



INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2023

Household income

The annual total income average per capita was 10 846 BGN in 2023, an increase of 20.4% compared to 2022. The total income average per household member increased 2.3 times during the 2014 - 2023 period.

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

Sources of income	2014		2018		2022		2023	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	4813	100.0	6013	100.0	9008	100.0	10846	100.0
Total gross income	4643	96.5	5747	95.6	8720	96.8	10499	96.8
Wages and salaries	2610	54.2	3336	55.5	4851	53.9	5941	54.8
Other earnings	166	3.5	70	1.2	71	0.8	101	0.9
Self-employment income	360	7.5	420	7.0	421	4.7	621	5.7
Property income	39	0.8	30	0.5	52	0.6	35	0.3
Pensions	1242	25.8	1645	27.3	3039	33.7	3451	31.8
Unemployment benefits	26	0.5	20	0.3	30	0.3	28	0.3
Family allowances	42	0.9	79	1.3	75	0.8	100	0.9
Other social benefits	109	2.3	57	0.9	93	1.0	94	0.9
Regular transfers from other households	50	1.0	89	1.5	89	1.0	128	1.2
Receipt sale	32	0.7	23	0.4	30	0.3	49	0.5
Miscellaneous	137	2.9	244	4.1	257	2.9	299	2.8
Drawn savings	144	x	241	x	376	x	423	x
Loans and credits	61	x	109	x	56	x	56	x

Real household income¹ increased by 10.0% in 2023 compared to 2022. The highest value of the index of real income was in 2023, in comparison to 2014 - 158.5%.

2. Indices of real income per household member

Years	Base years									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	100.0									
2015	103.0	100.0								
2016	108.3	105.2	100.0							
2017	114.8	111.4	105.9	100.0						
2018	120.1	116.6	110.9	104.7	100.0					
2019	127.7	124.0	117.9	111.3	106.3	100.0				
2020	133.5	129.6	123.2	116.3	111.1	104.4	100.0			
2021	142.2	138.0	131.2	123.9	118.3	111.3	106.5	100.0		
2022	144.1	139.9	133.0	125.6	120.0	112.8	108.0	101.4	100.0	
2023	158.5	153.9	146.3	138.1	131.9	124.1	118.8	111.5	110.0	100.0

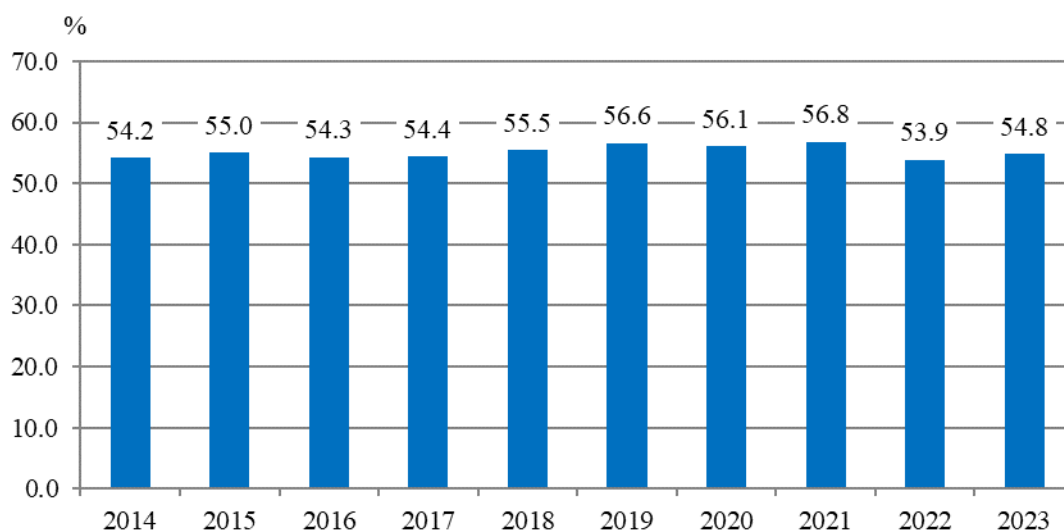
¹ Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

The following more important changes with respect to the sources of total average income per household member were observed during the 2014 - 2023 period:

- The income from wages and salaries in 2023 was 5 941 BGN, an increase of 22.5% compared to 2022 and 2.3 times compared to 2014;
- The income from pensions during the last year was 3 451 BGN, an increase of 13.6% compared to 2022 and 2.8 times compared to 2014;
- The income from self-employment was 621 BGN, an increase of 47.5% compared to 2022 and 1.7 times compared to 2014;
- The income from other earnings was 101 BGN, an increase of 42.3% compared to 2022 and a decrease of 39.2% compared to 2014;
- The income from social benefits (unemployment benefits, family allowances and other social benefits) in 2023 was 222 BGN, an increase of 12.1% compared to 2022 and 25.4% compared to 2014.

