



Piraeus, 27 September 2024

HOUSEHOLD BUDGET SURVEY 2023

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2023. The survey was carried out on a final sample of 5,832 private households throughout the Country.

- ✓ The average annual household expenditure in 2023 amounted to 20,223.36 euros (1,685.28 per month), recording an increase of 5.3%, in comparison to 2022.
- ✓ 50% of households spent more than 1,315 euros per month.
- √ Households living in a rented dwelling spent 16.8% of their total monthly consumption expenditure on rent.
- √ 20% of households with the lowest expenditure spent 55.8% of their budget on expenditure related to Food and Housing, whereas 20% of households with the highest expenditure spent 24.8% of their budget on this type of expenditure.
- √ The highest average annual expenditure was recorded in the Region of Attiki and amounted to 23,325.96 euros and the lowest in the Region of Sterea Ellada at 14,052.24 euros.
- \checkmark The average annual household expenditure decreased by 20.5% in 2023, compared to 2008.

A. Change in the average annual consumption expenditure of households

Average annual expenditure and rate of change, at current and constant prices (2022): 2023 HBS

	Current prid	ces 2023	Constant prices 2022		
	Expenditure	Change %	Expenditure	Change %	
Average annual expenditure per household	20,223.36	5.3	19,876.20	1.7	
Average annual expenditure per person	8,358.24	11.2	7,779.39	7.4	

It should be noted that the 2023 Household Budget Survey (HBS) was redesigned based on the 2021 Population and Housing Census and the revision of the HBS data of the previous years is underway. Therefore, the comparisons presented in this publication with the 2022 HBS results are indicative.

Information on methodological issues:

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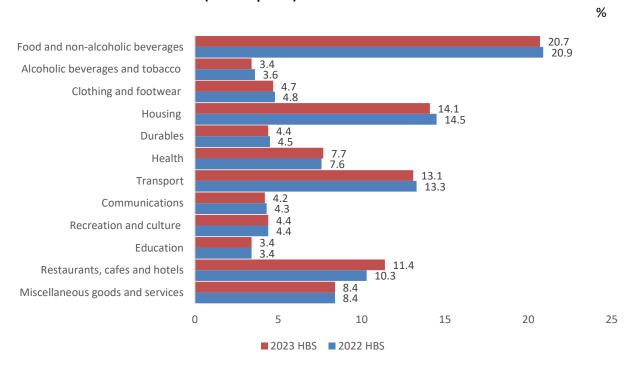
- The average annual household expenditure in 2023 amounted to 20,223.36 € (1,685.28 per month), recording an increase of 5.3% (1,600.34 €), in comparison to 2022. In terms of constant prices, the average annual expenditure increased by 1.7% or 347.16 € due to the effect of inflation, on the basis of the Consumer Price Index which amounted to 3.5% in 2023.
- The average annual expenditure per person in 2023, amounted to 8,358.24 €, recording an increase of 11.2% (841.92€), in comparison to 2022 (7,516.32 €).

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%),
 - o housing (14.1%) and
 - transport (13.1%),

whereas education and alcoholic beverages and tobacco record the smallest share of expenditure (3.4%).

Graph 1. Percentage distribution of monthly expenditure (purchases) on goods and services (current prices): 2023 HBS – 2022 HBS



- According to the results of the survey presented in Table 1, the largest percentage increase in household expenditure, compared to the previous survey (2022), was recorded in:
 - o restaurants, cafes, and hotels (15.9%),
 - o recreation and culture (7.0%),
 - o health (6.3%),

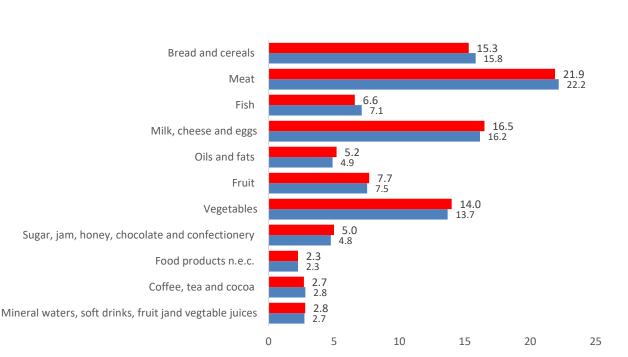
whereas the lowest change is recorded in alcoholic beverages and tobacco (0.9%) (Table 1).

- As regards the expenditure on food items (Table 4, Graph 2), in comparison to the previous survey (2022), there is an increase in the average monthly expenditure (current prices), for:
 - o oils and fats (11.9%),
 - o sugar, jam, honey, chocolate and confectionery (9.8%)
 - o fruit (7.2%)
 - o vegetables (6.6%),
 - o milk, cheese, and eggs (6.6%),
 - mineral waters, soft drinks, fruit and vegetable juices (6.1%),
 - o other food products (6.0%),
 - o meat (3.3%),
 - bread and cereals (1.2%),

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

- o fish (-3.9%) and
- coffee, tea and cocoa (-1.2%).

