



HOUSEHOLD INCOME, EXPENDITURE AND CONSUMPTION DURING THE THIRD QUARTER OF 2014

Household Income

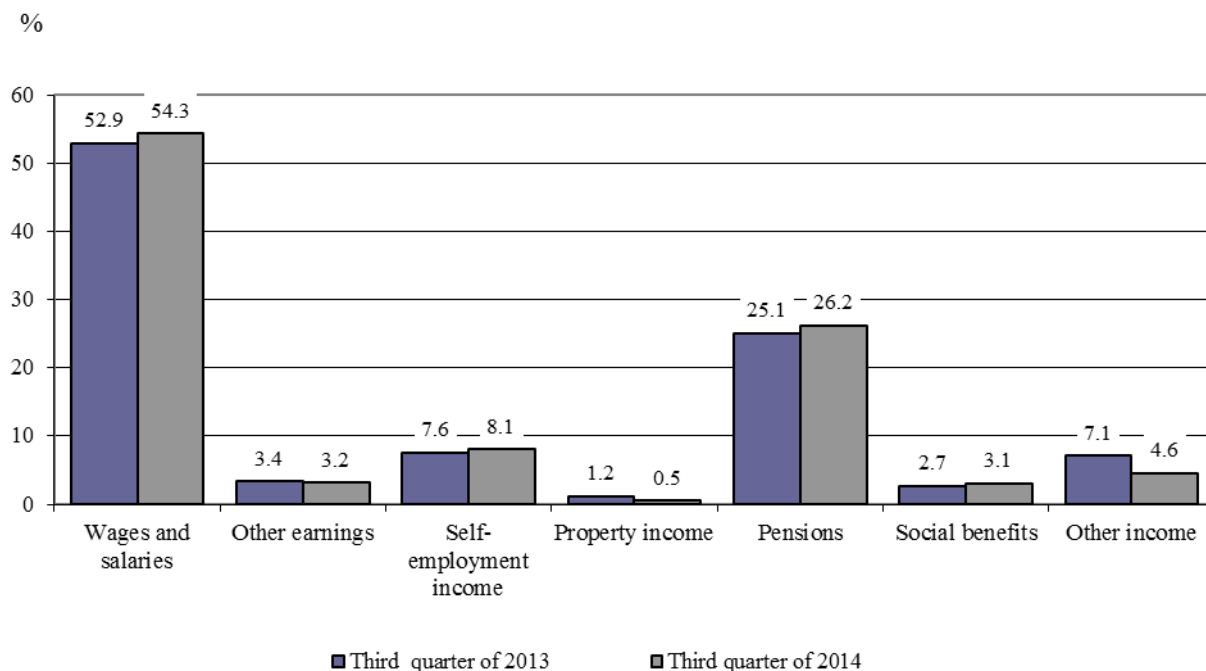
The **total income** average per household member during the third quarter of 2014 is 1 195 BGN and decreases by 3.7% compared to the third quarter of 2013.

The highest relative share of income within the total income is this from wages and salaries (54.3%). The relative share of income from pensions is 26.2%, from self-employment - 8.1% and from social benefits - 3.1%. The relative share of income from wages and salaries increases more significant - by 1.4 percentage points (pp) and the relative share of income from pensions - by 1.1 pp compared to the third quarter of 2013.

The nominal income by source average per capita changes during the third quarter of 2014 compared to the third quarter of 2013 as follows:

- Wages and salaries decrease by 1.2% (from 657 BGN to 649 BGN);
- Self-employment income increases by 2.5% (from 94 BGN to 97 BGN);
- Income from pensions remains without change;
- Income from social benefits increases by 9.1% (from 34 BGN to 37 BGN).

Figure 1. Structure of the total household income during the third quarter of 2013 and 2014



The relative share of **monetary income** into the total income during the third quarter of 2014 is 97.9% and the share of income in kind is 2.1%.



Household Expenditure

The total expenditure per household member during the third quarter of 2014 is 1 147 BGN and remains almost the same in comparison to the same quarter of 2013. Expenditure on food and housing has the greatest share in forming the total expenditure - 49.3% of total expenditure as well as expenditure on transport and communication - 11.8%.

