



# PURCHASING PRIORITIES

September 1, 2017

## QUESTION PLAN

#	Type	Question	Options
1	Open Question	How confident do you feel about spending your money on discretionary items at the moment? Other than essentials, what are you presently spending your money on? If you had any spare cash, what do you wish you could spend your money on?	N/A
2	Rating Question	Of the following expenses, please rate each with respect to how important they are to you.	<ol style="list-style-type: none"><li>1. Fashion and accessories</li><li>2. Socialising</li><li>3. Saving for the future</li><li>4. Experiences (EG Concerts, Movies, Hot Air Ballooning)</li><li>5. Eating Out / Entertaining</li><li>6. Travel</li><li>7. Cosmetics &amp; Beauty</li><li>8. Technology / Entertainment</li></ol>



# SURVEY RESULTS

**Question #1: How confident do you feel about spending your money on discretionary items at the moment? Other than essentials, what are you presently spending your money on? If you had any spare cash, what do you wish you could spend your money on?**

Type: Open Question

Responses: 50

Response	Gender	Age	State
Not at all confident at the moment. Mortgage repayments as well as loans, credit cards & bills seems to stretch the budget as it is. Rarely purchase clothes or spend money going out. If I had spare cash I would definitely be updating my wardrobe, update my car & update my homewares.	Female	33	VIC
A little confident, I don't believe money should be a barrier to being able to purchase some small things that will make you're life a bit better.  I've recently been purchasing gifts for others, lots of birthdays are coming up.  I would buy a new pair of shoes.	Female	31	SA
Mostly essentials at the moment. We have 2 young kids plus another on the way. I'm only working part time with hubby full time.  If we had extra cash we'd put it towards the mortgage or savings.	Female	36	VIC
We don't have any money left at the end of pay week for discretionary items. Our pay goes to health insurance, and general household bills leaving only \$100-\$150 per week to spend on groceries at the supermarket, including cleaning products and nappies for our baby. We do not purchase alcohol as it is too expensive and does not fit into our budget.  If we had spare money we would likely spend it on having breakfast or dinner out somewhere and maybe a bottle of wine.	Female	34	QLD
I am not very confident on spending money on discretionary items at the moment.  I am currently spending money on a new computer.  If I had more spare cash available I should like to spend it on: gardening services and holidays/travel.	Female	36	WA
Not that confident, I would love to although, but currently in the market to buy a new house.  Nothing, besides routine visits to family members interstate.  New clothes!!	Female	36	SA
If I had money I'd be treating myself at hair dressers, massage and making myself feel good. I work myself down so much that I feel neglected.	Female	33	WA

Response	Gender	Age	State
<p>At the moment, not very confident. I am attempting to save money for an overseas holiday, and am finding it difficult.</p> <p>Presently, I am spending money unnecessarily on food (buying more expensive food instead of packing lunch, etc), going out and alcohol.</p> <p>If I had spare cash I would probably put it towards accommodation etc for my holiday. Otherwise - shoes!</p>	Female	23	QLD
I'm getting married in a month so my money is flying out the door on that!	Female	26	NSW
<p>I would love to buy different items to redecorate my house.</p> <p>Pictures Lighting Candles etc</p>	Female	50	SA
<p>We are developing property so we are spending on draftsmen right now, we spend a bit on Uber eats, and I'm a bit addicted to wish.com (shoes and clothes). Spare cash would be used to go somewhere hot (travel) as it's been so cold in Melbourne. I'm going to the Ice Hockey tomorrow so I'll probably throw some cash at that. Oh yeah, everyone I meet has raffle tickets so I spend a bit on that too.</p>	Female	53	VIC
<p>I am fairly confident in spending on discretionary items because I earn a good income.</p> <p>We are currently renovating so we are spending a lot of money on that and new furniture.</p> <p>If we had lots of spare cash I think I would spend it on going out for nice dinners and traveling.</p>	Female	55	NSW
<p>At the moment due to our families situation discretionary or luxury items are a no no. I'm not in a position financially to have anything spare for these.</p> <p>Currently spending my money on trying to keep us afloat. Paying my bills and feeding my family. Anything spare is spent on children's extra activities eg basketball. If I had spare cash would love to take a holiday with my family. Just to get away from the everyday.</p>	Female	43	VIC
i usually spend it on clothes, DVD or PS4 games. Also going out to dinner	Female	25	NSW
Hi I feel pretty confident. I usually spend spare cash on clothes and home items.	Female	36	NSW
I enjoy shopping so I do spend money on those items if I have spare like shoes, bag, clothes etc. I also like partying, movie etc	Female	33	QLD
<p>We are currently doing a kitchen upgrade so spending money on new appliances, cabinet hardware</p> <p>If I had any spare cash I would pay off debt to allow better financial freedom. Then i would spend money on a touring holiday in Australia</p>	Female	53	SA
I don't usually have extra money, I spend a lot of extra money that I don't have on medical items for my son. If I had any spare cash I'd love to buy a new car	Female	45	QLD
<p>I am currently trying NOT to spend on discretionary items unless absolutely necessary.</p> <p>Currently just the cost of living expenses are equalling income. The spare cash (when available - and not often) is in an account saving for a future holiday.</p>	Female	49	WA
Makeup, clothing, shoes, home furnishings, flowers and luxury handbags/accessories (current, and would continue to with more money)	Female	35	VIC

