

Household cost of living examples – 2011-12 to 2020-21

		Income (Excl Pension)	Income from Pension	Rates	Rates Concessions	Net Rates as % of Income	Conveyance Duty	Utilities Bill	Utilities Concession	Vehicle Charges	Vehicle Concession	Action Bus Fares	Action Bus Concessions	Net Income
1A	Waramanga - Pensioner (single) in own house													
	2011-12	\$0	\$17,914	\$1,323	\$481	4.70%	\$0	\$2,793	\$474	\$332	\$316	\$0	\$0	\$14,738
	2012-13	\$0	\$18,512	\$1,490	\$565	5.00%	\$0	\$3,094	\$474	\$343	\$327	\$0	\$0	\$14,951
	2013-14	\$0	\$19,544	\$1,660	\$622	5.31%	\$0	\$3,144	\$897	\$352	\$335	\$0	\$0	\$16,242
	2014-15	\$0	\$20,194	\$1,807	\$675	5.61%	\$0	\$3,177	\$839	\$397	\$349	\$0	\$0	\$16,677
	2015-16	\$0	\$20,498	\$1,970	\$700	6.20%	\$0	\$3,183	\$851	\$432	\$367	\$0	\$0	\$16,830
	2016-17	\$0	\$20,745	\$2,050	\$700	6.51%	\$0	\$3,203	\$851	\$451	\$385	\$0	\$0	\$16,977
	2017-18	\$0	\$21,164	\$2,172	\$700	6.96%	\$0	\$3,648	\$604	\$471	\$403	\$0	\$0	\$16,579
	2018-19	\$0	\$21,481	\$2,271	\$700	7.31%	\$0	\$3,822	\$654	\$486	\$423	\$0	\$0	\$16,679
	2019-20	\$0	\$21,934	\$2,445	\$700	7.96%	\$0	\$3,852	\$900	\$508	\$442	\$0	\$0	\$17,170
2020-21	\$0	\$22,376	\$2,583	\$850	7.75%	\$0	\$3,841	\$700	\$510	\$442	\$0	\$0	\$17,434	
												change from 2011-12:		\$2,696
1B	Garran - Pensioner (single) in own house													
	2011-12	\$0	\$17,914	\$1,988	\$481	8.41%	\$0	\$2,793	\$474	\$332	\$316	\$0	\$0	\$14,073
	2012-13	\$0	\$18,512	\$2,441	\$565	10.13%	\$0	\$3,094	\$474	\$343	\$327	\$0	\$0	\$14,001
	2013-14	\$0	\$19,544	\$2,683	\$622	10.55%	\$0	\$3,144	\$897	\$352	\$335	\$0	\$0	\$15,219
	2014-15	\$0	\$20,194	\$3,011	\$675	11.57%	\$0	\$3,177	\$839	\$397	\$349	\$0	\$0	\$15,473
	2015-16	\$0	\$20,498	\$3,269	\$700	12.53%	\$0	\$3,183	\$851	\$432	\$367	\$0	\$0	\$15,532
	2016-17	\$0	\$20,745	\$3,384	\$700	12.94%	\$0	\$3,203	\$851	\$451	\$385	\$0	\$0	\$15,644
	2017-18	\$0	\$21,164	\$3,575	\$700	13.58%	\$0	\$3,648	\$604	\$471	\$393	\$0	\$0	\$15,166
	2018-19	\$0	\$21,481	\$3,733	\$700	14.12%	\$0	\$3,822	\$654	\$486	\$423	\$0	\$0	\$15,217
	2019-20	\$0	\$21,934	\$3,924	\$700	14.70%	\$0	\$3,852	\$900	\$508	\$442	\$0	\$0	\$15,691
2020-21	\$0	\$22,376	\$4,138	\$850	14.69%	\$0	\$3,841	\$700	\$510	\$442	\$0	\$0	\$15,879	
												change from 2011-12:		\$1,806
2A	Waramanga - Pensioners (couple) own house													
	2011-12	\$0	\$27,009	\$1,323	\$481	3.12%	\$0	\$3,724	\$474	\$332	\$316	\$1,089	\$544	\$22,357
	2012-13	\$0	\$27,908	\$1,490	\$565	3.31%	\$0	\$4,126	\$474	\$343	\$327	\$1,089	\$544	\$22,772
	2013-14	\$0	\$29,463	\$1,660	\$622	3.52%	\$0	\$4,192	\$897	\$352	\$335	\$1,272	\$636	\$24,478
