



## HOUSEHOLD INCOME, EXPENDITURE AND CONSUMPTION - 2025

### Household income

The annual total income average per capita was 14 403 BGN in 2025, there was an increase of 12.0% compared to 2024. The total income average per household member had increased 2.8 times during the 2016 - 2025 period.

**Table 1. Total income and other means by sources per household member**

Sources of income	2016 - BGN	2016 - %	2020 - BGN	2020 - %	2024 - BGN	2024 - %	2025 - BGN	2025 - %
Total income	5167	100.0	7002	100.0	12857	100.0	14403	100.0
Total gross income	4989	96.6	6749	96.4	12488	97.1	14031	97.4
Wages and salaries	2807	54.3	3927	56.1	7071	55.0	8231	57.2
Other earnings	150	2.9	46	0.7	171	1.3	144	1.0
Self-employment income	319	6.2	434	6.2	923	7.2	1072	7.4
Property income	36	0.7	43	0.6	35	0.3	21	0.1
Pensions	1432	27.7	2018	28.8	3863	30.0	4224	29.3
Unemployment benefits	20	0.4	32	0.5	41	0.3	39	0.3
Family allowances	40	0.8	82	1.2	111	0.9	99	0.7
Other social benefits	119	2.3	90	1.3	129	1.0	107	0.7
Regular transfers from other households	65	1.3	78	1.1	144	1.1	93	0.6
Receipt sale	31	0.6	20	0.3	80	0.6	235	1.6
Miscellaneous	147	2.9	233	3.3	290	2.3	137	0.9
Drawn savings	179	x	219	x	437	x	412	x
Loans and credits	57	x	66	x	125	x	63	x

Real household income<sup>[1]</sup> increased by 9.7% in 2025 compared to 2024. The highest value of the index of real income was in 2025 - 181.4% compared to 2016.

**Table 2. Indices of real income per household member**

Years	Base years									
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2016	100.0									
2017	105.9	100.0								
2018	110.9	104.7	100.0							
2019	117.9	111.3	106.3	100.0						
2020	123.2	116.3	111.1	104.4	100.0					
2021	131.2	123.9	118.3	111.3	106.5	100.0				
2022	133.0	125.6	120.0	112.8	108.0	101.4	100.0			
2023	146.3	138.1	131.9	124.1	118.8	111.5	110.0	100.0		
2024	169.4	159.9	152.7	143.6	137.5	129.0	127.3	115.7	100.0	
2025	181.4	171.3	163.6	153.8	147.3	138.2	136.4	124.0	109.7	100.0

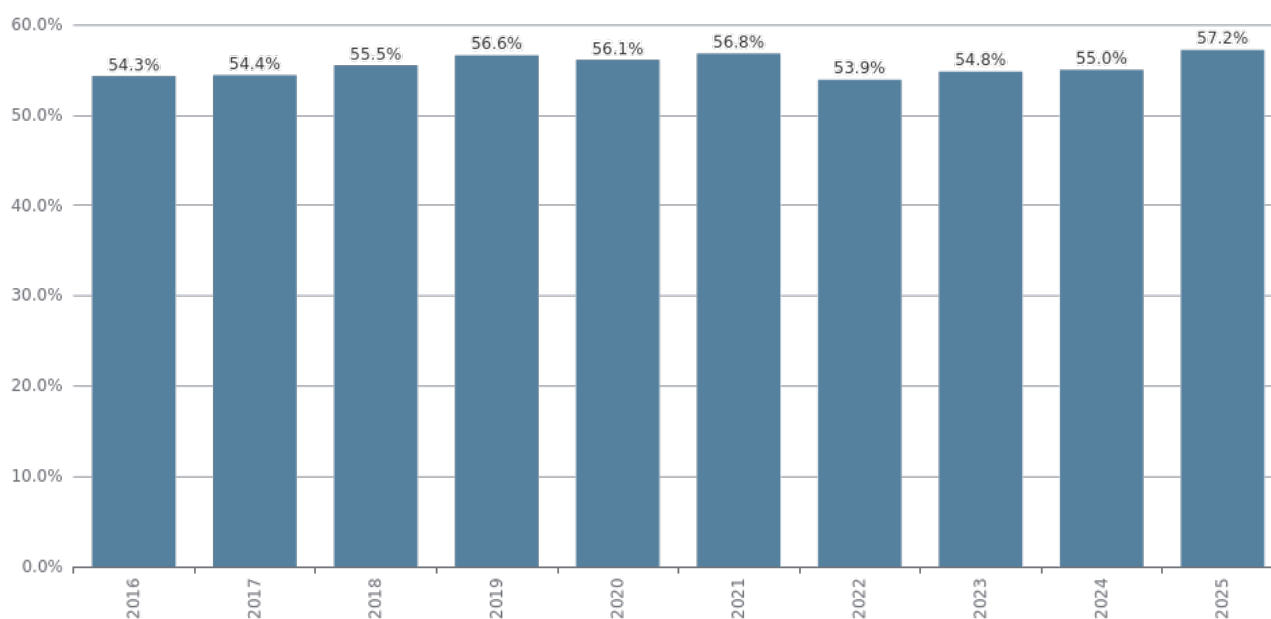
[1] Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

