SACOSS
South Australian Council of Social Service

SACOSS Cost of Living Update

No. 17

December Quarter

2013

SACOSS Cost of Living Update
No. 17, December Qtr 2013

ISSN 1836-5248 (Print)
ISSN 1836-5256 (Online)

First published in January 2014 by the
South Australian Council of Social Service

47 King William Road
Unley, SA, 5061 Australia
Ph (08) 8305 4222
Fax (08) 8272 9500
Email: sacoss@sacoss.org.au
Website: www.sacoss.org.au

Contents

Figures

Tables

Introduction

This report tracks changes in the cost of living, particularly for vulnerable and disadvantaged South Australians.

The first part uses the Australian Bureau of Statistics' Selected Living Cost Indexes (ABS, 2013a) and Consumer Price Index (ABS, 2013c) to show key changes in the cost of living in the last quarter and over the last 12 months.

As a summary measure, the Selected Living Cost Indexes are preferred over the better known Consumer Price Index (CPI) because the CPI is technically not a cost of living measure. It tracks changes in the price of a specific basket of goods, but this basket includes goods and services that are not part of the expenditure of all households, and poor households in particular. When considering the cost of living, this is important because if expenditure on bare essentials makes up the vast bulk (or entirety) of expenditure for low income households, then price increases in those areas are crucial whilst price increases or decreases on other discretionary goods are less relevant. However, increases in the prices of bare essentials may be masked in the generic CPI by rises or falls in other goods and services in the CPI basket.

The Selected Living Cost Indexes use a different methodology to CPI (see Explanatory Note 1) and they disaggregate expenditure into a number of different household types (ABS, 2013b), although this *Cost of Living Update* focuses on the "Aged Pension" and "Other government transfer recipient" (hereafter "other welfare recipients") figures, as these are likely to represent the more disadvantaged households. While the Selected Living Cost Indexes also have limitations in tracking cost of living changes for these groups (see Explanatory Note 2), they do provide a robust statistical base, a long time series, and quarterly tracking of changes – all of which is useful data for analysis. This report also adds to the Selected Living Cost Indexes by putting a dollar value on the changes, and by using disaggregated CPI data to summarise change in prices of key items.

As is standard in the SACOSS *Cost of Living Updates,* the second section contains a more in-depth analysis of cost of living trends in one key area of concern in relation to cost of living pressures on vulnerable and disadvantaged South Australians. This *Update* compares summary price movements for key commodities with increases in the concessions and income support payments related to those goods and services.

