

INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2020

Household income

The annual total income average per capita is 7 002 BGN in 2020 and increases by 6.2% compared to 2019. The total income average per household member increases 1.9 times during the 2011 - 2020 period.

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

Sources of income	2011		2015		2019		2020	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	3782	100.0	4953	100.0	6592	100.0	7002	100.0
Total gross income	3625	95.8	4788	96.7	6325	96.0	6749	96.4
Wages and salaries	1960	51.8	2726	55.0	3731	56.6	3927	56.1
Other earnings	50	1.3	158	3.2	56	0.9	46	0.7
Self-employment income	288	7.6	358	7.2	421	6.4	434	6.2
Property income	25	0.7	27	0.5	43	0.7	43	0.6
Pensions	1140	30.1	1286	26.0	1801	27.3	2018	28.8
Unemployment benefits	27	0.7	20	0.4	18	0.3	32	0.5
Family allowances	32	0.8	46	0.9	82	1.2	82	1.2
Other social benefits	66	1.7	105	2.1	94	1.4	90	1.3
Regular transfers from other households	38	1.0	60	1.2	80	1.2	78	1.1
Receipt sale	23	0.6	30	0.6	27	0.4	20	0.3
Miscellaneous	135	3.6	135	2.7	239	3.6	233	3.3
Drawn savings	113	x	147	x	238	x	219	x
Loans and credits	41	x	47	x	83	x	66	x
Total	3937	x	5147	x	6913	x	7288	x

Real household income¹ increases by 4.4% in 2020 compared to 2019. The highest value of the index of real income is in 2020 in comparison to 2011 - 165.9%.

2. Indices of real income per household member

Години	Base years									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
2011	100.0									
2012	111.1	100.0								
2013	122.5	110.3	100.0							
2014	124.3	111.8	101.4	100.0						
2015	128.0	115.2	104.5	103.0	100.0					
2016	134.6	121.2	109.9	108.3	105.2	100.0				
2017	142.6	128.3	116.4	114.8	111.4	105.9	100.0			
2018	149.3	134.4	121.8	120.1	116.6	110.9	104.7	100.0		
2019	158.8	142.9	129.6	127.7	124.0	117.9	111.3	106.3	100.0	
2020	165.9	149.3	135.3	133.5	129.6	123.2	116.3	111.1	104.4	100.0

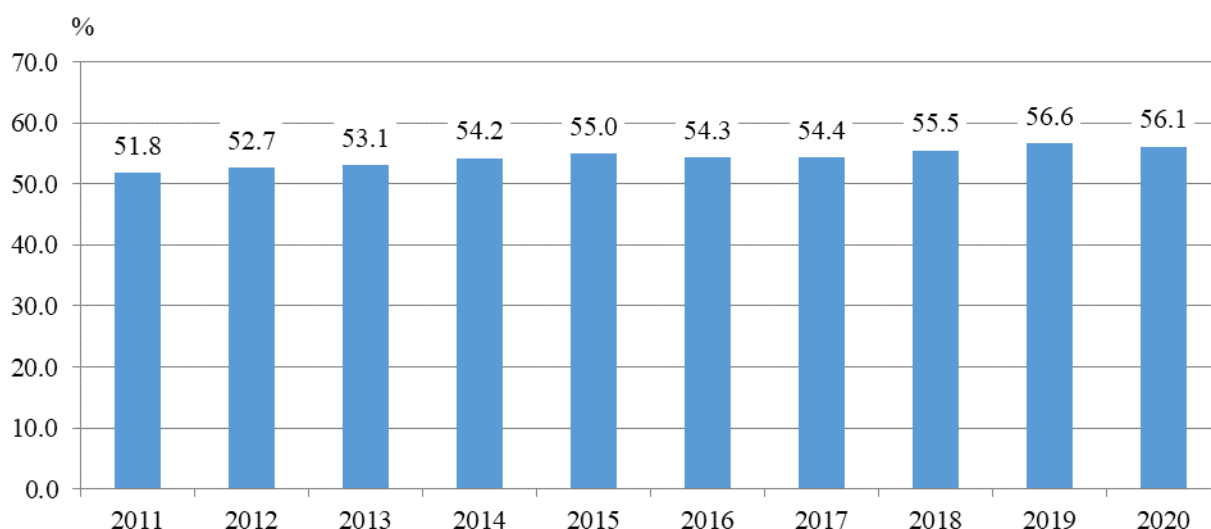
¹ Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

The following more important changes with respect to the sources of total average income per household member are observed during the 2011 - 2020 period:

- Income from wages and salaries in 2020 is 3 927 BGN, increases by 5.3% compared to 2019 and twice than 2011;
- Income from pensions during the last year is 2 018 BGN, increases by 12.0% compared to 2019 and by 77.0% compared to 2011;
- Income from self-employment is 434 BGN, increases by 3.1% compared to 2019 and by 50.7% compared to 2011;
- Income from other earnings is 46 BGN, decreases by 17.9% compared to 2019 and by 8.0% compared to 2011;
- Income from social benefits (unemployment benefit, family allowances and other social benefits) in 2020 is 204 BGN, increases by 5.2% compared to 2019 and by 63.2% compared to 2011.

