Northern Territory Council of Social Service

About NTCOSS

The Northern Territory Council of Social Service (NTCOSS) is a peak body for the Social and Community Sector in the NT and an advocate for social justice on behalf of people and communities in the NT, who may be affected by poverty and disadvantage.

NTCOSS is a member of the nationwide Councils of Social Service (COSS) network, made up of each of the state and territory Councils and the national body, the Australian Council of Social Service (ACOSS). The membership of NTCOSS includes community based, not for profit service providers in the social welfare area such as consumer groups, Indigenous and mainstream organisations and interested individuals.

NTCOSS' vision is for

"A fair, inclusive and sustainable Northern Territory where all individuals and communities can participate in and benefit from all aspects of social, cultural and economic life."

NTCOSS' mission is

"To promote an awareness and understanding of social issues throughout the NT community and to strive towards the development of an equitable and just society."

NTCOSS receives funding from the NT Government (Department of the Chief Minister).

NTCOSS Cost of Living Report - Issue No. 25, September 2019
First published in September 2019 by the Northern Territory Council of Social Service Inc.

2/5 Goyder Rd
Parap NT, 0820, Australia
(08) 8948 2665
Email: admin@ntcoss.org.au
Website: www.ntcoss.org.au

TABLE OF CONTENTS

	Page
INTRODUCTION	2
REPORT SUMMARY – SNAPSHOT OF MAJOR FINDINGS	3
REPORT RECOMMENDATIONS	9
SECTION 1: LIVING COST INDEXES & INCOMES AND PRICE CHANGES	10
Selected Living Cost Index (SLCI) for Income Support Recipients	10
How well are Income Support payments keeping up with rising living costs?	11
Struggling on Newstart and Youth Allowance	13
Pension Indexation System and the Inadequacy of Allowance Payments	13
Raising the Rate of Newstart and Youth Allowance	13
Price Movement in Goods and Services (CPI) in Darwin over the past year	13
NT Economic Brief Fuel Price Data	15
My Fuel Data across the NT: Extraordinarily High Remote Fuel Prices	16
SECTION 2: REGIONAL SNAPSHOTS OF COST OF LIVING CHANGES ACROSS THE NT	17
Regional Snapshot Summary – Comparison by Region and Expditure Items	20
SECTION 3: NT GOVERNMENT 2017 MARKET BASKET SURVEY: FURTHER ANALYSIS	21
CONCLUSION	32
APPENDICES	34
EXPLANATORY NOTES	39
REFERENCES	43

INTRODUCTION

This report examines changes in the cost of living over recent years in the Northern Territory, with a particular focus on cost of living pressures for low-income, vulnerable and disadvantaged Territorians.

The report focuses on price changes in key expenditure areas, using Darwin, regional NT, Territory-wide and national figures.

The report includes an analysis of cost of living changes for specific income groups, such as Age Pensioners, and Other Government Transfer Recipients (e.g. Newstart, Youth Allowance) by examining national data derived from the ABS Selected Living Cost Index (SLCI) and Centrelink payment data.

The report includes an analysis of changes in the ABS Consumer Price Index (CPI) for Darwin across a range of expenditure areas that are most relevant to low income households, covering the bare essentials which make up the majority of expenditure items for these households.

Given that CPI figures only reflect trends for capital cities (and Australia as a whole), the report draws on other sources to show trends in price movement for the Northern Territory, as well as for some regional locations. Regional housing, fuel, transport and food price and/or expenditure data is highlighted using various sources of information including NT Government Economic Brief data regarding fuel prices, the Real Estate Institute of the Northern Territory (REINT) housing price data, the Australian Automobile Association (AAA) and SGS Economics and Planning's Transport Affordability Index Data, data from the NT Government's My Fuel NT website as well as the NT Government's Market Basket Surveys relating to food costs.

NTCOSS has attempted to use the most recent figures available – in particular for the regional cost of living snapshot data, to ensure currency of data. This does mean, given the variability in the sources of data, that there are some different time periods referred to for some cost of living areas (e.g. the most recent CPI data is for the quarter ending June 2019, while NT Government Economic Brief (Fuel) data available is for August 2019, as is My Fuel NT data).

This report includes a further analysis of the 2017 NT Government Market Basket Survey Full Report given it is now available.

REPORT SUMMARY – SNAPSHOT OF MAJOR FINDINGS

Cost of Living Changes – Consumer Price Index, Darwin

Consumer Price Index – over the past year (ending June 2019)
The Consumer Price Index (CPI) has remained low in Darwin across the last year at 0.4%, vs the national increase of 1.6%.

Some **price increases** have occurred in key expenditure areas:

- Meat & Seafood **5.4%**
- Vegetables **5.3%**
- Gas & other household fuels **5.2%**
- Medical and hospital services **3.4%**
- Education **2.6%**
- Food & non-alcoholic beverages **1.8%**

Fuel CPI down brings some relief for motorists despite rise in last qtr

Some **price decreases** have occurred in key expenditure areas:

- Audio, visual and computing equipment **7.0%**
- Child care **6.1%**
- Automotive Fuel **5.2%**
- Telecommunication & equipment/services **4.8%**
- Rents **4.5%**
- (ABS 2019c)

Consumer Price Index – over the past quarter (ending June 2019)
The CPI All groups for Darwin increased in the past quarter (up 0.8%) and above the national increase of 0.6% (ABS 2019d).

Several expenditure areas saw a **significant increase** in the quarter

- Automotive fuel **8.9%**
- Gas and other household fuels **2.7%**
- Medical and hospital services **2.4%**

(ABS 2019c)

Regional Cost of Living Snapshots Summary

Darwin Region

Fuel Prices Down *(Aug 2018-Aug 2019) (NT Government 2018 & 2019a)*

- Unleaded 91 **10.6%**
- Diesel **5.5%**

Transport Expend. (Darwin) Up 2.4% *(Jun 2018-Jun 2019) (AAA & SGS 2018 & 2019)*

- Car Loan Payments **8.6%**
- Servicing and tyres **2.3%**
- *While* Fuel expenditure **Down** 5.6%

Food Prices Major Supermarkets Down *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **20.8%**

Food Prices Remote Stores Up *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **4.6%**

Food Prices Corner Stores Up *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **0.4%**

Lowest available House Prices Down *(Jun 2018-Jun 2019) (REINT 2019)*

- 3BR Houses (Darwin North) **8.9%**
- 4BR Houses (Darwin North East) **18.0%**

Lowest available Unit Prices mostly Down *(Jun 2018-Jun 2019) (REINT 2019)*

- 1BR Units (Darwin North) 2.6%
- 2BR Units (Darwin North) 9.1%
- 3BR Units (Darwin North) **No change**

Palmerston

Housing: House Prices Down *(Jun 2018-Jun 2019) (REINT 2019)*

- 3BR Houses **7.0%**
- 4BR Houses **3.8%**

Housing: Unit Prices Down *(Jun 2018-Jun 2019) (REINT 2019)*

- 1BR Units **8.6%**
- 2BR Units **7.9%**
- 3BR Units **9.9%**

Regional Cost of Living Snapshots Summary

Katherine Region

Fuel Prices Down *(Aug 2018-Aug 2019) (NT Government 2018 & 2019a)*

- Unleaded 91 **4.7%**

Food Prices Remote Stores Up *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **6.1%**

Housing: House Prices Up *(Jun 2018-Jun 2019) (REINT 2019)*

- 3BR Houses **1.2%**
- 4BR Houses **39.0%**

Housing: Unit Prices generally Down *(Jun 2018-Jun 2019) (REINT 2019)*

- 1BR Units **24.5%**
- 2BR Units **14.3%**
- ***While* 3BR Unit prices Up** **50.0%**

East Arnhem Region

Fuel Prices Up *(Sep 2018-Aug 2019) (NT Government 2019b)*

- Low Aromatic Fuel **4.6%**
- Diesel **0.8%**

Food Prices Major Supermarkets Down *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **15.7%**

Food Prices Remote Stores Down *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **0.9%**

Regional Cost of Living Snapshots Summary

Alice Springs Region

- **Fuel Prices Up** *(Aug 2018-Aug 2019)* (NT Government 2018 & 2019a)
- Unleaded 91 **1.5%**

Transport Expenditure Up 5.5% *(Jun 2018-Jun 2019) (AAA & SGS 2018 & 2019)*

- Insurance **12.5%**
- Car Loan Payments **8.6%**

Food Prices at Major Supermarkets Down (*2016-2017) (NT Government 2019c)*

- Healthy Food Basket **6.1%**

Food at Remote Stores Up *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **1.2%**

Food at Corner Stores Up *(2016-2017) (NT Government 2019c)*

- Healthy Food Basket **5.5%**

Housing: House Prices generally Down (Jun 2018-Jun 2019) *(REINT 2019)*

- 3BR Houses **3.8%**
- 4BR Houses **6.7%**
- ***While* 2BR Houses prices Up** **8.2% (*Most houses are 3&4BR)**

Housing: Unit Prices generally Down/Low increase (Jun 2018-Jun 2019) *(REINT 2019)*

- 2BR Units **5.0%**
- 3BR Units **7.1%**
- ***While* 1BR Unit Prices Up** **0.8%**

Tennant Creek

Fuel Prices Up *(June 2018-June 2019) (NT Government 2018 & 2019a)*

- Unleaded 91 **1.5%**

Fuel Prices in Remote Parts of the NT: MYFuel NT Data at July 2019

- While some regional areas have seen average price decreases in the past year, **motorists in most remote areas still pay extraordinarily high fuel prices. The following prices were found on 4 September 2019:**
- **Unleaded 91: 250.0 cpl** (Central Australian region); **241.0** (Tiwi Islands);
- **Low Aromatic Fuel: 295.0 cpl;** (East Arnhem region); **282 cpl** (Top End Rural)
- **Diesel: 295.0 cpl** (East Arnhem region)**; 280.0 cpl** (Top End Rural).

(NT Government 2019b)

Cost of Living Increases vs Payment Rates

- The rate of increase in the cost of living (measured by the SLCI) for single people on Newstart with children has risen at a faster rate than the payments;
- Living costs for Newstart recipients with 2 children rose by almost $5 per week over the past year, which means annual living costs are over $250 higher than a year ago.

(ABS 2019a; Centrelink 2018, Centrelink 2019)

Inadequacy of Newstart and Youth Allowance Payments

- Newstart and Youth Allowance payments continue to lag behind pensions, being $181 and $232 lower per week respectively; (Centrelink 2019)
- More than half (55%) of people on Newstart live below the poverty line. In addition, for every eight people who are looking for paid work (or for an increase in hours), there is only one job available. (ACOSS 2018a)

Raise the Rate of Newstart and Youth Allowance

- Base rate payments of Newstart and Youth Allowance are clearly inadequate;
- There is an **urgent need for the Federal Government to increase payment rates by a minimum of $75 per week which would** make an immediate difference to cost of living pressure for many low-income Territory households;
- The NT Government may be limited in influencing the price of certain goods and services like food and fuel, but they can determine the rate of concessions for eligible low-income households as well as eligibility;
- Increasing eligibility for some concessions to all low-income households would reduce cost of living pressure for many.

NTCOSS Analysis of NT Government Market Basket Survey 2017 Full Report

Change in Cost of Healthy Food Basket 2007-2017

- Healthy Food Basket in NT Supermarkets Up $26 (5%)
- Healthy Food Basket in Corner Stores Up $159 (29%)
- Healthy Food Basket in NT Remote Stores Up $235 (38%)

Price comparison of 2017 Figures

- Healthy Food Basket in a Corner Store costs 31% More vs NT Supermarket
- Healthy Food Basket in a Remote Store costs 60% More vs NT Supermarket
- In some remote stores in the Alice Springs and Katherine regions, some baskets cost between 87% and 125% more than in a NT supermarket

(NT Government 2019c, p.16)

Store Management/Ownership Model of Remote Stores: Impact on Costs

In the NT, including stores some stores are owned by a community or Aboriginal corporation; some are privately owned; some are owned by a store group (OSG) or managed by a store group (MSG) and others are leased from the community

Cost of HFB in MSG & OSG Stores vs NT Remote Community Store* Average

- Alice Springs Region: MSG Stores are 11% Cheaper
- Katherine Region: MSG stores are 9% Cheaper
- East Arnhem Region: MSG & OSG Stores are 7.5% Cheaper
- Darwin Region: MSG & OSG stores 0.1% More Expensive

(NT Government 2019c, p. 26-28)

Variety and Quality of Fresh Fruit and Vegetables in Remote Stores: 2000-2017

- No. of fresh fruit in remote stores has risen from 5 to 12 items
- No. of fresh vegetables in remote stores has risen from 11 to 18 items
- No. of fruit and vegetable items rated as 'good' quality has risen, though the number rated as 'fair' or 'poor' or 'not rated' has also risen.

MSG & OSG stores tend to have higher number of 'good' quality fruit and vegetables, and where this is the case, the cost of the Healthy Food Basket is generally lower (relative to other remote stores) (NT Government 2019c, p.26-28).

**This average figures includes all ownership/management types*

REPORT RECOMMENDATIONS

NTCOSS recommends to the Northern Territory Government:

1. **Data Collection**

- Provide sufficient resources to ensure all regions are covered by the biennial Market Basket Survey (e.g. Tennant Creek region was not covered in 2016, 2017) and that additional data can be gathered that might be useful for monitoring progress on improving price and availability of food analysed in the Market Basket Survey.
- Ensure that the biennial Market Basket Survey full report is made available in a timely fashion and that this be by the end of January immediately following the year of the survey.

