



Westpac-ASFA Retirement Standard

Detailed Budget Breakdowns:
Comfortable Lifestyle and Modest Lifestyle

September Quarter 2007

September Quarter 2007

Expenditure Items	Comfortable couple	Modest Couple	Comfortable Single Female	Modest Single Female
Building & contents insurance	13.30	13.30	13.00	13.00
Rates	22.11	22.11	22.11	22.11
Water rate	13.54	13.54	11.62	11.62
Repairs & maintenance	39.72	18.35	39.72	18.35
Total housing	88.67	67.30	86.45	65.07
Electricity	15.37	14.24	13.08	11.95
Gas	0.00	0.00	0.00	0.00
Total energy	15.37	14.24	13.08	11.95
Cereals	28.50	28.50	13.78	13.78
Fruit	22.95	22.95	11.39	11.39
Vegetables	20.55	20.55	10.85	10.85
Meat	17.62	17.62	8.72	8.72
Dairy	14.15	14.15	8.57	8.57
Cakes & confectionary	4.08	4.08	1.74	1.74
Alcohol	23.27	6.05	11.07	2.46
Other food	52.76	24.48	64.34	8.26
Total food	183.89	138.40	130.44	65.76
Hairdressing & associated items	3.36	3.36	2.70	2.70
Makeup	1.92	1.92	1.92	1.92
Razors/personal care	2.30	2.30	0.75	0.75
Other personal care	32.19	32.19	19.86	19.86
Total personal care	39.77	39.77	25.23	25.23
Furniture	15.24	9.61	15.25	6.58
Light fittings/sundry household items	9.76	2.54	9.76	2.66
Carpet & furniture cleaning	0.40	0.40	0.40	0.40
Cleaning equipment	2.29	3.09	2.29	2.29
detergents & cleaning products	7.24	7.24	5.46	5.46
Manchester	2.25	2.25	1.72	1.72
kitchen & dining items	1.69	1.69	1.58	1.58
Household appliances	27.02	9.25	27.02	15.10
garden supplies/household tools	0.77	0.93	0.77	0.93
floor & window coverings	4.39	4.39	4.39	4.39
pet supplies	0.00	0.00	0.00	0.00
telephone/postage costs	20.28	10.05	17.69	7.46
Total household goods and services	91.34	51.45	86.34	48.58

Winter clothing	17.86	8.91	7.29	4.20
Summer clothing	10.84	4.99	5.78	3.08
Underwear, socks & stockings	17.01	5.36	12.72	4.37
Accessories	5.34	1.76	2.78	0.91
Footwear	5.23	4.19	2.29	2.06
Total clothing & footwear	56.28	25.21	30.86	14.62
Car transport & running costs	108.67	70.91	108.71	70.95
public transport	1.67	1.67	0.84	0.84
Total transport	110.34	72.58	109.55	71.78
Health insurance	76.99	0.00	38.65	0.00
Medical	8.99	8.99	4.55	4.55
Dental	9.92	9.92	4.96	4.96
Specialist	1.02	1.02	1.02	1.02
Medicines	2.75	2.75	1.51	1.51
Total Health services	99.66	22.68	50.68	12.03
Books & magazines	11.56	11.56	7.97	7.97
TV, video, CD & DVD rentals	27.16	12.62	24.52	12.03
Computer equipment	35.86	0.00	35.86	0.00
Photographic items	2.87	1.36	2.37	0.86
Cinema, sport & day trips	27.81	32.25	11.09	12.94
Domestic vacation	61.58	13.24	38.49	8.83
Overseas vacations	31.95	0.00	19.97	0.00
Sundry Items	5.14	2.49	1.77	1.77
Total Leisure	203.93	73.51	142.04	44.40
Gifts and/or alcohol or tobacco	43.72	0.00	21.86	0.00
Total Weekly Expenditure	\$932.98	\$505.12	\$696.52	\$359.44
Total Annual Expenditure	\$48,648.00	\$26,339.00	\$36,319.00	\$18,742.00

SECRETARIAT

Piccadilly Tower
Level 19
133 Castlereagh St
Sydney NSW 2000

PO Box 1485
Sydney NSW 2001

T + 61 2 9264 9300

F + 61 2 9264 8824

outside Sydney
1800 812 798

THE ASSOCIATION OF SUPERANNUATION FUNDS OF AUSTRALIA LIMITED

www.superannuation.asn.au

ACN 002 786 290 ABN 29 002 786 290