

INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2019

Household income

The annual total income average per capita is 6 592 BGN in 2019 and increases by 9.6% compared to 2018. The total income average per household member increases 1.8 times during the 2010 - 2019 period.

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

Sources of income	2010		2014		2018		2019	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	3648	100.0	4813	100.0	6013	100.0	6592	100.0
Total gross income	3474	95.2	4643	96.5	5747	95.6	6325	96.0
Wages and salaries	1857	50.9	2610	54.2	3336	55.5	3731	56.6
Other earnings	78	2.1	166	3.5	70	1.2	56	0.9
Self-employment income	228	6.3	360	7.5	420	7.0	421	6.4
Property income	28	0.8	39	0.8	30	0.5	43	0.7
Pensions	1128	30.9	1242	25.8	1645	27.3	1801	27.3
Unemployment benefits	23	0.6	26	0.5	20	0.3	18	0.3
Family allowances	33	0.9	42	0.9	79	1.3	82	1.2
Other social benefits	67	1.8	109	2.3	57	0.9	94	1.4
Regular transfers from other households	33	0.9	50	1.0	89	1.5	80	1.2
Receipt sale	35	1.0	32	0.7	23	0.4	27	0.4
Miscellaneous	139	3.8	137	2.9	244	4.1	239	3.6
Drawn savings	125	x	144	x	241	x	238	x
Loans and credits	38	x	61	x	109	x	83	x
Total	3812	x	5018	x	6363	x	6913	x

Real household income¹ increases by 6.3% in 2019 compared to 2018. The highest value of the index of real income is in 2019 in comparison to 2011 - 158.8%.

2. Indices of real income per household member

Години	Base years									
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
2010	100.0									
2011	99.5	100.0								
2012	110.5	111.1	100.0							
2013	121.9	122.5	110.3	100.0						
2014	123.6	124.3	111.8	101.4	100.0					
2015	127.4	128.0	115.2	104.5	103.0	100.0				
2016	133.9	134.6	121.2	109.9	108.3	105.2	100.0			
2017	141.9	142.6	128.3	116.4	114.8	111.4	105.9	100.0		
2018	148.5	149.3	134.4	121.8	120.1	116.6	110.9	104.7	100.0	
2019	157.9	158.8	142.9	129.6	127.7	124.0	117.9	111.3	106.3	100.0

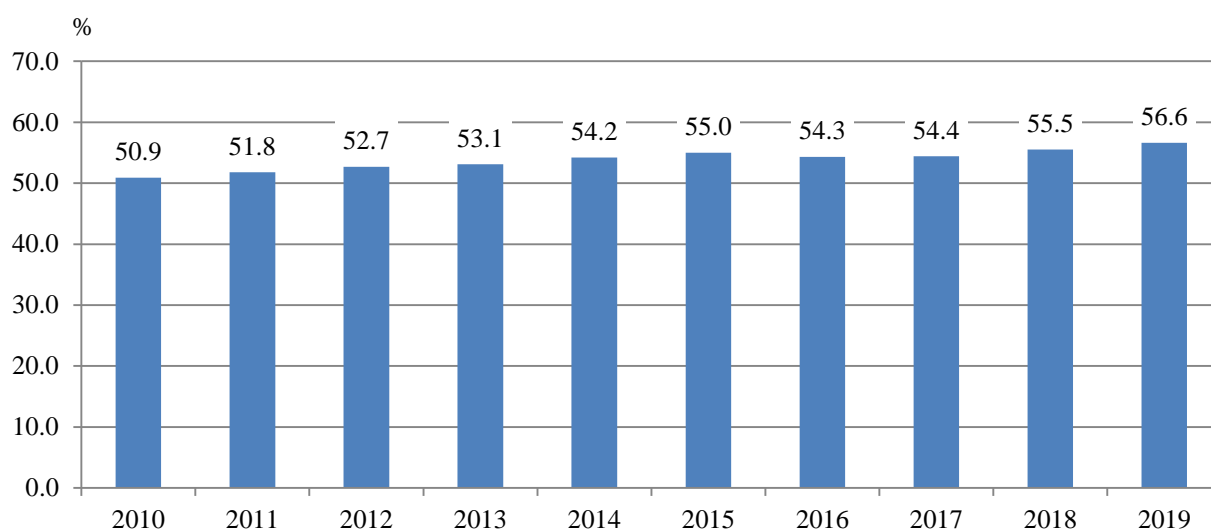
¹ Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