Income from wages and salaries has a highest relative share within the total household structure. This share in 2020 is 56.1%, by 0.5 percentage points (pp) less than 2019 and by 4.3 pp more than 2011.

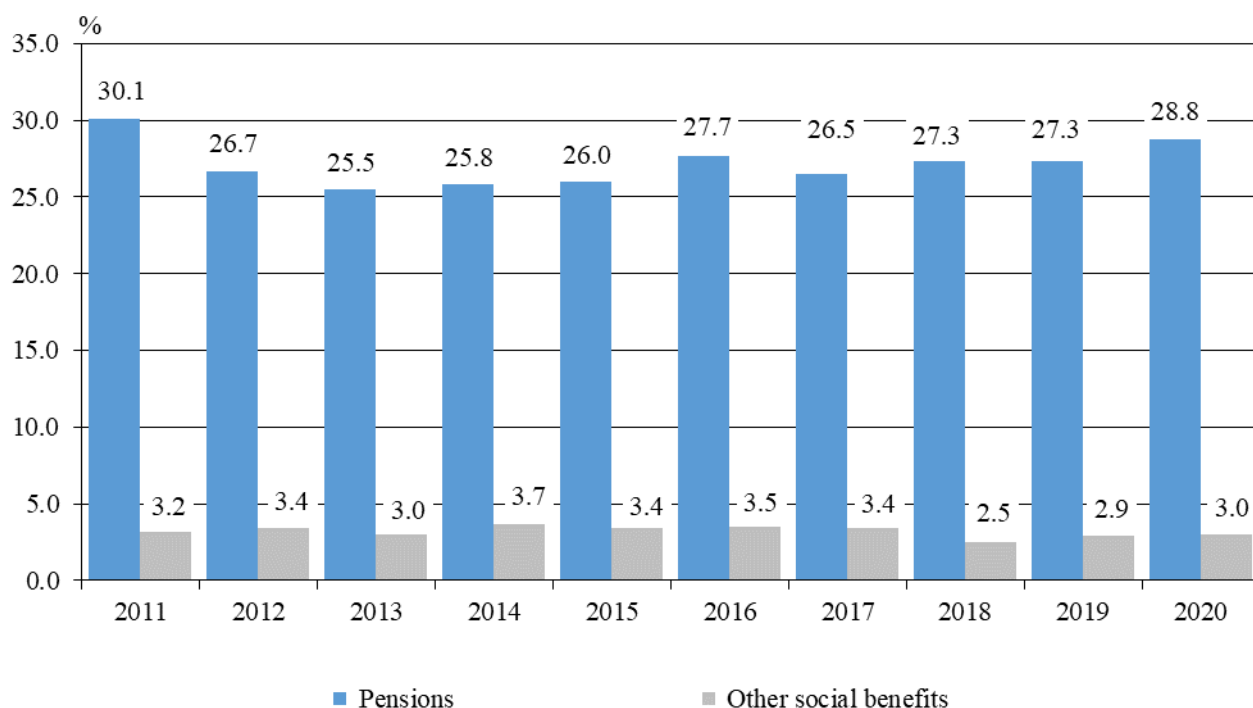
Figure 1. Relative share of income from wages and salaries within the total household income



Social transfers (pensions, unemployment benefits, family allowances and other social benefits) form 31.8% within the total income in 2020.

