



Piraeus, 28 September 2023

HOUSEHOLD BUDGET SURVEY 2022

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2022. The survey was carried out on a final sample of 6,196 private households throughout the Country.

- ✓ The average annual household expenditure in 2022, amounted to 19,204.08 euros (1,600.34 per month), recording an increase of 12.7%, in comparison to 2021.
- ✓ 50% of households spent more than 1,289 euros per month.
- ✓ Households living in a rented dwelling spent 17.4% of their total monthly consumption expenditure on rent.
- ✓ 20% of households with the lowest expenditure spent 58.1% of their budget on expenditure related to Food and Housing, whereas 20% of households with the highest expenditure spent 25.6% of their budget on this type of expenditure.
- ✓ The highest average yearly expenditure was recorded in the Region of Attiki and amounted to 22,305.84 euros and the lowest in the Region of Sterea Ellada at 13,828.56 euros.
- ✓ The average annual household expenditure decreased by 24.5%, compared to the year 2008.

A. Change in the average annual consumption expenditure of households

	Current pri	ces 2022	Constant prices 2021		
	Expenditure	Change %	Expenditure	Change %	
Average annual expenditure per household	19,204.08	12.7	18,366.40	4.6	
Average annual expenditure per person	7,516.32	12.7	7,189.18	4.6	

Average annual expenditure and rate of change, at current and constant terms (2021): 2022 HBS

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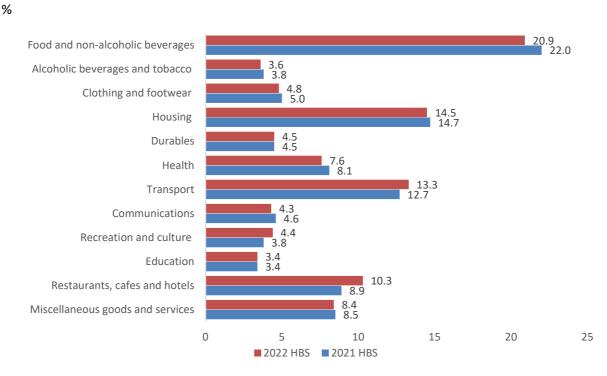
- The average annual household expenditure in 2022, amounted to 19,204.08 € (1,600.34 per month), recording an increase of 12.7% (2,166.60 €), in comparison to 2021. In terms of constant prices, the average annual expenditure increased by 4.6% or 837.68 € due to the effect of inflation, on the basis of the Consumer Price Index which amounted to 7.2% in 2022.
- The average annual expenditure per person in 2022, amounted to 7,516.32 €, recording an increase of 12.7% (847.32€), in comparison to 2021 (6,669.00 €).

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" (20.9%),
 - "housing" (14.5%) and
 - o "transport" (13.3%),

whereas "education" records the smallest share of expenditure (3.4%).

Graph 1. Percentage distribution of monthly expenditure (purchases) on goods and services (current prices): 2022 HBS – 2021 HBS



- The largest percentage increase in household expenditure, compared to the previous survey (2021), was recorded in:
 - o restaurants, cafes, and hotels (30.9%),
 - o recreation and culture (30.3%),
 - o transport (17.8%),

whereas the lowest change is recorded in communication (5.3%) (Table 1).

• The largest increase in the percentage share of the various expenses, at current prices, in 2022, as compared to the previous survey of 2021, is observed in restaurants, cafes and hotels (1.4 percentage points) whereas the largest percentage decrease, in absolute figures, is recorded in food and non-alcoholic beverages (-1.1 percentage points) (Table 1).

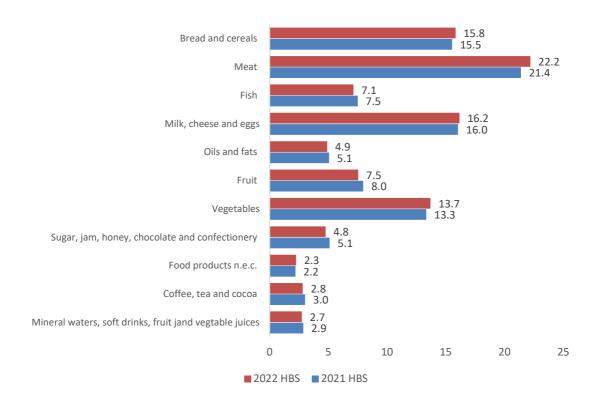
- As regards the expenditure on food items (Table 4, Graph 2), in relation to the previous survey (2021), an increase is observed in the average monthly expenditure (current prices), for:
 - o meat (11.1%),
 - o vegetables (10.0%),
 - o other food products (9.9%),
 - o bread and cereals (9.2%),
 - o milk, cheese, and eggs (7.9%),
 - o oils and fats (3.8%),
 - o mineral waters, soft drinks, fruit and vegetable juices (2.5%),
 - o fish (1.8%) and
 - o fruit (3.9%)

