

INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2021

Household income

The annual total income average per capita is 7 705 BGN in 2021, an increase of 10.0% compared to 2020. The total income average per household member increases 1.8 times during the 2012 - 2021 period.

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

Sources of income	2012		2016		2020		2021	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	4327	100.0	5167	100.0	7002	100.0	7705	100.0
Total gross income	4121	95.2	4989	96.6	6749	96.4	7434	96.5
Wages and salaries	2281	52.7	2807	54.3	3927	56.1	4379	56.8
Other earnings	109	2.5	150	2.9	46	0.7	49	0.6
Self-employment income	330	7.6	319	6.2	434	6.2	401	5.2
Property income	41	0.9	36	0.7	43	0.6	33	0.4
Pensions	1153	26.7	1432	27.7	2018	28.8	2311	30.0
Unemployment benefits	29	0.7	20	0.4	32	0.5	31	0.4
Family allowances	35	0.8	40	0.8	82	1.2	71	0.9
Other social benefits	82	1.9	119	2.3	90	1.3	90	1.2
Regular transfers from other households	61	1.4	65	1.3	78	1.1	70	0.9
Receipt sale	35	0.8	31	0.6	20	0.3	15	0.2
Miscellaneous	171	4.0	147	2.9	233	3.3	255	3.3
Drawn savings	154	x	179	x	219	x	278	x
Loans and credits	60	x	57	x	66	x	53	x
Total	4541	x	5404	x	7288	x	8036	x

Real household income¹ increases by 6.5% in 2021 compared to 2020. The highest value of the index of real income is in 2021, in comparison to 2012 - 159.0%.

2. Indices of real income per household member

Years	Base years									
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
2012	100.0									
2013	110.3	100.0								
2014	111.8	101.4	100.0							
2015	115.2	104.5	103.0	100.0						
2016	121.2	109.9	108.3	105.2	100.0					
2017	128.3	116.4	114.8	111.4	105.9	100.0				
2018	134.4	121.8	120.1	116.6	110.9	104.7	100.0			
2019	142.9	129.6	127.7	124.0	117.9	111.3	106.3	100.0		
2020	149.3	135.3	133.5	129.6	123.2	116.3	111.1	104.4	100.0	
2021	159.0	144.2	142.2	138.0	131.2	123.9	118.3	111.3	106.5	100.0

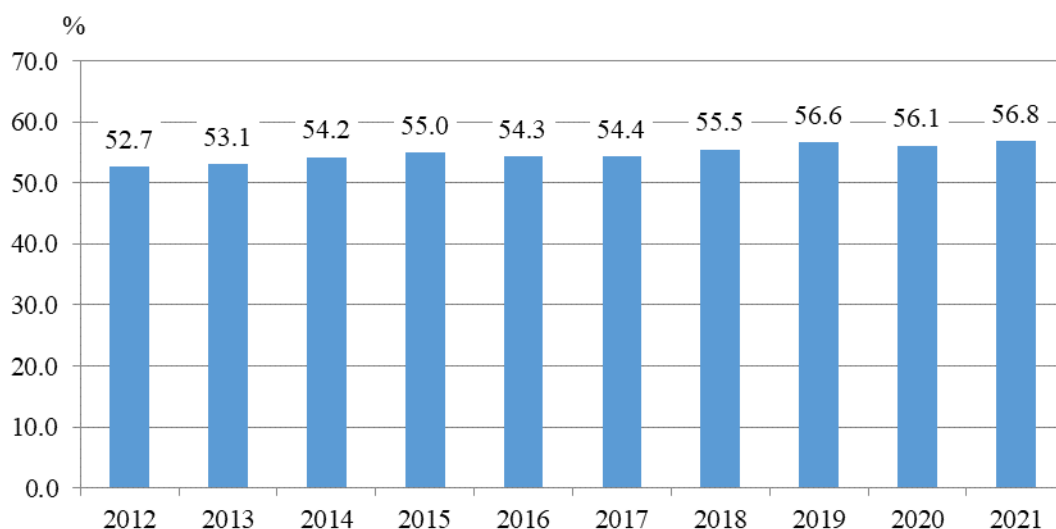
¹ Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

The following more important changes with respect to the sources of total average income per household member are observed during the 2012 - 2021 period:

- The income from wages and salaries in 2021 is 4 379 BGN, an increase of 11.5% compared to 2020 and 1.9 times compared to 2012;
- The income from pensions during the last year is 2 311 BGN, an increase of 14.5% compared to 2020 and 2 times compared to 2012;
- The income from self-employment is 401 BGN, a decrease of 7.6% compared to 2020 and an increase of 21.5% compared to 2012;
- The income from other earnings is 49 BGN, an increase of 6.5% compared to 2020 and a decrease of 55.0% compared to 2012;
- The income from social benefits (unemployment benefits, family allowances and other social benefits) in 2021 is 192 BGN, a decrease of 5.9% compared to 2020 and an increase of 31.5% compared to 2012.

