

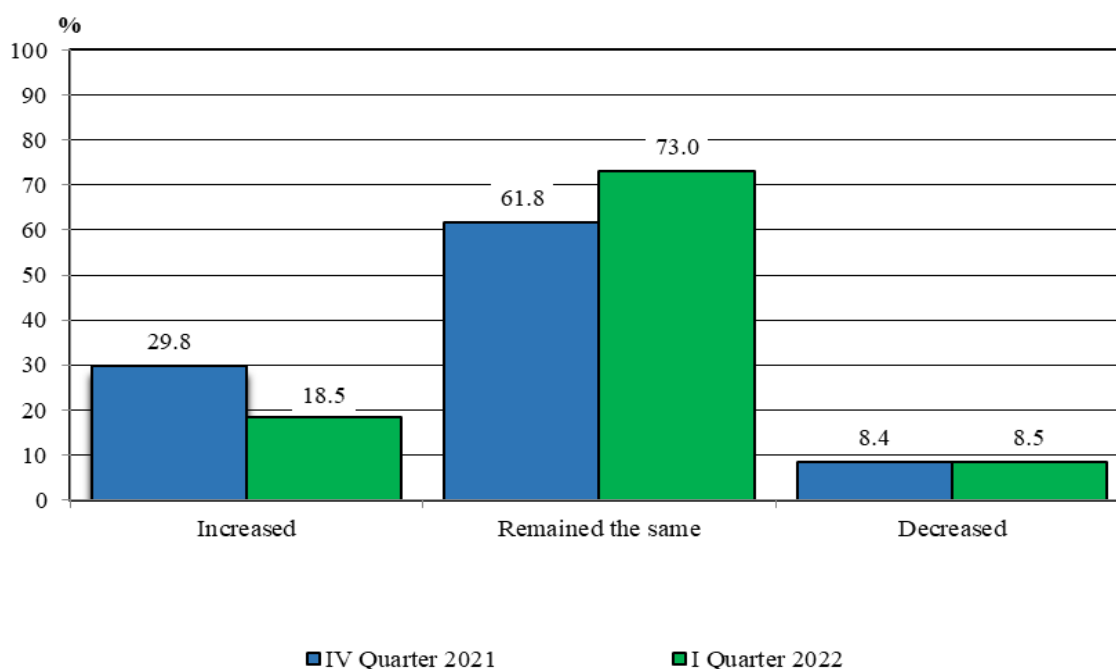
ADDITIONAL QUESTIONNAIRE UNDER THE HOUSEHOLD BUDGET SURVEY IN THE FIRST QUARTER OF 2022

In the first quarter of 2022, the National Statistical Institute for the second time conducted an additional survey to the Household Budget Survey in order to carry out quarterly monitoring of changes in the living conditions of households as a result of the COVID-19 pandemic, under 'Income and Living Conditions (ILC) - Statistical infrastructure under IESS - SILC 2022 module - 2021 and 2022 Infra-annual data collection' project, the implementation of which is in accordance with Grant Agreement with the European Commission No. 101052273 - 2021-BG-ILC-SILC. For the study, 5 687 persons aged 16 and over from 3 052 households were surveyed. The additional survey is an initiative of Eurostat and is conducted according to a uniform methodology within the framework of the European survey *Infra-annual data collection on living conditions (IALC)*.

The incomes of over 70% of Bulgarians remain almost unchanged over the previous 12 months

During the first quarter of 2022, for 73% of the persons, household income remained unchanged compared to the last 12 months. An increase in income was indicated by 18.5% of the persons, which is 11.3 percentage points less compared to the fourth quarter of 2021 when 29.8% of the persons had an increase.

Figure 1. Over the past 12 months, how has your household income changed?



