

Cost of Living Report

March 2020

Issue
27

Utilities Costs in the
Northern Territory





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.”

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INTRODUCTION

This report examines changes in the cost of living over the past year 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 recipients) by examining national data derived from the ABS Selected Living Cost Index (SLCI) and Centrelink payment data.

The report also 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.

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

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 December 2019, while NT Government Economic Brief (Fuel) data available is for February 2020, as is My Fuel NT data).

COVID19 (Coronavirus) Pandemic impacting Australia

This report is being released during unprecedented times. A number of measures have recently been announced through the Federal and NT Government stimulus packages - that directly relate to some of the conclusions and recommendations in this report. While outside the primary period of focus of this report – namely the quarter ending December 2019 – it has been important to acknowledge in particular the introduction of the Coronavirus Supplement payment of \$550 that will be paid to a large number of income support recipients for 6 months from the end of April 2020.

SNAPSHOT OF MAJOR FINDINGS

Cost of Living Increases vs Rates of Incomes

- The rate of increase in the cost of living (measured by the SLCI) for people on Newstart rose at a faster rate than their payments during 2019;
- Living costs for Newstart recipients with 2 children rose by \$1.20 per week over 2019, meaning these recipients are \$60 per year worse off than a year ago.
- Living costs for single Newstart recipients rose by almost \$0.91 per week over 2019, meaning recipients are \$47 per year worse off than a year ago.

(ABS 2020a; Centrelink 2018, Centrelink 2019)

Inadequacy of Newstart and Youth Allowance Payments

- Newstart and Youth Allowance payments continue to lag behind pensions, being \$182 and \$235 lower per week respectively *(Centrelink 2019)*
- More than half (55%) of people on Newstart live below the poverty line.
- For every eight people who are looking for paid work (or for an increase in hours), there is only one job available. *(ACOSS 2018a)*

Rates of Newstart and Youth Allowance are Inadequate

- **Base rates of Newstart and Youth Allowance are inadequate: 2018 figures**
 - Single rate* of Youth Allowance was \$168 per week below the poverty line
 - Single rate* of Newstart was \$117 per week below the poverty line
- **Housing costs for the lowest income households (under 65) rose at rate three times greater than costs for the middle 20% of households (past 15 years)**
(ACOSS/UNSW 2020)
- **Child poverty rates are likely to have risen due to the transfer of 180,000 sole parents from Parenting Payment to the lower Newstart since 2007**
- **Age Pensioners who rent “face a greater risk of poverty...than those who own their home outright”**
(ACOSS/UNSW 2020)

**Single rate includes Rent Assistance and the Energy Supplement, and is based on 2018 figures*

Cost of Living Changes – Consumer Price Index, Darwin

Consumer Price Index – over the past year (ending Dec 2019)

The Consumer Price Index (CPI) has remained low in Darwin across the last year at 0.5%, vs the national increase of 1.8%.

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

- *Meat & Seafood* **5.9%**
- *Child care* **5.0%**
- *Pharmaceutical products* **3.5%**
- *Vegetables* **2.9%**
- Education **2.8%**
- Food & non-alcoholic beverages **2.5%**

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

- *Rents* **6.6%**
- *Automotive fuel* **6.5%**
- *Audio, visual and computing equipment* **4.7%**
- *Telecommunication & equipment/services* **3.6%**
- Housing **2.1%**

(ABS 2020c)

Fuel CPI decrease brings some relief for Darwin motorists despite a 2.3% rise in the last quarter.

Consumer Price Index – over the past quarter (ending Dec 2019)

The CPI All groups for Darwin increased in the past quarter (up 0.2%) which was below the national increase of 0.7%.

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

- Fruit **7.5%**
- Automotive fuel **2.3%**
- Child care **1.9%**

(ABS 2020c)

Regional Cost of Living Snapshot

Darwin

Fuel Prices **Up** (Feb 2019-Feb 2020)[#]

- Unleaded 91 (137.0 cpl) **7.0% (Up 8.9cpl)**
 - Diesel (142.5 cpl) **1.1% (Up 1.6cpl)**
- (NT Government 2019a & 2020a)

Weekly Transport Expenditure **Up** 0.9% (Dec 2018-Dec 2019)

- Car Loan Payments **Up** (\$130.55) **5.7% (Up \$7.07 p/w)**
 - Fuel **Down** (\$72.82) **6.7% (Down \$5.22 p/w)**
- (AAA & SGS 2019 & 2020)

Darwin is the 2nd most affordable capital in terms of terms of proportion of average income required for transport expenditure

Rental Prices

Lowest available* Weekly Median House & Unit Prices (Dec 2018-Dec 2019)

Some Prices **Up**

- 3BR Houses (\$450) Darwin North **9.8% (Up \$40 p/w)**
- 4BR Houses (\$522.50) Darwin North **8.9% (Up \$42.50 p/w)**
- 1BR Units (\$250) Darwin North **19.0% (Up \$40 p/w)**

Some Prices **Stable/Down**

- 1BR Units (\$250) Darwin North Coastal **0.0% (No change)**
- 2BR Units (\$300) Darwin North **6.3% (Down \$20 p/w)**
- 3BR Units (\$355) Darwin North **5.3% (Down \$20 p/w)**

Housing Sales Prices

Lowest available* Median House & Unit Prices (Dec 2018-Dec 2019)

Sales Prices **Down**

- 3BR Houses (\$430,000) Darwin North **11.3% (Down \$55,000)**
- 4BR Houses (\$205,000) Darwin North **27.6% (Down \$77,000)**

(REINT 2019, 2020)

#Note: Economic Brief Fuel price data is slightly different to the Darwin CPI figures, as only two fuel types are shown (whereas CPI figures reflect all fuel types). In addition, Economic Brief Fuel data doesn't provide December figures for each year – so a comparison of the same time period for the CPI figures isn't possible. Data for the year ending Nov 2019 show a downward trend in prices (more reflective of the CPI figures) with a decrease in unleaded fuel for Darwin of 11.3% and a 17.6% decrease in the price of diesel (NT Government 2019b, p. 1-2).

**Note: Darwin Rental figures are available for 4 suburb areas. and the lowest rental price has been chosen.*

Regional Cost of Living Snapshot

Palmerston

Weekly Median Rental Prices (Dec 2018-Dec 2019)

Some Prices **Up**

- 2BR Units (\$320) **4.9% (Up \$15)**
- 3BR Units (\$390) **1.3% (Up \$5)**

Some Prices **Stable/Down**

- 3BR Houses (\$400) **0.0% (No change)**
- 4BR Houses (\$500) **3.8% (Down \$20)**
- 1BR Units (\$193) **14.2% (Down \$32)**

Housing Sales Prices

Median House & Unit Prices (Dec 2018-Dec 2019)

Sales Prices **Down**

- Houses (\$430,000) **3.8% (Down \$17,000)**
- Units (\$239,000) **16.7% (Down \$48,000)**

(REINT 2019, 2020)

Regional Cost of Living Snapshot

Katherine Region

Fuel Prices **Up** (Feb 2019-Feb 2020)

- Unleaded 91 (163.8 cpl) **1.4% (Up 2.2cpl)**
(NT Government 2019a & 2020a)

Weekly Median Rental Prices

Some Prices **Up** (Dec 2019-Dec 2019)

- 3BR Houses (\$450) **12.5% (Up \$50)**
- 3BR Units (\$520) **4.0% (Up \$20)**

Some Prices **Down/No Change** (Dec 2019-Dec 2019)

- 4BR House (\$550) **No change**
- 1BR Units (\$250) **3.8% (Down \$10)**
- 2BR Units (\$330) **No change**

Housing Sales Prices

Median House Sales Prices **Down** (Dec 2018-Dec 2019)

- 3BR Houses (\$297,500) **4.6% (Down \$14,800)**

Percentage change for units not available

- 4BR Houses (\$155,000) **% change N/A**

(REINT 2019, 2020)

Tennant Creek

Fuel Prices **Up** (Feb 2019-Feb 2020)

- Unleaded 91 (192.8 cpl) **3.4% (Up 6.4cpl)**
(NT Government 2019a & 2020a)

Housing Sales Prices

Median House Sales Prices **Down** (Dec 2018-Dec 2019)

- Houses (\$150,000) **16.7% (Down \$30,000)**

Percentage change for units not available

- Units (\$310,000) **% change N/A**

(REINT 2019, 2020)

