



## HOUSEHOLD INCOME, EXPENDITURE AND CONSUMPTION DURING THE THIRD QUARTER OF 2010

### Household Income

The average quarterly total income average per household member during the third quarter of 2010 is 932 Levs or by 2.2% less compared to the same quarter of 2009. The main part of this income (80.7%) is received from wages and salaries and pensions. The tendency of increase in pensions persists in similar terms as noted in comparative analyses from past periods. A nominal decrease in wages is registered.

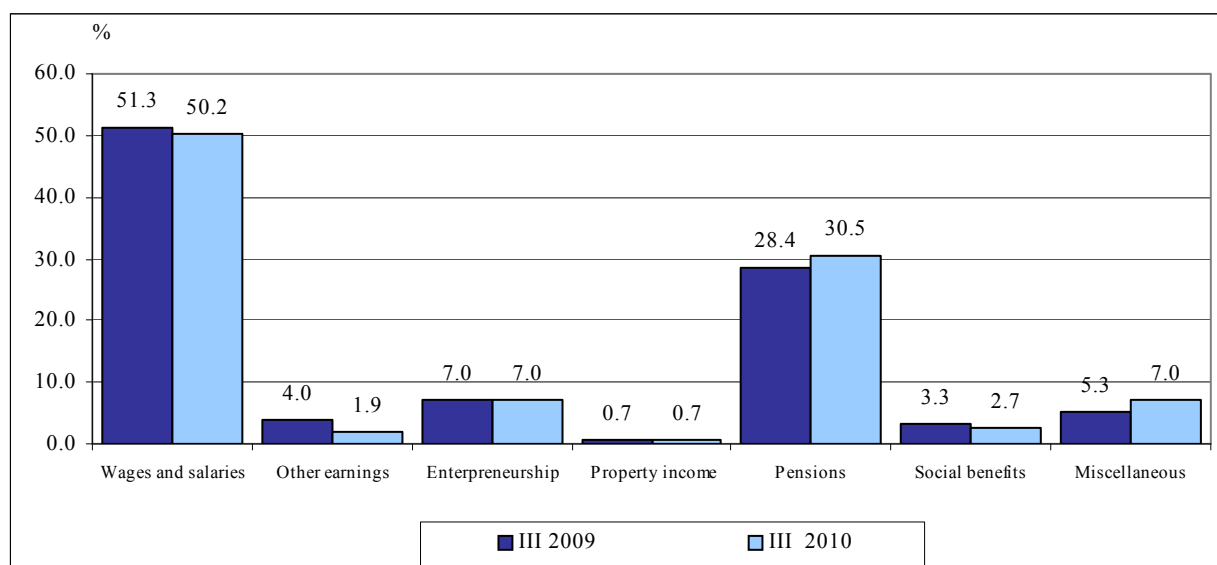
Wages and salaries continue to be the main source of household income. During the third quarter of 2010 it is 467 Levs per capita or by 4.3% less compared to the third quarter of 2009. The relative share of wages and salaries within the total income is 50.2% or by 1.1% less compared to the third quarter of 2009.

The tendency of great importance of pensions as a source of household income continues during the third quarter of 2010. The relative share of pensions within the total income increases by 2.1% and becomes 30.5%. During the third quarter of 2010 it is 284 Levs per capita or by 4.9% more compared to the third quarter of 2009.

The income from entrepreneurship is the same during the third quarter of 2010 compared to the third quarter of 2009, it is 65 Levs per capita and the relative share within the total income is 7.0%.

The weight of other social incomes during the second quarter of 2010 is relatively insignificant in the total household income.

**Figure 1. Structure of the total household income during the third quarter of 2009 and 2010**



The relative share of monetary income during the third quarter of 2010 increases by 0.7% in comparison with the same quarter of 2009 and it is 96.9%.



## Household Expenditure

The total expenditure per household member during the third quarter of 2010 is 845 Levs and it decreases by 5.3% in relation to the same quarter of 2009.

Expenditure on food and housing (energy, fuel and water) has the greatest share in forming the total expenditure and constitute 51.7% of total expenditure for the quarter under consideration. This expenditure decreases in nominal value. As a relative share in total expenditure, food related expenditure increases by 1.4% while housing expenditure decreases by 0.9% for the compared periods.

The most significant part in the household budget is expenditure **on food and non-alcoholic beverages**. As absolute values they are 317 Levs average per household member during the third quarter of the year, represents 37.6% in total expenditure and increases by 1.4% in comparison with the same quarter last year.

The expenditure on **water, electricity and heating** for the compared quarters decreases from 134 Levs to 119 Levs per capita; their share also decreases - by 0.9%.

