

# Transport Affordability Index December Quarter 2025



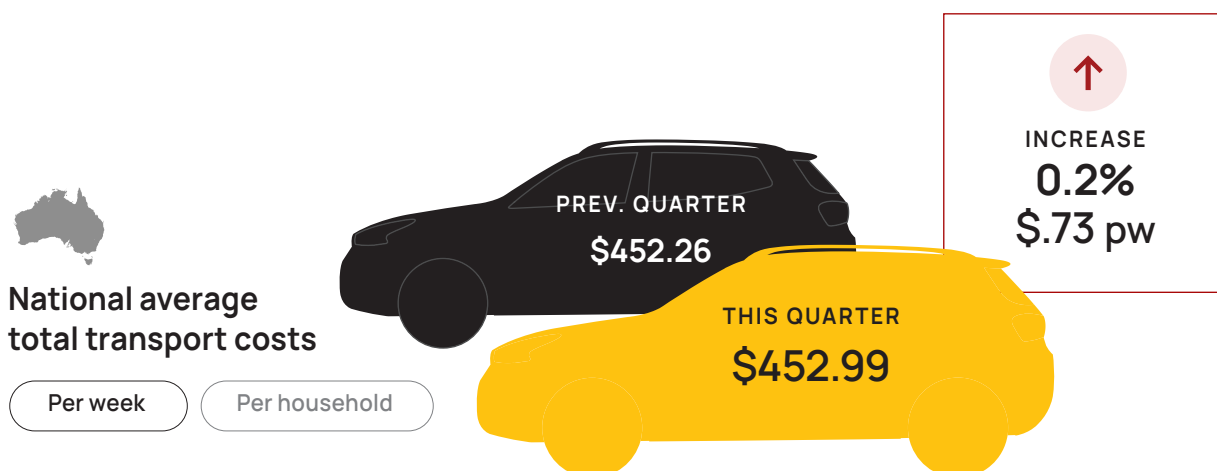


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# Transport affordability improves in 2025



## December quarter

Transport affordability remained stable across most of Australia in the December 2025 quarter and improved slightly over the 2025 calendar year.

In Q4, costs rose slightly in seven of the 15 benchmark locations and fell slightly in the other eight. The average typical capital city household's annualised cost of transport rose by 0.1% from the September quarter and the average benchmark regional household's annualised transport cost rose 0.3%.

Growth in incomes outpaced growth in costs, so the shares of income required to cover average capital city and average regional benchmark centre transport costs remained at the same levels as in the September quarter – 15.8% of nationally averaged capital city typical household incomes and 15.4% of the nationally averaged benchmark regional centres' household's income.

However, there were regional variations. For example, affordability declined slightly in Sydney and Wagga Wagga, but in both those locations the typical households still spent a smaller proportion of their incomes on transport than their counterparts in other capitals or regional benchmark locations.

## Transport affordability in 2025

In the 2025 calendar year, transport costs rose by an average of 1.6% in the capital cities and 1.8% in the regional centres. But rising incomes meant transport affordability improved slightly – the capital city average improved by 0.4% (from 16.2% in Q4 2024 to 15.8% in Q4 2025) and the regional benchmark centre average by 0.5% (from 15.9% in Q4 2024 to 15.4% in Q4 2025).

However, there were regional variations and affordability declined slightly in Canberra (by 0.3%) and Bunbury (by 0.2%).

This year of transport affordability relief follows several years of rising costs and declining affordability.

| Transport costs as % of income | Q4 2022 | Q4 2023 | Q4 2024 | Q4 2025 |
|--------------------------------|---------|---------|---------|---------|
| Capital average                | 15.7%   | 17.0%   | 16.2%   | 15.8%   |
| Regional average               | 14.4%   | 15.8%   | 15.9%   | 15.4%   |
| National average               | 15.1%   | 16.4%   | 16.1%   | 15.6%   |

In Q3 2022, the typical Australian household spent 14.9 per cent of its income on transport. This peaked at 17 per cent in the June quarter of 2024 and settled at 16.1 per cent in 2024's September and December quarters.

Transport affordability is now back to where it was in early 2023. (Transport costs' share of typical Australian household income was 15.8 per cent in the March 2023 quarter). But transport costs remain significantly higher than they were before the pandemic. In Q4 2019, the typical Australian household spent 13.9 per cent of its income on transport.

Transport is a significant and unavoidable expense, and transport expenditure is also one of the key drivers of inflation. Governments at all levels must consider these cost pressures when formulating policy. It is worth noting that registration and licensing costs rose by 4.7% in 2025.



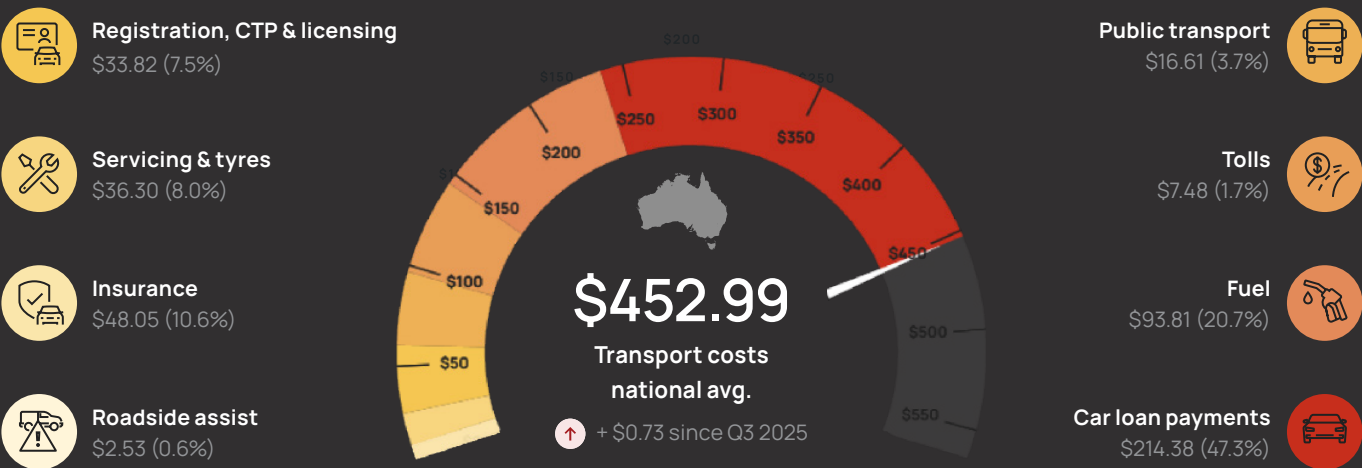
Michael Bradley  
Managing Director  
Australian Automobile Association

# December Quarter 2025

## Total transport costs

Per week

Per household



### Capital cities

### Regional

#### Total costs

| AVERAGE                                                                                                                           | HIGHEST                                                                                                           | LOWEST                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| <br><b>\$477.92</b><br>↑ +\$0.34 since Q3 2025 | <br><b>Sydney</b><br>↑ +\$1.75 | <br><b>Hobart</b><br>↓ -\$2.51 |

#### Total costs

| AVERAGE                                                                                                                           | HIGHEST                                                                                                              | LOWEST                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <br><b>\$424.49</b><br>↑ +\$1.16 since Q3 2025 | <br><b>Bunbury</b><br>↓ -\$1.90 | <br><b>Townsville</b><br>↓ -\$1.07 |

#### Affordability (% of income)

|                                                                                                                               |                                                                                                                  |                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <br><b>15.8%</b><br>— Steady since Q3 2025 | <br><b>Hobart</b><br>↓ - 0.1% | <br><b>Brisbane</b><br>— Steady |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|

#### Affordability (% of income)

|                                                                                                                               |                                                                                                                        |                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <br><b>15.4%</b><br>— Steady since Q3 2025 | <br><b>Launceston</b><br>↑ + 0.1% | <br><b>Wagga Wagga</b><br>↑ +\$0.4 |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|