Income from wages and salaries had the highest relative share within the total household structure (Figure 1). This share in 2023 was 54.8%, 0.9 percentage points (pp) more than in 2022 and 0.6 pp more than in 2014.

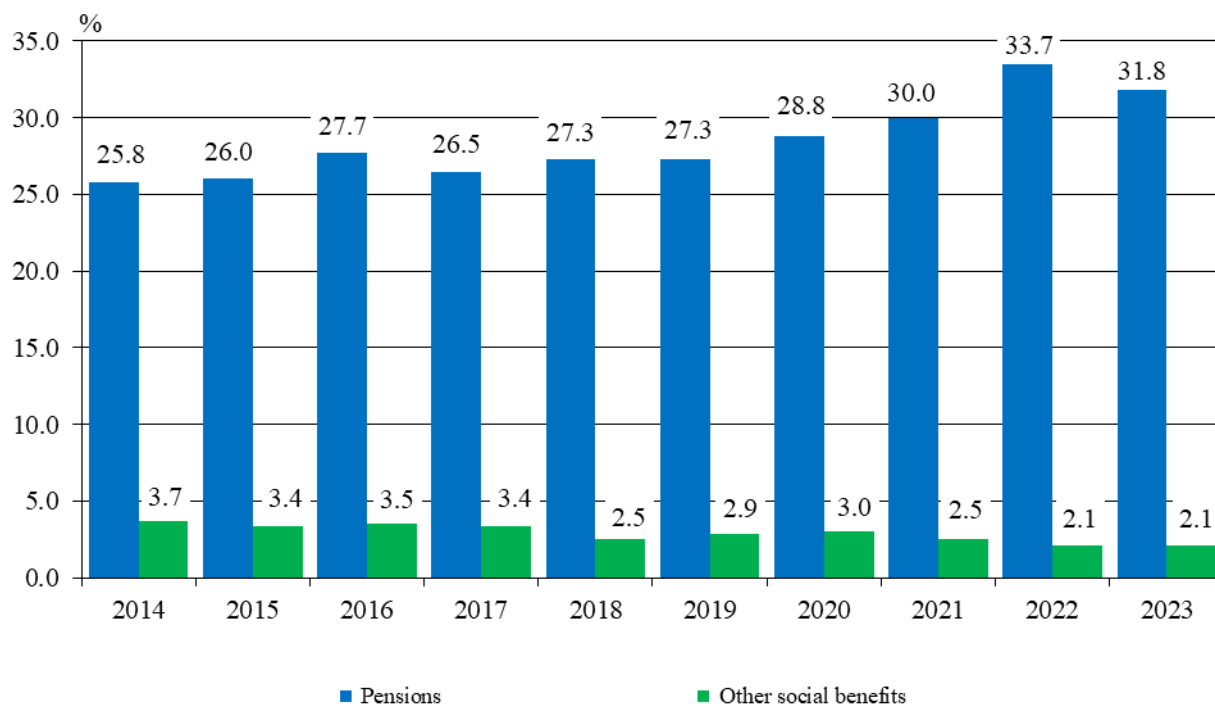
Figure 1. Relative share of income from wages and salaries within the total household income



Social transfers (pensions, unemployment benefits, family allowances and other social benefits) formed 33.9% of the total income in 2023.