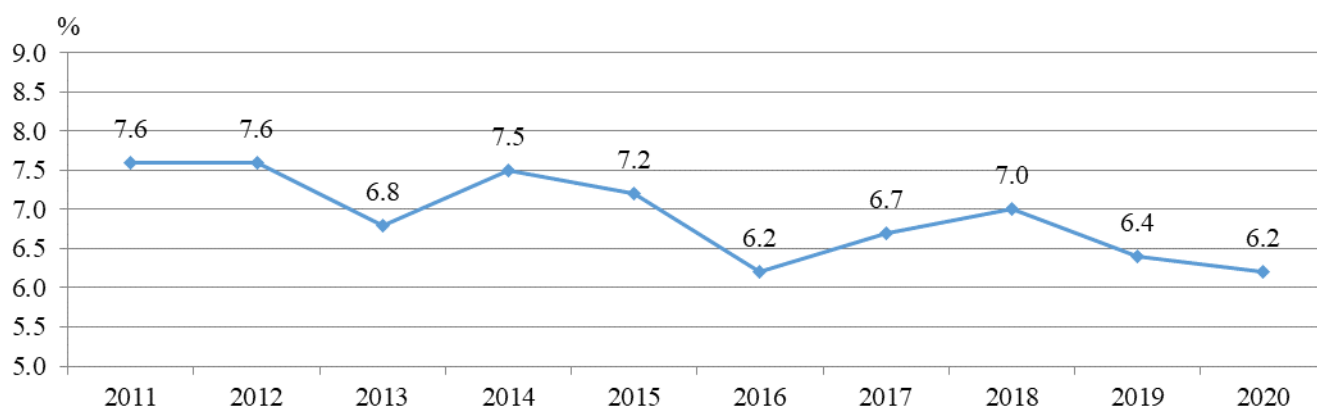
Income from pensions has the highest relative share within the social transfers - 28.8% within the total income in 2020, increases by 1.5 pp compared to 2019 and decreases by 1.3 pp compared to 2011.

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



In 2020 the relative share of income from self-employment is 6.2%, decreases by 0.2 pp compared to 2019 and by 1.4 pp compared to 2011.

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



The relative share of income from other earnings is 0.7% in 2020, decreases by 0.2 pp compared to 2019 and by 0.6 pp compared to 2011.

Household expenditure

The Bulgarian households are spent 6 220 BGN average per capita in 2020 or almost unchanged compared to 2019. Household expenditure increase 1.8 times during the 2011 - 2020 period.

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

Expenditure groups	2011		2015		2019		2020	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	3494	100.0	4666	100.0	6214	100.0	6220	100.0
Consumer total expenditure	2937	84.0	3888	83.3	5066	81.5	5054	81.3
Foods and non-alcoholic beverages	1265	36.2	1463	31.4	1833	29.5	1872	30.1
Alcoholic beverages and tobacco	155	4.4	204	4.4	261	4.2	265	4.3
Clothing and footwear	104	3.0	165	3.5	202	3.3	188	3.0
Housing, water, electricity, gas and other fuels	493	14.1	666	14.3	836	13.5	861	13.8
Furnishing and maintenance of the house	96	2.8	173	3.7	231	3.7	260	4.2
Health	196	5.6	248	5.3	386	6.2	388	6.2
Transport	207	5.9	331	7.1	467	7.5	415	6.7
Communication	162	4.6	202	4.3	263	4.2	285	4.6
Recreation, culture and education	121	3.5	227	4.9	322	5.2	250	4.0
Miscellaneous goods and services	136	3.9	209	4.5	264	4.2	270	4.3
Taxes	180	5.1	231	5.0	348	5.6	360	5.8
Social insurance contributions	205	5.9	297	6.4	472	7.6	500	8.0
Regular transfers to other households	58	1.7	57	1.2	64	1.0	56	0.9
Other expenditure	115	3.3	193	4.1	263	4.2	251	4.0
<i>Saving deposits</i>	<i>46</i>	<i>x</i>	<i>131</i>	<i>x</i>	<i>383</i>	<i>x</i>	<i>510</i>	<i>x</i>
<i>Debt paid out and loan granted</i>	<i>132</i>	<i>x</i>	<i>168</i>	<i>x</i>	<i>137</i>	<i>x</i>	<i>135</i>	<i>x</i>
Total	3672	x	4965	x	6735	x	6865	x

