

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

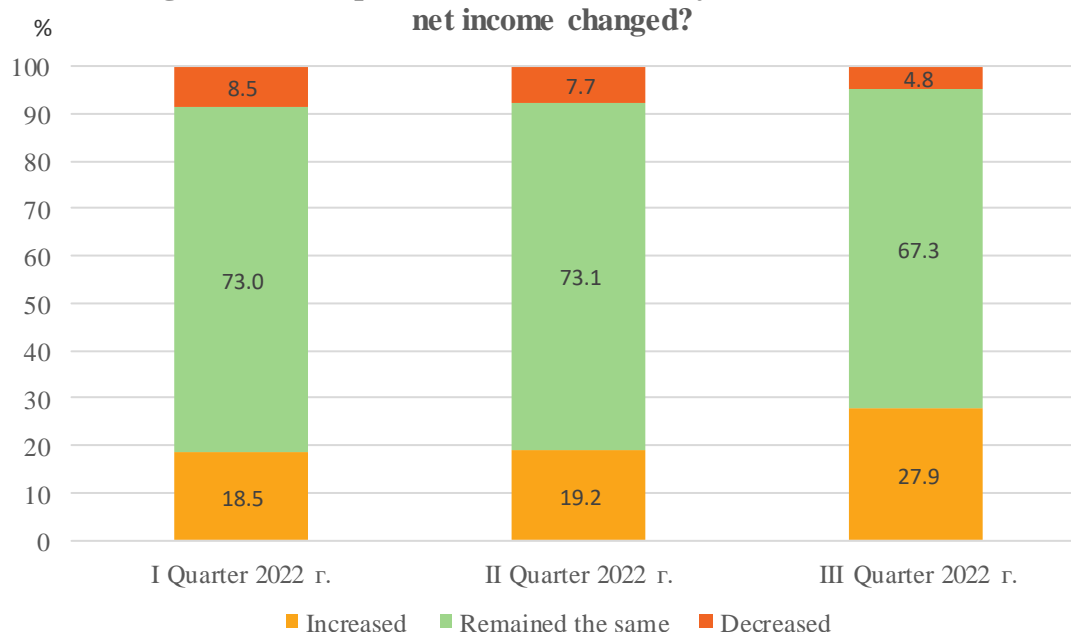
In the third quarter of 2022, the National Statistical Institute continued conducting an additional survey to the Household Budget Survey, by the project ‘Income and Living Conditions (ILC) - Statistical infrastructure under IESS - SILC 2022, module Collection of annual data for 2021 and 2022’ under Grant Agreement with the European Commission № 101052273 - 2021-BG-ILC-SILC. The additional survey aims to carry out quarterly monitoring of changes in the living conditions of households because of the COVID-19 pandemic. For the study, 5 719 persons aged 16 and over from 3 053 households were surveyed.

The share of households with unchanged incomes remains high

During the third quarter of 2022, for 67.3% of the persons, household income remained unchanged compared to the last 12 months. This share is down more than 5 percentage points from the previous two quarters, but is still significant.

An increase in income was indicated by 27.9% of the persons, which is 8.7 percentage points more compared to the second quarter and 9.4 percentage points more compared to the first quarter when 18.5% of the persons had an increase.

Figure 1. In the past 12 months, how has your total household net income changed?

