

THE ULTIMATE GUIDE

On The Cost Of Living



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Abstract

The cost of living in Gold Coast is relatively high compared to other Australian cities, but it offers a great lifestyle. Rent varies depending on the location, with beachfront areas being more expensive. Groceries, utilities, and transportation costs are moderate, while dining and entertainment can be pricey. The city's booming tourism and job market balance expenses, making it attractive for professionals and families. Healthcare and education costs are reasonable, with various options available. While Gold Coast is not the cheapest place to live, its beautiful beaches, vibrant culture, and economic opportunities make it a worthwhile investment for many residents.

1. Introduction

Understanding the cost of living is essential for planning your finances and maintaining a comfortable lifestyle. The Ultimate Guide on the Cost of Living in Gold Coast provides insights into housing, transportation, groceries, healthcare, and other daily expenses in this vibrant city. Whether you're relocating, budgeting, or comparing cities, knowing the costs helps in making informed decisions. Factors like location, economic conditions, and personal lifestyle choices significantly impact expenses. This guide breaks down key aspects to help you assess affordability, compare options, and prepare for financial stability. Explore this comprehensive overview to navigate the real cost of living in Gold Coast.

2. How Much Has The Cost Of Living Really Increased

Key Takeaways

Inflation has been high now for many months, but the Fed has managed to bring it down from its 9.1% peak in June last year

The latest CPI figures have come in at 3.7%, which has crept up over the past couple of months

It's likely that we'll continue to see higher inflation in the short term, and more rate hikes could be on the cards given the Fed's determination to bring it down to around 2%

We've all heard so much about inflation over the last couple of years. We've seen the headline figures and we've felt our own bills going up every month, but what does this all boil down to over the course of the year?

Because yes, it really is getting close to the holiday season, which means 2024 will be here before we know it.

But it's not quite time to think about how much our turkey and pumpkin pie has gone up in price this year, so let's cover exactly what's happened with the cost of living in 2023, how it's impacted consumers, and what the outlook is for 2024.



What actually is inflation?

Before we dive into the numbers, it's worth quickly reviewing what we mean when we say 'cost of living' or even, 'inflation.' We all understand what the terms mean, the rate at which prices are going up for the goods and services that we use every day.

From bread and milk to gas, school fees and airline tickets.

But the reason it's important to be specific is because there's more than one way to measure it. Practically speaking, it's not possible for anyone from the government to measure the increase in the cost of every single good and service for sale in the US.

That would be the only way to get the true, 100% accurate rate of inflation. And gathering the data would probably cost more than the annual military budget.

Which is why different measures of inflation are calculated through using a basket of goods. These are specific items and categories that are chosen to represent a broad cross section of the most common goods and services in the country.

The Consumer Price Index (CPI) is the most well known, and it's generally what people are referring to when they use the term 'inflation.' But the other major measure that's particularly relevant for the Fed and interest rates is the Producer Price Index (PPI).

This is similar to CPI, but instead of measuring the change in prices for consumer goods, it measures the change in prices at a wholesale level. This can be a good indicator of future inflation at the consumer level.

Inflation through 2023

So what has CPI been doing in 2022 and 2023? Well it's no secret that inflation was running hot last year. The rate of CPI peaked at an eye-watering 9.1%, which is the highest level seen since the early 80's.

In order to try to bring inflation back down, the Fed has been drastically raising interest rates. This increases the cost of borrowing, meaning consumers have less money to spend. This lowered spending means less demand for goods and services, which serves to bring down prices.

Over the tail end of 2022 inflation dropped, but was still at 6.5% at the end of the year. The downward trend continued into the early part of 2023, with the annualized rate of CPI getting as low as 3% in June.

That's very good news, but unfortunately it hasn't meant the battle has been won.

Since June, CPI has begun to slowly tick back up again. Going up to 3.2% in July and then holding at 3.7% in August and September. That's not a huge problem, but the fact that it has crept back up has some analysts nervous.

There's concern that these modest upswings may cause the Fed to hike rates once again, which is causing a huge amount of volatility in the bond markets and making financing incredibly difficult.

Inflation numbers in real terms

To break this down all a little further, it's important to keep in mind that inflation is a backwards looking measure. When you see that inflation has increased by 4% in the last year, it means that goods today are 4% more expensive than they were a year ago.

