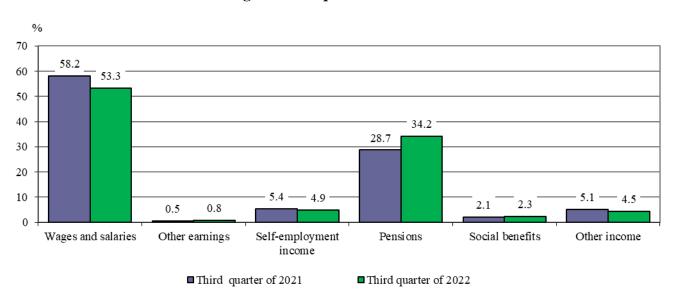


# HOUSEHOLD INCOME, EXPENDITURE AND CONSUMPTION DURING THE THIRD QUARTER OF 2022

#### **Household Income**

The total income average per household member during the third quarter of 2022 is 2 346 BGN and increases by 21.1% compared to the same quarter of 2021.

The highest relative share of income within the total income is the one from wages and salaries (53.3%). The relative share of income from pensions is 34.2% and from self-employment - 4.9%. Compared to the third quarter of 2021, the relative share of income from wages and salaries decreases by 4.9 percentage points (pp) and income from self-employment - by 0.5 pp. The share of income from pensions increases by 5.5 pp.



# Figure 1. Structure of the total household income during the third quarter of 2021 and 2022

The nominal income by source average per capita during the third quarter of 2022 compared to the third quarter of 2021 changes as follows:

- Income from wages and salaries increases from 1 129 BGN to 1 249 BGN (by 10.7%);
- **Self-employment** income increases from 105 to 116 BGN (by 9.9%);
- Income from **pensions** increases from 557 BGN to 801 BGN (by 43.9%);
- Income from **social benefits** increases from 40 BGN to 53 BGN (by 32.1%).

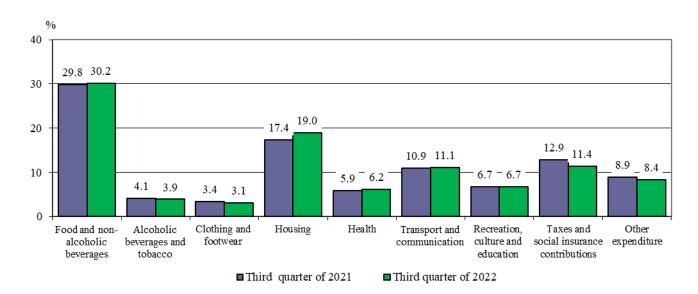
The relative share of monetary income in the total income during the third quarter of 2022 is 98.9% and the share of income in kind is 1.1%.



### **Household Expenditure**

**The total expenditure** average per household member during the third quarter of 2022 is 2 239 BGN and increases by 23.8% compared to the same quarter of 2021.

The greatest share in the formation of the total expenditure is expenditure on food and non-alcoholic beverages - 30.2%, as well as expenditure on housing - 19.0%, taxes and social insurance contributions - 11.4% and transport and communication - 11.1%.



# Figure 2. Structure of the total household expenditure during the third quarter of 2021 and 2022

The relative share of housing increases by 1.6 pp compared to the third quarter of 2021, the share of food and non-alcoholic beverages increases by 0.4 pp and the share of health - by 0.3 pp. The share of clothing and footwear decreases by 0.3 pp and the share of spending on alcoholic beverages and tobacco - by 0.2 pp.

The expenditure by group average per capita changes as absolute values during the third quarter of 2022 compared to the same quarter of 2021 as follows:

- Expenditure on food and non-alcoholic beverages increases from 539 BGN to 675 BGN (by 25.3%);
- Expenditure on alcoholic beverages and tobacco increases from 74 BGN to 87 BGN (by 18.2%);
- Expenditure on clothing and footwear increases from 62 BGN to 69 BGN (by 10.2%);
- Expenditure on housing (water, electricity, heating, furnishing and maintenance of the house) increases from 315 BGN to 426 BGN (by 35.1%);
- Expenditure on **health** increases from 106 BGN to 138 BGN (by 29.9%);
- Expenditure on transport and communication increases from 198 BGN to 248 BGN (by 25.0%);
- Expenditure on recreation, culture and education increases from 121 BGN to 149 BGN (by 23.7%);
- Expenditure on **taxes and social insurance contributions** increases from 234 BGN to 255 BGN (by 9.0%).