The following more important changes with respect to the sources of total average income per household member are observed during the 2010 - 2019 period:

- Income from wages and salaries in 2019 is 3 731 BGN, increases by 11.8% compared to 2018 and twice than 2010;
- Income from pensions during the last year is 1 801 BGN, increases by 9.5% compared to 2018 and by 59.7% compared to 2010;
- Income from self-employment is 421 BGN, almost unchanged compared to 2018 and increases by 84.6% compared to 2010;
- Income from other earnings is 56 BGN, decreases by 20.0% compared to 2018 and by 28.2% compared to 2010;
- Income from social benefits (unemployment benefit, family allowances and other social benefits) in 2019 is 194 BGN, increases by 24.4% compared to 2018 and by 57.7% compared to 2010.

Income from wages and salaries has a highest relative share within the total household structure. This share in 2019 is 56.6%, by 1.1 percentage points (pp) more than 2018 and by 5.7 pp more than 2010.

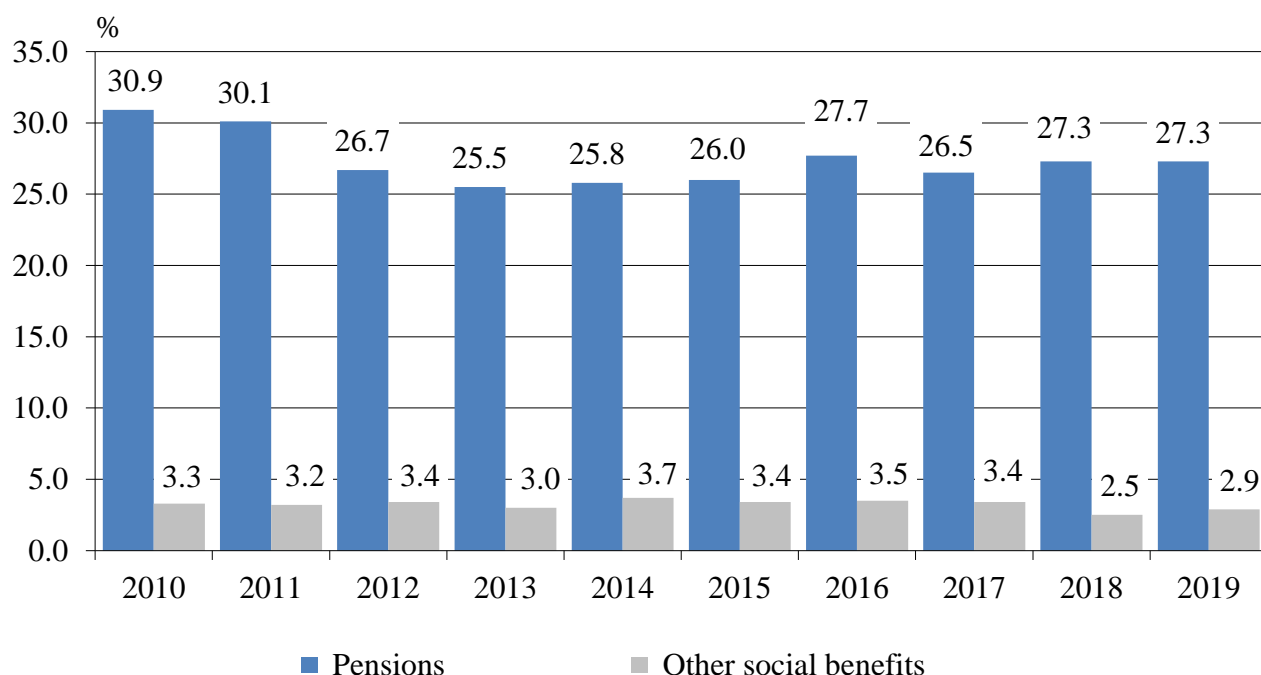
Figure 1. Relative share of income from wages and salaries within the total household income



Social transfers (pensions, unemployment benefits, family allowances and other social benefits) form 30.2% within the total income in 2019.