Graph 2. Percentage distribution of the average monthly expenditure on food and non-alcoholic beverages (current prices): 2023 HBS – 2022 HBS

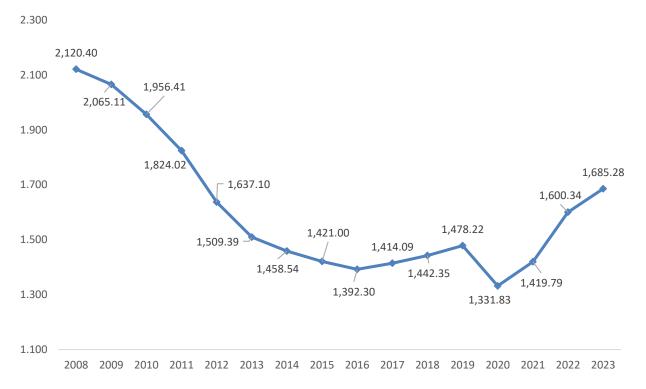


• The Graph 3 that follows, illustrates a comparative view of the results of HBS 2023 with those of the previous surveys, in particular the years 2008-2022, at current prices. With respect to the current prices for the year 2023, there is a decrease of the average monthly expenditure of households by 13.9% compared to 2010, whereas the respective decrease compared to 2008 is 20.5%.

■ 2023 HBS ■ 2022 HBS

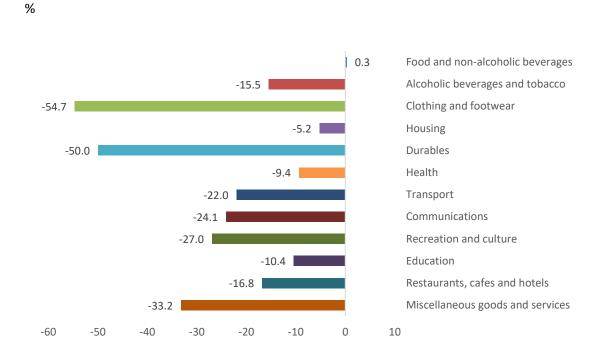
%

Graph 3. Average monthly household expenditure (current prices) in euros: 2008-2023 HBS



 Graph 4 presents the percentage change in the average monthly household expenditure for goods and services at current prices, according to the results of HBS 2008 and HBS 2023. A decrease is observed in all categories, with the largest decrease recorded in clothing and footwear (-54.7%) and the smallest one in housing (-5.2%). An increase is observed only in food items and non-alcoholic beverages (0.3%).

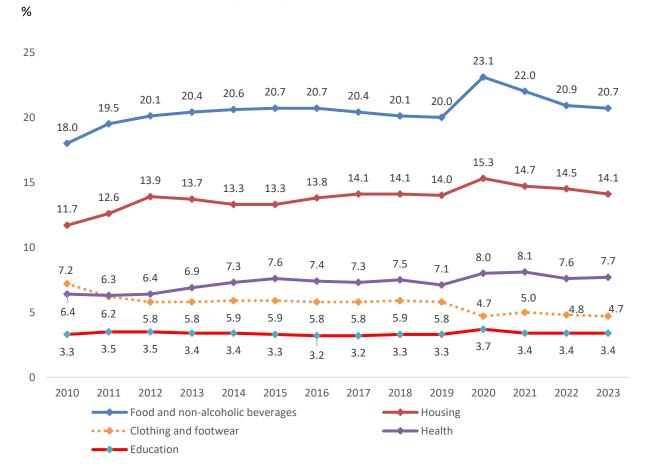
Graph 4. Percentage change of the average monthly household expenditure (current prices) in euros: HBS 2023/2008



- Table 3 shows the longitudinal trend, for the years 2008 to 2023, of the household monthly expenditure shares that have been recorded in basic categories of goods and services (Graph 5), at current prices. In comparison to 2008, in 2023 an increase is recorded in the share of household expenditure on:
 - o food and non-alcoholic beverages by 4.3 percentage points,
 - o housing by 2.3 percentage points,
 - o health by 1.0 percentage points,
 - o restaurants, cafes and hotels by 0.5 percentage points and,
 - education by 0.3 percentage points.

On the other hand, a decrease is recorded in the share of household expenditure on clothing and footwear by 3.5 percentage points, by 2,7 percentage points in the share of household expenditure on durables and by 1.6 percentage points in miscellaneous goods and services.

