



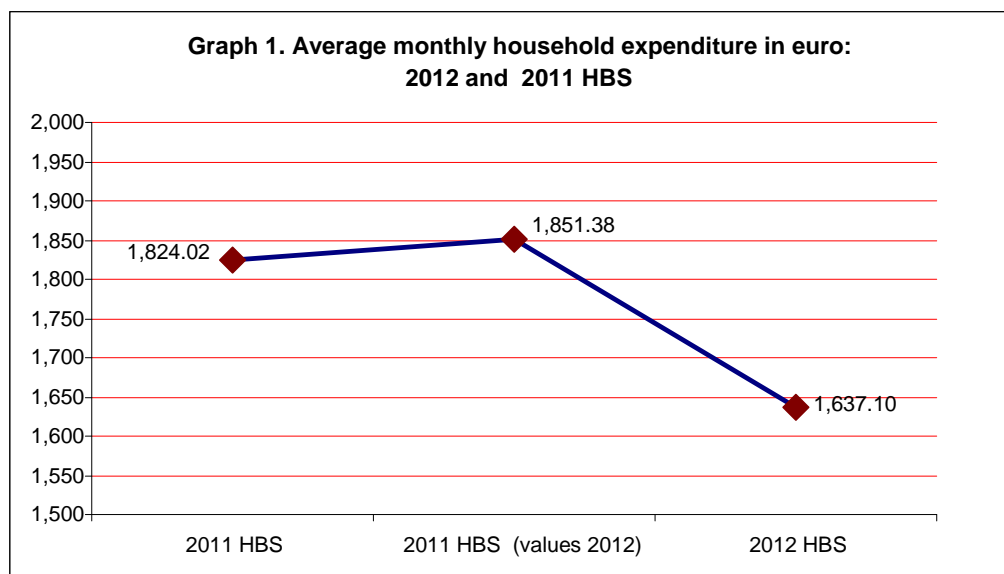
## PRESS RELEASE

### HOUSEHOLD BUDGET SURVEY 2012

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2012 (reference periods expenditure data are mentioned in detail in the explanatory notes). The survey was conducted on a sample of private households throughout the Country. Standard errors for the main 12 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 18. The results of the HBS with reference year 2013 will be announced in the third quarter of 2014.

#### A. Change in the average household consumption expenditure

- The average monthly expenditure for all households in 2012 amounted to 1,637.10 €, recording a decrease by 10.2% in comparison with 2011 (Graph 1, Table 1). After adjustment for the effect of inflation (on the basis of the Consumer Price Index), the average monthly expenditure decreased by 11.6% (in real terms) in 2012 (Graph 1).