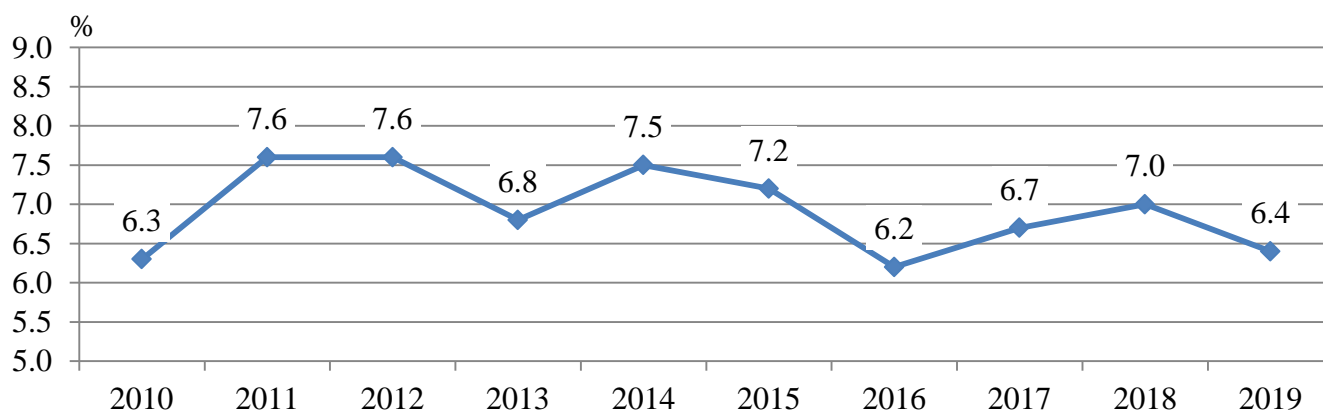
Income from pensions has the highest relative share within the social transfers - 27.3% within the total income in 2019, unchanged compared to 2018 and decreases by 3.6 pp compared to 2010.

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



In 2019 the relative share of income from self-employment is 6.4%, decreases by 0.6 pp compared to 2018 and increases by 0.1 pp compared to 2010.

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



The relative share of income from other earnings is 0.9% in 2019, decreases by 0.3 pp compared to 2018 and by 1.2 pp compared to 2010.

Household expenditure

The Bulgarian households are spend 6 214 BGN average per capita in 2019 or by 7.7% more compared to 2018. Household expenditure increase 1.9 times during the 2010 - 2019 period.

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

Expenditure groups	2010		2014		2018		2019	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	3278	100.0	4509	100.0	5772	100.0	6214	100.0
Consumer total expenditure	2814	85.8	3760	83.4	4692	81.3	5066	81.5
Foods and non-alcoholic beverages	1219	37.2	1458	32.3	1714	29.7	1833	29.5
Alcoholic beverages and tobacco	150	4.6	186	4.1	236	4.1	261	4.2
Clothing and footwear	93	2.9	171	3.8	196	3.4	202	3.3
Housing, water, electricity, gas and other fuels	470	14.3	606	13.4	787	13.6	836	13.5
Furnishing and maintenance of the house	111	3.4	166	3.7	230	4.0	231	3.7
Health	181	5.5	235	5.2	313	5.4	386	6.2
Transport	200	6.1	331	7.3	419	7.3	467	7.5
Communication	153	4.7	198	4.4	248	4.3	263	4.2
Recreation, culture and education	114	3.5	211	4.7	279	4.8	322	5.2
Miscellaneous goods and services	121	3.7	198	4.4	270	4.7	264	4.2
Taxes	122	3.7	219	4.9	318	5.5	348	5.6
Social insurance contributions	145	4.4	284	6.3	420	7.3	472	7.6
Regular transfers to other households	55	1.7	56	1.2	58	1.0	64	1.0
Other expenditure	143	4.4	190	4.2	284	4.9	263	4.2
Saving deposits	78	x	113	x	305	x	383	x
Debt paid out and loan granted	125	x	181	x	134	x	137	x
Total	3481	x	4803	x	6211	x	6735	x

The relative share of consumer expenditure within the total household expenditure decreases from 85.8% in 2010 to 81.5% in 2019.

During the 2010 - 2019 period within the total household expenditure average per capita are observed changes as:

