



## INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2017

### Household income

The annual total income average per capita is 5 586 BGN in 2017 and increases by 8.1% compared to 2016. The total income average per household member increases 1.6 times during the 2008 - 2017 period.

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

Sources of income	2008		2012		2016		2017	
	BGN	%	BGN	%	BGN	%	BGN	%
<b>Total income</b>	<b>3502</b>	<b>100.0</b>	<b>4327</b>	<b>100.0</b>	<b>5167</b>	<b>100.0</b>	<b>5586</b>	<b>100.0</b>
Total gross income	3280	93.7	4121	95.2	4989	96.6	5336	95.5
Wages and salaries	1816	51.9	2281	52.7	2807	54.3	3038	54.4
Other earnings	171	4.9	109	2.5	150	2.9	129	2.3
Self-employment income	272	7.8	330	7.6	319	6.2	377	6.7
Property income	31	0.9	41	0.9	36	0.7	51	0.9
Pensions	810	23.1	1153	26.7	1432	27.7	1479	26.5
Unemployment benefits	7	0.2	29	0.7	20	0.4	20	0.4
Family allowances	23	0.7	35	0.8	40	0.8	39	0.7
Other social benefits	108	3.1	82	1.9	119	2.3	128	2.3
Regular transfers from other households	42	1.2	61	1.4	65	1.3	74	1.3
Receipt sale	77	2.2	35	0.8	31	0.6	41	0.7
Miscellaneous	144	4.1	171	4.0	147	2.9	209	3.7
Drawn savings	129	x	154	x	179	x	210	x
Loans and credits	117	x	60	x	57	x	65	x
<b>Total</b>	<b>3748</b>	<b>x</b>	<b>4541</b>	<b>x</b>	<b>5404</b>	<b>x</b>	<b>5861</b>	<b>x</b>

Real household income<sup>1</sup> increases by 5.5% in 2017 compared to 2016. The highest value of the index of real income is in 2017 in comparison to 2011 - 142.0%.

#### 2. Indices of real income per household member

Years	Base years									
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
2008	100.0									
2009	102.6	100.0								
2010	99.0	96.4	100.0							
2011	98.4	95.9	99.5	100.0						
2012	109.4	106.6	110.5	111.1	100.0					
2013	120.6	117.5	121.9	122.5	110.3	100.0				
2014	122.3	119.2	123.6	124.3	111.8	101.4	100.0			
2015	126.0	122.8	127.4	128.0	115.2	104.5	103.0	100.0		
2016	132.5	129.1	133.9	134.6	121.2	109.9	108.3	105.2	100.0	
2017	139.8	136.2	141.3	142.0	127.8	115.9	114.3	110.9	105.5	100.0

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

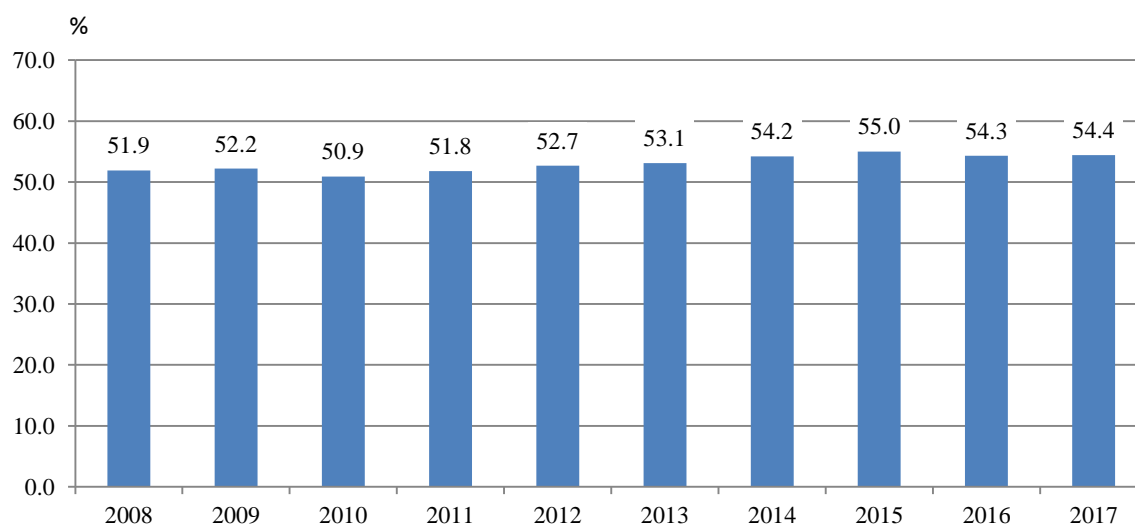


The following more important changes with respect to the sources of total average income per household member are observed during the 2008 - 2017 period:

- Income from wages and salaries is 3 038 BGN, increases by 8.2% compared to 2016 and by 67.3% compared to 2008;
- Income from pensions is 1 479 BGN, increases by 3.3% compared to 2016 and by 82.6% compared to 2008;
- Income from self-employment is 377 BGN, increases by 18.2% compared to 2016 and by 38.6% compared to 2008;
- Income from other earnings is 129 BGN, decreases by 14.0% compared to 2016 and decreases by 24.6% compared to 2008;
- Income from social benefits (unemployment benefit, family allowances and other social benefits) in 2017 is 187 BGN, increases by 4.5% compared to 2016 and by 35.5% compared to 2008.

Income from wages and salaries has a highest relative share within the total household structure. This share in 2017 is 54.4%, by 0.1 percentage points (pp) more than 2016 and by 2.5 pp more than 2008.

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

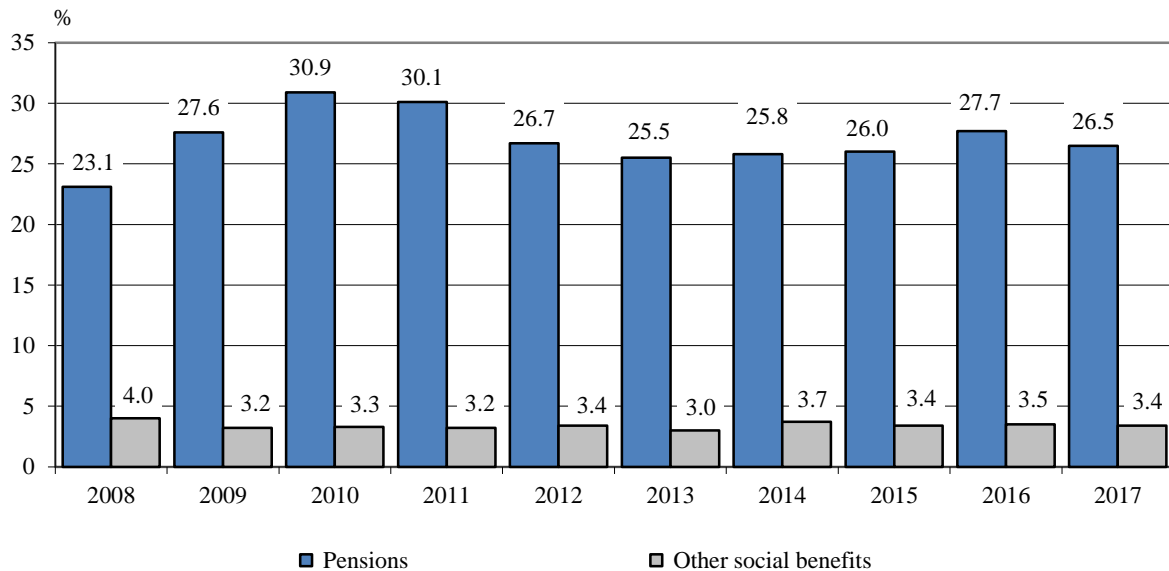


Social transfers (pensions, unemployment benefits, family allowances and other social benefits) form 29.9% within the total income in 2017.

Pensions are dominating amongst this income position. The relative share of income from pensions is 26.5% within the total income in 2017, decreases by 1.2 pp compared to 2016 and increases by 3.4 pp compared to 2008.

