

# Transport Affordability Index September Quarter 2025





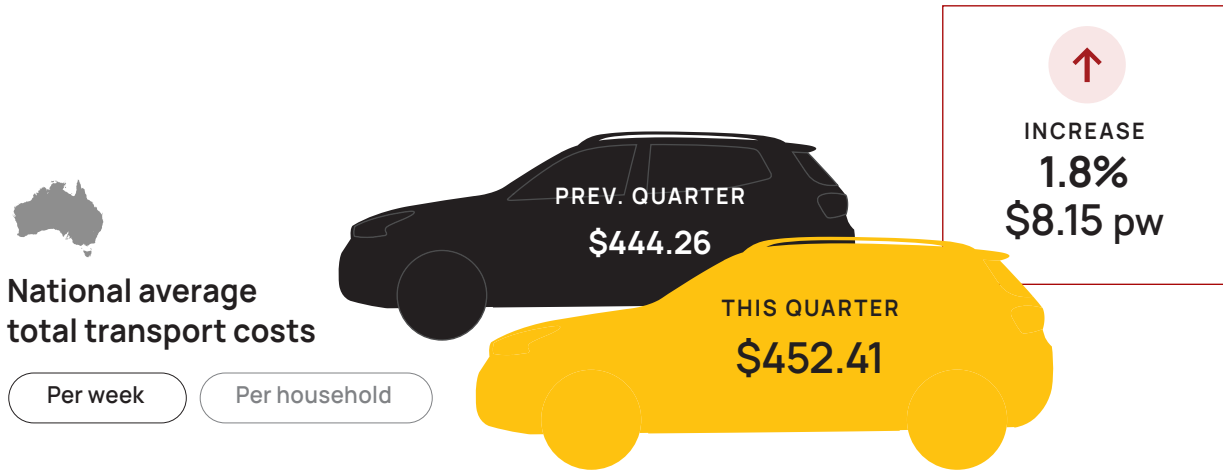
The Australian Automobile Association (AAA) Transport Affordability Index is based on modeling commissioned by the AAA and developed by SGS Economics and Planning.

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# Transport costs rise in Quarter 3



Typical household transport expenditure rose in all states and territories in the September 2025 quarter – by an average of 2 per cent in the capital cities and by 1.6 per cent in the benchmark regional centres.

The price rises were offset by rising incomes at the beginning of the 2025-26 financial year, which meant transport affordability – the relationship between expenditure and income – remained stable. The nationally averaged typical capital city household spent 15.8 per cent of its income on transport (equal to its June quarter figure), and the nationally averaged typical benchmark regional centre household spent 15.4 per cent of its income on transport (down slightly from 15.5 per cent in the previous quarter).

In the 2024-25 financial year, national transport affordability improved each quarter, the first time since 2020 that affordability had improved in four consecutive quarters.

But the turnaround in mid-2024 followed seven consecutive quarters of rising total household transport costs. Affordability has not yet returned to where it was in 2022, let alone to pre-pandemic levels, and it is disappointing that inflation has returned when Australians are still struggling to manage the impacts of previous price rises.

Transport costs as % of income	Sept 2022	Sept 2023	Sept 2024	Sept 2025
Capital average	15.4%	16.9%	16.2%	15.8%
Regional average	14.2%	15.7%	16.1%	15.4%
National average	14.9%	16.3%	16.1%	15.6%

In Q4 2019, the typical Australian household spent 13.9 per cent of its income on transport. This proportion rose over the next few years, reaching 14.9 per cent in Q3 2022, and peaking at 17 per cent in the June quarter of 2024.

National figures obscure big regional variations. In the September 2025 quarter, the typical Hobart and Launceston households spent 18.1 per cent and 19.4 per cent, respectively, of their incomes on transport. In contrast, the typical Brisbane and Wagga Wagga households' respective transport expenditures were 14.7 per cent and 11.8 per cent.

Costs have risen across the economy and transport expenditure is one of the key drivers of inflation. Transport is a significant and unavoidable expense. Governments at all levels must consider these cost pressures when formulating policy.



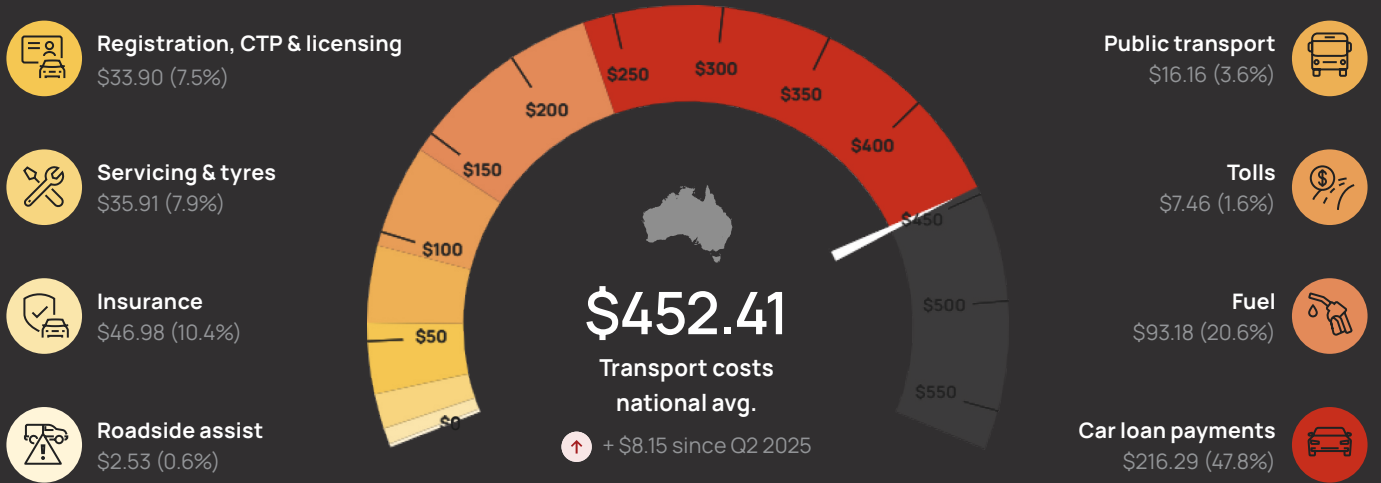
**Michael Bradley**  
 Managing Director  
 Australian Automobile Association

# September Quarter 2025

## Total transport costs

Per week

Per household



### Capital cities

### Regional

#### Total costs

AVERAGE	HIGHEST	LOWEST
 <b>\$477.85</b> ↑ +\$9.33 since Q2 2025	 <b>Sydney</b> ↑ +\$7.46	 <b>Hobart</b> ↑ +\$11.94

#### Total costs

AVERAGE	HIGHEST	LOWEST
 <b>\$423.33</b> ↑ +\$6.79 since Q2 2025	 <b>Bunbury</b> ↑ +\$5.98	 <b>Wagga Wagga</b> ↑ +\$6.85

#### Affordability (% of income)

 <b>15.8%</b> Steady since Q2 2025	 <b>Hobart</b> ↑ +0.1%	 <b>Brisbane</b> ↑ +0.3%
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#### Affordability (% of income)

 <b>15.4%</b> ↓ -0.1% since Q2 2025	 <b>Launceston</b> ↓ -0.3%	 <b>Wagga Wagga</b> ↓ -0.1%
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# Total transport costs

Per year

Per household

VIEW COSTS PER WEEK (PAGE 6) →



## Capital cities

### Capital average



**\$24,848**









↑ \$485 since Q2 2025

Total transport costs rose in all eight capitals in the September quarter. The average typical capital city household's annualised cost of transport rose by \$485 to \$24,848, a 2.0% increase.

All eight cost categories recorded increases. The largest national average capital city total yearly expenditure increases were for car

loan repayments (up \$224), fuel (up \$111), and registration, CTP and licensing fees (up \$65).

In contrast, in the June quarter total transport costs fell in seven out of eight capitals (Melbourne was the only capital where costs rose).

1	2	3	4
 <p><b>Sydney</b> <b>\$29,395</b> ↑ + \$388 since Q2 2025</p>	 <p><b>Melbourne</b> <b>\$27,862</b> ↑ + \$388 since Q2 2025</p>	 <p><b>Canberra</b> <b>\$25,027</b> ↑ + \$676 since Q2 2025</p>	 <p><b>Perth</b> <b>\$24,930</b> ↑ + \$395 since Q2 2025</p>
5	6	7	8
 <p><b>Adelaide</b> <b>\$23,653</b> ↑ + \$455 since Q2 2025</p>	 <p><b>Brisbane</b> <b>\$23,550</b> ↑ + \$638 since Q2 2025</p>	 <p><b>Darwin</b> <b>\$22,408</b> ↑ + \$323 since Q2 2025</p>	 <p><b>Hobart</b> <b>\$21,963</b> ↑ + \$621 since Q2 2025</p>

## Average taxes



### Fuel excise

\$1,357

↑ + \$21 since Q2 2025

+



### Registration, CTP and licensing

\$1,838

↑ + \$65 since Q2 2025

=

### Household total

\$3,195

↑ + \$86 since Q2 2025

# Total transport costs

Per year

Per household

VIEW COSTS PER WEEK (PAGE 7) →



## Regional

### Regional average











**\$22,013**

↑ + \$353 since Q2 2025

The average benchmark regional household's annualised transport cost rose \$353 from the previous quarter – up 1.6% – to a total of \$22,013.

Costs rose in all six categories tracked by the Index. The largest total expenditure increases were for car loan repayments, fuel, and registration and licensing fees (up \$215, \$62 and \$61 on an annualised basis, respectively).

As September quarter fuel prices rose less in regional benchmark areas, the regional cost increases were smaller than in the capitals.

