



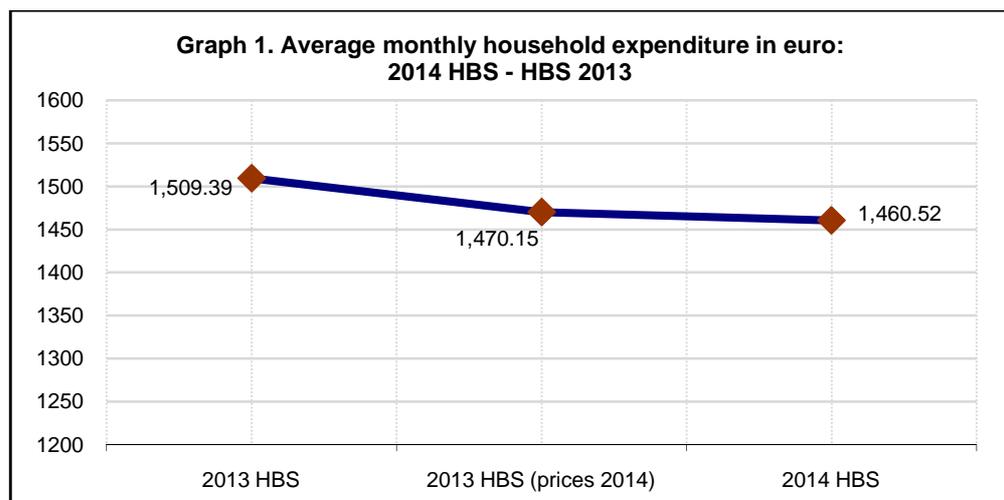
PRESS RELEASE

2014 HOUSEHOLD BUDGET SURVEY

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2014 (the reference periods of expenditure data are mentioned in detail in the explanatory note, at the end of the press release). The survey was conducted on a sample of private households throughout the Country. The standard errors for the twelve (12) main categories of goods and services (on the basis of the Classification of Individual Consumption by Purpose - COICOP) were calculated in the form of coefficients of variation (CV) and they are illustrated in Table 19. The results of the 2015 HBS will be announced on 26/6/2016.

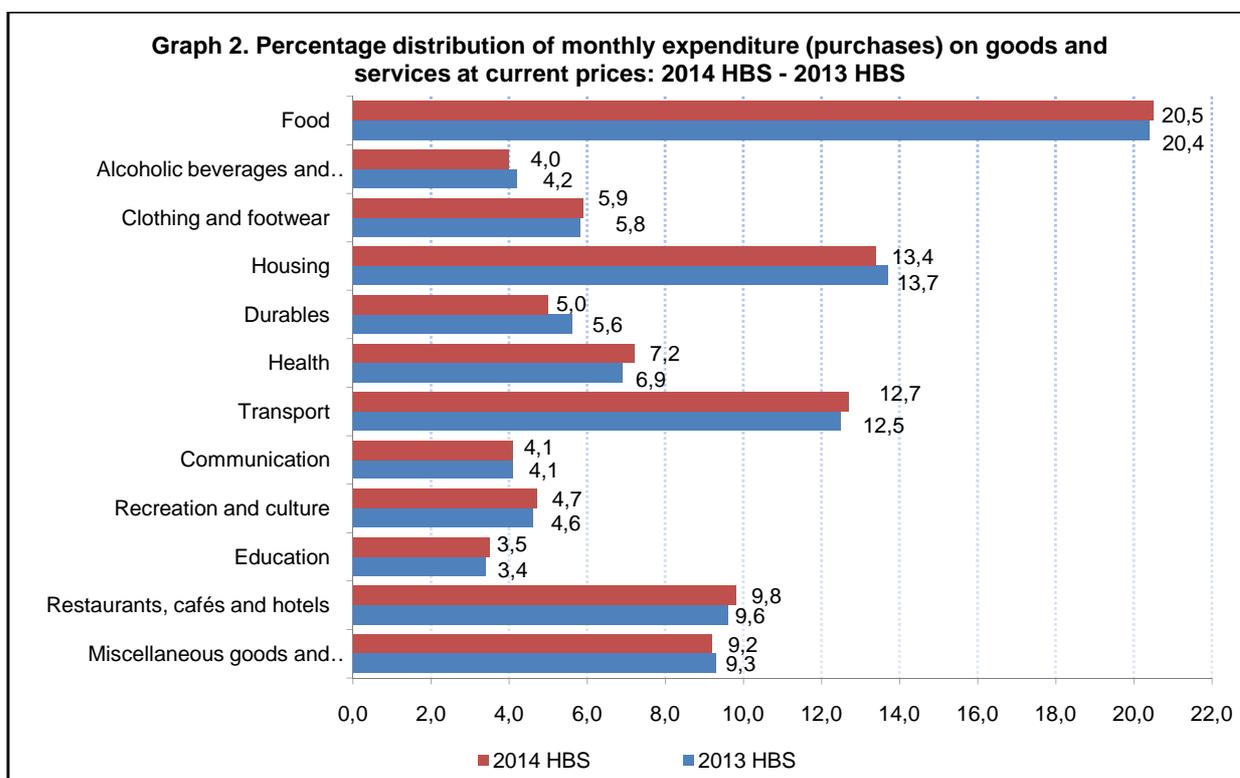
A. Change in the average household consumption expenditure

- The average monthly household expenditure in 2014 amounted to 1,460.52 €, recording a decrease of 3.2% (or 48.87€) in comparison with 2013 (Graph 1, Table 1). In real terms, the average monthly expenditure decreased by 0.7% (or 9.63 €) due to the effect of inflation, on the basis of the Consumer Price Index (Graph 1).



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- According to Table 1 and Graph 2, which depicts the percentage distribution of the average monthly household expenditure on the twelve (12) main categories of goods and services at current prices for the years 2014 and 2013, food accounts for the biggest share of the average household expenditure (20.5%) and then follow housing (13.4%) and transport (12.7%), whereas education services represent the smallest share of expenditure (3.5%).

