in addition to this, the contribution required from the concession recipient also rises. It is imperative in all reviews of percentage based concessions that recipients are not left worse off as a result of price rises.

Publicly available Information on concessions

All States and Territories have a concession portal where information on concessions availability and eligibility can be found[12]. There are some shortfalls with such as system – as this information is only readily available for people with internet access; and information on rates of concessions is not always available or easily accessible. Gathering this information for the purpose of analysis is not straightforward, and not having rates of concessions readily available means that concession recipients cannot easily ensure that they are receiving their correct entitlements.

NTCOSS has made a number of recommendations in order to address the gaps in the concession systems identified in this report. The majority of the recommendations relate to concessions which come under the domain of the Northern Territory Government, while others relate to the Commonwealth Government. While a number of recommendations have been made about specific concessions, ultimately, NTCOSS believes that there needs to be an overarching review of the whole concession system in the NT.

Addressing the issues raised in this report will assist in helping low income and disadvantaged Territorians with rising costs of living, reduce the risk of people ending up in poverty, and reduce issues like the incidence of utilities disconnection, financial difficulties and rising debt. These issues are crucial to the wellbeing of low income and disadvantaged Territorians.

NTCOSS Recommendations:

That the NT Government implements the following:

1. **Transport**

1.1 Establish time frames for increasing and indexing payments under the Patient Assistance Travel Scheme – *(See also Recommendation 5.1 re Patient Travel Assistance Scheme overall)*

1.2 Index the NTPCCS Motor Vehicle Registration Concession

1.3 Engage with NTTSS recipients and disability advocacy and support organisations in relation to two yearly review of concession rates of the NT Taxi Subsidy Scheme

1.4 Review public bus routes and timetables to facilitate a more effective service – and reduce the significant reliance on taxis and minibuses for many low income Territorians.

1.5 Consideration of free off-peak public transport for concession and health care card holders.

1.6 Support for the development of self sustainable community transport[13] options across smaller centres and remote regions, including

- Investigate alternative models and support the implementation of community transport systems
- Exploring resourcing the development of flexible and innovative community transport options across the NT, so local transport/support services can be developed in towns and in regional and remote areas.

2. Domestic Travel Accommodation

2.1 Introduce yearly reviews and indexation for the PATS Commercial Accommodation Subsidy and the PATS Private Accommodation Subsidy

[12] http://www.australia.gov.au/topics/benefits-payments-and-services/government-concessions-states-and-territories

[13] 'Community Transport' initiatives are usually run by community based, locally driven, not-for profit organisations which set out to meet needs that conventional public transport does not, and which provide choice and flexibility to respond to passengers' needs.

3. Housing

3.1 That the NT Government reintroduce home loan schemes which support home ownership opportunities for lower income households; and the Stamp Duty Concession for First home Buyers
(See also recommendation below re Commonwealth Rent Assistance)

4. Utilities

4.1. Provide mechanisms to enable low income households to improve energy and water efficiency, including:

- Incentives for private and public housing landlords to improve energy and water efficiency; and
- Establishment of low-interest loans, rebates for solar power/hot water targeted to low income households
- Access to information, education and workshops to enable households to take control of their energy and water usage, including increasing the ability of tenants to advocate to landlords to report damage that may contribute to higher living costs. This could also include education for landlords.

4.2 Make changes to the NTPCCS in relation to electricity, water and sewerage concessions – including:

- Imposing a cap on concessions based on consumption levels (electricity and water)
- Extending the electricity, water and sewerage concessions to health care card holders

NTCOSS also urges consultation with consumer groups – e.g. low income groups, people with disability, seniors and groups representing seniors, about any changes to the scheme

4.3 Ensure all Territorians eligible for utilities concessions can access those concessions, including:

- Better marketing of and support for customers, including prepayment (electricity) customers, to access concessions they might be eligible for
- Information on concessions to be made available in Aboriginal languages oral and written.

5. Patient Travel Assistance Scheme (PATS)

5.1 Introduce a regular (annual) indexation system for all PATS concessions

6. Review of the concession system in the NT as a whole

6.1 Undertake a comprehensive review of all Territory based concessions to determine if the concessions are meeting the aims for which they were established, i.e. reducing cost of living pressures for lower income Territorians; and establish a consistent approach across all concessions in terms of reviews and indexation methods.

