

## New Zealand climate

The country is in the same hemisphere as South Africa and Australia, having a temperate climate with moderate, year-round rainfall and in the North Island especially, an absence of extreme temperatures. The country enjoys a pleasant and generally stable climate. Average summer temperatures will be between 20 and 30 degrees celcius and winter temperatures between 10 - 18 degrees.

Auckland has never known snow.

## New Zealand Salaries:

New Zealand salaries and wages are not high by international standards, however they are at a level where middle executives enjoy a pleasant life style. The average wage is \$34,000. Where a gross household income is \$80,000 or more that household is in the top 5 % of income earners.

The minimum wage is \$9.00 per hour or \$360.00 per week. There is a minimum youth rate which must be paid to all young people under the age of 20. The youth rate is around \$4.50 per hour. By December 1999 the average male earned \$18.73 per hour and the average female \$15.98.

Sex, marital status, religion, age, disabilities cannot be discriminated against, and strict laws enforce this.

## New Zealand economy

New Zealand has a very open economy, especially when compared to that which existed in the 1970's and early 1980's. A dismantling of an inefficient import licensing scheme and a reduction in tariff protection and a general withdrawal of government from day to day business during the late 1980's and 1990's has resulted in many changes to the economy, most for the better.

## Cost of Living

We are often asked how expensive New Zealand is as a place to live. This is a difficult question to answer as peoples lifestyle expectations are different. For a refugee we are sure that cities like Auckland are very expensive. For Bill Gates it would be a steal. However what we can say is that in a recent survey of 131 cities Auckland was ranked as the 107th most expensive to live in (Wellington is apparently New Zealand's most expensive). We are cheaper than Nairobi if that means anything to you and one above Tashkent, about the same as Kuala Lumpur and Rio De Janeiro. By comparsion Sydney in Australia is 72nd, Melbourne 81st and Perth 94th.

Moscow is currently is the most expensive.

To illustrate what we can afford the following table records the percentage of New Zealand households owning at least one of each of the following items.

## A snapshot of life

Out of every \$100 a New Zealander household earns, \$23.90 goes on housing costs, such as mortgages or rent, maintenance and rates. Other costs associated with the running of the home, such as power, appliances, furniture and so on, take a further \$12.80, food \$16.50 and transport a further \$15.90. You will see then that Mr and Mrs Average do not save very much!

Transport takes 15.9 %	\$68.60	\$133.10	\$176.90
Public transport	\$2.90	\$5.80	\$9.40
Overseas travel*	\$10.70	\$20.70	\$34.10
Vehicles	\$21.60	\$50.20	\$60.00
Vehicle ownership costs	\$31.20	\$52.80	\$68.30
Other	\$2.20	\$3.50	\$5.00

Food takes 16.5 %	\$85.70	\$133.10	\$179.10
Fruit	\$6.20	\$8.20	\$13.30
Vegetables	\$7.60	\$10.60	\$13.30
Meat	\$11.00	\$17.00	\$17.00
Poultry	\$3.40	\$5.30	\$5.80
Fish	\$1.50	\$2.40	\$3.10
Eggs, dairy, fats, oils	\$11.50	\$13.80	\$16.80
Cereals, cereal products	\$12.30	\$15.90	\$20.20
Sweet products, spreads and beverages	\$10.60	\$14.30	\$20.90
Other foods	\$9.50	\$18.10	\$20.30
Meals from home, ready to eat food	\$12.10	\$27.50	\$48.30

Other services take 16.5 %	\$62.50	\$120.00	\$191.90
Health services	\$10.90	\$15.30	\$24.50
Personal Services	\$2.40	\$5.80	\$6.90
Education and tuition	\$8.30	\$17.20	\$19.20
Accommodation	\$2.10	\$3.10	\$7.40
Financial, insurance, legal	\$16.50	\$23.20	\$35.80
Leisure services	\$9.10	\$17.80	\$25.70
Other services	\$8.30	\$19.00	\$33.90
Saving	\$4.80	\$18.70	\$38.60

Other Goods take 11.2%	\$50.90	\$92.30	\$128.00
Tobacco	\$6.60	\$11.30	\$7.40
Alcohol	\$8.20	\$18.10	\$24.90
Medical goods	\$4.90	\$5.20	\$7.80
Toiletries/cosmetics	\$4.40	\$7.10	\$10.30
Personal goods	\$3.30	\$7.60	\$11.90
Pets, racehorses, livestock	\$6.40	\$7.90	\$11.90
Publications, stationery etc	\$9.40	\$17.10	\$26.10

## New Zealand housing

### Renting versus Buying

Initially the vast majority of migrants rent. The reasons for this are many. You may need to check out schools before you decide on the one you like, you won't generally have an understanding of the better (or worse) areas, you may well even end up moving to the other end of NZ within a few weeks of arrival as you may not find work in your city/area of first choice or take up a new position shortly after arrival.

In the major centres finding unfurnished rental properties is not normally difficult although in recent years with high rates of inward migration accommodation has been more difficult to secure and by historical standards more expensive (but still less so than cities like Sydney or Vancouver). In Auckland expect to pay \$1250 - \$1500 per month for 3 - 4 bedroom unfurnished (add around \$500 a month for furnished at least) homes in middle / upper-middle socio-economic suburbs. This would fall by about 15 - 20% for Wellington and 30 - 40% for Christchurch. Smaller centres will be even cheaper.

Finding furnished accommodation can be more difficult especially in Auckland at the current time and will certainly be more expensive by around 30%. Within 12 months most of our clients have bought property. The following table outlines total dwelling prices over the period 1999 - end 2002. The figures should be adjusted by around 20 % (upwards!) for 2003/early 2004. All figures are in New Zealand dollars. For those of you who are geographically challenged we start in the north (Northland) and end up in the south (Southland). Nelson/Malborough is the northernmost province of the South Island.

New Zealand has a diverse and multicultural society with those of European extraction accounting for approximately 70% of the population. Approximately 15% of the population is Maori, 3% Polynesian and the balance is made up of a wonderful variety of ethnic peoples. Dutch, South Africans, Chinese, Indians are just a few who have settled in New Zealand over the years.

Auckland is the largest city, (and is the world's largest Polynesian city) with a population of over 1.25 million people. Wellington and Christchurch are the next largest cities with approximately 300,000 residents each. Christchurch is the largest of the South Island cities.

## New Zealand welfare

Welfare for migrants can be limited within the first two years. For most migrants who have English as a first language will never experience the Welfare Department. For those from non-English backgrounds who can find employment more difficult welfare assistance is available in various forms.

For 24 months after arrival migrants are not entitled to unemployment benefits but can get weekly allowances for accommodation (max \$90.00), children (approximately \$40.00 per child) and emergency grants of around \$150.00 per week.

Visits to the Doctor would cost an adult between \$25 and \$35. Children under six visit for free and remaining children are still heavily subsidised by the state and will pay anything from \$5 to \$9 for a visit to the Doctor depending on the area and region.

For new arrivals as soon as a residence permit is granted you will be afforded the same care and access to these health services as are New Zealand citizens and residents.