HELLENIC REPUBLIC

HELLENIC STATISTICAL AUTHORITY

Piraeus, 30 September 2020

PRESS RELEASE
HOUSEHOLD BUDGET SURVEY 2019

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2019. The survey was carried out on a final sample of 6,180 private households throughout the country.

- ✓ **The average yearly household expenditure in 2019, amounted to 17,738.64 euro (1,478.22 per month), recording an increase of 2.5%, in comparison to 2018.**
- ✓ **Half of households spent more than 1,151 euro per month.**
- ✓ **Households living in a rented dwelling spent 17.7% of their total monthly consumption expenditure on rent.**
- ✓ **20% of households with the lowest expenditure spent 54.9% of their budget on expenditure related to Food and Housing, whereas 20% of households with the highest expenditure spent 24.6% of their budget on this type of expenditure.**
- ✓ **The highest average yearly expenditure was recorded in the Region of Notio Aigaio and amounted to 20,093.04 euros and the lowest in the Region of Kentriki Ellada at 12,933.24 euros.**
- ✓ **The average annual household expenditure decreased by 30.3%, compared to the year 2008.**

A. Change in the average household consumption expenditure

Total expenditure, mean expenditure and variation rate on current and constant terms (2018): HBS 2019

	Current prices 2019		Constant prices 2018	
Expenditure in euro	Expenditure	Change	Expenditure	Change
Total monthly expenditure	72,347,256,104	2.3	71,215,037,442	1.6
Mean monthly expenditure per household	17,738.64	2.5	17,446.66	1.7
Mean monthly expenditure per person	6,942.84	2.5	6,815.10	1.9

- The total yearly expenditure in 2019 amounted to 72,347,256,104 € recording an increase of 2.3%, in comparison to 2018.

- The average yearly household expenditure in 2019, amounted to 17,738.64 € (1,478.22 per month), recording an increase of 2.5% (430.44 €), in comparison to 2018. In real terms, the average monthly expenditure increased by 1.7% or 291.96 € due to the effect of inflation, on the basis of the Consumer Price Index 2019 (0.8%) (Table 2).

- The average yearly expenditure per person in 2019, amounted to 6,942.84 €, recording an increase of 2.5% (168.84 €), in comparison to 2018.

B. Main findings

- Food and non-alcoholic beverages accounts for the relatively larger share of expenditure (20.0%) followed by the categories housing (14.0%) and transport (13.4%), whereas education services represent the smallest share of expenditure (3.3%).

Graph 1. Percentage distribution of expenditure (purchases) on goods and services (current prices): HBS 2019 – HBS 2018
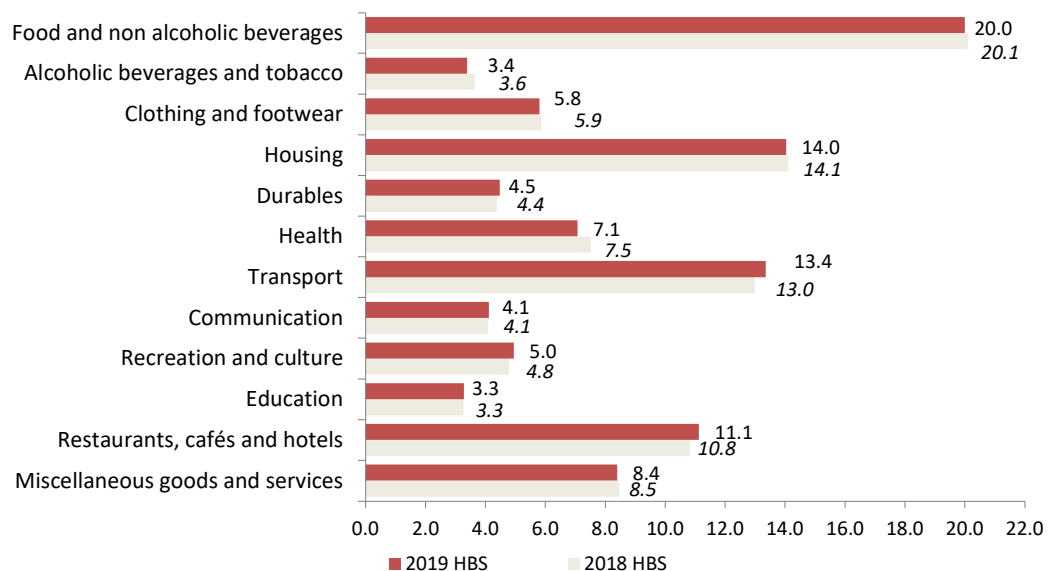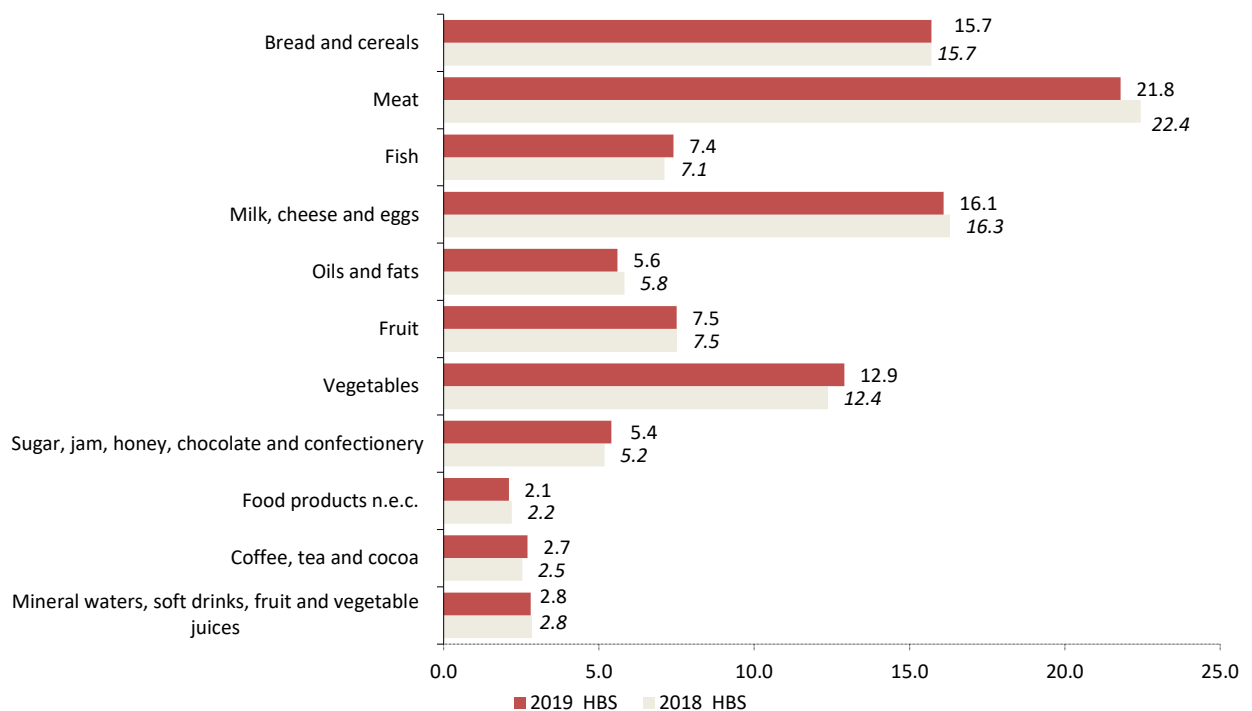

