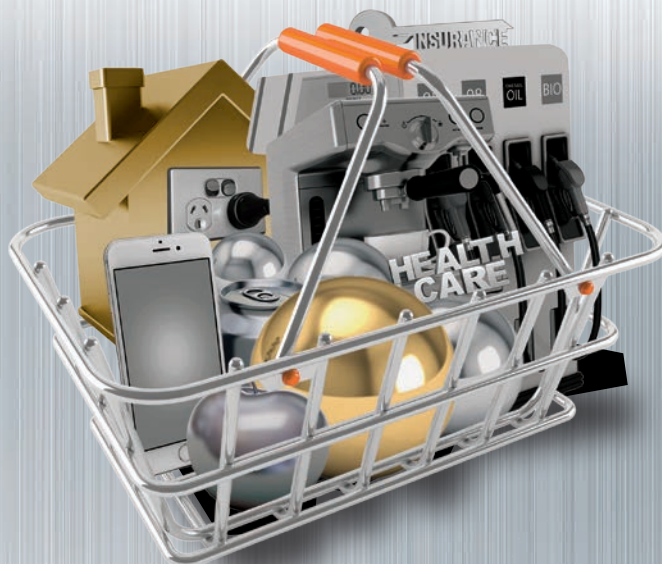


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Curtin University



BANKWEST CURTIN ECONOMICS CENTRE

# THE PRICE IS RIGHT?

An Examination of the Cost  
of Living in Western Australia

Focus on Western Australia Report Series, No.10  
December 2017

Report Launch - Program

Friday 1 December 2017

7.15am to 9.00am

Hyatt Regency Perth, Grand Ballroom

99 Adelaide Terrace Perth, WA

@BankwestCurtin

#Costofliving

# About the Bankwest Curtin Economics Centre

The Bankwest Curtin Economics Centre is an independent economic and social research organisation located within the Curtin Business School at Curtin University. The Centre was established in 2012 through the generous support of Bankwest, a division of the Commonwealth Bank of Australia. The Centre's core mission is to deliver high quality, accessible research that enhances our understanding of key economic and social issues that contribute to the wellbeing of West Australian families, businesses and communities.

The Bankwest Curtin Economics Centre is the first research organisation of its kind in WA, and draws great strength and credibility from its partnership with Bankwest, Curtin University and the Western Australian government. The Centre brings a unique philosophy to research on the major economic issues facing the state.

By bringing together experts from the research, policy and business communities at all stages of the process – from framing and conceptualising research questions, through the conduct of research, to the communication and implementation of research findings – we ensure that our research is relevant, fit for purpose, and makes a genuine difference to the lives of Australians, both in WA and nationally.

The Centre is able to capitalise on Curtin University's reputation for excellence in economic modelling, forecasting, public policy research, trade and industrial economics and spatial sciences. Centre researchers have specific expertise in economic forecasting, quantitative modelling, micro-data analysis and economic and social policy evaluation. The Centre also derives great value from its close association with experts from the corporate, business, public and not-for-profit sectors.

# Program

7:15am	<b>Registration</b>
7:30am	<b>Welcome by MC Ben Harvey</b>
7:32am	<b>Introduction</b> Professor Deborah Terry AO Vice-Chancellor, Curtin University
7:35am	<b>Opening Remarks</b> Hon. Simone McGurk MLA Minister for Community Services; Child Protection; Women's Interests and Prevention of Family and Domestic Violence
7:45am	<b>The Cost of Living in WA video</b> Breakfast is served
7:50am	<b>Report Launch</b> The Price is Right? An Examination of the Cost of Living in Western Australia Professor Alan Duncan Director, Bankwest Curtin Economics Centre Professor Rachel Ong ViforJ Deputy Director, Bankwest Curtin Economics Centre
8:10am	<b>Panel Discussion and Q &amp; A</b> Ms Bev Jowle Executive Officer, Financial Counsellors Association WA Mr Russell Zimmerman Executive Director, Australian Retailers Association Ms Kitty Prodonovich Chief Executive Officer, Regional Chambers of Commerce and Industry WA Professor Alan Duncan Director, Bankwest Curtin Economics Centre Professor Rachel Ong ViforJ Deputy Director, Bankwest Curtin Economics Centre
8:55am	<b>Vote of Thanks</b> Mr Timothy Marney WA Mental Health Commissioner, Mental Health Commission Western Australia
9:00am	<b>Event concludes</b>



# Welcome from Alan Duncan



It is my pleasure to welcome you to the launch of the Bankwest Curtin Economics Centre's report, *The Price is Right? An Examination of the Cost of Living in Western Australia*.