Income from wages and salaries has the highest relative share within the total household structure. This share in 2021 is 56.8%, 0.7 percentage points (pp) more than in 2020 and 4.1 pp more than in 2012.

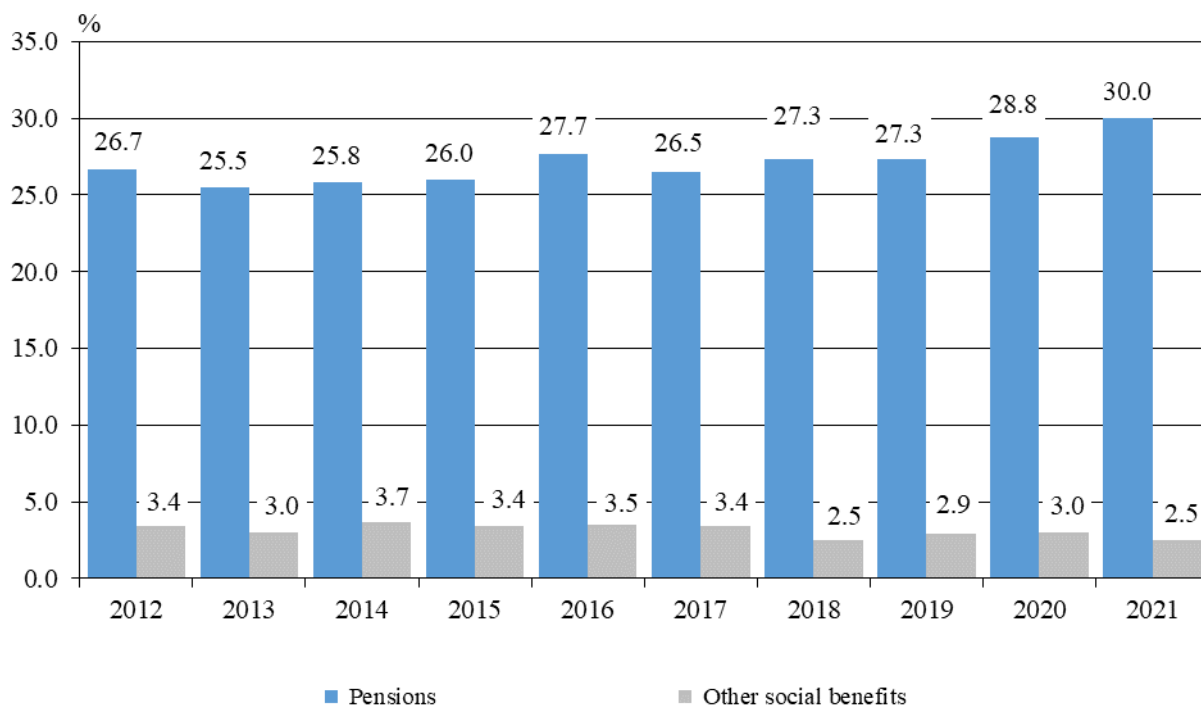
Figure 1. Relative share of income from wages and salaries within the total household income



Social transfers (pensions, unemployment benefits, family allowances and other social benefits) form 32.5% of the total income in 2021.

