



HELLENIC REPUBLIC



HELLENIC STATISTICAL AUTHORITY

Piraeus, 30 September 2019

PRESS RELEASE HOUSEHOLD BUDGET SURVEY 2018

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2018. The survey was conducted on a sample of 6,502 private households throughout the Country. Standard errors for the twelve (12) main categories of goods and services were calculated in the form of coefficients of variation (CV) and they are illustrated in Table 20.

- ✓ **The average monthly household expenditure in 2018, amounted to 1,441.03 euro, recording an increase of 1.9%, in comparison to 2017.**
- ✓ **Half of households spent more than 1,158 euro per month.**
- ✓ **Households living in a rented dwelling spent 17.8% of their total monthly consumption expenditure on rent.**
- ✓ **20% of households with the lowest expenditure spent 55.4% of their budget on expenditure related to Food and Housing, on the other hand 20% of households with the highest expenditure spent 24.9% of their budget on this type of expenditure.**

A. Change in the average household consumption expenditure

The total monthly expenditure in 2018 amounted to 5,834,368,771 € (Table A), illustrating an increase of 1.1% or 65,520,740 €, in comparison to 2017. The average monthly household expenditure in 2018, amounted to 1,441.03 €, recording an increase of 1.9% (26.94 €), in comparison to 2017. The average monthly expenditure per person in 2018, amounted to 557.86 €, recording an increase of 1.9% (10.35€), in comparison to 2017.

Information on methodological issues:

Population, Employment and Cost of Living Statistics Division
Households' Statistics Section
Head of Section: G. Ntouros
Tel.: 213 135 2174
Fax : 213 135 2906
e-mail : g.ntouros@statistics.gr

Information for data provision:

Tel. 213 135 2022
e-mail: data.dissem@statistics.gr

In real terms, the average monthly expenditure increased by a percentage of 1.3% or 18.47 € due to the effect of inflation, on the basis of the Consumer Price Index 2018 (0.6%).

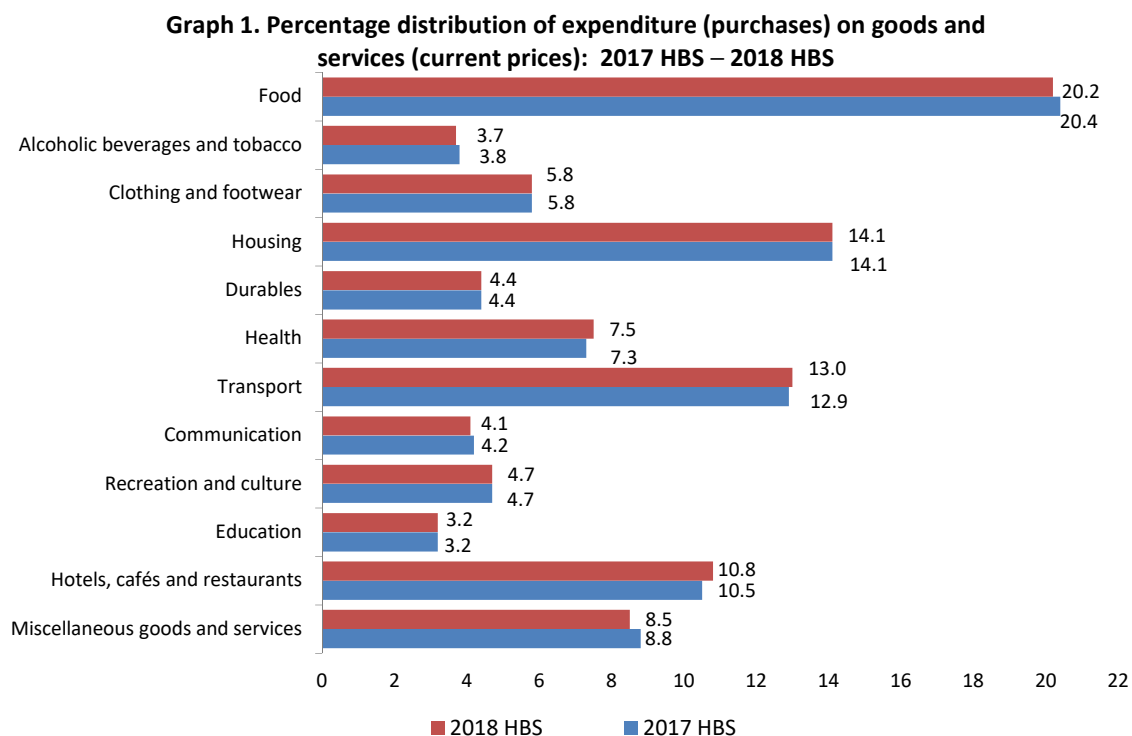
Table A: Total expenditure, mean expenditure and variation rate on current prices.

	2017–2018 HBS		
	2018	2017	Change 2018/2017 %
Total monthly expenditure	5,834,368,771	5,768,848,031	1.1
Mean monthly expenditure per household	1,441.03	1,414.09	1.9
Mean monthly expenditure per person	557.86	547.51	1.9

B. Main findings

- Table 1 and Graph 1 depicts the percentage distribution of household average monthly expenditure for the twelve (12) main categories of goods and services (COICOP - HBS 2013¹, classification of the European Statistical System) regarding years 2018 and 2017, where food accounts for the relatively larger share of expenditure (20.2%) followed by the categories housing (14.1%) and transport (13.0%), whereas education services represent the smallest share of expenditure (3.2%).

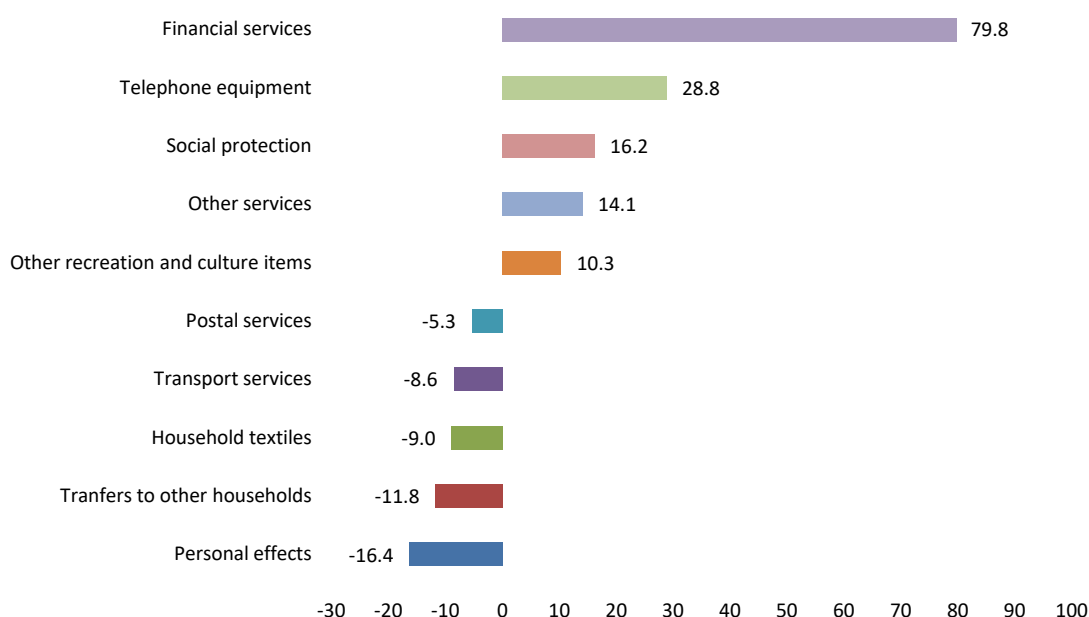
¹ The final COICOP-HBS classification was prepared by Eurostat in cooperation with the National Statistical Authorities of the member states and experts, and was approved on April 2013.



