

ASFA Retirement Standard

Detailed budget breakdowns

September quarter 2019

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	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$32.49	\$32.42	\$30.64	\$25.51
Council rates	\$39.38	\$35.96	\$39.38	\$33.88
Water charges	\$25.31	\$25.31	\$21.79	\$21.79
Home improvements	\$6.66	\$0.00	\$6.66	\$0.00
Repairs and maintenance	\$19.98	\$19.98	\$19.98	\$19.98
Total housing	\$123.82	\$113.68	\$118.45	\$101.17
Electricity and gas	\$57.67	\$49.30	\$46.50	\$36.71
Food – groceries and other fresh food	\$204.69	\$168.87	\$117.77	\$91.09
Bundle of home phone, broadband, mobile	\$30.00	\$20.76	\$23.05	\$18.43
Household cleaning and other supplies	\$24.84	\$14.84	\$19.04	\$14.84
Cosmetic and personal care items	\$6.78	\$6.49	\$4.84	\$4.64
Barber or hairdressing	\$22.70	\$10.04	\$14.78	\$6.02
Media, including digital	\$8.45	\$2.47	\$8.25	\$2.47
Computer, printer and software	\$5.08	\$2.86	\$5.08	\$2.86
Household appliances, air conditioners, smart phone	\$15.78	\$2.58	\$14.57	\$2.58
Miscellaneous	\$7.06	\$0.00	\$7.06	\$0.00
Total household goods and services	\$90.69	\$39.29	\$73.63	\$33.42
Clothing and footwear	\$51.51	\$39.35	\$27.66	\$20.71
Car transport and running costs	\$153.72	\$90.71	\$143.85	\$87.16
Public transport	\$5.12	\$5.12	\$2.56	\$2.56
Total transport	\$158.85	\$95.83	\$146.41	\$89.72

Numbers are weekly, except where otherwise specified.

September 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	\$46.04	\$23.02	\$26.51	\$13.25
Co-payment and out of pocket	\$55.01	\$40.68	\$30.52	\$20.35
Vitamins and other over the counter medicines	\$5.72	\$0.00	\$2.86	\$0.00
Total health services	\$190.41	\$95.67	\$101.69	\$49.58
Membership clubs	\$5.87	\$3.91	\$3.93	\$2.93
TV, DVD	\$1.22	\$0.46	\$1.22	\$0.46
Streaming services (Stan/Netflix or like)	\$10.86	\$2.91	\$10.86	\$2.91
Alcohol consumed or equivalent spent with charity or church	\$41.18	\$23.28	\$19.72	\$15.44
Lunches and dinners out	\$82.19	\$43.05	\$58.70	\$25.43
Cinema, plays, sport and day trips	\$9.78	\$11.73	\$5.87	\$5.87
Domestic vacations	\$67.23	\$46.98	\$44.17	\$29.78
Overseas vacations	\$29.08	\$0.00	\$18.36	\$0.00
Take away food, snacks	\$28.61	\$14.93	\$20.83	\$11.10
Total leisure	\$276.00	\$147.24	\$183.66	\$93.92
Total weekly expenditure	\$1,183.65	\$770.00	\$838.82	\$534.73
Total annual expenditure	\$61,786	\$40,194	\$43,787	\$27,913

Numbers are weekly, except where otherwise specified.

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$32.49	\$32.42	\$30.64	\$25.51
Council rates	\$39.38	\$35.96	\$39.38	\$33.88
Water charges	\$25.31	\$25.31	\$21.79	\$21.79
Home improvements	\$6.66	\$0.00	\$6.66	\$0.00
Repairs and maintenance	\$19.98	\$19.98	\$19.98	\$19.98
Total housing	\$123.82	\$113.68	\$118.45	\$101.17
Electricity and gas	\$57.67	\$49.30	\$46.50	\$36.71
Food – groceries and other fresh food	\$204.69	\$168.87	\$117.77	\$91.09
Bundle of home phone, broadband, mobile	\$30.00	\$20.76	\$23.05	\$18.43
Household cleaning and HACC contribution	\$113.97	\$48.92	\$95.48	\$32.61
Cosmetic and personal care items	\$6.78	\$6.49	\$4.84	\$4.64
Barber or hairdressing	\$22.70	\$10.04	\$14.78	\$6.02
Media, including digital	\$8.45	\$2.47	\$8.25	\$2.47
Computer, printer and software	\$5.08	\$2.86	\$5.08	\$2.86
Household appliances, air conditioners, smart phone	\$15.78	\$2.58	\$14.57	\$2.58
Miscellaneous	\$7.06	\$0.00	\$7.06	\$0.00
Total household goods and services	\$179.82	\$73.37	\$150.07	\$51.19
Clothing and footwear	\$51.51	\$39.35	\$27.66	\$20.71
Taxis	\$45.63	\$40.56	\$40.56	\$35.49
Public transport	\$10.14	\$10.14	\$5.07	\$5.07
Total transport	\$55.77	\$50.70	\$45.63	\$40.56

Numbers are weekly, except where otherwise specified.

September 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	\$46.04	\$23.02	\$26.51	\$13.25
Co-payment and out of pocket	\$89.06	\$64.78	\$70.83	\$56.26
Vitamins and other over the counter medicines	\$5.72	\$0.00	\$2.86	\$0.00
Total health services	\$224.46	\$119.76	\$142.01	\$85.49
Membership clubs	\$5.87	\$3.91	\$3.93	\$2.93
TV, DVD	\$1.22	\$0.46	\$1.22	\$0.46
Streaming services (Stan/Netflix or like)	\$10.86	\$2.91	\$10.86	\$2.91
Alcohol consumed or equivalent spent with charity or church	\$41.18	\$23.28	\$19.72	\$15.44
Lunches and dinners out	\$42.59	\$13.28	\$31.82	\$15.93
Cinema, plays, sport and day trips	\$7.11	\$9.90	\$3.57	\$3.06
Domestic vacations	\$40.10	\$19.05	\$34.09	\$9.52
Overseas vacations	\$0.00	\$0.00	\$0.00	\$0.00
Take away food, snacks	\$28.61	\$14.93	\$20.83	\$11.10
Total leisure	\$177.54	\$87.71	\$126.03	\$61.36
Total weekly expenditure	\$1,105.28	\$723.51	\$797.18	\$506.70
Total annual expenditure	\$57,696	\$37,767	\$41,613	\$26,450

Numbers are weekly, except where otherwise specified.