

ADDITIONAL QUESTIONNAIRE UNDER THE HOUSEHOLD BUDGET SURVEY IN THE THIRD QUARTER OF 2023

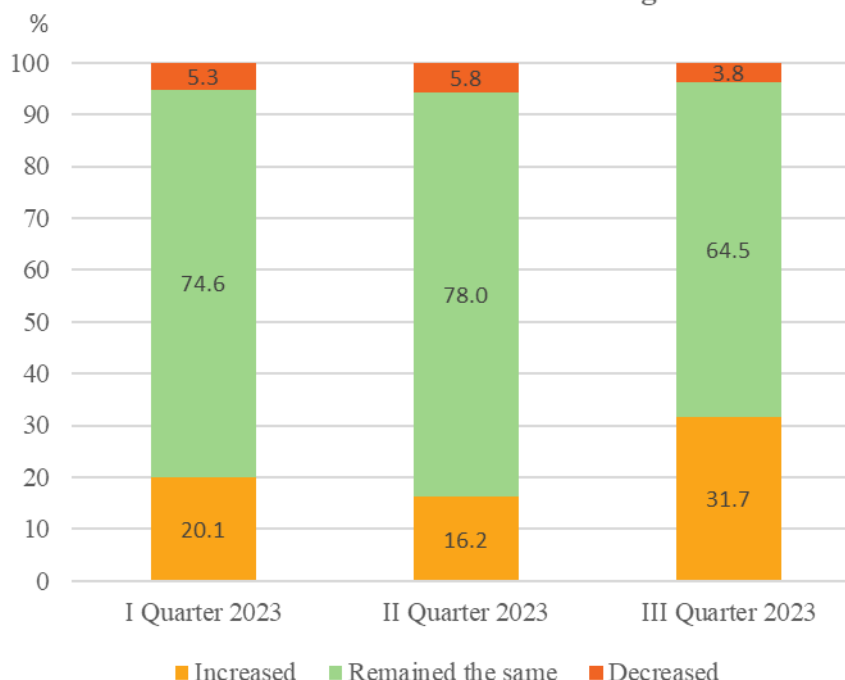
In the third quarter of 2023, the National Statistical Institute continued conducting an additional survey to the Household Budget Survey, by the project ‘Income and Living Conditions (ILC) - Statistical infrastructure under IESS - SILC 2024, 6-year module ‘Access to services’ - Pilot collection of annual data for 2023’ under Grant Agreement with the European Commission № 101122129 - 2022-BG-ILC-SILC. The additional survey aims to carry out quarterly monitoring of changes in the living conditions of households. For the study, 5 513 persons aged 16 and over from 3 059 households were surveyed.

Higher share of households with increased income

During the third quarter of 2023, for 64.5% of the persons, household income remained unchanged compared to the last 12 months. This share decreased by 13.5 percentage points compared to the second quarter of 2023.

An increase in income was indicated by 31.7% of the persons, which is 15.5 percentage points more compared to the second quarter of 2023, when 16.2% of the persons had an increase.