- The largest positive change in household expenditure, compared to the previous survey (2018), was recorded in descending order in:
    - o   leisure and culture (6.0%)
    - o   hotels, cafes and restaurants (5.4%)
    - o   transport (5.4%) and

2

- o durable goods (4.8%),

    whereas the lowest change was in Clothing and Footwear (1.4%) (Table 1).

- Negative change occurred only in:
    - o alcoholic beverages and tobacco (-4.6%)
    - o health (-3.5%).

- The largest positive change in the percentage share of the various expenses at current prices in 2019, compared to the previous survey of 2018 is observed in transport (+0.37 percentage points) and the smallest percentage reduction in health participation (-0.44 percentage points) (Table 1).

- Regarding expenditures on food items (Table 4, Graph 2), in relation to the previous survey (2018), there is an increase in the monthly expenditure (current prices), for:
    - o coffee, tea and cocoa (8.7%)
    - o vegetables (6.5%)
    - o fish (6.2%)

    while there is a decrease in the monthly expenditure for:
    - o oils and fats (-2.5%)
    - o other food stuffs (-1.8%) and
    - o meat (-0.8%).

Graph 2. Percentage distribution of expenditure on food and non alcoholic beverages(current prices): HBS 2019 − HBS 2018

Category	2019 HBS	2018 HBS
Bread and cereals	15.7	15.7
Meat	21.8	22.4
Fish	7.4	7.1
Milk, cheese and eggs	16.1	16.3
Oils and fats	5.6	5.8
Fruit	7.5	7.5
Vegetables	12.9	12.4
Sugar, jam, honey, chocolate and confectionery	5.4	5.2
Food products n.e.c.	2.1	2.2
Coffee, tea and cocoa	2.7	2.5
Mineral waters, soft drinks, fruit and vegetable juices	2.8	2.8

- The following Graph 3 illustrates a comparative view of the results of HBS 2019 with that of the previous surveys, in particular years 2008 – 2019, at current prices. With respect to the current prices for the year 2019, there is a decrease of the average monthly expenditure of households by 24.4% compared to 2010, while the respective decrease compared to 2008 is 30.3%.