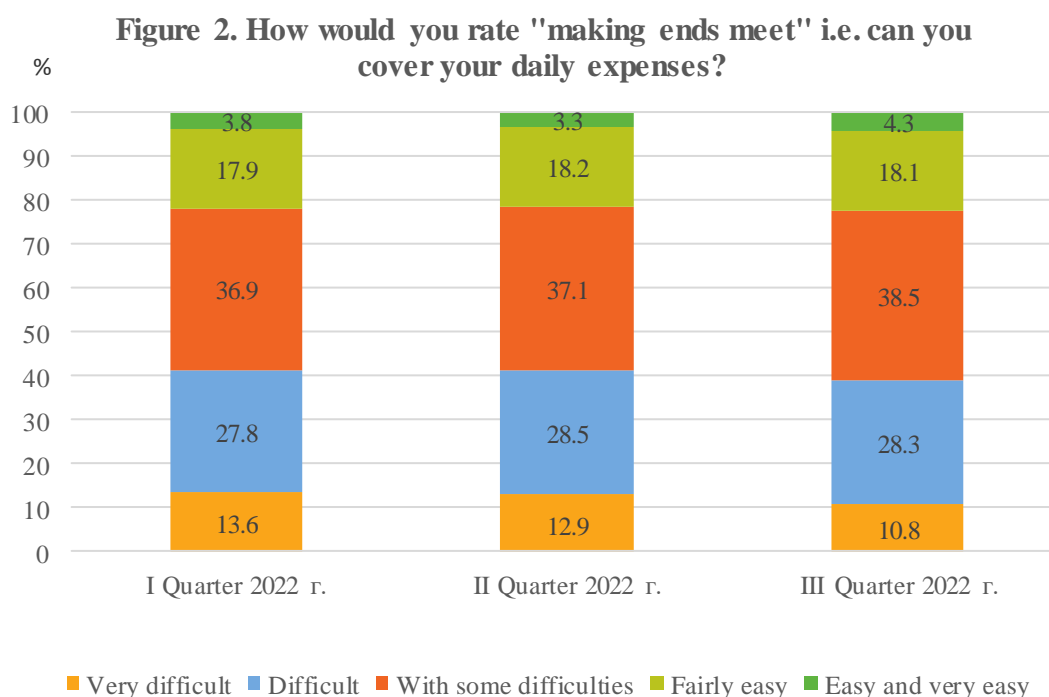


The main reasons for the increase in income in all three quarters are an increase in pensions and social benefits and indexation of the salary.

A decrease in income for the last 12 months was indicated by 4.8% of the persons, which is 2.9 percentage points less compared to the second quarter and 3.7 percentage points less compared to the first quarter of 2022.

Difficulties in meeting daily expenses remain significant

In the third quarter of 2022, as well as the previous quarters, the share of individuals who have difficulty covering their daily expenses is relatively high - over 75%. 38.5% of individuals have some difficulties, 28.3% define covering daily expenses as difficult, and 10.8% - as very difficult. Compared to the previous quarters, the share of persons who cover their daily expenses with great difficulty decreased, at the expense of an increase in persons who experience certain difficulties.

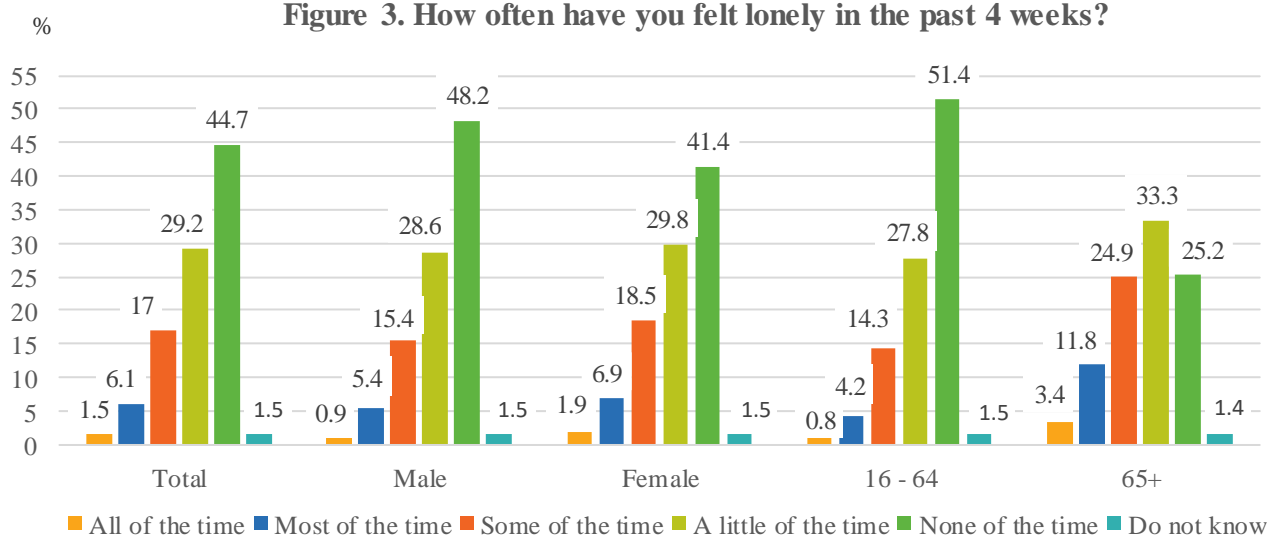


18.1% of individuals can fairly easy cover their daily expenses, and only 4.3% do not experience any difficulties. In total, the share of persons without difficulties in the third quarter of 2022 increased by 0.9 percentage points compared to the second quarter and by 0.7 percentage points compared to the first quarter of 2022.

The feeling of loneliness prevails among persons 65 and older

In the third quarter of 2022, 7.6% of individuals reported feeling lonely all or most of the time in the past four weeks, while 44.7% did not feel lonely at any time. The feeling of loneliness is more pronounced among women - 8.8% felt lonely all or most of the time, or by 2.5 percentage points more compared to men - 6.3%.