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

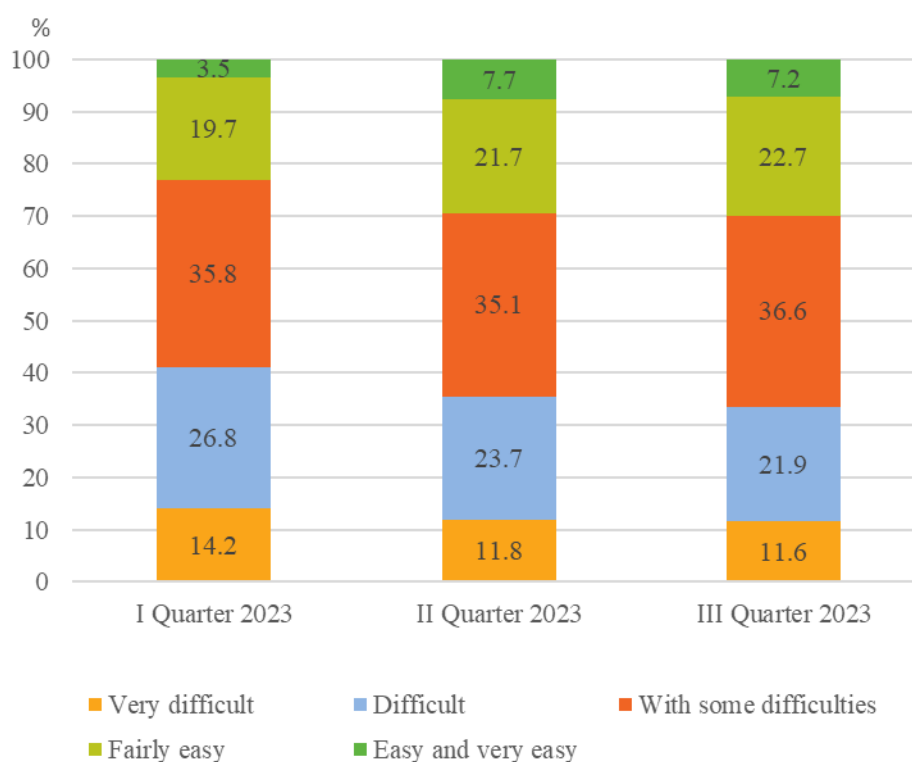


A decrease in income for the last 12 months was indicated by 3.8% of the persons, which is 2.0 percentage points less compared to the previous quarter.

Difficulties in meeting daily expenses remain significant

In the third quarter of 2023, the individuals who have difficulty covering their daily expenses are 70.1%¹. Their share remains relatively high, almost unchanged compared to the previous quarter. 36.6% of individuals have some difficulties, 21.9% define covering daily expenses as difficult, and 11.6% - as very difficult. Compared to the previous quarters, the share of persons who cover their daily expenses with great difficulty and with difficulty decreased, at the expense of an increase in persons who experience certain difficulties.

Figure 2. How would you rate 'making ends meet' i.e. can you cover your daily expenses?



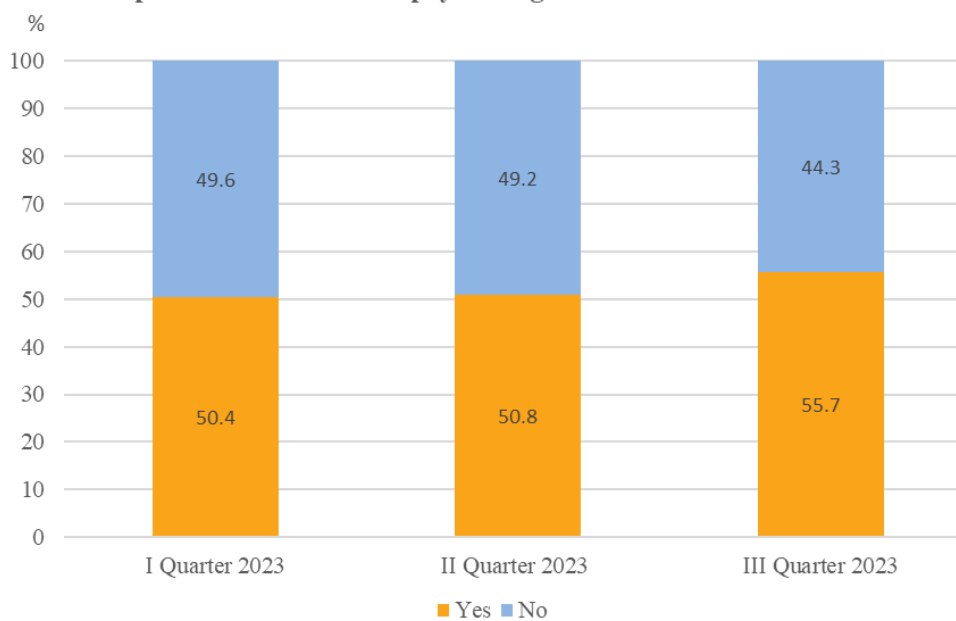
22.7% of individuals can fairly easy cover their daily expenses, and 7.2% do not experience any difficulties, which is 0.5 percentage points less than in the second quarter of 2023.

The share of households that can afford an unexpected expenses with their own resources is increasing

The share of persons who answer that they could afford an unexpected required expense of BGN 500 and pay through its own resources (urgent repairs of house or car, replacement of durables like washing machine or fridge, illness etc.) increases from 50.4% in the first quarter to 55.7% in the third quarter of 2023.

¹ Includes individuals who indicated responses of 'very difficult', 'difficult' and 'with some difficulties' to the question 'How would you rate 'making ends meet' i.e. can you cover your daily expenses? '.

Figure 3. Can your household afford an unexpected required expense of BGN 500 and pay through its own resources?



In the third quarter of 2023, 44.3% of individuals answered that they could not afford an unexpected expenses, which is 4.9 percentage points less than in the second quarter of 2023.