- The consumption pattern, expressed as shares over the monthly average household expenditure of the 12 categories of goods and services of individual consumption, is depicted in Graphs 1 and 2, and in Tables 1 and 2. More specifically:
 - Between 2017 and 2018 there were not actually important changes recorded in the consumption pattern, both in current and constant prices.
 - Analytically, at current prices the percentage distribution of the twelve (12) main categories of goods and services is the following: food 20.2%, housing 14.1%, transport 13.0%, hotels, cafes and restaurants 10.8%, miscellaneous goods and services 8.5%, health 7.5%, clothing and footwear 5.8 %, recreation and culture 4.7%, durables 4.4%, communications 4.1%, alcoholic beverages and tobacco 3.7% and education 3.2%. No change was recorded in the descending and ascending order of participation of the twelve categories in 2018 compared to 2017.
 - In comparison to the previous year's survey (2017), the greater change of expenditure of households (increase 5.1%) is recorded in hotels, cafes and restaurants, while health (increase 4.5%) and recreation and culture (increase 2.9%) follow. Ten out of the twelve categories record an increase in expenditure, with the smallest being 0.8% regarding food and education. The categories that show decrease of the average monthly expenditure are alcoholic beverages and tobacco (1.6%) and miscellaneous goods and services (1.2 %) (Table 1).

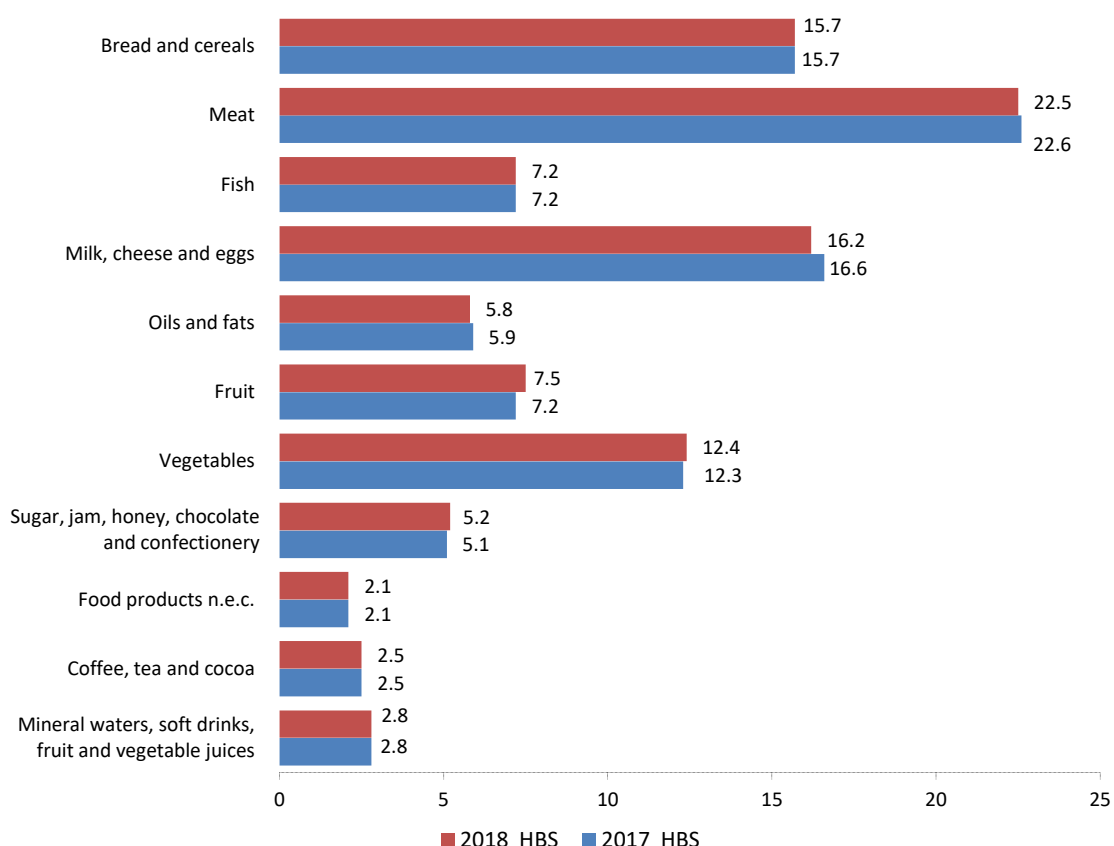
- In comparison to the previous year's survey (2017), the greater change in the percentage share of the twelve categories is on hotels, cafes and restaurants (increase 0.3 percentage points). Four out of the twelve categories record an increase in their percentage share that ranges from 0.1 percentage points, regarding recreation and culture to 0.3 concerning hotels, cafes and restaurants, six categories record a decrease in their percentage share, with the greatest increase being 0.2 percentage points for food, while two categories remained the same (clothing and footwear and housing) (Table 1).
- At constant prices of 2018 and in comparison to the previous year's survey (2017), the greater change of expenditure (decrease 4.8%) is recorded in communication, followed by alcoholic beverages and tobacco (decrease 3.4%) and miscellaneous goods and services (decrease 0.5%). Nine out of the twelve categories record increase in expenditure (food, clothing and footwear, housing, durables, health, transport, recreation and culture, education and hotels, cafes and restaurants. This increase ranges from 0.4% for food to 4.0% for hotels, cafes and restaurants (Table 2).
- At constant prices of 2018 and in comparison to the previous year's survey (2017), the greater change in the percentage share of the twelve various expenditures is observed on hotels, cafes and restaurants (increase 0.3 percentage points). Six out of the twelve categories record an increase in their percentage share that ranges from 0.1 percentage points (regarding clothing and footwear, durables, transportation, recreation and culture) to 0.3 percentage points (concerning hotels, cafes and restaurants), five categories record a decrease in their percentage share that ranges from 0.1 percentage points (concerning housing and miscellaneous goods and services) to 0.3 percentage points (regarding communication), while one category remained unchanged (education) (Table 2).

Graph 2. Percentage change in average monthly household expenditure (current prices) . Sub-categories with the greater changes: 2017 HBS – 2018 HBS



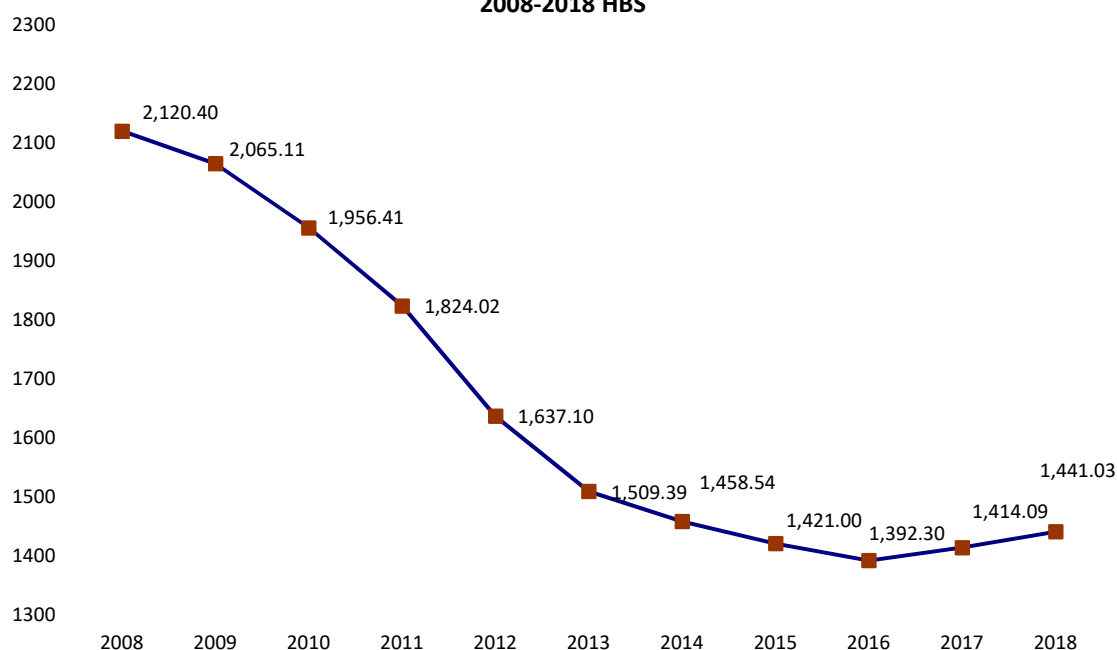
- The greater increase of the average monthly expenditure on sub-categories of goods and services (current prices) compared to 2017 is recorded in financial services-fees and subscriptions for credit cards, fees and service charges of brokers, investment counsellors, tax consultants etc (79.8%) and telephone equipment (28.8%), while the greater decrease is recorded in personal effects-jewelleries, clocks and watches, sun glasses (16.4%). Graph 2 depicts the sub-categories of expenditures with the greater percentage changes either positive or negative.
- Table 3 presents the average monthly expenditure for all households from 2014 to 2018 at current prices.
- As far as the average monthly expenditure on food is concerned, in comparison with the previous survey (2017), a decrease in monthly expenditure (current prices) is observed in dairy products and eggs (1.7%) and oils and fats (0.9%), while an increase of monthly expenditure is observed for fruits (5.0%), coffee, tea and cocoa (3.1%), mineral waters, soft drinks, fruit and vegetables juices (1.8%), sugar, jams, honey etc. (1.7%), vegetables (1.6%), flour, bread and cereals (1.4%), fish (0.6%), other goods of nutrition (0.3%), and meat (0.3%) (Table 4).
- Between 2017 and 2018 the percentage distribution for five out of the eleven sub-categories of food expenditure did not record any change (Table 4, Graph 3). The greater increase is recorded in fruits (0.3 percentage points), sugar, jams, honey etc. and vegetables (0.1 percentage points), while the greater decrease in milk, cheese and eggs (0.4 percentage points).