Graph 5. Percentage distribution of household expenditure (purchases) on food, housing, clothing and footwear, health, and education: HBS 2010-2022



• The percentage distribution of the average monthly household expenditure, by mode of acquisition of goods and services, is presented in Table 5, where the years 2022 and 2023 show a similar pattern.

C. Different consumption patterns by type of household

The twelve (12) expenditure categories of goods and services (current prices) by type of household are
ranked, in descending order, in Table 6. 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 almost all types of households, except for households consisting of one parent with one child and more up to 16 years old and those consisting of one person aged under 65 years, for which the biggest expenditure is on housing.
- The average monthly expenditure of households with one person aged 65 and over, is 50.1% 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 161.6% 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 70.8 % of the average monthly expenditure of all households, whereas for households whose head is self-employed with employees, the average monthly expenditure amounts to 236.3% 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 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 127.1% of the average monthly expenditure of all households (132.2% in 2022). Households with a household head aged 75 years and over have the lowest average expenditure, representing 60.9% of the average monthly expenditure of all households (59.7% in 2022) (Table 9).

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

Households living in rural areas spend 1,386.73 € per month, whereas those living in urban areas spend
on average 1,769.24 € per month (Graph 6). Hence, households living in rural areas spend on average
21.6% less than households living in urban areas.

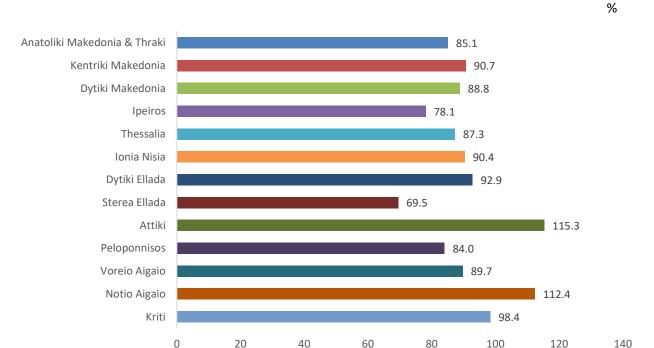
2.500 2,099.46 1,943.25 1,594.72 1.769.24 2.000 1,514.96 1.495.21 1,477.79 1,567.44 717.06 1,677.66 1,516.85 1,514.51 1,464.08 1,386.73 404.28 1.500 1.481.09 ,322.53 1,298.23 1,168.00 1,247.37 1,397.82 1.000 1,134,13 1,249.90 1,085.33 1,186.51 1.190.96 1,165,81 1,105.47 500 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 Urban areas ----Rural areas

Graph 6: Average monthly expenditure in urban and rural areas: HBS 2010 – HBS 2023

• Households living in the Region of Attiki spend 115.3% of the average monthly expenditure of all households, whereas those living in the Region of Sterea Ellada spend 69.5% of it (Table 10, Graph 7).

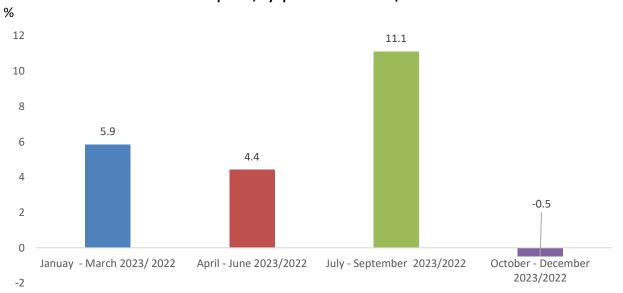
 Compared to 2022, in 2023 the expenditure of households living in the Region of Peloponnisos increased by 13.6% on average, whereas the expenditure of those living in the Region of Voreio Aigaio increased by 12.6%. A decrease is observed in the Region of Dytiki Makedonia by 2.9% (Table 10).

Graph 7. Average monthly expenditure by Region. Percentage contribution of the average expenditure of the Regions in relation to the average expenditure of the Country: 2023 HBS



• Graph 8 presents the percentage change in the average monthly household expenditure for goods and services at current prices, by quarter, according to the results of 2022 HBS and 2023 HBS.

Graph 8. Percentage change in the average monthly household expenditure for goods and services at current prices, by quarter: 2023 HBS / 2022 HBS



E. 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, alcoholic beverages and tobacco, between 2022 and 2023.

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

- o olive oíl, -13.6%
- o alcoholic beverages, -12.7%
- o fish, -11.8%
- o rice, -10.7%
- o cheese, -6.1%
- o meat, -6.1%
- o eggs, -5.3%
- o milk, -5.2%
- o pasta, -5.2%
- o bread, bakery items, -4.3%
- o fruit, -4.0%
- o vegetables, -3.4%
- o cigarettes, -2.5%
- o yogurt, -1.1%

The average monthly quantity of energy products consumed in the main dwelling recorded an increase as follows (Table 12):

