

CommBank Household Spending Insights

Economic Insights | October 2024

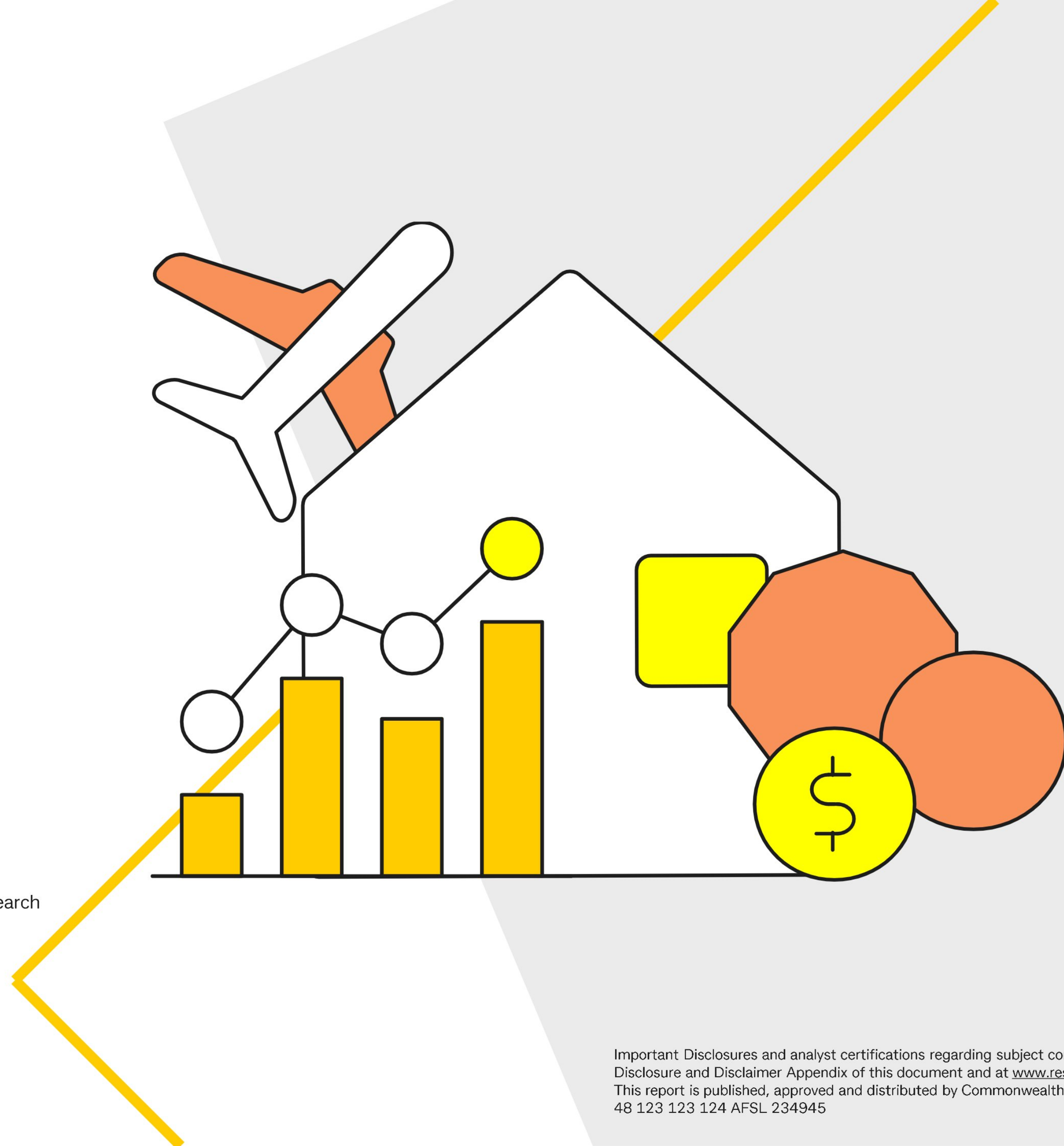
Prepared on 12 November 2024

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CommBank Household Spending Insights (HSI) – October 2024

The CommBank Household Spending Insights (HSI) index increased by 0.8%/mth in October in seasonally adjusted terms, only partly offsetting a revised decline of -0.9%/mth in September (revised from -0.7%/mth).

Ten of the 12 spending categories rose in October, led higher by: Household goods (2.5%/mth), Recreation (1.6%/mth), Communications & digital (1.1%/mth), Hospitality (0.9%/mth), Health (0.9%/mth) and Household services (0.9%/mth). The strength in Household goods was driven by online marketplaces, hardware stores and discount department stores, while Recreation was led higher by ticketing agencies (NRL grand final, ticket sales for Melbourne F1 in March 2025 and a number of major acts coming to Australia in 2025).

These gains were partly offset by falls in spending on Education (-1.3%/mth, after a number of months of strength) and Utilities (-3.4%/mth, led lower by local government charges and electricity).

The annual rate of spending growth improved to 4.9%/yr in October, from 2.1%/yr in September in what has been a choppy few months of spending data. It is also worth noting that October 2024 had one extra weekend day relative to October 2023. The fastest growing category of spending in the year to October was Health (10.6%/yr), followed closely by Recreation (10.5%/yr) and Communications & digital (8.4%/yr).

This strength was partly offset by annual falls in spending on Utilities (-5.0%/yr) and Transport (-5.8%/yr) due to rebates and lower petrol prices.

Spending by Renters continues to be the weakest sector by home-ownership status, rising by just 1.8%/yr to October. In contrast, spending by those who have a mortgage was up 3.4%/yr, while spending by those who own their own home outright was up 4.4%/yr.

The strength in Household spending in October followed on from some volatility over the September qtr, with an increase of 0.3%/mth in July, followed by a strong increase of 1.6%/mth in August and then a -0.9%/mth fall in September, giving an average monthly change of just 0.3% in July-August-September. Higher disposable income from the 1 July 2024 income tax cuts as well as redirecting spending from a lower petrol price and utility bills could be responsible for some of the strength in recent months, but the increase is softer than would have been expected by both the government and the RBA.

Our view remains that a substantial increase in household spending is unlikely to occur until the RBA starts lowering interest rates, which we now expect in February 2025.

**CommBank HSI Index
October 2024 (original)**

152.5

+ 0.8%/month (sadj)

+ 4.9%/year (original)

The seasonally adjusted HSI index increased by 0.8%/mth in Oct, following a revised fall of -0.9%/mth in Sept. Ten of the 12 spending categories rose in Oct, led higher by Household goods, Recreation, Comms & digital, Hospitality, Health and Household services.

In the year to Oct the pace of spending growth rose to 4.9%/yr in original terms, up from 2.1%/yr in Sept. The largest increases in the year to Oct were in Health, Recreation and Insurance.

Spending Category	Monthly Change Sadj	Yearly Change Org
Household Goods	2.5%	5.2%
Recreation	1.6%	10.5%
Communications and Digital	1.1%	8.4%
Hospitality	0.9%	5.4%
Health	0.9%	10.6%
Household Services	0.9%	7.5%
Transport	0.7%	-5.8%
Motor Vehicle	0.6%	6.8%
Insurance	0.4%	8.1%
Food & beverage goods	0.2%	2.8%
Education	-1.3%	5.5%
Utilities	-3.4%	-5.0%

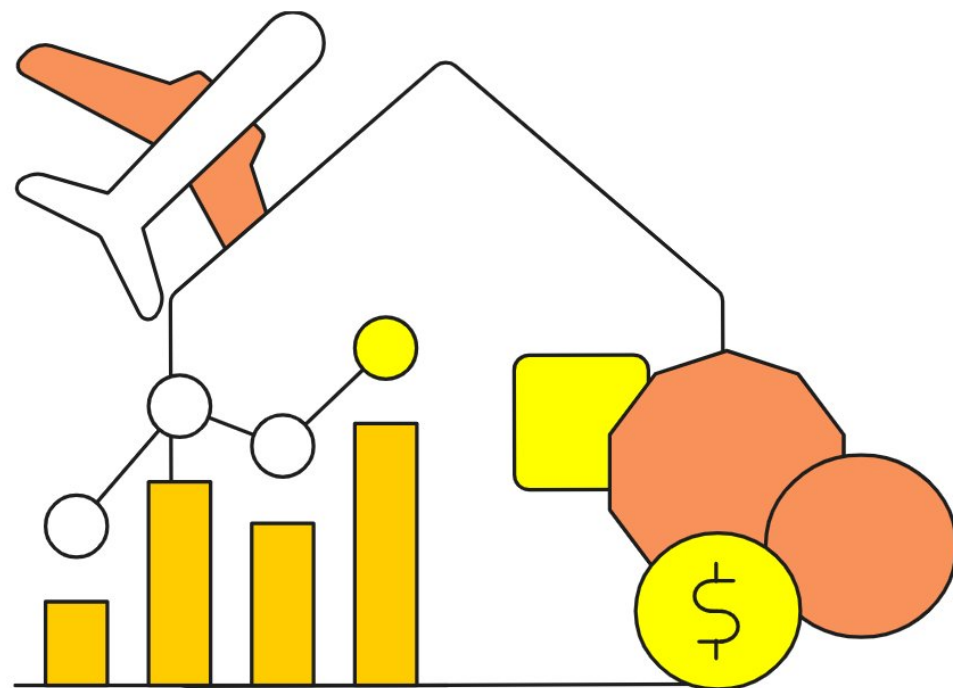
CommBank Household Spending Insights (HSI)

Household or consumer spending is the largest component (around 50%) of the Australian economy and central to understanding how it is performing, as well as planning for the future. This is why businesses, governments and major policy setting institutions like the Reserve Bank of Australia closely follow measures of consumer spending and emerging trends.

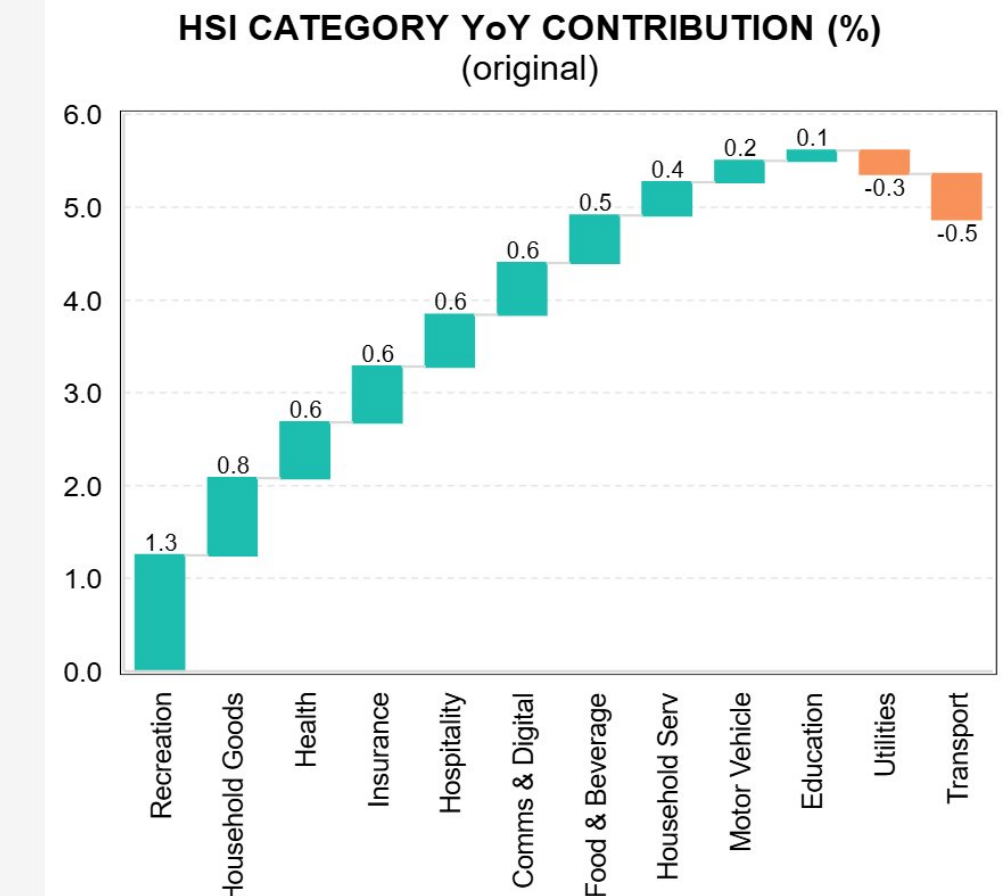
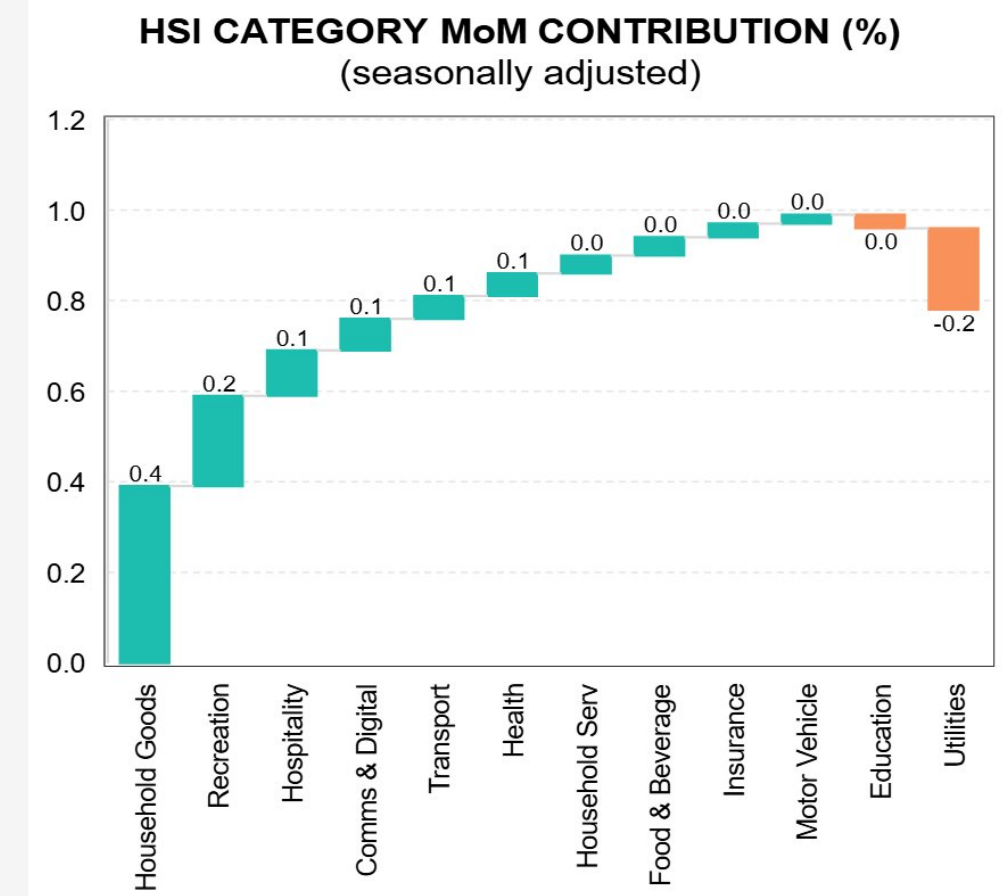
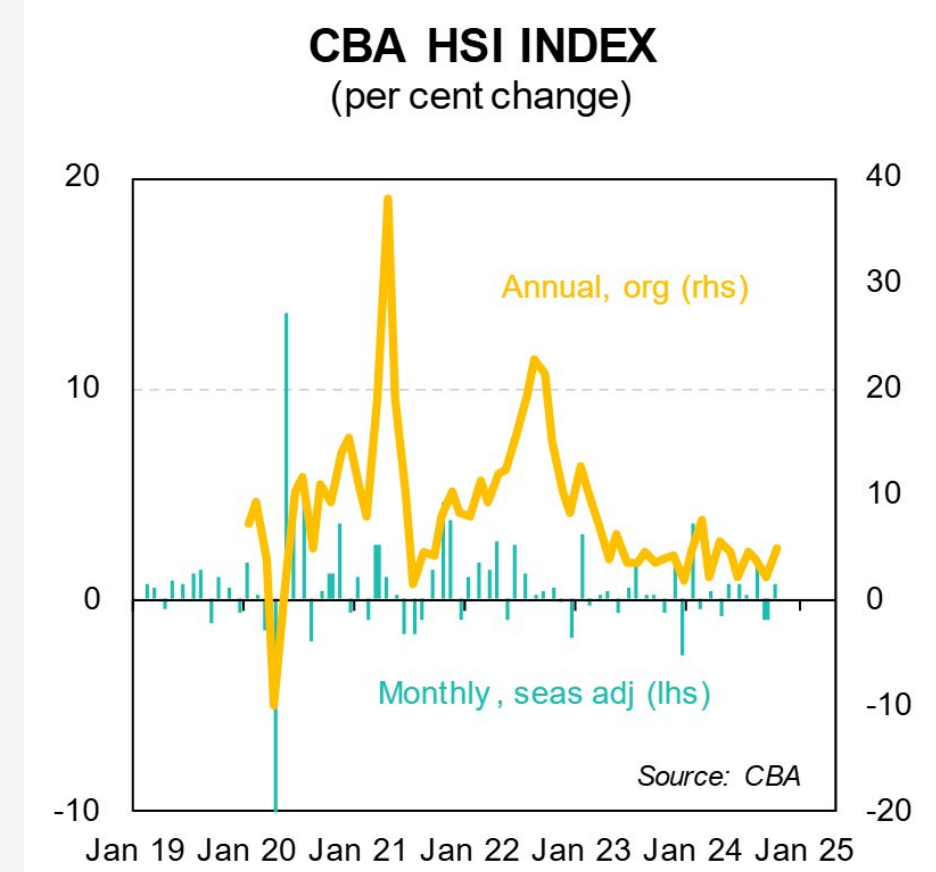
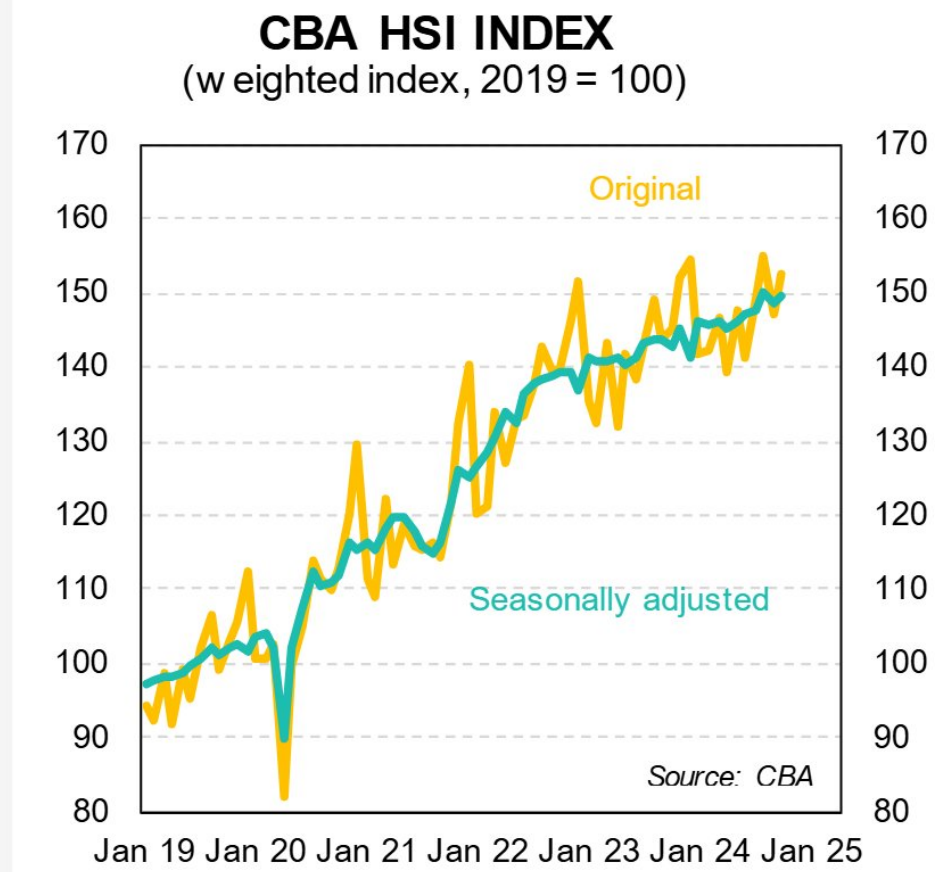
Key Features of the new CommBank Household Spending Insights (HSI) Index

