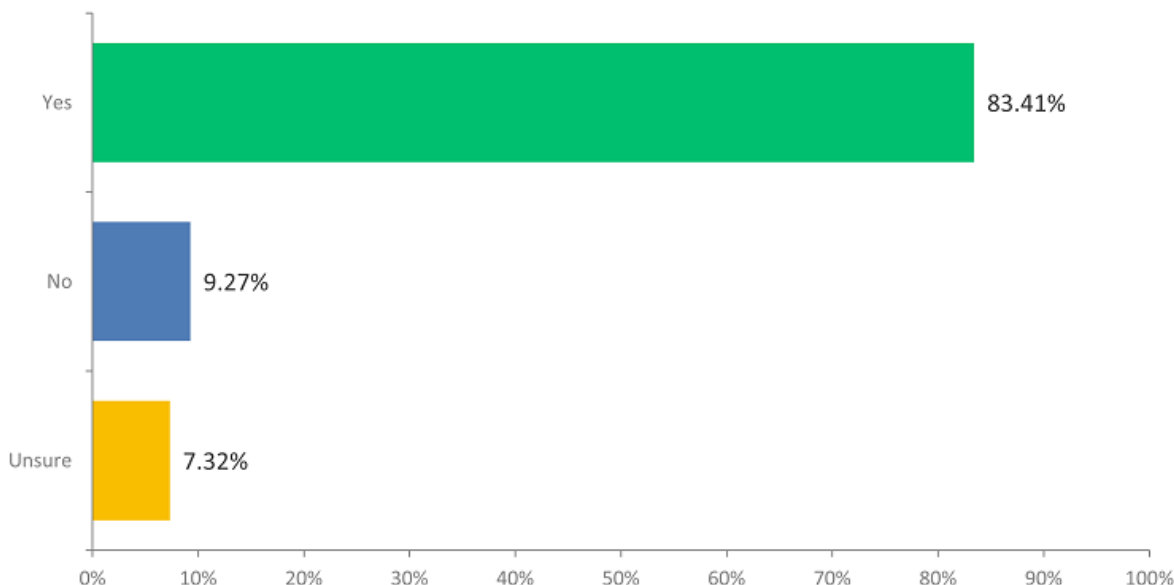


Q1: Do you feel inflation has been higher than the official trimmed mean average of 5.75% in the last two years?



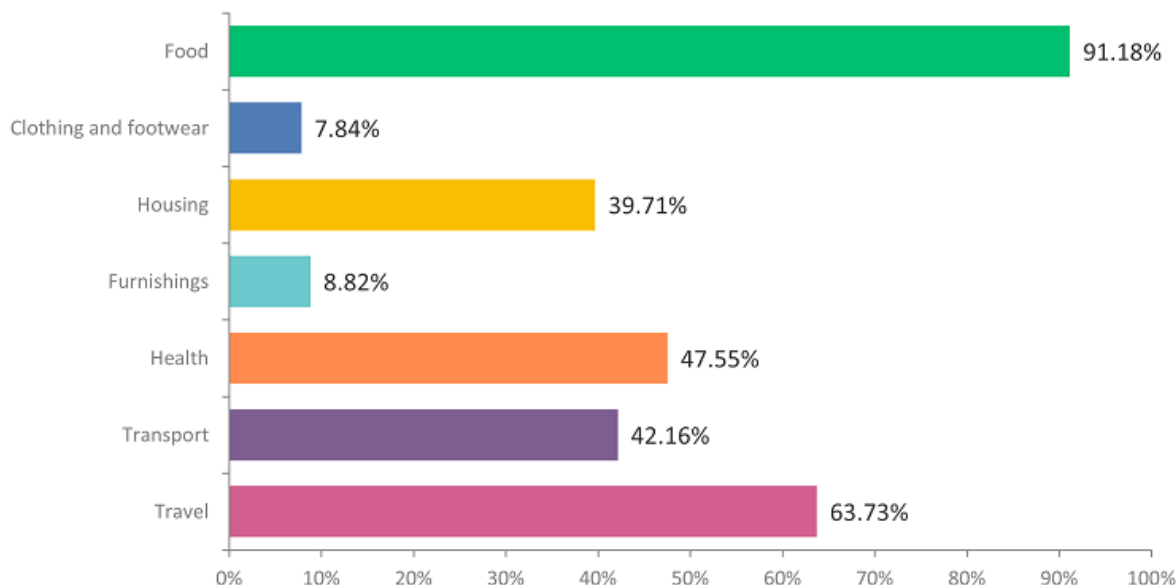
Food staples such as bread, eggs and milk have gone up above 5.75% in the past 2 years.
Min 10% pa hike in food, 30% in utility bills even Telstra is up 8-10%
Anecdotally
Pricing at local shops seems to be increasing well above 5.75%
'Hidden' costs have been added to shelf prices through surcharges, fees, price rises above the inflation rate.
Power, gas and insurance premiums way above 5.75% p.a.
I know many examples where products or services are up over 10%
more monies required to buy
bread
Building supplies ,petroleum ,groceries are all going up when inflation is supposed to be getting under control
Whilst it's an average, I'm not sure I can think of anything I've bought recently that has gone down in price.
We spend a large amount of money travelling abroad and sending money to family overseas. With sky high airfares and a depreciating Australian dollar, we feel our wages aren't going as far as they did pre pandemic, despite promotions and wage rises.
It all depends upon how you calculate
Increase in Body corporate fees, utilities, rates and maintenance overcompensated any increases in rental income. The price of symphony subscription tickets went up 6.5%, the price of salmon went up 100%. After returning from 5 weeks trip to Europe there was an impression that all groceries and fuel increased meaningfully.
The net effect of inflation and shrinkflation has an impact well above 10%