2. **Transport issues**

- Identify and address gaps in regional centre public transport to ensure low income residents are able to shop at more affordable stores that aren't within walking distance of their homes.
- Provide capped subsidies for NT Concession Scheme Recipients to use remote private transport services to regional centres to periodically shop for bulk food items and groceries.
- Improve affordability of access to private vehicles by extending the Motor Vehicle Registration Concessions (under the NT Concession Scheme) to all Centrelink Health Care Card Holders, e.g. Newstart and Youth Allowance recipients.

3. **Cheaper Shopping alternatives**

- Support for Food Bank Hub establishment in other parts of the NT (currently major Food Bank site in Darwin), e.g. Alice Springs, to enable a model based on a supermarket format providing free and subsidised healthy produce that community sector agencies can 1) refer clientele, and 2) order subsidised produce for current food-related activities.

NTCOSS recommends to the Commonwealth Government:

1. **Build on Stronger Futures Investment**

- Urgent action to reduce the spiralling price of healthy food in remote stores building on the Stronger Futures investment in infrastructure and licensing.

2. **Sugar Tax**

- Urgently extend and adequately resource strategies to discourage the purchase of less healthy foods, particularly those high in sugar, alongside promotion of healthy foods
- Adopt ACOSS' recommendation for the introduction of a 'sugar tax' (Select Committee into the Obesity Epidemic in Australia[1]) aimed at reducing consumption of sugary drinks and bringing down obesity rates, and that revenue raised through the 'sugar tax' be aimed at subsidising the cost of freighting healthy foods to halt the rapid growth in healthy food prices and start reducing those prices to affordable levels.

3. **Inadequacy of Income Support Payments**

- Increase the base rate of allowance payments, e.g. Newstart, Youth Allowance by a minimum of $75 per week. In addition, these payments must be indexed to wage and price movements.

[1] *ACOSS 2018, p. 2*

SECTION 1: LIVING COST INDEXES & INCOMES AND PRICE CHANGES

Selected Living Cost Index (SLCI) for Income Support Recipients

An examination of price movement for goods and services purchased by low-income households helps assess how well the income support system helps people to keep up with rising living costs. The ABS Selected Living Cost Index (SLCI) measures the cost of various baskets of goods which are specific to a number of different household types – such as 'Age Pension', 'Other Government Transfer Recipient' households, 'Employee' households and 'Self-Funded Retirees' (ABS 2018a). Other government transfer recipient households includes 'households whose principal source of income is a government pension or benefit other than the Age Pension or Veteran's Affairs pension'- e.g. Newstart or Youth Allowance (ABS 2019b).

SLCI figures are examined in the context of income support payment to see if they are keeping pace with rising living costs. The Living Cost Indexes 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 2019a).

NTCOSS is specifically focused on the cost of baskets which apply to 'Age Pension' and 'Other Government Transfer Recipient' households, given that it is these households which are more likely to be representative of low-income and disadvantaged households. Comparisons are also made with expenditure for both Employee households and Self-Funded Retiree households. This is to get a sense of the shift in the rate of changes in costs of living for low-income households vs. higher income households.

Movement in the Selected Living Cost Index (SLCI) National figures June 2018 – June 2019

Table 1a: Changes in SLCI figures over the past year (to June 2019)

National CPI all groups	⬆	**1.6%**	
SLCI for Age Pensioners	⬆	1.9%	Above CPI increase
SLCI for Other Government Transfer Recipients	⬆	1.9%	Above CPI increase
SLCI for Employee Households	⬆	1.6%	Same as CPI increase
SLCI for Self-funded Retirees	⬆	2.0%	Above CPI increase

ABS 2019a; ABS 2019c, Table 10.

Table 1b: Changes in SLCI figures over the past quarter (to June 2019)

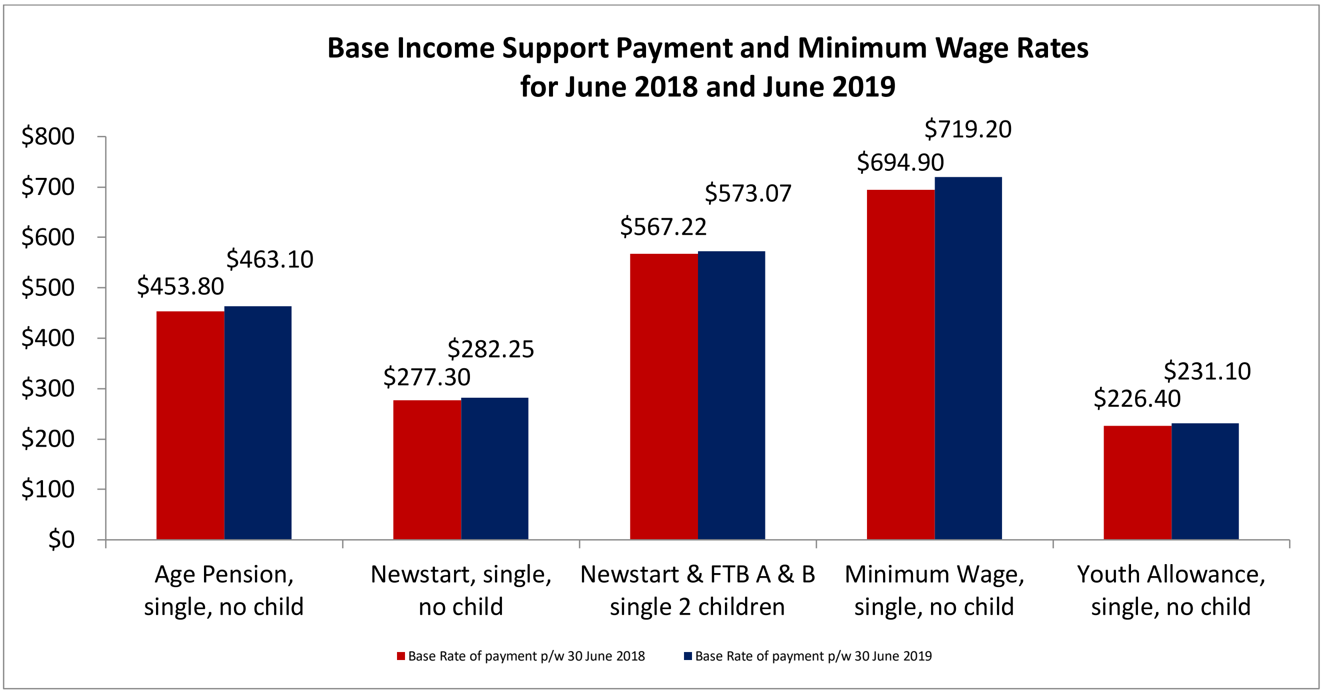
National CPI all groups	⬆	0.6%	
SLCI for Age Pensioners	⬆	0.6%	Same as CPI increase
SLCI for Other Government Transfer Recipients	⬆	0.5%	Below CPI increase
SLCI for Employee Households	⬆	0.5%	Below CPI increase
SLCI for Self-funded Retirees	⬆	0.7%	Above CPI increase

ABS 2019a; ABS 2019c, Table 11.

How well are Income Support Payments keeping up with rising Living Costs?

Figure 1 shows the change in various income support payment rates as well as the minimum wage over the past year:

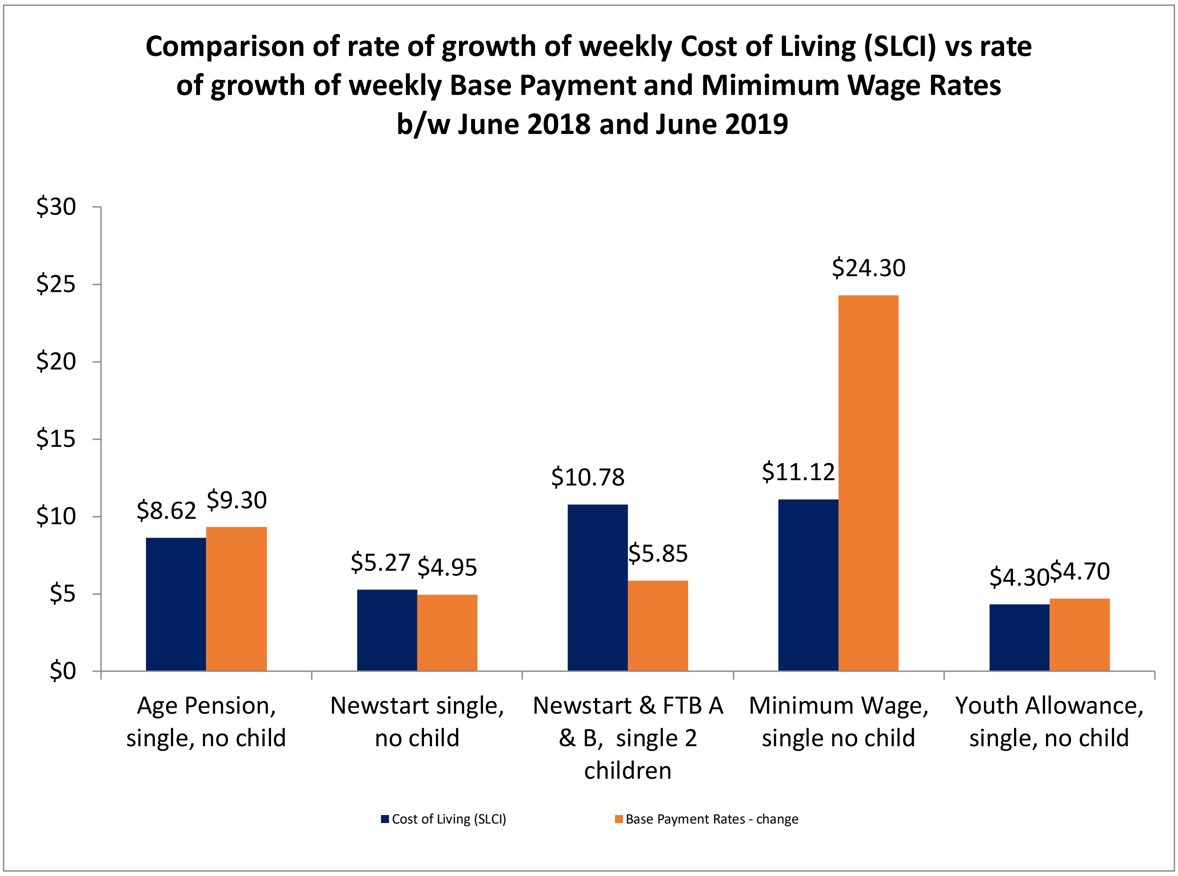
Figure 1: Selected Income Support Payments and Minimum Wage Rates June 2018 – June 2019



Centrelink 2018, p. 2, 5, 13, 25, 28, 33-34, 40-41*; Centrelink 2019,* p. 2, 5, 13, 25, 28, 33-34, 40-41; *Fair Work Commission, 2018. (NB: For simplicity, some supplements & Rent Assistance not included in Fig 2, as they can vary for each person). In addition, the base rate of payment for the Age Pension is identical to the Disability Support Pension, for simplicity reference is made to the Age Pension.*

Where an income support payment is someone's sole source of income, being able to regularly save a substantial amount of the weekly payment is not an easy task. In Figure 2, the dollar value of changes in cost of living over the past year has been calculated for a single person who is on the base level of payments, and assumes that they spend all of their income. This dollar value is compared with the relevant change in income over the past year.

Figure 2: Growth in Selected Incomes vs Cost of Living (SLCI) over the past year



Centrelink 2018, p. 2, 5, 13, 25, 28, 33-34, 40-41*; Centrelink 2019,* p. 2, 5, 13, 25, 28, 33-34, 40-41;
Fair Work Commission, 2018; ABS 2019a.

Figure 2 shows that over the past year:

- For single pensioners, the rise in the rate of pension over the past year has been **$0.68 per week above the rise in the cost of living** – meaning payments are currently just keeping up with cost of living increases;
- For single Newstart recipients without children, the rise in the rate of Newstart over the past year has been **$0.32 per week lower than the rise in the cost of living** – meaning payments are not quite keeping up with cost of living rises currently;
- For single Newstart recipients with two children, the rise in the rate of Newstart and Family Tax Benefit payments (combined) over the past year has been **$4.93 per week lower than the rise in the cost of living over the past year** meaning payments are not keeping up with cost of living rises. Recipients are around **$257 per year worse off** than they were a year ago;
- For single Youth Allowance recipients, the rise in the rate of Youth Allowance over the past year has been **$0.40 per week above the rise in the cost of living** – meaning the payment is currently just keeping up with cost of living increases; and
- For a single person (no children) on the minimum wage, the rise in the minimum wage over the past year has been **$13.18 per week above the rise in the cost of living**, meaning the minimum wage was more than keeping up with cost of living rises for these employees.

(Note: The rate of growth of the SLCI is calculated by multiplying the June 2018 base payment rate by the percentage increase in the SLCI over the past year for the relevant payment type).

Struggling on Newstart and Youth Allowance

Living on $282.25 per week on Newstart (single rate) or $231.10 per week on Youth Allowance (single rate) means housing, food, transport, health and utilities bills all have to be squeezed into a very small payment. At June 2019 these payments were around $437-$488 under the Minimum Wage[2] of $719.20 per week (Fair Work Commission, 2018). Where unexpected bills occur (e.g. large electricity bills), other essential items might have to be forgone (e.g. less money for food).