- Use of de-identified payments (credit card, debit card, keypad transactions, ATM, Bpay, Buy Now Pay Later and direct debit transactions) and home lending data from approximately 7 million CBA customers, comprising roughly 30% of Australian consumer transactions.
- Data is from 1 January 2019 and is de-identified to meet privacy and regulatory requirements.
- Data is Australian Bureau of Statistics (ABS) census-weighted to be nationally representative of spending.
- The HSI underlying spending data is seasonally adjusted by individually adjusting the 12 spend categories either by using ABS seasonal factors or the X-13 ARIMA model methodology. The seasonally adjusted spend (in dollars) for the 12 spend categories are summed to provide the overall HSI and then indexed to the average of 2019 levels. The HSI Index is subject to revision each month due to shifting seasonal adjustment patterns, like ABS data.
- The HSI by state and segment spending data is seasonally adjusted separately either by using ABS seasonal factors or the X-13 ARIMA model methodology.
- We present the HSI data in both seasonally adjusted and original terms. Monthly changes are presented in seasonally adjusted terms, and annual changes in original terms to allow comparison through the entire data set.
- The HSI Index is based on 12 spending categories – please see pages 16-17 for category details.
- The HSI also shows comparisons between goods and services, retail and non-retail, and essential and discretionary spending as well as data by State and territory.
- Spending is also split by home ownership status, ie owner outright, owner with a mortgage and renters. The sample size of this data set is a smaller subset of the overall HSI with classification of housing tenure commencing 2021.
- Produced by CommBank's Global Economic & Markets Research team using data and models provided by CommBank iQ, a joint venture with data science and artificial intelligence company Quantum.

About CommBank HSI

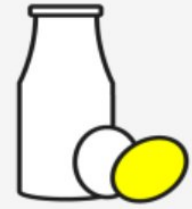


CommBank HSI in charts



- The CommBank Household Spending Insights (HSI) index increased by 0.8%/mth in October in seasonally adjusted terms, only partly offsetting a revised decline of -0.9%/mth in September (revised from -0.7%/mth). The HSI has been choppy in recent months and generally reflected a stronger spending pulse than other indicators including the ABS HSI (MHSI) and retail trade. As a reminder the CBA HSI covers more spending categories than these measures. A full picture of consumer spending will be evident with the release of the Q3 24 National Accounts (4 Dec)
- Ten of the 12 spending categories rose in October, led higher by Household goods (2.5%/mth), Recreation (1.6%/mth), Communications & digital (1.1%/mth), Hospitality (0.9%/mth), Health (0.9%/mth) and Household services (0.9%/mth). The strength in Household goods was driven by online marketplaces, hardware stores and discount department stores, while Recreation was led higher by ticketing agencies (NRL grand final, ticket sales for Melbourne F1 in March 2025 and a number of major acts coming to Australia in 2025). These gains were partly offset by falls in spending on Education (-1.3%/mth, after a number of months of strength) and Utilities (-3.4%/mth, led lower by local government charges and electricity).
- Over the month of October, spending on Household goods provided the largest contribution to the spending increase at +0.4%/pts, followed by Recreation at +0.2%/pts. Hospitality, Communications & digital, Transport and Health all increased spending by +0.1%/pts. Household services, Food & beverage, Insurance, Motor vehicles and Education all provided no contribution to the change in spending on the month. The only sector that provided a negative contribution, of -0.2%/pts, was Utilities.
- The annual rate of spending growth improved to 4.9%/yr in October, from 2.1%/yr in September (base effects from the timing of Father's Day has influenced the annual rate of change). The fastest growing category of spending in the year to October was Health (10.6%/yr), followed closely by Recreation (10.5%/yr) and Communications & digital (8.4%/yr). This strength was partly offset by annual falls in spending on Utilities (-5.0%/yr) and Transport (-5.8%/yr).
- In the year to October, the largest contribution to the increase in spending was Recreation (+1.3%/pts), followed by Household goods (+0.8%/pts) and Health, Insurance, Hospitality and Communications & digital all contributed 0.6%/pts to spending growth. This was partly offset by declines in spending on Utilities (-0.3%/pts) and Transport (-0.5%/pts).

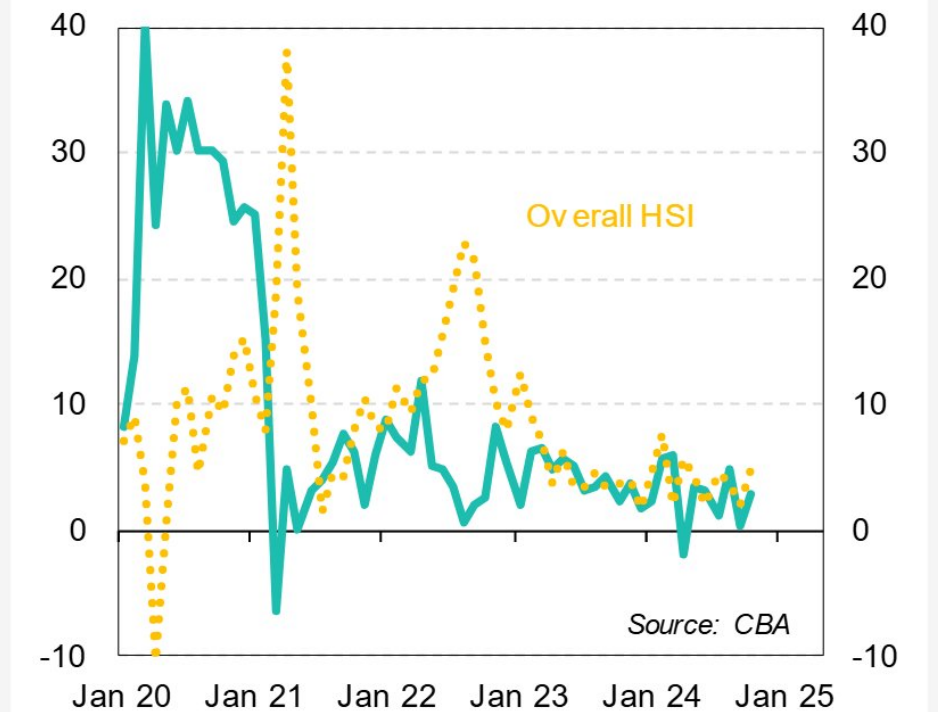
CommBank HSI in detail



Food & Beverage Goods

- Food & beverage goods spending increased by 0.2%/mth in October in seasonally adjusted terms, following on from a decline of -0.6%/mth in September.
- The annual rate of change in Food & beverage spending rose to 2.8%/yr in October, in original terms, well up from just 0.3%/yr in September.
- The largest contributors to the increase in Food & beverage goods spending in the year to October were supermarkets, convenience stores, bakeries and butchers.
- These gains were partly offset by weakness in spending on weight-loss services.

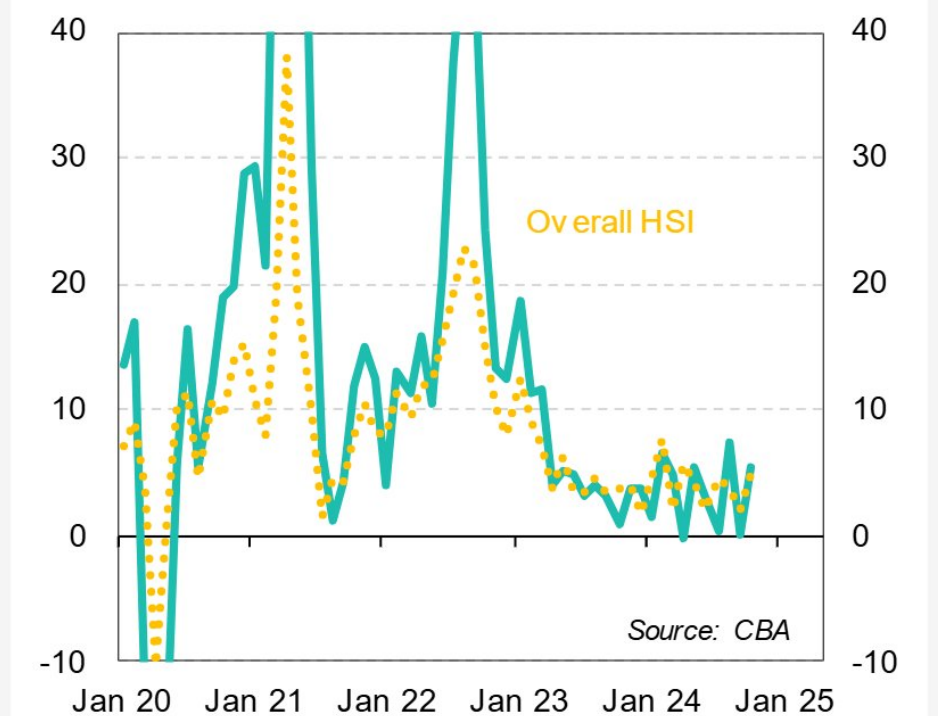
CBA HSI: FOOD & BEVERAGE
(annual % change)



Hospitality

- Spending on Hospitality increased by 0.9%/mth in October in seasonally adjusted terms, partially offsetting a sharp fall of -3.1%/mth in September (revised from -2.8%/mth).
- The annual rate of change in Hospitality spending jumped to 5.4%/yr in October in original terms, up from an annual rate of just 0.1%/yr in September (with base effects from Father's Day timing heavily influencing the annual rate).
- Over the year to October, the largest contributions to spending in Hospitality was restaurants, fast food outlets, pubs, taverns & bars and food delivery services.
- This was offset by reduced spending on cafes, breweries & wineries and event hire and planning.

CBA HSI: HOSPITALITY
(annual % change)



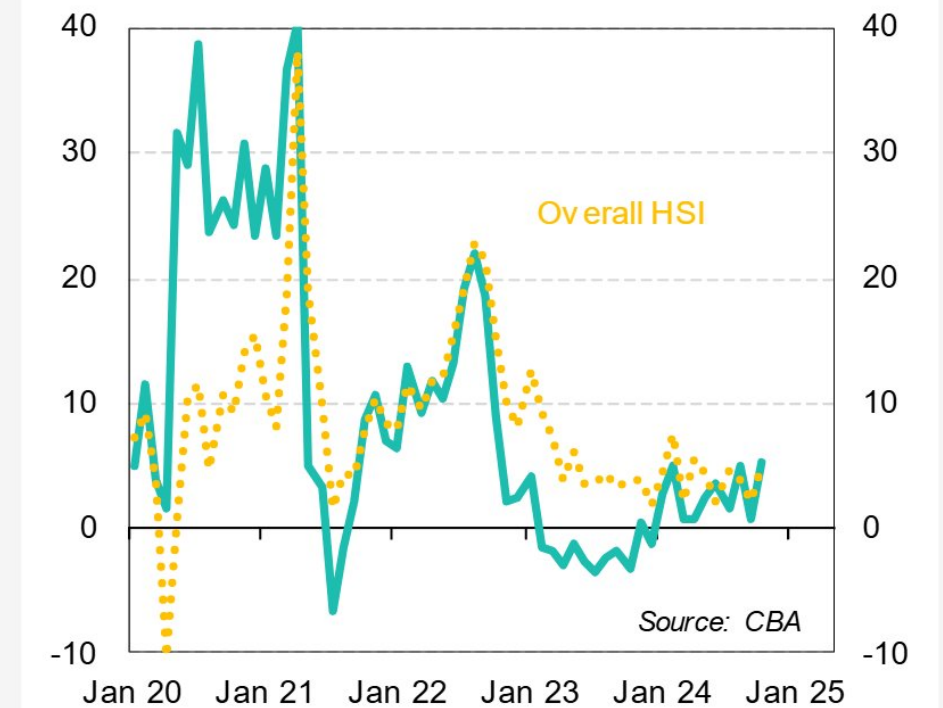
CommBank HSI in detail



Household Goods

- Household goods spending rose by 2.5%/mth in October in seasonally adjusted terms, only partly offsetting a -3.2%/mth decline in September (revised from -2.8%/mth). In the month of October the biggest increases in spending were for online marketplaces, hardware stores and discount department stores.
- The annual rate of increase in Household goods spending jumped to 5.2%/yr in October, in original terms, up from just 0.8%/yr in September (once again base effects from the timing of Father's Day has led to volatility).
- In the year to October, the largest lifts in spending occurred in online marketplaces, hardware stores, jewellery stores, women's clothing stores and discount department stores.
- This was partly offset by reduced spending on bathroom retailing, luxury boutiques, tobacconists and furniture stores.

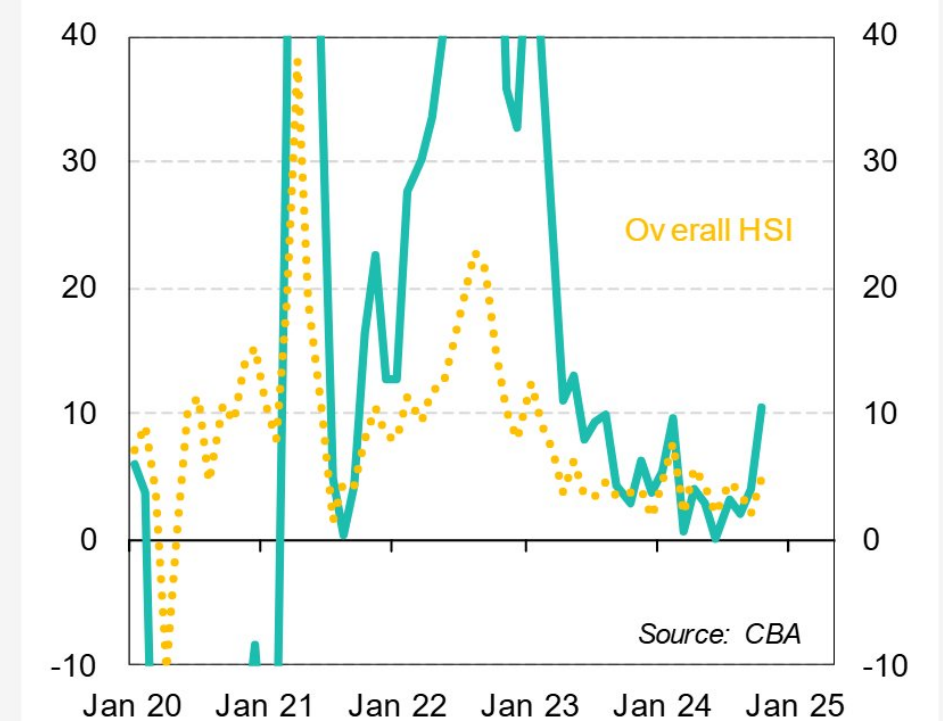
CBA HSI: HOUSEHOLD GOODS
(annual % change)



Recreation

- Spending on Recreation rose by a further 1.6%/mth in seasonally adjusted terms in October, following on from a rise of 1.2%/mth in September (revised from 1.5%/mth). On the month, spending on Ticketing services rose by just over 27%/mth, after being up ~17%/mth in September. Ticket purchases for the NRL grand final, the March 2025 F1 in Melbourne and a number of high-profile international acts touring Australia in 2025 all likely contributed to this strength. Again, it appears households are preferencing live sporting and other events compared to other spending categories.
- The annual rate of increase in Recreation spending jumped to 10.5%/yr in original terms in October, up from 4.1%/yr in September, to be the strongest spending category over the year.
- The increase in Recreation spending in the year to October was driven by online travel bookings, ticketing services, commercial airlines, fitness clubs & gyms and travel agencies.
- This was partly offset by reduced spending on cruise lines, dating services, trailer & caravan retailing and music festivals.

