



# ASFA Retirement Standard

Detailed budget breakdowns

December quarter 2025



Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$48.88	\$48.78	\$46.10	\$38.38
Council rates	\$49.66	\$45.35	\$49.66	\$42.73
Water charges	\$29.15	\$29.15	\$25.10	\$25.10
Home improvements	\$8.39	\$0.00	\$8.39	\$0.00
Repairs and maintenance	\$25.17	\$25.17	\$25.17	\$25.17
<b>Total housing</b>	<b>\$161.25</b>	<b>\$148.45</b>	<b>\$154.42</b>	<b>\$131.38</b>
<b>Electricity and gas</b>	<b>\$62.88</b>	<b>\$53.75</b>	<b>\$50.70</b>	<b>\$40.02</b>
<b>Food – groceries and other fresh food</b>	<b>\$263.41</b>	<b>\$217.31</b>	<b>\$151.55</b>	<b>\$117.22</b>
<b>Home broadband, mobile plan, phone purchase</b>	<b>\$58.69</b>	<b>\$45.54</b>	<b>\$45.54</b>	<b>\$32.89</b>
Household cleaning and other supplies	\$31.49	\$18.82	\$24.14	\$18.82
Cosmetic and personal care items	\$7.78	\$7.44	\$5.56	\$5.32
Barber or hairdressing	\$29.49	\$13.05	\$19.21	\$7.83
Media, including digital	\$11.18	\$3.27	\$10.91	\$3.27
Computer, printer and software	\$4.79	\$2.69	\$4.79	\$2.69
Household appliances, air conditioners	\$9.55	\$2.83	\$8.22	\$2.83
Miscellaneous	\$7.37	\$0.00	\$7.37	\$0.00
<b>Total household goods and services</b>	<b>\$101.64</b>	<b>\$48.11</b>	<b>\$80.19</b>	<b>\$40.76</b>
<b>Clothing and footwear</b>	<b>\$53.59</b>	<b>\$40.94</b>	<b>\$28.78</b>	<b>\$21.54</b>
Car transport and running costs	\$189.88	\$112.05	\$177.68	\$107.65
Public transport	\$5.25	\$5.25	\$2.63	\$2.63
<b>Total transport</b>	<b>\$195.13</b>	<b>\$117.30</b>	<b>\$180.31</b>	<b>\$110.28</b>

Numbers are weekly, except where otherwise specified. Totals may not exactly equal the sum of components due to rounding of price adjustments.

# ASFA Retirement Standard

## December quarter 2025

for retirees aged 65-84 (home owners)

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$99.91	\$38.18	\$49.95	\$19.09
Chemist	\$48.80	\$24.40	\$28.09	\$14.04
Co-payment and out of pocket	\$70.68	\$52.27	\$39.22	\$26.14
Vitamins and other over the counter medicines	\$6.07	\$0.00	\$3.03	\$0.00
<b>Total health services</b>	<b>\$225.46</b>	<b>\$114.86</b>	<b>\$120.29</b>	<b>\$59.28</b>
Membership clubs	\$7.00	\$4.66	\$4.68	\$3.49
TV, DVD	\$1.15	\$0.44	\$1.15	\$0.44
Streaming services (Stan/Netflix or like)	\$10.71	\$8.03	\$10.71	\$8.03
Alcohol consumed or equivalent spent with charity or church	\$48.15	\$27.22	\$23.07	\$18.06
Lunches and dinners out	\$102.72	\$53.81	\$73.37	\$31.79
Cinema, plays, sport and day trips	\$11.66	\$13.98	\$7.00	\$7.00
Domestic vacations	\$100.65	\$70.33	\$66.13	\$44.58
Overseas vacations	\$43.65	\$0.00	\$27.55	\$0.00
Take away food, snacks	\$34.54	\$18.02	\$25.15	\$13.40
<b>Total leisure</b>	<b>\$360.21</b>	<b>\$196.49</b>	<b>\$238.79</b>	<b>\$126.78</b>
<b>Total weekly expenditure</b>	<b>\$1,482.27</b>	<b>\$982.75</b>	<b>\$1,050.57</b>	<b>\$680.14</b>
<b>Total annual expenditure</b>	<b>\$77,375</b>	<b>\$51,299</b>	<b>\$54,840</b>	<b>\$35,503</b>

Numbers are weekly, except where otherwise specified. Totals may not exactly equal the sum of components due to rounding of price adjustments.

Expenditure items	MODEST	
	Couple	Single
Private rent (after receipt of Rent Allowance)	\$441.47	\$390.14
Allowance for moving costs due to limited tenure period	\$20.00	\$20.00
<b>Total housing</b>	<b>\$461.47</b>	<b>\$410.14</b>
<b>Electricity and gas</b>	<b>\$53.75</b>	<b>\$40.02</b>
<b>Food – groceries and other fresh food</b>	<b>\$217.31</b>	<b>\$117.22</b>
<b>Home broadband, mobile plan, phone purchase</b>	<b>\$45.54</b>	<b>\$32.89</b>
Household cleaning and other supplies	\$18.82	\$18.82
Cosmetic and personal care items	\$7.44	\$5.32
Barber or hairdressing	\$13.05	\$7.83
Media, including digital	\$3.27	\$3.27
Computer, printer and software	\$2.69	\$2.69
Household appliances, air conditioners	\$2.83	\$2.83
Miscellaneous	\$0.00	\$0.00
<b>Total household goods and services</b>	<b>\$48.11</b>	<b>\$40.76</b>
<b>Clothing and footwear</b>	<b>\$40.94</b>	<b>\$21.54</b>
Car transport and running costs	\$112.05	\$107.65
Public transport	\$5.25	\$2.63
<b>Total transport</b>	<b>\$117.30</b>	<b>\$110.28</b>
Health insurance	\$38.18	\$19.09
Chemist	\$24.40	\$14.04