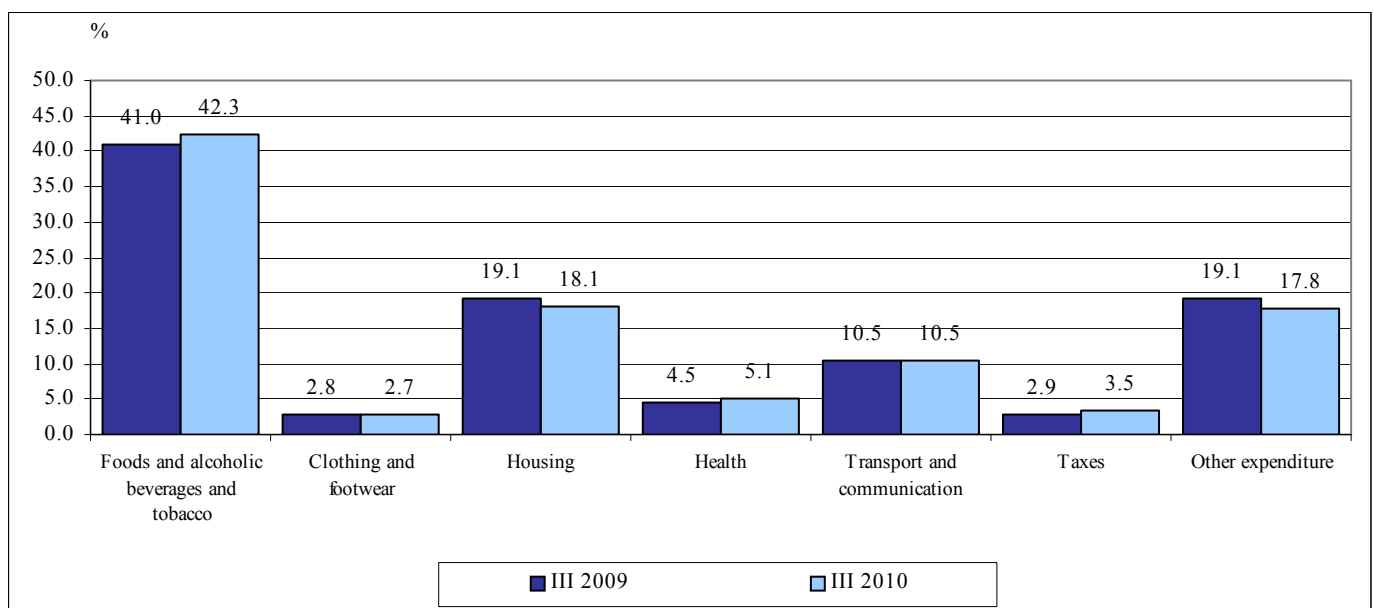
The expenditure on **health** increases by 7.2% during the third quarter of 2010 in comparison with the third quarter of 2009 and become 43 Levs per capita, which represents 5.1% in the total expenditure and increases by 0.6% in comparison with the third quarter of 2009.

The expenditure on **transport and communication** decreases by 5.5% as absolute values and it is 50 Levs per capita during the third quarter of 2010, which represents 5.9% and decreases by 0.4%.

The expenditure on **alcoholic beverages and tobacco** is 39 Levs per capita during the third quarter of 2010, which relative share of the total expenditure is 4.7%.

The expenditure on **clothing and footwear** decreases by 10.7% and it is 23 Levs per capita during the third quarter of 2010, which represents 2.7% of the total expenditure.