%

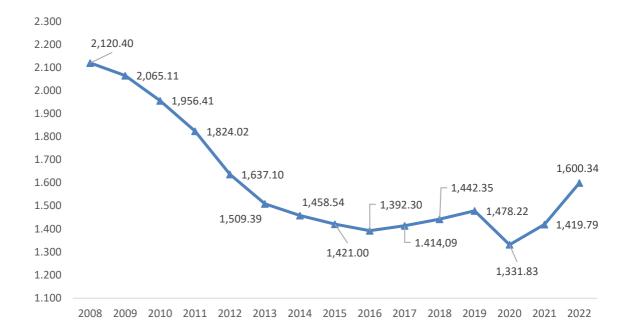
whereas a decrease in the average monthly expenditure (current prices) is observed in the following items:

- o sugar, jams, honey, chocolate and confectionery (-0.3%) and
- o coffee, tea, and cocoa (-0.1).

Graph 2. Percentage distribution of the average monthly expenditure on food and non-alcoholic beverages (current prices): 2022 HBS – 2021 HBS

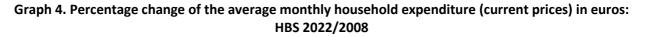


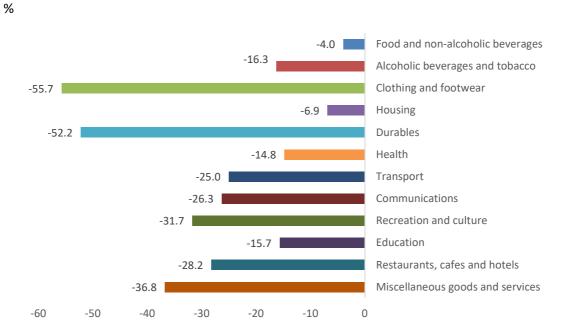
• The Graph 3 that follows, illustrates a comparative view of the results of HBS 2022 with those of the previous surveys, in particular the years 2008-2022, at current prices. With respect to the current prices for the year 2022, there is a decrease of the average monthly expenditure of households by 18.2% compared to 2010, whereas the respective decrease compared to 2008 is 24.5%.



Graph 3. Average monthly household expenditure (current prices) in euros: 2008-2022 HBS

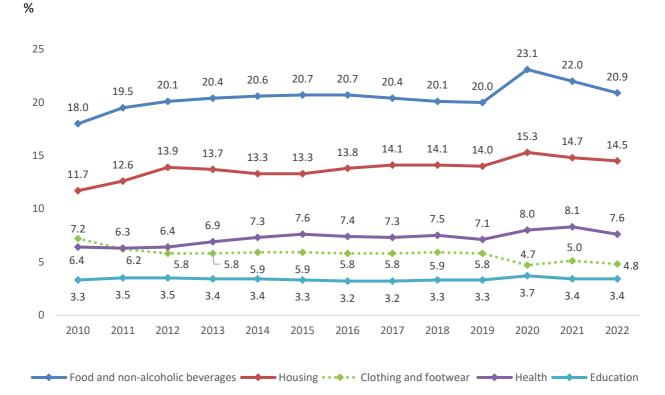
• Graph 4 presents the percentage change in the average monthly household expenditure for goods and services at current prices, according to the results of HBS 2008 and HBS 2022. A decrease is observed in all categories, with the largest decrease recorded in clothing and footwear (-55.7%) and the smallest one in food and non-alcoholic beverages (-4.0%).





- Table 3 shows the longitudinal trend, for the years 2008 to 2022, of the household monthly expenditure shares that have been recorded in basic categories of goods and services (Graph 5), at current prices. In 2022, as compared to 2008, an increase is recorded in the share of household expenditure on:
 - o food and non-alcoholic beverages by 4.5 percentage points,
 - o housing by 2.7 percentage points,
 - o health by 0.9 percentage points,
 - o alcoholic beverages and tobacco by 0.4 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 3.4 percentage points, by 2,6 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 2021 and 2022 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.

- The average monthly expenditure of households with one person aged 65 and over, is 45.9% of the average monthly expenditure of the total households. The average monthly expenditure of couple households with one child aged up to 16 years old is 149.0% of the average monthly expenditure of the total households (Table 7).
- The average monthly consumption expenditure of the households whose household head is noneconomically active or unemployed amounts to 70.3 % of the average monthly expenditure of all households, whereas for households whose head is self-employed with employees, the average monthly expenditure amounts to 226.2% 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 132.2% of the average monthly expenditure of all households (129.4% in 2021). Households with a household head aged 75 years and over have the lowest average expenditure, representing 59.7% of the average monthly expenditure of all households (60.2% in 2021) (Table 9).

