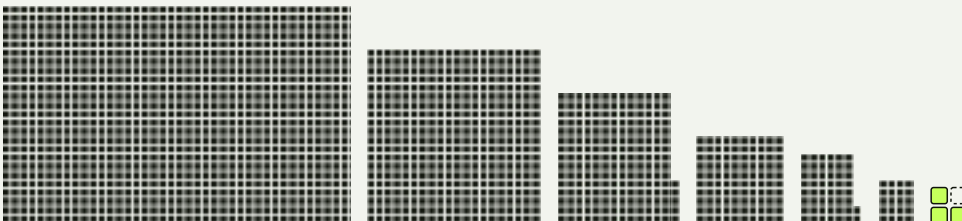

Q4 2026

The Insider's Guide to *Offshore Hiring*

What a hire really costs in Australia, what the Philippines offers,
and the smartest way for a small business to hire offshore



What's *inside*

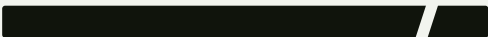
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A free research report by Tarino for owners and directors of Australian service businesses. Figures are checked to 19 October 2026; every third-party figure is numbered to its source in the Sources and notes.

The short *version*

Offshore hiring is a strong option for Australian service businesses in late 2026, and for most small and medium businesses the best way to do it is to hire directly, through a recruiter that charges a one-time fee. The case is not that Australia has run out of workers. Unemployment has drifted up to 4.6%, and the government's own 2025 Occupation Shortage List rates almost every clerical and administrative occupation as not in national shortage. The case is cost, capacity and quality. Award wages rose 4.75% on 1 July 2026, labour productivity has barely moved in five years, and an \$80,000 back-office hire costs about \$93,600 a year once super, leave loading, workers' compensation and long service leave are counted, before you pay for a desk or a recruiter. Small firms also find hiring harder than larger ones: 50% of employers with 5–19 staff reported recruitment difficulty in August 2026, against 39% of larger firms. The Philippines offers a labour force of 52.6 million, high English proficiency, a working day only two or three hours behind Sydney, and market salaries of roughly A\$365 to A\$980 a month for the roles service businesses hire most. Over three years, one offshore hire paid A\$1,000 a month costs about A\$41,000 through a direct-hire recruiter such as Tarino, compared with about A\$74,000 through a global employer of record (before any recruiting cost), about A\$84,000 through a managed provider, and about A\$295,000 for the local equivalent. Like any hiring model, direct hire works best with a clear agreement, sensible data security and an outage plan set up from the start, and Section 5 covers each of these.

Three years of one hire, paid A\$1,000 a month offshore

Direct-hire recruiter such as Tarino		about A\$41,000
Global employer of record (before any recruiting cost)		about A\$74,000
Managed provider		about A\$84,000
The local equivalent		about A\$295,000

Source: our model in Section 4 • bar for the local hire is broken to fit

Key findings

50% vs 39%

In August 2026, 50% of Australian employers with 5–19 staff reported difficulty recruiting, against 39% of employers with 20 or more staff. Small firms were also more likely to have a vacancy still open after a month (40% vs 32%).¹

JSA, REOS, Aug 2026 data file

4.75%

Modern award minimum wages rose 4.75% from 1 July 2026. The National Minimum Wage rose about 6.0%, to \$1,004.90 a week.^{2,3}

Fair Work Commission, Annual Wage Review 2026; Fair Work Ombudsman

0.1% vs 3.3%

Non-farm labour productivity grew 0.1% over the year to the March quarter 2026, while unit labour costs grew 3.3%.⁴

RBA, Statement on Monetary Policy, Aug 2026

\$93,602 to \$109,119

The yearly cost of an \$80,000 back-office hire in NSW: first with statutory and award on-costs only (1.17 times salary), then with a Sydney CBD desk and a recruitment fee spread over three years (1.36 times salary).

Our model in Section 2

52.6 million, ranked 28th

The Philippine labour force in August 2026 (preliminary), with 5.3% unemployment and 11.9% underemployment.^{5,6} The Philippines ranks 28th of 123 countries for English proficiency, in the “High” band.⁷

PSA, Labor Force Survey, Aug 2026 (preliminary); EF EPI 2025

A\$365 to A\$980 a month

The range of Philippine market salaries on JobStreet PH (October 2026), from a virtual assistant at the low end to a software developer at the top.⁸

JobStreet PH role salary pages, Oct 2026

■ A\$41,000 vs A\$83,700

The three-year cost of one offshore hire on A\$1,000 a month: hired directly through a one-time-fee recruiter, against a managed provider charging A\$1,099 a month plus A\$1,200 per hire. The same three years for an \$80,000 local hire comes to about A\$294,800.

Our model in Section 4

2 of 65

The number of clerical and administrative occupations rated as in national shortage in the 2025 Occupation Shortage List.⁹ The honest case for hiring offshore is cost, capacity and talent quality, not local scarcity.

JSA, 2025 Occupation Shortage List

01

The Australian hiring market in Q4 2026: *looser overall, still hardest for small firms*



The national labour market has loosened steadily since its 2022 peak, but it has not turned slack. For a small business owner, the picture that matters is narrower than the headlines: hiring is still harder for small firms and for skilled roles, wages are rising faster than output, and every local hire now carries a bigger fixed cost than it did two years ago.

More candidates and fewer vacancies, but demand is still well above 2019

Trend unemployment was **4.6% in September 2026** (4.7% seasonally adjusted), up from about 3.5% in September 2022.^{10,11} Employment is still growing: trend employment rose 1.4% over the year to 14.83 million people, and it is about 1.14 million (8.3%) higher than four years earlier.¹¹ The Reserve Bank still described the market as “a little tight” in August, with unemployment below its estimate of full employment.⁴

Vacancies tell a similar story. There were **325,000 job vacancies in August 2026**, 31.2% below the May 2022 peak but still **43% above February 2020**.^{12,13} Online job ads were 212,400 in August, up 4.8% over the year and about 25% above the 2019 monthly average.^{14,15} Clerical and administrative ads went the other way, falling 2.5% over the year.¹⁵ Vacancies in professional, scientific and technical services fell from 38,400 in May 2025 to 29,500 in August 2026 (original series).¹²

Business surveys point to softer hiring ahead. NAB’s September 2026 survey recorded its employment index at “its lowest level in five years”, with business confidence at -13.¹⁶

Australian job vacancies, seasonally adjusted, thousands

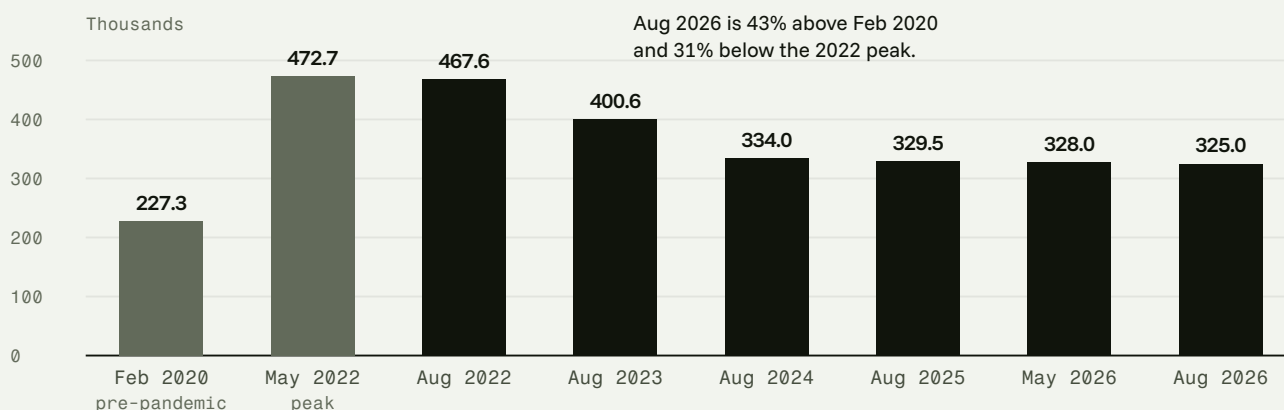


Fig. 1 Source: ABS, Job Vacancies, Australia, Table 1 (6354.0), Feb 2020 to Aug 2026 [13]