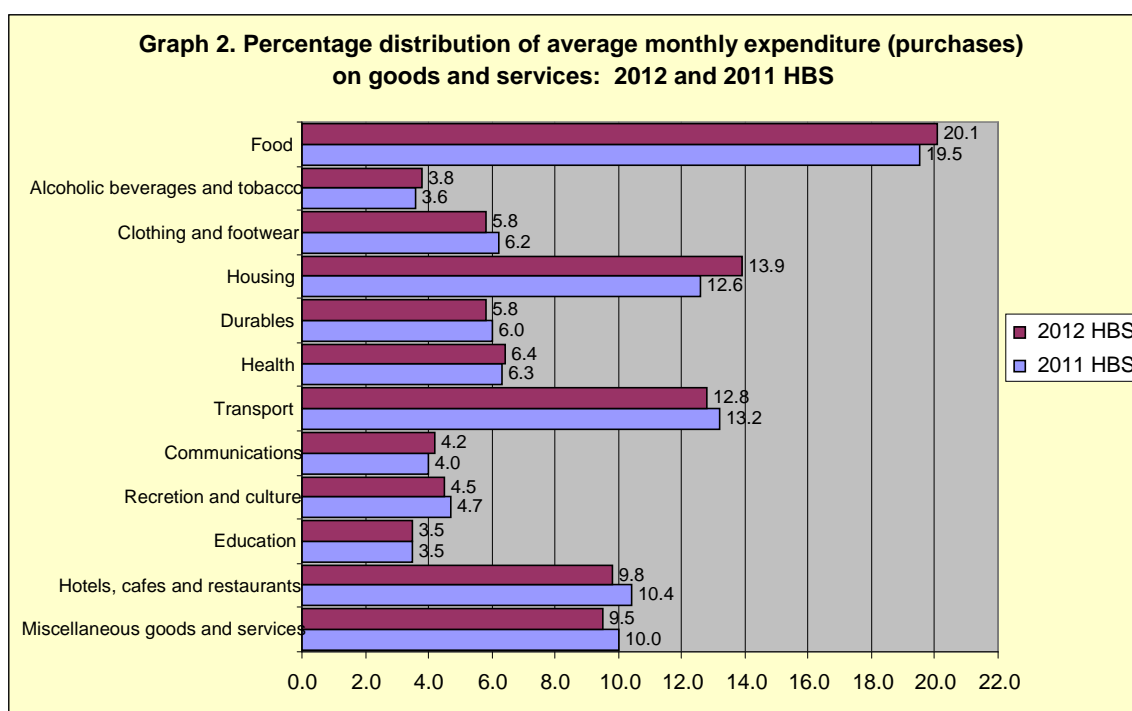


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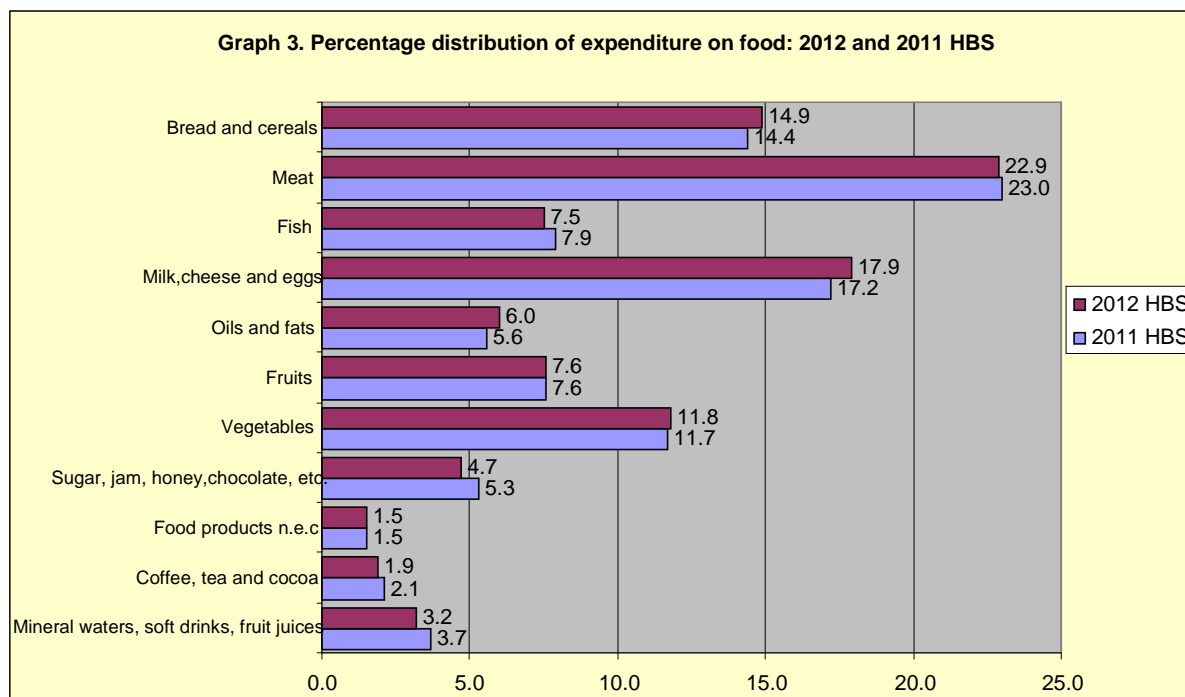
- Food accounts for the relatively larger share of expenditure (20.1%) and then follows housing (13.9%) and transport (12.8%) whereas education services represent the smallest share of expenditure (3.5%) (Graph 2, Table 1).

