



Westpac-ASFA Retirement Standard

Detailed Budget Breakdowns:
Comfortable Lifestyle and Modest Lifestyle

June Quarter 2008

Expenditure Items	Comfortable couple	Modest Couple	Comfortable Single Female	Modest Single Female
Building & contents insurance	13.84	13.84	13.53	13.53
Rates	23.01	23.01	23.01	23.01
Water rate	14.10	14.10	12.09	12.09
Repairs & maintenance	41.33	19.09	41.33	19.09
Total housing	92.27	70.04	89.96	67.72
Electricity	15.99	14.82	13.61	12.44
Gas	0.00	0.00	0.00	0.00
Total energy	15.99	14.82	13.61	12.44
Cereals	29.05	29.05	14.04	14.04
Fruit	23.40	23.40	11.61	11.61
Vegetables	20.95	20.95	11.06	11.06
Meat	17.96	17.96	8.89	8.89
Dairy	14.43	14.43	8.73	8.73
Cakes & confectionary	4.16	4.16	1.77	1.77
Alcohol	23.71	6.16	11.28	2.51
Other food	53.78	24.96	65.58	8.42
Total food	187.44	141.07	132.96	67.03
Hairdressing & associated items	3.49	3.49	2.80	2.80
Makeup	1.99	1.99	1.99	1.99
Razors/personal care	2.38	2.38	0.78	0.78
Other personal care	33.39	33.39	20.61	20.61
Total personal care	41.25	41.25	26.18	26.18
Furniture	15.52	9.79	15.52	6.70
Light fittings/sundry household items	9.93	2.58	9.94	2.71
Carpet & furniture cleaning	0.41	0.41	0.41	0.41
Cleaning equipment	2.33	3.14	2.33	2.33
detergents & cleaning products	7.37	7.37	5.56	5.56
Manchester	2.29	2.29	1.75	1.75
kitchen & dining items	1.72	1.72	1.61	1.61
Household appliances	27.51	9.42	27.51	15.37
garden supplies/household tools	0.78	0.95	0.78	0.95
floor & window coverings	4.47	4.47	4.47	4.47
pet supplies	0.00	0.00	0.00	0.00
telephone/postage costs	20.64	10.23	18.00	7.59
Total household goods and services	92.98	52.37	87.89	49.45
Winter clothing	17.99	8.98	7.35	4.23
Summer clothing	10.92	5.03	5.82	3.10
Underwear, socks & stockings	17.13	5.40	12.81	4.40
Accessories	5.38	1.77	2.80	0.92
Footwear	5.27	4.22	2.31	2.07
Total clothing & footwear	56.69	25.39	31.08	14.72

Car transport & running costs	116.99	76.34	117.03	76.38
public transport	1.80	1.80	0.90	0.90
Total transport	118.79	78.13	117.93	77.28
Health insurance	81.12	0.00	40.72	0.00
Medical	9.47	9.47	4.79	4.79
Dental	10.45	10.45	5.23	5.23
Specialist	1.07	1.07	1.07	1.07
Medicines	2.90	2.90	1.59	1.59
Total Health services	105.01	23.89	53.40	12.68
Books & magazines	11.59	11.59	8.00	8.00
TV, video, CD & DVD rentals	27.24	12.66	24.60	12.07
Computer equipment	35.96	0.00	35.96	0.00
Photographic items	2.88	1.36	2.38	0.86
Cinema, sport & day trips	27.89	32.34	11.12	12.98
Domestic vacation	61.77	13.28	38.60	8.85
Overseas vacations	32.04	0.00	20.03	0.00
Sundry Items	5.15	2.50	1.77	1.77
Total Leisure	204.54	73.73	142.46	44.53
Gifts and/or alcohol or tobacco	45.57	0.00	22.79	0.00
Total Weekly Expenditure	\$960.54	\$520.70	\$718.26	\$372.03
Total Annual Expenditure	\$50,086	\$27,151	\$37,452	\$19,399