



INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2015

Household income

The annual total income average per capita is 4 953 BGN in 2015 and increases by 2.9% compared to 2014. The total income average per household member increases 2.2 times during the observed 12-year's period.

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

Sources of income	2004		2009		2013		2014		2015	
	BGN	%	BGN	%	BGN	%	BGN	%	BGN	%
Total income	2298	100.0	3693	100.0	4814	100.0	4813	100.0	4953	100.0
Wages and salaries	924	40.2	1928	52.2	2557	53.1	2610	54.2	2726	55.0
Other earnings	90	3.9	156	4.2	185	3.8	168	3.5	161	3.2
Entrepreneurship	90	3.9	176	4.8	274	5.7	313	6.5	314	6.3
Property income	17	0.7	24	0.6	52	1.1	39	0.8	27	0.5
Unemployment benefits	10	0.5	20	0.5	32	0.7	26	0.5	20	0.4
Pensions	509	22.1	1020	27.6	1229	25.5	1242	25.8	1286	26.0
Family allowances	15	0.7	34	0.9	36	0.7	42	0.9	46	0.9
Other social benefits	36	1.6	66	1.8	76	1.6	107	2.2	103	2.1
Household plot	372	16.2	115	3.1	77	0.6	67	1.4	64	1.3
Property sale	11	0.5	5	0.1	32	0.7	12	0.3	11	0.2
Miscellaneous	224	9.7	149	4.0	265	5.5	187	3.9	195	3.9
Drawn savings	84	x	112	x	154	x	144	x	147	x
Loans and credits	80	x	57	x	123	x	58	x	45	x
Loans repaid	4	x	4	x	3	x	3	x	2	x
Total	2466	x	3867	x	5094	x	5018	x	5147	x

Real household income¹ increases by 3.0% in 2015 compared to 2014. The highest value of the index of real income is in 2015 in comparison to 2004 - 140.0%.

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



2. Indices of real income per household member

Years	Base years											
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
2004	100.0											
2005	100.0	100.0										
2006	102.7	102.6	100.0									
2007	110.6	110.6	107.7	100.0								
2008	111.1	111.0	108.1	100.4	100.0							
2009	114.0	113.9	111.0	103.0	102.6	100.0						
2010	109.9	109.9	107.0	99.3	99.0	96.4	100.0					
2011	109.3	109.3	106.5	98.8	98.4	95.9	99.5	100.0				
2012	121.5	121.4	118.3	109.8	109.4	106.6	110.5	111.1	100.0			
2013	134.0	133.9	130.5	121.1	120.6	117.5	121.9	122.5	110.3	100.0		
2014	135.9	135.8	132.3	122.8	122.3	119.2	123.6	124.3	111.8	101.4	100.0	
2015	140.0	139.9	136.3	126.5	126.0	122.8	127.4	128.0	115.2	104.5	103.0	100.0

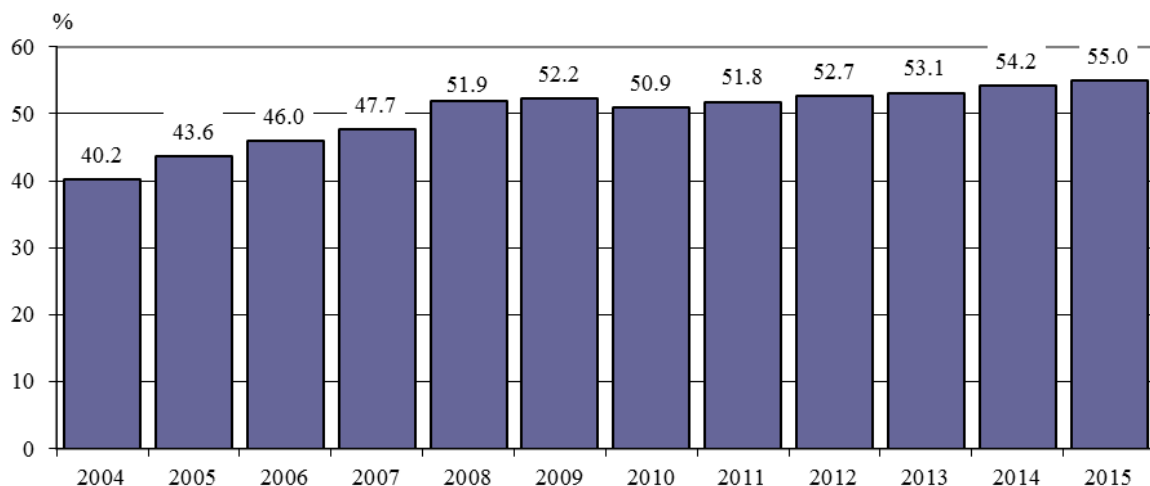
The following more important changes with respect to the sources of total average income per household member are observed during the 2004 - 2015 period:

- Income from wages and salaries increases by 4.4% compared to 2014 and increases 3 times compared to 2004;
- Income from pensions increases by 3.5% compared to 2014 or 2.5 times compared to 2004;
- Income from entrepreneurship increases more than 3.5 times compared to 2004, but remains the same compared to 2014;
- Income from other earnings decreases by 4.2% compared to 2014 and increases 1.8 times compared to 2004;
- The tendency of decreasing of household plot income continues. It is about 6 times less compared to 2004.