Over the past 2 years - Eating out has doubled; energy costs (gas & elec) are much higher; petrol is at least 50% higher; food is a lot higher (taking into account shrinkflation - is it my imagination or are the almond croissants smaller now!); and on and on.
We've seen little overall difference across our purchases. Definitely see some items that are higher, but overall our spend hasn't changed much.
Grocery and energy costs continue to increase even with cutbacks.
On average my living costs have increased around 15-20% since a year ago, with no change to living standard.
Prices increased in opportunism
Reality probably close to double
House prices are a major cost item and have doubled in our area over the past 2-3 years. Stamp Duty on real estate purchase which was supposed to be eliminated with GST is now a punitive overhead. Food and fuel prices also up more than 30%. Trade services almost impossible to get at any price. How is it possible for inflation to be calculated as so low?
Price have gone up a lot - in Australia, New Zealand and England in my experience
Electricity+22%, basic food +20% insurance
food from supermarkets , air fares and travel costs are much higher
Anything to do with home maintenance eg plumbing, general building works.
Weekly grocery bill is much more expensive than it was previously.
Prices rise weekly and total more than 10% and frequently packaging is smaller than previously
Household bills eg Medical, Power, Insurance seem to have increased a lot more
Anything to do with home maintenance eg plumbing, general building works.
Insurance for example
food and fuel
The price of many things consumed the most, and not luxuries, have all gone up more than the official measures. Groceries, petrol, insurance, electricity. And as the article says, shrinkflation is the hidden thief.
Grocery costs are substantially higher than a few years ago
Food
Whoa! Where to start. All insurances. And insurance companies won't even come at the 'begging' phone call. Absolutely no negotiation. Their customer service people are trained to make you feel rotten for even making the phone call, ie, floods, fires, people losing their homes, the war in Ukraine (WTF?)
Certainly restaurant prices as well as electricity and fuel seem more than the official figures
As a male shopper 6% change or 12% change doesn't register in many areas. I have notice insurance, Fuel, Air tickets, medical costs increasing by what "feels" like larger amounts than 6% or 12%.
everything i buy is more expensive and everything now has a credit card surcharge
Noticing individual items increasing more than this
Extraordinary increases in a lot of products - well beyond inflation
all seem to do it

The overall impact of basic inflation at 5.75% is understated, so that the common man does not get the jolt. When the inflation is applied to any purchase, transaction then retailers etc add another level of profits thus the consumer inflation is much higher than the stated inflation.
Many things have increased by 50-100% in last 3 years
Utility bills, grocery bills , labour costs, building materials all up greater than the official figure.
Since covid I have almost zero trust in gov't statements. They always manipulate the stats.
Unit Cost of goods are certainly > 5.7%!
Seems about right
Food and fuel have both increased more than 5.75%
My preferred Marmalade has gone up by 25%
Daily living stuff (food, petrol, gym fees, personal services) were more like 10% for me
Because my costs have gone up about 12 %
Petrol, Energy, Airfares and Food prices are all higher than 5.75%. My Government pension increased (in July) by 3.3% which the ABS claimed was the CPI increase !
Selective choice by Govt in the basket.
Most references you receive with renewals cite cost of goods or others like taxes
The effects of inflation seemed to be inconsistent so it is hard to assess the true impact
Essentials like electricity, fuel and insurance have increased over 25%.
My weekly grocery bill has increased by 20%, even though I have stopped buying things which have jumped by more (such as bananas from \$2.50/kg to \$4.50 - \$5.50/kg, and sliced pickled beetroot from \$2.20-\$2.50 per 850gm to \$3.50/kg per 50g). Too expensive, so I'm changing what I eat.
Debt free in our 50's yes shopping has increased but we don't drive much, no debt
The cost of petrol, timber and eating out feels like it is up 20%
Insurance, fuel, food and eating out. Much higher than the claimed CPI
the extras that get added to bills and/or the lesser volumes or services for the 'old' price
more like 10%
Home repairs and maintenance labour costs are up at least 10-15%
Feels slightly higher than normal, but wage increases have been huge and more than offset this.
I have noticed individual supermarket items jump 30 and 40% higher in single items and these are not fresh or seasonal items.
Particularly petrol. Certainly feels more than the mean average
How I feel is irrelevant. The ABS measures all prices across the economy and their figures are more reliable than my subjectivity any day of the week.
Noticed especially by smaller pack sizes at the same price as previously
many services and items that may not be included in any 'official' basket have increased well above the official inflation rate
Supermarket prices have been increased by at least 20 - 30%, plus some items have been reduced in size by as much as 30%
Our total household costs rose 15% between 2021-22 and 2022-23.
on a basket of products that i use

