



INCOME, EXPENDITURE AND CONSUMPTION OF HOUSEHOLDS IN 2022

Household income

The annual total income average per capita is 9 008 BGN in 2022, an increase of 16.9% compared to 2021. The total income average per household member increases 1.9 times during the 2013 - 2022 period.

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

Sources of income	2013		2017		2021		2022	
	BGN	%	BGN	%	BGN	%	BGN	%
Total income	4814	100.0	5586	100.0	7705	100.0	9008	100.0
Total gross income	4541	94.3	5336	95.5	7434	96.5	8720	96.8
Wages and salaries	2557	53.1	3038	54.4	4379	56.8	4851	53.9
Other earnings	182	3.8	129	2.3	49	0.6	71	0.8
Self-employment income	328	6.8	377	6.7	401	5.2	421	4.7
Property income	52	1.1	51	0.9	33	0.4	52	0.6
Pensions	1229	25.5	1479	26.5	2311	30.0	3039	33.7
Unemployment benefits	32	0.7	20	0.4	31	0.4	30	0.3
Family allowances	36	0.7	39	0.7	71	0.9	75	0.8
Other social benefits	79	1.6	128	2.3	90	1.2	93	1.0
Regular transfers from other households	47	1.0	74	1.3	70	0.9	89	1.0
Receipt sale	55	1.1	41	0.7	15	0.2	30	0.3
Miscellaneous	218	4.5	209	3.7	255	3.3	257	2.9
Drawn savings	154	x	210	x	278	x	376	x
Loans and credits	127	x	65	x	53	x	56	x
Total	5094	x	5861	x	8036	x	9440	x

Real household income¹ increases by 1.4% in 2022 compared to 2021. The highest value of the index of real income is in 2022, in comparison to 2013 - 146.2%.

2. Indices of real income per household member

Years	Base years									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
2013	100.0									
2014	101.4	100.0								
2015	104.5	103.0	100.0							
2016	109.9	108.3	105.2	100.0						
2017	116.4	114.8	111.4	105.9	100.0					
2018	121.8	120.1	116.6	110.9	104.7	100.0				
2019	129.6	127.7	124.0	117.9	111.3	106.3	100.0			
2020	135.3	133.5	129.6	123.2	116.3	111.1	104.4	100.0		
2021	144.2	142.2	138.0	131.2	123.9	118.3	111.3	106.5	100.0	
2022	146.2	144.1	139.9	133.0	125.6	120.0	112.8	108.0	101.4	100.0

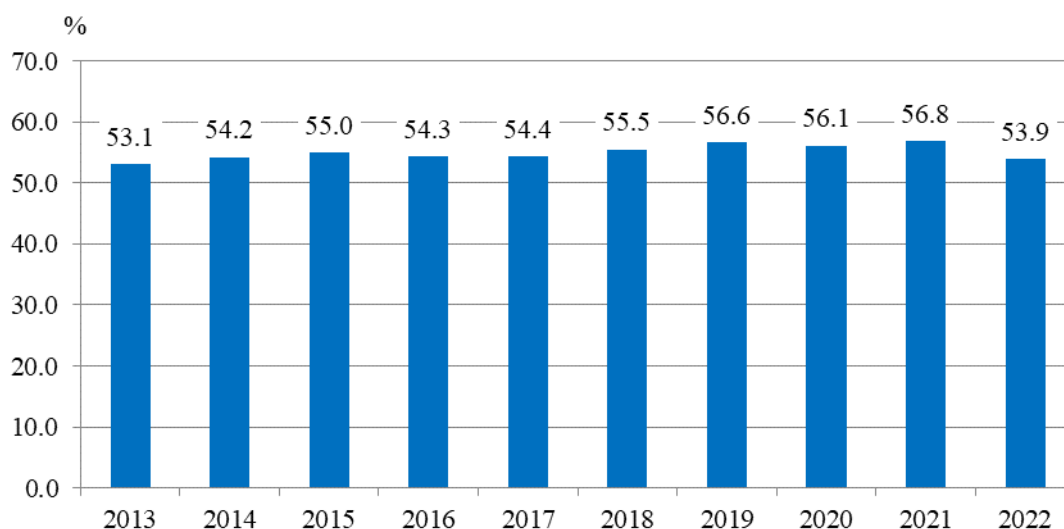
¹ Real income is calculated as nominal income is deflated by annual average indices of consumer prices.