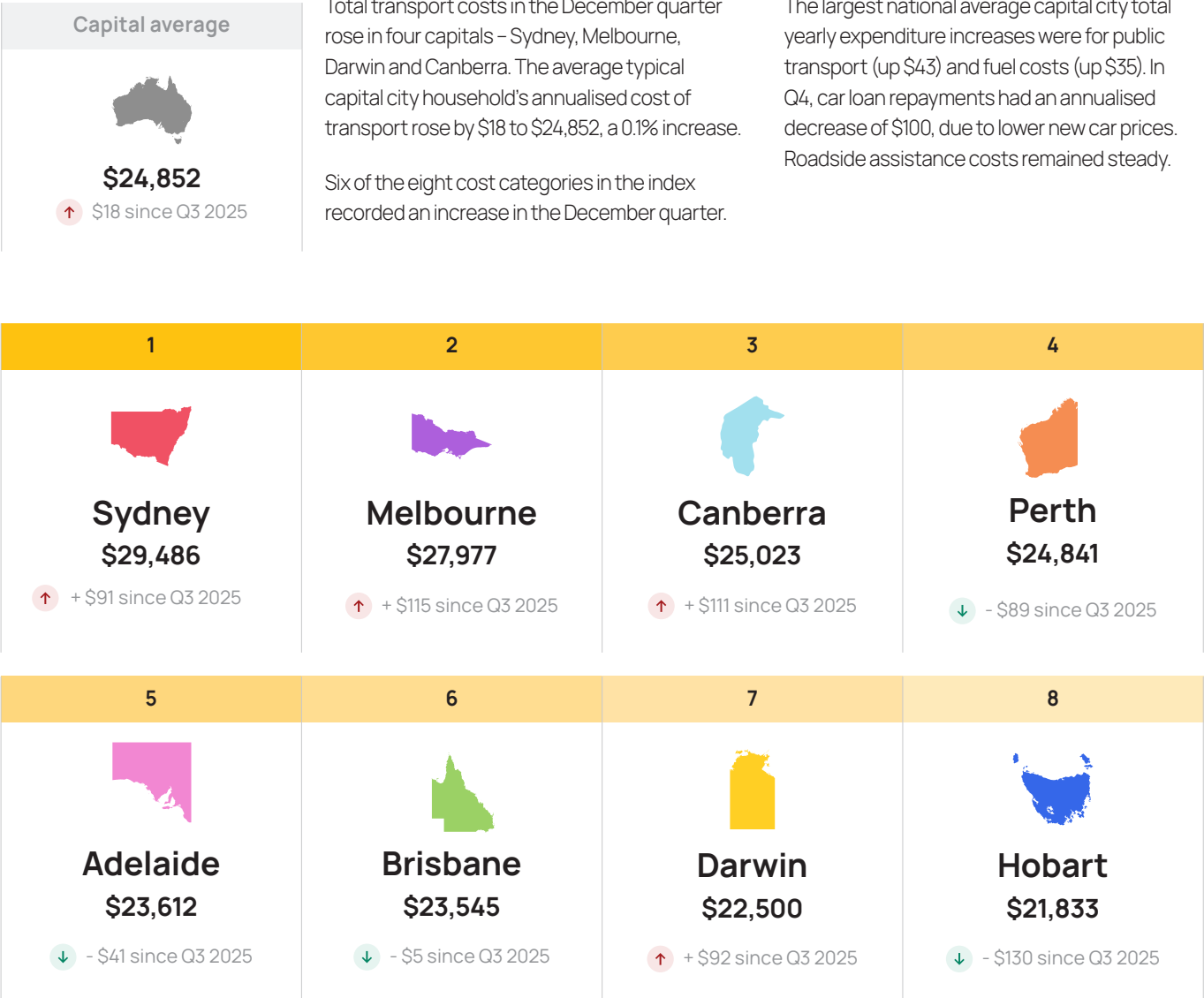
# Total transport costs

Per year

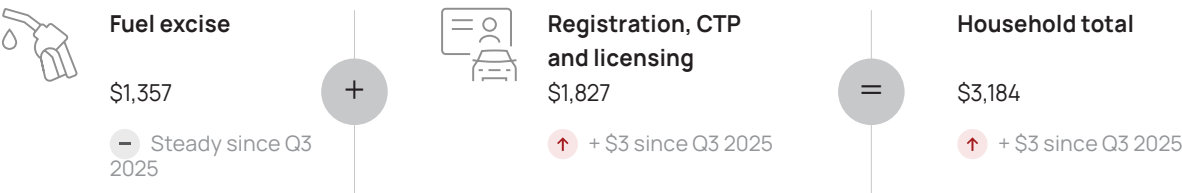
Per household

VIEW COSTS PER WEEK (PAGE 6) →

Capital cities



## Average taxes



# Total transport costs

Per year

Per household

VIEW COSTS PER WEEK (PAGE 7) →

Regional

Regional average



\$22,074

↑ + \$61 since Q3 2025

The average benchmark regional household's annualised transport cost rose \$61 from the previous quarter – up 0.3% – to \$22,074.

However, typical total costs fell slightly in four of the seven regional locations – Townsville, Bunbury, Mt Gambier and Alice Springs.

The Index tracks six categories for regional

expenses (public transport and tolls only apply in the capital cities).

Costs rose in four of those six categories. In Q4, roadside assistance costs remained steady and car loan repayments fell by an annualised \$99. The largest total expenditure increases were for insurance and fuel (up \$103 and \$30 on an annualised basis, respectively).

| 1                                                                                                                                                                  | 2                                                                                                                                                                 | 3                                                                                                                                                                  | 4                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <div>Bunbury</div> <div>\$23,979</div> <div>↓ - \$99 since Q3 2025</div>       |  <div>Geelong</div> <div>\$23,040</div> <div>↑ + \$17 since Q3 2025</div>      |  <div>Alice Springs</div> <div>\$22,953</div> <div>↓ - \$71 since Q3 2025</div> |  <div>Launceston</div> <div>\$21,524</div> <div>↑ + \$90 since Q3 2025</div> |
| 5                                                                                                                                                                  | 6                                                                                                                                                                 | 7                                                                                                                                                                  |                                                                                                                                                                   |
|  <div>Mount Gambier</div> <div>\$21,303</div> <div>↓ - \$31 since Q3 2025</div> |  <div>Wagga Wagga</div> <div>\$21,169</div> <div>↑ + \$570 since Q3 2025</div> |  <div>Townsville</div> <div>\$20,546</div> <div>↓ - \$56 since Q3 2025</div>    | <div><div>Explore the interactive data</div><div>DATA.AAA.ASN.AU</div></div> |

## Average taxes



Fuel Excise

\$1,423

— Steady since Q3 2025

+



Registration, CTP and licensing

\$1,681

↑ + \$4 since Q3 2025

=

Household total

\$3,104

↑ + \$4 since Q3 2025

# Total transport costs

Per week

Per household

 Capital cities

Capital average



\$477.92

↑

 + \$0.34 since Q3 2025

In the December quarter, Sydney remained the capital with the highest transport costs and Hobart the one with the lowest costs.

The typical Sydney household spent \$147.17 more on transport each week than its Hobart counterpart. Melbourne remained the second-most expensive capital.

| 1                                                                                                                                                                                     | 2                                                                                                                                                                                      | 3                                                                                                                                                                                      | 4                                                                                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div></div> <div>Sydney</div> <div>\$567.03</div> <div><div>↑</div> + \$1.75 since Q3 2025</div>   | <div></div> <div>Melbourne</div> <div>\$538.01</div> <div><div>↑</div> + \$2.20 since Q3 2025</div> | <div></div> <div>Canberra</div> <div>\$481.21</div> <div><div>↑</div> + \$2.13 since Q3 2025</div> | <div></div> <div>Perth</div> <div>\$477.72</div> <div><div>↓</div> - \$1.70 since Q3 2025</div>  |
| 5                                                                                                                                                                                     | 6                                                                                                                                                                                      | 7                                                                                                                                                                                      | 8                                                                                                                                                                                     |
| <div></div> <div>Adelaide</div> <div>\$454.08</div> <div><div>↓</div> - \$0.78 since Q3 2025</div> | <div></div> <div>Brisbane</div> <div>\$452.79</div> <div><div>↓</div> - \$0.09 since Q3 2025</div>  | <div></div> <div>Darwin</div> <div>\$432.69</div> <div><div>↑</div> + \$1.77 since Q3 2025</div>    | <div></div> <div>Hobart</div> <div>\$419.86</div> <div><div>↓</div> - \$2.51 since Q3 2025</div> |

# Total transport costs

Per week

Per household

Regional

Regional average



\$424.49

↑

 + \$1.16 since Q3 2025

Nationally averaged Q4 benchmark regional centre typical household costs were \$53.43 per week lower than nationally average typical capital city household costs.

