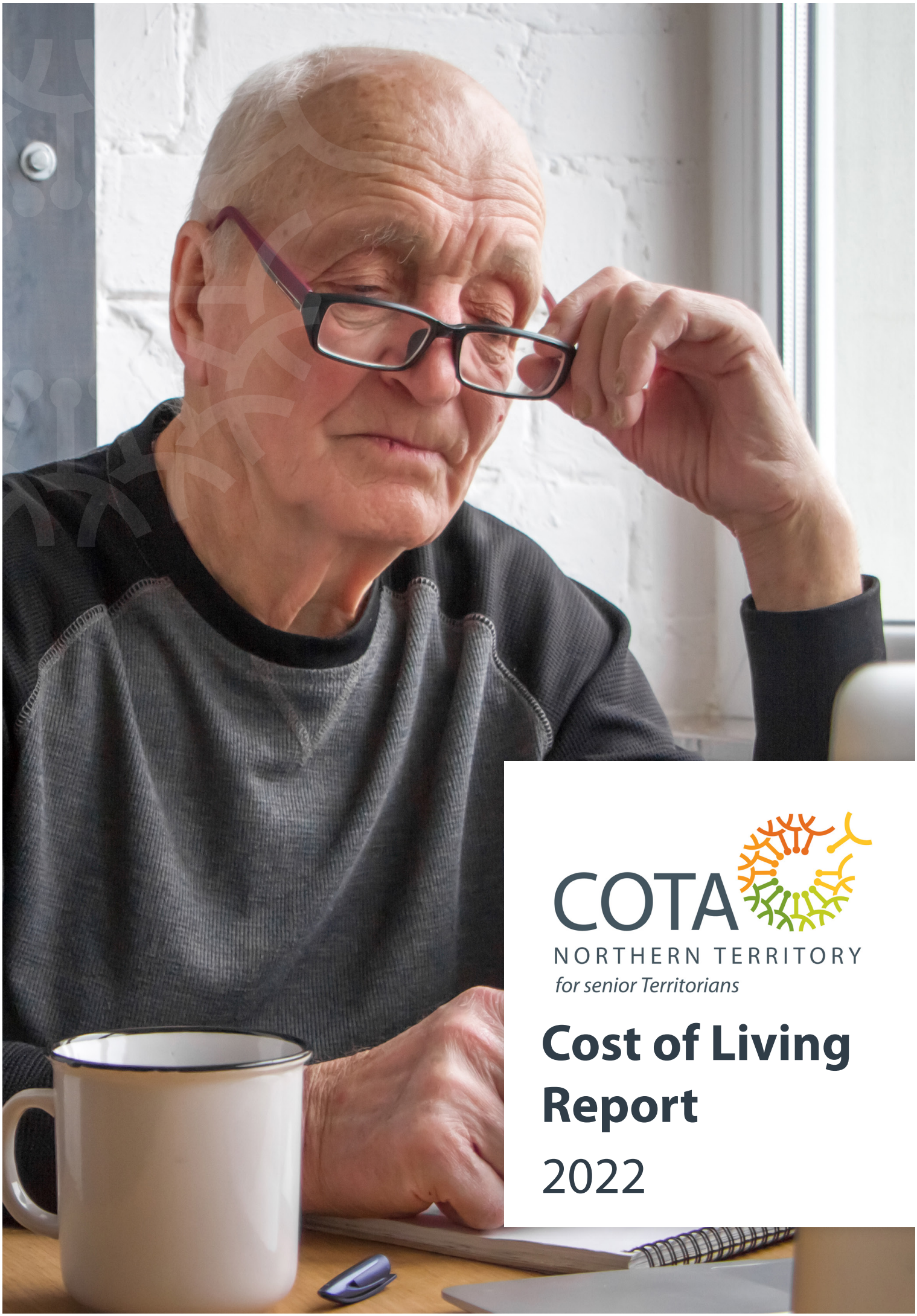

COTA
NORTHERN TERRITORY
for senior Territorians

Cost of Living Report

2022

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1. Introduction

COTA NT's advocacy for senior Territorians aims to effect positive social change. It helps ensure that seniors' voices are heard on issues important to them.

COTA NT aims to defend and safeguard seniors' rights and ensure their views are genuinely considered, especially when decisions are being made about their lives
.
COTA NT has over 50 years of history in advocating for senior Territorians and ensuring their voice has a say in the development of public policy and legislation. We work towards making change through networks, through connections, and by lobbying and contacting governments, political parties, public services, the media and the public in general.

Our research, surveys and reports, are published on our website at, https://www.cotant.org.au/about-us/cota-advocacy/surveys/

2. Data Source

The findings of this report are based on the COTA NT 2022 Cost of Living Survey, a survey filled out predominantly by seniors Territorians aged 50 and over.

- The survey was conducted between 1 June 2022 and 12 September 2022.
- The survey was distributed in print and online formats via events (e.g. Darwin Seniors Expo 2022, online (via the NT Seniors Engagement hub and COTA website) and Seniors Voice Issue #3, 2022.
- The survey was promoted through print and online media.
- 98 responses were received in total. In comparison, 157 people filled in the *Cost of Living Survey of 2020*.
- This information should not be considered definitive or scientific research.

See Appendix A: COTA NT 2022 Cost of Living Survey

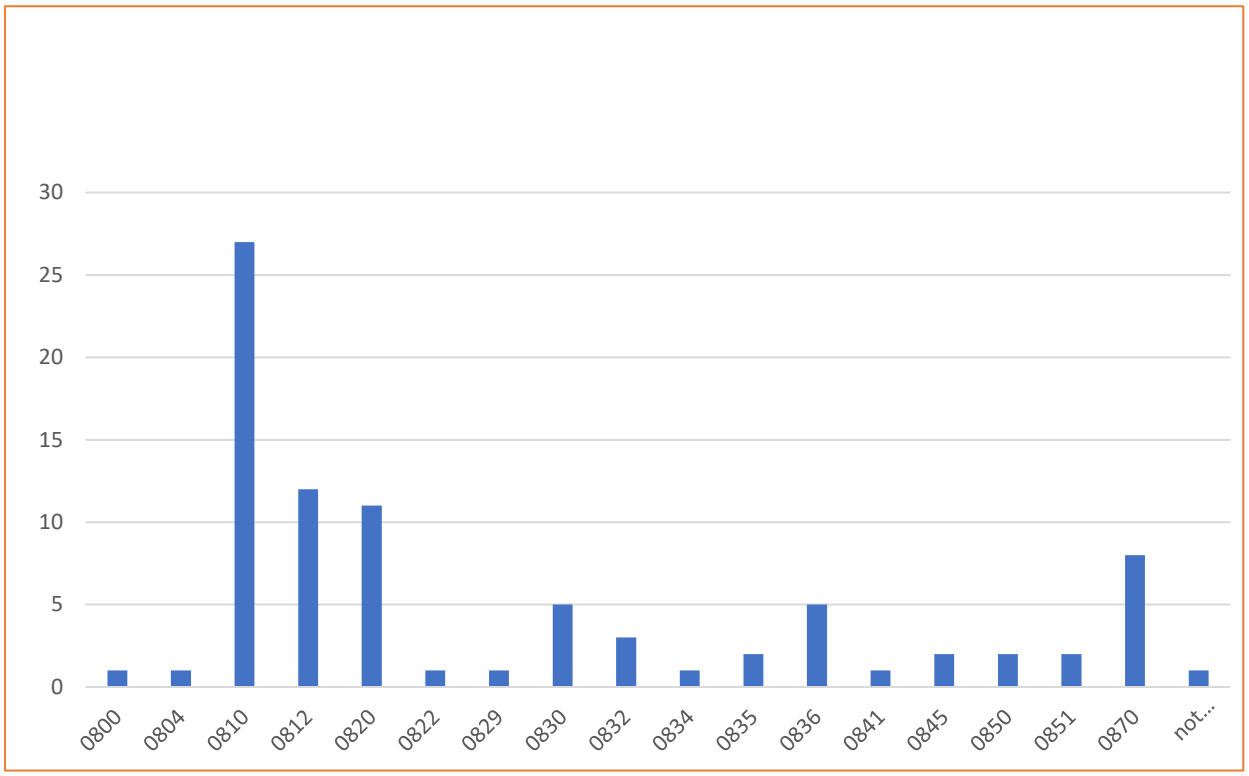
The 2022 survey was based around the following topics (as was the survey of 2019).

- Residency in the Northern Territory
- Demographics
- Financial security
- Employment status
- Employment sector
- Annual income
- Highest expense impacting cost of living

3. Residency in the Northern Territory

This section looks at the respondents' current postcodes and their postcodes in the last 5 years to determine trends in their living patterns to determine if respondents stayed in the same place. This section also looked at how long the respondents lived in the Territory, where they think they will be living in the next 5 years (2027), if they will be planning to move from NT and what will be the main reason for their move.

