HELLENIC REPUBLIC

HELLENIC STATISTICAL AUTHORITY

Piraeus, 25 September 2026

HOUSEHOLD BUDGET SURVEY: 2025

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2025. The survey was carried out on a final sample of 5,540 private households throughout the Country.

- ✓ **The average annual household expenditure in 2025 amounted to 21,842.40 euros whereas in 2024 it amounted to 20,694.48 euros.**
- ✓ **50% of households spent more than 1,414.60 euros per month.**
- ✓ **Households living in a rented dwelling spent on average 23.4% of their total monthly expenditure on housing, with 17.3% allocated to rent.**
- ✓ **Considering the ranking of the households based on their expenditure, the lowest 20% spent 54.4% of their budget on expenditure related to Food and Housing, whereas the highest 20% spent 34.5% of their budget on these types of expenditure.**
- ✓ **The highest average annual expenditure was recorded in the Region of Attiki and amounted to 24,981.36 euros and the lowest was recorded in the Region of Sterea Ellada at 16,475.52 euros.**
- ✓ **The average annual household expenditure decreased by 12.0% in 2025, compared to 2008.**

A. Change in the average annual household expenditure

Average annual expenditure and rate of change, at current and constant prices (2024): 2025 HBS

	Current prices 2025		Constant prices 2024	
	Expenditure (€)	Change (%)	Expenditure (€)	Change (%)
Average annual expenditure per household	21,842.40	5.5	21,230.47	2.9
Average annual expenditure per person	9,225.12	5.5	8,966.57	2.9

- The average annual household expenditure in 2025 amounted to 21,842.40 € (1,820.20 € per month), recording an increase of 5.5% in comparison to 2024 (1,724.54 €). In terms of constant prices, the average annual expenditure increased by 2.9% or 611.93 € due to the effect of inflation, on the basis of the Consumer Price Index which amounted to 2.59% in 2025.
- The average annual expenditure per person in 2025, amounted to 9.225,12 €, recording an increase of 5.5% (484.92 €), in comparison to 2024 (8,740.20 €).

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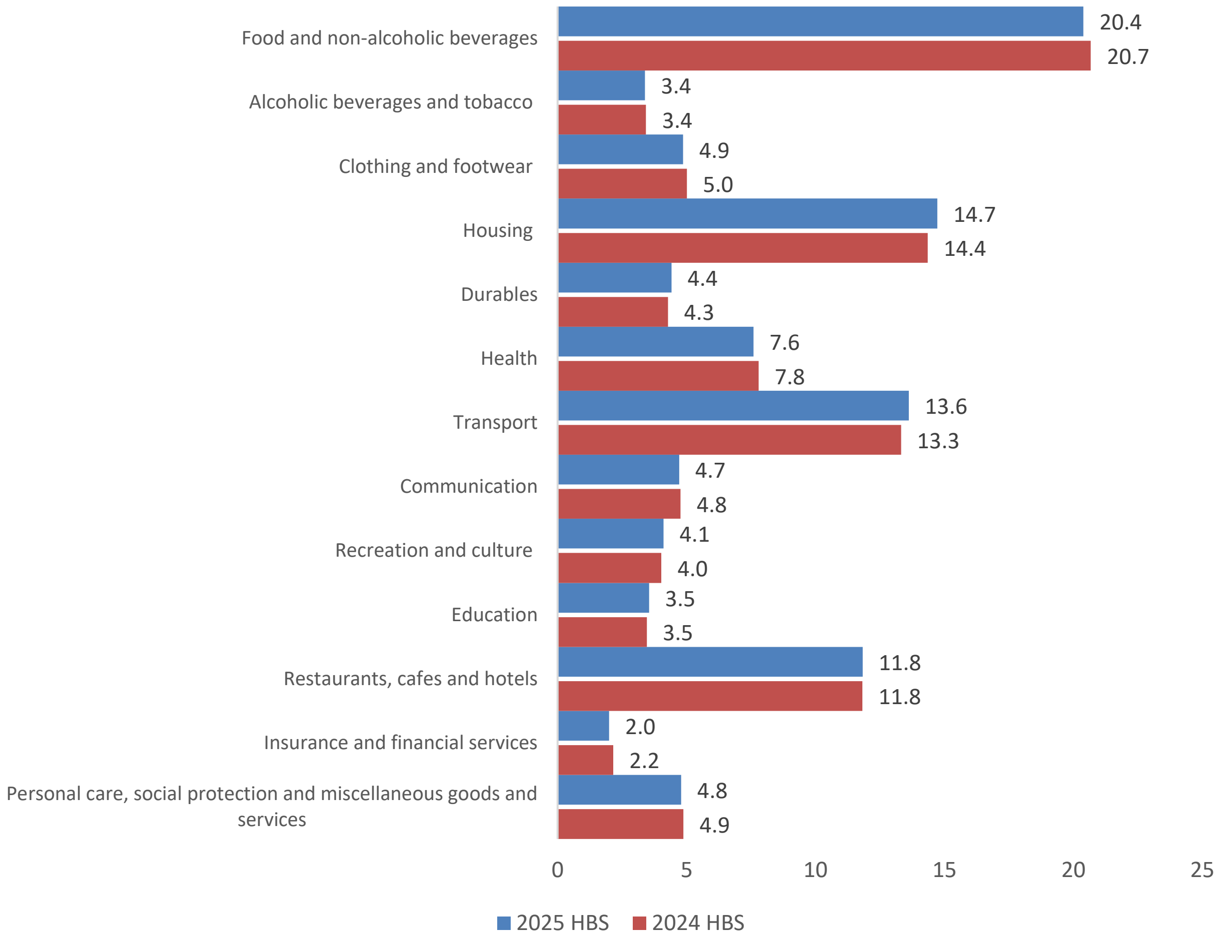
B. Main findings

- As presented in Table 1 of the Annex, the largest shares by category, in household expenditure, at current prices, are as follows:
  - Food and non-alcoholic beverages (20.4%),
  - Housing (14.7%) and,
  - Transport (13.6%),

  whereas Insurance and financial services record the smallest share of expenditure (2.0%).