SECTION 1: December Quarter 2013 Cost of Living Changes

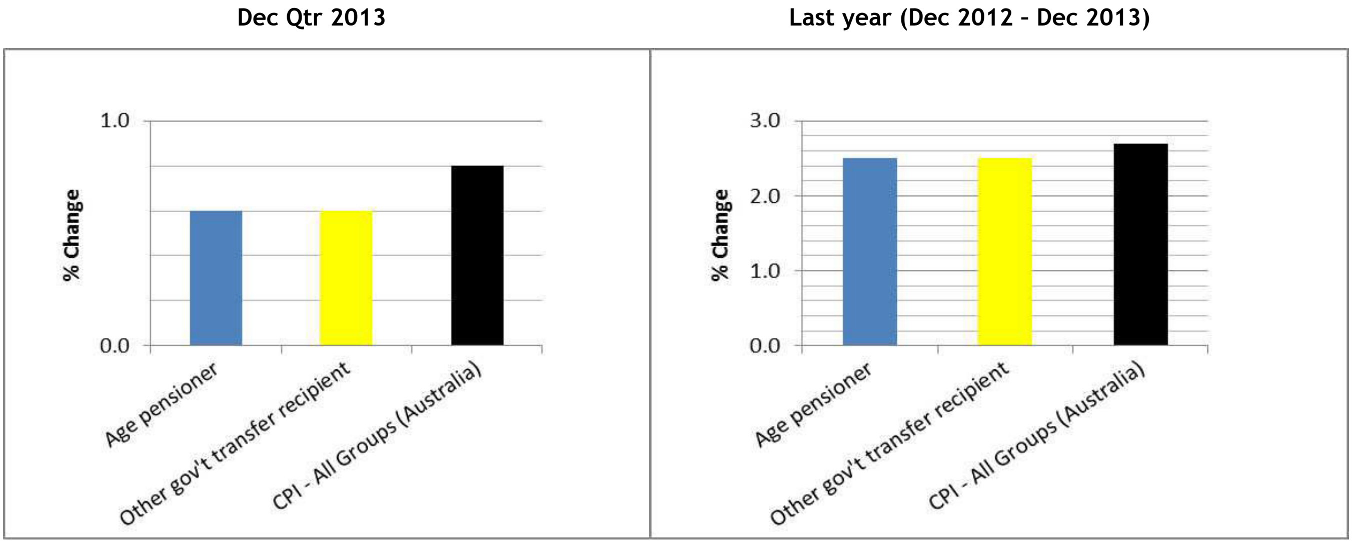
Prices

In the December 2013 quarter, the cost of living (as measured by the ABS Selected Living Cost Indexes) for Aged Pensioners and for Other Welfare Recipients rose by 0.6%. CPI in the same period rose by 0.8% nationally and 0.7% in Adelaide (ABS, 2014a; ABS, 2014c).

This is the second quarter in succession where the Living Cost Indexes rose by less than CPI in Adelaide and is some relief after a long period of living costs outstripping the general inflation rate. The difference was largely because of rises in prices for recreation and culture items (including overseas holiday travel), which make up a greater proportion of the CPI basket than for pensioners and other welfare recipients, and to a fall in health prices (due to seasonal drop in pharmaceutical expenditures). Health makes up a greater proportion of expenditure for welfare recipients, and pensioners in particular and the drop in prices benefits them proportionately more than the average household.

Over the last year (Dec Qtr 2012 – Dec Qtr 2013), the living cost indexes for both Aged Pensioners and Other Welfare Recipients rose by 2.5%. CPI rose by 2.7% nationally, and 2.3% in Adelaide (ABS, 2014a, 2014c).

Figure 1: Increases in Living Costs December Qtr 2013



These overall figures can be disaggregated to track changes in the price of key basic goods and services in the last quarter both in Adelaide and nationally. These are shown in Table 1 over the page.

Table 1: Cost of Living Changes Dec Qtr 2013 by expenditure type

Cost of Living Area	Adelaide CPI Dec Qtr change %	National CPI Dec Qtr change %	Adelaide CPI Dec 2012- Dec 2013 %	National CPI Dec 2012 – Dec 2013 %
Food	1.8	1.6	1.6	1.1
Housing	0.5	0.5	1.5	4.3
• Rent	0.8	0.6	2.4	3.0
Utilities	1.4	-0.2	1.6	6.8
• Electricity	1.0	0.1	-1.8	6.3
• Water	0.0	0.0	1.0	9.3
Health	-0.1	-0.5	5.0	4.4
Transport	0.3	-0.1	2.9	1.9
CPI All Groups	**0.7**	**0.8**	**2.3**	**2.7**

(Source: ABS, 2014c)

The standout figures here are the electricity and water/sewerage prices increases. While there is considerable seasonal variation (eg. water increases tend to be in yearly or six month increments – hence no rise in the last quarter), the increases in Adelaide over the last year are significantly less than the national average increases. Perhaps more importantly for struggling consumers, over the last year the price increases for utilities have been below the generic CPI increase (and electricity prices have decreased). This comes off the back of several years of severe price hikes, but is welcome news for consumers.

Incomes

Given that welfare recipients have very low incomes, it is unlikely that any or any significant amount of the weekly benefit can be saved – at least for those not able to supplement their government payments with other incomes. For someone on the base level of benefits (with no rent assistance), and assuming that they spend all their income, SACOSS calculates that the dollar value changes in cost of living is as shown in Table 2.