Groceries and energy, the two main expenses, have increased higher and the other components are not on my normal expense list.
Supermarket experience alone suggests that the 'real' rate of inflation is much higher. Packaged food prices increase monthly and not by 5% or 10%, but sometimes by up to 30%
The basket of goods used is not presentative and accurate due to the "heuristic" adjustments made.
Supermarkets prices on certain items (butter, yoghurt, cheese, weetbix, meat, fish) have jumped 15 to 20% Particularly at Coles & Woolies
Our grocery shops have gone up by 40%, house insurance by 20%, almost everything has gone up substantially in cost.
We are paying 12-40% higher costs for many grocery items than we were 2 years ago. My home insurance increased by 43%, car by 22%, electricity by 26%. These are all essential items for retirees who are basically on a fixed income. It is unsustainable
Electricity, food, alcohol, clothes, tolls + stagnate wage growth. I've been going backwards.
Retail prices seemed to have jumped more in last 6 months than the previous 18.
There is no reduction or decrease on any purchased made essential or otherwise.
Costs in supermarkets, haircuts, petrol
Utilities, petrol, insurances - all essentials are up substantially
Particularly groceries, fresh meat and fresh seafood. Utilities.
Trimming excludes volatile costs which drive much of the consumer experience of inflation
Living costs very expensive
Lots of things have gone up by more than the headline number, which perhaps aren't captured in the "official" inflation numbers.
Things are so expensive, sometimes shockingly so.
Seems about right on average
Anecdotal evaluation of most goods purchased has increased more than 5.75% in this period

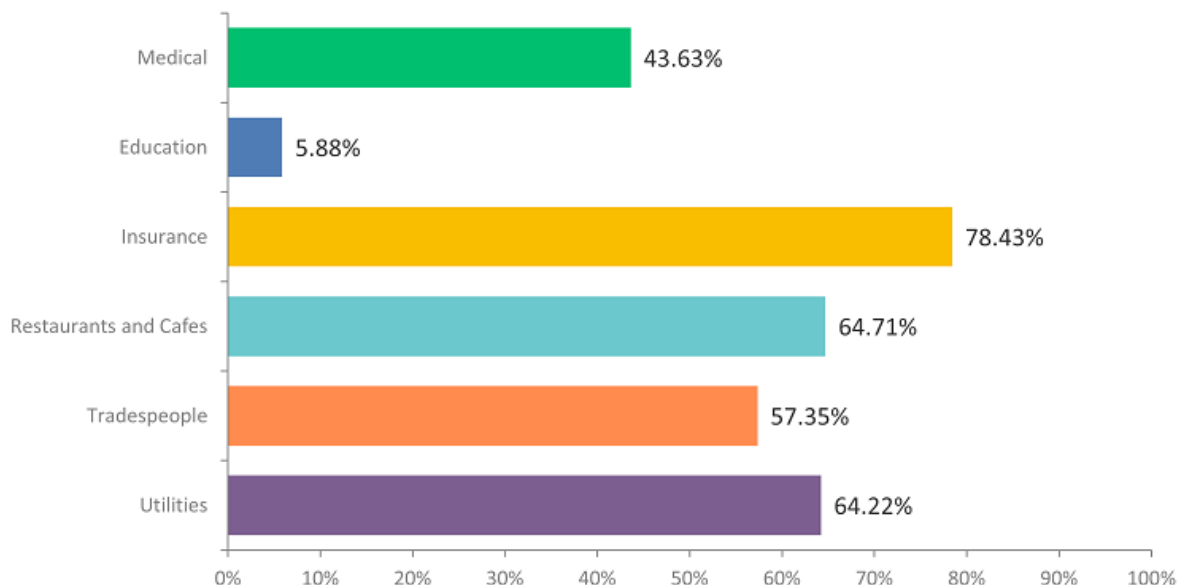
Q2: What goods in particular seem more expensive? (multiple selections allowed)