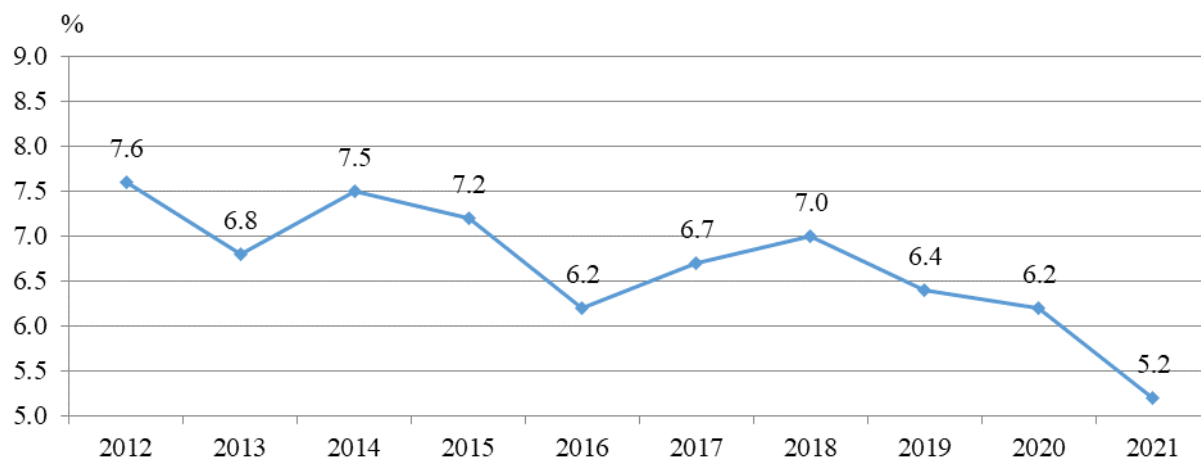
Income from pensions has the highest relative share within the social transfers - 30.0% of the total income in 2021, an increase of 1.2 pp compared to 2020, and 3.3 pp compared to 2012.

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



In 2021, the relative share of income from self-employment is 5.2%, a decrease of 1.0 pp compared to 2020 and by 2.4 pp compared to 2012.

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



The relative share of income from other earnings is 0.6% in 2021, a decrease of 0.1 pp compared to 2020 and 1.9 pp compared to 2012.

Household expenditure

Bulgarian households spent an average of 7 042 BGN per capita in 2021, or 13.2% more compared to 2020. Household expenditure increase 1.7 times during the 2012 - 2021 period.

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

Expenditure groups	2012		2016		2020		2021	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	4058	100.0	4755	100.0	6220	100.0	7042	100.0
Consumer total expenditure	3392	83.6	3926	82.6	5054	81.3	5788	82.2
Foods and non-alcoholic beverages	1355	33.4	1464	30.8	1872	30.1	2057	29.2
Alcoholic beverages and tobacco	178	4.4	206	4.3	265	4.3	289	4.1
Clothing and footwear	129	3.2	172	3.6	188	3.0	256	3.6
Housing, water, electricity, gas and other fuels	621	15.3	681	14.3	861	13.8	974	13.8
Furnishing and maintenance of the house	131	3.2	175	3.7	260	4.2	333	4.7
Health	212	5.2	263	5.5	388	6.2	442	6.3
Transport	260	6.4	326	6.9	415	6.7	483	6.9
Communication	179	4.4	211	4.4	285	4.6	315	4.5
Recreation, culture and education	167	4.1	226	4.8	250	4.0	312	4.4
Miscellaneous goods and services	160	3.9	202	4.2	270	4.3	326	4.6
Taxes	200	4.9	247	5.2	360	5.8	394	5.6
Social insurance contributions	247	6.1	310	6.5	500	8.0	532	7.6
Regular transfers to other households	55	1.4	55	1.2	56	0.9	63	0.9
Other expenditure	163	4.0	216	4.5	251	4.0	264	3.7
Saving deposits	65	x	195	x	510	x	533	x
Debt paid out and loan granted	170	x	156	x	135	x	141	x
Total	4293	x	5106	x	6865	x	7717	x

The relative share of consumer expenditure within total household expenditure decreases from 83.6% in 2012 to 82.2% in 2021.