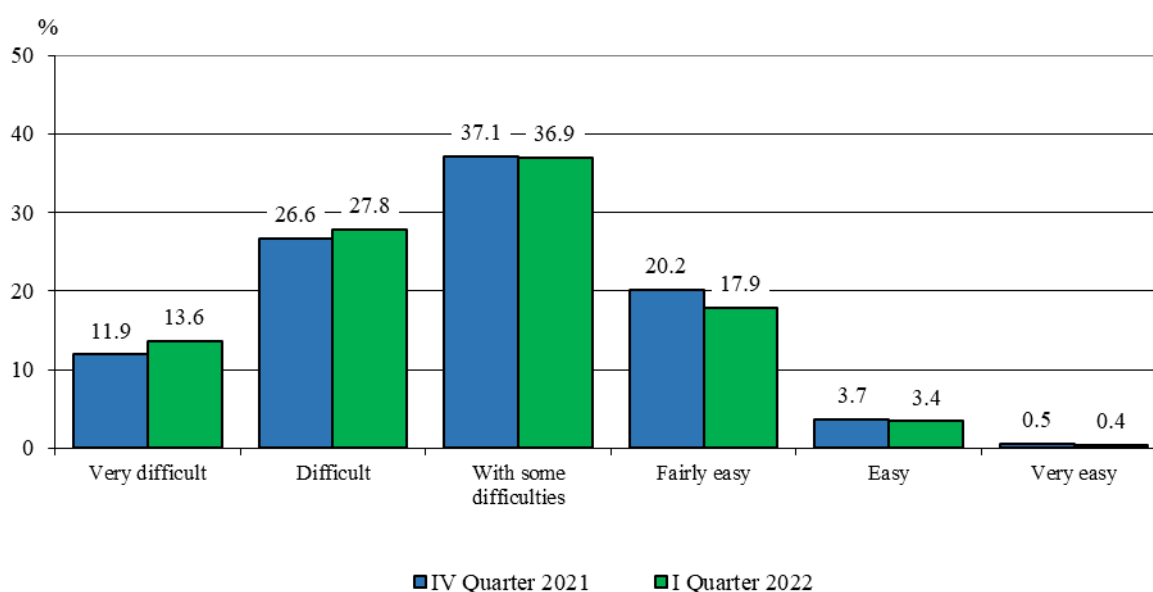
The main reason for the increase in income in the first quarter of 2022 is the increase in pensions and social benefits - 69.1% of individuals indicated this as a reason. As a comparison, in the fourth quarter of 2021, their share was 34.0%. For 13.7% of persons with increased income in the first quarter of 2022 and for 24.3% - in the fourth quarter of 2021, the factor for the increase is indexation/recalculation of the salary.

A decrease in income for the last 12 months was indicated by 8.5% of the persons. As the main reasons are job loss/unemployment/bankruptcy of own company; reduction of working hours, wages or salary; loss of working capacity due to illness or disability.

More than 3/4 of the persons say they have difficulty meeting their daily expenses

In the first quarter of 2022, as well as in the fourth quarter of 2021, the share of individuals who have difficulty covering their daily expenses is relatively high - over 75%. 36.9% of individuals have certain difficulties, 27.8% define covering daily expenses as difficult, and 13.6% - as very difficult.

Figure 2. How would you go about making ends meet ie. can you cover your daily expenses?

