



INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2018

Household income

The annual total income average per capita is 6 013 BGN in 2018 and increases by 7.6% compared to 2017. The total income average per household member increases 1.6 times during the 2009 - 2018 period.

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

Sources of income	2009		2013		2017		2018	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	3693	100.0	4814	100.0	5586	100.0	6013	100.0
Total gross income	3536	95.7	4541	94.3	5336	95.5	5747	95.6
Wages and salaries	1928	52.2	2557	53.1	3038	54.4	3336	55.5
Other earnings	153	4.1	182	3.8	129	2.3	70	1.2
Self-employment income	264	7.1	328	6.8	377	6.7	420	7.0
Property income	24	0.6	52	1.1	51	0.9	30	0.5
Pensions	1019	27.6	1229	25.5	1479	26.5	1645	27.3
Unemployment benefits	20	0.5	32	0.7	20	0.4	20	0.3
Family allowances	34	0.9	36	0.7	39	0.7	79	1.3
Other social benefits	68	1.8	79	1.6	128	2.3	57	0.9
Regular transfers from other households	26	0.7	47	1.0	74	1.3	89	1.5
Receipt sale	32	0.9	55	1.1	41	0.7	23	0.4
Miscellaneous	126	3.4	218	4.5	209	3.7	244	4.1
Drawn savings	112	x	154	x	210	x	241	x
Loans and credits	62	x	127	x	65	x	109	x
Total	3867	x	5094	x	5861	x	6363	x

Real household income¹ increases by 7.3% in 2018 compared to 2017. The highest value of the index of real income is in 2018 in comparison to 2011 - 138.1%.

2. Indices of real income per household member

Years	Base years									
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
2009	100.0									
2010	96.4	100.0								
2011	95.9	99.5	100.0							
2012	106.6	110.5	111.1	100.0						
2013	117.5	121.9	122.5	110.3	100.0					
2014	119.2	123.6	124.3	111.8	101.4	100.0				
2015	122.8	127.4	128.0	115.2	104.5	103.0	100.0			
2016	129.1	133.9	134.6	121.2	109.9	108.3	105.2	100.0		
2017	136.2	141.3	142.0	127.8	115.9	114.3	110.9	105.5	100.0	
2018	132.5	137.4	138.1	124.3	112.7	111.2	107.9	102.6	107.3	100.0

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

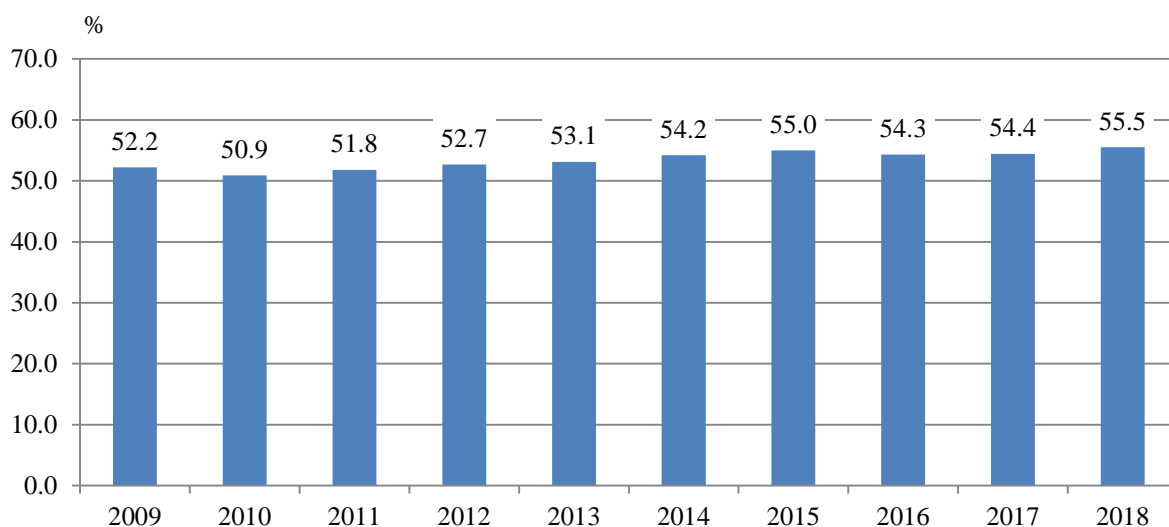


The following more important changes with respect to the sources of total average income per household member are observed during the 2009 - 2018 period:

- Income from wages and salaries in 2018 is 3 336 BGN, increases by 9.8% compared to 2017 and by 73.0% compared to 2009;
- Income from pensions during the last year is 1 645 BGN, increases by 11.2% compared to 2017 and by 61.4% compared to 2009;
- Income from self-employment in 2018 is 420 BGN, increases by 11.4% compared to 2017 and by 59.1% compared to 2009;
- Income from other earnings during the last year is 70 BGN, decreases by 45.7% compared to 2017 and decreases by 54.2% compared to 2009;
- Income from social benefits (unemployment benefit, family allowances and other social benefits) in 2018 is 156 BGN, decreases by 16.6% compared to 2017 and increases by 27.9% compared to 2009.

Income from wages and salaries has a highest relative share within the total household structure. This share in 2018 is 55.5%, by 1.1 percentage points (pp) more than 2017 and by 3.3 pp more than 2009.

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

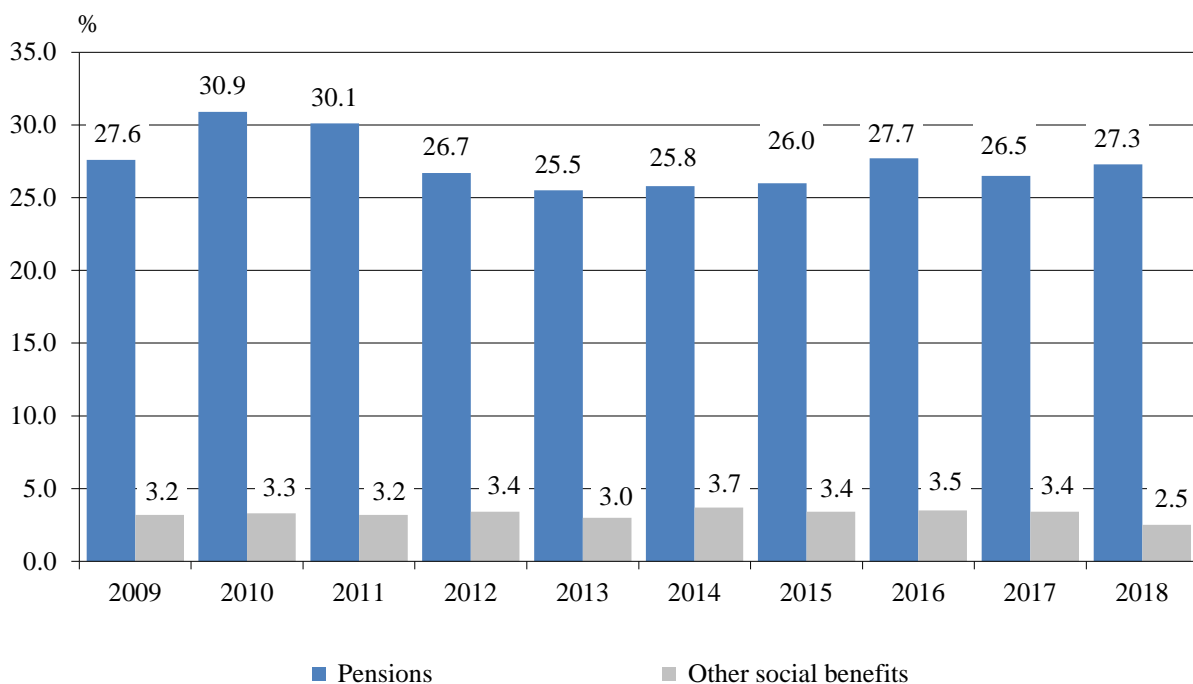


Social transfers (pensions, unemployment benefits, family allowances and other social benefits) form 29.8% within the total income in 2018.

Income from pensions has the highest relative share within the social transfers - 27.3% within the total income in 2018, increases by 0.8 pp compared to 2017 and decreases by 0.3 pp compared to 2009.