The following more important changes with respect to the sources of total average income per household member had been observed during the 2016 - 2025 period:

- The income from wages and salaries in 2025 was 8 231 BGN, an increase of 16.4% compared to 2024 and 2.9 times compared to 2016;
- The income from pensions during the last year was 4 224 BGN, an increase of 9.3% compared to 2024 and 2.9 times compared to 2016;
- The income from self-employment was 1 072 BGN, an increase of 16.1% compared to 2024 and 3.4 times compared to 2016;
- The income from other earnings was 144 BGN, a decrease of 15.8% compared to 2024 and a decrease of 4.0% compared to 2016;
- The income from social benefits (unemployment benefits, family allowances and other social benefits) in 2025 was 245 BGN, a decrease of 12.8% compared to 2024 and an increase of 36.9% compared to 2016.

Income from wages and salaries had the highest relative share within the total household structure. This share was 57.2% in 2025, 2.2 percentage points (pp) more than in 2024 and 2.9 pp more than in 2016 (Figure 1).

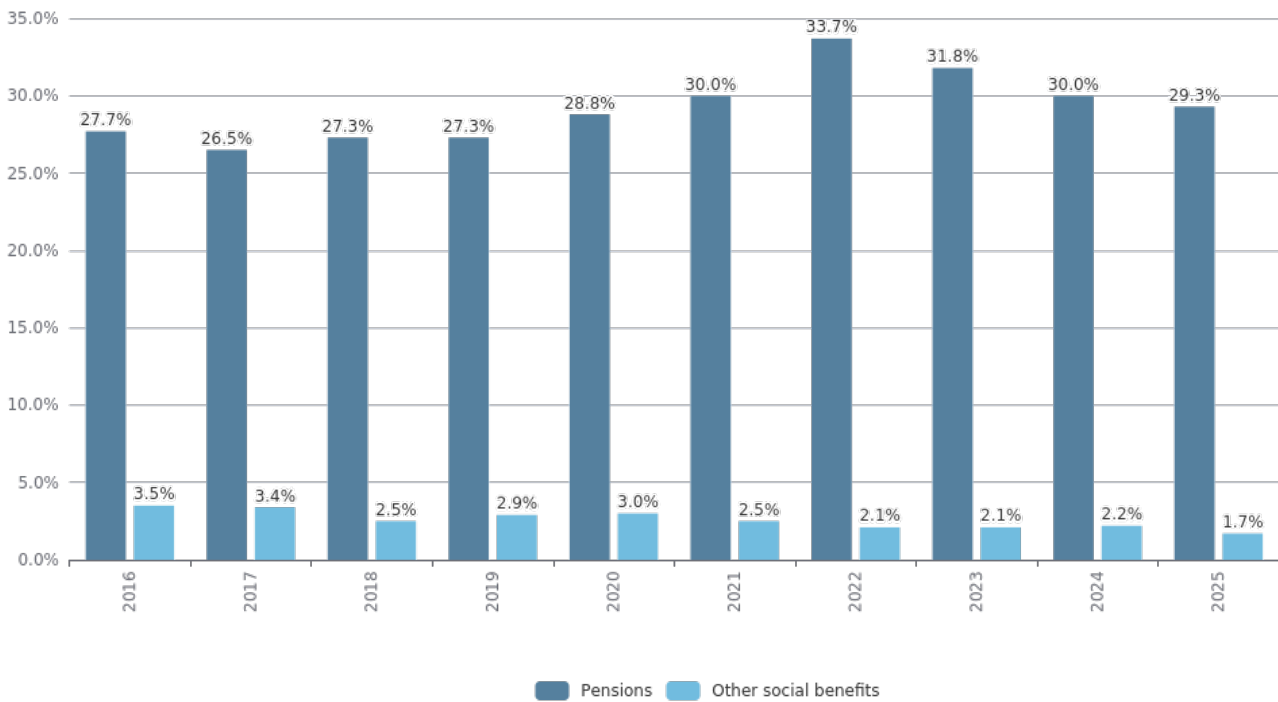
**Figure 1. Relative share of income from wages and salaries within the total household income**