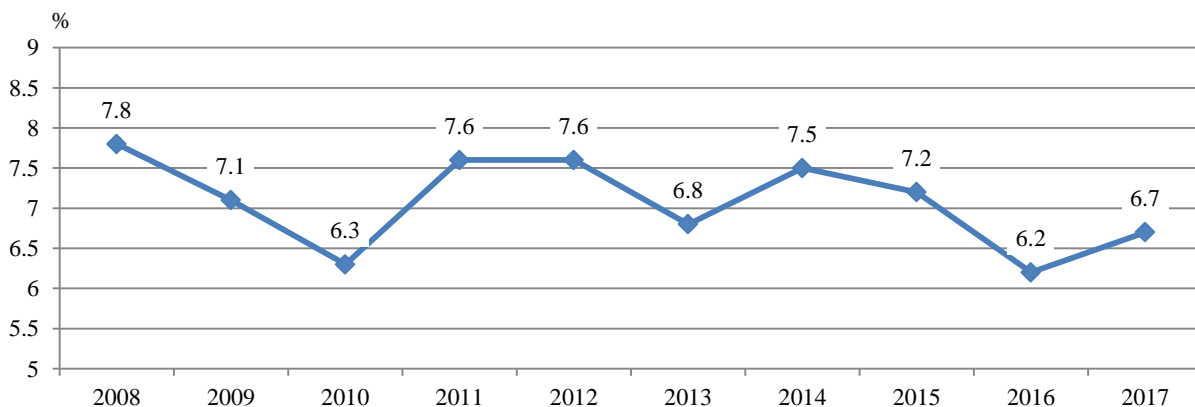


**Figure 2. Relative share of income from pensions and social benefits within the total household income**



In 2017 the relative share of income from self-employment is 6.7%, increases by 0.5 pp compared to 2016 and decreases by 1.1 pp compared to 2008.

**Figure 3. Relative share of income from entrepreneurship within the total household income**



The relative share of income from other earnings is 2.3% in 2017, decreases by 0.6 pp compared to 2016 and decreases by 2.6 pp compared to 2008.



## Household expenditure

The Bulgarian households are spend 5 217 BGN average per capita in 2017 or by 9.7% more compared to 2016. Household expenditure increase 1.6 times during the 2008 - 2017 period.

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

Expenditure groups	2008		2012		2016		2017	
	BGN	%	BGN	%	BGN	%	BGN	%
<b>Total expenditure</b>	<b>3264</b>	<b>100.0</b>	<b>4058</b>	<b>100.0</b>	<b>4755</b>	<b>100.0</b>	<b>5217</b>	<b>100.0</b>
Consumer total expenditure	2784	85.3	3392	83.6	3926	82.6	4280	82.6
Foods and non-alcoholic beverages	1194	36.6	1355	33.4	1464	30.8	1573	30.8
Alcoholic beverages and tobacco	142	4.4	178	4.4	206	4.3	219	4.3
Clothing and footwear	113	3.5	129	3.2	172	3.6	183	3.6
Housing, water, electricity, gas and other fuels	443	13.6	621	15.3	681	14.3	770	14.3
Furnishing and maintenance of the house	122	3.7	131	3.2	175	3.7	217	3.7
Health	155	4.8	212	5.2	263	5.5	280	5.5
Transport	228	7.0	260	6.4	326	6.9	352	6.9
Communication	145	4.5	179	4.4	211	4.4	224	4.4
Recreation, culture and education	120	3.7	167	4.1	226	4.8	230	4.8
Miscellaneous goods and services	120	3.7	160	3.9	202	4.2	232	4.2
Taxes	102	3.1	200	4.9	247	5.2	290	5.2
Social insurance contributions	120	3.7	247	6.1	310	6.5	358	6.5
Regular transfers to other households	59	1.8	55	1.4	55	1.2	63	1.2
Other expenditure	199	6.1	163	4.0	216	4.5	227	4.5
<i>Saving deposits</i>	<i>133</i>	<i>x</i>	<i>65</i>	<i>x</i>	<i>195</i>	<i>x</i>	<i>282</i>	<i>x</i>
<i>Debt paid out and loan granted</i>	<i>124</i>	<i>x</i>	<i>170</i>	<i>x</i>	<i>156</i>	<i>x</i>	<i>154</i>	<i>x</i>
<b>Total</b>	<b>3521</b>	<b>x</b>	<b>4293</b>	<b>x</b>	<b>5106</b>	<b>x</b>	<b>5653</b>	<b>x</b>

The relative share of consumer expenditure within the total household expenditure decreases from 85.3% in 2008 to 82.0% in 2017.

During the 2008 - 2017 period within the total household expenditure average per capita are observed changes as:

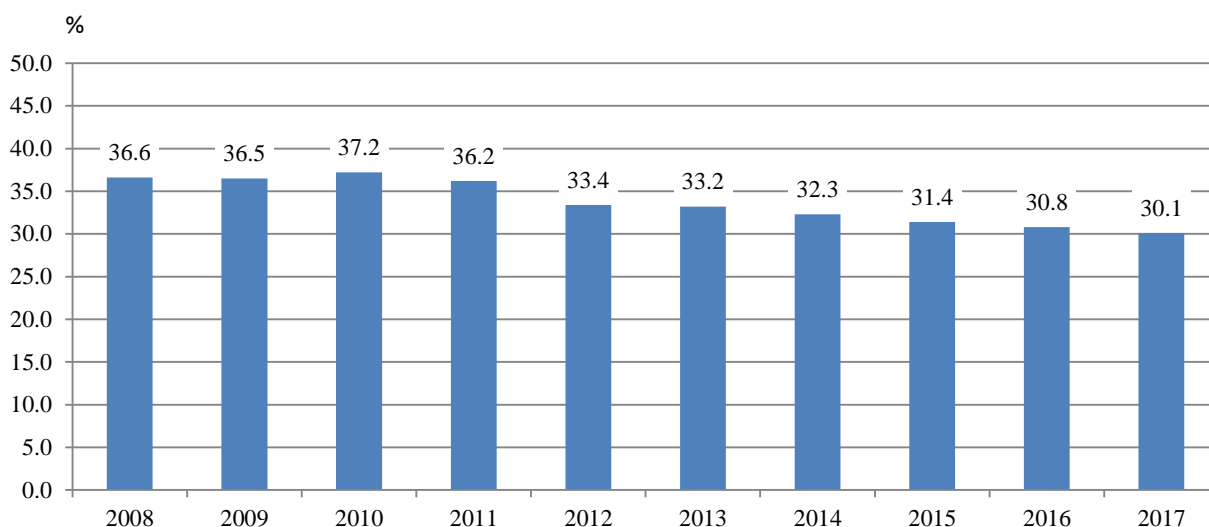
- 1 573 BGN average per capita are spent on food and non-alcoholic beverages or by 7.4% more than 2016 and by 31.7% more compared to 2008;



- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) are 987 BGN average per capita in 2017 or by 15.3% more than 2016 and by 74.7% more than 2008;
- 576 BGN are spent on transport and communication, by 7.3% more than 2016 and by 54.4% more than 2008;
- During the last year expenditure on taxes and social insurance contributions are 648 BGN and increase by 16.3% compared to 2016 and around three times compared to 2008.

The relative share of expenditure on food within the total household expenditure is 30.1% in 2017 or by 0.7 pp less than 2016 and by 6.5 pp more than 2008.

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



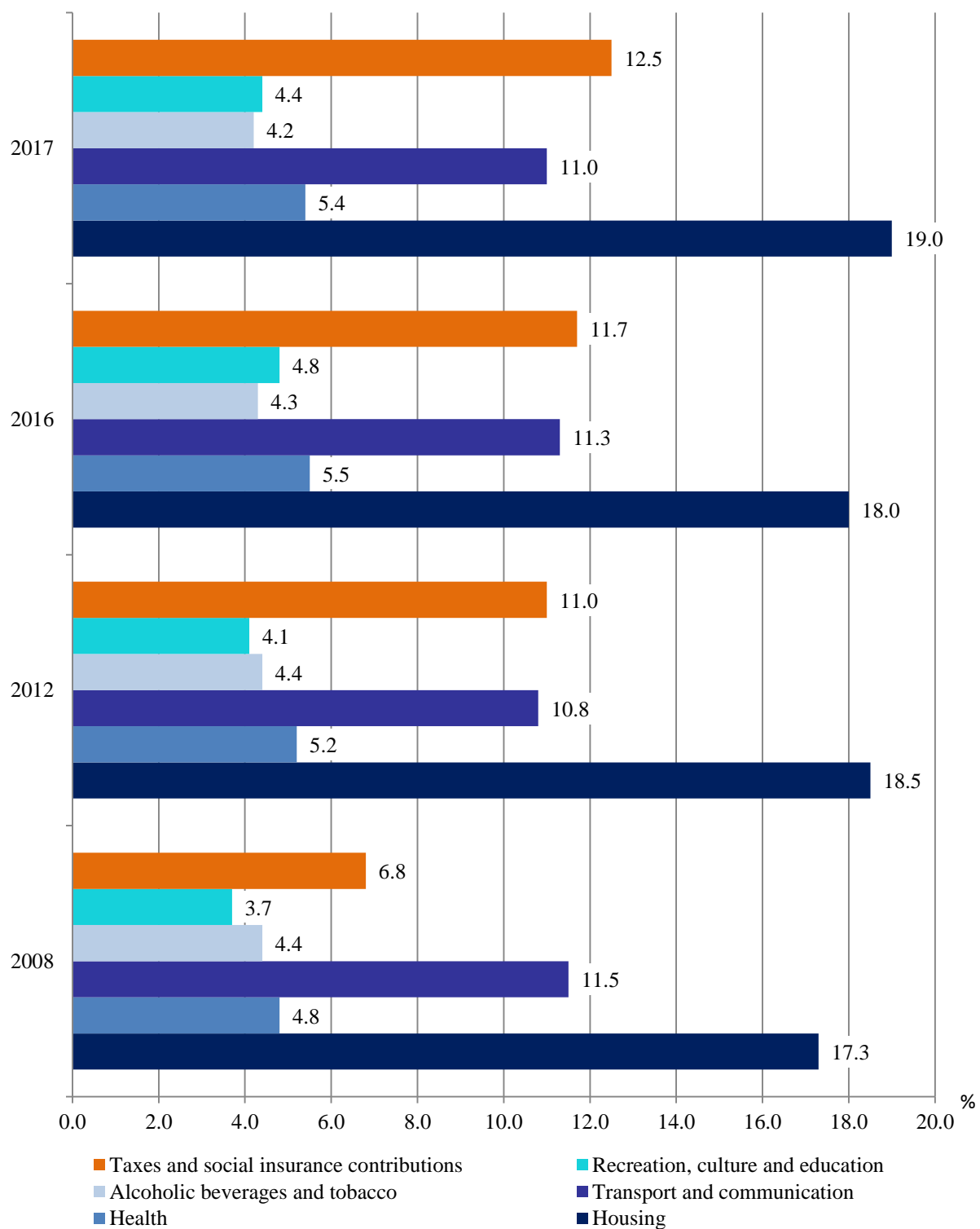
The relative share of expenditure on housing increases by 1.0 pp in 2017 compared to 2016 and by 1.7 pp compared to 2008.