Response	Gender	Age	State
I believe it's important to treat myself to items that interest me, such as buying lunch out on workdays and new clothes to wear to work.  When I have spare cash, I either save it for the following week or I spend it on clothes for my nieces.	Female	28	NSW
I get a little fazed so tend to buy them online rather than in person, less embarrassing.  I treat myself to take away food and the odd weekend away, that's it really.	Female	35	NSW
I would like to spend it on essential oils and oil diffusers books and nice massage and a good meal out with friends	Female	48	SA
Not entirely confident. Often feeling like I will not have enough for later in the month if I spend on other items. We are currently about to go to the Royal Adelaide Show which is a huge expense (and not done every year) and we also have a baby on the way so have been spending on little items here and there that are non-essentials. Spare cash would probably mean more on the mortgage and a new car, but also some renovations and some nice new things for our daughter.	Female	32	SA
I Am trying to save for my new house and that we're my spare money	Female	34	VIC
I am currently spending money on clothes and shoes. If I have any spare cash, I would like to upgrade my furniture and appliances.	Female	50	VIC
I love fashion and makeup and that's where I spend most of my money on.	Female	27	VIC
Not too confident, as the cost of living is way too high. Car breakdown \$3000.00 including brakes and new suspension part . If I had spare cash I would either leave it in a savings account to earn interest or maybe a long overdue family holiday .	Female	47	QLD
I am always careful when spending on discretionary items. The household budget must cater for electricity gas and water bills, as well as food. I add to my super fund and budget carefully for holidays. If anything left I can then spend on discretionary items such as entertainment, Foxtel, dinners out and presents for my family.	Female	62	VIC
mainly saving any spare cash for house renovation later	Female	63	VIC
At the moment I don't really spend a lot on discretionary items as I am experiencing financial difficulty. I am currently spending my money on repaying debts. If I had spare cash I would probably go clothes shopping or get my washing machine fixed.	Female	30	NSW
I will spend it for food for my family for education and needs of my family	Female	40	ACT
Clothing.  Holidays.	Female	35	NSW
At the moment I am pretty confident in spending my money on discretionary items. I work hard and I think I deserve some of the things that I buy. I presently spend my money on small appliances such as blender sandwich press and I also spend my money on shoes and clothes. If I have spare cash I like to spend it on a holiday, luxury bags and shoes I also like to give nice gifts to my family and friends.	Female	48	NSW
I don't spend money on discretionary products	Female	29	VIC