Social transfers (pensions, unemployment benefits, family allowances and other social benefits) formed 31.0% of the total income in 2025.

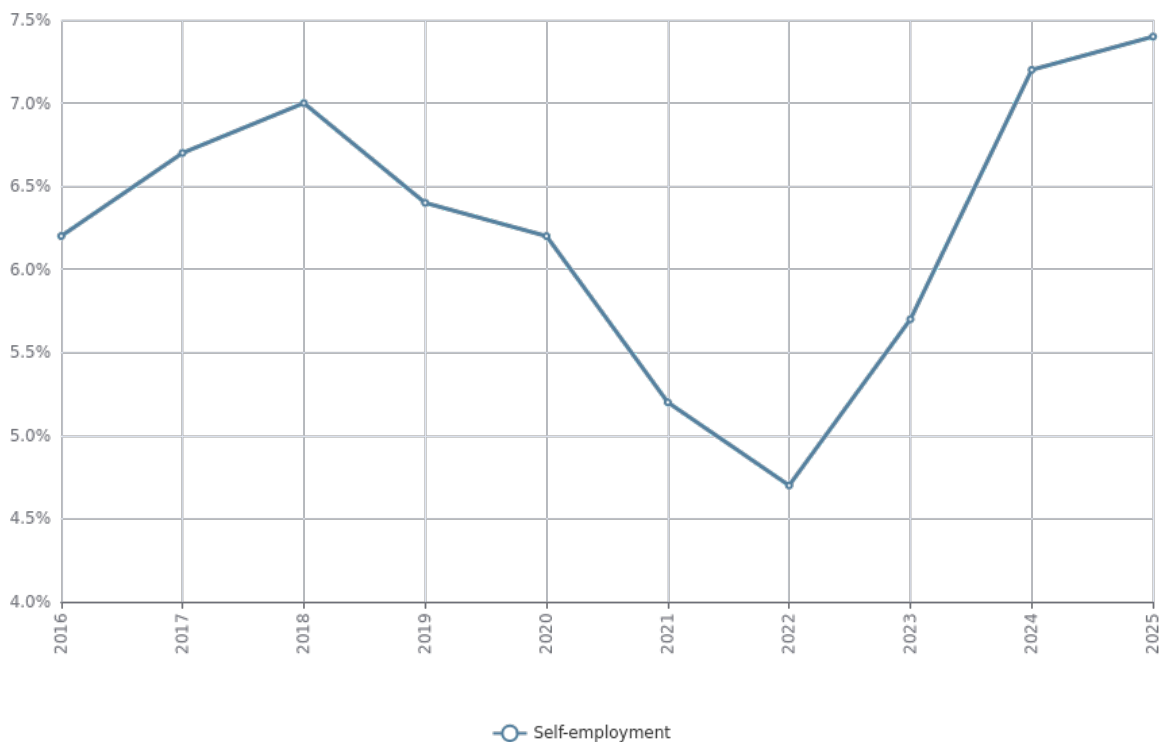
Income from pensions had the highest relative share within the social transfers - 29.3% of the total income in 2025, a decrease of 0.7 pp compared to 2024, and an increase of 1.6 pp compared to 2016 (Figure 2).