That the Commonwealth Government implements the following:

7. Increase to Income Support Payments and Concessions

7.1 Increase Newstart and other base level allowances (e.g. Youth Allow, Widow's Pension) by $50 per week

7.2 Increase and index Commonwealth Rent Assistance payments to match rental prices – taking into account regional differences.

7.3 That the Commonwealth Utilities Allowance be extended to recipients of Parenting Payment, Newstart Allowance and other allowances, who currently miss out.

7.4 That concessions for Telephone Allowance, transport concessions, and the Pharmaceutical Allowance, also be made available to recipients of Parenting Payment, Newstart Allowance and other allowances, who currently miss out.

Summary Table: Comparison of Cost of Living Changes and Selected Concession, 2010–2015

Cost of Living Expenditure Area	Darwin CPI % change	Relevant Income Assistance/Concession	Payment % change	Indexation Method/ Frequency
Housing	**19.9%**			
• Rent	**21.0%**	Commonwealth Rent Assistance – single no children single 1-2 children	**14.1%** **13.9%**	Increased in line with CPI twice a year
Utilities	**53.3%**	Commonwealth Utilities Allowance	**13.9%**	Increased in line with CPI twice a year
• Electricity – Standard Meters	**45.6%**	NT Electricity Concession (based on household electricity usage of $6092 kW/h per year)	**55.9%**	Updated yearly in line with utilities price increases (or more frequently if price increase occurs)
• Electricity - Prepayment Meters	**45.6%**	NT Electricity Concession (Prepayment Tokens)	**115.1%**	
• Water & Sewerage	**87.7%**	NT Water Concession (based on household water usage of 270 kL per year) NT Sewerage Concession Daily rate	**102.1%** **153.7%**	
Transport	**10.5%**			
• Fuel	**-0.75%***	PATS Fuel Subsidy	**33.3%**	Increased periodically when PATs is reviewed
• Urban Transport Fares	**27.9%**	NT Taxi Subsidy Scheme	**4.07%**	Indexed in line with CPI every 2 years
		Commonwealth Mobility Allowance	**31.7%**	Indexed in line with CPI once a year
		PATS Ground Travel	**25.0%**	Increased periodically when PATs is reviewed
Motor Vehicle Registration	**21.3%**	Motor Vehicle Reg Concession	**0%**	No increase since 2009
Domestic Travel Accommodation – Darwin - Adelaide	**29.7%** **15.2%**	PATS Accommodation subsidy - Commercial Accommodation - Private Accommodation	 **71.4%** **100.0%**	Increased periodically when PATs is reviewed
Pharmaceuticals	**0.2%**	Commonwealth Pharmaceutical Allowance	**3.3%**	Increased marginally every 3 years
CPI – All groups Darwin	**13.5%**			

For sources and details of calculations – see Cost of Living Report No.8

Appendix B ACOSS Recommendations for Broader Reforms

ACOSS (2014) has recommended the following prior to the May 2015 Federal Budget:

- Raise the level of payments for Newstart Allowance, Youth Allowance and other Allowance payments for single adults and young people living independently of their parents by $50 per week as recommended by the Henry Report.
- Index all Allowance payments to wage movements.
- Improve the targeting of the family payments system and raise payments for families at greatest risk of poverty.
- Double the number of wage subsidies available for very long term unemployed people to 20,000 places per year.
- Substantially boost the resources available to Job Services Australia (JSA) providers to work intensively with this group from present inadequate levels (which fund an interview every two months plus $100 a month for training and work experience).
- Establishing an Affordable Housing Growth Fund to expand the stock of affordable housing, with a down-payment of $750 million in the first year and increased and sustained long term ongoing funding.
- Maintaining current funding for homelessness services beyond expiry of the National Partnership Agreement on Homelessness and index to Consumer Price Index (CPI).
- Increasing the maximum rate of Commonwealth Rent Assistance (CRA) by 30% (around $19 per week) to assist people living on low incomes to meet rising rental costs. (ACOSS (2014)).

Explanatory Notes

1. CPI and Living Cost Indexes

The ABS Selected Living Cost Indexes (SLCI) uses a different methodology to the CPI in that the CPI is based on acquisition (i.e. the price at the time of acquisition of a product) while the living cost index is based on actual expenditure. This is particularly relevant in relation to housing costs where CPI traces changes in house prices, while the SLCI traces changes in the amount expended each week on housing (e.g. mortgage repayments). Further information is available in the Explanatory Notes to the Selected Living Cost Indexes (ABS, (2014b)).