- o (liquid) gas, 11.7%
- o natural gas, 7.2%

and a decrease in:

- o electricity, -9.2%
- o liquid fuels, -4.2%
- o solid fuels (firewood, pellets, core, etc.), -3.8%

F. Living conditions

Table 13 presents the percentages of households with certain belongings/amenities:

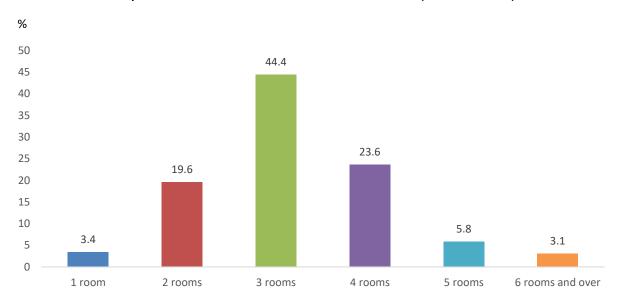
- Colour TV: 99.3%Mobile phone: 95.9%
- Landline telephone: 87.1%
- Personal computer with access to the internet: 80.7%
- At least one private car: 69.3%
- Dishwasher: 38.5%Freezer: 34.0%
- Secondary or country residence: 16.2%
- o Indoor garage: 13.4%

and 57.8% of the households use the central heating of the dwelling as the main means of heating.

An increase by 4.1 percentage points is recorded in the share of households equipped with a personal computer with access to the internet, whereas a decrease of 0.7 percentage point is observed in the share of households that have at least one private car (Table 13).

Graphs 9 and 10 illustrate the number of rooms, as well as the area of rooms used by households. 44.4% of households use three rooms, whereas 59.4% live in a residence with an area between 61 and 100 m² (square meters).

Graph 9. Number of rooms available to the household (main residence): HBS 2023



Graph 10. Surface (in m²) of main residence: HBS 2023

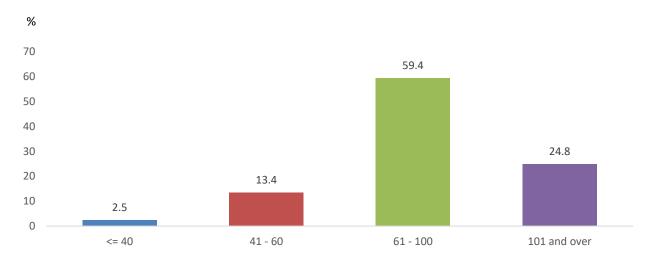


Table 14 presents the main means of cooking, heating, and cooling used by households in their main residence.

According to the results of the 2023 HBS, 94.3% of households use an electric stove for cooking whereas 1.0% of households do not cook.

As regards the means of heating, 39.9% of households use central oil heating and 17.9% use natural gas, while 0.4% of households have no heating.

75.8% of households use air conditioners for cooling whereas 19.0% of household dwellings do not have cooling.

G. Inequality and risk of poverty

- The share of the median equivalent consumption expenditure (purchases, current prices) of the richest 20% of the population is 5.72 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.39 in 2022). The indicator is reduced to 4.49, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure) (1) (4.21 in 2022) (Table 15).
- The poorest 20% of the population increased their total expenditure compared to 2022 by 8.5%, whereas the richest 20% of the population by 15.7% (Table 15).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 33.8% of the total household expenditure, whereas the respective share of the richest 20% of the population amounted to 13.5% (Table 16).
- 18.7% of the total population is at-risk-of-poverty (17.4% in 2022), when the indicator is calculated by taking into consideration only the consumption expenditure coming from purchases. This percentage drops to 13.8% of the total population (13.4% in 2022), when final monthly household expenditure is 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-profit organizations, the state, etc.) (Tables 17 and 18).
- The average monthly median equivalent consumption expenditure of poor households ⁽²⁾ is estimated at 31.9% of the expenditure consumption of non-poor households. Poor households spend 33.8% of their family budget on food and non-alcoholic beverages, whereas the corresponding percentage of non-poor households amounts to 19.6% (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 are illustrated in Table 20.

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: 2023 and 2022 HBS

value in euros)23 BS		22 BS	2023/2022HBS	2023/2022 HBS
Goods and services	Value	Distribution %	Value	Distribution %	Change of value %	Difference in percentage distribution
Total	1,685.28	100.0	1,600.34	100.0	5.3	
Food and non- alcoholic beverages	348.92	20.7	334.03	20.9	4.5	-0.2
Alcoholic beverages and tobacco	57.87	3.4	57.34	3.6	0.9	-0.2
Clothing and footwear	79.01	4.7	77.20	4.8	2.3	-0.1
Housing	236.79	14.1	232.68	14.5	1.8	-0.4
Durables	74.83	4.4	71.49	4.5	4.7	-0.1
Health	128.98	7.7	121.28	7.6	6.3	0.1
Transport	221.29	13.1	212.71	13.3	4.0	-0.2
Communications	71.44	4.2	69.38	4.3	3.0	-0.1
Recreation and culture	74.65	4.4	69.79	4.4	7.0	0.0
Education	58.13	3.4	54.73	3.4	6.2	0.0
Restaurants, cafes, and hotels	191.34	11.4	165.15	10.3	15.9	1.1
Miscellaneous goods and services	142.04	8.4	134.55	8.4	5.6	0.0

