

A COMPLETE GUIDE TO BRISBANE'S COST OF LIVING



Abstract

Brisbane, one of Australia's fastest-growing cities, offers an attractive lifestyle with a relatively lower cost of living compared to Sydney and Melbourne. This guide provides a detailed breakdown of essential expenses, including housing, transportation, groceries, utilities, and entertainment. Whether you are a student, a professional, or a family considering relocation, understanding these costs is crucial for budgeting effectively. The city boasts affordable suburbs for renters and buyers, along with efficient public transport options.

Additionally, the guide covers hidden expenses such as healthcare, childcare, and leisure activities. Brisbane's cost of living varies based on lifestyle choices and location, making it essential to plan accordingly. By comparing costs with other Australian cities and providing money-saving tips, this guide ensures you can make informed financial decisions before moving to or settling in Brisbane.

Getting Started

Brisbane offers a balanced lifestyle with a lower cost of living compared to Sydney and Melbourne. However, understanding the expenses involved is crucial before making the move. Start by evaluating housing costs—rent in inner-city areas is higher, while outer suburbs offer more affordable options.

Consider whether you'll rely on public transport or own a car, as transport expenses vary. Groceries, dining out, and entertainment costs should also be factored into your budget. Utilities such as electricity, internet, and water can add up, so researching providers for competitive rates is advisable. Healthcare and education expenses differ based on private or public options.

Finding cost-saving strategies, like shared accommodation, using public transport, and shopping at local markets, can help manage expenses. With careful planning, Brisbane can be an affordable and vibrant place to live, offering great work-life balance and quality of life.

1. How Much Does Housing Cost in Brisbane?

Brisbane, the capital city of Queensland, has experienced significant fluctuations in its housing market over recent years. As of March 27, 2025, understanding the current housing costs is essential for prospective buyers, renters, and investors. This detailed overview examines the factors influencing housing prices, current market trends, and projections for the future.

Current Housing Prices in Brisbane

The Brisbane property market has seen remarkable growth since the onset of the COVID-19 pandemic. Property prices have surged by approximately 55.2%, reaching an all-time high

average of \$924,498. This upward trajectory is attributed to factors such as increased demand, limited housing supply, and substantial infrastructure developments.
Property Update

Rental Market Overview



For those considering renting in Brisbane, the market remains competitive. As of early 2025, the median weekly rent for houses is \$625, positioning Brisbane as one of the more affordable capital cities in Australia. However, the rental market is expected to remain tight due to ongoing population growth and limited housing stock.

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Factors Influencing Housing Costs

Several key factors contribute to the current housing costs in Brisbane:

- **Population Growth:** A steady increase in population has heightened demand for housing, exerting upward pressure on prices.
- **Infrastructure Developments:** Major projects like the Brisbane Metro and Cross River Rail have enhanced connectivity and boosted property values in surrounding areas.
- **Economic Conditions:** Brisbane's robust economy, supported by sectors such as mining and agriculture, has bolstered consumer confidence and investment in the housing market.

- **Interest Rates:** Fluctuations in interest rates directly impact borrowing costs, influencing buyer demand and housing affordability.

Future Projections

Looking ahead, forecasts suggest that Brisbane home prices will continue to rise. SQM Research's Housing Boom and Bust Report predicts a 9-14% increase in 2025, equating to a median dwelling price rise of \$77,000 to \$120,000. This growth is expected to outpace national averages, driven by sustained population growth and limited housing supply.

Conclusion

Navigating Brisbane's housing market requires a comprehensive understanding of current prices, rental rates, and the factors influencing these costs. Whether you're a prospective buyer, renter, or investor, staying informed about market trends and future projections is crucial for making well-informed decisions in this dynamic environment.

2. Best Suburbs in Brisbane for Renters on a Budget

Undoubtedly, Brisbane is one of the most developed cities in Australia, having a variety of suburbs, beaches, and entertainment hubs. People from all over the country are moving to this beautiful city to explore possible career opportunities or because they want to live in this place. Regardless of the reason, keeping a check on your expenses is vital. Selecting the right property to live in is by far the most important decision you need to make.