Small businesses and skilled roles carry the hiring pain

The government's Recruitment Experiences and Outlook Survey (REOS), which covers employers with five or more staff, shows recruitment difficulty falling from a peak of **75% in July 2022** to 45% in August 2026. That August figure was up 5 points on a year earlier and the highest since March 2026.^{17,1} The gap between small and larger firms has persisted the whole way down. In August 2026, **50% of firms with 5–19 staff** reported difficulty, against **39% of firms with 20 or more staff**, and 40% of small firms still had a vacancy unfilled after a month, against 32% of larger firms.¹

Skill level matters too. More than half of employers recruiting for higher-skilled occupations reported difficulty (55%), against about a third of those hiring for lower-skilled roles (34%).^{17,1} The government's vacancy fill rate fell to 68.2% in the March 2026 survey, after hovering around 70% through 2025, and the government noted that "recruitment conditions weakened across both metropolitan and regional Australia".¹⁸

Recruitment difficulty by business size, share of recruiting employers, August each year

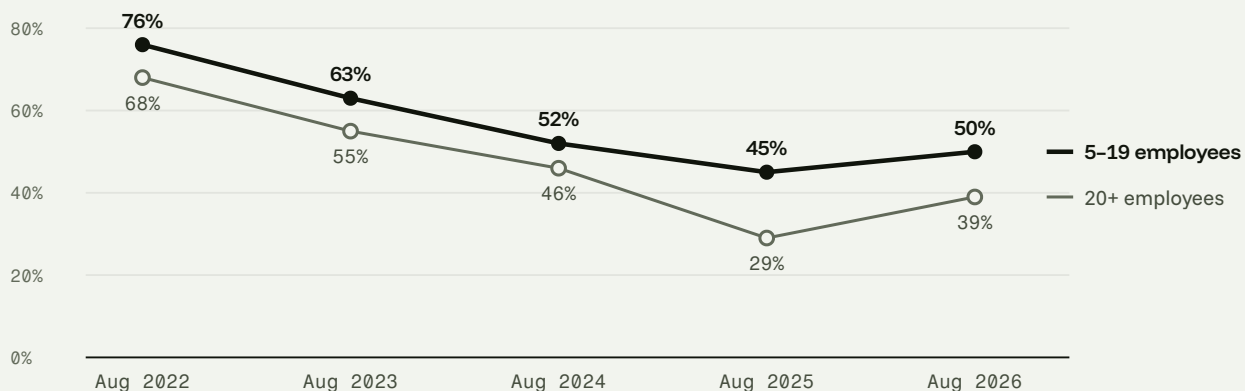


Fig. 2 Source: JSA, Recruitment Experiences and Outlook Survey (REOS), Aug 2026 data file [1]

Small businesses dominate the economy, so this gap is not a niche issue. Of the 996,203 Australian businesses with staff at 30 June 2026, **922,512 (92.6%) had 1–19 people**.¹⁹ The Australian Small Business and Family Enterprise Ombudsman reports that only **3% of surviving self-employed businesses took on staff in 2023-24**, the lowest rate since records began in 2007-08. It points to “challenges accessing suitably qualified staff” and “increasing and more complex employer responsibilities”.²⁰ In a separate submission, the Ombudsman cites COSBOA’s 2025 survey, in which 43% of small businesses said they had trouble finding suitable staff.²¹

Two caveats apply. The REOS does not survey businesses with fewer than five staff, so there is no government hiring-difficulty figure for micro businesses. And the REOS asks whether hiring was difficult, not why, so it cannot separate a thin candidate pool from a candidate pool the business cannot afford.

The shortage list says admin is not scarce, and that changes the argument

Jobs and Skills Australia’s 2025 Occupation Shortage List, the latest edition as at 19 October 2026, found **29% of occupations in national shortage**, down from 33% in 2024 and a 36% peak in 2023.²² Shortages are concentrated in trades (almost one in two occupations) and some professions (39%). “No occupations in the Clerical and Administrative Workers, Sales Workers, or Labourers occupational major groups were in persistent shortage.”²² By our count of the 2025 list, only **2 of 65 clerical and administrative occupations** are rated in national shortage: Conveyancer and Clinical Coder.⁹

For the roles service businesses most often hire, the national rating is “no shortage”: bookkeeper, accounts clerk, payroll clerk, law clerk, legal secretary, credit or loans officer, finance broker, general and management accountant, marketing specialist, software engineer, receptionist, personal assistant, office manager and general clerk. The professional roles that are in national shortage include **taxation accountant, external auditor, solicitor, conveyancer, software tester and several cyber security occupations**.⁹ Jobs and Skills Australia has also observed that clerical and administrative roles have more applicants than they need, suggesting some applicants would be better matched to other work.¹⁸

This matters for how you think about offshore hiring. If you are hiring a bookkeeper, a loan processor or an executive assistant, the government data says you can probably find one locally. The reasons to look offshore are different: what that person costs, how long a small firm takes to land a good one, and how much talent you can buy for the same budget. The rest of this guide makes that case on those terms.

Share of occupations in national shortage, Occupation Shortage List

All occupations, 2021 to 2025



By major group, 2025

Clerical and Administrative 2 of 65 occupations	3.1%
Professionals 129 of 327 occupations	39.4%
Technicians and Trades 95 of 205 occupations	46.3%
Sales 0 of 21 occupations	0%
Managers 1 of 95 occupations	1.1%

Fig. 3 Source: JSA, 2025 OSL Key Findings Report; by major group, our count of the 2025 OSL (ANZSCO 2022 basis) [22] [9]

Wages are rising faster than output

The Wage Price Index rose **3.2% over the year to the June quarter 2026**, down from its 4.3% peak in December 2023 but well above the 2.3% recorded in June 2019.²³ Average full-time ordinary earnings reached **\$2,083.70 a week in May 2026** (about \$108,350 a year), up 3.7%.²⁴

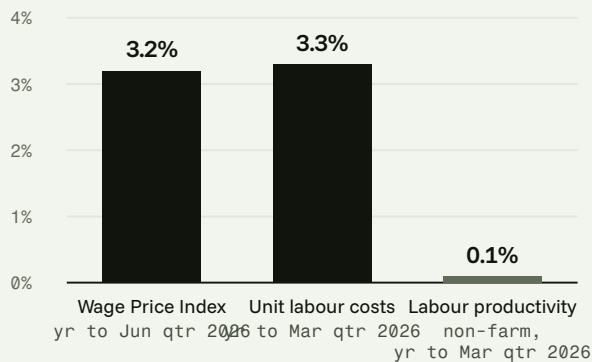
The minimum floor moved faster. The Fair Work Commission's 2026 Annual Wage Review lifted modern award minimum wages by **4.75% from 1 July 2026**, and a structural adjustment for the lowest-paid classifications took the National Minimum Wage to **\$1,004.90 a week (\$26.44 an hour)**, about 6.0% above the previous \$948.^{2,3} About 21.1% of all employees are paid at an award minimum, and administrative and support services is one of the four most award-reliant sectors. Small businesses (1–19 staff) are over-represented: 30.5% of award-reliant employees work in them, against 24.0% of all employees.^{2,25} The Reserve Bank has heard from firms that the decision is also feeding into pay talks for staff who are not on awards.⁴

Output has not kept pace. Non-farm labour productivity grew **just 0.1% over the year to the March quarter 2026**, and the RBA notes its level “is slightly lower than it was prior to the pandemic”. Unit labour costs grew 3.3% over the same year.⁴ The Fair Work Commission put it bluntly: “over the last five years, there has been no overall growth in productivity”.²⁵ Business owners feel it. Wage costs were again the top issue weighing on confidence in NAB's June quarter 2026 survey, and about three-quarters of firms (76.1%) still named labour as a significant constraint on output.²⁶

When wages rise about 3% a year and output per worker does not, each local hire costs more for the same work every year. That is the structural pressure behind the interest in offshore hiring, and it does not depend on a shortage.