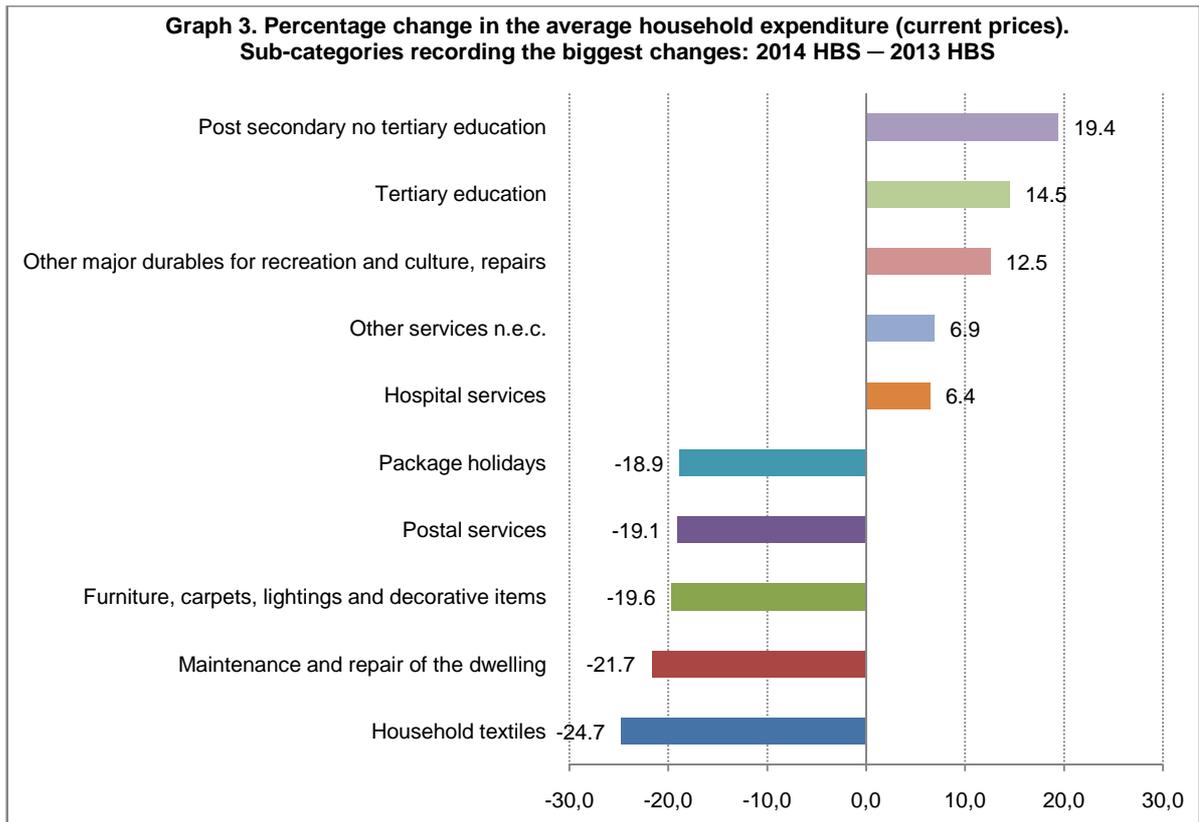


B. Main findings

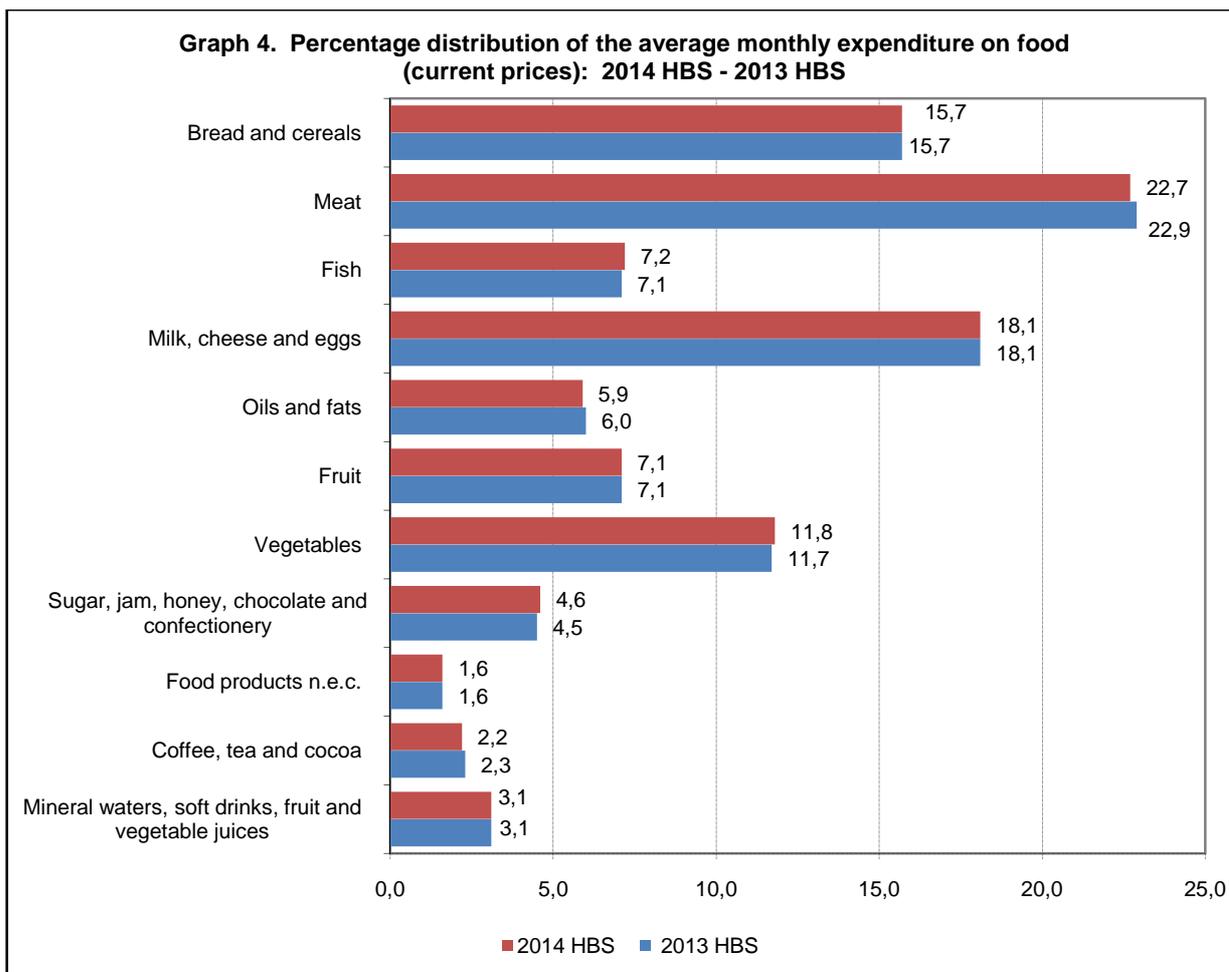
- The consumption pattern, expressed as shares over the monthly average household expenditure on the 12 categories of goods and services (COICOP - HBS 2003¹), is depicted in Graphs 2 and 3 and in Tables 1 and 2. More specifically:
 - Between 2013 and 2014 no important changes are actually recorded in the consumption pattern, both at current and constant prices.
 - More analytically, at current prices the percentage distribution of the average monthly household expenditure on the twelve (12) main categories of goods and services is as follows: food 20.5%, housing 13.4%, transport 12.7%, hotels, cafes and restaurants 9.8%, miscellaneous goods and services 9.2%, health 7.2%, clothing and footwear 5.9%, durables 5.0%, recreation and culture 4.7%, communications 4.1%, alcoholic beverages and tobacco 4.0% and education 3.5%. The only change in the descending order of the twelve categories in 2014 compared with 2013 is the shift between alcoholic beverages and tobacco and communications (from rank ten to eleven and vice versa).

¹ The final COICOP-HBS classification was prepared by Eurostat in cooperation with the National Statistical Authorities of the member states and experts, and was approved on December 2003