CBA HSI: RECREATION
(annual % change)



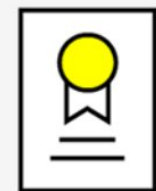
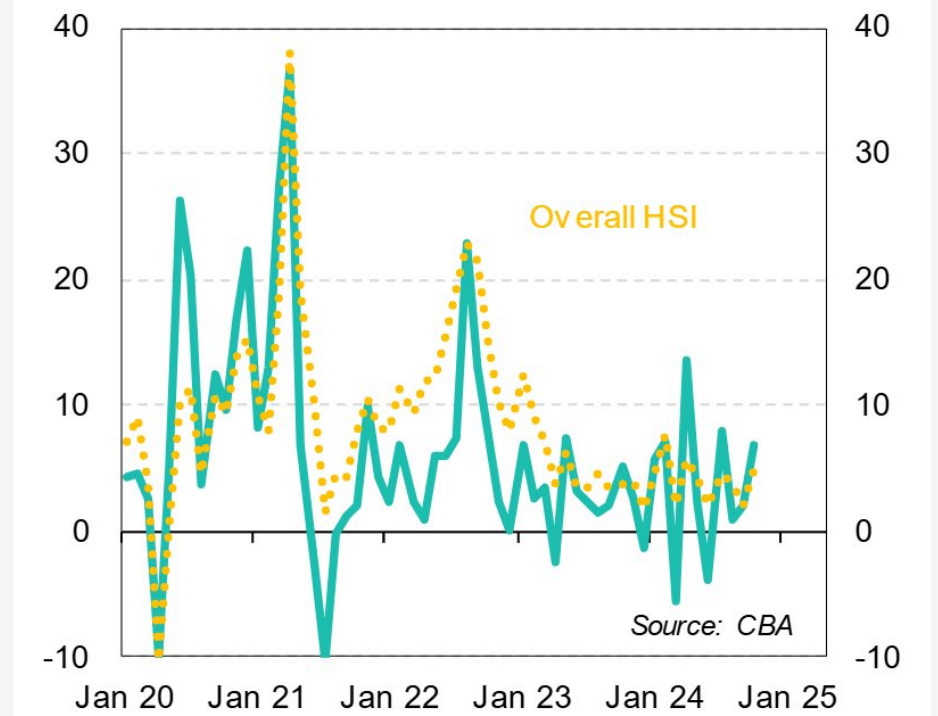
CommBank HSI in detail



Motor Vehicles

- Motor vehicle spending increased by 0.6%/mth in October, in seasonally adjusted terms, after a fall of -0.5%/mth in September.
- The annual rate of increase in motor vehicle spending accelerated to 6.8%/yr in October in original terms, up from 2.2%/yr to September.
- The largest contribution to the annual increase in motor vehicle spending to October was car dealers, mechanics, motor vehicles accessories, motorcycle dealers and tyre retailing.
- This was partly offset by reduced spending on car detailing services, car washes, windscreen repairs and smash repairs.

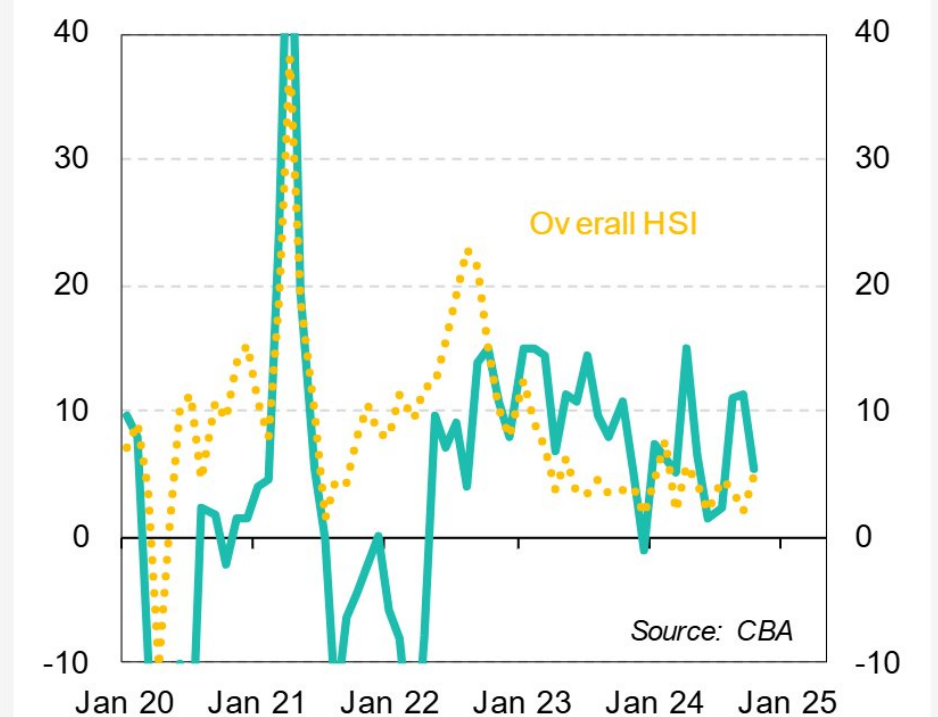
CBA HSI: MOTOR VEHICLE
(annual % change)



Education

- Spending on Education declined by -1.3%/mth in October in seasonally adjusted terms, coming on the back of a 0.7%/mth rise in September.
- The annual rate of spending on Education eased to 5.5%/yr in October in original terms, down from 11.5%/yr in September.
- The largest contribution to the increase in Education spending in the year to October was on universities, private schools, tutoring services, driving schools and school associations.
- This was only partially offset by reduced spending on vocational education, 'other creative schools', public primary schools, language schools and preschool education.

CBA HSI: EDUCATION
(annual % change)

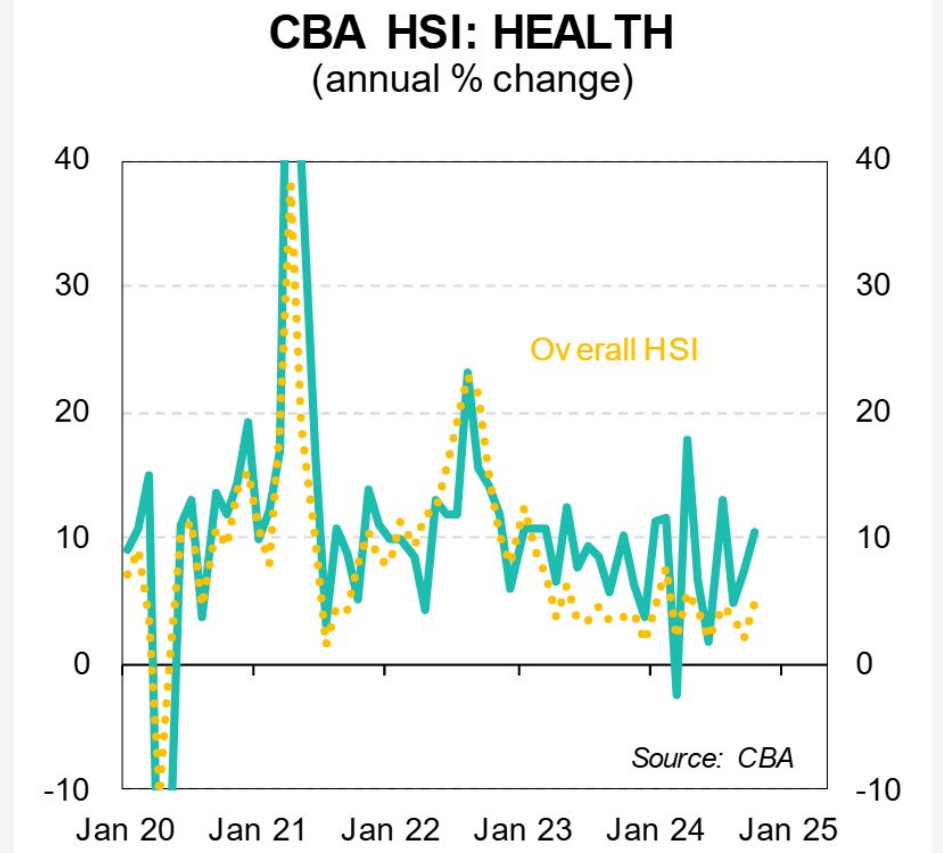


CommBank HSI in detail



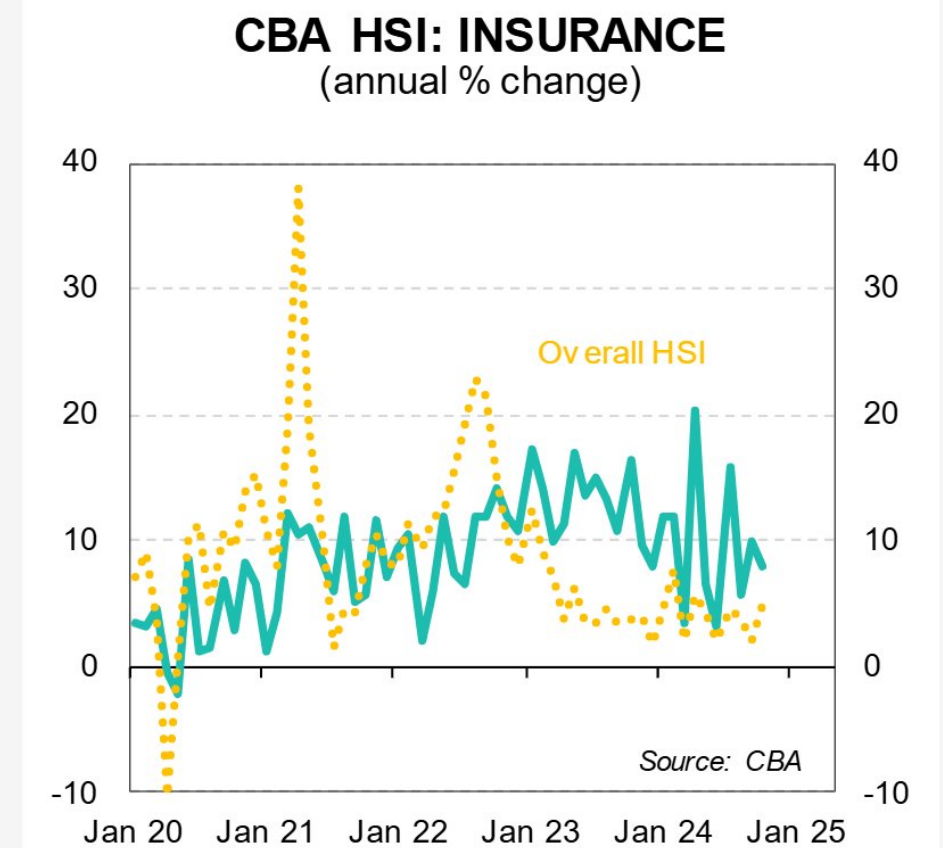
Health

- Spending on Health increased by 0.9%/mth in October in seasonally adjusted terms, following on from a 0.3%/mth gain in September. The Health category has not seen a monthly fall in spending since April 2023.
- The annual rate of increase in Health spending rose to 10.6%/yr in October in original terms, up from 7.4%/yr in September.
- The increase in spending on Health in the year to October was driven by higher spending on pharmacies, other specialist medical services, GP's, dentists and hospitals.
- This was partly offset by reduced spending on fertility services, cardiologists, dermatologists, ophthalmologists and orthopaedic surgeons.



Insurance

- Spending on Insurance rose by 0.4%/mth in October in seasonally adjusted terms, after an increase of 0.7%/mth in September. Insurance spending last recorded a monthly fall in April 2021.
- The annual rate of increase in spending on Insurance eased to 8.1%/yr in October in original terms, down from 10.0%/yr in September. Insurance is now the fourth fastest growing sector of spending in the year to October, lagging behind Health, Recreation and Communications & digital.
- The largest increases for Insurance spending in the year to October was home & motor insurance, health insurance, travel insurance and pet insurance.
- In the year to October there was a fall in spending on life insurance.



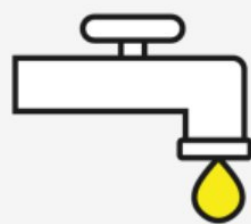
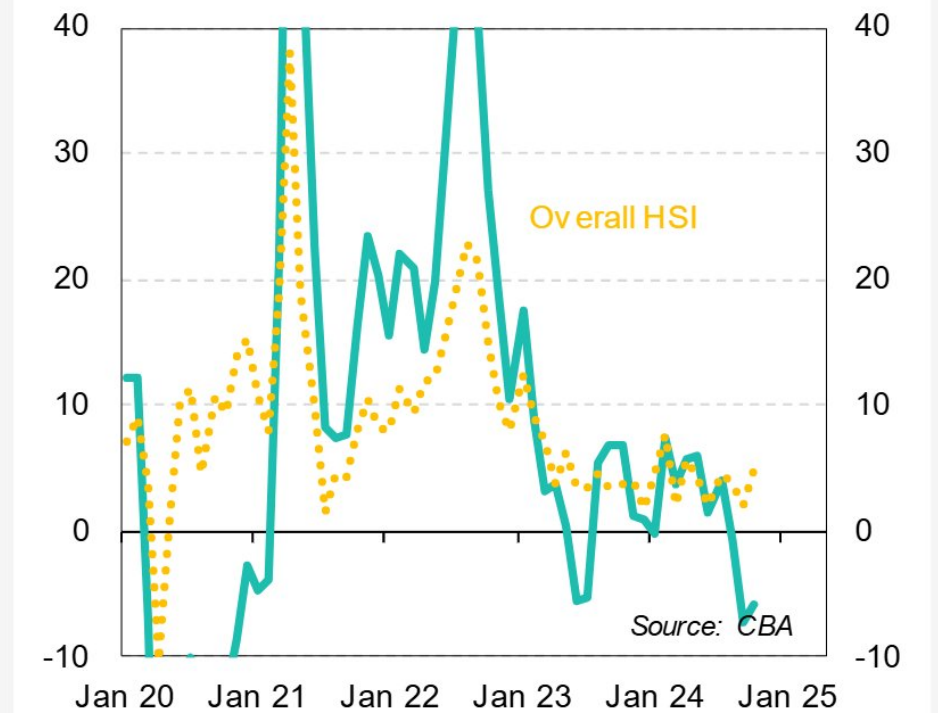
CommBank HSI in detail



Transport

- Spending on Transport rose by 0.7%/mth in October in seasonally adjusted terms, following on from large -2.5%/mth decline in September. Spending can be choppy in this category, with spending on petrol and service stations the largest component. In the month of October, spending on petrol stations was up 3.5%/mth, after being down -7.3%/mth in September.
- The annual rate of change in Transport spending improved a little in October but remains very weak at -5.8%/yr in October from -7.2%/yr in September in original terms.
- The decrease in spending on Transport in the year to October was led by lower spending at petrol stations, which was down -12.1%/yr. This reflects the fact that the average price of fuel was down ~15% in the year to October. The year to October also saw reduced spending on car sharing services, taxis & limousines and water taxis & ferries.
- This was partly offset by increased spending on ride sharing services, parking lots, roads & traffic authorities, vehicle rentals and tolls.

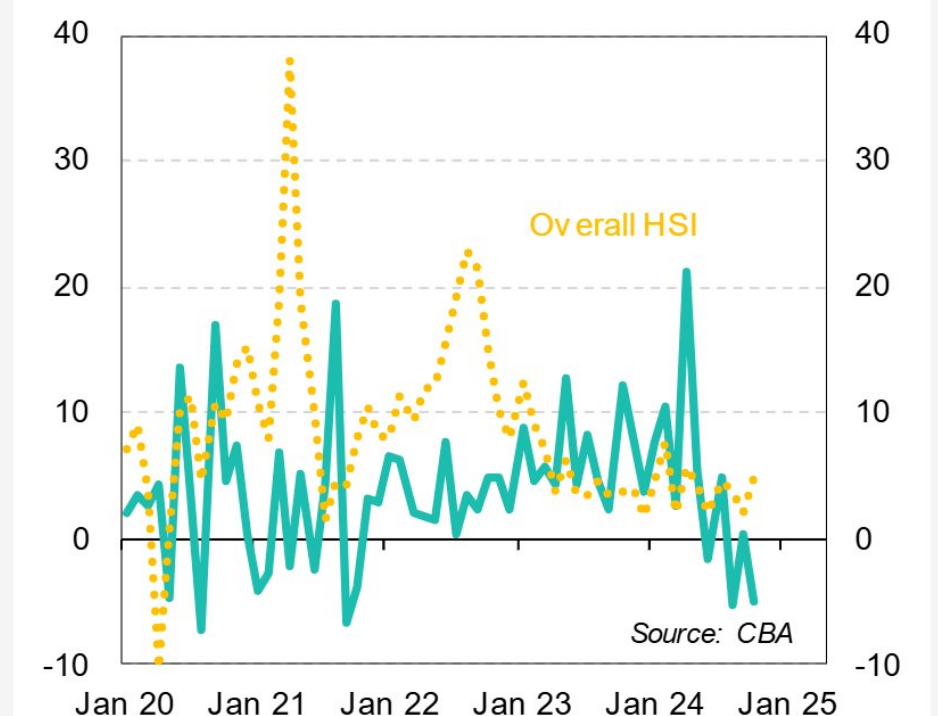
CBA HSI: TRANSPORT
(annual % change)



Utilities

- Spending on Utilities declined by a sharp -3.4%/mth in seasonally adjusted terms in October, following on from a small 1.3%/mth gain in September.
- The fall in Utilities spending in October was led by a 47%/mth original decline in spending on Local government charges, while spending on electricity & gas supplies was down -3.7%/mth in original terms after being down -9.7%/mth in September.
- The annual rate of change in spending on Utilities dropped to -5.0%/yr in October in original terms, down from 0.5%/yr in September. The fall in Utilities spending in the year to October was driven by a 7%/yr decline in spending on electricity & gas.
- As was the case in August and September, reduced spending on electricity follows on from the 1 July start of the Federal government's annual \$A300 electricity cost-of-living measure. State government electricity rebates, particularly large ones in WA and QLD are also playing a role.