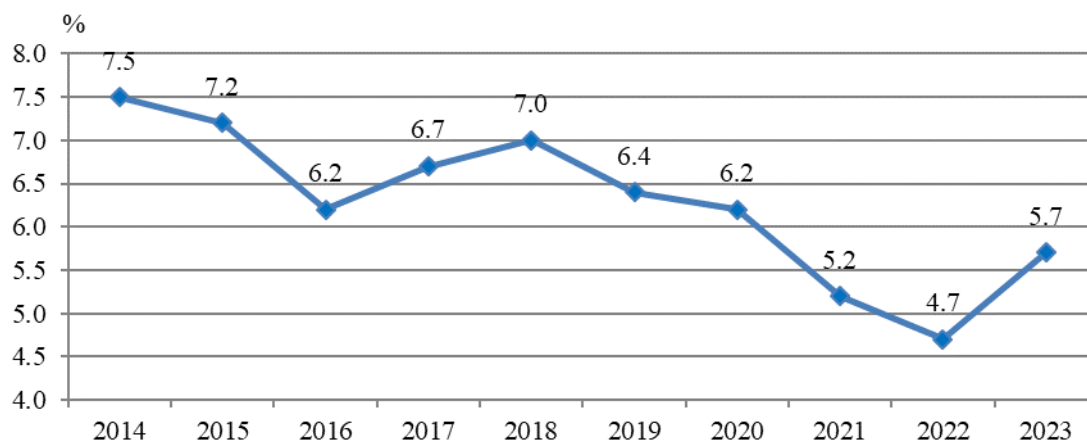
Income from pensions had the highest relative share within the social transfers - 31.8% of the total income in 2023, a decrease of 1.9 pp compared to 2022, and an increase of 6.0 pp compared to 2014 (Figure 2).

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



In 2023, the relative share of income from self-employment was 5.7%, an increase of 1.0 pp compared to 2022 and a decrease of 1.8 pp compared to 2014.

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



The relative share of income from other earnings was 0.9% in 2023, an increase of 0.1 pp compared to 2022 and a decrease of 2.6 pp compared to 2014.



Household expenditure

Bulgarian households spent an average of 10 044 BGN per capita in 2023, or 19.7% more compared to 2022. Household expenditure increased 2.2 times during the 2014 - 2023 period.

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

Expenditure groups	2014		2018		2022		2023	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	4509	100.0	5772	100.0	8389	100.0	10044	100.0
Consumer total expenditure	3760	83.4	4692	81.3	6970	83.1	8216	81.8
Foods and non-alcoholic beverages	1458	32.3	1714	29.7	2529	30.1	2987	29.7
Alcoholic beverages and tobacco	186	4.1	236	4.1	327	3.9	390	3.9
Clothing and footwear	171	3.8	196	3.4	281	3.4	348	3.5
Housing, water, electricity, gas and other fuels	606	13.4	787	13.6	1187	14.1	1211	12.1
Furnishing and maintenance of the house	166	3.7	230	4.0	379	4.5	474	4.7
Health	235	5.2	313	5.4	546	6.5	610	6.1
Transport	331	7.3	419	7.3	614	7.3	744	7.4
Communication	198	4.4	248	4.3	360	4.3	415	4.1
Recreation, culture and education	211	4.7	279	4.8	380	4.5	558	5.6
Miscellaneous goods and services	198	4.4	270	4.7	366	4.4	479	4.8
Taxes	219	4.9	318	5.5	423	5.0	554	5.5
Social insurance contributions	284	6.3	420	7.3	597	7.1	801	8.0
Regular transfers to other households	56	1.2	58	1.0	68	0.8	89	0.9
Other expenditure	190	4.2	284	4.9	330	3.9	385	3.8
<i>Saving deposits</i>	<i>113</i>	<i>x</i>	<i>305</i>	<i>x</i>	<i>651</i>	<i>x</i>	<i>697</i>	<i>x</i>
<i>Debt paid out and loan granted</i>	<i>181</i>	<i>x</i>	<i>134</i>	<i>x</i>	<i>141</i>	<i>x</i>	<i>202</i>	<i>x</i>

The relative share of consumer expenditure within total household expenditure decreased from 83.4% in 2014 to 81.8% in 2023.