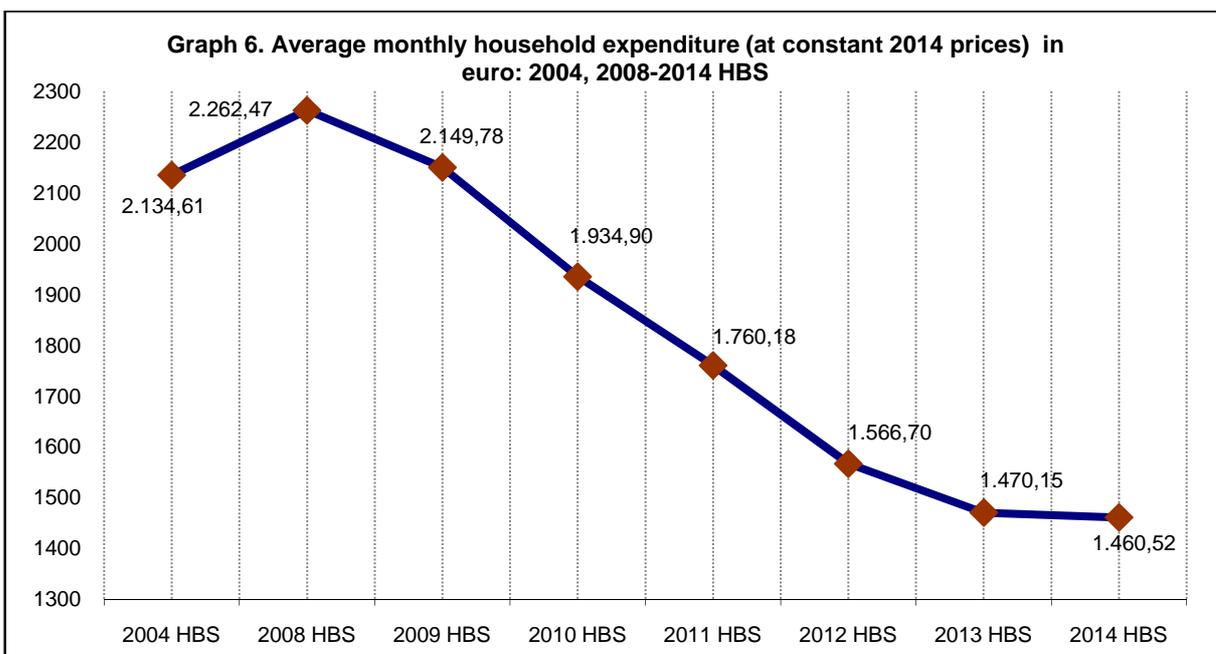
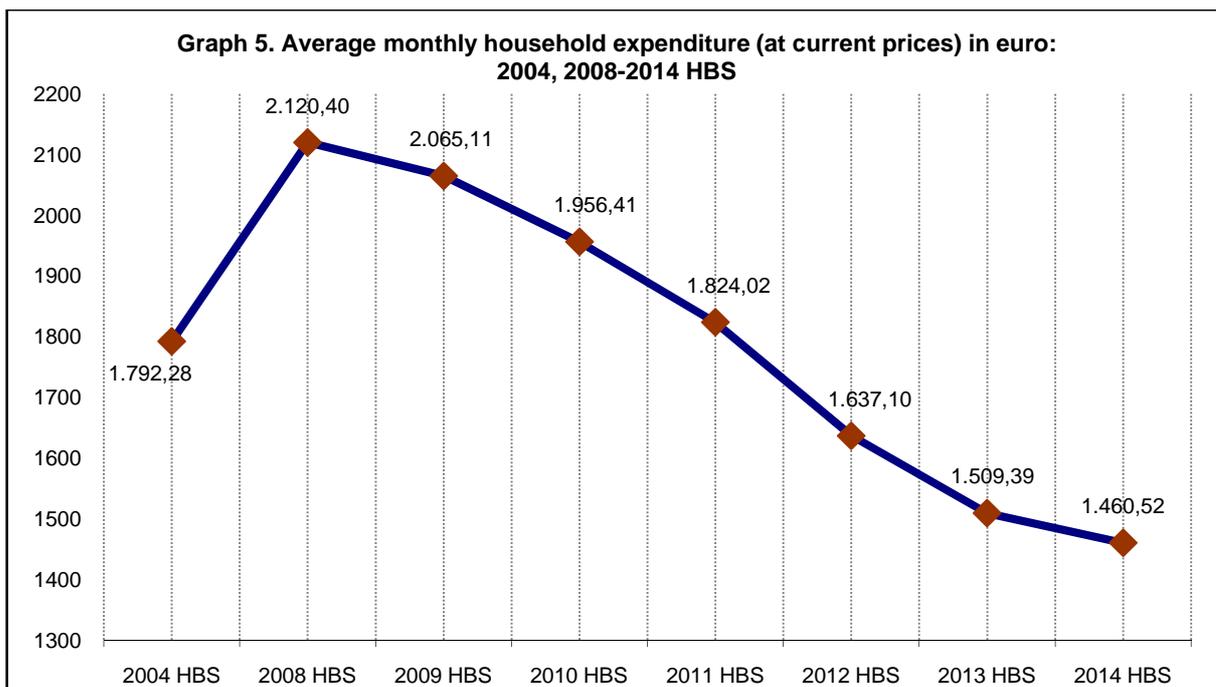
- In comparison with the results of the 2013 survey, the biggest change in expenditure (13.3% decrease) is recorded for durables, followed by alcoholic beverages and tobacco (6.4% decrease) and housing (5.7% decrease). A decrease in expenditure is recorded for ten (10) out of the twelve (12) categories with the smallest, 0.2%, recorded for recreation and culture. The only category recording an increase in the average monthly expenditure is health (1.3%), while the average monthly expenditure on education did not change between 2013 and 2014 (Table 1).
- In comparison with the results of the 2013 survey, the biggest change in the percentage contribution of the twelve categories is recorded for durables (0.6% decrease). Seven (7) out of the twelve (12) categories record a small increase in their percentage contribution ranging from 0.1% (for clothing and footwear, transport, recreation and culture and education) to 0.3% (for health); four (4) out of the twelve (12) categories record a small decrease in their percentage contribution ranging from 0.1% (for alcoholic beverages and tobacco and miscellaneous goods and services) to 0.6% for durables, as already mentioned, while no change is observed for communications between 2013 and 2014 (Table 1).
- At constant 2014 prices, and in comparison with the 2013 survey, the biggest change in expenditure (11.8% decrease is recorded again for durables, followed by alcoholic beverages and tobacco (9.1 % decrease) and communications (3.0% decrease). A decrease in expenditure is recorded for seven (7) out of the twelve (12) categories with the smallest, 0.2%, being observed for hotels, cafes and restaurants. An increase, at constant 2014 prices, is recorded for the following five (5) categories: clothing and footwear, housing, health, transport, education. This increase ranges from 1.6% for housing to 3.2% for education (Table 2).
- At constant 2014 prices, and in comparison with the 2013 survey, the biggest change in the percentage contribution of the twelve categories is again on durables (a 0.6% decrease). A small increase is recorded in the percentage contribution of five (5) out of the twelve (12) categories ranging from 0.1% (for education) to 0.4% (for transport); a small decrease is observed in the percentage contribution of six (6) out of the twelve (12) categories ranging from 0.1% (for communication, recreation and culture and miscellaneous goods and services) to 0.6% (for durables), while no change is recorded for hotels, cafes and restaurants between 2013 and 2014 (Table 2).



