



INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2024

Household income

The annual total income average per capita was 12 857 BGN in 2024, there was an increase of 18.5% compared to 2023. The total income average per household member had increased 2.6 times during the 2015 - 2024 period.

Table 1. Total income per household member

Sources of income	2015		2019		2023		2024	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	4953	100.0	6592	100.0	10846	100.0	12857	100.0
Total gross income	4788	96.7	6325	96.0	10499	96.8	12488	97.1
Wages and salaries	2726	55.0	3731	56.6	5941	54.8	7071	55.0
Other earnings	158	3.2	56	0.9	101	0.9	171	1.3
Self-employment income	358	7.2	421	6.4	621	5.7	923	7.2
Property income	27	0.5	43	0.7	35	0.3	35	0.3
Pensions	1286	26.0	1801	27.3	3451	31.8	3863	30.0
Unemployment benefits	20	0.4	18	0.3	28	0.3	41	0.3
Family allowances	46	0.9	82	1.2	100	0.9	111	0.9
Other social benefits	105	2.1	94	1.4	94	0.9	129	1.0
Regular transfers from other households	60	1.2	80	1.2	128	1.2	144	1.1
Receipt sale	30	0.6	27	0.4	49	0.5	80	0.6
Miscellaneous	135	2.7	239	3.6	299	2.8	290	2.3
<i>Drawn savings</i>	<i>147</i>	<i>x</i>	<i>238</i>	<i>x</i>	<i>423</i>	<i>x</i>	<i>437</i>	<i>x</i>
<i>Loans and credits</i>	<i>47</i>	<i>x</i>	<i>83</i>	<i>x</i>	<i>56</i>	<i>x</i>	<i>125</i>	<i>x</i>

Real household income¹ increased by 15.7% in 2024 compared to 2023. The highest value of the index of real income was in 2024 - 178.1% compared to 2015.

Table 2. Indices of real income per household member

Years	Base years									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
2015	100.0									
2016	105.2	100.0								
2017	111.4	105.9	100.0							
2018	116.6	110.9	104.7	100.0						
2019	124.0	117.9	111.3	106.3	100.0					
2020	129.6	123.2	116.3	111.1	104.4	100.0				
2021	138.0	131.2	123.9	118.3	111.3	106.5	100.0			
2022	139.9	133.0	125.6	120.0	112.8	108.0	101.4	100.0		
2023	153.9	146.3	138.1	131.9	124.1	118.8	111.5	110.0	100.0	
2024	178.1	169.4	159.9	152.7	143.6	137.5	129.0	127.3	115.7	100.0

¹ Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

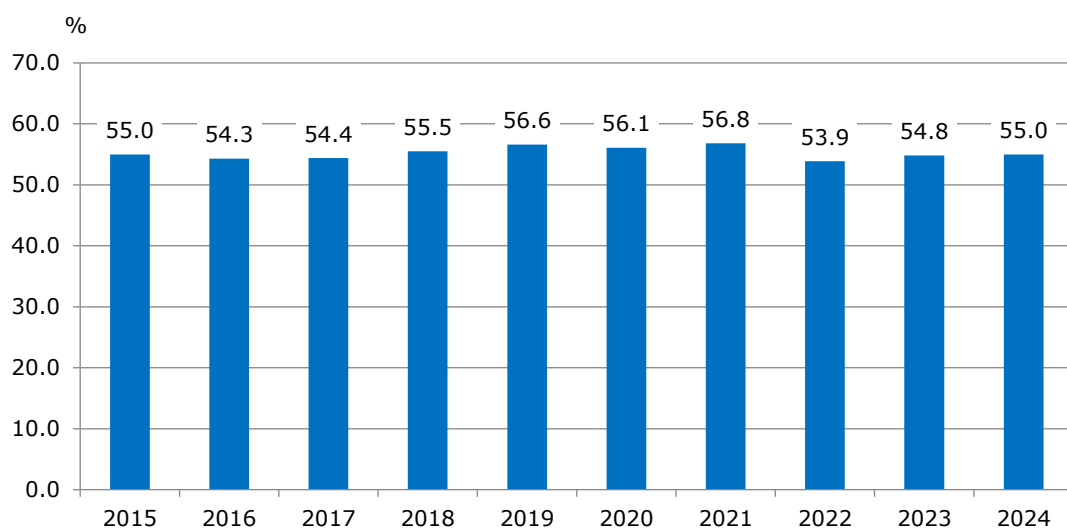
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The following more important changes with respect to the sources of total average income per household member had been observed during the 2015 - 2024 period:

- The income from wages and salaries in 2024 was 7 071 BGN, an increase of 19.0% compared to 2023 and 2.6 times compared to 2015;
- The income from pensions during the last year was 3 863 BGN, an increase of 11.9% compared to 2023 and 3 times compared to 2015;
- The income from self-employment was 923 BGN, an increase of 48.6% compared to 2023 and 2.6 times compared to 2015;
- The income from other earnings was 171 BGN, an increase of 69.3% compared to 2023 and an increase of 8.2% compared to 2015;
- The income from social benefits (unemployment benefits, family allowances and other social benefits) in 2024 was 281 BGN, an increase of 26.6% compared to 2023 and 64.3% compared to 2015.

Income from wages and salaries had the highest relative share within the total household structure. This share was 55.0% in 2024, 0.2 percentage points (pp) more than in 2023 and there was no change compared to 2015 (Figure 1).

Figure 1. Relative share of income from wages and salaries within the total household income

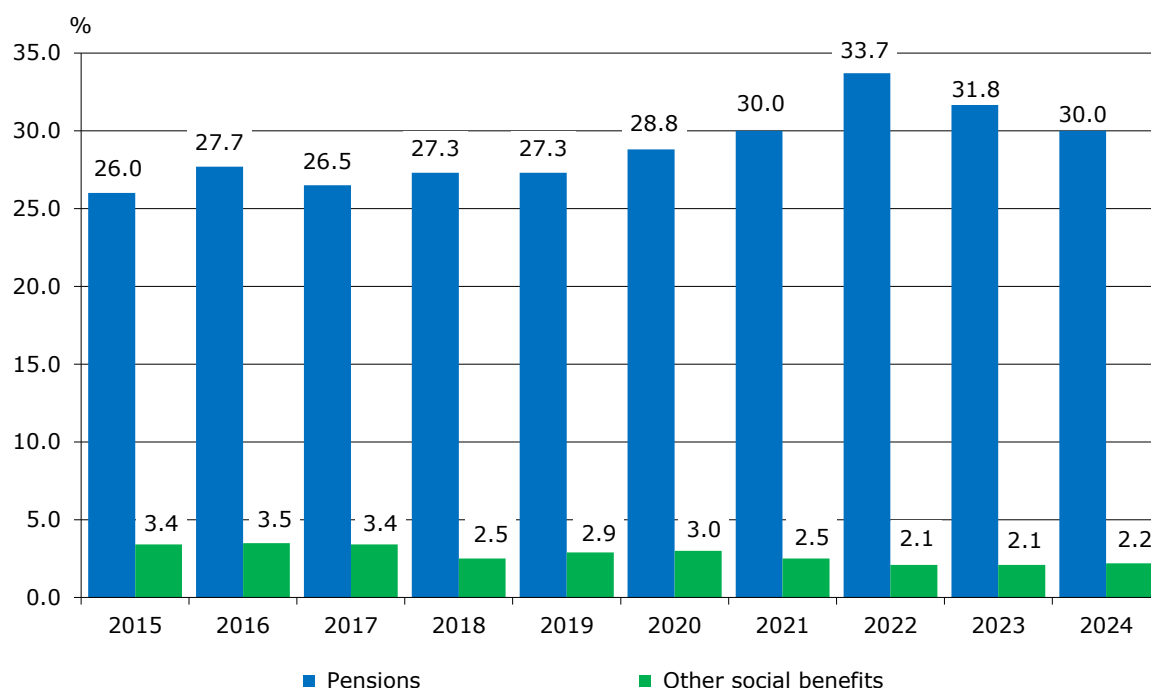


Social transfers (pensions, unemployment benefits, family allowances and other social benefits) formed 32.2% of the total income in 2024.

Income from pensions had the highest relative share within the social transfers - 30.0% of the total income in 2024, a decrease of 1.8 pp compared to 2023, and an increase of 4.0 pp compared to 2015 (Figure 2).