Expenditure on **food and non-alcoholic beverages** are the most significant part in the household budget - 379 BGN average per household member during the third quarter. As absolute values it is a decrease by 2.2% in comparison to the third quarter of the previous year. The relative share within the total expenditure represents 33.1% of total expenditure and decreases by 0.8 pp compared to the same period of 2013.

The households spend 187 BGN average per capita on **water, electricity, heating, furnishing and maintenance**. The relative share of this expenditure is 16.2% of total expenditure or by 0.7 pp less compared to the same period of 2013.

The expenditure on **transport and communication** increases by 7.9% and becomes 136 BGN average per capita as absolute values, as their relative share increases by 1.0 pp and represents 11.8% of total expenditure.

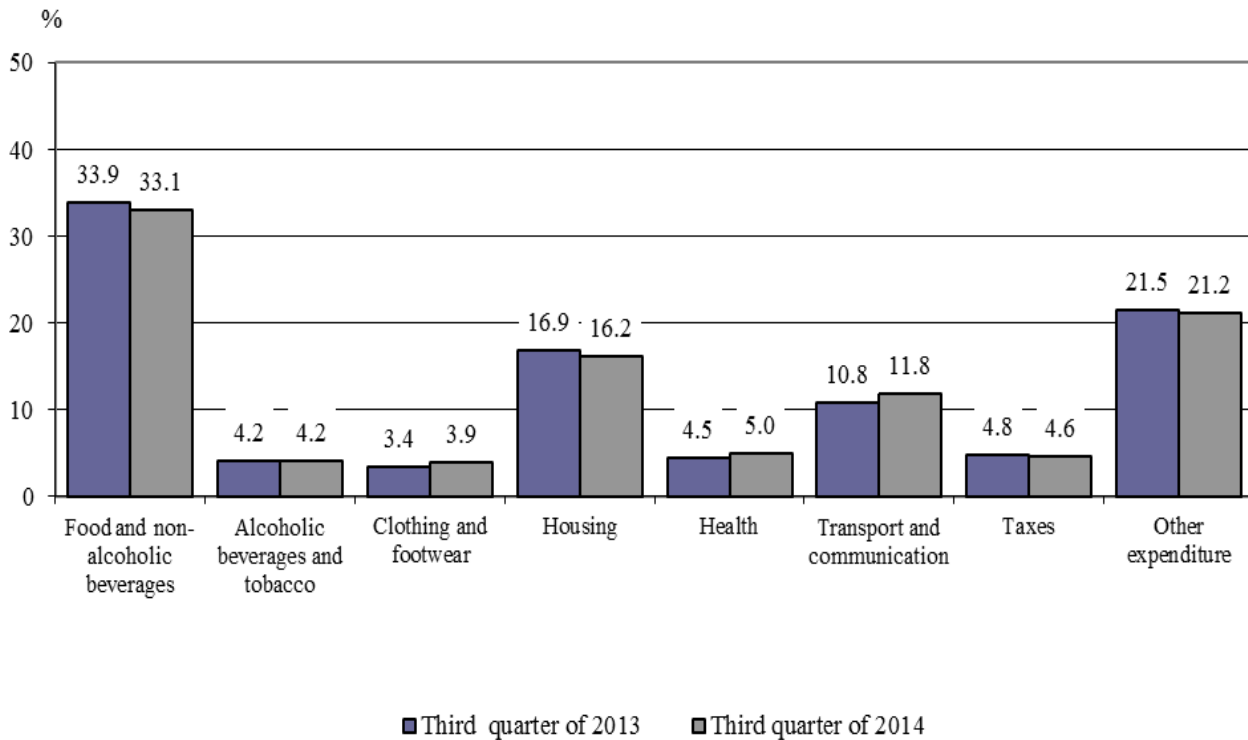
The expenditure on **health** increases from 52 BGN during the third quarter of 2013 to 57 BGN during the same quarter of 2014, and the relative share increases by 0.5 pp and represents 5.0% of total expenditure.