This *Focus on Western Australia* series report examines the important issue of costs of living in WA, and how real household living costs have changed in recent years. It begins by tracking the prices of broad categories of goods and services in Perth over time relative to other capital cities. This is followed by a detailed analysis of the expenditure pattern of WA households across the State's regions, and an examination of the extent to which wages have lagged behind price growth for different population subgroups in WA.

The report sheds light on numerous policy issues that affect the economic wellbeing of West Australian households, including the impact of cost of living pressures on income inequality and poverty in the State.

We seek to gain a better understanding of how much households need to spend on goods and services to maintain a baseline standard of living, and to uncover what types of households are hardest hit and which WA regions are doing it tough.

We hope the findings delivered today will generate positive and productive discussion, and inform policy debates on living costs in Western Australia.

I'd like to take this opportunity to thank our esteemed presenters for their contributions to this morning's discussion: Hon. Simone McGurk MLA, Minister for Community Services; Child Protection; Women's Interests, Prevention of Family and Domestic Violence; Ms Bev Jowle, Executive Officer of the Financial Counsellors' Association of WA; Mr Russell Zimmerman, Executive Director of the Australian Retailers Association; and Ms Kitty Prodonovich, Chief Executive Officer of the Regional Chambers of Commerce and Industry WA.

As the year draws to a close, I wish to thank you for your ongoing support of the Centre. 2017 has been our biggest year yet, and we look forward to bringing you another exceptional research program in 2018 and beyond.

A handwritten signature in black ink, appearing to read 'Alan Duncan', written in a cursive style.

**Professor Alan Duncan**  
Director, Bankwest Curtin Economics Centre  
Curtin Business School, Curtin University



## Ben Harvey

### Group Business Editor, West Australian Newspapers

Ben has worked as a journalist since 1999. His early career at *The West Australian* included stretches of crime reporting and political journalism. He worked in London for regional and national titles before returning to WA in 2006. Since then he has held the positions of *The West Australian's* news editor, chief of staff and state political editor. In his current role as group business editor he oversees business coverage across the company's suite of newspapers and magazines.



## Professor Deborah Terry AO

### Vice-Chancellor, Curtin University

Deborah was appointed Curtin University's Vice-Chancellor in February 2014 and is a Fellow and the immediate past President of the Academy of Social Sciences in Australia (ASSA), as well as Deputy Chair of the Board of Universities Australia. She is also on the Board of Committee for Perth and AARNET, the provider of Australia's network infrastructure for education and research, and a past Chair of the Australian Council of Learned Academies and the Australian Research Council's College of Experts in the Social, Behavioural and Economic Sciences.

Deborah completed her PhD in Social Psychology at the Australian National University in Canberra. She had a distinguished career at the University of Queensland, initially as an internationally recognised scholar in psychology, before progressing through a number of senior leadership roles, including Senior Deputy Vice-Chancellor. She was made an Officer in the General Division of the Order of Australia (AO), the country's highest honours system for achievement and service, in June 2015 for distinguished service to education in the tertiary sector.



## Hon. Simone McGurk MLA

### **Minister for Community Services; Child Protection; Women's Interests and Prevention of Family and Domestic Violence**

Simone is the State Labor Member for Fremantle, and the Minister for Child Protection; Women's Interests; Prevention of Family and Domestic Violence and Community Services.

As a Minister in the McGowan Labor Government, Simone is working to establish a whole-of-government approach to tackling the scourge of family and domestic violence, and is ensuring that our state invests in children during the critical early years to build stronger families and communities.

Prior to her election in 2013, Simone worked in the union movement for over 22 years. She was one of the first women elected to be an Organiser for the Australian Manufacturing Workers Union, before being elected the Assistant State Secretary in 1997. She later worked with the union United Voice.

From 2007, Simone served as Assistant Secretary, and later Secretary, of Unions WA. There, she coordinated the Your Rights at Work Campaign against the Howard Government's 'Workchoices' reforms, and campaigned for more local content and local jobs during WA's mining boom.