Income from wages and salaries average per household member is 2 726 BGN in 2015. The relative share of income from wages and salaries within the total income is 55.0% and increases by 0.8 percentage points (pp) compared to 2014 and 14.8 pp compared to 2004.



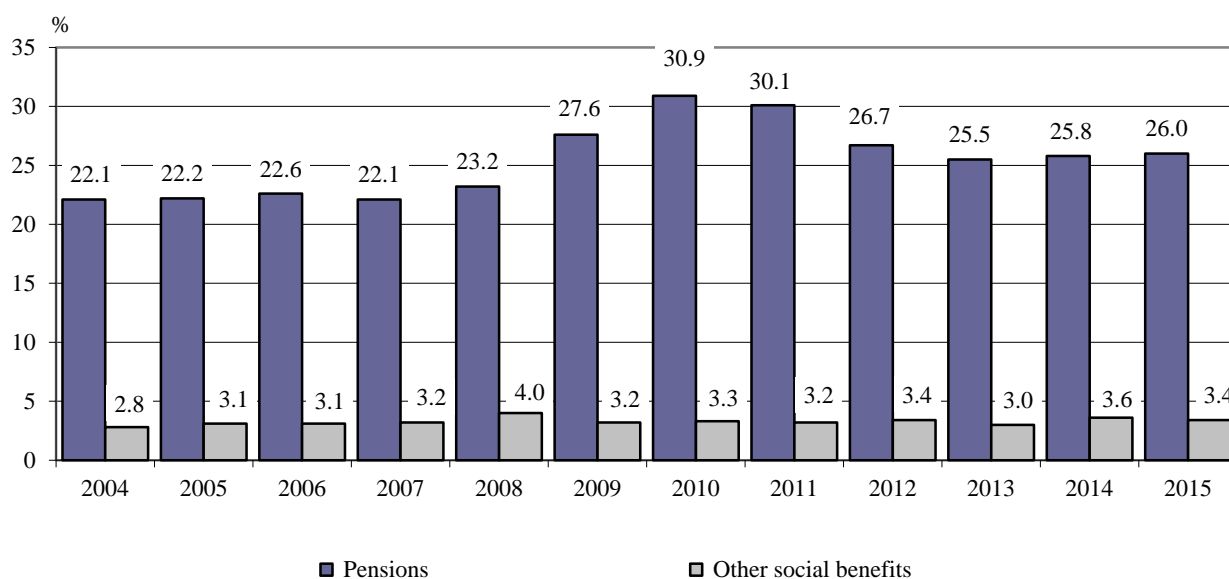
Figure 1. Relative share of income from wages and salaries within the total household income



Social transfers (pensions, family allowances, social benefits, scholarships and unemployment benefits) in 2015 are 1 455 BGN average per capita and increase nominally 2.6 times compared to 2004, their relative share within the total income increases by 4.5 pp. Income from social transfers are 29.4% within the total income.

Pensions are dominating amongst this income position. In 2004 income from pensions is 509 BGN and increases to 1 286 BGN average per capita in 2015. The relative share of income from pensions is 26.0% within the total income and compared to 2014 increases by 0.2 pp.