Graph 1. Percentage distribution of monthly household expenditure (purchases) on goods and services (at current prices): 2025 HBS - 2024 HBS

%



- According to the survey results presented in Table 1 of the Annex, the largest percentage increase in household expenditure, compared to the previous survey (2024), was recorded for the following groups:
  - Durables (8.9%),
  - Housing (8.3%) and,
  - Education (8.2%),

  whereas a decrease of 2.4% is recorded in Insurance and financial services.

- As regards the expenditure on food items (Table 3 of the Annex, Graph 2), in comparison to the previous survey (2024), an increase is recorded in the average monthly expenditure (at current prices), for the following items:

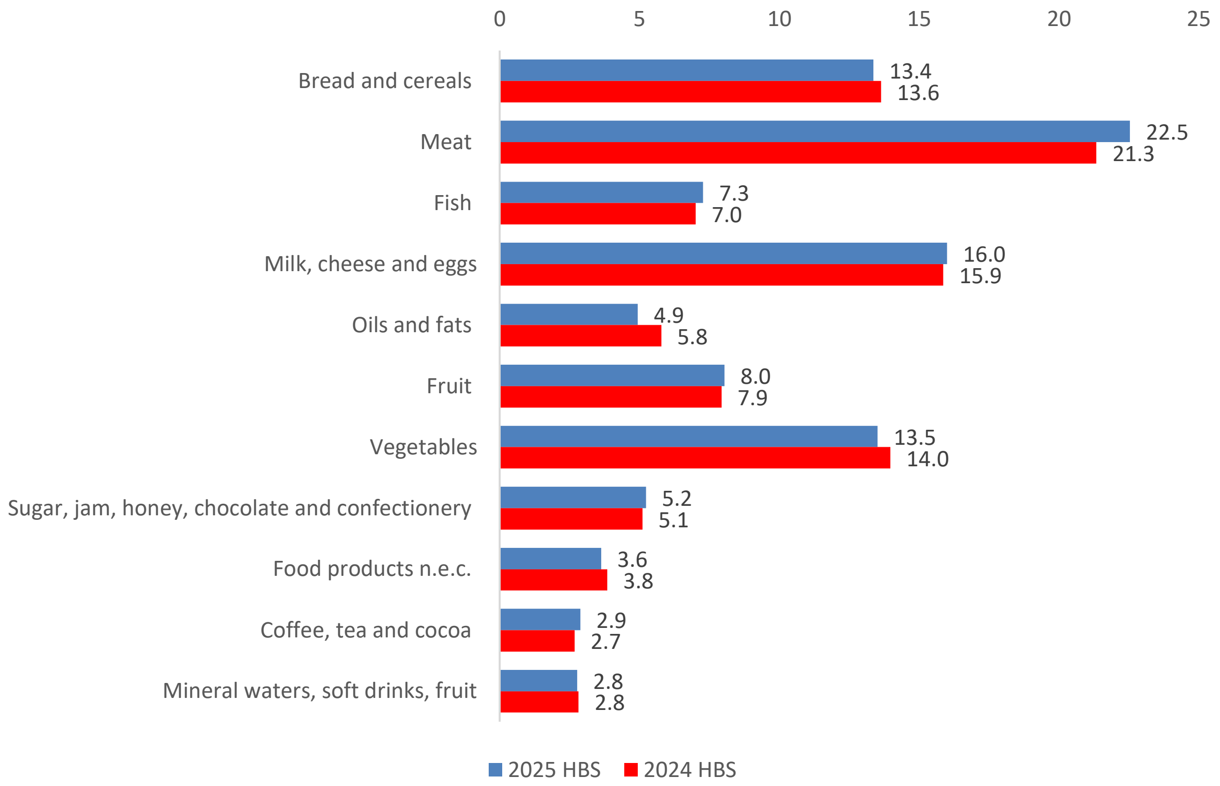
- Coffee, tea and cocoa (11.9%)
- Meat (9.9%)
- Fish (8.0%)
- Sugar, jam, honey, chocolate and confectionery (6.5%)
- Fruit (5.4%)
- Milk, cheese and eggs (4.9%)
- Mineral waters, soft drinks, fruit and vegetable juices (2.0%)
- Bread and cereals (2.0%) and
- Vegetables (0.6%)

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

- Oils and fats (-11.2%) and
- Food products n.e.c. (-1.8%)