	2014-15	\$0	\$30,446	\$1,807	\$675	3.72%	\$0	\$4,236	\$839	\$397	\$349	\$1,272	\$636	\$25,234
	2015-16	\$0	\$30,904	\$1,970	\$700	4.11%	\$0	\$4,244	\$851	\$432	\$367	\$1,397	\$698	\$25,476
	2016-17	\$0	\$31,278	\$2,050	\$700	4.32%	\$0	\$4,270	\$851	\$451	\$385	\$1,430	\$715	\$25,727
	2017-18	\$0	\$31,907	\$2,172	\$700	4.61%	\$0	\$4,864	\$604	\$471	\$393	\$1,469	\$1,469	\$26,106
	2018-19	\$0	\$32,386	\$2,271	\$700	4.85%	\$0	\$5,096	\$654	\$486	\$423	\$1,526	\$1,526	\$26,309
	2019-20	\$0	\$33,067	\$2,445	\$700	5.28%	\$0	\$5,136	\$900	\$508	\$442	\$1,546	\$1,546	\$27,019
2020-21	\$0	\$33,732	\$2,583	\$850	5.14%	\$0	\$5,122	\$700	\$510	\$442	\$1,546	\$1,546	\$27,510	
												change from 2011-12:		\$5,153
2B	Garran - Pensioners (couple) own house													
	2011-12	\$0	\$27,009	\$1,988	\$481	5.58%	\$0	\$3,724	\$474	\$332	\$316	\$1,089	\$544	\$21,692
	2012-13	\$0	\$27,908	\$2,441	\$565	6.72%	\$0	\$4,126	\$474	\$343	\$327	\$1,089	\$544	\$21,821
	2013-14	\$0	\$29,463	\$2,683	\$622	7.00%	\$0	\$4,192	\$897	\$352	\$335	\$1,272	\$636	\$23,455
	2014-15	\$0	\$30,446	\$3,011	\$675	7.67%	\$0	\$4,236	\$839	\$397	\$349	\$1,272	\$636	\$24,030
	2015-16	\$0	\$30,904	\$3,269	\$700	8.31%	\$0	\$4,244	\$851	\$432	\$367	\$1,397	\$698	\$24,178
	2016-17	\$0	\$31,278	\$3,384	\$700	8.58%	\$0	\$4,270	\$851	\$451	\$385	\$1,430	\$715	\$24,394
	2017-18	\$0	\$31,907	\$3,575	\$700	9.01%	\$0	\$4,864	\$604	\$471	\$393	\$1,469	\$1,469	\$24,703
	2018-19	\$0	\$32,386	\$3,733	\$700	9.37%	\$0	\$5,096	\$654	\$486	\$423	\$1,526	\$1,526	\$24,036
	2019-20	\$0	\$33,067	\$3,924	\$700	9.75%	\$0	\$5,136	\$900	\$508	\$442	\$1,546	\$1,546	\$25,463
2020-21	\$0	\$33,732	\$4,138	\$850	9.75%	\$0	\$5,122	\$700	\$510	\$442	\$1,546	\$1,546	\$25,936	
												change from 2011-12:		\$4,243
3A	Phillip - Pensioner (single) in own unit & no car													
	2011-12	\$0	\$17,914	\$807	\$481	1.82%	\$0	\$2,607	\$474	\$0	\$0	\$1,089	\$544	\$14,911
	2012-13	\$0	\$18,512	\$829	\$565	1.43%	\$0	\$2,888	\$474	\$0	\$0	\$1,089	\$544	\$15,290
	2013-14	\$0	\$19,544	\$918	\$622	1.52%	\$0	\$2,934	\$897	\$0	\$0	\$1,272	\$636	\$16,575
	2014-15	\$0	\$20,194	\$1,003	\$675	1.63%	\$0	\$2,965	\$839	\$0	\$0	\$1,272	\$636	\$17,104
	2015-16	\$0	\$20,498	\$1,090	\$700	1.90%	\$0	\$2,971	\$851	\$0	\$0	\$1,397	\$698	\$17,290
	2016-17	\$0	\$20,745	\$1,089	\$700	1.88%	\$0	\$2,989	\$851	\$0	\$0	\$1,430	\$715	\$17,503
	2017-18	\$0	\$21,164	\$1,207	\$700	2.40%	\$0	\$3,405	\$604	\$0	\$0	\$1,469	\$1,469	\$17,856
	2018-19	\$0	\$21,481	\$1,336	\$700	2.96%	\$0	\$3,568	\$654	\$0	\$0	\$1,526	\$1,526	\$17,932