^{*}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 2022) on goods and services: 2023 and 2022 HBS

		023 IBS)22 BS	2023/2022 HBS	2023/2022 HBS
Goods and services	Value	Distribution %	Value	Distribution %	Change of value %	Difference in percentage distribution
Total	1,685.28	100.0	1,656.35	100.0	1.7	
Food and non- alcoholic beverages	348.92	20.7	363.88	22.0	-4.1	-1.3
Alcoholic beverages and tobacco	57.87	3.4	58.6	3.5	-1.2	-0.1
Clothing and footwear	79.01	4.7	79.36	4.8	-0.4	-0.1
Housing	236.79	14.1	231.52	14.0	2.3	0.1
Durables	74.83	4.4	72.85	4.4	2.7	0.0
Health	128.98	7.7	127.95	7.7	0.8	0.0
Transport	221.29	13.1	213.35	12.9	3.7	0.2
Communications	71.44	4.2	67.16	4.1	6.4	0.1
Recreation and culture	74.65	4.4	71.60	4.3	4.3	0.1
Education	58.13	3.4	56.65	3.4	2.6	0.0
Restaurants, cafes and hotels	191.34	11.4	174.89	10.6	9.4	0.8
Miscellaneous goods and services	142.04	8.4	136.84	8.3	3.8	0.1

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: 2023 – 2008 HBS

Goods and services	2023	2022	2021*	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Food and non- alcoholic beverages	20.7	20.9	22.0	23.1	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	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	4.7	4.8	5.0	4.7	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	14.1	14.5	14.7	15.3	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	4.4	4.5	4.5	4.2	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	7.7	7.6	8.1	8.0	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	13.1	13.3	12.6	12.3	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	4.2	4.3	4.6	4.6	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	4.4	4.4	3.8	3.5	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	3.4	3.4	3.4	3.7	3.3	3.3	3.2	3.2	3.3	3.4	3.4	3.5	3.5	3.3	3.2	3.1
Restaurants, cafes and hotels	11.4	10.3	8.9	8.0	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	8.4	8.5	8.7	8.4	8.5	8.8	9.0	9.2	9.2	9.3	9.5	10.0	10.4	10.3	10.0

^{*}Some of the 2021 data have been revised

%

Table 4. Average monthly household expenditure (purchases, current prices) on food and non-alcoholic beverages: 2023 and 2022 HBS

2023 HBS		202	2 HBS	2023/2022 HBS	Difference	
Value	Distribution %	Value	Distribution %	Change of value	in percentage distribution	
348.92	100.0	334.03	100.0	4.5		
53.48	15.3	52.87	15.8	1.2	-0.5	
76.57	21.9	74.11	22.2	3.3	-0.3	
22.86	6.6	23.80	7.1	-3.9	-0.5	
57.53	16.5	53.97	16.2	6.6	0.3	
18.31	5.2	16.36	4.9	11.9	0.3	
27.00	7.7	25.18	7.5	7.2	0.2	
48.74	14.0	45.74	13.7	6.6	0.3	
17.43	5.0	15.88	4.8	9.8	0.2	
7.97	2.3	7.52	2.3	6.0	0.0	
9.30	2.7	9.41	2.8	-1.2	-0.1	
9.72	2.8	9.16	2.7	6.1	0.1	
	Value 348.92 53.48 76.57 22.86 57.53 18.31 27.00 48.74 17.43 7.97 9.30	Value Distribution % 348.92 100.0 53.48 15.3 76.57 21.9 22.86 6.6 57.53 16.5 18.31 5.2 27.00 7.7 48.74 14.0 17.43 5.0 7.97 2.3 9.30 2.7	Value Distribution % Value 348.92 100.0 334.03 53.48 15.3 52.87 76.57 21.9 74.11 22.86 6.6 23.80 57.53 16.5 53.97 18.31 5.2 16.36 27.00 7.7 25.18 48.74 14.0 45.74 17.43 5.0 15.88 7.97 2.3 7.52 9.30 2.7 9.41	Value Distribution % Value Distribution % 348.92 100.0 334.03 100.0 53.48 15.3 52.87 15.8 76.57 21.9 74.11 22.2 22.86 6.6 23.80 7.1 57.53 16.5 53.97 16.2 18.31 5.2 16.36 4.9 27.00 7.7 25.18 7.5 48.74 14.0 45.74 13.7 17.43 5.0 15.88 4.8 7.97 2.3 7.52 2.3 9.30 2.7 9.41 2.8	Value Distribution % Value Distribution % Change of value % 348.92 100.0 334.03 100.0 4.5 53.48 15.3 52.87 15.8 1.2 76.57 21.9 74.11 22.2 3.3 22.86 6.6 23.80 7.1 -3.9 57.53 16.5 53.97 16.2 6.6 18.31 5.2 16.36 4.9 11.9 27.00 7.7 25.18 7.5 7.2 48.74 14.0 45.74 13.7 6.6 17.43 5.0 15.88 4.8 9.8 7.97 2.3 7.52 2.3 6.0 9.30 2.7 9.41 2.8 -1.2	