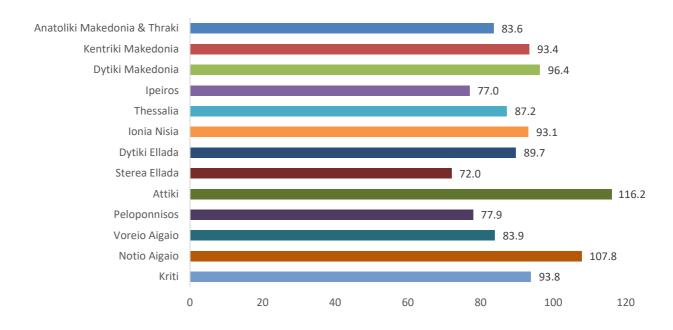
D. Consumption patterns by degree of urbanization, Region, and quarter

• Households living in rural areas spend 1,322.53 € per month, whereas those living in urban areas spend on average 1,677.66 € per month (Graph 6). Hence, households living in rural areas spend on average 21.2% less than households living in urban areas.



Graph 6: Average monthly expenditure in urban and rural areas: HBS 2010 – HBS 2022

- Households living in the Region of Attiki spend 116.2% of the average monthly expenditure of all households, whereas those living in the Region of Sterea Ellada spend 72.0% of it (Table 10, Graph 7).
- In 2022, as compared with 2021, the expenditure of households living in the Region of Attiki increased by 13.3% on average, whereas the expenditure of those living in the Region of Kentriki Makedonia increased by 14.0% (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: 2022 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 2021 HBS and 2022 HBS.

Graph 8. Percentage change in the average monthly household expenditure for goods and services at current prices, by quarter: 2022 HBS / 2021 HBS % 18 16.8



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, and alcoholic beverages and tobacco, between 2021 and 2022.

An increase is recorded in the average monthly consumption in:

- o cigarettes, 2.5%
- o alcoholic beverages, 0.2%

whereas a decrease is recorded in:

- o olive oil, -10.8%
- o yogurt, -7.0%
- o fish, -6.7%
- o milk, -5.5%
- o fruit, -4.2%
- o meat, -2.2%
- o cheese, -2.0%
- o bread, bakery items, -1.5%
- o pasta, -1.3%
- o vegetables, -1,3%
- o rice, -1.1%

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

- o solid fuels (firewood, pellets, core, etc.), 37.7%
- o natural gas, 8.3%

and a decrease in:

- o electricity, -11.5%
- \circ natural gas, -11.1%
- $\,\circ\,$ liquid fuels, -1.4%

F. Living conditions

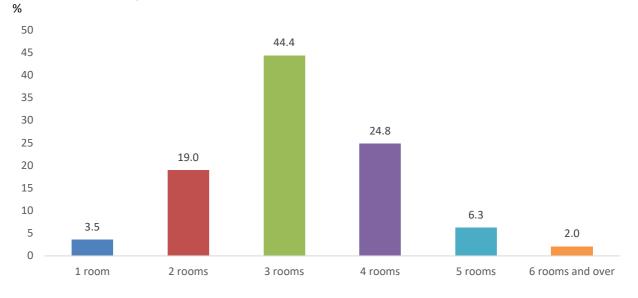
Table 13 presents the percentages of households with certain belongings/amenities:

- Colour TV: 99.3%
- Mobile phone: 94.6%
- Landline telephone: 86.9%
- Personal computer with access to the internet: 76.6%
- At least one private car: 70.0%
- Dishwasher: 38,9%
- Freezer: 34.0%
- Secondary or country residence: 15.0%
- Indoor garage: 13.3%

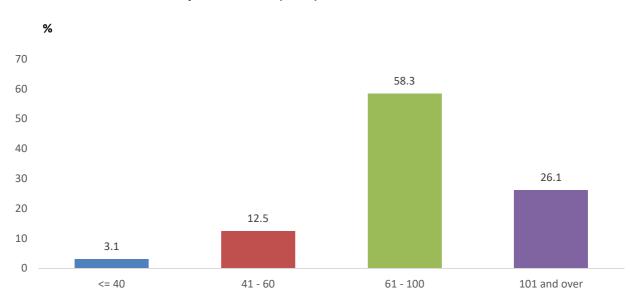
and 56.8% of the households use the central heating of the dwelling as the main means of heating.

An increase by 0.5 percentage points is recorded in the share of households equipped with a personal computer with access to the internet or a freezer whereas a decrease of 1.0 percentage point is observed in the share of households that have central heating (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 58.3% live in a residence with an area between 61 and 100 m^2 (square meters).



Graph 9. Number of rooms available to the household (main residence): HBS 2022



Graph 10. Surface (in m²) of main residence: HBS 2022

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

The comparison to the previous year (2021) shows that:

- <u>Cooking means</u>: there is an increase of 0.2 and 0.1 percentage points in the use of liquid gas and natural gas appliances for cooking, respectively, whereas 1.9% of households do not cook.
- <u>Means of heating</u>: the highest increase is recorded in the natural gas radiator by 0.2 percentage points, whereas 0.6% of the households have no heating.
- <u>Means of cooling</u>: the use of air conditioning devices increased by 2.4 percentage points, whereas 21.8% of households do not have cooling devices.