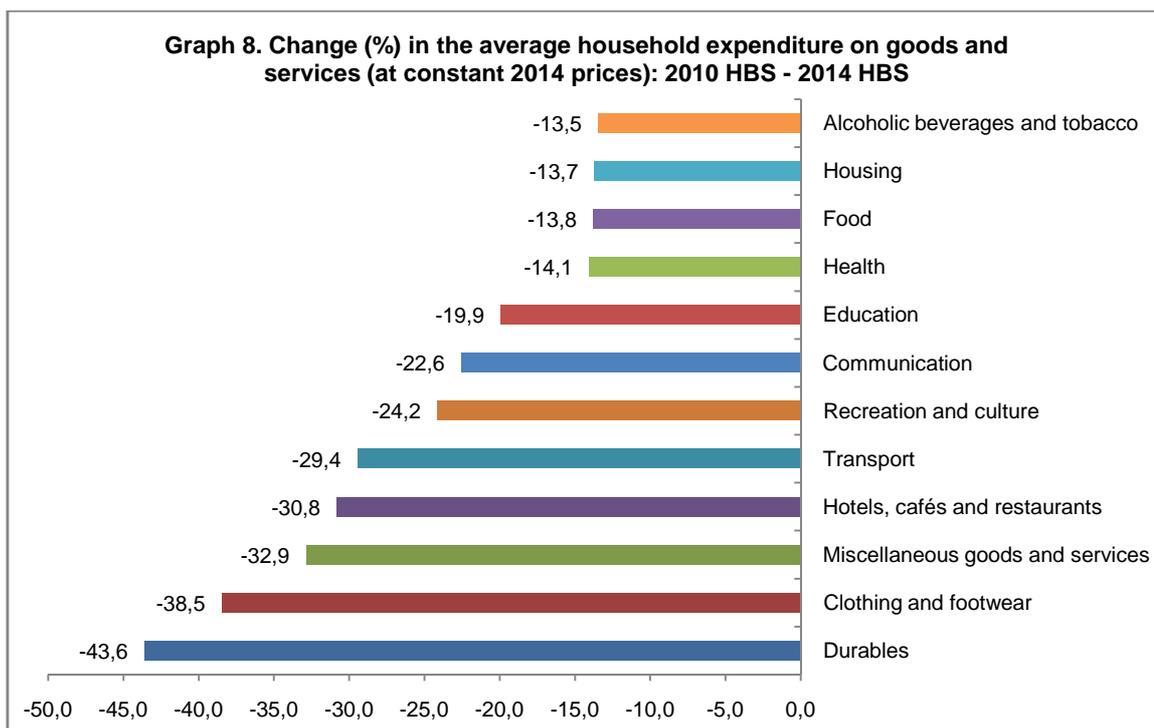
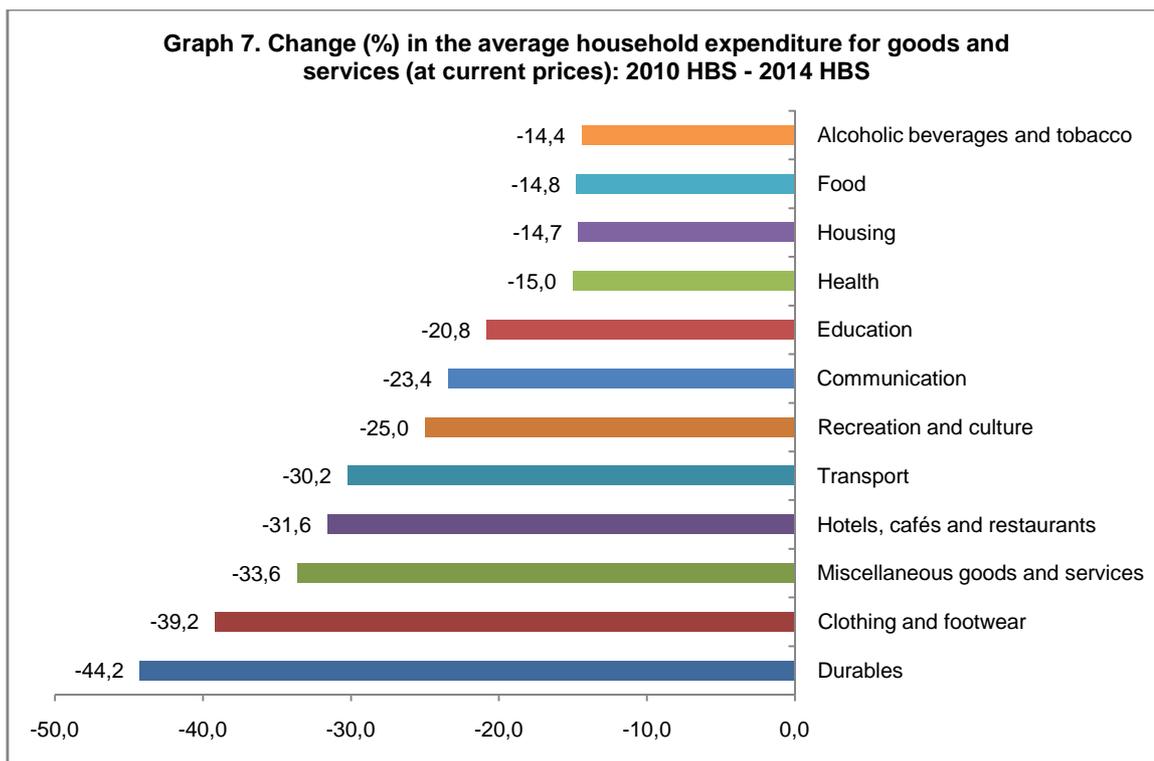
- The biggest decrease in comparison with 2013, in the average monthly expenditure on sub-categories of goods and services (at current prices) is recorded for household textiles (24.7%) and for maintenance and repair of the dwelling (21.7%), while the biggest increase compared with 2013, is recorded for post secondary no tertiary education (19.4%) and for tertiary education (14.5%). These changes are depicted in Graph 3 that presents the five sub-categories recording the biggest percentage increase and the five sub-categories recording the biggest percentage decrease.
- Table 3 presents the average monthly expenditure for all households from 2010 to 2014, at current prices.
- As regards the average monthly expenditure on food, in comparison with the 2013 survey, a decrease is observed (at current prices) on oils and fats (4%), coffee, tea and cocoa (3.6%), meat (3.5%), bread and cereals (2.6%), mineral waters, soft drinks, fruit and vegetable juices (2.4%), milk, cheese and eggs (2.3%), vegetables (1.9%), fruits (1.7%), fish (1.4%), sugar, jam, honey, chocolate and confectionery (0.6%), while an increase is observed for food products n.e.c. (1.9%) (Table 4).
- Between 2013 and 2014 a slight change is recorded in the percentage contribution of the sub-categories of food only for six out of the eleven relevant sub-categories (Table 4, Graph 4).



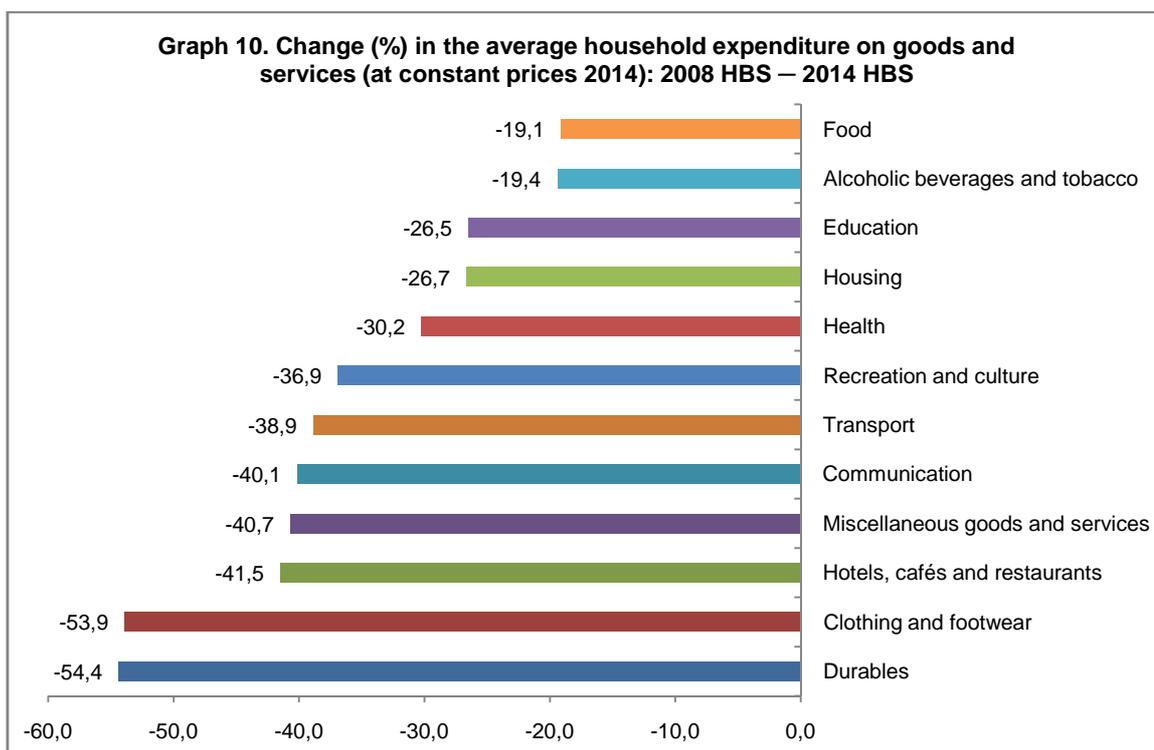
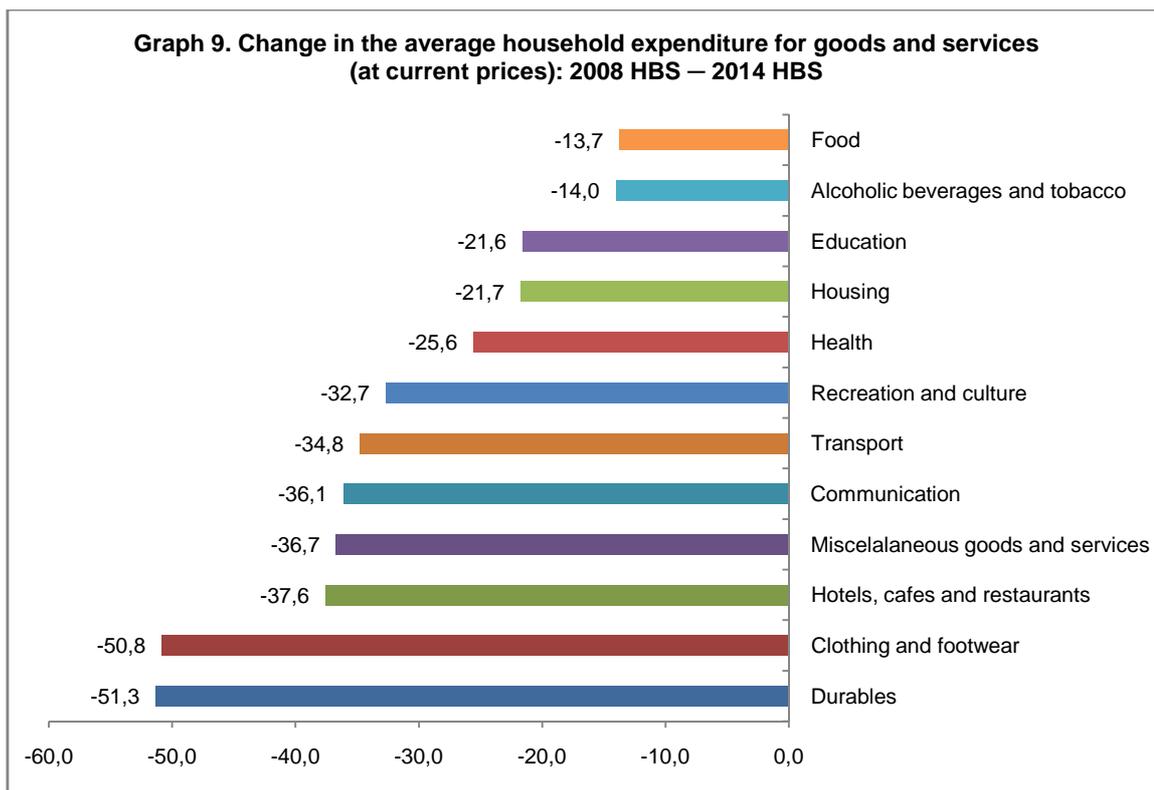
- Graphs 5 and 6 below show the percentage change in the average household expenditure on goods and services at current prices and at constant prices, respectively, on the basis of data obtained from the 2014 HBS and the HBS of 2008-2013. At current prices, a decrease of 25.4% is observed in the average monthly household expenditure between 2010 and 2014, while the corresponding decrease between 2008 and 2014 is 31.1% and between 2004 and 2014 18.5%. At constant 2014 prices, a decrease of 24.5% is recorded in the average monthly household expenditure between 2010 and 2014, while the corresponding decrease between 2008 and 2014 is 35.4% and between 2004 and 2014 31.5%.