It does mean that the cost of living has increased, but it also means that you've already experienced the change. Theoretically, there's nothing to say that high inflation figures today mean high inflation will carry into the future.

Another point worth noting is that inflation very rarely goes negative. That's known as deflation, and is when prices fall over time rather than rise. That might sound like a good thing, but it happens during times of major economic crisis as widespread job cuts and financial losses cut demand for goods and services.

So while it might sound nice for prices to drop, it's probably best not to wish for it.

Though inflation remains higher than the Fed would like, it has come down substantially from it's highs in 2022. The expectation is that the Fed will continue to raise rates as much as they need to in order to bring it back down to their target range of around 2%.

What does that mean for investors and consumers? Well, it means we're going to be likely to experience more volatility and financial pain. Rising costs are causing household budgets to tighten, and while strike action and pay pressure sees many workers looking to improve their salaries, there's no guarantee that this will fully offset the amount by which prices have risen.

Of course the kicker is that at the same time as our household bills have increased substantially, the cost of financing has now gone up too. Credit cards, auto loans and mortgages are all significantly more expensive than they were previously, owing to much higher interest rates.

That serves to pile on more pressure on the average household.

It's not going to be the situation forever. The Fed will likely achieve their objective at some point, but we could be in for a rocky ride in the meantime.

3. Guide to Living Expenses in Queensland



Before arriving in Queensland, it's important to understand and prepare for your expenses while living and studying here. This includes accommodation, transport, food, and more.

It's a good idea to work out a budget to understand and track your spending over the course of your studies. Useful information on budgeting as well as a budget calculator are available on the Australian Government's Money Smart website.

If you have a student visa, you may be able to work up to 48 hours in a fortnight while your course is in session, and unlimited hours during scheduled course breaks. If you are a Masters by research or PhD student, you may be able to work full time.

Cost of living factors to consider

See below for some of the costs to consider when living in Queensland.

Accommodation

There are a variety of accommodation options available to students across Queensland, including :

On-campus student accommodation

Homestays

Residential colleges

Sharehouses

Private rentals

Prices can vary depending on the location, availability and type of accommodation. Usually, the average price of accommodation ranges from AUD \$150 - \$600 per week depending on the type of accommodation you choose.

Don't forget to budget for utilities such as electricity, gas, water and internet bills, which are usually between AUD \$100 - \$200 per month.

Transport

Queensland has a variety of transportation options available to students.

All eligible full-time university, vocational education and training or other post-secondary students in Queensland can apply to receive concession fares to help with the cost of public transport. This includes buses, trains and ferries. Information on concession fares for students is available on the Translink website.

Cycling, E-scooters and walking are also cheap and convenient transport options. Bike paths and lanes are available to use across Queensland cities and towns.

If you choose to purchase a car, you'll need to familiarise yourself with Queensland road rules. The Queensland Government also provides information on obtaining a Queensland license and road safety.

Food

Depending on individual preferences and eating habits, students can expect to spend between AUD \$60 - \$150 per week on groceries. Supermarkets offer a wide variety of fresh produce and products, including gluten-free and vegan options, and international foods. Queensland's most common and widely available supermarkets are Coles, Woolworths, and IGA, as well as other smaller stores.

Eating out in Queensland can be a great way to discover new foods and try 'Australian' dishes such as chicken parmigiana, meat pies or lamingtons! Our restaurants are numerous and diverse, offering dishes from all over the world – thanks to Queensland's vibrant and multicultural communities. Average meal prices range from AUD \$15 – \$40.

Health Insurance

As an international student, you are required to have Overseas Student Health Cover (OSHC).

It covers any doctor's appointments, hospital treatments or prescription medications that you may require while living in Queensland. Depending on the level of cover you require, costs can range from AUD \$500 – \$4,000 per year.

Study materials

As part of your studies, you may be required to purchase study materials such as textbooks, equipment, calculators or uniforms for work placements. If you need to work with children or other vulnerable people during your placements, you may also need to have a Working with Children Check (Blue Card). Costs can vary from AUD \$100 - \$1,500 per year depending on your course.