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Co-payment and out of pocket	\$52.27	\$26.14
Vitamins and other over the counter medicines	\$0.00	\$0.00
<b>Total health services</b>	<b>\$114.86</b>	<b>\$59.28</b>
Membership clubs	\$4.66	\$3.49
TV, DVD	\$0.44	\$0.44
Streaming services (Stan/Netflix or like)	\$8.03	\$8.03
Alcohol consumed or equivalent spent with charity or church	\$27.22	\$18.06
Lunches and dinners out	\$53.81	\$31.79
Cinema, plays, sport and day trips	\$13.98	\$7.00
Domestic vacations	\$70.33	\$44.58
Overseas vacations	\$0.00	\$0.00
Take away food, snacks	\$18.02	\$13.40
<b>Total leisure</b>	<b>\$196.49</b>	<b>\$126.78</b>
<b>Total weekly expenditure</b>	<b>\$1,295.77</b>	<b>\$958.90</b>
<b>Total annual expenditure</b>	<b>\$67,639</b>	<b>\$50,055</b>
<b>Age Pension and supplements</b>	<b>\$46,202</b>	<b>\$30,646</b>

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Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Building and contents insurance	\$48.88	\$48.78	\$46.10	\$38.38
Council rates	\$49.66	\$45.35	\$49.66	\$42.73
Water charges	\$29.15	\$29.15	\$25.10	\$25.10
Home improvements	\$8.39	\$0.00	\$8.39	\$0.00
Repairs and maintenance	\$25.17	\$25.17	\$25.17	\$25.17
<b>Total housing</b>	<b>\$161.25</b>	<b>\$148.45</b>	<b>\$154.42</b>	<b>\$131.38</b>
<b>Electricity and gas</b>	<b>\$62.88</b>	<b>\$53.75</b>	<b>\$50.70</b>	<b>\$40.02</b>
<b>Food – groceries and other fresh food</b>	<b>\$263.41</b>	<b>\$217.31</b>	<b>\$151.55</b>	<b>\$117.22</b>
<b>Home broadband, mobile plan, phone purchase</b>	<b>\$58.69</b>	<b>\$45.54</b>	<b>\$45.54</b>	<b>\$32.89</b>
Household cleaning and HACC contribution	\$155.86	\$66.90	\$130.57	\$44.60
Cosmetic and personal care items	\$7.78	\$7.44	\$5.56	\$5.32
Barber or hairdressing	\$29.49	\$13.05	\$19.21	\$7.83
Media, including digital	\$11.18	\$3.27	\$10.91	\$3.27
Computer, printer and software	\$4.79	\$2.69	\$4.79	\$2.69
Household appliances, air conditioners	\$9.55	\$2.83	\$8.22	\$2.83
Miscellaneous	\$7.37	\$0.00	\$7.37	\$0.00
<b>Total household goods and services</b>	<b>\$226.01</b>	<b>\$96.18</b>	<b>\$186.63</b>	<b>\$66.54</b>
<b>Clothing and footwear</b>	<b>\$53.59</b>	<b>\$40.94</b>	<b>\$28.78</b>	<b>\$21.54</b>
Taxis	\$49.63	\$44.12	\$44.12	\$38.60
Public transport	\$11.03	\$11.03	\$5.51	\$5.51
<b>Total transport</b>	<b>\$60.66</b>	<b>\$55.14</b>	<b>\$49.63</b>	<b>\$44.12</b>

Numbers are weekly, except where otherwise specified. Totals may not exactly equal the sum of components due to rounding of price adjustments.

Expenditure items	COUPLE		SINGLE	
	Comfortable lifestyle	Modest lifestyle	Comfortable lifestyle	Modest lifestyle
Health insurance	\$99.91	\$38.18	\$49.95	\$19.09
Chemist	\$48.80	\$24.40	\$28.09	\$14.04
Co-payment and out of pocket	\$114.43	\$83.24	\$91.01	\$72.29
Vitamins and other over the counter medicines	\$6.07	\$0.00	\$3.03	\$0.00
<b>Total health services</b>	<b>\$269.21</b>	<b>\$145.82</b>	<b>\$172.08</b>	<b>\$105.42</b>
Membership clubs	\$7.00	\$4.66	\$4.68	\$3.49
TV, DVD	\$1.15	\$0.44	\$1.15	\$0.44
Streaming services (Stan/Netflix or like)	\$10.71	\$8.03	\$10.71	\$8.03
Alcohol consumed or equivalent spent with charity or church	\$48.15	\$27.22	\$23.07	\$18.06
Lunches and dinners out	\$53.23	\$16.60	\$39.77	\$19.92
Cinema, plays, sport and day trips	\$8.48	\$11.80	\$4.26	\$3.65
Domestic vacations	\$60.04	\$28.52	\$51.03	\$14.26
Overseas vacations	\$0.00	\$0.00	\$0.00	\$0.00
Take away food, snacks	\$36.64	\$19.12	\$26.68	\$14.21
<b>Total leisure</b>	<b>\$225.40</b>	<b>\$116.38</b>	<b>\$161.34</b>	<b>\$82.05</b>
<b>Total weekly expenditure</b>	<b>\$1,381.09</b>	<b>\$919.52</b>	<b>\$1,000.67</b>	<b>\$641.18</b>
<b>Total annual expenditure</b>	<b>\$72,093</b>	<b>\$47,999</b>	<b>\$52,235</b>	<b>\$33,470</b>

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