1	2	3	4
 <p><b>Bunbury</b> <b>\$24,078</b></p> <p>↑ + \$311 since Q2 2025</p>	 <p><b>Alice Springs</b> <b>\$23,024</b></p> <p>↑ + \$280 since Q2 2025</p>	 <p><b>Geelong</b> <b>\$23,023</b></p> <p>↑ + \$356 since Q2 2025</p>	 <p><b>Launceston</b> <b>\$21,434</b></p> <p>↑ + \$281 since Q2 2025</p>
5	6	7	 <p>Explore the interactive data</p> <p>DATA.AAA.ASN.AU</p>
 <p><b>Mount Gambier</b> <b>\$21,334</b></p> <p>↑ + \$432 since Q2 2025</p>	 <p><b>Townsville</b> <b>\$20,602</b></p> <p>↑ + \$459 since Q2 2025</p>	 <p><b>Wagga Wagga</b> <b>\$20,599</b></p> <p>↑ + \$356 since Q2 2025</p>	

## Average taxes



### Fuel Excise

**\$1,423**

↑ + \$22 since Q2 2025

+



### Registration, CTP and licensing

**\$1,677**

↑ + \$61 since Q2 2025

=

### Household total

**\$3,100**

↑ + \$83 since Q2 2025

# Total transport costs

Per week

Per household



## Capital cities

### Capital average



**\$477.85**









↑ + \$9.33 since Q2 2025

In the September quarter, Sydney and Hobart remained the capitals with the highest and lowest transport costs, respectively.

The typical Sydney household spent \$142.91 more on transport each week than its Hobart counterpart.

Melbourne remained the second-most expensive capital.

Canberra swapped rankings with Perth to become the third-most expensive capital city.

1	2	3	4
 <p><b>Sydney</b> <b>\$565.28</b></p> <p>↑ + \$7.46 since Q2 2025</p>	 <p><b>Melbourne</b> <b>\$535.81</b></p> <p>↑ + \$7.46 since Q2 2025</p>	 <p><b>Canberra</b> <b>\$481.28</b></p> <p>↑ + \$12.99 since Q2 2025</p>	 <p><b>Perth</b> <b>\$479.42</b></p> <p>↑ + \$7.59 since Q2 2025</p>
5	6	7	8
 <p><b>Adelaide</b> <b>\$454.86</b></p> <p>↑ + \$8.74 since Q2 2025</p>	 <p><b>Brisbane</b> <b>\$452.88</b></p> <p>↑ + \$12.26 since Q2 2025</p>	 <p><b>Darwin</b> <b>\$430.92</b></p> <p>↑ + \$6.20 since Q2 2025</p>	 <p><b>Hobart</b> <b>\$422.37</b></p> <p>↑ + \$11.94 since Q2 2025</p>

# Total transport costs

Per week

Per household



## Regional

### Regional average



**\$423.33**









↑ + \$6.79 since Q2 2025

Nationally averaged Q3 benchmark regional centre typical household costs were \$54.52 per week lower than averaged typical capital city household costs.

Bunbury remained the benchmark regional centre with the highest weekly transport costs.

In the September quarter, Bunbury's typical household spent \$66.91 more on transport in a week than its counterpart in Wagga Wagga, the benchmark location with the lowest transport costs.

Wagga Wagga replaced Townsville as the least-expensive benchmark location.

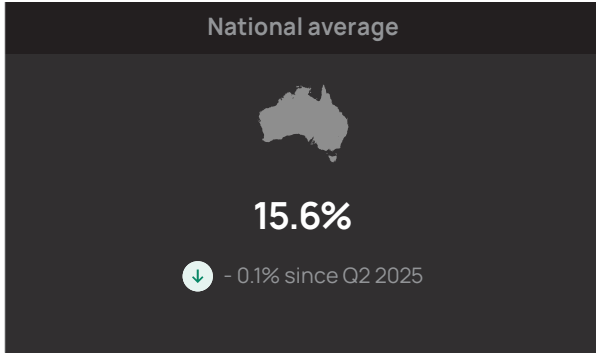
1	2	3	4
 <p><b>Bunbury</b> <b>\$463.04</b> ↑ + \$5.98 since Q2 2025</p>	 <p><b>Alice Springs</b> <b>\$442.76</b> ↑ + \$5.37 since Q2 2025</p>	 <p><b>Geelong</b> <b>\$442.75</b> ↑ + \$6.85 since Q2 2025</p>	 <p><b>Launceston</b> <b>\$412.19</b> ↑ + \$5.40 since Q2 2025</p>
5	6	7	 <p>Explore the interactive data DATA.AAA.ASN.AU</p>
 <p><b>Mount Gambier</b> <b>\$410.26</b> ↑ + \$8.29 since Q2 2025</p>	 <p><b>Townsville</b> <b>\$396.19</b> ↑ + \$8.83 since Q2 2025</p>	 <p><b>Wagga Wagga</b> <b>\$396.13</b> ↑ + \$6.85 since Q2 2025</p>	

# Transport affordability

## Costs as a percentage of income

Per week

Per household



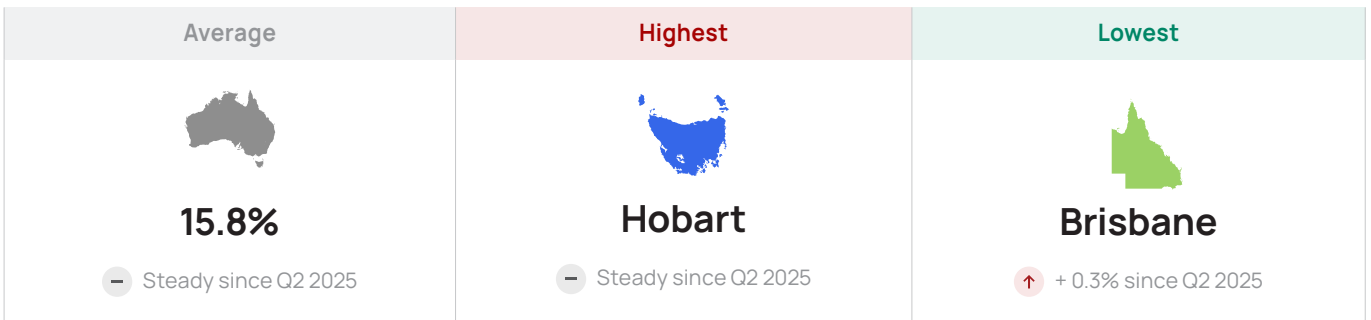
A location's costs-to-income ratio determines its local purchasing power – or affordability.

The typical Brisbane household's transport costs are higher than its Hobart counterpart's. But the disparity in these cities' typical incomes meant that in the September quarter Brisbane was the most affordable capital (14.7% of typical household income spent on transport) and Hobart the least affordable (18.1% of typical household income spent on transport).

In Q3, nationally averaged transport expenditure as a percentage of income fell by 0.1% from 15.7% to 15.6%. But there were regional variations – for example, Darwin had a 0.5% decrease in income spent on transport and Brisbane a 0.3% increase.



### Capital cities



### Rank

		Dec Qtr 2024	March Qtr 2025	June Qtr 2025	Sept Qtr 2025
1	Hobart	18.9%	18.2%	18.0%	18.1%
2	Melbourne	16.8%	16.6%	16.6%	16.5%
3	Perth	16.0%	15.8%	15.8%	15.9%
4	Darwin	16.3%	16.0%	16.0%	15.5%
5	Sydney	16.3%	15.8%	15.7%	15.4%
6	Adelaide	16.0%	15.2%	15.2%	15.2%
7	Canberra	14.8%	15.3%	15.1%	15.1%
8	Brisbane	14.8%	14.6%	14.4%	14.7%
	Capital avg.	16.2%	15.9%	15.8%	15.8%

# Transport affordability

## Costs as a percentage of income

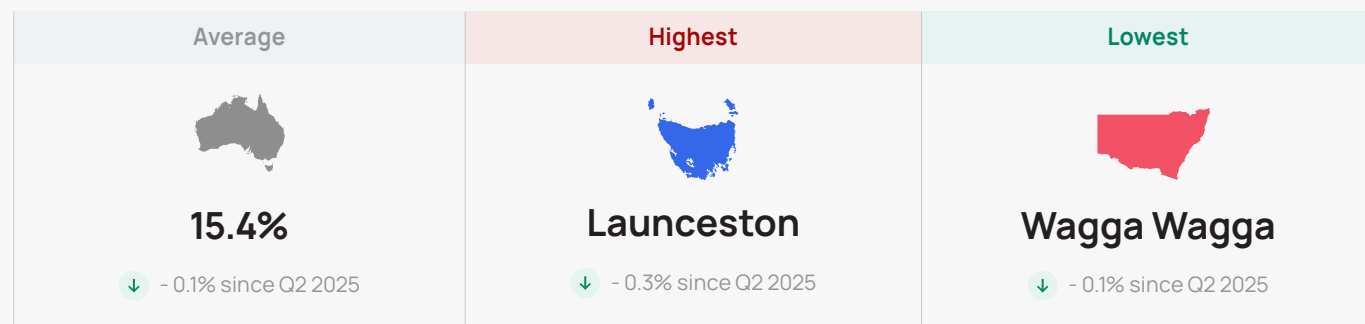
Per week

Per household









In the September quarter, transport costs consumed 15.6% of the typical Australian household's income, down 0.1% from the June quarter. This was the fifth consecutive quarter in which transport affordability improved.

Transport consumed 15.8% of capital city typical household incomes (equal to the June quarter and down 0.1% from the March quarter). It accounted for 15.4% of the benchmark regional centres' typical household's income (down from 15.5% in the June quarter and 15.6% in the March quarter).