In that sense, the Selected Living Cost Indexes are not a simple disaggregation of CPI and the two are not strictly comparable. However, both indexes are used to measure changes in the cost of living over time (although that is not what CPI was designed for), and given the general usage of the CPI measure and its powerful political and economic status, it is useful to compare the two and highlight the differences for different household types.
(Adapted from SACOSS (2014).

2. Limitations of the Selected Living Cost Indexes

The Selected Living Cost Indexes are more nuanced than the generic CPI in that they measure changes for different household types, but there are still a number of problems with using those indexes to show cost of living changes faced by the most vulnerable and disadvantaged in the Northern Territory. While it is safe to assume that welfare recipients are among the most vulnerable and disadvantaged, any household-based data for multi-person households indicates nothing about distribution of power, money and expenditure within a household and may therefore hide particular (and often gendered) structures of vulnerability and disadvantage. Further, the living cost indexes are not state-based, so particular Northern Territory trends or circumstances may not show up.

At the more technical level, the Selected Living Cost Indexes are for households whose predominant income is from the described source (e.g. aged pension or government transfers), though many households in these categories have other sources of income, or more than one welfare recipient in the same household. Like the CPI, the Living Cost Index figures reflect broad averages (even if more nuanced), but do not reflect the experience of the poorest in those categories.

Another example of this “averaging problem” is that expenditures on some items, like housing, are too low to reflect the real expenditures and changes for the most vulnerable in the housing market – again, because the worst case scenarios are “averaged out” by those in the category with other resources. For instance, if one pensioner owned their own home outright they would generally be in a better financial position than a pensioner who has to pay market rents; as an example, if the market rent were $300 per week, the average expenditure on rent between the two would be $150 per week, much less than what the renting pensioner was actually paying.

The weightings in the Selected Living Cost Indexes are also based on a set point in time (from the 2009-10 ABS *Household Expenditure Survey*) and can’t be changed until the next survey. In the meantime, the price of some necessities may increase rapidly, forcing people to change expenditure patterns to cover the increased cost. Alternatively or additionally, expenditure patterns may change for a variety of other reasons. However, the weighting in the indexes does not change and so does not track the expenditure substitutions and the impact that has on cost of living and lifestyle.

Finally, the Selected Living Cost Indexes’ household income figures are based on households that are the average size for that household type: 1.52 people for the Aged Pensioners and 2.57 for the Other Welfare Recipients (ABS, 2014b). This makes comparison with allowances difficult. This Report generally focuses on single person households or a single person with two children (to align to the other welfare recipient household average of 2.57 persons). However, this is a proxy rather than statistical correlation.

It is inevitable that any summary measure will have limitations, and as noted in the main text, the Selected Living Cost Indexes provide a robust statistical base, a long time series, and quarterly tracking of changes in the cost of living which is somewhat sensitive to low income earners. (Adapted from SACOSS (2014).

3. Pension and Newstart (and Family Tax Benefit) Calculations for Table 2

These figures reflect payment levels for a single Aged Pensioner; a single Newstart recipient with no children; and a single Newstart recipient with two children (aged 10 and 14), who are not in receipt of Commonwealth Rent Assistance. There are clearly going to be variations in payment rates for different recipients, which will be affected by family structure, the number and age of children etc. Payment rates for single people are used here for simplicity – as partner's income for partnered recipients adds another layer of complexity. (Adapted from SACOSS (2014).

Weekly Payment Rates at 19 March 2014*

	Base Rate	Pension Supp	Household Assistance Package	FTB A child u13	FTB A child 13-15	FTB B	Pharmac Benefit	TOTAL PAYMENT
Aged Pension - single	$375.85	$30.85	$6.85					$413.55
Newstart – single, no children	250.50		$4.25					$254.75
Newstart – single, 2 children	$271.05		$4.60	$86.10	$112.00	$51.10	$3.10	$527.95

Weekly Payment Rates at 19 March 2015*

	Base Rate	Pension Supp	Household Assistance Package	FTB A child u13	FTB A child 13-15	FTB B	Pharmac Benefit	TOTAL PAYMENT
Aged Pension - single	$388.35	$31.75	$7.05					$427.15
Newstart – single, no children	$257.80		$4.40					$262.20
Newstart – single, 2 children	$278.95		$4.75	$88.41	$115.01	$52.50	$3.10	$542.72

Note - All figures are based on maximum rates of payment where relevant
Pharmaceutical benefit included in Newstart 2 children calculations, but was excluded (in error) from previous NTCOSS Cost of Living reports

**The Household Assistance Package (HAS) payments to address carbon tax price increases were made available to most pensioners and adult allowance recipients (incl. Newstart) from 20 March 2013. From 1 January to 19 March 2015, these payments added $7.05 a week to the single pension, $4.40 to Newstart for singles and $4.75 to those with dependent children, and are included in calculations used in Table 2.* (Figures from Centrelink (2014), (2015a)).