Table 2: Cost of Living Change Dec Qtr 2012 –Dec 2013

	Base Allowance + Supplements (31 Dec 12)	**Selected Living Cost Index change**	**Living Cost Change per week $**	**Base Allowance + Supplements** (31 Dec 13)	**Change in rates of same benefits $**
Aged Pensioner (Single)	$362.58	2.5%	$9.06	$382.70	$20.12
Newstart with two children + FTB Part A&B	$519.82	2.5%	$12.99	$527.95	$8.13

(Source: Calculated from data in Centrelink, 2013; ABS, 2014a.
For details of calculation, see Explanatory Note 3 in the Appendix here)

That is to say, for those whose only source of income is a base-rate government benefit (with the Household Assistance Package Payment) and who spend all their income, the cost of living over the last year increased by $9.06 a week for pensioners. However, this was more than covered by the approximately $20 a week increase in their income. By contrast, for a single person on the base rate of Newstart with two children, their cost of living went up by $12.99 per week while their income only increased by $8.

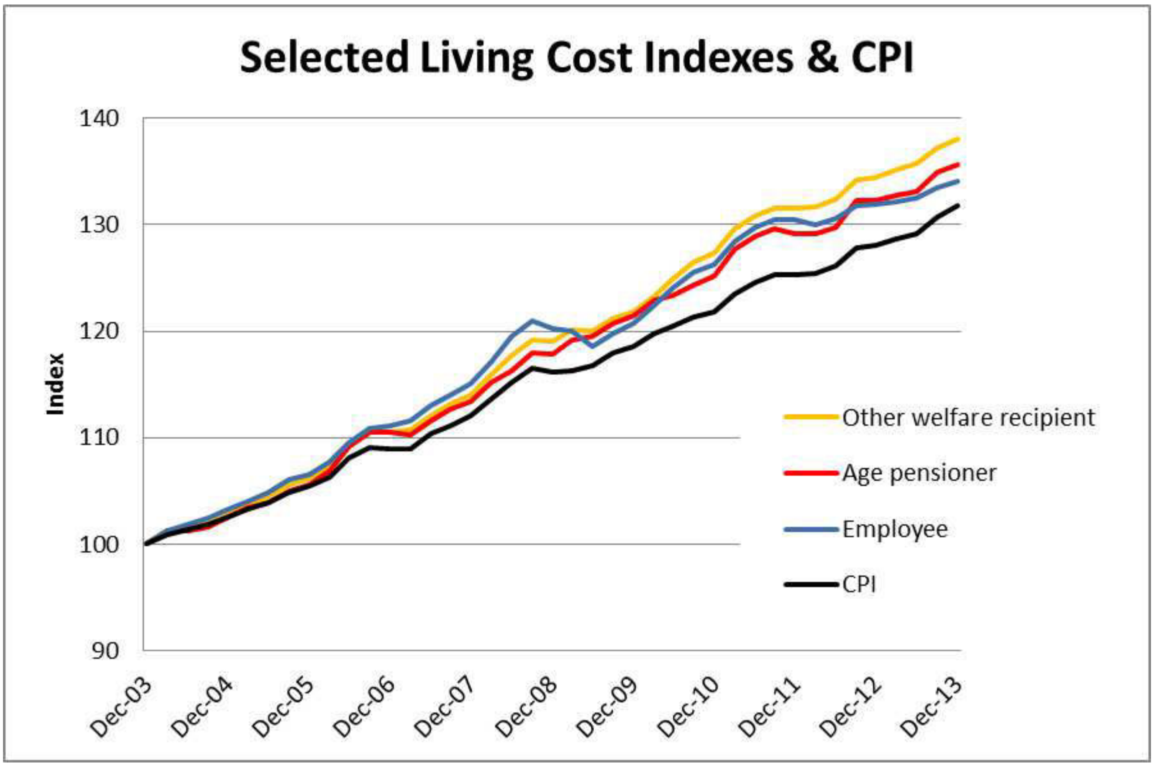
SECTION 2: Costs, Concessions and Income Supports

Living Costs

SACOSS' *Cost of Living Updates* are premised on, and have consistently shown that the generic measure of price rises – the Consumer Price Index – does not adequately represent cost of living pressures, particularly on low income households. The ABS acknowledges that the CPI was not designed as a cost of living measure, and they developed Selected Living Cost Indexes to better measure pressures on different household types (ABS, 2014b).