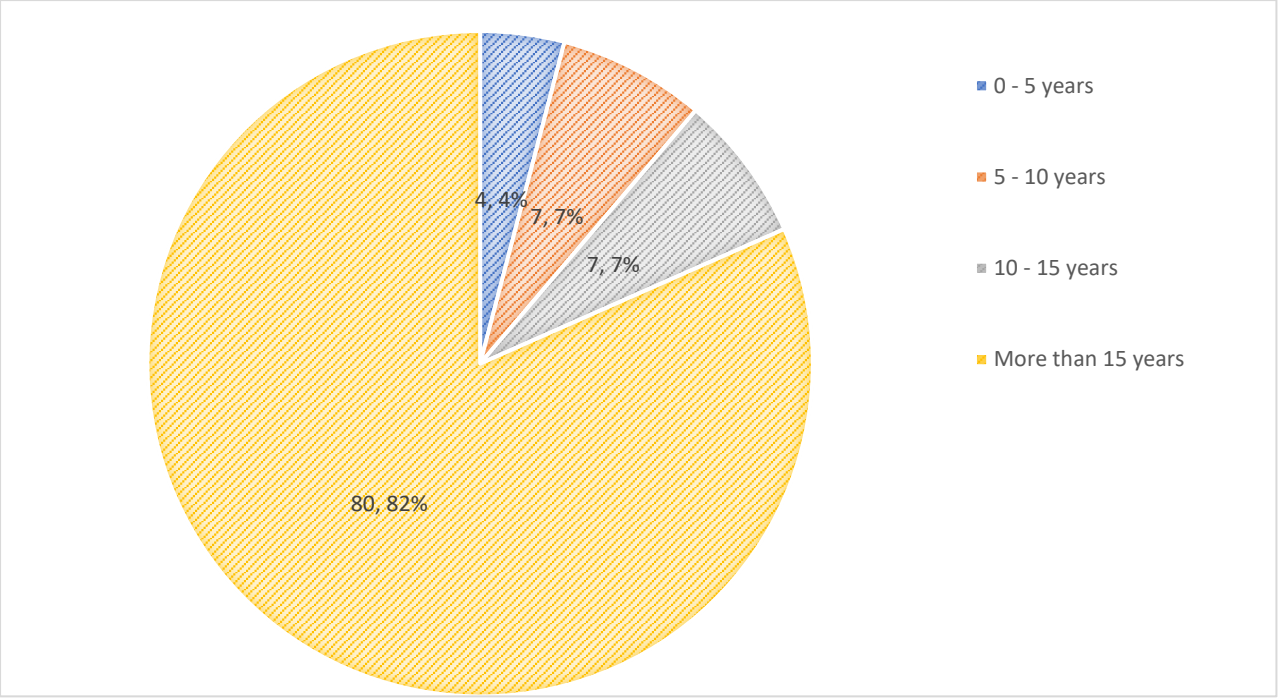
1. Where in the Territory do you live?



Survey respondents lived in 13 different areas including: Darwin, Acacia Hills, Pinelands, Palmerston, Virginia, Coolalinga, Howard Springs, Girraween, Darwin River, Batchelor, Katherine and Alice Springs.

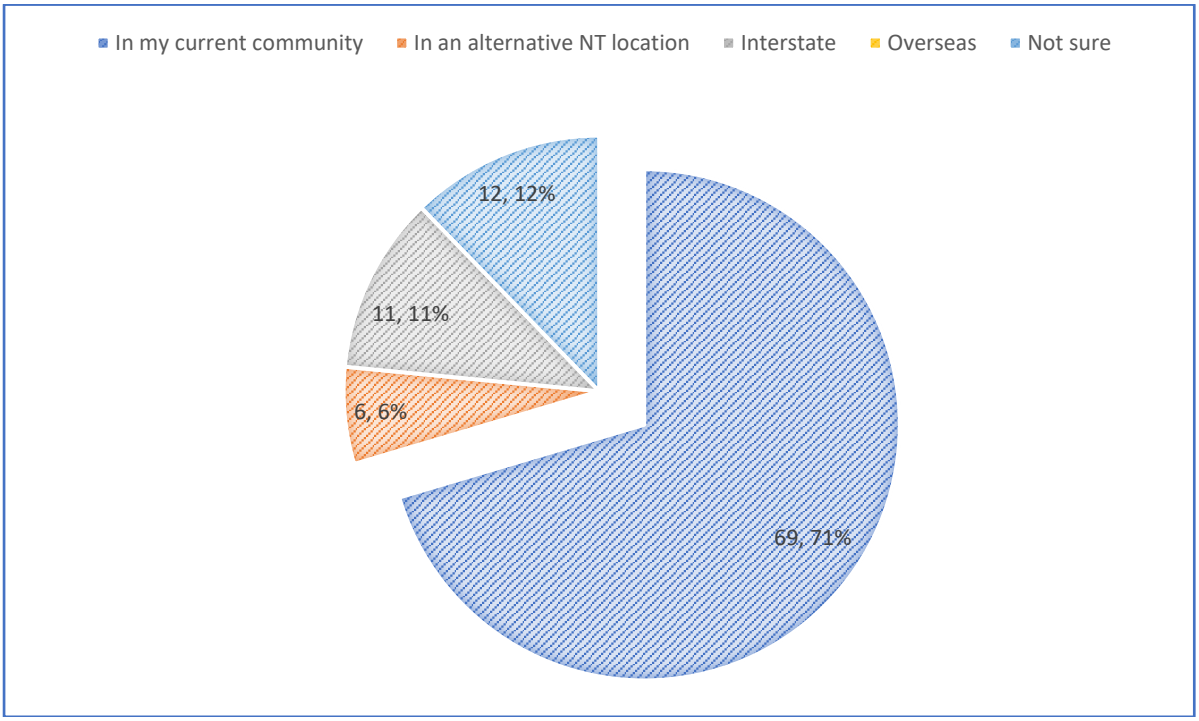
52 respondents live in Darwin. 8 in Palmerston. 8 in Alice Springs. 5 in Girraween. 4 in Katherine. 1 in each of Acacia Hills, Pinelands, Virginia, Coolalinga, Howard Springs and Darwin River

2. How long have you lived in the Territory?



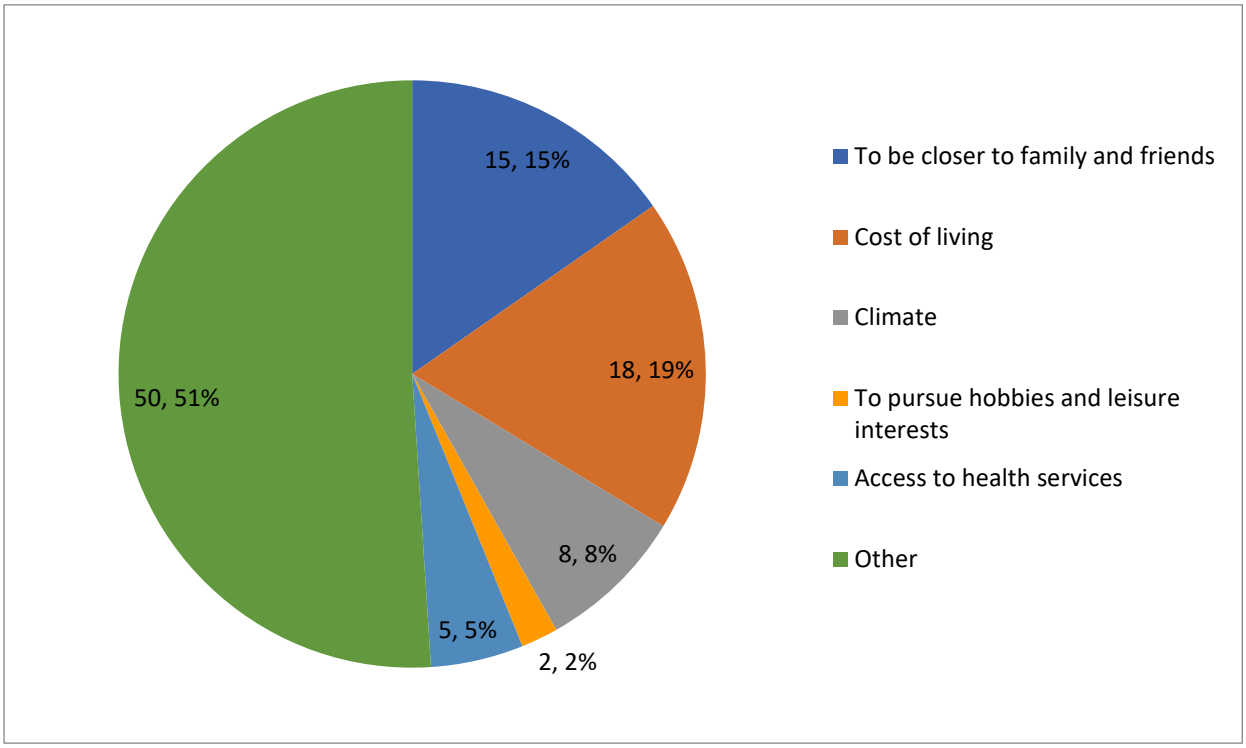
- 81% had lived in the NT for more than 15 years.
- 4% had lived in the NT for less than 5 years.

3. Where do you think you will be living in 5 years time (2027)?



- 76% of respondents thought they would still be living in the Northern Territory in 2027.
- 7% thought they would be living at another location in the NT, 11% interstate and 12% were not sure where they would be living in the next 5 years.
- The percentage of those who thought they would be still living in the Northern Territory is 13% higher than of those surveyed in 2019.
- In 2091, 15% of those surveyed thought they may be living interstate. In 2022, this percentage reduced to 7%.

4. If you plan to move in the next 5 years, what would be the main reason?



	Change	2022	2019
Other (multiple factors)		50%	
Cost of living	-21%	18%	39%
Health services	-11%	5%	16%
Closer to family & friends	-9%	15%	24%
Climate	-8%	9%	17%
Hobbies and leisure	-2%	2%	4%

5. If you are planning to leave the Territory, what might change your mind and encourage you to stay?

This open-ended question generated the following responses:

- Reducing the cost of living 19
- Less crime 11
- More services and support (IT) 7
- Other 4
- Climate (cyclone, weather) 3

The top 3 issues that may help change the minds of Territorians thinking of leaving the Territory remain the same as in 2019: reducing cost of living, less crime, more services and support.

In 2019, common suggestions from respondents also included increasing availability of employment and concessions, increasing availability of health care and medical specialists, being closer to family and friends in the NT.

In the words of the 2022 Survey respondents:

Cost of living

1. more concessions, cheaper power
2. Cost of living
3. Cost of living and being able to afford to travel interstate
4. Revoke the decision on the Solar Feed in Tariff. It cost me $12.5k. I now have to pay off the loan for this which will take 10 years, and not 4 years as the NT Govt stated as well as pay an additional $300 a quarter.
5. Improved incentives from government to stay.
6. The new concession scheme excludes us from majority of the discounts
7. reduction in cost of living
8. cheaper accommodation
9. affordable cost of living
10. less financial stress
11. Find a rich husband
12. lower cost of living
13. lower power/water costs
14. Cost of Living
15. cheaper cost of living
16. higher centrelink payments
17. family moving here - not likely due to cost of living
18. cheaper cost of living
19. better cost of living.