Wages vs productivity, year-ended growth (%)

Year-ended growth, %



Wage Price Index, annual growth, %

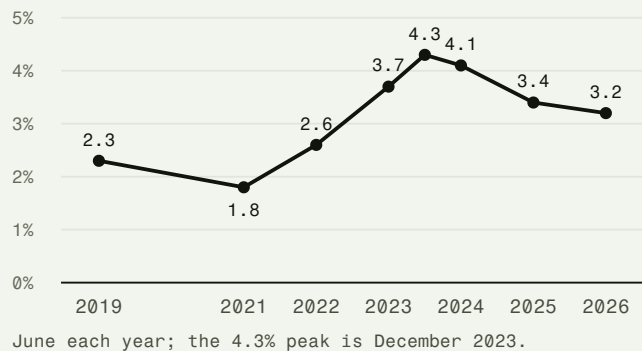


Fig. 4 Source: ABS, Wage Price Index, June 2026; RBA, Statement on Monetary Policy, Aug 2026 [23] [4]

Remote work is already normal in Australian offices

In August 2025, 36% of employed Australians usually worked from home, up from 32.1% in August 2019, and the figure has been stable since 2023. Among managers and professionals it was 59%.²⁷ Most Australian service businesses already manage people they do not see every day. That does not prove offshore staff will fit every business, but it removes the biggest practical barrier: you already have the habits and tools to manage remote work.

02

What a local hire really costs: *\$1.17 to \$1.43 for every salary dollar*

An advertised salary is the smallest number in a hiring decision. Below is a line-by-line model for a full-time back-office role on an **\$80,000 base salary** in NSW for the 2026-27 financial year. We chose \$80,000 because it sits inside the range of official and advertised medians for the roles our readers hire most. Official ABS data (via Jobs and Skills Australia, May 2025) puts median full-time earnings at \$72,800 for bookkeepers, \$74,984 for accounting clerks, \$83,512 for payroll clerks, \$93,912 for credit and loans officers and \$95,264 for personal assistants.²⁸ SEEK's October 2026 advertised medians are \$82,500 for bookkeepers, \$87,500 for payroll officers, \$80,000 for paralegals and marketing coordinators, and \$100,310 for executive assistants.²⁹ Wages have grown about 3.2% since the ABS survey date.²³

Annual cost of an \$80,000 local hire, NSW 2026-27

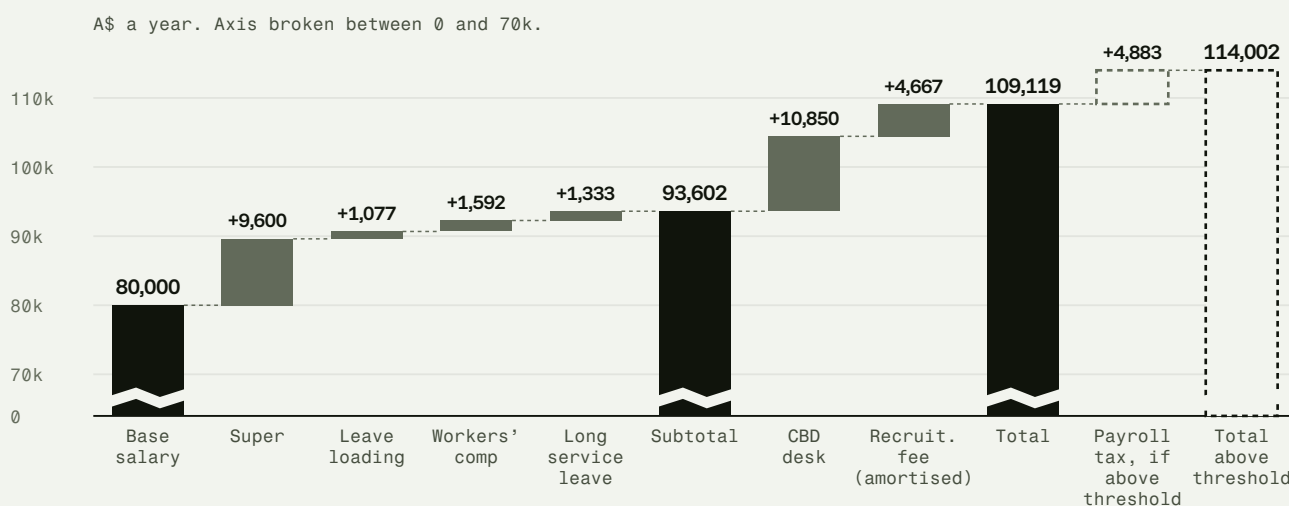


Fig. 5 Source: our model, line by line in the table below, using the cited rates

Line item	Basis	Annual cost	% of base
Base salary	Illustrative market salary	\$80,000	100.0%
Superannuation guarantee	12% of qualifying earnings, 2026-27 ³⁰	\$9,600	12.0%
Annual leave loading	17.5% on 4 weeks' leave (Clerks Award cl. 32.3) ³¹	\$1,077	1.3%
Workers' compensation	NSW scheme average 1.99%, an upper bound for office roles ³²	\$1,592	2.0%
Long service leave provision	1/60 of service (Victorian rate used as a proxy) ³³	\$1,333	1.7%
Subtotal: statutory and award on-costs		\$93,602	117.0%
Office desk, Sydney CBD prime	\$868/m ² net effective rent ³⁴ × 12.5 m ² per work-point ³⁵	\$10,850	13.6%
Recruitment fee, spread over 3 years	17.5% of salary (commercial estimate, see below) ÷ 3	\$4,667	5.8%
Total, below the payroll tax threshold		\$109,119	136.4%
Payroll tax (only above NSW's \$1.2m threshold)	5.45% × (base + super) ³⁶	\$4,883	6.1%
Total, above the payroll tax threshold		\$114,002	142.5%

A few notes on the lines. **Super** is 12% in 2026-27 and is legislated to stay there, but from 1 July 2026 it must be paid with every pay run and reach the fund within seven business days (Payday Super). The ATO's free Small Business Superannuation Clearing House closed on 30 June 2026, so small employers who relied on it now need a paid payroll or clearing product.^{30,37} **Payroll tax** only applies once total Australian wages pass the state threshold, which ranges from \$1.0 million in Victoria and Western Australia to \$2.5 million in the Northern Territory. Most firms with fewer than about 10–15 staff on salaries like these pay none.³⁶ **Workers' compensation** is shown at the NSW scheme average; clerical and professional office rates are usually lower, so treat this line as conservative.³² **Office space** assumes prime CBD rent; suburban or B-grade space costs less, and this line excludes outgoings, fit-out and utilities.³⁴ We have not included equipment or software, because we found no authoritative Australian benchmark for them.