Simone has also worked in Native Title for the Yamatji Land and Sea Council, and as a producer with the ABC.

Simone holds degrees in History from the University of Melbourne and Media from Murdoch University.



## Alan Duncan

**Director, Bankwest Curtin Economics Centre**

Alan is Director of the Bankwest Curtin Economics Centre and Bankwest Professor of Economic Policy at Curtin University. Prior to taking up this position in 2012, Alan was Director of the National Centre for Social and Economic Modelling (NATSEM) at the University of Canberra. He was previously a Professor of Economics and Head of School at Nottingham School of Economics, University of Nottingham and has also held positions at the University of York and the Institute for Fiscal Studies (IFS).

Alan has published widely in both academic and policy outlets, with articles appearing in journals of the highest international reputation, including *Econometrica*, *The Economic Journal*, *European Economic Review*, *Economic Record*, *Journal of Human Resources*, *Journal of Applied Econometrics and Fiscal Studies*. His research interests and expertise cover a broad range of topics, including: economic and social policy evaluation; taxation, public finance and public policy; the economics of education, training and childcare; employment and labour market participation; population and workforce dynamics; gender equity and discrimination; housing affordability; migration; income inequality; poverty and wellbeing; statistical simulation; and econometric modelling and forecasting.

Alan was awarded the prestigious Frisch Medal of the Econometric Society in 2000 for a paper published in the world-leading journal, *Econometrica*. He completed a DPhil in Economics at the University of York, and has served on a number of senior advisory panels and boards for government and public sector organisations in the UK, Europe and Australia, advising on areas including tax policy, pensions, labour markets and household welfare. Alan has been invited to give evidence at Federal Senate Committee hearings, and was invited to participate in the 2011 Henry Review of the Australian tax system.





## Professor Rachel Ong Viforj

**Deputy Director, Bankwest Curtin Economics Centre**

Rachel is Deputy Director of the Bankwest Curtin Economics Centre and Professor of Economics in the Curtin Business School, Curtin University. She oversees the Centre's *Focus on Western Australia* report series. Rachel is also currently Editor-in-Chief of the *Economic Papers*, a journal of applied economics and policy published by the Economic Society of Australia.

Rachel's research addresses a range of housing policy issues, including the role of housing assets in supporting welfare throughout the life course, intergenerational housing concerns, the dynamics of housing affordability, housing pathways in the 21st century, and the links between housing and the economy.

She has long-standing expertise in the evaluation of tax-transfer reforms. She has conducted numerous policy simulations to shed light on the distributional and government budgetary impacts of potential reforms to both tax and transfer policies.

Rachel also has an established research record in the area of population ageing. She has conducted extensive research into the work disincentives and workforce vulnerabilities of mature age workers, as well as employment and housing decisions in mid to late life.

Rachel has led and conducted numerous projects that are funded by the Australian Housing and Urban Research Institute, Australian Research Council, and government and industry organisations including the Commonwealth Treasury and WA Department of Housing. She has also secured research funding from international sources such as the UK and Canada.

She is currently an Associate Investigator at the ARC Centre of Excellence in Population Ageing Research. She has been appointed on different occasions to various expert panels including the Commonwealth government's research panels, AusAID's research advisory panel and the Economic Society of Australia's National Economic Panel. She is currently a member of the Steering Committee for the Asia Pacific Network for Housing Research.



## Bev Jowle

### Executive Officer, Financial Counsellors Association WA

Bev is currently the Executive Officer for the Financial Counsellors Association of WA, a not for profit organisation that supports financial counsellors and manages the National Debt Helpline for WA, a 1800 service for people in financial hardship. Bev has a long history of working in the community services sector in women's organisations, child protection and youth work. Bev has worked for not for profit organisations as well as state and local government and is a strong advocate for social justice and equality. Bev has a degree in Social Science and a Graduate Certificate in Social Impact from the Centre for Social Impact at UWA.



## Russell Zimmerman

### Executive Director, Australian Retailers Association

Russell is the Executive Director of the Australian Retailers Association (ARA) with over 10 years' experience in the position. Russell has propelled the ARA forward and has overseen the growth in membership led by his personal approach in liaising with members and understanding of retail issues. Small, medium and large retail members have seen Russell's strategic approach to advocacy deliver savings across the industry.