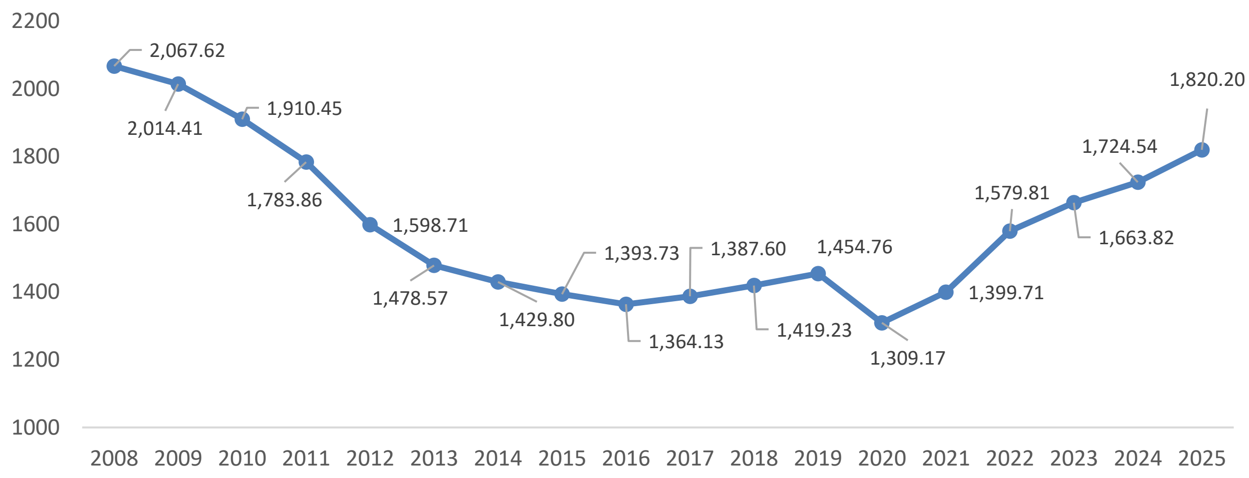
Graph 2. Percentage distribution of the average monthly household expenditure on food and non-alcoholic beverages (at current prices): 2025 HBS - 2024 HBS

%



- The Graph 3 that follows, illustrates a comparative overview of the HBS 2025 results with those of previous surveys, in particular the years 2008-2024, at current prices. According to the results of the year 2025, the average monthly household expenditure decreased by 4.7% compared with 2010, whereas the respective decrease compared with 2008 is 12.0%. Compared to 2020, the year in which the lowest level of expenditure was recorded, an increase of 39.0% is observed.

Graph 3. Average monthly household expenditure (at current prices) in euros: 2008-2025 HBS*



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

- Table 4 of the Annex presents the percentage change in 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 2024 and 2025.

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 of the Annex. 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 apart from the single person household aged under 65.
- The average monthly expenditure of one-person households with the member aged 65 and over, amounts to 45.6% of the average monthly expenditure of all households. The average monthly expenditure of households consisting of a couple with two children aged up to 16 years old amounts to 149.8% of the average monthly expenditure of all households (Table 6 of the Annex).
- The average monthly expenditure of households whose head is economically inactive or unemployed amounts to 68.6% of the average monthly expenditure of all households, whereas households whose head is self-employed with employees, have an average monthly expenditure equivalent to 217.9% of the average monthly expenditure of all households (Table 7 of the Annex).
- The average monthly expenditure varies, depending on the age of the household head. Households whose head is aged 35-44 years old have the highest average expenditure. More specifically, the average expenditure of households whose head is 35-44 years old amounts to 133.3% of the average monthly expenditure of all households (133.6% in 2024). Households with a head aged 75 years and over have the lowest average expenditure, representing 55.6% of the average monthly expenditure of all households (58.5% in 2024) (Table 8 of the Annex).

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

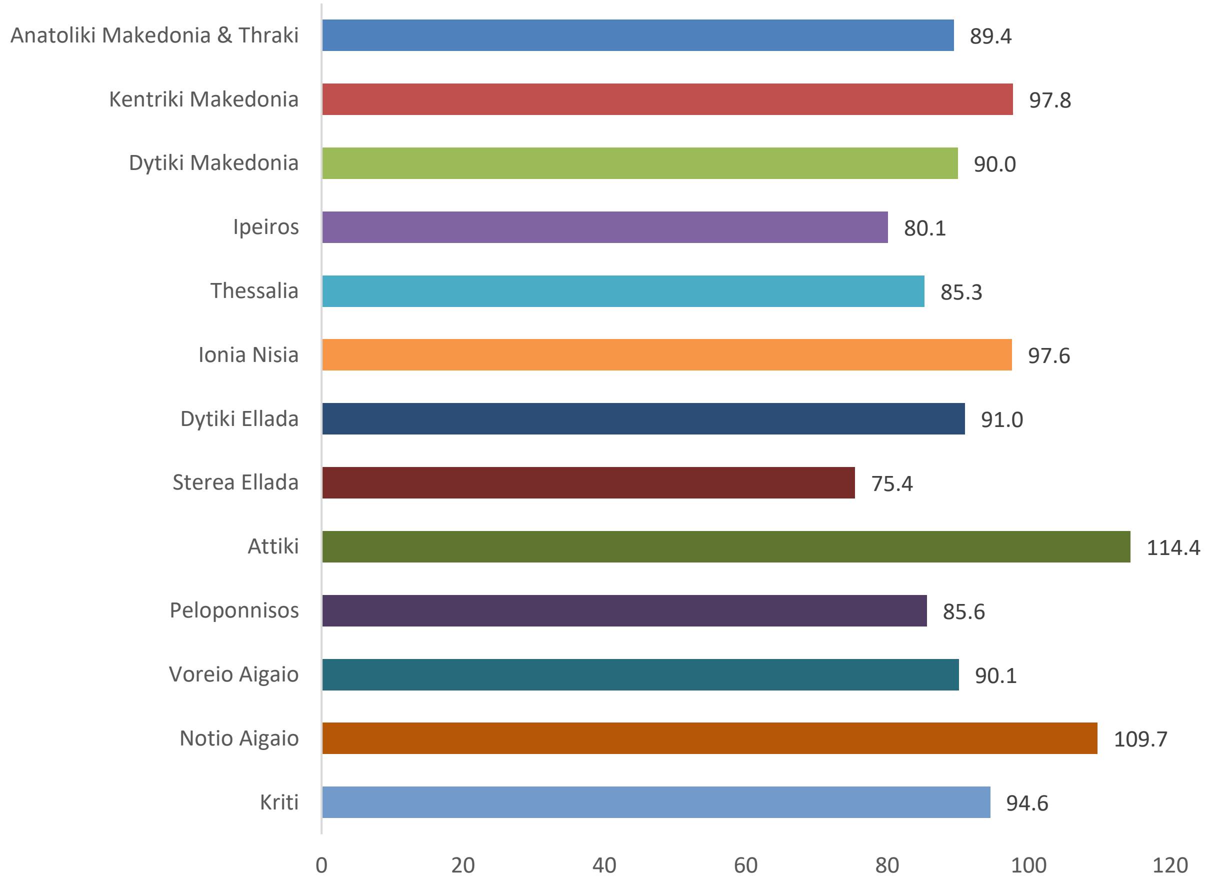
- Households living in rural areas spend 1,386.11 € per month, whereas those living in urban areas spend on average 1,892.86 € per month (Graph 4). Hence, households living in rural areas spend on average 26.8% less than households living in urban areas.