Graph 3. Average monthly household expenditure (current prices) in euro: HBS 2008-2019
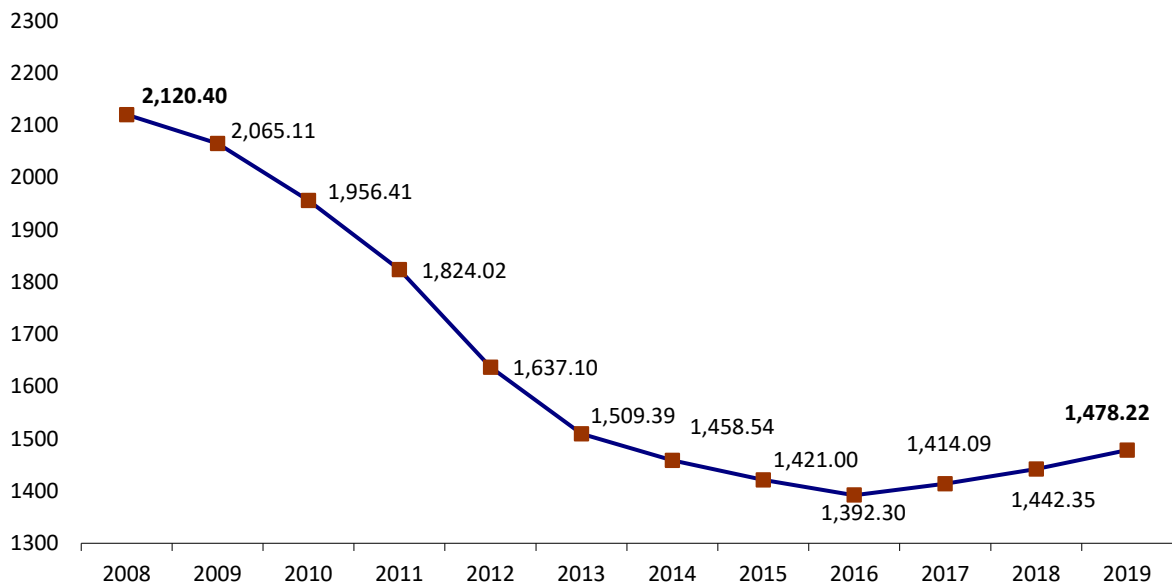
- Graph 4 presents the percentage change in the average monthly household expenditure for goods and services at current prices according to the results of survey HBS 2008 and survey HBS 2019. The largest decrease is recorded in durables (-55.8%) while the smallest decrease (-15.0%) is observed in food and non - alcoholic beverages.
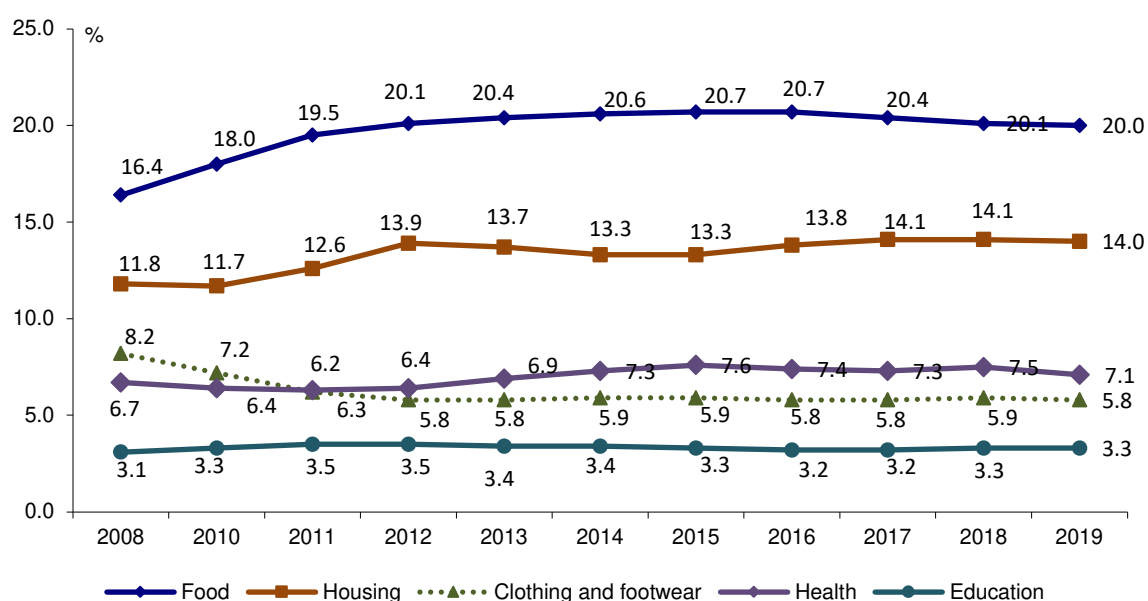
Graph 4. Average monthly household expenditure (current prices) in euro: HBS 2008-2019
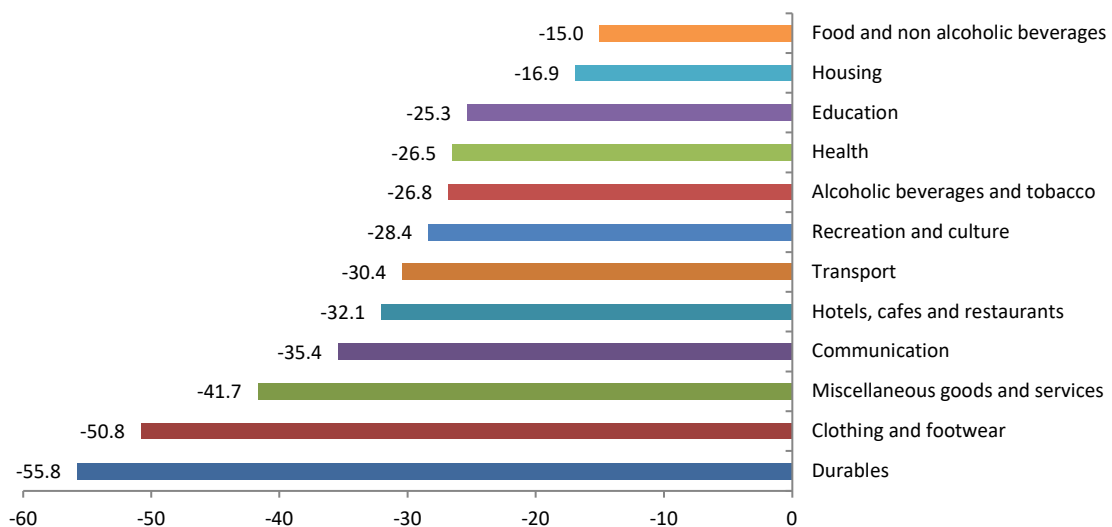
- Table 3 shows the longitudinal trend, for the years 2008 to 2019, of household monthly expenditure share that has been recorded in basic categories of goods and services (Graph 5) at current prices. An increase is recorded in the share of household expenditure on:
  o food by 3.6 percentage points,
  o housing by 2.2 percentage points
  o health by 0.4 percentage points and
  o education by 0.2 percentage points .