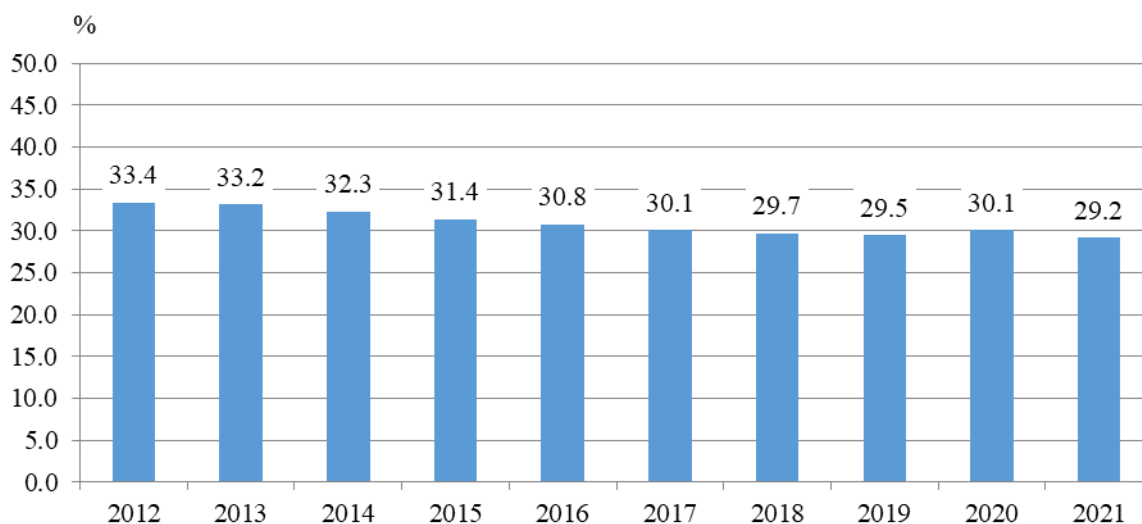
During the 2012 - 2021 period, within the total household expenditure average per capita, are observed changes as:

- 2 057 BGN are spent on food and non-alcoholic beverages in 2021, or 9.9% more than in 2020 and by 51.8% more compared to 2012;
- Expenditure on clothing and footwear in 2021 is 256 BGN, 36.2% more than in 2020 and 2 times more than in 2012;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year is 1 307 BGN, or 16.6% more than in 2020 and 1.7 times more than in 2012;

- In 2021, 442 BGN are spent on health, 13.9% more than in 2020 and 2.1 times more than in 2012;
- 798 BGN are spent on transport and communication in 2021, 14.0% more than in 2020 and 1.8 times more than in 2012;