	2019-20	\$0	\$21,934	\$1,461	\$700	3.47%	\$0	\$3,595	\$900	\$0	\$0	\$1,546	\$1,546	\$18,477
2020-21	\$0	\$22,376	\$1,534	\$850	3.06%	\$0	\$3,585	\$700	\$0	\$0	\$1,546	\$1,546	\$18,806	
												change from 2011-12:		\$3,895
3B	Phillip - Pensioners (couple) own unit & no car													
	2011-12	\$0	\$27,009	\$807	\$481	1.21%	\$0	\$1,955	\$474	\$0	\$0	\$2,177	\$1,089	\$24,114
	2012-13	\$0	\$27,908	\$829	\$565	0.95%	\$0	\$2,166	\$474	\$0	\$0	\$2,177	\$1,089	\$24,864
	2013-14	\$0	\$29,463	\$918	\$622	1.01%	\$0	\$2,201	\$897	\$0	\$0	\$2,544	\$1,272	\$26,591
	2014-15	\$0	\$30,446	\$1,003	\$675	1.08%	\$0	\$2,224	\$839	\$0	\$0	\$2,544	\$1,272	\$27,461
	2015-16	\$0	\$30,904	\$1,090	\$700	1.26%	\$0	\$2,228	\$851	\$0	\$0	\$2,794	\$1,397	\$27,740
	2016-17	\$0	\$31,278	\$1,089	\$700	1.23%	\$0	\$2,242	\$851	\$0	\$0	\$2,861	\$1,430	\$28,067
	2017-18	\$0	\$31,907	\$1,207	\$700	1.59%	\$0	\$2,554	\$604	\$0	\$0	\$2,938	\$2,938	\$29,450
	2018-19	\$0	\$32,386	\$1,336	\$700	1.96%	\$0	\$2,676	\$654	\$0	\$0	\$3,053	\$3,053	\$29,728
	2019-20	\$0	\$33,067	\$1,461	\$700	2.30%	\$0	\$2,697	\$900	\$0	\$0	\$3,091	\$3,091	\$30,509
2020-21	\$0	\$33,732	\$1,534	\$850	2.03%	\$0	\$2,689	\$700	\$0	\$0	\$3,091	\$3,091	\$31,059	
												change from 2011-12:		\$6,946
4A	Waramanga - Fixed income retiree in own house													
	2011-12	\$50,000	\$0	\$1,323	\$0	2.65%	\$0	\$2,793	\$0	\$332	\$0	\$0	\$0	\$45,552
	2019-20	\$57,034	\$0	\$2,445	\$0	4.29%	\$0	\$3,852	\$0	\$506	\$0	\$0	\$0	\$50,231
2020-21	\$58,746	\$0	\$2,583	\$150	4.14%	\$0	\$3,841	\$0	\$510	\$0	\$0	\$0	\$51,961	
												change from 2011-12:		\$6,409
4B	Garran - Fixed income retiree in own house													
	2011-12	\$50,000	\$0	\$1,988	\$0	3.98%	\$0	\$2,793	\$0	\$332	\$0	\$0	\$0	\$44,887
	2019-20	\$57,034	\$0	\$3,924	\$0	6.88%	\$0	\$3,852	\$0	\$508	\$0	\$0	\$0	\$48,750
2020-21	\$58,746	\$0	\$4,138	\$150	6.79%	\$0	\$3,841	\$0	\$510	\$0	\$0	\$0	\$50,406	
												change from 2011-12:		\$5,519
4C	Phillip - Fixed income retiree in own unit & no car													
	2011-12	\$50,000	\$0	\$807	\$0	1.61%	\$0	\$2,607	\$0	\$0	\$0	\$1,089	\$544	\$46,042
	2019-20	\$57,034	\$0	\$1,461	\$0	2.56%	\$0	\$3,595	\$0	\$0	\$0	\$1,546	\$1,546	\$51,978
2020-21	\$58,746	\$0	\$1,534	\$150	2.36%	\$0	\$3,585	\$0	\$0	\$0	\$1,546	\$1,546	\$53,776	
												change from 2011-12:		\$7,734
4D	Phillip - Fixed income retiree couple in unit & no car													
	2011-12	\$75,000	\$0	\$807	\$0	1.08%	\$0	\$1,955	\$0	\$0	\$0	\$2,177	\$1,089	\$71,149
	2019-20	\$85,552	\$0	\$1,461	\$0	1.71%	\$0	\$2,697	\$0	\$0	\$0	\$3,091		