The expenditure on **alcoholic beverages and tobacco** is 49 BGN average per capita during the third quarter of 2014, and the relative share of the total expenditure is 4.2% or the same compared to the third quarter of 2013.

The expenditure on **clothing and footwear** increases. During the third quarter of 2014 it is 45 BGN average per capita. The relative share represents 3.9% of the total expenditure or by 0.5 pp more compared to the third quarter of 2013.



Figure 2. Structure of the total household expenditure during the third quarter of 2013 and 2014

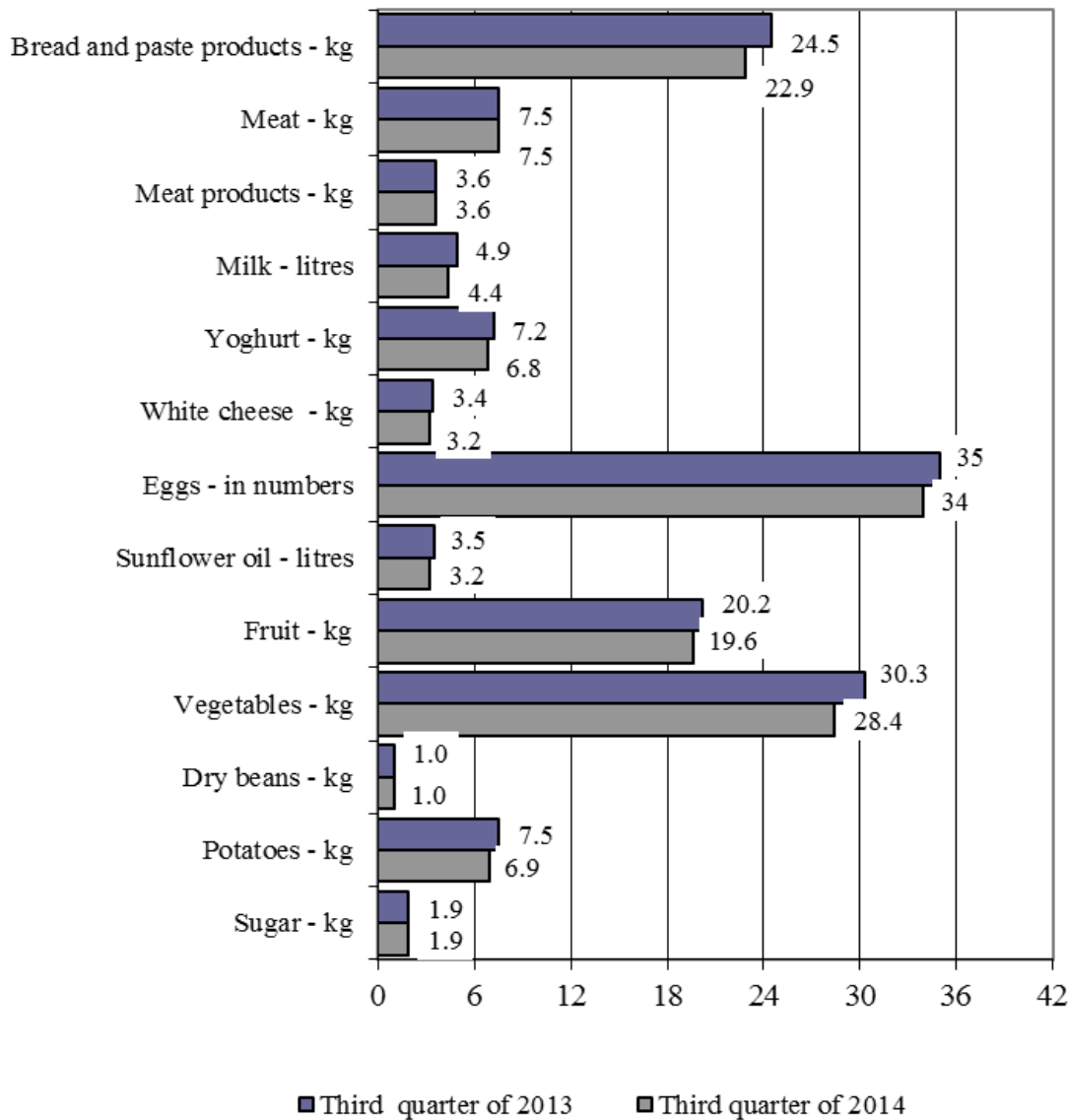


Household Consumption

The consumption of main food products average per household member decreases during the third quarter of 2014 compared to the same quarter of 2013. Most significant decrease is observed by consumption of: vegetables - from 30.3 kg to 28.4 kg and by bread and paste products - from 24.5 kg to 22.9 kg. The consumption of meat, meat products, dry bean and sugar remains without changes.



Figure 3. Consumption of main food products average per household member during the third quarter of 2013 and 2014





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 web site - www.nsi.bg, under the heading of Households Income and Expenditure.

Total households income by source for third quarter of 2013 and 2014

Sources	Third quarter of 2013			Third quarter of 2014		
	Structure - %	Average per household - BGN	Average per capita - BGN	Structure - %	Average per household - BGN	Average per capita - BGN
Total income	100.0	2958.98	1241.54	100.0	2917.49	1195.03
Total gross income	93.8	2775.30	1164.47	96.4	2812.4	1151.99
Wages and salaries	52.9	1565.12	656.70	54.3	1584.04	648.84
Other earnings	3.4	101.66	42.66	3.2	93.83	38.43
Self-employment income	7.6	224.56	94.22	8.1	235.84	96.6
Property income	1.2	34.91	14.65	0.5	13.77	5.64