Russell fosters and engages those around him to nurture future leaders. With Russell's stewardship, the ARA has built a reputation for credibility, integrity and action.

Russell currently holds numerous positions in industry forums, panels and committees:

- Australian Competition and Consumer Commission (ACCC) Small Business Advisory Group
- Reserve Bank of Australia (RBA) Payments Advisory Group
- Co-Chair of the Tourism Shopping Reform Group
- Australian Payments and Clearing Association (APCA)
- The ARA is the National Secretariat for the Australian Merchant Payments Forum (AMPF).



### **Kitty Prodonovich**

**Chief Executive Officer, Regional Chambers of Commerce and Industry WA**

Kitty is the CEO of the Regional Chambers of Commerce and Industry of WA, a position she has held since 2012.

Kitty has previously held the positions of Presidents of both the RCCIWA (2005 – 2010) and the Kalgoorlie-Boulder CCI (2003-2005) and has owned two small businesses in Kalgoorlie-Boulder. Kitty's involvement with a regional Chamber of Commerce began in 1991, and she is a strong and driven advocate for regional business communities.

Kitty currently Chairs the board of the Small Business Development Corporation, sits on the General Council of CCIWA, is a Non – Executive Director on the board of Keystart Home Loans and is a member of the Advisory Group of the Perth Aboriginal Workforce Development Centre



### **Timothy Marney**

**WA Mental Health Commissioner, Mental Health Commission Western Australia**

Timothy was appointed as the Western Australian Mental Health Commissioner in February 2014. In this role, Timothy is responsible for planning and commissioning the State's mental health services, as well as planning, commissioning and delivery of alcohol and other drug services.

Timothy led the development of the Mental Health, Alcohol and Other Drug Services Plan 2015-2025, which maps out the optimal mix of contemporary and high quality services for Western Australians over 10 years.

A graduate of Murdoch University, Timothy has more than 20 years of experience in economics and finance with the State and Federal Governments. He joined the Western Australian Department of Treasury in 1993, where he held the position of Under Treasurer of Western Australia from 2005 to 2014.

In his role as Under Treasurer, Timothy gained an understanding of the health system and health reform initiatives. He also held responsibility for the State Government's procurement agency, led the Government's Economic Audit and subsequent reform of non-government service delivery.

Since 2008 Timothy has served on the board of beyondblue, a national depression and anxiety initiative, and has been deputy chair of the board since 2010.

Timothy joined the Bankwest Curtin Economics Centre Advisory Board in 2013 and has chaired the board since 2014.