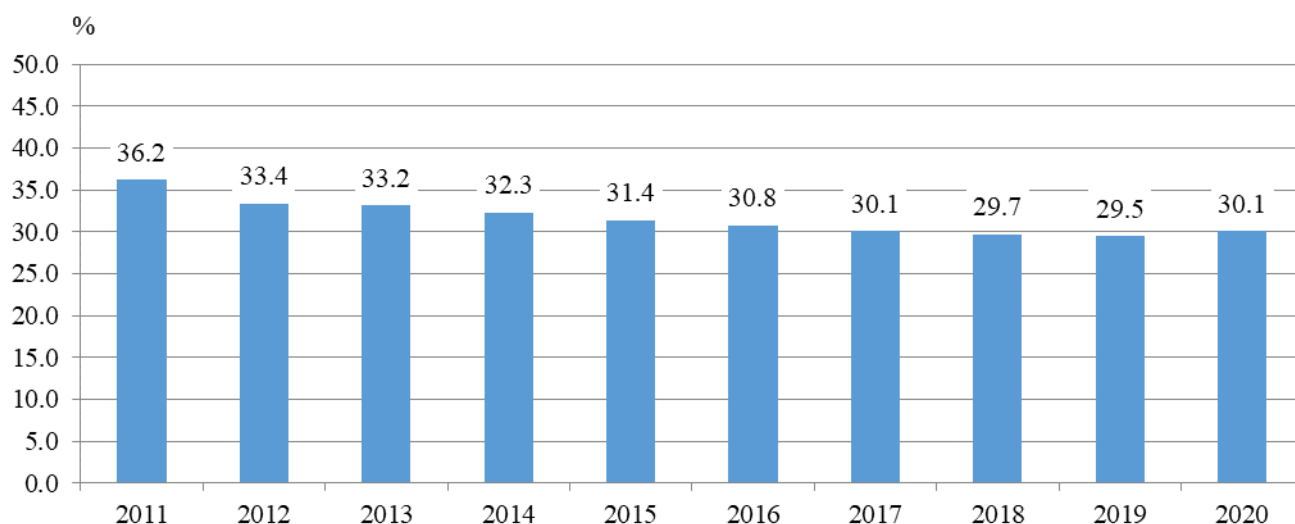
The relative share of consumer expenditure within the total household expenditure decreases from 84.0% in 2011 to 81.3% in 2020.

During the 2011 - 2020 period within the total household expenditure average per capita are observed changes as:

- 1 872 BGN are spent on food and non-alcoholic beverages in 2020 or by 2.1% more than 2019 and by 48.0% more compared to 2011;
- Expenditure on clothing and footwear in 2020 are 188 BGN, by 6.9% less than 2019 and 1.8 times more than 2011;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year are 1 121 BGN or by 5.1% more than 2019 and by 90.3% more than 2011;
- In 2020 388 BGN are spent on health, by 0.5% more than 2019 and twice more than 2011;
- 700 BGN are spent on transport and communication in 2020, by 4.1% less than 2019 and 1.9 times more than 2011;
- Expenditure on recreation, culture and education in 2020 are 250 BGN, by 22.4% less than 2019 and more than twice compared to 2011;
- During the last year expenditure on taxes and social insurance contributions are 860 BGN and increase by 4.9% compared to 2019 and more than twice compared to 2011.

The relative share of expenditure on food within the total household expenditure is 30.1% in 2020 or by 0.6 pp more than 2019 and by 6.1 pp less than 2011.