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: 2023 and 2022 HBS

Mode of acquisition of	2023	3 HBS	2022	2023/2022 HBS	
goods and services	Value Distribution %		Value	Distribution %	Change of value %
Purchases and receipts in kind	2,126.05	100.0	2,025.49	100.0	5.0
Purchases	1,685.28	79.3	1,600.34	79.0	5.3
Own production	10.74	0.5	13.33	0.7	-19.4
Own enterprise	373.16	17.6	359.64	17.8	3.8
Other sources	50.94	2.4	47.72	2.4	6.7
From employer	5.93	0.3	4.47	0.2	32.7

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: 2023 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	25.8	23.1	18.4	18.2	20.9	17.1
Housing	14.1	20.0	15.4	13.3	11.0	15.5	17.2
Transport	13.1	5.7	12.8	13.9	14.1	9.9	13.0
Restaurants, cafes, and hotels	11.4	7.5	9.9	11.2	11.3	10.6	7.1
Miscellaneous goods and services	8.4	7.1	9.4	8.7	7.6	7.6	7.0
Health	7.7	13.2	9.1	7.2	6.6	5.3	6.7
Clothing and footwear	4.7	3.7	4.2	5.4	5.7	5.7	3.8
Durables	4.4	8.0	5.1	3.9	3.6	5.5	4.8
Recreation and culture	4.4	2.4	3.1	5.4	6.4	6.5	8.0
Communication	4.2	4.8	4.5	3.9	3.4	3.5	3.9
Education	3.4	0.0	0.4	5.1	8.8	6.5	7.6
Alcoholic beverages and tobacco	3.4	1.7	3.0	3.4	3.3	2.6	3.6

Table 7. Average monthly expenditure (purchases, current prices), by household type: 2023 HBS

Household type	Value	% on the mean	
All households	1,685.28	100.0	
1 person aged under 65 years	1,388.45	82.4	
1 person aged 65 and over	844.53	50.1	
Couple	1,445.57	85.8	
Couple with 1 child up to 16 years	2,348.06	139.3	
Couple with 2 children up to 16 years	2,723.87	161.6	
Couple with 3 children or more up to 16 years	2,418.34	143.5	
1 parent with 1 or more children up to 16 years	2,003.19	118.9	
Couple or 1 parent with children over 16 years	2,040.75	121.1	
Other	2,059.02	122.2	

Table 8. Average monthly household expenditure (purchases, current prices), by status in employment of the household head: 2023 and 2022 HBS

Status in employment	2023 HBS	2022 HBS	2023 /2022 HBS
	Value	value	Change %
Total purchases	1,685.28	1,600.34	5.3
Employee	2,062.48	2,016.41	2.3
Self-employed with employees	3,982.21	3,619.48	10.0
Self-employed without employees	1,855.20	1,771.09	4.7
Non-economically active or in unemployment	1,192.70	1,125.15	6.0

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of the household head: 2023 and 2022 HBS

	2023	HBS	2022 HBS		
Age groups	Value	% on the mean	Value	% on the mean	
All households	1,685.28	100.0	1,600.34	100.0	
Up to 24 years old	1,183.41	70.2	1,104.08	69.0	
25 - 34 years old	1,954.38	116.0	1,919.15	119.9	
35 - 44 years old	2,142.75	127.1	2,114.94	132.2	
45 - 54 years old	2,131.22	126.5	1,996.83	124.8	
55 - 64 years old	1,829.23	108.5	1,691.69	105.7	
65 - 74 years old	1,300.28	77.2	1,277.67	79.8	
75 + years old	1,026.24	60.9	955.39	59.7	

Table 10. Average monthly expenditure (purchases, current prices), by Region: 2023 HBS