### Regional



### Rank

		Dec Qtr 2024	March Qtr 2025	June Qtr 2025	Sept Qtr 2025
1	 <b>Launceston</b>	20.3%	19.9%	19.7%	19.4%
2	 <b>Alice Springs</b>	18.4%	17.8%	17.5%	17.0%
3	 <b>Bunbury</b>	16.3%	16.4%	16.5%	16.5%
4	 <b>Mount Gambier</b>	16.1%	15.4%	15.3%	15.3%
5	 <b>Geelong</b>	14.6%	14.3%	14.3%	14.2%
6	 <b>Townsville</b>	13.4%	13.2%	13.2%	13.4%
7	 <b>Wagga Wagga</b>	12.2%	12.0%	12.0%	11.8%
	 <b>Regional avg.</b>	15.9%	15.6%	15.5%	15.4%



Explore the interactive data

DATA.AAA.ASN.AU →

# Transport costs by category

Per week









Per household

In the September quarter, nationally averaged typical household transport costs rose across Australia.

- **Fuel expenditure:** Fuel prices rose in all locations.
- **Car loan payments:** Car loan payments increased in all benchmark locations, the third consecutive quarter of increases in this category. This rise was driven by increases in car prices rather than in interest rates.
- **Public transport:** A small increase in Adelaide's public transport costs caused a slight rise in average national public transport costs. But the other capitals were unaffected.
- **Comprehensive Insurance:** Nationally averaged comprehensive insurance costs rose. Benchmark locations in Victoria, Queensland and WA recorded falls in insurance costs. But this was not large enough to offset larger increases in other states and territories.



## Capital cities

1	2	3	4
 <p><b>Car loan payments</b> <b>\$216.39</b></p> <p>↑ + \$4.30 since Q2 2025</p>	 <p><b>Fuel</b> <b>\$91.84</b></p> <p>↑ + \$2.14 since Q2 2025</p>	 <p><b>Insurance</b> <b>\$50.62</b></p> <p>↑ + \$1.09 since Q2 2025</p>	 <p><b>Tolls</b> <b>\$37.28</b></p> <p>↑ + \$0.31 since Q2 2025</p>
5	6	7	8
 <p><b>Servicing &amp; Tyres</b> <b>\$36.84</b></p> <p>↑ + \$0.17 since Q2 2025</p>	 <p><b>Registration, CTP &amp; licensing</b> <b>\$35.35</b></p> <p>↑ + \$1.25 since Q2 2025</p>	 <p><b>Public transport</b> <b>\$30.31</b></p> <p>↑ + \$0.19 since Q2 2025</p>	 <p><b>Roadside assist</b> <b>\$2.54</b></p> <p>↑ + \$0.08 since Q2 2025</p>

# Transport costs by category

Per week

Per household







The highest rises in September quarter transport costs were for car loans and fuel costs.

Rankings of typical capital and regional households' expenses in the six tracked categories remained unchanged from the June quarter. Car loan payments remained the largest transport expense and roadside assistance the smallest.

The Index assumes a regional household does not rely on public transport for commuting. It also assumes that regional and metropolitan households drive similar cars, so it applies the same fuel efficiency and fuel mix calculations across all benchmark locations.



## Regional

1	2	3
 <p><b>Car loan payments</b> <b>\$216.18</b> ↑ + \$4.13 since Q2 2025</p>	 <p><b>Fuel</b> <b>\$94.71</b> ↑ + \$1.20 since Q2 2025</p>	 <p><b>Insurance</b> <b>\$42.83</b> ↑ + \$0.06 since Q2 2025</p>
4	5	6
 <p><b>Servicing &amp; Tyres</b> <b>\$34.85</b> ↑ + \$0.16 since Q2 2025</p>	 <p><b>Registration, CTP &amp; licensing</b> <b>\$32.25</b> ↑ + \$1.18 since Q2 2025</p>	 <p><b>Roadside assist</b> <b>\$2.54</b> ↑ + \$0.09 since Q2 2025</p>



Explore the interactive data

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# Transport costs by category

Per week

Per household



## Car loan payments

Typical Australian car loan payments rose by \$4.22 a week (or \$219 a year, annualised) in the September quarter.

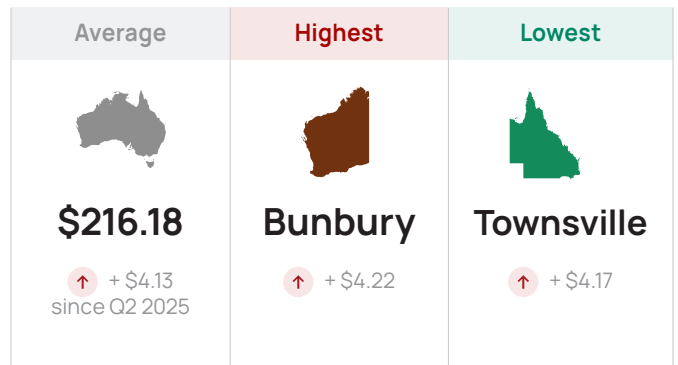
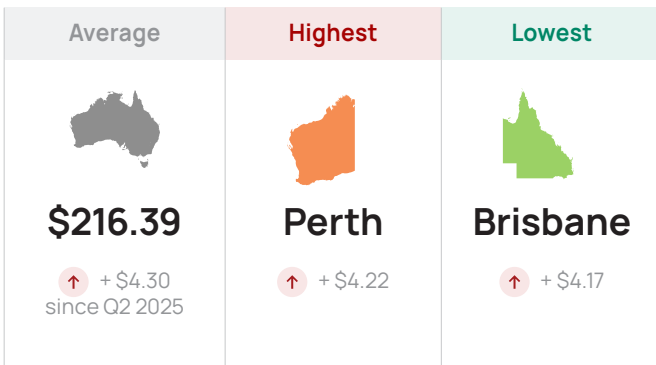
The Index tracks the drive-away costs for top-selling vehicles and assumes people in any state's capital and its regional centres face the same interest rates and new car purchase costs.



### Capital cities



### Regional



Rank

1		Perth	\$219.47	+\$4.22
2	↑	Canberra	\$217.86	+\$5.50
3	↓	Melbourne	\$217.44	+\$4.33
4	↓	Sydney	\$217.31	+\$4.32
5	↑	Adelaide	\$215.26	+\$4.03
6	↓	Hobart	\$215.22	+\$3.89
7		Darwin	\$214.57	+\$3.94
8		Brisbane	\$213.97	+\$4.17
		Capital avg.	\$216.39	+\$4.30

Rank

1		Bunbury	\$219.47	+\$4.22
2		Geelong	\$217.44	+\$4.33
3		Wagga Wagga	\$217.31	+\$4.32
4	↑	Mount Gambier	\$215.26	+\$4.03
5	↓	Launceston	\$215.22	+\$3.89
6		Alice Springs	\$214.57	+\$3.94
7		Townsville	\$213.97	+\$4.17
		Regional avg.	\$216.18	+\$4.13

# Transport costs by category

Per week

Per household






## Vehicle registration, CTP and driver's licence

At the start of the 2025-26 financial year, all states and territories increased their licensing fees.

All states and the ACT also increased their vehicle registration and CTP fees. But the Northern Territory introduced a Motor Vehicle Registry cost-saving initiative that has frozen vehicle registration fees (including CTP) until 1 July 2026.






### Capital cities





Average	Highest	Lowest
 <p><b>\$35.35</b></p> <p>↑ + \$1.25 since Q2 2025</p>	 <p><b>Canberra</b></p> <p>↑ + \$2.12</p>	 <p><b>Hobart</b></p> <p>↑ + \$0.23</p>



### Regional

Average	Highest	Lowest
 <p><b>\$32.25</b></p> <p>↑ + \$1.18 since Q2 2025</p>	 <p><b>Bunbury</b></p> <p>↑ + \$1.26</p>	 <p><b>Mount Gambier</b></p> <p>↑ + \$1.19</p>

Rank

1		Canberra	\$45.32	+ \$2.12
2		Sydney	\$42.07	+ \$0.45
3		Perth	\$38.95	+ \$1.26
4		Melbourne	\$36.74	+ \$0.99
5	↑ 	Brisbane	\$33.30	+ \$4.15
6	↓ 	Darwin	\$33.14	+ \$0.02
7		Adelaide	\$28.15	+ \$0.76
8		Hobart	\$25.12	+ \$0.23
		Capital avg.	\$35.35	+ \$1.25

Rank

1		Bunbury	\$38.95	+ \$1.26
2		Wagga Wagga	\$36.49	+ \$0.45
3		Geelong	\$34.42	+ \$0.91
4	↑ 	Townsville	\$33.30	+ \$4.15
5	↓ 	Alice Springs	\$33.14	+ \$0.02
6		Launceston	\$25.12	+ \$0.23
7		Mount Gambier	\$24.31	+ \$1.19
		Regional avg.	\$32.25	+ \$1.18



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# Transport costs by category

Per week

Per household



## Comprehensive car insurance

Annualised comprehensive car insurance costs rose by \$57 for the average benchmark capital city household and by \$3 for the average benchmark regional centre household. Insurance costs rose in most states and territories but fell in Victoria, Queensland and Western Australia.

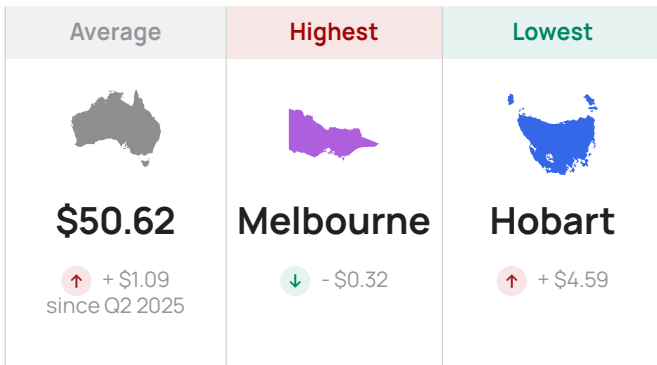
The biggest annualised increases were in Hobart (up \$239), Canberra (\$172) and Mount Gambier (\$96).

Melbourne remained the benchmark location with the most expensive insurance and Hobart the capital with the cheapest. Hobart's typical household spent an annualised \$1,432 less on car insurance than its Melbourne counterpart.