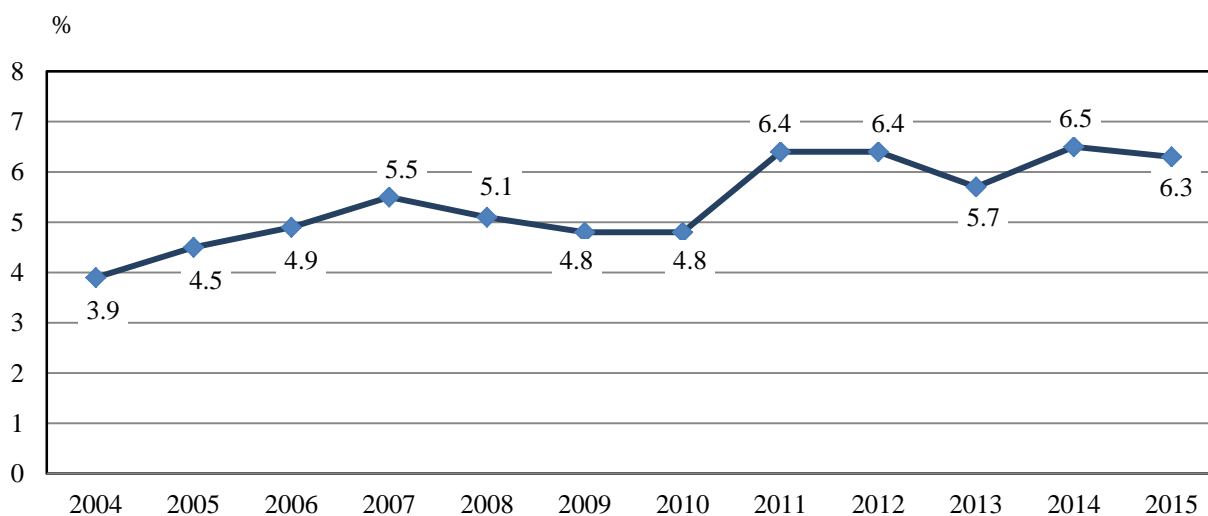
Figure 2. Relative share of income from pensions and socials benefits within the total household income





A tendency of fluctuation of nominal income from entrepreneurship during the surveyed years is observed. The average income from entrepreneurship per household member in 2015 is 314 BGN or decreasing by 0.2 pp compared to 2014.

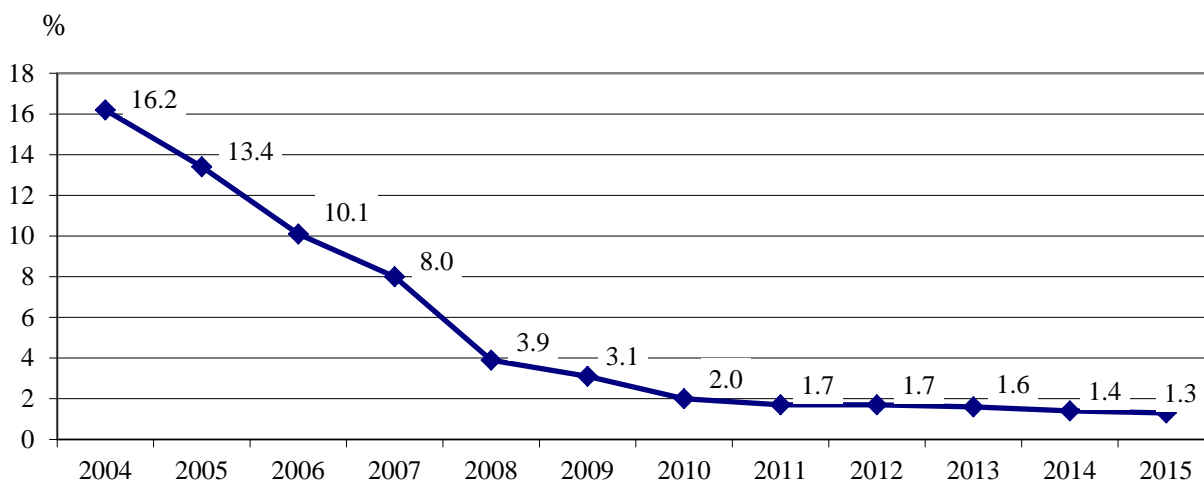
Figure 3. Relative share of income from entrepreneurship within the total household income



A variable tendency is observed by the income from other earnings. This income increases nominally before 2008 and decreases until 2011, fluctuations are records during the last four years. In 2015 the income from other earnings is 161 BGN. The relative share decreases by 0.3 pp compared to 2014.

During the period 2004 – 2015 the income from household plot continue to decrease. The relative share within the total income decreases by 14.9 pp and in 2015 is 1.3%.

Figure 4. Relative share of income from household plot within the total household income





Household expenditure

The Bulgarian households are spend 4 666 BGN average per capita in 2015 or by 3.5% more compared to 2014. Household expenditure increase 2.4 times during the 2004 - 2015 period.

