

# ASFA Retirement Standard

## Detailed budget breakdowns

June quarter 2019

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

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Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$32.31	\$32.25	\$30.48	\$25.38
Council rates	\$38.41	\$35.07	\$38.41	\$33.05
Water charges	\$24.75	\$24.75	\$21.31	\$21.31
Home improvements	\$6.62	\$0.00	\$6.62	\$0.00
Repairs and maintenance	\$19.85	\$19.85	\$19.85	\$19.85
<b>Total housing</b>	<b>\$121.94</b>	<b>\$111.92</b>	<b>\$116.66</b>	<b>\$99.58</b>
<b>Electricity and gas</b>	<b>\$58.05</b>	<b>\$49.62</b>	<b>\$46.81</b>	<b>\$36.95</b>
<b>Food – groceries and other fresh food</b>	<b>\$203.94</b>	<b>\$168.25</b>	<b>\$117.34</b>	<b>\$90.75</b>
<b>Bundle of home phone, broadband, mobile</b>	<b>\$30.34</b>	<b>\$21.00</b>	<b>\$23.31</b>	<b>\$18.64</b>
Household cleaning and other supplies	\$24.76	\$14.80	\$18.98	\$14.80
Cosmetic and personal care items	\$6.80	\$6.51	\$4.86	\$4.65
Barber or hairdressing	\$22.52	\$9.97	\$14.67	\$5.98
Media, including digital	\$8.35	\$2.44	\$8.15	\$2.44
Computer, printer and software	\$5.13	\$2.89	\$5.13	\$2.89
Household appliances, air conditioners, smart phone	\$15.61	\$2.56	\$14.42	\$2.56
Miscellaneous	\$7.03	\$0.00	\$7.03	\$0.00
<b>Total household goods and services</b>	<b>\$90.20</b>	<b>\$39.15</b>	<b>\$73.23</b>	<b>\$33.31</b>
<b>Clothing and footwear</b>	<b>\$50.75</b>	<b>\$38.78</b>	<b>\$27.25</b>	<b>\$20.40</b>
Car transport and running costs	\$154.30	\$91.05	\$144.39	\$87.48
Public transport	\$5.06	\$5.06	\$2.53	\$2.53
<b>Total transport</b>	<b>\$159.36</b>	<b>\$96.12</b>	<b>\$146.92</b>	<b>\$90.01</b>

June quarter 2019

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$83.63	\$31.96	\$41.81	\$15.98
Chemist	\$46.52	\$23.26	\$26.78	\$13.38
Co-payment and out of pocket	\$55.01	\$40.68	\$30.52	\$20.35
Vitamins and other over the counter medicines	\$5.78	\$0.00	\$2.89	\$0.00
<b>Total health services</b>	<b>\$190.94</b>	<b>\$95.91</b>	<b>\$102.00</b>	<b>\$49.71</b>
Membership clubs	\$5.86	\$3.90	\$3.92	\$2.92
TV, DVD	\$1.23	\$0.47	\$1.23	\$0.47
Streaming services (Stan/Netflix or like)	\$10.73	\$2.88	\$10.73	\$2.88
Alcohol consumed or equivalent spent with charity or church	\$40.78	\$23.05	\$19.54	\$15.29
Lunches and dinners out	\$81.68	\$42.79	\$58.34	\$25.28
Cinema, plays, sport and day trips	\$9.76	\$11.71	\$5.86	\$5.86
Domestic vacations	\$67.17	\$46.94	\$44.14	\$29.75
Overseas vacations	\$27.41	\$0.00	\$17.30	\$0.00
Take away food, snacks	\$28.44	\$14.84	\$20.71	\$11.03
<b>Total leisure</b>	<b>\$273.06</b>	<b>\$146.57</b>	<b>\$181.75</b>	<b>\$93.48</b>
<b>Total weekly expenditure</b>	<b>\$1,178.59</b>	<b>\$767.32</b>	<b>\$835.26</b>	<b>\$532.84</b>
<b>Total annual expenditure</b>	<b>\$61,522</b>	<b>\$40,054</b>	<b>\$43,601</b>	<b>\$27,814</b>