The following more important changes with respect to the sources of total average income per household member are observed during the 2013 - 2022 period:

- The income from wages and salaries in 2022 is 4 851 BGN, an increase of 10.8% compared to 2021 and 1.9 times compared to 2013;
- The income from pensions during the last year is 3 039 BGN, an increase of 31.5% compared to 2021 and 2.5 times compared to 2013;
- The income from self-employment is 421 BGN, an increase of 5.0% compared to 2021 and 28.4% compared to 2013;
- The income from other earnings is 71 BGN, an increase of 44.9% compared to 2021 and a decrease of 61.0% compared to 2013;
- The income from social benefits (unemployment benefits, family allowances and other social benefits) in 2022 is 198 BGN, an increase of 3.1% compared to 2021 and 34.7% compared to 2013.

Income from wages and salaries has the highest relative share within the total household structure. This share in 2022 is 53.9%, 2.9 percentage points (pp) less than in 2021 and 0.8 pp more than in 2013.

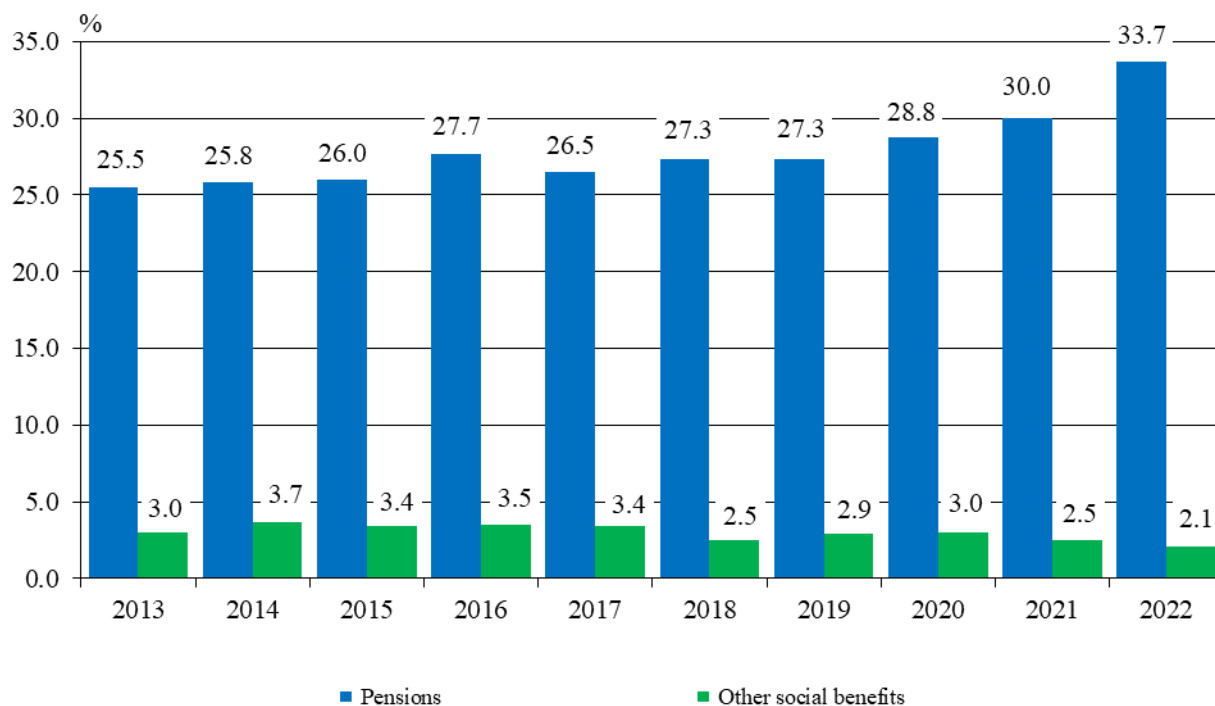
Figure 1. Relative share of income from wages and salaries within the total household income



Social transfers (pensions, unemployment benefits, family allowances and other social benefits) form 35.8% of the total income in 2022.

