

# Information about Costs of Living in The Limestone Coast



South Australia in general is well known for its low cost of living compared to other states in Australia. However, like any country, costs vary between suburbs in Adelaide and also between regional towns. In some instances, costs of goods and/or services are often higher in regional areas (eg fuel, some food etc) whilst others can be lower (eg housing, some services). Generally, prices are market driven and depend on demand and competition.

Some good general websites to get an idea of overall costs of living are:

- ★ Aussiemove is a website put together by a migrant couple using their first hand experiences. Whilst the information directly relates to Perth and Western Australia, the information compiled under the Cost of Living section - <http://www.aussiemove.com/aus/costlive.asp> - is quite good as an overview. \*\*Please note the Disclaimer provided on the website. Also note that the costs included in some of the categories are not applicable in the Limestone Coast.
- ★ [www.australia-migration.com](http://www.australia-migration.com) website (maintained by migration agents ASA consultants) is a comprehensive site with lots of information about moving to Australia and associated costs. Again, note that some of the information refers to Australian capital cities.\*\* \*\*Please note the Disclaimer provided on the website. Also note that the costs included in some of the categories are not applicable in the Limestone Coast.

Further general information about settlement and life in Australia can be found at [www.immi.gov.au/living-in-australia/settle-in-australia/index.htm](http://www.immi.gov.au/living-in-australia/settle-in-australia/index.htm)

## Housing

- ★ In the Limestone Coast, the median house price for the quarter ending June 2006, according to Local Government Area was \$174,928 compared to the State average of \$270,000<sup>1</sup>. The Real Estate Institute of SA has a useful website that calculates changes in median house prices – go to [www.reisa.com.au](http://www.reisa.com.au).
- ★ The rent for any dwelling is unlikely to be below \$100 per week and could be as high as \$400 for a large executive style residence. This amount would not include amenities such as electricity or telephone. Rental properties usually come unfurnished. Rent will vary from town to town depending on availability and demand, size and condition of the premises. A cash bond is generally payable before entry to a rental property. A bond is refunded on vacation of the premises, provided the property is assessed as 'in good condition' and that there are no outstanding amounts owing to the owner. This is often the equivalent to a month's rent. In addition, rent in advance may also be charged.

## Education

- ★ All major centres in the Limestone Coast are serviced by either a state Primary and/or Secondary School. State education is free in SA, although by law schools can charge up to \$235 per student per year<sup>2</sup> - costs over and above this amount vary depending on the year level of the child. Parents are often asked to voluntarily contribute financially over and above the set costs. There are a small number of fee paying Catholic and Independent schools in the region.

## Travel

- ★ Fuel costs can range anywhere from \$1.25 per litre to over \$1.50 depending on your location. Fuel prices rise and fluctuate regularly. LP Gas is cheaper. For costs of cars (including second hand cars), try [www.drive.com.au](http://www.drive.com.au). All cars must be registered before they can be driven and third party insurance is compulsory in SA. For more information try [www.transport.sa.gov.au](http://www.transport.sa.gov.au) and [www.raa.com.au](http://www.raa.com.au).
- ★ Public transport in SA is generally cheap but is not readily available within the Limestone Coast, unless you are travelling to or from Adelaide or Melbourne. Commercial flights are available to both capital cities from Mount Gambier - a return flight can be anywhere from \$200 to \$450. Young people can learn to drive at 16 and personal cars would be the most common mode of transport in our region.

## Food & Drink

- ★ Each year the Australian Consumers' Association undertake a range of food related studies and tests. Many of their reports are free to access and can be viewed on their website - [www.choice.com.au](http://www.choice.com.au) - try searching for 'supermarket' and/or 'food'. Choice's 2003 Supermarket price survey revealed that of the 34 cities in Australia they sampled, Adelaide and Mount Gambier were ranked 2 & 3 respectively as the cheapest in the country<sup>3</sup>.
- ★ Two major grocery chain stores are Woolworths ([www.woolworths.com.au](http://www.woolworths.com.au)) and Coles ([www.colesonline.com.au](http://www.colesonline.com.au)). It is possible to browse these sites to get an idea of individual foods and prices. However, be aware that their prices are based on those available in our major capital cities and that availability of large supermarkets outside of those areas is limited. Larger chain stores do offer competitive prices on food however in smaller places individual supermarkets are often more expensive. Most supermarkets offer regular weekly discounts on grocery items as a matter of course. Imported or gourmet produce can also be expensive but is becoming more increasingly available outside major cities.
- ★ Pubs (Australian hotels) usually offer good food at reasonable prices. The price of eating out at restaurants varies depending on the type and style of the venue. Costs for a main meal could range from as little as \$6 to the top end at \$40. The average price for a meal when eating out is much lower than cities like Melbourne, Sydney or Brisbane. Whilst take-away shops exist in most towns, more up market eating out venues can be in short supply in very small places.