The share of expenditure on taxes and social insurance contributions within the total household expenditure is 12.5% in 2017 or by 0.8 pp more than 2016 and by 5.7 pp more than 2008.

The share of expenditure on transport and communication varies around 11%.



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



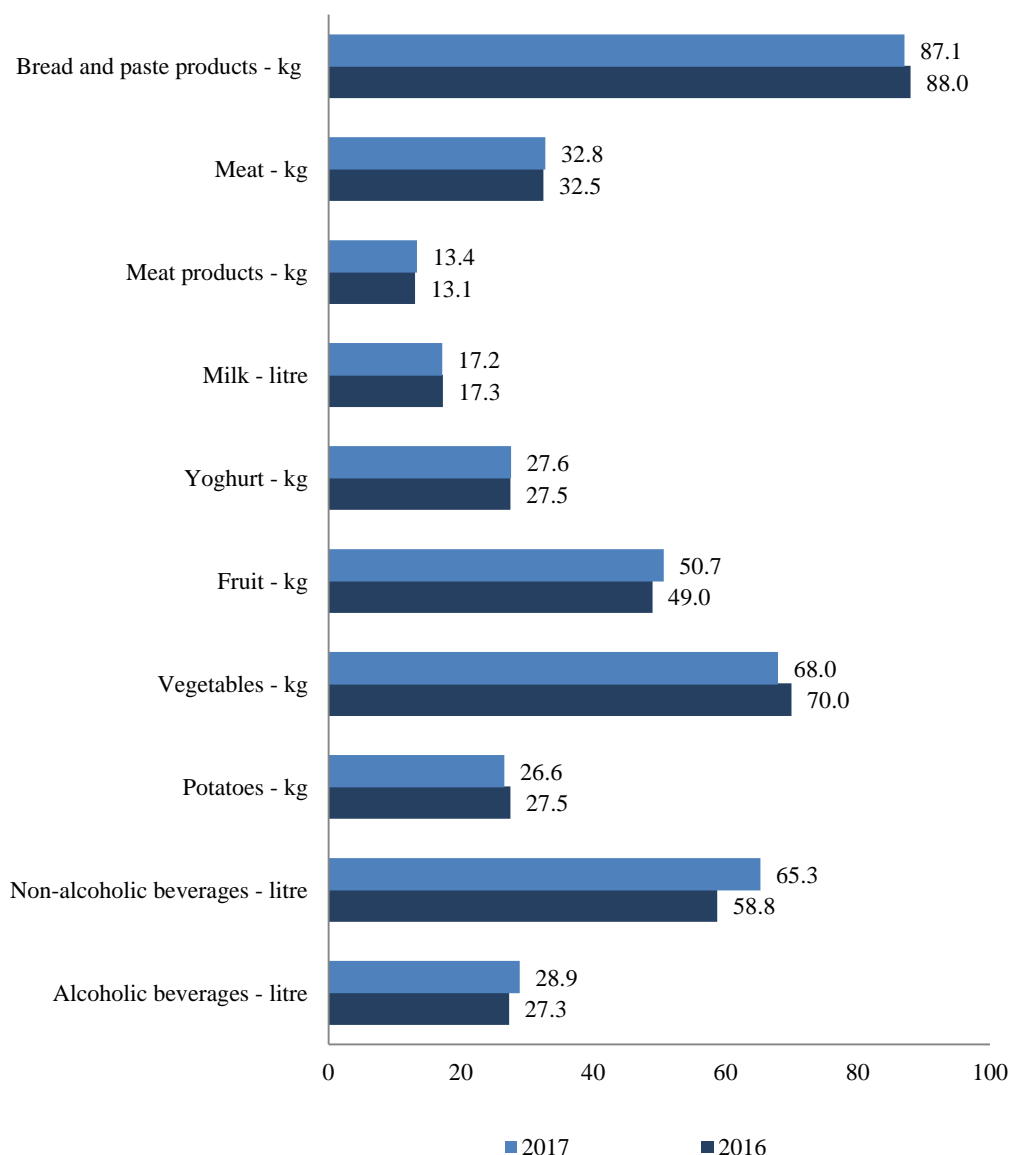


## Household consumption

Statistical data show changes in the household consumption structure in Bulgaria in 2017 compared to 2016. Consumption per capita of bread and paste products decreases by 0.9 kg and of vegetables by 2.0 kg. Consumption of fruit increases by 1.7 kg and of non-alcoholic beverages by 6.5 litres.

Annually consumption of alcoholic beverages per capita increases from 27.3 litres to 28.9 litres and of cigarettes from 639 to 656 numbers.

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





## Household purchasing power<sup>2</sup>

The purchasing power of households increases for all kinds of food except butter during the 2008 - 2017 period. Biggest increase of the purchasing power of apples, pork, white bread and sugar is observed in comparison to the beginning of the considered period.

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

Foods	Measure	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
White bread	kg	2513	2997	3103	2814	3287	3557	3646	3817	3988	4218
Rice	kg	1538	1372	1518	1522	1774	2048	2061	2070	2163	2382
Dry beans	kg	1178	1217	1307	1561	1404	1329	1060	1172	1358	1421
Potatoes	kg	4432	4458	4516	4269	5730	4877	5386	5959	5736	6209