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 5.39 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.19 in 2021). The indicator is reduced to 4.21, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)⁽¹⁾ (4.08 in 2021) (Table 15).
- The poorest 20% of the population increased their total expenditure compared to 2021 by 7.8%, whereas the richest 20% of the population by 11.2% (Table 15).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 33.9% of the total household expenditure, whereas the respective share of the richest 20% of the population amounted to 13.8% (Table 16).
- 17.4% of the total population is at-risk-of-poverty (17.1% in 2021), when the indicator is calculated by taking into consideration only the consumption expenditure coming from purchases. This percentage drops to 13.4% of the total population (12.2% in 2021), 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-profitable organizations, the state, etc.) (Tables 17 and 18).
- The average monthly median equivalent consumption expenditure of poor households ⁽²⁾ is estimated at 32.3% of the expenditure consumption of non-poor households. Poor households spend 34.1% of their family budget on food and non-alcoholic beverages, whereas the corresponding percentage of non-poor households amounts to 20.1% (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 2022" please visit ELSTAT's web page <u>http://www.statistics.gr/en/statistics/-/publication/SFA05/-</u>

⁽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:
2022 and 2021 HBS

Value in euros									
)22 IBS	20 HI		2022/2021HBS	2022/2021 HBS			
Goods and services	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution			
Total	1,600.34	100.0	1,419.79	100.0	12.7				
Food and non- alcoholic beverages	334.03	20.9	311.80	22.0	7.1	-1.1			
Alcoholic beverages and tobacco	57.34	3.6	54.00	3.8	6.2	-0.2			
Clothing and footwear	77.2	4.8	71.43	5.0	8.1	-0.2			
Housing	232.68	14.5	209.22	14.7	11.2	-0.2			
Durables	71.49	4.5	63.62	4.5	12.4	0.0			
Health	121.28	7.6	114.93	8.1	5.5	-0.5			
Transport	212.71	13.3	180.61	12.7	17.8	0.6			
Communications	69.38	4.3	65.88	4.6	5.3	-0.3			
Recreation and culture	69.79	4.4	53.55	3.8	30.3	0.6			
Education	54.73	3.4	47.81	3.4	14.5	0.1			
Restaurants, cafes, and hotels	165.15	10.3	126.12	8.9	30.9	1.4			
Miscellaneous goods and services	134.55	8.4	120.80	8.5	11.4	-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 2021) on goods andservices: 2022 and 2021 HBS

Value in euros									
		022 IBS)21 BS	2022/2021 HBS	2022/2021 HBS			
Goods and services	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution			
Total	1,600.34	100.0	1,522.01	100.0	5.1				
Food and non- alcoholic beverages	334.03	20.9	360.05	23.7	-7.2	-2.8			
Alcoholic beverages and tobacco	57.34	3.6	55.33	3.6	3.6	-0.1			
Clothing and footwear	77.2	4.8	75.30	4.9	2.5	-0.1			
Housing	232.68	14.5	214.51	14.1	8.5	0.4			
Durables	71.49	4.5	70.81	4.7	1.0	-0.2			
Health	121.28	7.6	118.18	7.8	2.6	-0.2			
Transport	212.71	13.3	196.82	12.9	8.1	0.4			
Communications	69.38	4.3	64.51	4.2	7.5	0.1			
Recreation and culture	69.79	4.4	55.25	3.6	26.3	0.7			
Education	54.73	3.4	48.84	3.2	12.0	0.2			
Restaurants, cafes and hotels	165.15	10.3	135.68	8.9	21.7	1.4			
Miscellaneous goods and services	134.55	8.4	127.06	8.3	5.9	0.1			

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: 2022– 2008 HBS %

Goods and services	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Food and non-alcoholic beverages	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	3.6	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	4.8	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	14.5	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	4.5	4.4	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	7.6	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	13.3	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	4.3	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	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	3.7	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	10.3	8.8	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	8.5	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

Table 4. Average monthly household expenditure (purchases, current prices) on food and non-alcoholicbeverages: 2022 and 2021 HBS