3. Total expenditure and other resources consumed average per household member

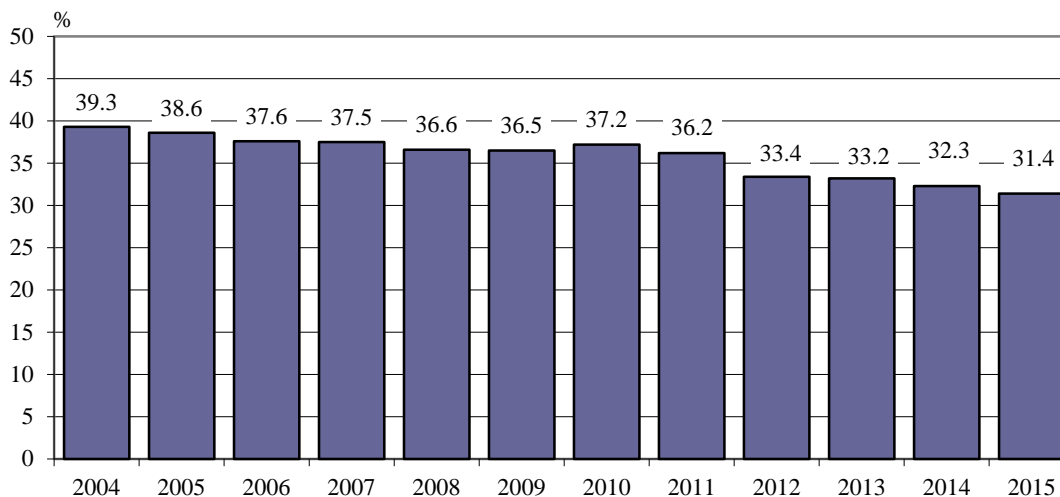
Expenditure groups	2004		2009		2013		2014		2015	
	BGN	%	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	1948	100.0	3335	100.0	4466	100.0	4509	100.0	4666	100.0
Consumer total expenditure	1662	85.3	2857	85.7	3716	83.2	3755	83.3	3882	83.2
Foods and non-alcoholic beverages	765	39.3	1216	36.5	1480	33.2	1458	32.3	1463	31.4
Alcoholic beverages and tobacco	82	4.2	157	4.7	180	4.0	186	4.1	204	4.4
Clothing and footwear	65	3.4	103	3.1	154	3.5	171	3.8	165	3.5
Housing, water, electricity, gas and other fuels	269	13.8	484	14.5	632	14.2	606	13.4	666	14.3
Furnishing and maintenance of the house	63	3.2	123	3.7	152	3.4	166	3.7	173	3.7
Health	88	4.5	177	5.3	233	5.2	235	5.2	248	5.3
Transport	103	5.3	199	6.0	304	6.8	325	7.2	324	7.0
Communication	94	4.8	150	4.5	192	4.3	198	4.4	202	4.3
Recreation, culture and education	68	3.5	129	3.9	202	4.5	211	4.7	227	4.9
Miscellaneous goods and services	65	3.3	120	3.6	186	4.2	198	4.4	209	4.5
Taxes	58	3.0	108	3.2	224	5.0	225	5.0	238	5.1
Household plot	47	2.4	44	1.3	31	0.7	35	0.8	34	0.7
Other expenditure	181	9.3	326	9.8	494	11.1	494	11.0	512	11.0
Saving deposits	55	x	167	x	73	x	110	x	130	x
Purchase of currency and securities	1	x	0	x	2	x	3	x	1	x
Debt paid out and loan granted	64	x	166	x	205	x	181	x	168	x
Total	2068	x	3668	x	4745	x	4803	x	4965	x

The relative share of consumer expenditure within the total household expenditure decreases from 85.3% in 2004 to 83.2% in 2015.

1 463 BGN average per capita are spend on food. The relative share of expenditure on food within the total household expenditure decreases from 32.3% in 2014 to 31.4% in 2015 and by 7.9 pp compare to 2004.



Figure 5. Relative share of food and non-alcoholic beverages within the total household expenditure