CBA HSI: UTILITIES
(annual % change)



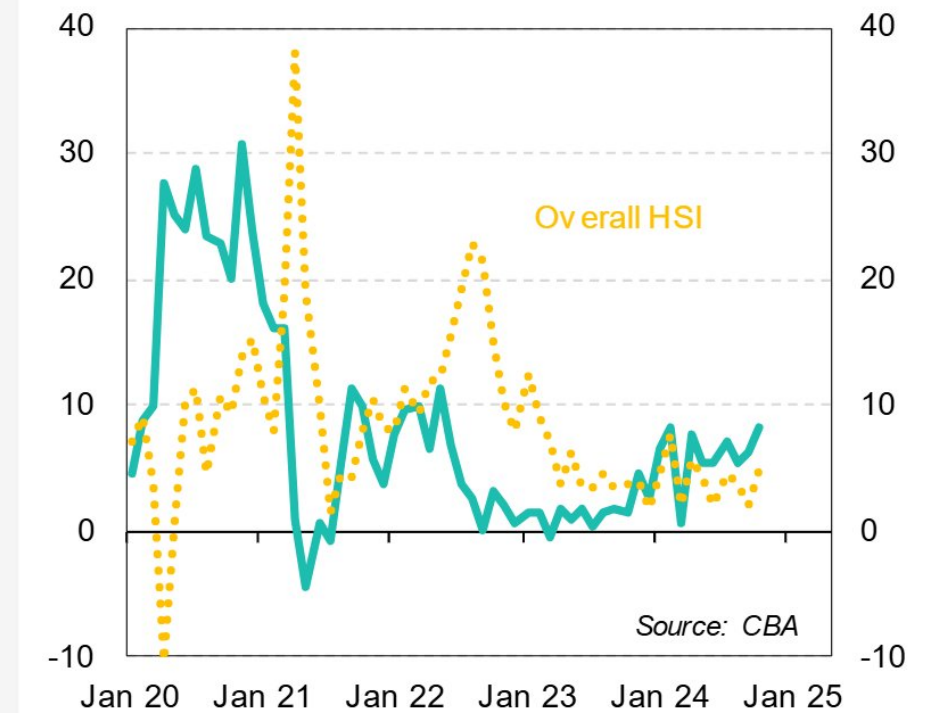
CommBank HSI in detail



Communication & Digital

- Spending on Communications & digital was up 1.1%/mth in October in seasonally adjusted terms, following on from unchanged spending in the month of September.
- In the year to October the pace of spending on Communications & digital rose to 8.4%/yr in original terms, from 6.4%/yr in September.
- The increase in spending on Communications & digital in the year to October was driven by computer stores, mobile apps, video streaming services, electronic stores and mobile service providers.
- This was partly offset by reduced spending on internet services, board & electronic games stores, pay TV providers, mobile phone accessories & repairs and online sports entertainment.

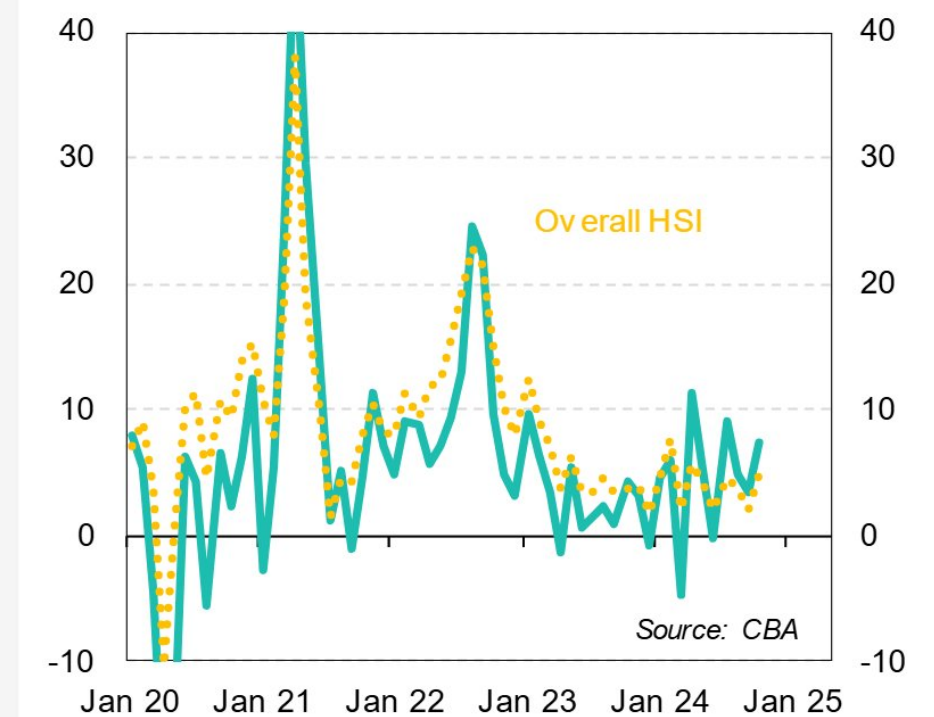
CBA HSI: COMMS & DIGITAL
(annual % change)



Household Services

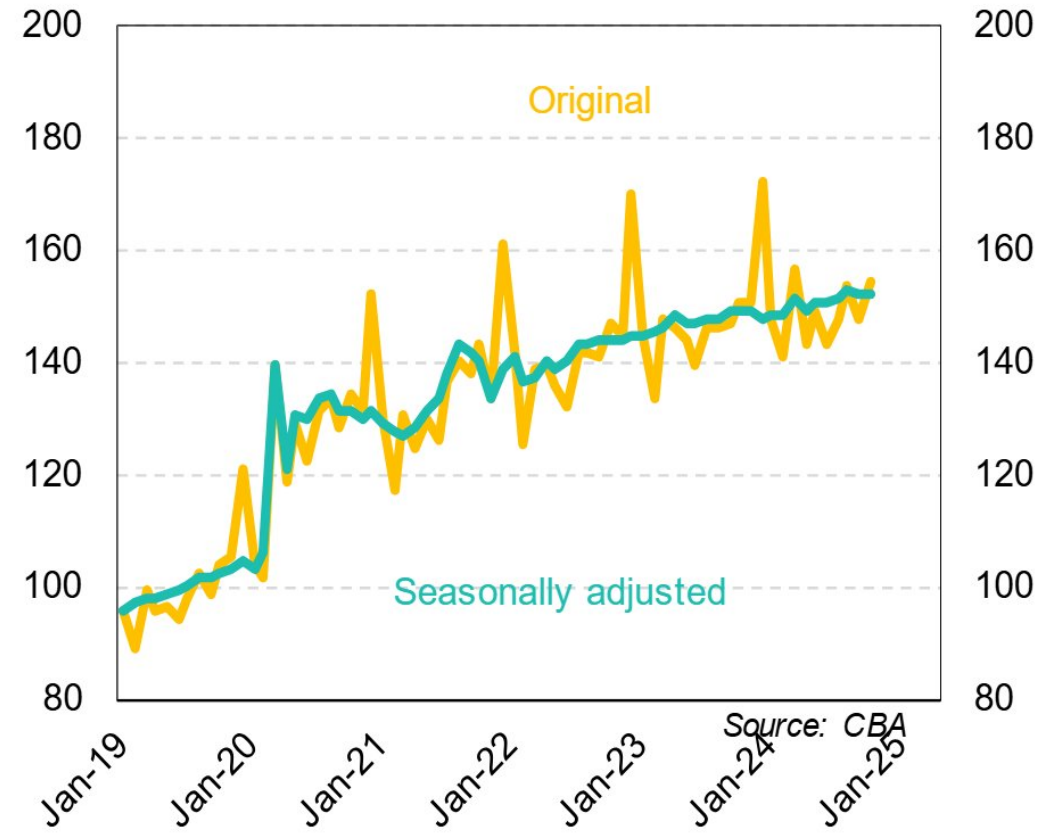
- Spending on Household services rose by 0.9%/mth in October in seasonally adjusted terms, after a fall of -0.9%/mth in September.
- In the year to October, the annual growth in Household services jumped to 7.5%/yr in original terms, up from 3.5%/yr to September.
- The largest increases in spending on Household services in the year to October was barbers & hairdressers, air conditioning & heating services, childcare services, business & professional organisation and 'other' charities.
- Over the past year there has been lower spending on charities, community charities, aggregators charities, infringement payments and couriers.

CBA HSI: HOUSEHOLD SERV
(annual % change)

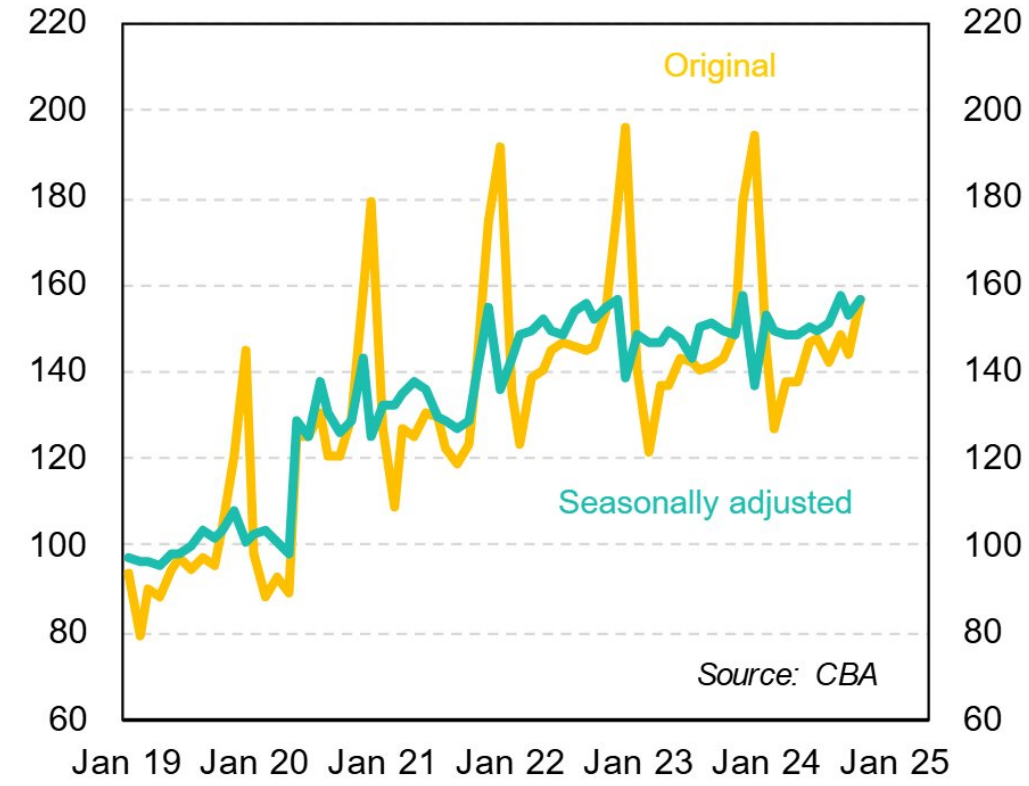


CommBank HSI index charts

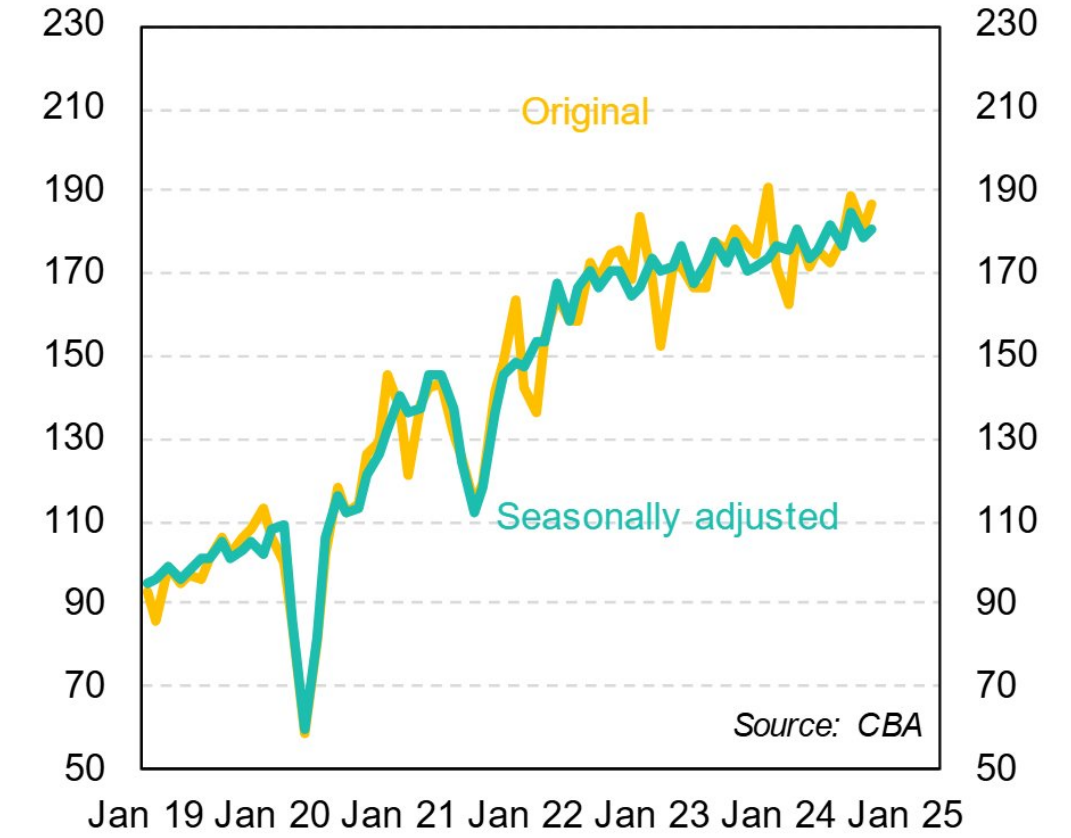
CBA HSI: FOOD & BEVERAGE
(w eighted index)



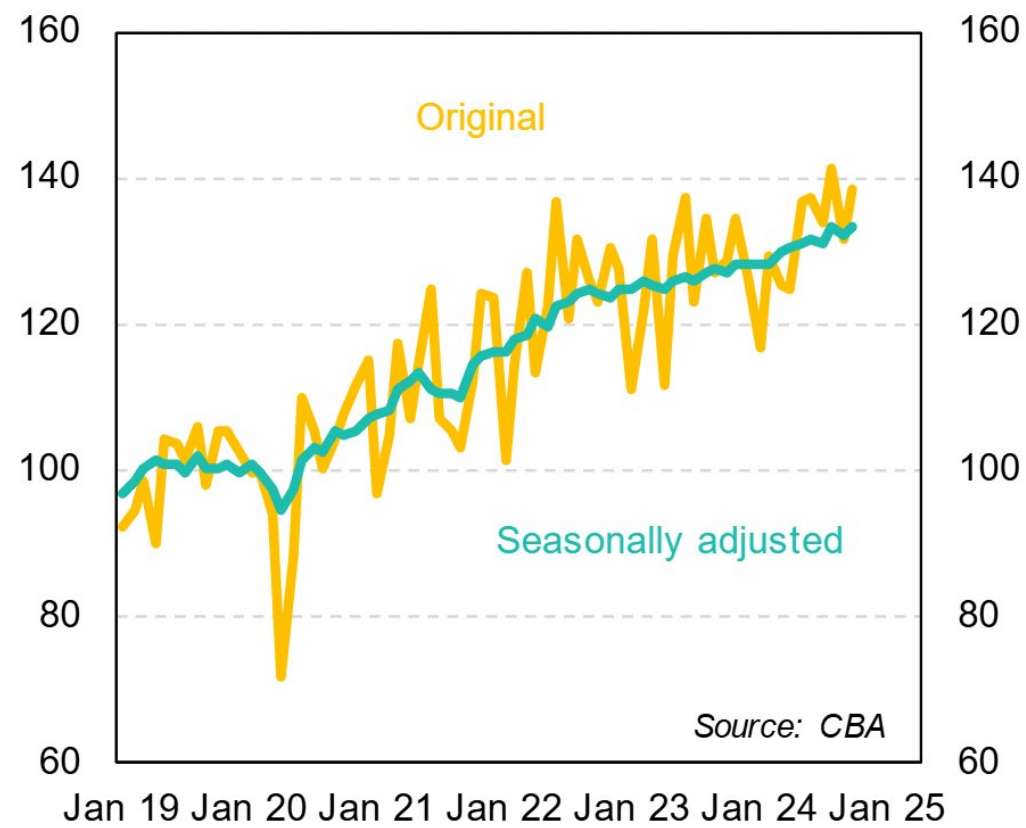
CBA HSI: HOUSEHOLD GOODS
(w eighted index, original)



