HOUSEHOLD INCOME, EXPENDITURE AND CONSUMPTION DURING THE THIRD QUARTER OF 2023

Household Income

The total income average per household member during the third quarter of 2023 is 2 874 BGN and increases by 22.5% compared to the same quarter of 2022.

The highest relative share of income within the total income is the one from wages and salaries (54.4%). The relative share of income from pensions is 30.9% and from self-employment - 6.3%. Compared to the third quarter of 2022, the relative share of income from wages and salaries increases by 1.1 percentage points (pp) and income from self-employment - by 1.4 pp. The share of income from pensions decreases by 3.3 pp.

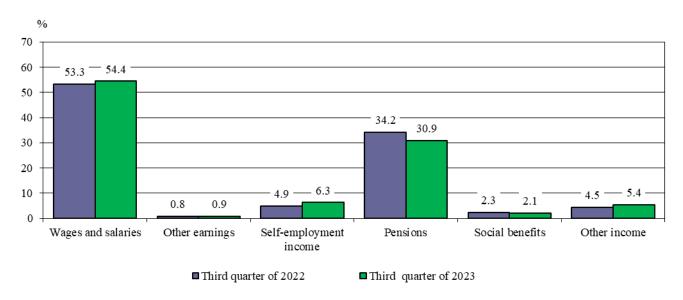


Figure 1. Structure of the total household income during the third quarter of 2022 and 2023

The nominal income by source average per capita during the third quarter of 2023 compared to the same quarter of 2022 changes as follows:

- Income from wages and salaries increases from 1 249 BGN to 1 563 BGN (by 25.1%);
- **Self-employment** income increases from 116 to 182 BGN (by 57.1%);
- Income from **pensions** increases from 801 BGN to 888 BGN (by 10.7%);
- Income from **social benefits** increases from 53 BGN to 59 BGN (by 11.2%).

The relative share of monetary income in the total income during the third quarter of 2023 is 99.1% and the share of income in kind is 0.9%.

Household Expenditure

The total expenditure average per household member during the third quarter of 2023 is 2 714 BGN and increases by 21.2% compared to the same quarter of 2022.

The greatest share in the formation of the total expenditure is expenditure on food and non-alcoholic beverages - 28.7%, as well as expenditure on housing - 16.1%, taxes and social insurance contributions - 12.7% and transport and communication - 11.5%.

% 40 30.2 28.7 30 19.0 20 16.1 12.7 11.4 11.1 11.5 9.2 9.4 8.4 10 6.7 6.2 5 4 3.9 3.8 3.2 3.1 0 Food and non-Alcoholic Clothing and Housing Health Recreation Taxes and Other Transport and alcoholic footwear culture and social insurance expenditure beverages and communication beverages tobacco education contributions ■ Third quarter of 2022 ■ Third quarter of 2023

Figure 2. Structure of the total household expenditure during the third quarter of 2022 and 2023

The relative share of food and non-alcoholic beverages decreases by 1.5 pp compared to the third quarter of 2022. The share of housing decreases by 2.9 pp and the share of spending on health - by 0.8 pp.

The expenditure by group average per capita changes as absolute values during the third quarter of 2023 compared to the same quarter of 2022 as follows:

- Expenditure on **food and non-alcoholic beverages** increases from 675 BGN to 780 BGN (by 15.4%);
- Expenditure on alcoholic beverages and tobacco increases from 87 BGN to 102 BGN (by 16.5%);
- Expenditure on clothing and footwear increases from 69 BGN to 88 BGN (by 28.0%);
- Expenditure on housing (water, electricity, heating, furnishing and maintenance of the house) increases from 426 BGN to 436 BGN (by 2.3%);
- Expenditure on **health** increases from 138 BGN to 147 BGN (by 6.5%);
- Expenditure on **transport and communication** increases from 248 BGN to 311 BGN (by 25.5%);
- Expenditure on recreation, culture and education increases from 149 BGN to 251 BGN (by 68.0%);
- Expenditure on **taxes and social insurance contributions** increases from 255 BGN to 345 BGN (by 35.5%).

Household Consumption

The consumption of most basic food products on average per household member during the third quarter of 2023 decreased compared to the same quarter of 2022.

The biggest decrease is in vegetable consumption - from 26.1 kg to 24.9 kg, bread and paste products - from 18.6 kg to 18.0 kg and fruit - from 19.1 kg to 18.7 kg.

Consumption increases for meat products - from 3.9 kg to 4.1 kg and milk - from 4.5 litres to 4.6 litres.

The consumption of meat, eggs and dry beans remains unchanged.