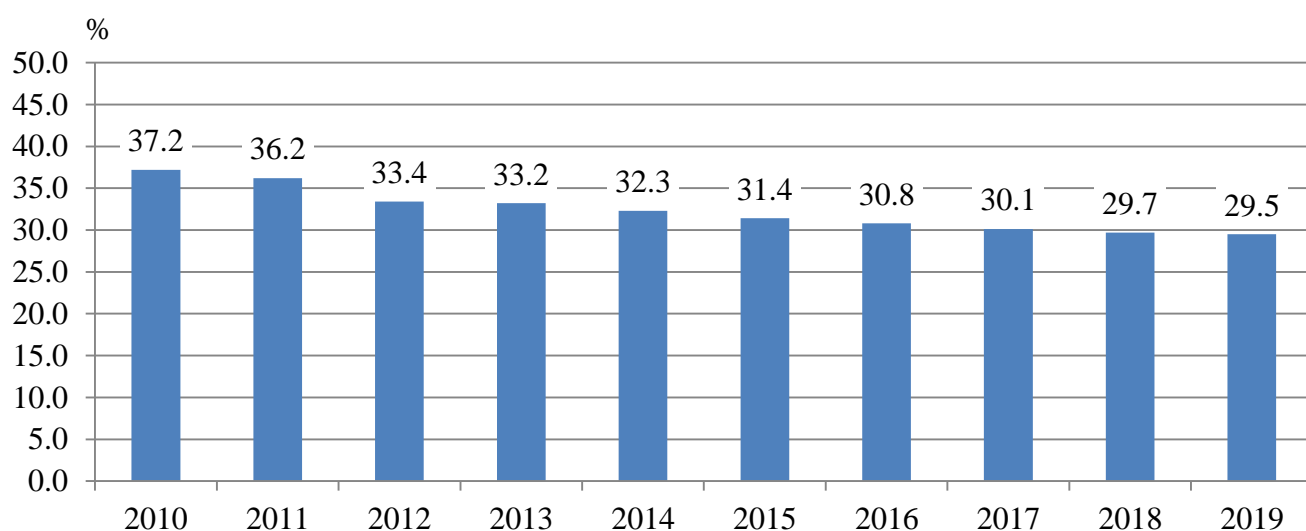
- 1 833 BGN average per capita are spent on food and non-alcoholic beverages in 2019 or by 6.9% more than 2018 and by 50.4% more compared to 2010;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year are 1 067 BGN or by 4.9% more than 2018 and by 83.6% more than 2010;

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- In 2019 386 BGN are spent on health, by 23.3% more than 2018 and more than twice compared to 2010;
- 730 BGN are spent on transport and communication in 2019, by 9.4% more than 2018 and more than twice compared to 2010;
