



HELLENIC REPUBLIC



HELLENIC STATISTICAL AUTHORITY

Piraeus, 25 September 2025

HOUSEHOLD BUDGET SURVEY 2024

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2024. The survey was carried out on a final sample of 6,198 private households throughout the Country.

- ✓ **The average annual household expenditure in 2024 amounted to 20,694.48 euros (1,724.54 per month), recording an increase of 3.6%, in comparison to 2023.**
- ✓ **50% of households spent more than 1,338 euros per month.**
- ✓ **Households living in a rented dwelling spent on average 17.1% of their total monthly consumption expenditure on rent.**
- ✓ **Considering the ranking of the households based on their expenditure, the lowest 20% spent 55.9% of their budget on expenditure related to Food and Housing, whereas the highest 20% spent 24.7% of their budget on these types of expenditure.**
- ✓ **The highest average annual expenditure was recorded in the Region of Attiki and amounted to 24,363.24 euros and the lowest in the Region of Sterea Ellada at 14,214.96 euros.**
- ✓ **The average annual household expenditure decreased by 16.6% in 2024, compared to 2008.**

A. Change in the average annual expenditure of households

Average annual expenditure and rate of change, at current and constant prices (2023): 2024 HBS

	Current prices 2024		Constant prices 2023	
	Expenditure (€)	Change (%)	Expenditure (€)	Change (%)
Average annual expenditure per household	20,694.48	3.6	20,480.93	1.0
Average annual expenditure per person	8,740.20	3.7	8,647.00	1.1

It should be noted that the 2024 Household Budget Survey (HBS) was redesigned based on the new Classification of Individual Consumption (COICOP-HBS 2018). There are now 13 main groups of goods and services, compared to 12 in the previous classification. The main changes concern the creation of a separate category for the expenditure called "Insurance and financial services" and the re-classification of the expenditure related to information and communication, which was removed from the "Recreation and culture" category and is now classified into "Communications" category. Moreover, the new classification excludes regular transfers to other households, while several other minor changes were also implemented throughout the categories. Therefore, the data presented in this Publication are not comparable with the corresponding data from the 2023 HBS or previous years. Nevertheless, some indicative comparisons are presented, for which the 2023 HBS results have been adjusted in accordance with the new classification.

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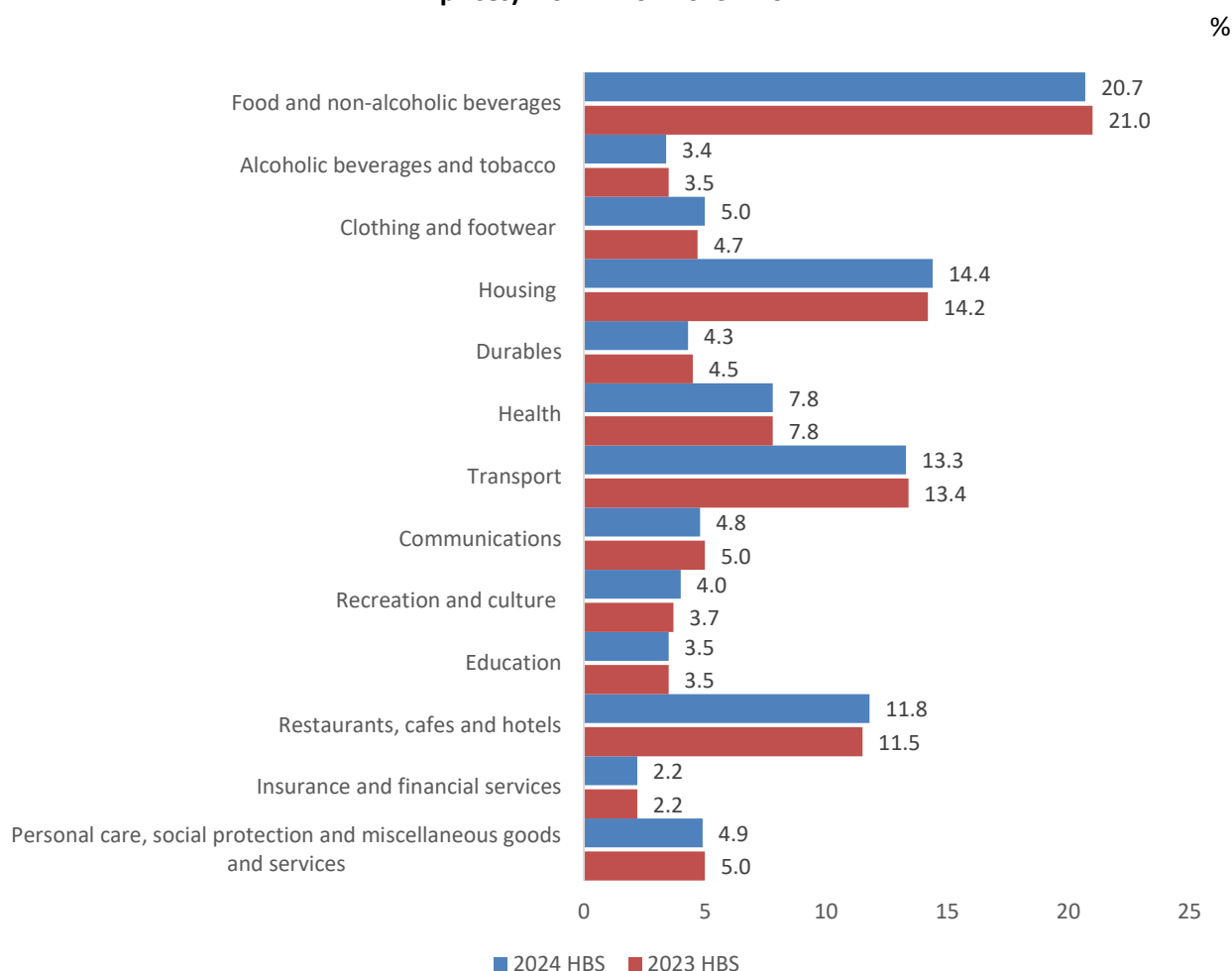
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- The average annual household expenditure in 2024 amounted to 20,694.48 € (1,724.54 € per month), recording an increase of 3.6% in comparison to 2023 (1,663.82 €). In terms of constant prices, the average annual expenditure increased by 1.0% or 213.55 € due to the effect of inflation, on the basis of the Consumer Price Index which amounted to 2.6% in 2024.
- The average annual expenditure per person in 2024, amounted to 8,740.20 €, recording an increase of 3.7% (310.68 €), in comparison to 2023 (8,429.52€).

