

asfa  
**RETIREMENT  
STANDARD**  
EST. 2004

ASFA Research and Resource Centre

Detailed budget breakdowns

June quarter 2021

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**RETIREMENT  
STANDARD**  
EST. 2004

The Association of Superannuation Funds of Australia

June quarter 2021

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$34.05	\$33.98	\$32.11	\$26.74
Council rates	\$39.88	\$36.42	\$39.88	\$34.31
Water charges	\$24.69	\$24.69	\$21.25	\$21.25
Home improvements	\$6.94	\$0.00	\$6.94	\$0.00
Repairs and maintenance	\$20.80	\$20.80	\$20.80	\$20.80
<b>Total housing</b>	<b>\$126.35</b>	<b>\$115.88</b>	<b>\$120.98</b>	<b>\$103.10</b>
<b>Electricity and gas</b>	<b>\$53.27</b>	<b>\$45.54</b>	<b>\$42.95</b>	<b>\$33.90</b>
<b>Food – groceries and other fresh food</b>	<b>\$213.90</b>	<b>\$176.46</b>	<b>\$123.07</b>	<b>\$95.18</b>
<b>Bundle of home phone, broadband, mobile</b>	<b>\$28.87</b>	<b>\$19.98</b>	<b>\$22.18</b>	<b>\$17.74</b>
Household cleaning and other supplies	\$25.88	\$15.47	\$19.84	\$15.47
Cosmetic and personal care items	\$6.71	\$6.42	\$4.79	\$4.59
Barber or hairdressing	\$23.57	\$10.43	\$15.35	\$6.26
Media, including digital	\$8.69	\$2.54	\$8.48	\$2.54
Computer, printer and software	\$4.88	\$2.75	\$4.88	\$2.75
Household appliances, air conditioners, smart phone	\$17.60	\$2.88	\$16.25	\$2.88
Miscellaneous	\$7.42	\$0.00	\$7.42	\$0.00
<b>Total household goods and services</b>	<b>\$94.75</b>	<b>\$40.48</b>	<b>\$77.01</b>	<b>\$34.48</b>
<b>Clothing and footwear</b>	<b>\$51.18</b>	<b>\$39.10</b>	<b>\$27.49</b>	<b>\$20.58</b>
Car transport and running costs	\$158.20	\$93.35	\$148.03	\$89.69
Public transport	\$5.11	\$5.11	\$2.55	\$2.55
<b>Total transport</b>	<b>\$163.30</b>	<b>\$98.46</b>	<b>\$150.58</b>	<b>\$92.24</b>

Numbers are weekly, except where otherwise specified.

June 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	\$47.12	\$23.56	\$27.13	\$13.56
Co-payment and out of pocket	\$58.81	\$43.49	\$32.63	\$21.75
Vitamins and other over the counter medicines	\$5.86	\$0.00	\$2.92	\$0.00
<b>Total health services</b>	<b>\$200.25</b>	<b>\$100.86</b>	<b>\$106.90</b>	<b>\$52.21</b>
Membership clubs	\$5.99	\$3.99	\$4.01	\$2.99
TV, DVD	\$1.17	\$0.44	\$1.17	\$0.44
Streaming services (Stan/Netflix or like)	\$11.16	\$2.99	\$11.16	\$2.99
Alcohol consumed or equivalent spent with charity or church	\$42.32	\$23.92	\$20.27	\$15.87
Lunches and dinners out	\$84.20	\$44.11	\$60.14	\$26.06
Cinema, plays, sport and day trips	\$9.97	\$11.96	\$5.99	\$5.99
Domestic vacations	\$71.65	\$50.06	\$47.07	\$31.73
Overseas vacations	\$27.65	\$0.00	\$17.45	\$0.00
Take away food, snacks	\$27.68	\$14.44	\$20.16	\$10.74
<b>Total leisure</b>	<b>\$281.78</b>	<b>\$151.92</b>	<b>\$187.41</b>	<b>\$96.81</b>
<b>Total weekly expenditure</b>	<b>\$1,213.65</b>	<b>\$788.70</b>	<b>\$858.58</b>	<b>\$546.25</b>
<b>Total annual expenditure</b>	<b>\$63,352</b>	<b>\$41,170</b>	<b>\$44,818</b>	<b>\$28,514</b>

Numbers are weekly, except where otherwise specified.