Dogion	Value	% on the mean	2023/2022 HBS
Region	Value	% on the mean	Change %
All households	1,685.28	100.0	5.3
Anatoliki Makedonia & Thraki	1,434.49	85.1	7.2
Kentriki Makedonia	1,528.66	90.7	2.3
Dytiki Makedonia	1,497.00	88.8	-2.9
Ipeiros	1,316.47	78.1	6.9
Thessalia	1,470.93	87.3	5.4
Ionia Nisia	1,523.19	90.4	2.2
Dytiki Ellada	1,564.87	92.9	9.0
Sterea Ellada	1,171.02	69.5	1.6
Attiki	1,943.83	115.3	4.6
Peloponnisos	1,416.10	84.0	13.6
Voreio Aigaio	1,512.33	89.7	12.6
Notio Aigaio	1,894.74	112.4	9.8
Kriti	1,658.84	98.4	10.5

Table 11. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: 2023 and 2022 HBS

Goods	Unit of measurement	2023 HBS	2022 HBS	Difference in quantity	Change %
Rice	Grams	1,144.21	1,281.25	-137.04	-10.7
Bread and bakery products	Grams	8,094.78	8,456.23	-361.45	-4.3
Pasta	Grams	2,318.42	2,445.45	-127.03	-5.2
Meat	Grams	9,698.74	10,327.91	-629.17	-6.1
Fish	Grams	2,406.51	2,728.34	-321.83	-11.8
Milk	Millilitres	8,656.59	9,135.71	-479.12	-5.2
Eggs	Unit	18	19	-1	-5.3
Yogurt	Grams	1,806.21	1,825.56	-19.35	-1.1
Cheese	Grams	2,380.78	2,535.73	-154.95	-6.1
Fruit fresh, preserved and dried	Grams	15,952.46	16,615.56	-663.10	-4.0
Vegetables fresh, preserved and dried	Grams	24,505.60	25,375.45	-869.85	-3.4
Olive oil	Millilitres	1,893.40	2,191.80	-298.40	-13.6
Cigarettes	Unit	118	121	-3	-2.5
Alcoholic beverages	Milliliters	4,090.58	4,686.26	-595.68	-12.7

Table 12. Average monthly consumption (quantity) of electricity, gas, and other fuels: 2023 and 2022 HBS

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2023 HBS	2022 HBS	Difference in quantity	Change %
Electricity	KWH	340.10	374.45	-34.35	-9.2
Natural gas	M^3	10.75	10.03	0.72	7.2
Gas	Grams	671.40	601.21	70.19	11.7
Liquid fuels	Litres	26.50	27.65	-1.15	-4.2
Solid fuels	Kgs	411.92	428.24	-16.32	-3.8

Table 13. Living conditions indicators: 2023 and 2022 HBS

	2023 H	IBS	2022	HBS
Amenities	Number of households	Distribution %	Number of households	Distribution %
All households	4,257,034		4,110,374	
Colour TV	4,228,098	99.3	4,081,825	99.3
Personal computer with access to the internet	3,434,952	80.7	3,150,588	76.6
Mobile telephone	4,082,004	95.9	3,888,927	94.6
Second residence	689,607	16.2	655,480	15.9
Dishwasher	1,640,857	38.5	1,599,349	38.9
Landline telephone	3,709,512	87.1	3,570,398	86.9
Freezer	1,447,621	34.0	1,396,828	34.0
Central heating, common and individual	2,461,605	57.8	2,336,499	56.8
Private car	2,951,260	69.3	2,877,092	70.0
Indoor garage	571,264	13.4	547,041	13.3

	2023 HBS	2022 HBS
Means of cooking		
Electric cooking stove	94.3	92.2
Gas cooking stove	3.7	4.9
Natural gas cooking stove	0.5	0.7
Firewood cooking	0.2	0.2
Other means	0.3	0.1
Not cooking	1.0	1.9
Means of heating		
Central oil heating	39.9	39.6
Natural gas heating	17.9	17.3
Gas oil stove	1.1	1.4
Gas liquid stove	1.0	0.9
Firewood stove	6.6	7.8
Thermal accumulator	1.4	1.5
Electric heater appliances (stove, fan heater etc.)	10.1	9.1
Air conditioner	12.6	11.8
Electric heat pump	0.9	0.6
Geothermal heat pump	0.2	0.2
Other means	7.9	9.3
Not heating	0.4	0.6
Means of cooling		
Air conditioner	75,8	75,4
Solar cooling system	0,3	0,1
Central cooling system	0,3	0,1
Electric cooling pump	0,9	0,2
Geothermal cooling pump	0,1	0,1
Other means	3,5	2,3
Not cooling	19,0	21,8

Table 15. Quintiles of median equivalent expenditure and inequality of expenditure consumption distribution S80/S20: 2023 and 2022 HBS