B. Main findings

- As presented in Table 1, the largest shares by category, in household expenditure, at current prices, are as follows:
 - Food and non-alcoholic beverages (20.7%),
 - Housing (14.4%) and
 - Transport (13.3%),
 whereas Insurance and financial services record the smallest share of expenditure (2.2%).

Graph 1. Percentage distribution of monthly expenditure (purchases) on goods and services (current prices): 2024 HBS - 2023 HBS



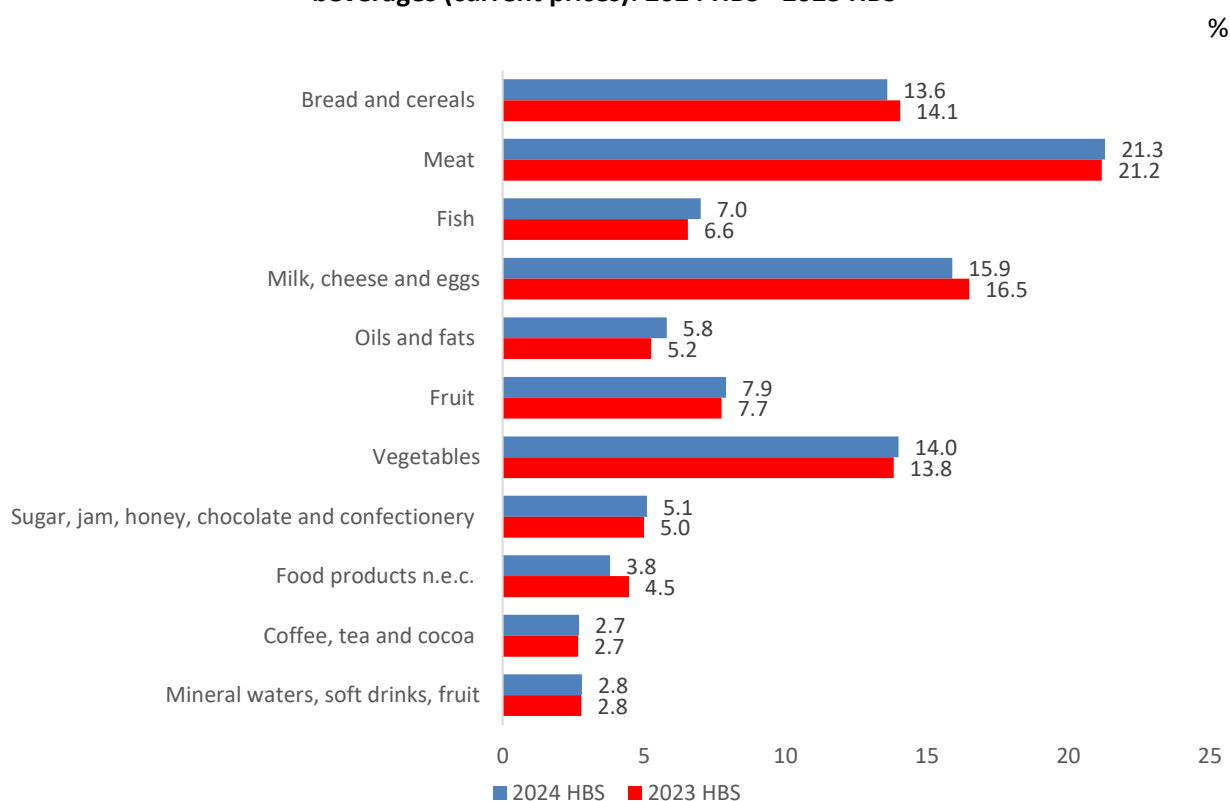
- According to the results of the survey presented in Table 1, the largest percentage increase in household expenditure, compared to the previous survey (2023), was recorded in:
 - Recreation and culture (13.5%),
 - Clothing and footwear (9.5%), and
 - Restaurants, cafes, and hotels (6.5%)
 whereas a decrease of 1.1% is recorded in Durables and Communications (Table 1).

- As regards the expenditure on food items (Table 3, Graph 2), in comparison to the previous survey (2023), there is an increase in the average monthly expenditure (current prices), for:
 - Oils and fats (12.6%),
 - Fish (9.3%)
 - Fruit (4.8%)
 - Sugar, jam, honey, chocolate and confectionery (4.5%)
 - Mineral waters, soft drinks, fruit and vegetable juices (3.6%)
 - Vegetables (3.3%),
 - Meat (3.0%), and
 - Coffee, tea and cocoa (2.8%)

whereas a decrease in the average monthly expenditure (current prices) is observed in the following items:

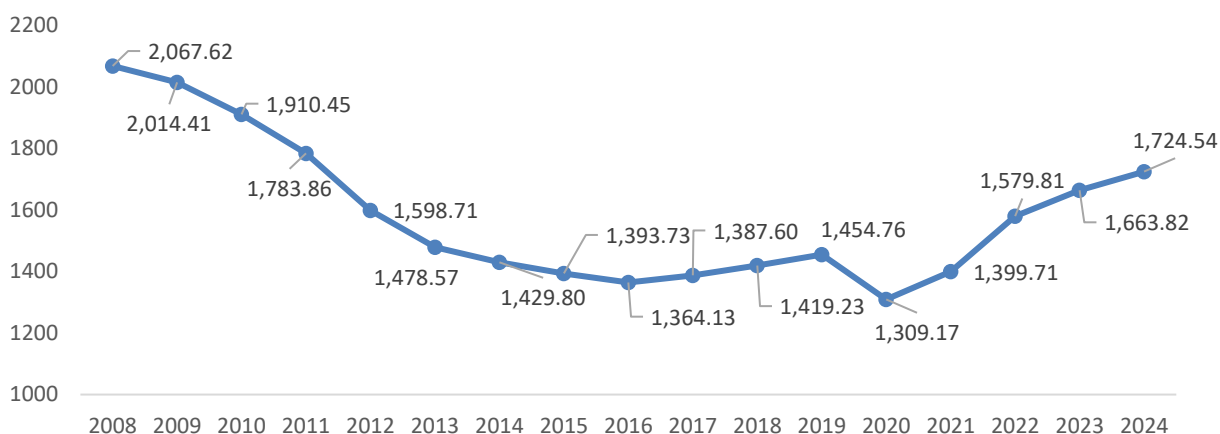
- Food products n.e.c. (-11.9%),
- Milk, cheese and eggs (-1.7%), and
- Bread and cereals (-0.8%)