Regional Cost of Living Snapshots Summary

Alice Springs Region

- **Fuel Prices Up (Feb 2019-Feb 2020)**

- Unleaded 91 (189.0 cpl) **2.1% (Up 3.8cpl)**
(NT Government 2019a & 2020a)

Weekly Transport Expenditure Overall Up 1.6% (Dec 2018-Dec 2019)

- Car Loan Payments Up (\$130.55) **5.7% (Up \$7.07 p/w)**
- Insurance Up (\$26.51) **5.4% (Up \$1.35 p/w)**
- But Fuel Expenditure Down (\$83.28) **5.4% (Down \$4.68 p/w)**

Alice Springs is the 3rd least affordable region (comparing similar regions)
in terms of proportion of average income required for transport expenditure
(AAA & SGS 2018 & 2019)

Weekly Median Rental Prices mostly Up (Dec 2018-Dec 2019)

- 3BR Houses (\$535) **2.9% (Up \$15 p/w)**
- 4BR Houses (\$650) **3.2% (Up \$20 p/w)**
- 1BR Units (\$325) **8.3% (Up \$25 p/w)**
- 2BR Units (\$400) **2.6% (Up \$10 p/w)**
- 3BR Units (\$535) **4.9% (Up \$25 p/w)**

Only 2BR Unit* Prices Down (\$435) **5.4% (Down \$25 p/w)**

(*Note: The majority of houses are 3 and 4 BR)

Housing Sales Prices

Median House & Unit Prices (Dec 2018-Dec 2019)

Sales Prices Down

- 3BR Houses (\$450,000) **5.3% (Down \$25,000)**
- 4BR Houses (304,500) **7.0% (Down \$23,000)**

(REINT 2019, 2020)

Fuel Prices in Remote Parts of the NT

MYFuel NT Data at Feb/March 2020

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 2 March 2020:**

Highest Prices for each fuel type by region

	<i>Tiwi Islands</i>	<i>East Arnhem</i>
Unleaded 91:	241 cpl	N/A
Low Aromatic Fuel:	255 cpl	295 cpl
Diesel:	243 cpl	295 cpl
	<i>Top End Rural</i>	<i>Litchfield</i>
Unleaded 91	165 cpl	160.9 cpl
Low Aromatic Fuel:	278 cpl	N/A
Diesel:	270 cpl	159.9 cpl

Other Highest Prices in regional areas

Unleaded 91:

- **205 cpl** (Katherine region)
- **205.6 cpl** (Barkly region)
- **250 cpl** (Central Australian region)

Low Aromatic Fuel:

- **225 cpl** (Barkly region)
- **235 cpl** (Katherine region)
- **260 cpl** (Central Australian region)

Diesel:

- **225 cpl** (Barkly region)
- **235 cpl** (Katherine region)
- **260 cpl** (Central Australian region)

Note: While the MyFuel NT data on fuel prices provides an average price per month, for example, the prices are not weighted in terms of how many consumers are buying fuel at particular prices, so doesn't reflect an average of what people are actually paying, because of the vast numbers of fuel outlets across the NT – meaning it doesn't allow for a 'cost of living' comparison – but the price information is useful for seeing what many people have to pay at a particular points in time.

(NT Government 2020b)

REPORT RECOMMENDATIONS

Note: The introduction of the Coronavirus Supplement payment of \$550 that will be paid to a large number of income support recipients for 6 months from the end of April 2020 has lessened the immediate urgency of some of the recommendations of this report- in particular, the recommended reforms to NT Concession Scheme eligibility and to income support and supplementary payments

NTCOSS believes the following measures would support the long-term sustainability of adequate income support and concession systems for low-income Territorian households into the future.

NTCOSS recommends to the NT Government

1. Access to renewable energy & energy efficient appliances for low-income households

- Develop initiative to increase access to renewable energy, including solar power, to reduce electricity costs for lower income households – e.g. incentives for landlords; investment in a pilot of rooftop PV solar installation for public and community housing dwellings.
- Develop initiatives for low income households to increase access to energy efficient and reliable appliances (e.g. fridges; microwave ovens). This should include strategies to increase and improve access for residents of remote communities to no-interest loan schemes (NILS).

2. Reforms to NT Concessions Scheme eligibility

- Reinstatement of low-income household categories excluded under 2017 reforms – e.g. Low-income health care card holders; Pensioner Concession Card holders (who don't meet other eligibility criteria), Carers and low-income self-funded retirees (both subject to a means test);
- Extend Motor Vehicle Registration and Electricity concessions to all low-income households – (namely all Centrelink Health Care Card Holders);
- Establish yearly indexation of the Motor Vehicle Registration concession, in line with the yearly increases in Registration and Compulsory Third-Party Insurance costs.

NTCOSS recommends to the Commonwealth Government:

Income Support and Supplementary Payments and Strengthening of Employment Supports

1. NTCOSS endorses the key recommendations contained in the ACOSS Newstart campaign:
 - Increase single rates of Newstart, Youth Allowance and related payments by \$95 per week;
 - Index allowances in line with wage movements at least twice per year;
 - Increase Commonwealth Rent Assistance by 30%;
 - Establish a Social Security Commission to advise the parliament on the ongoing adequacy of income support payments.
2. Index Family Tax Benefit for low-income families to movements in pension rates and wages rather than consumer prices only.
3. Strengthen and increase employment services so that people locked out of the labour market receive the help they need to get paid work.

LIVING COST INDEXES & INCOMES AND PRICE CHANGES

Selected Living Cost Index (SLCI) for Income Support Recipients: National Figures

An examination of price movement for goods and services purchased by low-income households helps assess how well the income support system helps them 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 (e.g. Newstart or Youth Allowance), ‘Employee’ households and ‘Self-Funded Retirees’ (ABS 2019a, 2019b). The index is based on national – not state/territory figures.

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, in order to get a sense of the rate of change in cost of living for low-income households vs. higher income households.

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

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

National CPI all groups		1.8%	
SLCI for Age Pensioners		1.8%	Same as CPI increase
SLCI for Other Government Transfer Recipients		1.9%	<u>Above</u> CPI increase
SLCI for Employee Households		1.0%	<u>Below</u> CPI increase
SLCI for Self-funded Retirees		1.9%	<u>Above</u> CPI increase

ABS 2020a; ABS 2020c, Table 10.

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

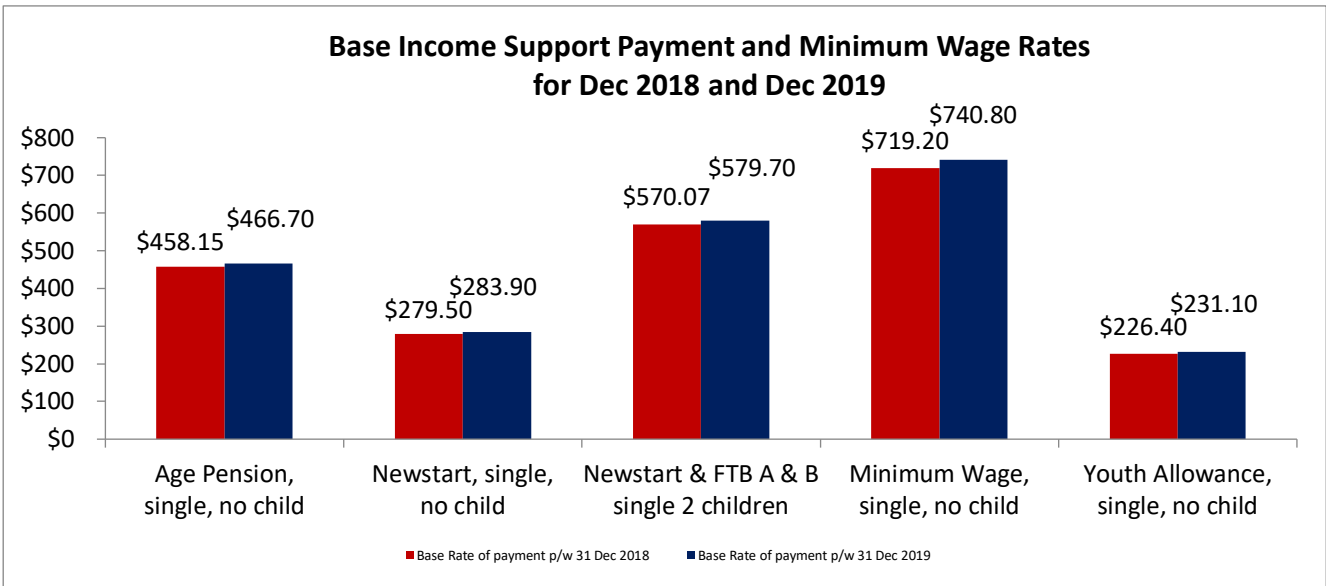
National CPI all groups		0.7%	
SLCI for Age Pensioners		0.5%	<u>Below</u> CPI increase
SLCI for Other Government Transfer Recipients		0.9%	<u>Above</u> CPI increase
SLCI for Employee Households		0.4%	<u>Below</u> CPI increase
SLCI for Self-funded Retirees		0.5%	<u>Below</u> CPI increase

ABS 2020a; ABS 2020c, Table 11.