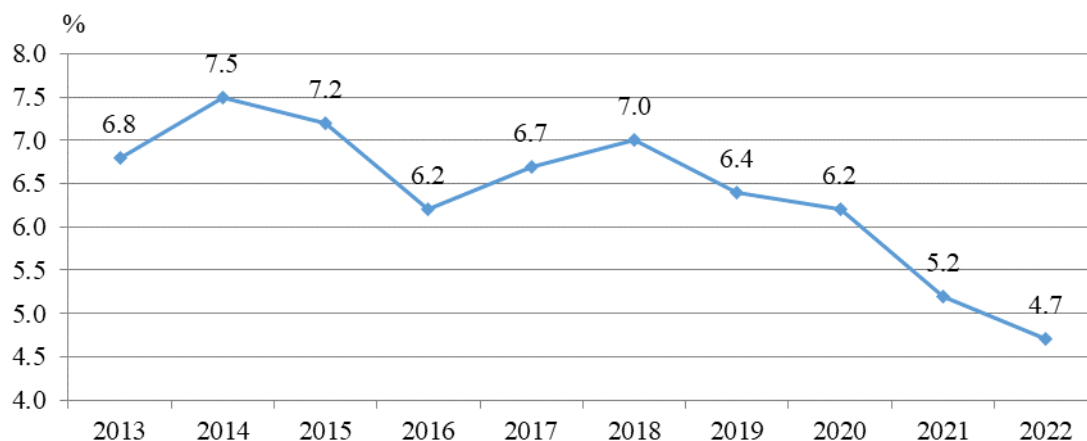
Income from pensions has the highest relative share within the social transfers - 33.7% of the total income in 2022, an increase of 3.7 pp compared to 2021, and 8.2 pp compared to 2013.

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



In 2022, the relative share of income from self-employment is 4.7%, a decrease of 0.5 pp compared to 2021 and by 2.1 pp compared to 2013.

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



The relative share of income from other earnings is 0.8% in 2022, an increase of 0.2 pp compared to 2021 and a decrease of 3.0 pp compared to 2013.

Household expenditure

Bulgarian households spent an average of 8 389 BGN per capita in 2022, or 19.1% more compared to 2021. Household expenditure increase 1.9 times during the 2013 - 2022 period.

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

Expenditure groups	2013		2017		2021		2022	
	BGN	%	BGN	%	BGN	%	BGN	%
Total expenditure	4466	100.0	5217	100.0	7042	100.0	8389	100.0
Consumer total expenditure	3721	83.3	4280	82.0	5788	82.2	6970	83.1
Foods and non-alcoholic beverages	1480	33.2	1573	30.1	2057	29.2	2529	30.1
Alcoholic beverages and tobacco	180	4.0	219	4.2	289	4.1	327	3.9
Clothing and footwear	154	3.5	183	3.5	256	3.6	281	3.4
Housing, water, electricity, gas and other fuels	632	14.2	770	14.8	974	13.8	1187	14.1
Furnishing and maintenance of the house	152	3.4	217	4.2	333	4.7	379	4.5
Health	233	5.2	280	5.4	442	6.3	546	6.5
Transport	309	6.9	352	6.7	483	6.9	614	7.3
Communication	192	4.3	224	4.3	315	4.5	360	4.3
Recreation, culture and education	202	4.5	230	4.4	312	4.4	380	4.5
Miscellaneous goods and services	186	4.2	232	4.5	326	4.6	366	4.4
Taxes	219	4.9	290	5.6	394	5.6	423	5.0
Social insurance contributions	285	6.4	358	6.9	532	7.6	597	7.1
Regular transfers to other households	52	1.2	63	1.2	63	0.9	68	0.8
Other expenditure	189	4.2	227	4.4	264	3.7	330	3.9
Saving deposits	75	x	282	x	533	x	651	x
Debt paid out and loan granted	205	x	154	x	141	x	141	x
Total	4745	x	5653	x	7717	x	9180	x

The relative share of consumer expenditure within total household expenditure decreases from 83.3% in 2013 to 83.1% in 2022.