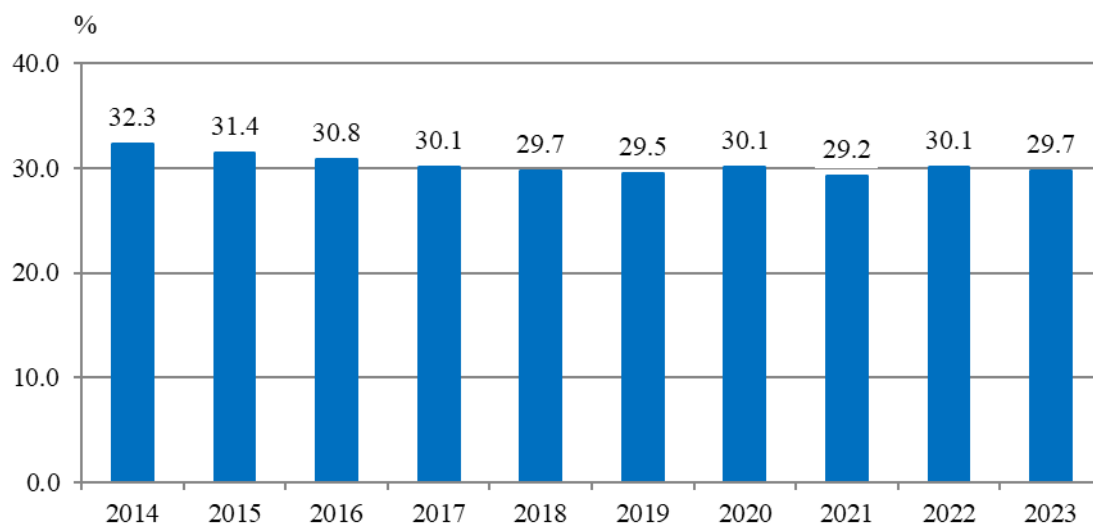
During the 2014 - 2023 period, within the total household expenditure average per capita, were observed changes as:

- 2 987 BGN were spent on food and non-alcoholic beverages in 2023, or 18.1% more than in 2022 and 2 times more than in 2014;
- Expenditure on clothing and footwear in 2023 was 348 BGN, 23.8% more than in 2022 and 2 times more than in 2014;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year was 1 685 BGN, or 7.6% more than in 2022 and 2.2 times more than in 2014;

- In 2023, 610 BGN were spent on health, 11.7% more than in 2022 and 2.6 times more than in 2014;
- 1 159 BGN were spent on transport and communication in 2023, 19.0% more than in 2022 and 2.2 times more than in 2014;
- Expenditure on recreation, culture and education in 2023 was 558 BGN, 46.8% more than in 2022 and 2.6 times more than in 2014;
- During the last year, expenditure on taxes and social insurance contributions was 1 355 BGN, an increase of 32.8% compared to 2022 and 2.7 times compared to 2014.

The relative share of expenditure on food and non-alcoholic beverages within total household expenditure was 29.7% in 2023, or 0.4 pp less than in 2022 and 2.6 pp less than in 2014.