Personal relationship satisfaction is the highest

In all three quarters of 2023, the respondents gave a relatively high score regarding their satisfaction with personal relationships with family, friends, neighbours and other persons - an average just over 7, on a scale of measurement from 0 to 10.

The lowest is the average satisfaction of persons aged 16 years and over with the financial situation of their households - an average of about 5 on the same measurement scale. For the 20 percent of households with the highest net incomes, the average satisfaction of individuals in surveyed quarters is about 6, and for the 20 percent of households with the lowest net incomes, the satisfaction of individuals with the financial situation is about 3.

The overall life satisfaction average for respondents is 6.32 in the second quarter of 2023 and remains almost unchanged in the third quarter - 6.34, 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 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 - 17 years; 18 - 34 years; 35 - 64 years; 65 - 74 years; 75 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 2023	II Quarter 2023	III Quarter 2023
Increased	20.1	16.2	31.7
Remained the same	74.6	78.0	64.5
Decreased	5.3	5.8	3.8
<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	14.2	11.8	11.6
Difficult	26.8	23.7	21.9
With some difficulties	35.8	35.1	36.6
Fairly easy	19.7	21.7	22.7
Easy	3.2	7.2	6.6
Very easy	0.3	0.5	0.6
<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	14.8	14.7	8.8
No	85.2	85.3	91.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
During the previous quarter, has your household been able to afford sufficient level of energy consumption at home?			
Yes	68.8	76.5	81.7
No	31.2	23.5	18.3
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Can your household afford an unexpected required expense of BGN 500 and pay through its own resources?			
Yes	50.4	50.8	55.7
No	49.6	49.2	44.3
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

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 2023	II Quarter 2023	III Quarter 2023
	Average value		
Total for the persons aged 16 and over	4.63	5.08	5.03
<i>Sex</i>			
Male	4.70	5.13	5.08
Female	4.57	5.03	4.98



Satisfaction with the financial situation of the household	I Quarter 2023	II Quarter 2023	III Quarter 2023
<i>Age</i>			
Persons aged 16 - 34	4.73	5.25	5.14
Persons aged 35 - 64	4.77	5.15	5.06
Persons aged 65 - 74	4.36	4.86	4.91
Persons aged 75 and over	4.23	4.74	4.84
<i>Activity status</i>			
Employed	5.09	5.49	5.37
Unemployed	3.35	3.80	3.66
Retired	4.33	4.83	4.90
Other	4.14	4.50	4.52
<i>Education</i>			
Primary	3.81	4.07	4.05
Secondary	4.62	5.00	4.98
Higher	5.35	5.99	5.87
<i>Quantile income groups</i>			
Q1 20% households	2.85	3.06	3.19
Q2 20% households	3.94	4.40	4.37
Q3 20% households	4.66	4.90	5.02
Q4 20% households	5.01	5.71	5.71
Q5 20% households	6.01	6.61	6.27

Satisfaction with life these days	I Quarter 2023	II Quarter 2023	III Quarter 2023
	Average value		
Total for the persons aged 16 and over	5.99	6.32	6.34
<i>Sex</i>			
Male	6.01	6.38	6.38
Female	5.98	6.27	6.30
<i>Age</i>			
Persons aged 16 - 34	6.86	7.11	7.13
Persons aged 35 - 64	6.02	6.35	6.35
Persons aged 65 - 74	5.47	5.89	5.89
Persons aged 75 and over	5.03	5.32	5.44
<i>Activity status</i>			
Employed	6.42	6.74	6.74
Unemployed	4.99	5.44	5.40
Retired	5.32	5.66	5.70
Other	6.46	6.58	6.61
<i>Education</i>			
Primary	5.44	5.61	5.58
Secondary	6.01	6.22	6.30
Higher	6.42	7.06	6.96



Satisfaction with personal relationships with family, friends, neighbours and other people	I Quarter 2023	II Quarter 2023	III Quarter 2023
	Average value		
Total for the persons aged 16 and over	7.20	7.34	7.28
Sex			
Male	7.16	7.32	7.23
Female	7.24	7.35	7.33
Age			
Persons aged 16 - 34	7.73	7.88	7.77
Persons aged 35 - 64	7.21	7.36	7.27
Persons aged 65 - 74	6.88	7.05	7.05
Persons aged 75 and over	6.63	6.64	6.76
Activity status			
Employed	7.43	7.59	7.50
Unemployed	6.73	7.11	6.86
Retired	6.81	6.87	6.88
Other	7.46	7.47	7.51
Education			
Primary	7.10	7.04	6.92
Secondary	7.17	7.25	7.26
Higher	7.35	7.76	7.59