



## HOUSEHOLD INCOME, EXPENDITURE AND CONSUMPTION DURING THE THIRD QUARTER OF 2015

#### **Household Income**

**The total income** average per household member during the third quarter of 2015 is 1 262 BGN and increases by 5.6% compared to the same quarter of 2014.

The highest relative share of income within the total income is this from wages and salaries (55.7%). The relative share of income from pensions is 25.7%, from self-employment - 7.5% and from social benefits - 3.1%.

% 60 54.3 - 55.7 50 40 30 26.2 - 25.7 20 8.1 \_\_ 7.5 10 4.6 3.2 3.0 3.1 3.1 0.5 0.5 Wages and Other earnings Self-Property income Pensions Social benefits Other income salaries employment income

Figure 1. Structure of the total household income during the third quarter of 2014 and 2015

The nominal income by source average per capita changes during the third quarter of 2015 compared to the third quarter of 2014 changes as follows:

■ Third quarter of 2015

- Income from wages and salaries increases by 8.3% (from 649 BGN to 703 BGN);
- **Self-employment** income decreases by 2.5% (from 97 BGN to 94 BGN);
- Income from **pensions** increases by 3.5% (from 313 BGN to 324 BGN);

■Third quarter of 2014

• Income from **social benefits** increases by 4.6% (from 37 BGN to 39 BGN).





The relative share of **monetary income** into the total income during the third quarter of 2015 is 98.0% and the share of income in kind is 2.0%.

### **Household Expenditure**

**The total expenditure** average per household member during the third quarter of 2015 is 1 169 BGN and increases by 1.9% in comparison with the same quarter of 2014.

Expenditure on food has the greatest share in forming the total expenditure - 32.5% as well as expenditure on housing - 16.6% and transport and communication - 11.1%.

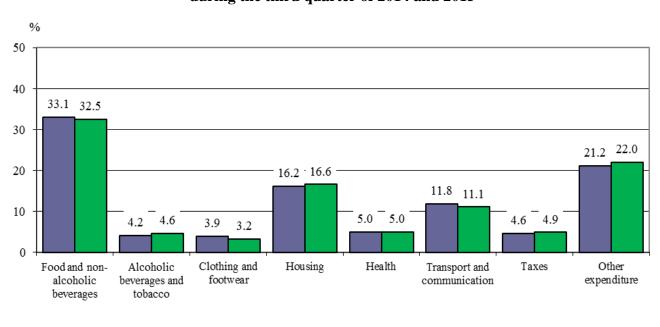


Figure 2. Structure of the total household expenditure during the third quarter of 2014 and 2015

The expenditure by group average per capita changes as absolute values during the third quarter of 2015 compared to the same quarter of 2014 as follows:

■ Third quarter of 2015

- Expenditure on **food and non-alcoholic beverages** increases by 0.3% (from 379 BGN to 380 BGN);
- Expenditure on housing (water, electricity, heating, furnishing and maintenance of the house) increases by 4.3% (from 186 BGN to 194 BGN);
- Expenditure on **transport and communication** decreases by 3.9% (from 136 BGN to 130 BGN);
  - Expenditure on **health** increases by 2.0% (from 57 BGN to 58 BGN);

■ Third quarter of 2014



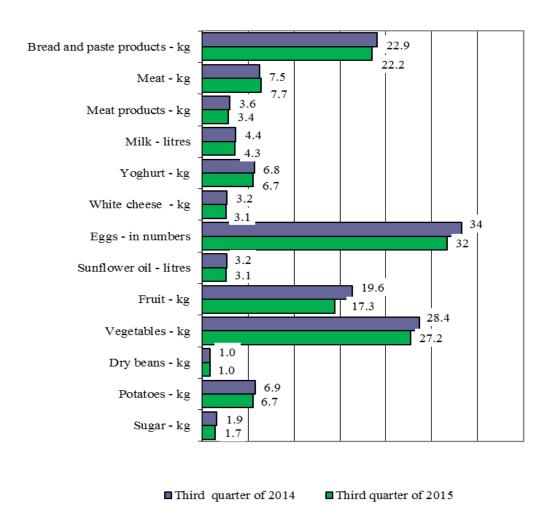


- Expenditure on **alcoholic beverages and tobacco** increases by 11.3% (from 48 BGN to 54 BGN);
- Expenditure on **clothing and footwear** decreases by 17.3% (from 45 BGN to 37 BGN).