There are certain suburbs in Brisbane where the properties are quite affordable without sacrificing quality of life. Knowing the names of these suburbs will help you finalise the decision and move with the help of budget removalists Brisbane. Here are the cheapest Brisbane suburbs to live in. Exploring these places will make it easier for you to find a suitable place.

1. Chermside

Chermside is full of many cheap hidden gems. This suburb is known mainly for the Westside shopping centre named after it. It is located about 9km from Brisbane CBD. This suburb has plenty of convenient and fast buses which will help you visit the centre. The shopping centre will likely fulfil all your shopping requirements with hundreds of retailers.

Chermside is also quite affordable, and you can find many great properties there. If you do not prefer houses, there are plenty of apartments in this suburb as well. Explore this place, and you will certainly find great places to live.

2. Mt Gravatt

The Mt Gravatt suburb surrounds the visually pleasing Mt Gravatt as well as Griffith University. This place is known to be filled with budget-friendly homes and green space. It is situated only 9km from Brisbane's CBD. Just south of Mt Gravatt is Westfield Garden City.

It is one of the best places to shop at. Mt Gravatt is also quite affordable, so you do not have to worry about the expenses. You can find several housing options here. Explore your options and move with the help of expert removalists Brisbane.

3. Moorooka



The suburb “Moorooka” is located on Brisbane’s southside. There are a variety of home options at this place. It has something for everyone, whether you are looking for a luxury home or affordable yet beautiful apartments. It is just 8km away from Brisbane’s CBD. It is an accessible suburb with an exceptional train connection.

Within this beautiful suburb, you can find plenty of parks as well as a few convenient shops. The renowned Westfield Garden City is just a short trip away. It is worth noting that this suburb has several affordable housing options. You can find many cheap and hidden gems throughout the suburb.

4. Logan Central

About 30km away from the Brisbane CBD, there is a suburb known as “Logan Central”. It is situated in the neighbouring city of Brisbane, i.e. Logan. In the past, this suburb did have a poor reputation. However, that has slowly faded. Logan Central’s position is unmatched because it is right on a major train line. It is surrounded by visually pleasing bushland and hosting Logan’s art gallery.

Plus, this suburb is quite affordable, whether you are searching for a small or big home. There is a lot of variety and opportunities for families. This way, once you pick one home, moving in with the help of the best removalists Brisbane will be simple.

5. Redbank

Along the banks of the Brisbane River in Brisbane's west, you can find the Redbank suburb. It is well-connected and situated about 21 km away from Brisbane's CBD. Due to a major rail line and highway, you can easily visit any place in the city.

For shopping purposes, if you keep heading west, you will find plenty of opportunities at Ipswich. There is a variety of housing options available in the Redbank suburb at an affordable cost. Explore the hidden gems and select anyone you like.

6. Stafford

If you want to stay at a place that is close to almost everything, Stafford is the ideal option. This suburb has its own shopping centre for your regular shopping requirements. As for your occasional and bigger shopping needs, you can either visit Westfield Chermside or Queen Street Mall with ease on a bus.

As for housing, this suburb offers plenty of great options depending on where you are living in the suburb. However, the vast majority of them are quite affordable. This way, you can pick one, and it will be easier to move with the help of expert removalists Brisbane.

7. Slacks Creek

Slacks Creek is another great suburb situated about 22km from the CBD on Brisbane's southside. This place is known to have many great amenities around it. It has a major shopping centre, i.e. Logan Hyperdome, nearby. As for connectivity, this suburb has sufficient buses that travel into the city.

The journey does not take longer than 30 minutes. This suburb also has affordable housing, apartment options, and hidden gems. It is best recommended to visit Slacks Creek and explore the options to find a new home for you.