Bunbury remained the benchmark regional centre with the highest weekly transport costs, and Townsville replaced Wagga Wagga as the least-expensive benchmark location.

In the December quarter, Bunbury's typical household spent \$66.02 more on transport in a week than its Townsville counterpart.

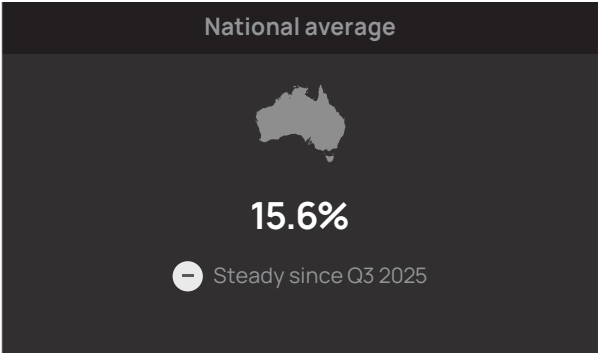
| 1                                                                                                                                                                                          | 2                                                                                                                                                                                         | 3                                                                                                                                                                                          | 4                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div></div> <div>Bunbury</div> <div>\$461.14</div> <div><div>↓</div> - \$1.90 since Q3 2025</div>       | <div></div> <div>Geelong</div> <div>\$443.08</div> <div><div>↑</div> + \$0.33 since Q3 2025</div>      | <div></div> <div>Alice Springs</div> <div>\$441.40</div> <div><div>↓</div> - \$1.36 since Q3 2025</div> | <div></div> <div>Launceston</div> <div>\$413.92</div> <div><div>↑</div> + \$1.73 since Q3 2025</div> |
| 5                                                                                                                                                                                          | 6                                                                                                                                                                                         | 7                                                                                                                                                                                          |                                                                                                                                                                                           |
| <div></div> <div>Mount Gambier</div> <div>\$409.68</div> <div><div>↓</div> - \$0.58 since Q3 2025</div> | <div></div> <div>Wagga Wagga</div> <div>\$407.10</div> <div><div>↑</div> + \$10.97 since Q3 2025</div> | <div></div> <div>Townsville</div> <div>\$395.12</div> <div><div>↓</div> - \$1.07 since Q3 2025</div>   | <div></div> <div>Explore the interactive data</div> <div>DATA.AAA.ASN.AU</div>                       |

# 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 December quarter Brisbane was the most affordable capital (14.7% of typical household income spent on transport) and Hobart the least affordable (18.0% of income spent on transport).

In Q4, nationally averaged transport expenditure as a percentage of income remained consistent at 15.6%. But there were regional variations – for example, Wagga Wagga costs increased by 0.4%.



### Capital cities

| Average                                                                                                              | Highest                                                                                                               | Lowest                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <br>15.8%<br>Steady since Q3 2025 | <br>Hobart<br>- 0.1% since Q3 2025 | <br>Brisbane<br>Steady since Q3 2025 |

### Rank

|   |                                                                                                  | Mar Qtr 2025 | June Qtr 2025 | Sept Qtr 2025 | Dec Qtr 2025 |
|---|--------------------------------------------------------------------------------------------------|--------------|---------------|---------------|--------------|
| 1 |  Hobart       | 18.2%        | 18.0%         | 18.1%         | 18.0%        |
| 2 |  Melbourne    | 16.6%        | 16.6%         | 16.5%         | 16.6%        |
| 3 |  Perth        | 15.8%        | 15.8%         | 15.9%         | 15.8%        |
| 4 |  Darwin       | 16.0%        | 16.0%         | 15.5%         | 15.6%        |
| 5 |  Sydney       | 15.8%        | 15.7%         | 15.4%         | 15.5%        |
| 6 |  Adelaide     | 15.2%        | 15.2%         | 15.2%         | 15.2%        |
| 7 |  Canberra     | 15.3%        | 15.1%         | 15.1%         | 15.1%        |
| 8 |  Brisbane     | 14.6%        | 14.4%         | 14.7%         | 14.7%        |
|   |  Capital avg. | 15.9%        | 15.8%         | 15.8%         | 15.8%        |

# Transport affordability

## Costs as a percentage of income

Per week

Per household

In the December quarter, transport costs consumed 15.6% of the typical Australian household's income, equal to the September quarter. This follows four consecutive quarters in which transport affordability improved.

Transport consumed 15.8% of capital city typical household incomes (equal to the June September quarters). It accounted for 15.4% of the typical benchmark regional centres' household's income, equal to the September quarter.

Regional

| Average                                                                                                                       | Highest                                                                                                                              | Lowest                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <br><b>15.4%</b><br>— Steady since Q3 2025 | <br><b>Launceston</b><br>↑ + \$0.1% since Q3 2025 | <br><b>Wagga Wagga</b><br>↑ + 0.4% since Q3 2025 |

| Rank |                                                                                                   | Mar Qtr 2025 | Jun Qtr 2025 | Sept Qtr 2025 | Dec Qtr 2025 |
|------|---------------------------------------------------------------------------------------------------|--------------|--------------|---------------|--------------|
| 1    |  Launceston    | 19.9%        | 19.7%        | 19.4%         | 19.5%        |
| 2    |  Alice Springs | 17.8%        | 17.5%        | 17.0%         | 16.9%        |
| 3    |  Bunbury       | 16.4%        | 16.5%        | 16.5%         | 16.5%        |
| 4    |  Mount Gambier | 15.4%        | 15.3%        | 15.3%         | 15.3%        |
| 5    |  Geelong       | 14.3%        | 14.3%        | 14.2%         | 14.2%        |
| 6    |  Townsville    | 13.2%        | 13.2%        | 13.4%         | 13.3%        |
| 7    |  Wagga Wagga   | 12.0%        | 12.0%        | 11.8%         | 12.2%        |
|      |  Regional avg. | 15.6%        | 15.5%        | 15.4%         | 15.4%        |

# Transport costs by category

Per week

Per household

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

- **Fuel expenditure:** National average household fuel expenditure increased by \$33, but fuel prices fell in Perth, Hobart, Geelong, Townsville and Bunbury.
- **Car loan payments:** Car loan payments fell in all benchmark locations, the first drop in four quarters.

→ **Public transport:** Canberra's change to fare-free Fridays only after 6pm increased its hypothetical household's weekly transport costs, which pushed up the national average for public transport costs.

→ **Comprehensive Insurance:** Nationally averaged comprehensive insurance costs rose. But insurance costs fell in Canberra, Hobart, Launceston, Bunbury and Alice Springs.



## Capital cities

| 1                                                                                                                                                                          | 2                                                                                                                                                                                      | 3                                                                                                                                                                      | 4                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Car loan payments</b><br/><b>\$214.47</b></p> <p>↓ - \$1.92 since Q3 2025</p>    |  <p><b>Fuel</b><br/><b>\$92.51</b></p> <p>↑ + \$0.67 since Q3 2025</p>                              |  <p><b>Insurance</b><br/><b>\$50.89</b></p> <p>↑ + \$0.27 since Q3 2025</p>        |  <p><b>Tolls</b><br/><b>\$37.39</b></p> <p>↑ + \$0.11 since Q3 2025</p>        |
| 5                                                                                                                                                                          | 6                                                                                                                                                                                      | 7                                                                                                                                                                      | 8                                                                                                                                                                   |
|  <p><b>Servicing &amp; Tyres</b><br/><b>\$37.23</b></p> <p>↑ + \$0.39 since Q3 2025</p> |  <p><b>Registration, CTP &amp; licensing</b><br/><b>\$35.13</b></p> <p>↑ + \$0.06 since Q3 2025</p> |  <p><b>Public transport</b><br/><b>\$31.14</b></p> <p>↑ + \$0.83 since Q3 2025</p> |  <p><b>Roadside assist</b><br/><b>\$2.54</b></p> <p>— Steady since Q3 2025</p> |

# Transport costs by category

Per week

Per household

Ranking of typical city and regional households' expenses in the tracked categories remained unchanged from the September quarter. Car loan payments fell but they remained the largest transport expense. Roadside assistance remained the least-expensive transport cost category.