Tomatoes	kg	2307	2584	2230	2772	2650	3072	2693	2699	2745	2834
Cucumbers	kg	2187	2257	2149	2544	2585	2833	2756	2627	2820	3003
Peppers	kg	2201	2641	2530	2835	3095	3479	3078	2926	3272	3329
Apples	kg	2159	2764	2925	2691	3118	3453	3618	3674	3867	4004
Grapes	kg	2783	3876	3304	3439	3287	4262	3338	3817	3521	4004
Milk	litre	2879	2972	2901	2879	3118	3379	3362	3417	3595	3785
Yoghurt	kg	1861	1959	1993	1976	2186	2402	2347	2407	2515	2657
White cheese	kg	671	752	746	703	770	820	787	808	806	810
Yellow cheese	kg	338	377	379	345	394	419	412	440	458	468
Pork	kg	421	457	492	512	562	608	631	699	741	756
Poultry meal	kg	757	820	894	595	940	986	985	1040	1115	1217
Perishable sausages	kg	679	650	653	673	746	814	810	856	892	932
Non-perishable sausages	kg	316	309	313	327	360	384	374	388	397	410
Eggs	number	16038	16981	16990	18570	16308	20570	22571	22209	24310	23025
Sugar	kg	2054	2286	2411	1673	1945	2342	3139	3541	3191	3454
Butter	kg	413	413	386	357	418	417	409	421	432	385

### Dwellings, housing conditions and availability of durables

In 2017 91.4% of households are living in own dwelling and 5.1% are living in dwellings free of rent. 3.6% of the observed households are living in rented dwellings - 2.3% of the households pay free rent and 1.3% municipal rent. 9.1% of the households also possess a second dwelling.

92.2% of households are living in dwellings constructed prior to 1990 and 72.3% of dwellings were built within the 1961 - 1990 period. 19.9% of the dwellings were constructed prior to 1961 and 7.8% were constructed after 1990.

<sup>2</sup> 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 good.