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



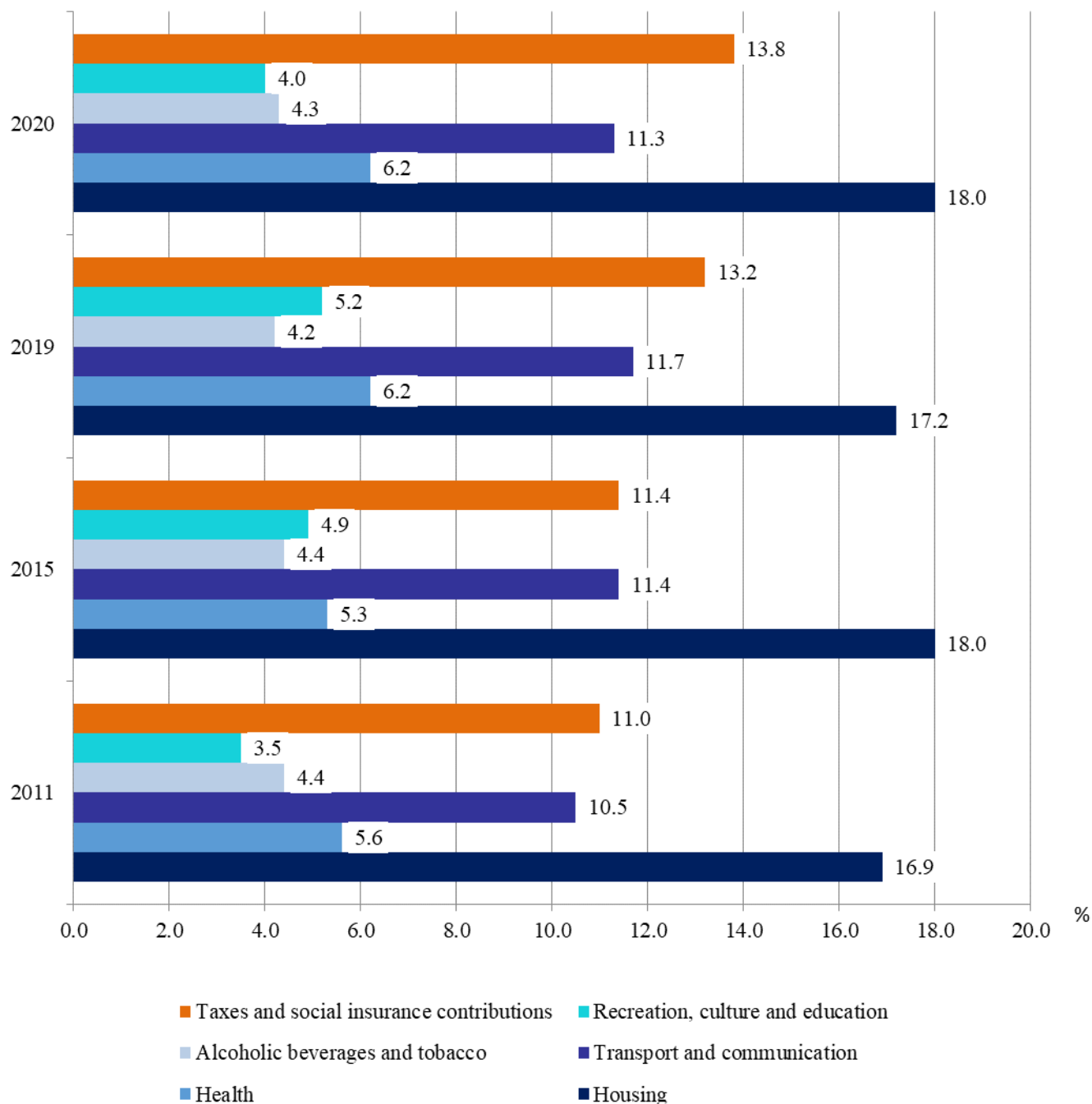
The relative share of expenditure on housing increases by 0.8 pp in 2020 compared to 2019 and by 1.1 pp compared to 2011.

The share of expenditure on taxes and social insurance contributions within the total household expenditure is 13.8% in 2020 or by 0.6 pp more than 2019 and by 2.8 pp more than 2011.

The relative share of expenditure on health in 2020 is the same as in 2019 - 6.2%, by 0.6 pp more compared to 2011.

The share of expenditure on transport and communication varies around 11% - 12% during the 2011 - 2020 period.