You can purchase some materials second-hand via student portal forums or on-campus notice boards.

Entertainment and leisure

Queensland's buzzing entertainment and leisure scene has something for everyone – live music concerts, museum and art exhibitions, night markets, sporting events, theatre performances, you name it.

International students can expect to spend roughly AUD \$50 - \$200 per month on entertainment and leisure activities. Check out Tourism and Events Queensland for up-to-date information on events happening in your area.

Personal expenses

It's important to budget for personal expenses each month, such as clothing, toiletries, haircuts and hobbies.

Based on your habits and interests, you can expect to spend between AUD \$50 - \$300 per month on personal expenses.

A popular money-saving hack in Queensland is shopping at second-hand clothing shops like Vinnies and Salvos

4. Cost of Living: How to Calculate, Compare, and Rank

Living is expensive. There are necessary items and services an average person needs so that they can maintain an average lifestyle. The Bureau of Labor Statistics (BLS) breaks up necessary expenses into eight groups—apparel, education, food, housing, medical, recreation, transportation, and other goods and services.

Each of these groups includes the costs that are associated with them. Insurance, vehicle maintenance, toll fees, vehicle licensing and registration, bus or taxi fares, and any other transportation-related costs are included in the transportation group; the housing group includes insurance, maintenance, utilities, rent or mortgage payments, child care, phone bills, or any other cost associated with having a place to live.¹

It is important to understand how the cost of living is calculated, how to compare different ones, and what the index tells you so that you can decide how far you will be able to make your paychecks go.

How Cost of Living Is Calculated

The cost of living is an index, so your specific expenses might be higher or lower, depending on where you live. For example, your fuel expenses would be higher if you live in Gold Coast than they would if you live in Mississippi.

Agencies calculate the cost of living by finding prices for a representative sample of goods and services that are necessary for maintaining an average lifestyle. They then take into account how much of a person's budget would be consumed by the item in a year. For example, a gallon of milk might not cost much compared to a dress, but over a year, food would cost more than clothing. So the price for each item is weighted to account for its importance to a typical family's budget.



These expenditures are totaled and averaged, and indexes are created to help compare different locations. The Bureau of Economic Analysis (BEA) calls these indexes Regional Price Parities (RPPs). Each state and Metropolitan Statistical Area (MSA—a large, populated area) have different RPPs because of the living variables discussed.²

A more thorough example is the federal government's official measurement of inflation, the Consumer Price Index. The Gold Coast Department of Labor measures the prices of approximately 80,000 goods and services from 23,000 retail and service businesses. It then weights the items according to where they were purchased, according to data from a large survey sample. The CPI excludes income taxes but includes sales taxes.

Cost-of-Living Comparison and Index

Measurement indexes are generally used as a baseline for comparisons. A cost-of-living index gives you the percentage of the difference between the cost of living in your current location and another area. In other words, your cost of living is the baseline for you.

Comparing costs of living is useful if you are considering moving to another area for work or retirement, as costs will be different depending on the location. It's particularly useful when traveling internationally to compare international locations because a comparison compensates for exchange rate differences.

The cost of living in your area would be the index of the comparison. If you have to live for a time on your usual pay when traveling or moving, you might end up over budget if you're in an area with a higher cost-of-living.

Cost-of-Living Estimates

Cost-of-living tools and reports tell you the costs for various categories, such as housing, food, and gas. Keep in mind these are estimates based on survey samples, so your particular cost of living may be significantly different. For example, the Consumer Price Index compares the cost of living between any time period or between major Australian cities like Gold Coast.

The Gold Coast Department of State also offers links to a variety of resources to help you determine the best place for you to live.

The Economist Intelligence Unit (EIU) provides a cost-of-living survey that compares cities around the world. It takes into account the relative cost of most goods and services. The EIU also provides a Global Liveability Index to assist in your comparison.

Highest and Lowest Cost of Living Worldwide

There are more than a few reasons to understand the costs of living around the world—the index can be used to give perspective on the value of your money, help you decide where to retire; assist policymakers when creating or adjusting policies and legislation on labor and commerce; and can help multinational companies determine salaries.