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



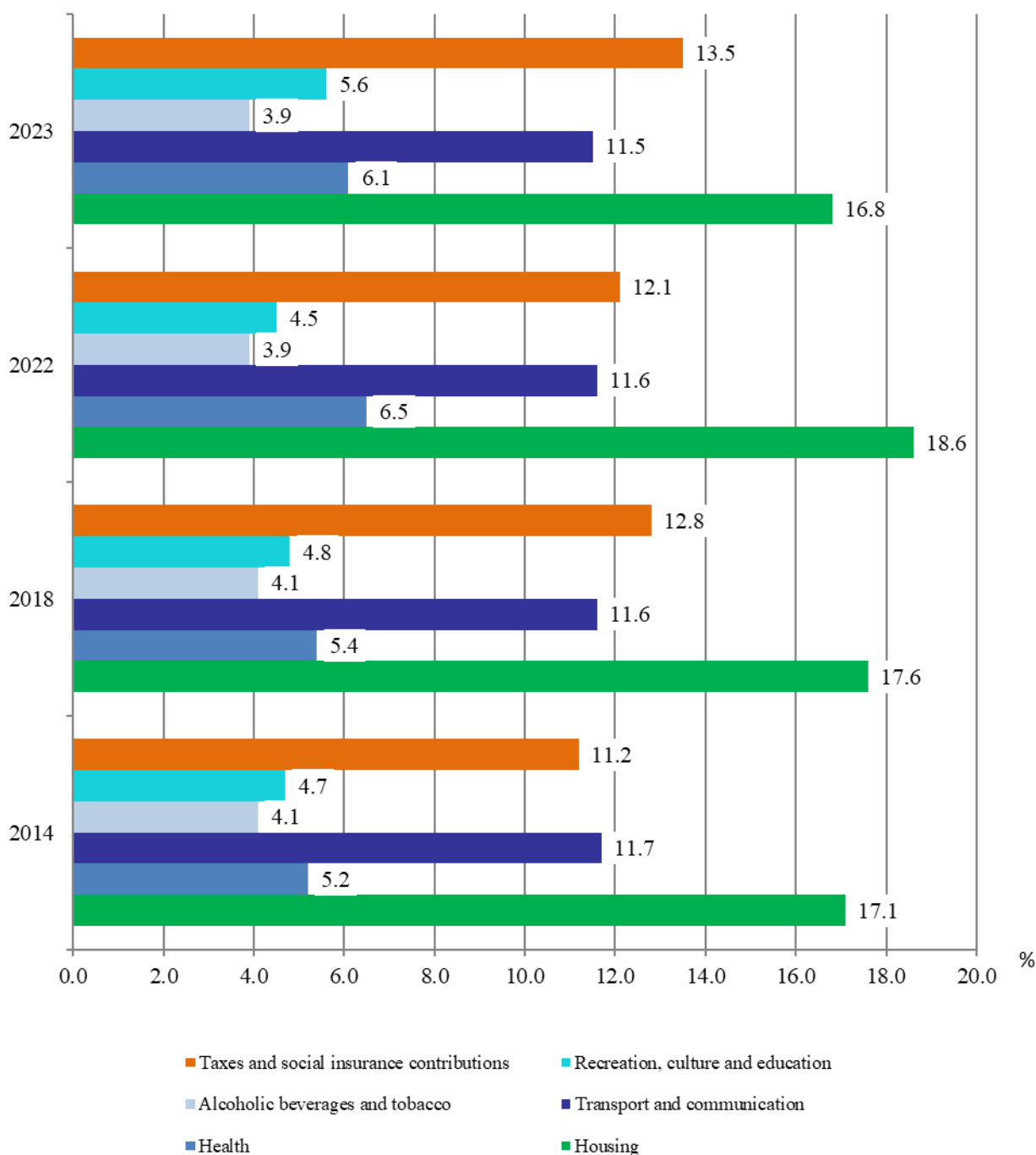
The relative share of expenditure on housing within total household expenditure was 16.8% in 2023, or 1.8 pp less than in 2022 and 0.3 pp less than in 2014 (Figure 5).

The share of expenditure on taxes and social insurance contributions within total household expenditure was 13.5% in 2023, or 1.4 pp more than in 2022 and 2.3 pp more than in 2014.

The relative share of expenditure on health was 6.1% in 2023, or 0.4 pp less than in 2022 and 0.9 pp more than in 2014.

The share of expenditure on transport and communication varied around 11% - 12% during the 2014 - 2023 period.