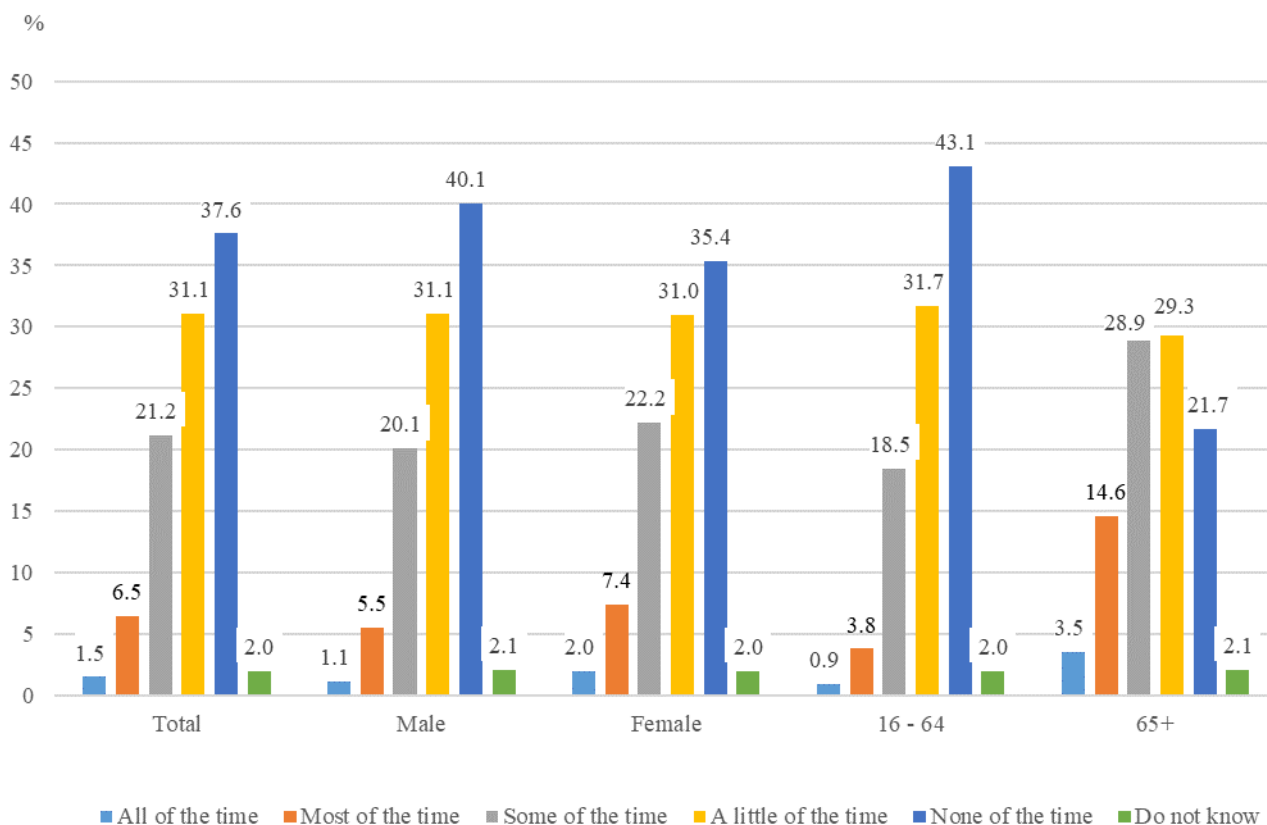


17.9% of individuals can fairly easy cover their daily expenses, and only 3.8% do not experience any difficulties. In total, the share of persons without difficulties in the first quarter of 2022 decreased by 2.7 percentage points compared to the fourth quarter of 2021.

The feeling of loneliness prevails among persons 65 and older

In the first quarter of 2022, 8.0% of individuals reported feeling lonely all or most of the time in the past four weeks, while 37.6% did not feel lonely at any time. The feeling of loneliness is more pronounced among women at 9.4%, or by 2.8 percentage points compared to men - at 6.6%.

Figure 3. How often have you felt lonely in the past 4 weeks?



Elderly, who did not feel lonely at any time take a share of 21.7%. Approximately twice as many, or 43.1%, of those aged 16 to 64 had never experienced loneliness in the past four weeks.

Personal relationship satisfaction is the highest

In both surveyed quarters, the respondents gave a relatively high score regarding their satisfaction with personal relationships with family, friends, neighbours and other persons - an average of about 7.18 on a scale of measurement from 0 to 10.

The lowest is the average satisfaction of persons aged 16 and over with the financial situation of their households - 4.61 for the fourth quarter of 2021 and 4.51 for the first quarter of 2022. The level of income affects the overall satisfaction with the financial situation. For the 20 percent of households with the highest net incomes, the average satisfaction of individuals in both quarters is about 6, and for the 20 percent of households with the lowest net incomes, the satisfaction of individuals with the financial situation in both quarters is about 3.

The overall life satisfaction average for respondents was 5.85 in the fourth quarter of 2021 and 5.71 in the first quarter of 2022, measured on the same 0 to 10 scale.



Methodological notes

Household Budget Survey is a quarterly sample survey on a sample of 3 060 randomly selected households divided into three sub-samples each containing 1 020 households. Each sub-sample is being monitored for 1 month every quarter. Information from the additional questionnaire is collected monthly in the sub-sample active for the respective month, in parallel with the main observation forms of the survey, and it is being aggregated and processed quarterly.

The additional questionnaire includes two groups of questions: household questions that are asked to only one member of the household and individual questions that are asked to each member of the household aged 16 and over.

The household questions aim to monitor on a quarterly basis the reasons for changes in the current income of the households and possible financial difficulties in paying for some of the basic household expenses. The individual questions refer to the subjective judgments of the respondents about the level of their life satisfaction.

During the additional survey, the Household Budget Survey interviewers personally interview persons aged 16 and over and fill out a paper form. To the collected information are added the main socio-economic characteristics of the monitored persons, registered in the regular forms of the Household Budget Survey. Due to the sample nature of the survey, the collected data are weighed and calibrated to obtain the actual number of persons in the country and their structure by sex and age groups (16 - 64 years; 65 years and older).

Annex

Distributions of persons aged 16 and over according to the answers to the survey questions:

| In the past 12 months, how has your total household net income changed? | IV Quarter 2021 | I Quarter 2022 |
|--|-----------------|----------------|
| Increased | 29.8 | 18.5 |
| Remained the same | 61.8 | 73.0 |
| Decreased | 8.4 | 8.5 |
| <i>Total</i> | <i>100.0</i> | <i>100.0</i> |
| How would you go about making ends meet i.e. can you cover your daily expenses? | | |
| Very difficult | 11.9 | 13.6 |
| Difficult | 26.6 | 27.8 |
| With some difficulties | 37.1 | 36.9 |
| Fairly easy | 20.2 | 17.9 |
| Easy | 3.7 | 3.4 |
| Very easy | 0.5 | 0.4 |
| <i>Total</i> | <i>100.0</i> | <i>100.0</i> |
| During the previous quarter, was there a situation where your household has been in arrears, i.e. has been unable to pay on time the loan/mortgage/rent/housing costs for the main dwelling due to financial difficulties? | | |
| Yes | 13.7 | 15.3 |
| No | 86.3 | 84.7 |
| <i>Total</i> | <i>100.0</i> | <i>100.0</i> |