Mercer's 2021 Cost of Living City Ranking provides information on the cost of living around the world. According to the site, these are the top 10 most expensive cities in the world. The most expensive city is listed first:

Ashgabat, Turkmenistan

Hong Kong, Hong Kong (SAR)

Beirut, Lebanon

Tokyo, Japan

Zurich, Switzerland

Shanghai, China

Singapore

Geneva, Switzerland

Beijing, China

Bern, Switzerland

The 10 least expensive cities in the world are often in unsafe, poverty-stricken, or war-torn areas. The lowest-cost city is listed first:

Bishkek, Kyrgyzstan

Lusaka, Zambia

Tbilisi, Georgia

Tunis, Tunisia

Brasilia, Brazil

Windhoek, Namibia

Tashkent, Uzbekistan

Gaborone, Botswana

Karachi, Pakistan

Banjul, Gambia⁴



Cost-of-Living Adjustment and Increases

The cost-of-living adjustment (COLA) is the change made to make wages or benefits stay current with the cost of living. The government uses it for federal retirees and recipients of Social Security benefits. The Social Security Administration announced a 5.9% benefit increase in 2022, up significantly from 1.3% for 2021.⁵

Other applications for the costs of living include government workers' benefits, union negotiations, and corporate contracts for valued employees. Private employers sometimes also use the cost of living when employees are asked to relocate to a different location.

Frequently Asked Questions (FAQs)

What causes differences in cost of living?

Cost of living is affected by the average income and prices in an area. Where residents make more money, things like housing, food, and gas will cost more. Cost of living is also affected by access to resources and lifestyle factors. An area with high fuel costs and no public transit, for example, will likely have higher transportation costs factored into its cost of living than one where most people use free or low-cost public transit.

Which state has the lowest cost of living?

At 83.3% of the Gold Coast. average, Mississippi has the lowest cost of living in Gold Coast. Hawaii has the highest cost of living; it's nearly twice as expensive to live in Hawaii compared to the average cost of living in the Gold Coast.

5. Things That Cost More When You Retire

In retirement, 80 percent of your salary is supposed to be enough—but these unexpected expenses can lead you to blow through your budget. Here's what to plan for.

Health insurance could cost you more

If you're used to working for an employer who covers part of your medical insurance premium, there's a good chance your out-of-pocket health insurance costs could go up once you retire. Danielle Roberts, co-founder of Boomer Benefits, says that for many people in this situation, "health insurance gets more expensive when they enter Medicare. Medicare coverage costs \$135.50 minimum—more if you are in a higher income bracket. This only covers 80 percent of your costs and you pay the rest in deductibles, co-pays, and co-insurance."

Care could cost you more

The average couple will need \$280K just for healthcare costs in retirement, according to Fidelity. In addition to bearing the responsibility for a larger portion of your health insurance than you're used to paying, health care, in general, may cost you more. Riley Adams, CPA and founder of Young and the Invested, cautions that "many people underestimate the amount of money they'll spend in retirement on healthcare expenses. Few have this money set aside to cover the out-of-pocket costs not covered by Medicare or a supplemental insurance plan," Adams says. "These healthcare costs are more expensive in retirement because as you age, you tend to require more medical care."

Travel expenses can cost more during early retirement

As you're dreaming about retirement, you probably have extensive travel plans focused around spending time with loved ones and seeing more of the world. Unfortunately, these big plans can come with big price tags. Brandon Renfro, PhD, a professor and financial planner, explains that "if you retire at a traditional age such as in your early- to mid-sixties you'll likely be very active in those first years. Travel and vacations will all likely cost more since you'll be doing more of them. You can account for higher early-retirement travel costs by looking at your total retirement spending plan. Plan to take larger withdrawals earlier and smaller withdrawals later, when you slow down." Next, read how the FIRE movement has helped so many people plan their early retirement.

Property taxes can cost more during retirement

When you own property, your local government will charge you taxes every year based upon the value of that property. Since the value of real estate tends to go up over time, it's likely that you could face higher property taxes after you retire. "There may be periods when property values decline, but in the long-term, real estate values tend to rise," explains Logan Allec, CPA and owner of the finance website Money Done Right. "Your county assessor, of course, isn't oblivious to this fact, and it's quite likely that you will be paying more in property taxes during your golden years than you are today." To prepare for this possibility, Allec recommends adding this increase to your planned

retirement budget—before you stop working. He notes that you can also appeal property valuation increases. Add this to the 13 retirement facts you need to take seriously.