People on Newstart and Youth Allowance include sole parents, people with disability or mental illness, long term unemployed, and people (Newstart only) aged between 50-64, many of whom face significant employment barriers. Twenty-five percent of people on Newstart have a disability or mental illness. In addition, for every eight people who are looking for paid work (or for an increase in hours), there is only one job available (ACOSS 2018a, p.1).

It is also very difficult for people to have the energy to successfully look for work, if they are homeless or worried about putting food on their table, are also required to participate in a range of income related activities (e.g. ParentsNext) and are merely trying to survive because they are living below the poverty line.

Pension Indexation System and the Inadequcy of Allowance Payments

Newstart, Youth Allowance and other base-level benefit allowances are indexed only to the CPI (whereas pension payment increases are linked to Male Total Average Weekly Earnings and prices (CPI), which means that increases in allowances may not always keep up with the cost of living rises, as described above – whereas pensions generally do keep up.

More than half (55%) of people on Newstart live below the poverty line (ACOSS 2018a, p.1). Clearly **$40 a day is simply not enough to live on.** At the moment, the **Newstart Allowance is $181 per week lower than the Age Pension,** while the **Youth Allowance is $232 below**.

Figure 2 and 3 reinforce the importance of the current method of indexation for adjusting pension rates every six months, where payment increases are linked to Male Total Average Weekly Earnings and prices (CPI). This generally ensures that pensions do not drop behind society averages (see Explanatory Note 4), with figures from the past year a case in point.

Raising the Rate of Newstart and Youth Allowance

NTCOSS reinforces its support for the Australian Council of Social Services (ACOSS) 'Raise the Rate Campaign' which is calling for the Australian Government to increase Newstart payments by a minimum of $75 per week, see https://www.acoss.org.au/raisetherate/

There is widespread support for raising Newstart. Recently, the Reserve Bank Governor, Philip Lowe (Lowe 2019), suggested that an increase in Newstart would be 'good for the economy'.

---

[2] *NOTE: The Minimum Wage figure referred to of $719.20 is for a 38-hour week (before tax) for the period 1 July 2087 – 30 June 2019.*

Price Movement in Goods and Servcies (CPI) in Darwin over the past year

Table 2a: Changes in CPI (All groups) over past year (ending June 2019)

Past Qtr.	**Darwin**	↑ 0.8%	vs Australia	↑ 0.6% (over last quarter - to June 2019)
Past Year	**Darwin**	↑ 0.4%	vs Australia	↑ 1.6% (over past year – to June 2019)

ABS 2019c, Table 10, 11.

Table 2b: Significant CPI Changes in CPI Darwin vs National over the past year (to June 2019)

Increases in Darwin over past 12 months	Decreases in Darwin over past 12 months
Meat and seafood ↑ 5.4% vs Australia ↑ 4.2%	*Audio, visual and computing equipment* ↓ 7.0 % vs Australia ↓ 7.4%
Vegetables ↑ 5.3% vs Australia ↑ 6.2%	*Child Care* ↓ 6.1% vs Australia ↓ 7.9%
Gas & other household fuels ↑ 5.2% vs Australia **No change** 0.0%	*Automotive Fuel* ↓ 5.2% vs Australia ↓ 0.5%
Medical and hospital services ↑ 3.4% vs Australia ↑ 3.5%	*Telecommunication & equipment/services* ↓ 4.8% vs Australia ↓ 4.7%
Education ↑ 2.6% vs Australia ↑ 2.8%	*Rents* ↓ 4.5% vs Australia ↑ 0.4%

ABS 2019c, Table 10.

Note: Alcohol increased by 4.9% vs Australia 1.3% over the past year. The difference is most likely due to the floor price on takeaway alcohol of $1.30 per standard drink introduced in the NT on 1 Oct 2018. Tobacco increased by 14.1% vs Australia 13.8% in the past year.

Table 2c: Significant CPI Changes in Darwin vs National over the past quarter (to June 2019)

Increases in Darwin over past 3 months	Decreases in Darwin over past 3 months
Automotive fuel ↑ 8.9% vs Australia ↑ 10.2%	*Fruit* ↓ 6.0% vs Australia ↓ 4.1%
Gas and other household fuels ↑ 2.7% vs Australia ↓ 0.5%	*Vegetables* ↓ 2.0% vs Australia ↓ 1.7%
Medical and hospital services ↑ 2.4% vs Australia ↑ 2.6%	*Rents* ↓ 1.8% vs Australia **No change** 0.0%

ABS 2019c, Table 11.

Note for Figures 1b and 1c, major CPI categories are displayed in bold; with sub-categories in italics. See also Appendix A

CPI changes over past year in Darwin (ending June 2019): Fuel CPI Down/Low overall CPI

CPI Increases over the past year in Darwin (ending June 2019)

The CPI All groups for Darwin rose by only 0.4% over the past year vs 1.6% nationally, (though the last quarter saw the highest quarterly rise (0.8%) since March 2014, however in the previous quarter to that, ending March 2019, there had been a 0.8% decrease (ABS 2019c).

Significant rises occurred within a number of CPI categories/sub-categories over the past year, as seen in Table 1b above, for 'Meat and seafood', 'Vegetables', 'Gas and other household fuels', 'Medical and hospital services' and 'Education' (ABS 2019c).

Rises in key areas like food and utilities and health costs **have a greater impact on low-income households**, as expenditure on these items uses a greater proportion of weekly income.

CPI Decreases over the past year in Darwin (ending June 2019)

Some notable decreases in CPI occurred for a number of expenditure items, as highlighted in Table 1b, which include the price of 'Automotive fuel' down 5.2%, which was far greater than the national decrease of 0.5%. This will have brought some relief to motorists, however, in the last quarter alone, automotive fuel rose by 8.9%, in line with national fuel price rise (up 10.2% in the last quarter) (ABS 2019c). If prices continue to rise, this will increase cost of living pressure on many Darwin households. In addition, the CPI figures don't show what is happening with fuel prices in other areas of the NT where prices can be very high – see bottom of page.

Decreases over the past year were also seen in 'Audio, visual and computing equipment', 'Child care', 'Telecommunication and equipment and services' and 'Rents' (ABS 2019c).

The **CPI for rents in Darwin has dropped for 18 quarters in a row** (ABS 2019c), but f**or many Darwin households, rents are still out of reach**. Anglicare's (2019) Rental Affordability Snapshot, showed rental prices continue to place a strain on many lower income households in the country, especially those reliant on Centrelink payments. Out of all of the rental properties surveyed in Darwin, **not one single property was affordable for a single person on Newstart or Youth Allowance**. In addition, the Darwin rents CPI doesn't reflect price changes across other parts of the NT. REINT data (2019, p.26,27) showed rent price increases for some housing in Alice Springs (2BR houses and 1BR units) and Katherine (3&4BR houses and 3BR units). In addition, across different suburbs of Darwin there were some increases in median rents for different housing/unit sizes.

NT Economic Brief Fuel Data

NT Government Economic Brief Fuel Data for the year ending August 2019, shows that unleaded fuel prices decreased in Darwin 16.5 cpl (10.6%) and Katherine 8.0 cpl (4.7%). In Alice Springs, however, prices rose 2.8 cpl (1.5%) as in Tennant Creek, with prices up 2.9 cpl (1.5%) (NT Government 2018, p.1; 2019a, p.1). Similarly, for diesel, while in Darwin there was a decrease of 8.6 cpl (5.5%), the regional average price rose by 2.9 cpl (1.6%), (NT Government 2018, p.2; 2019a, p.2). Data on prices in remote communities is covered in the next section.

My Fuel Data across the NT reveals Extraordinarily High Remote Fuel Prices

MyFuel NT figures need to be interpreted with some caution, as the average figures supplied do not provide a weighted average. Despite the limitations in the data, the My Fuel App is a useful tool for getting a picture of fuel prices across all regions and many smaller communities across the NT. In particular the data does reveal the extremely high prices charged in some areas of the NT, at particular points in time, e.g. as at 4 September 2019:

Table 3: My Fuel Highest Price Data at 4 Sep 2019

Fuel Type	Highest Price(s)	Region
Unleaded Fuel	250 cpl	Central Australian region
	241 cpl	Tiwi Island
Low Aromatic Fuel	295 cpl	East Arnhem
	282 cpl	Top End Rural
	260 cpl	Central Australian region
Diesel	295 cpl	East Arnhem
	280 cpl	Top End Rural
	260 cpl	Central Australian region

NT Government, 2019b.

In addition, the variation in prices within the same region are at times extraordinary.
These prices for example, were found in the East Arnhem region on the same day on 4 September 2019):

- 295.0 cents per litre at a Service station in Milyakburra;
- 182.7 Service Station, Nhulunbuy
- 123.4 cents per litre in Alyangula (Arnhem land) Township Service Station. (NT Government 2019b).

SECTION 2 REGIONAL SNAPSHOTS OF COST OF LIVING CHANGES IN THE NT

Table 4a Darwin Region – Price & Expenditure Changes over Time

Price Changes		
Fuel Darwin Region	**Ave. Price Aug 2019**	**Price Change b/w Aug 2018-Aug 2019**
Unleaded	139.2 cpl	16.5 cpl (10.6%)
Diesel	146.7 cpl	8.6 cpl (5.5%)
Weekly Food Basket	**Ave. Price Mid 2017**	**Change b/w Mid 2016 – Mid 2017**
Darwin District Healthy Food Basket	Supermarket $510	$134 (20.8%)
	Remote Store $843	$37 (4.6%)
	Corner Store $707	$3 (0.4%)
**Cheapest June 2019 price in one of the three Northern Suburbs was chosen*		
Rental Housing Darwin – (Cheapest*)	**Median Weekly Rent June 2019**	**Price Change b/w Jun 2018-Jun 2019**
3 BR House	$410 DN	$40 (8.9%)
4 BR House	$410 DNE	$90 (18.0%)
1BR Unit	$225 DN	$6 (2.6%)
2BR Unit	$300 DN	$30 (9.1%)
3 BR Unit	$380 DN	No change
Residential Sales	**Median Sales Price June 2019**	**Price Change b/w Jun 2018-Jun 2019**
House	$455,000 DN	$34,500 (8.1%)
Unit	$205,000 DN	$25,000 (10.9%)

Price Changes		
Transport Expenditure Darwin	**Expenditure Weekly June 2019**	**Price Change b/w June 2018-June 2019**
Car Loan Payments	$132.69	$10.49 (8.6%)
Registration and Licensing	$29.42	$0.42 (1.4%)
Insurance	$27.44	$0.08 (0.3%)
Servicing & tyres	$30.15	$0.68 (2.3%)
Fuel	$72.60	$4.27 (5.6%)
Public Transport	$20.00	No change
Roadside Assistance	$1.90	No change
Transport Total	*$314.19*	$7.38 (2.4%)
Rental Housing - Palmerston	**Median Weekly Rent June 2019**	**Price Change b/w Jun 2018-Jun 2019**
3 BR House	*$400*	$30 (7.0%)
4 BR House	*$510*	$20 (3.8%)
1 BR Unit	*$320*	$30 (8.6%)
2 BR Unit	*$290*	$25 (7.9%)
3 BR Unit	*$360*	$39.50 (9.9%)
Residential Sales Palmerston	**Median Sales Price June 2018**	**Price Change b/w Jun 2018-Jun 2019**
House	$450,000	$25,000 (5.9%)
Unit	$306,000	$27,500 (8.2%)

NT Government 2018 p.1,2; NT Government 2019a p.1,2; NT Government 2019c, p.16; REINT 2018, p.5,7,24,25; REINT 2019 P.5,7,26,27; AAA & SGS 2018, p.27; AAA & SGS 2019, p.27.

Note: Cheapest Available rental in Darwin Suburbs: DN = Darwin North; DNE = Darwin North East.

Table 4b Katherine Region – Price & Expenditure Changes over Time

Price Changes		
Fuel Katherine Region	**Ave. Price June 2019**	**Price Change b/w June 2018-June 2019**
Unleaded	163.9 cpl	↓ 8.0 cpl (4.7%)
Weekly Food Basket	**Ave. Price Mid 2017**	**Price Change**
Katherine District Health Foody Basket	NT Supermarket Ave.	Not Available
	Remote Store Ave. $851	↑ $49 (6.1%)
	Corner Store Ave.	Not Available
Residential Sales Katherine	**Median Sales Price June 2019**	**Price Change b/w Jun 2018-Jun 2019**
Houses	$350,000	↑ $27,500 (8.5%)

Price Changes		
Rental Housing Katherine	**Median Weekly Rent**	**Price Change b/w Jun 2018-Jun 2019**
3 BR House	$425	↑ $5 (1.2%)
4 BR House	$695	↑ $195 (39.0%)
1BR Unit	$200	↓ $65 (24.5%)
2BR Unit	$300	↓ $50 (14.3%)
3BR Unit	$525	↑ $175 (50.0%)
Residential Sales Katherine	**Median Sales Price June 2019**	**Price Change b/w Jun 2018-Jun 2019**
Units	$190,000	↓ $360,000 (65.5%) #

NT Government 2018 p.1,2; NT Government 2019a p.1,2; NT Government 2019c p.16;
REINT 2018, p.5,7,24,25; REINT 2019 P.5,7,26,27.