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                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div></div> <div>Car loan payments</div> <div>\$214.28</div> <div>↓ - \$1.90 since Q3 2025</div>    | <div></div> <div>Fuel</div> <div>\$95.29</div> <div>↑ + \$0.58 since Q3 2025</div>                              | <div></div> <div>Insurance</div> <div>\$44.81</div> <div>↑ + \$1.98 since Q3 2025</div>    |
| 4                                                                                                                                                                                      | 5                                                                                                                                                                                                  | 6                                                                                                                                                                              |
| <div></div> <div>Servicing &amp; Tyres</div> <div>\$35.25</div> <div>↑ + \$0.40 since Q3 2025</div> | <div></div> <div>Registration, CTP &amp; licensing</div> <div>\$32.33</div> <div>↑ + \$0.08 since Q3 2025</div> | <div></div> <div>Roadside assist</div> <div>\$2.53</div> <div>— Steady since Q3 2025</div> |

# Transport costs by category

Per week

Per household



## Car loan payments

Typical Australian car loan payments fell by \$1.91 a week (or \$99 a year, annualised) in the December quarter. The capital city average was slightly higher than the national and regional averages because Canberra repayments were slightly higher than in other benchmark locations.

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. These lower car repayments were due to falls in new vehicle prices, rather than lower interest rates.



## Capital cities

| Average                                                                                                                            | Highest                                                                                                           | Lowest                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <br><b>\$214.47</b><br>↓ - \$1.92 since Q3 2025 | <br><b>Perth</b><br>↓ - \$2.21 | <br><b>Brisbane</b><br>↓ - \$1.59 |

| Rank |                                                                                     |              |                   |
|------|-------------------------------------------------------------------------------------|--------------|-------------------|
| 1    |  | Perth        | \$217.26 - \$2.21 |
| 2    |  | Canberra     | \$215.77 - \$2.09 |
| 3    |  | Sydney       | \$215.29 - \$2.02 |
| 4    |  | Melbourne    | \$215.28 - \$2.16 |
| 5    |  | Hobart       | \$213.51 - \$1.71 |
| 6    |  | Adelaide     | \$213.44 - \$1.82 |
| 7    |  | Darwin       | \$212.81 - \$1.76 |
| 8    |  | Brisbane     | \$212.38 - \$1.59 |
|      |  | Capital avg. | \$214.47 - \$1.92 |



## Regional

| Average                                                                                                                            | Highest                                                                                                               | Lowest                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <br><b>\$214.28</b><br>↓ - \$1.90 since Q3 2025 | <br><b>Bunbury</b><br>↓ - \$2.21 | <br><b>Townsville</b><br>↓ - \$1.59 |

| Rank |                                                                                     |               |                   |
|------|-------------------------------------------------------------------------------------|---------------|-------------------|
| 1    |  | Bunbury       | \$217.26 - \$2.21 |
| 2    |  | Wagga Wagga   | \$215.29 - \$2.02 |
| 3    |  | Geelong       | \$215.28 - \$2.16 |
| 4    |  | Launceston    | \$213.51 - \$1.71 |
| 5    |  | Mount Gambier | \$213.44 - \$1.82 |
| 6    |  | Alice Springs | \$212.31 - \$1.76 |
| 7    |  | Townsville    | \$212.38 - \$1.59 |
|      |  | Regional avg. | \$214.28 - \$1.90 |

# Transport costs by category

Per week

Per household



## Vehicle registration, CTP and driver's licence

In the December quarter, costs in this category rose in NSW, Queensland, Tasmania and the ACT.

Canberra remains the most expensive state for licensing and registration fees. Tasmania the least expensive, despite a \$14 annual increase in Q4.



### Capital cities

| Average                                                                                                                          | Highest                                                                                                              | Lowest                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <br><b>\$35.13</b><br>↑ +\$0.06 since Q3 2025 | <br><b>Canberra</b><br>↓ - \$0.10 | <br><b>Hobart</b><br>↑ + \$0.27 |



### Regional

| Average                                                                                                                           | Highest                                                                                                             | Lowest                                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <br><b>\$32.33</b><br>↑ + \$0.08 since Q3 2025 | <br><b>Bunbury</b><br>- Steady | <br><b>Mount Gambier</b><br>- Steady |

Rank

|   |                                                                                     |              |         |          |
|---|-------------------------------------------------------------------------------------|--------------|---------|----------|
| 1 |  | Canberra     | \$43.02 | - \$0.10 |
| 2 |  | Sydney       | \$42.26 | + \$0.19 |
| 3 |  | Perth        | \$38.95 | -        |
| 4 |  | Melbourne    | \$36.70 | - \$0.04 |
| 5 |  | Brisbane     | \$33.45 | + \$0.15 |
| 6 |  | Darwin       | \$33.14 | -        |
| 7 |  | Adelaide     | \$28.15 | -        |
| 8 |  | Hobart       | \$25.39 | + \$0.27 |
|   |  | Capital avg. | \$35.13 | + \$0.06 |

Rank

|   |                                                                                     |               |         |          |
|---|-------------------------------------------------------------------------------------|---------------|---------|----------|
| 1 |  | Bunbury       | \$38.95 | -        |
| 2 |  | Wagga Wagga   | \$36.64 | + \$0.15 |
| 3 |  | Geelong       | \$34.42 | -        |
| 4 |  | Townsvillie   | \$33.45 | + \$0.15 |
| 5 |  | Alice Springs | \$33.14 | -        |
| 6 |  | Launceston    | \$25.39 | + \$0.27 |
| 7 |  | Mount Gambier | \$24.31 | -        |
|   |  | Regional avg. | \$32.33 | + \$0.08 |



Explore the interactive data

DATA.AAA.ASN.AU →

# Transport costs by category

Per week

Per household



## Comprehensive car insurance

Annualised comprehensive car insurance costs rose by \$14 for the average benchmark capital city household and by \$103 for the average benchmark regional centre household.

Insurance costs rose in most benchmark locations, but fell in Hobart, Canberra, Bunbury, Launceston and Alice Springs.

The biggest annualised increases were in Wagga Wagga (\$594) and Melbourne (\$136).

Wagga Wagga is now the most expensive regional benchmark location for comprehensive insurance. The biggest decreases were in Canberra (\$205) and Hobart (\$53).

Melbourne remained the benchmark location with the most expensive insurance and Hobart the capital with the cheapest. Hobart's typical household spent an annualised \$1,621 less on car insurance than its Melbourne counterpart.



### Capital cities

| Average                                                                             | Highest                                                                             | Lowest                                                                              |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  |  |  |
| <b>\$50.89</b>                                                                      | <b>Melbourne</b>                                                                    | <b>Hobart</b>                                                                       |
| ↑ + \$0.27<br>since Q3 2025                                                         | ↑ + \$2.63                                                                          | ↓ - \$1.02                                                                          |



### Regional

| Average                                                                             | Highest                                                                               | Lowest                                                                                |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  |  |  |
| <b>\$44.81</b>                                                                      | <b>Wagga Wagga</b>                                                                    | <b>Launceston</b>                                                                     |
| ↑ + \$1.98<br>since Q3 2025                                                         | ↑ + \$11.42                                                                           | ↓ - \$0.03                                                                            |

Rank

|   |                                                                                       |              |         |          |
|---|---------------------------------------------------------------------------------------|--------------|---------|----------|
| 1 |    | Melbourne    | \$69.95 | + \$2.63 |
| 2 |    | Sydney       | \$64.31 | + \$1.19 |
| 3 |    | Darwin       | \$52.79 | + \$1.63 |
| 4 | ↑  | Brisbane     | \$46.98 | + \$0.93 |
| 5 | ↑  | Adelaide     | \$45.46 | + \$0.56 |
| 6 | ↓  | Canberra     | \$45.08 | - \$3.93 |
| 7 |    | Perth        | \$43.77 | + \$0.18 |
| 8 |    | Hobart       | \$38.76 | - \$1.02 |
|   |    | Capital avg. | \$50.89 | + \$0.27 |

Rank

|   |                                                                                       |               |         |           |
|---|---------------------------------------------------------------------------------------|---------------|---------|-----------|
| 1 | ↑  | Wagga Wagga   | \$54.46 | + \$11.42 |
| 2 | ↓  | Alice Springs | \$48.52 | - \$0.93  |
| 3 | ↓  | Bunbury       | \$47.41 | - \$0.16  |
| 4 | ↑  | Geelong       | \$44.23 | + \$2.48  |
| 5 | ↓  | Townsville    | \$42.90 | + \$0.32  |
| 6 |    | Mount Gambier | \$39.00 | + \$0.79  |
| 7 |    | Launceston    | \$37.18 | - \$0.03  |
|   |    | Regional avg. | \$44.81 | + \$1.98  |

# Transport costs by category

Per week

Per household



## Servicing and tyres

Servicing and tyre costs increased in all benchmark locations.