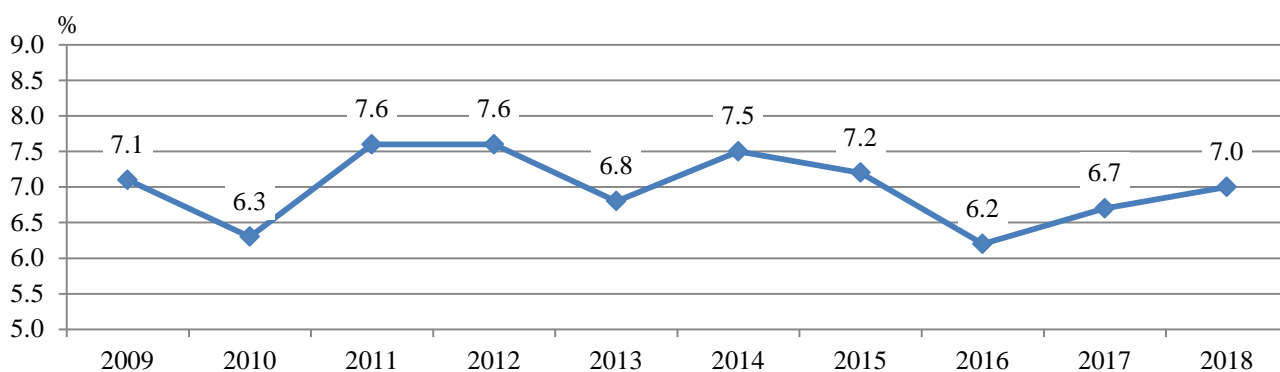


Figure 2. Relative share of income from pensions and social benefits within the total household income



In 2018 the relative share of income from self-employment is 7.0%, increases by 0.3 pp compared to 2017 and decreases by 0.1 pp compared to 2009.

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



The relative share of income from other earnings is 1.2% in 2018, decreases by 1.1 pp compared to 2017 and decreases by 2.9 pp compared to 2009.



Household expenditure

The Bulgarian households are spend 5 772 BGN average per capita in 2018 or by 10.6% more compared to 2017. Household expenditure increase 1.7 times during the 2009 - 2018 period.

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

Expenditure groups	2009		2013		2017		2018	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	3335	100.0	4466	100.0	5217	100.0	5772	100.0
Consumer total expenditure	2859	85.7	3721	83.3	4280	82.0	4692	81.3
Foods and non-alcoholic beverages	1216	36.5	1480	33.2	1573	30.1	1714	29.7
Alcoholic beverages and tobacco	157	4.7	180	4.0	219	4.2	236	4.1
Clothing and footwear	103	3.1	154	3.5	183	3.5	196	3.4
Housing, water, electricity, gas and other fuels	484	14.5	632	14.2	770	14.8	787	13.6
Furnishing and maintenance of the house	123	3.7	152	3.4	217	4.2	230	4.0
Health	177	5.3	233	5.2	280	5.4	313	5.4
Transport	201	6.0	309	6.9	352	6.7	419	7.3
Communication	150	4.5	192	4.3	224	4.3	248	4.3
Recreation, culture and education	129	3.9	202	4.5	230	4.4	279	4.8
Miscellaneous goods and services	120	3.6	186	4.2	232	4.5	270	4.7
Taxes	106	3.2	219	4.9	290	5.6	318	5.5
Social insurance contributions	123	3.7	285	6.4	358	6.9	420	7.3
Regular transfers to other households	63	1.9	52	1.2	63	1.2	58	1.0
Other expenditure	184	5.5	189	4.2	227	4.4	284	4.9
<i>Saving deposits</i>	<i>167</i>	<i>x</i>	<i>75</i>	<i>x</i>	<i>282</i>	<i>x</i>	<i>305</i>	<i>x</i>
<i>Debt paid out and loan granted</i>	<i>166</i>	<i>x</i>	<i>205</i>	<i>x</i>	<i>154</i>	<i>x</i>	<i>134</i>	<i>x</i>
Total	3668	x	4745	x	5653	x	6211	x

The relative share of consumer expenditure within the total household expenditure decreases from 85.7% in 2009 to 81.3% in 2018.