- During the last year expenditure on taxes and social insurance contributions are 820 BGN and increase by 11.1% compared to 2018 and more than three times compared to 2010.

The relative share of expenditure on food within the total household expenditure is 29.5% in 2019 or by 0.2 pp less than 2018 and by 7.7 pp less than 2010.

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



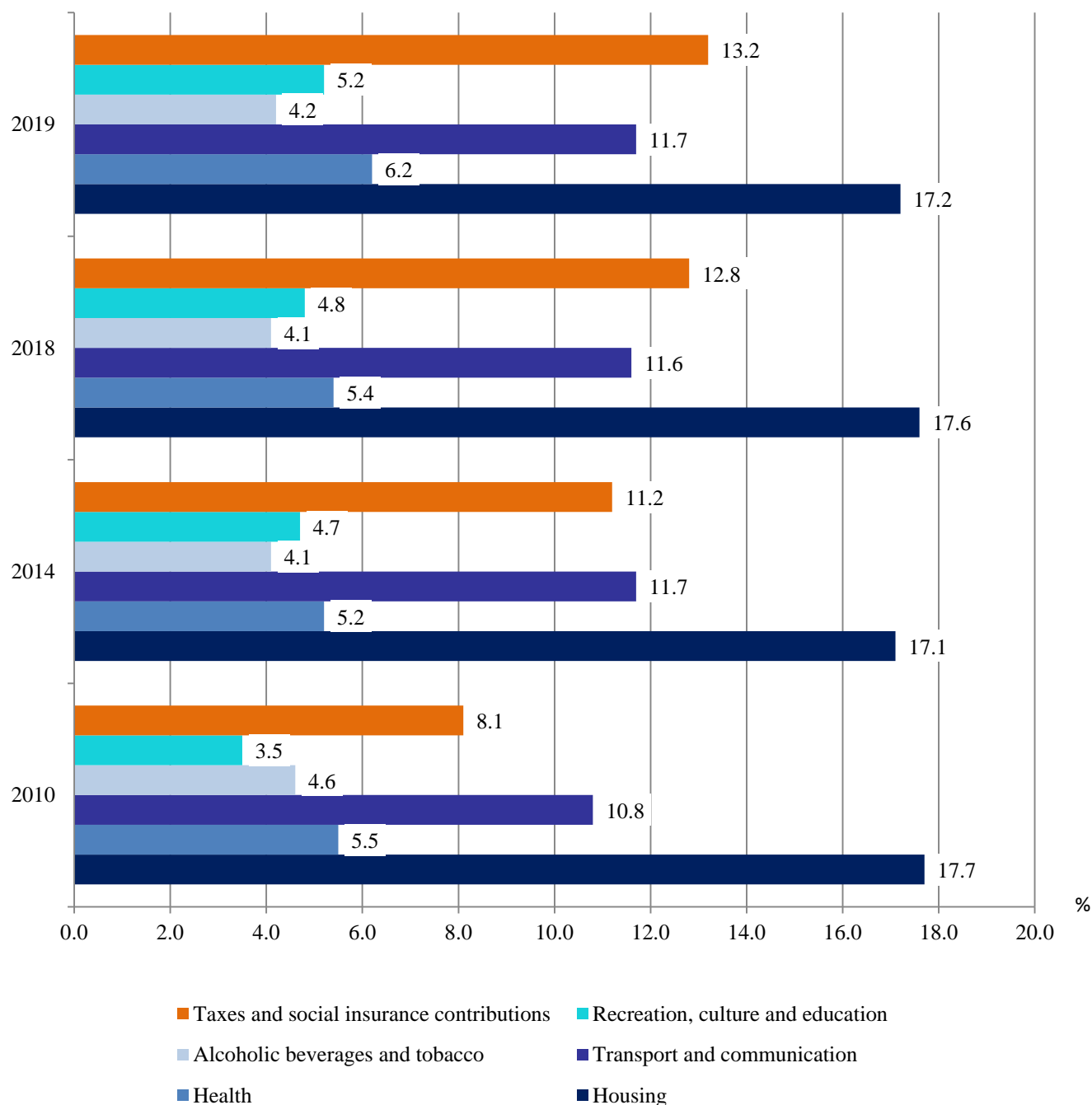
The relative share of expenditure on housing decreases by 0.4 pp in 2019 compared to 2018 and by 0.5 pp compared to 2010.