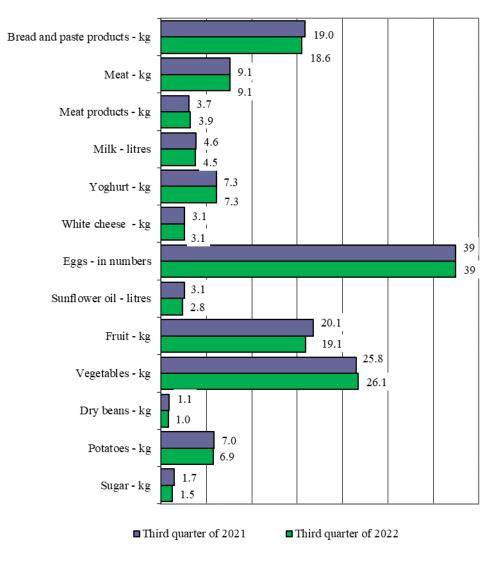


#### **Household Consumption**

**The consumption of most basic food products** average per household member during the third quarter of 2022 decreased compared to the same quarter of 2021. The biggest decrease is in the consumption of bread and paste products - from 19.0 kg to 18.6 kg and fruit - from 20.1 kg to 19.1 kg.

Consumption increases for meat products - from 3.7 kg to 3.9 kg and vegetables - from 25.8 kg to 26.1 kg.

The consumption of meat, yoghurt, white cheese and eggs remains unchanged.



# Figure 3. Consumption of main food products average per household member during the third quarter of 2021 and 2022



#### **Methodological notes**

The source of data is the quarterly household budget survey. It is a sample survey. The sample used for the survey is a random sample of 3 060 households.

A regular household consists of two or more persons living in one dwelling or part of a dwelling, having their meals together and having a common budget irrespective of whether they are relatives. A household is also one person living alone, having meals separately and having his/her separate budget.

The household budgets survey does not study institutional households.

The main indicators for income, expenditure and consumption are estimated quarterly and annually as average values and relative share.

**Household income** in cash and kind includes all receipts of household members from wages and salaries, pensions, entrepreneurship, unemployment benefits, social benefits, etc. Other regular or irregular transfers from other households and property sales are also included.

**Household expenditure** includes expenditure for food, beverages, tobacco, housing (water, electricity, heating, furnishing and maintenance), transport, communications, health, taxes, social insurance contributions, etc.

**Consumption** average per household member includes the quantities of foods and beverages consumed at home and does not include consumption in public catering establishments.

More information on the household budget survey and its results could be found on the NSI website: <u>www.nsi.bg</u> under the heading of Households Income and Expenditure and the Information System INFOSTAT.



### Annex

Table 1

# Total household income by source during the third quarter of 2021 and 2022

| Sources                                    | Thi              | rd quarter of 2                   | 021                            | Third quarter of 2022 |                                   |                                |  |
|--|------------------|-----------------------------------|--------------------------------|-----------------------|-----------------------------------|--------------------------------|--|
|  | Structure -<br>% | Average per<br>household -<br>BGN | Average<br>per capita -<br>BGN | Structure -<br>%      | Average per<br>household -<br>BGN | Average<br>per capita -<br>BGN |  |
| Total income                               | 100.0            | 4022.40                           | 1938.13                        | 100.0                 | 4838.62                           | 2346.11                        |  |
| Total gross income                         | 96.3             | 3874.06                           | 1866.65                        | 96.9                  | 4691.00                           | 2274.54                        |  |
| Wages and salaries                         | 58.2             | 2342.76                           | 1128.82                        | 53.3                  | 2576.62                           | 1249.33                        |  |
| Other earnings                             | 0.5              | 20.21                             | 9.74                           | 0.8                   | 40.51                             | 19.64                          |  |
| Self-employment income                     | 5.4              | 218.75                            | 105.40                         | 4.9                   | 238.87                            | 115.82                         |  |
| Property income                            | 0.3              | 13.78                             | 6.64                           | 0.6                   | 28.83                             | 13.98                          |  |
| Pensions                                   | 28.7             | 1155.67                           | 556.84                         | 34.2                  | 1652.79                           | 801.39                         |  |
| Unemployment benefits                      | 0.3              | 11.22                             | 5.41                           | 0.4                   | 17.90                             | 8.68                           |  |
| Family allowances                          | 0.8              | 33.21                             | 16.00                          | 0.9                   | 41.29                             | 20.02                          |  |
| Other social benefits                      | 1.0              | 38.64                             | 18.62                          | 1.0                   | 49.84                             | 24.16                          |  |
| Regular transfers from other<br>households | 1.0              | 39.80                             | 19.18                          | 0.9                   | 44.35                             | 21.50                          |  |
| Receipt sale                               | 0.2              | 9.18                              | 4.42                           | 0.5                   | 22.63                             | 10.97                          |  |
| Miscellaneous                              | 3.5              | 139.17                            | 67.06                          | 2.6                   | 124.99                            | 60.61                          |  |
| Drawn savings                              | X                | 185.37                            | 89.32                          | Х                     | 307.19                            | 148.95                         |  |
| Loans and credits                          | Х                | 28.98                             | 13.96                          | Х                     | 23.85                             | 11.57                          |  |