**Figure 2. Structure of the total household expenditure during the third quarter of 2009 and 2010**

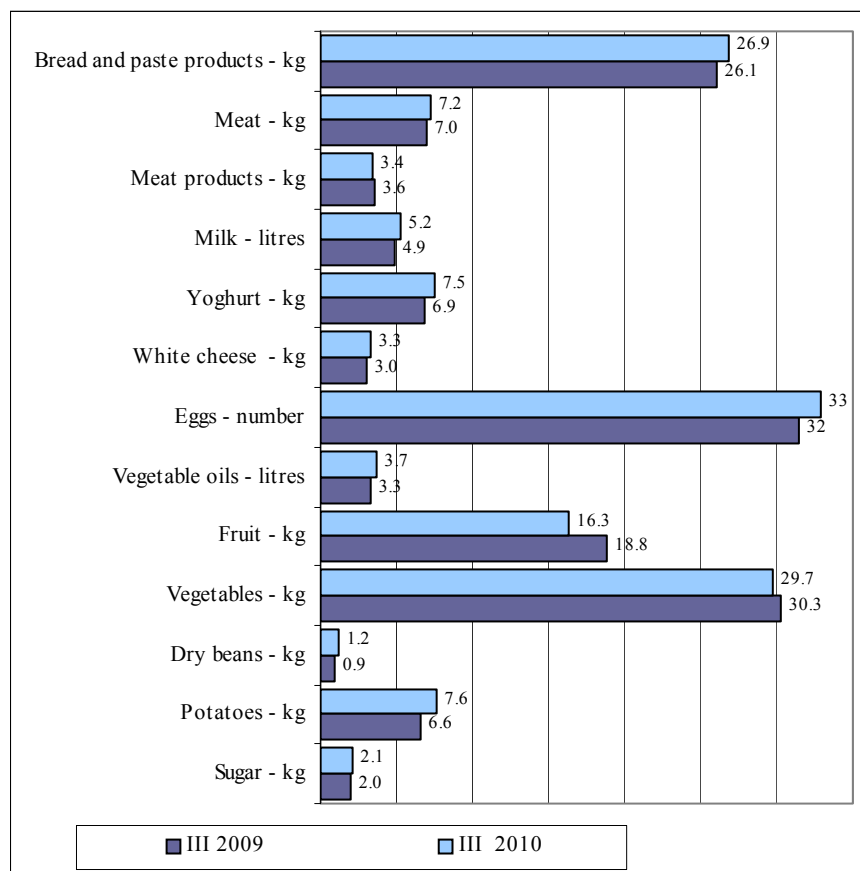




## Household Consumption

The consumption of main food products increases lightly on average per capita during the third quarter of 2010, compared to the third quarter of 2009. The most visible is the increase in the consumption of: potatoes - by 1.0 kg, bread and paste products – by 0.8 kg and yoghurt - by 0.6 kg. At the same time notably decreases the consumption of fruits - by 2.5 kg and vegetables - by 0.6 kg.

**Figure 3. Consumption of main food products average per household member during the third quarter of 2009 and 2010**





## APPLICATION

### 1. Total household income by source during third quarter of 2009 and 2010

Source	Third quarter 2009			Third quarter 2010		
	Structure - %	Average per household - Levs	Average per capita - Levs	Structure - %	Average per household - Levs	Average per capita - Levs
<b>Total income</b>	<b>100.0</b>	<b>2348.99</b>	<b>952.45</b>	<b>100.0</b>	<b>2303.04</b>	<b>931.68</b>
Total gross income	95.4	2241.06	908.70	94.0	2164.58	875.66
Wages and salaries	51.3	1204.79	488.52	50.2	1155.38	467.40
Other earnings	4.0	94.50	38.32	1.9	44.59	18.04
Self-employment income	7.0	164.78	66.81	7.0	161.64	65.39
Property income	0.7	17.20	6.98	0.7	15.20	6.15
Pensions	28.4	667.25	270.55	30.5	701.82	283.92
Unemployment benefits	0.6	13.54	5.49	0.5	12.24	4.95
Family allowances	0.9	21.30	8.64	0.8	18.62	7.53
Other social benefits	1.8	41.54	16.84	1.4	32.65	13.21
Regular inter-household transfers	0.7	16.15	6.56	1.0	22.44	9.08
Receipt sale	0.8	19.67	7.97	1.5	33.89	13.71
Miscellaneous	3.8	88.27	35.79	4.5	104.56	42.30
Drawn savings	x	85.65	34.73	x	91.64	37.07
Loans and credits	x	58.87	23.87	x	18.80	7.61

### 2. Total household expenditure by group during third quarter of 2009 and 2010

Expenditure groups	Third quarter 2009			Third quarter 2010		
	Structure - %	Average per household - Levs	Average per capita - Levs	Structure - %	Average per household - Levs	Average per capita - Levs
<b>Total expenditure</b>	<b>100.0</b>	<b>2199.35</b>	<b>891.80</b>	<b>100.0</b>	<b>2088.22</b>	<b>844.77</b>
Consumer total expenditure	86.8	1907.94	773.64	87.0	1817.55	735.28
Foods and non-alcoholic beverages	36.2	796.22	322.84	37.6	784.35	317.30
Alcoholic beverages and tobacco	4.8	105.44	42.74	4.7	97.18	39.31
Clothing and footwear	2.8	62.61	25.39	2.7	56.07	22.68
Housing, water, electricity, gas and other fuels	15.0	330.86	134.16	14.1	294.87	119.29
Furnishing and maintenance of the house	4.0	88.82	36.01	4.0	83.20	33.66
Health	4.5	99.66	40.41	5.1	107.12	43.33
Transport	6.3	138.27	56.06	5.9	124.10	50.21
Communication	4.2	93.11	37.75	4.6	95.02	38.44
Recreation, culture and education	4.9	107.37	43.54	4.1	86.40	34.95
Miscellaneous goods and services	3.9	85.57	34.69	4.3	89.24	36.10
Taxes	2.9	64.04	25.97	3.5	72.69	29.40
Social insurance contributions	3.5	76.11	30.86	4.3	89.35	36.14
Regular inter-household transfers	1.4	30.00	12.17	1.2	24.18	9.78
Other expenditure	5.5	121.26	49.17	4.0	84.45	34.17
Saving deposits	x	117.28	47.55	x	40.39	16.34
Purchase of currency and securities	x	-	-	x	0.30	0.12
Debt paid out and loan granted	x	111.65	45.27	x	71.62	28.97