- Expenditure on recreation, culture and education in 2021 is 312 BGN, 24.8% more than in 2020 and 1.9 times more than in 2012;
- During the last year, expenditure on taxes and social insurance contributions is 926 BGN, an increase of 7.7% compared to 2020 and more than 2 times compared to 2012.

The relative share of expenditure on food within total household expenditure is 29.2% in 2021, or 0.9 pp less than in 2020 and 4.2 pp less than in 2012.

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



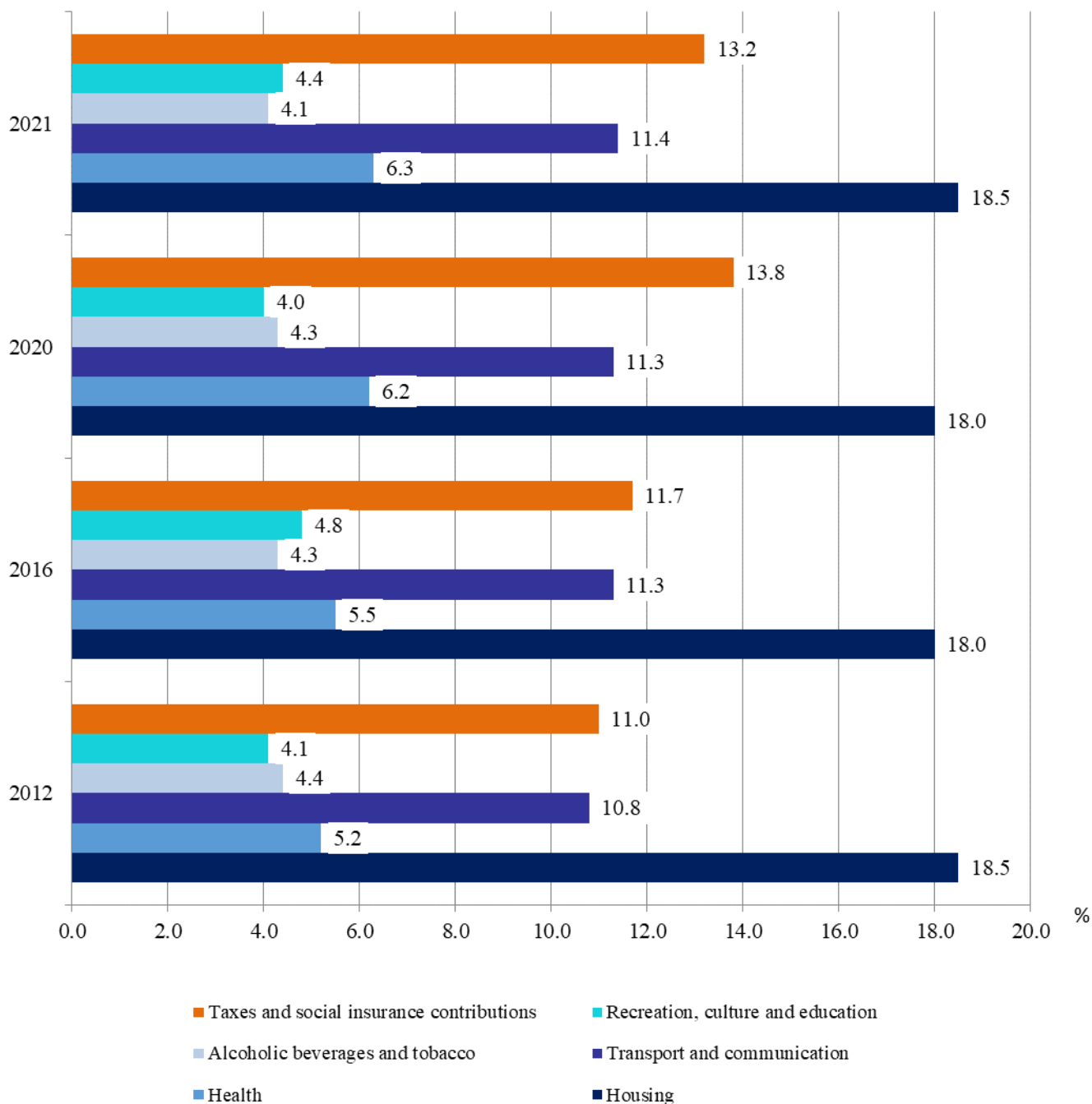
The relative share of expenditure on housing increases by 0.5 pp in 2021 compared to 2020 and remains the same in comparison to 2012.