Insurance
Restaurants / pubs etc seem to be getting very expensive
All of the above when it comes to surcharges etc that are not declared until you pay. Using a credit card now adds an addition 1-3%.
Spare parts
medical insurance
The price on Captain Cook small ship cruise Fuji for a week went up from less than \$2800 to \$8000-\$1200. Who is going to pay these prices?
Car & house insurance
Trade services have doubled and are virtually unobtainable
Plumbing, anything to do with residential building
Hospitality in particular - restaurants, takeaway
Insurance (Home and Car)
Petrol
Plumbing, anything to do with residential building
Insurance
Insurance, electricity
Coffee - I'm now enjoying my little Italian stove-top pot heaps more. Here in Perth, a sit-down coffee is often over \$6.00 (especially with an almond croissant!)
Bunnings hardware supplies. Meat for the BBQ - protein has gone up a lot.
Travel obviously i.e air fares plus petrol prices
General Insurances
Everything really for goods and services.

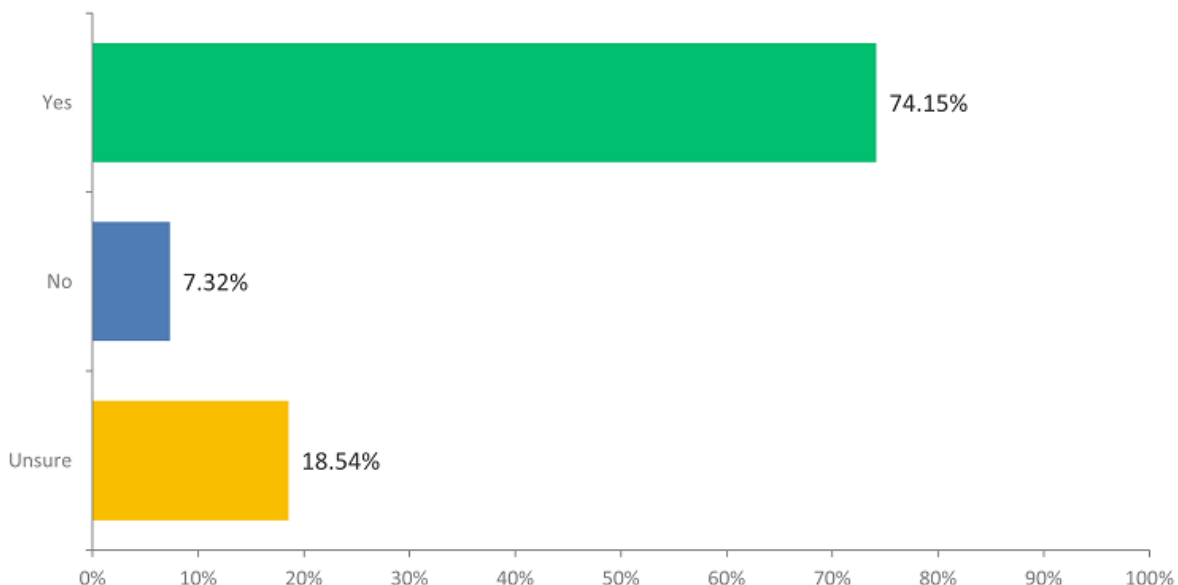
cleaning products, utility bills, food items, building materials
Gas & Electricity
Pets & their associated costs
Airfares continue to increase. Christmas time fares in particular have increased significantly
School fees, Motor vehicle insurance, Alcohol, Eating out, University fees for Humanities degrees (Business, Law, Economics, Arts
Government charges, energy
Insurance Car registrations
Especially imported appliances
GIO car insurance, BUPA insurance, hardware, bldg matls, OPSM optician, A4 paper, Mercedes car parts, municipal rates, Lumo electricity & gas
Car insurance
Building materials
Insurance. Fuel
Accommodation seems to have doubled Perth and WA
Insurance costs
Energy and Fuel of particular note
My health costs have been increasing with insurance but also my local GP has raised prices in Feb and Oct 23
Please don't confuse faster rises in specific prices with an "error" in the inflation rate which is prices across the whole economy. But having just done a major renovation on one of my houses, I experienced construction cost shock first hand with my project ending up being about 20% more than it would have been if built in 2020-21.
Cattle feed
tradies.....
Petrol and Utilities. A plumber quoted \$275 call out plus \$200 per hour and couldn't give estimate of time to change a tap!
Medical/chemist/health insurance up 37%; home maintenance/repairs etc up 73%
Car servicing
Electricity
International airfares are 40% above pre Covid levels
Not "seem" but are actually
Household items like cleaning products, etc.
Concert tickets for major international acts visiting Australia !