**Graph 3. Percentage distribution of expenditure on food (current prices):
2017 HBS – 2018 HBS**

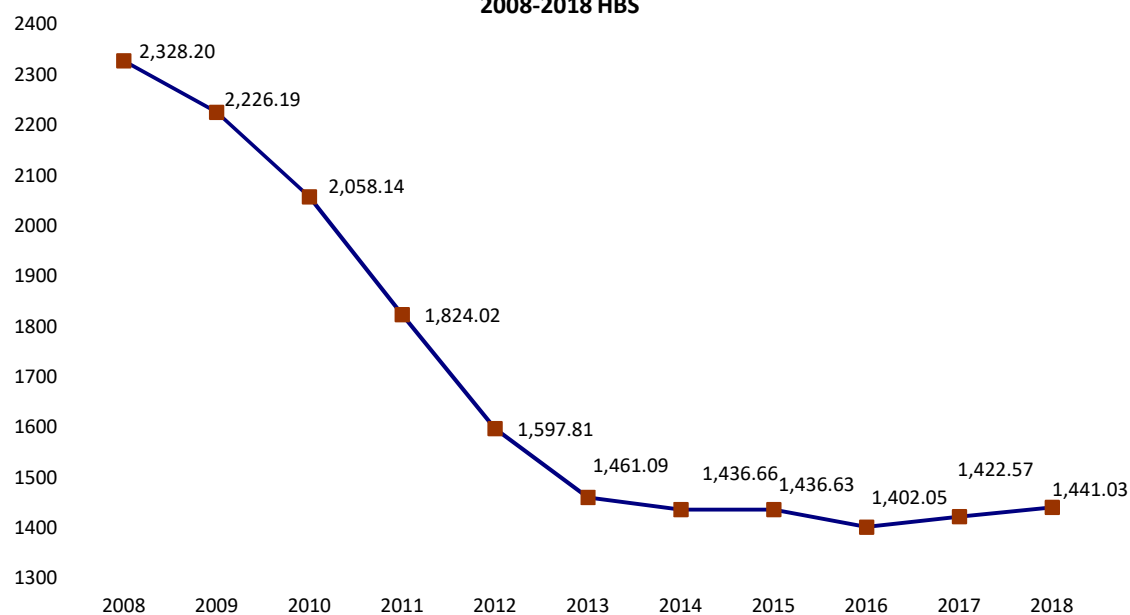


- The following Graphs 4 and 5, show a comparative view of the results of HBS 2018 with that of the previous surveys, in particular years 2008 - 2018, at current prices and at constant prices respectively. With respect to the current prices for the year 2018, there is a decrease of the average monthly expenditure of households by 26.3% compared to 2010, while the respective decrease compared to 2008 is 32.0%. Households' average monthly expenditure, at constant 2018 prices decreased by 30.0% compared to 2010 and by 38.1% compared to 2008.

**Graph 4. Average monthly household expenditure (current prices) in euro:
2008-2018 HBS**



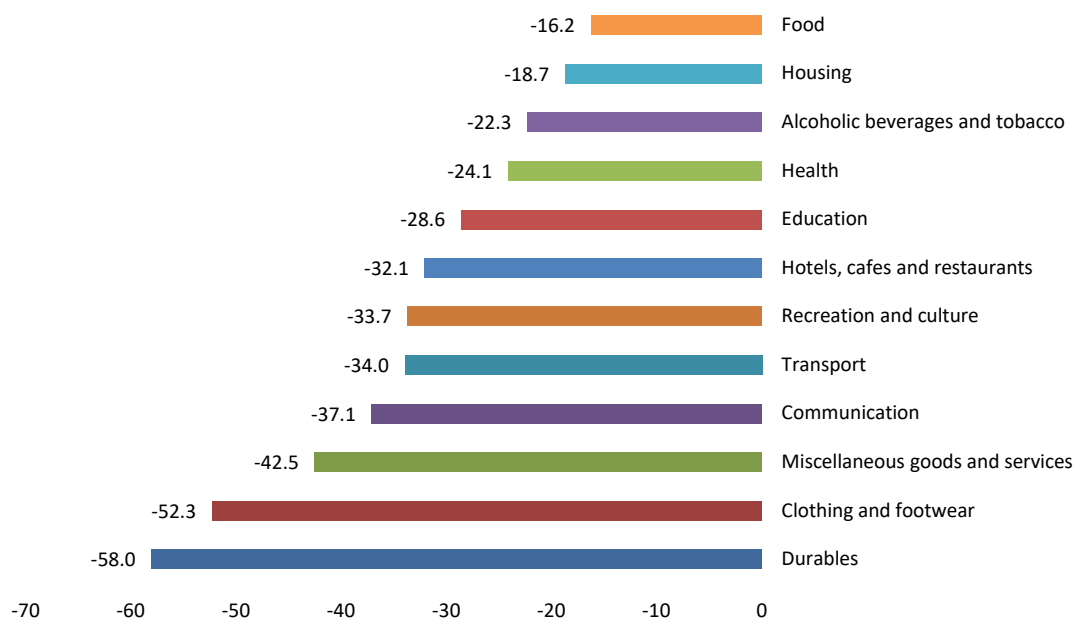
**Graph 5. Average monthly household expenditure (constant prices 2018) in euro:
2008-2018 HBS**



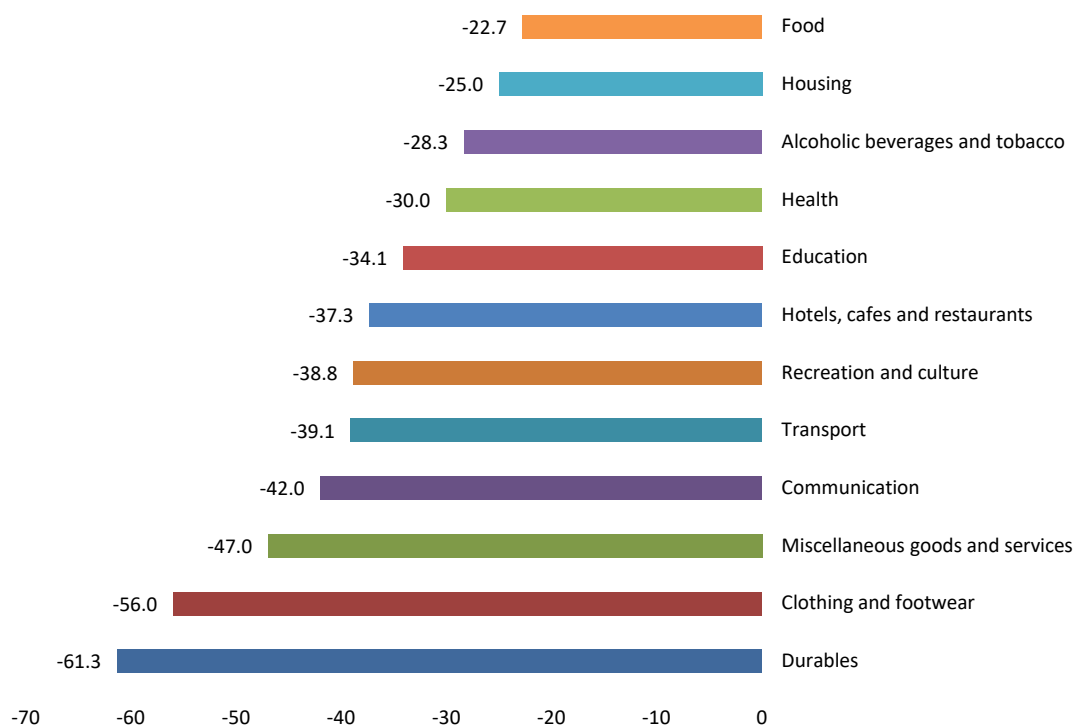
- Graphs 6 and 7 present the percentage change in the average monthly household expenditure for goods and services at current and constant prices respectively, according to the results of survey HBS 2008 and survey HBS 2018. The greater decrease both at current and constant prices 2018 is recorded in durables (58.0% and 61.3% respectively). The smallest decrease

(16.2%) is observed in food at current prices and 22.7% at constant prices. No change in ranking of the categories between current and constant prices is observed.

