



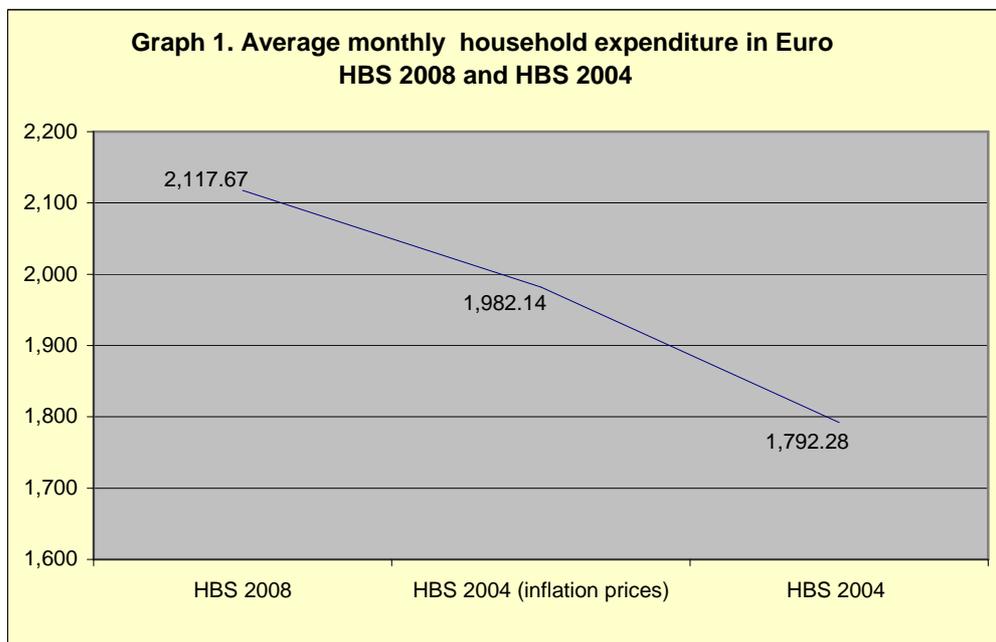
PRESS RELEASE

HOUSEHOLD BUDGET SURVEY 2008

The Hellenic Statistical Authority (EL.STAT.) announces the results of the Household Budget Survey (HBS) conducted in 2008.

A. Decrease in the upward tendency of consumption expenditure

- The estimated average monthly expenditure for all households in 2008 amounted to 2,117.67€ (a 18.2% increase in comparison with 2004). The real increase, taking into account the retail price levels reflected by the Consumer Price Index, came up to 6.8%, while the corresponding increase between 1998 and 2004 was 12.2%, in other words, a decrease is recorded in the upward tendency of the consumption expenditure (Graph 1, Table 1)



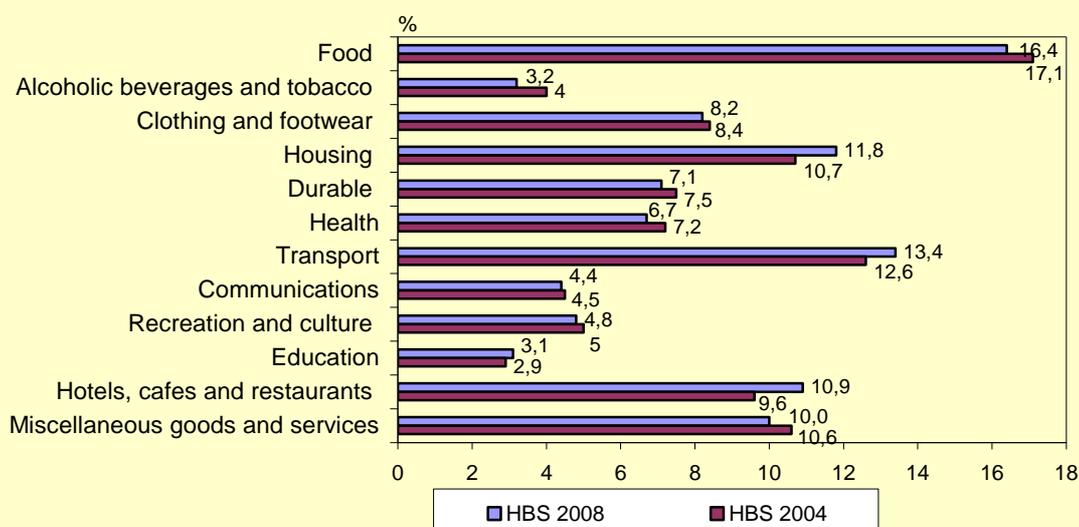
B. Change in the household expenditure consumption pattern