In this category, Canberra was the capital with the highest costs and Adelaide the one with the lowest costs. In the December quarter, a typical Canberra household paid \$17.37 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 \$14.19 a week (or \$738 annualised) more for servicing and tyres than its Launceston counterpart.



### Capital cities

| Average                                                                                                                           | Highest                                                                                                              | Lowest                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <br><b>\$37.23</b><br>↑ + \$0.39 since Q3 2025 | <br><b>Canberra</b><br>↑ + \$0.28 | <br><b>Adelaide</b><br>↑ + \$0.30 |



### Regional

| Average                                                                                                                           | Highest                                                                                                               | Lowest                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <br><b>\$35.25</b><br>↑ + \$0.40 since Q3 2025 | <br><b>Bunbury</b><br>↑ + \$0.52 | <br><b>Launceston</b><br>↑ + \$0.25 |

Rank

|   |                                                                                     |              |         |          |
|---|-------------------------------------------------------------------------------------|--------------|---------|----------|
| 1 |  | Canberra     | \$48.03 | + \$0.28 |
| 2 |  | Perth        | \$39.53 | + \$0.49 |
| 3 |  | Melbourne    | \$38.10 | + \$0.50 |
| 4 |  | Sydney       | \$37.61 | + \$0.69 |
| 5 |  | Darwin       | \$37.03 | + \$0.28 |
| 6 |  | Hobart       | \$35.42 | + \$0.27 |
| 7 |  | Brisbane     | \$31.44 | + \$0.33 |
| 8 |  | Adelaide     | \$30.66 | + \$0.30 |
|   |  | Capital avg. | \$37.23 | + \$0.39 |

Rank

|   |                                                                                     |               |         |          |
|---|-------------------------------------------------------------------------------------|---------------|---------|----------|
| 1 |  | Bunbury       | \$42.73 | + \$0.52 |
| 2 |  | Alice Springs | \$40.91 | + \$0.29 |
| 3 |  | Geelong       | \$36.47 | + \$0.48 |
| 4 |  | Wagga Wagga   | \$35.25 | + \$0.65 |
| 5 |  | Townsville    | \$32.06 | + \$0.34 |
| 6 |  | Mount Gambier | \$30.78 | + \$0.29 |
| 7 |  | Launceston    | \$28.54 | + \$0.25 |
|   |  | Regional avg. | \$35.25 | + \$0.40 |

# Transport costs by category

Per week

Per household



## Fuel

In Q4, retail fuel prices rose in all capitals except Perth and Hobart. Among regional benchmark locations, prices rose in Wagga Wagga, Mount Gambier, Launceston and Alice Springs.

The national average capital city unleaded petrol price rose by 0.8 cents per litre and diesel rose by 4.7 cents per litre.

National average benchmark regional centre prices also increased – unleaded petrol by 0.9 cents per litre and diesel by 3.0 cents per litre.

This was the second consecutive quarter of fuel price rises.

Fuel expenditure is the second-biggest expense identified in the Index (after car loan payments). In Q4, the rise in fuel costs was the third-largest increase among the cost categories.



## Capital cities

| Average                                                                                                                           | Highest                                                                                                              | Lowest                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <br><b>\$92.51</b><br>↑ + \$0.67 since Q3 2025 | <br><b>Brisbane</b><br>↑ + \$0.09 | <br><b>Adelaide</b><br>↑ + \$0.18 |

Rank

|   |                                                                                       |              |         |          |
|---|---------------------------------------------------------------------------------------|--------------|---------|----------|
| 1 |    | Brisbane     | \$95.21 | + \$0.09 |
| 2 |    | Sydney       | \$94.93 | + \$1.70 |
| 3 | ↑  | Darwin       | \$94.36 | + \$1.62 |
| 4 | ↓  | Melbourne    | \$94.17 | + \$0.95 |
| 5 |    | Canberra     | \$93.48 | + \$1.33 |
| 6 |    | Hobart       | \$90.47 | - \$0.32 |
| 7 |    | Perth        | \$89.03 | - \$0.16 |
| 8 |    | Adelaide     | \$88.45 | + \$0.18 |
|   |    | Capital avg. | \$92.51 | + \$0.67 |



## Regional

| Average                                                                                                                           | Highest                                                                                                               | Lowest                                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <br><b>\$95.29</b><br>↑ + \$0.58 since Q3 2025 | <br><b>Bunbury</b><br>↓ - \$0.05 | <br><b>Wagga Wagga</b><br>↑ + \$0.77 |

Rank

|   |                                                                                     |               |          |          |
|---|-------------------------------------------------------------------------------------|---------------|----------|----------|
| 1 |  | Bunbury       | \$112.41 | - \$0.05 |
| 2 |  | Geelong       | \$110.03 | - \$0.47 |
| 3 |  | Launceston    | \$106.59 | + \$2.95 |
| 4 |  | Alice Springs | \$103.46 | + \$1.04 |
| 5 |  | Mount Gambier | \$99.73  | + \$0.16 |
| 6 |  | Townsville    | \$72.00  | - \$0.29 |
| 7 |  | Wagga Wagga   | \$62.83  | + \$0.77 |
|   |  | Regional avg. | \$95.29  | + \$0.58 |

# Transport costs by category

Per week      Per household



## Public transport

In the December quarter, public transport fares remained unchanged in all capital cities, except Canberra.

Canberra now offers fare-free Friday only after 6pm, which means the typical Canberra household spends an extra \$6.64 per week on public transport.

In Q4, Melbourne, Perth and Adelaide were the only capitals that offered no public transport incentives.



## Toll roads

Only Sydney, Melbourne, and Brisbane use toll roads. 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. Melbourne's toll rise meant its typical household spent more on tolls than its Brisbane counterpart in the December quarter. The typical Sydney household's annualised toll road costs were \$1,768 more than those of its Brisbane counterpart.



## Capital cities

| Average                  | Highest   | Lowest   |
|--------------------------|-----------|----------|
|                          |           |          |
| \$31.14                  | Melbourne | Darwin   |
| ↑ + \$0.83 since Q3 2025 | — Steady  | — Steady |



## Capital cities

| Average                  | Highest  | Lowest   |
|--------------------------|----------|----------|
|                          |          |          |
| \$37.39                  | Sydney   | Brisbane |
| ↑ + \$0.11 since Q3 2025 | — Steady | — Steady |

Rank

|   |  |              |         |         |
|---|--|--------------|---------|---------|
| 1 |  | Melbourne    | \$55.00 | -       |
| 2 |  | Sydney       | \$50.00 | -       |
| 3 |  | Perth        | \$46.80 | -       |
| 4 |  | Adelaide     | \$45.50 | -       |
| 5 |  | Canberra     | \$33.20 | +\$6.64 |
| 6 |  | Hobart       | \$13.60 | -       |
| 7 |  | Brisbane     | \$5.00  | -       |
| 8 |  | Darwin       | -       | -       |
|   |  | Capital avg. | \$31.14 | +\$0.83 |

Rank

|   |   |           |         |         |
|---|---|-----------|---------|---------|
| 1 |   | Sydney    | \$60.00 | -       |
| 2 | ↑ | Melbourne | \$26.16 | +\$0.32 |
| 3 | ↓ | Brisbane  | \$26.00 | -       |
|   |   | Avg.      | \$37.39 | +\$0.11 |



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# Transport costs by category

Per week

Per household



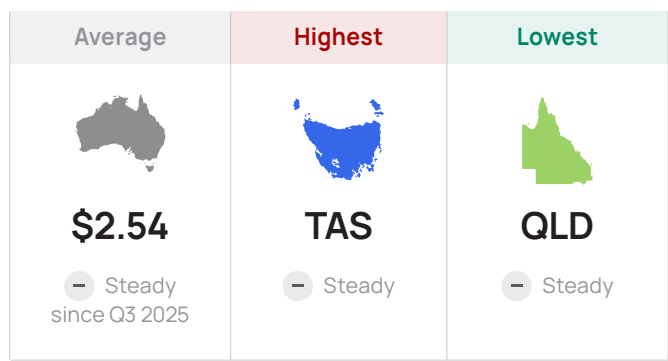
## Roadside assistance

Roadside assistance costs did not rise in any state or territory in Q4. They typically change at the beginning of the financial year.

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 capital city and regional roadside assistance pricing.