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

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

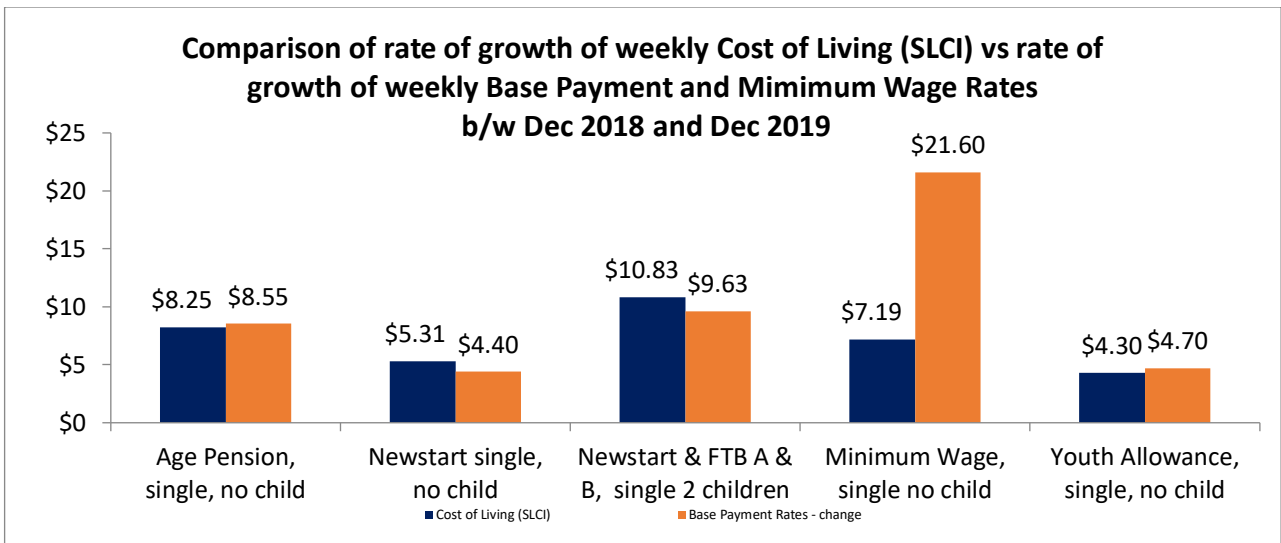
Figure 1: Selected Income Support Payments and Minimum Wage Rates June 2018 – June 2019



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, 2020. (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, 2020. Fair Work Commission, 2020; ABS 2020a.

Figure 2 shows that over the past year:

- For single pensioners, the rise in the rate of pension over the past year has been **\$0.30 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 **\$0.91 per week lower than the rise in the cost of living** – meaning payments are not quite keeping up with cost of living rises currently. **Recipients are around \$47 per year worse off than they were a year ago;**
- 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 **\$1.20 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 \$60 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;
- For a single person (no children) on the minimum wage, the rise in the minimum wage over the past year has been **\$14.41 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 December 2018 base payment rate by the percentage increase in the SLCI over the past year for the relevant payment type).

Struggling on 'current' rates of Newstart and Youth Allowance

Living on \$283.90 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 December 2019 these payments were around \$456-\$509 under the Minimum Wage¹ of \$740.80 per week (Fair Work Commission, 2020). Where unexpected bills occur (e.g. large electricity bills), other essential items might have to be forgone (e.g. less money for food).

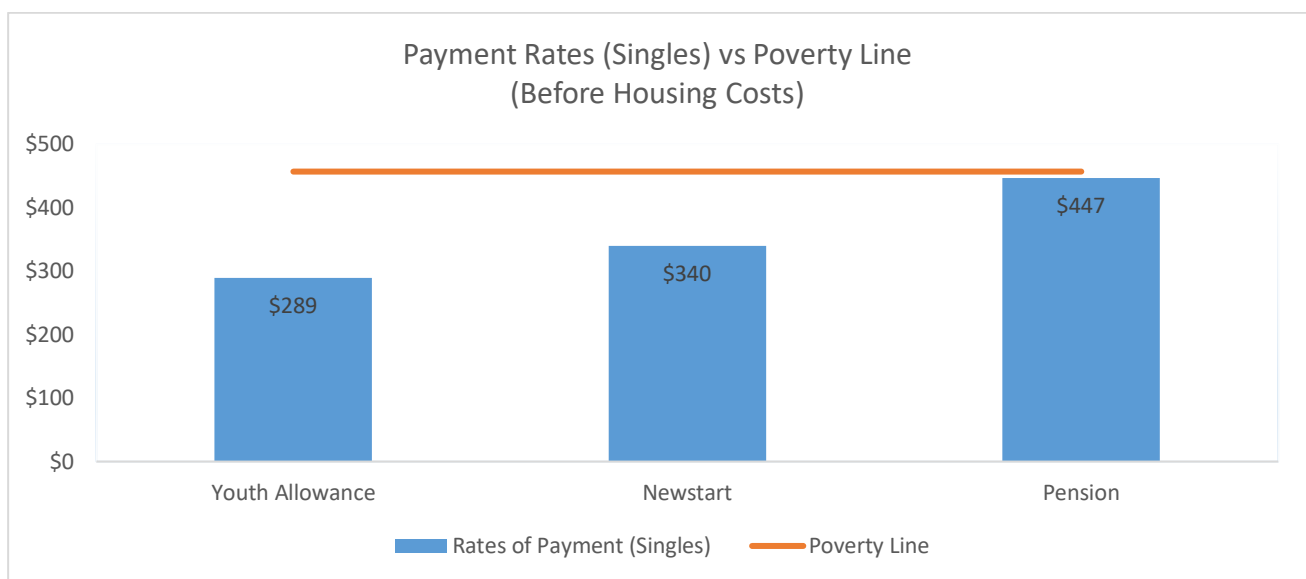
People on Newstart and Youth Allowance include sole parents, people with disability or mental illness, long term unemployed, and people (Newstart only) aged between 50-64, many of whom face significant employment barriers. Twenty-five percent of people on Newstart have a disability or mental illness. 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. The requirements to participate in a range of income related activities (e.g. ParentsNext) can be very challenging, particularly while people are merely trying to survive because they are living below the poverty line.

¹ NOTE: The Minimum Wage figure referred to of \$740.80 is for a 38-hour week (before tax) for the period 1 July 2019 – 30 June 2020.

The recently released ACOSS and UNSW Sydney Report, Poverty in Australia 2020, Part 1: Overview (p.9), using 2018 Centrelink payment figures, highlights that “payments for single people without children are generally below the poverty line”. For a single person on Youth Allowance (including Rent Assistance and the Energy Supplement) payments were \$168 per week below the poverty line, whereas for Newstart recipients (including Rent Assistance and the Energy Supplement) the single rate of payment was \$117 per week below the poverty line. While the rate of payment for the age or disability pension (plus Pension and Energy Supplements) is much higher – it was still \$10 per week below the poverty line (ACOSS and UNSW Sydney, 2020, p. 9).