How often have you felt lonely in the past 4 weeks?

| | All of the time | Most of the time | Some of the time | A little of the time | None of the time | Do not know |
|-----------------|-----------------|------------------|------------------|----------------------|------------------|-------------|
| IV Quarter 2021 | | | | | | |
| Total | 1.9 | 7.0 | 17.2 | 28.9 | 43.0 | 2.0 |
| Male | 1.4 | 6.0 | 16.4 | 27.6 | 46.6 | 2.0 |
| Female | 2.4 | 8.0 | 18.0 | 30.1 | 39.7 | 1.9 |
| 16 - 64 | 1.1 | 4.1 | 14.5 | 29.3 | 49.0 | 2.0 |
| 65+ | 4.2 | 15.4 | 25.1 | 27.9 | 25.5 | 1.9 |
| I Quarter 2022 | | | | | | |
| Total | 1.5 | 6.5 | 21.2 | 31.1 | 37.6 | 2.0 |
| Male | 1.1 | 5.5 | 20.1 | 31.1 | 40.1 | 2.1 |
| Female | 2.0 | 7.4 | 22.2 | 31.0 | 35.4 | 2.0 |
| 16 - 64 | 0.9 | 3.8 | 18.5 | 31.7 | 43.1 | 2.0 |
| 65+ | 3.5 | 14.6 | 28.9 | 29.3 | 21.7 | 2.1 |



Level of satisfaction on average per person for the persons aged 16 and over on a scale of 0 to 10:

| Satisfaction with the financial situation of the household | IV Quarter 2021 | I Quarter 2022 |
|--|-----------------|----------------|
| | Average value | |
| Total for the persons aged 16 and over | 4.61 | 4.51 |
| <i>Activity status</i> | | |
| Employed | 5.09 | 4.97 |
| Unemployed | 3.18 | 3.10 |
| Retired | 4.26 | 4.17 |
| Other | 4.45 | 4.41 |
| <i>Education</i> | | |
| Primary | 3.73 | 3.64 |
| Secondary | 4.56 | 4.45 |
| Higher | 5.56 | 5.45 |
| <i>Quantile income groups</i> | | |
| Q1 20% households | 2.89 | 2.92 |
| Q2 20% households | 3.88 | 3.83 |
| Q3 20% households | 4.44 | 4.35 |
| Q4 20% households | 4.92 | 4.83 |
| Q5 20% households | 6.17 | 6.01 |

| Satisfaction with life these days | IV Quarter 2021 | I Quarter 2022 |
|---|-----------------|----------------|
| | Average value | |
| Total for the persons aged 16 and over | 5.85 | 5.71 |
| <i>Sex</i> | | |
| Male | 5.96 | 5.82 |
| Female | 5.75 | 5.61 |
| <i>Age</i> | | |
| Persons aged 16 - 64 | 6.09 | 5.94 |
| Persons aged 65 and over | 5.17 | 5.05 |
| <i>Activity status</i> | | |
| Employed | 6.27 | 6.14 |
| Unemployed | 4.94 | 4.65 |
| Retired | 5.14 | 5.02 |
| Other | 6.34 | 6.22 |
| <i>Education</i> | | |
| Primary | 5.31 | 5.17 |
| Secondary | 5.79 | 5.68 |
| Higher | 6.47 | 6.25 |



| Satisfaction with personal relationships with family, friends, neighbours and other people | IV Quarter 2021 | I Quarter 2022 |
|---|------------------------|-----------------------|
| | Average value | |
| Total for the persons aged 16 and over | 7.18 | 7.17 |
| Sex | | |
| Male | 7.19 | 7.15 |
| Female | 7.17 | 7.17 |
| Age | | |
| Persons aged 16 - 64 | 7.33 | 7.31 |
| Persons aged 65 and over | 6.74 | 6.75 |
| Activity status | | |
| Employed | 7.40 | 7.42 |
| Unemployed | 6.90 | 6.80 |
| Retired | 6.70 | 6.73 |
| Other | 7.58 | 7.37 |
| Education | | |
| Primary | 6.86 | 6.78 |
| Secondary | 7.13 | 7.14 |
| Higher | 7.58 | 7.57 |