Graph 2. Percentage distribution of the average monthly expenditure on food and non-alcoholic beverages (current prices): 2024 HBS - 2023 HBS



- The Graph 3 that follows, illustrates a comparative view of the results of HBS 2024 with those of the previous surveys, in particular the years 2008-2023, at current prices. With respect to the current prices for the year 2024, there is a decrease of the average monthly expenditure of households by 9.7% compared to 2010, whereas the respective decrease compared to 2008 is 16.6%.

Graph 3. Average monthly household expenditure (current prices) in euros: 2008-2024 HBS*



* The average monthly household expenditure for previous years (2008-2023) has been calculated by deducting regular transfers to other households.

- Table 4 presents the percentage change in the average monthly household expenditure, by mode of acquisition of goods and services. The distribution of the average monthly household expenditure among the modes of acquisition is similar between the years 2023 and 2024.

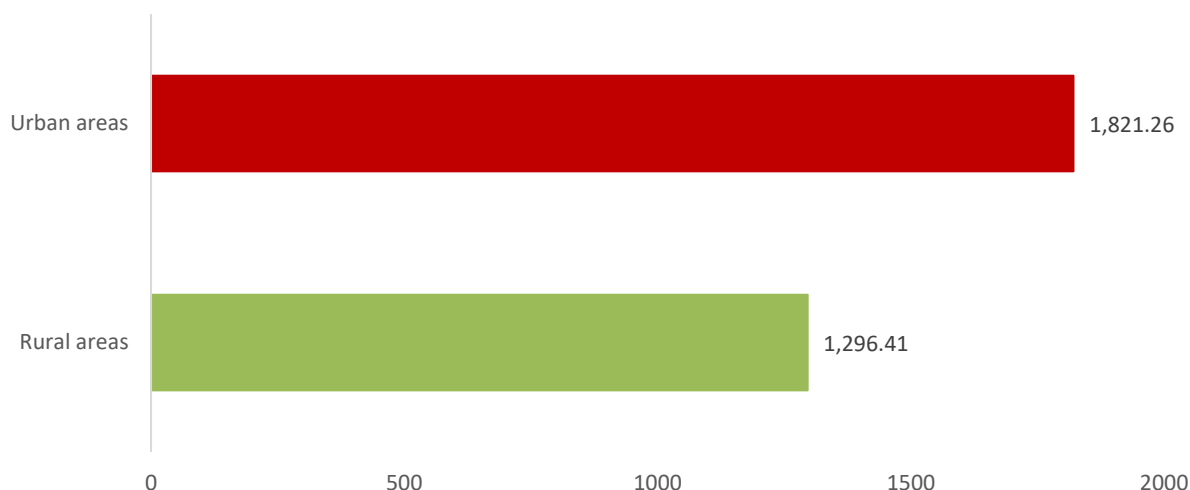
C. Different consumption patterns by type of household

- The thirteen (13) expenditure categories of goods and services (current prices) by type of household are ranked, in descending order, and presented in Table 5. Food and non-alcoholic beverages account for the largest share of the monthly average household expenditure followed by housing and transport. It is noted that, irrespective of the different consumption patterns recorded by type of household, the largest share of expenditure is recorded for food and non-alcoholic beverages for all types of households.
- The average monthly expenditure of households with one person aged 65 and over is 49.4% of the average monthly expenditure of the total households. The average monthly expenditure of households consisting of a couple with one child aged up to 16 years old is 147.4% of the average monthly expenditure of the total households (Table 6).
- The average monthly consumption expenditure of the households whose household head is non-economically active or unemployed amounts to 71.2% of the average monthly expenditure of all households, whereas for households whose head is self-employed with employees, the average monthly expenditure amounts to 228.1% of the average monthly expenditure of the total households (Table 7).
- The average monthly expenditure varies, depending on the age of the household head. The households whose household head is aged 35-44 years old have the highest average expenditure. More specifically, the average expenditure of households whose household head is 35-44 years old amounts to 133.6% of the average monthly expenditure of all households (128.5% in 2023). Households with a household head aged 75 years and over have the lowest average expenditure, representing 58.5% of the average monthly expenditure of all households (61.2% in 2023) (Table 8).