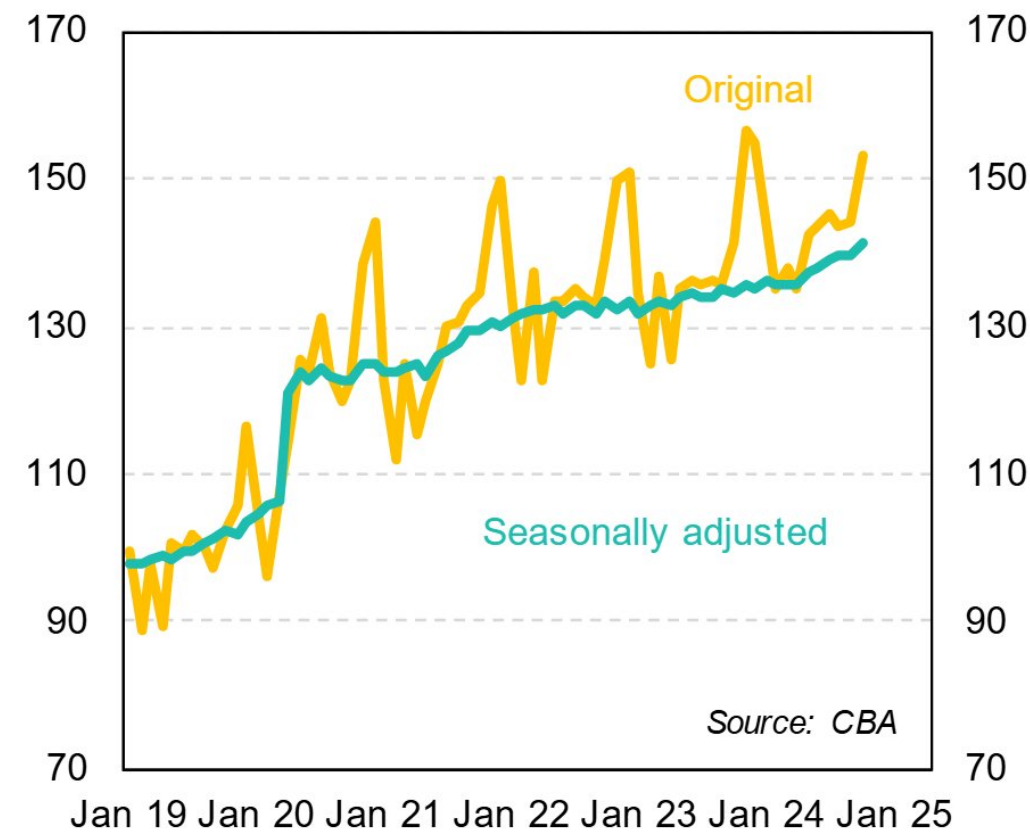
CBA HSI: HOSPITALITY
(w eighted index)



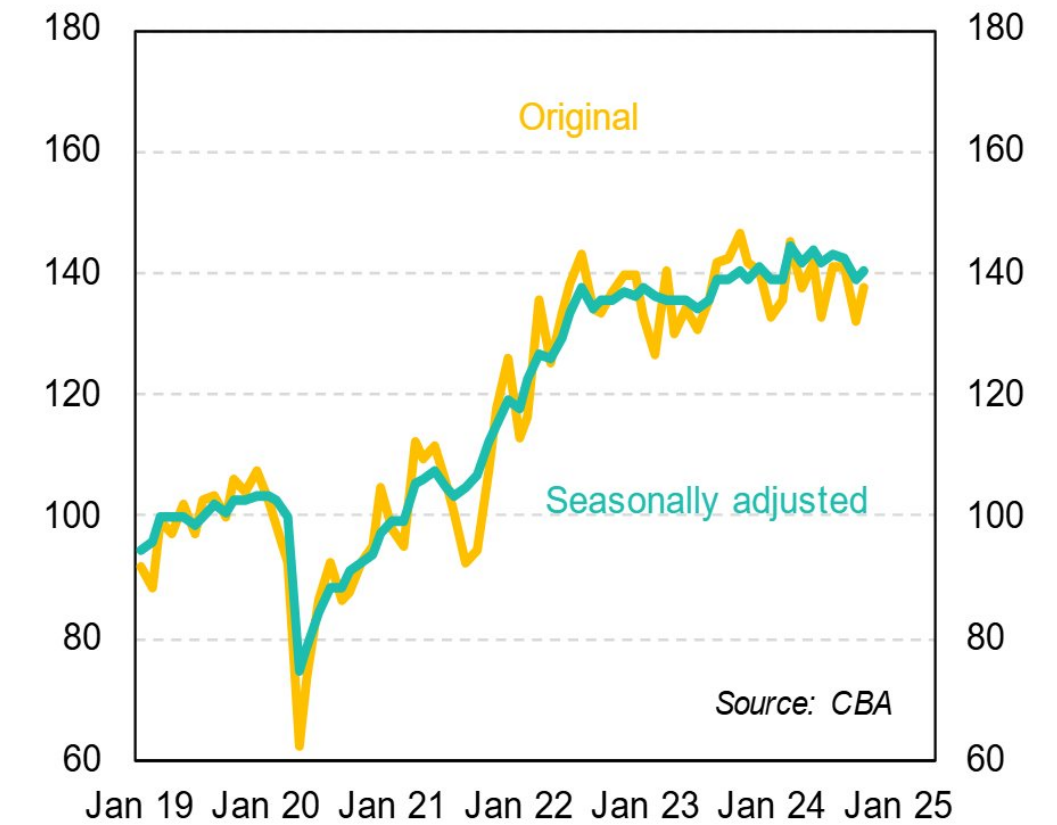
CBA HSI: HOUSEHOLD SERV
(w eighted index)



CBA HSI: COMMS & DIGITAL
(w eighted index)

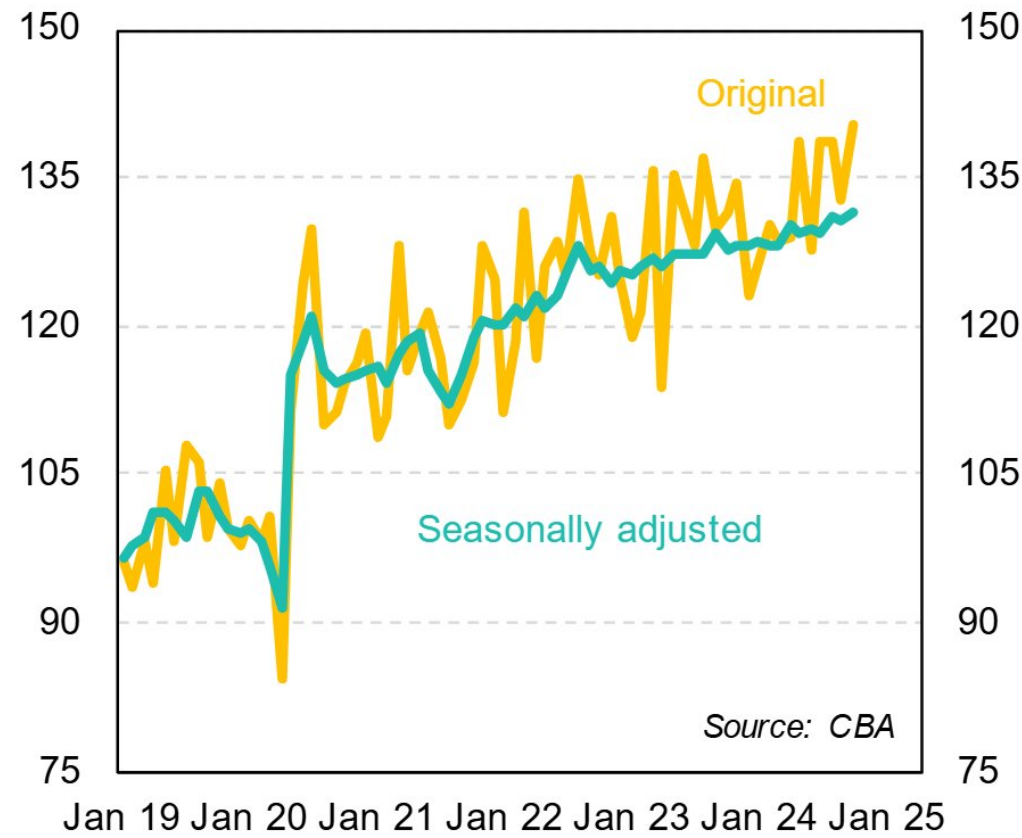


CBA HSI: TRANSPORT
(w eighted index)

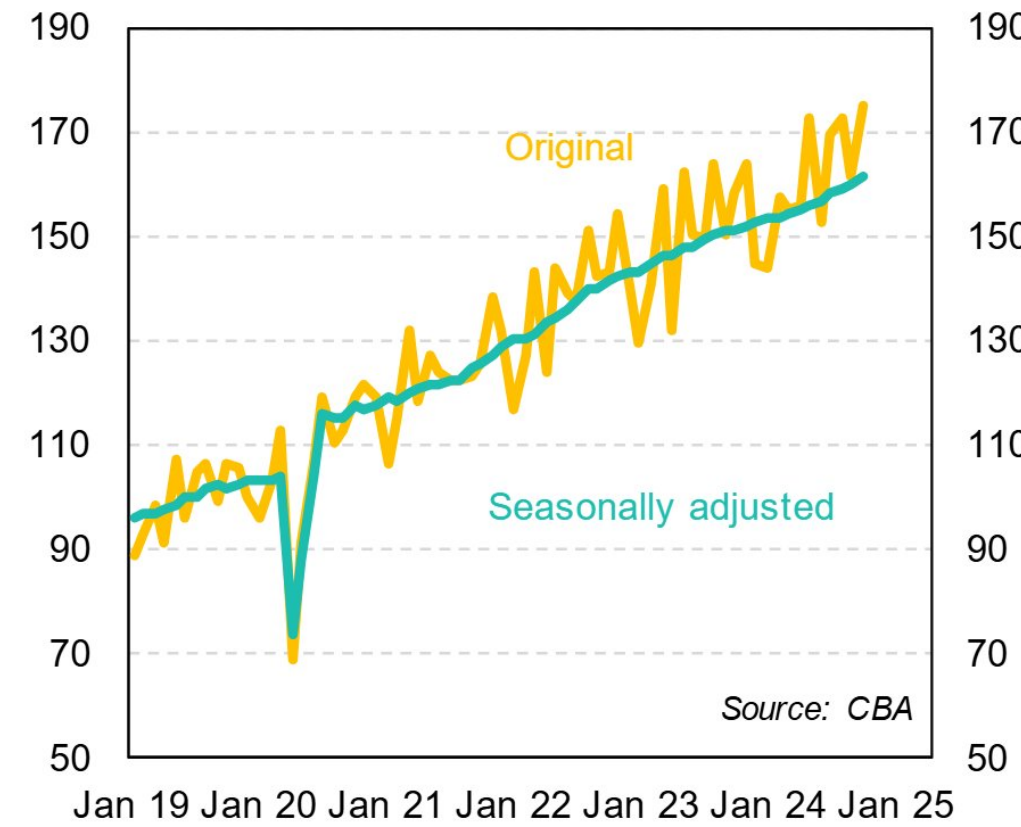


CommBank HSI index charts

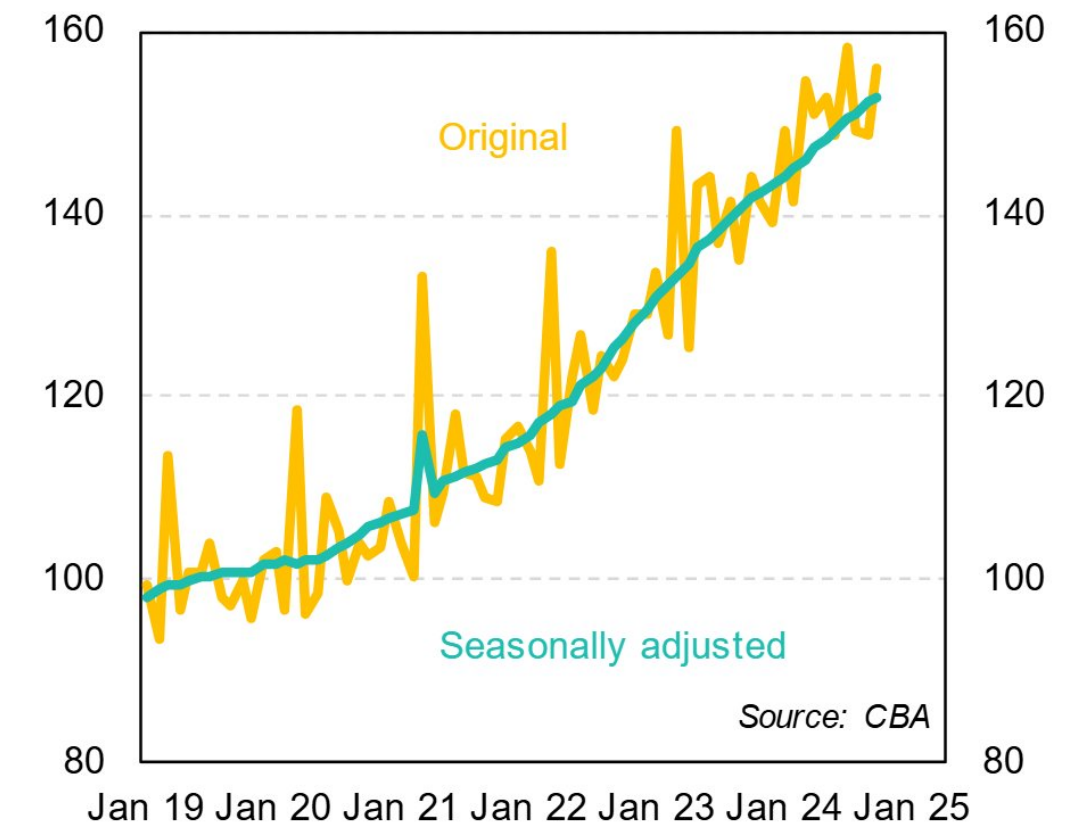
CBA HSI: MOTOR VEHICLE
(w eighted index)



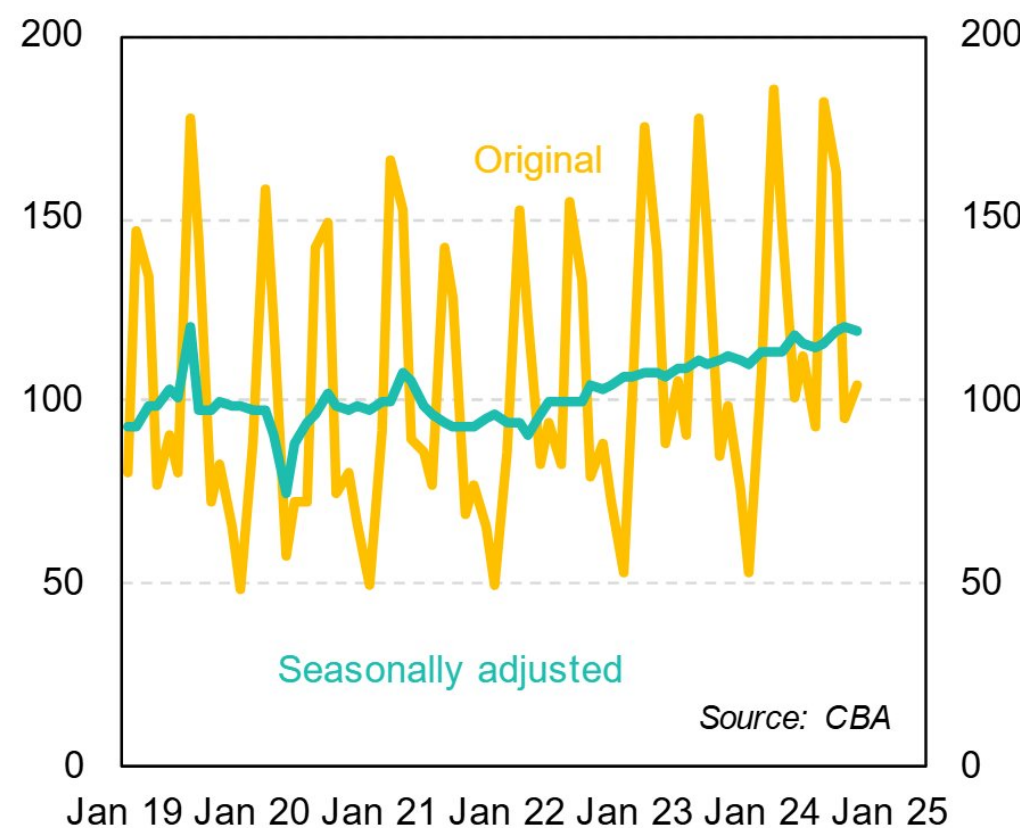
CBA HSI: HEALTH
(w eighted index)