4. How Pension rates are adjusted

"Currently, pensions (including the Age Pension, Service Pension, Disability Support Pension and Carer Payment) are indexed twice each year by the greater of the movement in the Consumer Price Index (CPI) or the Pensioner and Beneficiary Living Cost Index (PBLCI). They are then 'benchmarked' against a percentage of Male Total Average Weekly Earnings (MTAWE). The combined couple rate is benchmarked to 41.76% of MTAWE; the single rate of pension is set at 66.33% of the combined couple rate (which is equal to around 27.7% of MTAWE). 'Benchmarked' means that after it has been indexed, the combined couple rate is checked to see whether it is equal to or higher than 41.76% of MTAWE. If the rate is lower than this percentage, the rates are increased to the appropriate benchmark level." (Parliamentary Library (2014)).

"The CPI is a measure of changes in the prices paid by households for a fixed basket of goods and services. Indexing pension rates to CPI maintains the real value of pensions over time. The PBLCI measures the effect of changes in prices of the out-of-pocket living expenses experienced by age pensioner and other households whose main source of income is a government payment. The PBLCI is designed to check whether their disposable incomes have kept pace with price changes. The MTAWE benchmark is not intended to maintain the value of the pension relative to costs; it is seen as ensuring pensioners maintain a certain standard of living, relative to the rest of the population." (Parliamentary Library, (2014)). Note: Allowance payments, such as Newstart and Youth Allowance are indexed to the CPI only, and are adjusted every 6 months, in March and September. (Adapted from SACOSS (2014)).

5. Concessions – Further Information

5.1 Commonwealth Mobility Allowance (Centrelink 2015a)

The Commonwealth Mobility Allowances is a flat rate payment indexed annually in line with CPI increases, either at the standard rate or the higher rate depending on the recipient's qualifying activities, and is paid fortnightly. (Centrelink 2015a)

5.2 NT Taxi Subsidy Scheme (NTTSS) and Taxi Fares

The NT Taxi Subsidy Scheme (TSS) provides assistance to permanent residents of the Northern Territory who have been assessed as having a disability or significant mobility restriction that prevents them from being able to use public transport to access the community. The disability may be physical, sensory, psychiatric or intellectual. TSS is intended to assist with transport needs, *not* meet all transport costs, by subsidising half of a taxi fare.

Under the existing categories, people may be eligible to join this scheme if they are unable to safely usepublic transport due to:

1. Dependence on a wheelchair/scooter for all mobility outside of the home.
2. A disability with significant mobility restrictions.
3. Significant visual impairment in both eyes.
4. Severe and uncontrollable epilepsy with seizures involving loss of consciousness.
5. Significant intellectual disability, memory or communicative impairment.
6. Significant psychiatric disability. (NT Government (2015h))

Category A

Applicants that are current TSS members in Category B or B-MPV with exceptional circumstances and considerable financial hardship may be considered for category A. Eligibility and the amount of financial assistance required by the applicant is assessed on a case by case basis and is by Minister's approval only. Approved category A members will be allocated an amount greater than $1900.00 according to their particular needs.

Category B

For applicants that use a taxi at least five days a week on a regular basis. Yearly Maximum subsidy is $1894.00.

Category B-MPV

Applicants assessed as requiring travel in a Multi-Purpose (wheelchair) Taxi due to dependency on a wheelchair or motorised scooter. Yearly Maximum subsidy is $1894.00. Members also receive 180 x $20 lift incentives.

Category C

For applicants assessed as having a long term disability, but are not eligible for category B, B-MPV or A. Yearly Maximum subsidy is $557.

Category D

For applicants who are assessed as having a long term disability which is not necessarily prevalent day to day i.e. disability is intermittent in its effects. Yearly Maximum subsidy is $224.00.
(NT Government (2015i)).