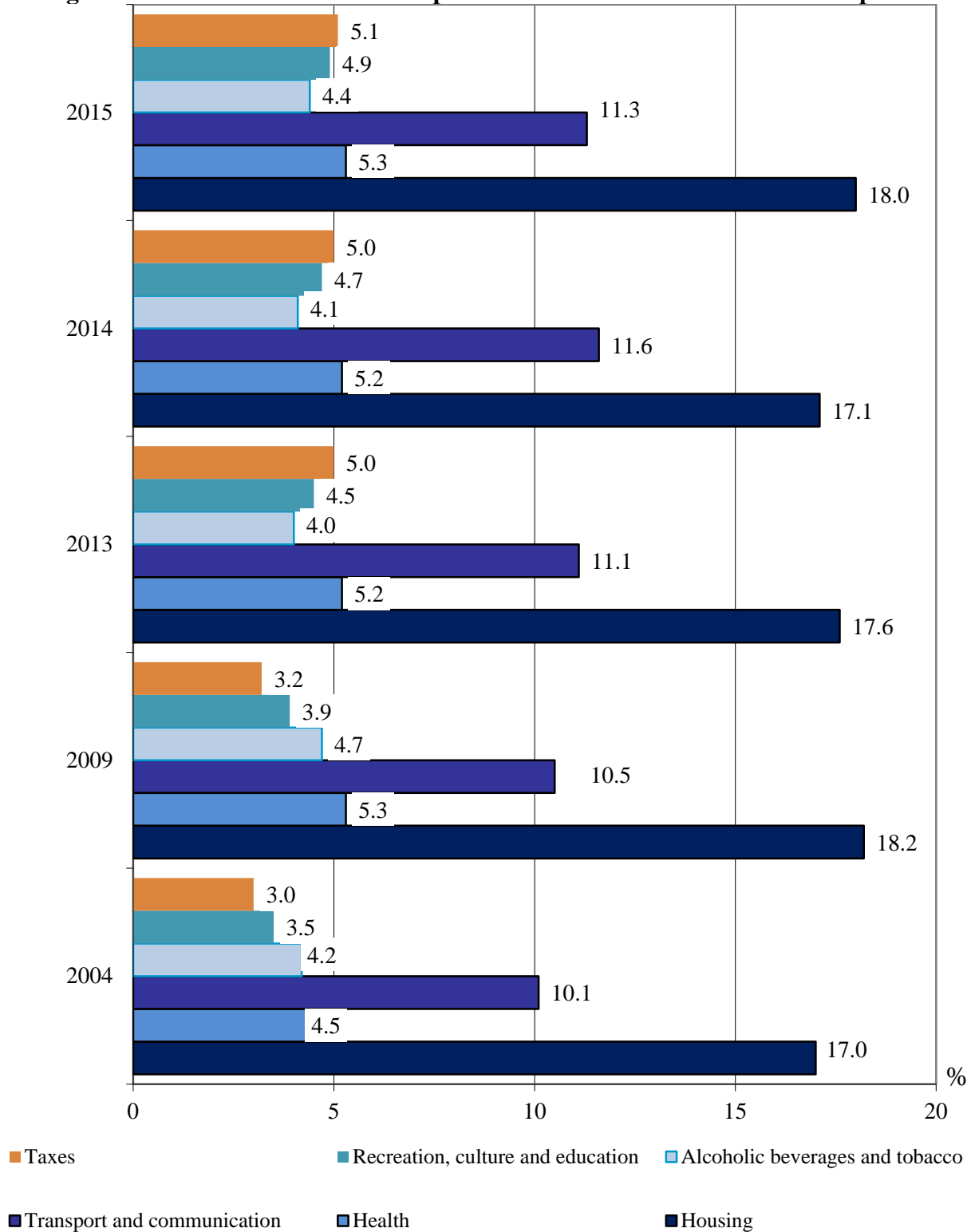


Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) are 839 BGN average per capita in 2015 or by 8.7% more than 2014. In comparison to 2004 this expenditure are increase 2.5 times because of expenditure mainly on electricity and fuels.

In comparison to 2014 Increasing is observed by expenditure on: alcoholic beverages and tobacco - by 9.7%; recreation, culture and education - by 7.6%, taxes - by 5.8% and health - by 5.5%. These expenditure form about 50% within the structure of the total expenditure.



Figure 6. Relative shares of some expenditure within the total household expenditure