Graph 6. Change in the average household expenditure for goods and services (at current prices): 2008 HBS – 2018 HBS



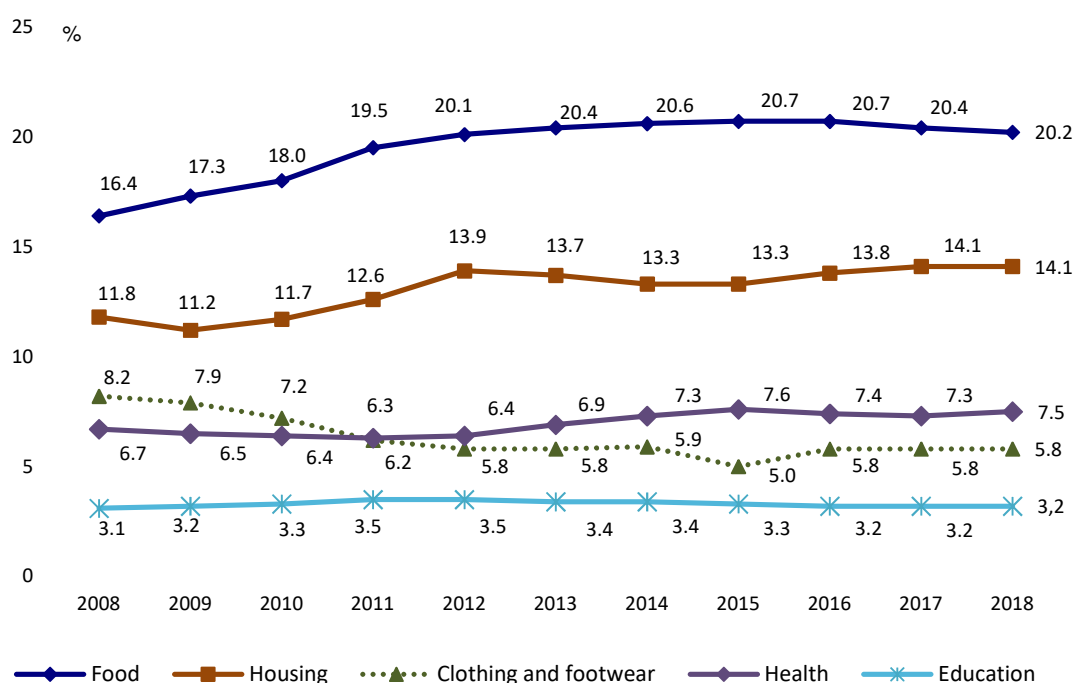
Graph 7. Change in the average household expenditure for goods and services (at constant prices): 2008 HBS – 2018 HBS



- During 2014 - 2018, food accounts for the biggest share of consumption of the average household budget and amounts to 20.2% in 2018 and 20.6 in 2014 (Table 3).

- During the period 2014 - 2018, there has been a continuous decline in the share of household expenditure on durables from 5.0% in 2014 to 4.4% in 2018, as well as on miscellaneous goods and services from 9.2% in 2014 to 8.5% in 2018 (Table 3).
- Graph 8 shows the longitudinal trend, for the years 2008 to 2018, of household monthly expenditure share that has been recorded in basic categories of goods and services at current prices. An increase is recorded in the share of household expenditure on food by 3.8 percentage points, on housing by 2.3 percentage points and on health and education by 0.8 and 0.1 percentage points respectively. A decrease is recorded in the share of household expenditure on clothing and footwear by 2.4 percentage points.

Graph 8. Percentage distribution of household expenditure (purchases) on food, housing, clothing and footwear, health and education: 2008 HBS – 2018 HBS

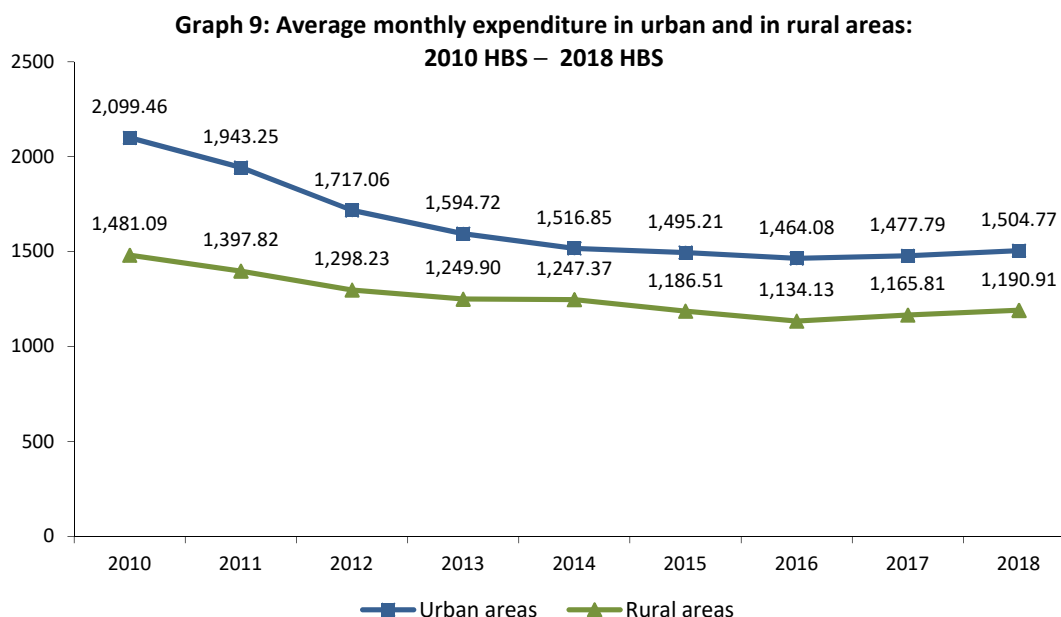


- The percentage distribution of average monthly household expenditure by mode of acquisition of goods and services is illustrated in Table 5 presenting that year 2018 is similar to that of 2017.

C. Different consumption patterns depending on household type

- The twelve (12) expenditure categories of goods and services (current prices) by type of household are ranked, in descending order, in Table 6. Food accounts for the largest share of the monthly average household expenditure followed by housing, transport, hotels, cafés and restaurants. It is noted that, irrespective of the different consumption patterns recorded by type of household, the largest share of expenditure is recorded for food products for all types of households.

- The average monthly expenditure of households with one person aged 65 and over, is 44.2% of the average monthly expenditure of the total households. The average monthly expenditure of couple households with two children aged up to 16 years old is 150.5% of the average monthly expenditure of the total households (Table 7).
- The average monthly consumption expenditure of the households whose household head is non-economically active or unemployed amounts to 74.6 % of the average monthly expenditure of all households, while for households whose the household head is self-employed with employees, the average monthly expenditure amounts to 215.4% of the average monthly expenditure of all households (Table 8).
- In 2018 a decrease compared to 2017 is observed in the expenditure of households whose the household head is a non-economically active or unemployed employee by 0.6%, while an increase is recorded in households whose the household head is an employee by 3.2%, employed with employees by 2.8%, self-employed without employees by 1.2% (Table 8).
- The average monthly expenditure varies depending on the age of the household head. Similarly with the HBS of 2017, the households whose household head is aged 45-54 years old have the highest average expenditure. More specifically, the average expenditure of households whose household head is 45-54 years old amounts to 131.6% of the average monthly expenditure of all households. Households with a household head aged 75 years old and over have the lowest average expenditure, representing 59.6% of the average monthly expenditure of all households (Table 9).
- Households living in rural areas spend 1,190.91 € per month, while those living in urban areas spend on average 1,504.77 € per month (Graph 9). Hence, households living in rural areas spend, on average 20.9% less than households living in urban areas.