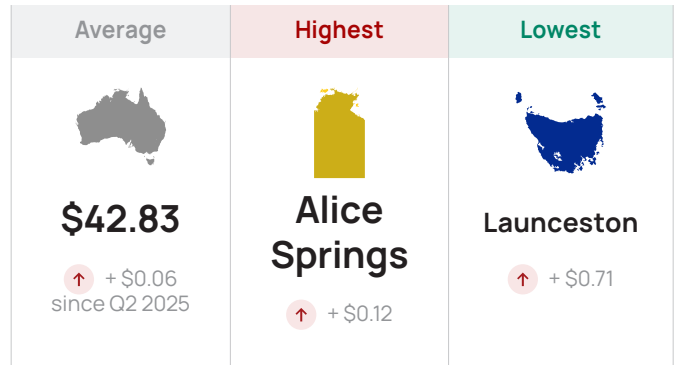
Victoria had the biggest difference in car insurance costs between a capital city typical household and its benchmark regional counterpart - \$1,330 annualised.





### Capital cities








### Regional



Rank

1		Melbourne	\$67.32	- \$0.32
2		Sydney	\$63.12	+ \$0.58
3		Darwin	\$51.16	+ \$0.40
4	↑ 	Canberra	\$49.01	+ \$3.31
5	↓ 	Brisbane	\$46.05	- \$1.35
6	↑ 	Adelaide	\$44.90	+ \$1.72
7	↓ 	Perth	\$43.59	- \$0.23
8		Hobart	\$39.78	+ \$4.59
		Capital avg.	\$50.62	+ \$1.09

Rank

1		Alice Springs	\$49.45	+ \$0.12
2		Bunbury	\$47.57	- \$0.95
3	↑ 	Wagga Wagga	\$43.04	+ \$0.27
4	↓ 	Townsville	\$42.58	- \$1.40
5		Geelong	\$41.75	- \$0.19
6	↑ 	Mount Gambier	\$38.21	+ \$1.85
7	↓ 	Launceston	\$37.21	+ \$0.71
		Regional avg.	\$42.83	+ \$0.06

# Transport costs by category

Per week

Per household



## Servicing and tyres

Servicing and tyre costs increased in all benchmark locations, except Sydney and Wagga Wagga.

Canberra and Adelaide remained the capitals with the highest and lowest costs, respectively, for servicing and tyres. In the September quarter, a typical Canberra household paid \$17.39 a week (or \$904 annualised) more for servicing and tyres than its Adelaide counterpart.




Bunbury and Launceston remained the benchmark regional centres with the highest and lowest costs, respectively, in this category. The typical Bunbury household paid \$13.92 a week (or \$724 annualised) more for servicing and tyres than its Launceston counterpart.






### Capital cities



### Regional

Average	Highest	Lowest
 <b>\$36.84</b> ↑ + \$0.17 since Q2 2025	 <b>Canberra</b> ↑ + \$0.24	 <b>Adelaide</b> ↑ + \$0.12

Average	Highest	Lowest
 <b>\$34.85</b> ↑ + \$0.16 since Q2 2025	 <b>Bunbury</b> ↑ + \$0.63	 <b>Launceston</b> ↑ + \$0.09

Rank

1		Canberra	\$47.75	+ \$0.24
2		Perth	\$39.04	+ \$0.55
3		Melbourne	\$37.60	+ \$0.21
4		Sydney	\$36.92	- \$0.03
5		Darwin	\$36.75	+ \$0.02
6		Hobart	\$35.15	+ \$0.18
7		Brisbane	\$31.11	+ \$0.04
8		Adelaide	\$30.36	+ \$0.12
		Capital avg.	\$36.84	+ \$0.17

Rank

1		Bunbury	\$42.21	+ \$0.63
2		Alice Springs	\$40.62	+ \$0.05
3		Geelong	\$35.99	+ \$0.19
4		Wagga Wagga	\$34.60	- \$0.05
5		Townsville	\$31.72	+ \$0.05
6		Mount Gambier	\$30.49	+ \$0.12
7		Launceston	\$28.29	+ \$0.09
		Regional avg.	\$34.85	+ \$0.16



Explore the interactive data

DATA.AAA.ASN.AU →

# Transport costs by category

Per week

Per household



## Fuel

Average retail fuel prices rose in the September quarter in both the capitals and regional benchmark centres.




Average capital city regular unleaded petrol prices increased by 4.1 cents per litre and diesel rose by 4.7 cents per litre.

Average benchmark regional centre petrol prices rose by 2.2 cents per litre and diesel prices increased by 4.2 cents per litre.

Fuel costs are the second-biggest expense identified in the Index (after car loan payments). Fuel cost rises were the third-largest annualised increase across the cost categories.






### Capital cities

Average	Highest	Lowest
 <b>\$91.84</b> ↑ +\$2.14 since Q2 2025	 <b>Brisbane</b> ↑ +\$4.57	 <b>Adelaide</b> ↑ +\$0.56



### Regional

Average	Highest	Lowest
 <b>\$94.71</b> ↑ +\$1.20 since Q2 2025	 <b>Bunbury</b> ↑ +\$0.79	 <b>Wagga Wagga</b> ↑ +\$1.81

Rank

1	↑		Brisbane	\$95.12	+\$4.57
2	↑		Sydney	\$93.23	+\$2.09
3	↓		Melbourne	\$93.22	+\$1.94
4	↓		Darwin	\$92.74	+\$1.47
5			Canberra	\$92.15	+\$1.77
6			Hobart	\$90.79	+\$2.99
7	↑		Perth	\$89.19	+\$1.76
8	↓		Adelaide	\$88.27	+\$0.56
			Capital avg.	\$91.84	+\$2.14

Rank

1		Bunbury	\$112.46	+\$0.79
2		Geelong	\$110.50	+\$1.54
3		Launceston	\$103.64	+\$0.42
4		Alice Springs	\$102.42	+\$0.89
5		Mount Gambier	\$99.57	+\$1.05
6		Townsville	\$72.29	+\$1.86
7		Wagga Wagga	\$62.06	+\$1.81
		Regional avg.	\$94.71	+\$1.20

# Transport costs by category

Per week

Per household

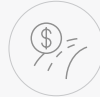


## Public transport

Adelaide fares increased slightly at the start of the new financial year. It was the only capital city to change its public transport fares in the September quarter.

Melbourne, Perth and Adelaide were the only capitals that offered no public transport incentives in the September quarter.

Once again, Melbourne had Australia's most expensive public transport. In Q3, the typical Melbourne household spent \$55 a week more on public transport than its Darwin counterpart, which has had free buses since 1 July 2024.



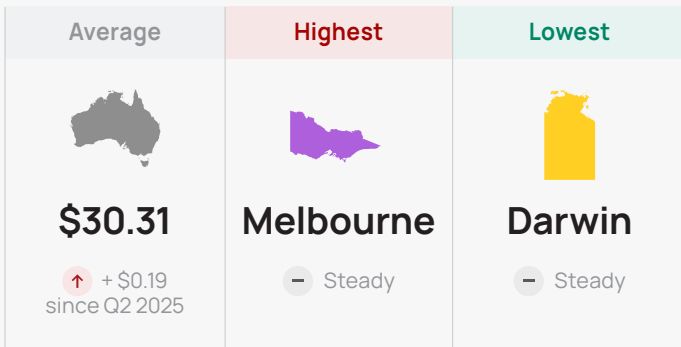
## Toll roads

Only Sydney, Melbourne, and Brisbane have toll roads. Brisbane adjusted toll road costs at the start of the financial year and Melbourne's scheduled quarterly indexation increased its typical household's annualised toll costs. Sydney's toll cap meant its quarterly price rises did not affect the typical household.

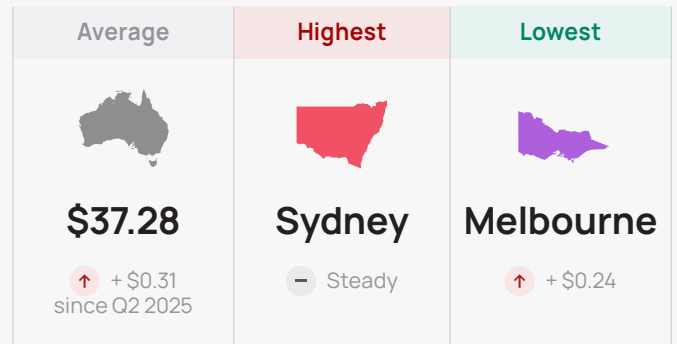
Sydney remained Australia's most expensive city for road tolls. Brisbane's toll rise meant its typical household spent more on tolls than its Melbourne counterpart in the September quarter. The typical Sydney household's annualised toll road costs were \$1,776 more than those of its Melbourne counterpart's.



## Capital cities







## Capital cities



Rank

1		Melbourne	\$55.00	-
2		Sydney	\$50.00	-
3		Perth	\$46.80	-
4		Adelaide	\$45.50	+\$1.50
5		Canberra	\$26.56	-
6		Hobart	\$13.60	-
7		Brisbane	\$5.00	-
8		Darwin	\$0.00	-
		Capital avg.	\$30.31	+\$0.19

Rank

1		Sydney	\$60.00	-
2	↑ 	Brisbane	\$26.00	+\$0.68
3	↓ 	Melbourne	\$25.84	+\$0.24
		Avg.	\$37.28	+\$0.31



Explore the interactive data

DATA.AAA.ASN.AU →

# Transport costs by category

Per week

Per household



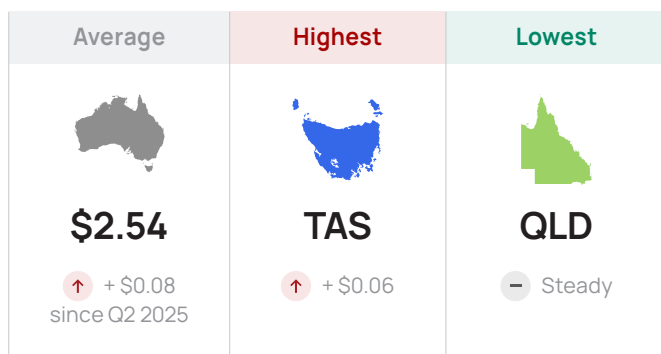
## Roadside assistance

Prices in this category rose slightly at the beginning of the 2025-26 financial year. The annualised rise for the national average household was \$4.