### **Household Consumption**

The consumption of main food products average per household member decreases during the third quarter of 2015 compared to the same quarter of 2014. Most significant decrease is observed in consumption of: fruit - from 19.6 kg to 17.3 kg, eggs - from 34 numbers to 32 numbers, vegetables - from 28.4 kg to 27.2 kg and bread and paste products - from 22.9 kg to 22.2 kg. The consumption of meat increases from 7.5 kg to 7.7 kg.

Figure 3. Consumption of main food products average per household member during the third quarter of 2014 and 2015







#### Methodological notes

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

A regular household are 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 budgets survey.

The main indicators for income, expenditure and consumption are estimated quarterly and annual 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 sale 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. The catering data are not included.

More information on the household budget survey and its results could be found on NSI website under the heading of Households Income and Expenditure.





# Annex Table 1 Total households income by source during the third quarter of 2014 and 2015

Sources	Thi	rd quarter of 2	014	Third quarter of 2015			
	Structure - %	Average per household - BGN	Average per capita - BGN	Structure - %	Average per household - BGN	Average per capita - BGN	
Total income	100.0	2917.49	1195.03	100.0	3025.92	1262.05	
Total gross income	96.4	2812.4	1151.99	96.6	2922.83	1219.06	
Wages and salaries	54.3	1584.04	648.84	55.7	1684.62	702.62	
Other earnings	3.2	93.83	38.43	3.0	90.36	37.69	
Self-employment income	8.1	235.84	96.6	7.5	225.90	94.22	
Property income	0.5	13.77	5.64	0.5	14.89	6.21	
Pensions	26.2	763.58	312.77	25.7	776.45	323.84	
Unemployment benefits	0.6	17.61	7.21	0.4	11.61	4.84	
Family allowances	0.9	25.89	10.61	0.9	27.62	11.52	
Other social benefits	1.6	46.43	19.02	1.8	53.21	22.19	
Regular transfers from other households	1.1	31.42	12.87	1.3	38.17	15.92	
Receipt sale	0.6	18.34	7.51	0.7	20.32	8.47	
Miscellaneous	3.0	86.75	35.54	2.7	82.77	34.52	
Drawn savings	X	108.83	44.58	X	99.83	41.64	
Loans and credits	X	41.11	16.84	X	30.27	12.62	





 $\label{thm:continuous} Table\ 2$  Total household expenditure by group during the third quarter of 2014 and 2015

Expenditure groups	Thir	d quarter of 20	)14	Third quarter of 2015			
	Structure - %	Average per household - BGN	Average per capita - BGN	Structure - %	Average per household - BGN	Average per capita - BGN	
Total expenditure	100.0	2799.99	1146.90	100.0	2802.21	1168.75	
Consumer monetary expenditure	84.2	2357.62	965.70	83.6	2343.33	977.36	
Foods and non-alcoholic beverages	33.1	925.64	379.15	32.5	911.58	380.20	
Alcoholic beverages and tobacco	4.2	118.28	48.45	4.6	129.30	53.93	
Clothing and footwear	3.9	110.48	45.25	3.2	89.72	37.42	
Housing, water, electricity, gas and other fuels	12.5	350.87	143.72	13.2	369.87	154.27	
Furnishing and maintenance of the house	3.7	104.39	42.76	3.4	96.47	40.23	
Health	5.0	139.25	57.04	5.0	139.47	58.17	
Transport	7.3	205.64	84.23	6.8	191.58	79.91	
Communication	4.5	125.32	51.33	4.3	120.66		
Recreation, culture and education	5.3	147.93	60.59	5.7	160.50	66.94	
Miscellaneous goods and services	4.6	129.81	53.17	4.8	134.18	55.97	
Taxes	4.6	128.44	52.61	4.9	136.19	56.80	
Social insurance contributions	6.2	173.04	70.88	6.6	186.26		
Regular transfers to others households	0.9	25.62	10.50	0.9	26.18		
Other expenditure	4.1	115.27	47.22	3.9	110.25	45.98	
Saving deposits	х	56.08	22.97	X	73.17	30.52	
Purchase of currency and securities	х	0.60	0.25	X	0.10	0.04	
Debt paid out and loan granted	Х	120.61	49.40	X	102.95	42.94	