# Attendees

**Mr Tim Alan**  
Corport Partner Manager  
United Way

**Ms Kathy Andalis**  
Analyst  
Australian Bureau of Statistics

**Ms Megan Anwyl**  
Director  
Hawker Britton

**Ms Sue Ash AO**

**Mr Paul Aucoin**  
Director of Studies  
Murdoch Institute of Technology

**Mr Malcolm Baigent**  
College Director & Principal  
Edith Cowan College

**Mr Brian Baynam**

**Ms Kristin Berger**  
Principal Policy Adviser  
Premier's Office

**Mr Nathan Brown**  
Senior Planning Officer  
Department of Planning,  
Lands and Heritage

**Miss Kimberley Campbell**  
Manager Community Programs  
Bankwest

**Ms Tania Cecconi**  
Executive Director  
CEOs for Gender Equity

**Mr Guy Chalkley**  
Chief Executive Officer  
Western Power

**Ms Bronwyn Chapman**  
Financial Counsellor  
Financial Counsellors'  
Association of WA

**Mr Michael Chester**  
Executive Manager  
Individualised Services  
UnitingCare West

**Ms Allison Christou**  
Director  
Office of the Auditor General

**Mr David Christmas**  
Director, Economic and Revenue  
Forecasting  
WA Treasury

**Hon. Tim Clifford MLC**  
Member for East Metropolitan  
Region  
Greens (WA)

**Ms Laurene Coller**  
Communications Officer  
WA Council of Social Service

**Ms Antonia Cornwell**  
Policy Economist  
Synergy

**Mr Rob Cory**  
Head of External  
Communication  
Bankwest

**Ms Danelle Cross**  
Manager, Centre for  
Entrepreneurship  
Curtin University

**Mr Richard Dale**  
Evaluation and Research  
Specialist  
YMCA WA

**Mr Dung Viet Dinh**  
PhD Scholar  
Edith Cowan University

**Associate Professor  
Mike Dockery**  
Principal Research Fellow  
Bankwest Curtin Economics  
Centre

**Mrs Jen Doedeswell**  
Communications Manager  
Bankwest

**Ms Brooke Draper**  
Regional Leader  
Mission Australia

# Attendees

**Professor Alan Duncan**  
Director  
Bankwest Curtin Economics  
Centre

**Ms Jacqui Ecclestone**  
President  
Financial Counsellors'  
Association of WA

**Mr Brendon Entrekin**  
Principal Labour Relations  
Advisor  
Department of Mines,  
Industry Regulations and Safe

**Hon. Diane Evers MLC**  
Member for South West  
Greens (WA)

**Ms Catherine Ferrari**  
General Manager  
Customer and  
Community Group  
Water Corporation

**Mr Travis Fitch**  
WA Manager  
GIVIT

**Mr Ronny Flendt**  
Head of Contact Centre  
Water Corporation

**Miss Cassandra Flynn**  
Analyst  
Australian Bureau of Statistics

**Mr Mark Fuderer**  
Executive Manager  
Corporate Services  
UnitingCare West

**Ms Micha Gartz**  
Vice President  
Curtin Economic Society

**Ms Carissa Gautam**  
Policy & Research Officer  
Urban Development Institute of  
Australia WA

**Ms Louise Giolitto**  
Chief Executive Officer  
WA Council of Social Service

**Mrs Simone Godden**  
Performance Analyst  
Performance Audit  
Office of the Auditor General

**Ms Jill Goodwin**  
Western Power

**Dr Jennie Gray**  
Deputy Chief Executive Officer  
WA Council of Social Service

**Mr Chris Green**  
Director, Policy Research  
Urban Development Institute of  
Australia WA

**Mrs Kathleen Gregory**  
Chief Executive Officer  
Foundation Housing

**Ms Allison Hailes**  
Chief Executive Officer  
Urban Development Institute of  
Australia WA

**Mr Andrew Hall**  
Executive General Manager  
Corporate Affairs  
Commonwealth Bank

**Ms Meredith Hammat**  
Secretary  
UnionsWA

**Mr Graham Hansen**  
Policy Officer  
WA Council of Social Service

**Mr Geoff Harben**  
Director of Markets WA  
KPMG

**Ms Kumesh Haripersad**  
Business Manager  
Bankwest Curtin Economics  
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**Mr John Harte**  
Committee Member  
Financial Counsellors'  
Association of WA

# Attendees

## Mr Ben Harvey

Group Business Editor  
West Australian Newspapers

## Mr Andrew Hawkes

Advisory Officer  
Legislative Council of  
Western Australia

## Mr Ben Hawthorn

Executive Manager Research,  
Design and Innovation  
Ruah Community Services

## Ms Nichola Holgate

General Manager  
Corporate Affairs  
Bankwest

## Mr Mike Horabin

Principal  
Board Advice

## Ms Amanda Hunt

Chief Executive Officer  
UnitingCare West

## Ms Melissa Hutchinson

National Operations Manager  
Australian Bureau of Statistics

## Ms Yayoi Ikeda

Research & Evaluation Officer |  
Strategy, Research  
Department of Communities

## Ms Karen Irwin

Chief of Staff  
Office of Hon. Simone McGurk  
MLA

## Mr Nazarudin Jaafar

Consul General  
Consulate General of Malaysia  
in Perth

## Mr Ian Jackson

Director  
People and Culture  
Curtin University

## Mrs Helena Jakupovic

Non Executive Director  
Keystart Loans

## Mrs Norma Jeffery

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## Mr Chris Jeffery

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Council on the Ageing WA

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## Mrs Kate Jennings

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## Ms Elise Jorgensen

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## Ms Bev Jowle

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REIWA

## Ms Jasmine Kaur

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Murdoch University

## Ms Lisa Kazalac

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## Ms Jennifer Kirk

Analyst  
Commonwealth Treasury



# Attendees

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**Ms Lalaine Ladores**  
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**Mr Tim Landrigan**  
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**Mrs Melissa Langdon**  
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BOSSMAMA

**Mr Alan Langford**  
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**Ms See Chue Leong**  
Senior Accountant  
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**Mr Puma Leong**  
Senior Accountant  
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Singapore Chamber of  
Commerce Western Australia