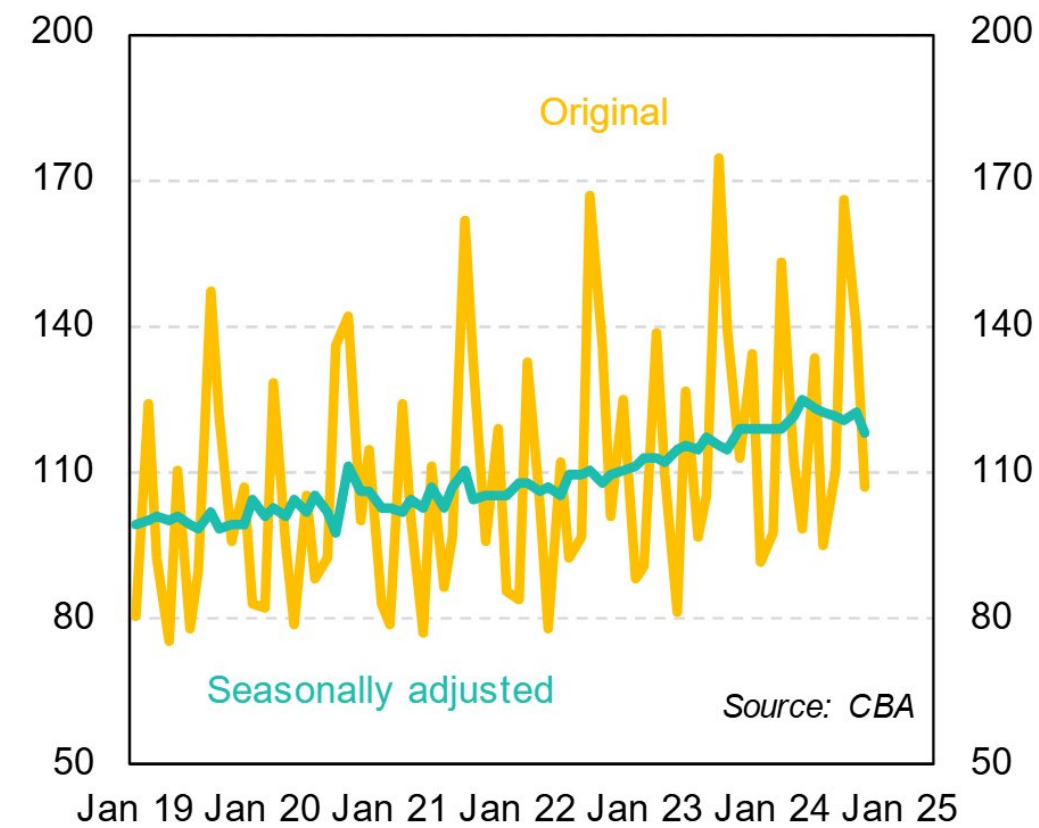
CBA HSI: INSURANCE
(w eighted index)



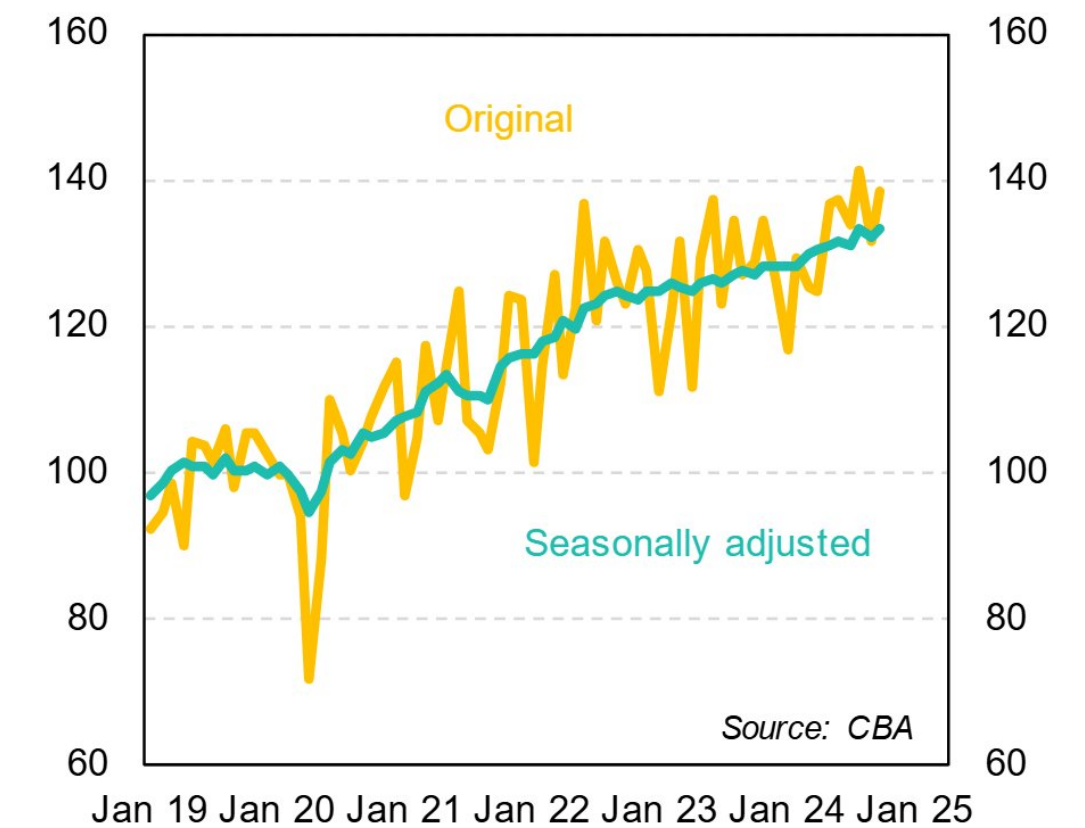
CBA HSI: EDUCATION
(w eighted index)



CBA HSI: UTILITIES
(w eighted index)

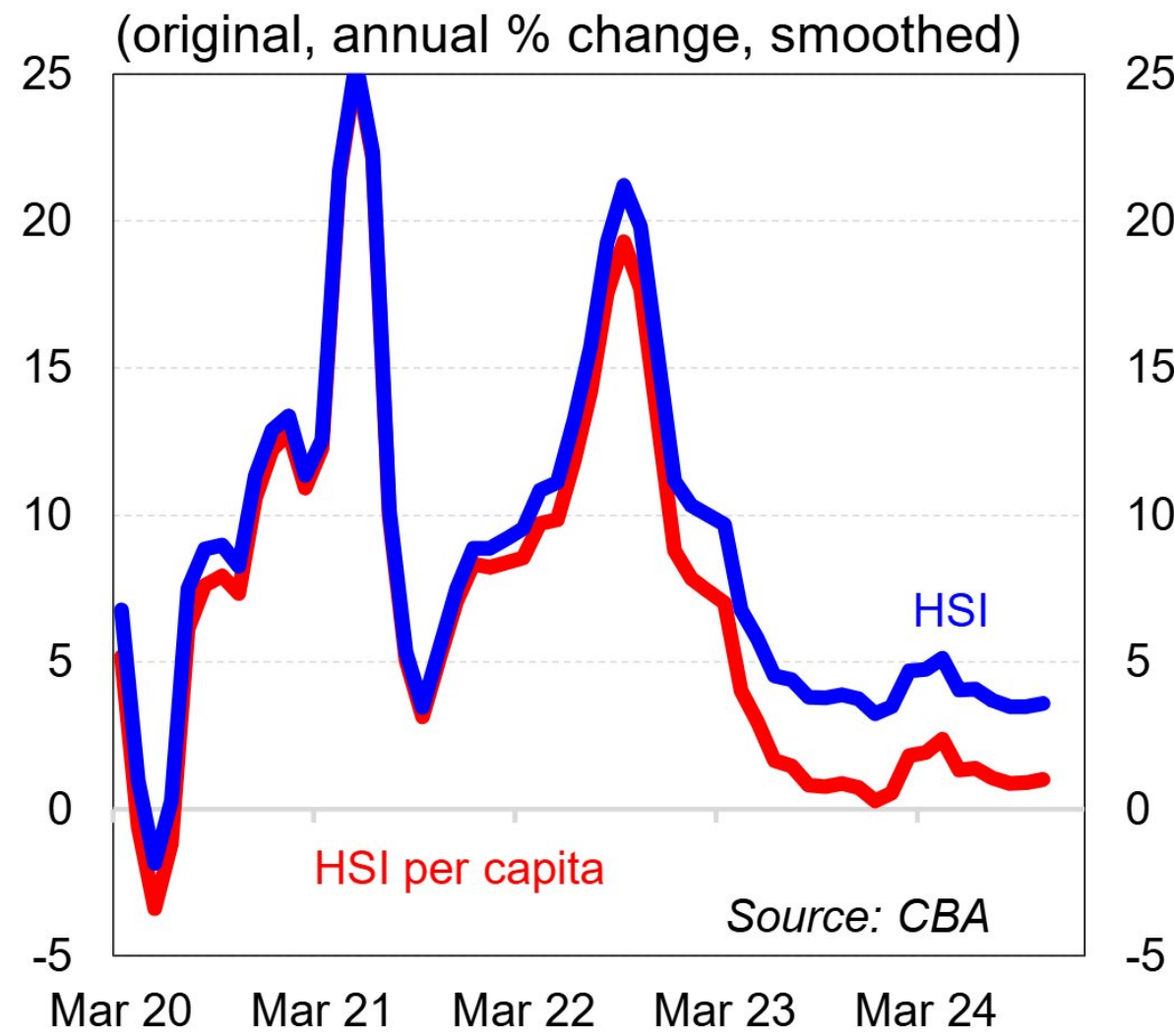


CBA HSI: HOUSEHOLD SERV
(w eighted index)



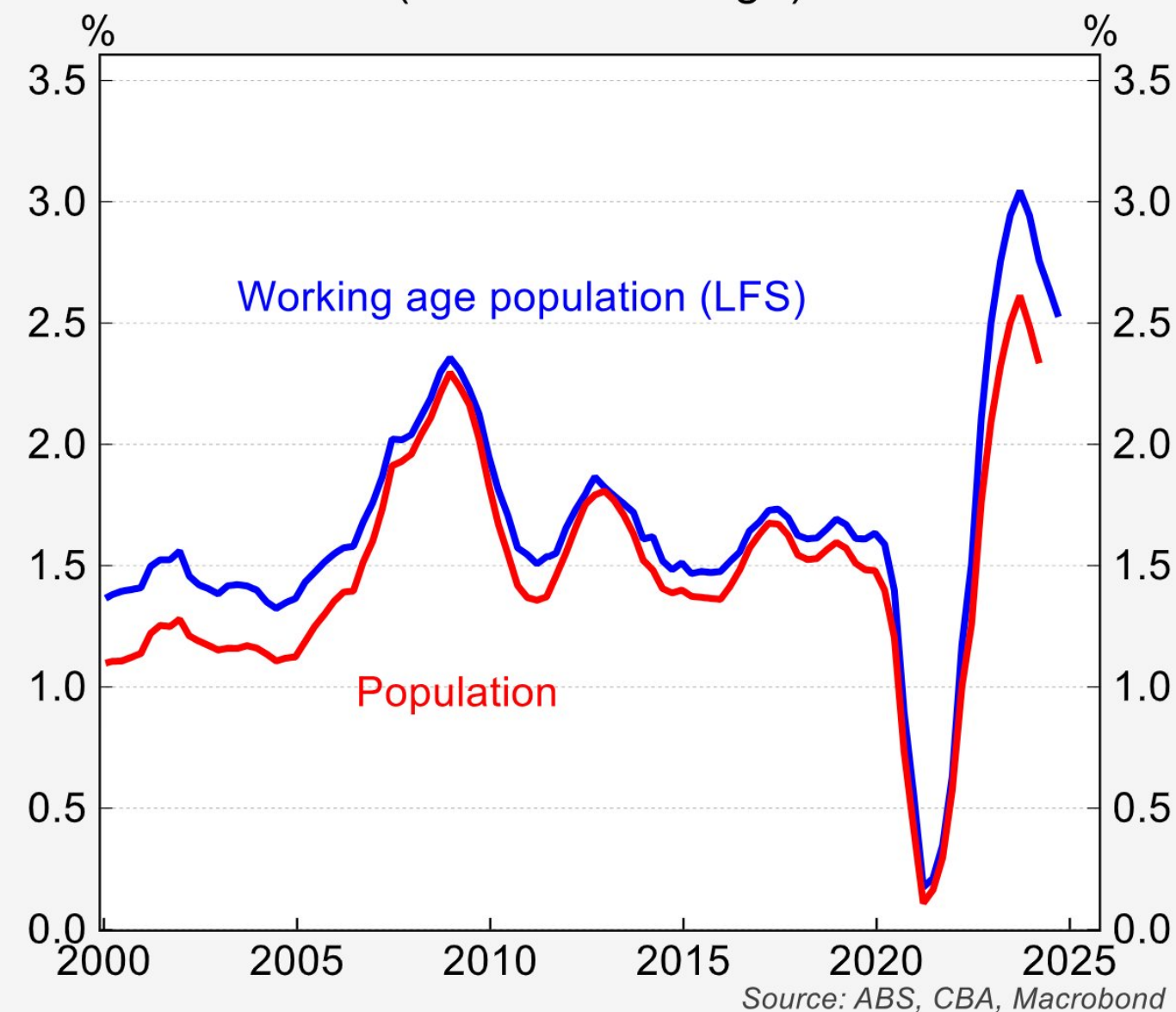
CommBank HSI per capita

CBA HSI INDEX



AUSTRALIA POPULATION

(annual % change)



- Australia's population growth rate peaked in Q3 23 and has since retreated. The RBA estimates population growth should slow towards 1.5%/yr by mid 2025, from the estimated 2.2%/yr in June 2024.
- Strong population growth has significantly inflated aggregate spending outcomes.
- Per capita measures, using the working age population measured in the labour force survey (given it's more timely release) indicates spending growth per capita is much slower when compared to aggregate measures.
- In annual, three-month smoothed terms, HSI per-capita spending growth is just 1.0%/yr. The three-month average for annual growth in the overall HSI is 3.6%, highlighting continued strength in the growth of the working age population and a sizeable gap between aggregate and per-capita spending.

HSI Index by State

WA

WA spending was up 0.5%/mth in Oct after a -0.5%/mth fall in Sept. In the year to Oct spending growth in WA is the equal second strongest at 6.0%/yr.

-0.5%/month (sadj)
+6.0%/year (org)

SA

SA rose by a solid 1.4%/mth in Oct and is above the national average at 5.6%/yr.

+1.4%/month (sadj)
+5.6%/year (org)

TAS

Tas was the strongest state in Oct at 2.1%/mth, and is above the national average and second strongest state at 6.0%/yr.

+2.1%/month (sadj)
+6.0%/year (org)

NT

NT was strong in Oct at 1.7%/mth and is the strongest performer through the year to Oct at 6.2%/yr.

+1.7%/month (sadj)
+6.2%/year (org)

QLD

Qld rose 0.9%/mth in Oct and is above the national average in the year to Oct at 5.5%/yr.

+0.9%/month (sadj)
+5.5%/year (org)

NSW

NSW spending rose 0.6%/mth in Oct and is running just below the national average in the year to Oct at 4.6%/yr.

+0.6%/month (sadj)
+4.6%/year (org)

ACT

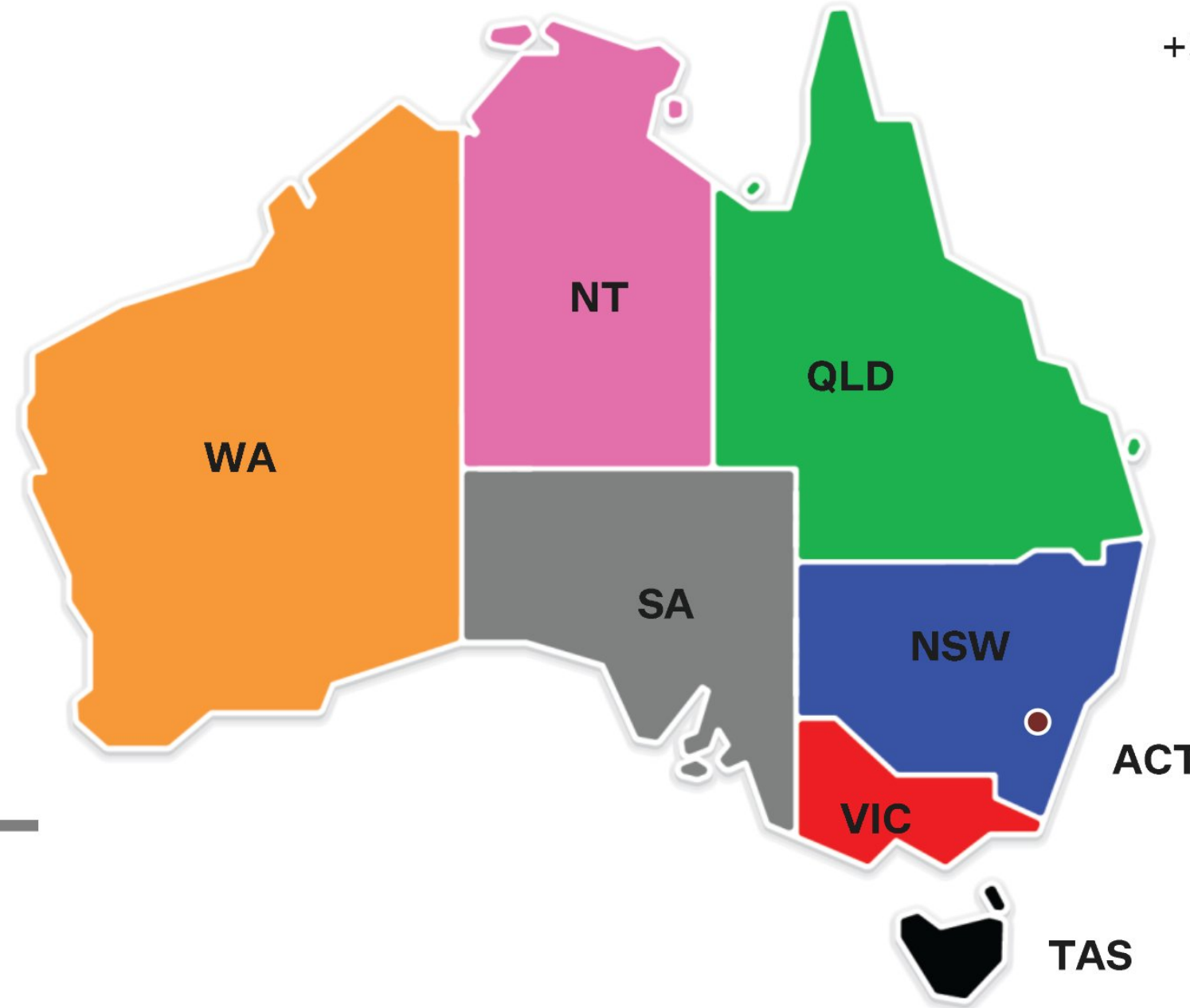
ACT spending rose just 0.5%/mth in Oct. The ACT remains the weakest jurisdiction in the year to Oct at just 3.8%/yr.