 # with only one sale of a unit in Katherine over the past year, this figure must be used with extreme caution

Table 4c East Arnhem Region – Price & Expenditure Changes over Time

Price Changes			
Fuel Prices MY Fuel NT data	**Ave. Price Aug 2019**	**Change b/w Sep 2018-Aug 2019**	
Low aromatic fuel	239.5 cpl	↓ 11.6 cpl (4.6%)	
Diesel	229.5 cpl	↓ 1.9 cpl (0.8%)	
Highest Prices at 4 Sept 2019			
Low aromatic fuel	295.0 cpl	**Diesel**	295.0 cpl

Price Changes		
Food	**Median Weekly $**	**Change b/w Mid 2016 - Mid 2017**
East Arnhem District Healthy Food Basket	Supermarket Ave. $554	↓ $103 (15.7%)
	Remote Store Ave. $816	↓ $7 (0.9%)
	Corner Store Ave.	Not applicable

NT Government 2019c; NT Government 2019c p.16.
NT Economic Brief Fuel Data does not include East Arnhem figures – so My Fuel NT figures used instead

 # with only one sale of a unit in Katherine over the past year, this figure must be used with extreme caution

Table 4d Central Australian Region – Price & Expenditure Changes over Time

Price Changes		
Fuel Cent. Australian Region	**Ave. Price Aug 2019**	**Price Change b/w Sep 2018-Aug 2019**
Alice Springs Unleaded	188.1 cpl	↑ 2.8 cpl (1.5%)
Tennant Creek Unleaded	190.3 cpl	↑ 2.9 cpl (1.5%)
Weekly Food Basket	**Ave. Price Mid 2017**	**Price Change b/w 2016-2107**
Alice Springs Healthy Food Basket .	District Supermarket Ave $541	↓ $35 (6.1%)
	Remote Store Ave. $870	↑ $10 (1.2%)
	Corner Store $691	↑ $36 (5.5%)
Rental Housing Alice Springs	**Median Weekly Rent June 2019**	**Price Change b/w Jun 2018-Jun 2019**
2 BR House	$460	↑ $35 (8.2%)
3 BR House	$510	↓ $20 (3.8%)
4 BR House	$630	↓ $45 (6.7%)
Residential Sales Alice Springs	**Median Sales Price June 2019**	**Price Change b/w Jun 2018-Jun 2019**
House	$442,000	↓ $30,000 (6.4%)
Unit	$325,500	↓ $7500 (2.3%)

Price Changes		
Transport Expenditure Alice Springs	**Expenditure Weekly June 2019**	**Price Change b/w June 2018-June 2019**
Car Loan Payments	$132.69	↑ $10.49 (8.6%)
Registration and Licensing	$29.42	↑ $0.42 (1.4%)
Insurance	$27.44	↑ $3.04 (12.5%)
Servicing & tyres	$33.29	↑ $0.72 (2.2%)
Fuel	$84.43	↑ $1.34 (1.6%)
Roadside Assistance	$1.90	**No change**
Transport Total	**$309.17**	↑ **$16.00 (5.5%)**
Rental Housing Alice Springs	**Median Weekly Rent June 2019**	**Price Change b/w Jun 2018-Jun 2019**
1BR Unit	$300	↑ $2.50 (0.8%)
2BR Unit	$380	↓ $20 (5.0%)
3 BR Unit	$460	↓ $35 (7.1%)
Residential Sales Tenant Creek	**Median Sales Price June 2019**	**Price Change b/w Jun 2018-Jun 2019**
House	$280,000	↑ $5000 (1.8%)
Unit	No sales in June 2019 Qrtr	

NT Government 2018 p.1,2; NT Government 2019a p.1,2; NT Government 2019c, p.16; REINT 2018, p.5,7,24,25; REINT 2019 P.5,7,26,27; AAA & SGS 2018, p.27; AAA & SGS 2019, p.27.

Note: *It is assumed by the TAI that the regional household does not incur public transport costs. This is due to a lack of reliable services and low usage rates in the regional locations analysed;* AAA & SGS 2019, p.29.

Regional Snapshot Summary – Comparisons by Region and Expenditure Items

Housing: Private Rental Costs – Weekly Median Rental Figures as at June 2019

- **3BR House:** Palmerston has the lowest available median rental 3BR houses at $400 per week. In Darwin North, the price is $410, in Katherine it is $425 and in Alice Springs it is $510.
- **4BR House:** Darwin North East has the lowest available median rental 4BR houses at $410 per week. In Palmerston, it is $510, in Katherine it is $695 and in Alice Springs it is $630,
- **1BR Unit/Townhouse:** Katherine has the lowest available median rental 1BR units at $200 per week. In Darwin North, it is $225, in Palmerston it is $320 and in Alice Springs it is $300.
- **2BR Unit/Townhouses:** Palmerston has the lowest available median rental 2BR units at $290 per week. In both Darwin North and in Katherine it is $300 and in Alice Springs it is $380
- **3BR Unit/Townhouses:** Palmerston has the lowest available median rental 3BR units at $360 per week. In both Darwin North it is $380, in Katherine it is $525 and in Alice Springs it is $460.

Median rental prices in Alice Springs and Katherine (apart from 1BR units in Katherine) were generally higher than the lowest median prices in the Darwin suburbs and the median price in Palmerston (REINT 2019, p.26-27).

Fuel Prices: at August 2019

- Unleaded Fuel prices in the Darwin region (139.2 cents per litre) are much cheaper than in Katherine (163.9) Tennant Creek (190.3) or Alice Springs (188.1).
- Diesel prices in the Darwin region (146.7 cents per litre) are much cheaper than the regional average for the NT (182.3) and the overall NT average (165.9). Darwin diesel prices are, however, only slightly above the national prices (152.0) (NT Government 2019a, p.1-2).

Transport Costs: Transport Affordability Index for the year ending 30 June 2019

- Overall Transport costs (expenditure) in Alice Springs ($309.17) is $5 lower than for the same items in Darwin ($314.19 per week). Households in Alice Springs, however, spend $3 more on servicing & tyres ($33.29 per week) compared with Darwin ($30.15), and Alice Springs households spend $12 more per week ($84.43) on fuel than their Darwin counterparts ($72.60 per week).
- Darwin households spend on average $20 per week on public transport, whereas because many regional areas lack public transport, the Transport Affordability Index assumes regional households don’t use public transport.
- Alice Springs had the highest total weekly transport costs out of equivalent regional centres in the other states and the ACT while Darwin had the second lowest expenditure out of the eight capital cities (AAA & SGS 2019, p.6, 8, 27).

Food Prices: NT Government Market Basket Survey 2017

- The average cost of a Healthy Food Basket (HFB) in a Corner Store (in a major centre) is lower in Alice Springs ($691), compared with Darwin ($707) (NT Government 2019c, p. 8).
- The average cost of a HFB in an NT Supermarket is lowest in Darwin ($510) compared with the East Arnhem ($554) and Alice Springs Regions ($541) (NT Government 2019c, p.10).

SECTION 3: NT GOVERNMENT 2017 MARKET BASKET SURVEY: FURTHER ANALYSIS

The previous NTCOSS Cost of Living Report contained an analysis of the 2017 Market Basket Survey (MBS) Summary Report, which had a particular focus on the price disparity between food prices in remote stores and NT supermarkets. Now that the 2017 MBS Full Report is now available, NTCOSS has included further analysis here – focusing on corner store[3] prices and data on remote community stores[4] in terms of regional variations in price and variety and quality of fresh fruit and vegetables. Stores across the Darwin, East Arnhem, Katherine and Alice Springs regions were included in the 2017 MBS, however the Barkly region was not included in the 2017, nor the 2016 MBS.

DISCLAIMER: LIMITATIONS OF MARKET BASKET SURVEY DATA

The following analysis of aspects of the 2017 Market Basket Survey (MBS) Full Report is based on the information and data available in the Report and NTCOSS does not have access to all of the raw data to analyse trends as thoroughly as might be desirable – for example the de-identified data on locations of remote stores profiled in the Appendix of the MBS means that it is not possible to analyse what impact remoteness may have in terms of influencing the price of a healthy food basket. Stark inequities in price within stores in the same region can be difficult to explain or explore further beyond speculation, based on the currently publicly available data in the MBS reports.

It is also not possible to track whether the same stores have been surveyed year after year, although, while efforts are made by the survey team to do this, it is not always possible (NT Government 2019c, p. 22). Fewer stores may be surveyed in a particular region from one year to the next – which may influence the average price for that region. These factors may influence some of the findings contained in this analysis such as those reported in the year on year comparisons.

The MBS Report acknowledges the limitations in the MBS survey and highlights a number of issues that must be considered when interpreting the results, including:

- Prior notice to stores "may have an influenced store prices and availability of foods during the survey period".
- The MBS does not attempt to measure the quantities of products available or purchased.
- The potential for variation in the prices of fresh fruit and vegetables given that the survey is conducted over a three-month period, though measure are taken to minimise the impact of this (NT Government 2019c, p.22).

Price of Healthy Food Baskets (HFB) in Corner Stores

The data on corner stores (see also Regional Snapshot data) shows the cost of the Healthy Food Basket rose marginally over the past year. In Darwin the cost of the HFB in a corner store **rose by $3** (0.4%) while in Alice Springs the cost **rose $36** over the past year (5.5% increase). Over the same period, the **NT supermarket average price decreased by $71 (11.7%)** while **the remote store average price increased by $21 (**2.5%) (NT Government 2019c, p.16).

[3] *A corner store is a small suburban supermarket that provides a benchmark store with similar buying power to the remote stores*

[4] *Remote community stores refer to stores that are situated in a discrete remote Aboriginal community and includes stores that are "owned by a community or Aboriginal corporation; those that are privately owned; those owned or managed by a store group and those leased from the community" (NT Government 2019c, p.26)*

Over the past decade, the average price of the HFB in Corner Stores in the NT has risen markedly (29%), well above the 5% increase in the HFB in an NT supermarket, though not as high as the average increase for remote stores of 38%. The rise in price for corner stores is extremely significant, as many people in both Alice Springs and Darwin, rely on corner stores for food on a regular basis, and these price rises will be felt particularly by people on low incomes.

McCarthy et al (2018, p. 9) reporting on food security experiences and coping strategies used by Aboriginal and Torres Strait Islander peoples' when food insecurity occurs is limited found that:

> *"Having access to supermarkets was considered by most participants as important to obtain affordable food items. Supermarkets were considered as cheaper and offering a wider variety of goods when compared to the smaller convenience type stores."*
>
> *"Access to a reliable car, particularly a privately-owned car, was said to help the most and enabled access to larger supermarkets for food specials and buying food in bulk…"*
>
> *"Participants who accessed public transport, particularly buses, found it difficult when travelling with small children. Using taxis was another option, though this was expensive particularly when funds were limited…"*

McCarthy et al (2018, p. 17-18) highlighted that access to a private car was deemed essential by some people in order to undertake food shopping and speculated that there "could be possible scope for services and other assistance programs to consider these needs" citing the examples of food shopping assistance for older Australians and people with disability being provided through NGOs and government services.

McCarthy et al also suggested that consideration could be given to the idea of subsidised or free food shopping delivery services, for low income families with young children (McCarthy et al 2018, p.18) – which at the moment is available for a fee (e.g. $9 per delivery) by the major supermarket chains. This idea warrants some further consideration.

Table 5: Change in the price of the Healthy Food Basket, All Store Types, 2007-2017

	2007	2017	$ Change	% change 2007-2017
NT Corner Store Average	**$540**	**$699**	**$159**	**29%**
NT Remote Stores	**$619**	**$854**	**$235**	**38%**
NT Supermarket Ave	**$509**	**$535**	**$26**	**5%**

NT Government 2019c, p.16.

Table 6: Cost of Food Groups Corner Stores (Alice Springs & Darwin), vs NT Supermarket Ave, 2017

Healthy Food Basket	Bread & cereals	Fruit	Veg	Meat & Alt	Dairy	Take-away	Other foods
A/Springs Corner Store	**$92**	**$111**	**$138**	**$198**	**$137**	**$3**	**$11**
Darwin Corner Store	**$109**	**$117**	**$169**	**$143**	**$153**	**$5**	**$11**
NT Supermarket Ave.	**$68**	**$87**	**$139**	**$123**	**$103**	**$5**	**$9**

NT Government 2019c, p.25.

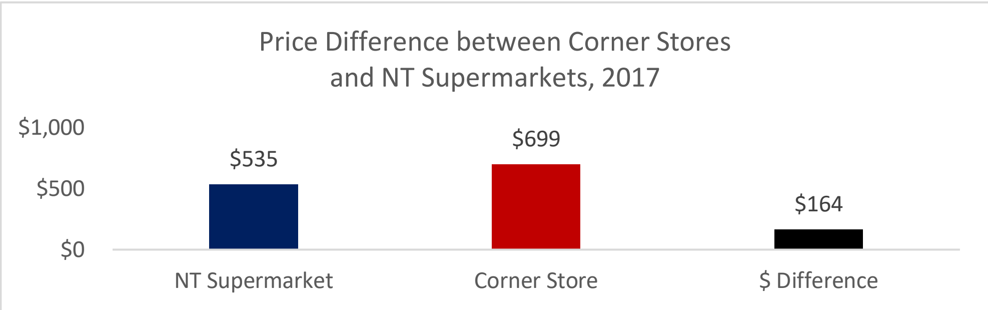
For all of the main food groups (leaving aside takeaway and other foods), the cost of the food groups for the corner stores is significantly higher than the supermarket average (except for vegetables in Alice Springs), and with the cost of meat in the corner store in Alice Springs particularly high.

Increasing access to 'More Affordable' Food in regional centres

Strategies are required that can help ensure people on low incomes have greater opportunities to choose to shop at lower cost outlets. Addressing gaps in regional centre public transport, for example, to ensure low income residents are able to shop at more affordable stores that are not within walking distance of where they live would provide an alternative to the more costly taxi and minibus services.