A decrease is recorded in the share of household expenditure on durables by 2.6 percentage points and on clothing and footwear by 2.4 percentage points.

Graph 5. Percentage distribution of household expenditure (purchases) on food, housing, clothing and footwear, health and education: HBS 2008 − HBS 2019

- The percentage distribution of average monthly household expenditure by mode of acquisition of goods and services is presented in Table 5 where the years 2019 and 2018 show a similar pattern.

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 44.5% 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 149.5% of the average monthly expenditure of the total households (Table 7).

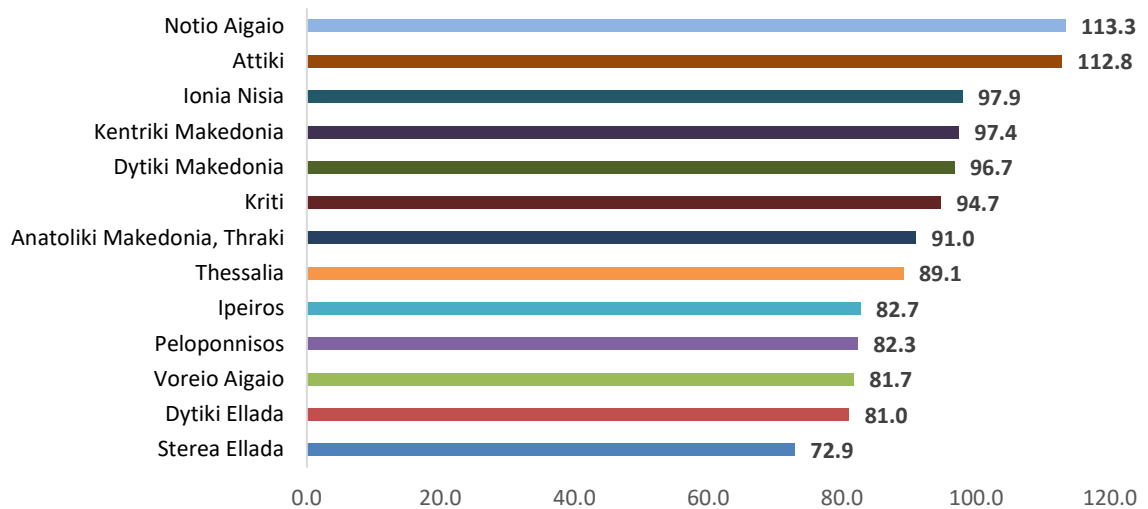- The average monthly consumption expenditure of the households whose household head is non-economically active or unemployed amounts to 74.0 % of the average monthly expenditure of all households, while for households whose the household head is self-employed with employees, the average monthly expenditure amounts to 218.1% of the average monthly expenditure of all households (Table 8).

- The average monthly expenditure varies depending on the age of the household head. 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 128.0% 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 57.9% of the average monthly expenditure of all households (Table 9).

- Households living in rural areas spend 1,190.96 € per month, while those living in urban areas spend on average 1,567.44 € per month (Graph 6). Hence, households living in rural areas spend, on average 24.0% less than households living in urban areas.

**Graph 6: Average monthly expenditure in euro in urban and rural areas:
HBS 2010 − HBS 2019**
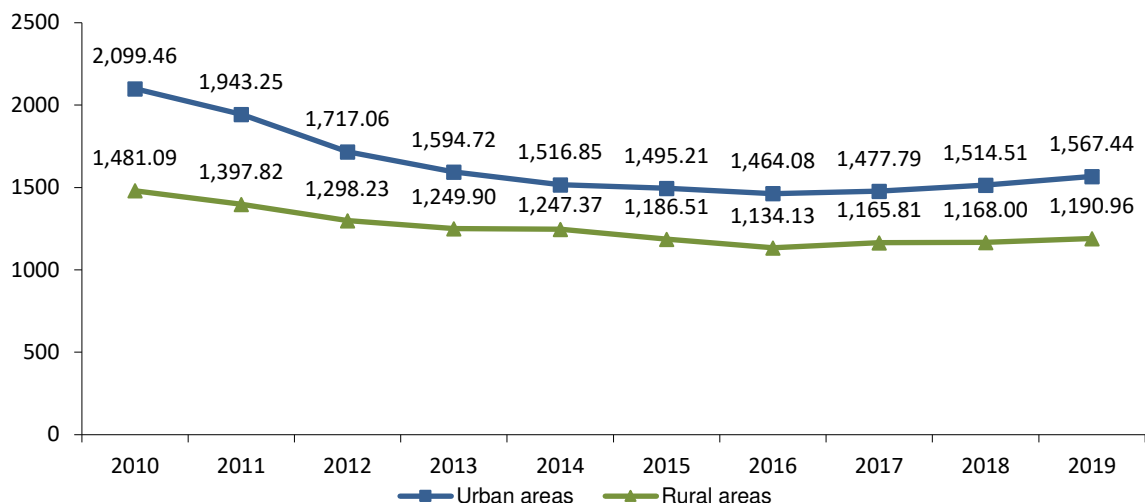
- Households living in the Region of Notio Aigaio spend 113.3% of the average monthly expenditure of all households, while those living in the Region of Sterea Ellada spend 72.9% of it (Table 10, Graph 7).