The share of expenditure on taxes and social insurance contributions within total household expenditure is 13.2% in 2021, or 0.6 pp less than in 2020 and 2.2 pp more than in 2012.

The relative share of expenditure on health in 2021 increases by 0.1 pp compared to 2020 and by 1.1 pp compared to 2012.

The share of expenditure on transport and communication varies around 11% - 12% during the 2012 - 2021 period.

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

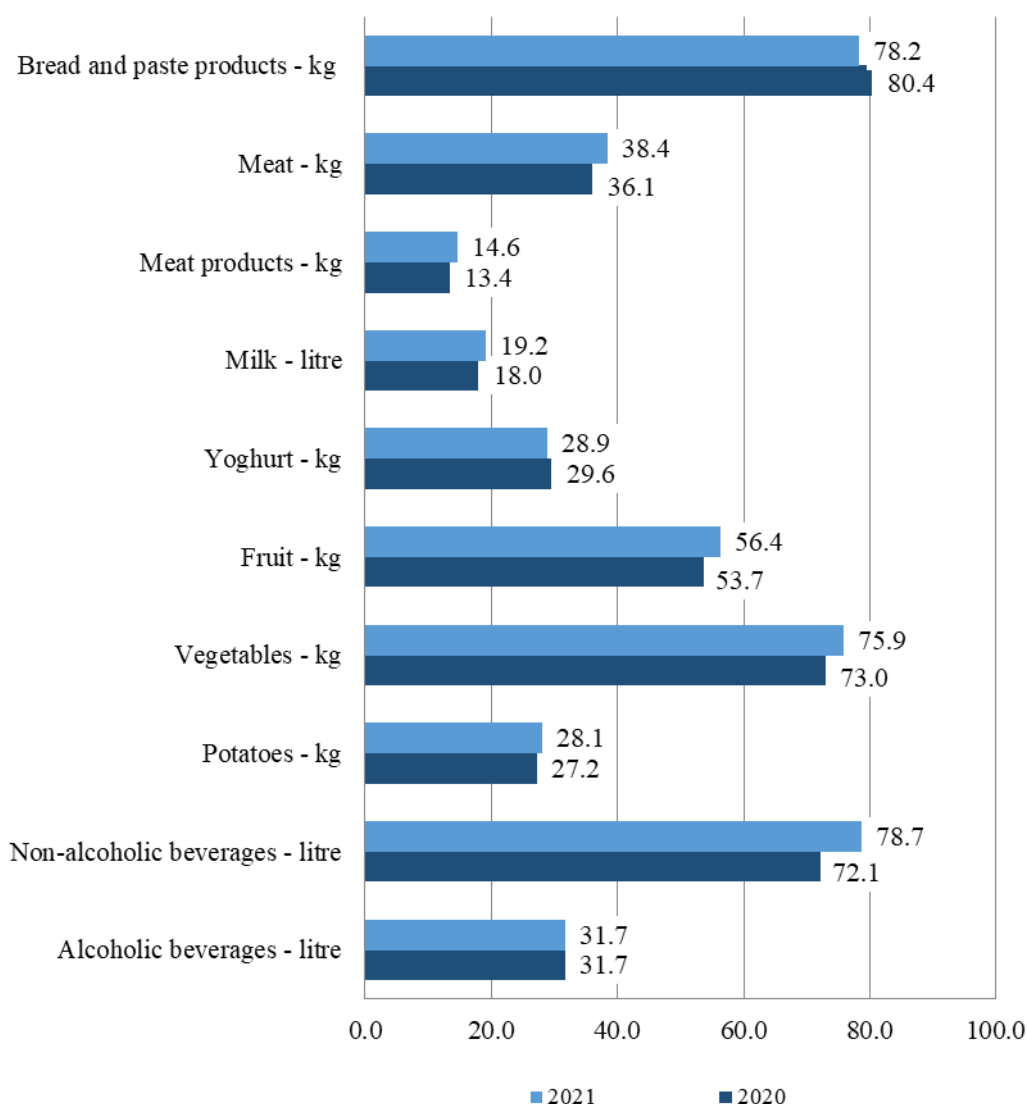


Household consumption

Statistical data show changes in the household consumption structure in Bulgaria in 2021 compared to 2020. Consumption per capita of bread and paste products decreases by 2.2 kg and that of yoghurt - by 0.7 kg. Consumption of vegetables increases by 2.9 kg, of fruit - by 2.7 kg, of meat - by 2.3 kg, of meat products - by 1.2 kg, of milk - by 1.2 litres and of non-alcoholic beverages - by 6.6 litres.

Annually, consumption of alcoholic beverages per capita in 2021 remains the same as in 2020 - 31.7 litres.

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





Household purchasing power¹

The purchasing power of households increases for most kinds of food in 2021. The biggest increase in purchasing power is observed for potatoes, eggs, apples and pork.

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

Foods	Measure	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
White bread	kg	3287	3557	3646	3817	3988	4218	4155	4055	4213	4230
Rice	kg	1774	2048	2061	2070	2163	2382	2550	2743	2694	2706
Dry beans	kg	1404	1329	1060	1172	1358	1421	1527	1666	1663	1728
Potatoes	kg	5730	4877	5386	5959	5736	6209	6675	5580	6620	7507
Tomatoes	kg	2650	3072	2693	2699	2745	2834	2856	2915	3022	3088
Cucumbers	kg	2585	2833	2756	2627	2820	3003	2941	3080	3174	3231
Peppers	kg	3095	3479	3078	2926	3272	3329	3078	3383	3391	3329
Apples	kg	3118	3453	3618	3674	3867	4004	3934	4566	4138	4558
Grapes	kg	3287	4262	3338	3817	3521	4004	3645	4295	4399	4302
Milk	litre	3118	3379	3362	3417	3595	3785	3883	4106	4138	4223
Yoghurt	kg	2186	2402	2347	2407	2515	2657	2725	2851	2921	3026
White cheese	kg	770	820	787	808	806	810	817	845	834	873
Yellow cheese	kg	394	419	412	440	458	468	489	520	540	580
Pork	kg	562	608	631	699	741	756	819	836	814	952
Poultry meal	kg	940	986	985	1040	1115	1217	1311	1426	1404	1431
Perishable sausages	kg	746	814	810	856	892	932	989	1027	983	1036
Non-perishable sausages	kg	360	384	374	388	397	410	425	438	430	462
Eggs	number	16308	20570	22571	22209	24310	23025	23764	27204	28963	31904
Sugar	kg	1945	2342	3139	3541	3191	3454	4753	5061	5001	5245
Butter	kg	418	417	409	421	432	385	346	389	460	477

Dwellings, housing conditions and availability of durables

In 2021, 90.8% of households are living in their own dwellings, and 5.5% are living in dwellings free of rent. 3.7% of the observed households are living in rented dwellings - 2.5% of the households pay free rent and 1.2% pay municipal rent. 8.0% of the households also possess a second dwelling.