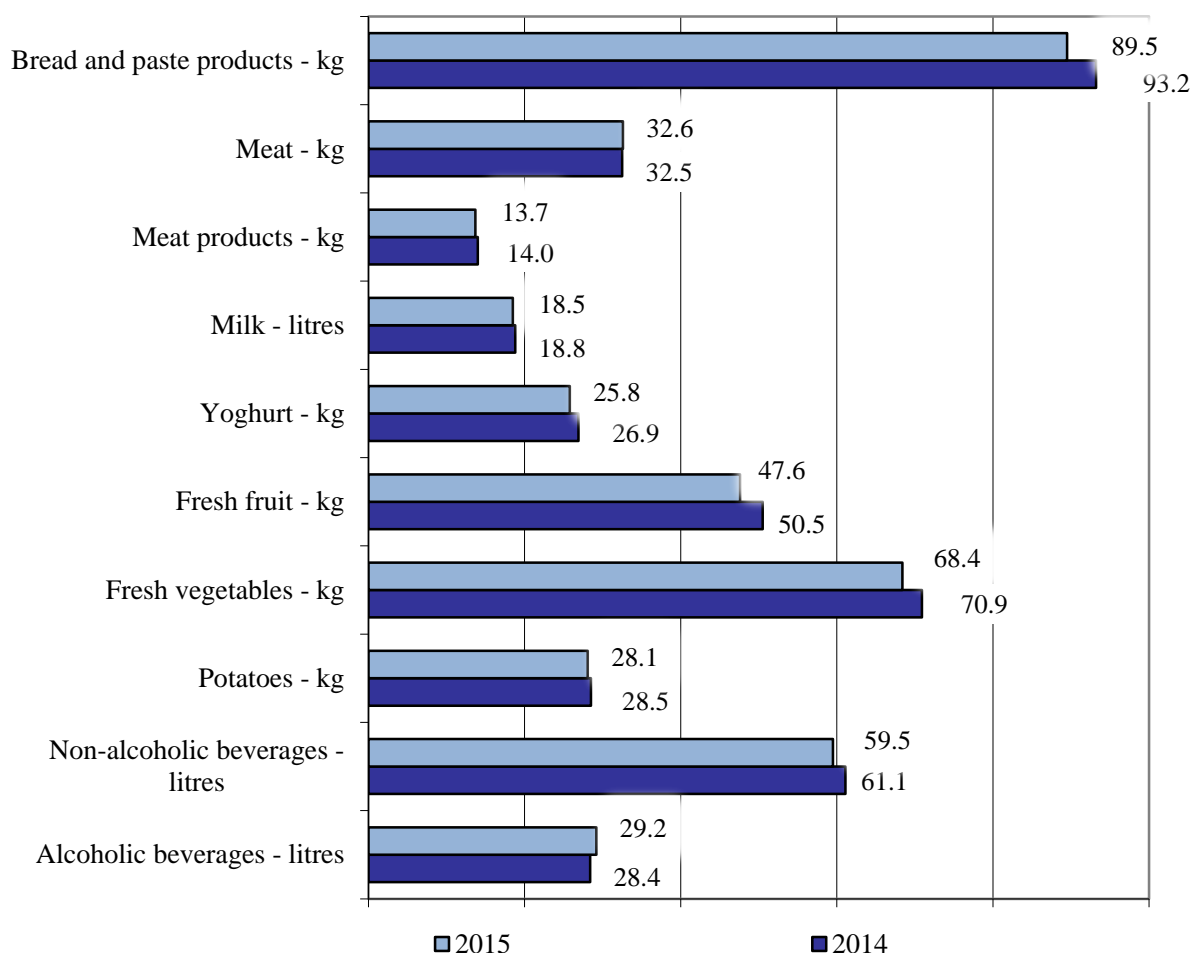




Household consumption

Statistical data show changes in the household consumption structure in Bulgaria. Consumption of bread and paste products decreases by 3.7 kg compared to 2014 and it is 89.5 kg average per capita in 2015. Consumption of fruit decreases by 2.9 kg and consumption of vegetables decreases by 2.5 kg. In 2015 compared to 2014 consumption of alcoholic beverages increases from 28.4 litres to 29.2 litres and consumption of cigarettes increases from 603 numbers to 647 numbers.

Figure 7. Consumption of main foods and beverages average per household member





Household purchasing power

The purchasing power of households increases for almost all kinds of food during the 2004 - 2015 period. An increase of about two times is observed in respect of purchasing power of pork, apples, poultry meal and eggs in comparison to the beginning of the period. At least is the increase in respect to dry beans and rice.

4. Purchasing power of households calculated by monetary income average per capita

Foods	2004	2009	2010	2011	2012	2013	2014	2015
White bread - kg	2208	2997	3103	2814	3287	3557	3646	3817
Rice - kg	1746	1372	1518	1522	1774	2048	2061	2070
Dry beans - kg	1118	1217	1307	1561	1404	1329	1060	1172
Potatoes - kg	3160	4458	4516	4269	5730	4877	5386	5959
Tomatoes - kg	1746	2584	2230	2772	2650	3072	2693	2699
Cucumbers - kg	1540	2257	2149	2544	2585	2833	2756	2627
Peppers - kg	2014	2641	2530	2835	3095	3479	3078	2926
Apples - kg	1797	2764	2925	2691	3118	3453	3618	3674
Milk - litre	2546	2972	2901	2879	3118	3379	3362	3417
Yoghurt - kg	1594	1959	1993	1976	2186	2402	2347	2407
White cheese - kg	546	752	746	703	770	820	787	808
Yellow cheese - kg	282	377	379	345	394	419	412	440
Pork - kg	304	457	492	512	562	608	631	699
Poultry meal - kg	524	820	894	595	940	986	985	1040
Perishable sausages - kg	464	650	653	673	746	814	810	856
Non-perishable sausages - kg	221	309	313	327	360	384	374	388
Eggs - in numbers	11456	16981	16990	18570	16308	20570	22571	22209
Sugar - kg	2014	2286	2411	1673	1945	2342	3139	3541
Butter - kg	319	413	386	357	418	417	409	421

Dwellings, housing conditions and availability of durables

Data show that in 2015 89.5% of households are living in own dwelling and 6.7% are living in dwellings free of rent. 3.8% of the observed households are living in rented dwellings - 2.8% of the households pay free rent and 1.0% municipal rent. 8.3% of the households also possess a second dwelling.