Graph 7. Percentage contribution of the average expenditure of the regions in relation to the average expenditure of the Country: HBS 2019

Region	Value
Notio Aigaio	113.3
Attiki	112.8
Ionia Nisia	97.9
Kentriki Makedonia	97.4
Dytiki Makedonia	96.7
Kriti	94.7
Anatoliki Makedonia, Thraki	91.0
Thessalia	89.1
Ipeiros	82.7
Peloponnisos	82.3
Voreio Aigaio	81.7
Dytiki Ellada	81.0
Sterea Ellada	72.9

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

Table 11 presents the changes in the average monthly consumption in food and alcoholic beverages and tobacco, between 2018 and 2019.

A decrease is recorded in the average monthly consumption in:

- o   cigarettes (-12.8%),
- o   pasta (-5.1%),
- o   olive oil (-3.7%)
- o   rice (-3.6%)
- o   yogurt (-2.3%)

while an increase is recorded in:

- o   fish (7.1%),
- o   cheese (2.3%),
- o   vegetables (0.8%).

The average monthly amount of eggs remains unchanged.

The average monthly quantity of natural gas and electricity consumed in the main dwelling increased by 19.0% and 0.9% respectively, while the average monthly quantity of liquid fuels, solid fuels (firewood, pellets, core, etc.), and gas decreased by -8.7%, -2.1% and -1.4% respectively (Table 12).

E. Living conditions

Table 13 presents the percentages of households with certain belongings:

- Colour TV (99.9%)
- Mobile phone (93.1%)
- Landline (84.1%)
- Personal computer (70.7%)
- At least one private car (66.2%)
- Dishwasher (37.9%)
- Freezer (32.1%)
- Secondary or country residence (15.0%)
- Indoor garage (13.2%)

and 51.3% of the households use the central heating of the dwelling as the main source of heating.

F. Inequality and risk of poverty

- The share of the median equivalent consumption expenditure (purchases, current prices) of the richest 20% of the population is 5.4 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.1 in 2018). The indicator is reduced to 4.2, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)[1] (4.1 in 2018) (Table 14).

- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 32.6% of the total household expenditure, while the respective share of the richest 20% of the population amounted to 13.4% (Table 15).

- 17.1% of the total population is at-risk-of-poverty (17.3% in 2018), when the indicator is calculated only by taking into consideration consumption expenditure coming from purchases. Yet, this percentage drops to 12.2% of the total population (12.3% in 2018), 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).

---

(1) 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.

- The average monthly median equivalent consumption expenditure of poor households[2] is estimated at 32.7% of the expenditure consumption of non-poor households. Poor households spend 33.0% of their family budget on food, while the corresponding percentage of non-poor households amounts to 19.1%. (Table 18).

G. Consumption patterns in Europe

- In Albania, Bulgaria, Greece 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 Spain, where housing accounts for the largest share of consumption expenditure of the average household budget, while in the United Kingdom transport is ranked first (Table 19).

- Education expenditure ranges from 1.1% of the average household budget in United Kingdom to 3.3% in Greece (Table 19).

- Bulgaria and Greece record the highest private expenditure on health 7.7% and 7.1% of the average household budget, respectively (Table 19).

H. Standard errors

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 presented in Table 20.

For further information on the "Household Budget Survey 2019" please visit ELSTAT's web page

http://www.statistics.gr/en/statistics/-/publication/SFA05/-

(2) 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).

TABLES

Table 1. Average monthly household expenditure (purchases, current prices) on goods and services: HBS 2018 and 2019

Value in euro

Goods and services	2019 HBS		2018 HBS		2019/2018 HBS	2019/2018 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution
Total	**1,478.22**	**100.0**	**1,442.35**	**100.0**	**2.5**	
Food	295.56	20.0	289.57	20.1	**2.1**	-0.08
Alcoholic beverages and tobacco	50.09	3.4	52.53	3.6	**-4.6**	-0.25
Clothing and footwear	85.83	5.8	84.61	5.9	**1.4**	-0.06
Housing	207.55	14.0	203.42	14.1	**2.0**	-0.06
Durables	66.17	4.5	63.16	4.4	**4.8**	0.10
Health	104.61	7.1	108.36	7.5	**-3.5**	-0.44
Transport	197.42	13.4	187.33	13.0	**5.4**	0.37
Communications	60.79	4.1	59.07	4.1	**2.9**	0.02
Recreation and culture	73.18	5.0	69.02	4.8	**6.0**	0.17
Education	48.46	3.3	47.23	3.3	**2.6**	0.00
Hotels, cafes and restaurants	164.49	11.1	155.99	10.8	**5.4**	0.31
Miscellaneous goods and services	124.06	8.4	122.06	8.5	**1.6**	-0.07

Table 2. Average monthly household expenditure (purchases, constant prices 2018) on goods and services: HBS 2018 and 2019

Value in euro

Goods and services	2019 HBS		2018 HBS		2019/2018 HBS	2019/2018 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution
Total	**1,478.22**	**100.0**	**1,453.89**	**100.0**	**1.7**	
Food	295.56	20.0	290.53	20.0	**1.7**	0.02
Alcoholic beverages and tobacco	50.09	3.4	52.48	3.6	**-4.5**	-0.21
Clothing and footwear	85.83	5.8	85.02	5.8	**1.0**	-0.05
Housing	207.55	14.0	203.46	14.0	**2.0**	0.01
Durables	66.17	4.5	62.33	4.3	**6.2**	0.21
Health	104.61	7.1	110.41	7.6	**-5.3**	-0.49
Transport	197.42	13.4	193.95	13.3	**1.8**	0.06
Communications	60.79	4.1	59.66	4.1	**1.9**	0.00
Recreation and culture	73.18	5.0	67.66	4.7	**8.2**	0.35
Education	48.46	3.3	47.48	3.3	**2.1**	0.03
Hotels, cafes and restaurants	164.49	11.1	157.41	10.8	**4.5**	0.27
Miscellaneous goods and services	124.06	8.4	122.31	8.4	**1.4**	-0.01