During the 2009 - 2018 period within the total household expenditure average per capita are observed changes as:

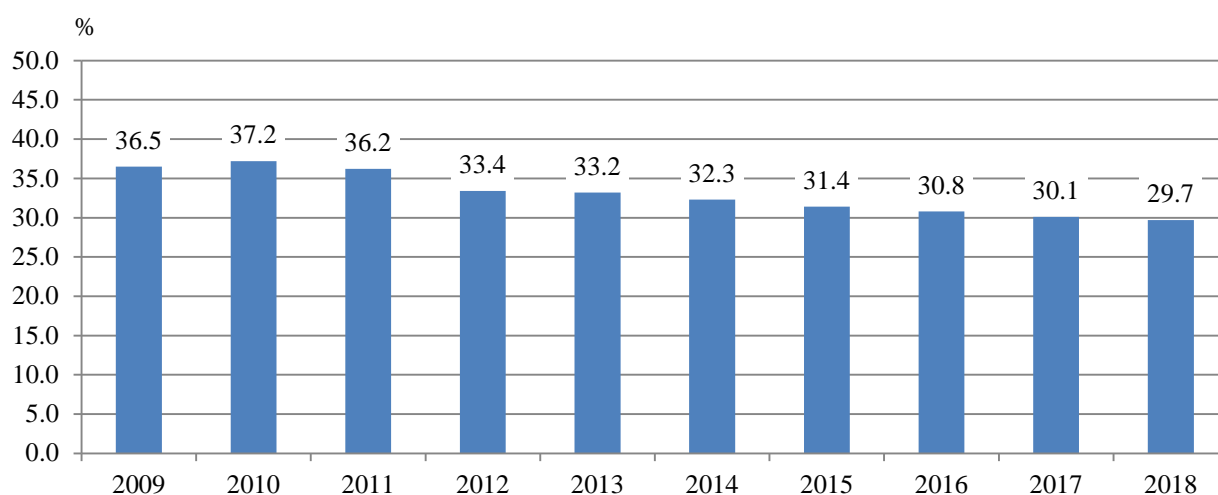
- 1 714 BGN average per capita are spent in 2018 on food and non-alcoholic beverages or by 9.0% more than 2017 and by 41.0% more compared to 2009;



- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year are 1 017 BGN - or by 3.0% more than 2017 and by 67.5% more than 2009;
- 667 BGN are spent in 2018 on transport and communication, by 15.8% more than 2017 and by 90.0% more than 2009;
- During the last year expenditure on taxes and social insurance contributions are 738 BGN and increase by 13.9% compared to 2017 and more three times compared to 2009.

The relative share of expenditure on food within the total household expenditure is 29.7% in 2018 or by 0.4 pp less than 2017 and by 6.8 pp less than 2009.