Response	Gender	Age	State
I feel guilty as I should be saving.  Homewares and small items such as that. As well as clothing items that are more luxury than necessity.  Upgrading technology and wardrobe would be what I would spend my money on.	Female	25	VIC
Not very confident. Other than essentials, I am spending on cosmetics, clothes and gifts. If I had spare cash I would spend on a holiday	Female	22	VIC
I don't have a lot of extra money to splurge so I usually spend extra money on skincare or a night out. If I had spare cash I wish I could put it aside to go on a holiday to Phuket.	Female	37	NSW
Yes feel comfortable spending money on discretionary items like brand name sunglasses, shoes. We just bought a new car and went on a cruise. Wish we had money for more holidays.	Female	42	NSW
1. Not overly confident, I check with my husband first if it's ok to spend money on something, and I also think about whether it's really necessary or not  2. Occasional beauty products (always affordable range rather than high-end products) and the odd new clothing item  3. If I had spare cash I would probably get a pedicure or a massage, beauty products I've been wanting for a while, or new clothes, or go out for lunch/dinner with my husband more often	Female	24	QLD
I feel pretty comfortable that I can buy what I want when I want. When I have spare money I'm either saving it for more expensive things that I really want or just saving in general. If I had a lot of free money I would probably buy makeup.	Female	27	SA
No money to spend on discretionary items. I do not have any spare cash and have to juggle what I do have to meet necessary expenses. I cannot afford buy the food that I would like and there is no money for medical and dental expenses. Petrol has to be strictly rationed. If I had spare cash, I would just like to live a normal life without having to watch every cent. I would like to buy new clothes, eat out occasionally and go for a holiday.	Female	63	QLD
Madly save as much as we can so we can have good holidays. Grow all our own food veggie and strawberries so we save money in lots of ways. We have kids so if we have extra I guess it would go on kids sports etc	Female	45	QLD
I feel quite comfortable with spending my money on discretionary items at present. Other than essentials, I spend my money on dining out, a small renovation to my home, a holiday, and my new love of essential oils! Spare cash would be spent on further renovations of my home.	Female	42	TAS
I'm saving or paying down the credit card. If I didn't have to do that I'd be buying tattoos and dresses.	Female	44	VIC
We are currently investing in items for our house, new blinds, dishwasher, carpet and other renovations.	Female	34	NSW
Feel pretty confident! Travel More travel	Female	25	VIC

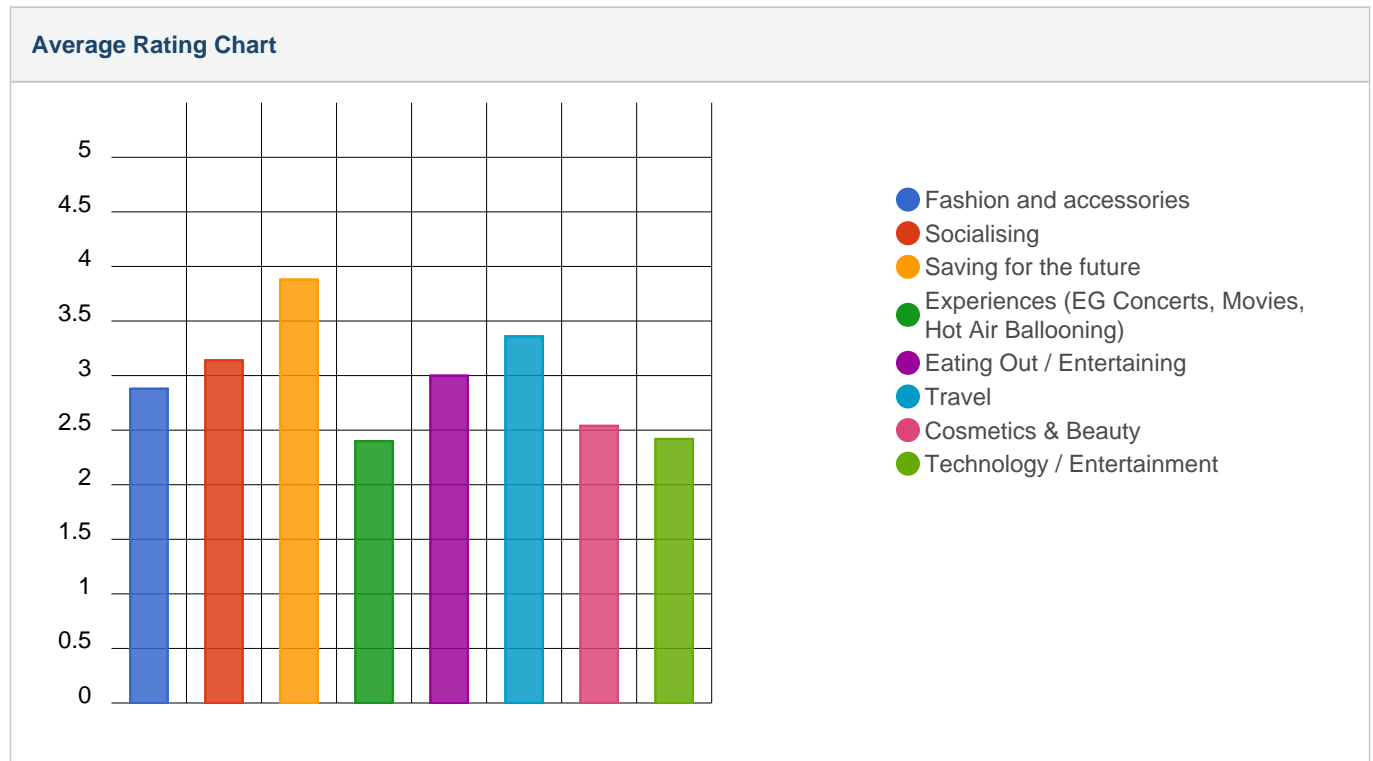
Response	Gender	Age	State
<p>I am a bit watchful of spending ultra carelessly, but am not so precious that I don't enjoy life.</p> <p>I'll spend my money on fresh bread, eating out and nice wine because that's a lifestyle which gives me pleasure and enjoyment. Equally a fair amount of my living expenses goes towards fitness and yoga memberships. Sometimes I'll splurge on a massage or facial, or item of clothing. I also spend money on adult education (foreign language classes/books). Oh and also, food/products for my pet.</p> <p>In a perfect world I'd spend money on travel, fancy accommodation, monthly beauty treatments, designer clothing, fine wine....</p>	Female	39	NSW
<p>Probably more home decor stuff. It just isnt a necessitt and the only purpose it serves is aestheically so definatly can go without. But if I could I would spend more on home decor.</p>	Female	44	QLD
<p>I would spend on the most essential item that I need. I would save to buy house</p>	Female	31	SA