## B. Changes in the pattern of household expenditure consumption

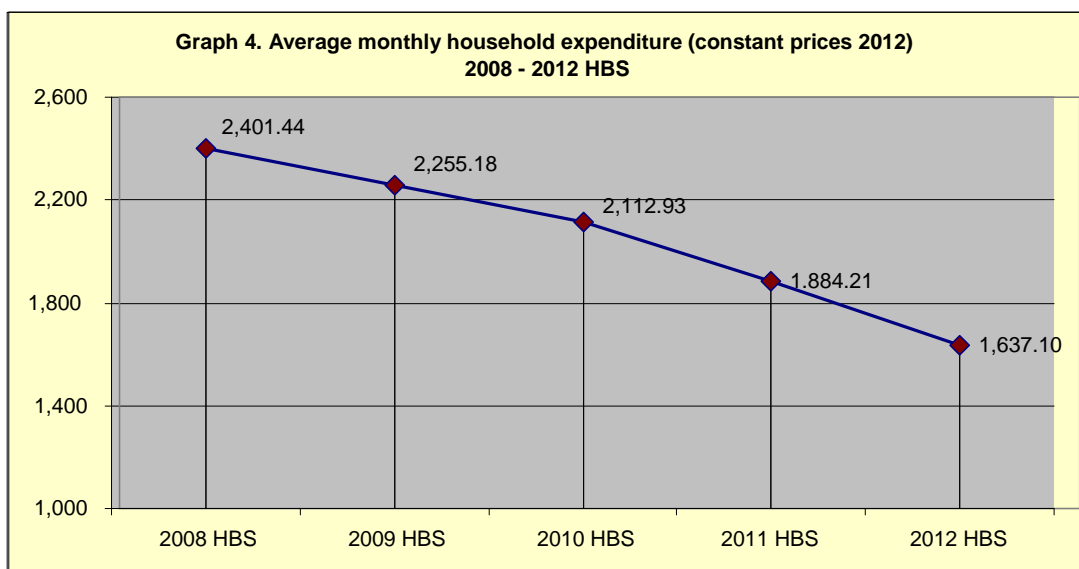
- The consumption pattern, expressed as shares over the total monthly average household expenditure by the 12 categories of goods and services (COICOP-HBS 2003), is depicted in Graph 2 and Table 1. More specifically:
  - Between 2011 and 2012 there has been a change in the consumption pattern of the average household budget and, in particular, there has been a shift from spending on hotels, cafes and restaurant services, miscellaneous goods and services, clothing – footwear, transport, recreation and culture and durables towards spending on housing, food, alcoholic beverages and tobacco, communication and health as percentage on the average household budget (Graph 2, Table 1).
  - The comparison between the 2012 HBS and the previous survey (2011) shows that there are larger decreases (at current prices) in the expenditure on clothing – footwear (-15.3%), miscellaneous goods and services (-15.3%), hotels, cafes and restaurants services (-15.1%), recreation and culture (-15.0%), durables (-13.7%), transport (-12.6%), education (-10.0%) and health (-8.6%). Lower decreases are observed in expenditure on food (-7.5%), communication (-7.5%), alcoholic beverages and tobacco (-5.7%) and housing (-1.3%) (Table 1.).
  - As regards changes in the percentage distribution of expenditure, the largest increase is recorded for housing by 1.3 percentage points, while the largest decrease is recorded for services of hotels, cafes and restaurants by approximately 0.6 percentage points.