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$34.05	\$33.98	\$32.11	\$26.74
Council rates	\$39.88	\$36.42	\$39.88	\$34.31
Water charges	\$24.69	\$24.69	\$21.25	\$21.25
Home improvements	\$6.94	\$0.00	\$6.94	\$0.00
Repairs and maintenance	\$20.80	\$20.80	\$20.80	\$20.80
<b>Total housing</b>	<b>\$126.35</b>	<b>\$115.88</b>	<b>\$120.98</b>	<b>\$103.10</b>
<b>Electricity and gas</b>	<b>\$53.27</b>	<b>\$45.54</b>	<b>\$42.95</b>	<b>\$33.90</b>
<b>Food – groceries and other fresh food</b>	<b>\$213.90</b>	<b>\$176.46</b>	<b>\$123.07</b>	<b>\$95.18</b>
<b>Bundle of home phone, broadband, mobile</b>	<b>\$28.87</b>	<b>\$19.98</b>	<b>\$22.18</b>	<b>\$17.74</b>
Household cleaning and HACC contribution	\$117.41	\$50.40	\$98.36	\$33.60
Cosmetic and personal care items	\$6.71	\$6.42	\$4.79	\$4.59
Barber or hairdressing	\$23.57	\$10.43	\$15.35	\$6.26
Media, including digital	\$8.69	\$2.54	\$8.48	\$2.54
Computer, printer and software	\$4.88	\$2.75	\$4.88	\$2.75
Household appliances, air conditioners, smart phone	\$17.60	\$2.88	\$16.25	\$2.88
Miscellaneous	\$7.42	\$0.00	\$7.42	\$0.00
<b>Total household goods and services</b>	<b>\$186.28</b>	<b>\$75.41</b>	<b>\$155.54</b>	<b>\$52.61</b>
<b>Clothing and footwear</b>	<b>\$51.18</b>	<b>\$39.10</b>	<b>\$27.49</b>	<b>\$20.58</b>
Taxis	\$45.51	\$40.46	\$40.46	\$35.40
Public transport	\$10.11	\$10.11	\$5.06	\$5.06
<b>Total transport</b>	<b>\$55.62</b>	<b>\$50.57</b>	<b>\$45.51</b>	<b>\$40.46</b>

Numbers are weekly, except where otherwise specified.

June 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	\$47.12	\$23.56	\$27.13	\$13.56
Co-payment and out of pocket	\$95.21	\$69.25	\$75.73	\$60.15
Vitamins and other over the counter medicines	\$5.86	\$0.00	\$2.92	\$0.00
<b>Total health services</b>	<b>\$236.65</b>	<b>\$126.62</b>	<b>\$150.00</b>	<b>\$90.61</b>
Membership clubs	\$5.99	\$3.99	\$4.01	\$2.99
TV, DVD	\$1.17	\$0.44	\$1.17	\$0.44
Streaming services (Stan/Netflix or like)	\$11.16	\$2.99	\$11.16	\$2.99
Alcohol consumed or equivalent spent with charity or church	\$42.32	\$23.92	\$20.27	\$15.87
Lunches and dinners out	\$43.64	\$13.60	\$32.60	\$16.32
Cinema, plays, sport and day trips	\$7.26	\$10.10	\$3.64	\$3.12
Domestic vacations	\$42.74	\$20.30	\$36.32	\$10.15
Overseas vacations	\$0.00	\$0.00	\$0.00	\$0.00
Take away food, snacks	\$29.37	\$15.32	\$21.38	\$11.39
<b>Total leisure</b>	<b>\$183.63</b>	<b>\$90.67</b>	<b>\$130.56</b>	<b>\$63.28</b>
<b>Total weekly expenditure</b>	<b>\$1,135.74</b>	<b>\$740.24</b>	<b>\$818.27</b>	<b>\$517.46</b>
<b>Total annual expenditure</b>	<b>\$59,286</b>	<b>\$38,640</b>	<b>\$42,713</b>	<b>\$27,011</b>

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

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