Figure 2 shows the difference between three of the Selected Living Cost Indexes and the CPI over the last ten years. The differences are clearly evident in that the living cost indexes have gone up faster than CPI. The only exception to this trend is the index for self-funded retirees (not shown), which basically tracked CPI. The reasons for the difference between the CPI and the various living cost indexes is partly differences in methodology, and partly because the living cost indexes better capture the greater significance of key expenditure items which are increasing faster than CPI.

Figure 2: Living Costs 2003-13



(Source: ABS, 2014a)

While CPI has gone up 31.7% over the ten years, the cost of living has increased by 34.1% for employee households, 35.7 for Aged Pensioners and 38% for Other Welfare Recipients. These figures are particularly alarming for those other welfare recipients (eg. those on base level payments like Newstart, Youth or Widows Allowance) whose living costs have gone up nearly 20% faster than the general inflation rate.

Obviously though, price changes are only half of the equation of cost of living pressures and a fuller picture emerges when we consider these changes against changing incomes.

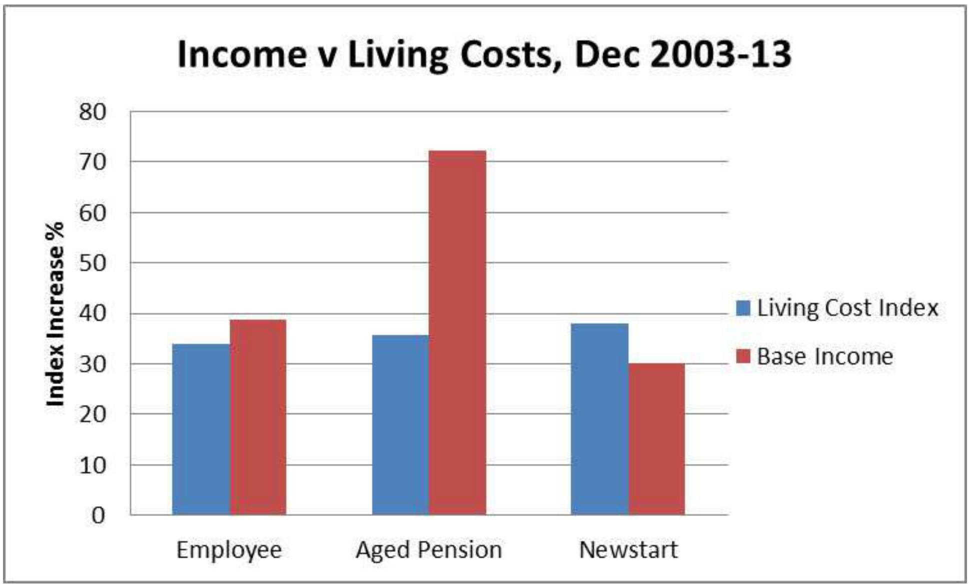
Incomes

Figure 3 compares changes in living costs, measured by the Living Cost Indexes, with changes in incomes for particular household groups over the last ten year. The figures are base rate amounts only and do not include supplements, the Clean Energy Package payments or Family Tax Benefits. While these supplements are important to the level of household income, they have less impact on the *rates* of change of the income levels shown in the graph.

The employee income figure used is the national minimum wage. The average wage rate (as measured by the Wage Price Index [ABS, 2013]) has increased a few percentage points more than the minimum wage, but the December 2013 figures are not yet available. Accordingly, the minimum wage is preferred both because it is more up to date and because it better reflects the experience of the lowest income earners.

What is clear from Figure 3 is that over the last ten years, while living costs have gone up differentially for the various groups, for employees and particularly for those on the Aged Pension income increases should have covered those living cost rises.