Raising the rate of Newstart and Youth Allowance payments by a minimum of $75 per week would also make a big difference to household budgets – with public transport costs and private vehicle costs. In addition, improving affordability of access to private vehicles could occur through extending the Motor Vehicle Registration Concessions to all Centrelink Health Care Card Holders, e.g. Newstart.

Figure 3: Difference in price of the Healthy Food Basket in Corner Stores vs NT Supermarkets, 2017



NT Government 2019c, p.16.

The previous cost of Living report (NTCOSS 2019, p. 8), highlighted the 60% difference in the cost of a Healthy Food Basket and NT supermarkets. While not as high, currently a HFB in a corner store costs **31% more at a corner store than a NT supermarkets** – which is still a significant difference. In 2016 the percentage difference was 17%, and in 2015 it was 20% (NT Government 2019c, p.16).

<u>Price of Healthy Food Baskets in Remote Stores – Price Variations within the same region</u>

The 2017 MBS full report contains data on the price variation of the HFB within regions for remote stores. The cost of the Healthy Food baskets across all of the stores surveyed are much closer together in the Darwin and East Arnhem regions. This is particularly the case for East Arnhem, where the range of prices is between $751 and $862. In addition, the East Arnhem region has the lowest overall average cost for a healthy food basket, as seen in Table 7 below.

The lower prices in the East Arnhem could be partly due to the subsidies provided on fresh fruit and vegetables at the various Arnhem Land Progress Association (ALPA) stores. For over 30 years ALPA has been subsidising fruit and vegetables, without government funding, "in an effort to promote healthy eating and work towards preventing chronic diseases" (ALPA 2019). ALPA Stores also now "subsidise all freight on frozen, tinned and dried vegetables in member stores" and, in late 2014, ALPA Stores reduced the price of bottled water to $1 a bottle (ALPA 2019), and bottled water is the only item included in ‘takeaway food’ in the HFB). In addition, a good number of MSG/OSG stores (7) were surveyed in 2017, which compares with 3, 6, 7, 6 and 7 stores surveyed over the preceding 5 years and this shows that the lower prices are being seen across most stores, not just a small few.

While the Market Basket Surveys do not provide data on purchasing patterns from ALPA Stores or any other stores, we do know from that from late 2014, when ALPA Stores reduced the price of bottled water to $1 a bottle, bottled water has had “the fastest increasing sales, compared to soft drinks & juices” (ALPA 2019).

Outback Stores provides “affordable fruit and vegetable pricing and cheaper bottled water and diet soft drinks” in the community stores they manage in regional and remote areas (Outback Stores 2019), and has a significant focus on sugar reduction in remote communities. Community led strategies through engagement with community partners, where different communities have adopted specific strategies suited to their community have been developed “to encourage non-sugary drink options” (Outback Store 2018, p. 8).

In recent years there has been a significant reduction in the sale of sugar in outback stores (including sugar drinks) and an increase in water sales.

- 7.6 tonnes less sugar was sold in 2017/18 compared with the previous year (in 2016/17, 11.5 tonnes less sugar was sold, compared with 2015/16);
- 2017/18 and 2016/17 both saw a decrease in sugary drinks of 6.6% on the previous year
- In 2017/18 water sales increased by 3.4% and diet drinks sales by 3.4%.

(Outback Stores 2017, p.2; Outback Stores 2018, p.2,7).

In addition, in the 2017/18 financial year, Outback Stores had been working on consolidating their supplier base in order “to improve food affordability”, and through work with key partners were able to drop pricing on some of their key staple food lines. A specific basket of basic foods at an Outback Stores managed community store ($179.64) is currently nearly $35 (16%) under the cost of the same basket in a similar community store or regional roadhouse ($214.32) (Outback Stores 2019).

These examples show the impact of the having the right type of approaches (including targeted subsidies) to encourage a shift from unhealthy options to healthier options.

In both the Alice Springs and Katherine regions, however, there is stark variation in prices between different remote stores – with the price range from $699-$1175 (a difference of $475) and $699-$1206 (a difference of $507) respectively, for the same basket of goods. This is alarming.

The 60% difference in the average cost of a Healthy Food Basket in a Remote Store when compared with a NT Supermarket is stark enough. In 8 community stores across the Alice Springs and Katherine regions, however, some baskets cost between 87% and 125% more than in a NT supermarket (Figures derived from NT Government 2019c, p.16). This means households shopping at these stores are paying virtually twice the price as what a household shopping at a major supermarket would be paying. Urgent action is required to address this situation. The higher priced baskets are overwhelmingly occurring in privately owned stores, with prices at MSG stores much lower. In many instances, in both Katherine and Alice Springs there is a $400+ price differential between some MSG stores and private stores. It is unclear how much remoteness is a factor for these privately-owned stores, as data in the MBS is de-identified.

Table 7: Healthy Food Basket by District for remote stores: Cost and price range by district, 2017

HFB Remote Stores	**Alice Springs**	**Darwin**	**East Arnhem**	**Katherine**	**NT Average**
Average Price	**$870**	**$843**	**$816**	**$851**	**$854**
Lowest Price	$699	$756	$751	$743	N/A
Highest Price	$1,174	$935	$862	$1,206	N/A

NT Government 2019c, p.10.N/A

Cost Difference for Food Groups between remote stores and district supermarkets

There are significant price differences between all food groups contained in the Healthy Market Basket, when comparing remote stores and NT supermarkets. The average cost of each food group component is generally between 60% and 80% higher in a remote store - except for vegetables (28% higher), and 'takeaway food'[5] which is 38% cheaper, as shown in Table 8. In terms of takeaway food, this refers only to bottled water (2 x 600 ml bottles are included in the healthy food basket), so it is important to clarify that these figures do not suggest that takeaway food is cheaper than healthy food - it is simply that bottled water is cheaper in remote stores than district supermarkets – with the lowest average costs seen in East Arnhem, where bottles only cost $1 in ALPA stores.

Table 8: Percentage difference in the cost of the food groups in the Healthy Food Basket Between Remote Stores and District Centre Supermarket, by District, 2017

	Alice Springs	**Darwin**	**East Arnhem**	**NT Remote Stores Average**
Bread & cereals	51%	65%	76%	**63%**
Fruit	71%	82%	43%	**72%**
Vegetables	23%	29%	12%	**28%**
Meat & alternatives	111%	83%	48%	**80%**
Dairy	67%	75%	62%	**69%**
Takeaway	-34%	-20%	-59%	**-38%**
Other foods	53%	50%	110%	**60%**
Total Healthy Food Basket	**63%**	**65%**	**47%**	**60%**

NT Government 2019c, p.11

Note: A Katherine District Centre Supermarket was not surveyed in 2017 MBS.

Particular areas of concern are the prices of fruit and vegetables given the currently low intake by all Australians and in particular Indigenous people and its importance to a healthy diet, as outlined in the NTCOSS 2019 (Cost of Living Report No. 24). Fruit in a healthy food basket at a remote store costs 72% more than in a district supermarket (NT Government 2019c, p.11).

There are also variations between districts for remote stores with stores in the East Arnhem region much cheaper for fruit (43% higher than the NT supermarket average), while for the Alice Springs

[5] *For the Healthy Food Basket contains only one takeaway item, bottled water, which is sold at a discounted price in many remote stores to encourage consumption of water rather than sugar sweetened beverages (NT Government 2019, p.22).*

(71% above) and Darwin regions (82% above), prices are very much higher than the NT supermarket average (NT Government 2019c, p.11). Other core (healthy) staples (breads and cereals, dairy, meat) are also high in cost compared to district centre supermarkets. This high cost of staples impacts directly on fruit and vegetables affordability and intake – as high expenditure on staples leaves little money left for fruit and vegetables.

While the price of vegetables is also higher in remote stores, the difference, compared with NT supermarkets, is not as stark as that for fruit and other core food groups. Prices in East Arnhem stores are also much cheaper, with average fruit prices being only 12% higher than the supermarket average, whereas in the Alice Springs (23%) and Darwin regions (29%) prices are a significantly higher (NT Government 2019c, p. 11). Meat prices follow a similar pattern to the price of fruit, with the cost of the meat component of the HFB much higher in Alice Springs (111% higher) and Darwin (83% higher) than the NT supermarket average, while in East Arnhem, costs were relatively less expensive but still very costly at 48% above the NT supermarket average (NT Government 2019c, p. 11).

Price Changes for Food Groups in Healthy Food Basket, NT Remote Stores, 2007-2017

While the price overall for a Healthy Food Basket rose 38% from 2007 to 2017 compared to an overall NT Supermarket increase of 5% there was variation between food groups – with dairy having the highest rise (64%).

Table 9: Healthy Food Basket: Percentage Price Change - Food Groups, Remote Stores, 2007-2017

Food Group/Store Type	Breads & cereals	Fruit	Vegetables	Meat & alternative	Dairy	Overall increase
NT Remote Store	21%	27%	36%	30%	64%	38%

NT Government 2019c, p.19.

Healthy Food Basket – Change in price for food groups between 2016-2017

District Supermarkets: It is significant to note, that between 2016 and 2017 the price of fruit in district supermarkets in the East Arnhem region decreased by 23%, and in the Darwin region there was a decrease of 42% – both displaying greater decreases than the Darwin Supermarket average (17% decrease); Alice Springs saw a 3% increase over the same period (NT Government 2019c, p. 12).

The price of vegetables in district supermarkets in the East Arnhem region decreased by 13% and in the Darwin region by 9% – both displaying greater decreases than the Darwin Supermarket average (6% decrease); Alice Springs saw an increase of less than 1% (NT Government 2019c, p.12). Note: A Katherine District Centre Supermarket was not surveyed in the 2017 MBS.

Remote stores: Remote stores on average saw increases of 6% for fruit and 7% for vegetable prices – And these represent the highest rises in costs out of all of the food groups surveyed. This is of concern, given the large number of people in the NT who are not getting their required daily intake of fresh fruit and vegetables (as mentioned above).

The increase in the price of fruit in the Katherine region (up 16% over the past year) is of particular concern, while in the other three regions surveyed, prices increased by between 3-5%. The Darwin (10%) and Alice Springs (9%) regions saw the greatest rise in the price of vegetables in remote stores, while East Arnhem prices increased by only 2%, and Katherine by 6% (NT Government 2019c, p.12).

Variety and Quality of Fresh Fruit and Vegetables

The NT Market Basket Survey full report also provides data regarding the cost of a healthy food basket and the variety and quality of fresh fruit and vegetables in the baskets in relation to districts as well as the type of store management and or ownership model. The surveys have a particular focus on data on fresh fruit and vegetables give the importance of these items to a nutritious balanced diet and the need to increase the intake in remote NT, given the current low rates (discussed in detail in NTCOSS's Cost of Living Report No. 24). In examining this data, it is important to consider not just price, but the availability of a variety of food and the quality – as these factors also impact on the ability to access food at an affordable price. (Items are rated as either 'good', 'fair' or 'poor' – or sometimes listed as 'not rated').

In order to examine changes over time in the number of fruit and vegetables available, market basket surveys from five years and 10 years prior to the 2017 Market Basket Survey have been examined. Over the past decade (2007-2017) there has been a steady increase overall in the number of different types of fruit and vegetables available from remote stores for Darwin and Katherine and in East Arnhem Land for vegetables (fruit has risen only very marginally) over the past decade. In the Alice Springs region, the number of fresh fruit and vegetables available has remained fairly constant over the past decade, rising marginally for fruit, and remaining much the same for vegetables – with both being much lower than the figures for the other regions (NT Government 2017c, p. 14). The Barkly region was not covered in the 2017 Market Basket Survey.

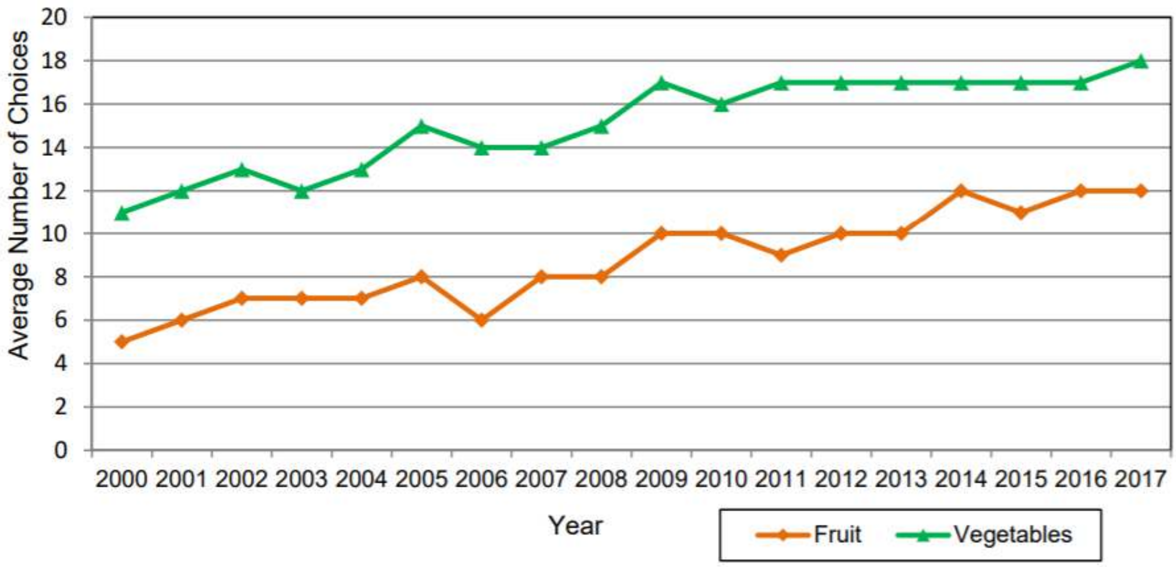
Overall data for the NT for the period of 2000 to 2017, confirms that the average number of fresh fruit available in remote stores has increased from around 5 varieties to around 12, and for fruit from around 11 varieties to an average now of 18 (NT Government 2019c, p. 14). (See also Figure 4 below). Given the level of investment in remote stores over the past decade (covered in the previous cost of Living report (No. 24) this represents encouraging movement in the right direction.