The Index's roadside assistance costs are based on motoring clubs' basic or standard packages but the services included in these packages vary.

Every state has identical roadside assistance pricing for capital city and regional households.

Roadside assistance has consistently remained the smallest portion (0.6% national average in the September quarter) of overall transport costs. In Q3, it cost the typical Australian household \$2.54 per week.



### Rank

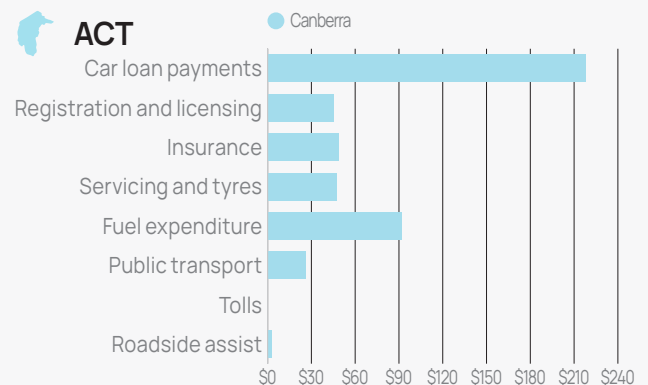
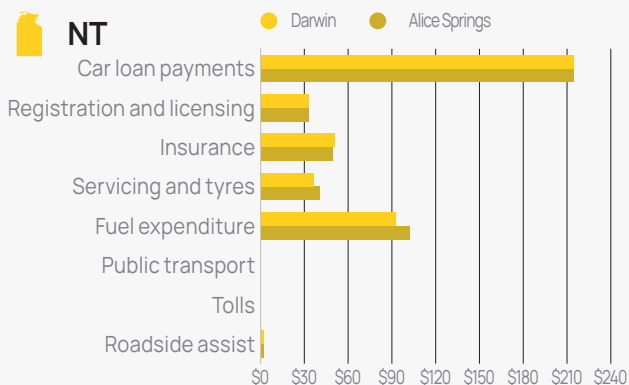
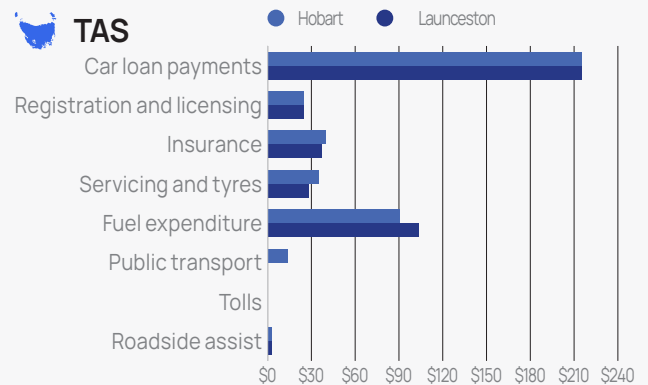
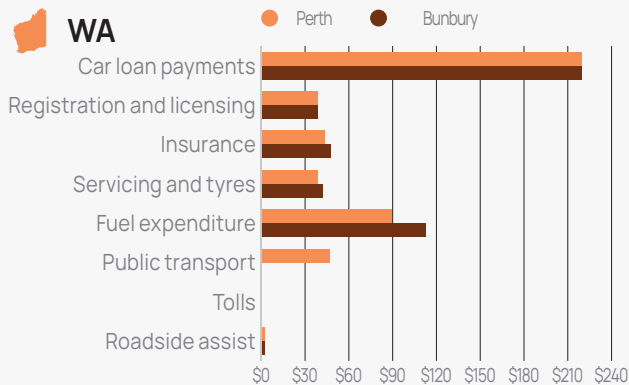
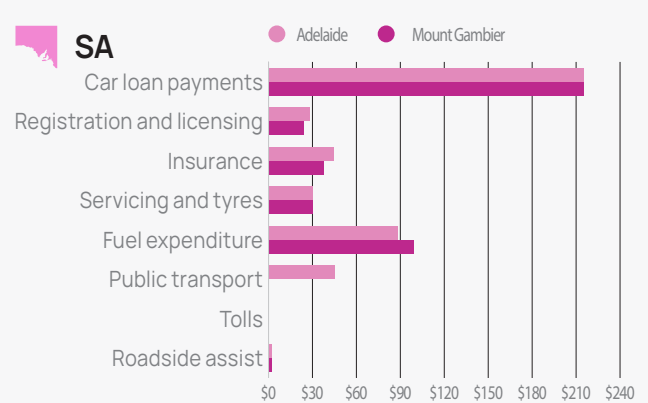
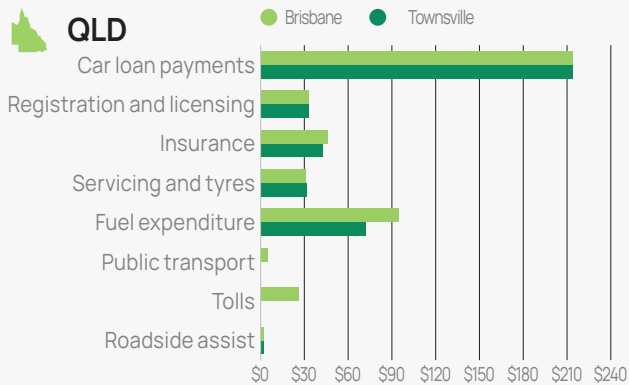
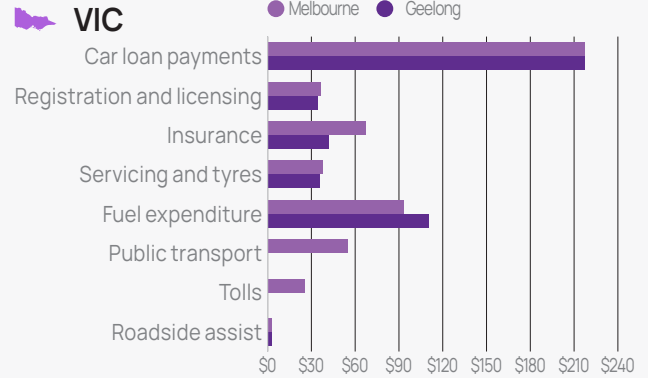
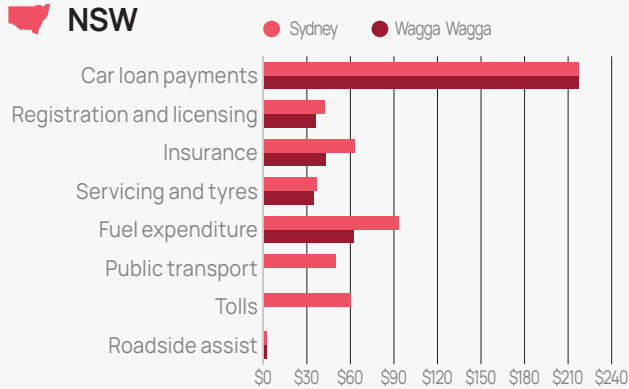
1		TAS	\$2.71	+ \$0.06
2		VIC	\$2.65	+ \$0.07
2	↓ 	ACT	\$2.63	+ \$0.05
2	↓ 	NSW	\$2.63	+ \$0.05
5	↑ 	NT	\$2.56	+ \$0.35
6	↓ 	SA	\$2.42	+ \$0.05
7	↓ 	WA	\$2.38	+ \$0.03
8	↓ 	QLD	\$2.33	-
		Avg.	\$2.54	+ \$0.08

# State by state overview

## Capital city vs regional centre comparison

Per week

Per household





## Sydney

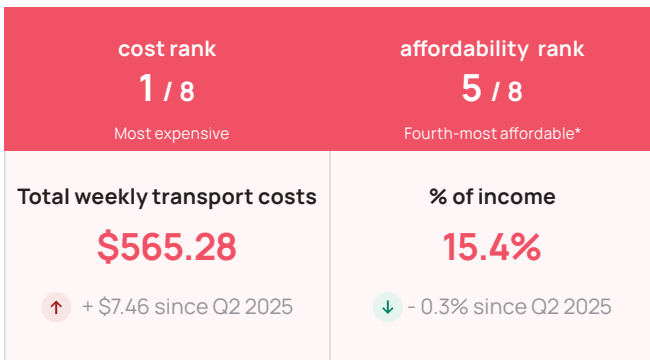
In the September quarter, Sydney remained the benchmark location with Australia's highest transport expenditure. Its typical household's transport costs are 5.5% (\$1,532) higher than those of its counterpart in Melbourne, the second-most expensive capital city.

Despite these high costs, Sydney's high incomes meant its typical household spent a smaller proportion of its income on transport than the capital city average – 15.4% compared to 15.8%.

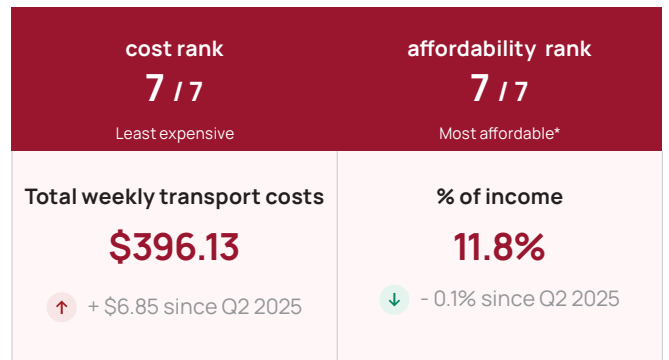
## Wagga Wagga

Wagga Wagga remained the most affordable benchmark location. In the September quarter, it displaced Townsville as the location with the lowest total transport cost.