Q3: What services in particular seem more expensive? (multiple selections allowed)



Body corporate fee, travel
Everything is up and by way more than 6%. Tradies are charging over 30% more than the start of Covid.
Events & Entertainment.
Fuel.
Air fares
Health supplements.
lowering feed in rates for solar generation
Getting a tradesman to turn up.
Airfares
Various building materials and paint are considerably more expensive.
Credit Card and Bank add on fees for purchases & transactions
Coffee and cake up about 40%
We are not using all the services regularly to know if there have been increases other than Utilities.
Insurance has been up 25% each renewal for the last three years (we have price checked and negotiated)

Q4: Do you feel companies are taking advantage of the inflationary conditions?



Large corporations especially are price gouging!
How can the price of butter increasing from \$5 to \$6.40 for 500g in 2 years be justified? Same with other dairy products.
Insurance has increased well above inflation
Restaurants are shocking at this - adding charges that are not up front or declared until paying the bill. Maybe in very small print. Takes the enjoyment out of the occasion.
I think most companies are just passing on higher costs of goods and wages
building supplies
Petroleum companies, sometimes 10 cents a litre within a short distance from other service stations , why the difference?
Plenty of shrinkflation around, and additional items on a bill.
Companies are not a charity. They adapt to whatever conditions future throw at them
GP doctors increased out of pockets fees to make it equal to medicare rebate.
Most definitely. Even if they had a legitimate cost increase a year or so ago, they have not reduced their prices when their costs have come back down.
some prices are going higher than the rate of inflation
They often have to pass on higher input costs.
Bigger increases.
Workforce participation has dropped since Covid and productivity has slumped. Work from home is the culprit.
Maintaining their margin while not passing on CPI wage increases
some but most have to put up prices to survive
We expect to pay more so they put the price up and we don't balk as they know we expect to pay more

Increases seem to be way above published inflation rate
or at least repairing their balance sheets
'Specials' at the supermarkets are a lot less 'special' than they have been only 12-18 months ago. Discounts that might have been say, \$2 off a regular price, are now maybe \$0.80c.
Holy cow! Just look at Coles/Woolies. Rabid rip-off merchants. Chocolate, for instance. One of our only indulgences. Up over \$5 a block for the ordinaire ones. Now forced to buy a packet of Snakes instead. Thank heavens for Covid. We started the backyard vege plot and it's going gangbusters! We scour the neighbourhood for produce and share our abundance of navel oranges with anyone who comes near our front door.
Some might be
Cost rises in many cases are way above the official inflation rate.
There are seemingly no consequences for inflating prices. It is impossible for the consumer to take any action. Report Coles? Report Woolies? To whom and how often?
I feel many companies across the capital spectrum are using inflation to hike prices to cover cots of covid and labour post covid
Especially where wages have not increased at the same rate
Large companies and those with little competition definitely
Absolutely they do take advantage. It is no wonder company profits are multiplying whereas the actual production efficiency has barely gone up.
Take dishwashing liquid as an example -- price escalated unreasonably
At Aldi a tin of sweet rice has risen from 99c to 169c
Extra charges add-ons are common
Not any more than is to be expected
Coles in particular is more expensive than IGA
Some Supermarket foods have risen over 25% in one year.
An attitude of "everything is going up so i will jack up my prices too" seems to be in vogue
They are possibly responding to the real inflation
Exploitation at the order of the day
Major cos such as supermarkets
Unsure but one can only assume companies (not all) are not much better than most levels of government and take every opportunity to extract more per transaction whilst delivering same or less in services provided.
Yes but some like insurance are playing "catch up" from an expensive 2022.
cup of coffee \$3 up to \$5 most shops
some supermarket stuff has shrunk while prices go up
Coles WOW are not passing on their bulk savings and company profits have increased yoy
Price hikes way in excess of inflation.
seem to charge what they need to
from my sme experience in Vic, we're seeing what feels like extortionate increases in taxes and fees with no way of opting out
Some are worse than others. And those that have kept prices down have kept me as a consumer. A very simple example is Peanut Paste. Sanitarium has kept the price of its natural (peanuts only)

peanut paste at \$3.50 a jar, while others have inflated the price of their products. It may seem like a simple example but I have taken note of those companies that have inflated their prices of products out of greed and I used the exercise to find alternatives - and I have always found good alternatives (and not just food, obviously). Each time I find an alternative product that's just as good but at a cheaper price, I remember Buffett's words about products and monopolies and the ease with which people can change to a different product ...

The food industry - manufacturers are using the cost inflation excuse to enhance margins. This is partly because we do not have sufficient competition in Australia

With so much talk of inflation I see some businesses materially changing prices because prices are seem to be able to jump in high inflation environment. New house construction with 220,000 build are now 350,000+

their costs are higher- they have to find a way to pass it on.