Wrapping Up

Due to a growing demand for properties in Brisbane, finding affordable options has become more complicated. However, it is not impossible to find budget-friendly homes and apartments. You can find many of them if you search in the right place. Visit the suburbs mentioned in this article, and you will likely find great and cheap options

3. How to Save on Everyday Expenses in Brisbane

Managing everyday expenses in Brisbane requires strategic planning and informed choices. Here are several practical strategies to help you reduce daily costs:

1. Transportation Savings



- **Public Transport:** Utilize TransLink's go card for bus, train, and ferry services. This card offers fares at least 30% cheaper than single paper tickets. Traveling during off-peak times can provide an additional 20% discount. On weekends, children aged 5 to 14 travel free on TransLink services, making family outings more affordable. [f](#)
- **Cycling and Walking:** Brisbane's extensive network of bike paths and pedestrian-friendly routes make cycling and walking viable alternatives to reduce transportation costs while promoting a healthy lifestyle.

2. Housing and Utility Costs

- **Affordable Housing Options:** Explore developments offering built-to-rent homes with units rented at 75% of market value to low-income residents. Such initiatives can significantly reduce housing expenses.

- **Utility Management:** The average monthly cost for basic utilities in Brisbane is approximately \$308.62 for an 85m² apartment. To manage these expenses:
 - **Energy Efficiency:** Implement energy-saving practices such as using LED lighting, unplugging devices when not in use, and utilizing energy-efficient appliances.
 - **Provider Comparison:** Regularly compare utility providers to ensure you're receiving the best rates available.

3. Grocery and Dining Expenses

- **Smart Shopping:** Plan meals in advance, create shopping lists to avoid impulse purchases, and take advantage of sales and bulk buying for non-perishable items.
- **Local Markets:** Shop at local markets for fresh produce, which can be more affordable than supermarket prices.
- **Dining Out:** Limit dining out to special occasions. When you do eat out, seek restaurants offering meal deals or discounts, and consider dining during lunch hours when prices are often lower.

4. Entertainment and Leisure

- **Free Activities:** Brisbane offers numerous free or low-cost activities, such as exploring the South Bank Parklands, visiting the Queensland Art Gallery, or attending community events.
- **Library Services:** Utilize local libraries for free access to books, movies, and sometimes even workshops or events.

5. Financial Management

- **Budgeting:** Develop a comprehensive budget to track income and expenses. This practice helps identify areas where you can cut costs and allocate funds towards savings goals.
- **Automatic Savings:** Set up automatic transfers to a savings account each month. This "pay yourself first" approach ensures consistent savings over time.
- **Review Subscriptions:** Regularly assess and cancel unnecessary subscriptions or memberships that are not being utilized fully.

By implementing these strategies, you can effectively manage and reduce everyday expenses in Brisbane, leading to greater financial stability and the ability to allocate funds towards future goals.

4. What Are the Costs of Owning a Home vs. Renting in Brisbane?



Owning a home may be a lifelong goal for many Americans, but that doesn't mean it's for everyone. Renting does have its advantages, too. For some people, renting might make more sense for their financial circumstances. Below, we've listed 10 of the main advantages of renting instead of buying a home.

1. No Maintenance Costs or Repair Bills

One of the benefits of renting a home is that there are no maintenance costs or repair bills. This means that when you rent a property, your landlord assumes full responsibility for all maintenance, improvement, and repairs.¹ If an appliance stops working or your roof starts to leak, you call the landlord.

Homeowners, on the other hand, are responsible for all home repair, maintenance, and renovation costs. Depending on the nature of the task (and whether multiple jobs pop up at the same time), it can get quite pricey.

2. Access to Amenities

Another financial benefit of renting is having access to amenities that would otherwise be an enormous expense. Luxuries such as an in-ground pool or a fitness center come standard at many midscale to upscale apartment complexes with no additional charge to tenants.

If a homeowner wanted to have access to these amenities, they would likely have to spend thousands of dollars for installation and maintenance. Condo owners aren't exempt from these costs either. These expenses are rolled into their homeowners association (HOA) fees, which are due on a monthly basis.

3. No Real Estate Taxes

One of the major benefits of renting versus owning is that renters don't have to pay property taxes. Real estate taxes can be a hefty burden for homeowners and vary by county. In some areas, the costs associated with property taxes can amount to thousands of dollars each year. Although property tax calculations can be complex, they are determined based on the estimated property value of the house and the amount of land on which it's built.³ With new constructions getting larger and larger, property taxes can be a significant financial burden to homeowners.