91.4% of households are living in dwellings constructed prior to 1990 and 71.1% of dwellings were built within the 1961 - 1990 period. 20.3% of the dwellings were constructed prior to 1961. Households living in new dwellings (constructed after 2001) represent 4.4%.

More than 2/3 of the households (68.4%) are living in dwellings with two and three rooms. In urban areas such dwellings are 73.5% of all. In rural areas 62.2% of dwellings have three or four rooms.

22.4% of the households possess garage (19.2% in urban areas and 32.5% - in rural areas).

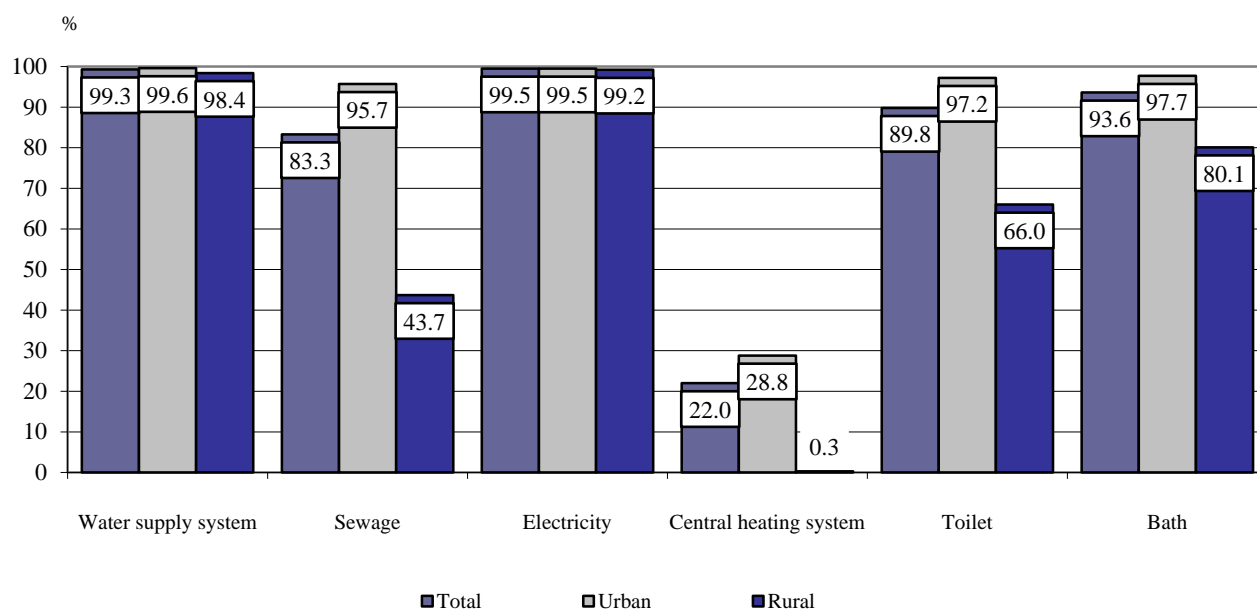


80.3% of the households have electricity, running water, sewerage, bathroom and toilet in their dwellings. There are considerable discrepancies in respect to the availability of the above mentioned facilities between urban and rural areas. In rural areas sewerage is available in only 43.7% of the dwellings, while in urban areas this percent is 2.2 times higher - 95.7%.

66.0% of the rural households and 97.2% of the urban have toilets inside the dwelling.

22.0% of the country dwellings have central heating - 28.8% in urban areas and 0.3% in rural areas.

Figure 8. Relative share of dwellings with water supply system, sewage, electricity, central heating system, bath and toilet by residence



51.9% of the observed households possess car and 4.1% of households possess two or more cars. 17.9% of households cannot afford a car and 29.6% do not need one.

Amongst the durables, those that are most spread are TV sets - 98.9% of households have TV and 29.4% of households have two and more TV sets.