Law and order

1. When one of the governments introduces vagrancy laws in the greater Darwin area. When they get control of the wave of public bad behavior and youth crime.
2. The violence is out of control here. I and many others don't walk anymore as people get bashed and sexually assaulted. We drive to the gym instead for exercise. The cost of adding extra security to our homes is expensive.
3. Reducing crime and feeling safe

4. Fairer pricing much less crime more policing
5. penalize Criminals and hold them accountable
6. If the government fix social problems, break-ins, vehicle damage.
7. tougher on crime
8. feeling unsafe due to crime, especially at night
9. crime reduction
10. More action on crime, anti-social behavior, cost of living, petrol prices, fruit and vegetables and meat prices. It is not safe to ride public transport, absolutely shocking behavior of youths, that carry knives etc. Darwin is a lovely place if it wasn't for the anti-social behavior and crime. Clean Up Darwin should be a slogan being pushed by DCC. I did contact them with ideas such as murals [themed to put your rubbish in the bin], to have picnic tables painted with murals, with captions to encourage to people to put their rubbish in the bins BUT DCC was not interested.
11. secure gated village in Katherine.

Services

1. More services and support for seniors
2. help with IT
3. Better Health & Medical Services
4. Divine Intervention
5. help at home
6. better health services
7. Better health services.

Other

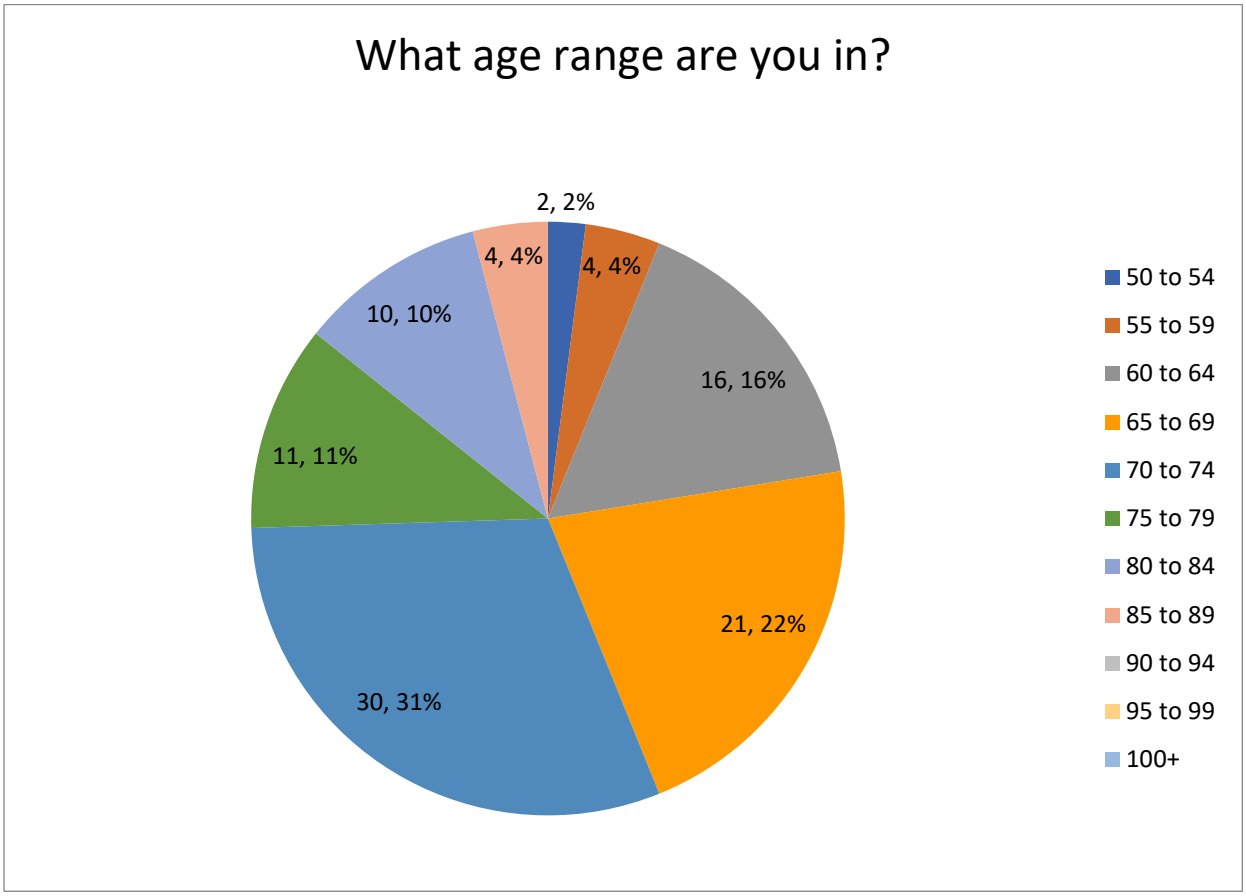
1. No plans to move anywhere, I am 4th generation Territory family member and will remain a NT resident.
2. Always planned to leave when retired
3. everything referred to in Question 6 (to be closer to family and friends, cost of living, climate, to pursue hobbies and leisure interest or access to health service)
4. Friendship

Climate

1. If there were no cyclones
2. the weather
3. reversal of climate change.

4. Demographics

6. What age range are you in?

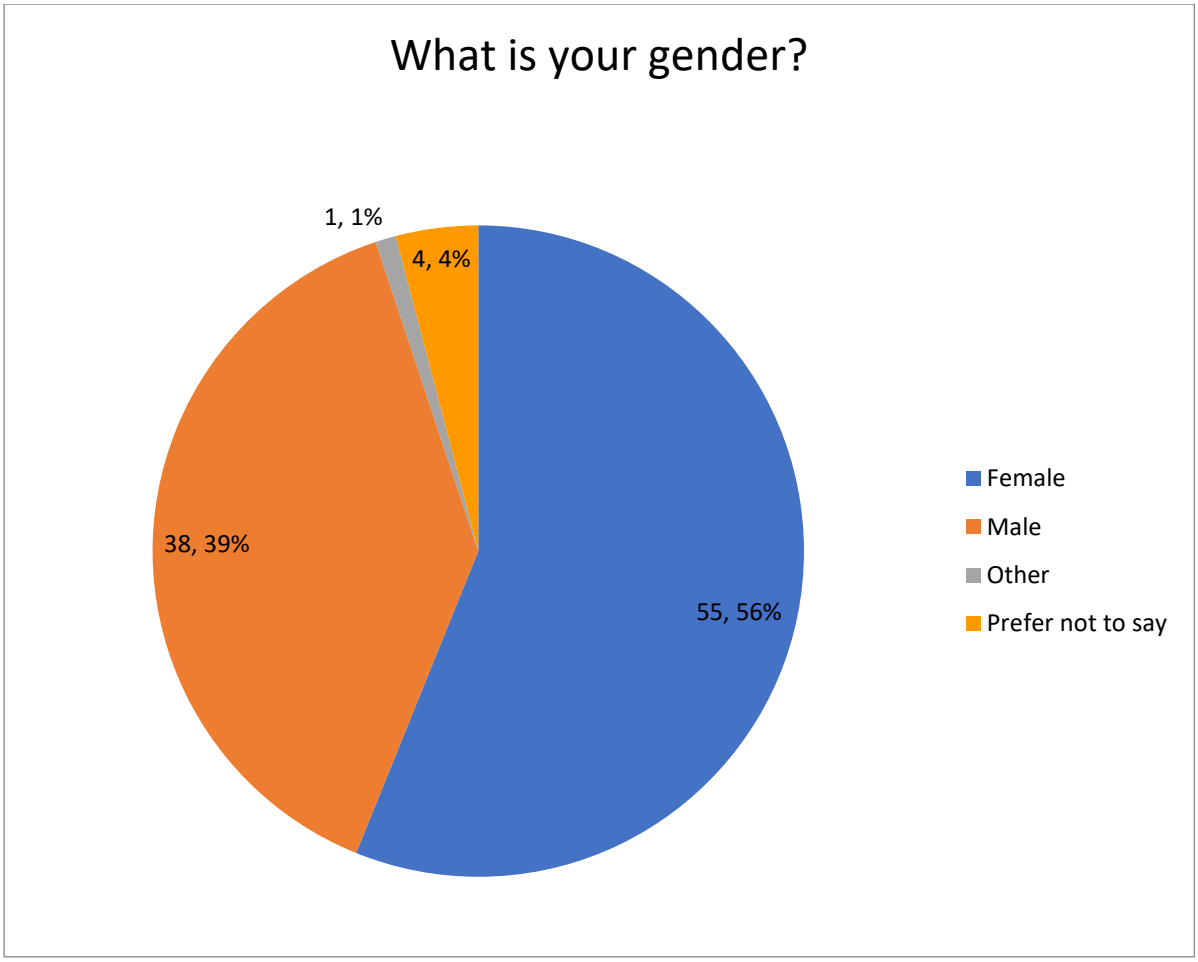


Of those who responded

- 4% are aged between 85 and 89
- 10% are aged between 80 and 84
- 11% are aged between 75 to 79
- 30% are aged between 70 and 75
- 21% are aged between 65 and 69
- 16% are aged between 60 and 64
- 4% are aged between 55 and 59
- 2% are aged between 50 and 54

Most respondents are aged between 70 and 75.