Companies are responding to supply and demand, that's all.

in Europe they use variations on the word 'steal-flation' to denote this phenomenon...tradies who charged around \$100 p/hr a year ago are now charging \$130 +GST.

Can of tomatoes in Supermarket gone from \$1.10 to \$1.90!

Supermarkets have increased prices, especially the price of items that they lock the price in supposedly to save people money.

I accept that companies have multiple inputs, raw materials, wages, energy and transport, but the movement in prices seems to be well above the combination of increases in cost of inputs

Companies have previously been constrained due to competitive pressures. Now that the tap has been opened, they are increasing beyond what is reasonable to avoid the need for increases.

it is industry specific though with some where demand is very high doing so

Utility companies

It seems the large supermarkets are really screwing the prices on meat, fish etc. My local Foodland supermarket is way cheaper.

Some Grocery prices have increased by 40%, costs have not risen by anywhere near that

Yes - but in some cases rightly so. They have probably been too low in some cases and this is a resetting.

Surcharges and add-on fees everywhere

Given there is no overall wage increases

Shrinkflation is now more rampant than before

Possible unrestrained price gouging.

Seem to be using inflation/Ukraine/anything else as an excuse to increase prices above inflation.

They also have to deal with increased costs to them - it all just amplifies the further you go along the chain.

Not all companies, but some definitely are - that's how capitalism works, however.

Q5: Do you have any anecdotes on surprisingly higher costs?

New caravan prices and caravan park fees for a powered site have risen sharply by up to 50 percent over the past 2-3 years.
Insurance
Restaurant wine increases out of proportion. Food shopping inflation higher than suggested inflation.
Many shops no longer display warnings of credit card surcharges. When asked, they blame international credit card providers. I've just come back from France and Spain where there are NO card surcharges. One assumes they use the same international card providers! My strategy for managing this is to pay cash. However, shops especially those in so-called hospitality are trending to no longer accept cash. This means their self-imposed surcharge rate is mandatory - chronic ingrained rent-seeking!
Doubling of international airfare (Qantas, \$22k in 2021. Same flight, \$54k). Electricity rates up 44% for my household (and it's the most competitive I can get), Loaf of bread last year \$3.80, now \$5.10. The list could go on.
My cost for gas supply per MJ has gone up 68% in two years and 16% increase in the last year. Electricity supply charge has increased by 21% in the last year.
Recent specialist medical services have gone up around 15-20%. Our GP service has stopped bulk billing to most patients, except the most disadvantaged.
the price paid 12 months ago compare to current price
Cost of insurances are abnormally high
Timber , has not come back in price at all , example 2.4 x 200 x50 sleepers were \$16.90 now near \$22.00 has not comeback in price at all .
Only that my weekly grocery bill is about \$100 more expensive per week than last year.
International travel. An off peak flight Brisbane > London was \$1400 pre-pandemic. Now \$2000. Christmas is even worse; pre-pandemic \$1700. Now \$3000+
Insurance. I have seen insurance costs go up. hence cancelled them because when it comes to getting a claim, it will be rejected one way or the other in any case.
NO
yes, I am seeing, on my credit card statement, a number of merchants are charging a 'fee' in addition to the charge for goods & services. An example last week, at the Grand Central shopping centre car park in Toowoomba Qld. The first 3 hours are free, however, my total time was 3 hours & 30 minutes. They charged me \$2.00 for the additional 30 minutes & there was no provision to pay by cash. When I received my credit card statement I was charged \$2.10. That was a 5% fee!!!!
petrol pricing is all over the place. where we live (Noosa) we pay through the nose for fuel
Our rent increase is 26% ie from 460/week to 580/week
See my comment on small ship Fuji cruise. I wonder who is going to pay or paying such prices?
Canned Tuna. 2020 John west \$1 per can when on special. Simply cannot get it for less than 1.30 on special now.

