

asfa
**RETIREMENT
STANDARD**
EST. 2004

ASFA Research and Resource Centre

Detailed budget breakdowns

September quarter 2021

asfa
**RETIREMENT
STANDARD**
EST. 2004

The Association of Superannuation Funds of Australia

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$34.47	\$34.40	\$32.51	\$27.07
Council rates	\$41.18	\$37.61	\$41.18	\$35.43
Water charges	\$24.71	\$24.71	\$21.27	\$21.27
Home improvements	\$7.04	\$0.00	\$7.04	\$0.00
Repairs and maintenance	\$21.10	\$21.10	\$21.10	\$21.10
Total housing	\$128.49	\$117.82	\$123.10	\$104.87
Electricity and gas	\$53.35	\$45.61	\$43.02	\$33.96
Food – groceries and other fresh food	\$214.46	\$176.93	\$123.39	\$95.43
Bundle of home phone, broadband, mobile	\$28.72	\$19.88	\$22.06	\$17.64
Household cleaning and other supplies	\$26.10	\$15.60	\$20.00	\$15.60
Cosmetic and personal care items	\$6.77	\$6.48	\$4.83	\$4.63
Barber or hairdressing	\$23.75	\$10.51	\$15.47	\$6.30
Media, including digital	\$8.70	\$2.54	\$8.49	\$2.54
Computer, printer and software	\$4.97	\$2.80	\$4.97	\$2.80
Household appliances, air conditioners, smart phone	\$17.29	\$2.83	\$15.96	\$2.83
Miscellaneous	\$7.43	\$0.00	\$7.43	\$0.00
Total household goods and services	\$95.00	\$40.75	\$77.15	\$34.70
Clothing and footwear	\$49.25	\$37.62	\$26.45	\$19.80
Car transport and running costs	\$163.24	\$96.33	\$152.75	\$92.55
Public transport	\$5.14	\$5.14	\$2.57	\$2.57
Total transport	\$168.38	\$101.47	\$155.32	\$95.12

Numbers are weekly, except where otherwise specified.

September quarter 2021

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$88.46	\$33.81	\$44.22	\$16.90
Chemist	\$46.26	\$23.13	\$26.63	\$13.31
Co-payment and out of pocket	\$59.07	\$43.69	\$32.77	\$21.85
Vitamins and other over the counter medicines	\$5.75	\$0.00	\$2.87	\$0.00
Total health services	\$199.54	\$100.62	\$106.50	\$52.06
Membership clubs	\$6.04	\$4.02	\$4.04	\$3.01
TV, DVD	\$1.19	\$0.45	\$1.19	\$0.45
Streaming services (Stan/Netflix or like)	\$11.17	\$3.00	\$11.17	\$3.00
Alcohol consumed or equivalent spent with charity or church	\$42.17	\$23.84	\$20.20	\$15.82
Lunches and dinners out	\$85.57	\$44.82	\$61.12	\$26.48
Cinema, plays, sport and day trips	\$10.06	\$12.06	\$6.04	\$6.04
Domestic vacations	\$72.22	\$50.46	\$47.45	\$31.98
Overseas vacations	\$28.55	\$0.00	\$18.02	\$0.00
Take away food, snacks	\$28.05	\$14.63	\$20.42	\$10.88
Total leisure	\$285.02	\$153.30	\$189.65	\$97.66
Total weekly expenditure	\$1,222.20	\$793.99	\$866.64	\$551.25
Total annual expenditure	\$63,799	\$41,446	\$45,239	\$28,775

Numbers are weekly, except where otherwise specified.

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$34.47	\$34.40	\$32.51	\$27.07
Council rates	\$41.18	\$37.61	\$41.18	\$35.43
Water charges	\$24.71	\$24.71	\$21.27	\$21.27
Home improvements	\$7.04	\$0.00	\$7.04	\$0.00
Repairs and maintenance	\$21.10	\$21.10	\$21.10	\$21.10
Total housing	\$128.49	\$117.82	\$123.10	\$104.87
Electricity and gas	\$53.35	\$45.61	\$43.02	\$33.96
Food – groceries and other fresh food	\$214.46	\$176.93	\$123.39	\$95.43
Bundle of home phone, broadband, mobile	\$28.72	\$19.88	\$22.06	\$17.64
Household cleaning and HACC contribution	\$117.41	\$50.40	\$98.36	\$33.60
Cosmetic and personal care items	\$6.77	\$6.48	\$4.83	\$4.63
Barber or hairdressing	\$23.75	\$10.51	\$15.47	\$6.30
Media, including digital	\$8.70	\$2.54	\$8.49	\$2.54
Computer, printer and software	\$4.97	\$2.80	\$4.97	\$2.80
Household appliances, air conditioners, smart phone	\$17.29	\$2.83	\$15.96	\$2.83
Miscellaneous	\$7.43	\$0.00	\$7.43	\$0.00
Total household goods and services	\$186.31	\$75.55	\$155.52	\$52.70
Clothing and footwear	\$49.25	\$37.62	\$26.45	\$19.80
Taxis	\$45.79	\$40.71	\$40.71	\$35.62
Public transport	\$10.17	\$10.17	\$5.09	\$5.09
Total transport	\$55.97	\$50.88	\$45.79	\$40.71

Numbers are weekly, except where otherwise specified.

September quarter 2021

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$88.46	\$33.81	\$44.22	\$16.90
Chemist	\$46.26	\$23.13	\$26.63	\$13.31
Co-payment and out of pocket	\$95.63	\$69.56	\$76.06	\$60.41
Vitamins and other over the counter medicines	\$5.75	\$0.00	\$2.87	\$0.00
Total health services	\$236.10	\$126.50	\$149.78	\$90.63
Membership clubs	\$6.04	\$4.02	\$4.04	\$3.01
TV, DVD	\$1.19	\$0.45	\$1.19	\$0.45
Streaming services (Stan/Netflix or like)	\$11.17	\$3.00	\$11.17	\$3.00
Alcohol consumed or equivalent spent with charity or church	\$42.17	\$23.84	\$20.20	\$15.82
Lunches and dinners out	\$44.35	\$13.82	\$33.13	\$16.59
Cinema, plays, sport and day trips	\$7.32	\$10.19	\$3.68	\$3.15
Domestic vacations	\$43.08	\$20.46	\$36.62	\$10.23
Overseas vacations	\$0.00	\$0.00	\$0.00	\$0.00
Take away food, snacks	\$29.76	\$15.52	\$21.67	\$11.54
Total leisure	\$185.07	\$91.31	\$131.69	\$63.79
Total weekly expenditure	\$1,137.72	\$742.09	\$820.80	\$519.53
Total annual expenditure	\$59,389	\$38,737	\$42,846	\$27,119

Numbers are weekly, except where otherwise specified.

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Enquiries to be made to The Association of Superannuation Funds of Australia Limited.

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