Wagga Wagga's annualised typical household transport costs rose by \$356, driven mostly by higher car loan repayments (up \$225) and fuel expenditure (up \$94).

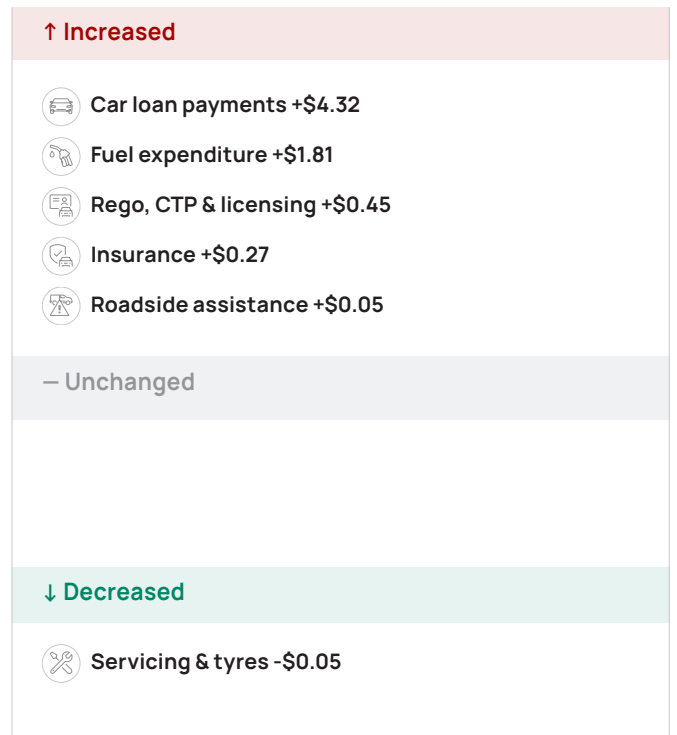
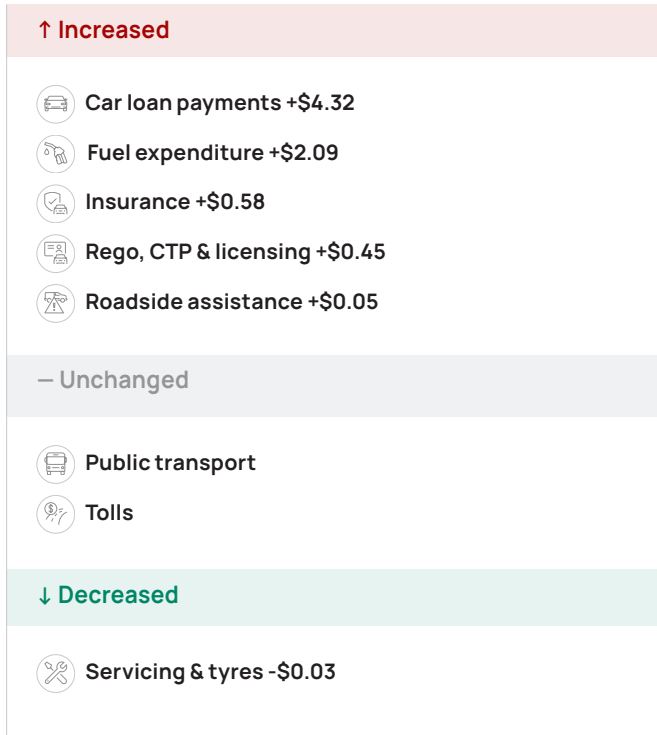


\*by local purchasing power



\*by local purchasing power

## Changes in weekly transport costs





## Melbourne

In the September quarter, Melbourne was again the benchmark location with Australia's second-highest transport costs.

Melbourne's typical comprehensive car insurance costs fell but remained the highest in the country. Costs in all other categories rose or remained unchanged. The largest rises were in car loan repayments (up \$225 annually) and fuel expenditure (up \$100).

## Geelong

Geelong's annualised household transport costs rose by \$356 from the June quarter, reaching \$23,023.

As in Melbourne, the main drivers of the rise were car loans (up \$225 annually) and fuel (up \$80). Similar to Melbourne, the only cost category that decreased over the last quarter was insurance (down \$10).

Geelong remains the third-most expensive regional benchmark location.

<b>cost rank</b> <b>2 / 8</b> Second-most expensive	<b>affordability rank</b> <b>2 / 8</b> Second-least affordable*
<b>Total weekly transport costs</b> <b>\$535.81</b> ↑ + \$7.46 since Q2 2025	<b>% of income</b> <b>16.5%</b> ↓ - 0.1% since Q2 2025

\*by local purchasing power

<b>cost rank</b> <b>3 / 7</b> Third-most expensive	<b>affordability rank</b> <b>5 / 7</b> Third-most affordable*
<b>Total weekly transport costs</b> <b>\$442.75</b> ↑ + \$6.85 since Q2 2025	<b>% of income</b> <b>14.2%</b> ↓ - 0.1% since Q2 2025

\*by local purchasing power

## Changes in weekly transport costs

<b>↑ Increased</b>
Car loan payments +\$4.33
Fuel expenditure +\$1.94
Rego, CTP & licensing +\$0.99
Tolls +\$0.24
Servicing & tyres +\$0.21
Roadside assistance +\$0.07
<b>– Unchanged</b>
Public transport
<b>↓ Decreased</b>
Insurance -\$0.32

<b>↑ Increased</b>
Car loan payments +\$4.33
Fuel expenditure +\$1.54
Rego, CTP & licensing +\$0.91
Servicing & tyres +\$0.19
Roadside assistance +\$0.07
<b>– Unchanged</b>
<b>↓ Decreased</b>
Insurance -\$0.19



# QLD transport costs

Per household

## Brisbane

In the September quarter, the Brisbane typical household's annualised transport costs increased by \$638 – reaching \$23,550 – the second-highest increase among all benchmark locations in Q3.

This was driven largely by higher annualised costs for fuel (up \$237), car loans (up \$216) and registration, CTP and driver licences (up \$216). The only cost category to decrease was insurance (down \$70). Brisbane had the highest Q3 capital city fuel expenditure. Its average petrol price was 188.1¢.

## Townsville

In the September quarter, the typical Townsville household's annualised transport costs rose by \$459 to \$20,602.

This was driven by higher annualised expenditure on car loans (up \$216); registration, CTP and driver licences (up \$216); and fuel (up \$97). Insurance costs fell \$73.

In Q3, Wagga Wagga displaced Townsville as the benchmark regional centre with the lowest total transport cost.

<b>cost rank</b> <b>6 / 8</b> Third-least expensive	<b>affordability rank</b> <b>8 / 8</b> Most affordable*
<b>Total weekly transport costs</b> <b>\$452.88</b> ↑ + \$12.26 since Q2 2025	<b>% of income</b> <b>14.7%</b> ↑ + 0.3% since Q2 2025

\*by local purchasing power

<b>cost rank</b> <b>6 / 7</b> Second-least expensive	<b>affordability rank</b> <b>6 / 7</b> Second-most affordable*
<b>Total weekly transport costs</b> <b>\$396.19</b> ↑ + \$8.83 since Q2 2025	<b>% of income</b> <b>13.4%</b> ↑ + 0.2% since Q2 2025

\*by local purchasing power

## Changes in weekly transport costs

<b>↑ Increased</b>
Fuel expenditure +\$4.57
Car loan payments +\$4.17
Rego, CTP & licensing +\$4.15
Tolls +\$0.68
Servicing & tyres +\$0.04
<b>– Unchanged</b>
Public transport
Roadside assistance
<b>↓ Decreased</b>
Insurance -\$1.35

<b>↑ Increased</b>
Car loan payments +\$4.17
Rego, CTP & licensing +\$4.15
Fuel expenditure +\$1.86
Servicing & tyres +\$0.05
<b>– Unchanged</b>
Roadside assistance
<b>↓ Decreased</b>
Insurance -\$1.40



# SA transport costs

Per household

## Adelaide

In the September quarter, the typical Adelaide household's annualised transport costs rose by \$455 to reach \$23,653.

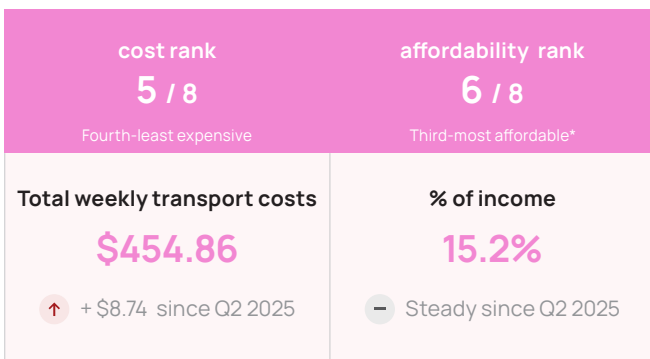
This was driven largely by higher expenditure on car loans (up \$210 annually), insurance (up \$90) and public transport (\$78).

Adelaide had Australia's lowest average September quarter prices for petrol (173.9c) and diesel (178.5c) per litre.

## Mount Gambier

In the September quarter, Mount Gambier's annualised typical household transport costs rose to \$21,334 – up by \$432 from the previous quarter. This was driven largely by higher annualised expenditure on car loans (up \$210); insurance (up \$96); registration, CTP and driver licences (up \$62); and fuel (\$55).

Since Q3 2021, Mount Gambier has been the benchmark location with the least-expensive registration, CTP and licensing fees.