Rice crackers 2020. \$1 on special now \$1.50 on special. I could go on and on. Heinz beans normal can was 420g and \$1.10 on special. Now 300g and \$1.40 on special. Big business is gouging. No doubt about it.
Home insurance went up by 30%. I had to change my provider.
Lower your standard of living. Shop around & consume less.
Current house insurance bill up > 35% from last year in suburban Adelaide. (no flood risk. Bushfire would be first ever here)
Diesel fuel \$2.29 for the past 3 weeks. Gardeners \$60/hr. Tilers \$100 m2. Carpet \$105 m2. Packet of chips \$4.50 up from \$2. Avg house price \$2m+.
no anecdotes - just blood sweat and TEARS .
7/2022, 3 hours non emergency domestic electrician work \$400+GST 7/2023 1 hour non emergency domestic electrician work \$400+GST (reduced after disputing the bill)
Vet bills
It is becoming increasingly expensive to use the convenience of digital payments as more and more outlets (service industry, hospitality, medical and so on) charge a credit card surcharge - and without prior warning. I had a new garage door repair that cost \$1,600 and after paying saw a \$16 surcharge on the receipt. This is a disincentive towards a cashless society which the Government is touting.
Flights overseas have skyrocketed!
Car insurance up 55% over 2 years
Not higher costs as such. I now buy dishwasher tablets at Bunnings (probably the best selling brand) because they are 30-40% less than the equivalent in the supermarkets. One bright spot among the more familiar.
Government charges are a significant source of increased costs (rates, electricity, water, gas - we are in ACT, so still all govt owned). Our use hasn't changed much over the decades, but the cost sure has.
Cotton linen (sheeting, quilt covers, mattress protectors) - Not towels. Wine at restaurants Did restaurants all get the same email? Basic white standing fan, a simple cooling option in summer, up from around \$10-12 to \$18.
Restaurants adding surcharges on public holidays.
Don't get me started. Every time I walk out of the supermarket with two bags - I regale in horror that I've just spent \$95 on boring staples, nothing really delicious like a pack of ginger kisses. One last grizzle, and then I'll shut up - petrol and diesel. I'm not one to scout about to save 6 cents a litre, but there are noticeable mark-ups of 50-60 cents a litre at some service stations. I ask you, why? Why? Why? Alan Kohler gives us the barrel price - totally irrelevant to the pump price (excuse my naivety). Roll on EVs. Roll on subsidies for buying an EV. Come on Albo!! And lastly, I'm a booming pensioner, which makes it pretty easy. A tight budget, but, hey, life is mostly beautiful and we are so fortunate to live here in Australia.
Recent travel to Europe compared to the same time in 2019.
Too many incidences to list.
We shop twice a week. Lots of fresh produce. Previously cost \$80-100 typically. Now we have to key in our pin every time (because it's over \$100). Had to think hard to remember it the first time!!

Car insurance costs have increased significantly well above what I expected. I rang the insurer for an explanation why costs had increased from \$975 p.a to \$1,450 p.a Main increase was due to car hire after an accident. \$400 p.a was due to increased car hire whilst wait for supply chain problems to rectify. I cut the car hire option as it was unlikely that we would have two cars off the road at any time!!

Coles and Woolworths have increased the price of many of their own brand essential grocery items by up to 33% in the last year, always in tandem by the same amount at the same time, there's no differentiation in these two supermarket giants.

My doctor who was bulk billing until earlier this year no longer does that and charges a gap fee of \$40 per standard consultation now. Same with another surgery nearby. My electricity and gas bills went up 40%, offers from other retailers were not much better.

fuel surcharge on transport costs

Just review the pricing index on ABS and you will appreciate the reality.

Home Contents/Building Insurance +23%

Motor Vehicle Rego/3P/Insurance +18%

Council Rates/Water 12%

the list is endless, all EXPENSES exceed the stated CPI !

My favourite meal at Nando's has increased by 50% in last 3 years.

Every workers and pensioner seems to be getting pay rises with cost of living excuses. Self funded retirees get nothing!

Dishwashing liquid - price doubled over the last 2 years. When on "special", price is reduced by half....makes me think that the supermarket still pays the same price as 2 years ago, just takes the consumer for a ride by charging the inflated price on a weekly basis. Many items on super market shelf similar.

Restaurants adding weekend surcharges, also on holidays

Beef in particular has increased at the butcher by the prices we farmers are being paid for their beasts

Roses English breakfast Marmalade was \$4.34 in Coles for a 500gm jar. Earlier this year the jar contents reduced to 375gm but the price remains at \$4.34 in Coles.

Yes, check insurance and water and energy, fertilizer, transport, rural supplies. Many are up 20 % in the year.

It feels like at the supermarket less items are in special. U used to see a special and buy up a few of the item, now I just have to buy when I need it as it's never on sale.

We occasionally buy a piece of salmon for dinner. The price a year or so ago was around \$28/kg; it is now \$42/kg (50% increase) and even the store manager said he doesn't know the reason for the sudden and dramatic increase.

Insurance costs

Cost of Insurance is a classic...house, car or other doesn't really matter. Cost of claims including fraud and poor decisions impact everyone the same. Industry needs a new player or a different model v's everything dumbed down to the lowest common denominator

My home insurance policy stated that it had increased 25.6% on the previous year.

Where prices are not inflated some goods and services are reduced by more than the value of inflation. Hayne Royal Commission into Banks Recommendations are still needed in full. Small banks better than big banks in most respects.