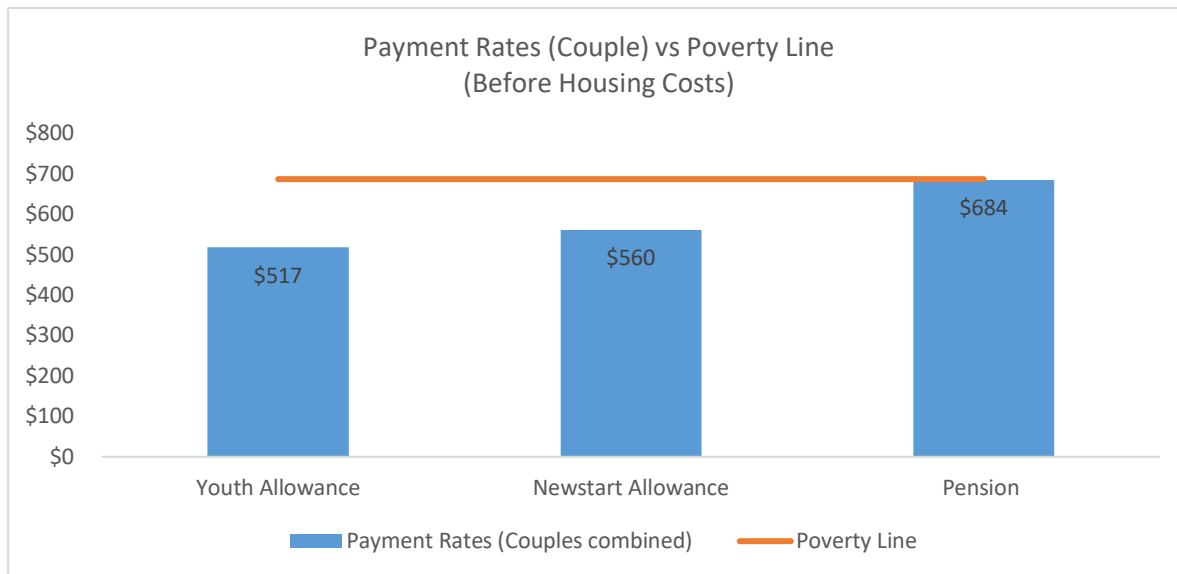
Figure 3a Income Support (Single) Payment rates vs Poverty line (50% Median Income) 2018



ACOSS and UNSW Sydney 2020, p.16

Where both members of a couple on Youth Allowance (including Rent Assistance and the Energy Supplement) payments were \$169 per week below the poverty line, whereas for Newstart recipients (including Rent Assistance and the Energy Supplement) the couple rate of payment was \$126 per week below the poverty line. While the couple rate of payment for the age or disability pension (plus Pension and Energy Supplements) is much higher – it was still \$2 per week below the poverty line (ACOSS and UNSW Sydney, 2020, p. 16).

Figure 3a Income Support (Couple) Payment rates vs Poverty line (50% Median Income) 2018



ACOSS and UNSW Sydney 2020, p.16

The ACOSS and UNSW Sydney (2020) report further highlights that the difference between the incomes of people in poverty in various types of families and the poverty line – i.e. the ‘poverty gap’ is \$282 per week. The report also highlights that “the freezing of Newstart Allowance (after inflation) for 25 years, together with the transfer of many sole parents to Newstart from 2007 (80,000 in 2013 alone), increased poverty and the depth of poverty among those affected (ACOSS and UNSW Sydney 2020, p.10). Critically, **the poverty gap has increased from approximately \$160 per week to \$282 since 1999** (measured in 2017/18 dollars) (ACOSS and UNSW Sydney 2020, p.19).

As ACOSS and the UNSW Sydney (2020, p.15) highlight, “The main purpose of social security payments is to prevent poverty, but in most cases people need private income above and beyond social security in order to escape it”. Finding work to enable private income to supplement income support payments is a really significant challenge for many people on Newstart or the pension in the Northern Territory, with many people facing employment disadvantage – whether due to age, education and employment history, English as a second, third or fourth language, or simply a lack of available jobs in the remote community where they live.

The reality is that for a very large proportion of people on income support payments, it is their only source of income. People may need to turn to family to help supplement their income to meet their basic needs, however, often the family they turn to may also have Centrelink payments as their sole source of income. The situation can be further exacerbated when people face a breach and their payments are suspended for eight weeks.

Significant additional supports are required to strengthen and increase employment services so that people locked out of the labour market receive the help they need to get paid work – which is a crucial component in terms of addressing poverty.

The costs of housing are also a very significant contributor to rates of poverty, and the high housing costs generally in the NT have been highlighted in this NTCOSS report. ACOSS and the UNSW Sydney (2020, p. 15) also examine the measuring of the poverty line based on income once housing costs have been deducted (after housing cost poverty line) and they highlight that that **people on the Age Pension who rent “face a greater risk of poverty, on average, than those who own their homes outright”**. Given that the pension rate is far higher than Newstart and Youth Allowance, renters on these payments would face an even greater risk of poverty when the after housing cost poverty line is used.

During the past 15 years or so, housing costs have risen at a greater rate for the lowest 20% of working age households (under 65) - with the period of 2005-2017 seeing a \$43 increase (42% - from \$103-\$146), compared with only a \$25 increase (15% - from \$166 to \$191) for the middle 20% of households. **The increase for the lowest income households was nearly three times the rate of the middle 20% of households** (ACOSS and UNSW Sydney, 2020, p.24). ACOSS and UNSW Sydney (2020, p. 25) point out that there was also an increase in the number of renters among the lowest 20% of households (increasing from 21% - 29% over this time).

NTCOSS reiterates a 2016 recommendation made by ACOSS (2016, p.3) that the Commonwealth Government “Conduct a review of the adequacy of Commonwealth Rent Assistance, including indexation arrangements, and an immediate increase to the maximum rate of 30% to relieve acute housing stress”. This would significantly ease cost of living pressures and reduce rates of poverty.

ACOSS and UNSW (2020, p.28) also highlight additional factors influencing the rates of child poverty – with the “transfer of approximately 20,000 sole parents whose youngest children were 8 to 15 years old from Parenting Payment to the lower Newstart Allowance each year after 2007, together with an extra 80,000 in 2013 (when previous ‘grandfathering’ arrangements were removed) likely increased poverty rates among affected families”.

In addition, it is notable that while the \$32 per week increase in pensions in 2009 led to a reduction in poverty among older people in that year, this increase was not extended to those sole parents who were receiving Newstart Allowance or Parenting Payment (ACOSS and UNSW 2020, p.28).

Additionally, from 2009, Family Tax Benefits (FTB) for low-income families were indexed to consumer prices only rather than movements in pension rates and wages -and the fact that FTB payments were “temporarily frozen (in absolute terms) in 2015” are both “likely to have increased child poverty” (ACOSS and UNSW 2020, p.28). NTCOSS believes that FTB for low-income families should again be indexed to movements in pension rates and wages rather than consumer prices only.

Bradbury (2019), cited in ACOSS and UNSW 2020, p.28) has reported that:

“From 2009 to 2014, poverty among sole parents relying on income support whose youngest child was 10-14 years old (those affected by the [transfer of sole parents to Newstart] policy) rose from 47% to 66%, while poverty among those whose youngest child was 0-4 years (not affected by the policy) declined slightly from 59% to 58%.

These figures all highlight how crucial getting the right social policy settings in place are to reducing poverty rates across the country. NTCOSS believes that Australia, as an affluent country, can perform so much better than what we are currently doing to address the alarming levels of poverty. It is telling that **“Poverty in Australia is just above the OECD average level, placing us among a group of wealthy nations with above-average poverty”** (ACOSS and UNSW Sydney 2020, p.9).

Pension Indexation System and the Inadequacy 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) – whichever is higher, 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**. Currently (December 2019 payment rates), the **Newstart Allowance is \$182 per week lower than the Age Pension**, while the **Youth Allowance is \$235 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.

The issue of indexation is crucial. ACOSS and UNSW (2020, p.22) pointed out, while the Newstart Allowance for single recipients has consistently (historically) been “well below the poverty line, it was above the line for couples up until 2004 [which] reflects an historical legacy: unlike payments for singles, unemployment payments for couples were tied to the pension rate until 1998”. On the other hand, “pension rates for both singles and couples have closely tracked poverty lines”, which is due to the way they are indexed as highlighted above.

In addition, when the single rate of pension was increased by \$32 per week in 2009, it had a very noticeable impact “lifting that payment close to the poverty line in 2010. It rose above the poverty line in 2014, then fell back towards it in 2018” (ACOSS and UNSW Sydney, 2020, p.22). This clearly demonstrates the direct impact that Government policy can have on poverty rates – and highlights the positive and quite immediate difference that could be made to poverty rates if the rate of Newstart and Youth Allowance rates were raised.

