

Savings



\$7,577 =

Median savings per household

20% of households have **no savings** at all

Credit cards

We have **1.9 credit cards** per household



The median **outstanding balance** on credits cards is

\$1,854

Mortgages

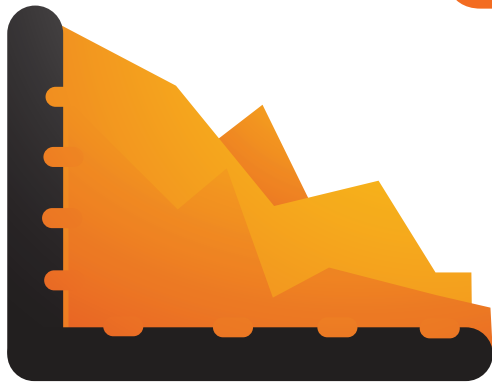
40%
of households
are paying down
ahead of time



\$182,581

Median outstanding mortgage
balance

Investments



1 in 4 households have share-market investments

51% of households have no assets or investments outside the family home

Income

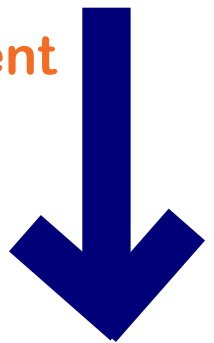
The median annual household income is

\$69,164



Income went up for **46%**

Income went down for **24%**



One in ten households will sell items to supplement their income



The ING DIRECT Financial Wellbeing Index was compiled by Galaxy Research from the on-line responses of 1,015 households between 27 March and 2 April 2012 (Q1). The data was weighted by region and household size to reflect the Australian household population based on the 2006 census. The level of savings reported in the study is also calibrated to APRA national bank total deposits (households) to ensure accuracy of household savings levels.