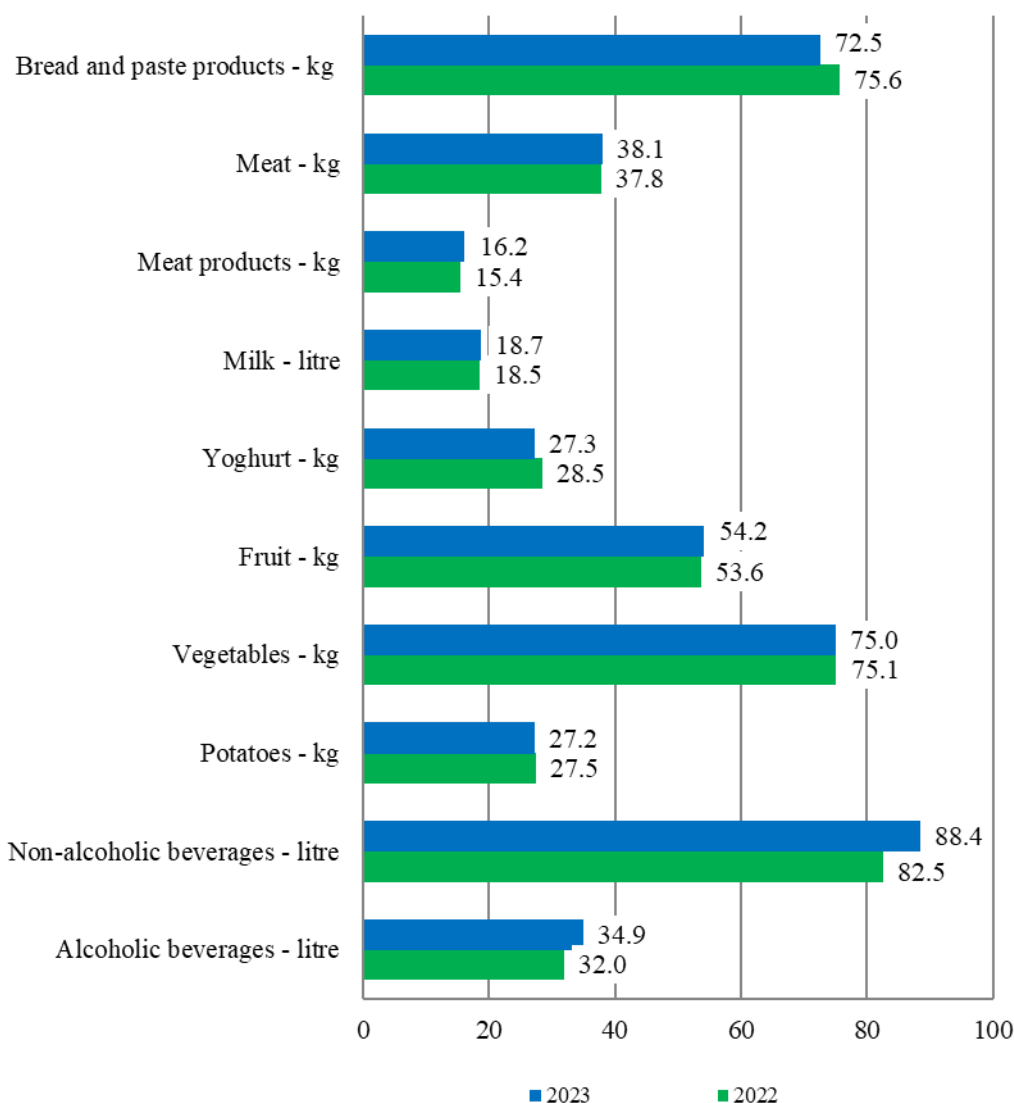
Figure 5. Relative shares of some expenditure within the total household expenditure



Household consumption

In 2023, there were changes in the consumption of basic food products on average per person compared to 2022. The biggest decrease was in the consumption of bread and paste products - by 3.1 kg, and yoghurt - by 1.2 kg. Consumption of meat products increased by 0.8 kg, of fruit - by 0.6 kg, of non-alcoholic beverages - by 5.9 litres, and of alcoholic beverages - by 2.9 litres.

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



Household purchasing power¹

The purchasing power of households increased for most kinds of food in 2023. The biggest increase in purchasing power was observed for butter (16.9%), dry beans (16.5%) and bread (15.0%).

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

Foods	Measure	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
White bread	kg	3646	3817	3988	4218	4155	4055	4213	4230	3841	4418
Rice	kg	2061	2070	2163	2382	2550	2743	2694	2706	2754	2938
Dry beans	kg	1060	1172	1358	1421	1527	1666	1663	1728	1812	2110
Potatoes	kg	5386	5959	5736	6209	6675	5580	6620	7507	7102	6655
Tomatoes	kg	2693	2699	2745	2834	2856	2915	3022	3088	2925	3180
Cucumbers	kg	2756	2627	2820	3003	2941	3080	3174	3231	3107	3307
Peppers	kg	3078	2926	3272	3329	3078	3383	3391	3329	3254	3630
Apples	kg	3618	3674	3867	4004	3934	4566	4138	4558	4917	5311
Grapes	kg	3338	3817	3521	4004	3645	4295	4399	4302	4613	4437
Milk	litre	3362	3417	3595	3785	3883	4106	4138	4223	4016	4009
Yoghurt	kg	2347	2407	2515	2657	2725	2851	2921	3026	2877	3063
White cheese	kg	787	808	806	810	817	845	834	873	786	805
Yellow cheese	kg	412	440	458	468	489	520	540	580	532	559
Pork	kg	631	699	741	756	819	836	814	952	1001	1005
Poultry meal	kg	985	1040	1115	1217	1311	1426	1404	1431	1326	1398
Perishable sausages	kg	810	856	892	932	989	1027	983	1036	1052	1082
Non-perishable sausages	kg	374	388	397	410	425	438	430	462	485	504
Eggs	number	22571	22209	24310	23025	23764	27204	28963	31904	27118	24502
Sugar	kg	3139	3541	3191	3454	4753	5061	5001	5245	4182	4195
Butter	kg	409	421	432	385	346	389	460	477	437	511

Dwellings, housing conditions and availability of durables

In 2023, 87.9% of households were living in their own dwellings, and 7.8% were living in dwellings free of rent. 4.3% of the observed households were living in rented dwellings - 3.7% of the households pay free rent and 0.6% pay municipal rent. 8.8% of the households also possess a second dwelling.