- Households living in the Region of Notio Aigaio spend 116.2% of the average monthly expenditure of all households, while those living in the Region of Sterea Ellada spend 75.4% of it (Table 10).

D. Average monthly consumption (quantity) of food, alcoholic beverages, tobacco, liquid fuels, Liquefied petroleum gas, natural gas and electricity.

- Between 2017 and 2018, a decrease is recorded in the average monthly consumption in food, alcoholic beverages and tobacco, regarding milk (3.3%), olive oil (2.6%), cigarettes (2.6%), alcoholic beverages (2.5%) and bread and bakery products (1.3%). An increase is recorded in the average monthly consumption in cheese (3.7%), meat (2.6%), yoghurt (1.6%), fresh and preserved food and dried nuts (1.3%), fish (0.9%), pasta (0.8%), rice (0.7%) and fresh and preserved vegetables (0.1%). The average monthly amount of eggs remains unchanged (Table 11).
- The average monthly quantity of natural gas and electricity consumed in the main dwelling increased by 7.6% and 0.6% respectively, while the average monthly quantity of solid fuels (firewood, pellets, core, etc), liquid fuels and gas decreased by 8.9%, 5.0% and 3.5% respectively (Table 12).

E. Living conditions

Table 13 presents the percentages of households with certain belongings:

- Colour TV (100.0%)
- Mobile phone (92.8%)

- Landline (84.3%)
- Personal computer (69.7%)
- At least one private car (66.0%)
- Dishwasher (36.7%)
- Freezer (31.1%)
- Secondary or country residence (14.9%)
- Indoor garage (12.9%)

and 40.1% of the households in the country use the central heating of the dwelling as the main source of heating.

F. Inequality

- The share of the median equivalent consumption expenditure (purchases, current prices) of the richest 20% of the population is 5.1 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.3 in 2017). The indicator is reduced to 4.1, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)⁽²⁾ (4.2 in 2017) (Table 14).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 33.9% of the total household expenditure, while the respective share of the richest 20% of the population amounted to 13.4% (Table 15).
- 17.4% of the total population is at-risk-of-poverty (18.1% in 2017), when the indicator is calculated only by taking into consideration consumption expenditure coming from purchases. Yet, this percentage drops to 12.4% of the total population (12.2% in 2017), when final monthly household expenditure is also taken into consideration, irrespective of the mode of acquisition (imputed rent for ownership-occupancy, own produced goods, goods and services provided for free by employer, other households, non-profitable organisations, the state, etc.) (Tables 16 and 17).
- The average monthly median equivalent consumption expenditure of poor households⁽³⁾ is estimated at 33.8% of the expenditure consumption of non-poor households. Poor households spend 34.6% of their family budget on food, while the corresponding percentage of non-poor households amounts to 19.2%. Due to the composition of poor households (elderly, uninsured,

(2) **Final household expenditure:** it is considered the value, in cash, of the goods and services that the household bought or received in kind (from own production, own store or from elsewhere) in order to cover family and social needs.

(3) **Poor population:** the percentage of population under the poverty threshold. According to the methodology on measuring poverty, the poverty threshold is calculated with its relative concept and it is defined at (fixed at) 60% of the median equivalized expenditure of the household, using modified OECD equivalized scale (for further information see on explanatory notes).

Non-poor population: the percentage of population over the poverty threshold (for further information see on explanatory notes).

etc.), their expenditure on health amounts to 9.2% of the family budget, while the corresponding percentage for the non-poor households amounts to 7.7% (Table 18).

G. Consumption patterns in Europe

- In Greece, Italy and Serbia, food accounts for the largest share of consumption expenditure (current prices) of the average household budget (Table 19).
- Consumption patterns are different in Germany, Finland and Spain, where housing accounts for the largest share of consumption expenditure of the average household budget, while in the United Kingdom miscellaneous goods and services and transport are ranked first (Table 19).
- Education expenditure ranges from 0.2% of the average household budget in Finland to 3.2% in Greece (Table 19).
- Greece and Italy record the highest private expenditure on health 7.5% and 6.1% of the average household budget, respectively (Table 19).

For further information on the “Household Budget Survey 2018” please visit ELSTAT’s web page
<http://www.statistics.gr/en/statistics/-/publication/SFA05/->

TABLES

**Table 1. Average monthly household expenditure (purchases, current prices) on goods and services:
2017 and 2018 HBS**

Value in euro

Goods and services	2018 HBS		2017 HBS		2018/2017 HBS	2018/2017 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution
Total	1,441.03	100	1,414.09	100	1.9	
Food	291.33	20.2	289.04	20.4	0.8	-0.2
Alcoholic beverages and tobacco	53.21	3.7	54.08	3.8	-1.6	-0.1
Clothing and footwear	83.24	5.8	81.36	5.8	2.3	0.0
Housing	203.14	14.1	198.75	14.1	2.2	0.0
Durables	62.77	4.4	61.92	4.4	1.4	-0.0
Health	107.99	7.5	103.33	7.3	4.5	0.2
Transport	187.35	13.0	182.31	12.9	2.8	0.1
Communications	59.32	4.1	59.00	4.2	0.5	-0.1
Recreation and culture	67.75	4.7	65.83	4.7	2.9	0.1
Education	46.34	3.2	45.95	3.2	0.8	-0.0
Hotels, cafes and restaurants	156.32	10.8	148.77	10.5	5.1	0.3
Miscellaneous goods and services	122.27	8.5	123.76	8.8	-1.2	-0.3

Table 2. Average monthly household expenditure (purchases, constant prices 2018) on goods and services: 2017 and 2018 HBS

Value in euro

Goods and services	2018 HBS		2017 HBS		2018/2017 HBS	2018/2017 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution
Total	1,441.03	100	1,422.56	100	1.3	
Food	291.33	20.2	290.18	20.4	0.4	-0.2
Alcoholic beverages and tobacco	53.21	3.7	55.02	3.9	-3.4	-0.2
Clothing and footwear	83.24	5.8	81.38	5.7	2.2	0.1
Housing	203.14	14.1	201.35	14.2	0.9	-0.1
Durables	62.77	4.4	60.96	4.3	2.9	0.1
Health	107.99	7.5	104.08	7.3	3.6	0.2
Transport	187.35	13.0	184.02	12.9	1.8	0.1
Communications	59.32	4.1	62.16	4.4	-4.8	-0.3
Recreation and culture	67.75	4.7	65.35	4.6	3.5	0.1
Education	46.34	3.2	45.62	3.2	1.6	0.0
Hotels, cafes and restaurants	156.32	10.8	150.04	10.5	4.0	0.3
Miscellaneous goods and services	122.27	8.5	122.84	8.6	-0.5	-0.1

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: 2014 – 2018 HBS

Value in euro

Goods and services	2018 HBS		2017 HBS		2016 HBS		2015 HBS		2014 HBS	
	Value	%	Value	%	Value	%	Value	%	Value	%
Total	1,441.03	100	1,414.09	100	1,392.03	100	1,421.00	100	1,458.54	100
Food	291.33	20.2	289.04	20.4	287.76	20.7	293.79	20.7	299.85	20.6
Alcoholic beverages and tobacco	53.21	3.7	54.08	3.8	54.35	3.9	57.45	4.0	59.02	4.0
Clothing and footwear	83.24	5.8	81.36	5.8	80.71	5.8	83.47	5.9	85.79	5.9
Housing	203.14	14.1	198.75	14.1	192.68	13.8	189.36	13.3	194.08	13.3
Durables	62.77	4.4	61.92	4.4	61.31	4.4	66.30	4.7	72.69	5.0
Health	107.99	7.5	103.33	7.3	103.68	7.4	107.36	7.6	106.72	7.3
Transport	187.35	13.0	182.31	12.9	180.08	12.9	179.89	12.7	183.48	12.6
Communications	59.32	4.1	59.00	4.2	58.37	4.2	58.58	4.1	60.02	4.1
Recreation and culture	67.75	4.7	65.83	4.7	64.05	4.6	68.41	4.8	68.55	4.7
Education	46.34	3.2	45.95	3.2	45.1	3.2	46.28	3.3	50.17	3.4
Hotels, cafes and restaurants	156.32	10.8	148.77	10.5	138.46	9.9	142.15	10.0	143.42	9.8
Miscellaneous goods and services	122.27	8.5	123.76	8.8	125.47	9.0	134.49	9.2	134.73	9.2