Raising the Rate of Newstart and Youth Allowance

NTCOSS has long been an advocate of the Australian Council of Social Service (ACOSS) ‘Raise the Rate Campaign’ which has been calling for the Australian Government to increase Newstart payments by \$95 per week (ACOSS 2020a). There has been widespread support for raising Newstart including the Reserve Bank Governor, Philip Lowe (Lowe 2019), suggesting it would be ‘good for the economy’.

It is for this reason that NTCOSS applauds the recent Federal stimulus package in response to the coronavirus pandemic, which will see existing - as well as new Newstart (and other payment) recipients*, who may have recently lost their job or significant income - receive an additional \$550 per fortnight on top of the regular fortnightly payment. (**Other payment recipients incl. Youth Allowance, Au/Abstudy & Parenting Payment will also be eligible*).

NTCOSS was also encouraged that in the initial Federal stimulus package, Youth Allowance and Newstart recipients were included in the \$750 one-off payments for people on income support.

This new, though temporary, payment is absolutely necessary to assist the potentially millions of Australians who will find themselves out of work, or with significantly reduced income as a result of the COVID19 pandemic, as well as the aftermath of the summer bushfires, as well as the downturn in the economy, which has been seeing both “flat investment and consumer spending” and which predated these two recent major catastrophes facing the country (ACOSS 2020b).

In addition, this payment will help to prevent large numbers of people from ending up in poverty, and be able to bring existing income support recipients’ out of poverty – though only for the duration of the 6 months the payment is payable.

As ACOSS has pointed out (2020d), while one “would never choose the circumstances under which these events are occurring, now more than ever, the announcement is important recognition that our safety net [in Australia] needs to be safe for everyone who needs it”

There are approximately 16,000 Territorians living below the poverty line on \$40 per day on Newstart and \$33 per day on Youth Allowance payments and the additional payment means that they will be able to afford essential goods and services such as sufficient healthy food, rent payments and clothing (Australian Government 2020; NTCOSS 2020).

Given that the NT has the deepest poverty rates in the country, with almost “45 per cent of Aboriginal households living below the poverty line”, it is imperative that our country provides a “permanent safety net that provides adequate income support for people in all times, not just in times of crisis” (NTCOSS 2020).

NTCOSS is also concerned that some groups will miss out on the additional Coronavirus Supplement – including pensioners who rent, as well as asylum seekers - and it is important that their needs be addressed in future measures.

While the introduction of the \$550 supplement payment has lessened the immediate urgency of some of the reforms NTCOSS believes are required, NTCOSS will continue to advocate for a sustained increased in the base rate of Newstart (and Youth Allowance) when the \$550 payment ceases.

Just as \$40 per day is not enough for people who lose their jobs now because of this crisis, it's not enough for those who will continue to struggle to find paid work once this crisis subsides (Deborah Di Natale, NTCOSS 2020)

The 2018 report by Deloitte Access Economics and ACOSS (2018), identified that the regional communities (where unemployment rates are generally the highest) who are most in need of help, would benefit from increasing allowance payments (Deloitte Access Economics/ACOSS 2018, p. v). If Newstart was increased by \$95 per week, total disposable incomes would increase across all local governments in the country, with the collective boost to incomes in the NT being at least \$58M.

(Deloitte Access Economics/ACOSS 2018, p. 40-48).

NT Local Government Areas - Outcomes for key economic indicators, Total increase (\$M), 2018-19

Local Government Area	Disposable Income (\$Millions)	Local Government Area	Disposable Income (\$Millions)	Local Government Area	Disposable Income (\$Millions)
Darwin (C)	\$9.91	MacDonnell (R)	\$3.88	Litchfield (M)	\$2.00
Alice Springs (T)	\$7.47	Barkly (R)	\$3.54	Unincorporated NT	\$1.26
East Arnhem (R)	\$5.65	Central Desert (R)	\$2.92	Victoria Daly (R)	\$1.11
West Arnhem (R)	\$4.57	Katherine (T)	\$2.83	Coomalie (S)	\$0.39
Palmerston (C)	\$4.26	West Daly (R)	\$2.29	Belyuen (S)	\$0.23
Roper Gulf (R)	\$3.91	Tiwi Islands (R)	\$2.08	Wagait (S)	\$0.07

Deloitte/ACOSS 2018 p. 40-48 (adapted from Table A.2: Outcomes for key economic indicators for each local government area, Total increase (\$m), 2018-19)

Many prominent voices have called for the rate of Newstart to be raised, with NT Chief Minister Michael Gunner in 2018 asking: “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).

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

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

Past Qtr.	Darwin		0.2%	vs Australia		0.7% (over last quarter - to Dec 2019)
Past Year	Darwin		0.5%	vs Australia		1.8% (over past year – to Dec 2019)

ABS 2020c, Table 10, 11.

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

Over the past year, the overall CPI for Darwin (0.5% increase) rose at a much slower rate than the national CPI rise (1.8%). In addition, more than half of the major CPI categories saw a decrease over the last 12 months – i.e.

Insurance and Financial Services (-4.5%); Communication (-3.7%); Housing (-2.1%); Recreation and culture (-1.0%); Transport (-0.9%); Clothing and footwear (-0.5%) all decreasing;

There were increases, however for the following CPI categories:

Alcohol and Tobacco (6.9%), Education (2.8%), Food and non-alcoholic beverages (2.5%); Health (2.3%); Furnishings, household equipment and services (1.0%). See Appendix A for a full listing.

It is useful to look beyond the major CPI categories for Darwin and compare the changes with national trends, as well as examine changes in sub categories of expenditure areas.

With Insurance and Financial Services CPI, the overall 4.5% decrease for Darwin contrasts significantly with the 0.7% increase nationally. It is important to look beyond the major categories, however, as

the CPI for Darwin just for Insurance services actually increased by 1.0% (reasonably similar to the national increase of 0.7%) and this is an expenditure area more likely to impact low income and disadvantaged households (e.g. motor vehicle insurance), with such households less likely to utilise financial services.

- With Housing CPI, the 2.1% decrease went against the national trend which saw a 0.2% increase. The decrease in Darwin has largely been driven by the 6.6% decrease in the Rents CPI for Darwin.
- Similarly, for Transport CPI there was a 0.9% decrease for Darwin – compared with a 2.8% increase nationally. The decrease in Darwin was largely driven by the 6.5% decrease in CPI for automotive fuel.
- There was also a decrease in the Clothing and footwear CPI (0.5%) and against the national trend (up 12.4%) (ABS 2020c).

Significant rises within also took place in a number of CPI sub-categories over the past year, such as Meat and seafood, Vegetables, Childcare and Pharmaceutical products, as shown in Table 2b.

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

There were also some significant decreases in a number of CPI sub-categories over the past year, such as Rents, Automotive fuel, Audio, visual and computing equipment and Telecommunications Equipment and services, as also shown in Table 2b. The rises in CPI for water (0.4%) and electricity (0.5%) were moderate, and similar to the overall inflation rise (0.5%) for the NT (ABS 2020c).

Table 2b: Significant CPI Sub-Category Changes in CPI Darwin vs National over the past year (to Dec 2019)

Increases in Darwin over past 12 months	Decreases in Darwin over past 12 months
<i>Meat and seafood</i> 5.9% vs Australia 5.5%	<i>Rents</i> 6.6% vs Australia 0.2%
<i>Child Care</i> 5.0% vs Australia 7.2%	<i>Automotive Fuel</i> 6.5% vs Australia 2.9%
<i>Pharmaceutical products</i> 3.5% vs Australia 2.3%	<i>Audio, visual and computing equipment</i> 4.7% vs Australia 4.9%
<i>Vegetables</i> 2.9% vs Australia 3.7%	<i>Telecommunication & equipment/services</i> 3.6% vs Australia 3.9%

ABS 2020c, Table 10.

Analysis of CPI Figures in the context of other NT data

The overall drop in CPI for Automotive fuel will have brought some relief to motorists during 2019, **however, in the last quarter the automotive fuel CPI actually rose by 2.3%, ABS 2019c)** and recent data from NT Government’s Economic Brief (Fuel) indicates that prices in Darwin are higher in February 2020 compared with February 2019 (NT Government 2019a, 2020a). Increases in fuel prices 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 Regional Snapshot Summary section below.