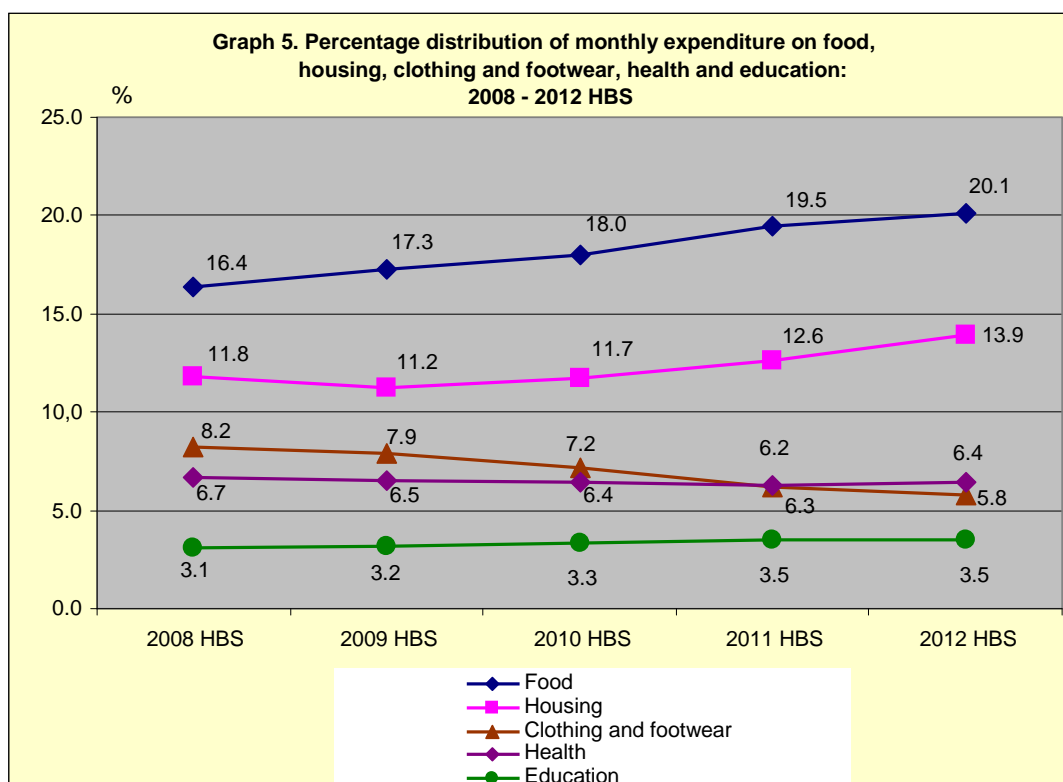
- Table 2 shows the evolution of the average monthly expenditure for all households between 2008 and 2012 at current prices.
- In comparison with the survey of the previous year (2011) a reduction is observed in the average monthly expenditure, expressed in euros, on mineral water, soft drinks and fruit juices (-19.3%), sugar, jam, honey, sweets and candies (-18.4%), coffee, tea and cocoa (-13.9%), fish (-11.2%), fruit (-8.5%), meat (-7.6%), vegetables (-7.0%), other food products (-5.1%), bread and cereals (-4.1), milk, cheese and eggs (-4.0%) and oil and fats (-0.7%) (Graph 3, Table 3).



- The comparison among the 2012 HBS and the previous surveys shows a decrease in the average monthly household expenditure from 2,401.44 € in 2008 to 1,637.10 € in 2012, which corresponds to a 22.7% decrease at current prices and a 31.8% decrease at constant prices (2012) (Graph 4, Table 2).
- During the period 2008 - 2012, food accounts for the biggest share of consumption of the average household budget (Table 2).
- During the period 2008 - 2012, there has been a continuous decline in the share of expenditure on clothing and footwear (8.2% in 2008 and 5.8% in 2012) and on durables (7.1% in 2008 and 5.8% in 2012) out of the average household budget (Table 2).



- Graph 4 shows the evolution of the average monthly expenditure for all households between 2008 and 2012 at constant prices of 2012.