**Table 4. Average monthly household expenditure (purchases, current prices) on food:
2017 and 2018 HBS**

Value in euro

Food and non-alcoholic beverages	2018 HBS		2017 HBS		2018/2017 HBS	2018/2017 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference in percentage distribution
Total	291.33	100	289.04	100	100	
Bread and cereals	45.88	15.7	45.24	15.7	1.4	0.0
Meat	65.44	22.5	65.25	22.6	0.3	-0.1
Fish	20.87	7.2	20.74	7.2	0.6	0.0
Milk, cheese and eggs	47.31	16.2	48.12	16.6	-1.7	-0.4
Oils and fats	17.01	5.8	17.16	5.9	-0.9	-0.1
Fruit	21.81	7.5	20.73	7.2	5.0	0.3
Vegetables	36.17	12.4	35.60	12.3	1.6	0.1
Sugar, jam, honey, chocolate and confectionery	15.02	5.2	14.77	5.1	1.7	0.1
Food products n.e.c.	6.22	2.1	6.20	2.1	0.3	0.0
Coffee, tea and cocoa	7.36	2.5	7.13	2.5	3.1	0.0
Mineral waters, soft drinks, fruit and vegetable juices	8.23	2.8	8.08	2.8	1.8	0.0

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: 2017 and 2018 HBS

Value in euro

Mode of acquisition of goods and services	2018 HBS		2017 HBS	
	Value	Distribution %	Value	Distribution %
Purchases and receipts in kind	1,788.36	100	1,761.15	100
Purchases	1,441.03	80.6	1,414.09	80.3
Own production	20.59	1.2	20.31	1.2
Own enterprise	270.86	15.1	269.01	15.3
Other sources	50.22	2.8	52.9	3.0
From employer	5.57	0.3	4.84	0.3

**Table 6. Percentage (%) distribution of the average monthly expenditure (purchases, current prices)
on the main 12 categories of goods and services, by household type, in descending order:**

2018 HBS

Goods and services	All households	1 person aged 65 and over	Couple with 1 child up to 16 years	Couple with 2 children up to 16 year	Couple with 3 or more children up to 16 years	1 parent with 1 or more children up to 16 years	Couple or 1 parent with children over 16 years
Food and non alcoholic beverages	20.2	25.8	17.4	18.7	20.8	21.7	19.8
Housing, water, fuel and electricity	14.1	19.7	13.5	13.2	11.5	17.0	11.2
Transport	13.0	4.8	13.7	14.7	20.0	11.3	14.3
Hotels, cafes and restaurants	10.8	6.7	9.2	10.0	8.9	8.9	13.2
Miscellaneous goods and services	8.5	8.1	8.5	7.2	6.8	6.5	9.0
Health	7.5	13.2	7.9	6.2	6.8	5.7	6.9
Clothing and footwear	5.8	4.3	6.9	7.2	5.0	7.2	5.6
Durables	4.7	2.6	6.0	6.1	5.2	4.2	4.7
Recreation and culture	4.4	8.6	5.0	3.7	4.9	3.5	3.6
Communications	4.1	4.5	3.9	3.4	3.0	4.0	4.5
Alcoholic beverages and tobacco	3.7	1.7	3.3	2.8	2.3	3.3	4.6
Education	3.2	0.0	4.8	6.8	4.8	6.7	2.5

Table 7. Average monthly expenditure (purchases, current prices), by household type: 2018 HBS

Value in euro

Household type	Value	Contribution % on the mean
All households	1,441.03	100
1 person aged under 65 years old	944.09	65.5
1 person aged 65 and over	637.03	44.2
Couple	1,252.08	86.9
Couple with 1 child up to 16 years	1,999.74	138.8
Couple with 2 children up to 16 years	2,169.37	150.5
Couple with 3 children or more up to 16 years	2,231.52	154.9
1 parent with 1 or more children up to 16 years	1,200.97	83.3
Couple or 1 parent with children over 16 years	1,735.58	120.4
Other	1,769.95	122.8

Table 8. Average monthly household expenditure (purchases, current prices), by status in employment of the household head: 2017 and 2018 HBS

Value in euro

Status in employment	2018 HBS	2017 HBS	2018 /2017 HBS
	Value	Value	Change %
Total purchases	1,441.03	1,414.09	1.9
Employee	1,777.85	1,722.21	3.2
Self-employed with employees	3,103.42	3,019.94	2.8
Self-employed without employees	1,817.11	1,795.32	1.2
Non-economically active or in unemployment	1,074.45	1,080.56	-0.6

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of the household head: 2017 and 2018 HBS

Value in euro

Age groups	2018 HBS		2017 HBS	
	Value	Contribution % on the mean	Value	Contribution % on the mean
All households	1,441.03	100	1,414.09	100
<=24 years old	692.98	48.1	607.01	42.9
25-34 years old	1,412.43	98.0	1,416.45	100.2
35 - 44 years old	1,701.92	118.1	1,660.03	117.4
45 - 54 years old	1,896.41	131.6	1,868.85	132.2
55 - 64 years old	1,659.18	115.1	1,587.98	112.3
65 - 74 years old	1,182.26	82.0	1,183.38	83.7
75 + years old	858.86	59.6	863.86	61.1

Table 10. Average monthly expenditure (purchases, current prices), by region: 2018 HBS

Value in euro

Region	Value	Contribution % on the mean
All households	1,441.03	100
Anatoliki Makedonia & Thraki	1,418.82	98.5
Kentriki Makedonia	1,383.52	96.0
Dytiki Makedonia	1,469.78	102.0
Ipeiros	1,302.43	90.4
Thessalia	1,360.71	94.4
Ionia Nisia	1,501.83	104.2
Dytiki Ellada	1,147.04	79.6
Stereia Ellada	1,086.33	75.4
Attiki	1,569.29	108.9
Peloponnisos	1,239.15	86.0
Voreio Aigaio	1,267.53	88.0
Notio Aigaio	1,674.49	116.2
Kriti	1,456.21	101.1

**Table 11. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco:
2017 and 2018 HBS**

Goods	Unit of measurement	2018 HBS	2017 HBS	Difference	Change %
Rice	Grams	1,344.73	1,336.01	8.72	0.7
Bread and bakery products	Grams	9,149.07	9,269.83	-120.76	-1.3
Pasta	Grams	2,896.34	2,872.57	23.77	0.8
Meat	Grams	10,551.22	10,280.73	270.49	2.6
Fish	Grams	2,725.43	2,701.82	23.61	0.9
Milk	Mililitres	10,491.93	10,852.92	-360.99	-3.3
Eggs	Unit	16	16	0	0.0
Yogurt	Grams	1,882.70	1,853.89	28.81	1.6
Cheese	Grams	2,769.67	2,671.51	98.16	3.7
Fruit fresh, preserved and dried	Grams	16,672.27	16,461.16	211.11	1.3
Vegetables fresh, preserved and dried	Grams	24,552.34	24,528.77	23.57	0.1
Olive oil	Mililitres	2,841.40	2,916.53	-75.13	-2.6
Cigarettes	Unit	152	156	-4	-2.6
Alcoholic beverages	Mililitres	3,715.16	3,809.76	-94.60	-2.5

**Table 12. Average monthly consumption (quantity) of electricity, gas and other fuels:
2017 and 2018 HBS**

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2018 HBS	2017 HBS	Difference	Change %
Electricity	KWH	401.94	399.71	2.23	0.6
Natural gas	M ³	6.40	5.95	0.45	7.6
Gas	Grams	675.74	700.02	-24.28	-3.5
Liquid fuels	Litres	31.49	33.14	-1.65	-5.0
Solid fuels	Kg	257.25	282.38	-25.13	-8.9