Figure 3: Comparison of Income and Living Cost Increases, Dec 2003-13



(Source: ABS, 2014a; Fair Work Ombudsmen, 2014; Australian Govt, 2014)

It should be noted that there is a critique that these living cost indexes underestimate the increase in cost of living due to expansion of the basket of goods and services in a household (for example, increasing need for financial and communications services) and changing weightings over time (Dufty & Macmillan, 2013). Accordingly, the picture presented in Figure 3 may be overly optimistic, but even on the conservative ABS figures, the cost of living for those on Newstart and other base rate payments like Youth or Widows Allowance has gone up faster than their income. This is a reflection of the process evident in Figure 2 above as these income support payments are indexed to CPI, and therefore are not keeping track of the goods and services that they are more likely to be buying.

The big winners are clearly Aged Pensioners whose base level payments have increased significantly ahead of cost of living pressures. Of course this was from a relatively low base which precipitated a one-off $30 rise in September 2009 to assist those who were clearly struggling. But even without that adjustment the Aged Pension would still have risen by more than 50% over the ten year period – well in advance of the cost of living increases. This is due to the Aged Pension being better indexed not simply to cost of living but also to Male Total Average Weekly Earnings – to ensure that pensioners do not drop behind society averages. No such consideration is given for recipients of base level payments like Newstart.

Obviously all these are averages, and individuals' circumstances and incomes may change. For instance, there are many employees who may be paid above the minimum wage, but who may not have received even CPI wage rises, and there may be changes in rules or entitlements which could positively or negatively impact on the incomes of those reliant on government income support. However, the figures do starkly show the reason why those who are reliant on base level government payments are struggling.

Concessions and Income Supports

In addition to the income support payments tracked above there are a range of Federal and State government concessions and payments to assist with particular essential living costs. The most important ones are shown in Table 3 which tracks changes over the last 5 years. The table places the payments and concessions alongside changes in the prices of goods and services that they relate to.

Table 3: Cost of Living Changes and Selected Income Support Payments, December 2008-2013

Cost of Living Area	Adelaide CPI %	Relevant Income Support Payment	% Change
Housing			
• Rent	19.0	C'wealth Rent Assistance	12.5
Utilities	63.1	C'wealth Utilities Allowance	12.4
• Electricity	68.1	SA Electricity Concession	37.5
• Water & Sewerage	60	SA Water Concession SA Sewerage Concession	47.5 15.8
Travel Accommodation	17.7	PATS Accommodation Subsidy	0.0
Pharmaceuticals	12.2	Pharmaceutical Allowance	3.3
Transport	12.3		
• Fuel	21.3	PATS fuel subsidy	0.0
• Transport Fares	15.2	SA Transport Subsidy Scheme	0.0

(For sources and details of calculation, see Explanatory Note 4 in the Appendix here)

There are of course a range of other concessions and payments not recorded (largely property-based concessions on council rates and the emergency services levy), but from the above it is clear that there is a major problem in that these keys concessions are not keeping up with the rises in the prices of the goods and services they are designed to address. In effect, the value of the concession is eroding over time. This then raises questions of affordability and therefore access to these very basic goods and services.

The particular concession mechanism is also important here as different methods for providing concessions can have different outcomes in relation to keeping pace with the cost of living.

Flat dollar-value concessions which are not indexed, such as the Patient Assistance Transport Scheme and the SATSS access cabs scheme, rapidly lose value with increases in prices. This leads to those reliant on these payments having to constantly agitate for increases to the schemes just to keep pace with prices – with mixed success. As evident above, the flat rate electricity concession has been increased, although not enough to match increases in energy prices. The PATS and SATSS concessions have not been increased at all in the last five years.

Other concessions and payments, such as the Commonwealth government allowances, are indexed to CPI, but as the prices of commodities like rent and utilities have increased at a much faster rate, the values of these concessions and support payments has not been maintained over the last five years.

The third type of concession is a fixed percentage of the cost (including 100% concessions such as free public transport for pensioners). These have a better chance of keeping pace with rising prices, but even here it is not straightforward. For instance, a standard public transport concession ticket is approximately a 50% of the full ticket price. If the ticket price goes up 10% over the period, say from $5 to $5.50, the concession ticket will increase from $2.50 to $2.75. The value of the concession has risen from $2.50 to $2.75, but the commuter's concession fare has still gone up by 10%, well above the generic CPI (and their income increase which is pegged to CPI).