Our same model for Victoria (1.8% WorkCover average, 4.85% payroll tax above \$1 million, Melbourne CBD rent) comes to about \$103,100 below the payroll tax threshold and about \$107,500 above it (1.29 to 1.34 times salary), mostly because Melbourne desks are cheaper.

The hidden costs: paid days off, slow hiring and the wrong hire

Leave and public holidays are already inside the salary, but they change what each working day costs. A full-timer gets four weeks of annual leave, ten days of personal and carer's leave and, in NSW in 2026, about nine weekday public holidays.³⁸ That is about 39 paid non-working days out of roughly 260, so **each productive day costs about 18% more** than the daily base rate. (This assumes personal leave is fully used; many people use less.)

Finding the person is a cost in itself. No government body publishes Australian recruitment fees, time-to-hire or bad-hire costs, so the figures below are commercial and indicative. Agency placement fees are commonly quoted at **15–25% of first-year salary** (\$12,000–\$20,000 on an \$80,000 role).³⁹ In a Robert Half poll, more than half of Australian employers said they take **five weeks or more** to fill a permanent role.⁴⁰ Add a typical notice period of two to four weeks and a role is often empty for two months or more. SEEK-commissioned research with more than 950 small businesses (February 2026) put the measurable cost of a wrong hire at **\$19,215, or 21% of salary**, and found that wrong hires lasted 11–14 months against close to three years for the right ones.⁴¹

Exit costs are lower for small firms than many owners assume. Businesses with fewer than 15 employees generally do not have to pay National Employment Standards redundancy pay, though notice of one to five weeks still applies.⁴²

Three years of one local hire

Holding salary flat for comparison with Section 4, three years of the \$80,000 hire costs about **\$294,800** in statutory and award on-costs plus a one-off 17.5% recruitment fee ($\$93,602 \times 3 + \$14,000$). With a Sydney CBD desk it is about **\$327,400**, and above the payroll tax threshold about **\$342,000**.

03

The Philippines talent pool: *large, English-speaking and on Australian hours*

The Philippines is the most common destination for Australian offshore hiring, and the data explains why. It combines scale, strong English, a mature services industry and a time zone that lets staff work an Australian business day in daylight hours.

A large labour market with spare capacity

The Philippine labour force was **52.56 million in August 2026** (preliminary). Unemployment was **5.3%** (2.77 million people), up from 3.9% a year earlier, and underemployment was **11.9%**, meaning about 5.9 million people with jobs wanted more work.^{5,6} Together that is roughly 8.7 million people either looking for work or wanting more of it. Higher education output has also grown: the chair of the Commission on Higher Education reported graduates rising from 277,000 in 2020-21 to **805,000 in 2023-24**, although the starting year was depressed by the pandemic.⁴³

The country's IT and business process management (IT-BPM) industry earned about **US\$40.3 billion in 2025 and has about 1.9 million workers**, growing faster than the global industry.^{44,45} That industry has trained a large pool of people in Western business processes, software and client communication. It is also under pressure. In July 2026 the industry body, IBPAP, cut its 2028 revenue outlook to US\$43.3–50.5 billion (from an earlier US\$59 billion target), citing AI's effect on some entry-level work, slower buyer decisions and new competitor countries.⁴⁵ Section 6 explains what that means for the roles you hire.

More than 250 major Australian companies already operate in the Philippines, with more than 41,000 Filipino staff across business process outsourcing, banking, telecommunications, energy and other sectors. Australia's two-way trade with the Philippines was A\$10.8 billion in 2025, and the two countries have been strategic partners since September 2023.⁴⁶

English is an official language, and it shows

English is one of two official languages under the Philippine Constitution.⁴⁷ The Philippines ranks **28th of 123 countries** in the EF English Proficiency Index 2025, with a score of 569 (global average 488), in the "High" band and second in Asia after Malaysia.⁷ The index is based on people who took EF's test, not a random sample, and the Philippine speaking sub-score (539) is lower than writing (603),

so a spoken-English interview remains worth doing for client-facing roles.⁷ In Australia, 97.6% of the 293,892 Philippines-born residents counted in the 2021 Census spoke only English or spoke it well or very well.⁴⁸ More than 400,000 Australians have Filipino heritage, the fifth-largest migrant community.⁴⁶

A working day that overlaps yours

Manila is on UTC+8 with no daylight saving, so it is **2 hours behind Sydney in winter and 3 hours behind during daylight saving** (4 October 2026 to 4 April 2027).⁴⁹ A Sydney 9-to-5 day is 6am to 2pm or 7am to 3pm in Manila. Your hire works daytime hours, not the night shifts common in US-facing call centres. No other major offshore market combines that overlap with a comparable level of English.

Country	English proficiency, EF EPI 2025 (rank, score, band)	Hours behind Sydney (AEST / AEDT)
Philippines	28th, 569, High	2 / 3
South Africa	13th, 602, Very high	8 / 9
Vietnam	64th, 500, Moderate	3 / 4
Sri Lanka	73rd, 486, Low	4.5 / 5.5
India	74th, 484, Low	4.5 / 5.5
Colombia	76th, 480, Low	15 / 16
Mexico	103rd, 440, Very low	16 / 17

Sources: EF EPI 2025;⁷ standard UTC offsets against Sydney daylight saving dates.⁴⁹

English proficiency vs time-zone gap

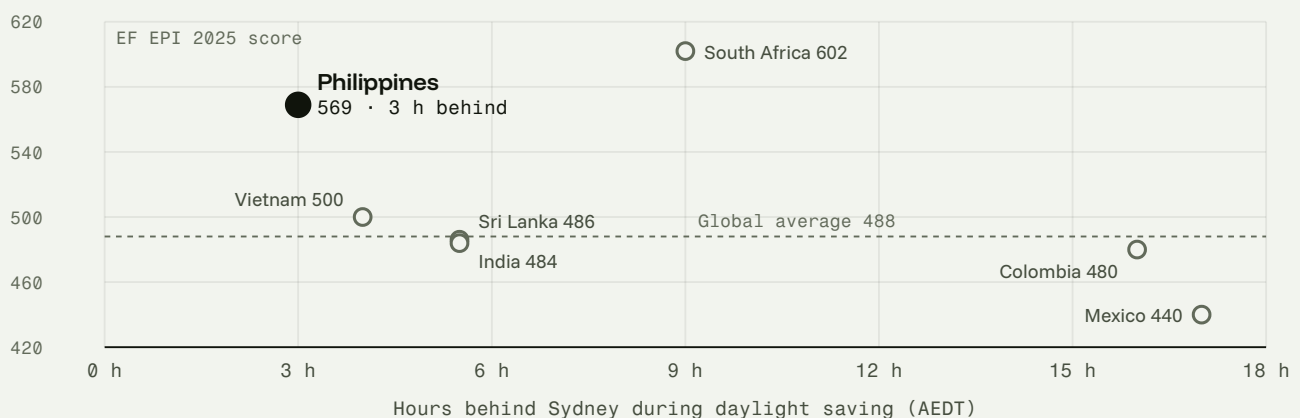


Fig. 6 Source: EF English Proficiency Index 2025; standard UTC offsets against Sydney daylight saving dates [7] [49]

South Africa has stronger English scores but works an eight-to-nine-hour gap. India has a far larger technology industry but lower English scores and a wider time gap. Latin American markets are built for US hours.

Infrastructure: good internet, but plan for power

Ookla's August 2026 index puts median Philippine fixed broadband at **114 Mbps down and 105 Mbps up** (62nd globally), close to the global median of about 130 Mbps.⁵⁰ That is ample for cloud accounting, practice management software and video calls.