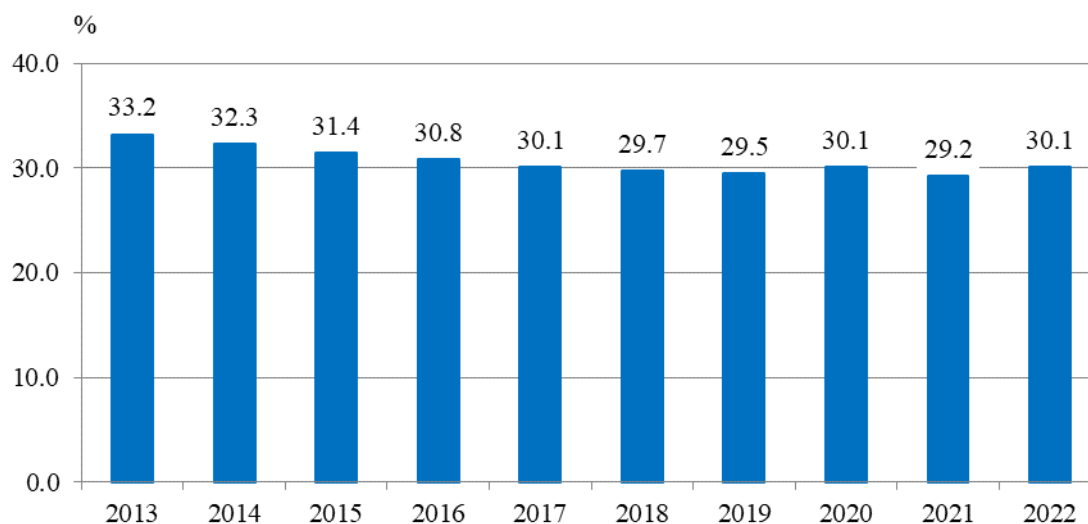
During the 2013 - 2022 period, within the total household expenditure average per capita, are observed changes as:

- 2 529 BGN are spent on food and non-alcoholic beverages in 2022, or 22.9% more than in 2021 and by 70.9% more compared to 2013;
- Expenditure on clothing and footwear in 2022 is 281 BGN, 9.8% more than in 2021 and 1.8 times more than in 2013;
- Expenditure on housing (water, electricity, fuels, furnishing and maintenance of the house) during the last year is 1 566 BGN, or 19.8% more than in 2021 and 2 times more than in 2013;

- In 2022, 546 BGN are spent on health, 23.5% more than in 2021 and 2.3 times more than in 2013;
- 974 BGN are spent on transport and communication in 2022, 22.1% more than in 2021 and 1.9 times more than in 2013;
- Expenditure on recreation, culture and education in 2022 is 380 BGN, 21.8% more than in 2021 and 1.9 times more than in 2013;
- During the last year, expenditure on taxes and social insurance contributions is 1 020 BGN, an increase of 10.2% compared to 2021 and 2 times compared to 2013.

The relative share of expenditure on food within total household expenditure is 30.1% in 2022, or 0.9 pp more than in 2021 and 3.1 pp less than in 2013.

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



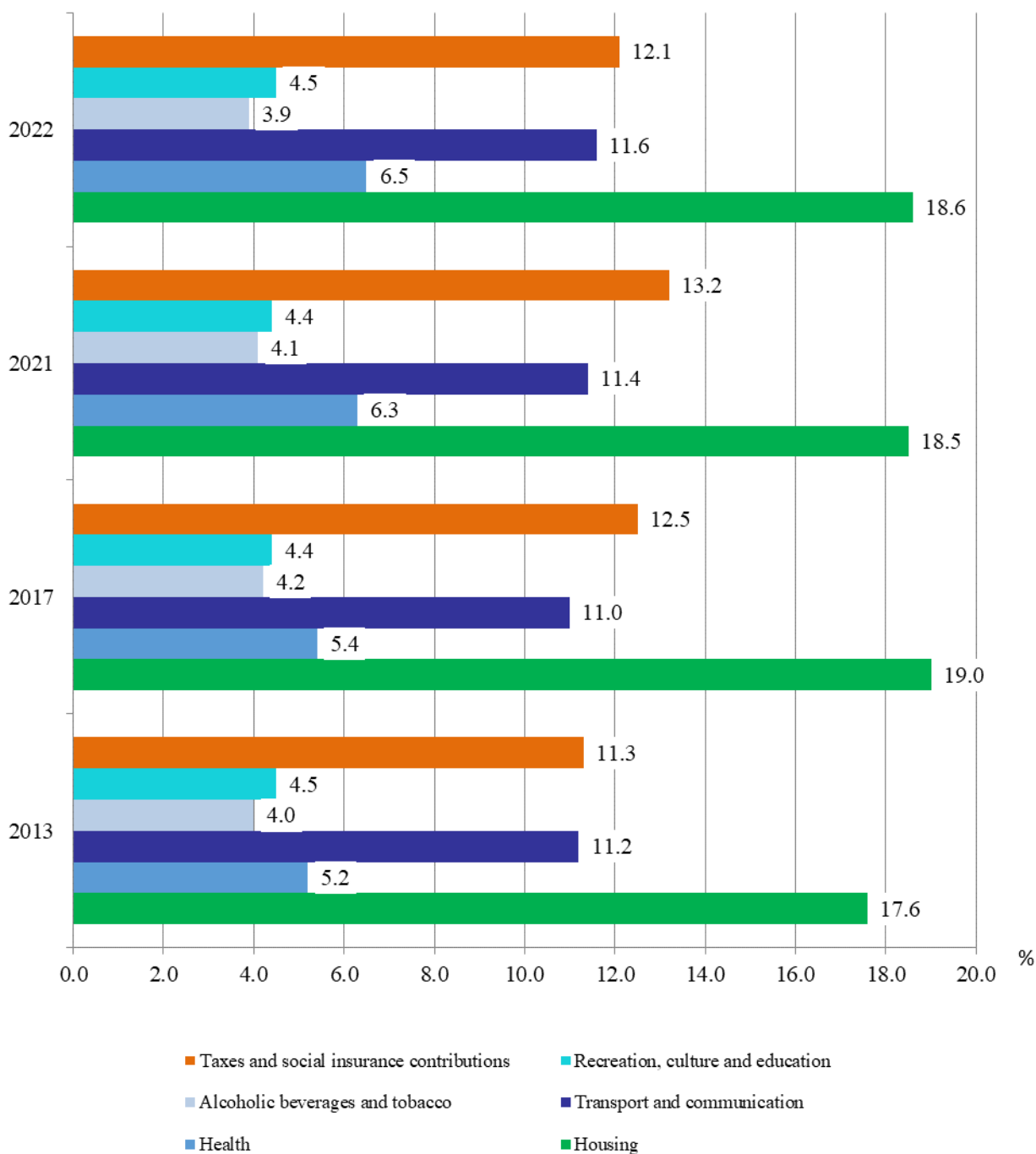
The relative share of expenditure on housing within total household expenditure is 18.6% in 2022, almost the same as in 2021 and by 1.0 pp more than in 2013.