However, regardless of the method of providing the concession, what is clearly evident in Table 3 is that in key cost of living areas, none of the major concessions aimed at helping low income South Australians are keeping pace with rising prices. The concessions are not providing the assistance they once did and this clearly needs to be addressed as low income households struggle with cost of living pressures.

Cost of Living Relief Package

The data in this *Cost of Living Update* confirms the general trends that SACOSS has been tracking in recent years where cost of living pressures are impacting especially hard on low income households. It is also evident that a range of concessions and income support payments designed to ensure that all households have access to these basic goods and services are not keeping pace with rising prices.

To redress this, SACOSS, in consultation with its member groups, has highlighted a range of measures which would provide immediate support for low income households struggling with cost of living pressures. This *Cost of Living Relief Package* was launched in December 2013 in the context of the state election campaign and it is hoped that all political parties will adopt at least half of the measures in the package (as well as other measures they might see as useful for assisting struggling households).

The SACOSS Cost of Living Relief Package calls for:

Housing

- Establishment of a Housing Stress Emergency Payment Fund to prevent homelessness
- Establishment of a moratorium on collection of rent arrears for people in public housing on recommendation from financial counsellors where debt cannot be paid

Utilities

- Change of Energy Concession to a percentage of bill (capped) rather than fixed amount
- Third Party decision on any electricity disconnection
- Expansion of existing medical heating/cooling concession
- Establishment of an “EEPS-equivalent” scheme for telecommunications

Transport

- Increase and index payments under the Patient Assistance Transport Scheme
- Free off-peak Public Transport between 9am and 3pm
- Increase and index the Access Cabs Subsidy

Debt

- Establishment of a “Good Money” shopfront for integrated low-income support services
- Establishment of a “Debt Deduct” type scheme
- Implementation of the agreed funding of consumer credit legal services

Many of these proposals directly addressed the concerns raised in this report, for instance in relation to rent and utilities prices outstripping CPI and leading to debt and disconnection; inadequate concessions failing to keep pace with increasing prices, and gaps in support services for those in financial difficulties leaving people to court processes, pay day lenders or other non-solutions. Further explanations of these proposed initiatives is in the Cost of Living Relief package on the SACOSS website: http://www.sacoss.org.au/cost-living-relief

APPENDIX: Explanatory Notes

1. CPI and Living Cost Indexes

The ABS Selected Living Cost Indexes uses a different methodology to the CPI in that the CPI is based on acquisition (i.e. the price at the time of acquisition of a product) while the living cost index is based on actual expenditure. This is particularly relevant in relation to housing costs where CPI traces changes in house prices, while the ALCI traces changes in the amount expended each week on housing (e.g. mortgage repayments). Further information is available in the Explanatory Notes to the Selected Living Cost Indexes (ABS, 2013b).

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

2. Limitations of the Selected Living Cost Indexes

The Selected Living Cost Indexes are more nuanced that 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 South Australia. While it is safe to assume that welfare recipients are among the most vulnerable and disadvantaged, any household-based data for multi-person households says nothing about distribution of power, money and expenditure within a household and may therefore hide particular (and often gendered) structures of vulnerability and disadvantage. Further, the living cost indexes are not state-based, so particular South Australian trends or circumstances may not show up.

At the more technical level, the Selected Living Cost Indexes are for households whose *predominant income* is from the described source (e.g. aged pension or government transfers). However, the expenditures that formed the base data and weighting (from the 2009-*10 Household Expenditure Survey*) add up to well over the actual welfare payments available (even including other government payments like rent assistance, utilities allowance and family tax benefits). Clearly many households in these categories have other sources of income, or more than one welfare recipient in the same household. Like the CPI, the Living Cost Index figures reflect broad averages (even if more nuanced), but do not reflect the experience of the poorest in those categories.

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

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

Finally, the Selected Living Cost Indexes’ household income figures are based on households that are the average size for that household type: 1.52 people for the aged pensioners, and 2.57 for the other welfare recipients (ABS, 2013b). This makes comparison with allowances difficult. This *Update* focuses on single person households or a single person with two children (to align to the other welfare recipient household average of 2.57 persons). However, this is a proxy rather than statistical correlation.