The **CPI for Rents in Darwin has dropped for 20 quarters in a row** (ABS 2019c), but for 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 in the 2019 survey, **not one single property was affordable for a single person or a couple on Newstart, nor a single person on Youth Allowance (Anglicare 2019, p.5).**












In addition, the CPI for Darwin rents however, doesn’t reflect price changes across other parts of the NT. REINT data (2020, p.26,27) showed **median rent price increases for a number of housing types across several areas of the NT.**

- In Alice Springs there were increases in the median rent price for all housing types apart from 2 BR houses,
- In Katherine there were increases for 3BR houses and 3BR units/townhouses
- In Palmerston there were increases for 2 and 3 BR units/townhouses.
- In addition, across different suburbs of Darwin there were some increases in median rents for different housing/unit sizes (see Tables 5a-5d in Appendices).
- While for some housing types in Darwin, Palmerston and Katherine there were some price decreases. (See also Regional Snapshot and Summary Section).
- Family size and housing requirements as well as geographic location will be contributing factors to increased rental cost of living pressures for many Territorian households.

CPI Changes over the last quarter

Over the past quarter (to December 2019) there was only a 0.2% increase in the All groups CPI, well under the national increase (0.8%). There was also significant movement in a number of CPI Sub-categories, as seen in Table 2c.

Table 2c: Significant CPI Sub-Category Changes in Darwin vs National over the past quarter (to December 2019)

Increases in Darwin over past 3 months	Decreases in Darwin over past 3 months
<i>Fruit</i>  7.5% vs Australia  6.8%	<i>Pharmaceutical products</i>  1.6% vs Australia  1.3%
<i>Automotive fuel</i>  2.3% vs Australia  4.4%	<i>Rents</i>  1.5% vs Australia No change 0.0%
<i>Child care</i>  1.9% vs Australia  1.5%	<i>Clothing and footwear</i>  1.0% vs Australia  0.3%

ABS 2020c, Table 11.

REGIONAL SNAPSHOT SUMMARY: COMPARISON BY REGION AND EXPENDITURE AREA

Private Rental Costs – Weekly Median Rental Figures Dec 2019 (REINT Data)

- **3BR House:** Palmerston has the lowest available median rental 3BR houses at \$400 per week. In both Darwin North and Katherine, it is \$450 and in Alice Springs it is \$535.
- **4BR House:** Palmerston has the lowest available median rental 4BR houses at \$500 per week. In Darwin North it is \$522.50 in Katherine it is \$550 and in Alice Springs it is \$650,
- **1BR Unit/Townhouse:** Palmerston has the lowest available median rental 1BR units at \$193 per week. In both Darwin North, Darwin North Coastal and Katherine it is \$250 and in Alice Springs it is \$325.
- **2BR Unit/Townhouses:** Darwin North has the lowest available median rental 2BR units at \$300 per week. In Palmerston it is \$320, in Katherine \$330 and in Alice Springs it is \$400.
- **3BR Unit/Townhouses:** Darwin North has the lowest available median rental 3BR units at \$355 per week. In Palmerston it is \$390, in Katherine it is \$520 and in Alice Springs it is \$535.
(REINT 2020, p.26-27).

Median rental prices in Katherine were generally the same or higher than the lowest median prices in the Darwin suburbs and Palmerston (REINT 2020, p.26-27). **Alice Springs median rental prices were the highest for all categories of housing.**

Note: Given that Weekly Median Rental prices for Inner Darwin are well out of reach of low income households, they are not used in the comparison of prices in this report.

Fuel Price Changes for the year ending Feb 2020 (NTG Economic Brief Data)

Unleaded fuel

- Prices increased in Darwin by 8.9 cpl (7.0%)
- Prices increased in Katherine by 2.2 cpl (1.4%)
- Prices increased in Alice Springs, by 3.8 cpl (2.1%)
- Prices increased in Tennant Creek by 6.4cpl (3.4%)
- Prices increased by 7.4 cpl (5.2%) overall for the NT
- Prices increased by 11.5 cpl (8.8%) nationally

Diesel

- Prices increased in Darwin by 1.6 cpl (1.1%),
- The regional NT average price actually decreased by 1.2 cpl (0.6%)
- the NT average price increased marginally by 0.5 cpl (0.3%), compared with a 4.0 cpl (2.8%) increase nationally

(NT Government 2019a, p.1, 2; 2020a, p.1,2).

Fuel Price comparison across regions

Unleaded Fuel prices in the Darwin region (137.0 cents per litre) are much cheaper than in Katherine (163.8) Tennant Creek (192.8) and Alice Springs (189.0) (NT Government 2020a, p.1).

Diesel prices in the Darwin region (142.5 cents per litre) are much cheaper than the regional average for the NT (184.1) and the overall NT average (158.8), and are a bit cheaper than the average national price (148.3) (NT Government 2020a, p.2). *(For data on prices in remote areas see next section).*

MyFuel NT Data from across the NT

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 **extraordinarily high prices charged in some areas of the NT**, at particular points in time, e.g. as at 2 March 2020.

Table 3: My Fuel Highest Price Data at 2 March 2020

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

NT Government, 2020b.

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 2 March 2020):

- 295.0 cents per litre, Milyakburra
 - 195.0 cents per litre, Angurugu
 - 123.5 cents per litre in Alyangula
 - 253.0 cents per litre, Gapuwiyak
 - 175.5 cents per litre, Nhulunbuy
- (NT Government 2020b).

Transport Costs: Transport Affordability Index for the year ending 31 Dec 2019

- Average weekly expenditure on transport rose at a faster rate (up \$4.68) in Alice Springs over the past year compared with the rise for Darwin households (\$2.94). Weekly expenditure in Alice Springs (\$305.52) is still \$12 per week below expenditure in Darwin (\$317.88 per week)
- Households in Alice Springs, however, spend \$10.46 more on fuel per week than their Darwin counterparts (\$83.28 vs \$72.82 p/w), because of “greater distances travelled and higher fuel prices” (AAA & SGS 2020, p.37); and more on servicing & tyres (\$33.31 vs \$30.15 p/w).
- Insurance expenditure in Darwin (\$32.50) is \$6 per week higher than in Alice Springs (\$26.51).
- Expenditure on public transport in Darwin is \$20 per week. As many regional areas lack public transport, the Transport Affordability Index assumes regional households don’t use public transport. This contributes greatly to the overall higher expenditure in Darwin vs Alice Springs.
- The average yearly spend on transport in Darwin is \$16,530 per household vs \$15,887 for Alice Springs – a difference of around \$600 per year.
- Darwin had the second lowest expenditure of capitals cities. **Darwin was the second-most affordable capital city** (13.5% of income required) (AAA & SGS 2019, p. 27).
- Alice Springs, however, had the second highest total weekly transport costs out of equivalent regional centres in the other states and the ACT – previously being the highest. **Alice Springs is the “third-least affordable region when costs are considered as a percentage of average income”**, with 13.8% of income required (AAA & SGS, 2019, p.27).
- In addition, only two regional centres, Alice Springs and Launceston, had transport costs that “were less affordable than their city counterpart” (AAA & SGS 2019, p. 27).

CONCLUSION

This report highlights the low rate of payment for households dependent on income support payments such as Newstart and Youth Allowance, which are contributing to high rates of poverty across the country. These allowance payments are currently not adequate to keep up with rises in cost of living for households dependent on these payments as their sole income source.

While there has been low overall inflation in Darwin over the past year and some price decreases in key areas (lower rents, lower fuel prices – though these trended upwards in the last quarter) bringing some cost of living relief to some households, in other regions and remote areas of the NT the cost of living has risen for these same expenditure areas.

In many areas of the NT fuel prices have remained incredibly high over recent years – and fuel price rises disproportionately impact on those on very low incomes, particularly the case 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. With fuel prices in many remote areas being well over \$2 per litre, and approaching \$3 per litres in some places (more than double what motorists are paying in Darwin for example), the consequences on cost of living pressures will be very alarming

The latest ACOSS and UNSW Sydney (2020, p. 11), 16) 'Poverty in Australia Report' further highlights the inadequacy of income support payments in addressing poverty rates across Australia and have highlighted that poverty "can be eliminated by lifting the lowest incomes (including social security payments, paid working hours and minimum wages) to at least half the median level.

