

Young people are distinctly affected by changes to the cost of living, as they begin entering the workforce and become financially independent. Young people are also often on lower wages and have less capacity to protect themselves from financial pressures.

## Mission Youth Survey 2024

The Mission Australia Youth Survey is the largest annual survey of young people in Australia. In 2024, the Survey asked 17,480 young people across Australia about the issues that concern them the most.



205 young people in the NT responded

50%

of young people in the NT said that **Cost of Living** was the most important issue in Australia today.

Young people are more concerned about the cost of living than ever before. In 2023, only 30% of those surveyed said that cost of living was the most important issue in Australia today.

[1]

We asked young people living in the NT about their experiences and how the cost of living impacts them

Throughout the factsheet, speech bubbles indicate a young person's own words.

“ I've had my power cut off when I couldn't afford to pay it. [I] was having to make decisions about fixing my car or paying other bills, it was so stressful. I've worried about not being able to pay rent, scraping money together. I've had to move back in with family when I couldn't afford rent anymore, things are better now, I have a different job. ”  
24-year-old male

## The cost of renting privately is prohibitive for many young people.

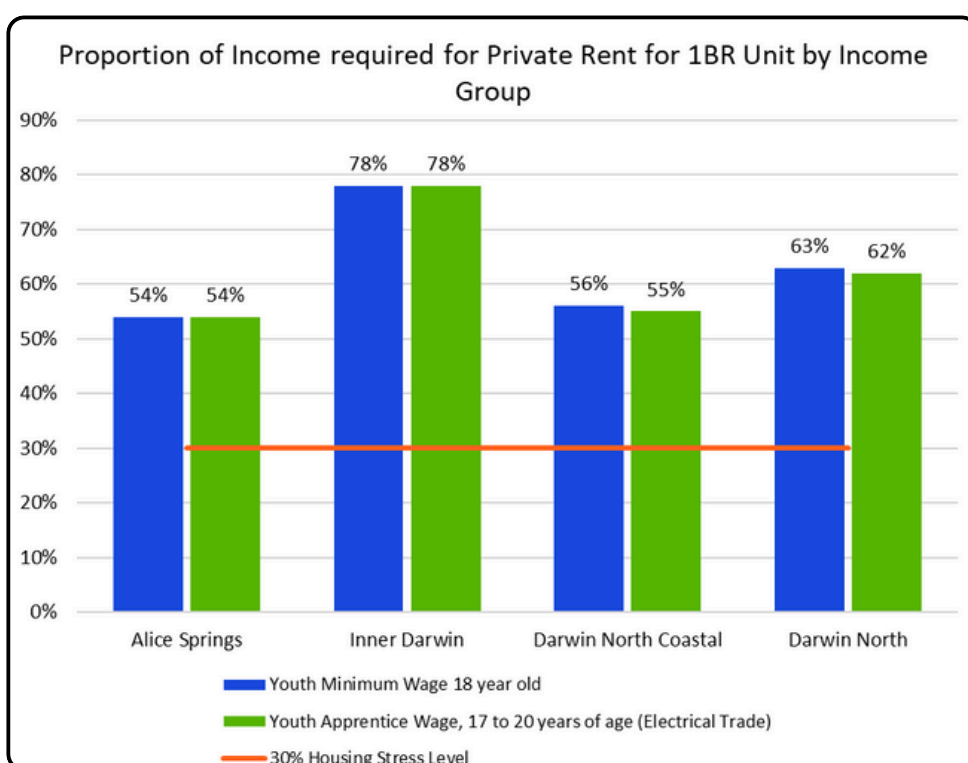
A young person on an apprentice wage living in inner Darwin would have to spend **78% of their income** on rent to afford the median weekly private rent cost for a one-bedroom unit. This is out of a total income of **\$631.53 a week**.

### Median weekly private rental cost for a 1-bedroom unit:

Alice Springs	Inner Darwin
<b>\$340</b>	<b>\$490</b>
Darwin North Coastal	Darwin North East
<b>\$350</b>	<b>\$392.50</b>

**“It effects my mental health knowing I will have to live off my mum and dad’s house for a bit longer”**

*An 18-year-old full-time worker who is living with their parents as they can’t afford to leave home.*



Note: Data was unavailable for 1BR units in other regions of the NT.

[2]

If housing costs exceed 30% of a low-income household’s income, the household is considered to be experiencing housing stress. At this level, the cost of rent begins to negatively impact the ability to pay for other basic needs such as food, medical costs and education.

**No Interest Loans (NILs)** are a way for people on a low income to access financial support. They are a small loan of up to \$3000 that can be used to help cover the cost of bigger purchases, for example household essentials like whitegoods, laptops or phone, education expenses, car repairs, or medical needs.

- **56** NILs applications were approved for people aged 19–24 in the NT, between July 2024 and March 2025. This represented 4% of the total NILs applications approved across all age groups.
- The most common reason young people are using NILs is to purchase household essentials, with whitegoods and electronics being the most common type.