The NTTSS subsidy amounts were last increased in 2012. The Department reviews the scheme each year to establish the percentage of NTTSS members who exceed their annual allocated amounts in each category and then determines if there is a need to adjust the allocated amounts. (NT Government (2015i)).

Lift Incentive Scheme

The Lift Incentive Scheme (LIS) is a Government funded incentive which provides drivers of approved wheelchair accessible commercial passenger vehicles (CPVs) $20 for each journey involving a passenger travelling in a wheelchair. Lift Incentives are allocated to persons in the TSS categories A and B-MPV, who have been assessed as requiring the use of a MPT or other equipped vehicle to carry wheelchair passengers; and are allocated 180 x $20 lift incentives per year. The lift incentive is not part of the taxi fare, is not transferable or redeemable for cash.

Lift Incentives are paid in recognition that wheelchair/mobility device passengers may require more time to embark and disembark a MPT than other passengers. It also encourages MPT drivers to pick up more passengers in wheelchairs/mobility devices before seeking other hiring's. Members who are in any other category and have become reliant on a wheelchair or other mobility device may be considered for an allocation of the LIS on a case by case basis. (Northern Territory Government (2015h)).

Calculations of changes in NTTSS allocations over the past 5 years

	March 2010 (2009-10 figures)	March 2015 (No change since 2011-2012)	Percentage Change
NTTSS Category	Per Annum	Per Annum	In last 5 years
Category A	$1820+	$1900+	4.40%
Category B	$1820	$1894	4.07%
Category B – MPV *(Multi Purpose Vehicle)*	$1820 Plus 180 x $20 lift incentives	$1894 plus 180 x $20 lift incentives	4.07%
Category C	$535	$557	4.11%
Category D	$215	$224	4.19%

Source: NT Government (2015c)

Darwin Taxi Fare Rates, 2010 vs 2015

Peak Rates	March 2010	March 2015	Increase in price (%)
Flagfall	$4.10	$4.20	2.4%
Distance Rate km	$1.357	$1.488	9.7%
Booking Fee	Free	Free	Free
Waiting Time p/h	$46.75 p/h	$53.73 p/h	14.9%
Off Peak Rates	March 2010	March 2015	Increase in price (%)
Flagfall	$4.90	$5.00	2.0%
Distance Rate km	$1.669	$1.83	9.6%
Booking Fee	Free	Free	Free
Waiting Time p/h	$46.75	$53.73	14.9%

Source: Taxi Fare Calculator (2014) Website, http://www.taxifare.com.au/rates/australia

5.3 Motor Vehicle Concessions (NTPCCS)

5.3.1 Motor Vehicle Registration

$154 Concession on the cost of 12 months vehicle registration/$77 concession on the cost of 6 months registration
The Motor Vehicle Registration Fee figures used in the report, are based on fees for cars with an engine size 1001-1500ml, for 6 months

5.3.2 Drivers Licences:
Free drivers licence renewals.
(NT Government (2015b)).

5.4 Public Transport

NTPCCS Card holders are entitled to a concession fare of $1 on the public bus system (Darwin, Palmerston and Alice Springs only) which entitles them to unlimited travel for three hours. (2015b).
A number of fare changes cameFrom 1 January 2013, the following changes to fares were made:

- Concession card holders fares increased from $0 to $1 per trip (trips had been free since 2009)
- Adult three-hour fare went up from $2 to $3
- Adult daily fares went up from $5 to $7

Adult weekly fares went up from $15 to $20 (NT Government (2013a)).

5.5 NT Patient Assistance Travel Scheme (PATS)

The Patient Assistance Travel Scheme (PATS) is a subsidy program funded by the Northern Territory Government to provide financial assistance to Territorians who are referred by an approved practitioner to the nearest approved specialist medical service. PATS provides transport and accommodation subsidies. It is not a full payment scheme; it is a subsidy scheme that only pays a portion of your costs, and only for a limited time. Patients are responsible for any additional costs. (NT Government (2014)).

Eligibility for PATS requires that patients:

- are an Australian citizen or permanent resident and have lived for six months or longer in the NT
- qualify for Medicare;
- have a current referral to the nearest approved specialist medical service; and
- live more than 200km away from the nearest approved specialist medical service; or have to travel more than 400km cumulatively per week for oncology or renal treatment.
- PATS provides money to pay for some travel, escort and accommodation costs when rural and remote Territorians travel over 200 kilometres each way to see a specialist. Subsidies vary depending on the type of travel (NT Government (2014)).