4. No Down Payment

Another area where renters have a better financial deal is the upfront cost. Renters generally have to pay a security deposit that is equal to one month's rent. And usually, that's all there is. This deposit is theoretically returned to them when they move out, provided they haven't damaged the rental property.

When purchasing a home with a mortgage, you're required to have a sizable down payment—ideally around 20% of the property's value, though it can be much less than that.⁵ Of course, that down payment results in having equity in the home, which only increases as the mortgage is gradually paid off. And once you own a home free and clear, you have a valuable investment that renters never attain.

Still, the amount needed for a down payment on a home is significantly more than a rental security deposit.

5. More Flexibility As to Where to Live

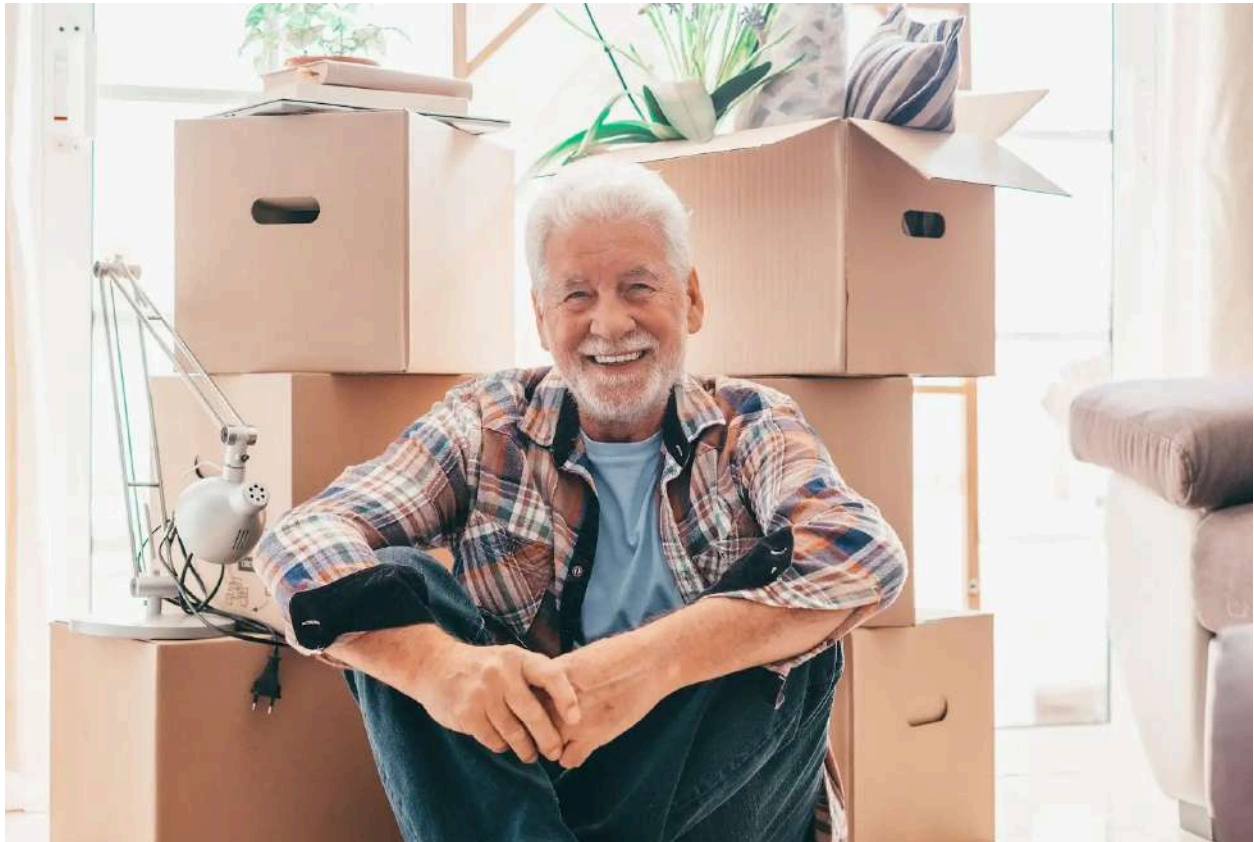
Renters can live practically anywhere, while homeowners are restricted to areas where they can afford to buy. Living in an expensive city such as New York may be out of reach for most home buyers, but it is entirely possible for renters.