Governments may have a limited influence when it comes to the price of fuel or rent or motor vehicles, for example, as market factors (in some instances global) are outside of their control. Governments do play a role in regulating price in relation to the setting of fees, levies and taxes (e.g. for motor vehicle registration/insurance and it is here that the Northern Territory Government could make a real difference in reducing cost of living pressure for many Territorian households

Governments also have an active role to play in the provision of targeted cost of living relief for low income households – often in the form of concessions of the provision of incentives for energy-efficiency appliances (Territory and Federal level), as well as the setting the rate of income support payments (Federal level). The NT Government, for example, could adjust eligibility for certain concessions to provide direct cost of living in areas of need (essential expenditure such as electricity, motor vehicle registration). As the report has highlighted, the Coronavirus Supplement is a clear (though temporary) mechanism whereby the Federal Government is increasing income support payments to reduce cost of living pressures – which will help reduce the rate of poverty.

An evidenced based and collaborative approach to reducing the cost of living will improve the lives of many Territorians beyond the current health and economic crisis that is currently being faced.

APPENDICES

Appendix A: Table 4: 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 Dec 2018 – Dec 2019 (% change)	
	Darwin	Australia
Food & non-alcoholic beverages	2.5%	2.6%
Bread and Cereal Products	3.9%	3.6%
Meat and seafood	5.9%	5.5%
Dairy & related products	5.5%	4.9%
Fruit	0.6%	1.1%
Vegetables	2.9%	3.7%
Alcohol & tobacco	6.9%	6.5%
Alcohol	1.5%	1.4%
Tobacco	14.9%	14.0%
Clothing & Footwear	-0.5%	1.4%
Housing (includes utilities)	-2.1%	0.2%
Rents	-6.6%	0.2%
New dwelling purchase by owner-occupiers	0.2%	-0.1%
Utilities	0.5%	-1.0%
Water & sewerage	0.4%	2.9%
Electricity	0.5%	-3.5%
Gas and other household fuels	1.2%	1.4%
Furnishings, household equipment/services	1.0%	1.1%
Child care	5.0%	7.2%
Health	2.3%	3.2%
Pharmaceutical products	3.5%	2.3%
Medical and hospital services	2.3%	3.6%
Dental services	-0.6%	2.4%
Transport	-0.9%	2.8%
Motor Vehicles	2.8%	3.4%
Automotive fuel	-6.5%	2.9%
Urban transport fares (Public transport)	0.0%	2.2%
Communication	-3.7%	-3.8%
Telecommunication equipment/ services	-3.6%	-3.9%
Recreation & Culture	-1.0%	1.5%
Audio, visual and computing equipment and services	-2.8%	-2.4%
Audio, visual and computing equipment	-4.7%	-4.9%
Audio, visual and computing media and services	0.6%	1.7%
Education	2.8%	2.9%
Insurance and financial services	-4.5%	0.7%
Insurance	1.0%	0.7%
CPI All Groups	0.5%	1.8%

ABS

2020d Table 10, Data 4, 5, 6.

Table 5a Darwin Region – Price & Expenditure Changes over Time

Price Changes			Price Changes		
Fuel - Darwin Region	Ave. Price Feb 2020	Price Change b/w Feb 2019-Feb 2020	Transport Expenditure Darwin	Expenditure Weekly Dec 2019	Price Change b/w Dec 2018-Dec 2019
Unleaded	137.0 cpl	↑ 8.9 cpl (7.0%)	Car Loan Payments	\$130.55	↑ \$7.07 (5.7%)
Diesel	142.5 cpl	↑ 1.6 cpl (1.1%)	Registration and Licensing	\$29.97	↑ \$0.55 (1.9%)
Rental Housing Darwin – (Cheapest*)	Median Weekly Rent Dec 2019	Price Change b/w Dec 2018-Dec 2019	Insurance	\$32.50	↑ \$0.13 (0.4%)
3 BR House	\$450 DN	↑ \$40 (9.8%)	Servicing and tyres	\$30.15	↑ \$0.42 (1.4%)
4 BR House	\$522.50 DN	↑ \$42.50 (8.9%)	Fuel	\$72.82	↓ \$5.22 (6.7%)
1BR Unit	\$250 DNC \$250 DN	No change ↑ \$40 (19.0%)	Public Transport	\$20.00	No change
2BR Unit	\$300 DN	↓ \$20 (6.3%)	Roadside Assistance	\$1.90	No change
3 BR Unit	\$355 DN	↓ \$20 (5.3%)	Transport Total	\$317.88	↑ \$2.94 (0.9%)
Residential Sales	Median Sales Price Dec 2019	Price Change b/w Dec 2018-Dec 2019			
House	\$430,000 DN	↓ \$55,000 (11.3%)			
Unit	\$205,000 DN	↓ \$77,000 (27.6%)			
*Cheapest Dec 2019 price in one of the three Northern Suburbs was chosen					

NT Government 2019a p.1,2; NT Government 2020a p.1,2;

REINT 2019, p.5,7,24,25; REINT 2020 P.5,7,26,27; AAA & SGS 2019, p.27; AAA & SGS 2020, p.27.

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

Table 5b Palmerston – Price & Expenditure Changes over Time

Price Changes			Price Changes		
Rental Housing - Palmerston	Median Weekly Rent Dec 2019	Price Change b/w Dec 2018-Dec 2019	Residential Sales Palmerston	Median Sales Price Dec 2018	Price Change b/w Dec 2018-Dec 2019
3 BR House	\$400	No Change	House	\$430,000	↓ \$17,000 (3.8%)
4 BR House	\$500	↓ \$20 (3.8%)	Unit	\$239,000	↓ \$48,000 (16.7%)
1 BR Unit	\$193	↓ \$32 (14.2%)			
2 BR Unit	\$320	↑ \$15 (4.9%)			
3 BR Unit	\$390	↑ \$5 (1.3%)			

REINT 2019, p.5,7,24,25; REINT 2020 P.5,7,26,27.

Table 5c Katherine Region – Price & Expenditure Changes over Time

Price Changes			Price Changes		
Rental Housing - Katherine	Median Weekly Rent	Price Change b/w Dec 2018-Dec 2019	Fuel - Katherine Region	Ave. Price Dec 2019	Price Change b/w Dec 2018-Dec 2019
3 BR House	\$450	↑ \$50 (12.5%)	Unleaded	163.8 cpl	↑ 2.2 cpl (1.4%)
4 BR House	\$550	No change	Residential Sales - Katherine	Median Sales Price Dec 2019	Price Change b/w Dec 2018-Dec 2019
1BR Unit	\$250	↓ \$10 (3.8%)	Houses	\$297,500	↓ \$14,800 (4.6%)
2BR Unit	\$330	No change	Units	\$155,000 [#]	N/A –only one sale in past year
3BR Unit	\$520	↑ \$20 (4.0%)			

NT Government 2019a p.1,2; NT Government 2020a p.1,2;

REINT 2019, p.5,7,24,25; REINT 2020 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 5d Central Australian Region – Price & Expenditure Changes over Time

Price Changes			Price Changes		
Fuel Cent. Australian Region	Ave. Price Feb 2020	Price Change b/w Feb 2019-Feb 2020	Transport Expenditure Alice Springs	Expenditure Weekly Sep 2019	Price Change b/w Sep 2018-Sep 2019
Alice Springs Unleaded	189.0 cpl	↑ 3.8 cpl (2.1%)	Car Loan Payments	\$130.55	↑ \$7.07 (5.7%)
Tennant Creek Unleaded	192.8 cpl	↑ 6.4 cpl (3.4%)	Registration and Licensing	\$29.97	↑ \$0.55 (1.9%)
Rental Housing Alice Springs	Median Weekly Rent Dec 2019	Price Change b/w Dec 2018-Dec 2019	Insurance	\$26.51	↑ \$1.35 (5.4%)
2 BR House	\$435	↓ \$25 (5.4%)	Servicing and tyres	\$33.31	↑ \$0.45 (1.4%)
3 BR House	\$535	↑ \$15 (2.9%)	Fuel	\$83.28	↓ \$4.74 (5.4%)
4 BR House	\$650	↑ \$20 (3.2%)	Roadside Assistance	\$1.90	No change
1BR Unit	\$325	↑ \$25 (8.3%)	Transport Total	\$305.52	↑ \$4.68 (1.6%)
2BR Unit	\$400	↑ \$10 (2.6%)			
3 BR Unit	\$535	↑ \$25 (4.9%)			
Residential Sales Alice Springs	Median Sales Price Dec 2019	Price Change b/w Dec 2018-Dec 2019	Residential Sales Tenant Creek	Median Sales Price Dec 2019	Price Change b/w Dec 2018-Dec 2019
House	\$450,000	↓ \$25,000 (5.3%)	House	\$150,000	↓ \$30,000 (16.7%)
Unit	\$304,500	↓ \$23,000 (7.0%)	Unit	\$310,000	N/A only one sale

NT Government 2019a p.1,2; NT Government 2020a p.1,2;
REINT 2019, p.5,7,24,25; REINT 2020 P.5,7,26,27; AAA & SGS 2018, p.27; AAA & SGS 2019, p.27.