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

3. Income Support Payment Calculations – December 2013

Even using the base rate of benefits, the calculation of the relevant weekly incomes is difficult because of the complexity of the income support system which means that payment eligibility and rates change depending on the exact circumstances of the household (eg. age of children, assets). The calculation is also complex because of changes over time, and in particular the introduction of compensation for the effects of the introduction of a carbon price in July 2012 (now known as the Household Assistance Package).

The Clean Energy Advance was paid as a lump sum to pensioners and other income support recipients from May 2012. It was designed to assist low and middle income households meet the impacts of the carbon price on living expenses from 1 July 2012 until the weekly Clean Energy Supplement payments commenced. For Aged Pensioners and Newstart recipients, the Clean Energy Supplement payments began on 20 March 2013 (Centrelink, 2013 [March]). This meant that the Advance covered a period of 38 weeks, so the weekly amounts at December 2012 are as follows (Centrelink, 2012 [September]):

- Aged Pensions Clean Energy Advance $250 / 38 weeks = $6.58pw.
- Newstart Clean Energy Advance (Single with dependent children) $180 / 38 weeks = $4.73

The weekly amounts at December 2013 are the Clean Energy Supplement payments.

Rates at 31 December 2012

	Base Rate	Household Assistance Package	FTB A child u13	FTB A child 13-15	FTB B	Pharmac Benefit	TOTAL PAYMENT
Aged Pension	$356.00	6.58					$362.58
Newstart - 2 children	$266.55	4.73	84.84	110.32	50.33	3.1	$519.82

Rates at 31 December 2013

	Base Rate	Household Assistance Package	FTB A child u13	FTB A child 13-15	FTB B	Pharmac Benefit	TOTAL PAYMENT
Aged Pension	$375.85	6.85					$382.70
Newstart - 2 children	$271.05	4.60	86.10	112.00	51.10	3.1	$527.95

Note: these figures may differ from those in previous *Cost of Living Updates* because of different assumptions in relation to the age of the children. Early *Updates* did not include the Family Tax Benefit at all, and the more recent *Updates* assumed both children under the age of 13, and did not include FTB Part B. These figures are based on one child under 13, and one between 13 and 15, and include FTB Part B. They also include payment of the Pharmaceutical Allowance which was ignored previously.

4. Calculation of Historical Changes in Income Support Payments

The data in Table 3 of the main body of the report is derived from several sources. The CPI data is from ABS (2014c). The base level Commonwealth allowances data is from Centrelink (2014) and (2008), and the state concessions data is from the state government "Concession Finder" website, with SACOSS calculations as below. However, while the data presents simple percentage increases over time, it does not take account of changes in rules and eligibility over that time which may have a marked impact on those seeking income support.

Commonwealth Rent Assistance

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

The maximum payment at 31 December 2008 for a single person with no children was $110.20 per fortnight. At 31 December 2013 it was $124, a 12.5% increase.

Commonwealth Utilities Allowance

Utilities Allowance (UA) is a quarterly payment to recipients of Widow Allowance and Partner Allowance who are under age pension age, and to Disability Support Pension recipients who are aged under 21 years without children, to assist with meeting the cost of utilities bills. It is indexed to CPI.

The rate at 31 December 2008 for a single person was $514 per annum ($9.88 per week). At 31 December 2013 it was $577.60 ($11.11 per week), a 12.4% increase.

SA Electricity Concession

The SA government provides concessions for a range of low income electricity consumers, including pensioners and those on Newstart. The concession is a flat dollar-value rate per year.

The rate at 31 December 2008 for a single person was $120 per annum. At 31 December 2013 it was $165, a 37.5% increase.

SA Water Concession

The SA government provides concessions to help with the cost of water and sewerage rates for those on low or fixed incomes, including the Aged Pension and Newstart. The water concession is calculated as a percentage of the total annual water bill, subject to the minimum and maximum amounts.

At 31 December 2008 the water concession was based on 20% of the water account to a maximum payable for an owner-occupier of $200. At 31 December 2013, the water concession will be calculated at 30% of the annual water account to a maximum payable of $295 for an owner occupier. The increase in the maximum payment is 47.5% increase.