+0.5%/month (sadj)
+3.8%/year (org)

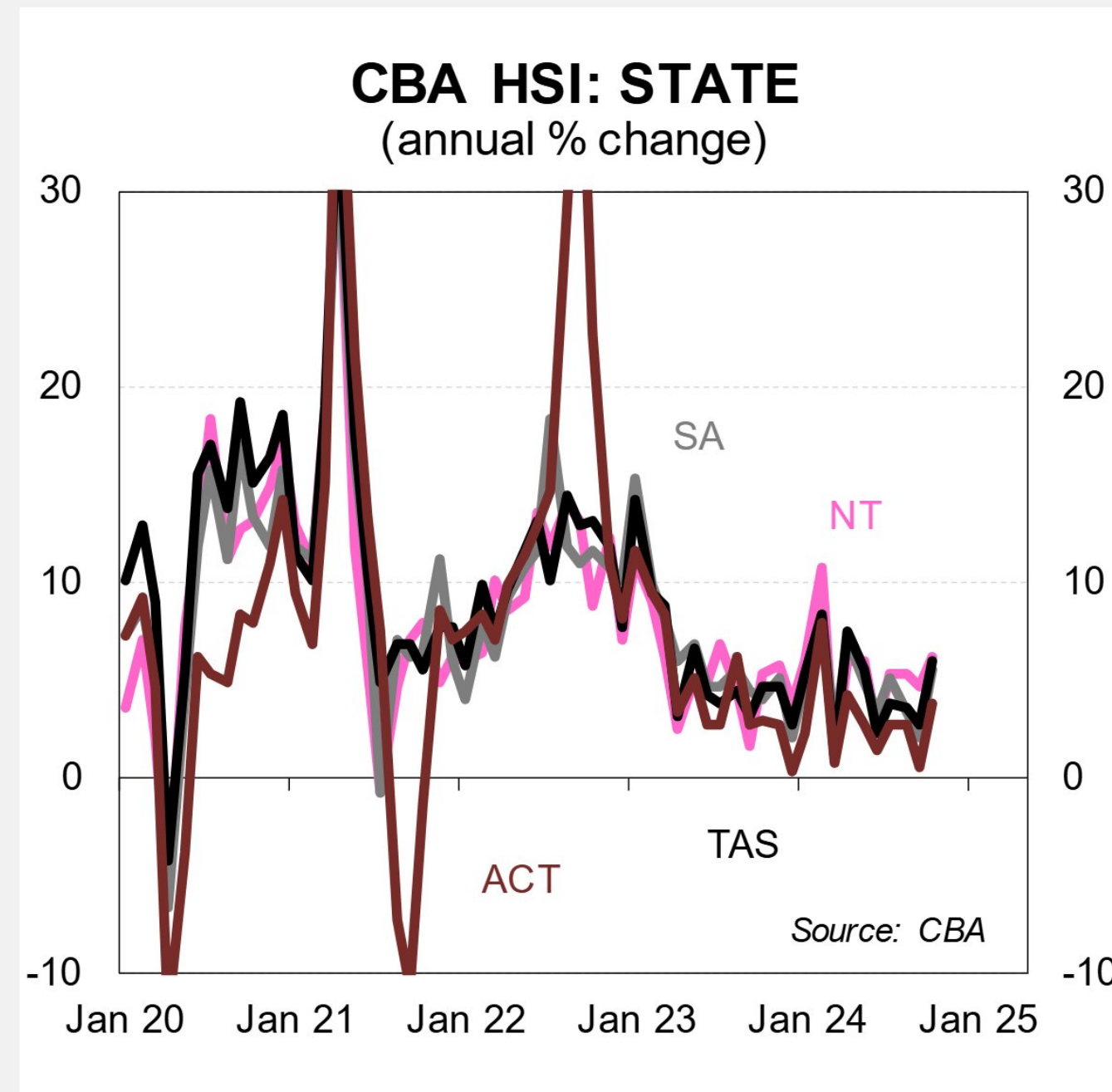
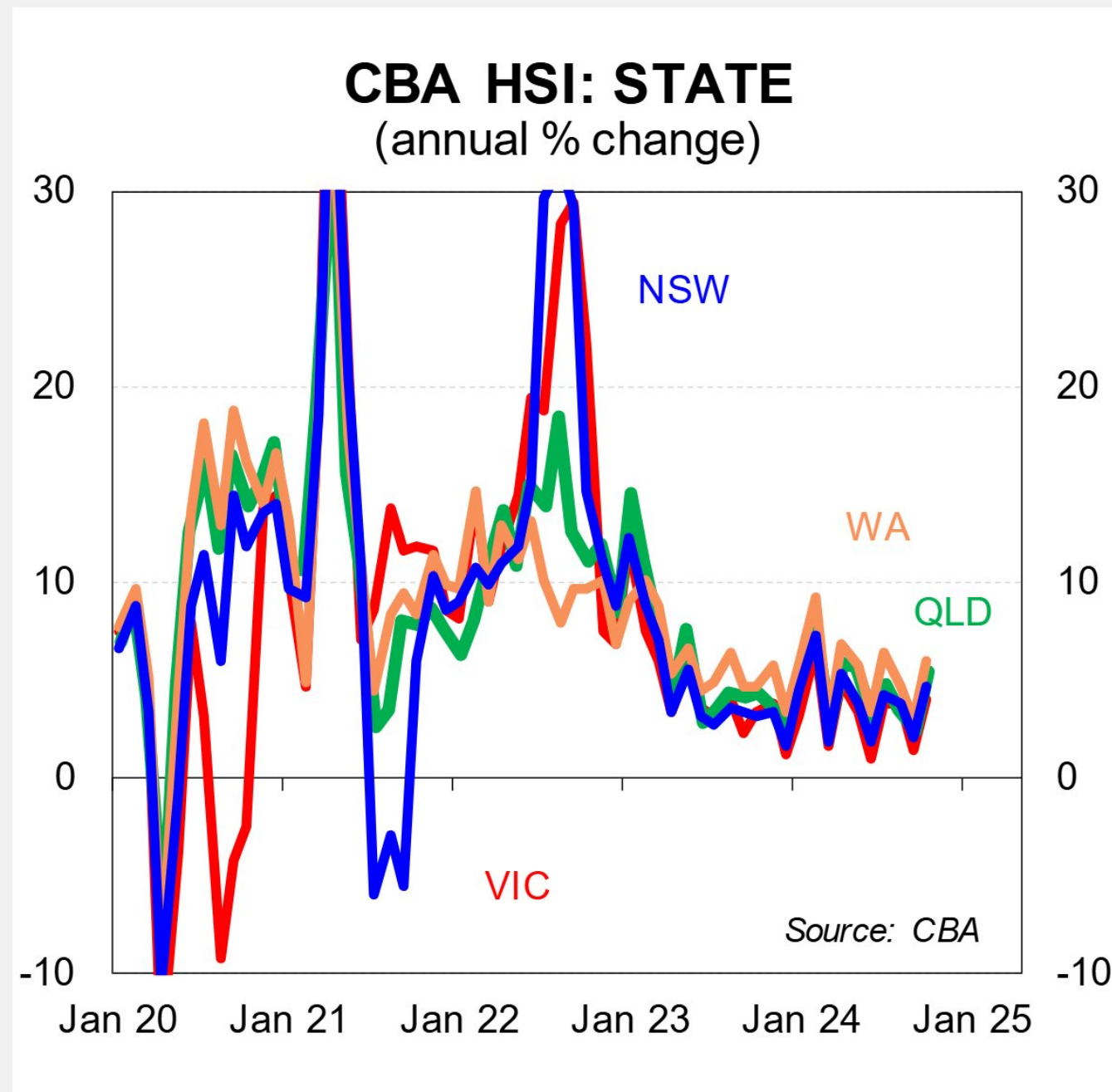
VIC

Vic rose by a soft 0.4%/mth in Oct and is the second weakest jurisdiction at 4.0%/yr to Oct.

+0.4%/month (sadj)
+4.0%/year (org)



HSI Index by State



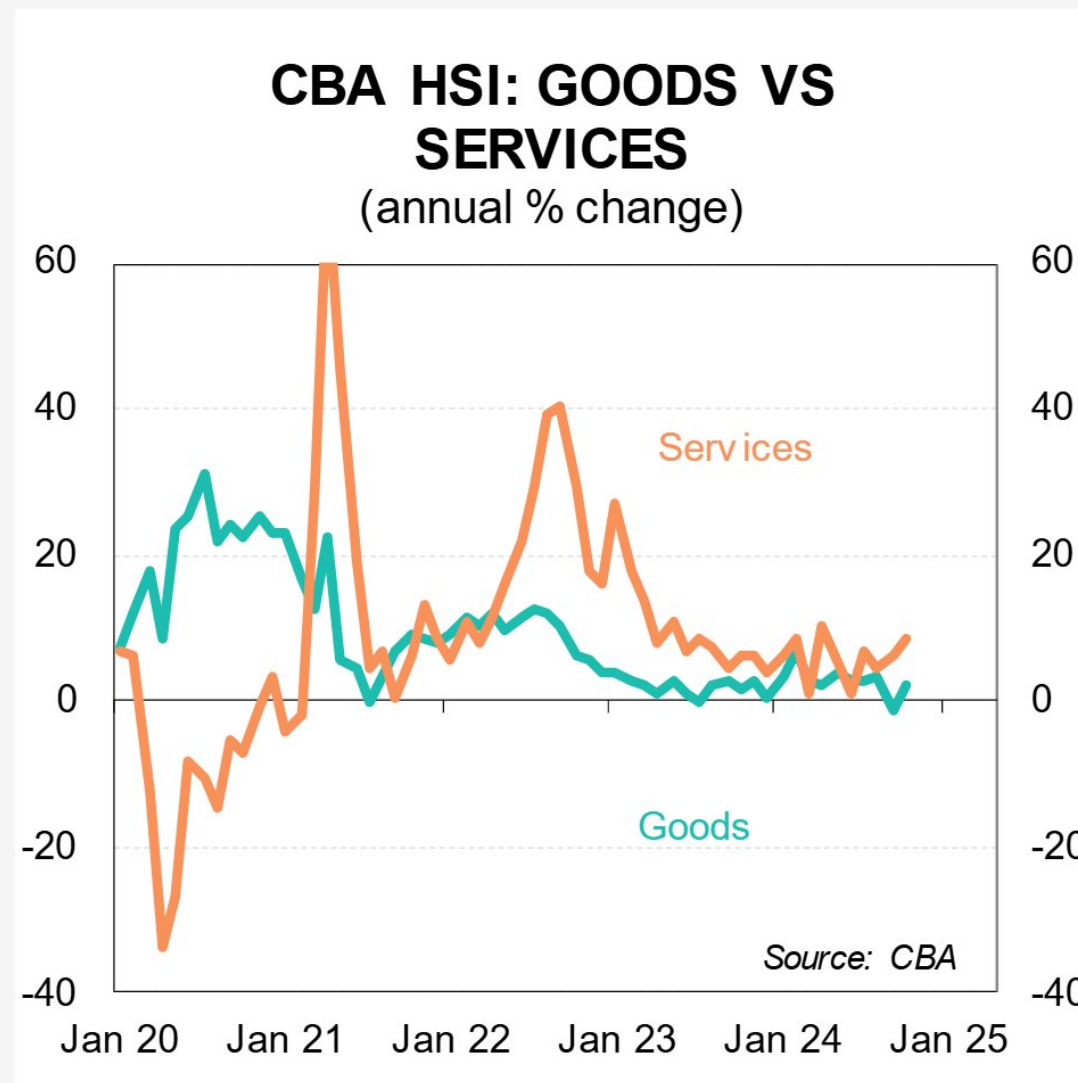
All states and territories recorded increases in spending in the month of October in seasonally adjusted terms. The spending increase was led by Tas, followed by the NT and SA – all who grew by more than the national average. A number of states were close to the average: Qld, NSW, ACT and WA. Vic was the weakest state on the month.

In the year to October the strongest jurisdiction for Household spending (in original terms) was the NT at 6.2%/yr, followed by WA and Tas both at 6.0%/yr.

SA (5.6%/yr) and Qld (5.5%/yr) were the next strongest states, followed then by NSW (4.6%/yr). Both Vic (4.0%/yr) and the ACT (3.8%/yr) are running below the national average.

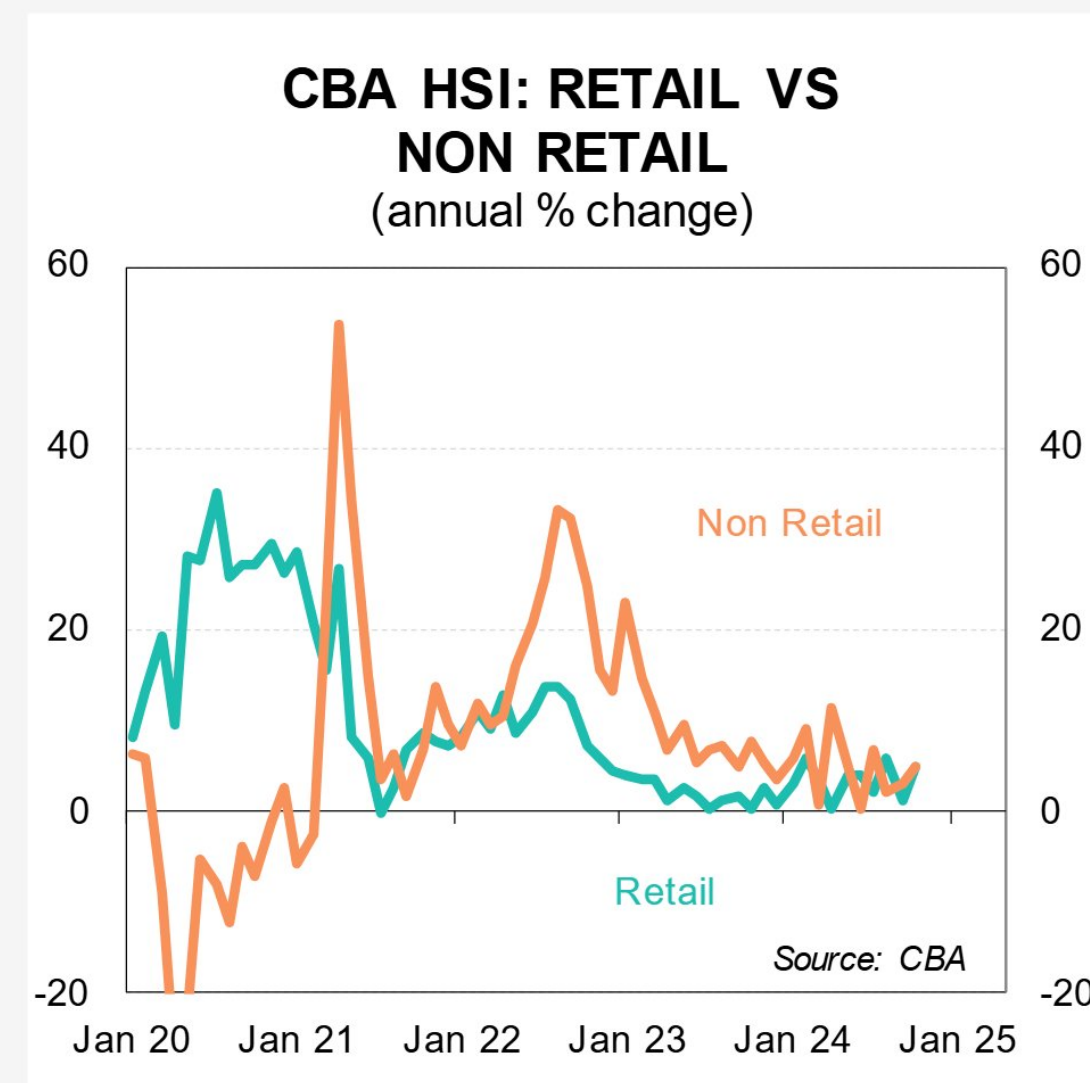
Goods v Services

- Goods spending rose by just 0.2%/mth in October (seasonally adjusted), after a -2.1%/mth fall in September.
- Services spending was up 0.6%/mth in October (sadj), after being unchanged in September.
- In annual original terms in October, spending on Services (8.4%/yr) continues to far outpace spending on Goods at 2.2%/yr.