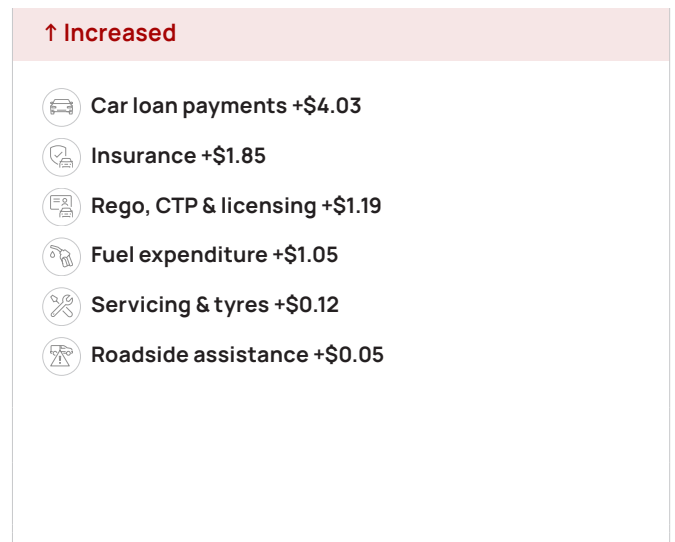
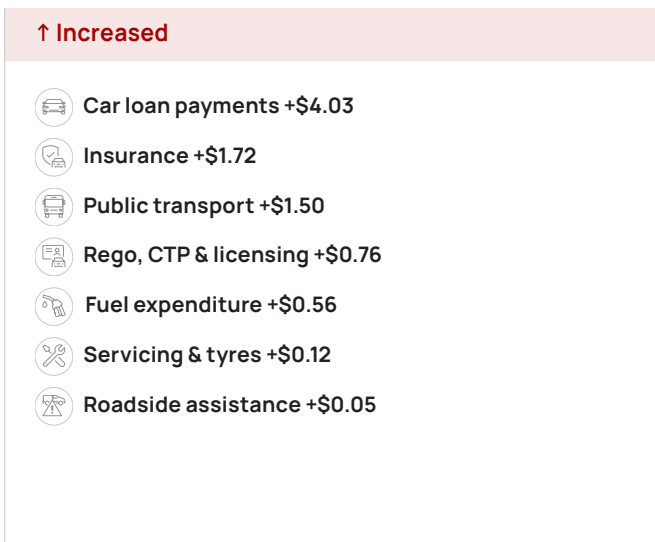


\*by local purchasing power



\*by local purchasing power

## Changes in weekly transport costs





## Perth

In Q3, the typical Perth household's annualised transport costs rose by \$395 to reach \$24,930.

This was largely driven by higher expenditure on car loans (up \$219) and fuel (\$92). In the June quarter, Perth had Australia's lowest petrol prices, but in the September quarter it swapped places with Adelaide.

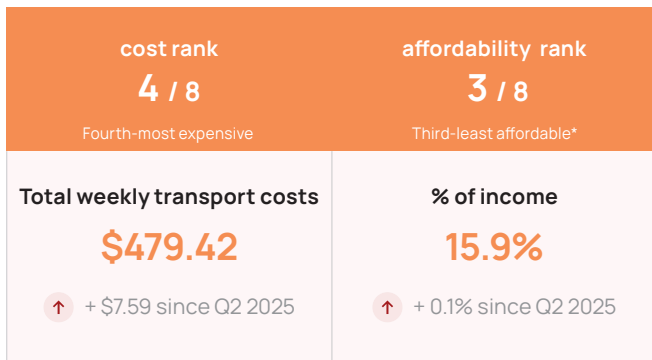
Perth remained the city with Australia's most expensive car loan repayments. It has had Australia's highest costs in this category since overtaking Sydney in Q4 2022.

## Bunbury

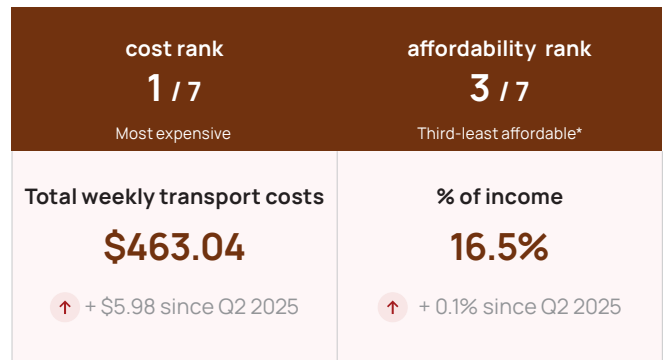
Bunbury's typical household's annualised transport costs rose by \$311 to reach a total of \$24,078.

This was driven largely by higher car loan costs (up \$219 annualised). The only category in which costs declined was insurance (down \$49 annualised).

Bunbury remained the benchmark regional centre with the highest typical household expenditure on car loan repayments; fuel; registration, CTP and licensing; and servicing and tyres.

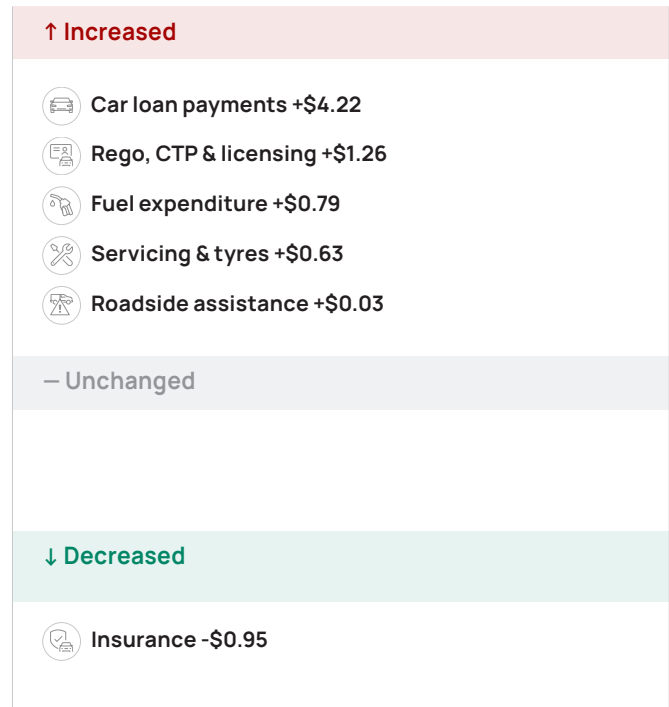
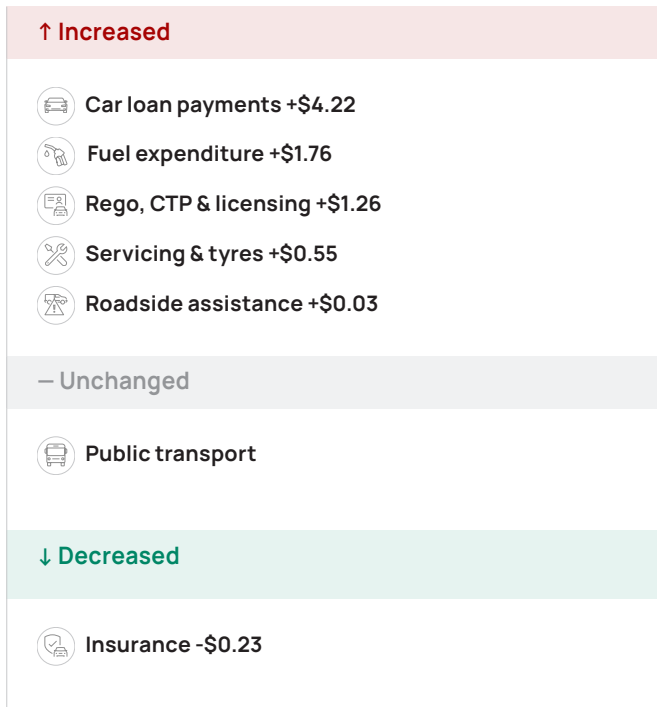


\*by local purchasing power



\*by local purchasing power

## Changes in weekly transport costs





## Hobart

Hobart's annualised typical household transport costs increased to \$21,963 – up \$621 from the previous quarter.

This was driven by large increases in annualised expenditure on insurance (up \$239), car loans (up \$202) and fuel expenditure (up \$155).

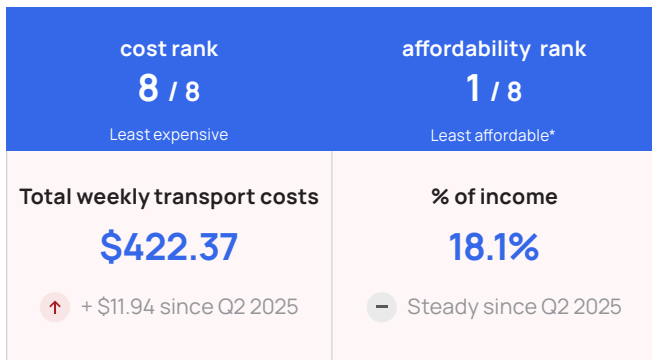
Hobart remained the capital with both the lowest total transport costs and the worst transport affordability (costs-to-income ratio). The typical Hobart household spent 18.1% of its income on transport.

## Launceston

Launceston's annualised typical household transport costs rose by \$281 to reach \$21,434 in the September quarter.

This was mostly due to an increase in car loans (up \$202 annually). Cost rises in all other categories were smaller.

Launceston remained the cheapest benchmark location for insurance and servicing and tyre costs. Yet it has been the least affordable benchmark location since Q1 2021.