92.2% of households are living in dwellings constructed prior to 1990 (69.9% of dwellings were built within the 1961 - 1990 period). 22.6% of the dwellings were constructed prior to 1961, and 7.9% were constructed after 1990.

65.2% of the households are living in dwellings with two or three rooms (70.4% in urban areas and 49.7% in rural areas). 23.3% of the dwellings in urban areas and 48.3% in rural areas have four or more rooms.

23.4% of the households possess a garage (20.1% in urban areas and 33.3% in rural areas).

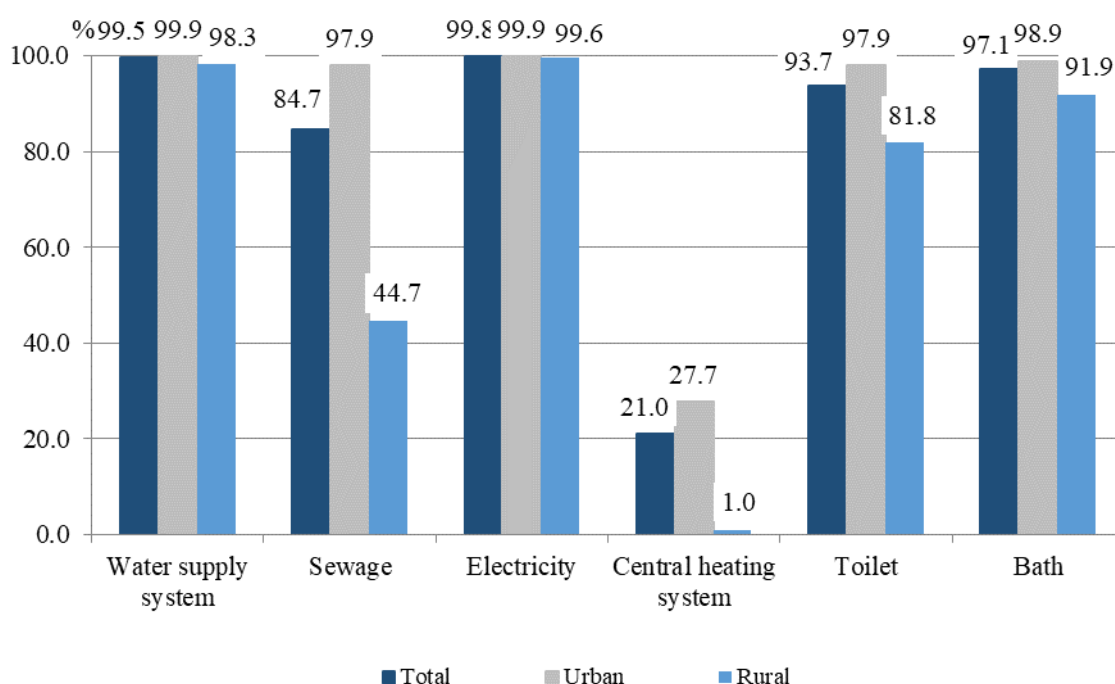
¹ Purchasing power of households is expressed by the volume of a given kind of goods, which can be bought with the annual monetary household income per capita if it is used to buy only this kind of goods.

82.5% of the households have electricity, running water, sewerage, bathrooms and toilets in their dwellings. There are considerable discrepancies with respect to the availability of the above mentioned facilities between urban and rural areas. In rural areas sewerage is available in only 44.7% of the dwellings, while in urban areas this percent is 97.9%.

81.8% of rural households and 97.9% of urban households have toilets inside their dwellings.

21.0% of the country's dwellings have central heating - 27.7% in urban areas and 1.0% in rural areas.

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



56.2% of the observed households possess a car, and 5.7% of households possess two or more cars. 8.3% of households cannot afford a car, and 35.4% do not need one.

