

Moving to Australia

ENI's guide



This document will cover

- Why Australia?
- Location, Location, Location
(including New Zealand as requested)
- Cost of living
- Australian working visa
- Healthcare, Tax and other finer details
- The fun stuff! Dining expenses

Sydney

Surrounded by stunning beaches, parks and gardens, Sydney is one of the most iconic cities in the world.

It has grown to be Australia's most diverse and cosmopolitan city with unbelievable food, arts and entertainment.

It's a city of iconic attractions like the Sydney Harbour Bridge and Opera House, and of course world-famous beaches.

It offers the perfect balance between city living and beach life –you can choose to spend your time at one of the many rooftop bars, incredible restaurants, or enjoying the vibrant arts and culture scene, or instead chilling on the golden sand.

Think long summers and mild winters (though the locals will have you believing anything sub-20 degrees is winter coat weather in no time).



Location

These neighbouring suburbs are home to some of the best views in Australia, looking directly onto Sydney Harbour, the Sydney Harbour Bridge and the Opera House.



Housing

A desirable place to live, real estate here carries quite a hefty price tag. On average you can expect to pay \$700–800 p/wfor a 2-bedroom apartment.



Dining

With many new developments popping up on the North Shore come the added perk of new dining options. People in the area enjoy the relaxed waterfront lifestyle and restaurant & cafes reflect this. Coffee averages \$4.50, and \$100 for two to three courses for two people at a mid-range restaurant.



Transport

Public Transport (train, tram & bus) is around \$4.60 per trip and is capped at \$9.20 per day. Taxis, Uber and other ride share services are all available.



Melbourne

Melbourne is known for being one of the most livable cities in the world. Often referred to as 'the sporting capital of the world', not forgetting its graffitied laneways, exceptional coffee, cultural diversity and bayside location.

Cleverly stitching together diverse and exciting experiences of culture, discovery, place and community in its thriving, boundary pushing moment, Melbourne encourages you to travel far and wide for the next, greatest experience; walk down that laneway, drive down unsealed roads, catch a nondescript lift to the 60th floor of an office building. Adventure awaits. There is never a dull moment, you love to learn, you live to enjoy, that's Melbourne for you. It's also slightly cheaper than Sydney for overall cost of living.



Location

These neighbouring suburbs are home to some of the best views in Australia, looking directly onto Sydney Harbour, the Sydney Harbour Bridge and the Opera House.



Housing

Surprisingly affordable for seaside suburbs with close proximity to the city! Expect to pay \$450 - \$600 p/w for a 2-bedroom apartment or house in this area.



Dining

Home to some of Melbourne's oldest bakeries, most iconic landmarks (Luna Park, St Kilda Baths), Summer festivals and great waterfront dining options this is a good place to call home.



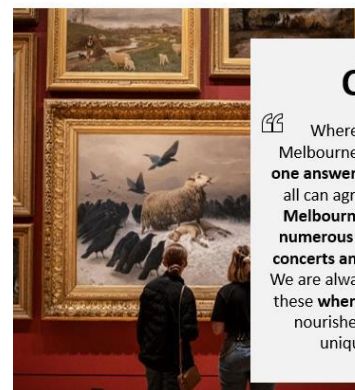
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Melbourne Has A Learned Spirit, Coupled With An Explorers' Heart

THIS SPEAKS TO BOTH IT'S LOVE OF LEARNED, CULTURED, EPICUREAN & 'INSIDE' THINGS; GALLERIES, RESTAURANTS, MUSEUMS & ALSO THE KEEN INTEREST IN EXPLORING ITS SURROUNDS, A LOVE OF ADVENTURE & RUGGED TERRAIN

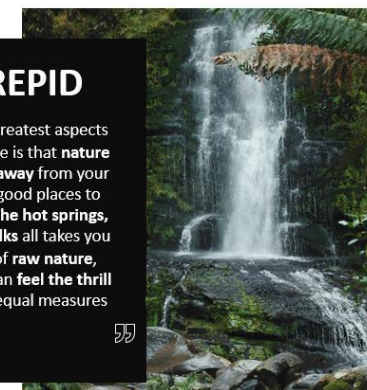


COZY

Where do you find real Melbourne- there is perhaps **no one answer to this**, but I think we all can agree unanimously that **Melbourne's heart beats in its numerous cafés, museums, the concerts and events** that it hosts. We are always **hungry for more** of these **where our soul can be fed**, nourished and that to me is uniquely Melbourne

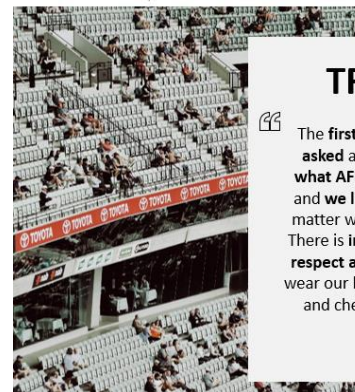
INTREPID

One of the greatest aspects of Melbourne is that **nature is never far away** from your door step, good places to hike or ski. **The hot springs, the bush walks** all takes you in the lap of **raw nature**, where you can **feel the thrill and fear** in equal measures