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



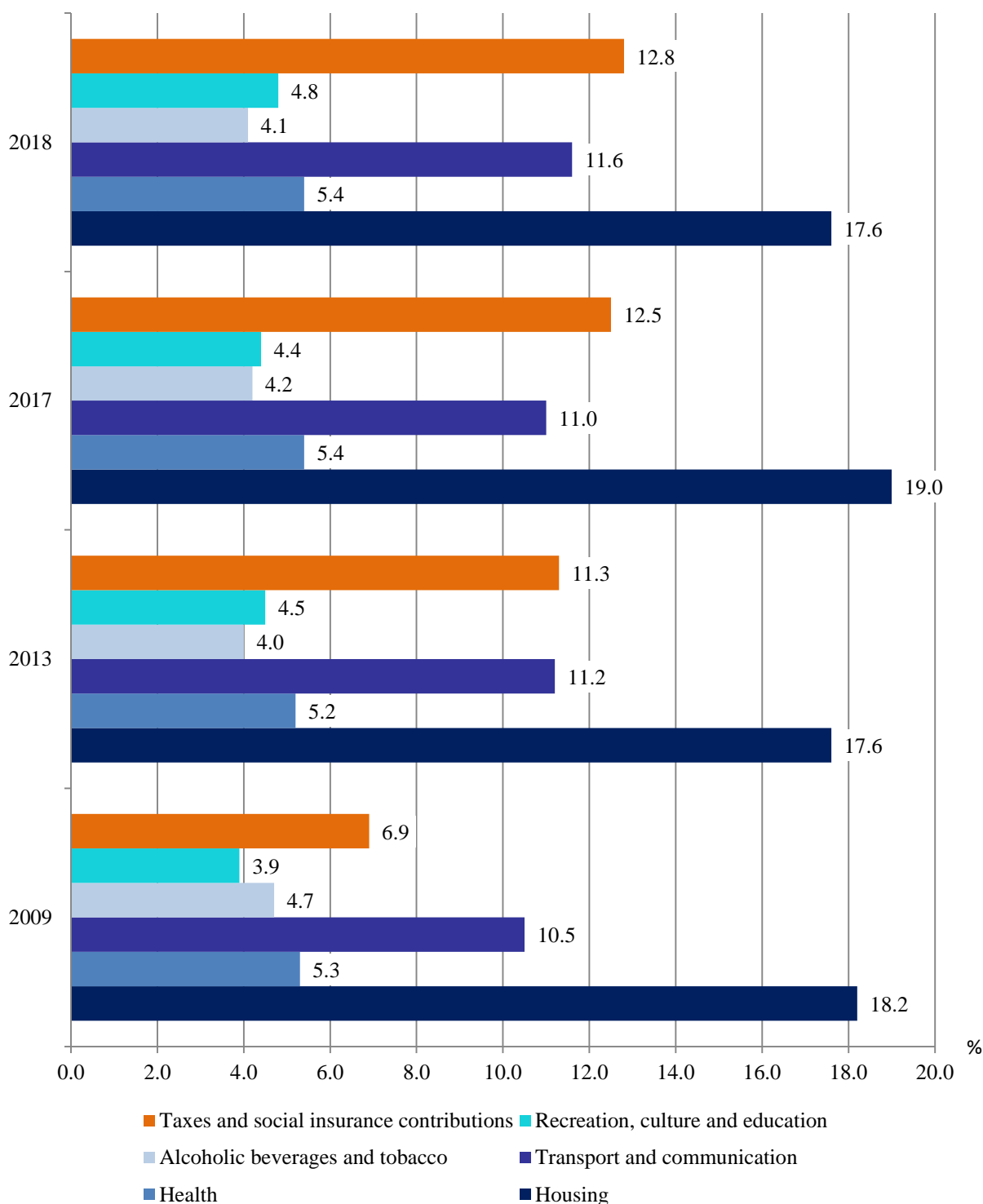
The relative share of expenditure on housing decreases by 1.4 pp in 2018 compared to 2017 and decreases by 0.6 pp compared to 2009.

The share of expenditure on taxes and social insurance contributions within the total household expenditure is 12.8% in 2018 or by 0.3 pp more than 2017 and by 5.9 pp more than 2009.

The share of expenditure on transport and communication varies around 11% during the 2009 - 2018 period.