90.5% of households are living in dwellings constructed prior to 1990 (73.6% of dwellings were built within the 1961 - 1990 period). 16.9% of the dwellings were constructed prior to 1961, and 9.5% were constructed after 1990.

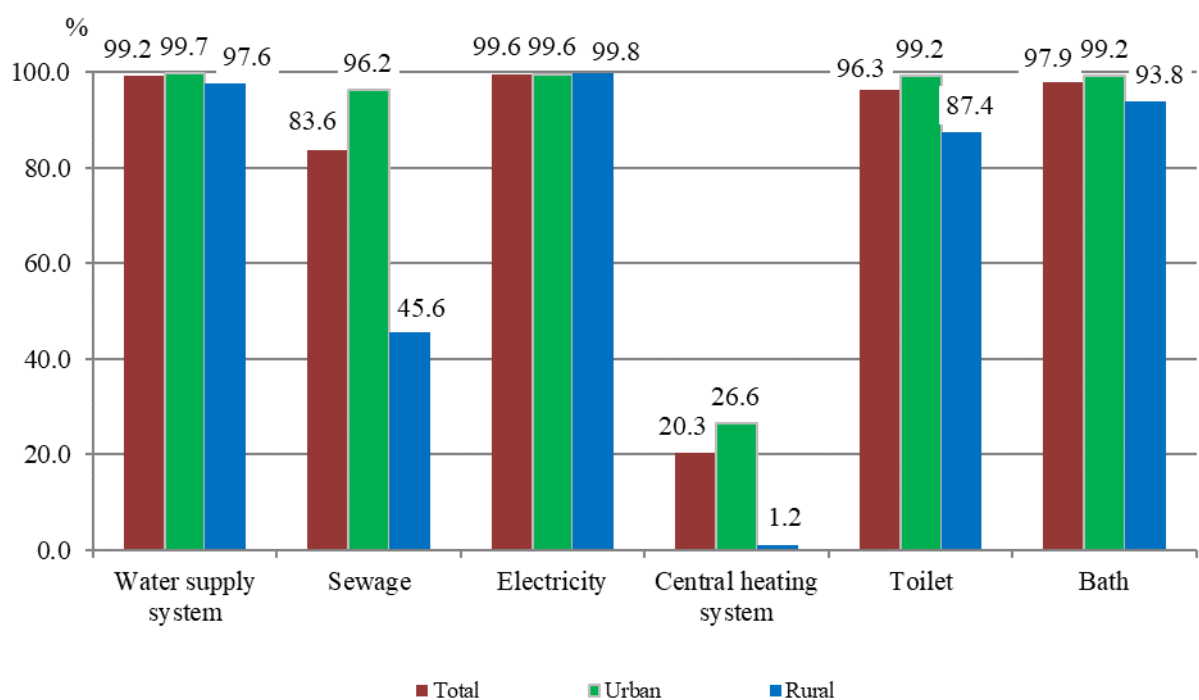
68.4% of the households are living in dwellings with two or three rooms (74.4% in urban areas and 50.0% in rural areas). 19.7% of the dwellings in urban areas and 48.0% in rural areas have four or more rooms.

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.

20.3% of the households possess a garage (16.5% in urban areas and 31.8% in rural areas).

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 45.6% of the dwellings, while in urban areas this percent is 96.2%. 87.4% of rural households and 99.2% of urban households have toilets inside their dwellings. 20.3% of the country's dwellings have central heating - 26.6% in urban areas and 1.2% in rural areas.

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



57.7% of the observed households possess a car, and 7.3% of households possess two or more cars. 7.3% of households cannot afford a car, and 34.9% do not need one.