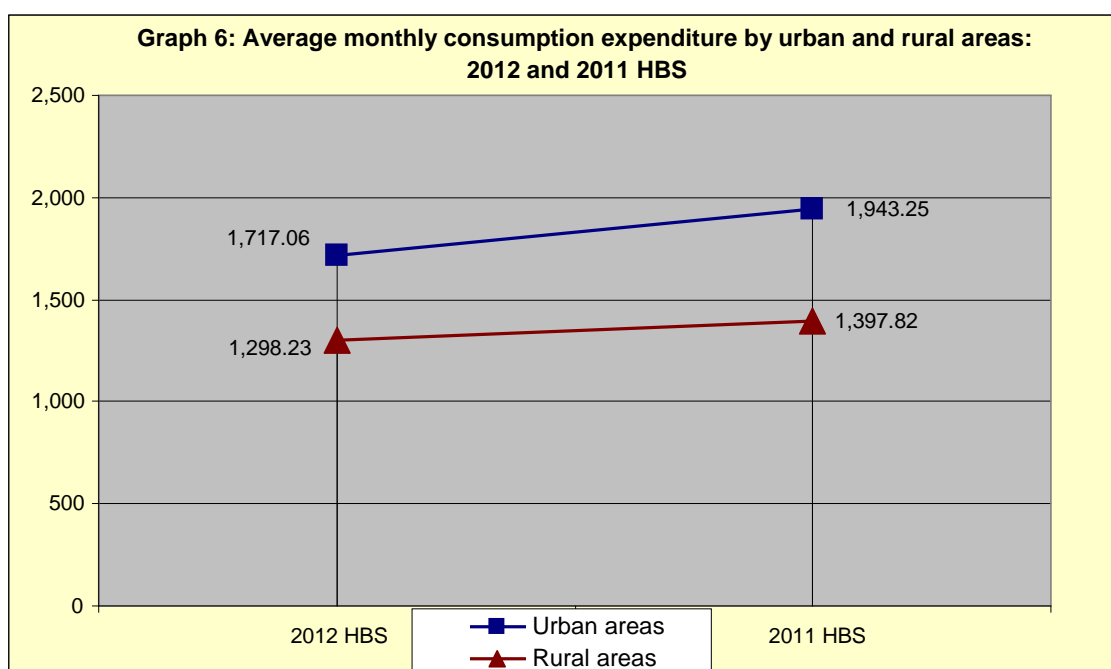


- Graph 5 shows the longitudinal trend, for the years 2008 to 2012, of household monthly expenditure that is being recorded in basic categories of goods and services. On the one hand, an increase is recorded in the shares of household expenditure on food by 3.7 percentage points, on housing by 2.1 percentage points and on education by 0.4 percentage points. On the other hand, a decrease is recorded in the share of household expenditure on clothing and footwear by 2.4 percentage points and on health by 0.3 percentage points.
- The percentage distribution of household monthly expenditure by mode of acquisition of goods and services is illustrated in Table 4. In comparison with the previous survey (2011), a steady increase

is observed in the consumption of goods coming from own production (from 0.7% in 2011 to 1.1% in 2012).

### **C. Different consumption patterns depending on household type**

- The top twelve (12) expenditure categories of goods and services by type of household are ranked, in descending order, in Table 5. Food accounts for the largest share of the monthly average household expenditure followed by transport, housing, hotels, cafes 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 65.9% lower than the average monthly expenditure of the Country's households. Couple households with two children aged up to 16 years old record expenditure by 140.1% higher than the average monthly expenditure of the Country's households (Table 6).
- The average monthly consumption expenditure of the households whose household head is not economically active or is unemployed amounts to 79.5% of the average monthly expenditure of all households, while for households where the household head is self-employed with employees the average monthly expenditure amounts to 176.6% of the average monthly expenditure of all households (Table 7).
- In 2012 the expenditure of households whose household head is an employee is by 11.6% lower compared with 2011, while the expenditure of households whose household head is self-employed with employees recorded a decrease by 6.2% (Table 7).
- The average monthly expenditure varied with the age of the household head. Similarly with the HBS of 2011, the households whose household head is aged 45-54 years have the highest average expenditure. The average expenditure of households whose household head is 45-54 years old amounts to 125.3% of the average monthly expenditure of all households, while for households where the household head is 75 years old and over the average expenditure amounts to 53.2% of the average monthly expenditure of all households (Table 8).
- Households living in rural areas spend 1,298.23 € per month, while those living in urban areas spend 1,717.06 € (Graph 6). Hence, households living in rural areas spent, on average, 24.4% 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 cigarettes by 11.9%, alcoholic beverages by 7.5%, yogurt by 4.9%, fruit by 4.8%, fish by 4.6%, cheese by 4.6%, meat by 3.6%, milk by 2.4%, vegetables by 2.0%, bread and bakery products by 2.0% (Table 9).
- The average monthly quantities of liquid fuels, gas, natural gas and electricity consumed in the main residence decreased by 14.7%, 7.9%, 2.1% and 0.5%, respectively, while the quantities of solid fuels consumed (coke, briquettes, firewood, charcoal, peat and the like) increased by 46.4% (Table 10).