Value in euros		beverages: 20/	22 anu 202				
	202	22 HBS	20	21 HBS	2022/2021 HBS	Difference in	
Food and non-alcoholic beverages	Value	Distribution %	Value	Distribution %	Change of value %	percentage distribution	
Total	334.03	100.0	311.8	100.0	7.1		
Bread and cereals	52.87	15.8	48.43	15.5	9.2	0.3	
Meat	74.11	22.2	66.68	21.4	11.1	0.8	
Fish	23.8	7.1	23.39	7.5	1.8	-0.4	
Milk, cheese and eggs	53.97	16.2	50.01	16.0	7.9	0.1	
Oils and fats	16.36	4.9	15.76	5.1	3.8	-0.2	
Fruit	25.18	7.5	24.85	8.0	1.3	-0.4	
Vegetables	45.74	13.7	41.57	13.3	10.0	0.4	
Sugar, jam, honey, chocolate and confectionery	15.88	4.8	15.92	5.1	-0.3	-0.4	
Food products n.e.c.	7.52	2.3	6.84	2.2	9.9	0.1	
Coffee, tea and cocoa	9.41	2.8	9.42	3.0	-0.1	-0.2	
Mineral waters, soft drinks, fruit and vegetable juices	9.16	2.7	8.94	2.9	2.5	-0.1	

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of
goods and services: 2022 and 2021 HBS

Mode of acquisition of	2022	2 HBS	2021	2022/2021 HBS	
goods and services			Distribution %	Change of value %	
Purchases and receipts in kind	2025.49	100.0	1.812.16	100.0	11.8
Purchases	1,600.34	79.0	1,419.79	78.3	12.7
Own production	13.33	0.7	13.74	0.8	-3.0
Own enterprise	359.64	17.8	330.62	18.2	8.8
Other sources	47.72	2.4	44.22	2.3	7.9
From employer	4.47	0.2	3.8	0.2	17.6

Value in euros

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: 2022 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	20.9	27.2	23.0	17.2	19.4	21.4	19.4
Housing	14.5	23.0	16.8	13.1	12.5	12.9	19.8
Transport	13.3	5.4	13.0	13.3	13.8	14.3	12.5
Restaurants, cafes, and hotels	10.3	5.3	8.7	10.1	10.8	10.1	7.9
Miscellaneous goods and services	8.4	7.9	9.4	9.1	7.4	5.9	7.1
Health	7.6	12.0	8.7	6.6	5.8	6.4	5.3
Clothing and footwear	4.8	3.2	4.1	6.3	6.5	6.1	4.7
Durables	4.5	7.9	5.0	4.8	3.7	4.4	3.6
Recreation and culture	4.4	1.9	3.1	7.6	5.2	5.0	4.3
Communication	4.3	4.7	4.5	3.8	3.7	3.4	4.4
Alcoholic beverages and tobacco	3.6	1.5	3.4	3.7	3.6	2.7	3.7
Education	3.4	0.0	0.3	4.4	7.5	7.5	7.4

Table 7. Average monthly expenditure (purchases, current prices), by household	type: 2022 HBS
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Household type	Value	% on the mean	
All households	1,600.34	100.0	
1 person aged under 65 years	1,232.26	77.0	
1 person aged 65 and over	734.39	45.9	
Couple	1,343.53	84.0	
Couple with 1 child up to 16 years	2,385.07	149.0	
Couple with 2 children up to 16 years	2,349.00	146.8	
Couple with 3 children or more up to 16 years	2,352.82	147.0	
1 parent with 1 or more children up to 16 years	1,445.00	90.3	
Couple or 1 parent with children over 16 years	1,812.71	113.3	
Other	2,003.50	125.2	

Table 8. Average monthly household expenditure (purchases, current prices), by status in employment of
the household head: 2022 and 2021 HBS

Value in euros

Status in employment	2022 HBS	2022 HBS	2022 /2021 HBS	
	Value	value	Change %	
Total purchases	1,600.34	1,419.79	12.7	
Employee	2,016.41	1,799.05	12.1	
Self-employed with employees	3,619.48	3,161.41	14.5	
Self-employed without employees	1,771.09	1,578.23	12.2	
Non-economically active or in unemployment	1,125.15	1,027.22	9.5	

Value in euros

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of thehousehold head: 2022 and 2021 HBS

	2022	2 HBS	2021 HBS		
Age groups	Value	% on the mean	Value	% on the mean	
All households	1,600.34	100.0	1,419.79	100.0	
Up to 24 years old	1,104.08	69.0	910.49	64.1	
25 - 34 years old	1,919.15	119.9	1,599.94	112.7	
35 - 44 years old	2,114.94	132.2	1,837.75	129.4	
45 - 54 years old	1,996.83	124.8	1,780.27	125.4	
55 - 64 years old	1,691.69	105.7	1,573.23	110.8	
65 - 74 years old	1,277.67	79.8	1,116.02	78.6	
75 + years old	955.39	59.7	855.02	60.2	

Value in euros

Table 10. Average monthly expenditure (purchases, current prices), by Region: 2022 HBS