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

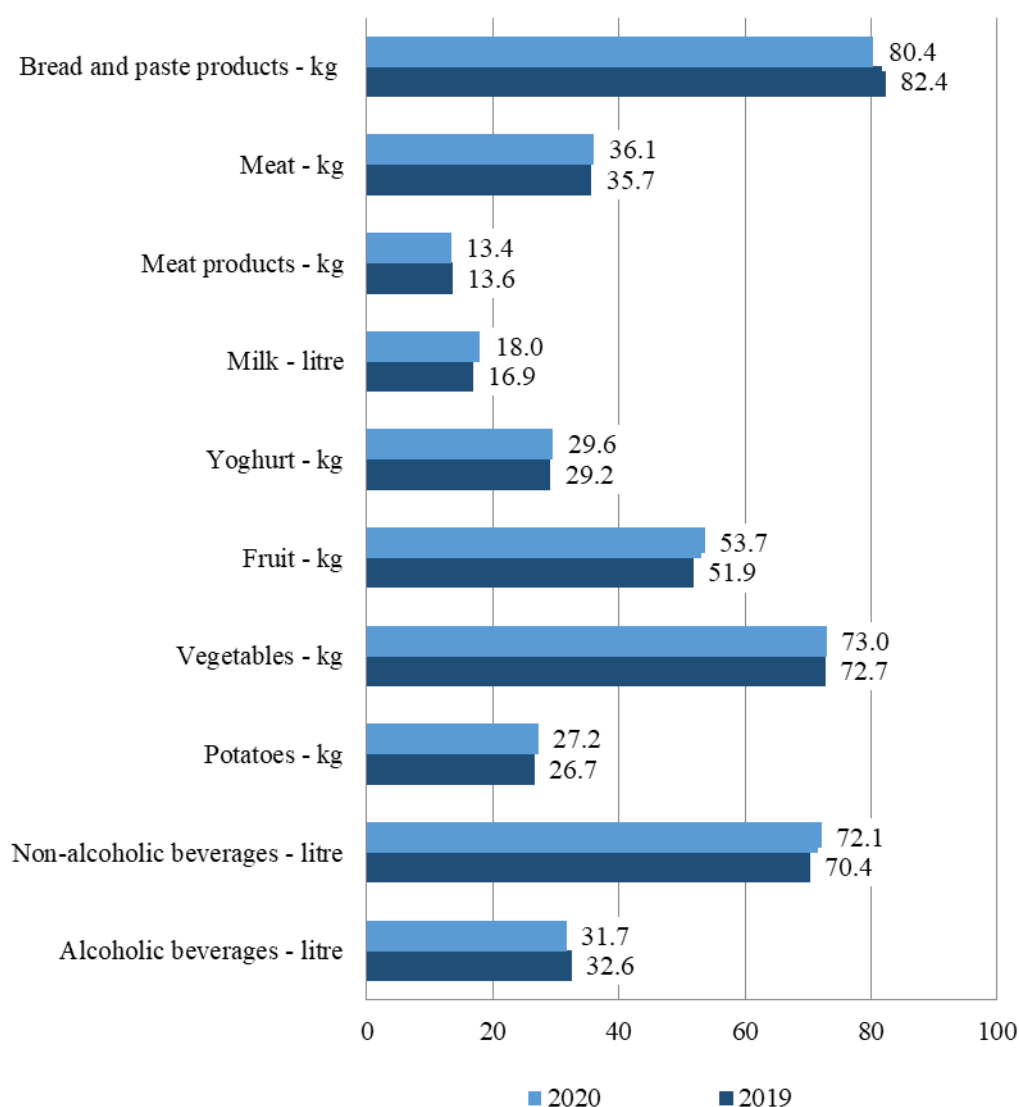


Household consumption

Statistical data show changes in the household consumption structure in Bulgaria in 2020 compared to 2019. Consumption per capita of bread and paste products decreases by 2.0 kg and of meat products - by 0.2 kg. Consumption of fruit increases by 1.8 kg, of vegetables - by 0.3 kg, of potatoes - by 0.5 kg, of meat and yoghurt - by 0.4 kg, of milk - by 1.1 litres and of non-alcoholic beverages - by 1.7 litres.

Annually consumption of alcoholic beverages per capita decreases from 32.6 litres to 31.7 litres and of cigarettes from 733 to 727 numbers.

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



Household purchasing power¹

The purchasing power of households increases for most kinds of food in 2020. The biggest increase of the purchasing power is observed by potatoes, eggs, white bread, tomatoes, grapes and cucumbers. The largest decrease is by apples, sugar, rice, perishable sausages, pork and poultry meal.

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

Foods	Measure	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
White bread	kg	2814	3287	3557	3646	3817	3988	4218	4155	4055	4213
Rice	kg	1522	1774	2048	2061	2070	2163	2382	2550	2743	2694
Dry beans	kg	1561	1404	1329	1060	1172	1358	1421	1527	1666	1663
Potatoes	kg	4269	5730	4877	5386	5959	5736	6209	6675	5580	6620
Tomatoes	kg	2772	2650	3072	2693	2699	2745	2834	2856	2915	3022
Cucumbers	kg	2544	2585	2833	2756	2627	2820	3003	2941	3080	3174
Peppers	kg	2835	3095	3479	3078	2926	3272	3329	3078	3383	3391
Apples	kg	2691	3118	3453	3618	3674	3867	4004	3934	4566	4138
Grapes	kg	3439	3287	4262	3338	3817	3521	4004	3645	4295	4399
Milk	litre	2879	3118	3379	3362	3417	3595	3785	3883	4106	4138
Yoghurt	kg	1976	2186	2402	2347	2407	2515	2657	2725	2851	2921
White cheese	kg	703	770	820	787	808	806	810	817	845	834
Yellow cheese	kg	345	394	419	412	440	458	468	489	520	540
Pork	kg	512	562	608	631	699	741	756	819	836	814
Poultry meal	kg	595	940	986	985	1040	1115	1217	1311	1426	1404
Perishable sausages	kg	673	746	814	810	856	892	932	989	1027	983
Non-perishable sausages	kg	327	360	384	374	388	397	410	425	438	430
Eggs	number	18570	16308	20570	22571	22209	24310	23025	23764	27204	28963
Sugar	kg	1673	1945	2342	3139	3541	3191	3454	4753	5061	5001
Butter	kg	357	418	417	409	421	432	385	346	389	460

Dwellings, housing conditions and availability of durables

In 2020, 92.2% of households are living in own dwelling and 4.1% are living in dwellings free of rent. 3.7% of the observed households are living in rented dwellings - 2.5% of the households pay free rent and 1.2% municipal rent. 8.9% of the households also possess a second dwelling.