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: HBS 2008 – 2019

%

Goods and services	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Food and non-alcoholic beverages	20.0	20.1	20.4	20.7	20.7	20.6	20.4	20.1	19.5	18.0	17.3	16.4
Alcoholic beverages and tobacco	3.4	3.6	3.8	3.9	4.0	4.0	4.2	3.8	3.6	3.5	3.3	3.2
Clothing and footwear	5.8	5.9	5.8	5.8	5.9	5.9	5.8	5.8	6.2	7.2	7.9	8.2
Housing	14.0	14.1	14.1	13.8	13.3	13.3	13.7	13.9	12.6	11.7	11.2	11.8
Durables	4.5	4.4	4.4	4.4	4.7	5.0	5.6	5.8	6.0	6.7	6.7	7.1
Health	7.1	7.5	7.3	7.4	7.6	7.3	6.9	6.4	6.3	6.4	6.5	6.7
Transport	13.4	13.0	12.9	12.9	12.7	12.6	12.5	12.8	13.2	13.5	13.3	13.4
Communications	4.1	4.1	4.2	4.2	4.1	4.1	4.1	4.2	4.0	4.0	4.3	4.4
Recreation and culture	5.0	4.8	4.7	4.6	4.8	4.7	4.6	4.5	4.7	4.7	4.9	4.8
Education	3.3	3.3	3.2	3.2	3.3	3.4	3.4	3.5	3.5	3.3	3.2	3.1
Hotels, cafes and restaurants	11.1	10.8	10.5	9.9	10.0	9.8	9.6	9.8	10.4	10.7	11.0	10.9
Miscellaneous goods and services	8.4	8.5	8.8	9.0	9.2	9.2	9.3	9.5	10.0	10.4	10.3	10.0

Table 4. Average monthly household expenditure (purchases, current prices) on food and non-alcoholic beverages: HBS 2018 and 2019

Value in euro

Food and non-alcoholic beverages	2019 HBS		2018 HBS		2019/2018 HBS	Difference in percentage distribution
	Value	Distribution %	Value	Distribution %	Change of value %	
Total	**295.56**	**100.0**	**289.57**	**100.0**	**2.1**	
Bread and cereals	46.53	15.7	45.52	15.7	2.2	0.02
Meat	64.43	21.8	64.98	22.4	-0.8	-0.64
Fish	21.87	7.4	20.6	7.1	6.2	0.29
Milk, cheese and eggs	47.67	16.1	47.21	16.3	1.0	-0.17
Oils and fats	16.44	5.6	16.86	5.8	-2.5	-0.26
Fruit	22.12	7.5	21.74	7.5	1.7	-0.02
Vegetables	38.17	12.9	35.83	12.4	6.5	0.54
Sugar, jam, honey, chocolate and confectionery	15.89	5.4	15.02	5.2	5.8	0.19
Food products n.e.c.	6.15	2.1	6.26	2.2	-1.8	-0.08
Coffee, tea and cocoa	7.97	2.7	7.33	2.5	8.7	0.17
Mineral waters,soft drinks, fruit and vegetable juices	8.31	2.8	8.23	2.8	1.0	-0.03

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: HBS 2018 and 2019

Value in euro

Mode of acquisition of goods and services	2019 HBS		2018 HBS	
	Value	Distribution %	Value	Distribution %
Purchases and receipts in kind	**1,836.16**	**100.0**	**1,787.32**	**100.0**
Purchases	1,478.22	80.5	1,442.35	80.7
Own production	19.61	1.1	19.46	1.1
Own enterprise	282.44	15.4	268.61	15.0
Other sources	51.36	2.8	51.66	2.9
From employer	4.54	0.2	5.25	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: HBS 2019

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	Other household type
Food and non alcoholic berevages	20.0	25.7	16.5	18.4	23.1	19.7	21.3
Housing, water, fuel and electricity	14.0	21.8	13.6	12.6	14.6	14.6	11.6
Transport	13.4	4.6	16.5	14.5	13.1	14.4	13.2
Hotels, cafes and restaurants	11.1	6.3	10.6	11.2	10.6	8.1	11.9
Miscellaneous goods and services	8.4	8.5	8.2	6.8	6.4	6.9	7.2
Health	7.1	13.3	6.6	5.2	3.4	5.7	6.8
Clothing and footwear	5.8	3.7	7.3	6.8	7.2	6.1	5.4
Durables	5.0	2.5	5.6	6.7	5.6	5.8	4.2
Recreation and culture	4.5	7.5	4.1	4.5	4.1	3.6	4.1
Communications	4.1	4.6	3.6	3.4	3.4	3.7	4.1
Alcoholic beverages and tocacco	3.4	1.4	2.9	3.0	3.3	3.7	3.4
Education	3.3	0.1	4.6	6.8	5.3	7.7	6.6

Table 7. Average monthly expenditure (purchases, current prices), by household type: HBS 2019

Value in euro

Household type	Value	Contribution % on the mean
All households	**1,478.22**	**100.0**
1 person aged under 65 years old	1,013.84	68.6
1 person aged 65 and over	657.31	44.5
Couple	1,268.42	85.8
Couple with 1 child up to 16 years	2,037.78	137.9
Couple with 2 children up to 16 years	2,210.5	149.5
Couple with 3 children or more up to 16 years	2,045.16	138.4
1 parent with 1 or more children up to 16 years	1,390.14	94.0
Couple or 1 parent with children over 16 years	1,779.4	120.4
Other	1,828.57	123.7