Power is the weaker link in 2026. The Philippine Government declared a national energy emergency on 24 March 2026, tied to the Middle East conflict, and temporarily let economic-zone businesses move up to 90% of staff to work from home.⁵¹ Philstar reported red alerts and rotating brownouts on the Luzon grid on 12–14 May 2026, and the Daily Tribune reported red alerts on the Visayas and Mindanao grids in early September.⁵² Section 5 covers how to plan for this.

What Filipino professionals are paid

The salary figures in this guide are **Philippine market salaries from JobStreet PH**, based on pay disclosed in Philippine job ads (October 2026). They are not recruiter rates or fully loaded costs. Pesos are converted at the Reserve Bank's 16 October 2026 rate of A\$1 = ₱43.78.⁵³

Role	JobStreet PH monthly band (₱)	A\$ per month (approx.)	Nearest Australian median, for context
Virtual assistant	16,000–25,000	365–570	\$65,000 (SEEK, virtual assistant)
Administration assistant	18,000–23,000	410–525	\$74,776 (ABS, general clerks)
Customer service representative	23,000–27,000	525–615	\$73,528 (ABS, contact centre workers)
Bookkeeper	23,000–33,000	525–755	\$72,800 (ABS); \$82,500 (SEEK)
Legal assistant	22,000–30,000	500–685	\$69,940 (ABS, court and legal clerks)
Digital marketing assistant	22,000–29,000	500–660	\$87,500 (SEEK, digital marketing specialist)
Executive assistant	25,000–35,000	570–800	\$95,264 (ABS, personal assistants)
Accountant	30,000–40,000	685–915	n/a
Software developer	33,000–43,000	755–980	\$131,924 (ABS); \$96,500 (SEEK)

Sources: JobStreet PH role salary pages, October 2026;⁸ ABS median full-time weekly earnings, May 2025, via Jobs and Skills Australia, annualised;²⁸ SEEK advertised salaries, October 2026.²⁹ The Australian column is context only: roles and seniority do not map exactly.

Philippine market salary ranges by role, A\$ per month

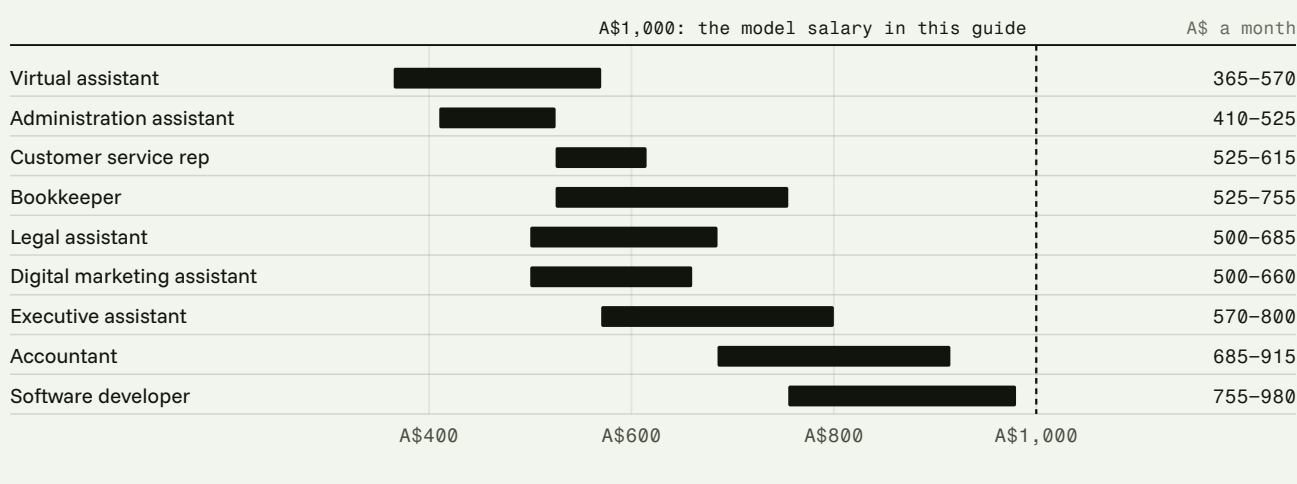


Fig. 7 Source: JobStreet PH role salary pages, Oct 2026, at ₱43.78 per A\$1 (RBA, 16 Oct 2026) [8] [53]

For scale, Metro Manila’s minimum wage for non-agricultural workers rose to **₱755 a day on 26 September 2026**, about ₱16,400 or A\$375 a month on a five-day week.⁵⁴ Experienced specialists earn more than these bands: JobStreet’s location averages for certified public accountants run from about ₱45,000 to ₱76,500 a month.⁸

Throughout this guide we model an offshore hire on **A\$1,000 a month (about ₱43,800)**. That is at the top of JobStreet’s October 2026 band for software developers and above the bands for accountants and executive assistants. In other words, it assumes you pay at the top of the local market to attract and keep good people. We also show A\$1,500 a month for senior or specialist hires.

Statutory costs if the person is an employee

If a Filipino worker is legally an employee, the employer must pay a **13th-month salary** (one-twelfth of basic annual salary, due by 24 December) under Presidential Decree 851.⁵⁵ The employer also pays social contributions: SSS at 10% of the monthly salary credit (capped at a ₱35,000 credit), PhilHealth at 2.5% of salary and Pag-IBIG at 2% of up to ₱10,000.⁵⁶ At ₱30,000 a month these add about ₱6,480 a month, or **about 21.6% on top of salary**. At our A\$1,000 benchmark they add about A\$194 a month. A genuine independent contractor is not an employee, so these are not legal requirements; Section 5 covers choosing the engagement structure.

What Filipino professionals want

The best large survey is dated but clear. In BCG and The Network’s “Decoding Global Talent” survey of more than 15,000 Filipinos (circa 2020-21, published by JobStreet), **49% said they would prefer a career working remotely for a foreign country**, and Australia was among the top destinations.⁵⁷ We found no rigorous 2025-26 survey comparing Filipino workers’ preference for direct remote roles over BPO jobs, and we have left out the many unsourced vendor statistics on this topic.

04

Four ways to hire offshore, *and what each costs over three years*

There is no government statistic on how many Australian small businesses use offshore staff. The most recent Australian data is a vendor survey: in ConnectOS's September 2026 survey of 214 organisations already using or considering offshore staff (98% headquartered in Australia), 62% already had offshore arrangements and the Philippines was the most common destination (36%), ahead of India (26%).⁵⁸ Because the sample only includes firms already interested, it is not a measure of how common offshoring is.

Whichever country you choose, there are four ways to hire, and providers price them in different units. The fair way to compare them is the **total cost of one person over three years**, which is what the table below does.