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



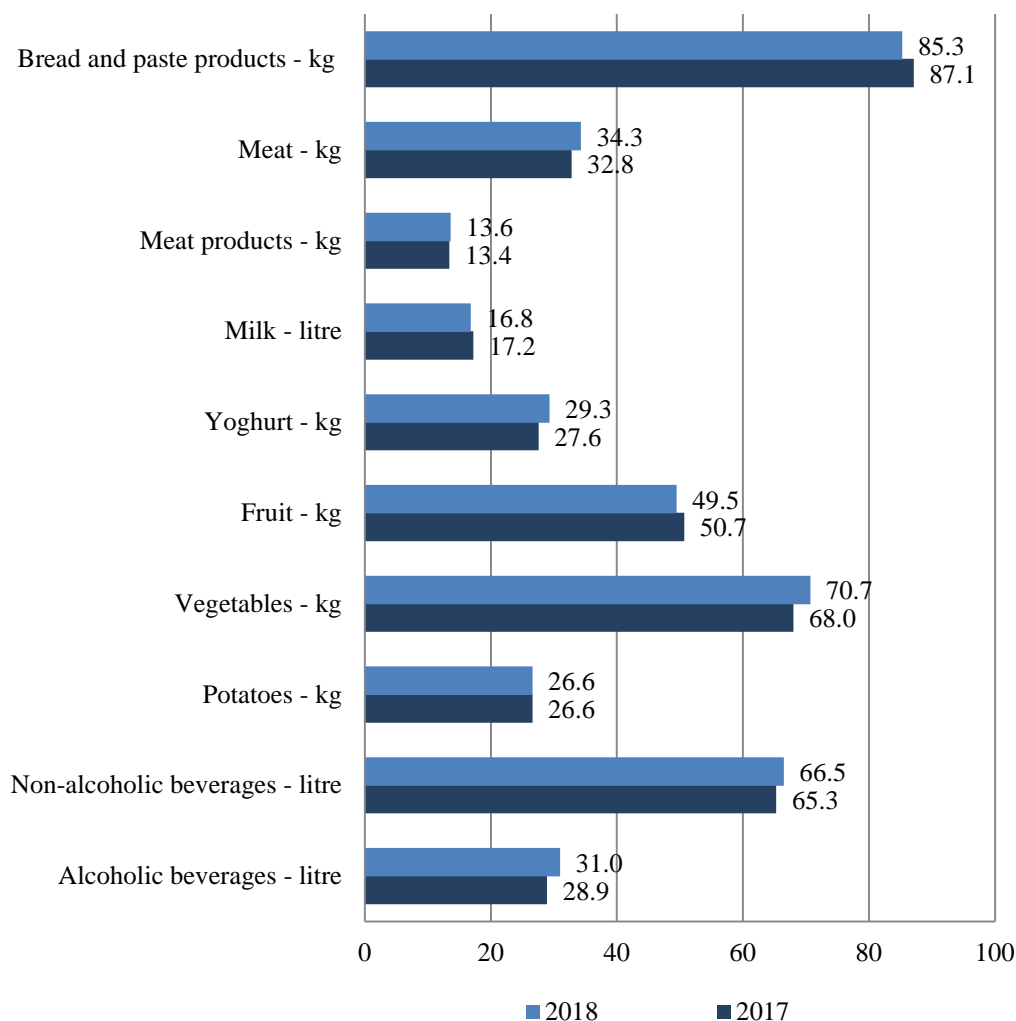


Household consumption

Statistical data show changes in the household consumption structure in Bulgaria in 2018 compared to 2017. Consumption per capita of bread and paste products decreases by 1.8 kg and of fruit by 1.2 kg. Consumption of vegetables increases by 2.7 kg, of yoghurt by 1.7 kg, of meat by 1.5 kg and of non-alcoholic beverages by 1.2 litres.

Annually consumption of alcoholic beverages per capita increases from 28.9 litres to 31.0 litres and of cigarettes from 656 to 674 numbers.

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





Household purchasing power¹

The purchasing power of households increases for almost kinds of food in 2018 except white bread, cucumbers, peppers, apples, grapes, butter. Biggest increase of the purchasing power of potatoes, rice, dry beans, milk, pork, poultry meal and sugar is observed in comparison to 2017.

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

Foods	Measure	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
White bread	kg	2997	3103	2814	3287	3557	3646	3817	3988	4218	4155
Rice	kg	1372	1518	1522	1774	2048	2061	2070	2163	2382	2550
Dry beans	kg	1217	1307	1561	1404	1329	1060	1172	1358	1421	1527
Potatoes	kg	4458	4516	4269	5730	4877	5386	5959	5736	6209	6675
Tomatoes	kg	2584	2230	2772	2650	3072	2693	2699	2745	2834	2856
Cucumbers	kg	2257	2149	2544	2585	2833	2756	2627	2820	3003	2941
Peppers	kg	2641	2530	2835	3095	3479	3078	2926	3272	3329	3078
Apples	kg	2764	2925	2691	3118	3453	3618	3674	3867	4004	3934
Grapes	kg	3876	3304	3439	3287	4262	3338	3817	3521	4004	3645
Milk	litre	2972	2901	2879	3118	3379	3362	3417	3595	3785	3883
Yoghurt	kg	1959	1993	1976	2186	2402	2347	2407	2515	2657	2725
White cheese	kg	752	746	703	770	820	787	808	806	810	817
Yellow cheese	kg	377	379	345	394	419	412	440	458	468	489
Pork	kg	457	492	512	562	608	631	699	741	756	819
Poultry meal	kg	820	894	595	940	986	985	1040	1115	1217	1311
Perishable sausages	kg	650	653	673	746	814	810	856	892	932	989
Non-perishable sausages	kg	309	313	327	360	384	374	388	397	410	425
Eggs	number	16981	16990	18570	16308	20570	22571	22209	24310	23025	23764
Sugar	kg	2286	2411	1673	1945	2342	3139	3541	3191	3454	4753
Butter	kg	413	386	357	418	417	409	421	432	385	346

Dwellings, housing conditions and availability of durables

In 2018, 90.7% of households are living in own dwelling and 6.6% are living in dwellings free of rent. 2.7% of the observed households are living in rented dwellings - 1.9% of the households pay free rent and 0.8% municipal rent. 9.4% of the households also possess a second dwelling.