- The distribution of the consumption expenditure, as a percentage of the total average household expenditure is depicted in Table1.
- For the period 2004 – 2008 there has been a change in the consumption pattern and, in particular, a shift has been recorded from spending on food, clothing, footwear, durable and miscellaneous goods towards spending on housing, transport, education, hotels, cafes and restaurant services (Graph 2, Table 1).
- Food and non-alcoholic beverages account for the relatively larger share of the expenditure (16.4%), then follows transport (13.4%), whereas education services represents the smallest share of the expenditure (3.1%) (Graph 2, Table 1).
- The highest increase was recorded in expenditure on hotel, restaurant and café services (+33.4%) and on housing –rent, utility bills etc.– (+30.2%), while a 4.4% decrease is recorded only in expenditure on alcoholic drinks and tobacco, attributed mainly to the cost of cigarettes (Table 1).

**Table1. Average monthly household expenditure (purchases) on goods and services
HBS 2008 and HBS 2004**

Goods and services	HBS 2008		HBS 2004		HBS 2008/2004 Change %
	Value in euro	Distribution %	Value in euro	Distribution %	
Total	2,117.67	100.0	1,792.28	100.0	18.2
Food	347.40	16.4	306.44	17.1	13.4
Alcoholic beverages and tobacco	68.39	3.2	71.52	4.0	-4.4
Clothing and footwear	174.24	8.2	150.15	8.4	16.0
Housing	249.55	11.8	191.6	10.7	30.2
Durable	149.45	7.1	134.49	7.5	11.1
Health	142.10	6.7	128.17	7.2	10.9
Transport	283.36	13.4	225.83	12.6	25.5
Communications	94.04	4.4	80.95	4.5	16.2
Recreation and culture	102.05	4.8	90.11	5.0	13.3
Education	64.82	3.1	51.34	2.9	26.3
Hotels, cafes and restaurants	229.79	10.9	172.24	9.6	33.4
Miscellaneous goods and services	212.48	10.0	189.42	10.6	12.2

Graph 2. Average monthly household expenditure (purchases) on goods and services.



- In comparison with the previous survey (2004), a reduction is observed in the percentage distribution of expenditure on dairy (milk and cheese) products (0.6%), fish (0.4%), vegetables (0.4%), fruits (0.1%) and sugar, jam, honey, sweets and candies (0.4), while an increase is recorded in expenditure on bread, cereals (0.9%), meat (0.8%), other food (0.2%) and coffee, tea, cocoa (0.2%) (Table 2).