It is significant, however, that the Alice Springs region is not seeing the same increase in the number of fresh fruit and vegetables available as the other regions. Given that the data in the Market Basket Survey is deidentified, it is not possible to determine what is driving the cost disparities within one region. There may, however, be an opportunity for the NT Government, who have access to the full data, to work on strategies to address these inequities, by working with specific stores.

There has been a significant increase overall in the quality of fresh fruit and vegetables, as rated through the market basket survey process, since 2000. In recent years, however, the 'percentage' of fresh fruit and vegetables that are rated as 'good' has dropped somewhat (NT Government 2019c, p. 14) (see Figure 3). There is however significant variation within in a region, between some stores in relation to store and the number and quality of fresh fruit and vegetables available).

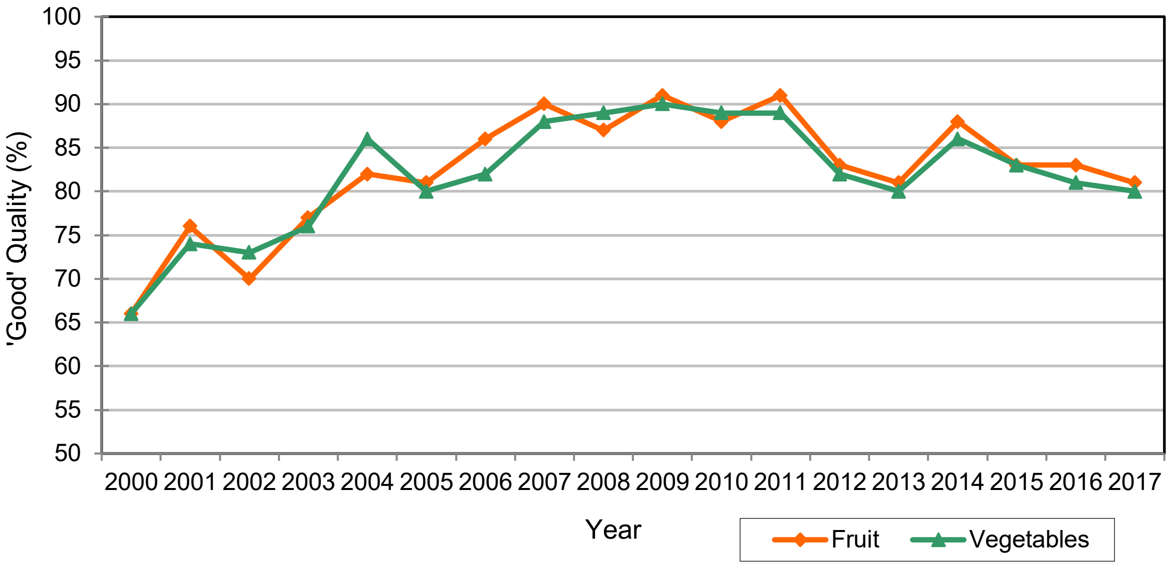
Figure 4 below shows that the number of fruit and vegetables in stores has increased between 2000 and 2017, while Figure 5 shows that percentage of fruit and vegetables rated as good has dipped in recent years. This needs to be seen in context, however, as between 2007 and 2017 there has been a marked increase in the overall number of fruit and vegetables, along with an increase in the actual number of fresh fruit and vegetable items rated as 'good'' – but proportionately the number of fruit and vegetables rated as 'good' quality is lower now than in previous years (e.g. of the 25 varieties of vegetables in the Darwin region in 2017, only 18.8 (75%) on average were rated as good quality – whereas in 2012, the 17.5 good quality vegetables made up 83% of the 21 vegetable types).

Figure 4: Average number of varieties of fresh fruit and vegetables, NT Remote Stores, 2000 – 2017



Government 2019c, p.14 (This graph is taken from the 2017 Market Basket Survey, Figure 5).

Figure 5: Percentage of fresh fruit and vegetables rated as 'good' in NT Remote Stores, 2000–2017



NT Government 2019c, p.14 (This graph is taken from the 2017 Market Basket Survey, Figure 5).

Table 10: Fresh fruit and vegetables by District for remote stores: Average number and number rated 'good' 2007, 2012 and 2017

		2007		***2012***		***2017***		
Remote Stores		*Total no. of items*	*No. rated as 'good'' quality*	*Total no. of items*	*No. rated as 'good'' quality*	*Total no. of items*	***No. rated as 'good'' quality***	
Alice Springs	Fruit	8	**6.9**	9	**6.8**	9	**7.4**	**0.5**
	Vegetables	13	**11.1**	15	**12.1**	13	**11.3**	**0.2**
Darwin	Fruit	9	**7.7**	12	**9.9**	16	**11.6**	**3.9**
	Vegetables	18	**15.1**	21	**17.5**	25	**18.8**	**3.7**
Katherine	Fruit	8	**7.0**	10	**8.8**	12	**11.6**	**4.6**
	Vegetables	15	**13.0**	16	**13.2**	17	**14.9**	**1.9**
East Arnhem	Fruit	10	**9.9**	11	**8.9**	13	**10.3**	**0.4**
	Vegetables	15	**14.4**	18	**15.2**	22	**17.1**	**2.7**

NT Government 2007, p 23-26; NT Government 2012, p. 33-39; NT Government 2019c, p. 26-28.
The number of items rated as 'good' quality' based on calculations done by NTCOSS from data in Appendix
Total no. of items in whole numbers based on MBS figures in Appendix

<u>Store Management and Ownership structure and number and quality of fresh fruit and vegetables</u>

Further examination of the data shows that in general, stores that are owned by a store group (OSG), e.g. Arnhem Land Progress Association (ALPA) or managed by a store group (MSG) - e.g. Outback Stores - generally have lower prices for the healthy food basket and greater variety and a better quality of fresh fruit and vegetables. This is evident in particular for stores in the Alice Springs, Katherine and East Arnhem regions.

- MSG Stores in the Alice Springs region are <u>11% cheaper</u> than the NT Remote Store average*
- MSG stores in the Katherine region are <u>9% cheaper</u> than the NT remote Store average
- MSG & OSG stores in East Arnhem they are <u>7.5% cheaper</u> than the NT remote store average
- MSG & OSG stores in the Darwin region <u>(0.1%) more expensive</u> than the NT remote store average

**The NT Remote store average includes all store ownership/management structures*

Table 11: Comparison of costs of a Healthy Food Basket by region, and various store types, 2017

Ownership	**Alice Springs**	**Darwin**	**Katherine**	**East Arnhem**
Private Stores vs Regional Remote Store average	16% more expensive	1.6% cheaper	21% more expensive	N/A
Private Stores vs NT Remote Store average	18% more expensive	1% cheaper	20% more expensive	N/A
MSG & OSG Stores vs Regional Remote Store average.	12% cheaper	2.8% more expensive	8% cheaper	N/A
MSG & OSG Stores vs NT Remote Store average	11% cheaper	0.1% more expensive	9% cheaper	7.5% cheaper

Derived from NT Government 2019c, p. 26-28

Across remote stores in the Darwin region, the range of costs of the basket was less than the ranges in the other regions. with the cost of most Healthy Food Baskets in Darwin well below the NT average cost in a remote store ($854). A number of community owned stores and two privately owned stores in Darwin also had baskets that were well under $854 as well.

On average, however, MSG & OSG stores in the Darwin region ($855) were in fact 2.8% more expensive than the average for all remote stores in the Darwin region and marginally (0.1%) more expensive than the NT remote store average ($854). This issue warrants some further exploration, because it goes against the trend of the other regions, meaning consumers in this region are not benefiting from lower prices in the MSG and OSG stores seen elsewhere across the NT. There may be some opportunity for some lessons to be learned from the practices implemented in MSG and OSG stores in other regions. In addition, there may be some models to be shared from the private stores in this region that are able to offer lower prices, with one private store having the lowest cost basket ($756) in the region.

NTCOSS is not able determine from the available data whether the price of fresh fruit and vegetables are cheaper in MSG and OSG stores, compared with the other store types – or whether there are lower prices of other food groups that brings the overall cost of the healthy food basket down. It would be very helpful to have data on separate costs of fruit and vegetables in the healthy food basket. It is notable that this data *was previously included* in a number of Market Basket Survey reports up until 2015. The following is an excerpt from 2015 Market Basket Survey taken from Appendix C: Survey results of the 2015 Market Basket Survey by district and community (NT Government 2015, p.32).

Cost of basket	Availability	Fruit (fresh) variety	Fruit (fresh) quality	Fruit price	Vegetable (fresh) variety	Vegetable (fresh) quality	Vegetable price	Population

Therefore, the above analysis may have some limitations as a low overall cost of a Healthy Food Basket does not necessarily mean that the cost of the fresh fruit and vegetables will also be low. NTCOSS recommends that these data sets be included again in all future Market Basket Survey reports.

At a more general level, it does seem that the overall lower prices in the OSG and MSG stores relates to the greater buying power they have. This does mean that it is going to continue to be hard for independent stores and privately-owned stores to bring prices down without the buying power these store groups have. It is, however, important that communities have the opportunity to retain their independence by retaining store ownership and having the option to manage their own store – but some additional measures may need to be considered, as outlined in the recommendations in this report, to ensure all stores are able to provide competitively priced food to enable households to have the ability to meet nutritional needs.

As noted earlier, affordability may still be dependent on the price of other food groups – as the high cost of staples may mean there is less money available for purchasing fruit and vegetables.

These findings around the interaction of price and quality of fresh fruit and vegetables with store management and/or ownership structure lend weight to a number of the recommendations made in the previous cost of living report. In particular, NTCOSS recommends to the Commonwealth Government to adopt **ACOSS' recommendation for the introduction of a 'sugar tax'** (Federal Budget Priorities Statement to the 2018/2019) aimed at reducing consumption of sugary drinks and bringing down obesity rates, and that revenue raised through the 'sugar tax' be aimed at subsidising the cost of freighting healthy foods to halt the rapid growth in healthy food prices and start reducing those prices to affordable levels. Such a subisdy could make a significant difference to those remote stores who currently lack the buying power of stores who are owned or managed by a store group.

In both 2014 and 2016 NTCOSS called on the NT Government to commence a process for the development of a forum for addressing food pricing in the NT, to establish engagement between community, industry, research bodies and government to address price disparities between major supermarkets and remote and corner stores. NTCOSS therefore welcomes the recent commitment made by the Federal Government for AMSANT in partnership with Central Australian Aboriginal Congress, NPY Women's Council and NTCOSS to work on community led solutions to food security and nutrition.

This funding committed will enable initial work to identify proposals/solutions at the community, NT and national levels which could be worked up and presented at a food summit where Aboriginal leaders from across Central Australia and the NT would discuss and progress this work, supported by appropriate expertise. In addition, policy and advocacy work will be undertaken after the summit a to provide further support to community based solutions.

CONCLUSION

This report highlights the low rate of payment for households dependent on income support payments such as Newstart and Youth Allowance, is again highlighted. These allowance payments are currently not adequate to keep up with rises in cost of living for households dependent on these payments as their income source, and NTCOSS reiterates the need for these payments to be increased.

It is significant that many prominent groups and individuals within Australia have lent their support to raising the rate of Newstart, with NT Chief Minister Michael Gunner recently stating: "Could you live on $39 per day? I support giving young people a fair go and helping them get jobs. That's why the Federal Government should raise the rate of Newstart and Youth Allowance – you can't look for work if you're homeless and hungry." (Gunner, 2018)

While some price decreases in some regions (lower rents, lower fuel prices and lower food costs in major supermarkets) over the last 12 months in some areas will have brought some cost of living relief to some households, in other regions and remote areas of the NT the cost of living has risen in some of these same expenditure areas.

While the decrease in fuel prices over the past 12 months in Darwin and Katherine for example, will have provided cost of living relief for many households - prices (CPI) have actually risen again over the past quarter in Darwin. It is also important to remember that in many areas of the NT prices have remained incredibly high over recent years – and fuel price rises disproportionately impact on those on very low incomes. This is particularly so in the most remote areas where general cost of living has historically been very high (e.g. remote food and fuel prices), further disadvantaging many households in these areas. In addition, these households have to travel longer distances to get to town.

Governments may have a limited influence when it comes to the price of fuel or the cost of rent, or motor vehicles, for example, there are often market factors (in some instances global) outside of their control. Governments do play a role in regulating price in relation to the setting of fees, levies and taxes as for motor vehicle registration and insurance – and it is here that they could make a real difference.

Governments have an active role to play in setting the rate of income support payments and the provision of targeted cost of living relief for low income households – often in the form of concessions. The NT Government can adjust eligibility for certain concessions to provide direct cost of living in areas of need (essential expenditure such as electricity, motor vehicle registration). The Commonwealth Government can also make taxation reforms, such as a sugar tax – and the revenue gained could be used as a subsidy for freight for remote stores, to help bring the price of food down.