92.0% of households are living in dwellings constructed prior to 1990 and 70.1% of dwellings were built within the 1961 - 1990 period. 21.9% of the dwellings were constructed prior to 1961 and 7.9% were constructed after 1990.

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 good.

2/3 of the households (65.0%) are living in dwellings with two and three rooms (71.0% in urban areas and 46.7% in rural areas). 24.2% of the dwellings in urban areas and 50.7% in rural areas have four or more rooms.

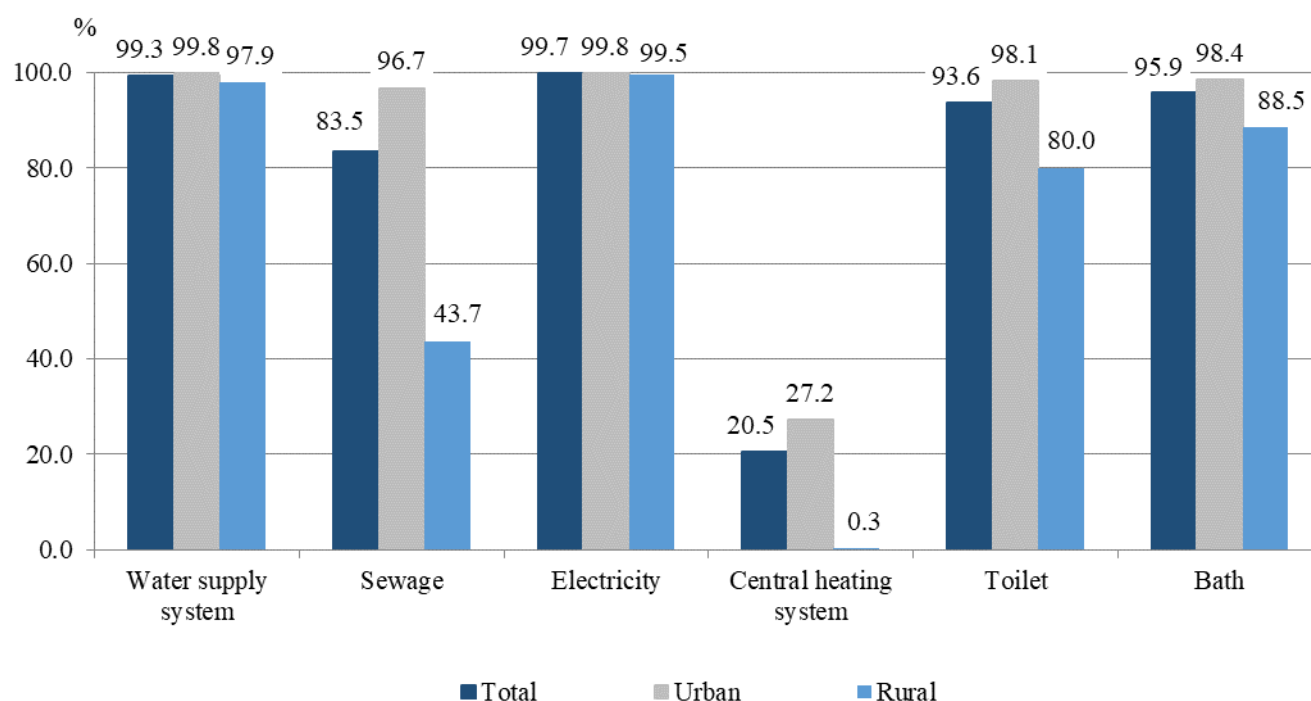
26.7% of the households possess garage (23.3% in urban areas and 36.9% in rural areas).

81.0% 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 43.7% of the dwellings, while in urban areas this percent is 96.7%.

80.0% of the rural households and 98.1% of the urban households have toilets inside the dwelling.

20.5% of the country dwellings have central heating - 27.2% in urban areas and 0.3% in rural areas.

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



52.0% of the observed households possess car and 5.3% of households possess two or more cars. 9.1% of households cannot afford a car and 38.6% do not need one.

Amongst the durables, those that are most spread are TV sets - 99.3% of households have TV and 29.0% of households have two and more TV sets.