D. Consumption patterns by degree of urbanization, Region, and quarter

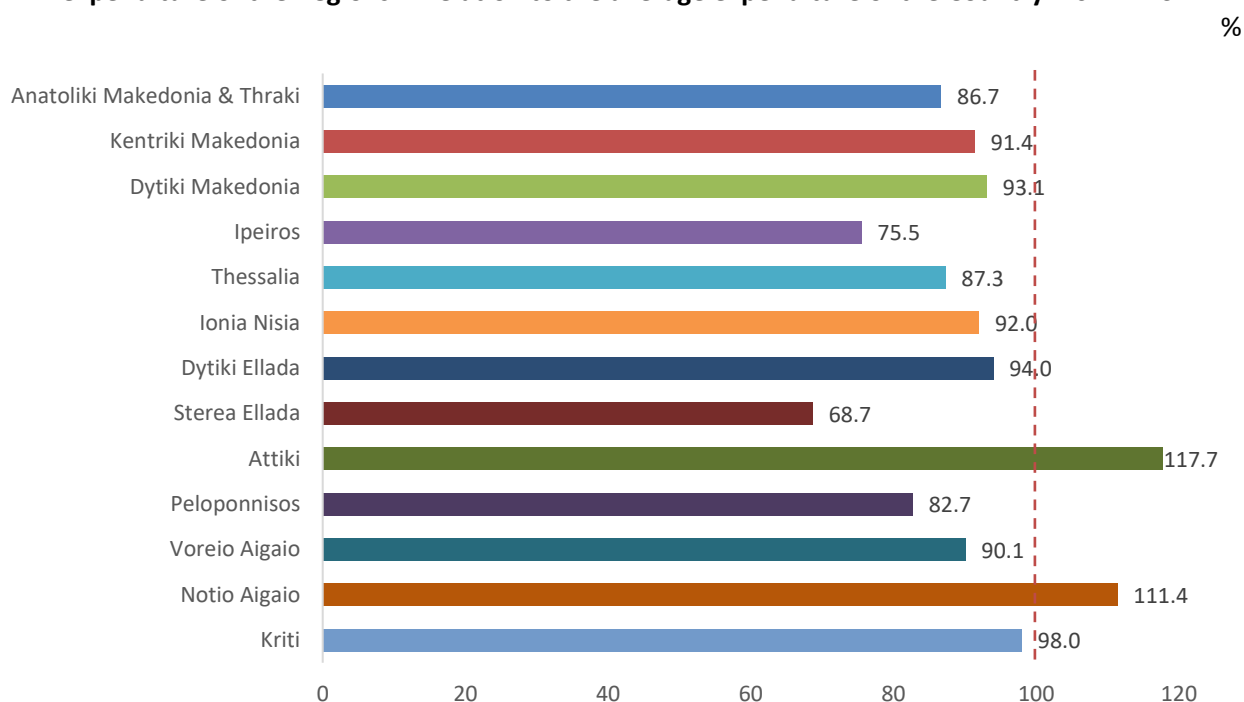
- Households living in rural areas spend 1,296.41 € per month, whereas those living in urban areas spend on average 1,821.26 € per month (Graph 4). Hence, households living in rural areas spend on average 28.8% less than households living in urban areas.

Graph 4: Average monthly expenditure (in euros) in urban and rural areas: HBS 2024



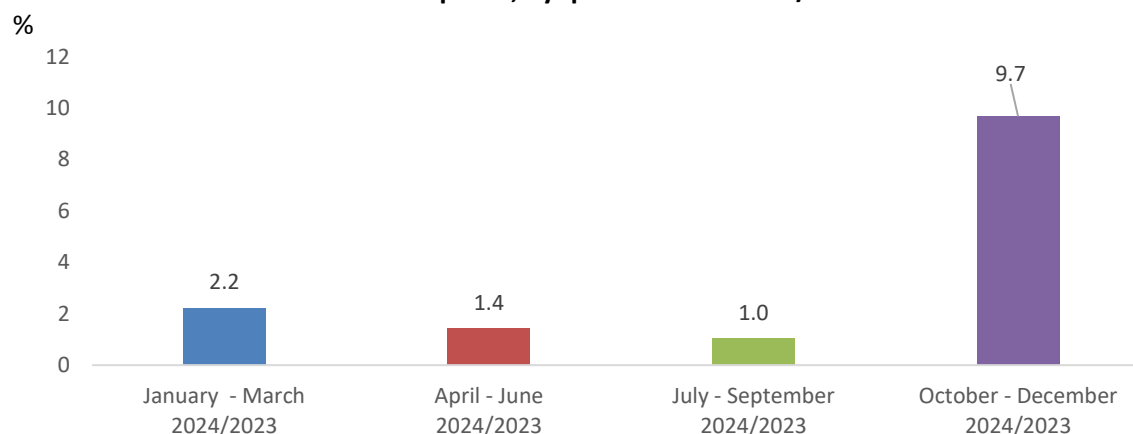
- Households living in the Region of Attiki spend 117.7% of the average monthly expenditure of all households, whereas those living in the Region of Sterea Ellada spend 68.7% of it (Table 9, Graph 5).
- Compared to 2023, in 2024 the expenditure of households living in the Region of Dytiki Makedonia increased by 9.8% on average, whereas the expenditure of those living in the Region of Peloponnisos increased by 1.4% (Table 9).

Graph 5. Average monthly expenditure by Region. Percentage contribution of the average expenditure of the Regions in relation to the average expenditure of the Country: 2024 HBS



- Graph 6 presents the percentage change in the average monthly household expenditure for goods and services at current prices, by quarter, according to the results of 2023 HBS and 2024 HBS.

Graph 6. Percentage change in the average monthly household expenditure for goods and services at current prices, by quarter: 2024 HBS / 2023 HBS



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

Table 10 presents the changes in the average monthly consumption in food, alcoholic beverages and tobacco, between 2023 and 2024.

A decrease is observed in the categories of the group “food and alcoholic beverages”, as follows:

- Olive oil, -13.9%
- Eggs, -5.6%
- Alcoholic beverages, -5.5%
- Cigarettes, -4.2%
- Bread, bakery items, -3.7%
- Milk, -3.6%
- Fruit, -1.7%
- Vegetables, -0.8%
- Cheese, -0.6%

An increase is observed in the categories of the group “food and alcoholic beverages”, as follows:

- Fish, 6.2%,
- Yogurt, 3.6%
- Pasta, 0.7%
- Rice, 0.5%
- Meat, 0.4%

As presented in Table 11, the average monthly quantity of energy products consumed in the main dwelling recorded an increase in:

- Electricity, 8.3%

and a decrease in:

- Solid fuels (firewood, pellets, core, etc.), -16.2%
- Natural gas, -14.8%
- liquid fuels, -8.3%
- (liquid) gas, -0.1%

F. Living conditions

Table 12 presents the percentages of households with certain belongings/amenities:

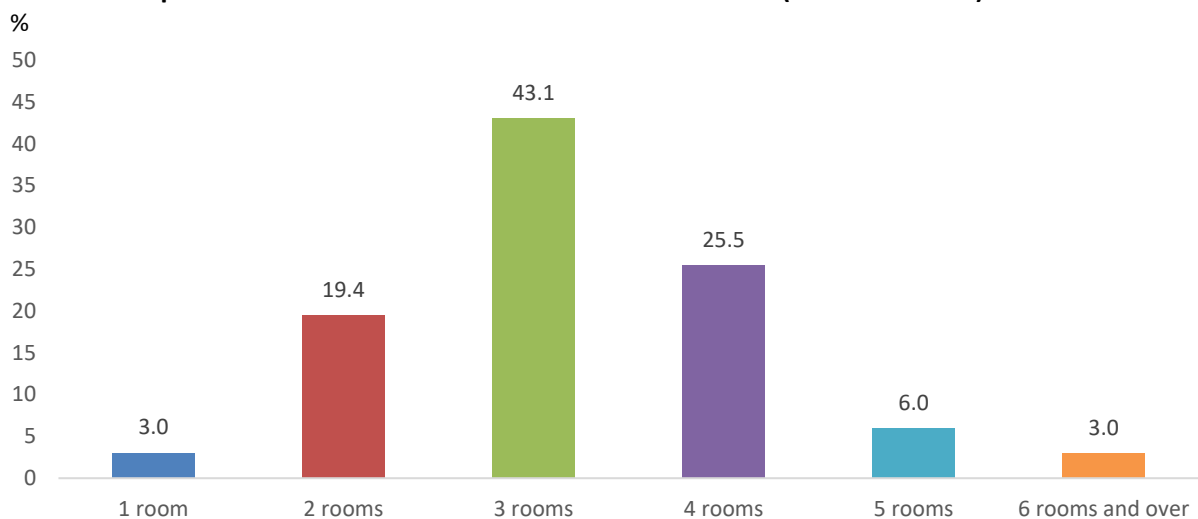
- Colour TV: 98.8%
- Mobile phone: 95.8%
- Landline telephone: 87.2%
- Personal computer with access to the internet: 80.2%
- At least one private car: 69.0%
- Dishwasher: 42.1%
- Freezer: 34.7%
- Secondary or country residence: 16.1%
- Indoor garage: 13.5%

and 56.2% of the households use the central heating of the dwelling as the main means of heating.

The percentage of households equipped with a dishwasher increased by 10.4%, whereas a decrease of 1.8% is observed in the share of households that use the central heating of the dwelling (oil, natural gas) as the main means of heating (Table 12).

Graphs 7 and 8 illustrate the number of rooms, as well as the area of rooms used by households. 43.1% of households use three rooms, whereas 57.6% live in a residence with an area between 61 and 100 m² (square meters).

Graph 7. Number of rooms available to the household (main residence): HBS 2024



Graph 8. Surface (in m²) of main residence: HBS 2024

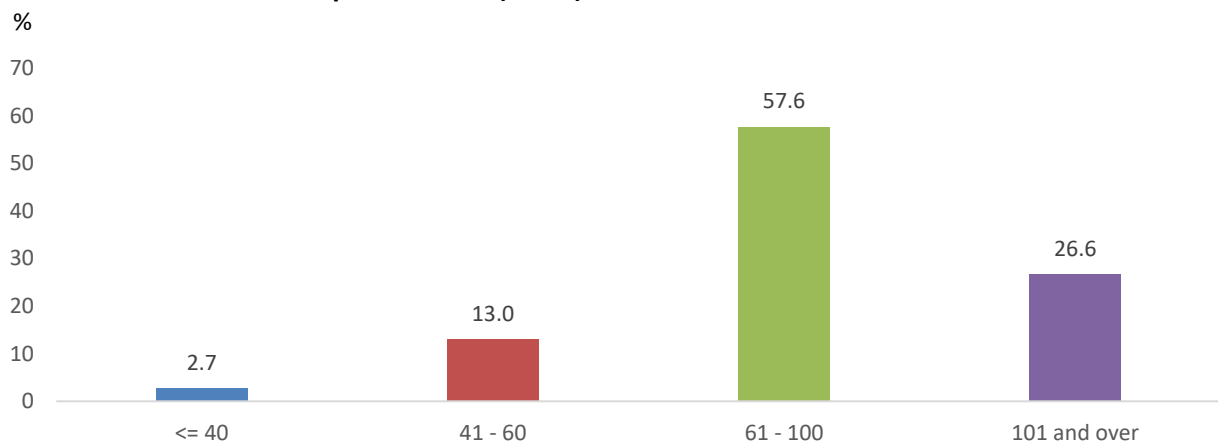


Table 13 presents the main means of cooking, heating, and cooling used by households in their main residence.

According to the results of the 2024 HBS, 94.6% of households use an electric stove for cooking whereas 0.8% of households do not cook.

As regards the means of heating, 36.6% of households use central oil heating and 18.4% use natural gas, while 0.4% of households have no heating.

78.9% of households use air conditioners for cooling whereas 18.2% of household dwellings do not have cooling.

G. Consumption based on expenditure level (quintiles)

- The share of the median equivalent consumption expenditure (purchases, current prices) of the richest 20% of the population is 5.68 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.64 in 2023). The indicator is reduced to 4.38, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)⁽¹⁾ (4.43 in 2023) (Table 14).
- The poorest 20% of the population increased their total expenditure compared to 2023 by 4.8%, whereas the richest 20% of the population by 5.4% (Table 14).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 33.5% of the total household expenditure, whereas the respective share of the richest 20% of the population amounted to 12.7% (Table 15).
- The average monthly median equivalent consumption expenditure of poor households⁽²⁾ is estimated at 32.2% of the expenditure consumption of non-poor households. Poor households spend 33.7% of their family budget on food and non-alcoholic beverages, whereas the corresponding percentage of non-poor households amounts to 19.7% (Table 16).

H. Standard errors

Standard errors for the thirteen (13) main categories of goods and services were calculated in the form of coefficients of variation (CV) and are presented in Table 17.

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

(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.

(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:
2024 and 2023 HBS**

Value in euros

Goods and services	2024 HBS		2023 HBS		2024/2023 HBS	2024/2023 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference in percentage distribution
Total	1,724.54	100.0	1,663.82	100.0	3.6	
Food and non-alcoholic beverages	356.68	20.7	348.92	21.0	2.2	-0.3
Alcoholic beverages and tobacco	59.15	3.4	58.21	3.5	1.6	-0.1
Clothing and footwear	86.51	5.0	78.98	4.7	9.5	0.3
Housing	247.51	14.4	236.96	14.2	4.5	0.2
Durables	73.84	4.3	74.66	4.5	-1.1	-0.2
Health	134.46	7.8	128.98	7.8	4.3	0.0
Transport	229.75	13.3	223.10	13.4	3.0	-0.1
Communications	82.30	4.8	83.23	5.0	-1.1	-0.2
Recreation and culture	69.44	4.0	61.20	3.7	13.5	0.3
Education	59.64	3.5	58.13	3.5	2.6	0.0
Restaurants, cafes, and hotels	203.87	11.8	191.34	11.5	6.5	0.3
Insurance and financial services	37.18	2.2	37.06	2.2	0.3	0.0
Personal care, social protection and miscellaneous	84.21	4.9	83.06	5.0	1.4	-0.1