Table 8. Average monthly household expenditure (purchases, current prices), by status in employment of the household head: HBS 2018 and 2019

Value in euro

Status in employment	Value	Contribution % on the mean	2019 /2018 HBS Change %
Total purchases	**1,478.22**	**100.0**	**2.5**
Employee	1,814.63	122.8	2.3
Self-employed with employees	3,223.62	218.1	2.1
Self-employed without employees	1,855.81	125.5	1.8
Non-economically active or in unemployment	1,094.2	74.0	2.3

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of the household head: HBS 2018 and 2019

Value in euro

Age groups	2019 HBS		2018 HBS	
	Value	Contribution % on the mean	Value	Contribution % on the mean
All households	**1,478.22**	**100.0**	**1,442.35**	**100.0**
<=24 years old	747.60	50.6	698.22	48.4
25- 34 years old	1,456.45	98.5	1,443.9	100.1
35 - 44 years old	1,812.13	122.6	1,704.12	118.1
45 - 54 years old	1,891.66	128.0	1,915.20	132.8
55 - 64 years old	1,716.12	116.1	1,649.07	114.3
65 - 74 years old	1,228.43	83.1	1,180.27	81.8
75 + years old	856.43	57.9	851.04	59.0

Table 10. Average monthly expenditure (purchases, current prices), by region: HBS 2019

Value in euro

Region	Value	Contribution % on the mean
All households	**1,478.22**	**100.0**
Anatoliki Makedonia & Thraki	1,345.40	91.0
Kentriki Makedonia	1,439.96	97.4
Dytiki Makedonia	1,428.98	96.7
Ipeiros	1,222.98	82.7
Thessalia	1,316.84	89.1
Ionia Nisia	1,447.76	97.9
Dytiki Ellada	1,196.88	81.0
Sterea Ellada	1,077.77	72.9
Attiki	1,668.00	112.8
Peloponnisos	1,216.30	82.3
Voreio Aigaio	1,207.87	81.7
Notio Aigaio	1,674.42	113.3
Kriti	1,400.58	94.7

Table 11. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: HBS 2018 and 2019

Goods	Unit of measurement	2019 HBS	2018 HBS	Difference	Change %
Rice	Grams	1,294.03	1,342.24	-48.21	-3.59
Bread and bakery products	Grams	8,975.79	8,974.42	1.37	0.02
Pasta	Grams	2,692.55	2,836.72	-144.17	-5.08
Meat	Grams	10,377.84	10,437.61	-59.77	-0.57
Fish	Grams	2,864.21	2,675.26	188.95	7.06
Milk	Mililitres	10,186.26	10,374.5	-188.24	-1.81
Eggs	Unit	16	16	0	0.00
Yogurt	Grams	1,840.19	1,882.94	-42.75	-2.27
Cheese	Grams	1,600.12	1,564.17	35.95	2.30
Fruit fresh, preserved and dried	Grams	16,410.6	16,608.64	-198.04	-1.19
Vegetables fresh, preserved and dried	Grams	25,473.79	25,271.85	201.94	0.80
Olive oil	Mililitres	2,709.41	2,813.81	-104.4	-3.71
Cigarettes	Unit	130	149	-19	-12.75
Alcoholic beverages	Mililitres	3,723.5	3,738.97	-15.47	-0.41

Table 12. Average monthly consumption (quantity) of electricity, gas and other fuels: HBS 2018 and 2019

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2019 HBS	2018 HBS	Difference	Change %
Electricity	KWH	401.97	398.28	3.69	0.9
Natural gas	M^3	7.72	6.49	1.23	19.0
Gas	Grams	632.93	641.88	-8.95	-1.4
Liquid fuels	Litres	28.57	31.28	-2.71	-8.7
Solid fuels	Kg	258.78	264.25	-5.47	-2.1

Table 13. Living conditions indicators: HBS 2018 and 2019

Amenities	2019 HBS		2018 HBS	
	Number of households	Distribution %	Number of households	Distribution %
All households	**4,078,225**	**100.0**	**4,085,310**	**100.0**
Colour TV	4,073,541	99.9	4,084,832	100.0
Personal computer	2,882,500	70.7	2,850,749	69.8
Mobile telephone	3,798,500	93.1	3,766,724	92.2
Second residence	610,124	15.0	602,341	14.7
Dish washing machine	1,546,182	37.9	1,507,710	36.9
Telephone fixed line	3,431,013	84.1	3,439,394	84.2
Freezer	1,307,332	32.1	1,252,118	30.6
Central heating, common and individual	2,090,282	51.3	2,158,603	52.8
Private car	2,699,598	66.2	2,695,155	66.0
Indoor garage	538,061	13.2	540,694	13.2

Table 14. Quintiles of median equivalent expenditure and inequality of expenditure consumption distribution S80/S20: HBS 2018 and 2019

Value in euro

Quintiles of expenditure	Equivalent expenditure (purchases)		Final equivalent expenditure	
	2019 HBS	2018 HBS	2019 HBS	2018 HBS
1st quintile	335.88	333.75	501.26	495.94
2nd quintile	530.76	525.26	723.01	710.84
3rd quintile	704.98	696.41	918.99	903.30
4th quintile	944.83	930.05	1,190.61	1,163.28
5th quintile	1,810.90	1,727.31	2,119.29	2,018.28
S80/S20	*5.4*	*5.1*	*4.2*	*4.1*