**Table 2. Average monthly household expenditure (purchases) on food and non alcoholic beverages
HBS 2008 and HBS 2004**

Food	HBS 2008		HBS 2004		HBS 2008/2004	Difference of percentage distribution %
	Value in euro	Distribution %	Value in euro	Distribution %	Change %	
Total	347.40	100.0	306.42	100.0	13.4	
Bread and cereals	48.76	14.0	40.24	13.1	21.2	+0.9
Meat	79.40	22.9	67.66	22.1	17.4	+0.8
Fish	27.27	7.8	25.33	8.3	7.7	-0.4
Milk, cheese and eggs	61.90	17.8	56.37	18.4	9.8	-0.6
Oils and fats	18.70	5.4	16.84	5.5	11.0	-0.1
Fruit	25.77	7.4	23.18	7.6	11.2	-0.1
Vegetables	38.63	11.1	35.38	11.5	9.2	-0.4
Sugar, jam, honey, chocolate and confectionery	20.93	6.0	19.80	6.5	5.7	-0.4
Food products n.e.c.	5.35	1.5	4.14	1.4	29.2	+0.2
Coffee, tea and cocoa	6.97	2.0	5.50	1.8	26.7	+0.2
Mineral waters, soft drinks, fruit and vegetable juices	13.72	3.9	11.98	3.9	14.5	0.0

- A downward tendency is observed in the average monthly quantities of food consumed, except pasta (+12.0%) and meat (+1.4%). The largest decrease is recorded for bakery products (15.9%) and yogurt (13.4%). The reduction in the consumption of fruits and vegetables by 1,598.98 and 2,318.69 grams, respectively reflects a noticeable change in the dietary habits (Table 3).

**Table 3. Change in the consumption of average monthly quantities of certain goods
HBS 2008 and HBS 2004**

Good	Unit	HBS 2008	HBS 2004	Difference	Change %
Rice	Grams	1,161.62	1,276.77	-115,15	-9,0
Bread and bakery products	Grams	11,421.90	13,580.46	-2,158.56	-15,9
Pasta	Grams	2,441.44	2,178.97	262,47	12,0
Meat	Grams	11,578.18	11,420.19	157,99	1,4
Fish	Grams	3,326.87	3,441.89	-115,02	-3,3
Milk	Mililitres	12,951.34	13,754.66	-803,32	-5,8
Eggs	Unit	13	13	0	0,0
Yogurt	Grams	1,630.53	1,882.44	-251,91	-13,4
Cheese	Grams	3,519.14	3,553.06	-33,92	-1,0
Fruit	Grams	18,769.78	20,368.76	-1,598.98	-7,9
Vegetable	Grams	28,617.06	30,935.75	-2,318.69	-7,5
Olive oil	Mililitres	3,053.37	3,375.67	-322,3	-9,5
Cigarettes	Unit	403	496	-93	-18,8
Alcoholic beverages	Mililitres	3,931.99	4,211.81	-279,82	-6,6

- The distribution of the household expenditure consumption by mode of acquisition, is depicted in the following table. In comparison with previous surveys, a steady decrease is observed in the consumption of goods coming from “own production”.

**Table 4. Average monthly household expenditure by mode of acquisition of
goods and services
HBS 2008 and HBS 2004**

Mode of acquisition of goods and services	HBS 2008		HBS 2004	
	Value in euro	Distribution %	Value in euro	Distribution %
Purchases and receipts in kind	2,556.48	100.0	2,163.06	100.0
Purchases	2,117.67	82.8	1,792.28	82.9
Own production	19.36	0.8	21.24	1.0
Own enterprise	349.78	13.7	294.88	13.6
Other sources	62	2.4	47.86	2.2
From employer	7.66	0.3	6.8	0.3

C. Different consumption patterns depending on household type

- The top-twenty (20) expenditure categories for goods and services are ranked in Table 5. Restaurants and cafes account for the largest share of the monthly average household expenditure followed by clothing, fuels and lubricants, cars, communications, meat, rent etc. It should be pointed out that the consumption pattern depends on the type of the household. Single households with members aged 65 and over spend a big part of their household budget on meat and clothing, one-parent households with one or more children up to 16 years on rent, while for the rest of the household types the general consumption pattern is observed.