# Total household expenditure by group during the third quarter of 2021 and 2022

| Expenditure groups                               | Third quarter of 2021 |                                   |                                | Third quarter of 2022 |                                   |                                |
|--|-----------------------|-----------------------------------|--------------------------------|-----------------------|-----------------------------------|--------------------------------|
|  | Structure<br>- %      | Average per<br>household -<br>BGN | Average<br>per capita -<br>BGN | Structure -<br>%      | Average per<br>household -<br>BGN | Average<br>per capita -<br>BGN |
| Total expenditure                                | 100.0                 | 3753.19                           | 1808.41                        | 100.0                 | 4617.72                           | 2239.01                        |
| Consumer monetary expenditure                    | 83.2                  | 3124.49                           | 1505.49                        | 84.6                  | 3906.99                           | 1894.39                        |
| Foods and non-alcoholic beverages                | 29.8                  | 1118.83                           | 539.09                         | 30.2                  | 1392.99                           | 675.42                         |
| Alcoholic beverages and tobacco                  | 4.1                   | 153.41                            | 73.92                          | 3.9                   | 180.23                            | 87.39                          |
| Clothing and footwear                            | 3.4                   | 129.26                            | 62.28                          | 3.1                   | 141.53                            | 68.62                          |
| Housing, water, electricity, gas and other fuels | 12.9                  | 485.38                            | 233.87                         | 14.5                  | 669.36                            | 324.55                         |
| Furnishing and maintenance of the                |                       |                                   |                                |                       |                                   |                                |
| house  | 4.5                   | 169.25                            | 81.55                          | 4.5                   | 209.71                            | 101.68                         |
| Health   | 5.9                   | 220.39                            | 106.19                         | 6.2                   | 284.39                            | 137.89                         |
| Transport  | 6.6                   | 249.15                            | 120.05                         | 7.0                   | 321.52                            | 155.90                         |
| Communication                                    | 4.3                   | 161.89                            | 78.00                          | 4.1                   | 189.21                            | 91.74                          |
| Recreation, culture and education                | 6.7                   | 250.25                            | 120.58                         | 6.7                   | 307.69                            | 149.19                         |
| Miscellaneous goods and services                 | 5.0                   | 186.70                            | 89.96                          | 4.6                   | 210.36                            | 102.00                         |
| Taxes  | 5.3                   | 200.67                            | 96.69                          | 4.6                   | 210.27                            | 101.95                         |
| Social insurance contributions                   | 7.6                   | 283.96                            | 136.82                         | 6.8                   | 314.73                            | 152.60                         |
| Regular transfers to others households           | 0.8                   | 29.57                             | 14.25                          | 0.6                   | 29.91                             | 14.50                          |
| Other expenditure                                | 3.1                   | 114.49                            | 55.17                          | 3.4                   | 155.83                            | 75.56                          |
| Saving deposits                                  | х                     | 259.23                            | 124.91                         | Х                     | 365.78                            | 177.36                         |
| Debt paid out and loan granted                   | Х                     | 76.51                             | 36.87                          | Х                     | 78.68                             | 38.15                          |