A number of broad and complementary strategies also need to be implemented in remote areas and corner stores to achieve cheaper food prices.

NTCOSS has highlighted through the report and in the recommendations, the need for strategies that address access to more affordable transport options (both public and private transport), including addressing gaps in regional centre public transport to ensure low income residents are able to shop at more affordable stores that are not within walking distance of where they live, to provide an alternative to the more costly taxi and minibus services.

Other measures for consideration include using the NT Concession Scheme to provide subsidies for remote residents using remote private transport services - e.g. Bush bus and Bodhi Bus) to access regional centres to periodically shop for bulk food items and groceries. Such a measure would need to make provision for dairy and perishable items when sitting on a bus, such as the installation of a fridge or cooling system in a bus. In addition, extending the Motor Vehicle Registration Concessions (under the NT Concession Scheme) to all Centrelink Health Care Card Holders would improve affordability of access to private vehicles for many low income households, by reducing annual registration costs.

Currently there is a major Food Bank site in Darwin which involves the collection of surplus, salvaged and donated foods from producers, manufacturers and retailers, to make available to charities and community groups. Discussion is currently underway in relation to the development of a Food Bank Hub for Alice Springs, to enable a model based on a supermarket format providing free and subsidised healthy produce that community sector agencies can 1) refer clientele, and 2) order subsidised produce for current food-related activities.

In remote areas urgent action is required to reduce the spiralling price of healthy food in remote stores and it is critical to build on the Stronger Futures investment in infrastructure and licensing. Extending and adequately resource strategies to discourage the purchase of less healthy foods, particularly those high in sugar, alongside promotion of healthy foods, is essential, and NTCOSS supports the implementation of a sugar tax to reduce consumption of sugary drinks and bringing down obesity rates, and that revenue raised assist in subsidising the cost of freighting healthy foods.

NTCOSS has also highlighted the need for more thorough food pricing data collection and adequate resourcing to ensure this can occur. In particular it is imperative that all regions and all stores types be covered in the biennial Market Basket Survey (for example the Barkly was not covered in the 2017 survey). In addition, this report highlighted the limited data reported in in relation to corner stores – despite the significant role they play in weekly food shopping for many (particularly) low income Territorians.

Increased data can help to build a more complete picture of price changes in critical areas of food expenditure and the provision of this information in a timely fashion can help to allow for targeted responses to the areas of greatest need. An evidenced based and collaborative approach to reducing the cost of living will improve the lives of many Territorians.

APPENDICES

Appendix A: Table 12: CPI Changes, Expenditure Type Darwin vs National over the past year

This table shows the trends in the CPI for all of the 11 CPI categories measured by the ABS in the past year.

Cost of Living area	CPI Past Year June 2018 – June 2019 (% change) Darwin	 Australia
Food & non-alcoholic beverages	**1.8%**	**2.4%**
Bread and Cereal Products	2.5%	2.5%
Meat and seafood	5.4%	4.2%
Dairy & related products	0.9%	1.7%
Fruit	1.9%	4.9%
Vegetables	5.3%	6.2%
Alcohol & tobacco	**8.4%**	**5.9%**
Alcohol	4.9%	1.3%
Tobacco	14.1%	13.4%
Clothing & Footwear	**-0.4%**	**0.2%**
Housing (includes utilities)	**-1.2%**	**0.5%**
Rents	-4.5%	0.4%
New dwelling purchase by owner-occupiers	-0.6%	0.2%
Utilities	1.4%	-0.2%
Water & sewerage	1.2%	1.3%
Electricity	1.2%	-1.0%
Gas and other household fuels	5.2%	0.0%
Furnishings, household equipment/services	**-0.9%**	**-0.4%**
Child care	-6.1%	-7.9%
Health	**2.4%**	**3.0%**
Pharmaceutical products	1.1%	1.6%
Medical and hospital services	3.4%	3.5%
Dental services	0.1%	2.3%
Transport	**-1.1%**	**1.7%**
Motor Vehicles	0.7%	3.4%
Automotive fuel	-5.2%	-0.5%
Urban transport fares (Public transport)	0.0%	1.8%
Communication	**-4.4%**	**-4.4%**
Telecommunication equipment/ services	-4.8%	-4.7%
Recreation & Culture	**1.4%**	**1.8%**
Audio, visual and computing equipment and services	-4.8%	-4.0%
Audio, visual and computing equipment	-7.0%	-7.4%
Audio, visual and computing media and services	0.3%	1.2%
Education	**2.6%**	**2.8%**
Insurance and financial services	**-2.2%**	**0.9%**
Insurance	0.8%	1.1%
CPI All Groups	**0.8%**	**1.6%**

ABS 2019d Data 4, 5, 6.

Appendix B: Calculations used for Weekly payment rates - used in Figures 1, 2

Table 13a: Weekly Payment Rates at 30 June 2018

	BASE RATE	Pension Support	Energy Supp	FTB A Child u13	FTB B Child 13-15	FTB B	Pharma Benefit	**TOTAL PAYMENT**
Age Pension (single)	**$413.10**	$33.65	$7.05					**$453.80**
Newstart (single, no children)	**$272.90**		$4.40					**$277.30**
Newstart (single, 2 children)	**$295.20**		$4.75*	$91.42	$118.93	$54.32	$3.10	**$567.72**
Youth Allowance (single, no children)	**$222.90**		$3.50					**$226.40**

Table 13b: Weekly Payment Rates at 30 June 2019

	BASE RATE	Pension Support	Energy Supp	FTB A Child u13	FTB B Child 13-15	FTB B	Pharma Benefit	**TOTAL PAYMENT**
Age Pension (single)	**$421.80**	$34.25	$7.05					**$463.10**
Newstart (single, no children)	**$277.85**		$4.40					**$282.25**
Newstart (single, 2 children)	**$300.55**		$4.75*	$91.42	$118.93	$54.32	$3.10	**$573.07**
Youth Allowance (single, no children)	**$227.60**		$3.50					**$231.10**

Centrelink 2018, p. 2, 5, 13, 25, 28, 33-34, 40-41.; *Centrelink 2019,* p. 2, 5, 13, 25, 28, 33-34, 40-41.

*NB: All figures based on max payment rates where relevant. Two children for Newstart calculation based on one child b/w 5 and 13 y.o.; and one b/w 13-15 y.o.; Youth Allowance based on Living away from home rate. *Note: For Newstart (single) with children the Energy Supplement for FTB A and FTB is only payable to recipients who have been receiving the FTB Energy supplement(s) continuously from 19 September 2016. The above calculation is based on a new recipient, who would not be eligible for the additional supplements.*

Appendix C: Transport Affordability Index Data

Table 14: Household Weekly Transport Costs Comparison of Disaggregated Expenditure Areas – Alice Springs vs Darwin June 2018 - June 2019

	Darwin		**Alice Springs**	
	Q2 2018	**Q2 2019**	**Q2 2018**	**Q2 2019**
Car Loan Payments	**122.20**	$132.69	$122.20	$132.69
Registration and Licencing	**$29.00**	$29.42	$29.00	$29.42
Insurance	**$27.36**	$27.44	$24.40	$27.44
Servicing & tyres	**$29.47**	$30.15	$32.57	$33.29
Fuel	**$76.87**	$72.60	$83.09	$84.43
Public Transport[6]	**$20.00**	$20.00	$0.00	$0.00
Tolls	**N/A**	N/A	N/A	N/A
Roadside Assistance	**$1.90**	$1.90	$1.90	$1.90
Totals	**$306.81**	$314.19	$283.17	$309.17

[6] *It is assumed by the TAI that the regional household does not incur public transport costs. This is due to a lack of reliable services and low usage rates in the regional locations analysed.*

Source: Table adapted from AAA & SGS 2018, p. 27 etc; AAA & SGS 2019, p.27.

Appendix C: Housing Price changes over the past 12 months across the NT

Table 15: Housing Price changes over the past 12 months – Regional Areas and Darwin and suburbs

Year Ending June 2019	Palmerston	Katherine	Alice Springs	Tennant Creek
Residential Housing - Median Sales Prices				
Residential House	5.9%	8.5%	-6.4%	1.8
Residential Unit/Townhouse	-8.2%	-65.5%	-2.3%	N/A
Rental Housing - Median Weekly Prices				
3 BR House Rental Prices	-7.0%	1.2%	3.8%	N/A
4BR House Rental Prices	-3.8%	39.0%	6.7%	N/A
1BR Unit/Townhouse Rental Prices	8.6%	-24.5%	0.8%	N/A
2BR Unit/Townhouse Rental Prices	-7.9%	-14.3%	-5.0%	N/A
3BR Unit/Townhouse Rental Prices	-9.9%	50.0%	-7.1%	N/A

Year Ending June 2019	Darwin Inner	Darwin North Coastal	Darwin North East	Darwin North
Residential Housing - Median Sales Prices				
Residential House	-7.1%	0.9%	27.0%	8.1%
Residential Unit/Townhouse	-17.2%	-2.8%	-33.3%	-10.9%
Rental Housing - Median Weekly Prices				
3 BR House Rental Prices	-11.7%	-10.0%	-2.8%	-8.9%
4BR House Rental Prices	6.3%	-1.7%	-18.0%	0.0%
1BR Unit/Townhouse Rental Prices	-12.3%	-8.0%	N/A	-2.6%
2BR Unit/Townhouse Rental Prices	-16.7%	-5.7%	-11.4%	-9.1%
3BR Unit/Townhouse Rental Prices	-11.3%	-13.0%	4.2%	0.0%

8.2% rise in rent for 2 BR houses Alice Springs (no other region lists 2 BR houses)

REINT 2019, p. 5, 7, 26, 27.

Appendix D: Fuel Prices across major centres of the NT

Table 16: Fuel Prices across the NT: Aug 2018-Aug 2019 – Unleaded Fuel and Diesel

Unleaded Petrol (Cents Per Litre)	Ave. Retail Price Aug 2018	Ave. Retail Price Aug 2019	Price change Aug 2018 - Aug 2019	% Change Aug 2018- Aug 2019
Darwin	155.7	139.2	-16.5	**-10.6%**
Alice Springs	185.3	188.1	+2.8	**+1.5%**
Katherine	171.9	163.9	-8.0	**-4.7%**
Tennant Creek	187.4	190.3	+2.9	**+1.5%**
NT Ave.	162.9^	151.0	-11.9	**-7.3%**
Australia Ave.	145.9^	140.2	-5.7	**+3.9%**

Diesel (Cents Per Litre)	Ave. Retail Price Aug 2018	Ave. Retail Price Aug 2019	Price change Aug 2018 - Aug 2019	% Change Aug 2018-Aug 2019
Darwin	**155.3**	**146.7**	**-8.6**	-5.5%
Regional Average^	182.3	185.3	+2.9	**1.6%**
NT Ave.^	165.9	161.9	-4.0	**-2.4%**
Australian Ave.	152.0	147.3	-4.7	**+3.1%**

Source: NT Government 2018a, p.1,2; NT Government 2019a, p.1,2.

Includes surrounding areas/regions; ^*Weighted average; Note the AIP does not report on diesel prices for individual regional areas.*

Appendix E: MyFuel NT Data over the past year

Table 17a: Unleaded 91 Fuel – Regional Data from My Fuel NT – Sep 2018 – Aug 2019

Unleaded 91 Fuel	**Sep 2018**	**Aug 2019**	'Year' ending Aug 2019	**4 Sep 2019**
	Ave. Price cpl	Ave. Price cpl	**Price Change cpl**	Highest Price cpl*
Tiwi Island	241.0	241.0	**0.0**	241.0
Darwin	157.1	138.2	**-18.9**	138.9
Litchfield	157.1	141.0	**-16.1**	153.9
Palmerston	157.8	138.1	**-19.7**	138.9
Top End Rural	166.1	160.7	**-5.4**	165.0
Katherine	178.3	172.8	**-5.5**	205.0
Barkly	182.2	191.1	**+8.9**	199.7
Cent Aust Region	199.8	207.4	**+7.6**	250.0

NT Government 2019c.

Table 17b: Low Aromatic Fuel – Regional Data from My Fuel NT - Sep 2018 – Aug 2019

Low Aromatic Fuel	**Sep 2018**	**Aug 2019**	'Year' ending June 2019	4 Sep **2019**
	Ave. Price cpl	Ave. Price cpl	**Price Change cpl**	Highest Price cpl*
Tiwi Island	251.5	249.5	**-2.0**	255.0
East Arnhem	251.1	239.5	**-11.6**	295.0
Top End Rural	197.6	198.7	**+1.1**	282.0
Katherine	176.7	171.5	**-5.2**	245.0
Barkly	188.7	184.5	**-4.2**	220.0
Cent Aust Region	194.6	193.5	**-1.1**	260.0

NT Government 2019c.

Table 17c: Diesel – Regional Data from My Fuel NT – Sep 2018 – Aug 2019

Diesel	**Sep 2018**	**Aug 2019**	**'Year' ending Aug 2019**	**4 Sep 2019**
	Ave. Price cpl	Ave. Price cpl	**Price Change cpl**	Highest Price cpl*
Tiwi Island	243.7	243.6	**-0.1**	250.0
Darwin	159.1	146.5	**-12.6**	150.9
Palmerston	159.7	145.6	**-14.1**	146.9
Top End Rural	184.9	186.5	**+1.6**	280.0
East Arnhem	231.4	229.5	**-1.9**	295.0
Litchfield	158.7	147.9	**-10.8**	154.9
Katherine	177.0	173.8	**-3.2**	245.0
Barkly	187.7	189.3	**+1.6**	220.0
Cent Aust Region	195.1	199.5	**+4.4**	260.0

NT Government 2019c.