93.2% of households are living in dwellings constructed prior to 1990 and 72.7% of dwellings were built within the 1961 - 1990 period. 20.5% of the dwellings were constructed prior to 1961 and 6.8% were constructed after 1990.



2/3 of the households (68.1%) are living in dwellings with two and three rooms (74.2% in urban areas and 51.1% in rural areas). 19.6% of the dwellings in urban areas and 44.5% in rural areas have three or four rooms.

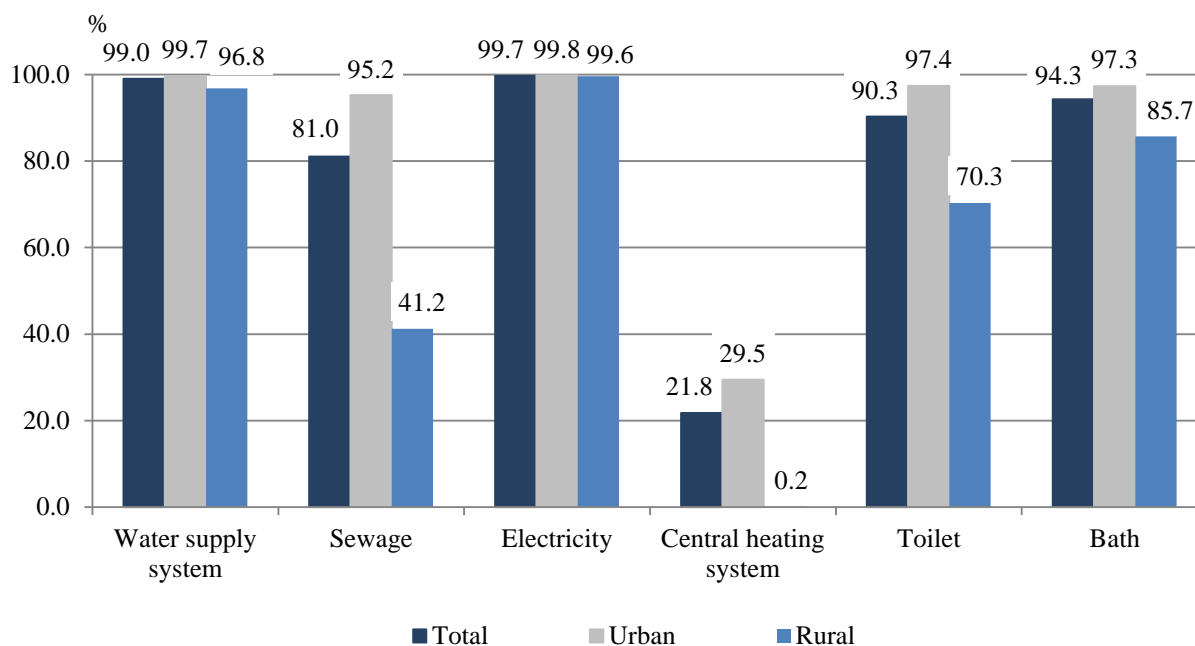
20.9% of the households possess garage (17.1% in urban areas and 31.5% in rural areas).

79.0% 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 41.2% of the dwellings, while in urban areas this percent is 2.3 times higher - 95.2%.

70.3% of the rural households and 97.4% of the urban households have toilets inside the dwelling.

21.8% of the country dwellings have central heating - 29.5% in urban areas and 0.2% in rural areas.

Figure 7. Relative share of dwellings with water supply system, sewage, electricity, central heating system, bath and toilet by residence



51.1% of the observed households possess car and 6.1% of households possess two or more cars. 14.3% of households cannot afford a car and 34.1% do not need one.

Amongst the durables, those that are most spread are TV sets - 99.0% of households have TV and 31.4% of households have two and more TV sets.