- Graphs 7 and 8 present the percentage change in the average monthly household expenditure on goods and services at current and constant prices, respectively according to the results of 2010 HBS and 2014 HBS. The biggest decrease, both at current and constant prices, is recorded for durables (44.2% and 43.6% respectively). The smallest decrease is recorded for alcoholic beverages and tobacco and more specifically 14.4% at current prices and 13.5% at constant prices. The only change in the ranking of the categories between current and constant prices is observed for food and housing.

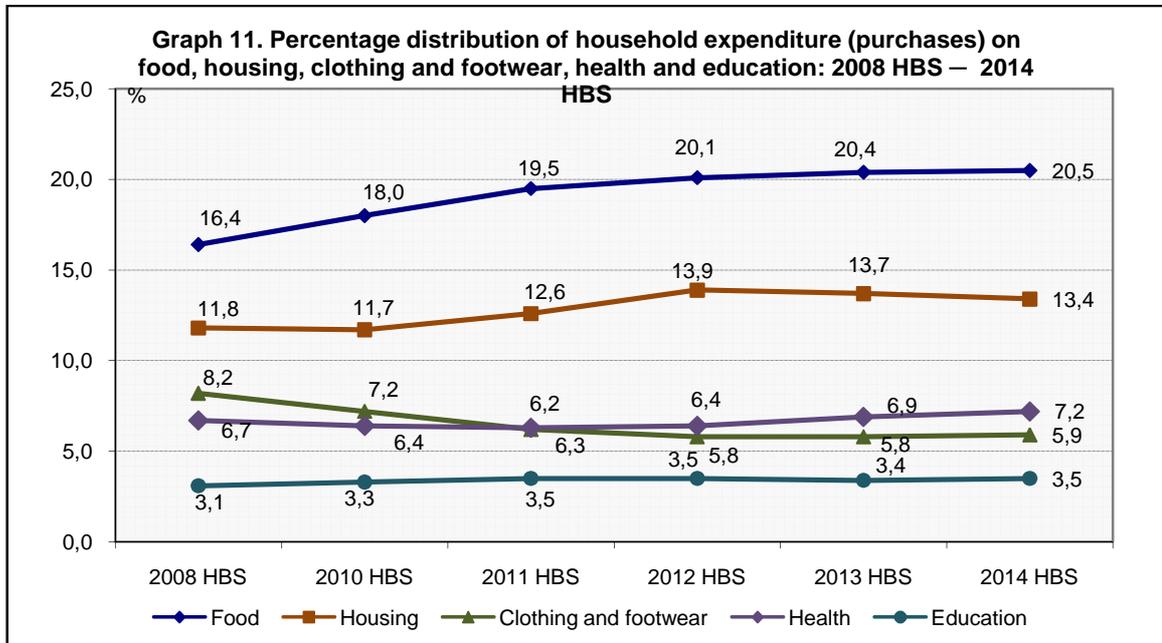


- Graphs 9 and 10 present the percentage change in the average monthly household expenditure for goods and services at current and constant prices respectively according to the results of HBS 2008 and HBS 2014. The greater decrease both at current and constant prices is recorded for durables (51.3% and 54.4% respectively). The smallest decrease is recorded for food being 13.7% at current prices and 19.1% at constant prices. The ranking in the percentage share of the twelve (12) categories is the same at current and at constant prices.



- During the period 2010 - 2014, food accounts for the biggest share of consumption expenditure of the average household budget and ranges from 18.0% in 2010 to 20.5% in 2014 (Table 3).
- During the period 2010 - 2014, a continuous drop is recorded in the share of household expenditure on durables from 6.7% in 2010 to 5.0% in 2014, as well on miscellaneous goods and services from 10.4% in 2010 to 9.2% in 2014 (Table 3).

- Graph 11 shows the longitudinal trend, from 2010 to 2014, of the expenditure on basic categories of goods and services expressed as a percentage share of the average monthly household expenditure at current prices. An increase is recorded in the share of household expenditure on food (4.1%), on housing (1.6%), on health (0.5%) and education (0.4%). A decrease of 2.3 % is recorded in the share of household expenditure on clothing and footwear.



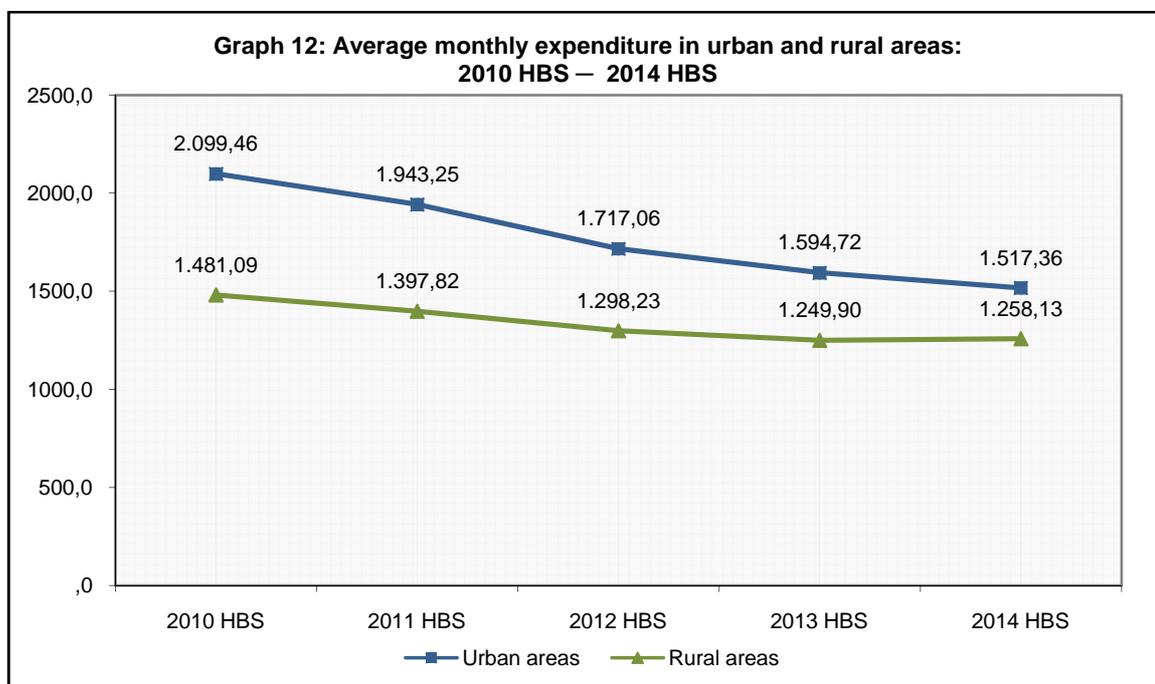
- The percentage distribution of the average monthly household expenditure by mode of acquisition of goods and services is illustrated in Table 5. The picture for 2014 is similar to that of 2013.