[3]

**Renting a room in a share house is generally considered a more affordable option - however for young people in Darwin relying on the Youth Allowance payment, even that is unaffordable.**

To analyse the cost of sharehouses, we took all rooms listed on flatmates.com.au in the Darwin region, as of 7 April 2025. There were 86 rooms listed in total. For ease of comparison, we excluded 42 rooms that were listed as 'rent plus bills', and the following analysis includes only the 44 rooms listed with 'rent only' prices.

**Rent must be below \$103 a week to be considered affordable (less than 30% of income) for a young person on the base rate of Youth Allowance.**

**\$250**

The median weekly price for a room in a sharehouse in Darwin

The cheapest room was **\$175**

The most expensive room was **\$500**

[4]

**Youth Allowance** is the main income support payment that young people can receive. People aged 16 - 24 who are studying, training or looking for work may be eligible.



The maximum rate for a single person living out of home:

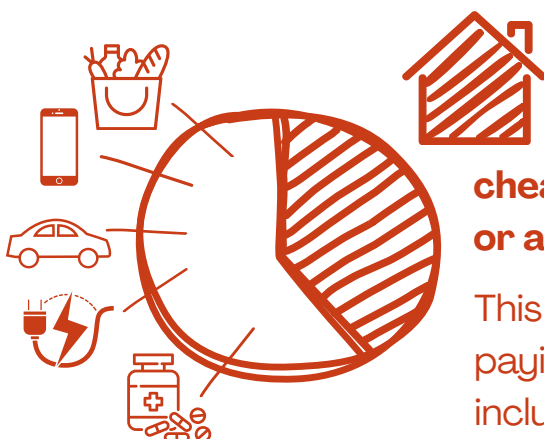
**\$323 a week**

Rent assistance is a supplementary payment that depends on how much rent you pay. The maximum rate of rent allowance:

**\$70.40 a week**

**Total possible weekly income for someone on Youth Allowance: \$393.40**

[5]



**For someone on the maximum rate of Youth Allowance, including rent assistance, even the cheapest available room would mean paying 44.5% or almost half of their total income.**

This would leave them with only **\$218.40** a week after paying rent to cover all their other basic needs - including food, phone costs, power bills, transport and medicines.

[6]

Many young people struggle to afford the costs of owning a car. A lack of reliable transport can impact a young persons ability to work or study.

"I can't afford my own car and can't rely on public transport in Alice Springs. I have to rely on family to give me lifts to work, or try borrow a car"

19-year-old male

Costs of owning a car in the first year:

\$6000 car  
+ \$500 insurance  
+ \$841.25 rego  
+ FREE 1yr Licence

= \$7,341.25

This is the equivalent of about 312 hours of minimum wage work.

Note: The estimated costs of purchasing a car based on a 20-year-old female driver purchasing 2010 Toyota Corolla, with Third Party Property Damage insurance only. Minimum wage for a 20-year-old is \$23.55 an hour.

 **Public transport is a more affordable option - but not always reliable or practical for young people in the NT**

Mary's day on public transport

8am - 10 am

- Travel to uni

11 am - 2 pm

- Class

2 pm - 3.30 pm

- Travel home

18-year-old Mary lives in the suburb of Larapinta in Mparntwe/Alice Springs. Having completed year 12, she is now studying Culinary Arts and Hospitality at Charles Darwin University, on the east side of the town.

To make it on time to an 11 am class, Mary has to catch the 8.00 am bus from Larapinta to town, arriving at the bus interchange at 8.37 am. She then has a wait of 1 hour and 13 mins for the 'connecting bus' which leaves at 9.50 am and arrives near CDU around 10.00 am.

Once her classes are over at 2.00 pm, Mary can then catch the 2.10 pm bus back to town, arriving at 2.22 pm. To catch a bus back to Larapinta, she then faces a wait of 53 minutes, to catch the 3.15 pm bus from town back to Larapinta, and will eventually arrive in Larapinta at 3.37 pm (nearly 100 minutes after her class finished!).

If Mary had a car, the drive would take her about 10 minutes.

Note: this is a hypothetical case study based on analysis of public bus routes - as at 17 April 2025.

[7]



# Cost of living for young people in the Northern Territory



## Recommendations

- Raise the base rate of Youth Allowance and other working age income support payments to at least \$82 a day, to support people to afford the basic costs of living.
- Increase the availability of youth specific accommodation across the NT, including through establishing a Youth Foyer in Alice Springs.
- Amend the *Residential Tenancies Act 1999* (NT) so Territory renters have at least the same rights and protections as other jurisdictions. Including:
  - Establish an independent Residential Tenancies Bond Board
  - Implement minimum standards, including for energy efficiency
  - Increase protections against rent increases
- Expand NT Concession Scheme eligibility to all holders of a Services Australia Health Care Card, so more people can access important discounts on basic costs like utilities and car registration.

## References

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2. Real Estate Institute of the NT Inc. (REINT) 2024, RELM (Real Estate Local Market) Analysis, Dec Quarter 2024, Darwin NT, p. 17.; MIGAS Apprentices & Trainees, 2024, 1<sup>st</sup> Year Apprentice Wages: Pay Rates for 2024-2025. Available online: <https://www.migas.com.au/blog/1st-year-apprentice-wages-pay-rates-for-2024-2025>; Australian Workers Union, 2024, What is the Australian minimum wage? Available online: <https://awu.net.au/minimum-wage/>;
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