2020-21 general rates examples for senior homeowners on incomes of \$75,000 or less

Incomes and Property Values							Houses				Units					ACT Govt Concession Policies				
	Aged Pension	Aged Pension	Income (Other)	Income (Other)	Median House Price	Median Unit Price	Avg House Rates	Rates post concession	Net Rates as % of Income	Net Rates as % of Income	Avg Unit Rates	Rates post concession	Net Rates as % of Income	Net Rates as % of Income	Rates Concession	Rates Deferral	Utilities Concession	Vehicle Concession	Action Bus Concession	
Retirees (Basic aged pension)																				
	(Singles)	(Couples)	(Singles)	(Couples)					(Singles)	(Couples)			(Singles)	(Couples)						
Ainslie	\$ 22,376	\$ 33,732	\$0	\$0	\$1,225,000	\$994,575	\$4,379	\$3,529	15.77%	10.46%	\$3,032	\$2,182	9.75%	6.47%	\$850	Yes	\$700	\$442	FREE	
Curtin	\$ 22,376	\$ 33,732	\$0	\$0	\$1,017,500	\$274,500	\$3,687	\$2,837	12.68%	8.41%	\$2,012	\$1,162	5.19%	3.44%	\$850	Yes	\$700	\$442	FREE	
Florey	\$ 22,376	\$ 33,732	\$0	\$0	\$695,000	\$400,000	\$2,408	\$1,558	6.96%	4.62%	\$1,963	\$1,113	4.97%	3.30%	\$850	Yes	\$700	\$442	FREE	
Wanniassa	\$ 22,376	\$ 33,732	\$0	\$0	\$650,000	\$470,000	\$2,247	\$1,397	6.24%	4.14%	\$1,887	\$1,037	4.63%	3.07%	\$850	Yes	\$700	\$442	FREE	
Charnwood	\$ 22,376	\$ 33,732	\$0	\$0	\$518,000	\$430,000	\$1,958	\$1,108	4.95%	3.28%	\$1,648	\$798	3.57%	2.37%	\$850	Yes	\$700	\$442	FREE	
Retirees (50 % pension + income) 2020-21																				
Ainslie	\$11,188	\$16,866	\$26,866	\$41,122	\$1,225,000	\$994,575	\$4,379	\$3,529	9.27%	6.09%	\$3,032	\$2,182	5.73%	3.76%	\$850	Yes	\$700	\$442	FREE	
Curtin	\$11,188	\$16,866	\$26,866	\$41,122	\$1,017,500	\$274,500	\$3,687	\$2,837	7.46%	4.89%	\$2,012	\$1,162	3.05%	2.00%	\$850	Yes	\$700	\$442	FREE	
Florey	\$11,188	\$16,866	\$26,866	\$41,122	\$695,000	\$400,000	\$2,408	\$1,558	4.09%	2.69%	\$1,963	\$1,113	2.92%	1.92%	\$850	Yes	\$700	\$442	FREE	
Wanniassa	\$11,188	\$16,866	\$26,866	\$41,122	\$650,000	\$470,000	\$2,247	\$1,397	3.67%	2.41%	\$1,887	\$1,037	2.73%	1.79%	\$850	Yes	\$700	\$442	FREE	
Charnwood	\$11,188	\$16,866	\$26,866	\$41,122	\$518,000	\$430,000	\$1,958	\$1,108	2.91%	1.91%	\$1,648	\$798	2.10%	1.38%	\$850	Yes	\$700	\$442	FREE	
Fixed income retirees																				
Ainslie	\$0	\$0	\$53,732	\$82,243	\$1,225,000	\$994,575	\$4,379	\$4,229	7.87%	5.14%	\$3,032	\$2,882	5.36%	3.50%	\$150	Yes	No	No	FREE	
Curtin	\$0	\$0	\$53,732	\$82,243	\$1,017,500	\$274,500	\$3,687	\$3,537	6.58%	4.30%	\$2,012	\$1,862	3.47%	2.26%	\$150	Yes	No	No	FREE	
Florey	\$0	\$0	\$53,732	\$82,243	\$695,000	\$400,000	\$2,408	\$2,258	4.20%	2.75%	\$1,963	\$1,813	3.37%	2.20%	\$150	Yes	No	No	FREE	
Wanniassa	\$0	\$0	\$53,732	\$82,243	\$650,000	\$470,000	\$2,247	\$2,097	3.90%	2.55%	\$1,887	\$1,737	3.23%	2.11%	\$150	Yes	No	No	FREE	
Charnwood	\$0	\$0	\$53,732	\$82,243	\$518,000	\$430,000	\$1,958	\$1,808	3.36%	2.20%	\$1,648	\$1,498	2.79%	1.82%	\$150	Yes	No	No	FREE	