1	Freelance marketplaces (do it yourself)	You post the job, screen applicants, hire and pay the person yourself. OnlineJobs.ph charges a subscription (Pro US\$69 a month; you can cancel after hiring) and adds no salary markup. ⁵⁹ Upwork charges clients a marketplace fee of up to 7.99% on every payment, plus a contract initiation fee of up to US\$14.99. ⁶⁰ It is the cheapest model. It is also the one where all the sourcing, vetting and admin sit with you.
2	Managed offshore staffing (a monthly per-seat fee)	A provider recruits the person, is their legal employer, runs payroll and HR, and usually supplies a workstation or office. You direct the work and pay a monthly fee on top of salary for as long as the person works for you. Staff Domain, for example, publishes A\$1,099 per person per month plus A\$1,200 per hire , with no lock-in and 60 days' notice. ⁶¹ Its role pages list what the all-inclusive monthly price covers, including Philippine statutory benefits, 13th-month pay, HMO health cover, a workstation with backup internet, ISO 27001 certified facilities, HR and payroll administration, and a client success manager. ⁶² Several large providers (Cloudstaff, MicroSourcing, Outsourced.ph and Remote Staff) do not publish dollar prices and quote on request. ⁶³

- 3

Employer of record (EOR)

An EOR becomes the legal employer in the Philippines, handles contracts, payroll, contributions and tax, and charges a monthly fee. It does not find or vet the person for you. Deel and Remote list EOR from US\$599 per employee per month, Oyster US\$699 and Multiplier from US\$459 (billed annually).⁶⁴
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- 4

Direct hire through a one-time-fee recruiter

A recruiter sources, screens and shortlists candidates. You choose, and then you hire and pay the person directly, with no ongoing fee. Tarino charges **\$5,000 excluding GST: \$250 upfront to start the search and \$4,750 when you hire**, with no monthly fees or markup and six months of replacement cover.⁶⁵
-

Three-year cost of one offshore hire

Assumptions: salary held flat for 36 months; prices exclude GST; US dollar prices converted at the RBA's 16 October 2026 rate (A\$1 = US\$0.6947);⁵³ where the person is an employee (managed and EOR rows), Philippine statutory costs are added at about A\$194 a month on a A\$1,000 salary (SSS, PhilHealth, Pag-IBIG and 13th month); in the direct-hire and market-place rows the person is engaged as an independent contractor. Excluded from every row: payment and FX fees, equipment, refundable deposits, and your own time.

Three-year cost of one hire, A\$, on an offshore salary of A\$1,000 a month

	Three-year cost at A\$1,000 a month, A\$	At A\$1,500/mo
OnlineJobs.ph DIY	36,298	54,298
Upwork DIY	38,898	58,336
Tarino direct hire	41,000	59,000
Deel/Remote EOR	74,008	93,958
Staff Domain managed	83,731	103,681
Local \$80k hire	294,806	n/a

Fig. 8 Source: our model in the table below; provider prices checked 19 Oct 2026

Model and published price	Who the person works for	3-year cost at A\$1,000/month	3-year cost at A\$1,500/month
DIY marketplace OnlineJobs.ph Pro, US\$69/month for 3 months while recruiting	You	A\$36,298	A\$54,298
DIY marketplace Upwork, up to 7.99% of every payment + up to US\$14.99 per contract	You	A\$38,898	A\$58,336
 Direct hire, one-time fee Tarino, A\$5,000 excl. GST	You	A\$41,000	A\$59,000
EOR only (you recruit) Deel or Remote, US\$599/month + statutory costs	EOR is legal employer	A\$74,008	A\$93,958
Managed offshore staffing Staff Domain, A\$1,099/month + A\$1,200/hire + statutory costs	Provider is legal employer	A\$83,731	A\$103,681
Local hire, for comparison \$80,000 base, NSW, on-costs + 17.5% recruitment fee, no office	You	A\$294,806	n/a

Arithmetic for the A\$1,000 column: salary $36 \times \text{A\$1,000} = \text{A\$36,000}$. Statutory costs $36 \times \text{A\$193.53} = \text{A\$6,967}$. Tarino: $36,000 + 5,000$. Staff Domain: $36,000 + 36 \times 1,099 + 1,200 + 6,967$. Deel: $36,000 + 36 \times \text{A\$862.2} + 6,967$. Prices from the providers' published pages, checked 19 October 2026.^{61,64,59,60,65}

What the numbers mean

Every offshore model is far cheaper than a local hire. Even the most expensive option in the table, a managed seat with statutory costs, costs about 72% less over three years than the \$80,000 local hire. Direct hire costs about 86% less. The Australian and Philippine roles are not identical in every respect (an offshore hire will need training in Australian-specific rules and software), but the gap is large enough to absorb that.

Among models that include professional recruitment, direct hire costs least. At A\$1,000 a month, direct hire is about **A\$42,700 cheaper than a managed seat** and about A\$33,000 cheaper than a US\$599 EOR that does not even include recruiting. The difference is almost entirely the monthly fee: A\$39,564 over three years at Staff Domain's published rate against a single A\$5,000 fee. Managed providers do provide things for that fee: an office or workstation, backup internet, health cover, HR and payroll, and the provider acts as the legal employer. That is real value for some firms, and we come back to it in Section 7.

Direct hire costs slightly more than doing it yourself, and buys a lot for the difference. The A\$5,000 fee is about A\$2,100 more than Upwork's fees over three years and about A\$4,700 more than an OnlineJobs.ph subscription. What it buys is someone else's sourcing, screening, assessments and interviews, plus a replacement search if it does not work out in the first six months. For an owner whose own time is the scarce resource, that is the cheapest insurance in the table.

A sensitivity worth knowing: if a direct hire leaves after the six-month replacement window and you rehire through the same recruiter, add another A\$5,000 (A\$46,000 at A\$1,000 a month).

Who controls the relationship

Cost is only half the comparison. The other half is who the person really works for. With direct hire and DIY, you are the contracting party: you choose the person, set their pay, decide on raises and control the exit, and there is no provider margin on their pay and no buyout fee if you want to keep them. In managed and EOR models, the provider is the legal employer. That brings payroll, HR and compliance support, but the relationship runs through the provider's contract,. Every model's marketing claims better loyalty. No independent study compares retention across them.

05

Key considerations *when hiring offshore*

A successful offshore hire starts with clear agreements, appropriate systems and a well-managed working relationship. The considerations below can help businesses establish a sound arrangement from the outset. This section provides general information; requirements will depend on your circumstances.

Choosing the engagement structure

Offshore hires are commonly engaged under an independent contractor agreement (ICA), or through an employer of record (EOR) or managed provider that acts as the legal employer in the Philippines. Under Philippine law, whether someone is a contractor or an employee depends on the actual working relationship as well as the agreement. Courts apply a four-fold test: who selects and engages the worker, who pays, who can dismiss, and who controls how the work is done. If a worker's status is challenged, the business needs to show that the relationship is one of independent contracting (*Mendaros v Lazada*, 2024).⁶⁶

In practice, that means choosing a structure that suits the role and making sure day-to-day working practices match it. An ICA can suit a full-time role when the agreement and the working arrangements are set up consistently, for example around agreed services, deliverables and availability. Review both as the role develops, and handle any exit with notice and a fair process. An EOR is another option, for example if you would prefer a Philippine legal employer to run payroll, contributions and HR. The right choice depends on the role and your circumstances, and a Philippine labour lawyer can review your agreement at the start.

13th-month pay and other benefits

For employees in the Philippines, 13th-month pay is a legal entitlement under Presidential Decree 851, alongside employer contributions to SSS, PhilHealth and Pag-IBIG (see Section 3).⁵⁵ These are not legal requirements for a genuine independent contractor. Some businesses choose to pay a 13th month as an optional benefit, which adds one month's pay a year (A\$1,000 on a A\$1,000 monthly rate).

Australian employment law: where the agreement is formed

Engagement structure and contract formation also matter on the Australian side. Under section 35 of the Fair Work Act, an offshore employee of an Australian employer is outside the Act only if they were both engaged outside Australia and engaged to work outside Australia, and where a contract is formed depends on where the acceptance is received. In *Sanderson v Brightest Australia Pty Ltd* [2026] FWC 1633, the Commission found that a New Zealand-based employee's contract was formed in Victoria, which gave them access to unfair dismissal remedies.⁶⁷

Seek advice on the engagement structure and on how and where the agreement is formed, and keep the agreement consistent with how the relationship works in practice.