At 31 December 2008, the maximum payable sewerage concession was $95 per annum. At 31 December 2013, it was $110p.a, an increase of 15.8%.

SA Patient Assistance Transport Scheme

PATS provides money to pay for some travel, escort and accommodation costs when rural and remote South Australians travel over 100 kilometres each way to see a specialist. Subsidies vary depending on type of travel, and patients must make a contribution of $30 to costs before obtaining PATS subsidies.

At 31 December 2008, PATS provided up to $30 a night subsidy for commercial accommodation, and 16c per km fuel allowance. The rates remain the same now. In fact, the rates remain as advertised in 2004 (DoH, 2004).

Commonwealth Pharmaceutical Allowance

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

The rate at 31 December 2009 for a single person was $2.90 per week. At 31 December 2013 it was $3.10 per week, a 10% increase.

SA Transport Subsidy Scheme

The South Australian Transport Subsidy Scheme (SATSS) provides those with permanent and severe disabilities a 50% subsidy on taxi fares for those are able to walk, and a 75% subsidy for those confined to a wheelchair. The subsidy is for 80 trips in a six month period, and is limited to the first $40 of a trip, so that for instance, for a $50 taxi fare, those with a 50% subsidy pay $30 (ie. half of the first $40 of the fare, plus the remaining $10) (Govt of SA, 2014). These caps are not indexed and have not increased since December 2006.

Sources

ABS (2011a), *65300DO001 Household Expenditure Survey, Australia: Summary of Results, Australia,* Table 3, Australian Bureau of Statistics, Canberra.

ABS (2011b), *6535.0.55.001 Household Expenditure Survey, Australia: Detailed Expenditure Items, 2009-10,* Australian Bureau of Statistics, Canberra.

ABS (2011c), *65300DO001 Household Expenditure Survey, Australia: Summary of Results, South Australia*, Australian Bureau of Statistics, Canberra.

ABS (2011d), *6471.0 Consumer Price Index 16th Series Weighting Pattern, 2011*, Australian Bureau of Statistics, Canberra.

ABS (2011e), *6523.0 Household Income and Income Distribution, Australia 2009-10,* Australian Bureau of Statistics, Canberra.

ABS (2014a), *6467.0 Selected Living Cost Indexes, Australia, December 2013*, Australian Bureau of Statistics, Canberra.

ABS (2014b) *Selected Living Cost Indexes, Australia, December 2013: Explanatory Notes,* Australian Bureau of Statistics, Canberra.

ABS (2014c), *6401.0 Consumer Price Index, Australia, September 2013,* Australian Bureau of Statistics, Canberra.

Australian Government (2014), *Guide to Social Security Law, 5.2 Historical Rates,* website at http://guidesacts.fahcsia.gov.au/guides_acts/ssg/ssguide-5/ssguide-5.2.html, viewed on 13 January 2014.

Centrelink (2013), *A Guide to Australian Government Payments*, released quarterly. Australian Government, Canberra.

DoH (2004), *Patient Assistance Transport Scheme (PATS)*, Department of Health, SA Government, Adelaide. Brochure downloaded from https://web.archive.org/web/20080719140651/http://www.countryhealthsa.sa.gov.au/Portals/0/pats-brochure_lowres.pdf on 3 January 2014.

Dufty, G. & Macmillan, I (2013), *The Relative Price Index: The CPI and the implication of changing cost pressures on various household groups, Australia – September Quarter 2013*, St Vincent de Paul Society, Melbourne.

Fair Work Ombudsman (2013), *National Minimum Wage*, Australian Government website. Viewed at http://www.fairwork.gov.au/PAY/NATIONAL-MINIMUM-WAGE/pages/default.aspx on 13 January 2014

Govt of SA (2014), *Application for Transport Assistance,* Government of South Australia, Adelaide. Downloaded from http://www.sa.gov.au/upload/franchise/Transport,%20travel%20and%20motoring/Public%20transport%20and%20travel/Transport%20Assist%20Bk_web.pdf on 3 January 2014.