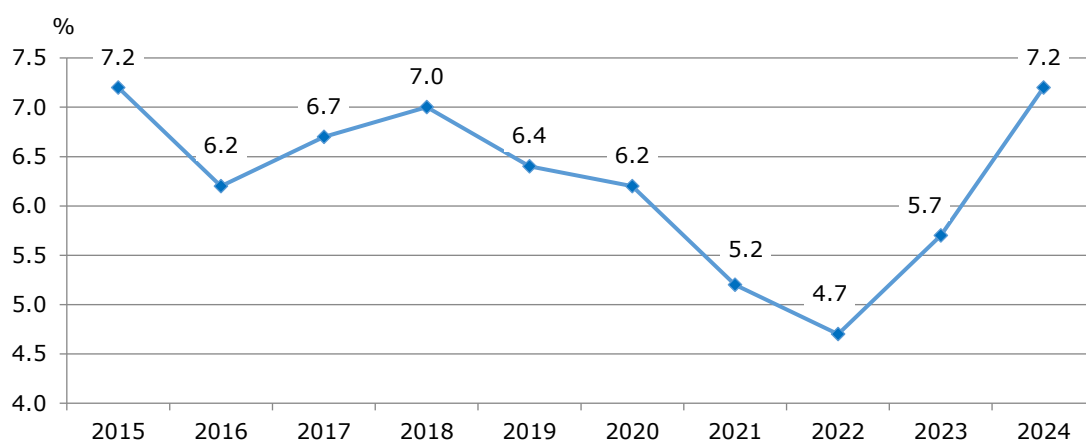
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Figure 2. Relative share of income from pensions and social benefits within the total household income



In 2024, the relative share of income from self-employment was 7.2%, an increase of 1.5 pp compared to 2023, and it reached the level of 2015 (Figure 3).

Figure 3. Relative share of income from self-employment within the total household income



The relative share of income from other earnings was 1.3% in 2024, an increase of 0.4 pp compared to 2023 and a decrease of 1.9 pp compared to 2015.

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Household expenditure

Bulgarian households spent an average of 11 712 BGN per capita in 2024, or 16.6% more compared to 2023. Household expenditure had increased 2.5 times during the 2015 - 2024 period.

Table 3. Total expenditure average per household member

Expenditure groups	2015		2019		2023		2024	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	4666	100.0	6214	100.0	10044	100.0	11712	100.0
Consumer total expenditure	3888	83.3	5066	81.5	8216	81.8	9466	80.8
Foods and non-alcoholic beverages	1463	31.4	1833	29.5	2987	29.7	3357	28.7
Alcoholic beverages and tobacco	204	4.4	261	4.2	390	3.9	452	3.9
Clothing and footwear	165	3.5	202	3.3	348	3.5	435	3.7
Housing, water, electricity, gas and other fuels	666	14.3	836	13.5	1211	12.1	1260	10.8
Furnishing and maintenance of the house	173	3.7	231	3.7	474	4.7	570	4.9
Health	248	5.3	386	6.2	610	6.1	716	6.1
Transport	331	7.1	467	7.5	744	7.4	839	7.2
Communication	202	4.3	263	4.2	415	4.1	480	4.1
Recreation, culture and education	227	4.9	322	5.2	558	5.6	780	6.7
Miscellaneous goods and services	209	4.5	264	4.2	479	4.8	577	4.9
Taxes	231	5.0	348	5.6	554	5.5	680	5.8
Social insurance contributions	297	6.4	472	7.6	801	8.0	960	8.2
Regular transfers to other households	57	1.2	64	1.0	89	0.9	113	1.0
Other expenditure	193	4.1	263	4.2	385	3.8	494	4.2
<i>Saving deposits</i>	<i>131</i>	<i>x</i>	<i>383</i>	<i>x</i>	<i>697</i>	<i>x</i>	<i>956</i>	<i>x</i>
<i>Debt paid out and loan granted</i>	<i>168</i>	<i>x</i>	<i>137</i>	<i>x</i>	<i>202</i>	<i>x</i>	<i>260</i>	<i>x</i>

The relative share of consumer expenditure within the total household expenditure decreased from 83.3% in 2015 to 80.8% in 2024.

During the 2015 - 2024 period, within the total household expenditure average per capita, the following changes had been observed:

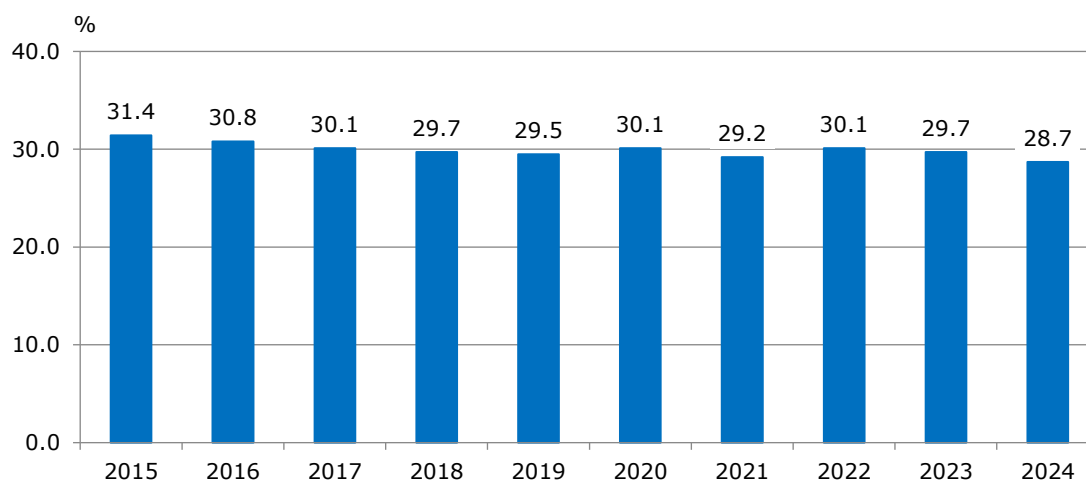
- 3 357 BGN were spent on food and non-alcoholic beverages in 2024, or 12.4% more than in 2023 and 2.3 times more than in 2015;
- Expenditure on clothing and footwear in 2024 was 435 BGN, 25.0% more than in 2023 and 2.6 times more than in 2015;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year was 1 830 BGN, or 8.6% more than in 2023 and 2.2 times more than in 2015;
- In 2024, 716 BGN were spent on health, 17.4% more than in 2023 and 2.9 times more than in 2015;

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- 1 319 BGN were spent on transport and communication in 2024, 13.8% more than in 2023 and 2.5 times more than in 2015;
- Expenditure on recreation, culture and education in 2024 was 780 BGN, 39.8% more than in 2023 and 3.4 times more than in 2015;
- During the last year, expenditure on taxes and social insurance contributions was 1 640 BGN, an increase of 21.0% compared to 2023 and 3.1 times compared to 2015.

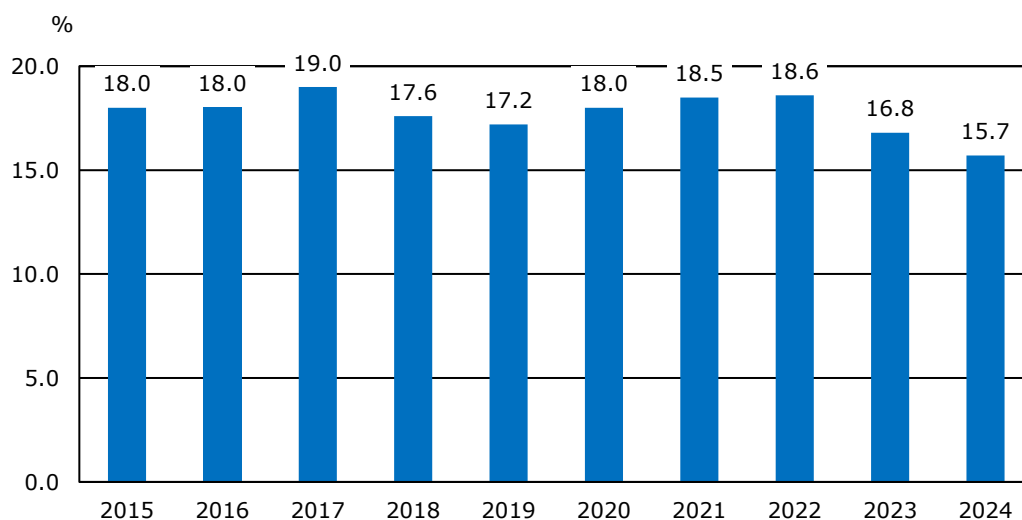
The relative share of expenditure on food and non-alcoholic beverages within the total household expenditure was 28.7% in 2024, or 1.0 pp less than in 2023 and 2.7 pp less than in 2015 (Figure 4).

Figure 4. Relative share of food and non-alcoholic beverages within the total household expenditure



The relative share of expenditure on housing within total household expenditure was 15.7% in 2024, or 1.1 pp less than in 2023 and 2.3 pp less than in 2015 (Figure 5).

Figure 5. Relative shares of housing within the total household expenditure



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The share of expenditure on taxes and social insurance contributions within the total household expenditure was 14.0% in 2024, or 0.5 pp more than in 2023 and 2.6 pp more than in 2015.