Value in euros

Docion	Value	% on the mean	2022/2021 HBS
Region	value	% on the mean	Change %
All households	1,600.34	100.0	12.7
Anatoliki Makedonia & Thraki	1,337.68	83.6	10.2
Kentriki Makedonia	1,494.91	93.4	14.0
Dytiki Makedonia	1,541.98	96.4	11.3
Ipeiros	1,232.07	77.0	8.6
Thessalia	1,395.25	87.2	10.8
Ionia Nisia	1,490.71	93.1	7.2
Dytiki Ellada	1,435.72	89.7	12.9
Sterea Ellada	1,152.38	72.0	13.0
Attiki	1,858.82	116.2	13.3
Peloponnisos	1,246.61	77.9	11.3
Voreio Aigaio	1,342.51	83.9	8.8
Notio Aigaio	1,724.91	107.8	15.3
Kriti	1,501.82	93.8	13.9

Goods	Unit of measurement	2022 HBS	2021 HBS	Difference	Change %
Rice	Grams	1,281.25	1,296.13	-14.88	-1.1
Bread and bakery products	Grams	8,456.23	8,586.68	-130.45	-1.5
Pasta	Grams	2,445.45	2,478.31	-32.86	-1.3
Meat	Grams	10,327.91	10,562.40	-234.49	-2.2
Fish	Grams	2,728.34	2,922.74	-194.40	-6.7
Milk	Millilitres	9,135.71	9,667.61	-531.90	-5.5
Eggs	Unit	19	19	0	0.0
Yogurt	Grams	1,825.56	1,963.83	-138.27	-7.0
Cheese	Grams	2,535.73	2,588.62	-52.89	-2.0
Fruit fresh, preserved and dried	Grams	16,615.56	17,340.39	-724.83	-4.2
Vegetables fresh, preserved and dried	Grams	25,375.45	25,709.46	-334.01	-1.3
Olive oil	Millilitres	2,191.8	2,458.12	-266.32	-10.8
Cigarettes	Unit	121	118	3	2.5
Alcoholic beverages	Milliliters	4,686.26	4,679.10	7.16	0.2

Table 11. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco:2022 and 2021 HBS

Table 12. Average monthly consumption (quantity) of electricity, gas, and other fuels:2022 and 2021 HBS

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2022 HBS	2021 HBS	Difference	Change %
Electricity	кwн	374.45	423.15	-48.7	-11.5
Natural gas	M ³	10.03	9.26	0.77	8.3
Gas	Grams	601.21	675.91	-74.7	-11.1
Liquid fuels	Litres	27.65	28.04	-0.39	-1.4
Solid fuels	Kg	428.24	311.02	117.22	37.7

	2022	HBS	2021	HBS	
Amenities	Number of households	Distribution %	Number of households	Distribution %	Change %
All households	4,110,374		4,073,260		0.9
Colour TV	4,081,825	99.3	4,052,061	99.5	0.7
Personal computer with access to the internet	3,150,588	76.6	3,100,446	76.1	1.6
Mobile telephone	3,888,927	94.6	3,840,638	94.3	1.3
Second residence	617,752	15.0	609,663	15.0	1.3
Dishwasher	1,599,349	38.9	1,587,959	39.0	0.7
Landline telephone	3,570,398	86.9	3,531,833	86.7	1.1
Freezer	1,396,828	34.0	1,365,173	33.5	2.3
Central heating, common and individual	2,336,499	56.8	2,357,734	57.9	-0.9
Private car	287,7092	70.0	2,838,522	69.7	1.4
Indoor garage	547,041	13.3	541,980	13.3	0.9

Table 13. Living conditions indicators: 2022 and 2021 HBS

Table 14. Means of cooking, heating, and cooling: 2022 and 2021 HBS

	2022 HBS	2021 HBS	Change (Percentage points)
Means of cooking			
Electric cooking stove	92.2	92.5	-0.4
Gas cooking stove	4.9	4.6	0.2
Natural gas cooking stove	0.7	0.6	0.3
Firewood cooking	0.2	0.1	0.3
Other means	0.1	0.6	-0.4
Not cooking	1.9	1.5	0.4
Means of heating			
Central oil heating	39.6	40.8	-1.
Natural gas heating	17.3	17.1	0.
Gus oil stove	1.4	1.9	-0.
Gas liquid stove	0.9	1.4	-0.
Firewood stove	7.7	7.4	0.
Thermal accumulator	1.5	1.6	-0.
Electric heater appliances (stove, fan heater etc.)	9.1	9.9	-0.
Air conditioner	11.8	9.8	2.
Electric heat pump	0.6	0.3	0.
Geothermal heat pump	0.2	0.2	-0.
Other means	9.3	9.4	-0.
Not heating	0.6	0.3	0.
Means of cooling	· · · · ·		
Air conditioner	75.4	73.0	2.
Solar cooling system	0.1	0.1	0.
Central cooling system	0.1	0.2	-0.
Electric cooling pump	0.2	0.2	0.
Geothermal cooling pump	0.1	0.0	0.
Other means	2.3	2.4	-0.
Not heating	21.8	24.1	-2.