#### **E. Living conditions**

The survey data (Table 11) depict:

a) An increase in the number of households having:

- a personal computer in their main dwelling by 4.2%,
- at least one mobile phone by 1.2%,
- an indoor garage in the dwelling by 1.8%.

b) A decrease in the number of households:

- with central heating by 22.6%,
- having or renting a secondary or country dwelling by 2.8%, due to the reduction in the renting and country dwellings that became main dwellings
- having at least one private car by 0.6%, while the number of private cars decreased by 3.1%.

c) There was no change in the number of households having a fixed telephone line (change 0.0%)

## F. Inequality

- The share of the median equivalent consumption expenditure of the richest 20% of the population is 5.9 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.5 in 2011). The indicator is reduced to 4.7 when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)<sup>(1)</sup> – it was 4.5 in 2011 (Table 12).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 33.6% of the total household expenditure, while the respective share by the richest 20% of the population amounted to 13.5% (Table 13).
- 21.2% of the total population is at-risk-of-poverty (20.6% in 2011), when the indicator is calculated only by taking into consideration consumption expenditure coming from purchases. Yet, this percentage drops to 15.3% of the total population (15.0% in 2011), 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 14 and 15).
- The average monthly consumption expenditure of poor households <sup>(2)</sup> is estimated at 32.0% of the expenditure consumption of non-poor households <sup>(3)</sup>. Poor households spent 33.3% of their family budget on food, while the corresponding percentage of non-poor households amounts to 19.2%. Due to the composition of poor households (elderly, uninsured, etc.) their expenditure on health amounts to 7.3% of the family budget, while the corresponding percentage for the non-poor households amounts to 6.5% (Table 16).

## G. Consumption patterns in Europe

- In Greece, Estonia and Latvia food accounts for the largest share of consumption expenditure the average household budget (Table 17).
- Consumption patterns are different in Spain and Italy, where housing accounts for the largest share of consumption expenditure the average household budget.
- Education expenditure ranges from 0.7% of the average household budget in Estonia to 3.5% in Greece.
- Greece and Latvia record the highest private expenditure on health, at 6.4% and 5.9% of the average household budget, respectively.

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For further information please visit ELSTAT's web page "Household Budget Survey 2012"

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<sup>(1)</sup> **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.

<sup>(2)</sup> **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).

<sup>(3)</sup> **Non-poor population:** the percentage of population over the poverty threshold (for further information see on explanatory notes).

## TABLES

**Table1. Average monthly household expenditure (purchases) on goods and services:  
2012 and 2011 HBS**

Value in euro

| Good and services                     | 2012 HBS        |                   | 2011 HBS        |                   | 2012/2011<br>HBS | 2012/2011<br>HBS                                    |
|---------------------------------------|-----------------|-------------------|-----------------|-------------------|------------------|---|
|                                       | Value           | Distribution<br>% | Value           | Distribution<br>% | Change<br>%      | Difference<br>of<br>percentage<br>distribution<br>% |
| <b>Total</b>                          | <b>1,637.10</b> | <b>100.0</b>      | <b>1,824.02</b> | <b>100.0</b>      | <b>-10.2</b>     |   |
| Food                                  | 328.57          | 20.1              | 355.05          | 19.5              | -7.5             | 0.6   |
| Alcoholic<br>beverages and<br>tobacco | 62.71           | 3.8               | 66.52           | 3.6               | -5.7             | 0.2   |
| Clothing and<br>footwear              | 95.34           | 5.8               | 112.51          | 6.2               | -15.3            | -0.4  |
| Housing                               | 227.07          | 13.9              | 230.16          | 12.6              | -1.3             | 1.3   |
| Durables                              | 94.97           | 5.8               | 110.05          | 6.0               | -13.7            | -0.2  |
| Health                                | 104.71          | 6.4               | 114.58          | 6.3               | -8.6             | 0.1   |
| Transport                             | 209.88          | 12.8              | 240.05          | 13.2              | -12.6            | -0.4  |
| Communications                        | 68.19           | 4.2               | 73.69           | 4.0               | -7.5             | 0.2   |
| Recreation and<br>culture             | 72.87           | 4.5               | 85.72           | 4.7               | -15.0            | -0.2  |
| Education                             | 57.33           | 3.5               | 63.71           | 3.5               | -10.0            | 0.0   |
| Hotels, cafes and<br>restaurants      | 160.47          | 9.8               | 189.11          | 10.4              | -15.1            | -0.6  |
| Miscellaneous<br>goods and services   | 154.98          | 9.5               | 182.89          | 10.0              | -15.3            | -0.5  |