5.5.1 PATS Fuel Subsidy

At 31 March 2015, PATS offers a fuel subsidy of 20 cents per kilometre for car travel. When a patient uses their own car, the distance is measured by the most direct route between your place of residence and the location of the specialist service. PATS can cover a fuel subsidy for a maximum of three patients per vehicle. (NT Government (2014)).

5.5.2 PATS Ground Travel Subsidy

At 31 March 2015, PATS reimburses a maximum of $50 per patient per trip is provided towards ground transport costs (for example taxis or buses) upon provision of receipts. This subsidy is not available for the hire of a car or for fuel for a car. (NT Government (2014)).

5.5.3 PATS Accommodation Subsidy - Commercial

At 31 March 2015, PATS Accommodation subsidies of up to $60 per person per night are available for commercial accommodation if you live 200kms or more away from the approved specialist service and are required to stay overnight for medical reasons or transport schedules. Commercial accommodation is accommodation that is registered as a business and may be a hotel, motel, caravan park, serviced apartment, flat or accommodation facility associated with health organisations. (NT Government (2014)).

In certain circumstances the PATS scheme will allow for an escort to accompany a patient where specific reasons criteria are met, i.e. if the patient requires assistance to travel or the person needs to participate in the patient's care or treatment. Children under the age of 18 are automatically entitled to an escort. Approval may also be given for two escorts to accompany a child in life threatening circumstances. If your escort for travel is approved they are eligible for subsidised travel and accommodation costs. An escort's entitlement to a travel allowance is conditional on the eligibility of the patient they are accompanying. Escorts have no entitlement in their own right. (NT Government (2015b)).

5.5.4 PATS Accommodation Subsidy - Private

At 31 March 2015, PATS provides a subsidy of $20 per person per night, which is available if a patient stays with family or friends. (The same rules re escorts applies). (NT Government (2014)).

5.6 Commonwealth Rent Assistance (Centrelink (2015a)

Commonwealth Rent Assistance (CRA) is paid to a wide range of income support recipients who are paying rent (other than to a government housing authority – e.g. Territory Housing). The benefit varies depending on income, tenancy arrangements (shared, single) and children, and the amount of rental paid (Centrelink (2015a)).

Rent Assistance is paid at the rate of 75 cents for every dollar of rent paid above the specified rent threshold until the maximum rate is reached. Thresholds vary according to a customer's family situation and the number of children they have. For singles without children, the maximum rate also varies according to whether or not accommodation is shared with others. Rent thresholds and maximum rates are indexed in March and September each year to reflect changes in the Consumer Price Index (Australian Government (2015a)). The maximum payment at 19 March 2015 for a single person with no children was $127.60 per fortnight. (Centrelink (2015a)).

Changes in Rent Assistance (Weekly): 2010-2015

	March 2010	March 2015	$ Increase	% Increase
Rent Assistance- No children	$111.80	$127.60	$15.80	14.1%
Rent Assistance – 1-2 children	$131.32	$149.52	$18.20	13.9%

5.7 Commonwealth Pharmaceutical Allowance

This allowance is designed to assist with cost of medications for eligible people on a range of income support payments, including parenting payment and sickness allowance. Aged pensioners are not eligible. Newstart recipients are eligible in certain limited circumstances, including if they are a single principal carer of a dependent child. The pharmaceutical allowance is indexed to CPI.

Rate: $6.20 per fortnight for eligible single person, and $3.10 per fortnight for each eligible member of a couple (i.e. $6.20 in total if both members of a couple are eligible). However, where a person is a member of an illness separated couple or a respite care couple or where a partner is in prison, the rate is $6.20 per fortnight (i.e. same as for a single person). For most pensioners and other income support recipients who have reached age pension age, the value of PhA has either been incorporated into the Pension Supplement or forms part of the rate paid under transitional arrangements. (Centrelink (2015a), (2015b)).

5.8 Utilities Concessions under the NTPCCS Scheme

5.8.1 NT Electricity Concessions

<u>Standard Meters</u>

NT Pensioner and Carer Concession Scheme (NTPCCS) customers who have a standard electricity meter, receive a fixed daily concession of $1.268 per day as well as a $0.091 cents per kilowatt hour reduction (rate for 2015), (NT Government (2015e)). The electricity concessions are not capped as such, but can be up to 100% of the charges (but not exceed this).