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$32.31	\$32.25	\$30.48	\$25.38
Council rates	\$38.41	\$35.07	\$38.41	\$33.05
Water charges	\$24.75	\$24.75	\$21.31	\$21.31
Home improvements	\$6.62	\$0.00	\$6.62	\$0.00
Repairs and maintenance	\$19.85	\$19.85	\$19.85	\$19.85
<b>Total housing</b>	<b>\$121.94</b>	<b>\$111.92</b>	<b>\$116.66</b>	<b>\$99.58</b>
<b>Electricity and gas</b>	<b>\$58.05</b>	<b>\$49.62</b>	<b>\$46.81</b>	<b>\$36.95</b>
<b>Food – groceries and other fresh food</b>	<b>\$203.94</b>	<b>\$168.25</b>	<b>\$117.34</b>	<b>\$90.75</b>
<b>Bundle of home phone, broadband, mobile</b>	<b>\$30.34</b>	<b>\$21.00</b>	<b>\$23.31</b>	<b>\$18.64</b>
Household cleaning and HACC contribution	\$113.97	\$48.92	\$95.48	\$32.61
Cosmetic and personal care items	\$6.80	\$6.51	\$4.86	\$4.65
Barber or hairdressing	\$22.52	\$9.97	\$14.67	\$5.98
Media, including digital	\$8.35	\$2.44	\$8.15	\$2.44
Computer, printer and software	\$5.13	\$2.89	\$5.13	\$2.89
Household appliances, air conditioners, smart phone	\$15.61	\$2.56	\$14.42	\$2.56
Miscellaneous	\$7.03	\$0.00	\$7.03	\$0.00
<b>Total household goods and services</b>	<b>\$179.41</b>	<b>\$73.28</b>	<b>\$149.73</b>	<b>\$51.13</b>
<b>Clothing and footwear</b>	<b>\$50.75</b>	<b>\$38.78</b>	<b>\$27.25</b>	<b>\$20.40</b>
Taxis	\$45.11	\$40.10	\$40.10	\$35.09
Public transport	\$10.02	\$10.02	\$5.01	\$5.01
<b>Total transport</b>	<b>\$55.13</b>	<b>\$50.12</b>	<b>\$45.11</b>	<b>\$40.10</b>

June quarter 2019

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$83.63	\$31.96	\$41.81	\$15.98
Chemist	\$46.52	\$23.26	\$26.78	\$13.38
Co-payment and out of pocket	\$89.06	\$64.78	\$70.83	\$56.26
Vitamins and other over the counter medicines	\$5.78	\$0.00	\$2.89	\$0.00
<b>Total health services</b>	<b>\$224.99</b>	<b>\$120.00</b>	<b>\$142.31</b>	<b>\$85.63</b>
Membership clubs	\$5.86	\$3.90	\$3.92	\$2.92
TV, DVD	\$1.23	\$0.47	\$1.23	\$0.47
Streaming services (Stan/Netflix or like)	\$10.73	\$2.88	\$10.73	\$2.88
Alcohol consumed or equivalent spent with charity or church	\$40.78	\$23.05	\$19.54	\$15.29
Lunches and dinners out	\$42.33	\$13.20	\$31.62	\$15.84
Cinema, plays, sport and day trips	\$7.10	\$9.88	\$3.57	\$3.06
Domestic vacations	\$40.07	\$19.03	\$34.06	\$9.52
Overseas vacations	\$0.00	\$0.00	\$0.00	\$0.00
Take away food, snacks	\$28.44	\$14.84	\$20.71	\$11.03
<b>Total leisure</b>	<b>\$176.54</b>	<b>\$87.25</b>	<b>\$125.37</b>	<b>\$61.00</b>
<b>Total weekly expenditure</b>	<b>\$1,101.09</b>	<b>\$720.22</b>	<b>\$793.88</b>	<b>\$504.17</b>
<b>Total annual expenditure</b>	<b>\$57,477</b>	<b>\$37,595</b>	<b>\$41,441</b>	<b>\$26,318</b>