Note: It is assumed by the Transport Affordability Index 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.

Appendix B: Calculations used for Weekly payment rates - used in Figures 1, 2
Table 6a: Weekly Payment Rates at 31 Dec 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)	\$417.20	\$33.90	\$7.05					\$458.15
Newstart (single, no children)	\$275.10		\$4.40					\$279.50
Newstart (single, 2 children)	\$297.55		\$4.75*	\$91.42	\$118.93	\$54.32	\$3.10	\$570.07
Youth Allowance (single, no children)	\$222.90		\$3.50					\$226.40

Table 6b: Weekly Payment Rates at 31 Dec 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)	\$425.20	\$34.45	\$7.05					\$466.70
Newstart (single, no children)	\$279.50		\$4.40					\$283.90
Newstart (single, 2 children)	\$302.35		\$4.75*	\$93.10	\$121.10	\$55.30	\$3.10	\$579.70
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 7: Household Weekly Transport Costs Comparison of Disaggregated Expenditure Areas
 – Alice Springs vs Darwin Dec 2018- Dec 2019

	Darwin		Alice Springs	
	Q4 2018	Q4 2019	Q4 2018	Q4 2019
Car Loan Payments	\$123.48	\$130.55	\$123.48	\$130.55
Registration and Licencing	\$29.42	\$29.97	\$29.42	\$29.97
Insurance	\$32.37	\$32.50	\$25.16	\$26.51
Servicing & tyres	\$29.73	\$30.15	\$32.86	\$33.31
Fuel	\$78.04	\$72.82	\$88.02	\$83.28
Public Transport²	\$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	\$314.94	\$317.88	\$300.84	\$305.52

Source: Table adapted from AAA & SGS 2019, p. 27 etc; AAA & SGS 2020, p.27.

² 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.

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

Table 8: Housing Price changes over the past 12 months – Regional Areas and Darwin and suburbs

Year Ending Dec 2019	Palmerston	Katherine	Alice Springs	Tennant Creek
Residential Housing - Median Sales Prices				
Residential House	-3.8%	-4.6%	-5.3%	-16.7%
Residential Unit/Townhouse	-16.7%	N/A	-7.0%	N/A
Rental Housing - Median Weekly Prices				
3 BR House Rental Prices	0.0%	12.5%	2.9%	N/A
4BR House Rental Prices	-3.8%	0.0%	3.2%	N/A
1BR Unit/Townhouse Rental Prices	-14.2%	-3.8%	8.3%	N/A
2BR Unit/Townhouse Rental Prices	4.9%	0.0%	2.6%	N/A
3BR Unit/Townhouse Rental Prices	1.3%	4.0%	4.9%	N/A

Year Ending Dec 2019	Darwin Inner	Darwin North Coastal	Darwin North East	Darwin North
Residential Housing - Median Sales Prices				
Residential House	7.4%	-5.9%	13.9%	-11.3%
Residential Unit/Townhouse	-5.6%	-29.5%	32.3%*	-27.6%
Rental Housing - Median Weekly Prices				
3 BR House Rental Prices	0.0%	-3.2%	6.9%	9.8%
4BR House Rental Prices	11.9%	-3.3%	8.9%	8.9%
1BR Unit/Townhouse Rental Prices	6.7%	0.0%	-4.4%	19.0%
2BR Unit/Townhouse Rental Prices	5.3%	0.0%	-6.8%	-6.3%
3BR Unit/Townhouse Rental Prices	12.2%	13.3%	-1.8%	-5.3%

-5.4% fall in rent for 2 BR houses Alice Springs over the past year (no other region lists 2 BR houses)

*only one unit sold in Darwin NE in the past quarter
REINT 2020, p. 5, 7, 26, 27.

Appendix E: Fuel Prices across major centres of the NT

Table 8: Fuel Prices across the NT: Feb 2019- Feb 2020 – Unleaded Fuel and Diesel

Unleaded Petrol (Cents Per Litre)	Ave. Retail Price Feb 2019	Ave. Retail Price Feb 2020	Price change Feb 2019 - Feb 2020	% Change Feb 2019-Feb 2020
Darwin	128.1	137.0	+8.9	+7.0%
Alice Springs	185.2	189.0	+3.8	+2.1%
Katherine	161.6	163.8	+2.2	+1.4%
Tennant Creek	186.4	192.8	+6.4	+3.4%
NT Ave.	142.2^	149.6^	+7.4	+5.2%
Australia Ave.	131.2^	142.7^	+11.5	+8.8%

Diesel (Cents Per Litre)	Ave. Retail Price Feb 2019	Ave. Retail Price Feb 2020	Price change Feb 2019-Feb 2020	% Change Feb 2019-Feb 2020
Darwin	140.9	142.5	+1.6	+1.1%
Regional Average^	185.3	184.1	-1.2	-0.6%
NT Ave.^	158.4	158.8	+0.5	+0.3%
Australian Ave.	144.3	148.3	+4.0	+2.8%

Source: NT Government 2019a, p.1,2; NT Government 2020a, p.1,2.# Includes surrounding areas/regions; ^Weighted average

Appendix F: MyFuel NT Data over the past year

Table 9a: Unleaded 91 Fuel – Regional Data from My Fuel NT – Feb 2019 - Feb 2020

Unleaded 91 Fuel	Feb 2019	Feb 2020	'Year' ending Feb 2020	2 March 2020
	Ave. Price cpl	Ave. Price cpl	Price Change cpl	Highest Price cpl*
Tiwi Islands	241.0	241.0	0.0	241.0
Darwin	126.6	136.3	9.7	135.5
Litchfield	129.3	140.9	11.6	160.9
Palmerston	127.7	134.3	6.6	133.9
Top End Rural	145.3	158.2	12.9	165.0
Katherine	171.4	176.0	4.6	205.0
Barkly	186.5	194.4	7.9	205.6
Cent Aust Region	199.0	207.5	8.5	250.0

NT Government 2020b.

Table 9b: Low Aromatic Fuel – Regional Data from My Fuel NT - Feb 2019 - Feb 2020

Low Aromatic Fuel	Feb 2019	Feb 2020	'Year' ending Feb 2020	2 March 2020
	Ave. Price cpl	Ave. Price cpl	Price Change cpl	Highest Price cpl*
Tiwi Islands	242.3	248.7	6.4	255.0
East Arnhem	241.2	240.3	-0.9	295.0
Top End Rural	193.2	199.2	5.9	278.0
Katherine	165.4	169.1	3.7	235.0
Barkly	182.0	186.5	4.5	225.0
Cent Aust Region	188.5	194.7	6.2	260.0
Darwin	N/A	137.0	N/A	135.5

NT Government 2020b.

Table 9c: Diesel – Regional Data from My Fuel NT – Feb 2019 - Feb 2020

Diesel	Feb 2019	Feb 2020	'Year' ending Feb 2020	2 March 2020
	Ave. Price cpl	Ave. Price cpl	Price Change cpl	Highest Price cpl*
Tiwi Islands	241.2	242.1	0.9	243.0
Darwin	138.6	142.6	4.0	142.9
Palmerston	143.0	138.3	-4.7	137.9
Top End Rural	181.2	185.5	4.3	270.0
East Arnhem	228.2	228.5	0.3	295.0
Litchfield	141.2	145.1	3.9	159.9
Katherine	169.8	171.7	1.9	235.0
Barkly	188.2	190.1	1.9	225.0
Cent Aust Region	196.0	198.6	2.6	260.0

Docker

NT Government 2020b.

* 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/>

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 2020b).

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 2020b).

“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 2020b).

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).

Note: 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.

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