Graph 4: Average monthly expenditure (in euros) in urban and rural areas: HBS 2025

- Households living in the Region of Attiki spend 114.4% of the average monthly expenditure of all households, whereas those living in the Region of Sterea Ellada spend 75.4% of it (Table 9 of the Annex, Graph 5).
- Compared to 2024, in 2025 the expenditure of households living in the Region of Sterea Ellada increased by 15.9%, on average, whereas the expenditure of those living in the Region of Kriti increased by 1.8% (Table 9 of the Annex).

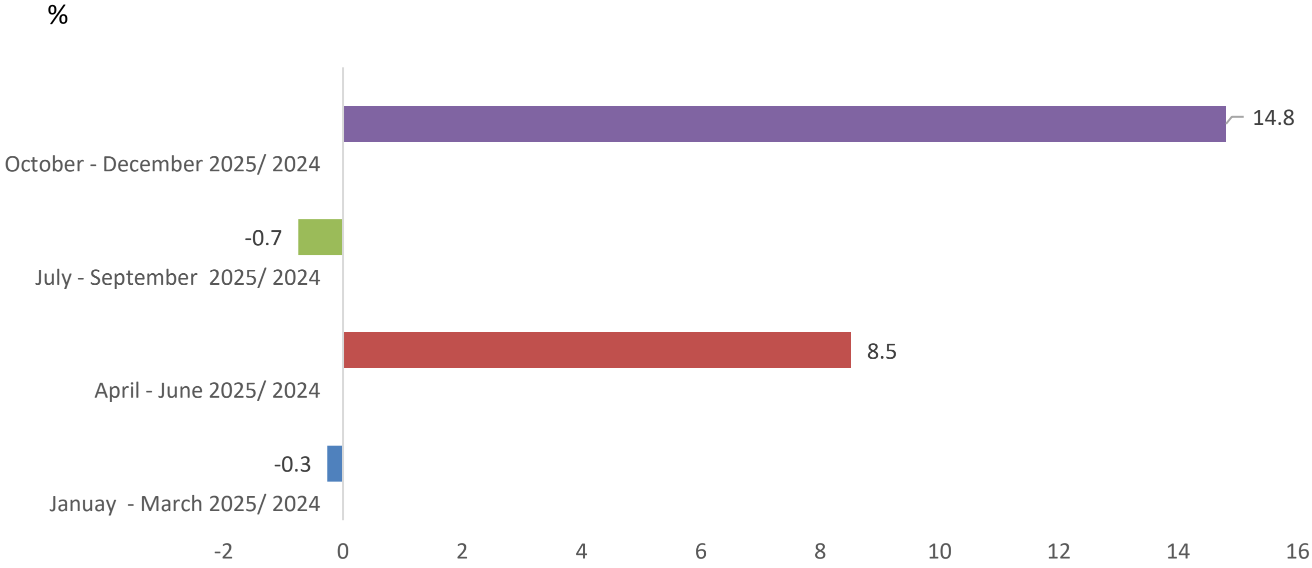
Graph 5. Average monthly expenditure by Region. Percentage contribution of the average expenditure of the Regions in relation to the average expenditure of the Country: 2025 HBS

%



- 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 2024 HBS and 2025 HBS.

Graph 6. Percentage change in the average monthly household expenditure for goods and services at current prices, by quarter: 2025 HBS / 2024 HBS



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

Table 10 of the Annex presents the changes in the average monthly consumption in food, alcoholic beverages and tobacco, between 2024 and 2025.

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

- Fish, -2.6%
- Bread, bakery items, -2.4%
- Cigarettes, -1.8%
- Vegetables, -1.6%
- Fruit, -1.2%
- Milk, -1.2%

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

- Eggs, 11.8%
- Olive oil, 8.4%
- Alcoholic beverages, 6.5%
- Rice, 5.8%
- Pasta, 2.7%
- Yogurt, 1.5%
- Cheese, 1.1%
- Meat, 0.8%

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

- Natural gas, 17.2%
- (liquid) gas, 15.2%
- liquid fuels, 14.6%
- Electricity, 3.3%

and a decrease in:

- Solid fuels (firewood, pellets, core, etc.), -16.5%.