The share of expenditure on taxes and social insurance contributions within total household expenditure is 12.1% in 2022, or 1.1 pp less than in 2021 and 0.8 pp more than in 2013.

The relative share of expenditure on health in 2022 increases by 0.2 pp compared to 2021 and by 1.3 pp compared to 2013.

The share of expenditure on transport and communication varies around 11% - 12% during the 2013 - 2022 period.

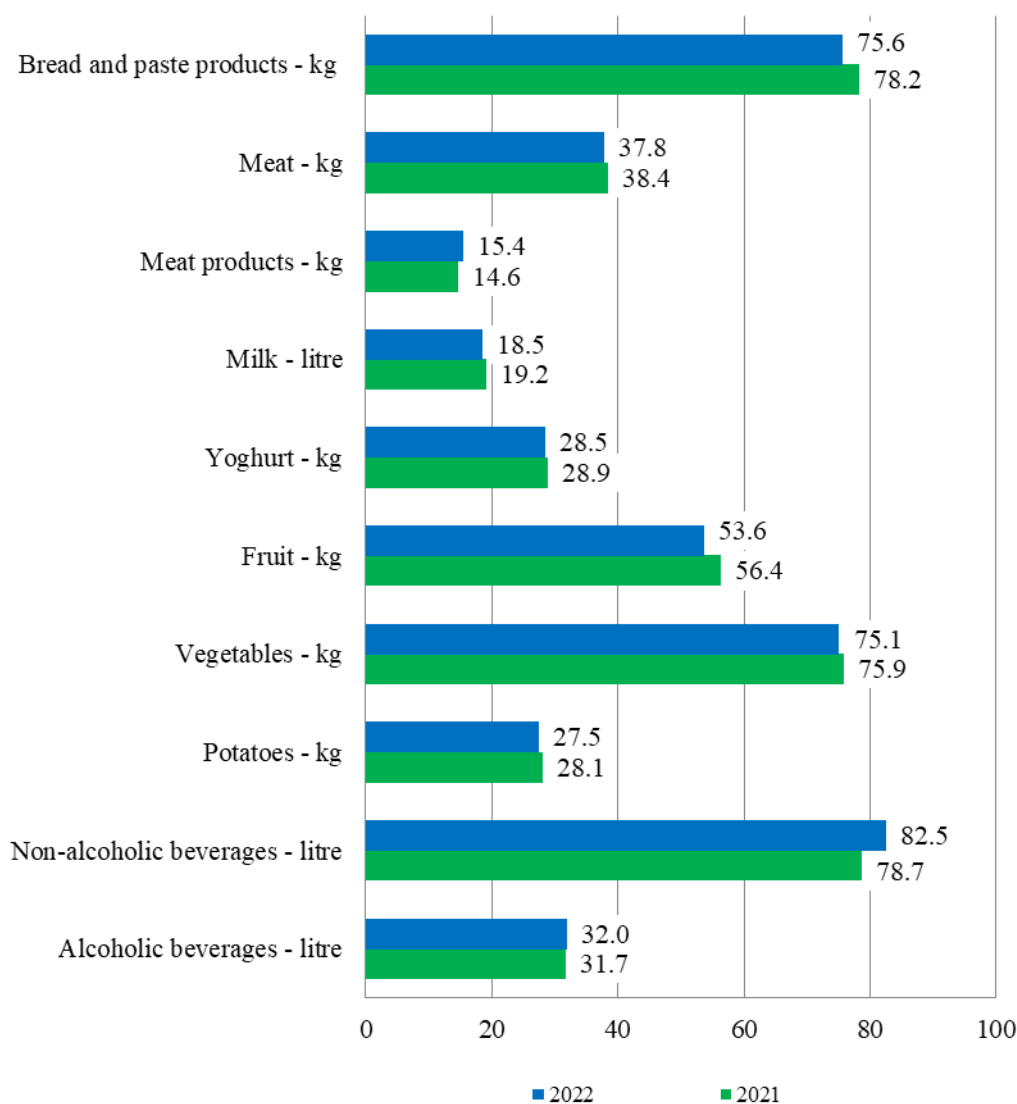
Figure 5. Relative shares of some expenditure within the total household expenditure