Table 5. The top-twenty (20) expenditure categories for goods and services, by household type, as percentage of the household budget

HBS 2008

Good and services	All households	1 person aged 65 and over	Couple with 1 child up to 16 years	Couple with 2 children up to 16 year	Couple with 3 or more children up to 16 years	1 parent with 1 or more children up to 16 years	Couple or 1 parent with children over 16 years
1. Restaurants, cafes	9.7	5.8	7.7	8.5	7.7	6.4	11.2
2. Clothing	5.8	5.2	6.4	7.1	6.6	5.4	5.2
3. Fuels and lubricants	4.7	1.1	4.5	4.9	4.5	2.9	5.7
4. Cars	4.4	0.3	5.4	4.5	4.0	1.2	5.6
5. Communications	4.4	4.3	4.1	3.9	3.7	4.3	4.8
6. Meat	3.7	5.2	3.1	3.5	4.3	4.2	3.9
7. Rent	3.1	4.2	4.3	2.5	1.9	8.3	1.6
8. Milk, cheese and eggs	2.9	4.2	3.1	3.3	3.7	3.1	2.7
9. Non electrical appliances, articles and products for personal care	2.6	2.3	2.8	2.3	3.0	2.8	2.8
10. Liquid fuels	2.6	4.0	2.3	2.5	2.3	2.0	2.4
11. Tobacco	2.6	1.0	2.2	2.4	2.1	2.7	3.0
12. Miscellaneous services	2.4	2.2	1.6	0.7	0.2	6.4	2.4
13. Bread and cereals	2.3	3.7	1.9	2.2	2.8	2.5	2.2
14. Dental services	2.0	2.1	1.7	2.3	2.3	1.5	2.1
15. Footwear	1.9	1.5	2.3	2.7	2.5	2.2	1.7
16. Vegetables	1.8	3.3	1.5	1.4	1.7	1.6	1.9
17. Electricity	1.8	2.9	1.6	1.6	1.7	2.8	1.8
18. Secondary education	1.7	0.0	2.1	2.3	3.1	3.9	1.0
19. Non-durable household goods	1.6	2.4	1.5	1.5	1.7	1.6	1.6
20. Insurance connected with transport	1.5	0.4	1.6	1.6	1.4	1.3	1.8

- The expenditure of households with only one-person aged 65 and over amounts to 34% of the average total household expenditure. The expenditure of households consisted of a couple with three or more children up to 16 years amounts to 144.3% of the average total household expenditure (Table 6).