Roadside assistance has consistently remained the smallest portion (0.6% national average in the December quarter) of overall transport costs. In Q4, it cost the typical Australian household \$2.54 per week.



### Rank

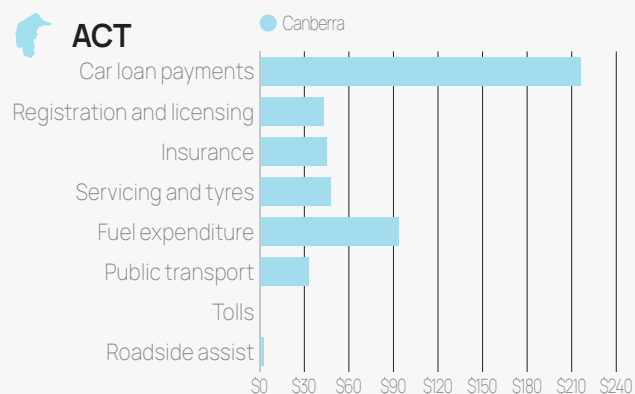
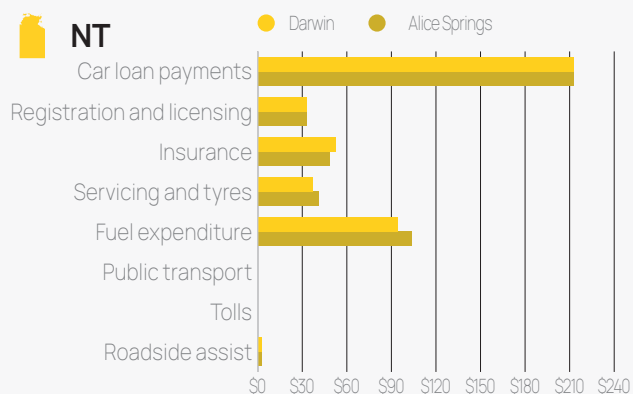
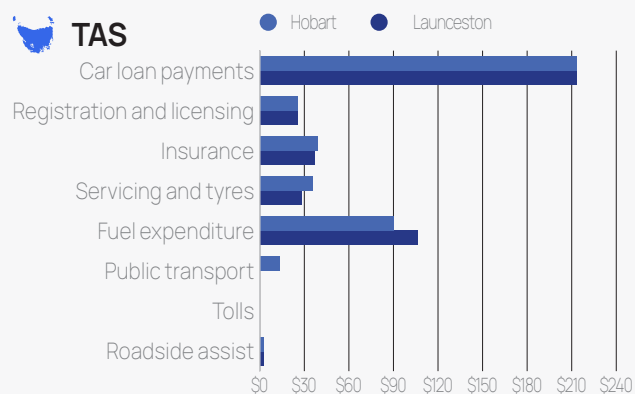
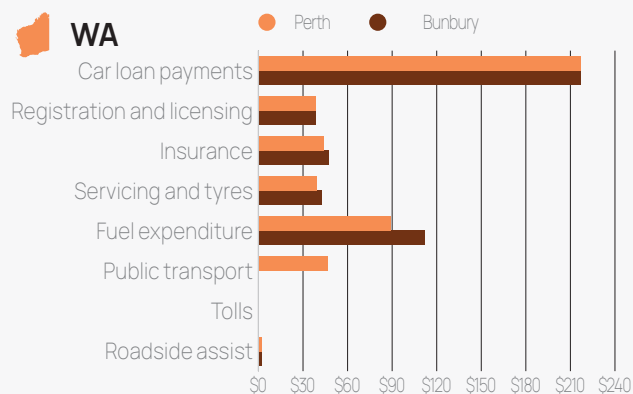
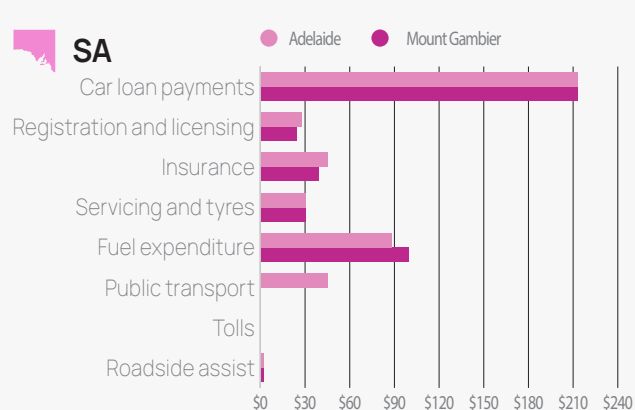
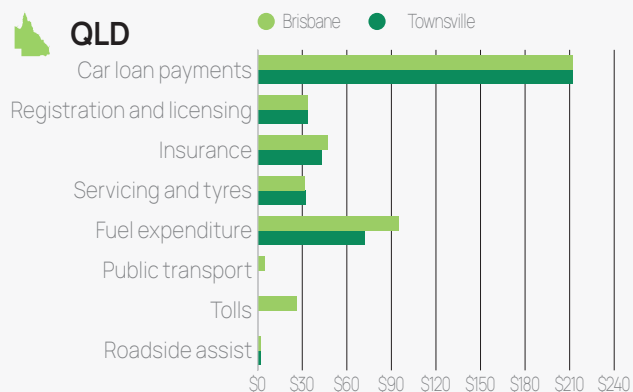
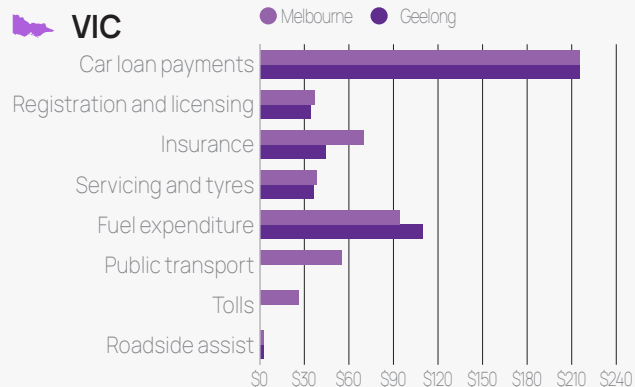
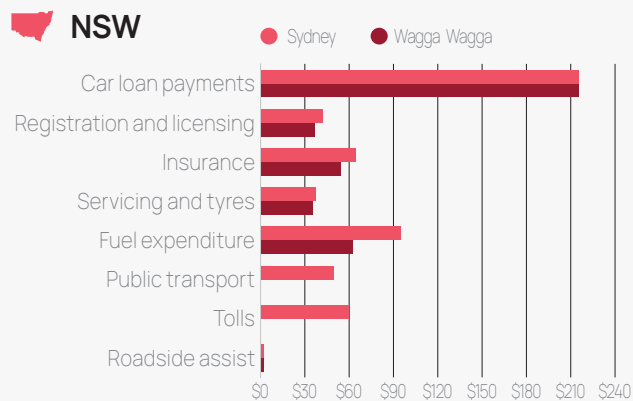
|   |                                                                                     |      |        |   |
|---|-------------------------------------------------------------------------------------|------|--------|---|
| 1 |  | TAS  | \$2.71 | - |
| 2 |  | VIC  | \$2.65 | - |
| 3 |  | ACT  | \$2.63 | - |
| 3 |  | NSW  | \$2.63 | - |
| 5 |  | NT   | \$2.56 | - |
| 6 |  | SA   | \$2.42 | - |
| 7 |  | WA   | \$2.38 | - |
| 8 |  | QLD  | \$2.33 | - |
|   |  | Avg. | \$2.54 | - |

# State by state overview

## Capital city vs regional centre comparison

Per week

Per household





## Sydney

In the December quarter, Sydney remained the benchmark location with Australia's highest transport expenditure. Its typical household's transport costs are 5.4% (\$1,509) 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 – 15.5% compared to 15.8%. (This was a slight decline in affordability from Q3's 15.4% of income.)

| cost rank                    | affordability rank      |
|------------------------------|-------------------------|
| 1 / 8                        | 5 / 8                   |
| Most expensive               | Fourth-most affordable* |
| Total weekly transport costs | % of income             |
| \$567.03                     | 15.5%                   |
| ↑ + \$1.75 since Q3 2025     | ↑ +0.1% since Q3 2025   |

\*by local purchasing power

## Wagga Wagga

In Q4, Wagga Wagga's annualised typical household transport costs rose by \$570, driven by higher insurance (up \$594 annualised).