Household consumption

The consumption of most basic food products average per household member in 2022 decreased compared to 2021. The biggest decrease is in the consumption of bread and paste products - by 2.6 kg, of fruit - by 2.8 kg, and vegetables - by 0.8 kg. Consumption of meat products increases by 0.8 kg, of non-alcoholic beverages - by 3.8 litres, and of alcoholic beverages - by 0.3 litres.

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



Household purchasing power¹

The purchasing power of households decreases for most kinds of food in 2022. The biggest decrease in purchasing power is observed for cigar, eggs, white cheese, yellow cheese and bread.

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

Foods	Measure	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
White bread	kg	3557	3646	3817	3988	4218	4155	4055	4213	4230	3841
Rice	kg	2048	2061	2070	2163	2382	2550	2743	2694	2706	2754
Dry beans	kg	1329	1060	1172	1358	1421	1527	1666	1663	1728	1812
Potatoes	kg	4877	5386	5959	5736	6209	6675	5580	6620	7507	7102
Tomatoes	kg	3072	2693	2699	2745	2834	2856	2915	3022	3088	2925
Cucumbers	kg	2833	2756	2627	2820	3003	2941	3080	3174	3231	3107
Peppers	kg	3479	3078	2926	3272	3329	3078	3383	3391	3329	3254
Apples	kg	3453	3618	3674	3867	4004	3934	4566	4138	4558	4917
Grapes	kg	4262	3338	3817	3521	4004	3645	4295	4399	4302	4613
Milk	litre	3379	3362	3417	3595	3785	3883	4106	4138	4223	4016
Yoghurt	kg	2402	2347	2407	2515	2657	2725	2851	2921	3026	2877
White cheese	kg	820	787	808	806	810	817	845	834	873	786
Yellow cheese	kg	419	412	440	458	468	489	520	540	580	532
Pork	kg	608	631	699	741	756	819	836	814	952	1001
Poultry meal	kg	986	985	1040	1115	1217	1311	1426	1404	1431	1326
Perishable sausages	kg	814	810	856	892	932	989	1027	983	1036	1052
Non-perishable sausages	kg	384	374	388	397	410	425	438	430	462	485
Eggs	number	20570	22571	22209	24310	23025	23764	27204	28963	31904	27118
Sugar	kg	2342	3139	3541	3191	3454	4753	5061	5001	5245	4182
Butter	kg	417	409	421	432	385	346	389	460	477	437

Dwellings, housing conditions and availability of durables

In 2022, 92.5% of households are living in their own dwellings, and 4.4% are living in dwellings free of rent. 3.1% of the observed households are living in rented dwellings - 2.5% of the households pay free rent and 0.6% pay municipal rent. 8.9% of the households also possess a second dwelling.