Melbourne May Force You To "Pick A Team" But Multiculturalism Is One Big Reason Why The City Is So Beloved

THE FIRST QUESTION YOU'LL BE ASKED IN MELBOURNE IS 'WHAT TEAM DO YOU BARRACK FOR?'. THERE IS AN INCREDIBLE COLLISION OF TRIBAL & GLOBAL IN MELBOURNE, WITH BOTH INTRA & MULTI-CULTURALISM ON DISPLAY. YES, THERE IS BLENDING OF CULTURES. BUT THE CITY ALSO HAS VERY PROUD CULTURAL GROUPS WHO EXTEND OPEN INVITATIONS TO OBSERVE & LEARN



TRIBAL

The **first thing that you are asked** as a Melbournian is **what AFL team you root for** and **we live by our team**, no matter what its fortunes are. There is **intense camaraderie, respect and loyalty** when we wear our hearts on our sleeves and cheer for every game

GLOBAL

Ever evolving and vibrant, far away from where it first started as a settlement to the **opportunities of the Asian century**, Melbourne developed a **unique character**, winning renown as a **multicultural, tolerant and creative city** which has something for everyone



Cost of living

Salaries are on average **28% higher in Australia than they are in the UK**. It means that much of the advantages of cheaper consumer prices for Brits (eg: food and groceries, which are 12% lower than in Australia) are wiped out by the lower wages and lower purchasing power. Purchasing power is 16% lower in the UK compared to Australia

In terms of London relative to Sydney, rent costs are 21.68% higher in London than in Sydney, restaurant prices in London are 28.16% higher than in Sydney and consumer prices including rent in London are 8.4% higher than in Sydney.

	1 BEDROOM CITY		1 BEDROOM OUTER CITY		3 BEDROOM CITY		3 BEDROOM OUTER CITY	
	AUD	GBP	AUD	GBP	AUD	GBP	AUD	GBP
SYDNEY AUSTRALIA	2,576	1,447	1,854	1,041	4,895	2,749	3,108	1,746
MELBOURNE AUSTRALIA	1,609	904	1,368	768	3,168	1,779	2,048	1,150
LONDON UNITED KINGDOM	3,121	1,753	2,306	1,295	6,005	3,372	3,813	2,141
	NZD	GBP	NZD	GBP	NZD	GBP	NZD	GBP
AUCKLAND NEW ZEALAND	2,055	1,076	1,770	931	3,664	1,918	2,958	1,549
LONDON UNITED KINGDOM	3,347	1,753	2,473	1,295	6,440	3,372	4,090	2,141

Cost of living cont.

https://www.numbeo.com/cost-of-living/compare_cities.jsp?country1=Australia&city1=Melbourne&country2=United+Kingdom&city2=London

Here you can take a look at the cost of living in Melbourne vs London – you can change this to Sydney or anywhere else in the world if you are curious!

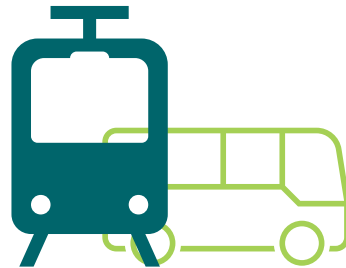
You would need around 8,643.70A\$ (£5,085.25) in London to maintain the same standard of life that you can have with 8,300.00A\$ in Sydney (assuming you rent in both cities).

According to Expatistan, an online cost of living calculator, **cost of living in Melbourne is almost 5% lesser than cost of living in Sydney**. In fact, travelling in Melbourne is also approximately 4% cheaper than in Sydney.



There are websites such as <https://www.realestate.com.au/> you can use to find a rental property – note that most come unfurnished.

If you are keen to share a place there are flatmate finder sites; Fairly Floss Real Estate, flatmates.com.au and flatmatefinders.com.au



Public Transport (train, tram & bus) is around \$4.60 per trip and is capped at \$9.20 per day.

Taxis, Uber and other ride share services are all available.



There are a variety of supermarkets to choose from. The two major chains are Coles and Woolworths (similar to Sainsbury and Tesco) and Aldi. There are also plenty of local area markets, green grocers, butchers, delis and bakeries.

Average salaries across Market Research

Job title	Yrs of exp	Average salary (AUD)
Account Executive	Entry lvl - 1 year	\$65,000
Senior Account Exec	1 - 3 years	\$72,000 - \$80,000
Account Manager	3 - 4 years	\$80,000 - \$95,000
Senior Account Man	4 - 7 years	\$95,000 - \$115,000
Consultant	7 - 10 years	\$115,000 - \$130,000
Senior Consultant	10+ years	\$130,000 - \$160,000
Director	15+ years	\$160,000+

Australian working visa

- SUBCLASS 482 (TSS –TEMPORARY SKILLS SHORTAGE) VISA PROGRAM

TSS's are temporary long-stay employment visas, enabling Australian and overseas businesses to employ overseas workers in their Australian business

They are granted for a fixed period of time and may be of up to 4 years duration Subsequent TSSs can be applied for after the expiry of the first visa, although for many occupations there is a limit as to how many can be applied for onshore (offshore lodgement will still be a possibility after the onshore limit has been reached)

Up until 7 years ago, there was a path to Permanent Residency for all temporary visa holders (used to be called 457's). The new Government has recently announced they are re-visiting that rule and is likely the path to PR will be re-opened.