Table 15. Quintiles of median equivalent expenditure and inequality of expenditure consumptiondistribution S80/S20: 2022 and 2021 HBS

Value in euros	1	-				
Quintiles of	Equivalen	Equivalent expenditure (purchases)		Final equivalent expenditure		nditure
expenditure	2022 HBS	2021 HBS	Change %	2022 HBS	2021 HBS	Change %
1 st quintile	362.14	336.00	7.8	553.17	512.93	7.8
2 nd quintile	585.99	514.59	13.9	815.96	729.10	11.9
3 rd quintile	774.44	685.63	13.0	1,034.99	925.97	11.8
4 th quintile	1,030.93	913.07	12.9	1,323.81	1,178.45	12.3
5 th quintile	1,950.63	1,744.24	11.8	2,326.31	2,092.50	11.2
S80/S20	5.39	5.19		4.21	4.08	

Table 16. Quintiles of equivalent expenditure, by main categories of goods and services:2022 and 2021 HBS

	2022	HBS	2021 HBS	
Goods and services	1 st quintile (lowest 20%)	5 th quintile (top 20%)	1 st quintile (lowest 20%)	5 th quintile (top 20%)
Total	100.0	100.0	100.0	100.0
Food and non-alcoholic beverages	33.9	13.8	34.8	13.9
Alcoholic beverages and tobacco	2.2	3.8	2.5	3.1
Clothing and footwear	2.5	5.4	2.0	6.6
Housing	24.2	11.8	22.9	12.2
Durables	3.8	5.5	3.5	5.4
Health	7.1	7.6	8.0	9.0
Transport	6.1	16.4	6.0	16.2
Communications	7.1	3.1	7.5	3.2
Recreation and culture	1.4	7.2	1.1	5.9
Education	1.0	3.4	0.9	3.7
Hotels, cafes and restaurants	5.0	12.0	4.6	10.8
Miscellaneous goods and services	5.6	10.0	5.8	9.8

Value in euros			
Annual equivalent expenditure (purchases)		Annual final equiv	valent expenditure
2022 HBS	2022 HBS 2021 HBS		2021 HBS
5,569.20	4,934.23	7,410.31	6,644.52

Table 17. At-risk-of-poverty threshold: 2022 and 2021 HBS

Table 18. At-risk-of-poverty rate (%): 2022 and 2021 HBS

Equivalent expenditure (purchases) per year		Final equivalent ex	penditure per year
2022 HBS	2021 HBS	2022 HBS	2021 HBS
17.4	17.1	13.4	12.2

Table 19. Monthly average equivalent expenditure (purchases, current prices) on goods and services,by poverty status of the population: 2022 HBS

Value in euros

	Poor po	pulation	Non-poor	Poor/	
Goods and services	Value	%	Value	%	Non-poor %
Total	344.58	100.0	1,066.36	100.0	32.3
Food and non-alcoholic beverages	117.43	34.1	214.40	20.1	54.8
Alcoholic beverages and tobacco	7.33	2.1	39.16	3.7	18.7
Clothing and footwear	8.00	2.3	51.08	4.8	15.7
Housing	86.06	25.0	159.33	14.9	54.0
Durables	13.11	3.8	51.06	4.8	25.7
Health	24.29	7.0	82.25	7.7	29.5
Transport	18.97	5.5	142.03	13.3	13.4
Communications	24.97	7.2	44.41	4.2	56.2
Recreation and culture	4.86	1.4	48.31	4.5	10.1
Education	3.03	0.9	29.76	2.8	10.2
Restaurants, cafes, and hotels	17.28	5.0	111.22	10.4	15.5
Miscellaneous goods and services	18.29	5.3	93.35	8.8	19.6

Table 20. Coefficients of variation of the estimation of mean annual total expenditure for the 12 maincategories of goods and services: 2022 HBS

Goods and services	Coefficient of variation %
Total	1.97
Food	1.34
Alcoholic beverages and tobacco	2.54
Clothing and footwear	3.11
Housing	1.44
Durables	3.81
Health	2.92
Transport	3.61
Communications	1.09
Recreation and culture	9.99
Education	4.49
Hotels, cafes, and restaurants	3.15
Miscellaneous goods and services	2.39

EXPLANATORY NOTES

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 2022 HBS is the twenty third 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 largescale survey in semi-urban and rural areas of the Country, that is, in municipalities and communes with less than 10,000 inhabitants. The survey lasted one year, 3,755 households of the pre-mentioned areas were surveyed, and continued to be conducted until the year 1972, but in smaller sample of households.