**The calculations were done with infinite decimal places and any differences in totals are due to rounding*

**Table 2. Average monthly household expenditure (purchases, constant prices 2023) on goods and services:
2024 and 2023 HBS**

Value in euros

Goods and services	2024 HBS		2023 HBS		2024/2023 HBS	2024/2023 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference in percentage distribution
Total	1,724.54	100.0	1,706.74	100.0	1.0	
Food and non-alcoholic beverages	356.68	20.7	347.82	20.4	2.5	0.3
Alcoholic beverages and tobacco	59.15	3.4	59.17	3.5	0.0	-0.1
Clothing and footwear	86.51	5.0	83.87	4.9	3.2	0.1
Housing	247.51	14.4	245.81	14.4	0.7	0.0
Durables	73.84	4.3	73.84	4.3	0.0	0.0
Health	134.46	7.8	133.83	7.8	0.5	0.0
Transport	229.75	13.3	230.96	13.5	-0.5	-0.2
Communications	82.30	4.8	84.58	5.0	-2.7	-0.2
Recreation and culture	69.44	4.0	62.13	3.6	11.8	0.4
Education	59.64	3.5	59.65	3.5	0.0	0.0
Restaurants, cafes and hotels	203.87	11.8	202.54	11.9	0.7	-0.1
Insurance and financial services	37.18	2.2	39.90	2.3	-6.8	-0.1
Personal care, social protection and miscellaneous goods and services	84.21	4.9	83.44	4.9	0.9	0.0

**Table 3. Average monthly household expenditure (purchases, current prices) on food and non-alcoholic beverages:
2024 and 2023 HBS**

Value in euros

Food and non-alcoholic beverages	2024 HBS		2023 HBS		2024/2023 HBS	Difference in percentage distribution
	Value	Distribution %	Value	Distribution %	Change of value %	
Total	356.68	100.0	348.92	100.0	2.2	
Bread and cereals	48.64	13.6	49.04	14.1	-0.8	-0.5
Meat	76.11	21.3	73.91	21.2	3.0	0.1
Fish	24.99	7.0	22.86	6.6	9.3	0.4
Milk, cheese and eggs	56.58	15.9	57.53	16.5	-1.7	-0.6
Oils and fats	20.62	5.8	18.31	5.2	12.6	0.6
Fruit	28.30	7.9	27.00	7.7	4.8	0.2
Vegetables	49.84	14.0	48.23	13.8	3.3	0.2
Sugar, jam, honey, chocolate and confectionery	18.22	5.1	17.43	5.0	4.5	0.1
Food products n.e.c.	13.73	3.8	15.59	4.5	-11.9	-0.7
Coffee, tea and cocoa	9.56	2.7	9.30	2.7	2.8	0.0
Mineral waters, soft drinks, fruit and vegetable juices	10.07	2.8	9.72	2.8	3.6	0.0

Table 4. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: 2024 and 2023 HBS

Value in euros

Mode of acquisition of goods and services	2024 HBS		2023 HBS		2024/2023 HBS
	Value	Distribution %	Value	Distribution %	Change of value %
Purchases and receipts in kind	2,199.91	100.0	2,104.59	100.0	4.5
Purchases	1,724.54	78.4	1,663.82	79.1	3.6
Own production	11.76	0.5	10.74	0.5	9.5
Own enterprise	408.55	18.6	373.16	17.7	9.5
Other sources	49.31	2.2	50.94	2.4	-3.2
From employer	5.75	0.3	5.93	0.3	-3.0

Table 5. Percentage (%) distribution of the average monthly expenditure (purchases, current prices) on the main 13 categories of goods and services, by household type, in descending order: 2024 HBS

Goods and services	All households	1 person aged 65 and over	Couple	Couple with 1 child up to 16 years	Couple with 2 children up to 16 years	Couple with 3 or more children up to 16 years	1 parent with 1 or more children up to 16 years
Food and non-alcoholic beverages	20.7	26.2	22.3	17.3	19.3	21.3	20.8
Housing	14.4	20.8	15.8	13.0	12.2	14.1	19.8
Transport	13.3	6.4	13.8	13.5	14.0	11.6	10.7
Restaurants, cafes, and hotels	11.8	8.2	11.1	11.1	11.2	11.5	7.4
Health	7.8	12.5	9.6	7.4	6.5	6.3	5.4
Clothing and footwear	5.0	4.3	4.6	5.6	6.2	5.0	5.2
Personal care, social protection and miscellaneous goods and services	4.9	5.1	5.0	4.8	4.3	3.9	4.4

Goods and services	All households	1 person aged 65 and over	Couple	Couple with 1 child up to 16 years	Couple with 2 children up to 16 years	Couple with 3 or more children up to 16 years	1 parent with 1 or more children up to 16 years
Communications	4.8	5.0	4.8	4.2	4.4	4.2	4.5
Durables	4.3	6.8	5.0	4.6	4.3	2.8	3.5
Recreation and culture	4.0	2.2	2.4	6.3	5.3	5.2	4.2
Education	3.5	0.0	0.3	6.1	6.9	9.7	9.1
Alcoholic beverages and tobacco	3.4	1.4	3.0	3.7	2.7	2.5	2.9
Insurance and financial services	2.2	0.9	2.3	2.4	2.6	2.0	2.1

**Table 6. Average monthly expenditure (purchases, current prices), by household type:
2024 HBS**

Value in euros

Household type	Value	% on the mean
All households	1,724.54	100.0
1 person aged under 65 years	1,450.45	84.1
1 person aged 65 and over	851.44	49.4
Couple	1,546.34	89.7
Couple with 1 child up to 16 years	2,541.56	147.4
Couple with 2 children up to 16 years	2,537.53	147.1
Couple with 3 children or more up to 16 years	2,390.57	138.6
1 parent with 1 or more children up to 16 years	1,697.44	98.4
Couple or 1 parent with children over 16 years	2,062.58	119.6
Other	2,217.98	128.6

**Table 7. Average monthly household expenditure (purchases, current prices), by status in employment of the household head:
2024 and 2023 HBS**

