

# Cost Of Living In Melbourne | Expenses & Lifestyle Guide

Canonical: <https://www.fragileremovals.com.au/moving-tips/cost-of-living-in-melbourne/>

## Details:

Your Melbourne living costs depend on the dwelling, location and household routine. Compare an actual inner-city, bayside or outer-suburban option using the same needs rather than assuming a city-wide average describes your move.

## Match the housing comparison to your needs

Compare current homes with similar space, condition and access to the places you use. Identify the payments and property-related charges you would be responsible for. In an apartment, check parking and storage as well as rent; in a larger house, consider upkeep and the equipment needed to heat and cool it.

## Account for heating, cooling and services

Check the property's installed heating, cooling and hot-water systems, and obtain current service and tariff information for the address. Estimate bills using the household and usage pattern you expect. Keep gas, electricity, water, internet and mobile costs on separate lines so you can see what is included.

## Separate groceries from discretionary spending

Use your household's recent grocery and essential spending as a starting point. Price the dining, sport, arts, gym or other activities you expect to use rather than applying a fixed entertainment allowance to everyone. Include costs such as childcare and healthcare where relevant.

## Price the journeys you actually make

Test the full journey from each property using the train, tram or bus connections you would actually use. Include walking and transfers, and compare driving costs if a car is needed for work or other regular destinations. Use the official journey planner and current fare information for your intended travel. For driving, include fuel, parking, registration, insurance and maintenance instead of comparing fuel prices alone.

## Put every figure on the same basis

Record whether each amount covers a person or the whole household and whether it is weekly, monthly, quarterly or annual. For a monthly budget, multiply a weekly amount by 52 and divide by 12; divide an annual bill by 12. Keep a source and date beside estimates, and distinguish them from confirmed commitments.

The MoneySmart budget planner can help organise income and spending. Add expenses specific to your household, such as childcare, education, healthcare, insurance and debt repayments. Review the budget when actual bills arrive.

## **Allow separately for the move to Melbourne**

List removal costs, packing, agreed furniture work, cleaning, travel and any temporary accommodation. If property dates do not align, ask about storage and redelivery. Check connection charges with the relevant providers and allow for any period when costs at both homes overlap.

Send us your addresses, inventory, dates and access details for a written removal quote. Tell us about stairs, lifts, parking and restricted delivery hours, and identify extra services explicitly. Call 1800 500 584 to discuss the move. Update us if the address, goods or dates change.

## ***How much will it cost my household to live in Melbourne?***

There is no single total that fits every Melbourne household. Start with a current housing option, the services available at that address and your own spending and travel pattern. Add essential and optional expenses separately. Keep the one-off relocation budget apart from ongoing living costs and revise estimates when you have actual bills.

## ***Should a Melbourne living-cost estimate include rent?***

Check the definition before using any estimate: some totals explicitly exclude housing. For your own budget, include the actual rent or other housing arrangement and any relevant additional charges. Do not add rent twice if it is already included, and keep the household size and period consistent across the comparison.

## ***How do I compare an inner Melbourne apartment with an outer-suburban house?***

Use the space and services your household needs as a common starting point. Compare current housing payments, parking, heating and cooling, upkeep and the full commute. The apartment may have building charges or delivery restrictions to investigate, while the house may involve more running costs or driving. Add the actual amounts before deciding which arrangement costs less.

## ***Why should I separate gas and electricity in a Melbourne budget?***

The home's heating, hot-water and cooking systems determine which services it uses. Identify the installed equipment, current tariffs and fees for the address and your likely usage. Keep gas and electricity separate so you do not overlook an account or assume a combined estimate covers both. Confirm connection dates and review the figures when actual bills arrive.

## ***How much should I allow for Melbourne entertainment?***

Base it on the activities you expect to use, such as dining, sport, arts or a gym, and check their current prices. Keep those choices separate from groceries, housing and essential services. An advertised city-wide allowance cannot describe every household, and a visible discretionary budget is easier to adjust if other costs change.

## ***For a move to Melbourne, what do you need to quote the removal?***

Send us the origin and destination addresses, inventory, preferred dates and access details. Include stairs, lifts, parking, long carries and any restricted delivery times. Request packing, storage and unusual-item handling explicitly. Tell us when you can receive the goods and update provisional details before finalising the booking. For a move to Melbourne, keep any route-, service- or property-specific variation with the accepted written scope.