2/3 of the households (66.5%) are living in dwellings with two and three rooms (71.5% in urban areas and 52.3% in rural areas). 21.5% of the dwellings in urban areas and 43.9% in rural areas have three or four rooms.

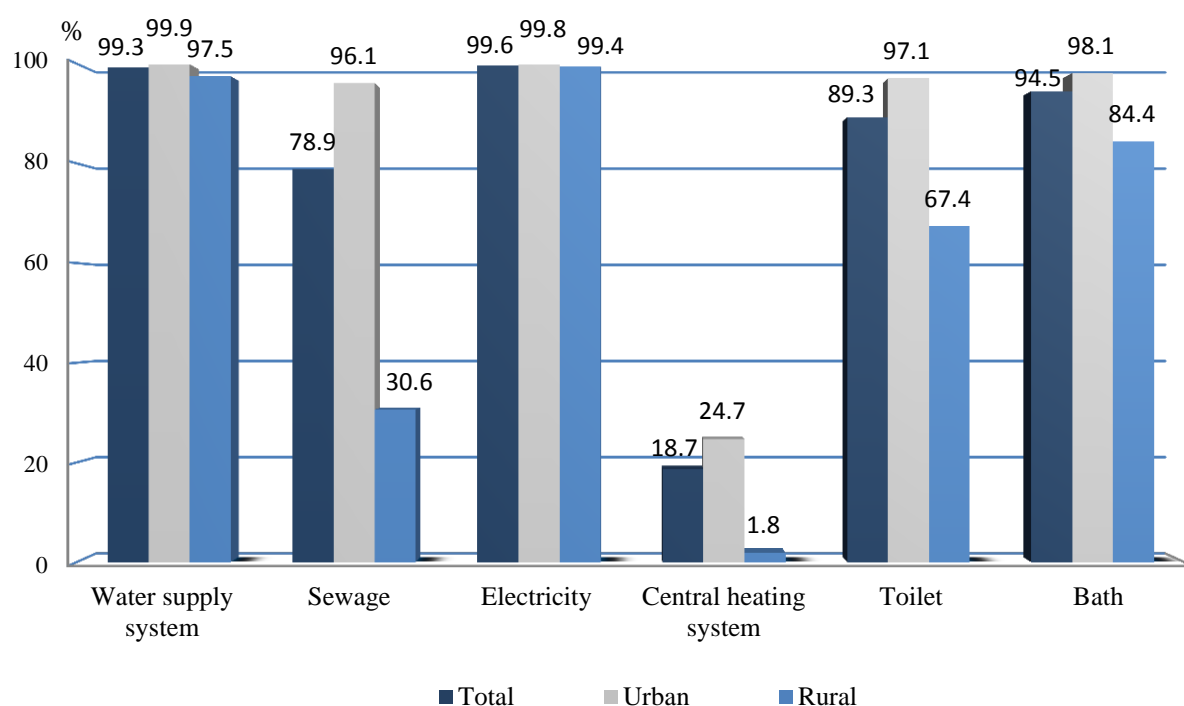
22.4% of the households possess garage (18.3% in urban areas and 33.9% in rural areas).

76.5% of the households have electricity, running water, sewerage, bathroom and toilet in their dwellings. There are considerable discrepancies in respect to the availability of the above mentioned facilities between urban and rural areas. In rural areas sewerage is available in only 30.6% of the dwellings, while in urban areas this percent is 3.1 times higher - 96.1%.

67.4% of the rural households and 97.1% of the urban households have toilets inside the dwelling.

18.7% of the country dwellings have central heating - 24.7% in urban areas and 1.8% in rural areas.

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



51.2% of the observed households possess car and 4.3% of households possess two or more cars. 14.7% of households cannot afford a car and 33.8% do not need one.

Amongst the durables, those that are most spread are TV sets - 99.3% of households have TV and 29.2% of households have two and more TV sets.