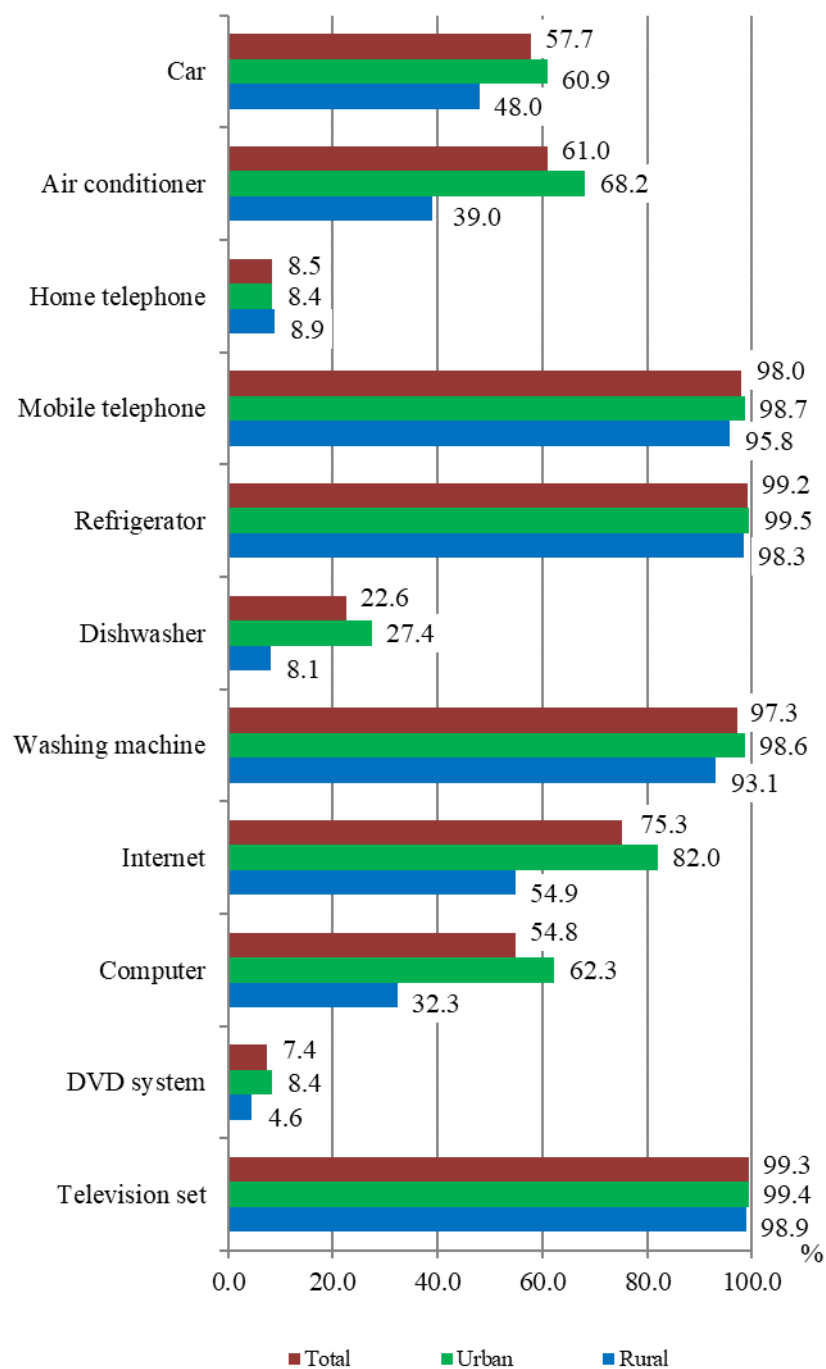
Amongst the durables, those that are most common are TV sets - 99.3% of households have a TV, and 37.9% of households have two or more TV sets.

Refrigerators and freezers take second place - 99.2% of the households (99.5% in urban areas and 98.3% in rural areas) possess refrigerators and/or freezers.

97.3% of the households possess a washing machine. 1.7% cannot afford such a machine, and 1.1% do not need it.

Without a telephone (non-mobile or mobile) are 1.0% of the households. 1.0% possess just a non-mobile telephone, and 90.6% - just a mobile phone (households possessing two or more mobile phones are prevailing). 7.4% of the observed households possess both types of telephone.

Figure 8. Relative share of households possessing durables by residence





54.8% of the households possess PCs (62.3% in urban areas and 32.3% in rural areas). 41.3% do not need a PC. 75.3% of the households have an Internet connection inside their dwellings. 82.0% of the dwellings in urban areas and 54.9% of those in rural areas have an Internet connection. 22.9% do not need Internet.

61.0% of the households possess air conditioners, and 12.5% cannot afford it. 26.4% 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.