7. What is your gender?



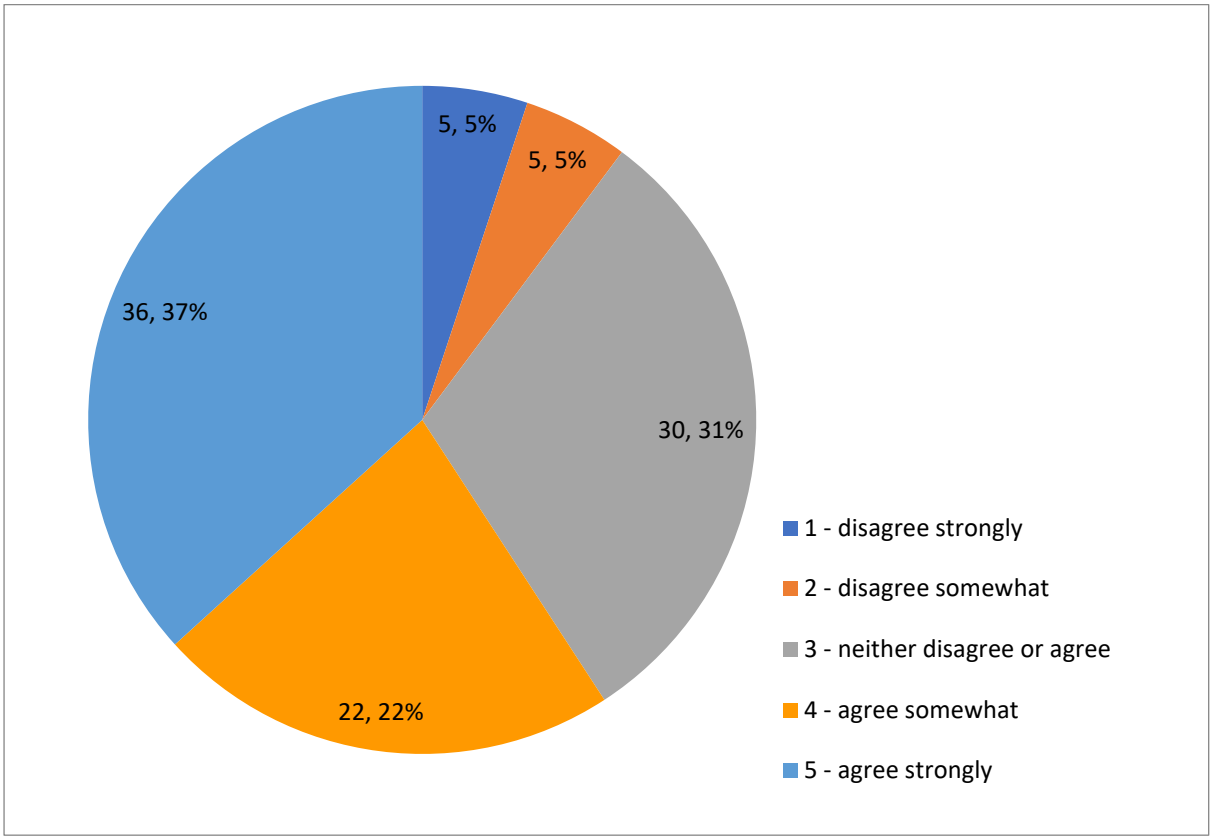
- 56% of respondents were female.
- 38% of respondents were male.
- 1% of respondents was neither female nor male.
- 4% of respondents preferred not to say.

Financial Security

The survey asked, "Do you agree or disagree with the following:

8. **I feel that the cost of living is increasing at a rate that is leaving me behind.**

Respondents answered as below:

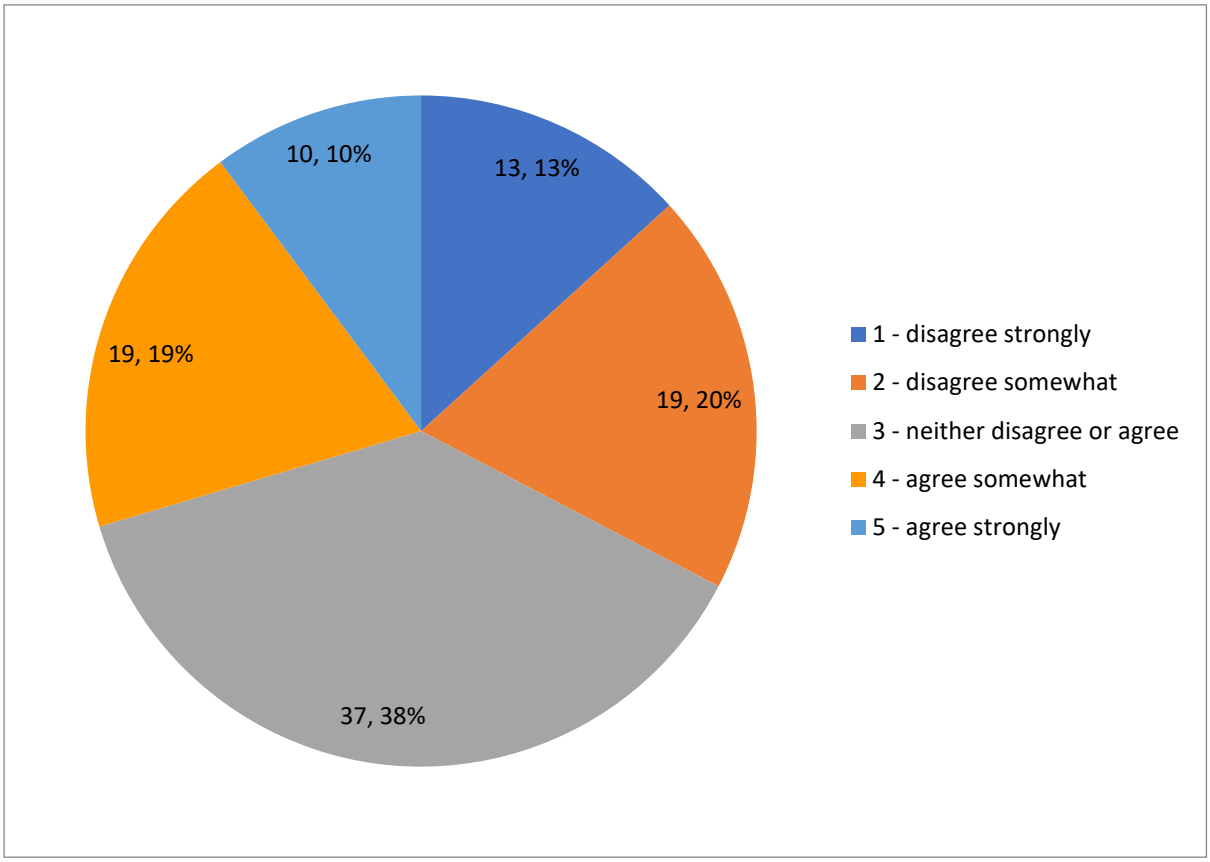


	Change	2022	2019
Disagree strongly	+2%	5%	3%
Disagree somewhat	-1%	5%	6%
Neither disagree nor agree	-2%	30%	28%
Agree somewhat	-3%	22%	19%
Agree strongly	+4%	36%	32%

The survey asked, "Do you agree or disagree with the following:

9. Once I've covered my basic living needs, I have money left over to spend on leisure and social activities.

Respondents answered as below:

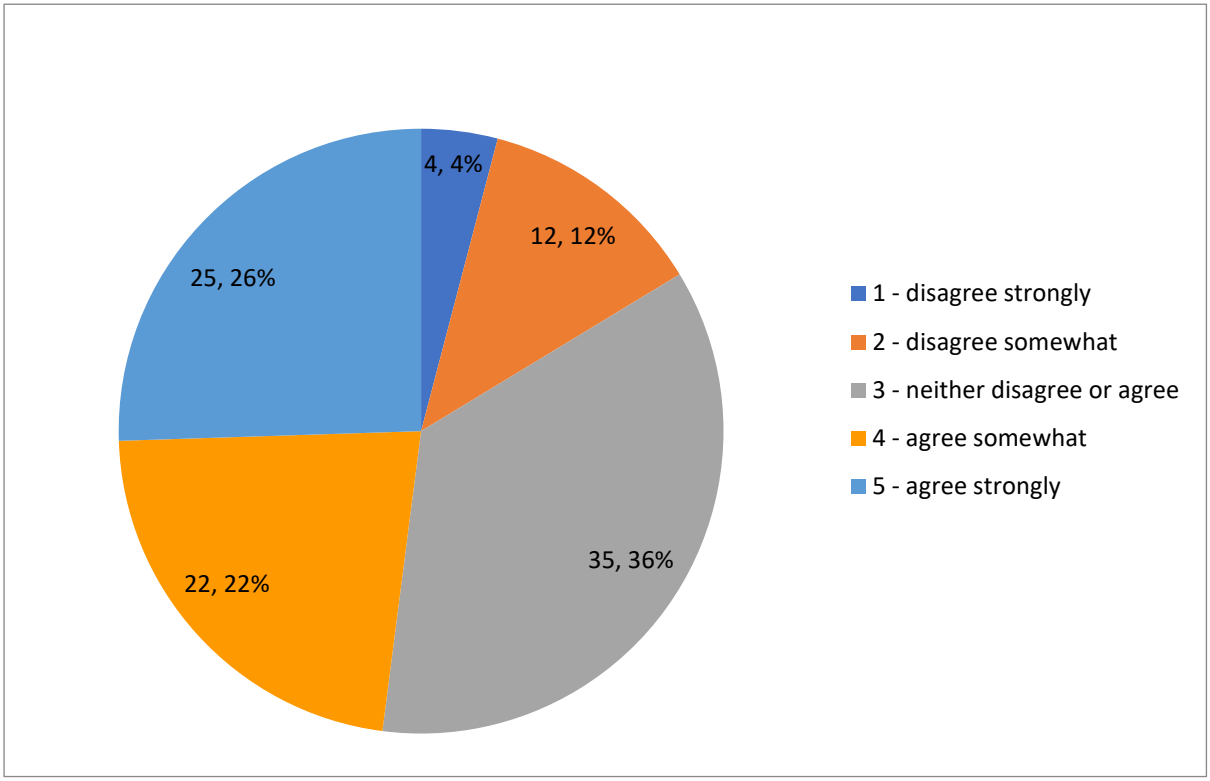


	Change	2022	2019
Disagree strongly	+ 3%	13%	10%
Disagree somewhat	- 3%	19%	16%
Neither disagree nor agree	- 3%	37%	34%
Agree somewhat	+ 2%	19%	17%
Agree strongly	Same	10%	10%

The survey asked, "Do you agree or disagree with the following:

10. I have difficulty understanding the changing rules around retirement income and superannuation.

Respondents answered as below:

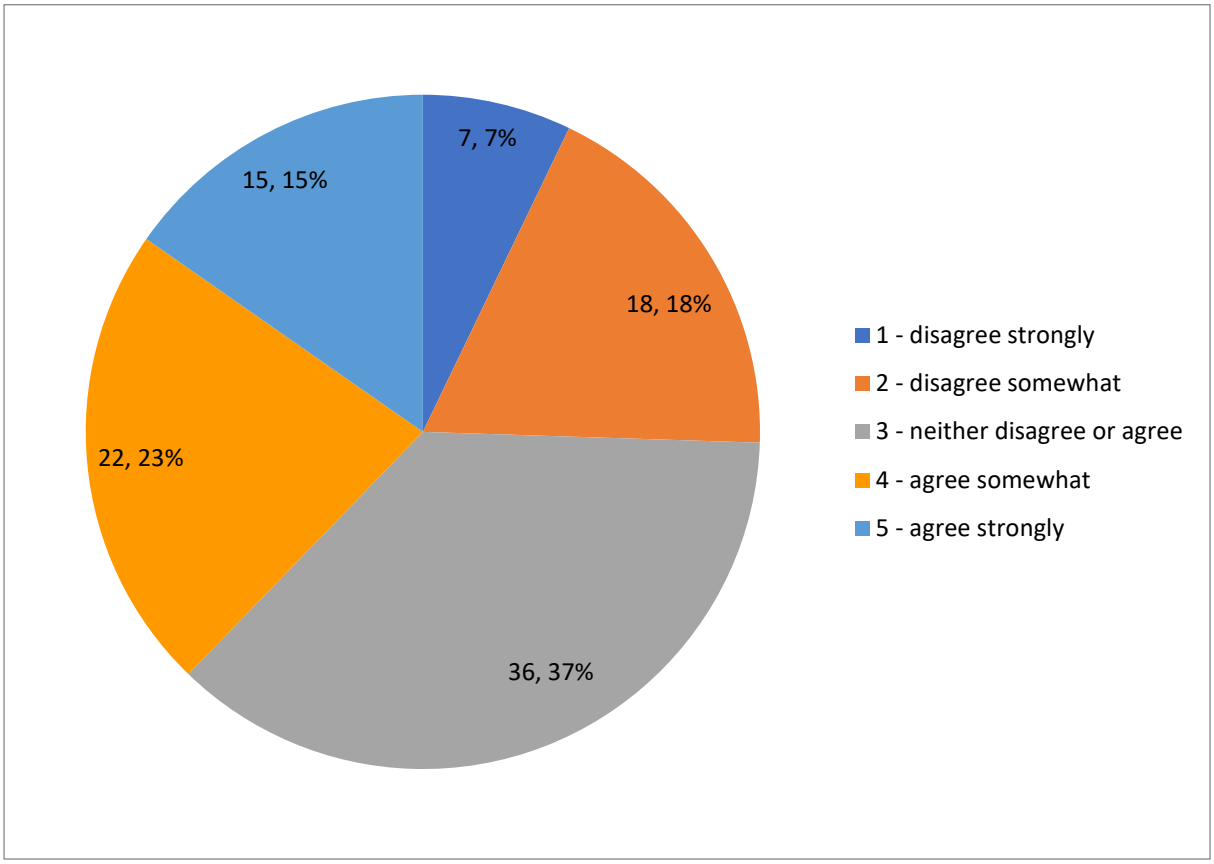


	Change	2022	2019
Disagree strongly	-1%	4%	3%
Disagree somewhat	none	12%	12%
Neither disagree nor agree	+6%	35%	29%
Agree somewhat	+3%	22%	21%
Agree strongly	+3%	25%	22%

Asked, "Do you agree or disagree with the following:

11. I have difficulty understanding or accessing government services to assist me with my financial situation.

Respondents answered as below:



	Change	2022	2029
Disagree strongly	+2%	8%	6%
Disagree somewhat	+2%	18%	16%
Neither disagree nor agree	+5%	36%	31%
Agree somewhat	+1%	22%	21%
Agree strongly	none	15%	15%

12. What changes would you like to see the government make for better financial security outcomes for older Territorians?

This open-ended question generated the following responses:

- relating to the cost of living (and concessions) 23
- relating to pensions (and superannuation) 21
- relating to housing 16
- relating to information / system accessibility 8
- other 8
- relating to law and order 3
- relating to health. 2

	2022	2019
Pensions (and superannuation)	21	18
Cost of living (and concessions)	23	17
Information / system accessibility	8	16
Housing	16	12
Law and order	3	3
Other	8	3
Health	2	2

In the words of the 2022 Survey respondents:

Pension (see also cost of living/ concessions)

1. Stop penalising seniors who have worked all their lives and dictating to them when they can retire or access the pension. My husband is 75 cannot access the pension as I am 64 still working this is disgusting.
2. Stop the two-tier system on the Seniors' Recognition Scheme
3. Increase the pension (3 times said this way)
4. Increase in Remote Area Allowance included in pension to assist with inflated cost of food at the supermarket.
5. Self-funded retires, solely dependent on a superannuation pension plan means we are at the mercy of the global economy and in particular the share market. When I retired at the end of 2021 the forecast was very different to now, interest rates were predicted to rise however the global impacts were not as dominant
6. Superannuation contributions for everyone of working age, to ensure a suitable retirement income for all.

7. A fair equitable and realistic pension system that has timely real indexation that means real income is not being eroded.
8. give all pension the age pension, it shouldn't be asset based. Don't penalise old people who want to keep working
9. pension & half pension increase, tax concessions on overseas pensions
10. Increase the pension, allow you to live overseas without reducing the pension.
11. better superannuation practices or increase in pension
12. help with super planning
13. the pension benefits should be available to all.
14. change the cut off for earnings so pensioners can work more often
15. pension paid at specific age regardless of income
16. eligibility for pension regardless of income/ bank balance
17. Pension increases in line with CPI, better info re health services - charges and compensation
18. increased pension rates
19. Less penalties on age pension if working.
20. those that have saved for retirement then find that those who haven't get everything given.
21. More access to help & information for self-funded retirees. this group have well and truly been left behind. No concessions for anything and the cost of medications, food, fuel, clothing have all increased. Very hard to budget for the future.

Cost of Living / Concessions

1. All older Territorians to have some e.g: Discounted Council Rates, Car Rego etc
2. help with cost of living
3. Cost of living, cost of services
4. increase the 500 we get for fuel
5. I would like to see the NT government extend the Seniors Territorian concession scheme to seniors who are self-funded to a certain level. Many self-funded retirees are not retiring on millions, many have just enough to cover the basics, they might as well be on Federal government pension and the concessions card.
6. Reintroduce the Solar Feed in Tariff that they have just removed from us.
7. Up to $500 to $1000 to help cover increases in cost of living
8. no basic card or drink register
9. greater earnings before impacting social security payments
10. I am very thankful for the NT Concession scheme where the NT Gov gives concessions to pensioners. I hope that this scheme will not be cut.
11. Lower rental rates, much lower fuel costs
12. Bring back a decent power return for those of us who have solar
13. Do something about the cost of fuel - this would help food prices etc
14. support with utilities
15. Easier access to Centrelink and more access for Seniors to work without losing any benefits.
16. price inspections for cost of living
17. lower cost of living
18. stop price gouging tax incentives allowing destructive cost of living increases.
19. Have control over fuel costs etc. Price gouging
20. more financial support
21. Increase the $500 allowance credit card, reduce council Rates to enable us to live comfortable at home.
22. Reduction of flights, lowering costs of registration, lowering of fuel costs
23. more concessions especially with power costs.

Information / System Accessibility

1. Information that is kept up to date that is easily found and accessible.
2. Workshops to help understand.
3. protection from scams. less reliance on IT
4. IT assistance
5. less dependency on digital access, plain English
6. More options to deal with people face to face rather than everything online
7. better access to information (like today)
8. access to Centrelink other than online.

Housing

1. Provide solar to government dwellings for seniors
2. secure housing, less red tape
3. affordable housing
4. increase cheaper housing for seniors who do not want to live in a slum.
5. more retirement villages
6. Affordable housing for those seniors who need it
7. personal house security
8. force landlords to charge the rent applicable to their property not what the current rent is for a nationally, e.g., a run-down flat at the moment rents for the same price as a well maintained flat?
9. More gov't housing
10. accommodation & care
11. affordable housing, safe environment, friendly community
12. affordable housing options links to community
13. More safe accommodation units for seniors on pension who do not own their own home, which have minimal rental costs
14. more assistance - home/garden
15. safe subsidised housing
16. access to public housing

,

Law and Order

1. Stop wasting time on minority groups. Look after taxpayer, go work, go broke. NT Government to address law and order/not cater only to minority.
2. reduced crime
3. Dealing with Crime, Crime incentives - security measures

Other

1. Treat all older Territorians with respect, dignity and integrity, fairness and equity to all Government services and benefits regardless of an individual's financial and marital status and capabilities.
2. free seniors parking
3. free help at shopping centres
4. bring in euthanasia
5. availability of financial advice
6. easier and affordable support for older Territorians
7. assistance with financial service
8. More action on crime, anti-social behaviour, cost of living, petrol prices, fruit and vegetables and meat prices. It is not safe to ride public transport, absolutely shocking behaviour of youths, that carry knives etc. Darwin is a lovely place if it wasn't for the anti-social behaviour and crime. Clean Up Darwin should be a slogan being pushed by DCC. I did contact them with ideas such as murals [themed to put your rubbish in the bin], to

have picnic tables painted with murals, with captions to encourage to people to put their rubbish in the bins BUT DCC was not interested.

Health

1. better medical options
2. Start a Dental Scheme of some sort

In the ***Cost of Living Survey 2019*** (COTA NT, 2020)**,** the most common suggestions made by respondents for changes that they wanted the government to make were:

- reduce the food prices and cost of living
- increasing pensions and concessions
- providing better financial aid and help to seniors
- providing better housing options for seniors
- better hospitals and medical access
- discount on council rates
- to understand that accessing websites for seniors is hard for those not comfortable with technology
- providing more affordable or concessions for basic needs like utilities, drivers licence and registration.