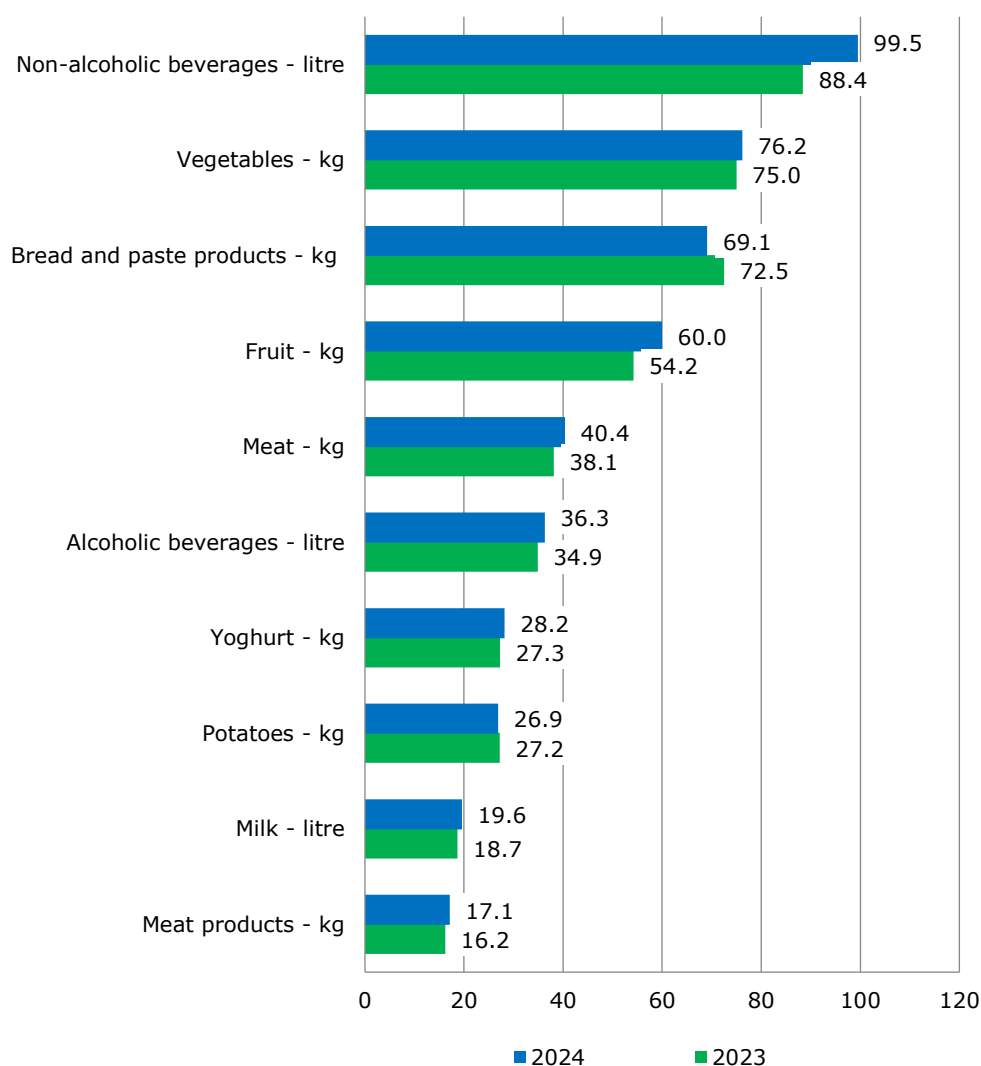
The relative share of expenditure on health was 6.1% in 2023, unchanged compared to 2023 and 0.8 pp more than in 2015.

The share of expenditure on transport and communication had varied around 11% - 12% during the 2015 - 2024 period.

Household consumption

In 2024, there were changes in the consumption of basic food products on average per person compared to 2023. The consumption of bread and paste products decreased by 3.4 kg and of potatoes by 0.3 kg. The biggest increase was in the consumption of soft drinks - by 11.1 liters, of fruit - by 5.8 kg, and of meat - by 2.3 kg.

**Figure 6. Consumption of main foods and beverages,
average per household member**



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Methodological notes

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

Institutional households are not studied by the household budget survey.

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

Household **income** in cash and kind includes all receipts of household members from: wages and salaries, pensions, self-employment income, 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 expenditure includes household expenditure for goods and services according to the International Classifications of Individual Consumption by Purpose (COICOP).

Consumption average per household member includes the quantities of foods and beverages consumed at home. The catering data are not included.

More information on the household budget survey and its results can be found on the website of NSI - www.nsi.bg, under the heading 'Households Income and Expenditure' and at the Information System INFOSTAT.