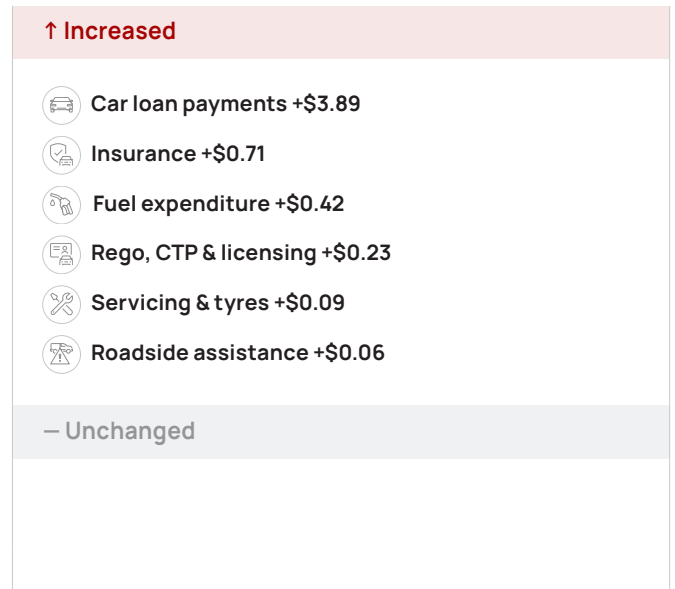
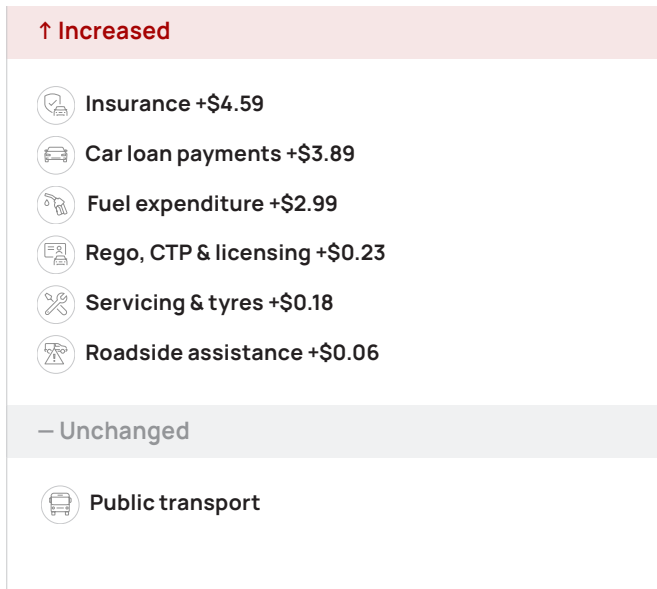


\*by local purchasing power



\*by local purchasing power

## Changes in weekly transport costs



Explore the interactive data

DATA.AAA.ASN.AU →



# NT transport costs

Per household

## Darwin

In the September quarter, Darwin's annualised typical household transport costs increased by \$323 to reach \$22,408.

Annualised car loan costs rose by \$205 and fuel expenditure by \$76.

Darwin's free public bus services meant it remained the capital with the cheapest public transport, saving the typical Darwin household \$1,040 annually.

## Alice Springs

In the September quarter, Alice Springs' annualised transport costs rose to \$23,024, up \$280 from Q2.

The two largest contributors were car loans and fuel expenditure (up \$205 and \$46 per annum respectively).

In the September quarter, Alice Springs was the second-most expensive benchmark regional centre behind Bunbury. Yet its annualised typical household transport costs were \$1,054 lower than Bunbury's.

Alice Springs is the only regional benchmark location with higher transport costs than its capital city counterpart.

<b>cost rank</b> <b>7 / 8</b> Second-least expensive	<b>affordability rank</b> <b>4 / 8</b> Fourth-least affordable*
<b>Total weekly transport costs</b> <b>\$430.92</b> ↑ + \$6.20 since Q2 2025	<b>% of income</b> <b>15.5%</b> ↓ - 0.5% since Q2 2025

\*by local purchasing power

<b>cost rank</b> <b>2 / 7</b> Second-most expensive	<b>affordability rank</b> <b>2 / 7</b> Second-least affordable*
<b>Total weekly transport costs</b> <b>\$442.76</b> ↑ + \$5.37 since Q2 2025	<b>% of income</b> <b>17.0%</b> ↓ - 0.5% since Q2 2025

\*by local purchasing power

## Changes in weekly transport costs

**↑ Increased**

- Car loan payments +\$3.94
- Fuel expenditure +\$1.47
- Insurance +\$0.40
- Roadside assistance +\$0.35
- Rego, CTP & licensing +\$0.02
- Servicing & tyres +\$0.02

**– Unchanged**

- Public transport

**↑ Increased**

- Car loan payments +\$3.94
- Fuel expenditure +\$0.89
- Roadside assistance +\$0.35
- Insurance +\$0.12
- Servicing & tyres +\$0.05
- Rego, CTP & licensing +\$0.02

**– Unchanged**



# ACT transport costs

Per household

## Canberra

In the September quarter, the typical Canberra household's annualised transport costs rose by \$676 to reach \$25,027. This was Australia's largest Q3 increase in transport costs and Canberra displaced Perth as the city with the country's third-highest total transport costs.

But Canberra's costs-to-income ratio rose by less than 0.1% and when rounded the September figure was steady on 15.1%. Canberra remained the city with Australia's second-most affordable transport costs (behind Brisbane).

The typical Canberra household had higher annualised Q3 expenditure on car loans (up \$286); insurance (\$173); registration, CTP and licensing (\$111); and fuel (\$92).

<b>cost rank</b> <b>3 / 8</b> Third-most expensive	<b>affordability rank</b> <b>7 / 8</b> Second-most affordable*
<b>Total weekly transport costs</b> <b>\$481.28</b> ↑ + \$12.99 since Q2 2025	<b>% of income</b> <b>15.1%</b> ↑ + 0.1% since Q2 2025

\*by local purchasing power

## Changes in weekly transport costs

<b>↑ Increased</b>
<ul style="list-style-type: none"> <li>Car loan payments +\$5.50</li> <li>Insurance +\$3.31</li> <li>Rego, CTP &amp; licensing +\$2.12</li> <li>Fuel expenditure +\$1.77</li> <li>Servicing &amp; tyres +\$0.24</li> <li>Roadside assistance +\$0.05</li> </ul>
<b>– Unchanged</b>
<ul style="list-style-type: none"> <li>Public transport</li> </ul>

Explore the interactive data DATA.AAA.ASN.AU →

# Background and methodology

## Overview

The AAA and SGS Economics developed the Transport Affordability Index as an indicator of movements in the total price of household transport through a longitudinal study design approach. It uses economic modelling to illustrate changes over time to transport costs relative to movements in the CPI and household incomes. The Index provides a snapshot of the costs of transport for a hypothetical or “benchmark” household in each capital city and in a regional location in each state and the Northern Territory by transport cost category (upfront, ongoing, and other “typical” costs) over time.

As well as tracking the original data points, the Index also accommodates all relevant government policy levers that impact transport costs (such as toll relief schemes and public transport discounts and caps).

As with any economic modelling, the Index is built on a series of assumptions. Since its release in 2016, the same specific data points have been updated and changes have been tracked quarterly.

This longitudinal approach provides a way of understanding the degree and direction of change in costs by location over time. It is conceptually akin to the Australian Bureau of Statistics’ “basket of goods” used to identify and track CPI over time. As with the ABS “basket of goods”, the Index can be updated over time to reflect the changing patterns of Australian households and their transport options and choices.

In the Q3 2024 release, the typical Brisbane and Melbourne households’ assumed use of toll roads were changed from five return trips to two return trips each week to align them with the Sydney household. In addition, the method of calculating comprehensive car insurance costs was broadened to cover substantially more data points from market leading insurers. To enable comparisons, adjustments have been made to the corresponding Q2 2024 costs.

As well as tracking the original data points, the Index also accommodates all relevant government policy levers that impact transport costs (such as toll relief schemes and public transport discounts and caps).

## The hypothetical households

The Index’s economic modelling is based on a “hypothetical household” whose key characteristics are drawn from the Australian Bureau of Statistics (including census data), the Bureau of Infrastructure and Transport Research Economics (including motor vehicle use), and industry (including new vehicle sales, fuel prices and insurance costs).

For the purposes of the economic modelling, it is assumed the hypothetical household:

- Comprises a 36-year-old male and a 38-year-old female with children living in a detached house. Both are employed full time and commute each weekday to workplaces in or near their city or town’s CBD. <sup>1</sup>
- Has two mid-range, high selling cars – a near-new car financed with a variable-rate car loan and an older car owned outright. Both vehicles are roadworthy and registered.
- Has comprehensive car insurance from market leading insurers.
- Services both vehicles according to manufacturers’ guidelines.

These characteristics are used to contextualise and model transport costs in each capital city and in one regional centre in every state and the Northern Territory.

The households in each capital city and benchmark regional centre are identical in almost all respects to enable ready comparison. But their transport costs differ based on where they live. Their assumed vehicle and public usage can also vary in some respects based on known local differences.

<sup>1</sup> Additional characteristics are considered for the purpose of calculating insurance costs.

*“The Index is conceptually akin to the ABS ‘**basket of goods**’ used to identify and track CPI over time.”*



## The capital city households

For each capital city household, it is assumed that the household's new car is driven 15,000 kilometres per year and its older car is driven 10,000 kilometres per year.

In each capital city, the hypothetical household is assumed to live in middle to outer-ring suburbs with relatively high population density and good access to public transport.

To ensure public transport costs are captured, the Index assumes one adult of the household commutes to and from work by public transport each weekday.

In the case of Sydney, Melbourne and Brisbane, the family also uses toll roads to commute.

The Index assumes one member of the household uses toll roads twice a week to travel to and from work.



## The regional households

The Index's benchmark regional locations were selected as they have populations of over 10,000 people; have relatively dense populations; have similar ages to the average ages in the hypothetical city household; have a reasonable proportion of detached housing; and have a substantial proportion of households with couples and children.

The Index recognises that typical households in regional locations:

- Generally face higher fuel prices than their city counterparts.
- Earn less than their state or territory capital city counterparts.
- Pay less for insurance because most jurisdictions offer lower comprehensive premiums on new and used cars in regional areas.
- Do not pay to use toll roads.
- Do not pay for public transport as there is little or limited availability in regional areas.
- Have different commuting distances and patterns than their city counterparts (which are specific for the respective areas).

Incomes are based on ABS data for city and regional centres. This means that all the benchmark regional households have lower weekly earnings than their capital city counterparts.