90.6% of households are living in dwellings constructed prior to 1990 (72.4% of dwellings were built within the 1961 - 1990 period). 18.2% of the dwellings were constructed prior to 1961, and 9.3% were constructed after 1990.

66.0% of the households are living in dwellings with two or three rooms (71.1% in urban areas and 50.2% in rural areas). 22.5% of the dwellings in urban areas and 46.7% in rural areas have four or more rooms.

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 goods.

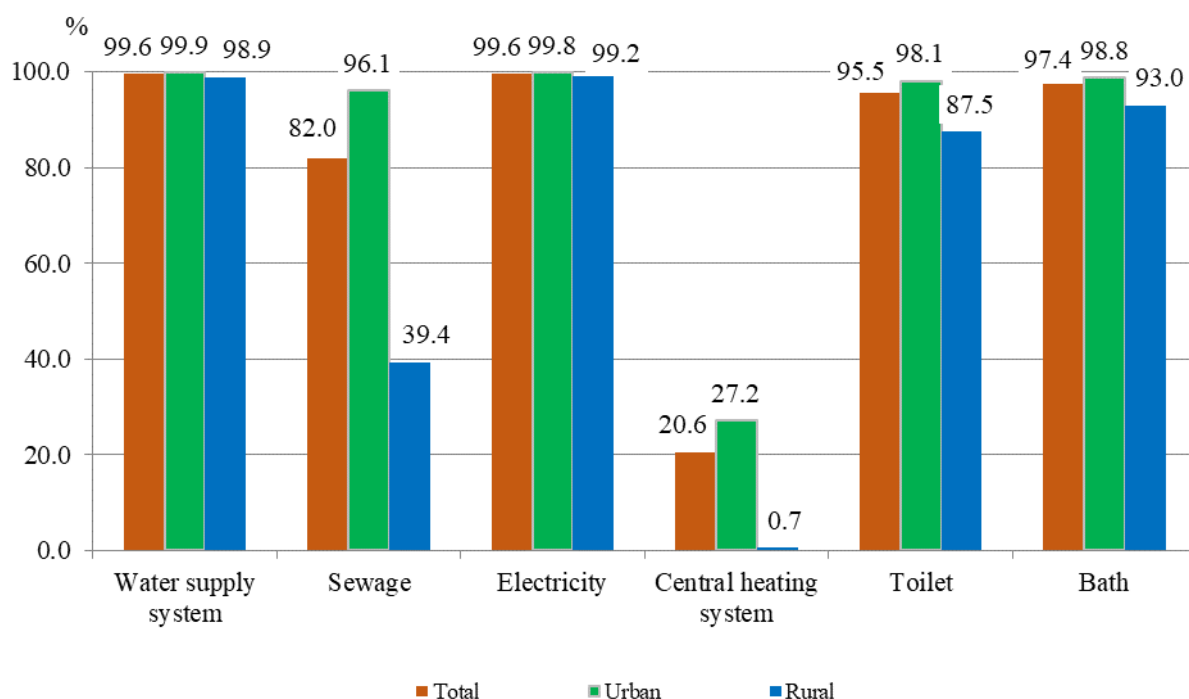
20.3% of the households possess a garage (16.7% in urban areas and 30.9% in rural areas).

80.7% of the households have electricity, running water, sewerage, bathrooms and toilets in their dwellings. There are considerable discrepancies with respect to the availability of the above mentioned facilities between urban and rural areas. In rural areas sewerage is available in only 39.4% of the dwellings, while in urban areas this percent is 96.1%.

87.5% of rural households and 98.1% of urban households have toilets inside their dwellings.

20.6% of the country's dwellings have central heating - 27.2% in urban areas and 0.7% in rural areas.

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



53.8% of the observed households possess a car, and 5.1% of households possess two or more cars. 7.2% of households cannot afford a car, and 38.8% do not need one.

