

ASFA Retirement Standard

Detailed budget breakdowns

September quarter 2017

The Association of Superannuation Funds of Australia Limited

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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 FEMALE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$33.50	\$26.52	\$27.92	\$26.62
Rates	\$39.34	\$33.50	\$33.50	\$33.63
Home improvements	\$11.16	\$0.00	\$11.16	\$0.00
Repairs and maintenance	\$19.54	\$13.96	\$16.74	\$16.81
Total housing	\$103.53	\$73.97	\$89.31	\$77.06
Electricity and gas	\$65.95	\$63.64	\$48.63	\$47.92
Total energy	\$65.95	\$63.64	\$48.63	\$47.92
Food – groceries and other fresh food	\$200.23	\$161.30	\$111.24	\$77.87
Total food	\$200.23	\$161.30	\$111.24	\$77.87
Bundle of home phone, broadband, mobile	\$28.13	\$14.08	\$22.10	\$8.04
Total communications	\$28.13	\$14.08	\$22.10	\$8.04
Household cleaning and other supplies	\$26.22	\$15.73	\$18.88	\$10.49
Cosmetic and personal care items	\$3.13	\$3.01	\$7.03	\$2.01
Barber or hairdressing	\$20.98	\$9.04	\$15.07	\$5.05
Music and CDs	\$2.19	\$0.00	\$0.33	\$0.00
Newspapers and magazines	\$8.40	\$1.95	\$8.20	\$2.45
Computer, printer and software	\$4.30	\$4.30	\$4.30	\$4.30
Household appliances	\$12.04	\$3.05	\$10.26	\$3.05
Pest control, alarm service	\$12.88	\$0.00	\$12.88	\$0.00
Total household goods and services	\$90.14	\$37.09	\$76.95	\$27.36
Clothing and footwear	\$55.67	\$27.84	\$37.12	\$17.15
Total clothing and footwear	\$55.67	\$27.84	\$37.12	\$17.15
Car transport and running costs	\$136.21	\$90.54	\$136.21	\$90.54
Public transport	\$5.28	\$5.28	\$2.64	\$2.64
Total transport	\$141.49	\$95.82	\$138.85	\$93.18

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Expenditure items	COUPLE		SINGLE FEMALE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$88.95	\$71.33	\$45.25	\$35.67
Chemist	\$26.15	\$3.57	\$14.43	\$2.01
Co-payment and out of pocket	\$45.89	\$13.83	\$31.54	\$8.30
Total health services	\$160.99	\$88.73	\$91.21	\$45.98
Membership clubs	\$9.85	\$1.97	\$4.95	\$0.99
TV, DVD, digital camera	\$1.82	\$0.92	\$1.82	\$0.92
Alcohol consumed in home (or equivalent spent)	\$41.14	\$15.43	\$25.71	\$10.29
Lunches and dinners out	\$82.29	\$25.61	\$61.48	\$30.74
Cinema, plays, sport and day trips	\$13.79	\$19.21	\$6.89	\$5.91
Domestic vacations	\$78.83	\$37.44	\$67.00	\$18.72
Overseas vacations	\$55.16	\$0.00	\$37.44	\$0.00
Sundry items	\$30.43	\$11.82	\$23.34	\$7.88
Total leisure	\$313.32	\$112.41	\$228.64	\$75.45
Gifts and/or alcohol or tobacco	\$0.00	\$0.00	\$0.00	\$0.00
Total weekly expenditure	\$1,159.46	\$674.87	\$844.04	\$469.99
Total annual expenditure	\$60,457	\$35,189	\$44,011	\$24,506

Expenditure items	COUPLE		SINGLE FEMALE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$33.50	\$26.52	\$27.92	\$26.62
Rates	\$39.34	\$33.50	\$33.50	\$33.63
Home improvements	\$11.16	\$0.00	\$11.16	\$0.00
Repairs and maintenance	\$19.54	\$13.96	\$16.74	\$16.81
Total housing	\$103.53	\$73.97	\$89.31	\$77.06
Electricity and gas	\$65.95	\$63.64	\$48.63	\$47.92
Total energy	\$65.95	\$63.64	\$48.63	\$47.92
Food – groceries and other fresh food	\$200.23	\$161.30	\$111.24	\$77.87
Total food	\$200.23	\$161.30	\$111.24	\$77.87
Bundle of home phone, broadband, mobile	\$27.96	\$13.99	\$21.97	\$7.99
Total communications	\$27.96	\$13.99	\$21.97	\$7.99
Household cleaning and HACC contribution	\$108.89	\$46.73	\$91.22	\$31.16
Cosmetic and personal care items	\$3.12	\$3.01	\$7.03	\$2.02
Barber or hairdressing	\$20.98	\$9.04	\$15.08	\$5.04
Music and CDs	\$2.19	\$0.00	\$0.32	\$0.00
Newspapers and magazines	\$8.40	\$1.95	\$8.21	\$2.46
Computer, printer and software	\$4.30	\$4.30	\$4.30	\$4.30
Household appliances	\$12.04	\$3.05	\$10.26	\$3.05
Pest control, alarm service	\$12.88	\$0.00	\$12.88	\$0.00
Total household goods and services	\$172.80	\$68.08	\$149.29	\$48.02
Clothing and footwear	\$55.67	\$27.84	\$37.12	\$17.15
Total clothing and footwear	\$55.67	\$27.84	\$37.12	\$17.15
Taxis	\$43.61	\$38.76	\$38.76	\$33.92
Public transport	\$9.69	\$9.69	\$4.85	\$4.85
Total transport	\$53.30	\$48.45	\$43.61	\$38.76

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Expenditure items	COUPLE		SINGLE FEMALE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$88.95	\$71.33	\$45.25	\$35.66
Chemist	\$45.17	\$22.59	\$24.85	\$11.29
Co-payment and out of pocket	\$82.84	\$60.25	\$65.90	\$52.34
Total health services	\$216.96	\$154.17	\$136.00	\$99.30
Membership clubs	\$9.92	\$1.99	\$4.98	\$1.00
TV, DVD, digital camera	\$1.83	\$0.93	\$1.83	\$0.93
Alcohol consumed in home (or equivalent spent)	\$41.39	\$15.52	\$25.87	\$10.35
Lunches and dinners out	\$41.39	\$12.89	\$30.92	\$15.47
Cinema, plays, sport and day trips	\$6.94	\$9.67	\$3.47	\$2.97
Domestic vacations	\$39.66	\$18.83	\$33.71	\$9.42
Overseas vacations	\$0.00	\$0.00	\$0.00	\$0.00
Sundry items	\$30.61	\$11.89	\$23.47	\$7.93
Total leisure	\$171.75	\$71.71	\$124.24	\$48.07
Gifts and/or alcohol or tobacco	\$0.00	\$0.00	\$0.00	\$0.00
Total weekly expenditure	\$1,068.15	\$683.16	\$761.41	\$462.14
Total annual expenditure	\$55,696	\$35,622	\$39,702	\$24,097