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



In 2025, the relative share of income from self-employment was 7.4%, an increase of 0.2 pp compared to 2024, and 1.2 pp compared to 2016 (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 1.0% in 2025, a decrease of 0.3 pp compared to 2024 and a decrease of 1.9 pp compared to 2016.

### Household expenditure

Bulgarian households spent an average of 12 661 BGN per capita in 2025, or 8.1% more compared to 2024. Household expenditure had increased 2.7 times during the 2016 - 2025 period.

**Table 3. Total expenditure average per household member**

<b>Expenditure groups</b>	<b>2016 - BGN</b>	<b>2016 - %</b>	<b>2020 - BGN</b>	<b>2020 - %</b>	<b>2024 - BGN</b>	<b>2024 - %</b>	<b>2025 - BGN</b>	<b>2025 - %</b>
Total expenditure	4755	100.0	6220	100.0	11712	100.0	12661	100.0
Consumer monetary expenditure	3926	82.6	5054	81.3	9466	80.8	10177	80.4
Foods and non-alcoholic beverages	1464	30.8	1872	30.1	3357	28.7	3713	29.3
Alcoholic beverages and tobacco	206	4.3	265	4.3	452	3.9	520	4.1
Clothing and footwear	172	3.6	188	3.0	435	3.7	401	3.2
Housing, water, electricity, gas and other fuels	681	14.3	861	13.8	1260	10.8	1361	10.7
Furnishing and maintenance of the house	175	3.7	260	4.2	570	4.9	589	4.7
Health	263	5.5	388	6.2	716	6.1	707	5.6
Transport	326	6.9	415	6.7	839	7.2	877	6.9
Communication	211	4.4	285	4.6	480	4.1	536	4.2
Recreation, culture and education	226	4.8	250	4.0	780	6.7	820	6.5
Miscellaneous goods and services	202	4.2	270	4.3	577	4.9	654	5.2
Taxes	247	5.2	360	5.8	680	5.8	789	6.2
Social insurance contributions	310	6.5	500	8.0	960	8.2	1161	9.2
Regular transfers to others households	55	1.2	56	0.9	113	1.0	113	0.9
Other expenditure	216	4.5	251	4.0	494	4.2	421	3.3
Saving deposits	195	x	510	x	956	x	1266	x
Debt paid out and loan granted	156	x	135	x	260	x	235	x

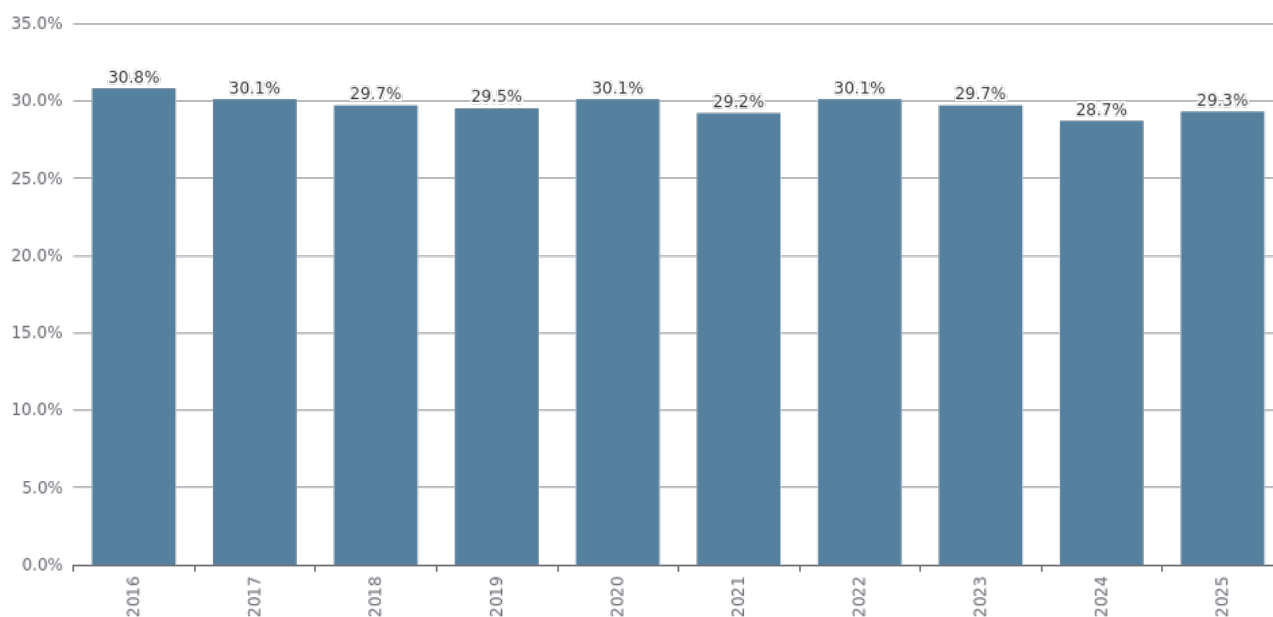
The relative share of consumer expenditure within the total household expenditure decreased from 82.6% in 2016 to 80.4% in 2025.