Table 13. Living conditions indicators: 2017 and 2018 HBS

Amenities	2018 HBS		2017 HBS	
	Number of households	Distribution %	Number of households	Distribution %
All households	4,048,748	100	4,079,548	100
Colour TV	4,048,292	100.0	4,079,287	100.0
Personal computer	2,823,569	69.7	2,779,183	68.1
Mobile telephone	3,757,948	92.8	3,709,494	90.9
Second residence	603,683	14.9	642,589	15.8
Dish washing machine	1,486,332	36.7	1,498,887	36.7
Telephone fixed line	3,412,067	84.3	3,467,471	85.0
Freezer	1,260,181	31.1	1,246,333	30.6
Central heating, common and individual	1,624,659	40.1	1,686,660	41.3
Private car	2,673,151	66.0	2,694,530	66.0
Indoor garage	524,228	12.9	527,593	12.9

Table 14. Quintiles of median equivalent expenditure and inequality of expenditure consumption distribution S80/S20: 2017 and 2018 HBS

Value in euro

Quintiles of expenditure	Equivalent expenditure (purchases)		Final equivalent expenditure	
	2018 HBS	2017 HBS	2018 HBS	2017 HBS
1 st quintile	333.68	320.06	493.95	483.85
2 nd quintile	522.40	519.33	707.66	702.47
3 rd quintile	693.44	680.95	900.55	883.98
4 th quintile	925.28	902.99	1158.77	1.131.51
5 th quintile	1714.90	1.700.14	2006.22	2.008.12
<i>S80/S20</i>	5.1	5.3	4.1	4.2

Table 15. Quintiles of equivalent expenditure, by main categories of goods and services:**2017 and 2018 HBS**

Goods and services	2018 HBS		2017 HBS	
	1° quintile (lowest 20%)	5° quintile (top 20%)	1° quintile (lowest 20%)	5° quintile (top 20%)
Total	100	100	100	100
Food	33.9	13.4	31.6	14.0
Alcoholic beverages and tobacco	2.8	3.3	3.2	3.6
Clothing and footwear	3.1	6.8	2.6	7.4
Housing	21.5	11.4	22.3	10.9
Durables	3.1	5.3	3.4	5.5
Health	8.9	8.3	8.2	7.8
Transport	5.8	16.0	7.1	15.3
Communications	6.3	3.1	6.3	3.2
Recreation and culture	1.9	6.9	2.1	6.4
Education	0.6	3.6	0.8	3.3
Hotels, cafes and restaurants	6.4	11.7	7.0	11.4
Miscellaneous goods and services	5.8	10.0	5.5	11.1

Table 16. At-risk-of-poverty threshold: 2017 and 2018 HBS

Value in euro

Annual equivalent expenditure (purchases)		Annual final equivalent expenditure	
2018	2017	2018	2017
4,965.55	4,878.86	6,462.43	6,342.26

Table 17. At-risk-of-poverty rate (%): 2017 and 2018 HBS

Equivalent expenditure (purchases)		Final equivalent expenditure	
2018	2017	2018	2017
17.4	18.1	12.4	12.2

Table 18. Monthly average equivalent expenditure (purchases, current prices) on goods and services, by poverty status of the population: 2018 HBS

Value in euro

Goods and services	Poor population		Non-poor population		Poor/ Non-poor Change %
	Value	%	Value	%	
Total	319.86	100	947.06	100	33.8
Food	110.56	34.6	181.84	19.2	60.8
Alcoholic beverages and tobacco	8.86	2.8	34.50	3.6	25.7
Clothing and footwear	9.28	2.9	55.96	5.9	16.6
Housing	68.35	21.4	137.75	14.5	49.6
Durables	9.94	3.1	44.68	4.7	22.3
Health	29.47	9.2	72.71	7.7	40.5
Transport	17.06	5.3	122.24	12.9	14.0
Communications	20.21	6.3	37.97	4.0	53.2
Recreation and culture	5.74	1.8	45.16	4.8	12.7
Education	1.45	0.5	25.53	2.7	5.7
Hotels, cafes and restaurants	20.09	6.3	102.67	10.8	19.6
Miscellaneous goods and services	18.56	5.8	84.08	8.9	22.1

Table 19. Percentage distribution of the average monthly household expenditure (purchases, current prices) on goods and services in some European countries: 2018 HBS

Goods and services	Germany	Greece	Italy	Serbia	Spain	United Kingdom	Finland
Food	13.8	20.2	23.3	34.3	14.1	10.6	12.7
Alcoholic beverages and tobacco		3.7	2.3	4.9	1.7	2.2	2.7
Clothing and footwear	4.4	5.8	6.0	5.3	4.9	4.2	3.3
Housing	35.6	14.1	15.8	16.7	30.7	13.3	31.1
Durables	5.6	4.4	5.4	4.2	4.5	7.1	4.7
Health	3.9	7.5	6.1	4.5	3.4	1.2	3.6
Transport	13.8	13.0	14.8	9.3	12.7	14.1	14.0
Communications	2.5	4.1	3.1	5.2	3.2	3.1	1.9
Recreation and culture	10.3	4.7	6.4	5.1	5.5	13.0	9.1
Education	0.7	3.2	0.8	1.5	1.5	1.4	0.2
Hotels, cafes and restaurants	5.8	10.8	6.6	3.1	9.9	8.7	4.7
Miscellaneous goods and services	3.6	8.5	9.3	5.9	7.7	20.9	12.3

Table 20. Coefficients of variation of the 12 main categories of goods and services: 2018 HBS

Goods and services	Coefficient of variation %
Total	1.5
Food	1.2
Alcoholic beverages and tobacco	2.7
Clothing and footwear	2.8
Housing	1.3
Durables	3.2
Health	3.0
Transport	2.7
Communications	1.2
Recreation and culture	4.6
Education	6.4
Hotels, cafes and restaurants	2.4
Miscellaneous goods and services	2.0

EXPLANATORY NOTES

Household Budget Survey The Household Budget Survey (HBS) is a national survey collecting information, from a representative sample of households, on households' composition, members' employment status, living conditions and mainly focusing on their members' expenditure on goods and services as well as on their income. The expenditure data collected from households is very detailed. That is, information is not collected on the basis of total expenditure categories like "food", "clothing – footwear", "health", etc., but separately for each expenditure, for example, white bread, fresh whole milk, fresh beef, etc., footwear for men, footwear for women, etc., services of medical analysis laboratories, pharmaceutical products, etc. The main purpose of the HBS is to determine in detail the household expenditure pattern in order to revise the Consumer Price Index conducted by ELSTAT. Moreover, the HBS is the most appropriate source in order to:

- complete the available statistical data for the estimation of the total private consumption,
- study the households' expenditures and their structure in relation to their income and other economic, social and demographic characteristics,
- analyze the changes in the living conditions of households in comparison with previous surveys,
- study the relation between households' purchases and receipts in kind,
- study low income limits in the different socio-economic categories and population groups and
- study the changes in the nutritional habits of the households of the country.

Survey history The 2018 HBS is the nineteenth survey conducted in Greece. The first Household Budget Survey was conducted by the NSSG during the interval April 1957 - March 1958, on a sample of 2,500 households over the total number of households of the urban areas in the Country. The survey continued in the next years and until 1972, but in a smaller scale, in a smaller sample of households over the total number of households of the cities with 30,000 inhabitants and over.

In April 1963, the NSSG conducted simultaneously with the survey in urban areas a large-scale survey in semi-urban and rural areas of the Country, that is in municipalities and communes with less than 10,000 inhabitants. The survey lasted one year, 3,755 households of the pre-mentioned areas were surveyed, and continued to be conducted until the year 1972, but in smaller sample of households.

During the years 1974, 1981/82, 1987/88, 1993/94, 1998/99 and 2004/2005 Household Budget Surveys were conducted covering all Country areas/regions, in samples of approximately 7,500 households for the first one and approximately 6,000 to 6,800 for the other five each one lasting for one year.