Car comprehensive insurance. In October, my 2001 Commodore was proposed to cost \$934 to insure for \$4200 insured value less \$500 excess - effectively \$3700, with long-term loyalty/no-claim/multi-product history. By comparison, my wife's 2016 Camry was insured in May for \$783 for \$19900 less \$600 excess - effectively \$19300, with long-term loyalty/no-claim/multi-product history. On a \$ premium/insured value (I concede that's a dodgy measure), that's a 620% increase since May!!!! Shonky!!

Home insurance - new quote was almost double, but our car had gone down. Tradies cost me, Cafes are now a bit of a luxury rather than regular occurrences

Timber from Bunnings

I own a 12 year old Golf GTI insured for \$10400
 My latest premium was \$1130 with a rise in the excess to \$750
 An annual increase of 19%
 At this rate, in a couple of years the premium will match the insured value.

several years ago, we could get hotel room in Perth for around \$120- \$150 a night. Now looking at nearly double that

recently got travel insurance quotes and some routine medical conditions that used to be automatically covered are now subject to ~50% loading. and this is for conditions that for which controls and treatments are increasingly effective so should be lower risk than before.

My daughter just brought a new block and it was noticeable these have gone up 50-100% over the past few years. Developers release 8-10 blocks at a time and once they are gone release 8-10 more at say 10% above the previous release.

no

I'm a farmer. Regional NSW. Local Toyota dealership had a 12 month + wait, people were making money taking delivery of a Land Cruiser then onselling it for \$20knplus profit. Dealership back to chasing up potential clients since interest rates have increased. A lot of us in sheep have had our farm gate gross income halved, yet prices still sky high in retail shops for meat. Fertiliser, insurance, wages all increasing. Cost of production per kg of lamb averaging \$6.50/kg, price farmers receive atm \$4.50/kg

Obviously house purchasing and rents

The house price one above. Some specifics - the cost to remove debris from the building site doubled from the first load in September 2022 to the last load in August 2023.

Meat and fish, in particular the more expensive cuts.

Insurance has been going up a lot every year without comment. Now have been warned that cost will increase but bills not due until November. We are not in a risk area for any environmental disaster - fire, floods etc

Local Govt rates (Canberra) are our single biggest expense. Rates rise annually (based on % rises in land values, as determined by the ACT Govt) and have risen 39% over 5 years. This rise is far in excess of % rises in income and inflation.

Cafes surcharging 10 to 15% on Melb Cup Day holiday

Freight for a 120km trip on 20kg of goods, three small boxes, was \$75. Last year it was \$15. Freight from Melbourne to here in S-E Qld is cheaper.

The price of a pack of six bread rolls where the price was raised from \$2 to \$2.40, an increase of 20% and then the price locked in for three months claiming to save the shopper money.

<p>My doctor bulked billed and then changed to no bulk billing. There was no notification. You found out after the consultation. Now the medical practice is empty but you can easily get an appointment which was not the case with bulk billing.</p>
<p>Cadbury dairy milk chocolate 180g (was 200g) \$2.75 which is supposedly 50% off at Coles this week. Bulla Murray Street Ice Cream Vanilla Bean 1L now \$12.</p>
<p>Firewood was \$140 per tonne, two years ago. Currently , \$270 per tonne plus cartage.</p>
<p>Salmon-skin on: Woolworths \$42kg, Foodland \$24 Porterhouse steak: Woolworth \$32 kg, Foodland \$19 and this is a small privately owned business.</p>
<p>None I want to share</p>
<p>All things "going out" seem to really have been expensive. Beer, wine and food all increasing dramatically. I cant help but wonder when the tipping point comes and its too expensive to go out which then impacts jobs.</p>
<p>It's hard to get out of a small supermarket shop for 2 under \$100, with the effects most noticeable in the last 6 months.</p>
<p>Freight cost jumped substantially over the COVID period but have since collapsed over the last 7 months, though the decrease has yet to be reflected in goods especially imports</p>
<p>Melbourne-Paris first class return now \$18,000, pre Covid \$13,000 per person (Emirates)</p>
<p>I do the grocery shopping for our household, and usually purchase the same items, The supermarket prices for most of these items have increased gradually on a regular basis.</p>
<p>Car insurance. My car is 1 year older so insured value is lower. No accidents but premium increased by over 20%</p>
<p>No.</p>
<p>Restaurants adding service fees on top of menu price rises (are we now becoming the US??) and pass through of credit card charges</p>
<p>General insurance has gone up massively - probably actually unrelated to inflationary pressures and more to do with natural disasters, but with the costs of building etc. going up as well, your standard home and contents policy probably went up by 25% last year. Insurance companies have done a poor job explaining this. Food as a general category hasn't gone up THAT much, but utility items you get from the supermarket, especially cleaning products sure have. But you adapt and pay keener attention to half price specials and go in hard when they're available.</p>
<p>Tradie call out fees are up</p>