1. Consumption of main food products on average per household member during the third quarter of 2022 and 2023

Foods	Third quarter of 2022	Third quarter of 2023
Bread and paste products - kg	18.6	18.0
Meat - kg	9.1	9.1
Meat products - kg	3.9	4.1
Milk - litres	4.5	4.6
Yoghurt - kg	7.3	7.0
White cheese - kg	3.1	3.0
Eggs - number	39	39
Vegetable oils - litres	2.8	2.6
Fruit (fresh and frozen) - kg	19.1	18.7
Vegetables (fresh and frozen) - kg	26.1	24.9
Dry beans - kg	1.0	1.0
Potatoes - kg	6.9	6.7
Sugar - kg	1.5	1.4



Methodological notes

The source of data is the quarterly household budget survey. It is a sample survey. The sample used for the survey is a random sample of 3 060 households.

A regular household consists of two or more persons living in one dwelling or part of a dwelling, having their meals together and having a common budget, irrespective of whether they are relatives. A household is also one person living alone, having meals separately and having his/her separate budget.

The household budgets survey does not study institutional households.

The main indicators for income, expenditure and consumption are estimated quarterly and annually as average values and relative share.

Household income in cash and kind includes all receipts of household members from wages and salaries, pensions, entrepreneurship, 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 average per household member includes the quantities of foods and beverages consumed at home and does not include consumption in public catering establishments.

More information on the household budget survey and its results can be found on the NSI website: www.nsi.bg under the heading of Households Income and Expenditure and the Information System INFOSTAT.



Annex

 $Table\ 1$ Total household income by source during the third quarter of 2022 and 2023

	Third quarter of 2022			Third quarter of 2023		
Sources	Structure - %	Average per household - BGN	Average per capita - BGN	Structure - %	Average per household - BGN	Average per capita - BGN
Total income	100.0	4838.62	2346.11	100.0	5728.68	2873.76
Total gross income	96.9	4691.00	2274.54	96.2	5509.08	2763.60
Wages and salaries	53.3	2576.62	1249.33	54.4	3116.04	1563.15
Other earnings	0.8	40.51	19.64	0.9	49.88	25.02
Self-employment income	4.9	238.87	115.82	6.3	362.78	181.99
Property income	0.6	28.83	13.98	0.3	15.51	7.78
Pensions	34.2	1652.79	801.39	30.9	1769.22	887.52
Unemployment benefits	0.4	17.90	8.68	0.3	17.23	8.64
Family allowances	0.9	41.29	20.02	1.0	56.15	28.17
Other social benefits	1.0	49.84	24.16	0.8	43.76	21.95
Regular transfers from other						
households	0.9	44.35	21.50	1.4	78.50	39.38
Receipt sale	0.5	22.63	10.97	0.6	32.36	16.23
Miscellaneous	2.6	124.99	60.61	3.3	187.24	93.93
Drawn savings	X	307.19	148.95	X	253.33	127.08
Loans and credits	X	23.85	11.57	X	30.48	15.29

 $\label{thm:continuous} Table\ 2$ Total household expenditure by group during the third quarter of 2022 and 2023

Expenditure groups	Third quarter of 2022			Third quarter of 2023			
	Structure - %	Average per household - BGN	Average per capita - BGN	Structure - %	Average per household - BGN	Average per capita - BGN	
Total expenditure	100.0	4617.72	2239.01	100.0	5409.94	2713.86	
Consumer monetary expenditure	84.6	3906.99	1894.39	83.4	4509.64	2262.24	
Foods and non-alcoholic beverages	30.2	1392.99	675.42	28.7	1554.27	779.69	
Alcoholic beverages and tobacco	3.9	180.23	87.39	3.8	202.88	101.77	
Clothing and footwear	3.1	141.53	68.62	3.2	175.12	87.85	
Housing, water, electricity, gas and other fuels	14.5	669.36	324.55	11.3	609.14	305.57	
Furnishing and maintenance of the							
house	4.5	209.71	101.68	4.8	259.96	130.41	
Health	6.2	284.39	137.89	5.4	292.82	146.89	
Transport	7.0	321.52	155.90	7.5	404.78	203.06	
Communication	4.1	189.21	91.74	4.0	214.55	107.63	
Recreation, culture and education	6.7	307.69	149.19	9.2	499.54	250.59	
Miscellaneous goods and services	4.6	210.36	102.00	5.5	296.58	148.78	
Taxes	4.6	210.27	101.95	5.1	277.88	139.40	
Social insurance contributions	6.8	314.73	152.60	7.6	409.73	205.54	
Regular transfers to other households	0.6	29.91	14.50	0.7	35.64	17.88	
Other expenditure	3.4	155.83	75.56	3.3	177.04	88.81	
Saving deposits	X	365.78	177.36	X	284.63	142.78	
Debt paid out and loan granted	X	78.68	38.15	X	110.40	55.38	