Value in euros

Status in employment	2024 HBS	2023 HBS	2024 /2023 HBS	% on the mean
	Value	Value	Change %	
Total purchases	1,724.54	1,663.82	3.6	
Employee	2,071.30	2,033.96	1.8	120.1
Self-employed with employees	3,933.88	3,924.49	0.2	228.1
Self-employed without employees	1,838.89	1,830.17	0.5	106.6
Non-economically active or in unemployment	1,227.20	1,179.88	4.0	71.2

**Table 8. Average monthly household expenditure (purchases, current prices) by age groups of the household head:
2024 and 2023 HBS**

Value in euros

Age groups	2024 HBS		2023 HBS	
	Value	% on the mean	Value	% on the mean
All households	1,724.54	100.0	1,663.82	100.0
Up to 24 years old	1,281.39	74.3	1,183.41	71.1
25 - 34 years old	1,867.23	108.3	1,946.41	117.0
35 - 44 years old	2,304.72	133.6	2,137.41	128.5
45 - 54 years old	2,117.60	122.8	2,095.25	125.9
55 - 64 years old	1,965.85	114.0	1,785.85	107.3
65 - 74 years old	1,349.20	78.2	1,286.03	77.3
75 + years old	1,008.94	58.5	1,017.43	61.2

**Table 9. Average monthly expenditure (purchases, current prices), by Region:
2024 HBS**

Value in euros

Region	Value	% on the mean	2024/2023 HBS
			Change %
All households	1,724.54	100.0	3.6
Anatoliki Makedonia & Thraki	1,495.09	86.7	6.7
Kentriki Makedonia	1,576.53	91.4	4.3
Dytiki Makedonia	1,605.54	93.1	9.8
Ipeiros	1,302.75	75.5	2.2
Thessalia	1,505.73	87.3	4.6
Ionia Nisia	1,586.49	92.0	4.6
Dytiki Ellada	1,621.41	94.0	4.4
Stereia Ellada	1,184.58	68.7	2.2
Attiki	2,030.27	117.7	5.4
Peloponnisos	1,426.52	82.7	1.4
Voreio Aigaio	1,554.13	90.1	4.6
Notio Aigaio	1,921.37	111.4	2.5
Kriti	1,690.35	98.0	5.1

**Table 10. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco:
2024 and 2023 HBS**

Goods	Unit of measurement	2024 HBS	2023 HBS	Difference in quantity	Change %
Rice	Grams	1,150.05	1,144.22	5.83	0.5
Bread and bakery products	Grams	9,111.03	9,465.00	-353.97	-3.7
Pasta	Grams	2,328.11	2,311.69	16.42	0.7
Meat	Grams	9,405.85	9,371.62	34.23	0.4
Fish	Grams	2,554.17	2,404.49	149.68	6.2
Milk	Millilitres	8,482.92	8,799.30	-316.38	-3.6
Eggs	Unit	17	18	-1	-5.6

Goods	Unit of measurement	2024 HBS	2023 HBS	Difference in quantity	Change %
Yogurt	Grams	1,868.26	1,804.15	64.11	3.6
Cheese	Grams	2,362.23	2,377.49	-15.26	-0.6
Fruit fresh, preserved and dried	Grams	15,705.92	15,975.73	-269.81	-1.7
Vegetables fresh, preserved and dried	Grams	24,149.59	24,336.89	-187.30	-0.8
Olive oil	Millilitres	1,629.91	1,893.40	-263.5	-13.9
Cigarettes	Unit	113	118	-5	-4.2
Alcoholic beverages	Millilitres	3,774.22	3,992.39	-218.17	-5.5

Table 11. Average monthly consumption (quantity) of electricity, gas, and other fuels: 2024 and 2023 HBS

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2024 HBS	2023 HBS	Difference in quantity	Change %
Electricity	KWH	368.48	340.10	28.38	8.3
Natural gas	M ³	9.16	10.75	-1.59	-14.8
Gas	Grams	670.87	671.40	-0.53	-0.1
Liquid fuels	Litres	24.31	26.50	-2.19	-8.3
Solid fuels	Kgs	288.02	343.83	-55.81	-16.2

**Table 12. Living conditions indicators:
2024 and 2023 HBS**

Amenities	2024 HBS		2023 HBS	
	Number of households	Distribution %	Number of households	Distribution %
All households	4,298,999		4,257,034	
Colour TV	4,248,727	98.8	4,228,098	99.3
Personal computer with access to the internet	3,446,452	80.2	3,434,952	80.7
Mobile telephone	4,119,268	95.8	4,082,004	95.9
Second residence	693,539	16.1	689,607	16.2
Dishwasher	1,811,998	42.1	1,640,857	38.5
Landline telephone	3,748,840	87.2	3,709,512	87.1
Freezer	1,489,618	34.7	1,447,621	34.0
Central heating, common or individual	2,416,877	56.2	2,461,605	57.8
Private car	2,967,543	69.0	2,951,260	69.3
Indoor garage	579,773	13.5	571,264	13.4

**Table 13. Means of cooking, heating, and cooling:
2024 and 2023 HBS**

%

	2024 HBS	2023 HBS
Means of cooking		
Electric cooking stove	94.6	94.3
Gas cooking stove	3.2	3.7
Natural gas cooking stove	0.8	0.5
Firewood cooking	0.2	0.2
Other means	0.3	0.3
Not cooking	0.8	1.0
Means of heating		
Central oil heating	36.6	39.9
Natural gas heating	18.4	17.9
Gas oil stove	1.1	1.1
Gas liquid stove	1.3	1.0
Firewood stove	6.8	6.6
Thermal accumulator	1.1	1.4
Electric heater appliances (stove, fan heater etc.)	9.3	10.1
Air conditioner	15.7	12.6
Electric heat pump	0.9	0.9
Geothermal heat pump	0.3	0.2
Other means	8.0	7.9
Not heating	0.4	0.4
Means of cooling		
Air conditioner	78.9	75.8
Solar cooling system	0.3	0.3
Central cooling system	0.0	0.3
Electric cooling pump	1.0	0.9
Geothermal cooling pump	0.1	0.1
Other means	1.5	3.5
Not cooling	18.2	19.0