During the 2016 - 2025 period, within the total household expenditure average per capita, the following changes had been observed:

- 3 713 BGN were spent on food and non-alcoholic beverages in 2025, or 10.6% more than in 2024 and 2.5 times more than in 2016;
- Expenditure on clothing and footwear in 2025 was 401 BGN, 7.8% less than in 2024 and 2.3 times more than in 2016;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year was 1 950 BGN, or 6.6% more than in 2024 and 2.3 times more than in 2016;
- In 2025, 707 BGN were spent on health, 1.3% less than in 2024 and 2.7 times more than in 2016;
- 1 413 BGN were spent on transport and communication in 2025, 7.1% more than in 2024 and 2.6 times more than in 2016;
- Expenditure on recreation, culture and education in 2025 was 820 BGN, 5.1% more than in 2024 and 3.6 times more than in 2016;
- During the last year, expenditure on taxes and social insurance contributions was 1 950 BGN, an increase of 18.9% compared to 2024 and 3.5 times compared to 2016.

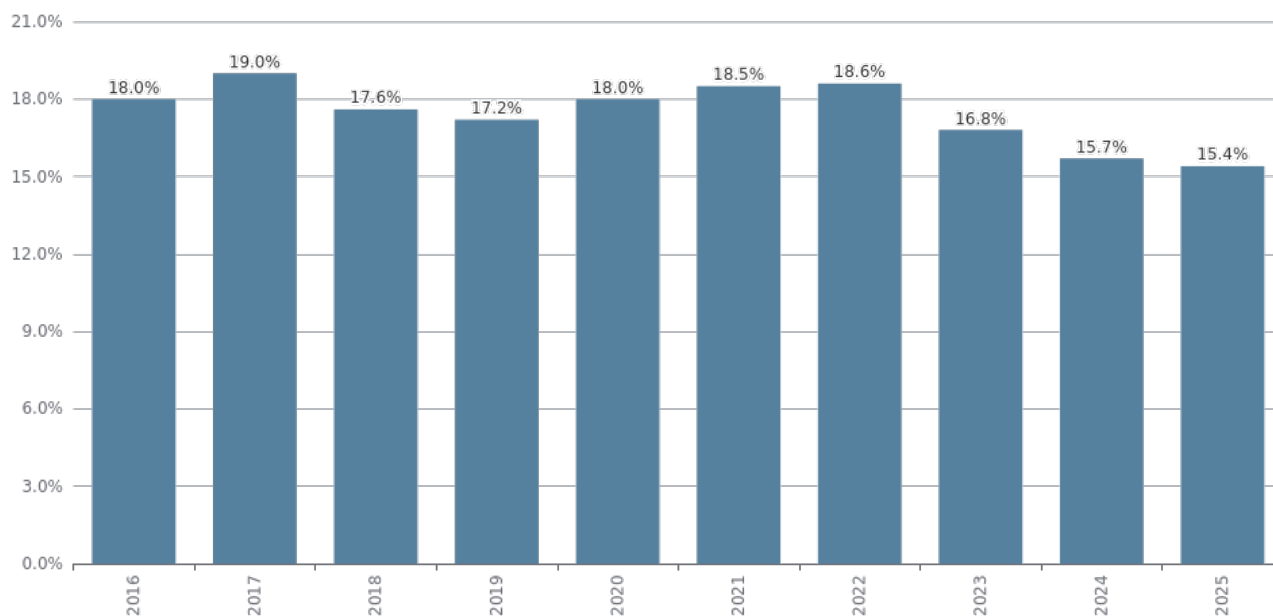
The relative share of expenditure on food and non-alcoholic beverages within the total household expenditure was 29.3% in 2025, or 0.6 pp more than in 2024 and 1.5 pp less than in 2016 (Figure 4).