**Question #2: Of the following expenses, please rate each with respect to how important they are to you.**

Type: Rating Question

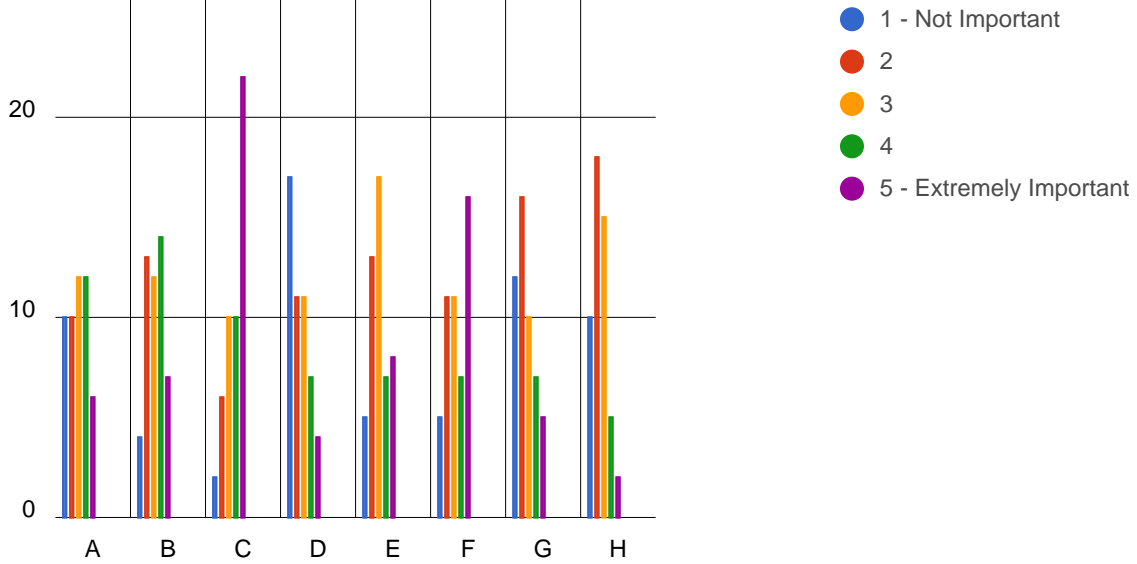
Responses: 50



**Totals**

Rating	A. Fashion and accessories	B. Socialising	C. Saving for the future	D. Experiences (EG Concerts, Movies, Hot Air Ballooning)	E. Eating Out / Entertaining	F. Travel	G. Cosmetics & Beauty	H. Technology / Entertainment
1	10	4	2	17	5	5	12	10
2	10	13	6	11	13	11	16	18
3	12	12	10	11	17	11	10	15
4	12	14	10	7	7	7	7	5
5	6	7	22	4	8	16	5	2

### Results Chart





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