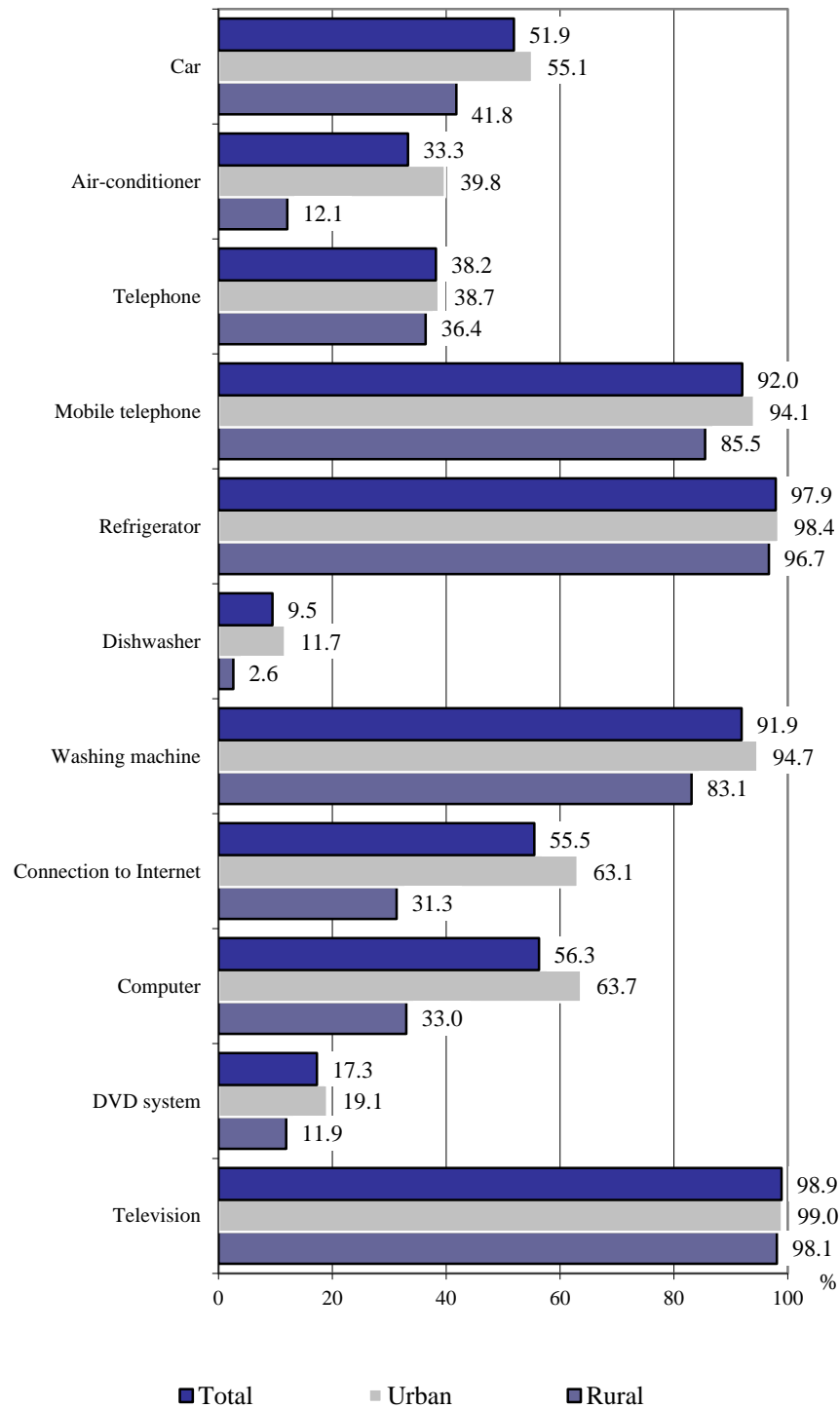
Refrigerators and freezers take the second place - 97.9% of the households (98.4% - in urban areas and 96.7% - in rural) possess refrigerator and/or freezer.

Washing machines possess 91.9% of the households. 5.3% cannot afford such machine and 2.8% do not need it.

Without a telephone (non-mobile or mobile) are 2.4% of the households. 5.6% possess only a non-mobile telephone and 59.4% - only a mobile phone (households possessing two and more mobile phones are prevailing). 32.6% of the observed households possess both types of telephones.



Figure 9. Relative share of households possessing durables by residence





PCs possess 56.3% of the households (63.7% in urban areas and 33.0% in rural). Still high is the share of households which do not need a PC - 36.5%.

55.5% of the households have Internet connection inside the dwelling. 63.1% of the dwelling in urban areas have Internet connection and in rural - 31.3%. 37.4% do not need Internet.

Air-conditioners possess 33.3% of the households and 33.9% cannot afford it. 32.9% of the households do not need air-conditioner.

Methodological notes

The source of data is the 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, self-employment income, 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 expenditure includes household expenditure for goods and services according to 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.

Purchasing power is expressed by the volume of a given kind of goods, which can be bought, with the annual monetary income of the household if it is used to buy only this kind of good during the reference year.

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.