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

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

Legal basis The 2022 HBS was carried out by ELSTAT, upon decision of the President of ELSTAT, on an initial sample of 6,196 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 Sample size	The HBS is a survey which is conducted on a representative random sample of all private households of the Country, and it is carried out by applying the two-stage stratified sampling method with Primary Sampling Unit (PSU) the area (one or more building blocks) and ultimate unit the household and its members. Thus, there are two frames used: the frame containing the PSUs (areas) and the frame of households within the selected PSUs. The frame of PSUs is updated every ten (10) years on the basis of the General Population Census. As regards the frame of households, within each selected PSU this is updated before the selection of the sampling households used for data collection. So, any coverage problems that may arise are more likely to concern the frame of PSUs. However, any such problems are corrected with the use of the calibration procedure. The final sample size was 6,196households (the sampling fraction is about 1.5‰), equally distributed within the year, so as to have 4 equally dependent samples, corresponding to the 4 quarters of a year. The total number of sampling areas amounted to 1,068.
Weightings	 For the estimation of the characteristics of the survey, the data from each person and household of the sample were multiplied by a reductive factor. The reductive factor results as product of the following three factors (weights): a. The reverse probability of selection of an individual, that coincides with the reverse probability of selection of a household. b. The reverse of the response rate of households inside the strata. c. A corrective factor, which is determined in such a way so that: i) The estimation of persons by gender and age groups that will result by geographic region coincides with the corresponding number, which was calculated with projection for the period of survey year and was based on the Vital Statistics of Population (2011 Population Census, and births, deaths, immigration). ii) The estimation of households by order of size (1, 2, 3, 4 or 5 members) and by tenure status to coincide with the estimation of the report year that was calculated with projection based on the longitudinal tendency of the 2001 and 2011 Population Census.
Methodology on measuring poverty	According to the methodology on measuring poverty, the poverty line is calculated with its relative concept (poor in relation to others) and it is defined at (fixed at) 60% of the median equivalized expenditure of the household, using the modified OECD equivalized scale. Thus, it is diversified from the concept of absolute poverty (deprived of basic means for survival). In the final consumption expenditure income components like imputed rent, indirect social transfers and receipts in kind are also included.
Equavalized expenditure and scale	Equivalent size refers to the OECD modified scale which gives a weight of 1.0 to the first adult, 0.5 to other persons aged 14 or over who are living in the household and 0.3 to each child aged under 14. Example: The income of household with two adults and two children under 14 years of age is divided by $1+0.5+(2*0.3)= 2.1$. Accordingly, the income of the household with 2 adults is divided by $1+0.5=1.5$ and the income of a household with 2 adults and 2 children aged 14 and over is divided by $1+0.5+(2*0.5)=2.5$, etc.
Population status	 Poor population: the percentage of population under the poverty threshold. Non-poor population: the percentage of population over the poverty threshold.
Inequality of expenditure consumption distribution S80/S20	The S80/S20 expenditure consumption quintile share ratio is the ratio of the sum of equivalised expenditure consumption spent by the 20% of the Country's population with the highest equivalised expenditure consumption (top inter-quintile interval) to that spent by the 20% of the Country's population with the lowest equivalised expenditure consumption (lowest inter-quintile interval).
Household expenditure	Household expenditure is considered the value, in cash, of the goods and services that the household bought.

Final Household 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
expensesThe 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 (a) the fourteen (14) days of the survey for the daily expenditure on cleaning products (detergents, soap, toilet paper, etc.), pharmaceutical products (drugs, alcohol, etc.), household members' personal expenditure (cigarettes, newspapers, magazines, tickets, tissues, etc.), restaurants, taverns, café, etc., (b) one month, two months, three months, four months, six months or year for payments made at regular intervals for services, e.g. electricity, water, phone bills, etc., circulation fees and car insurance, rent for main or secondary or countryside dwelling, (c) the last 30 days, last 3, 6 or 12 months, etc. prior to the end of the household survey (including the 14 days of the survey) for expenditure on furniture, electric devices, etc., expenditure on clothes and footwear. medical appliances etc., expenditure on health and education, on holidays, etc.

Mode of
acquisition of
goods and
servicesThe survey collects information on the ways households acquired goods and services, in
order to cover family needs. The acquisition of goods and services may be made by
purchase or other means (from own production or own enterprise or other sources or by
the employer).

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

expenditure record • The expenditure should have taken place within the reference period specified for the corresponding goods or services, e.g., 14 days for food stuffs, one month for clothing, 12 months for the consumption of durables, etc.

- The good corresponding to the expenditure should have already been in the possession of the household and the service should have been offered within the reference period mentioned. Irrespective of the fact that it was meant to cover its own needs or to be offered to other households. The way of acquisition of goods and services could have been "P" (in cash or on credit), from own enterprise "OE", from others "OW" or from the employer "Employer", e.g. expenditure on clothing was recorded if the household "possessed" them within the last 30 days (including the 14 days of survey conduction) before the survey end, even if their value would be paid in the future with installments, the expenditure on tuition fees was recorded, if the service was offered in the last 12 months before the survey end, etc.
- Goods from households' agricultural livestock own production, fishery, woodland or hunting, should have been consumed during the reference period, e.g. the quantity of

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

- Goods bought by a household 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, 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) <u>http://www.statistics.gr</u> Section: Population and Social Conditions > Family Budget.