F. Living conditions

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

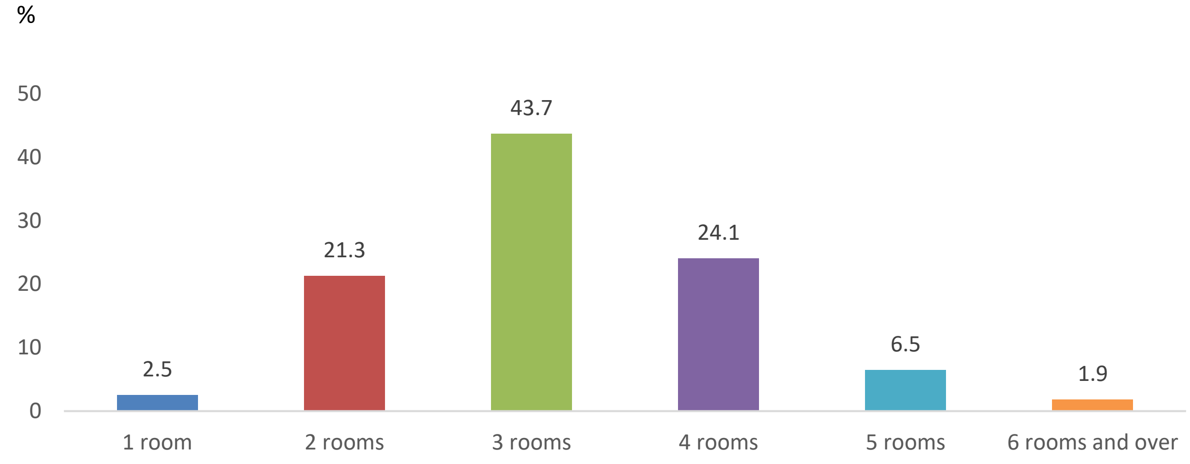
- Colour TV: 100.0%
- Mobile phone: 96.4%
- Landline telephone: 85.2%
- Personal computer with access to the internet: 80.9%
- At least one private car: 69.5%
- Dishwasher: 42.5%
- Freezer: 34.8%
- Secondary or country residence: 16.8%
- Indoor garage: 13.7%

56.6% of the households use the central heating of the dwelling as the main means of heating.

The percentage of households that own a secondary or country residence increased by 4.0%, whereas a decrease of 2.4% is observed in the share of households that use landline telephone (Table 12 of the Annex).

Graphs 7 and 8 illustrate the number of rooms, as well as the area of rooms used by households. 43.7% of households use three rooms, whereas 57.5% live in a residence with an area between 61 and 100 m^2 (square meters).

Graph 7. Number of rooms available to the household (main residence): HBS 2025



Graph 8. Surface (in m2) of main residence: HBS 2025

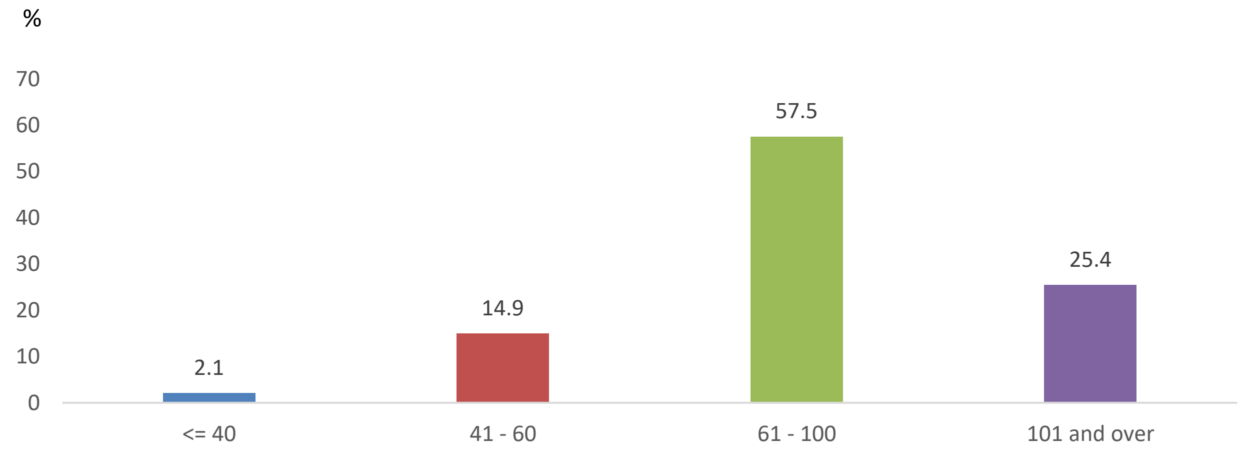


Table 13 of the Annex presents the distribution of households according to the main means of cooking, heating, and cooling used in their main residence.

According to the results of the 2025 HBS, 95.2% 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 18.6% use natural gas, while 0.1% of households have no heating.

78.9% of households use air conditioners for cooling, whereas 17.0% 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 5.78 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.68 in 2024). The indicator is reduced to 4.52, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure) (1) (4.38 in 2024) (Table 14 of the Annex).
- The poorest 20% of the population increased their total expenditure compared to 2024 by 4.5%, whereas the richest 20% of the population by 6.4% (Table 14 of the Annex).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 31.9% of the total household expenditure, whereas the respective share of the richest 20% of the population amounted to 13.2% (Table 15 of the Annex).
- The average monthly median equivalent consumption expenditure of poor households (2) is estimated at 32.1% of the expenditure consumption of non-poor households. Poor households spend 31.9% of their budget on food and non-alcoholic beverages, whereas the corresponding percentage of non-poor households amounts to 19.5% (Table 16 of the Annex).

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/-

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(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).