The share of expenditure on taxes and social insurance contributions within the total household expenditure is 13.2% in 2019 or by 0.4 pp more than 2018 and by 5.1 pp more than 2010.

The relative share of expenditure on health in 2019 increases by 0.8 pp compared to 2018 and by 0.7 pp compared to 2010.

The share of expenditure on transport and communication varies around 11% - 12% during the 2010 - 2019 period.

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

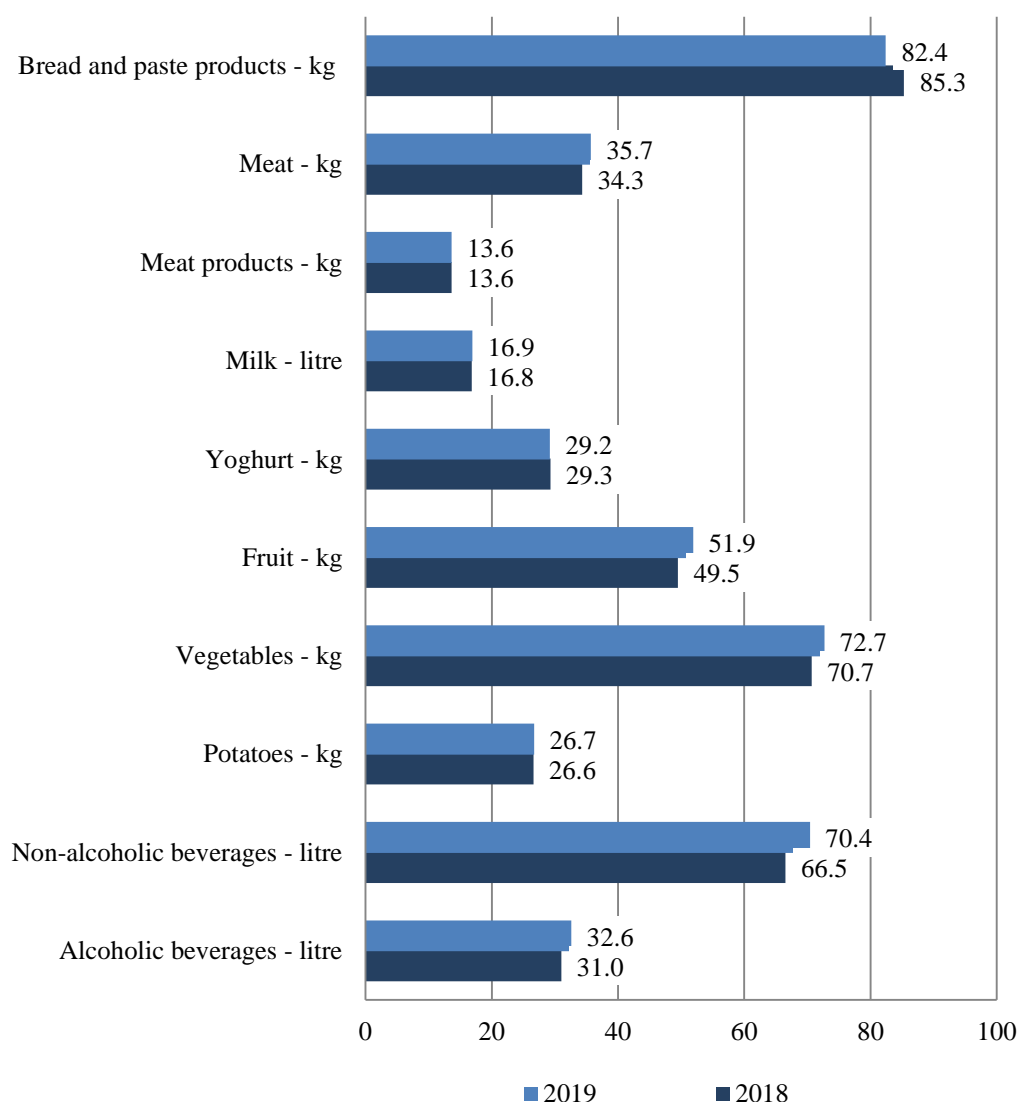


Household consumption

Statistical data show changes in the household consumption structure in Bulgaria in 2019 compared to 2018. Consumption per capita of bread and paste products decreases by 2.9 kg. Consumption of fruit increases by 2.4 kg, of vegetables - by 2.0 kg, of meat - by 1.4 kg and of non-alcoholic beverages - by 3.9 litres.

Annually consumption of alcoholic beverages per capita increases from 31.0 litres to 32.6 litres and of cigarettes from 674 to 733 numbers.

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



Household purchasing power²

The purchasing power of households increases for almost kinds of food in 2018 except white bread and potatoes. Biggest increase of the purchasing power of grapes, apples, eggs and butter is observed in comparison to 2018.

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

Foods	Measure	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
White bread	kg	3103	2814	3287	3557	3646	3817	3988	4218	4155	4055
Rice	kg	1518	1522	1774	2048	2061	2070	2163	2382	2550	2743
Dry beans	kg	1307	1561	1404	1329	1060	1172	1358	1421	1527	1666
Potatoes	kg	4516	4269	5730	4877	5386	5959	5736	6209	6675	5580
Tomatoes	kg	2230	2772	2650	3072	2693	2699	2745	2834	2856	2915
Cucumbers	kg	2149	2544	2585	2833	2756	2627	2820	3003	2941	3080
Peppers	kg	2530	2835	3095	3479	3078	2926	3272	3329	3078	3383
Apples	kg	2925	2691	3118	3453	3618	3674	3867	4004	3934	4566
Grapes	kg	3304	3439	3287	4262	3338	3817	3521	4004	3645	4295
Milk	litre	2901	2879	3118	3379	3362	3417	3595	3785	3883	4106
Yoghurt	kg	1993	1976	2186	2402	2347	2407	2515	2657	2725	2851
White cheese	kg	746	703	770	820	787	808	806	810	817	845
Yellow cheese	kg	379	345	394	419	412	440	458	468	489	520
Pork	kg	492	512	562	608	631	699	741	756	819	836
Poultry meal	kg	894	595	940	986	985	1040	1115	1217	1311	1426
Perishable sausages	kg	653	673	746	814	810	856	892	932	989	1027
Non-perishable sausages	kg	313	327	360	384	374	388	397	410	425	438
Eggs	number	16990	18570	16308	20570	22571	22209	24310	23025	23764	27204
Sugar	kg	2411	1673	1945	2342	3139	3541	3191	3454	4753	5061
Butter	kg	386	357	418	417	409	421	432	385	346	389

Dwellings, housing conditions and availability of durables

In 2019, 91.6% of households are living in own dwelling and 5.4% are living in dwellings free of rent. 3.0% of the observed households are living in rented dwellings - 1.9% of the households pay free rent and 1.1% municipal rent. 9.7% of the households also possess a second dwelling.