C. Different consumption patterns depending on household type

- The twelve (12) expenditure categories of goods and services (current prices) by type of household are ranked, in descending order, in Table 6. Food accounts for the largest share of the monthly average household expenditure followed by housing, transport, hotels, cafés and restaurants, etc., while it is noted that, irrespective of the different consumption patterns recorded by type of household, the largest share of expenditure is recorded for food products for all types of households.
- The consumption expenditure of households with one person aged 65 and over is by 54.2% lower than the average monthly expenditure of the Country's households. The expenditure of couple households with two children aged up to 16 years old is by 43.5% higher than the average monthly expenditure of the Country's households (Table 7).
- The average monthly consumption expenditure of the households whose household head is non-economically active or unemployed amounts to 77.9 % of the average monthly expenditure of all households, while for households whose household head is self-employed with employees the

average monthly expenditure amounts to 208.62% of the average monthly expenditure of all households (Table 8).

- In 2014 a decrease of 8.2% is observed, compared with 2013, in the expenditure of households whose household head is non-economically active or unemployed and for those whose household head is self-employed without employees a 1.6% decrease is observed. An increase of 1.8% is observed, in comparison with 2013, in the expenditure of households whose household head is self-employed with employees and for those whose household head is an employee a decrease of 0.8% (Table 8).
- The average monthly expenditure varies with the age of the household head. Similarly with the 2013 HBS, the households whose household head is aged 45-54 years have the highest average expenditure. More specifically, the average expenditure of households whose household head is 45-54 years old amounts to 127.6% of the average monthly expenditure of all households. Households with a household head aged less than 25 years have the lowest average expenditure representing 53.7% of the total expenditure, while the category with the lowest expenditure in 2013 was households whose household head was 75 years old and over representing 56.3% of the total expenditure (Table 9).
- Households living in rural areas spend 1,258.13 € per month, while those living in urban areas spend 1,517.36 € per month (Graph 12, Average monthly expenditure in urban and rural areas: 2010 HBS - 2014 HBS). Hence, households living in rural areas spent, on average, 17.1% less than households living in urban areas.



D. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco and fuels

- A decrease is recorded in the average monthly quantities of certain food and alcoholic beverages and tobacco, i.e., cigarettes (9.0%), cheese (5.7%), pasta (1.8%), olive oil (1.3%), bread and bakery products (1.1), meat (0.2%), while an increase is recorded in the average monthly quantities of yogurt (3.8%), milk (1.1%), vegetables (0.8%), fish (0.8%), fruits (0.3%), alcoholic beverages (0.3%), rice (0.1%). No change is observed in the average monthly quantity for eggs between 2013 and 2014 (Table 10).
- The average monthly quantities of natural gas, liquid fuels, gas and electricity consumed in the main residence decreased by 21.3%, 19.7%, 3.9% and 1.3%, respectively, while the quantities of solid fuels consumed (coke, briquettes, firewood, charcoal, peat and the like) increased by 15.4% (Table 11).

E. Living conditions

On the basis of Table 12:

- 99.4% of households have a colour TV
- 89.6% of households have, at least, one mobile phone
- 83.8% of households have a fixed telephone line
- 65.9% of households have, at least, one private car
- 64.2% of households have a personal computer
- 36.3% of households have a dishwasher
- 26.9% of households have a freezer
- 16.6% of households have a secondary or country dwelling
- 13.4% of households have an indoor garage

Furthermore, 35.5% of households in the country use the central heating of the dwelling as the main source of heating.

F. Inequality

- The share of the median equivalent consumption expenditure (purchases, at current prices) of the richest 20% of the population is 5.7 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (same as in 2013). The indicator drops to 4.5, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)⁽²⁾ (same as in 2013) (Table 13).
- The share of the median equivalent expenditure on food of the poorest 20% of the population amounted to 32.9% of the total household expenditure, while the respective share spent by the richest 20% of the population amounted to 13.9% (Table 14).
- 20.6% of the total population is at-risk-of-poverty (21.0% in 2013), when the indicator is calculated only by taking into consideration consumption expenditure coming from purchases. Yet, this

⁽²⁾ **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.

percentage drops to 14.0% of the total population (14.7% in 2013), when final monthly household expenditure is also 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 organisations, the state, etc.) (Tables 15 and 16).

- The average monthly consumption expenditure of poor households ⁽³⁾ amounts to 32.4% of the expenditure consumption of non-poor households ⁽⁴⁾. Poor households spent 32.8% of their family budget on food, while the corresponding percentage of non-poor households amounts to 19.5%. Due to the composition of poor households (elderly, uninsured persons, etc.) their expenditure on health amounts to 8.1% of the family budget, while the corresponding percentage for the non-poor households amounts to 7.6% (Table 17).

G. Consumption patterns in Europe

- In Greece, Italy and Bulgaria food accounts for the largest share of consumption expenditure (at current prices) of the average household budget (Table 18).
- Consumption patterns are different in Denmark, Norway and Spain, where housing accounts for the largest share of consumption expenditure of the average household budget, while in the United Kingdom transport is on the top.
- Education expenditure ranges from 0.2% of the average household budget in Norway to 3.4% in Greece.
- Greece and Bulgaria record the highest private expenditure on health with 7.2% and 6.3 % of the average household budget, respectively.

For further information on the “2014 Household Budget Survey ” please visit ELSTAT’s web page, at:

<http://www.statistics.gr/portal/page/portal/ESYE>

⁽³⁾ **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).

⁽⁴⁾ **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: 2014 and 2013 HBS

Value in euro

Goods and services	2014 HBS		2013 HBS		2014/2013 HBS	2014/2013 HBS
	Value	Distribution %	Value	Distribution %	Change in value %	Difference of percentage distribution %
Total	1,460.52	100.0	1,509.39	100.0	-3.2	
Food	299.79	20.5	307.33	20.4	-2.5	0.2
Alcoholic beverages and tobacco	58.8	4.0	62.8	4.2	-6.4	-0.1
Clothing and footwear	85.7	5.9	87.38	5.8	-1.9	0.1
Housing	195.29	13.4	206.99	13.7	-5.7	-0.3
Durables	72.76	5.0	83.94	5.6	-13.3	-0.6
Health	105.76	7.2	104.44	6.9	1.3	0.3
Transport	184.82	12.7	189.19	12.5	-2.3	0.1
Communications	60.08	4.1	61.91	4.1	-3.0	0.0
Recreation and culture	68.71	4.7	68.82	4.6	-0.2	0.1
Education	50.84	3.5	50.83	3.4	0.0	0.1
Hotels, cafes and restaurants	143.49	9.8	145.55	9.6	-1.4	0.2
Miscellaneous goods and services	134.49	9.2	140.19	9.3	-4.1	-0.1

Table 2. Average monthly household expenditure (purchases, constant 2014 prices) on goods and services: 2014 and 2013 HBS