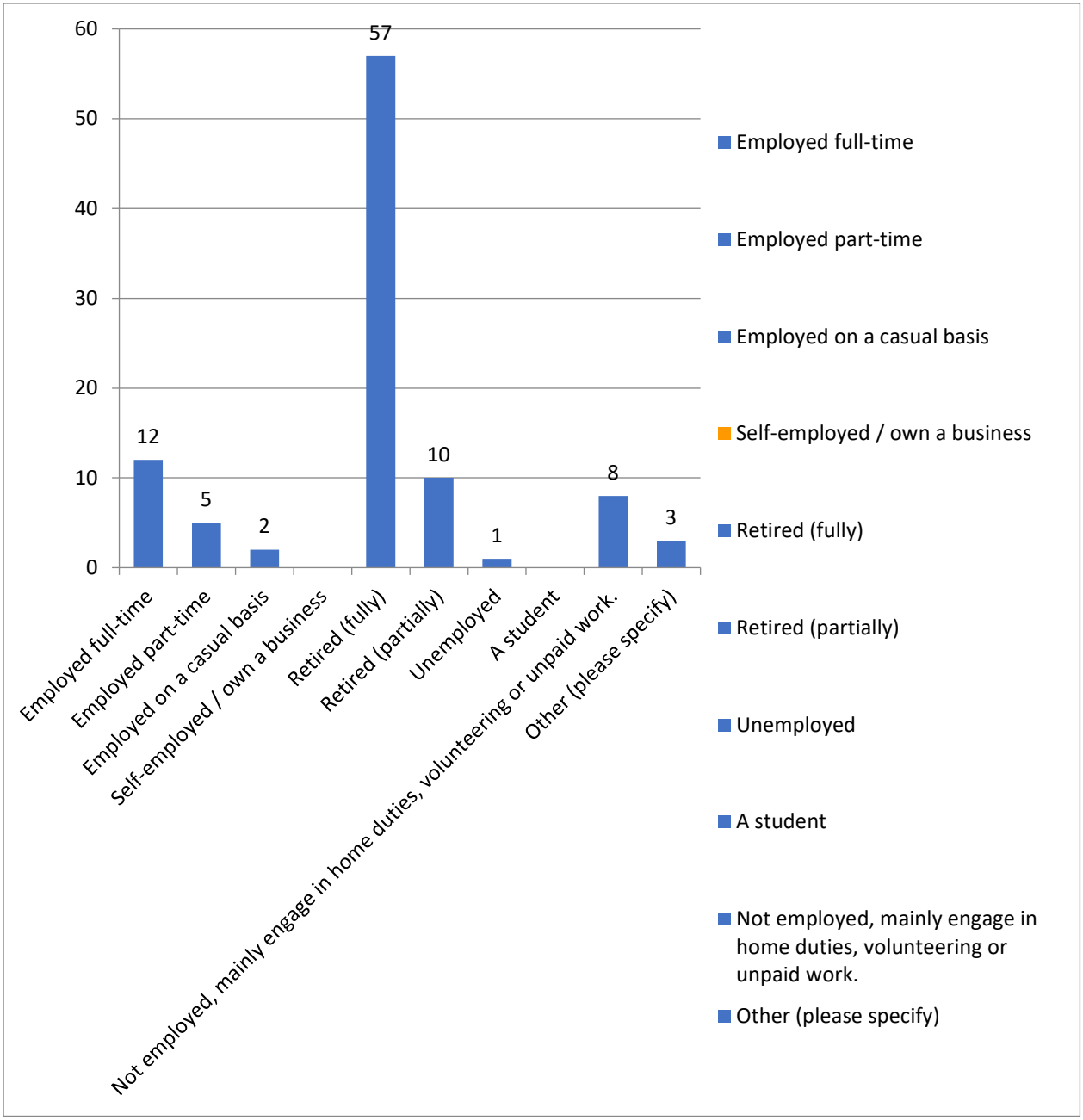
The most mentioned suggestions or changes that the respondents wanted the government to make was regarding increasing pensions and seniors' concessions and making basic utilities, registration and drivers' licence more affordable or provide concessions on these (COTA NT, 2020).

In the ***Cost of Living Survey 2022*** (COTA NT, 2022), the common suggestions made for changes that the respondents wanted the government to make were:

- increasing pensions, making them equitable and with higher earning thresholds for those working
- increasing concession to $1000, lowering fuel and food costs
- more access to non-digital forms of communications
- more safe, secure and affordable housing options.

5. Employment

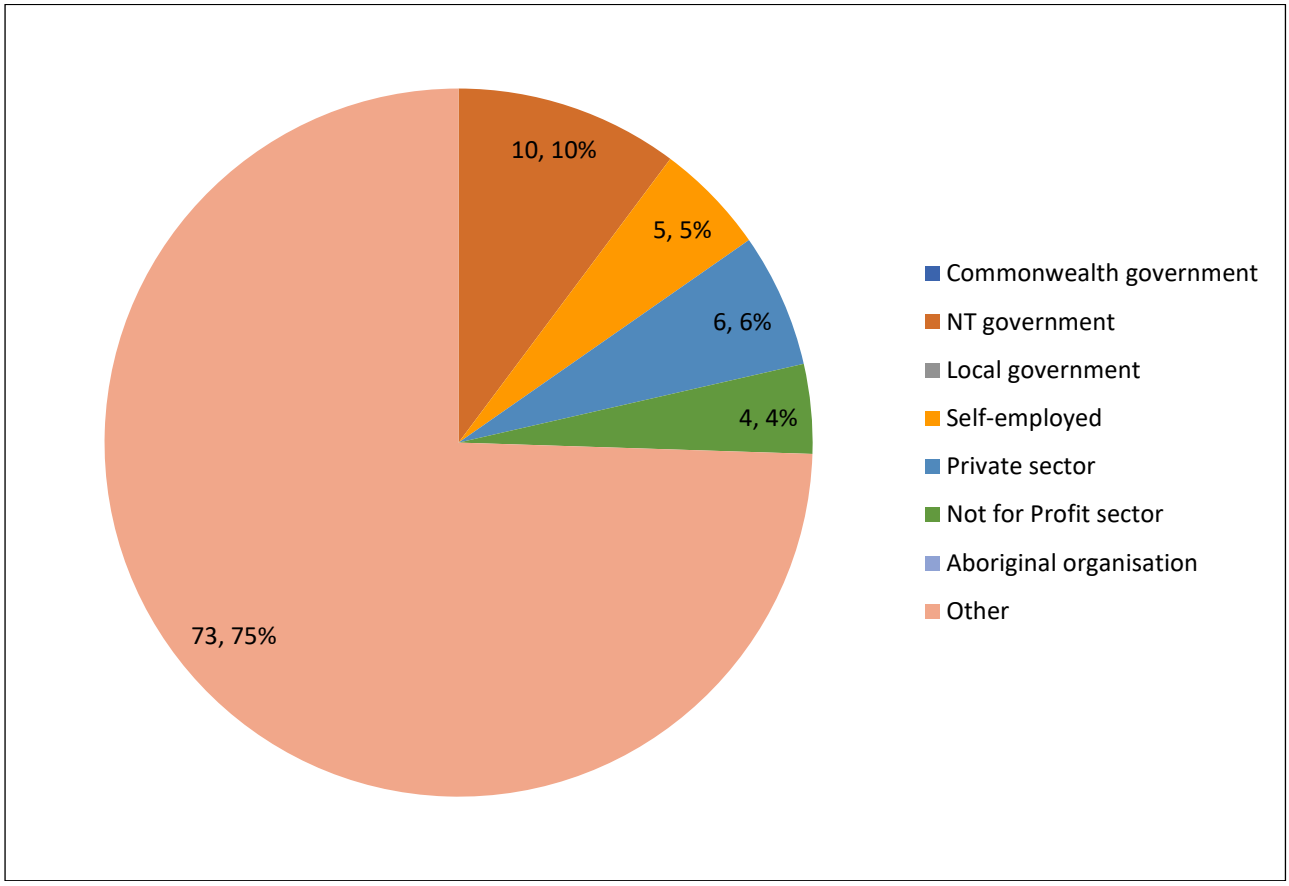
13. Are you employed?



- 57% of survey respondents are fully retired.
- 12% of survey respondents are employed full-time.
- 10% of survey respondents are partially retired.
- 9% of survey respondents are not employed, mainly engage in home duties, volunteering or unpaid work.
- 5% of survey respondents are employed part-time.
- 2% of survey respondents are employed on a casual basis.
- 1% of survey respondents is unemployed.

	2022 (% of respondents)	2019 (% of respondents)
Other	74	52
NT Government	10	11
Self employed	5	9
Private sector	7	8
Not for profit	4	3