93.4% of households are living in dwellings constructed prior to 1990 and 71.9% of dwellings were built within the 1961 - 1990 period. 21.5% of the dwellings were constructed prior to 1961 and 6.6% were constructed after 1990.

² 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 (69.1%) are living in dwellings with two and three rooms (74.6% in urban areas and 53.7% in rural areas). 19.1% of the dwellings in urban areas and 42.0% in rural areas have four or more rooms.

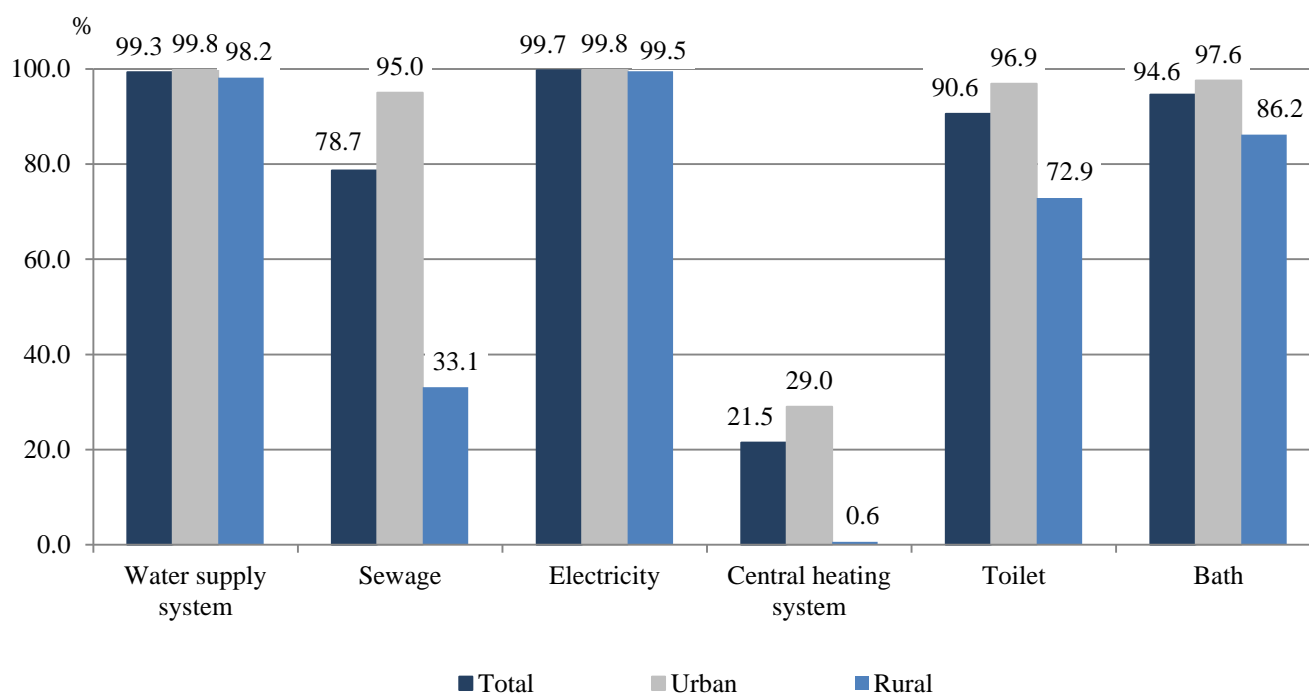
20.1% of the households possess garage (16.3% in urban areas and 30.8% in rural areas).

76.7% 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 33.1% of the dwellings, while in urban areas this percent is 3 times higher - 95.0%.

72.9% of the rural households and 96.9% of the urban households have toilets inside the dwelling.

21.5% of the country dwellings have central heating - 29.0% in urban areas and 0.6% in rural areas.

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



51.3% of the observed households possess car and 5.8% of households possess two or more cars. 12.6% of households cannot afford a car and 35.7% do not need one.

Amongst the durables, those that are most spread are TV sets - 99.3% of households have TV and 30.9% of households have two and more TV sets.