The situation with visas to work in Australia keeps changing and is expected to change again in the near future. We advise anyone who is seriously considering it to consult the Australian govt immigration site <https://immi.homeaffairs.gov.au/visas/working-in-australia>. In addition any potential employer in Australia will be working with immigration consultancies who will be able to help once you are close to getting a position in Australia.

The two visas used most commonly now are:

- Working Holiday Visa
- Temporary Skill Shortage Visa

Healthcare, Tax and other finer details

Healthcare

Medicare is the equivalent of the UK NHS –freely available hospital treatment –but is not granted to all VISA holders.

You will therefore likely be required to take out “adequate health insurance” also known as “Overseas Visitor Health Cover” (OVHC) for yourself, and any family members who move to Australia with you.

There are three components to Australian Private Health Insurance (PHI):

- Hospital: Includes in-hospital treatments
- Ambulance: Includes emergency ambulance trips
- Extras: Includes a range of additional benefits outside of hospital treatment e.g., dental, optical, physiotherapy, counselling

The cost of PHI varies greatly depending on the level of cover selected and number of people included but indicatively may range between:

- \$120 per month for one person with medium hospital cover no extras
- \$370 per month for a couple with medium hospital cover and medium extras
- \$660 per month for a family with medium hospital cover, no excess, and top extras

There are many PHI providers in Australia, though costs are very similar as they are tightly regulated. BUPA and Medibank are the two largest providers and have packages specifically for overseas visitors, so we recommend looking there first.



Continued...

Pensions in Australia

Superannuation (or 'super') is the Australian equivalent of the working pension in the UK, but it works slightly differently.

In Australia, employers are obligated to contribute into employees' super funds. Currently (August 2022), the percentage an employer is obligated to contribute is 10.5%. This means that if your salary is \$100,000 per annum, your employer will pay \$10,500 on top into your super fund. This is why salary on most jobs is advertised as \$ABC *plus super*.

You may choose your own super fund or use your employer's default fund. Nature's default fund is AustralianSuper.

You may also make additional voluntary contributions to your super from your pre-tax income (this is called 'salary sacrificing' and has certain tax benefits), but this is not essential and any contributions made cannot be withdrawn early.

Temporary visitors (but not permanent residents) who leave Australia permanently are able to withdraw from their super early.

The fun stuff...

The way of life: A combination of things which together make up a fabulous way of living that can't be compared to other countries and which include the weather, the shorter working hours and more public holidays, the higher wages and better-quality food.

The weather: Australia boasts around 3000 hours of sunshine a year compared to just 1493 in the UK, which has to be one of the biggest, single benefits of living in Australia. Depending on which area you live in, you could be enjoying the tropical climate of the North (Queensland), the subtropical weather in Brisbane or Perth or perhaps the temperate weather enjoyed in South Australia, particularly Adelaide.

Foodies: You will eat some of the best food in your life in Australia with multiple Michelin star restaurants, fast food chains, cafes and restaurants of every kind. A combination of great local produce and a fusion of flavours/styles from the many immigrants that have contributed to the Australian culture over the last 200 years.

The coffee culture: Australia is known for its coffee culture – everyone drinks coffee here. There are coffee shops all over the major cities, grinding fresh beans for your coffee fix. Migrants moving from countries with a similar coffee culture have one more reason to like Australia.

Humour: It really helps that they have a very similar sense of humour to the UK. Sarcasm and light teasing – it's a sign of friendship! And of course, happy to mock themselves too.

Outdoor living: There is a huge emphasis on healthy living and exercise, particularly outdoors. Hiking, swimming, cycling, paddle boarding, sailing, tennis, gyms, surfing - there is something for everyone at a reasonable price. Then there are the many community events which take place outside, particularly during the warmer months. There are markets, outdoor concerts and film showings, sporting activities to name but a few. Most people will spend at least a few hours a week on the beach, either walking the dog, strolling or playing in the water with or without children.

Shorter commuting times: The cities are smaller and most live within 20 to 30 mins of offices. More time for leisure and easier to pop into the office, or dash home, giving a lot more flexibility in the day.

The pathway to citizenship: All permanent residents can eventually qualify to become an Australian citizen. A big advantage for migrants moving to the country is the fact that Australia recognises dual citizenship and that children born to permanent residents in Australia can apply for citizenship even if their parents don't yet qualify.

Oh and the beautiful beaches... so many of them!