Mortgage lending discrimination and rental discrimination are illegal. If you think you've been discriminated against based on race, religion, sex, marital status, use of public assistance, national origin, disability, or age, there are steps you can take. One such step is to file a report with the Consumer Financial Protection Bureau (CFPB) or with the U.S. Department of Housing and Urban Development (HUD).

6. Few Concerns About Decreasing Property Value

Property values go up and down. While this may affect homeowners in a big way, it affects renters substantially less, if at all. Your home value can impact the amount of property taxes you pay and the amount of your mortgage. In a rocky housing market, renters may not be as adversely affected as homeowners.

7. Flexibility to Downsize



Renters have the option to downsize to more affordable living spaces at the end of their lease. This kind of flexibility is especially important for retirees who want a less costly, smaller alternative that matches their budget.

It's much more difficult to break free of an expensive house because of the fees involved with buying and selling a home. Also, if a homeowner has invested a significant amount of money in renovations, the selling price might not cover these costs, leaving them unable to afford to sell and move.

8. Fixed Rent Amount

The amount you pay for rent is fixed for the span of the lease agreement. While landlords can raise the rent with notice, you can budget more efficiently, because you know the amount of rent you are required to pay.⁹

The same applies to homeowners with fixed-rate mortgages, which also allow for efficient budgeting.¹⁰ But adjustable-rate mortgages (ARMs) can fluctuate, often resulting in rising mortgage payments due to higher interest charges.¹¹ Property taxes are another variable that can increase costs for homeowners but don't affect renters.⁸

9. Lower Insurance Costs

While homeowners need to maintain a homeowners insurance policy, the equivalent for renters is a renter's insurance policy. This kind of policy is much cheaper and covers nearly everything owned, including furniture, computers, and valuables. The average cost of renter's insurance is \$179 per year, while the average insurance policy for a homeowner costs \$1,249 per year, according to a study by the Insurance Information Institute.

10. Lower Utility Costs

Although homes can vary in size, they are typically larger than rental apartments. As a result, they are more costly to heat and also can have higher electric bills. Rental properties typically have a more compact and efficient floor plan, making them more affordable to heat and power than many houses.

5. How Does Brisbane's Cost of Living Compare to Other Australian Cities?

What does it cost to live in Australia? We analyzed the monthly expenses for a single person in seven major urban centers across the country. Rental prices are typically quoted by the week in Australia, but here we have calculated them by month for easier comparison. All dollar amounts below are in USD, and living expense estimates were sourced from Numbeo.com.

Sydney

A vibrant global city, Sydney is famous for its beautiful harbor, beaches and, of course, its famous opera house. With its bustling urban core and sprawling suburbs, Sydney offers both big city excitement and a relaxed Aussie lifestyle.

According to Numbeo.com, a single person's estimated monthly costs in Sydney come out to \$1,203, not including rent. Renting a one bedroom apartment in the city center averages a steep \$2,187 per month, while the same apartment outside the center rents for \$1,567. Clearly, location makes a major difference in housing costs across Sydney.

An individual would need around \$3,390 per month in Sydney to enjoy a comfortable standard of living. Those able to commute from further suburbs could reduce costs. With its high rents, Sydney is on the more expensive end of cities on this list.

Melbourne

Cosmopolitan Melbourne is often considered one of the world's most livable cities. As Australia's culture capital, Melbourne provides endless entertainment options alongside a diverse food scene and chic fashion.



Living expenses for a single person come out lower in Melbourne than Sydney, at an estimated \$1,192 per month without rent. Renting a one bedroom apartment in Melbourne's city center averages \$1,594, also less than Sydney. An equivalent apartment can be found outside the center for \$1,332 per month.