** The Highest Price refers to the data available on a daily basis from the MyFuelNT website – with data taken from 4 September 2019* https://myfuelnt.nt.gov.au/

Appendix F: Healthy Food Basket – Costs by type of store ownership/management

Table 18: Cost of Healthy Food Basket by type of store ownership/management, 2017 (No. of Stores in brackets)

Ownership	Alice Springs	Darwin	Katherine	East Arnhem	Average – all regions
Private	$1007 (8)	$845 (5)	$1024 (3)	$804 (1)	$955 (17)
Community	$866 (14)	$832 (7)	$844 (1)	N/A	$854 (22)
Leased from community	N/A	N/A	$925 (1)	N/A	$925 (1)
Other/Not coded*	$784 (2)	N/A	N/A	N/A	$784 (2)
Managed Store Group (MSG)	$762 (8)	$855 (5)	$777 (8)	$825 (4)	$790 (25)
Owned Store Group (OSG)	N/A	$856 (1)	N/A	$808 (3)	$820 (4)
MSG & OSG Combined	$762 (8)	$855 (6)	$777 (8)	$818 (7)	$799 (29)
Average All Remote Stores	**$870**	**$843**	**$851**	**$816**	**$854**
NT Supermarket	$541	$510	N/A	$554	$535
Corner Stores	$691	$707	N/A	N/A	$699
Total Stores	32	18	13	8	71
Private stores vs regional ave. Community stores	16% more expensive	1.6% more expensive	21% more expensive	N/A	
Private stores vs NT Community Stores ave.	18% more expensive	1% cheaper	20% more expensive	N/A	
MSG & OSG Stores vs Community stores ave. in region	12% cheaper	2.8% more expensive	8% cheaper	N/A	
MSG & OSG Stores vs regional ave. Community stores	11% cheaper	0.1% more expensive	9% cheaper	7.5% cheaper	

For East Arnhem region N/A refers to either Insufficient number of private stores in region or No community stores in region

Derived from NT Government 2019c, p.26-28

EXPLANATORY NOTES

1. CPI and Living Cost Indexes

The ABS Selected Living Cost Indexes (SLCI) uses a different methodology to the CPI. 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 SLCI's (ABS 2019b).

In that sense, the SLCI's 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, p.9).

The SLCIs 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 for many low-income households (SACOSS 2014, p.4).

"The Selected Living Cost Indexes (SLCIs), Australia incorporates the Pensioner and Beneficiary Living Cost Index (PBLCI) and the Analytical Living Cost Indexes (ALCIs). The ALCIs have been compiled and published by the ABS since June 2000 and were developed in recognition of the widespread interest in the extent to which the impact of price change varies across different groups of households in the Australian population" (ABS 2019b).

"ALCIs are prepared for four types of Australian households:

- employee households (i.e. those households whose principal source of income is from wages and salaries);
- age pensioner households (i.e. those households whose principal source of income is the age pension or Veteran's Affairs pension);
- other government transfer recipient households (i.e. those households whose principal source of income is a government pension or benefit other than the age pension or Veteran's Affairs pension); and,
- self-funded retiree households (i.e. those households whose principal source of income is superannuation or property income and where the Household Expenditure Survey (HES) defined reference person is 'retired' (not in the labour force and over 55 years of age)" (ABS 2019b).

2. Limitations of the Selected Living Cost Indexes

The Selected Living Cost Indexes (SLCI's) 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. This 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 (adapted from SACOSS 2014, p.9).

At the more technical level, the SLCI's 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 SLCI's figures reflect broad averages (even if more nuanced), but do not reflect the experience of the poorest in those categories (Adapted from SACOSS 2014, p.9).

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 was $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 (adapted from SACOSS 2014, p. 9).

The weightings in the SLCI's are also based on a set point in time (from the 2016-17 Household Final Consumption Expenditure data (ABS 2019a) 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 therefore does not track the expenditure substitutions and the impact that has on cost of living and lifestyle (adapted from SACOSS 2014, p.9).

The SLCI's household income figures are based on households that are the average size for that household type: which for Aged Pensioners is 1.52 and Other Government Transfer recipients 2.57 (ABS, 2018b). This makes comparison with allowances difficult. This Report primarily 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 (adapted from SACOSS 2014, p. 9-10). While the SLCI's do have some limitations, in terms of tracking cost of living changes overall they provide a "robust statistical base, quarterly tracking of changes and a long time series, which all provide valuable data for analysis" (SACOSS 2014, p.10).

3. Age Pension and Newstart and Youth Allowance Calculations for Figures 1 & 2

These figures reflect payment levels for a single Aged Pensioner; a single Newstart recipient with no children as well as with two children, and a single Youth Allowance recipient. 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 and receipt of supplements like rent assistance (but for simplicity these are not all factored in here). Payment rates for single people are used – as partner's income for partnered recipients adds further complexity (Adapted from SACOSS 2014, p.10).

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). *NB: Allowance payments, such as Newstart and Youth Allowance are indexed to the CPI only. Newstart payments are adjusted 6 monthly - each March and September; while Youth Allowance payments are only adjusted annually, each January.*

5. NT Government Market Basket Survey

"In 1995 the then Northern Territory (NT) Department of Health and Community Services developed the NT Food and Nutrition Policy. One of the strategies identified in this policy was to develop a tool to monitor food cost, availability, variety and quality in remote community stores. The tool developed was the Market Basket Survey (MBS) and the first survey of a sample of remote stores was conducted in 1998 and the first Territory wide survey was done in 2000." (2013, p. 4)

"The MBS includes a 'food basket' that consists of foods that meet the average energy and recommended nutrient needs of a hypothetical family of 6 people for a fortnight. The family was chosen to represent a cross-section of people who had important nutrient requirements because of their age and sex. The family consists of:

- a grandmother aged 60 years,
- a man aged 35 years,
- a woman aged 33 years,
- a male aged 14 years,
- a girl aged 8 years, and
- a boy aged 4 years." (NT Government 2013, p.4,33)

(For 2017 MBS, Income level $2513.46, *based on Centrelink payment rates, March 20-June 30, 2017*).

In terms of developing the market basket, "The actual selection of brands and sizes was made in consultation with the leading grocery suppliers in the NT and with input from nutritionists regarding their observations in communities. The most commonly sold items were the ones included in the food basket." (NT Government, 2012, p.5).

"As part of the survey, a major supermarket and corner store in each of the district centres are also surveyed to enable comparison of prices between urban and remote districts. The corner store is a small suburban supermarket that provides a benchmark store with a similar buying power to the remote stores. The income for the hypothetical family was determined by obtaining Centrelink and Family Assistance figures from the Centrelink website." (NT Government 2012, p.5).

The 2017 MBS is the eighteenth annual survey of remote community stores in the Northern Territory. As the 2012 MBS (NT Government, p.25) highlighted, "Since the inception of the MBS, a number of changes have occurred that have the potential to impact the results of this survey. In early 2007 the Australian Government announced the establishment of Outback Stores, a company set up to manage stores on behalf of remote communities to ensure their commercial viability and a reliable supply of healthy, affordable food. Outback Stores began operating in its first store in May 2007."

"In June 2007 the Australian Government announced the NT Emergency Response (NTER) in response to the *Little Children are Sacred Report.* Amongst the measures introduced in the NTER were Income Management (IM) and the licensing of remote stores by the Australian Government's Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA). By September 2007, the first community store was licensed and IM had commenced in that community. There was a gradual roll out of these initiatives to other communities and in January 2012, shortly before commencement of the 2012 MBS, 91 stores were licensed." (NT Government 2012, p.25).

"The licensing of community stores was designed to improve both the management of stores and the quality of food they provide. As part of licensing conditions stores are expected to have a reasonable range of groceries and consumer items, including healthy food and drinks. The introduction of IM and stores licensing, along with an increase in the number of stores managed by Outback Stores, is therefore likely to have had an impact on some of the information monitored through this survey since 2007." (NT Government 2012, p.25).

REFERENCES

ABS 2019a, *Selected Living Cost Indexes, Australia, JUNE 2019 KEY FIGURES, June 2019*, Australian Bureau of Statistics, Canberra.

ABS 2019b *Selected Living Cost Indexes, Australia, June 2019: Explanatory Notes,* Australian Bureau of Statistics, Canberra.

ABS 2019c, *Consumer Price Index, Australia, June 2019, Table 10, CPI: Group, Sub-group and Expenditure Class, Percentage change from corresponding quarter of previous year by Capital City; and Table 11,* CPI: Group, Sub-group and Expenditure Class, Percentage change from previous quarter by Capital City Australian Bureau of Statistics, Canberra.

Anglicare Australia 2019, Rental Affordability Snapshot 2019 Regional Reports and Snapshots, 2019, Ainslie ACT 2602

Arnhem Land Progress Association 2019, (ALPA 2019) Website, Accessed 8 July 2019.

Australian Automobile Association (AAA) and SGS Economics and Planning (SGS), (AAA & SGS 2018) Transport Affordability Index, Report June 2018, released 8 August 2018, Canberra ACT, p. 27.

Australian Automobile Association (AAA) and SGS Economics and Planning (SFS), (AAA & SGS 2019) Transport Affordability Index, Report June 2019, released 28 August 2019, Canberra ACT, p. 6,8,27.

Australian Council of Social Service (ACOSS) 2018a, Raise the Rate Fact Sheet, Strawberry Hills, NSW p.1.

Australian Council of Social Service (ACOSS) 2018b, Select Committee into the Obesity Epidemic in Australia, 6 July 2018, p. 1-2.

Centrelink 2018, *A Guide to Australian Government Payments*, released quarterly. Australian Government, Canberra, 20 March – 30 June 2018, Canberra, ACT, p. 2, 5, 13, 25, 28, 32-33, 40-41.

Centrelink 2019, *A Guide to Australian Government Payments*, released quarterly. Australian Government, Canberra, 20 March – 30 June 2019, Canberra, ACT, p. 2, 5, 13, 25, 28, 33-34, 40-41.

Fair Work Commission 2018, *Awards and Agreements: National Minimum Wage Orders*, accessed 27 August 2019.

Lowe, P., 2019, cited by Luke Henriques-Gomes in 'Reserve Bank governor suggests Newstart increase would be 'good for the economy', The Guardian 21 June 2019.
https://www.theguardian.com/australia-news/2019/jun/21/reserve-bank-governor-suggests-newstart-increase-would-be-good-for-the-economy?CMP=share_btn_fb&fbclid=IwAR0Le3UgWAEtG0NxW_CWmzuY3kRv6RchG66E28yNuHTuQaWJCN8uAmSoH4k

McCarthy et al (2018), McCarthy, L.; Chang, A,; Brimblecombe, J.; Food Security Experiences of Aboriginal and Torres Strait Islander Families with Young Children in An Urban Setting: Influencing Factors and Coping Strategies, International Journal of Environmental Research and Public Health, 2018, 15, 2649; doi:10.3390/ijerph15122649, MDPI AG, Basel, Switzerland.

NT Government 2007, NT Market Basket Survey Report 2007, Department of Health, Darwin NT, p.23-26.

NT Government 2012, NT Market Basket Survey Report 2012, Department of Health, Darwin NT, p.33-39

NT Government 2013, NT Market Basket Survey Report 2013, Department of Health, Darwin NT, p. 4, 33.

NT Government 2015, NT Market Basket Survey Full Report 2015, Department of Health, Darwin NT, p. 10, 32.

NT Government 2018, *NT Economic Brief Fuel Prices, June 2018,* Department of Treasury and Finance, Darwin, NT, p.1,2.

NT Government 2019a, *NT Economic Brief Fuel Prices, June 2019,* Department of Treasury and Finance, Darwin, NT, p.1,2.

NT Government 2019b, My Fuel NT Website, Accessed 4 September 2019.

NT Government 2019c, NT Market Basket Survey Full Report 2017, Department of Health, Darwin NT, p.10-12, 14, 16, 19, 25, 26-28.

NTCOSS 2014 Cost of Living Report No. 6, Tracking changes in Cost of Living, particularly for vulnerable and disadvantaged Northern Territorians: The Cost of Food in the Territory, November 2014, Nightcliff NT, p.18.

NTCOSS 2016 Cost of Living Report No. 12, Tracking changes in Cost of Living, particularly for vulnerable and disadvantaged Northern Territorians: A ten year snapshot of price changes, June 2016, Nightcliff, NT, p.17.

NTCOSS 2019, NT Cost of Living Report No. 24, July 2019, Food Costs in the Northern Territory, Parap, NT, p. 8.

Outback Stores 2018, 2017/18 Annual Report, Berrimah, NT p.2, 7.

Outback Stores 2019, Outback Stores Website, accessed 19 September 2019. https://outbackstores.com.au/improving-food-affordability-in-remote-communities/

Parliamentary Library 2014, Flagpost Information and research from the Parliamentary Library, 'Pension Indexation a brief history'.

Real Estate Institute of the Northern Territory Inc. (REINT) 2018, RELM (Real Estate Local Market) Analysis, June Quarter 2018, Darwin NT, p. 5, 7, 24, 25.

Real Estate Institute of the Northern Territory Inc. (REINT) 2019, RELM (Real Estate Local Market) Analysis, June Quarter 2019, Darwin NT, p. 5, 7, 26, 27.

South Australian Council of Social Service (SACOSS) 2014, SACOSS *Cost of Living Update, No. 17*, December Quarter 2013, Unley, SA, p.10.