Intellectual property

Under the Philippine Intellectual Property Code, when a work is commissioned, the person who commissioned it owns the work, but **copyright stays with the creator unless there is a written agreement saying otherwise**.⁶⁸

Whichever model you use, include a written IP assignment and confidentiality clause from day one. Where an EOR or managed provider is the legal employer, make sure your contract with the provider passes IP rights on to you.

Privacy and data security

If your business is covered by the Privacy Act, you remain accountable when offshore staff access personal information. Under APP 8 and section 16C, a breach by an overseas recipient is treated as your breach.⁶⁹ Since December 2024, APP 11.3 has made clear that reasonable security steps include “technical and organisational measures”.⁷⁰ Businesses with annual turnover of \$3 million or less are generally exempt, but **health service providers are covered whatever their size**. That matters for allied health practices.⁷¹ The Philippine Data Privacy Act can also apply to data about Philippine residents.⁷²

The same setup works across hiring models: access through a managed cloud desktop or virtual desktop, multi-factor authentication, least-privilege access and no client data stored on personal devices, with confidentiality and data-handling terms in the agreement. Most businesses can set this up with tools they already pay for.

Power and internet reliability

The 2026 energy emergency and grid alerts described in Section 3 make power the most practical item to plan for this year.^{51,52} Internet speeds are adequate for office work.⁵⁰

Make backup power (a UPS or generator access) and a second internet connection (such as a 5G mobile plan) part of the role, and check them at interview. Agree in advance what happens during an outage: which tasks can wait, and who covers urgent client work.

Tax: mostly simple for GST-registered businesses

For most Australian service businesses, paying an offshore worker is straightforward. The ATO's foreign-resident withholding rules apply to entertainment and sports, construction and casino junket payments, not to ordinary offshore services.⁷³ Super guarantee does not apply to "non-resident employees who work outside Australia".⁷⁴ A GST-registered business that imports services generally should not be charged GST and only has to account for reverse-charge GST if it could not claim a full credit.⁷⁵ Payments are deductible like other business expenses if they relate to earning your income and you keep records.⁷⁶ On the Philippine side, a professional firm has noted that a worker's home used continuously for a foreign business could in some cases create a taxable presence, so check this with an adviser if your hire will negotiate or sign contracts on your behalf.⁷⁷

Retention

The most-quoted Philippine attrition figures come from contact centres: a 2022 industry survey found **31% voluntary and 45% total annual attrition** in the BPO industry, down from 60–70% before 2016.⁷⁸ These figures describe large call-centre floors, not a dedicated hire working day shifts for one Australian business, and no independent study measures attrition for direct hires. What the evidence and common sense support is to pay at the top of the market, give the person a real role with daylight hours, and use the replacement cover window to fix a poor fit early. Tarino reports that **more than 95% of its placements are still in the role at six months** (Tarino's own figure).⁷⁹

Setting up well

Most of the setup above happens once, at the start: an agreement that fits the role, an IP and confidentiality clause, secure access and an outage plan. With clear agreements, appropriate safeguards and ongoing management of the working relationship, an offshore hire can be set up on a sound footing and reviewed as the role grows.

06

AI and the offshore role: *hire for judgment, not keystrokes*



AI is the other honest caveat in this guide. Jobs and Skills Australia's 2025 study found that generative AI is more likely to augment work than replace it, but that "the higher potential for automation is concentrated in routine clerical and administrative roles". About 4% of the workforce is in occupations with high automation exposure and 79% in low-exposure occupations.⁸⁰ In its long-run modelling, the occupations that lose the most employment by 2050 relative to the base case include **general clerks, receptionists, and accounting clerks and bookkeepers**.⁸⁰ The World Economic Forum's 2025 survey of more than 1,000 large employers lists administrative assistants among the fastest-declining roles.⁸¹ Jobs and Skills Australia also linked some business, finance and ICT occupations dropping off the shortage list in 2025 to faster adoption of digital and AI tools.²²

The Philippine industry is responding. IBPAP's revised roadmap targets "2 million AI-enabled digital Filipino workers" and says success will increasingly be measured by "the value every Digital Filipino Worker creates" rather than headcount.^{45,82}

For a small business, the implication is practical. Offshoring a role that is mostly data entry is a short-term saving on work AI will increasingly absorb. Offshoring a role that combines process, judgment and client contact is a long-term gain, and AI makes that person more productive. A bookkeeper who reviews coding exceptions and prepares the BAS file is more valuable than one who keys receipts. A loan processor who chases documents, checks serviceability inputs and keeps clients informed is more valuable than one who re-types forms. Most Australian small businesses are early in this shift: MYOB reported in 2024 that 80% had yet to adopt AI.⁸⁰

This also favours the direct-hire model. If AI makes each offshore hire more productive, a fixed monthly per-seat fee pays for less and less of the value created, while a one-time fee stays fixed. That is our inference, not a measured result. It also means screening matters more: test candidates on the tools and judgment calls in your actual workflow, not only on typing speed and English.

07

Recommendation: *offshore for the right roles, direct hire as the model, Tarino as the partner*



Offshore hiring is a strong option for the right roles

The evidence supports hiring offshore for Australian service businesses, for reasons that hold even in a softer labour market. The first is **cost**: a local \$80,000 hire costs \$93,600 a year before office or recruiter costs, and more each year as wages outpace productivity, while a Filipino professional paid at the top of the local market costs about A\$12,000 a year. The second is **small-business hiring difficulty**: firms with 5–19 staff report more difficulty and longer vacancies than larger firms. The third is **talent quality for the budget**: the same money buys an experienced, well-paid professional from a deep, English-speaking pool rather than the cheapest local applicant. The fourth is **hours and ties**: a two-to-three-hour time difference, daytime working hours and long commercial and community links with Australia.

Offshore is **not** the right answer for every role. Keep work in Australia when it must be done in person, when a licence or registration attaches to the person doing it, or when the role is mostly routine keying that AI or better software will soon handle. And if your problem is a shortage-list occupation such as taxation accountant or solicitor, note that the shortage is in licensed, locally regulated work. Offshore support can free your Australian professional's time, but it does not replace them.

Direct hire with a one-time fee is the best model for most SMBs

For a service business hiring one to ten people, direct hire through a one-time-fee recruiter gives the best combination of cost, control and quality. It has the **lowest three-year cost of any model that includes professional recruitment**: about A\$41,000 per hire at A\$1,000 a month, against A\$74,000–A\$84,000 for a global EOR or a managed seat. **The relationship is yours**: you choose the person, you hire and pay them directly and you set their pay, with no ongoing margin and no buyout fee. **The structure is flexible**: many roles run well on a well-drafted independent contractor agreement, and an EOR can be added where it suits the role. And **quality and early-exit risk sit with the recruiter**, through sourcing, vetting and a replacement search if it does not work out, which is exactly what the do-it-yourself route lacks.

To be fair to the alternatives, a managed provider is a reasonable choice if you need a secure, certified office environment, want the provider to handle equipment, HR and payroll entirely, or are building a large team quickly. An EOR alone suits businesses that already know exactly who they want to hire. A marketplace suits owners who have the time and experience to recruit and screen themselves. For most small service businesses, none of those trade-offs is worth the extra A\$33,000 to A\$45,000 per hire over three years.

Why Tarino

Here is what Tarino offers, using Tarino's own figures:^{65,79}

What you get	✓ Tarino's terms and figures
Fee	\$250 upfront to start the search and \$4,750 when you hire: \$5,000 excluding GST.
Ongoing cost	No monthly fees or markup. You hire and pay your team member directly.
Replacement cover	Six months. If it does not work out, Tarino runs a replacement search for the same role at no extra recruitment fee.
Candidate pool	Typically 1,000+ candidates per role, drawn from job advertising, direct headhunting and referrals through vetted local networks in the Philippines.
Screening	Of every 1,000 candidates, about 40% pass CV and quality screening, 20% video screening, 10% a practical assessment, 5% a structured interview and 2% finalist review.
Shortlist	3–4 finalists in about two weeks, roughly the top 0.3–0.4% of the starting pool.
Retention	More than 95% of placements still in the role at six months.
Checks included	Psychometric tests, practical tasks, background checks, independent reference checks, a Shortlist Pack with scorecards, and salary benchmarking so you pay the right rate.
Multiple hires	Discounts, generally 20%.