**Table 6. Average monthly expenditure by household type
HBS 2008**

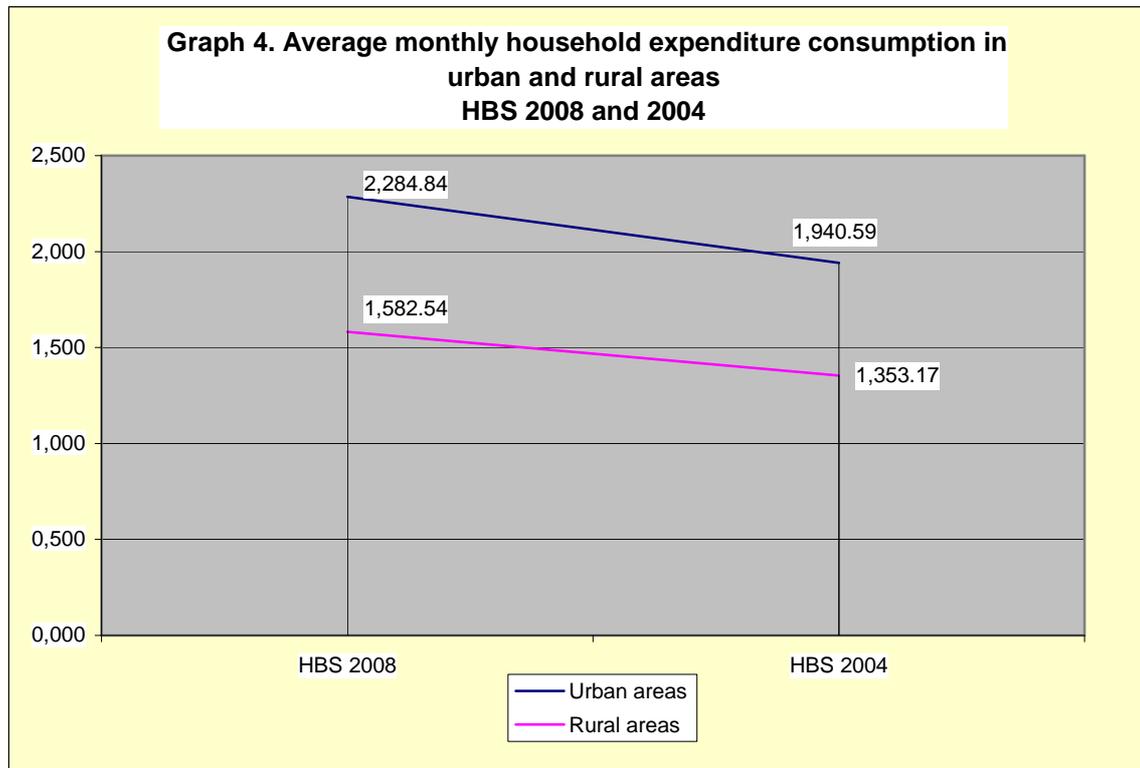
Household type	Value in euro	Percentage %
All households	2,117.67	100.0
1 person aged under 65 years old	1,363.67	64.4
1 person aged 65 and over	727.2	34.3
Couple	1,680.68	79.4
Couple with 1 child up to 16 years	2,725.01	128.7
Couple with 2 children up to 16 years	2,831.93	133.7
Couple with 3 children or more up to 16 years	3,056.18	144.3
1 parent with 1 or more children up to 16 years	1,932.11	91.2
Couple or 1 parent with children over 16 years	2,526.7	119.3
Other	2,553.49	120.6

- The average expenditure consumption of the households whose the household head was/is non economically active or in unemployment amounted to 74.6% of the monthly expenditure throughout the country and to 41% of the expenditure consumption of the households whose the household head was self-employed with employees (Table 7). The expenditure of the households whose the household head was employee recorded the smallest increase (9.3%), while the largest increase was recorded for households whose household head was non economically active or in unemployment (Table 7).

**Table 7. Average monthly household expenditure (purchases) classified by status in
employment of the household head
HBS 2008 and 2004**

Status in employment	HBS 2008	HBS 2004	HBS 2008 /2004
	Value in euro	Value in euro	Change %
Total purchases	2,117.67	1,792.28	18.2
Employee	2,471.38	2,260.47	9.3
Self employed with employees	3,853.04	3,214.88	19.9
Self employed without employees	2,568.62	2,059.5	24.7
Non economically active and in unemployment	1,580.73	1,258.02	25.7

- The average expenditure consumption of the households in rural areas amounts to 69% of the expenditure consumption of the households in urban areas (graph 4).



D. Improvement of living conditions

The survey data reflect (Table 8):

- Significant increase from 34% to 42% of households having personal computer in their main dwelling (change in number of households +25.9%)
- Increase in the percentage of households having, at least one, mobile phone (change in number of households +16.6%)
- Increase from 9% to 13.6% of households having indoor garage in the dwelling (change in number of households +54%)
- Increase from 66.6% to 66.9% in the percentage of households with, at least, one private car, (change in number of households +2.5%), and a 11.5% increase in the number of private cars
- 3.3% decrease in the number of households with secondary residence and a 6.4% decrease in the number of households with fixed telephone line.