14. If you are employed, what sector are you employed in?



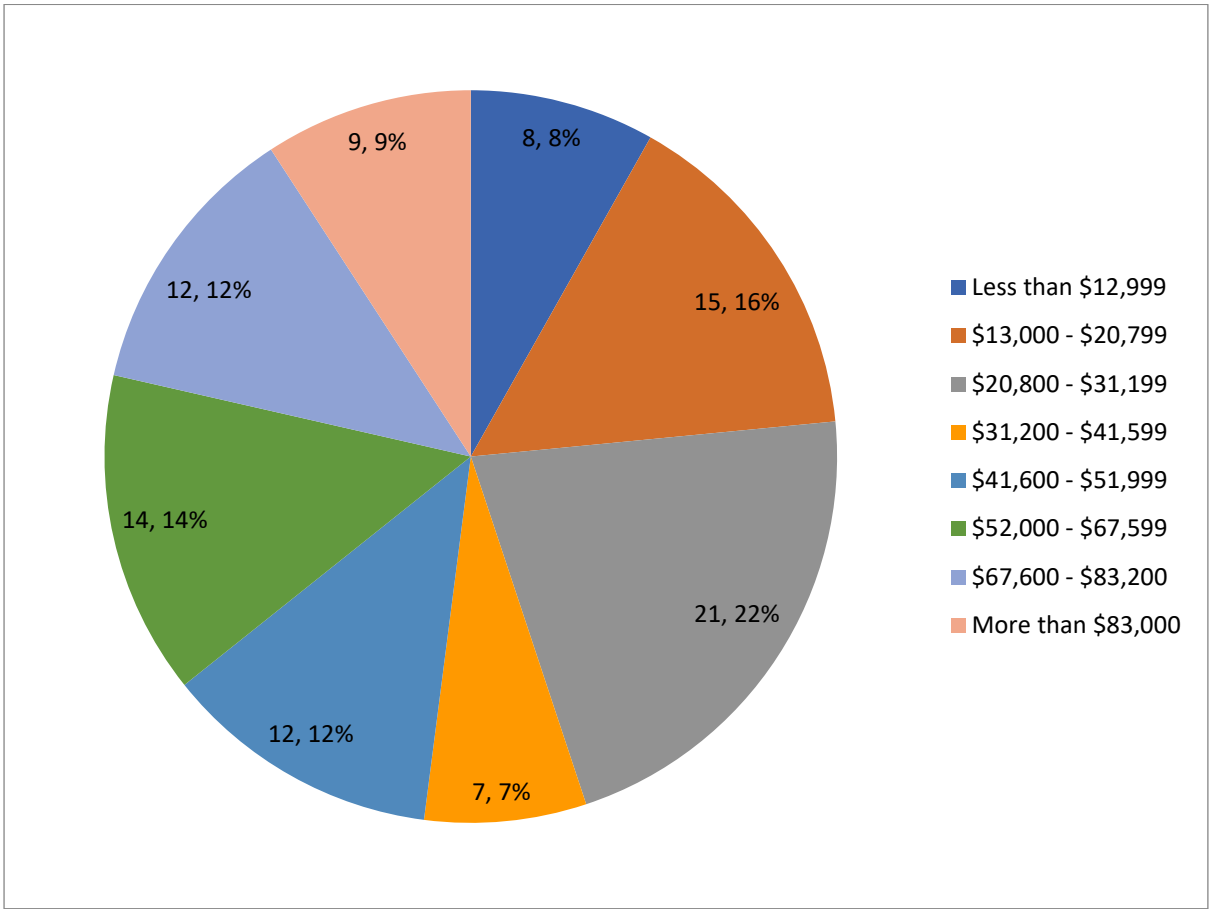
- 13% of survey respondents work within local and commonwealth government.
- 6% of survey respondents work within the private sector.

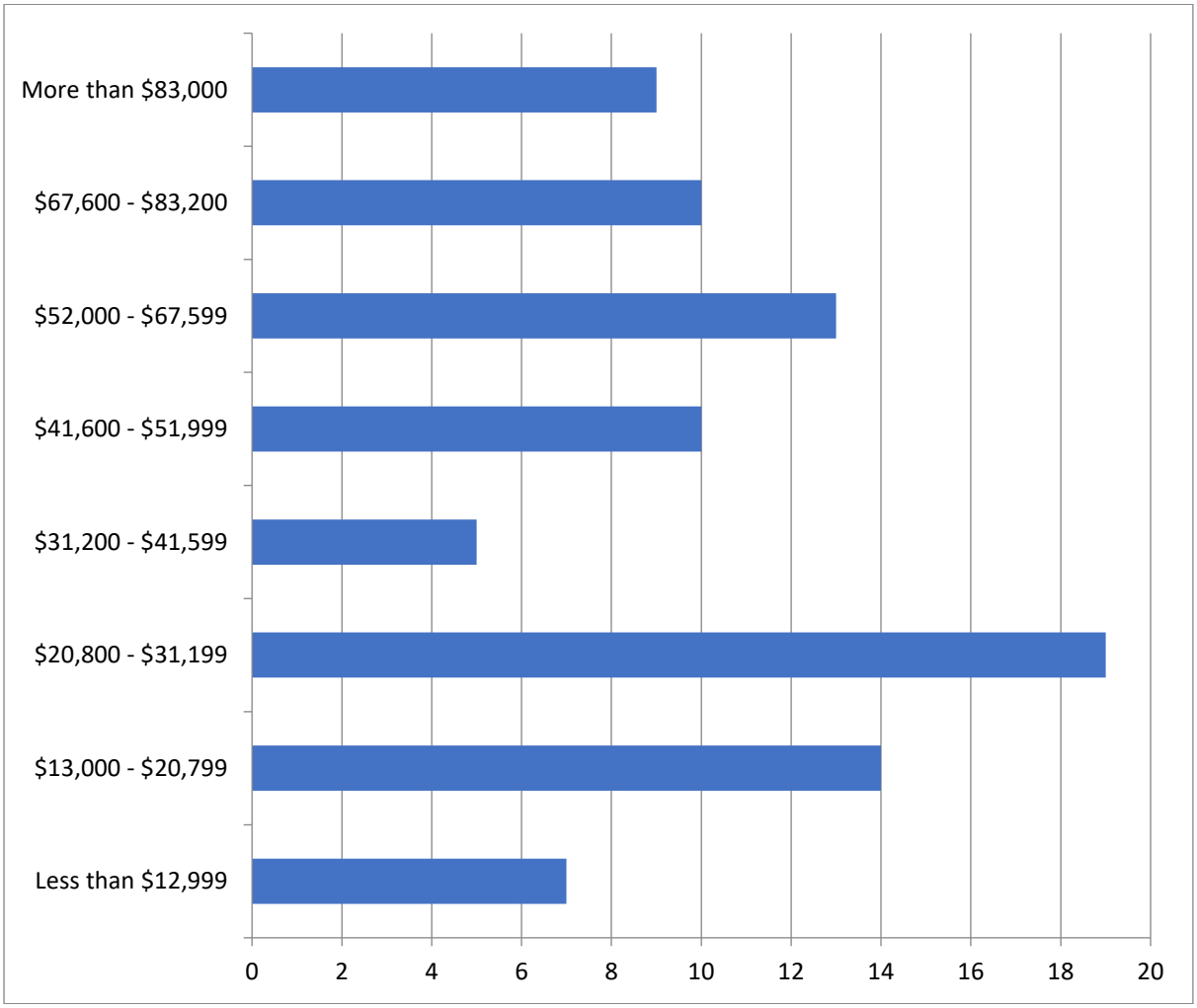
- 5% of survey respondents work within the not for profit sector.
- 76% of survey respondents selected 'other' (e.g. not working and fully-retired).

	2022 (% of respondents)	2019 (% of respondents)
Fully retired	57	52
Employed full-time	12	11
Partially retired	10	9
Not employed	9	8
Employed part-time	5	3
Employed on casual basis	2	2
Unemployed	1	1

6. Financial Situation

15. What is your annual income now?

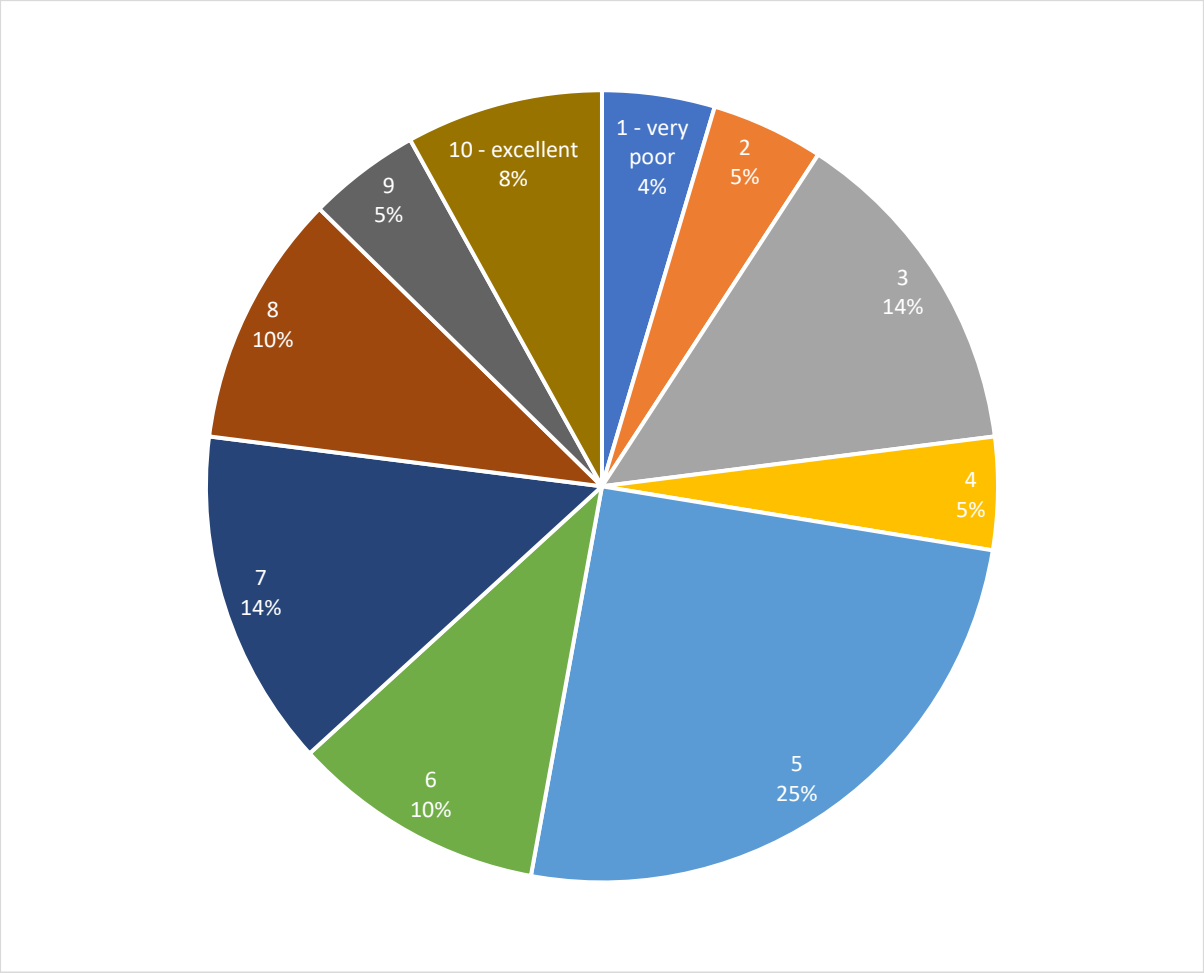




- 22% of respondents (19 people) had an income of $20,800 to $31,199.
- 10% of respondents (9 people) had an income of more than $83,000.
- 9% earned less than $12,999.