Table 14. Quintiles of median equivalent expenditure and inequality of expenditure consumption distribution S80/S20: 2024 and 2023 HBS

Value in euros

Quintiles of expenditure	Equivalent expenditure (purchases)			Final equivalent expenditure		
	2024 HBS	2023 HBS	Change %	2024 HBS	2023 HBS	Change %
1 st quintile	411.60	392.79	4.8	637.42	598.66	6.5
2 nd quintile	644.16	635.38	1.4	907.83	877.18	3.5
3 rd quintile	856.85	832.85	2.9	1,154.35	1,109.97	4.0
4 th quintile	1,138.24	1,120.52	1.6	1,493.33	1,437.03	3.9
5 th quintile	2,337.23	2,216.44	5.4	2,789.91	2,654.25	5.1
S80/S20	5.68	5.64		4.38	4.43	

Table 15. Quintiles of equivalent expenditure. by main categories of goods and services: 2024 HBS

Goods and services	2024 HBS	
	1 st quintile (lowest 20%)	5 th quintile (top 20%)
Food and non-alcoholic beverages	33.5	12.7
Alcoholic beverages and tobacco	2.3	3.9
Clothing and footwear	3.1	5.1
Housing	22.4	12.0
Durables	3.7	5.0
Health	6.7	10.1
Transport	6.9	17.0
Communications	7.7	3.5
Recreation and culture	1.2	6.7
Education	1.1	3.5
Restaurants, cafes and hotels	5.6	13.0
Insurance and financial services	1.5	2.7
Personal care, social protection and miscellaneous goods and services	4.4	4.8

**Table 16. Monthly average equivalent expenditure (purchases, current prices) on goods and services, by poverty status of the population:
2024 HBS**

Value in euros

Goods and services	Poor population		Non-poor population		Poor/ Non-poor %
	Value	%	Value	%	
Total	392.32	100.0	1,220.15	100.0	32.2
Food and non-alcoholic beverages	132.39	33.7	240.75	19.7	55.0
Alcoholic beverages and tobacco	8.35	2.1	43.65	3.6	19.1
Clothing and footwear	11.79	3.0	60.88	5.0	19.4
Housing	90.11	23.0	178.20	14.6	50.6
Durables	14.54	3.7	54.91	4.5	26.5
Health	25.29	6.4	102.22	8.4	24.7
Transport	26.53	6.8	164.35	13.5	16.1
Communications	30.88	7.9	55.94	4.6	55.2
Recreation and culture	4.15	1.1	52.11	4.3	8.0
Education	4.15	1.1	33.66	2.8	12.3
Restaurants, cafes and hotels	21.31	5.4	146.79	12.0	14.5
Insurance and financial services	5.92	1.5	26.36	2.2	22.5
Personal care, social protection and miscellaneous goods and	16.91	4.3	60.33	4.9	28.0

Table 17. Coefficients of variation of the estimation of mean annual total expenditure for the 12 main categories of goods and services: 2024 HBS

Goods and services	Coefficient of variation %
Total	1.7
Food and non-alcoholic beverages	1.1
Alcoholic beverages and tobacco	2.7
Clothing and footwear	3.2
Housing	1.5
Durables	3.4
Health	3.2
Transport	3.7
Communications	1.2
Recreation and culture	7.9
Education	5.8
Restaurants, cafes and hotels	2.9
Insurance and financial services	3.2
Personal care, social protection and miscellaneous goods and services	2.8

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' expenditure 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 2024 HBS is the twenty-fourth survey carried out 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 Price Index with greater reliability, comparable statistics for the needs of National Accounts), that the survey should be annual and continuous. 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 2024 HBS was carried out by ELSTAT, upon Decision of the President of ELSTAT, on an initial sample of 7,288 private households throughout the Country. The data are 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 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 and Housing 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 6,198 households (the sampling fraction is about 1.5‰), equally distributed within the year, so as to have 4 equally independent samples, corresponding to the 4 quarters of a year. The total number of sampling areas amounted to 1,042.

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. For the calculation of the reduction coefficients of the households, the following were used:

- The probability of selecting the households in the sample,
- The weighted response rate of sampled households by stratum,
- The number of households by size in the whole country (1, 2, 3, 4+ members) on 31/12/2024,
- The number of persons in private households throughout the Country, by gender and ten-year age groups on 12/31/2024,

The above data concerning the number of households and persons in private households are used as auxiliary information for the Calibration process of the reduction coefficients. as follows:

- The projection on 12/31/2024 of the data of the calculated population of people by gender and age groups was based on the annual change of the corresponding data between 12/31/2021 and 12/31/2023,
- The estimation of the number of persons in private households throughout the Country, by gender and ten-year age groups was carried out using a) the calculated population of persons by gender and age groups on 12/31/2024 and b) the proportions by gender and ten-year age groups that result from the quotient of individuals in private households and individuals in the usual resident population of the 2021 Population Census, Excluded are individuals and households that reside in refugee camps,
- The calculation of private households in the whole Country resulted from the combination of the estimated number of persons in private households on 12/31/2024 and the average number of persons per household of the 2021 Population Census,
- The number of the above-mentioned households was divided into 4 size classes, based on the percentage distribution of households by size from the 2021 Population Census data.

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.

Equivalized expenditure and scale “Equivalized expenditure” is defined as the total household expenditure divided by the equivalent household size. 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 16 or over who are living in the household and 0.3 to each child aged under 16. Example: The income of household with two adults and two children under 16 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 16 and over is divided by $1+0.5+(2*0.5)=2.5$. etc.

Population status	<ul style="list-style-type: none"> • 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, 2018). The classification is structured into the following 13 main categories:</p> <ol style="list-style-type: none"> 01. Food and non-alcoholic beverages 02. Alcoholic beverages and tobacco 03. Clothing and footwear 04. Housing 05. Durables 06. Health 07. Transport 08. Communications 09. Recreation and culture 10. Education 11. Restaurants, cafes and hotels 12. Insurance and financial services 13. Personal care, social protection and 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:</p> <ul style="list-style-type: none"> ▪ <i>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>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>the last 30 days, last 3, 6 or 12 months, etc.</i> 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 goods and services may be acquired by purchase or other means (from own production or own enterprise or other sources or by the employer).

Conditions for expenditure recording

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 stuff, 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 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, 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 were 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.