ANNEX*

Table 1. Average monthly household expenditure (purchases, current prices) on goods and services: 2025 and 2024 HBS

Value in euros

Goods and services	2025 HBS		2024 HBS		2025/2024 HBS	2025/2024 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference in percentage distribution
Total	**1,820.20**	**100.0**	**1,724.54**	**100.0**	**5.5**	
Food and non-alcoholic beverages	371.20	20.4	356.68	20.7	4.1	-0.3
Alcoholic beverages and tobacco	61.67	3.4	59.15	3.4	4.3	0.0
Clothing and footwear	88.64	4.9	86.51	5.0	2.5	-0.1
Housing	268.12	14.7	247.51	14.4	8.3	0.4
Durables	80.40	4.4	73.84	4.3	8.9	0.1
Health	138.24	7.6	134.46	7.8	2.8	-0.2
Transport	247.93	13.6	229.75	13.3	7.9	0.3
Communication	85.79	4.7	82.30	4.8	4.2	-0.1
Recreation and culture	74.79	4.1	69.44	4.0	7.7	0.1
Education	64.54	3.5	59.64	3.5	8.2	0.1
Restaurants, cafes, and hotels	215.34	11.8	203.87	11.8	5.6	0.0
Insurance and financial services	36.28	2.0	37.18	2.2	-2.4	-0.2
Personal care, social protection and miscellaneous	87.26	4.8	84.21	4.9	3.6	-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 2024) on goods and services:
2025 and 2024 HBS**

Value in euros

Goods and services	2025 HBS		2024 HBS		2025/2024 HBS	2025/2024 HBS
	Value	Distribution **%**	Value	Distribution **%**	Change of value %	Difference in percentage distribution
Total	**1,820.20**	**100.0**	**1,769.21**	**100.0**	**2.9**	
Food and non-alcoholic beverages	371.20	20.4	365.92	20.9	1.4	-0.5
Alcoholic beverages and tobacco	61.67	3.4	60.68	3.4	1.6	0.0
Clothing and footwear	88.64	4.9	88.75	5.0	-0.1	-0.1
Housing	268.12	14.7	253.92	14.4	5.6	0.3
Durables	80.40	4.4	75.75	4.2	6.1	0.2
Health	138.24	7.6	137.94	7.6	0.2	0.0
Transport	247.93	13.6	235.70	13.2	5.2	0.4
Communication	85.79	4.7	84.43	4.6	1.6	0.1
Recreation and culture	74.79	4.1	71.24	4.0	5.0	0.1
Education	64.54	3.5	61.18	3.5	5.5	0.0
Restaurants, cafes and hotels	215.34	11.8	209.15	12.3	3.0	-0.5
Insurance and financial services	36.28	2.0	38.14	2.1	-4.9	-0.1
Personal care, social protection and miscellaneous goods and services	87.26	4.8	86.39	4.8	1.0	0.0

Table 3. Average monthly household expenditure (purchases, current prices) on food and non-alcoholic beverages:
2025 and 2024 HBS

Value in euros

Food and non-alcoholic beverages	2025 HBS		2024 HBS		2025/2024 HBS	Difference in percentage distribution
	Value	Distribution %	Value	Distribution %	Change of value %	
Total	**371.16**	**100.0**	**356.68**	**100.0**	**4.1**	
Bread and cereals	49.60	13.4	48.64	13.6	2.0	-0.3
Meat	83.66	22.5	76.11	21.3	9.9	1.2
Fish	27.00	7.3	24.99	7.0	8.0	0.3
Milk, cheese and eggs	59.37	16.0	56.58	15.9	4.9	0.1
Oils and fats	18.32	4.9	20.62	5.8	-11.2	-0.8
Fruit	29.83	8.0	28.30	7.9	5.4	0.1
Vegetables	50.16	13.5	49.84	14.0	0.6	-0.5
Sugar, jam, honey, chocolate and confectionery	19.41	5.2	18.22	5.1	6.5	0.1
Food products n.e.c.	13.48	3.6	13.73	3.8	-1.8	-0.2
Coffee, tea and cocoa	10.70	2.9	9.56	2.7	11.9	0.2
Mineral waters, soft drinks, fruit and vegetable juices	10.27	2.8	10.07	2.8	2.0	-0.1

Table 4. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services:
2025 and 2024 HBS

Value in euros

Mode of acquisition of goods and services	2025 HBS		2024 HBS		2025/2024 HBS
	Value	Distribution %	Value	Distribution %	Change of value %
Purchases and receipts in kind	**2,323.39**	**100.0**	**2,199.91**	**100.0**	**5.6**
Purchases	1,820.20	78.3	1,724.54	78.4	5.5
Own production	11.82	0.5	11.76	0.5	0.5
Own enterprise	438.53	18.9	408.55	18.6	7.3
Other sources	48.59	2.1	49.31	2.2	-1.5
From employer	4.26	0.2	5.75	0.3	-25.9