Pensions	25.1	743.71	312.05	26.2	763.58	312.77
Unemployment benefits	0.6	18.56	7.79	0.6	17.61	7.21
Family allowances	0.8	22.44	9.42	0.9	25.89	10.61
Other social benefits	1.3	39.44	16.55	1.6	46.43	19.02
Regular transfers from other households	0.8	24.90	10.45	1.1	31.42	12.87
Receipt sale	1.0	30.40	12.75	0.6	18.34	7.51
Miscellaneous	5.2	153.28	64.32	3.0	86.75	35.54
Drawn savings	x	113.93	47.80	x	108.83	44.58
Loans and credits	x	45.24	18.98	x	41.11	16.84

Table 2

Total household expenditure by group in the third quarter of 2013 and 2014

Expenditure groups	Third quarter of 2013			Third quarter of 2014		
	Structure - %	Average per household - BGN	Average per capita - BGN	Structure - %	Average per household - BGN	Average per capita - BGN
Total expenditure	100.0	2729.42	1145.22	100.0	2799.99	1146.90
Consumer monetary expenditure	83.7	2283.50	958.12	84.2	2357.62	965.70
Foods and non-alcoholic beverages	33.9	924.06	387.72	33.1	925.64	379.15
Alcoholic beverages and tobacco	4.2	114.83	48.18	4.2	118.28	48.45
Clothing and footwear	3.4	93.12	39.07	3.9	110.48	45.25
Housing, water, electricity, gas and other fuels	13.1	357.08	149.83	12.5	350.87	143.72
Furnishing and maintenance of the house	3.8	104.81	43.98	3.7	104.39	42.76
Health	4.5	123.66	51.88	5.0	139.25	57.04
Transport	6.5	177.00	74.27	7.3	205.64	84.23
Communication	4.3	116.23	48.77	4.5	125.32	51.33
Recreation, culture and education	5.9	161.18	67.63	5.3	147.93	60.59
Miscellaneous goods and services	4.1	111.54	46.80	4.6	129.81	53.17
Taxes	4.8	131.22	55.06	4.6	128.44	52.61
Social insurance contributions	6.3	170.93	71.72	6.2	173.04	70.88
Regular transfers to others households	1.0	26.45	11.10	0.9	25.62	10.50
Other expenditure	4.3	117.32	49.22	4.1	115.27	47.22
Saving deposits, purchase of currency and securities	x	44.81	18.80	x	56.68	23.22
Debt paid out and loan granted	x	124.15	52.09	x	120.61	49.40