## Wages and Employment

- ★ In March 2006, the Australian Government introduced a new national workplace relations system. Information this system, called 'Work Choices' can be found at <https://www.workchoices.gov.au/>. This site should be consulted for general information about employment and the types of terms and conditions that are offered in workplaces. It also provides a list of useful links to other sites with workplace information.
- ★ Some sites that include specific information about wages and workplace conditions include:
  - SafeWork SA (<http://www.safework.sa.gov.au>) - the South Australian Government's industrial relations and workplace legislation administration body. The *Industrial Relations* section of this website provides extensive information on workplace regulations and entitlements. You can find information about wages and conditions and worker rights.
  - [www.wagenet.gov.au](http://www.wagenet.gov.au) is the current Australian government website that contains information about federally based Awards. The Australian Industrial Relations Commission <http://www.airc.gov.au> site provides information about how Work Choices effects the Award system.
  - <http://www.oea.gov.au> is the Office of the Employment Advocate website, providing information and support relating to Workplace Agreements.
- ★ The Australian Taxation Office website - [www.ato.gov.au](http://www.ato.gov.au) has information about income tax rates, Tax File Numbers (mandatory for anyone who undertakes paid work in Australia) and levies.

## Household Expenses

- ★ Electricity, water and gas are just some of the amenities you will need to pay for. Most household expenses of this nature are paid quarterly. Costs will vary depending on usage and provider competition.
- ★ Annual rates are payable to councils if you own a house or land and vary between and within council areas. Council websites usually provide information about rates, other council charges and council services.
- ★ If a telephone is not already present in your house, you will need to pay for phone installation costs. Costs are also charged for line rental and then for calls. Standard local calls are untimed. Telstra is the major landline phone service provider in Australia (<http://telstra.com/countrywide/default.asp>) although in recent years, many new players are actively seeking a market share.
- ★ Household insurance (for dwellings and/or contents) can vary greatly between insurance companies so it pays to shop around. Check clauses for things like bushfires and flooding carefully.
- ★ Internet access is generally good in most places and prices to access services have decreased considerably in the past few years. Some smaller areas or areas outside of major towns sometimes experience difficulties accessing services or with speed.

## Sport and Recreation

Sport and recreational activities are abundant in the Limestone Coast and many towns or regions have specialities! Types of sports played across the region include Australian Rules Football, cricket, netball, softball, squash, hockey, baseball, golf, water sports, basketball, volleyball and touch football. Many towns also have active swimming, cycling or athletics clubs, some of which have child or teen competitions or grades. Clubs and associations charge fees for annual membership. Places like gyms often offer monthly or annual subscriptions. Some organisations have 'come and try' opportunities or social competitions that involve less commitment. Many people like unstructured recreation activities such as fishing, bushwalking, horse riding, diving or beach activities. Costs (if any) for these things are usually for equipment purchase or hire.

## Health Services

The region boasts first rate medical services including hospitals, general practice surgeries and visiting and resident specialists. There are a variety of Private Health Insurance companies throughout Australia that offer 'Hospital cover' and 'Extras cover'. Hospital Cover includes accommodation, theatre fees, emergency ambulance fees, obstetrics / maternity inpatient & outpatient hospital medical services. Extras cover includes health services such as dental, physiotherapy, optical and naturopathy. The cost of Private Health Insurance varies between the different insurance companies, and depends on the level of cover required. A list of private health insurers in Australia can be found at the Private Health Industry Ombudsmen website - [http://www.phio.org.au/links\\_he.html](http://www.phio.org.au/links_he.html)

1. Real Estate Institute of South Australia - [www.reisa.com.au](http://www.reisa.com.au) retrieved June 2006.
2. Department of Education and Children's Services, South Australia - [www.decs.sa.gov.au](http://www.decs.sa.gov.au) - Sept 2006.
3. Supermarket Price Survey 2003 from [www.choice.com.au](http://www.choice.com.au) - posted 6/8/03.

*Disclaimer: This information has been produced by the LCRDB to provide basic information about living costs in the Limestone Coast. The material is correct to the best of our knowledge as at September 2006. The LCRDB does not endorse any of the products or services listed as part of this information.*