With these figures in mind, a comfortable monthly budget for an individual in Melbourne would be approximately \$2,786, including a centrally-located apartment.

Brisbane

The capital of Queensland has beautiful weather and friendly locals.

Cost of living estimates show Brisbane as moderately affordable for singles compared to other major Aussie cities. According to Numbeo.com, average monthly expenses ring in at \$1,219 without rent for an individual. To rent a one bedroom apartment in Brisbane's city center costs around \$1,745 per month, while the same dwelling outside the center drops to \$1,475.

With rental accommodation included, a single person would need about \$2,964 per month to live comfortably in Brisbane. Reasonable rents make Brisbane more wallet-friendly than Sydney or Melbourne. And its vibrant urban environment provides plenty to do for a moderate price.

Adelaide

Nicknamed “The City of Churches,” Adelaide is surrounded by parklands and nestled between rolling hills. The city overflows with arts, culture and world-class dining.

Living expenses excluding rent for a single come out higher in Adelaide than Brisbane at \$1,343 per month. Renting a one bedroom apartment in the city center costs around \$1,440, while the same dwelling outside the center drops dramatically to \$1,067.

Based on these estimates, a comfortable monthly budget for a single in Adelaide would total about \$2,783 including a centrally located rental. While overall living costs run high, Adelaide’s affordable rental prices help balance the budget for singles.

Perth

Isolated yet idyllic, Perth delights those seeking an active outdoor lifestyle with nearly guaranteed sunny weather and a setting of beaches, parks and wide open spaces.

A single person’s monthly living expenses in Perth ring in at \$1,228 without rent—the lowest of the major cities after Hobart. Renting a one bedroom apartment in the city center averages a pricey \$1,821 per month. Yet apartments outside the center drop dramatically to \$1,320.

Based on these estimates, a comfortable monthly budget for a single in Perth would be about \$3,049 including a centrally-located rental. While Perth proves one of the most expensive cities for rents, overall living costs help balance the scales. Additionally, for nature lovers, Perth provides easy access to white sand beaches and scenic landscapes.

Darwin

Tropical Darwin provides the only major Aussie city experience in the Top End, marked by a balmy monsoon climate, natural parks and Aboriginal art. Outdoor enthusiasts can explore massive Kakadu National Park or go fishing year-round.

Living expenses for a single person come out at \$1,138 per month without rent. Renting a one bedroom apartment in the city center averages \$1,368, while the same dwelling outside the center is a steal at only \$604.

Based on these figures, a comfortable standard of living for a single could be achieved for only \$2,242 in Darwin including an apartment rental. Thanks to super low rents just outside the center, Darwin emerges as the second-most affordable Aussie city.

Canberra



Living expenses ring in higher for singles in Canberra than any other city at a monthly average of \$1,346 without rent. Renting a one bedroom apartment downtown averages \$1,824, while the same dwelling outside the center rents for \$1,467.

Australia's capital city, Canberra provides a carefully planned urban environment filled with museums, galleries, government buildings and more. Its abundance of parks, bike paths, restaurants and shopping make this an ideal place to settle down.

With rent included, a single person needs about \$3,170 per month to live comfortably in Canberra — the highest monthly total of all the major cities compared here.

Bottom Line

Brisbane offers a balanced lifestyle with a relatively affordable cost of living compared to other major Australian cities like Sydney and Melbourne. However, expenses can add up quickly, making it essential to budget wisely. Housing remains one of the biggest costs, with rental and property prices varying across different suburbs. Choosing more affordable areas can significantly reduce living expenses.

Everyday costs, including groceries, utilities, and transportation, also play a crucial role in managing finances. Taking advantage of public transport discounts, energy-efficient solutions, and shopping at local markets can help cut expenses. Entertainment and leisure options in Brisbane are diverse, with many free or low-cost activities available.

Ultimately, smart financial decisions—such as budgeting, comparing service providers, and reducing discretionary spending—can make life in Brisbane more affordable and enjoyable. With proper planning, you can maintain a comfortable lifestyle while keeping costs under control.

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