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: 2025 HBS

Goods and services	All house-holds	1 person aged under 65 years	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	Couple or 1 parent with children 16 years and over
Food and non-alcoholic beverages	20.4	14.9	26.9	22.9	18.0	18.7	24.4	21.7	21.7
Housing	14.7	17.2	20.7	14.5	14.7	12.8	13.2	20.1	12.9
Transport	13.6	12.5	5.7	13.2	14.3	15.3	15.4	10.6	15.6
Restaurants, cafes, and hotels	11.8	13.5	7.4	10.8	10.7	11.2	11.7	9.7	13.5
Health	7.6	8.3	13.2	9.8	6.3	5.9	3.9	4.6	5.7
Clothing and footwear	4.9	4.3	3.6	4.7	5.6	6.0	5.4	5.2	4.8
Personal care, social protection and miscel-laneous goods and services	4.8	4.5	5.6	4.9	4.6	4.8	4.2	4.8	5.2
Communica-tion	4.7	4.6	5.4	4.7	4.3	4.1	3.9	4.6	5.1
Durables	4.4	3.8	7.2	5.4	4.5	4.4	3.6	3.8	3.7
Recreation and culture	4.1	8.0	1.7	3.5	5.1	4.5	3.9	4.6	2.8
Education	3.5	1.0	0.0	0.4	6.0	7.4	6.5	4.7	3.5
Alcoholic beverages and tobacco	3.4	5.4	1.6	2.9	3.5	2.9	1.9	3.3	3.5
Insurance and financial services	2.0	2.1	1.1	2.3	2.4	1.9	1.9	2.4	2.0

Table 6. Average monthly expenditure (purchases, current prices), by household type: 2025 HBS

Value in euros

Household type	Value	% on the mean
All households	**1,820.20**	**100.0**
1 person aged under 65 years	1,595.86	87.7
1 person aged 65 and over	829.22	45.6
Couple	1,620.95	89.1
Couple with 1 child up to 16 years	2,620.51	144.0
Couple with 2 children up to 16 years	2,726.21	149.8
Couple with 3 or more children up to 16 years	2,499.65	137.3
1 parent with 1 or more children up to 16 years	1,871.25	102.8
Couple or 1 parent with children over 16 years	2,107.90	115.8
Other	2,426.74	133.3

Table 7. Average monthly household expenditure (purchases, current prices), by status in employment of the household head: 2025 and 2024 HBS

Value in euros

Status in employment	2025 HBS	2024 HBS	2025 /2024 HBS	2025 HBS
	Value	Value	Change %	% on the mean
Total purchases	**1,820.20**	**1,724.54**	**5.5**	
Employee	2,209.64	2,071.30	6.7	121.4
Self-employed with employees	3,967.07	3,933.88	0.8	217.9
Self-employed without employees	2,029.75	1,838.89	10.4	111.5
Non-economically active or in unemployment	1,247.95	1,227.20	1.7	68.6

Table 8. Average monthly household expenditure (purchases, current prices) by age groups of the household head:
2025 and 2024 HBS

Value in euros

Age groups	2025 HBS		2024 HBS	
	Value	% on the mean	Value	% on the mean
All households	**1,820.20**	**100.0**	**1,724.54**	**100.0**
Up to 24 years old	1,243.79	68.3	1,281.39	74.3
25 - 34 years old	2,028.25	111.4	1,867.23	108.3
35 - 44 years old	2,426.09	133.3	2,304.72	133.6
45 - 54 years old	2,334.13	128.2	2,117.60	122.8
55 - 64 years old	2,004.55	110.1	1,965.85	114.0
65 - 74 years old	1,465.04	80.5	1,349.20	78.2
75 years old and over	1,011.43	55.6	1,008.94	58.5

Table 9. Average monthly expenditure (purchases, current prices), by Region: 2025 HBS

Value in euros

Region	Value	% on the mean	2025/2024 HBS
			Change %
All households	**1,820.20**	**100.0**	**5.5**
Anatoliki Makedonia & Thraki	1,627.31	89.4	8.8
Kentriki Makedonia	1,779.95	97.8	12.9
Dytiki Makedonia	1,637.62	90.0	2.0
Ipeiros	1,458.18	80.1	11.9
Thessalia	1,552.08	85.3	3.1
Ionia Nisia	1,777.29	97.6	12.0
Dytiki Ellada	1,656.03	91.0	2.1
Sterea Ellada	1,372.96	75.4	15.9
Attiki	2,081.78	114.4	2.5
Peloponnisos	1,557.96	85.6	9.2
Voreio Aigaio	1,640.73	90.1	5.6
Notio Aigaio	1,997.11	109.7	3.9
Kriti	1,721.17	94.6	1.8

Table 10. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: 2025 and 2024 HBS

Goods	Unit of measurement	2025 HBS	2024 HBS	Difference in quantity	Change %
Rice	Grams	1,216.42	1,150.05	66.37	5.8
Bread and bakery products	Grams	8,888.13	9,111.03	-222.90	-2.4
Pasta	Grams	2,390.34	2,328.11	62.23	2.7
Meat	Grams	9,481.68	9,405.85	75.83	0.8
Fish	Grams	2,488.86	2,554.17	-65.31	-2.6
Milk	Millilitres	8,382.54	8,482.56[3]	-100.02	-1.2
Eggs	Unit	19	17	2	11.8
Yogurt	Grams	1,896.53	1,868.26	28.27	1.5
Cheese	Grams	2,387.10	2,362.23	24.87	1.1
Fruit fresh, preserved and dried	Grams	15,513.66	15,705.92	-192.26	-1.2
Vegetables fresh, preserved and dried	Grams	23,762.99	24,149.59	-386.60	-1.6
Olive oil	Millilitres	1,766.27	1,629.91	136.36	8.4
Cigarettes	Unit	111	113	-2	-1.8
Alcoholic beverages	Millilitres	4,019.40	3,774.22	245.18	6.5

Table 11. Average monthly consumption (quantity) of electricity, gas, and other fuels: 2025 and 2024 HBS

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2025 HBS	2024 HBS	Difference in quantity	Change %
Electricity	KWH	380.47	368.48	11.99	3.3
Natural gas	M^3	10.74	9.16	1.58	17.2
Gas	Grams	772.69	670.87	101.82	15.2
Liquid fuels	Litres	27.86	24.31	3.55	14.6
Solid fuels	Kgs	237.80	284.64	-46.84	-16.5