Tarino screening funnel: candidates remaining out of 1,000

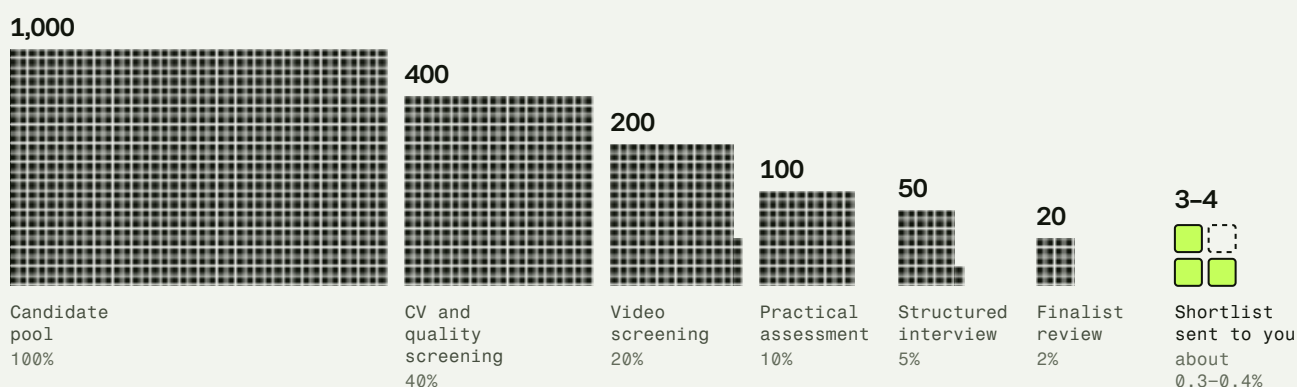


Fig. 9 Source: Tarino's own figures, Oct 2026; not independently audited [79]

The retention and funnel figures are Tarino's internal data, not independently audited. Ask about them on your call, and ask for the salary benchmark for your role.

Practical checklist

- | | |
|--|--|
| ☐ 1. Pick the role. Choose work that can be done remotely, is documented (or can be), and mixes process with judgment. Write down the five outcomes the person will own. | ☐ 6. Secure the access. A cloud or virtual desktop, multi-factor authentication, least-privilege access, no client data on personal devices. Check your Privacy Act position, especially if you are a health service provider. |
| ☐ 2. Apply the AI test. If most of the role is routine keying, automate or streamline it first and hire for what remains. | ☐ 7. Plan for outages. Require backup power and a second internet connection, and agree an outage protocol. |
| ☐ 3. Set the salary. Benchmark against the Philippine market and pay at the top of the band for the experience you want. Decide whether to offer a 13th-month payment (a legal entitlement for employees, optional for contractors). | ☐ 8. Sort payments and tax. Pay monthly through a reputable transfer service and keep records. Give overseas platforms your ABN and GST registration so you are not charged GST. |
| ☐ 4. Choose the structure. Pick an engagement structure that suits the role, such as an independent contractor agreement or an EOR, and make sure day-to-day practice matches it. | ☐ 9. Onboard properly. A 30-60-90 day plan, a daily overlap window, a weekly check-in and outcome-based KPIs. Train on Australian-specific rules and software. |
| ☐ 5. Get the paperwork right. Written IP assignment, confidentiality and data-handling terms, notice and exit process. Get advice on the engagement structure and on where the agreement is formed (Fair Work Act section 35). | ☐ 10. Use the cover window. Review fit at 30, 60 and 90 days, well inside the six-month replacement period. |
-

If you have a role in mind, the fastest way to test this guide against your business is a conversation.

Book a 30-minute *call*.

We will benchmark the salary for your role, walk you through the structure that fits it, and tell you honestly if the role is better kept in Australia.

Book a 30-minute call 



Book online

tarino.au/book

Email

hello@tarino.au

Fee

\$5,000 excl. GST

Methodology

Data cut-off. All sources were checked between 12 and 19 October 2026. The most recent releases available were: ABS Labour Force (September 2026), ABS Job Vacancies (August 2026), JSA Internet Vacancy Index and REOS (August 2026), ABS Wage Price Index (June quarter 2026), ABS Average Weekly Earnings (May 2026), the RBA's August 2026 Statement on Monetary Policy, the 2025 Occupation Shortage List (no 2026 edition had been published), and the PSA Labor Force Survey (August 2026, preliminary). "Q4 2026" refers to the publication date; most data describes the September quarter or earlier.

Salary basis. Offshore salaries are Philippine market salaries from JobStreet PH role pages (October 2026), which reflect pay disclosed in Philippine job ads. They are not recruiter, agency or fully loaded rates, and they are not Tarino's own typical salaries for the experienced hires it places. The cost models use A\$1,000 a month (top of JobStreet bands for most professional roles) and A\$1,500 a month as a sensitivity. Australian salaries come from ABS median full-time earnings (May 2025, via Jobs and Skills Australia) and SEEK advertised salaries (October 2026).

Exchange rates. RBA indicative rates for 16 October 2026: A\$1 = ₱43.78 and A\$1 = US\$0.6947.⁵³ The ECB rate for the same day (A\$1 = ₱43.818) gives the same rounded results.

Cost models. The local-hire model and the three-year offshore model are our own arithmetic using the cited rates and published prices. Salaries are held flat over three years in both, so raises would add similar proportions to each. The models ex-

clude equipment, software, payment and FX fees, refundable deposits and the owner's own time. Philippine statutory costs use SSS at 10% (capped at a ₱35,000 credit, plus ₱30 employees' compensation), PhilHealth at 2.5%, Pag-IBIG at ₱200 and a 13th month of 1/12 of salary. The SSS rate is taken from a professional firm's summary of SSS Circular 2024-006; the PhilHealth and Pag-IBIG rates come from payroll guides, as we could not read the agencies' own circulars. Check the current circulars before relying on them.

Source quality. Government, regulator, tribunal, statute and court sources are preferred throughout. Where we use commercial data (SEEK, Robert Half, Knight Frank, 9CV9, NAB) or vendor data (ConnectOS, provider price pages), the text says so. Some Philippine government pages (PSA) block automated access; their figures were confirmed through the PSA release text as indexed and through news reports of the same release. We have left out figures we could not trace to a named source, including widely repeated statistics on Filipino remote-work preferences, managed-provider savings and attrition claims, and the share of Australian businesses using offshore staff (no independent figure exists).

Tarino figures. Tarino's fees, guarantee, candidate pool, screening funnel, shortlist timing, retention and multi-hire discount are Tarino's own figures as supplied in October 2026. They have not been independently audited.

Competitor prices. Published on each provider's website and checked on 19 October 2026, except where marked. Providers can change prices at any time.

Disclaimer

This report is general information only. It is not legal, tax, financial or employment advice, and it does not take your circumstances into account. Employment, tax and privacy obligations in Australia and the Philippines depend on the facts of each arrangement. Get advice from qualified professionals in both countries before you hire. Figures are current to the

dates stated and may change. Tarino is a recruiter and has a commercial interest in the model this report recommends; we have tried to set out the evidence fairly, including where it cuts against us.

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