Notes

- a Income from pension refers to Basic Aged Pension only and excludes other benefits. Pension Data by suburb is not available.
- b Non-pension income data for retirees is unavailable. Non-pension incomes are set approximately around the Basic Aged Pension income eligibility thresholds.
- c Rates Deferral - Eligibility Criteria includes being 65 years old and over with at least 75% equity.
- d Vehicle related concessions include the annual cost of licence and one vehicle. It does not include other charges such as third party insurance etc.
- e Action Bus Free Travel is available to all seniors above the age of 70.
- f Median price is based on property sale prices as at December 2020.



Distribution of 2020-21 residential general rates increases

General rates increases in 2020-21 (\$)

\$ Increase in 2020-21	Houses	Units
<-300	16	5
-300 to -200	18	16
-200 to -100	368	417
-100 to 0	75,885	33,966
0 to 100	30,198	19,665
100 to 200	5,655	1,807
200 to 300	1,284	736
300 to 400	276	209
400 to 500	108	64
500 to 600	48	41
600 to 700	21	9
700 to 800	19	5
800 to 900	15	
900 to 1,000	16	
>1,000	115	

Note: Values less than five have been excluded.

General rates increases in 2020-21 (%)

% Increase in 2020-21	Houses	Units
<-10	22	383
-10 to -9	7	21
-9 to -8	13	
-8 to -7	17	69
-7 to -6	48	1,215
-6 to -5	249	3,185
-5 to -4	1,299	3,584
-4 to -3	6,879	4,827
-3 to -2	20,588	6,052
-2 to -1	24,313	6,431
-1 to 0	22,852	8,637
0 to 1	15,522	8,493
1 to 2	12,781	6,017
2 to 3	5,380	3,196
3 to 4	3,073	1,762
4 to 5	492	1,038
5 to 6	332	811
6 to 7	43	464
7 to 8	84	335
8 to 9		206
9 to 10		91
>10	45	127

Note: Values less than five have been excluded