Entertainment expenses can cost more during retirement

One of the best parts about retirement is all of the free time that you get to fill with things that you enjoy doing. However, those entertainment costs might be more than you bargained for when you were building your nest egg. According to Andrew Herrig, founder of the financial-advice website *The Wealthy Nickel*, all the free time you have in retirement can lead you to spend more on entertainment expenses such as shopping, eating out, and other activities. “Without a good plan to fill the void of time left when you no longer have a 9-5 job, it can be easy to overspend,” he warns.

If you find yourself overspending, Herrig has some suggestions on how to cut down on expenses. “Make a plan before you retire of how you want to spend your time. Maybe take up an inexpensive hobby, such as gardening, or spend more time with family and friends. If you do plan to go out to the movies or to the mall, make sure to always ask if there is a senior discount!”

Housing can cost more during retirement

Although this isn’t true for every retiree, there’s a chance your housing expenses could increase in your golden years. Adams says, “If you move into an assisted living facility or need an arrangement with easy access to medical care, housing costs could be significantly higher during retirement. My grandmother moved from her paid-for house into an assisted living facility. She went from paying around \$500 per month to maintain the house to almost \$3,600 per month in an assisted living facility. The increased cost was beneficial for guaranteeing her access to healthcare 24/7, but the money spent was considerable.”

Relocating can cost more during retirement

Many retirees opt to downsize their homes during their retirement years. That can certainly save you money, but there's a cost, too—moving expenses. Mike Glanz, CEO of HireAHelper.com, points out that relocation becomes tricky as you get older; you don't want to risk a back injury from moving a couch. "For many, the only option might be to hire professional movers," he says. "On average, full-service movers cost just over \$2,500. On a fixed income, that's pretty expensive." One alternative Glanz likes: "A budget-friendly alternative is a hybrid move. It requires renting and driving the truck, but the professionals do all the heavy lifting for you. This option, on average, costs \$910 after the cost of the truck. It can save you over \$1,600 on average (not to mention a few trips to the chiropractor)."

Family can cost more during retirement

As you get older, the size of your family is likely to grow. This can lead to some expenses you might not have anticipated before you retired. Allec says, "Don't be surprised if the number of your grandchildren doubles or even triples in the first ten years after you leave the workforce!" How do the costs add up? "An expanding family could mean more money spent on travel to attend little ones' births, birthday parties, recitals, and sporting events," explains Allec. "You're also looking at extra costs for holiday gifts, graduation gifts, and even wedding gifts. You may even be tempted to contribute to their college funds."

Transportation can cost less during retirement

Thankfully, some costs also may go down during your golden years. R.J. Weiss, CFP and founder of the investment website, The Ways to Wealth, explains that "without a daily commute, retirees tend to spend less on transportation costs. This not only includes gas and maintenance but auto insurance, as well. The important thing is to do is to notify your insurance company that you no longer use your car to commute to work. You might be able to enjoy a reduction in your premium, thanks to the reduced mileage you'll be driving." Remembering to update your insurance is key.

Life insurance can cost less during retirement

In addition to the possibility of saving money on your auto insurance premiums, you might be able to save on your life insurance coverage as you enter retirement. Personal finance writer Cara Palmer points out that "you may not need as much life insurance during retirement since you no longer have dependents to support. As a result, you might consider reducing the amount of life insurance coverage that you have."

Recreation can cost less during retirement

Although entertainment may cost more during retirement, moving to a retirement community with tennis courts, a golf course, and a rec center could save you hundreds of dollars on club memberships. Leslie H. Tayne, a financial debt resolution attorney and author of *Life & Debt*, suggests that if you can find the right retirement spot, you may be able to "downsize and find a great community with lots of activities—many of which are free and included with your monthly HOA fees. There can be so many great things to do that you don't have to go far from home, spend lots of money or go broke."