**Table 8. Living conditions indicators
HBS 2008 and HBS 2004**

Amenities	HBS 2008		HBS 2004		Change of households number %
	Households	Distribution %	Households	Distribution %	
All households	4,072,177	100.0	3,992,964	100,0	+2.0
Colour TV	4,018,524	98.7	3,943,245	98.8	+1.9
Personal computer	1,710,367	42.0	1,358,507	34.0	+25.9
Mobile telephone	3,459,523	85.0	2,968,118	74.3	+16.6
Second residence	723,384	17.8	748,223	18.3	-3.3
Dish washing machine	1,506,724	37.0	1,117,019	28.0	+34.9
Telephone fixed line	3,571,465	87.7	3,815,848	95.6	-6.4
Microwave oven	1,835,107	45.1	1,040,538	26.1	+76.4
DVD	2,436,721	59.9	1,036,585	25.9	+135.1
Central heating, common and individual	3,094,848	76.0	2,884,672	72.2	+7.3
Private car	2,725,690	66.9	2,660,428	66.6	+2.5
Indoor garage	552,071	13.6	358,410	9.0	+54.0

E. Inequality persists

- The share of the median equivalent consumption expenditure for the richest 20% of the population is 5.53 times higher than the share of median consumption expenditure of the poorest 20% of the population. The indicator is reduced to 4.59 when total expenditure consumption includes imputed consumption expenditure (imputed rent, from own production etc.) (Table 9).
- The average monthly expenditure consumption of poor households is estimated at 27.3% of the expenditure consumption of non-poor households. Poor households spend 30.4% of their family budget on food, while the corresponding percentage for non-poor households comes up to 15.5%. Because of the composition of the poor households (elderly, uninsured, etc.), their expenditure on health amounts to 8.3% of the family budget, while the corresponding percentage for non-poor households comes up to 6.6% (Table 10).
- Finally, 19% of total population is at risk of poverty, when the indicator of poverty only takes into consideration consumption expenditure coming from purchases,. Nevertheless, this relative percentage drops to 16% when all types of consumption expenditures are taken into consideration (account), irrespective of the mode of acquisition (imputed rent from ownership-occupancy, own produced goods for self-consumption, goods and services provided for free by the employer, by other households, non profitable organizations, the state etc.) (Tables 11 and 12) .

Table 9. Quintiles of consumption expenditure and inequality of expenditure distribution (S80/S20)

Quintiles of consumption expenditure	Consumption expenditure (purchases)	Total consumption expenditure
1st	433.47	611.57
2nd	733.57	940.97
3rd	1,000.63	1,234.48
4th	1,349.75	1,615.44
5th	2,397.17	2,807.81
<i>S80/S20</i>	5.53	4.59

Table 10. Monthly mean purchases for goods and services HBS 2008

Goods and services	Non poor population		Poor population		Poor /non poor
	Value in euro	Distribution %	Value in euro	Distribution %	Change %
Total purchases	2,456.31	100.0	670.41	100.0	27.29
Food	381.06	15.51	203.55	30.36	53.42
Alcoholic beverages and tobacco	77.50	3.16	29.42	4.39	37.96
Clothing and footwear	206.81	8.42	35.02	5.22	16.93
Housing	280.22	11.41	118.50	17.68	42.29
Durable	176.43	7.18	34.12	5.09	19.34
Health	162.32	6.61	55.73	8.31	34.33
Transport	339.41	13.82	43.85	6.54	12.92
Communications	106.34	4.33	41.47	6.19	39.00
Recreation and culture	122.28	4.98	15.59	2.33	12.75
Education	78.59	3.20	5.97	0.89	7.60
Hotels, cafes and restaurants	272.85	11.11	45.74	6.82	16.76
Miscellaneous goods and services	252.50	10.28	41.45	6.18	16.42

Table 11. At-risk-of-poverty threshold (illustrative values) HBS 2008

<i>Euro</i>	
At-risk-of-poverty threshold (Consumption expenditure (purchases))	At-risk-of-poverty threshold (Total consumption expenditure)
7,170.10	8,819.71

Table 12. At-risk-of-poverty rate HBS 2008

%	
At-risk-of-poverty rate (Consumption expenditure (purchases))	At-risk-of-poverty rate (Total expenditure consumption)
19.0	16.0

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 information 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. Moreover, the HBS is the most appropriate source, in order to:

- complete the available statistical data for the estimation of the total private consumption,
- study the households' expenditures and their structure in relation with their income and other economic, social and demographic characteristics,
- analyze the changes in the living conditions the households in comparison with as 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.