[3] Revised value

Table 12. Living conditions indicators:
2025 and 2024 HBS

Amenities	2025 HBS		2024 HBS	
	Number of households	Distribution %	Number of households	Distribution %
All households	**4,290,624**		**4,298,999**	
Colour TV	4,290,624	100.0	4,248,727	98.8
Personal computer with access to the internet	3,469,603	80.9	3,446,452	80.2
Mobile telephone	4,135,471	96.4	4,119,268	95.8
Second residence	721,066	16.8	693,539	16.1
Dishwasher	1,824,215	42.5	1,811,998	42.1
Landline telephone	3,657,262	85.2	3,748,840	87.2
Freezer	1,493,026	34.8	1,489,618	34.7
Central heating, common or individual	2,429,605	56.6	2,416,877	56.2
Private car	2,979,859	69.5	2,967,543	69.0
Indoor garage	588,279	13.7	579,773	13.5

Table 13. Percentage distribution of households by means of cooking, heating, and cooling: 2025 and 2024 HBS

%

	2025 HBS	2024 HBS
Means of cooking		
Electric cooking stove	95.2	94.6
Gas cooking stove	3.0	3.2
Natural gas cooking stove	0.5	0.8
Firewood cooking	0.2	0.2
Other means	0.1	0.3
Not cooking	0.8	0.8
Means of heating		
Central oil heating	36.6	36.6
Natural gas heating	18.6	18.4
Gas oil stove	0.9	1.1
Gas liquid stove	1.3	1.3
Firewood stove	5.8	6.8
Thermal accumulator	1.5	1.1
Electric heater appliances (stove, fan heater etc.)	9.1	9.3
Air conditioner	16.9	15.7
Electric heat pump	1.0	0.9
Geothermal heat pump	0.4	0.3
Other means	7.7	8.0
Not heating	0.1	0.4
Means of cooling		
Air conditioner	78.9	78.9
Solar cooling system	0.1	0.3
Central cooling system	0.0	0.0
Electric cooling pump	1.0	1.0
Geothermal cooling pump	0.4	0.1
Other means	2.5	1.5
Not cooling	17.0	18.2

**Table 14. Quintiles of median equivalent expenditure and inequality of expenditure consumption distribution S80/S20:
2025 and 2024 HBS**

Value in euros

Quintiles of expenditure	Equivalent expenditure (purchases)			Final equivalent expenditure		
	2025 HBS	2024 HBS	Change %	2025 HBS	2024 HBS	Change %
1st quintile	429.98	411.60	4.5	661.22	637.42	3.7
2nd quintile	676.65	644.16	5.0	948.59	907.83	4.5
3rd quintile	898.71	856.85	4.9	1,203.62	1,154.35	4.3
4th quintile	1,196.46	1,138.24	5.1	1,554.76	1,493.33	4.1
5th quintile	2,486.67	2,337.23	6.4	2,985.84	2,789.91	7.0
S80/S20	5.78	5.68		4.52	4.38	

**Table 15. Quintiles of equivalent expenditure by main categories of goods and services:
2025 HBS**

Goods and services	2025 HBS	
	1st quintile (lowest 20%)	5th quintile (top 20%)
Food and non-alcoholic beverages	31.9	13.2
Alcoholic beverages and tobacco	2.1	4.3
Clothing and footwear	3.0	4.9
Housing	22.3	11.8
Durables	4.0	5.2
Health	8.1	10.4
Transport	6.5	16.2
Communications	8.1	3.4
Recreation and culture	1.0	7.6
Education	0.7	3.7
Restaurants, cafes and hotels	6.6	12.3
Insurance and financial services	1.4	2.4
Personal care, social protection and miscellaneous goods and services	4.5	4.6

Table 16. Monthly average equivalent expenditure (purchases, current prices) on goods and services, by poverty status of the population:
2025 HBS

Value in euros

Goods and services	Poor population		Non-poor population		Poor/ Non-poor %
	Value	%	Value	%	
Total	**416.70**	**100.0**	**1,297.75**	**100.0**	**32.1**
Food and non-alcoholic beverages	132.82	31.9	253.25	19.5	52.4
Alcoholic beverages and tobacco	8.06	1.9	46.77	3.6	17.2
Clothing and footwear	12.11	2.9	62.54	4.8	19.4
Housing	93.77	22.5	194.39	15.0	48.2
Durables	16.25	3.9	60.52	4.7	26.8
Health	33.61	8.1	106.97	8.2	31.4
Transport	26.79	6.4	173.32	13.4	15.5
Communications	34.33	8.2	58.38	4.5	58.8
Recreation and culture	4.28	1.0	60.47	4.7	7.1
Education	3.11	0.7	36.72	2.8	8.5
Restaurants, cafes and hotels	26.88	6.5	155.52	12.0	17.3
Insurance and financial services	5.98	1.4	26.02	2.0	23.0
Personal care, social protection and miscellaneous goods and	18.70	4.5	62.88	4.8	29.7

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 2025 HBS is the twenty-fifth 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 2025 HBS was carried out by ELSTAT, upon Decision of the President of ELSTAT, on an initial sample of 7,278 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 5,540 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 996.

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 31/12/2025,
- The number of persons in private households throughout the Country, by gender and ten-year age groups on 12/31/2025,

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 12/31/2025 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 12/31/2024,
- 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 12/31/2025 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 12/31/2025 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.

Equavalized 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

- 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, 2018). The classification is structured into the following 13 main categories:

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

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:

- *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.,
- *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,
- *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 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 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 goods 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.