Table 15. Quintiles of equivalent expenditure, by main categories of goods and services: HBS 2018 and 2019

Goods and services	2019 HBS		2018 HBS	
	1° quintile (lowest 20%)	5° quintile (top 20%)	1° quintile (lowest 20%)	5° quintile (top 20%)
Total	**100.0**	**100.0**	**100.0**	**100.0**
Food	32.6	13.4	33.8	13.3
Alcoholic beverages and tobacco	2.4	3.2	2.7	3.3
Clothing and footwear	2.9	6.7	3.2	6.9
Housing	22.3	11.2	21.6	11.3
Durables	3.5	6.0	3.1	5.4
Health	7.6	8.1	8.8	8.3
Transport	5.9	15.6	5.8	16.1
Communications	6.6	3.0	6.3	3.1
Recreation and culture	2.0	7.5	1.8	6.9
Education	0.8	3.4	0.6	3.6
Hotels, cafes and restaurants	7.5	12.0	6.4	11.6
Miscellaneous goods and services	5.8	9.7	5.8	9.9

Table 16. At-risk-of-poverty rate (%): HBS 2018 and 2019

Equivalent expenditure (purchases) per year		Final equivalent expenditure per year	
2019	2018	2019	2018
17.1	17.3	12.2	12.3

Table 17. At-risk-of-poverty threshold: HBS 2018 and 2019

Value in euro

Annual equivalent expenditure (purchases)		Annual final equivalent expenditure	
2019	2018	2019	2018
5,065.06	4,979.05	6,589.87	6,485.83

Table 18. Monthly average equivalent expenditure (purchases, current prices) on goods and services, by poverty status of the population: HBS 2019

Value in euro

Goods and services	Poor population		Non-poor population		Poor/ Non-poor %
	Value	%	Value	%	
Total	**319.67**	**100.0**	**978.19**	**100.0**	**32.7**
Food	105.59	33.0	187.29	19.1	56.4
Alcoholic beverages and tobacco	7.20	2.3	34.19	3.5	21.1
Clothing and footwear	9.17	2.9	56.59	5.8	16.2
Housing	72.36	22.6	142.78	14.6	50.7
Durables	11.01	3.4	46.59	4.8	23.6
Health	24.22	7.6	72.26	7.4	33.5
Transport	17.93	5.6	127.27	13.0	14.1
Communications	21.66	6.8	38.76	4.0	55.9
Recreation and culture	6.32	2.0	49.93	5.1	12.7
Education	1.96	0.6	26.77	2.7	7.3
Hotels, cafes and restaurants	23.41	7.3	107.68	11.0	21.7
Miscellaneous goods and services	18.46	5.8	85.74	8.8	21.5

Table 19. Percentage distribution of the average monthly household expenditure (purchases, current prices) on goods and services in some European countries: HBS 2019

Goods and services	Albania	Bulgaria	**Greece**	United Kingdom	Spain	Serbia
Food	44.0	35.5	**20.0**	12.2	14.2	34.2
Alcoholic beverages and tobacco	3.5	5.2	**3.4**	2.6	1.7	4.8
Clothing and footwear	4.3	4.0	**5.8**	4.8	4.7	5.3
Housing	10.5	16.7	**14.0**	15.6	31.2	16.7
Durables	5.8	4.6	**4.5**	8.0	4.4	4.2
Health	4.2	7.7	**7.1**	1.6	3.5	4.5
Transport	6.8	9.3	**13.4**	15.8	12.9	9.3
Communications	3.6	5.2	**4.1**	4.2	3.1	5.3
Recreation and culture	2.7	6.4[1]	**5.0**	15.1	5.5	5.1
Education	3.0		**3.3**	1.1	1.6	1.4
Hotels, cafes and restaurants	4.7	5.3[2]	**11.1**	10.1	9.7	3.2
Miscellaneous goods and services	6.9		**8.4**	8.9	7.6	6.0

[1] *Bulgaria reports data on "Recreation and culture" together with "Education".*
[2] *Bulgaria reports data on "Hotels, cafes and restaurants" together with "Miscellaneous goods and services".*

Table 20. Coefficients of variation of the 12 main categories of goods and services: HBS 2019

Goods and services	Coefficient of variation %
Total	**1.7**
Food	1.3
Alcoholic beverages and tobacco	2.5
Clothing and footwear	3.1
Housing	1.3
Durables	4.0
Health	3.3
Transport	3.1
Communications	1.2
Recreation and culture	4.8
Education	5.4
Hotels, cafes and restaurants	2.7
Miscellaneous goods and services	2.1

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 seperetaly 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 rivise 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 2019 HBS is the twentieth 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 onwards, it was decided, for national needs (revision of the Consumer Pcice Index with greater reliability comparable statistics for the needs of National Accounts), that the survery should be annual and constant. Namely, it should have a duration of one year and take place every year. Specifically, for the 2008 survey there was an initial sample of approximately 4,000 households and covered all areas of the Country and as of 2014 approximately 6,800 households.

Legal basis The 2019 HBS was conducted by ELSTAT, upon decision of the President of ELSTAT, on an initial sample of 6,593 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 6,180 households (the sampling fraction $\frac{1}{\lambda}$ 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

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:

- 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

Reference periods 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.

Reference periods are considered *(a) the fourteen (14) days of the survey* 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., (*b) one month, two months, three months, four months, six months or year* 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, (*c) the last 30 days, last 3, 6 or 12 months,* 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.

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

In order to record an expenditure the following conditions should be fulfilled:

- 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.