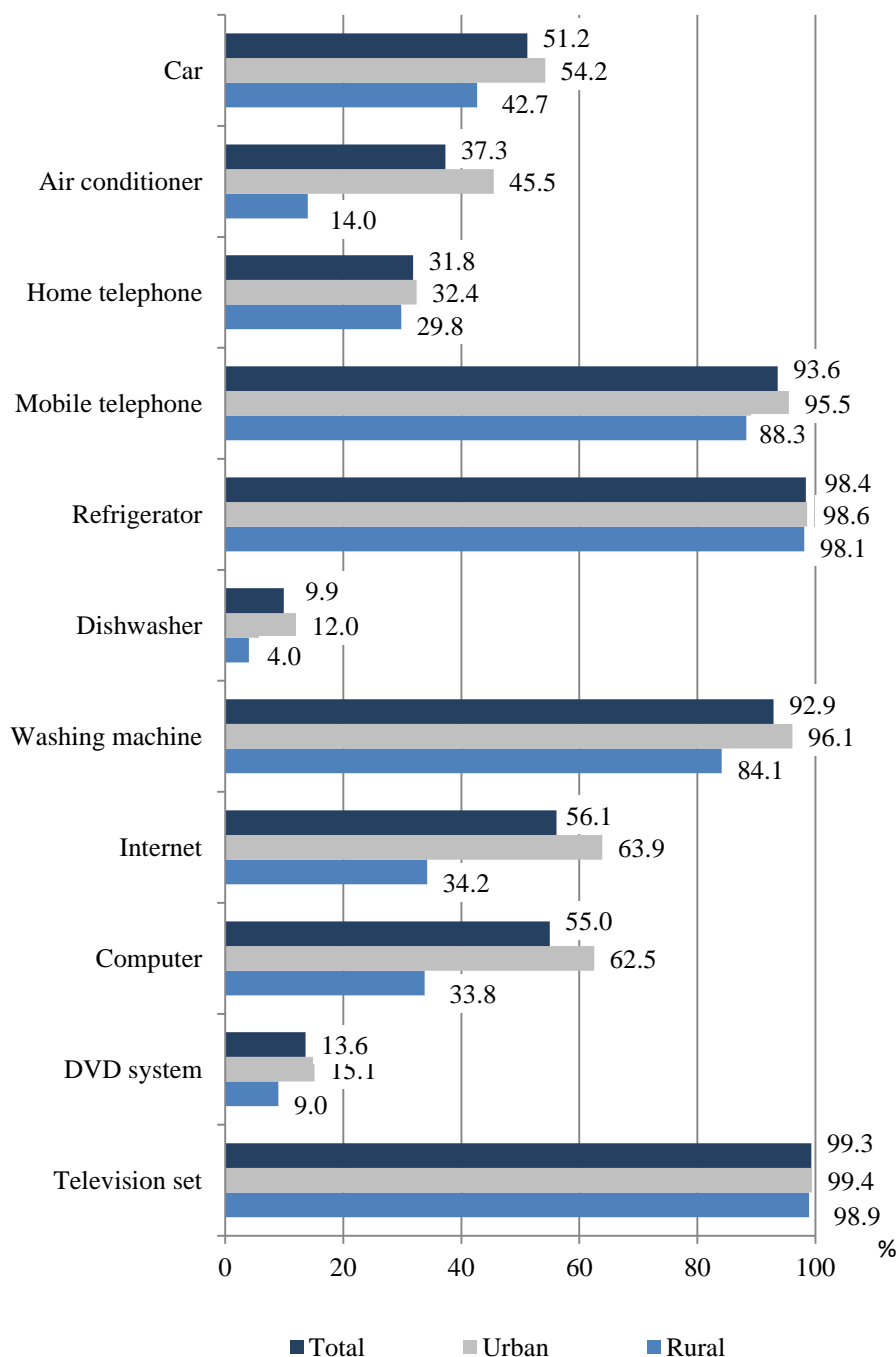
Refrigerators and freezers take the second place - 98.4% of the households (98.6% - in urban areas and 98.1% - in rural areas) possess refrigerator and/or freezer.

Washing machines possess 92.9% of the households. 4.8% cannot afford such machine and 2.3% do not need it.

Without a telephone (non-mobile or mobile) are 1.7% of the households. 4.6% possess just a non-mobile telephone and 66.5% - just a mobile phone (households possessing two and more mobile phones are prevailing). 27.2% of the observed households possess both types of telephones.



**Figure 8. Relative share of households possessing durables by residence**



PCs possess 55.0% of the households (62.5% in urban areas and 33.8% in rural). Still high is the share of households which do not need a PC - 38.6%.

56.1% of the households have Internet connection inside the dwelling. 63.9% of the dwelling in urban areas and 34.2% in rural areas have Internet connection. 38.1% do not need Internet.



Air-conditioners possess 37.3% of the households and 28.9% cannot afford it. 33.8% of the households do not need air-conditioner.

### Methodological notes

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

A **regular household** are 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 budgets survey.

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

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 sale 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 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 could be found on NSI web site – <http://www.nsi.bg/> under the heading of Households Income and Expenditure and the Information System INFOSTAT.