Quintiles of	Equivalent expenditure (purchases)			Final equivalent expenditure		
expenditure	2023 HBS	2022 HBS	Change %	2023 HBS	2022 HBS	Change %
1 st quintile	394.24	362.14	8.9	600.21	553.17	8.5
2 nd quintile	639.54	585.99	9.1	881.56	815.96	8.0
3 rd quintile	841.96	774.44	8.7	1,119.06	1,034.99	8.1
4 th quintile	1,135.18	1,030.93	10.1	1,453.35	1,323.81	9.8
5 th quintile	2,256.14	1,950.63	15.7	2,692.11	2,326.31	15.7
S80/S20	5.72	5.39		4.49	4.21	

Table 16. Quintiles of equivalent expenditure, by main categories of goods and services: 2023 and 2022 HBS

	2023	2023 HBS		2022 HBS	
Goods and services	1 st quintile (lowest 20%)	5 th quintile (top 20%)	1 st quintile (lowest 20%)	5 th quintile (top 20%)	
Food and non-alcoholic beverages	33.8	13.5	33.9	13.8	
Alcoholic beverages and tobacco	1.9	3.9	2.2	3.8	
Clothing and footwear	2.5	4.9	2.5	5.4	
Housing	22.0	11.3	24.2	11.8	
Durables	4.5	5.1	3.8	5.5	
Health	7.3	9.6	7.1	7.6	
Transport	6.4	16.9	6.1	16.4	
Communications	7.3	2.9	7.1	3.1	
Recreation and culture	1.6	7.3	1.4	7.2	
Education	1.0	3.1	1.0	3.4	
Hotels, cafes and restaurants	5.4	12.2	5.0	12.0	
Miscellaneous goods and services	6.1	9.4	5.6	10.0	

Table 17. At-risk-of-poverty threshold: 2023 and 2022 HBS

Annual equivalent e	Annual equivalent expenditure (purchases)		valent expenditure
2023 HBS	2022 HBS	2023 HBS	2022 HBS
6,109.99	5,569.20	8,040.96	7,410.31

Table 18. At-risk-of-poverty rate (%): 2023 and 2022 HBS

Equivalent expenditure (purchases) per year		Final equivalent expenditure per year		
2023 HBS	2022 HBS	2023 HBS	2022 HBS	
18.7	17.4	13.8	13.4	

Table 19. Monthly average equivalent expenditure (purchases, current prices) on goods and services, by poverty status of the population: 2023 HBS

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	Poor po	pulation	Non-poor	Non-poor population	
Goods and services	Value	%	Value	%	Non-poor %
Total	385.41	100	1,206.79	100.0	31.9
Food and non-alcoholic beverages	130.26	33.8	236.33	19.6	55.1
Alcoholic beverages and tobacco	7.35	1.9	43.70	3.6	16.8
Clothing and footwear	9.56	2.5	55.91	4.6	17.1
Housing	84.93	22.0	175.13	14.5	48.5
Durables	17.27	4.5	56.59	4.7	30.5
Health	28.28	7.3	96.74	8.0	29.2
Transport	24.54	6.4	161.91	13.4	15.2
Communications	28.59	7.4	48.34	4.0	59.1
Recreation and culture	6.08	1.6	55.92	4.6	10.9
Education	3.80	1.0	32.87	2.7	11.6
Restaurants, cafes, and hotels	21.21	5.5	139.73	11.6	15.2
Miscellaneous goods and services	23.53	6.1	103.63	8.6	22.7

Table 20. Coefficients of variation of the estimation of mean annual total expenditure for the 12 main categories of goods and services: 2023 HBS

Goods and services	Coefficient of variation %
Total	1.9
Food	1.4
Alcoholic beverages and tobacco	2.6
Clothing and footwear	3.2
Housing	1.5
Durables	4.0
Health	3.7
Transport	3.3
Communications	1.4
Recreation and culture	7.1
Education	4.0
Hotels, cafes, and restaurants	2.8
Miscellaneous goods and services	2.4

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 2023 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 2023 HBS was carried out by ELSTAT, upon Decision of the President of ELSTAT, on an initial sample of 6,875 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 5,832 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 1,068.

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. For the calculation 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 31/12/2023.
- The number of persons in private households throughout the Country, by gender and ten-year age groups on 12/31/2023.

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 12/31/2023 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 12/31/2022.
- O 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 12/31/2023 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 12/31/2023 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 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:

- 01. Food and non-alcoholic beverages
- 02. Alcoholic beverages and tobacco
- 03. Clothing and footwear
- 04. Housing, water, electricity, gas and other fuels of main and secondary residence
- 05. Furnishings, household equipment and routine maintenance of the house
- 06. Health
- 07. Transport
- 08. Communications
- 09. Recreation and culture
- 10. Education
- 11. Restaurants, cafés and hotels
- 12. 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.

acquisition of

Mode of 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 goods and services means (from own production or own enterprise or other sources or by the employer).

Conditions for expenditure record

Conditions for 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 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.