From 2008 it was decided for national needs (revision of the Consumer Price Index with greater reliability comparable statistics for the needs of National Accounts), that the survey should be annual and consistent. Namely it should have duration one year and take place annually. Specifically, for the 2008 survey there was a initial sample of approximately 4,000 households and covered all areas of the Country and from 2014 of approximately 6,800 households.

Legal basis The 2018 HBS was conducted by ELSTAT, upon decision of the President of ELSTAT, on a sample of 6,641 private households throughout the Country. The data were fully harmonised with the survey data of other EU Member States.

Coverage The survey covered all the private households throughout the Country, irrespective of their size or socio-economic characteristics.

The following were excluded from the survey:

- Institutional households of all types (hotels, hospitals, boarding houses, elderly homes, prisons, rehabilitation centers, camps, etc.). Households with more than five lodgers are considered as such.
- Households with foreigners serving in diplomatic missions.

Sampling The HBS is a survey which is conducted on a representative random sample of all private households of the Country and it is carried out by applying the two-stage stratified sampling method with Primary Sampling Unit (PSU) the area (one or more building blocks) and ultimate unit the household and its members. Thus, there are two frames used: the frame containing the PSUs (areas) and the frame of households within the selected PSUs.

The frame of PSUs is updated every ten (10) years on the basis of the General Population Census. As regards the frame of households, within each selected PSU this is updated before the selection of the sampling households used for data collection.

So, any coverage problems that may arise are more likely to concern the frame of PSUs. However, any such problems are corrected with the use of the calibration procedure.

Sample size The final sample size was 6,502 households (the sampling fraction $\frac{1}{x}$ is about 1.5‰), equally distributed within the year, so as to have 4 equally dependent samples, corresponding to the 4 quarters of a year. The total number of sampling areas amounted to 1,068.

Weightings For the estimation of the characteristics of the survey, the data from each person and household of the sample were multiplied by a reductive factor. The reductive factor results as product of the following three factors (weights):

- a. The reverse probability of selection of an individual, that coincides with the reverse probability of selection of a household.
- b. The reverse of the response rate of households inside the strata.
- c. A corrective factor, which is determined in such a way so that:
 - i) The estimation of persons by gender and age groups that will result by geographic region coincides with the corresponding number, which was calculated with projection for the period of survey year and was based on the Vital Statistics of Population (2011 Population Census, and births, deaths, immigration).
 - ii) The estimation of households by order of size (1, 2, 3, 4 or 5 members) and by tenure status to coincide with the estimation of the report year that was calculated with projection based on the longitudinal tendency of the 2001 and 2011 Population Census.

Methodology on measuring poverty According to the methodology on measuring poverty, the poverty line is calculated with its relative concept (poor in relation to others) and it is defined at (fixed at) 60% of the median equivalized expenditure of the household, using the modified OECD equivalized scale. Thus, it is diversified from the concept of absolute poverty (deprived of basic means for survival). In the final consumption expenditure income components like imputed rent, indirect social transfers and receipts in kind are also included.

Equavalized expenditure and scale Equivalent size refers to the OECD modified scale which gives a weight of 1.0 to the first adult, 0.5 to other persons aged 14 or over who are living in the household and 0.3 to each child aged under 14. Example: The income of household with two adults and two children under 14 years of age is divided by $1+0.5+(2*0.3)= 2.1$. Accordingly, the income of the household with 2 adults is divided by $1+0.5=1.5$ and the income of a household with 2 adults and 2 children aged 14 and over is divided by $1+0.5 +(2*0.5)=2.5$, etc.

Population status Poor population: the percentage of population under the poverty threshold.
Non-poor population: the percentage of population over the poverty threshold.

Inequality of expenditure consumption distribution S80/S20 The S80/S20 expenditure consumption quintile share ratio is the ratio of the sum of equivalised expenditure consumption spent by the 20% of the Country's population with the highest equivalised expenditure consumption (top inter-quintile interval) to that spent by the 20% of the Country's population with the lowest equivalised expenditure consumption (lowest inter-quintile interval).

Household expenditure Household expenditure is considered the value, in cash, of the goods and services that the household bought.

Final Household expenditure	Final Household expenditure is considered the value, in cash, of the goods and services that the household bought or received in kind (from own production, own store or from elsewhere) in order to cover family and social needs.
Classification (used for) of expenses	<p>The household expenses are classified on the basis of the COICOP-HBS classification (Classification of Individual Consumption by Purpose), proposed to EU Members States by Eurostat (Household Budget Surveys in the European Union, methodology and recommendations for harmonization, 2013). The classification is structured into the following 12 main categories:</p> <ul style="list-style-type: none"> ▪ Food and non-alcoholic beverages ▪ Alcoholic beverages and tobacco ▪ Clothing and footwear ▪ Housing, water, electricity, gas and other fuels of main and secondary residence ▪ Furnishings, household equipment and routine maintenance of the house ▪ Health ▪ Transport ▪ Communications ▪ Recreation and culture ▪ Education ▪ Hotels, cafes and restaurants ▪ Miscellaneous goods and services
Reference periods for expenditure	<p><i>Reference periods</i> are considered the time intervals having a specific starting and ending date to which expenditure and income of the household refer. In order to reduce non sampling errors and difficulties in recalling the relevant details, various reference periods were used in the survey, according to the frequency of the types of expenditure incurred by the households or the received income.</p> <p>Reference periods are considered <i>(a) the fourteen (14) days of the survey</i> for the daily expenditure on cleaning products (detergents, soap, toilet paper, etc.), pharmaceutical products (drugs, alcohol, etc.), household members' personal expenditure (cigarettes, newspapers, magazines, tickets,tissues, etc.), restaurants, taverns, café, etc., <i>(b) one month, two months, three months, four months, six months or year</i> for payments made at regular intervals for services, e.g. electricity, water, phone bills, etc., circulation fees and car insurance, rent for main or secondary or countryside dwelling, <i>(c) the last 30 days, last 3, 6 or 12 months,</i> etc. prior to the end of the household survey (including the 14 days of the survey) for expenditure on furniture, electric devices, etc., expenditure on clothes and footwear. medical appliances etc., expenditure on health and education, on holidays, etc.</p>
Mode of acquisition of goods and services	The survey collects information on the ways households acquired goods and services, in order to cover family needs. The acquisition of goods and services may be made by purchase or other means (from own production or own enterprise or other sources or by the employer).
Conditions for expenditure record	<p>In order to record an expenditure the following conditions should be fulfilled:</p> <ul style="list-style-type: none"> ▪ The expenditure should have taken place within the reference period specified for the corresponding goods or services, e.g. 14 days for food stuffs, one month for clothing, 12 months for the consumption of durables, etc. ▪ The good corresponding to the expenditure should have already been in the possession of the household and the service should have been offered within the reference period mentioned. Irrespective of the fact that it was meant to cover its own needs or to be offered to other households. The way of acquisition of goods and services could have been "P" (in cash or on credit), from own enterprise "OE", from others "OW" or from the employer "Employer", e.g. expenditure on clothing was recorded if the household "possessed" them within the last 30 days (including the 14 days of survey conduction) before the survey end, even if their value would be paid in the future with installments, the expenditure on tuition fees was recorded, if the service was offered in the last 12 months before the survey end, etc. ▪ Goods from households' agricultural – livestock own production, fishery, woodland or hunting, should have been consumed during the reference period, e.g. the quantity

of oil should have been consumed by the household within the reference period from own production. The same applies for vegetables from own vegetable garden or agricultural enterprise, meaning that only those consumed during the reference period should be recorded.

- Goods bought by a household in order to be offered as gift to other households are being recorded for the household that makes the expenditure. The household receiving them does not record them as purchase.
- For goods received by a household from owned store / shop with no payment, in order to be offered as gift to other households, the expenditure is being recorded for the household that offers them.

Estimation of value of goods and services

- Purchases: The value of goods and services, obtained by the households, also includes any other expenditure necessary for them to be consumed/used, e.g. for transportation, setting of electric devices, etc. When goods or services had been obtained by paying with installments or with credit card, the total value was recorded and not only the part of installments paid within the reference period.
- Receipts in kind: The value of goods and services, obtained by the households for free, was estimated by the households or by the interviewer, on the basis of the retail prices of the closest local market.

References

More information on the survey is available on the webpage of the Hellenic Statistical Authority (ELSTAT) <http://www.statistics.gr> Section:Population and Social Conditions > Family Budget.