The Wagga Wagga household's transport expenditure rose from 11.8% to 12.2% of its income, yet it remained the most affordable benchmark location.

| cost rank                    | affordability rank    |
|------------------------------|-----------------------|
| 6 / 7                        | 7 / 7                 |
| Second-least expensive       | Most affordable*      |
| Total weekly transport costs | % of income           |
| \$407.10                     | 12.2%                 |
| ↑ + \$10.97 since Q3 2025    | ↑ +0.4% since Q3 2025 |

\*by local purchasing power

## Changes in weekly transport costs

| ↑ Increased                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>Fuel expenditure +\$1.70</div><div>Insurance +\$1.19</div><div>Servicing &amp; tyres +0.69</div><div>Rego, CTP &amp; licensing +\$0.19</div></div> |
| – Unchanged                                                                                                                                                  |
| <div><div>Roadside assistance</div><div>Public transport</div><div>Tolls</div></div>                                                                         |
| ↓ Decreased                                                                                                                                                  |
| <div><div>Car loan payments -\$2.02</div></div>                                                                                                              |

| ↑ Increased                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>Insurance +\$11.42</div><div>Fuel expenditure +\$0.77</div><div>Servicing &amp; tyres +\$0.65</div><div>Rego, CTP &amp; licensing +\$0.15</div></div> |
| – Unchanged                                                                                                                                                     |
| <div><div>Roadside assistance</div></div>                                                                                                                       |
| ↓ Decreased                                                                                                                                                     |
| <div><div>Car loan payments -\$2.02</div></div>                                                                                                                 |



Melbourne

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

Despite lower car loan repayments (down \$112 annualised), the typical Melbourne household's annualised transport costs rose by \$115. This was driven by higher insurance costs (up \$136), fuel expenditure (up \$50) and servicing and tyre costs (up \$26).

| cost rank                    | affordability rank       |
|------------------------------|--------------------------|
| 2 / 8                        | 2 / 8                    |
| Second-most expensive        | Second-least affordable* |
| Total weekly transport costs | % of income              |
| \$538.01                     | 16.6%                    |
| ↑ + \$2.20 since Q3 2025     | ↑ + 0.1% since Q3 2025   |

\*by local purchasing power

Geelong

Geelong's annualised typical household transport costs rose by \$17 from the September quarter, reaching \$23,040.

A \$112 fall in annualised car loan repayments was offset by an increase in insurance costs (up \$129), servicing and tyres costs (up \$25).

From Q3 to Q4, Geelong went from being the third-most expensive to the second-most expensive regional benchmark location.

| cost rank                    | affordability rank     |
|------------------------------|------------------------|
| 2 / 7                        | 5 / 7                  |
| Second-most expensive        | Third-most affordable* |
| Total weekly transport costs | % of income            |
| \$443.08                     | 14.2%                  |
| ↑ + \$0.33 since Q3 2025     | — Steady since Q3 2025 |

\*by local purchasing power

Changes in weekly transport costs

| ↑ Increased                   |
|-------------------------------|
| Insurance +\$2.63             |
| Fuel expenditure +\$0.95      |
| Servicing & tyres +\$0.50     |
| Tolls +\$0.32                 |
| — Unchanged                   |
| Public transport              |
| Roadside assistance           |
| ↓ Decreased                   |
| Car loan payments -\$2.16     |
| Rego, CTP & licensing -\$0.04 |

| ↑ Increased               |
|---------------------------|
| Insurance +\$2.48         |
| Servicing & tyres +\$0.48 |
| — Unchanged               |
| Roadside assistance       |
| Rego, CTP & licensing     |
| ↓ Decreased               |
| Car loan payments -\$2.16 |
| Fuel expenditure -\$0.47  |



# QLD transport costs

Per household

## Brisbane

In the December quarter, the Brisbane typical household's annualised transport costs fell by \$5 – dropping to \$23,545.

Brisbane's annualised typical household car loan repayments fell by \$82. A \$42 annualised increase in insurance costs and smaller increases in other categories offset the bulk of the lower car loan expenditure.

Brisbane remains the capital with the most affordable transport costs as it has the lowest cost-to-income ratio among capitals.

| cost rank                    | affordability rank     |
|------------------------------|------------------------|
| 6 / 8                        | 8 / 8                  |
| Third-least expensive        | Most affordable*       |
| Total weekly transport costs | % of income            |
| \$452.79                     | 14.7%                  |
| ↓ - \$0.09 since Q3 2025     | — Steady since Q3 2025 |

\*by local purchasing power

## Townsville

In the December quarter, the typical Townsville household's annualised transport costs fell by \$56 to \$20,546.

This was driven by lower annualised expenditure on car loans (down \$82). In Q4, Townsville was the regional benchmark location with the lowest annualised transport costs, and the second-best affordability.

| cost rank                    | affordability rank      |
|------------------------------|-------------------------|
| 7 / 7                        | 6 / 7                   |
| Least expensive              | Second-most affordable* |
| Total weekly transport costs | % of income             |
| \$395.12                     | 13.3%                   |
| ↓ - \$1.07 since Q3 2025     | ↓ - 0.1% since Q3 2025  |

\*by local purchasing power

## Changes in weekly transport costs

| ↑ Increased                   |
|-------------------------------|
| Insurance +\$0.93             |
| Servicing & tyres +\$0.33     |
| Rego, CTP & licensing +\$0.15 |
| Fuel expenditure +\$0.09      |
| — Unchanged                   |
| Public transport              |
| Roadside assistance           |
| Tolls                         |
| ↓ Decreased                   |
| Car loan payments -\$1.59     |

| ↑ Increased                   |
|-------------------------------|
| Servicing & tyres +\$0.34     |
| Insurance +\$0.32             |
| Rego, CTP & licensing +\$0.15 |
| — Unchanged                   |
| Roadside assistance           |
| ↓ Decreased                   |
| Car loan payments -\$1.59     |
| Fuel expenditure -\$0.29      |



# SA transport costs

Per household

## Adelaide

In the December quarter, the typical Adelaide household's annualised transport costs fell by \$41 to \$23,612.

This was driven largely by lower expenditure on car loans (down \$95 annually). Small increases in other categories were not enough to offset this change.

Adelaide was the capital with the lowest average December quarter prices for petrol (173.7¢) and diesel (182.2¢). This was the fourth consecutive quarter Adelaide had the lowest capital city diesel prices.

| cost rank<br>5 / 8<br>Fourth-least expensive                                | affordability rank<br>6 / 8<br>Third-most affordable* |
|-----------------------------------------------------------------------------|-------------------------------------------------------|
| Total weekly transport costs<br><b>\$454.08</b><br>↓ - \$0.78 since Q3 2025 | % of income<br><b>15.2%</b><br>— Steady since Q3 2025 |

\*by local purchasing power

## Mount Gambier

In the December quarter, Mount Gambier's annualised typical household transport costs fell to \$21,303 – down by \$31 from the previous quarter. This was driven largely by lower annualised expenditure on car loans (down \$95). Higher insurance costs (up \$41) and other small increases were not enough to offset this decrease.

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

| cost rank<br>5 / 7<br>Third-least expensive                                 | affordability rank<br>4 / 7<br>Fourth-most affordable* |
|-----------------------------------------------------------------------------|--------------------------------------------------------|
| Total weekly transport costs<br><b>\$409.68</b><br>↓ - \$0.58 since Q3 2025 | % of income<br><b>15.3%</b><br>— Steady since Q3 2025  |

\*by local purchasing power

## Changes in weekly transport costs

| ↑ Increased                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>Insurance +\$0.56</li><li>Servicing &amp; tyres +\$0.30</li><li>Fuel expenditure +\$0.18</li></ul> |
| — Unchanged                                                                                                                              |
| <ul style="list-style-type: none"><li>Public transport</li><li>Rego, CTP &amp; licensing</li><li>Roadside assistance</li></ul>           |
| ↓ Decreased                                                                                                                              |
| <ul style="list-style-type: none"><li>Car loan payments -\$1.82</li></ul>                                                                |

| ↑ Increased                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>Insurance +\$0.79</li><li>Servicing &amp; tyres +\$0.29</li><li>Fuel expenditure +\$0.16</li></ul> |
| — Unchanged                                                                                                                              |
| <ul style="list-style-type: none"><li>Rego, CTP &amp; licensing</li><li>Roadside assistance</li></ul>                                    |
| ↓ Decreased                                                                                                                              |
| <ul style="list-style-type: none"><li>Car loan payments -\$1.82</li></ul>                                                                |



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# WA transport costs

Per household

## Perth

In Q4, the typical Perth household's annualised transport costs fell by \$89 to reach \$24,841.