**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 15.4% in 2025, or 0.3 pp less than in 2024 and 2.6 pp less than in 2016 (Figure 5).

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



The share of expenditure on taxes and social insurance contributions within the total household expenditure was 15.4% in 2025, or 1.4 pp more than in 2024 and 3.7 pp more than in 2016.

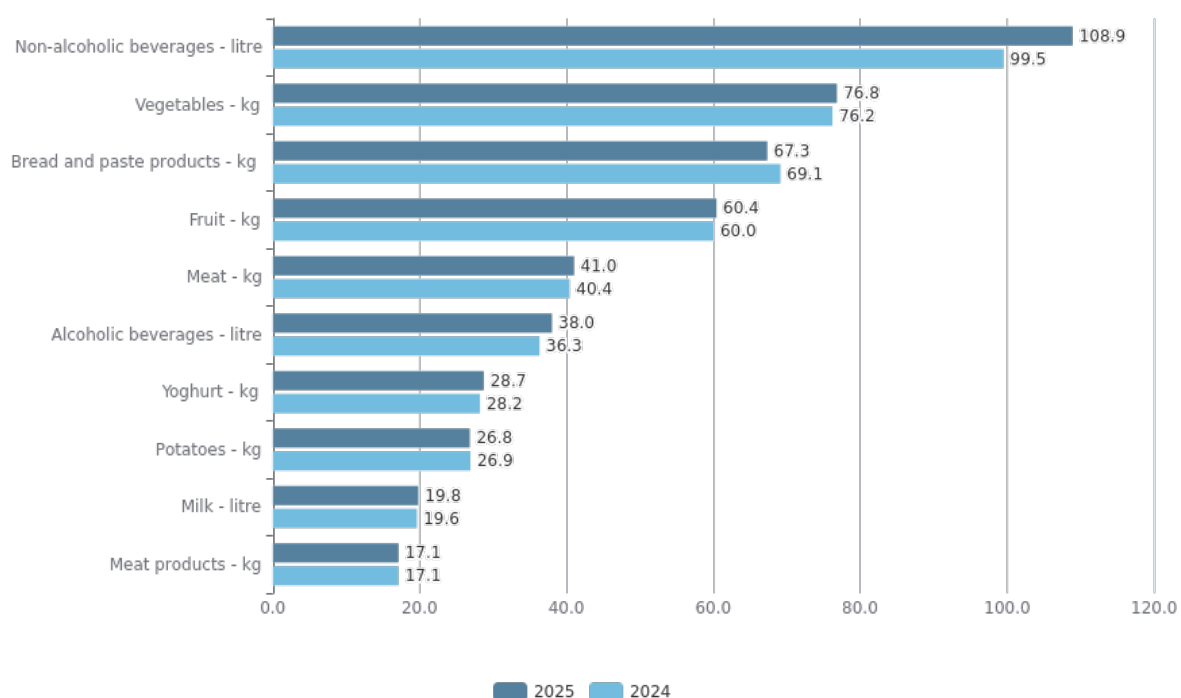
The relative share of expenditure on health was 5.6% in 2025, 0.5 pp less than in 2024 and 0.1 pp more than in 2016.

The share of expenditure on transport and communication had varied around 11% - 12% during the 2016 - 2025 period.

## Household consumption

In 2025, there were changes in the consumption of basic food products and beverages on average per person compared to 2024. The consumption of bread and paste products decreased by 1.8 kg and of potatoes by 0.1 kg. The biggest increase was in the consumption of soft drinks - by 9.4 liters, of alcoholic beverages - by 1.7 liters, of vegetables and meat - by 0.6 kg.

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



## 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.