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 25.2%. Approximately twice as many, or 51.4%, of those aged 16 to 64 had never experienced loneliness in the past four weeks.

The satisfaction of the persons increases slightly

In all three quarters of 2022, the respondents gave a relatively high score regarding their satisfaction with personal relationships with family, friends, neighbours and other persons - an average of 7.17 in the first quarter, 7.27 in the second and 7.36 in the third quarter, 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, and this satisfaction also slightly increased - on average from 4.51 in the first quarter, to 4.64 in the second and 4.72 in the third quarter of 2022. 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 5.71 in the first quarter, 5.96 in the second and 6.07 in the third 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 is aggregated and processed quarterly.

The additional questionnaire includes two groups of questions: household questions answered by only one member of the household and individual questions answered by each household member 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. Basic socio-economic characteristics of the monitored persons, registered with the regular forms of the Household Budget Survey, are added to the collected information. 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?	I Quarter 2022	II Quarter 2022	III Quarter 2022
Increased	18.5	19.2	27.9
Remained the same	73.0	73.1	67.3
Decreased	8.5	7.7	4.8
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
How would you rate “making ends meet” i.e. can you cover your daily expenses?			
Very difficult	13.6	12.9	10.8
Difficult	27.8	28.5	28.3
With some difficulties	36.9	37.1	38.5
Fairly easy	17.9	18.2	18.1
Easy	3.4	3.1	4.0
Very easy	0.4	0.2	0.3
<i>Total</i>	<i>100.0</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	15.3	13.0	11.0
No	84.7	87.0	89.0
<i>Total</i>	<i>100.0</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
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
II Quarter 2022						
Total	1.6	5.3	17.7	28.5	45.0	1.9
Male	1.3	4.0	15.6	28.7	48.3	2.1
Female	1.9	6.5	19.7	28.3	41.9	1.7
16 - 64	0.9	3.1	14.7	27.8	51.6	1.9
65+	3.8	11.7	26.5	30.4	25.8	1.8

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
III Quarter 2022						
Total	1.5	6.1	17.0	29.2	44.7	1.5
Male	0.9	5.4	15.4	28.6	48.2	1.5
Female	1.9	6.9	18.5	29.8	41.4	1.5
16 - 64	0.8	4.2	14.3	27.8	51.4	1.5
65+	3.4	11.8	24.9	33.3	25.2	1.4

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	I Quarter 2022	II Quarter 2022	III Quarter 2022
	Average value		
Total for the persons aged 16 and over	4.51	4.64	4.72
<i>Activity status</i>			
Employed	4.97	5.00	5.06
Unemployed	3.10	3.42	3.54
Retired	4.17	4.48	4.54
Other	4.41	4.16	4.28
<i>Education</i>			
Primary	3.64	3.79	3.89
Secondary	4.45	4.63	4.67
Higher	5.45	5.34	5.52
<i>Quantile income groups</i>			
Q1 20% households	2.92	2.85	3.08
Q2 20% households	3.83	3.94	3.86
Q3 20% households	4.35	4.51	4.65
Q4 20% households	4.83	5.10	5.05
Q5 20% households	6.01	5.88	6.05



Satisfaction with life these days	I Quarter 2022	II Quarter 2022	III Quarter 2022
	Average value		
Total for the persons aged 16 and over	5.71	5.96	6.07
<i>Sex</i>			
Male	5.82	6.08	6.15
Female	5.61	5.86	6.00
<i>Age</i>			
Persons aged 16 - 64	5.94	6.18	6.30
Persons aged 65 and over	5.05	5.33	5.38
<i>Activity status</i>			
Employed	6.14	6.33	6.44
Unemployed	4.65	5.07	5.33
Retired	5.02	5.39	5.44
Other	6.22	6.30	6.38
<i>Education</i>			
Primary	5.17	5.44	5.51
Secondary	5.68	5.95	6.01
Higher	6.25	6.40	6.68

Satisfaction with personal relationships with family, friends, neighbours and other people	I Quarter 2022	II Quarter 2022	III Quarter 2022
	Average value		
Total for the persons aged 16 and over	7.17	7.27	7.36
<i>Sex</i>			
Male	7.15	7.27	7.36
Female	7.17	7.26	7.35
<i>Age</i>			
Persons aged 16 - 64	7.31	7.41	7.49
Persons aged 65 and over	6.75	6.86	6.95
<i>Activity status</i>			
Employed	7.42	7.48	7.57
Unemployed	6.80	7.03	7.12
Retired	6.73	6.87	6.96
Other	7.37	7.49	7.47
<i>Education</i>			
Primary	6.78	7.09	7.09
Secondary	7.14	7.20	7.31
Higher	7.57	7.61	7.70