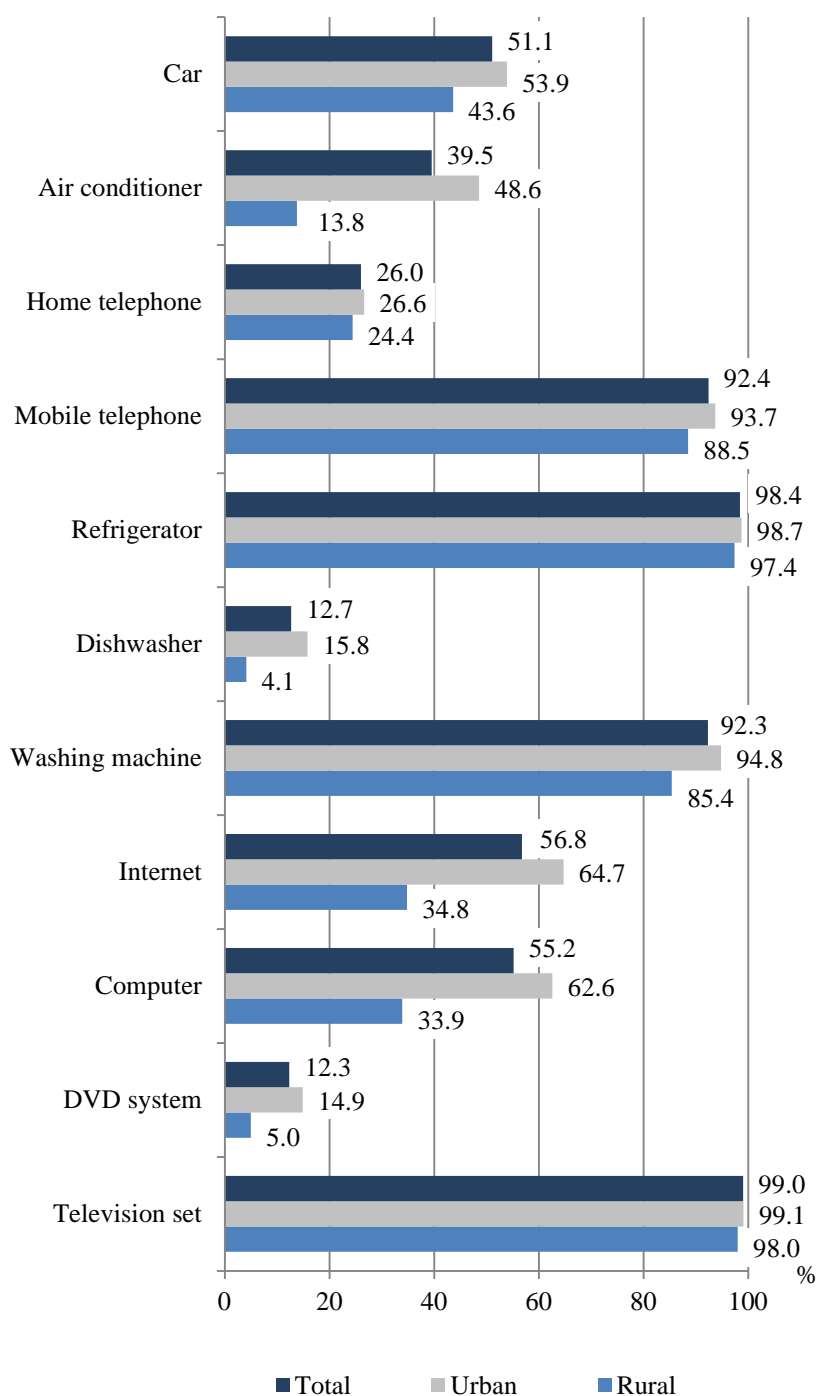
Refrigerators and freezers take the second place - 98.4% of the households (98.7% - in urban areas and 97.4% - in rural areas) possess refrigerator and/or freezer.

Washing machines possess 92.3% of the households. 5.2% cannot afford such machine and 2.4% do not need it.



Without a telephone (non-mobile or mobile) are 2.5% of the households. 5.1% possess just a non-mobile telephone and 71.6% - just a mobile phone (households possessing two and more mobile phones are prevailing). 20.8% of the observed households possess both types of telephones.

Figure 8. Relative share of households possessing durables by residence





PCs possess 55.2% of the households (62.6% in urban areas and 33.9% in rural). Still high is the share of households which do not need a PC - 38.3%.

56.8% of the households have Internet connection inside the dwelling. 64.7% of the dwelling in urban areas and 34.8% in rural areas have Internet connection. 37.0% do not need Internet.

Air-conditioners possess 39.5% of the households and 27.1% cannot afford it. 33.4% of the households do not need air-conditioner.

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, 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 and the Information System INFOSTAT.