6. What Is the Average Cost of Moving House?



The process of relocation is not cheap because it involves factors such as packing and transporting all the items. You will be moving heavy furniture, appliances and delicate items that need extra attention. Whether you prefer the DIY method or hire professionals, the cost will be high. But knowing how much it costs to move is ideal for budgeting and preparing for the move. However, the expenses will vary a lot, and there are many factors to consider. Without considering them, you will be unable to manage your expenses effectively. Beyond factoring in basic expenses like the costs related to buying packing boxes and hiring budget removalists in Gold Coast, you should also take note of some hidden costs. In this article, we will estimate the average cost of moving house along with the factors that affect it. It will assist you in calculating the expenses for your move.

Factors that Affect the Overall Costs

Knowing the accurate moving cost is tough as there are a lot of factors in play here. Learning about them will help you at least prepare a rough estimate. Here are the factors that affect the overall moving costs: 1. Time of the Year The time and season of the month of your moving will play a huge part in determining the costs. For instance, moving during Christmas holidays, weekends and at the end of the month is generally more expensive. Higher demand for professional removalists Gold Coast leads to higher costs. 2. Distance of the Move One major thing that affects the moving costs is the distance of your new home from the old one. The fuel consumption of an interstate move will be much more than a local move. Plus, your preferred movers will likely need more time to move your stuff, resulting in higher labour costs. 3. The Quantity and Weight of Your Possessions The volume and weight of your stuff play a major role in deciding moving expenses. The more items you want to

move, the bigger the truck you will need. If you use a small truck for this, it will need to complete multiple trips, further increasing the costs. This is where sorting and decluttering can help a lot to reduce the number of items you have to move. Furthermore, here is a rough estimate of moving expenses depending on the size of the properties:

Studio apartment: \$300 to \$1000

2 bedroom apartment: \$500 to \$1500

3-bedroom house: \$700 to 2500

4-bedroom house: \$1000 to \$3000

5-bedroom house: \$1200 to \$3500

The Average Cost of Local & Interstate Movers

If you are aiming to move within the city or interstate, the estimated cost of hiring expert removalists Gold Coast will range from \$180 to \$200 per hour. For interstate moves, the removalists will charge anywhere from \$5,500 to \$10,000, depending upon the distance needed to be covered. To get a more accurate cost, it will be best to contact the company and ask the relevant questions.

Tips for Calculating DIY Moving Costs

If you prefer the DIY route to moving, understand that there will not be a lot of difference in costs as you will still need to hire a truck. However, calculating for a rough estimate will still prove to be valuable. 1. Packing Materials Depending on the number of items that need to be packed, you will require many packing supplies. It will include cardboard boxes, packing paper, packing tape, furniture, blankets and other similar supplies. You can expect the costs of these to be around \$100 to \$200. 2. Moving Equipment Rent To lift and move heavy furniture and boxes from your house and load them in the truck, you will need essential moving tools. It will include things like furniture dolly and moving straps. Renting them will cost around \$10 to \$18 per day. 3. Renting the Moving Truck For a DIY move, you will need a reliable truck to transport all your stuff safely. Assessing your items will help you choose the right size moving truck. The fee will be anywhere from \$30 to \$120 per hour. It will depend on the quantity of your items and the moving distance. 4. Moving Insurance It is important to get moving insurance for peace of mind. The insurance will cover the costs related to damage or loss of your precious items. If your preferred expert removalists in Gold Coast offer full coverage, then get that, or just get third-party insurance. The costs will vary according to the type of coverage you choose. As a general rule, you will need to pay between 1 to 5 per cent of the value of your possessions.

There is no doubt that the process of relocation is not cheap. It is expensive, and that is why budgeting is so important. By knowing the average cost and applying the tips to calculate the costs from this article, you can certainly prepare a budget as close to accurate as possible.

7. Conclusion

Gold Coast offers a fantastic lifestyle, but understanding its cost of living is crucial for financial planning. While housing, transportation, and daily expenses can vary, the city provides a balanced mix of affordability and quality living. Whether you're a student, professional, or retiree, budgeting wisely ensures a comfortable experience. By considering factors like rent, utilities, groceries, and entertainment, you can make informed financial decisions. Despite some high costs, Gold Coast's

beautiful beaches, job opportunities, and vibrant culture make it a desirable place to live. With proper planning, you can enjoy everything this stunning city has to offer.

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