Legal basis The 2008 HBS was conducted after the decision of the Ministry of Economy and Finance in a sample of private households throughout the country. The data are fully harmonised with the survey data of other EU Member States

Coverage The survey covered all the private households throughout the country, irrespective of their size or socio-economic characteristics.

The following were excluded from the survey:

- Institutional households of all types (hotels, hospitals, boarding houses, elderly homes, prisons, rehabilitation centers, camps, etc.). Households with more than five lodgers are considered as such.
- Households with foreigners serving in diplomatic missions.

Sampling The HBS is a survey of a representative random sample of all private households of the country and it is carried out by applying the two-stage stratified sampling 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. Concerning 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 and allocation criteria

The initial sample size was 4,000 households (the sampling fraction $\frac{1}{\lambda}$ is about 1‰). This fraction was the same in each geographical region.

The final sample size was 3,460 households(sampling fraction 0.08‰), 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 Prefectures and Communes selected amounted to 337 and the number of settlements to 360, while the number of sampling areas to 612.

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 choice of individual, that coincides with the reverse probability of household.
- b. The reverse of the percentage of response 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 (census of population 2001 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 coincides with the estimation of the report year that was calculated with projection based on the longitudinal tendency of the 1991 and 2001 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 total equivalized disposable income of the household, using modified OECD equivalized scale. Thus, it is diversified from the concept of absolute poverty (deprived of basic means for survival). Total expenditure consumption includes income components, like imputed rent from own occupancy, indirect social transfers, income in kind.

Equivalized expenditure and scale Equivalised expenditure consumption is calculated as the expenditure consumption of the household divided by an equivalised number of persons in the household where a weight of 1.0 is attributed to the first household member aged 14 or over, 0.5 to each additional member aged 14 or more and 0.3 to each member aged less than 14 years old. Example: The expenditure consumption of household with two adults and two children aged less than 14 years old is divided with a weight $1+0,5+2*0,3= 2,1$, for household with two adults with 1,5, for household with 2 adults and 2 children of age of 14 years and more with 2,5 etc.

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)..

Households expenditure *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 encoded using 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, 2003). The classification is structured into the following 12 main categories:

- Food and non-alcoholic beverages
- Alcoholic beverages and tobacco
- Clothing and footwear
- Housing, water, electricity, gas, and other fuels of main and secondary residence
- Furnishings, household equipment and routine maintenance of the house
- Health
- Transport
- Communications
- Recreation and culture
- Education
- Hotels, cafes and restaurants
- Miscellaneous goods and services

Reference periods for expenditure *Reference periods* are considered the time intervals having a specific starting and ending date, to which expenditure and income of the household referred. In order to reduce 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, soaps, 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, communal charges, 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 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.

Ways of acquisition of goods and services With the survey, information is being collected 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).

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

Conditions for 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, 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, regardless 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 consumed by the household from own production, during the last 12 months, was recorded and not that having been stored. The same applies for vegetables from own vegetable garden or agricultural enterprise, meaning that only those consumed during the 14 days were recorded.
- Goods bought by a household in order to be offered as gift to other households, are being recorded for the household that makes the expenditure. The household receiving them does not record them as purchase.
- For goods received by a household from owned store/shop, with no payment, in order to be offered as gift to other households, the expenditure is being recorded for the household that offers them.

Estimation of goods and services value

- **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 www.statistics.gr, Section: Statistical Themes > Income – Expenditure/ Family Budget».