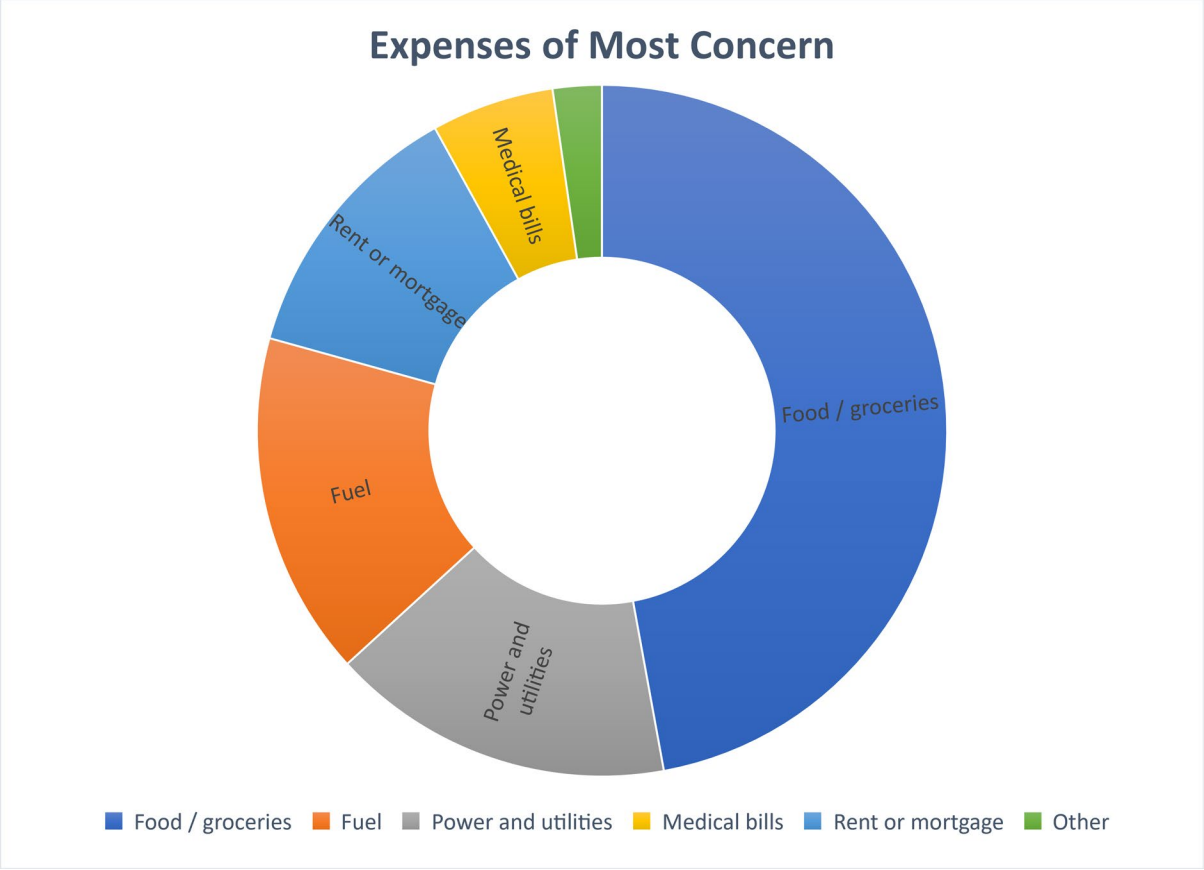
	Change	2022	2019
Less than $12,999	-3%	9%	12%
$13K - $20,799	-7%	15%	22%
$20,800 - $31,199	+1%	21%	20%
$31, 200 - $41,599	-1%	8%	9%
$41,600 - $51,999	+3%	12%	9%
$52,000 - $67,599	+5%	14%	9%
$67,600 - $83,200	+8%	12%	4%
More than $83,000	-5%	10%	15%

16. How would you rate your financial situation at the moment?



- 4% rated their financial situation as very poor (1/10).
- 22% rated their financial situation in between very poor and excellent (between 4 - 7 out of 10).
- 8% people rated their financial situation as excellent (10/10).

17. Which expenses concern you or impact your cost of living the most?



- 47% respondents reported that the cost of food and groceries was their greatest concern.
- 16% reported fuel
- 16% report power and utilities
- 13% rent or mortgage
- 6% medical bills
- 2% other
- The second and third greatest concerns to respondents was the cost of fuel and power and utilities.

	Change	2022	2019
Food and groceries	+13%	47%	34%
Fuel	N/A	16%	N/A*
Power and utilities	-3%	16%	19%
Rent or mortgage	-9%	13%	22%
Medical bills	-4%	6%	10%
Other	N/A	2%	N/A

* Data not available as % due to the way question was answered in 2019.

7. Conclusion

This survey was conducted and compiled by COTA NT to help determine how senior Territorians were coping with the rising costs of living in 2022.

Although the data collected is from a relatively small sample group, the survey does help to reveal some essential details about senior Territorians and what issues are impacting their lives and what they believe could be done to improve the situation.

Residency in the NT: Most (81%) had lived in the Territory for more than 15 year and most (76%) would continue to do so for the next 5 years. The main reason given (opposed to multiple factors/others) to leave for 18% was cost of living.

Most respondents wanted the government to make changes relating to the cost of living (and concessions).

Demographics: Majority of respondents were within 65 to 74 age range. Most respondents were female (56%).

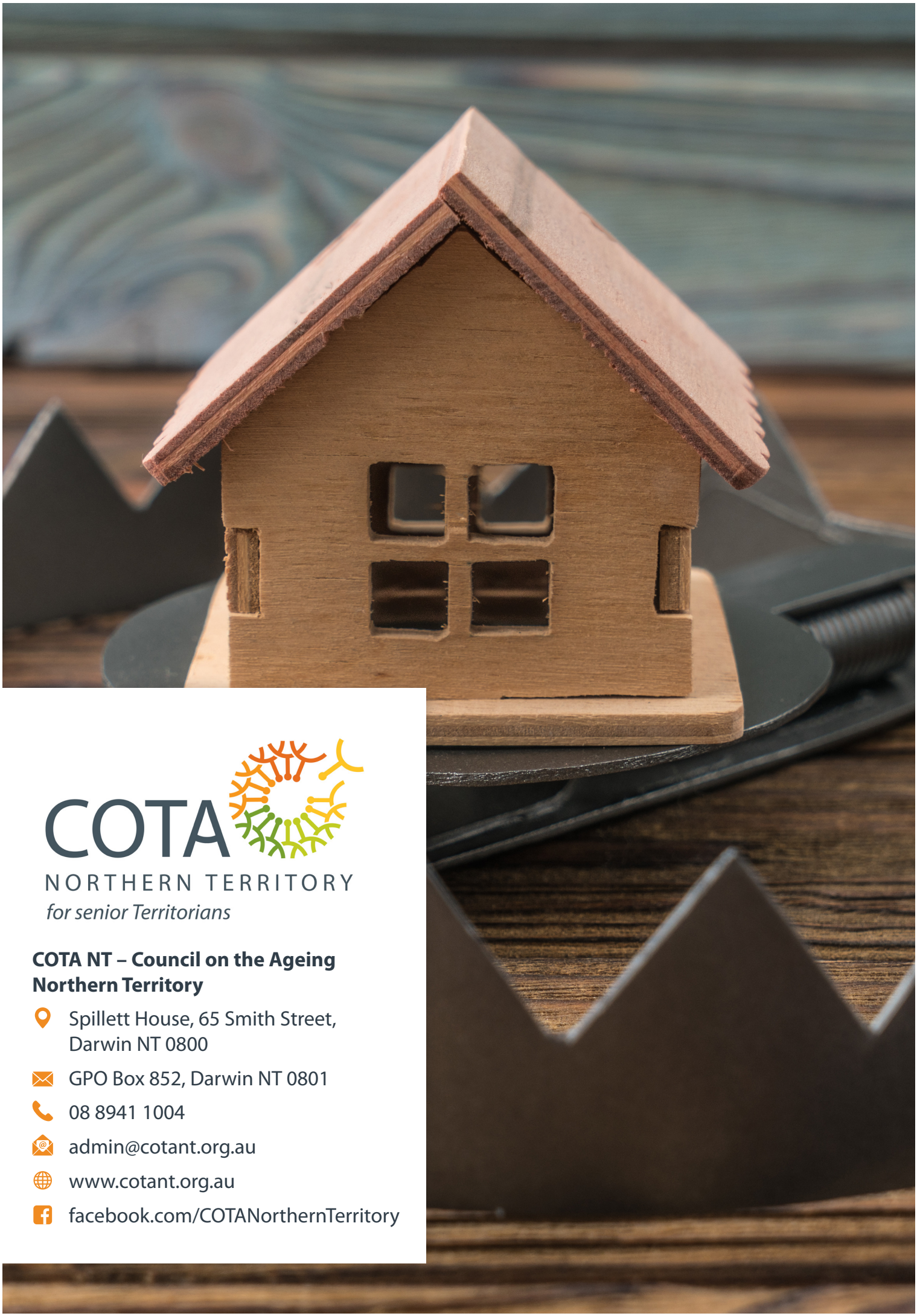
Financial security: Over 58% of respondents agree or strongly agree that the cost of living is increasing at a rate that is leaving them behind. In 2019, 62% of respondents felt the same way. It is still a cause for concern.

Employment status: Most of the respondents (60%) were fully retired. 12% employed full-time.

Employment sector: Of those identifying as employed in a specific sector, most (over 10%) were employed by the NT government.

Annual income: 55% of respondents earn between $20,800 and $67,599 annually.

Highest expense impacting cost of living: Food and groceries (47% of respondents).



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