<u>Pre-payment Meters</u>

In relation to households with pre-payment meters, eligible members receive an allocation of $1140 in concessions (2015 rate) every 12 months, provided in 6 monthly instalments. (NT Government (2015e)).

With pre-payment meters, power is credited to the meter by a single-use token, which is a magnetic strip card that comes in denominations of $5, $10, $20, and $50. The card is fed into a slot on the front of the meter and the value of the card is credited to the meter. Prepayment meters have $8 emergency credit which can be used when a power card runs out, but if used, is subsequently deducted from the credit on the next power card to be inserted into the meter. Meters are available for people with a single phase electricity service. (Power and Water (2015b)).

5.8.2 NT Water Concessions

The concession on water is $0.9130 per day on fixed daily charge and $0.8610 on consumption. The water concessions are not capped as such, but can be up to 100% of the charges (but not exceed this). (NT Government (2015e)).

5.8.3 NT Sewerage Concessions

For sewerage there is a $1.213 per day concession on fixed daily charges. (NT Government (2015e)).

5.8.4 Calculations of yearly consumption figures for Electricity and Water used in Figures 12 and 13
NTCOSS is not aware of publicly available data that provides an average electricity and water consumption figure for NTPCCS eligible households.

Therefore, for Figure 12a, information from a range of sources was used to calculate figures that would be indicative of lower income households, to be reasonably reflective of the situation for low income NTPCCS concession recipients in Alice Springs, as follows:

Figure 12a calculations
The average yearly figure used for electricity for low income households for Alice Springs is based on figures from the ABS (2013) Household Energy Consumption Survey, 2012, showing that (nationally) those receiving a Government Pension or Allowance (Table 8 in ABS (2013)), along with tenants in state/territory housing authority housing (Table 12 in ABS (2013)), both pay 0.76% of the average amount paid by households on electricity each week. This was therefore seen as indicative of households who would be eligible for electricity concessions under the NTPCCS. The average yearly electricity consumption figure for Alice Springs (8030 kWh*) was then used to calculate a consumption figure for state/territory housing residents (NT), which was 6092 kWh (76% of 8030). *See paragraph below under Figure 12b calculations.

The average yearly figure used for water for low income households for Alice Springs is based on figures from 'Alice Water Smart Homes and Business', based on Water Audit information from Alice Water Smart Participants (for the years 2011-12 and 2012-13), for a detached (unit) household, of 277 kL per year. This figure was rounded down to 270 kL for the purpose of the calculations used for this report, to be indicative of the situation for low income households, who would be eligible for concessions under the NTPCCS.

For Figures 12b and 12c, the calculations were based on the following:

Figure 12b calculations
The average yearly figure for electricity used for Alice Springs households overall is based on the average daily consumption figure of 22 kWh (8030 kWh per year, Jacana (2015)). The average yearly figure for water for Alice Springs households overall, of 490kL, is based on figures from the Australian Government (2014) National Water Commission, National Performance Report 2012-13; urban water utilities).

Figure 12c calculations
The average yearly figure for electricity used for Darwin households overall is based on the average daily consumption figure of 24 kWh (8760 kWh per year, Jacana (2015)). The average yearly figure for water for Darwin households overall, of 454 kL, is also based on figures from the Australian Government (2014)).

5.9 Commonwealth Utilities Allowance (Centrelink (2015b)
Utilities Allowance (UA) is a quarterly payment to recipients of Widow Allowance and Partner Allowance who are under age pension age, and to Disability Support Pension recipients who are aged under 21 years without children, to assist with meeting the cost of utilities bills. It is indexed to CPI. The rate at 19 March 2010 for a single person was $522 per annum, and at 19 March 2015 it was $594.40 (a 13.9% increase).

5.10 Calculation of Historical Changes in Income Support Payments
The changes in income data in Figure 4 (p. 5) are derived from several sources. The Minimum Wage figures come from the Fair Work Ombudsman (2015) and the base level Commonwealth allowances data is from Centrelink (2005) and (2015b), as follows:

Changes in Minimum Wage and Pension and Newstart Allowance rates (Weekly): 2005-2015

	2005	2015	Difference	% Change
Employees – Minimum Wage	$467.40	$640.90	$175.30	37.1%
Age Pension /DSP – Base Rate Single	$229.50	$388.35	$158.85	69.2%
Newstart Allowance – Base Rate	$197.30	$257.80	$60.50	30.7%

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