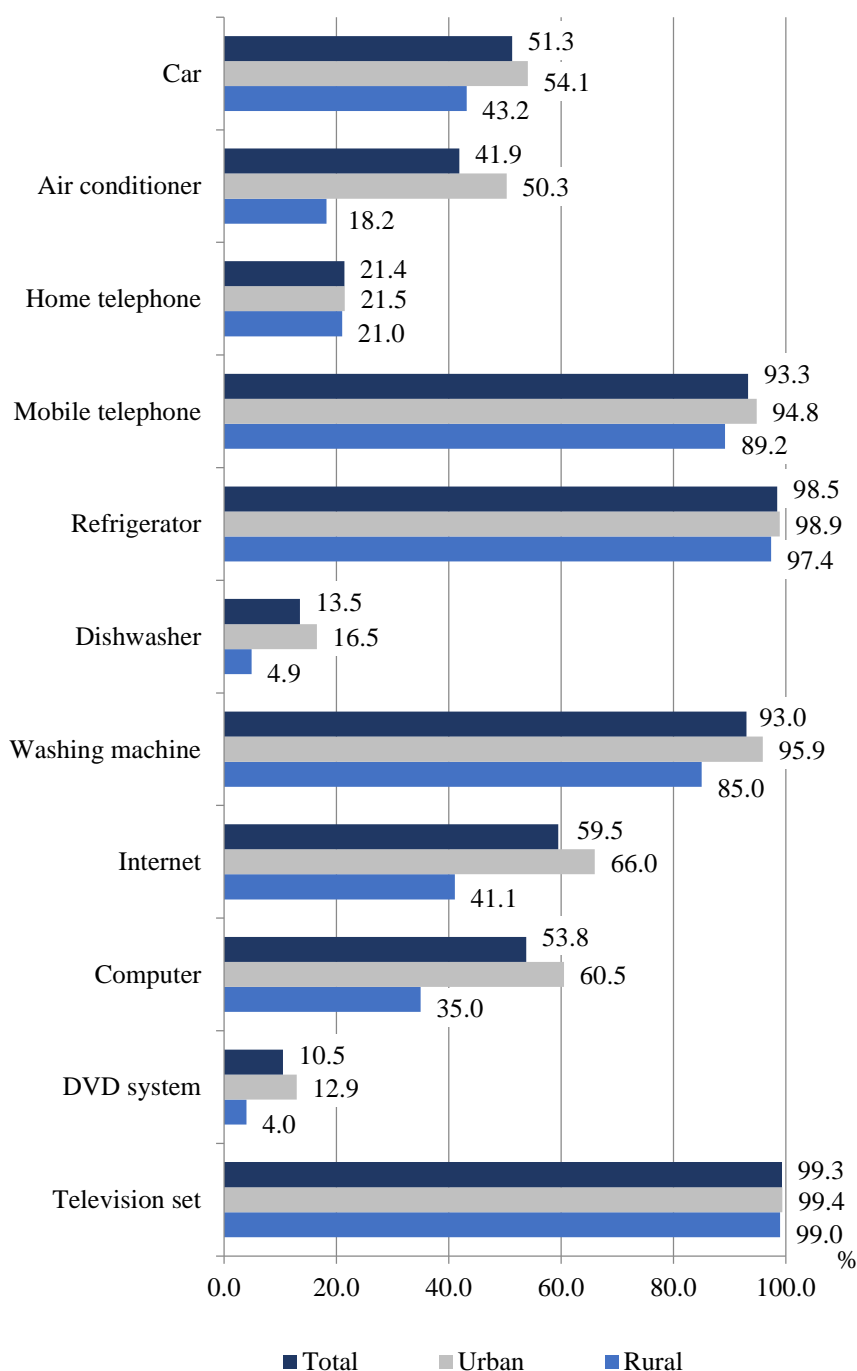
Refrigerators and freezers take the second place - 98.5% of the households (98.9% - in urban areas and 97.4% - in rural areas) possess refrigerator and/or freezer.

Washing machines possess 93.0% of the households. 4.7% cannot afford such machine and 2.3% do not need it.

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Without a telephone (non-mobile or mobile) are 2.0% of the households. 4.7% possess just a non-mobile telephone and 76.6% - just a mobile phone (households possessing two and more mobile phones are prevailing). 16.6% of the observed households possess both types of telephones.

Figure 8. Relative share of households possessing durables by residence



PCs possess 53.8% of the households (60.5% in urban areas and 35.0% in rural). Still high is the share of households which do not need a PC - 39.8%.

59.5% of the households have Internet connection inside the dwelling. 66.0% of the dwelling in urban areas and 41.1% in rural areas have Internet connection. 35.7% do not need Internet.

Air-conditioners possess 41.9% of the households and 24.2% cannot afford it. 34.0% 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 - www.nsi.bg under the heading of Households Income and Expenditure and the Information System INFOSTAT.