Value in euro

Goods and services	2014 HBS		2013 HBS		2014/2013 HBS	2014/2013 HBS
	Value	Distribution %	Value	Distribution %	Change in value %	Difference of percentage distribution %
Total	1,460.52	100.0	1,470.15	100.0	-0.7	
Food	299.79	20.5	303.64	20.7	-1.3	-0.2
Alcoholic beverages and	58.8	4.0	64.68	4.4	-9.1	-0.4
Clothing and footwear	85.7	5.9	83.97	5.7	2.1	0.2
Housing	195.29	13.4	192.29	13.1	1.6	0.3
Durables	72.76	5.0	82.51	5.6	-11.8	-0.6
Health	105.76	7.2	103.40	7	2.3	0.2
Transport	184.82	12.7	181.24	12.3	2.0	0.4
Communications	60.08	4.1	61.91	4.2	-3.0	-0.1
Recreation and culture	68.71	4.7	69.99	4.8	-1.8	-0.1
Education	50.84	3.5	49.25	3.4	3.2	0.1
Hotels, cafes and restaurants	143.49	9.8	143.80	9.8	-0.2	0.0
Miscellaneous goods and services	134.49	9.2	136.83	9.3	-1.7	-0.1

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: 2014 – 2010 HBS

Value in euro

Goods and services	2014 HBS		2013 HBS		2012 HBS		2011 HBS		2010 HBS	
	Value	%	Value	%	Value	%	Value	%	Value	%
Total	1,460.52	100.0	1,509.39	100	1,637.10	100	1,824.02	100	1,956.42	100
Food	299.79	20.5	307.33	20.4	328.57	20.1	355.05	19.5	351.67	18
Alcoholic beverages and tobacco	58.8	4.0	62.80	4.2	62.71	3.8	66.52	3.6	68.70	3.5
Clothing and footwear	85.7	5.9	87.38	5.8	95.34	5.8	112.51	6.2	140.84	7.2
Housing	195.29	13.4	206.99	13.7	227.07	13.9	230.16	12.6	228.82	11.7
Durables	72.76	5.0	83.94	5.6	94.97	5.8	110.05	6	130.47	6.7
Health	105.76	7.2	104.44	6.9	104.71	6.4	114.58	6.3	124.43	6.4
Transport	184.82	12.7	189.19	12.5	209.88	12.8	240.05	13.2	264.87	13.5
Communications	60.08	4.1	61.91	4.1	68.19	4.2	73.69	4	78.46	4
Recreation and culture	68.71	4.7	68.82	4.6	72.87	4.5	85.72	4.7	91.60	4.7
Education	50.84	3.5	50.83	3.4	57.33	3.5	63.71	3.5	64.21	3.3
Hotels, cafes and restaurants	143.49	9.8	145.55	9.6	160.47	9.8	189.11	10.4	209.75	10.7
Miscellaneous goods and services	134.49	9.2	140.19	9.3	154.98	9.5	182.89	10	202.61	10.4

Table 4. Average monthly household expenditure (purchases, current prices) on food: 2014 and 2013 HBS

Value in euro

Food and non-alcoholic beverages	2014 HBS		2013 HBS		2014/2013 HBS	2014/2013 HBS
	Value	Distribution %	Value	Distribution %	Change in value %	Difference of percentage distribution %
Total	299.79	100.0	307.33	100.0	-2.5	
Bread and cereals	46.99	15.7	48.24	15.7	-2.6	0.0
Meat	68.06	22.7	70.51	22.9	-3.5	-0.2
Fish	21.6	7.2	21.9	7.1	-1.4	0.1
Milk, cheese and eggs	54.24	18.1	55.5	18.1	-2.3	0.0
Oils and fats	17.59	5.9	18.33	6	-4.0	-0.1
Fruit	21.39	7.1	21.77	7.1	-1.7	0.0
Vegetables	35.36	11.8	36.03	11.7	-1.9	0.1
Sugar, jam, honey, chocolate and confectionery	13.76	4.6	13.85	4.5	-0.6	0.1
Food products n.e.c.	4.92	1.6	4.83	1.6	1.9	0.0
Coffee, tea and cocoa	6.68	2.2	6.93	2.3	-3.6	-0.1
Mineral waters, soft drinks, fruit and vegetable juices	9.21	3.1	9.44	3.1	-2.4	0.0

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: 2014 and 2013 HBS

Value in euro

Mode of acquisition of goods and services	2014 HBS		2013 HBS	
	Value	Distribution %	Value	Distribution %
Purchases and receipts in kind	1,795.34	100.0	1,859.89	100.0
Purchases	1460.52	81.2	1.509.39	81.2
Own production	20.80	1.2	19.55	1.1
Own enterprise	259.21	14.4	270.81	14.6
Other sources	52.99	2.9	54.42	2.9
From employer	4.55	0.3	5.73	0.3

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: 2014 HBS

%

Goods 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
Food and non alcoholic beverages	20.5	25.5	100.0	100.0	100.0	100.0	100.0
Housing, water, fuel and electricity	13.4	19.8	18.9	20.0	24.6	19.6	20.2
Transport	12.7	4.9	14.2	11.7	11.8	12.6	11.2
Hotels, cafes and restaurants	9.8	5.7	14.5	13.1	12.7	8.6	13.9
Miscellaneous goods and services	9.2	9.2	8.3	9.2	7.6	8.1	11.9
Health	7.2	14.9	10.1	7.7	6.6	9.9	8.9
Clothing and footwear	5.9	4.3	5.1	5.3	3.6	4.6	7.2
Durables	5.0	7.4	6.8	7.1	6.4	6.4	5.7
Recreation and culture	4.7	2.2	5.1	5.9	5.4	9.5	4.2
Communications	4.1	4.2	5.4	6.2	5.1	5.8	4.5
Alcoholic beverages and tobacco	4.0	1.9	3.6	3.6	3.5	3.9	4.5
Education	3.5	0.0	3.5	3.5	4.4	3.5	5.0

Table 7. Average monthly expenditure (purchases, current prices), by household type: 2014 HBS

Value in euro

Household type	Value	Contribution %
All households	1,460.52	100.0
1 person aged under 65 years old	1,003.05	68.7
1 person aged 65 and over	669.12	45.8
Couple	1,216.21	83.3
Couple with 1 child up to 16 years	1,902.69	130.3
Couple with 2 children up to 16 years	2,096.12	143.5
Couple with 3 children or more up to 16 years	2,015.88	138.0
1 parent with 1 or more children up to 16 years	1,446.77	99.1
Couple or 1 parent with children over 16 years	1,784.44	122.2
Other	1,886.67	129.2

Table 8. Average monthly household expenditure (purchases, current prices), by status in employment of the household head: 2014 and 2013 HBS

Value in euro

Status in employment	2014 HBS	2013 HBS	2014 /2013 HBS
	Value	Value	Change %
Total purchases	1,460.5	1,509.4	-3.2
Employee	1,810.8	1,796.8	0.8
Self-employed with employees	3,046.9	2,994.2	1.8
Self-employed without employees	1,836.5	1,865.8	-1.6
Non-economically active or in unemployment	1,137.9	1,239.5	-8.2

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of the household head: 2014 and 2013 HBS

Value in euro

Age groups	2014 HBS		2013 HBS	
	Value	Contribution %	Value	Contribution %
All households	1,460.52	100.0	1,509.39	100.0
>25 years old	784.86	53.7	995.24	65.9
25 - 34 years old	1,377.95	94.3	1,438.82	95.3
35 - 44 years old	1,748.51	119.7	1,705.90	113.0
45 - 54 years old	1,863.67	127.6	1,881.75	124.7
55 - 64 years old	1,698.67	116.3	1,709.55	113.3
65 - 74 years old	1,238.49	84.8	1,397.28	92.6
75 + years old	834.58	57.1	850.29	56.3

Table 10. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: 2014 and 2013 HBS

Goods	Unit of measurement	2014 HBS	2013 HBS	Difference	Change %
Rice	Grams	1,318	1,317	1	0.1
Bread and bakery products	Grams	10,693	10,809	-116	-1.1
Pasta	Grams	2,715	2,766	-51	-1.8
Meat	Grams	10,376	10,413	-26	-0.2
Fish	Grams	2,972	2,947	24	0.8
Milk	Mililitres	12,257	12,122	135	1.1
Eggs	Unit	15	15	0	0.0
Yogurt	Grams	1,796	1,731	65	3.8
Cheese	Grams	3,004	3,185	-181	-5.7
Fruit fresh, preserved and dried	Grams	17,621	17,567	54	0.3
Vegetables fresh, preserved and dried	Grams	26,477	26,272	205	0.8
Olive oil	Mililitres	3,431	3,477	-46	-1.3
Cigarettes	Unit	201	221	-20	-9.0
Alcoholic beverages	Mililitres	3,792	3,781	11	0.3