**Mr Shane Love MLA**  
State Member for Moore  
The National Party WA

**Mr Colin Macartney**  
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**Mr Anthony Mackaiser**  
Corporate Events Manager  
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**Ms Megan MacNeill**  
Marketing & Brand Manager  
StudyPerth

**Mr Timothy Marney**  
WA Mental Health  
Commissioner  
Mental Health Commission

**Mr Ben McCallum**  
Credit Management, Manager  
Water Corporation

**Mr Michael McLean**  
Director  
Master Builders Association of  
WA

**Hon. Simone McGurk  
MLA**  
Minister for Community  
Services; Child Protection;  
Women's Interests and  
Prevention of Family and  
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Executive Director  
Department of Industries and  
Regional Development

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Manager Health Promotion  
East Metropolitan Community  
and Population Health

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Managing Solicitor  
Consumer Credit Legals Service  
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# Attendees

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**Ms Margaret Muntinga**  
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**Mr Wayne Needoba**  
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Well Planning Trust

**Ms Karen Nelson**  
Senior Workplace Relations  
Adviser  
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**Pene Newitt**  
Western Power

**Mr Toan Nguyen**  
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**Mr Evan Nicholas**  
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**Professor Rachel Ong ViforJ**  
Deputy Director  
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**Ms Kelly Pattison**  
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Murdoch Institute of Technology

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**Mr Trung Pham Vu Thank**  
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Esat Metropolitan Community  
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**Ms Emily Poole**  
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Perth Office  
Reserve Bank of Australia

**Ms Merlene Price**  
National Debt Helpline Manager  
Financial Counsellors'  
Association of WA

**Ms Katie Price**  
Area Manager  
Mission Australia

**Ms Kitty Prodonovich**  
Chief Executive Officer  
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Commerce and Industry WA

**Ms Tillie Prowse**  
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**Ms Nadia Quinn**  
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Curtin University



# Attendees

## Mr Philip Rees

Director  
Westoz

## Mr Brian Rettinger

Tour Director  
South West Tourist Services

## Mr John Roberts

Director  
Strickland Park Economics

## Ms Paula Rogers

State Director  
CEDA

## Mr Sebastiano Rosati

Marketing Director  
Curtin Economics Society

## Mrs Jan Rose

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## Associate Professor Ruhul Salim

Associate Professor  
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## Senator Rachel Siewert

Senator for Western Australia  
Australian Greens

## Mr Craig Spencer

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## Mr Ian Shields

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## Associate Professor Abu Siddique

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## Ms Lisa Smith

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Edith Cowan University

## Ms Kath Snell

Chief Executive Officer  
United Way

## Mr Chris Stavrianou

Head of Perth Office  
Commonwealth Treasury

## Mr John Stockbridge

Director  
Sharepoint Factory

## Mr Kristian Stratton

State Manager WA  
Australian Industry Group

## Mrs Sinead Taylor

EGM Business Banking  
Bankwest

## Professor Deborah Terry AO

Vice-Chancellor  
Curtin University

## Mrs Claire Thompson

Manager  
Congestion Policy  
Department of Transport

## Mr Jack Thornton

Policy Advisor  
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## Mr Thomas Tolchard

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Foundation Housing Ltd

## Professor Malcolm Tull

Professor  
Murdoch University

# Attendees

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Leader Research & Policy  
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**Ms Orellie Tylor**  
Principal Analyst  
Department of Treasury

**Mrs Carleen van der Byl**  
Corporate Events Support  
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**Professor Vicky Vass**

**Dr Duc Vo**  
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The Australian Energy  
Regulator

**Ms Jaye Wainwright**  
Director  
PLG Realty

**Ms Toni Walkington**  
State Secretary  
CPSU/CSA

**Mr Andrew Walton**  
Head of Corporate Affairs,  
Media & Communication  
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**Ms Jennette Ward**  
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**Mr Adrian Warner**  
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**Mr David Warren**  
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YMCA WA

**Alex Wells**  
Western Power

**Ms Tina Williams**  
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**Ms Cassandra Winzar**  
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**Mr John Wood**  
GM Sales and Marketing  
National Lifestyle Villages

**Hon. Alison Xamon MLC**  
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**Mr Russell Zimmerman**  
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