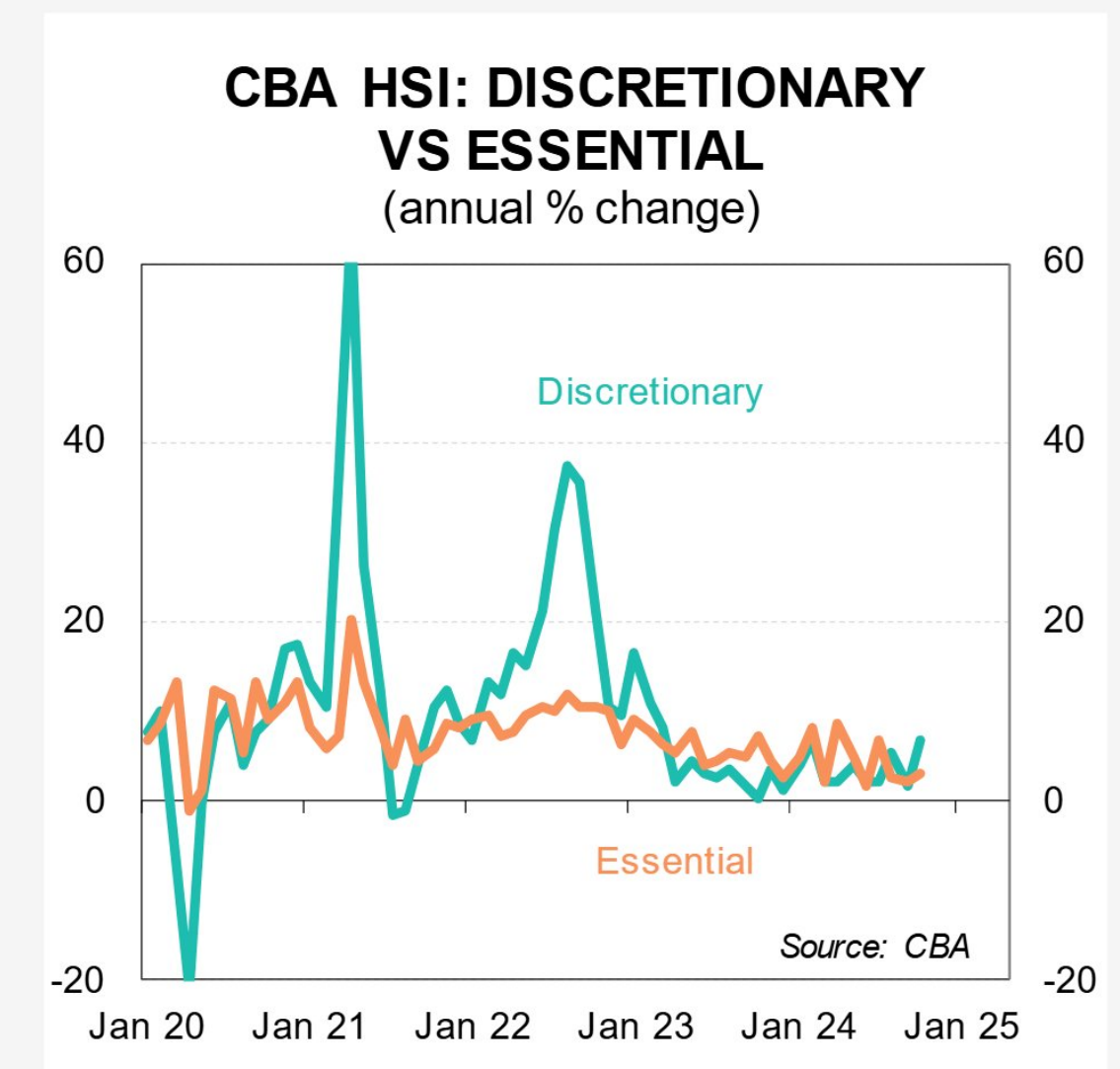
Retail v Non-Retail

- Retail spending rose 1.2%/mth (sadj) in October, after recording a fall of -1.4%/mth in September (sadj).
- Non-retail spending rose by 0.3%/mth (sadj) in October, after being down -0.1%/mth in September.
- On an annual basis to October, Retail spending is up 4.9%/yr (original), while non-retail spending is up 4.8% for the year.



Essential v Discretionary

- Spending on essential items was up just 0.1%/mth (sadj) in October, after a fall of -0.1%/mth (sadj) in September.
- Spending on discretionary items rose by 0.5%/mth (sadj) in October, after a sharp fall of -4.3%/mth in September.
- On an annual basis, spending on Essentials is up 3.0%/yr to October (original), while spending on Discretionary is up a solid 7.0%/yr (org).



Home ownership insights

In April 2024 we introduced the CommBank HSI by home ownership status. A smaller subset of the HSI data is used to split the HSI into three different home ownership types; Owner with Mortgage, Owner Outright and Renter.

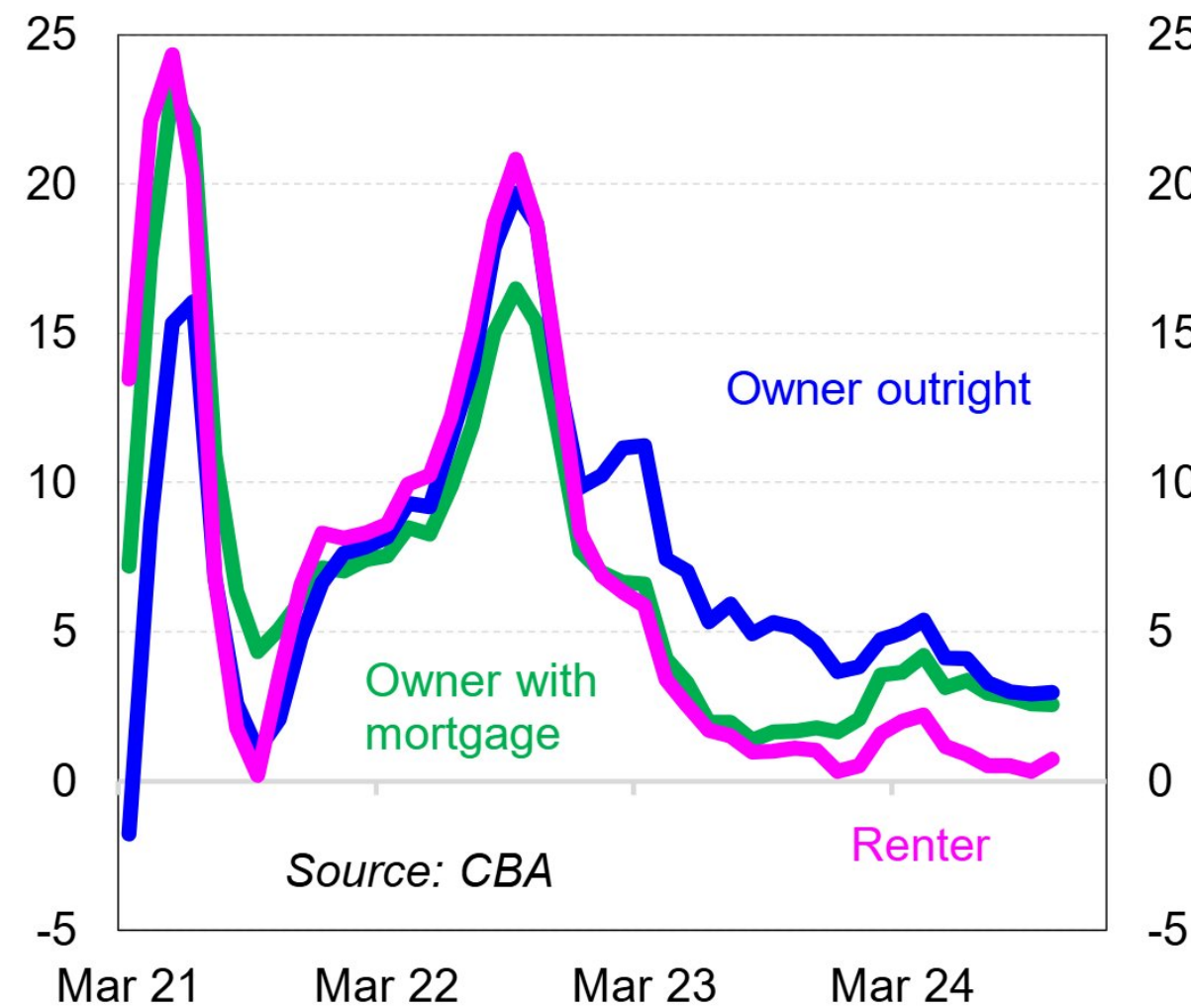
This breakdown emphasises the challenging environment for those who Rent and those who have a Mortgage, relative to those who own their home outright.

While the annual rate of spending for Renters improved in October to 1.8%/yr (original), from -1.1%/yr in September, it remains the weakest of all the home ownership categories.

Spending by Owners with a mortgage improved to 3.4%/yr in October from 1.2%/yr in September.

Spending by those without a mortgage improved to 4.4%/yr in October from 2.3%/yr in September.

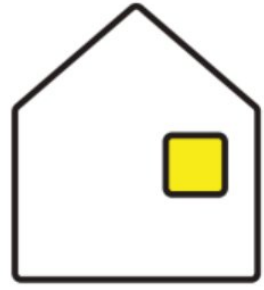
CBA HSI: HOME OWNERSHIP STATUS
(original, annual % change, 3m smoothed)



October 2024	
Home ownership group	Annual % change (original)
Owner with Mortgage	3.4
Owner Outright	4.4
Renter	1.8

Note: The CommBank HSI by home ownership status is constructed using a reduced sample size compared to the overall HSI Index and the other breakdowns by category, segment and state. We also construct the home ownership status index in original terms on a per capita basis and discuss the data in annual change terms. Note chart is on a three month moving average basis.





Owner with mortgage

- Over the past year those with a mortgage have reduced spending only on Utilities and Transport – that is, only in areas where government subsidies and lower petrol prices have reduced the price level.
- The largest contributors to spending over the past year has been Recreation, Insurance and Health.

Owner outright

- Over the past year those that own their home outright have increased spending the most on Recreation, Insurance and Health.
- In contrast, spending has been reduced on Education, Utilities and Transport.

Renter

- Over the past year Renters have lifted spending the most on Recreation, Health and Insurance.
- Renters have reduced spending on Utilities and Transport.

Owner with Mortgage		
Category	Contribution	Share of wallet - 2023
Recreation	+	13%
Insurance	+	9%
Health	+	5%
Communications and Digital	+	6%
Household Goods	+	15%
Hospitality	+	9%
Household Services	+	5%
Food & beverage goods	+	18%
Motor Vehicle	+	4%
Education	+	3%
Utilities	-	7%
Transport	-	7%

Owner Outright		
Category	Contribution	Share of wallet - 2023
Recreation	+	14%
Insurance	+	11%
Health	+	6%
Communications and Digital	+	5%
Household Goods	+	15%
Food & beverage goods	+	18%
Household Services	+	5%
Motor Vehicle	+	4%
Hospitality	+	7%
Education	-	2%
Utilities	-	8%
Transport	-	7%





Renter		
Category	Contribution	Share of wallet - 2023
Recreation	+	12%
Health	+	5%
Insurance	+	5%
Communications and Digital	+	7%
Household Goods	+	14%
Hospitality	+	13%
Motor Vehicle	+	3%
Food & beverage goods	+	20%
Household Services	+	4%
Education	+	3%
Utilities	-	4%
Transport	-	9%

Highest contribution to annual growth


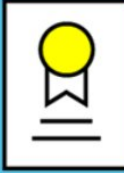


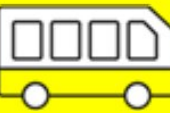



Lowest contribution to annual growth

Note: The CommBank HSI by home ownership status is constructed using a reduced sample size compared to the overall HSI Index and the other breakdowns by category, segment and state. We also construct the home ownership status index in original terms on a per capita basis and discuss the data in annual change terms.

CommBank HSI Categories

 <p>Food & beverage</p>	<ul style="list-style-type: none"> Alcoholic beverages from package stores. 	<ul style="list-style-type: none"> Food and non-alcoholic beverages, including; supermarkets, grocery stores, dairy product stores. 	<ul style="list-style-type: none"> Butchers Bakeries Weight loss services 	<ul style="list-style-type: none"> Food box subscriptions Fruit & vege stores
 <p>Household goods</p>	<ul style="list-style-type: none"> Clothing and footwear, including; men, women, children, uniforms, footwear, repairs/alterations and cleaning/laundry services. Pet shops, pet foods, and supplies. Florist supplies, nursery stock, and flowers. 	<ul style="list-style-type: none"> Cosmetic stores. Electric razor stores. Antique shops. Books and newspapers. Camera and photographic supply stores. Electronic stores. 	<ul style="list-style-type: none"> Jewellery, watch, clock, and silverware stores. Luggage and leather goods stores. School, stationery and office supply stores. Personal care stores. General retail, including; department stores, duty free and second hand stores. Tobacco products. 	<ul style="list-style-type: none"> Household furnishings and equipment, including; electrical equipment & appliances, furniture, floor coverings, glass, paint/wallpaper, hardware & tools, lumber & building supplies, nurseries, plumbing/heating equipment. Tobacconists
 <p>Motor vehicles</p>	<ul style="list-style-type: none"> Car and truck dealers (new and used) – sales, service, repairs, parts and leasing. 	<ul style="list-style-type: none"> Automotive body repair, parts and paint shops 	<ul style="list-style-type: none"> Motorcycle shops and dealers. Car washes 	<ul style="list-style-type: none"> Automotive service and tyre shops.
 <p>Recreation</p>	<ul style="list-style-type: none"> Amusement Parks, circuses & carnivals. Aquariums. Art dealers and galleries. Boat dealers, rentals and leasing. Book stores. Bowling alleys. Caterers Commercial photography, art and graphics Ski resorts 	<ul style="list-style-type: none"> Dance halls, studios and schools. Hobby, toy and game stores. Airlines and air carriers. Airports and airport terminals. Bus lines Camper, recreational and utility trailer dealers. Motion picture theatres. Music and record stores. 	<ul style="list-style-type: none"> Hotels, motels and resorts. Motor home and RV rentals. Trailer park and camp grounds. Package tour operators. Travel agencies and tour operators. Sport and Recreation camps. Cruise lines. Video game arcades and establishments Theatrical producers (except motion pictures) and ticket agencies. 	<ul style="list-style-type: none"> Tourist attractions and exhibits. Bicycle shops – sales and service. Commercial and professional sports clubs. Sport, recreation and athletic club membership. Public & private golf courses. Sporting goods stores. Marinas, marine service and supplies.

CommBank HSI Categories

	Hospitality	<ul style="list-style-type: none"> • Drinking places – bars, nightclubs, cocktail lounges etc. • Takeaway food 	<ul style="list-style-type: none"> • Fast food restaurants. • Food delivery services • Cafes 	<ul style="list-style-type: none"> • Eating places and restaurants. • Function centres • Event hire and planning 	<ul style="list-style-type: none"> • Breweries & wineries • Catering
	Education	<ul style="list-style-type: none"> • Colleges, universities and professional schools. 	<ul style="list-style-type: none"> • Primary and secondary schools. • Schools and educational services. 	<ul style="list-style-type: none"> • Trade and vocational Schools. • Correspondence schools. 	<ul style="list-style-type: none"> • Business and secretarial schools.
	Health	<ul style="list-style-type: none"> • Ambulance services. • Osteopaths, podiatrists and chiropractors. 	<ul style="list-style-type: none"> • Hospitals. • Medical labs. 	<ul style="list-style-type: none"> • Nursing and personal care facilities. • Opticians and eyeglasses. • Dentists and orthodontists. 	<ul style="list-style-type: none"> • Doctors and Physicians. • Pharmacies.
	Insurance	<ul style="list-style-type: none"> • Direct marketing – insurance services. • Home insurance • Motor vehicle insurance 	<ul style="list-style-type: none"> • Insurance sales, underwriting and premiums • Health insurance • Travel insurance 	<ul style="list-style-type: none"> • Pet insurance • Title insurance • Landlord insurance 	<ul style="list-style-type: none"> • Life insurance
	Transport	<ul style="list-style-type: none"> • Automotive fuels and service stations. • Automotive associations. • Automobile rental agencies. 	<ul style="list-style-type: none"> • Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery. 	<ul style="list-style-type: none"> • Passenger railways. • Taxicabs and limousines. • Toll and bridge fees. 	<ul style="list-style-type: none"> • Parking lots and garages • Towing services.
	Communications and digital	<ul style="list-style-type: none"> • Cable and other pay television services. • Computer network/information services. 	<ul style="list-style-type: none"> • Digital goods: Applications – books, movies, music & games. • Telecommunication services, including local and long distance calls. 	<ul style="list-style-type: none"> • Telecommunications equipment and telephone sales. • Video amusement game supplies. 	<ul style="list-style-type: none"> • Computers, computer equipment and software.
	Utilities	<ul style="list-style-type: none"> • Water 	<ul style="list-style-type: none"> • Electricity 	<ul style="list-style-type: none"> • Gas 	
	Household services	<ul style="list-style-type: none"> • Architectural, engineering, carpentry and surveying services. • Beauty and barber shops. • Cleaning services. • Charitable and social service organisations. • Storage services • Removalists 	<ul style="list-style-type: none"> • Child care services. • Concrete work contractors. • Electrical contractors. • Funeral services and crematories. 	<ul style="list-style-type: none"> • Heating, plumbing, and air conditioning contractors. • Landscaping and horticultural services. • Masonry, stonework, tile setting, plastering and insulation contractors. 	<ul style="list-style-type: none"> • Financial planning • Swimming pools--sales, supplies and service. • Veterinary services. • Roofing contractors. • Postal services • Couriers • Health and beauty spas

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