**Table 11. Average monthly consumption (quantity) of electricity, gas and other fuels:
2014 and 2013 HBS**

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2014 HBS	2013 HBS	Difference	Change %
Electricity	KWH	319.97	324.07	-4.1	-1.3
Natural gas	M ³	5.75	7.31	-1.56	-21.3
Gas	Grams	806.77	839.43	-32.66	-3.9
Liquid fuels	Litres	24.13	30.05	-5.92	-19.7
Solid fuels	Kg	75.81	65.72	10.09	15.4

Table 12. Living conditions indicators: 2014 and 2013 HBS

Amenities	2014 HBS		2013 HBS	
	Number of households	Distribution %	Number of households	Distribution %
All households	4,136,073	100.00	4,178,116	100.0
Colour TV	4,111,089	99.4	4,150,163	99.3
Personal computer	2,655,037	64.2	2,486,661	59.5
Mobile telephone	3,704,511	89.6	3,728,068	89.2
Second residence	685,995	16.6	690,732	16.5
Dish washing machine	1,500,330	36.3	1,522,999	36.5
Telephone fixed line	3,467,183	83.8	3,407,413	81.6
Freezer	1,114,609	26.9	1,121,432	26.8
Central heating, common and individual	1,467,106	35.5	1,592,835	38.1
Private car	2,726,987	65.9	2,699,915	64.6
Indoor garage	552,664	13.4	560,771	13.4

**Table 13. Quintiles of expenditure and Inequality of expenditure consumption distribution (S80/S20):
2014 and 2013 HBS**

Value in euro

Quintiles of expenditure	Expenditure (purchases)		Final expenditure	
	2014 HBS	2013 HBS	2014 HBS	2013 HBS
1 st quintile	317.85	333.19	467.66	493.88
2 nd quintile	507.75	530.77	686.15	709.73
3 rd quintile	690.92	710.67	883.68	910.14
4 th quintile	929.99	958.57	1,158.16	1,187.85
5 th quintile	1,813.76	1,891.14	2,112.33	2,213.28
<i>S80/S20</i>	<i>5.7</i>	<i>5.7</i>	<i>4.5</i>	<i>4.5</i>

**Table 14. Quintiles of expenditure, by main categories of goods and services:
2014 HBS and 2013 HBS**

Goods and services	2014 HBS		2013 HBS	
	1 ^o quintile (lowest 20%)	5 ^o quintile (top 20%)	1 ^o quintile (lowest 20%)	5 ^o quintile (top 20%)
Total	100,0	100,0	100,0	100,0
Food	32.9	13.9	32.3	13.5
Alcoholic beverages and tobacco	3.6	3.6	3.5	3.6
Clothing and footwear	3.3	6.5	3.1	7.0
Housing	22.7	10.7	25.0	10.5
Durables	3.3	6.5	3.1	7.8
Health	8.2	7.5	7.6	7.2
Transport	6.3	15.2	6.2	14.9
Communications	6.3	3.1	5.4	3.1
Recreation and culture	2.0	6.3	1.9	6.4
Education	1.0	4.1	1.5	3.3
Hotels, cafes and restaurants	4.8	11.3	4.6	11.9
Miscellaneous goods and services	5.7	11.4	5.7	10.8

Table 15. At-risk-of-poverty threshold: 2014 and 2013 HBS

Value in euro

Annual expenditure (purchases)		Annual final expenditure	
2014	2013	2014	2013
4,944.74	5,253.77	6,341.40	6,492.53

Table 16. At-risk-of-poverty rate: 2014 and 2013 HBS

%

Expenditure (purchases)		Final expenditure	
2014	2013	2014	2013
20.6	21.0	14.0	14.7

Table 17. Monthly average expenditure (purchases, current prices) on goods and services, by poverty status of the population: 2014 HBS

Value in euro

Goods and services	Poor population		Non-poor population		Poor/ Non-poor Change %
	Value	%	Value	%	
Total	320.41	100.0	989.65	100.0	32.4
Food	105.03	32.8	192.89	19.5	54.4
Alcoholic beverages and tobacco	11.44	3.6	38.30	3.9	29.9
Clothing and footwear	10.66	3.3	58.61	5.9	18.2
Housing	73.48	22.9	136.87	13.8	53.7
Durables	10.38	3.2	52.59	5.3	19.7
Health	26.09	8.1	74.79	7.6	34.9
Transport	20.18	6.3	124.64	12.6	16.2
Communications	20.24	6.3	39.59	4.0	51.1
Recreation and culture	6.20	1.9	47.10	4.8	13.2
Education	3.11	1.0	29.68	3.0	10.5
Hotels, cafes and restaurants	15.43	4.8	98.94	10.0	15.6
Miscellaneous goods and services	18.17	5.7	95.64	9.7	19.0

Table 18. Percentage distribution of the average monthly household expenditure (purchases, current prices) on goods and services in some European countries

Goods and services	Bulgaria 2014 HBS	Denmark 2013 HBS	Greece 2014 HBS	Italy 2013 HBS	Norway 2013 HBS	Spain 2014 HBS	United Kingdom 2012 HBS
Food	38.8	10.7	20.5	23.7	11.8	14.9	13.3
Alcoholic beverages and tobacco	5.0	3.3	4.0	2.4	2.7	1.9	3.0
Clothing and footwear	4.6	4.7	5.9	6.2	5.4	5.1	5.1
Housing	16.1	31.0	13.4	13.0	31.2	32.4	15.6
Durables	4.4	5.6	5.0	7.8	5.6	4.1	6.6
Health	6.3	2.4	7.2	4.9	2.6	3.5	1.6
Transport	8.7	14.2	12.7	19.0	18.7	11.9	15.8
Communications	5.3	2.6	4.1	2.5	1.9	2.9	3.2
Recreation and culture	5.6	10.0	4.7	5.3	10.0	5.7	15.0
Education		0.5	3.5	1.5	0.2	1.4	1.8
Hotels, cafes and restaurants	5.3	5.6	9.8	7.4	3.6	8.6	9.6
Miscellaneous goods and services		9.4	9.2	6.2	6.2	7.6	9.3

**Table 19. Coefficients of variation of the 12 main categories of goods and services:
2014 HBS**

Goods and services	Coefficient of variation %
Total	1.8
Food	1.4
Alcoholic beverages and tobacco	3.0
Clothing and footwear	3.0
Housing	1.6
Durables	3.2
Health	2.7
Transport	3.6
Communications	1.4
Recreation and culture	3.8
Education	5.4
Hotels, cafes and restaurants	2.9
Miscellaneous goods and services	2.7

EXPLANATORY NOTES

Household Budget Survey The Household Budget Survey (HBS) is a national survey collecting information, from a representative sample of households, on households' composition, members' employment status, living conditions and mainly focusing on their members' expenditure on goods and services as well as on their income. The expenditure data collected from households is very detailed. That is information is not collected on the basis of total expenditure categories like "food", "clothing – footwear", "health", etc., but seperately 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 for 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 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 2014 HBS is the fifteen survey conducted 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 house holds 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 it was decided for national needs (revision of the Consumer Poice Index with greater reliability comparable statistics for the needs of National Accounts), the survey should be annual and consistent namely has duration one year and take place every year. Specifically, the 2008 was a initial sample of approximately 4,000 households and covers all areas of the Country.

Legal basis The 2014 HBS was conducted by ELSTAT, upon decision of the President of ELSTAT, on 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 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.

Sample size The final sample size was 5,888 households (the sampling fraction $\frac{1}{\lambda}$ is about 1.42%), 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 1,023.

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 an individual, that coincides with the reverse probability of choice 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 coincides 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 modified the OECD equivalized scale. Thus, it is diversified from the concept of absolute poverty (deprived of basic means for survival). In the final consumption expenditure income components like imputed rent, indirect social transfers and receipts in kind are also included.

Equivalized expenditure and scale 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 $1+0.5+(2*0.3)=2.5$, 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, 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 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 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.

Mode of acquisition of goods and services The survey collects information on the ways households acquired goods and services, in order to cover family needs. The 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 expenditure record 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 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 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 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) www.statistics.gr. Section: Statistical Themes > Income – Expenditure/ Family Budget.