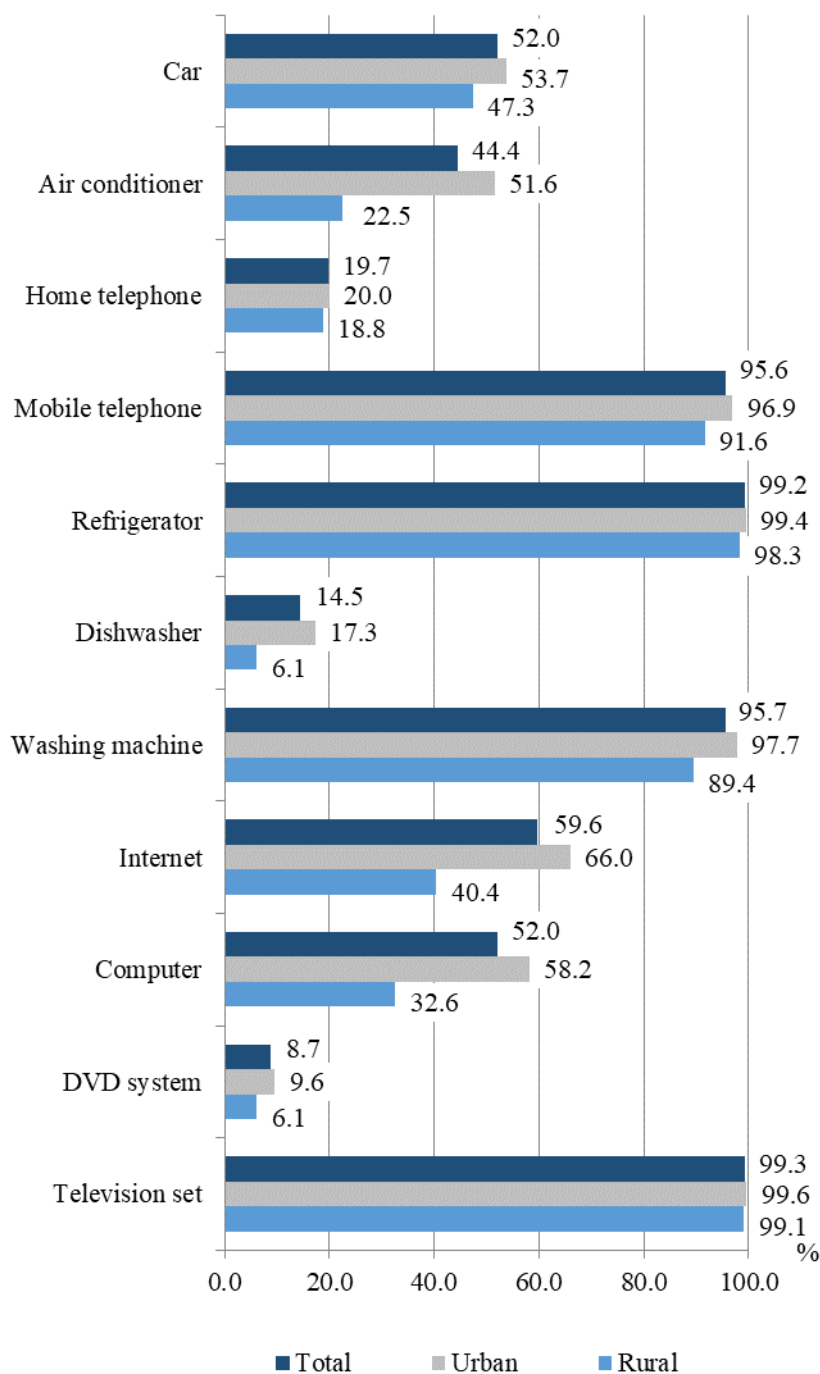
Refrigerators and freezers take the second place - 99.2% of the households (99.4% - in urban areas and 98.3% - in rural areas) possess refrigerator and/or freezer.

Washing machines possess 95.7% of the households. 2.4% cannot afford such machine and 1.8% do not need it.

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Without a telephone (non-mobile or mobile) are 1.2% of the households. 3.2% possess just a non-mobile telephone and 79.1% - just a mobile phone (households possessing two and more mobile phones are prevailing). 16.5% of the observed households possess both types of telephones.

Figure 8. Relative share of households possessing durables by residence



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PCs possess 52.0% of the households (58.2% in urban areas and 32.6% in rural). Still high is the share of households which do not need a PC - 43.7%.

59.6% of the households have Internet connection inside the dwelling. 66.0% of the dwelling in urban areas and 40.4% in rural areas have Internet connection. 37.5% do not need Internet.

Air-conditioners possess 44.4% of the households and 17.8% cannot afford it. 37.8% 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 - www.nsi.bg under the heading of Households Income and Expenditure and the Information System INFOSTAT.