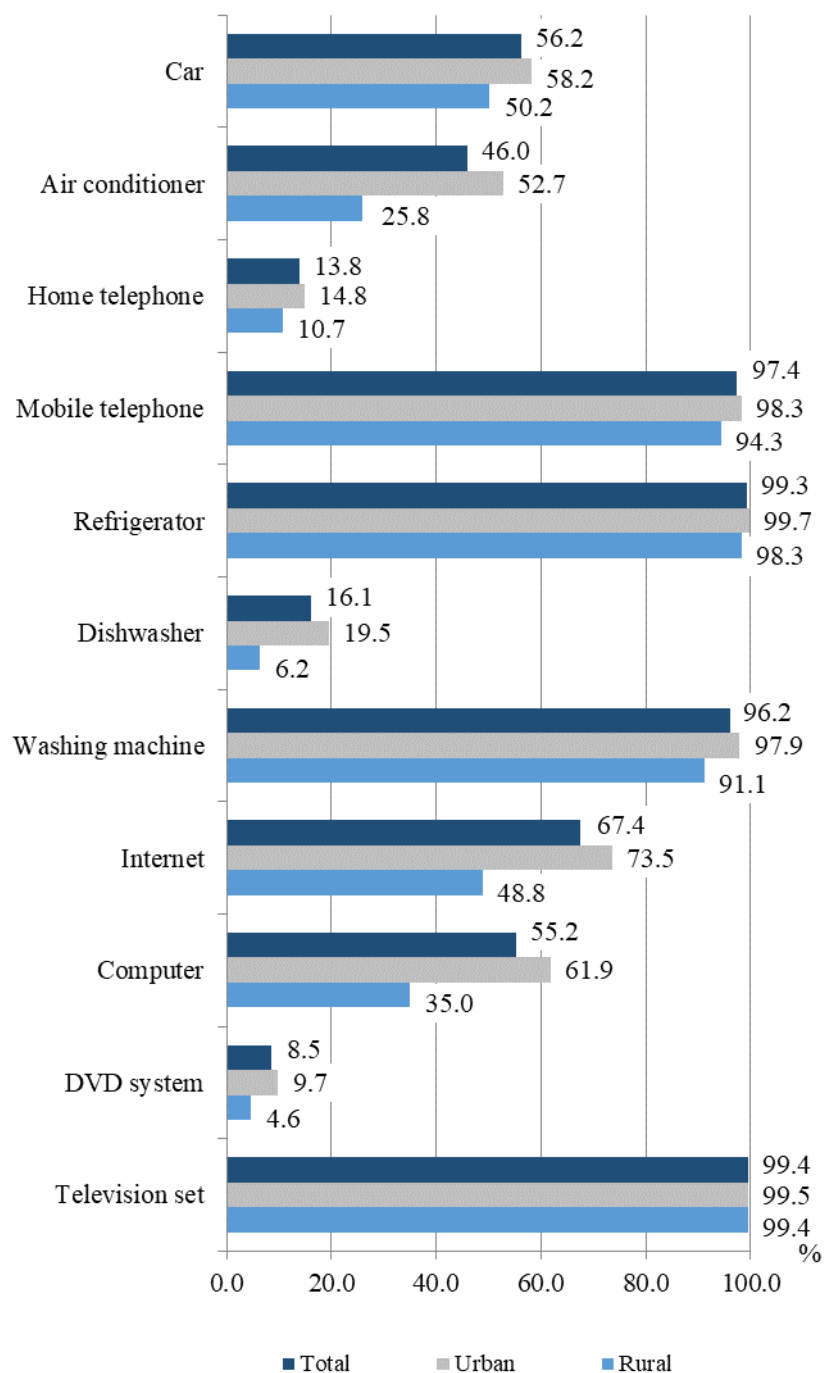
Amongst the durables, those that are most common are TV sets - 99.4% of households have a TV, and 32.7% of households have two or more TV sets.

Refrigerators and freezers take second place - 99.3% of the households (99.7% - in urban areas and 98.3% - in rural areas) possess refrigerators and/or freezers.

96.2% of the households possess a washing machine. 1.8% cannot afford such a machine, and 2.0% do not need it.

Without a telephone (non-mobile or mobile) are 1.1% of the households. 1.6% possess just a non-mobile telephone, and 85.1% - just a mobile phone (households possessing two or more mobile phones are prevailing). 12.2% of the observed households possess both types of telephone.

Figure 8. Relative share of households possessing durables by residence



55.2% of the households possess PCs (61.9% in urban areas and 35.0% in rural areas). 40.5% do not need a PC.



67.4% of the households have an Internet connection inside their dwellings. 73.5% of the dwellings in urban areas and 48.8% of those in rural areas have an Internet connection. 30.6% do not need Internet.

46.0% of the households possess air-conditioners, and 17.2% cannot afford it. 36.8% of the households do not need air-conditioners.



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.

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.

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 can be found on the NSI web site - www.nsi.bg under the heading of Households Income and Expenditure and the Information System INFOSTAT.