This was largely driven by lower annualised expenditure on car loans (down \$114). Annualised costs rose for servicing and tyres (up \$26) and insurance (up \$9).

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

| cost rank<br>4 / 8<br>Fourth-most expensive                                 | affordability rank<br>3 / 8<br>Third-least affordable* |
|-----------------------------------------------------------------------------|--------------------------------------------------------|
| Total weekly transport costs<br><b>\$477.72</b><br>↓ - \$1.70 since Q3 2025 | % of income<br><b>15.8%</b><br>↓ - 0.1% since Q3 2025  |

\*by local purchasing power

## Bunbury

In the December quarter, the Bunbury typical household's annualised transport costs fell by \$99 to \$23,979.

As in Perth, this was mostly due to lower car loan costs (down \$114 annualised). Insurance costs and fuel expenditure also fell (down \$9 and \$3 annualised). The only increase was for servicing and tyres (up \$27 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.

| cost rank<br>1 / 7<br>Most expensive                                        | affordability rank<br>3 / 7<br>Third-least affordable* |
|-----------------------------------------------------------------------------|--------------------------------------------------------|
| Total weekly transport costs<br><b>\$461.14</b><br>↓ - \$1.90 since Q3 2025 | % of income<br><b>16.5%</b><br>— Steady since Q3 2025  |

\*by local purchasing power

## Changes in weekly transport costs

|                           |
|---------------------------|
| ↑ Increased               |
| Servicing & tyres +\$0.49 |
| Insurance +\$0.18         |
| — Unchanged               |
| Public transport          |
| Roadside assistance       |
| Rego, CTP & licensing     |
| ↓ Decreased               |
| Car loan payments -\$2.21 |
| Fuel expenditure -\$0.16  |

|                           |
|---------------------------|
| ↑ Increased               |
| Servicing & tyres +\$0.52 |
| — Unchanged               |
| Roadside assistance       |
| Rego, CTP & licensing     |
| ↓ Decreased               |
| Car loan payments -\$2.21 |
| Insurance -\$0.16         |
| Fuel expenditure -\$0.05  |



# TAS transport costs

Per household

## Hobart

Hobart's annualised typical household transport costs fell to \$21,833 – down \$130 from the previous quarter.

This was driven by decreases in annualised expenditure on car loan repayments (down \$88 annually), insurance (down \$53) and fuel expenditure (down \$17).

Hobart remained the capital with both the lowest annual transport costs but it also had the worst transport affordability (costs-to-income ratio). The typical Hobart household spent 18.1% of its income on transport.

| cost rank<br>8 / 8<br>Least expensive                                       | affordability rank<br>1 / 8<br>Least affordable*      |
|-----------------------------------------------------------------------------|-------------------------------------------------------|
| Total weekly transport costs<br><b>\$419.86</b><br>↓ - \$2.51 since Q3 2025 | % of income<br><b>18.0%</b><br>↓ - 0.1% since Q3 2025 |

\*by local purchasing power

## Launceston

In the December quarter, Launceston's annualised typical household transport costs rose by \$90 to reach \$21,524.

This was largely from higher fuel costs (up \$154 annualised), with small rises in registration and licensing (up \$14) and servicing (up \$13). Lower fuel costs (down \$88) and insurance (down \$2) were not enough to offset these rises.

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.

| cost rank<br>4 / 7<br>Fourth-least expensive                                | affordability rank<br>1 / 7<br>Least affordable*      |
|-----------------------------------------------------------------------------|-------------------------------------------------------|
| Total weekly transport costs<br><b>\$413.92</b><br>↑ + \$1.73 since Q3 2025 | % of income<br><b>19.5%</b><br>↑ + 0.1% since Q3 2025 |

\*by local purchasing power

## Changes in weekly transport costs

| ↑ Increased                   |
|-------------------------------|
| Rego, CTP & licensing +\$0.27 |
| Servicing & tyres +\$0.27     |
| – Unchanged                   |
| Public transport              |
| Roadside assistance           |
| ↓ Decreased                   |
| Car loan payments -\$1.71     |
| Insurance -\$1.02             |
| Fuel expenditure -\$0.32      |

| ↑ Increased                   |
|-------------------------------|
| Fuel expenditure +\$2.95      |
| Rego, CTP & licensing +\$0.27 |
| Servicing & tyres +\$0.25     |
| – Unchanged                   |
| Roadside assistance           |
| ↓ Decreased                   |
| Car loan payments -\$1.71     |
| Insurance -\$0.03             |



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# NT transport costs

Per household

## Darwin

In the December quarter, Darwin's annualised typical household transport costs rose by \$92 to reach \$22,500.

Annualised car loan costs fell by \$92 but this was more than offset by increases in fuel expenditure (up \$85 annually) and insurance (up \$85 annually), as well a small increase in servicing and tyres costs.

Darwin's free public bus services meant it remained the capital with the cheapest public transport.

| cost rank                    | affordability rank       |
|------------------------------|--------------------------|
| 7 / 8                        | 4 / 8                    |
| Second-least expensive       | Fourth-least affordable* |
| Total weekly transport costs | % of income              |
| \$432.69                     | 15.6%                    |
| ↑ + \$1.77 since Q3 2025     | ↑ + 0.5% since Q3 2025   |

\*by local purchasing power

## Alice Springs

In the December quarter, Alice Springs' annualised transport costs fell to \$22,953, down \$71 from Q3. This was driven by a lower annualised car loan and insurance costs (down \$92 and \$48 respectively). Annualised fuel expenditure rose (up \$54). Other, smaller, increases were not enough to offset the larger decreases.

In Q4, Alice Springs was the regional benchmark location with the third-highest annual transport costs (behind Bunbury and Geelong). Its costs-to-income ratio made it the second-least affordable benchmark regional centre (only Launceston is less affordable).

| cost rank                    | affordability rank       |
|------------------------------|--------------------------|
| 3 / 7                        | 2 / 7                    |
| Third-most expensive         | Second-least affordable* |
| Total weekly transport costs | % of income              |
| \$441.40                     | 16.9%                    |
| ↓ - \$1.36 since Q3 2025     | ↓ - 0.1% since Q3 2025   |

\*by local purchasing power

## Changes in weekly transport costs

| ↑ Increased               |
|---------------------------|
| Insurance +\$1.63         |
| Fuel expenditure +\$1.62  |
| Servicing & tyres +\$0.28 |
| – Unchanged               |
| Public transport          |
| Roadside assistance       |
| Rego, CTP & licensing     |
| ↓ Decreased               |
| Car loan payments -\$1.76 |

| ↑ Increased               |
|---------------------------|
| Fuel expenditure +\$1.04  |
| Servicing & tyres +\$0.29 |
| – Unchanged               |
| Roadside assistance       |
| Rego, CTP & licensing     |
| ↓ Decreased               |
| Car loan payments -\$1.76 |
| Insurance -\$0.93         |



# ACT transport costs

Per household

## Canberra

In the December quarter, the typical Canberra household's annualised transport costs rose by \$111 to reach \$25,023. Canberra remained the city with the country's third-highest total transport costs, but its cost-to-income ratio made it the second-most affordable city (behind Brisbane).

The typical Canberra household had large decreases in insurance and car loan repayments (\$205 and \$109 annualised). But these decreases were offset by increases in public transport costs (\$345 annualised), fuel expenditure (\$69) and servicing and tyres costs (\$15).

| cost rank<br><b>3 / 8</b><br>Third-most expensive                                  | affordability rank<br><b>7 / 8</b><br>Second-most affordable* |
|------------------------------------------------------------------------------------|---------------------------------------------------------------|
| <b>Total weekly transport costs</b><br><b>\$481.21</b><br>↑ + \$2.13 since Q3 2025 | <b>% of income</b><br><b>15.1%</b><br>— Steady since Q3 2025  |

\*by local purchasing power

## Changes in weekly transport costs

|                               |
|-------------------------------|
| ↑ Increased                   |
| Public transport +\$6.64      |
| Fuel expenditure +\$1.33      |
| Servicing & tyres +\$0.28     |
| — Unchanged                   |
| Roadside assistance           |
| ↓ Decreased                   |
| Insurance -\$3.93             |
| Car loan payments -\$2.09     |
| Rego, CTP & licensing -\$0.10 |



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.