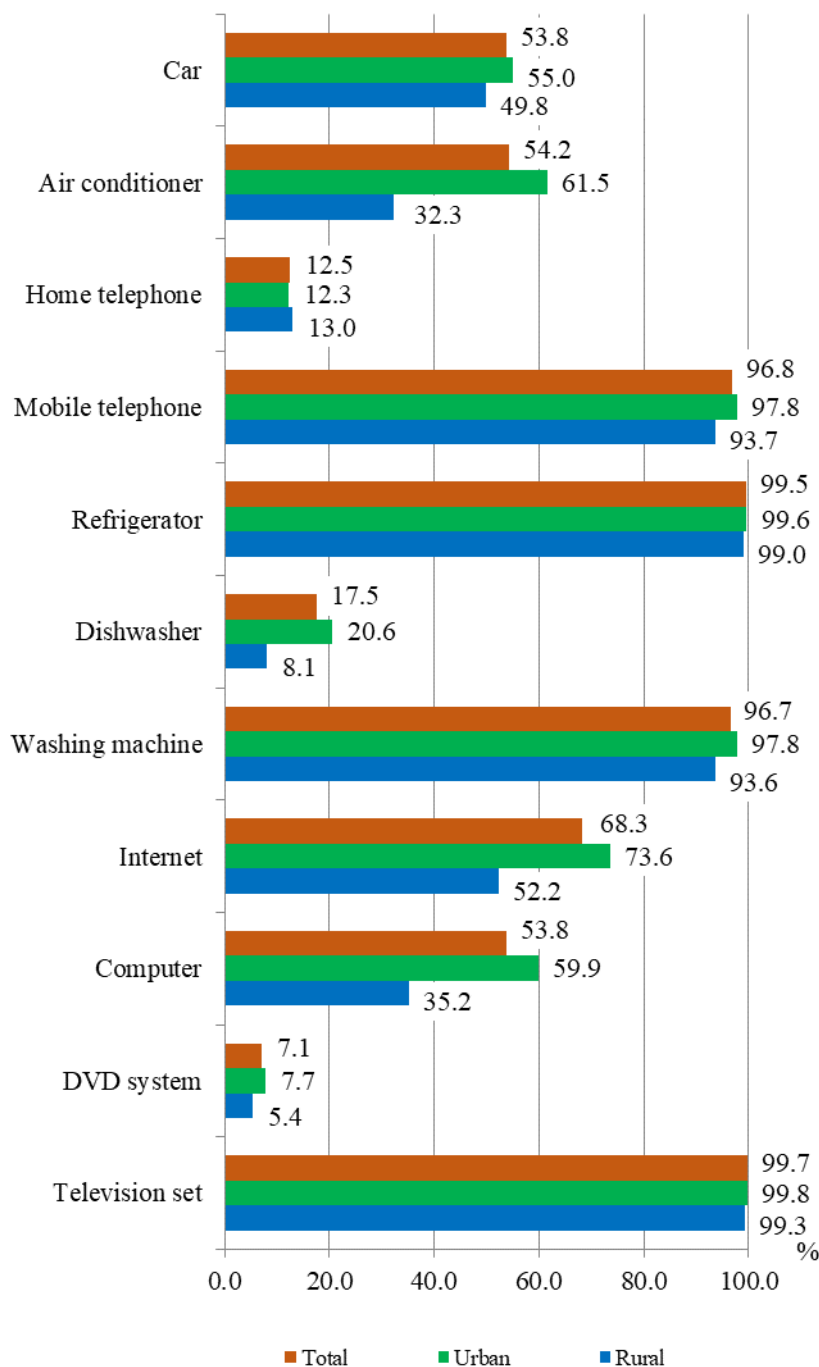
Amongst the durables, those that are most common are TV sets - 99.7% of households have a TV, and 32.1% of households have two or more TV sets.

Refrigerators and freezers take second place - 99.5% of the households (99.6% in urban areas and 99.0% in rural areas) possess refrigerators and/or freezers.

96.7% of the households possess a washing machine. 1.5% cannot afford such a machine, and 1.8% do not need it.

Without a telephone (non-mobile or mobile) are 1.1% of the households. 2.1% possess just a non-mobile telephone, and 86.4% - just a mobile phone (households possessing two or more mobile phones are prevailing). 10.4% of the observed households possess both types of telephone.

Figure 8. Relative share of households possessing durables by residence





53.8% of the households possess PCs (59.9% in urban areas and 35.2% in rural areas). 42.7% do not need a PC.

68.3% of the households have an Internet connection inside their dwellings. 73.6% of the dwellings in urban areas and 52.2% of those in rural areas have an Internet connection. 29.7% do not need Internet.

54.2% of the households possess air-conditioners, and 13.9% cannot afford it. 31.9% of the households do not need air-conditioners.



Methodological notes

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

A **regular household** is 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 budget survey.

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

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 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 expenditure includes household expenditure for goods and services according to the 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 can be found on the NSI web site - www.nsi.bg under the heading of Households Income and Expenditure and the Information System INFOSTAT.