**Table 2. Average monthly household expenditure (purchases, current values) on goods and services: 2012 - 2008 HBS**

Value in euro

| Goods and services               | 2012 HBS        |              | 2011 HBS        |              | 2010 HBS        |              | 2009 HBS        |              | 2008 HBS        |              |
|----------------------------------|-----------------|--------------|-----------------|--------------|-----------------|--------------|-----------------|--------------|-----------------|--------------|
|                                  | Value           | %            | Value           | %            | Value           | %            | Value           | %            | Value           | %            |
| <b>Total</b>                     | <b>1,637.10</b> | <b>100.0</b> | <b>1,824.02</b> | <b>100.0</b> | <b>1,956.42</b> | <b>100.0</b> | <b>2,065.18</b> | <b>100.0</b> | <b>2,117.67</b> | <b>100.0</b> |
| Food                             | 328.57          | 20.1         | 355.05          | 19.5         | 351.67          | 18.0         | 356.60          | 17.3         | 347.40          | 16.4         |
| Alcoholic beverages and tobacco  | 62.71           | 3.8          | 66.52           | 3.6          | 68.70           | 3.5          | 68.63           | 3.3          | 68.39           | 3.2          |
| Clothing and footwear            | 95.34           | 5.8          | 112.51          | 6.2          | 140.84          | 7.2          | 162.84          | 7.9          | 174.24          | 8.2          |
| Housing                          | 227.07          | 13.9         | 230.16          | 12.6         | 228.82          | 11.7         | 232.18          | 11.2         | 249.55          | 11.8         |
| Durables                         | 94.97           | 5.8          | 110.05          | 6.0          | 130.47          | 6.7          | 138.80          | 6.7          | 149.45          | 7.1          |
| Health                           | 104.71          | 6.4          | 114.58          | 6.3          | 124.43          | 6.4          | 134.27          | 6.5          | 142.10          | 6.7          |
| Transport                        | 209.88          | 12.8         | 240.05          | 13.2         | 264.87          | 13.5         | 274.37          | 13.3         | 283.36          | 13.4         |
| Communications                   | 68.19           | 4.2          | 73.69           | 4.0          | 78.46           | 4.0          | 89.63           | 4.3          | 94.04           | 4.4          |
| Recreation and culture           | 72.87           | 4.5          | 85.72           | 4.7          | 91.60           | 4.7          | 100.17          | 4.9          | 102.05          | 4.8          |
| Education                        | 57.33           | 3.5          | 63.71           | 3.5          | 64.21           | 3.3          | 66.80           | 3.2          | 64.82           | 3.1          |
| Hotels, cafes and restaurants    | 160.47          | 9.8          | 189.11          | 10.4         | 209.75          | 10.7         | 228.18          | 11.0         | 229.79          | 10.9         |
| Miscellaneous goods and services | 154.98          | 9.5          | 182.89          | 10.0         | 202.61          | 10.4         | 212.70          | 10.3         | 212.48          | 10.0         |

**Table 3. Average monthly household expenditure (purchases) on food and non-alcoholic beverages: 2012 and 2011 HBS**

Value in euro

| Food and non-alcoholic beverages                        | 2012 HBS      |                | 2011 HBS      |                | 2012/2011 HBS     | 2012/2011 HBS                           |
|---|---------------|----------------|---------------|----------------|-------------------|---|
|   | Value         | Distribution % | Value         | Distribution % | Change of value % | Difference of percentage distribution % |
| <b>Total</b>  | <b>328.57</b> | <b>100.0</b>   | <b>355.05</b> | <b>100.0</b>   | <b>-7.5</b>       |   |
| Bread and cereals                                       | 49.12         | 14.9           | 51.21         | 14.4           | -4.1              | 0.5                                     |
| Meat  | 75.37         | 22.9           | 81.58         | 23.0           | -7.6              | -0.1                                    |
| Fish  | 24.78         | 7.5            | 27.89         | 7.9            | -11.2             | -0.4                                    |
| Milk, cheese and eggs                                   | 58.72         | 17.9           | 61.18         | 17.2           | -4.0              | 0.7                                     |
| Oils and fats   | 19.82         | 6.0            | 19.95         | 5.6            | -0.7              | 0.4                                     |
| Fruit   | 24.81         | 7.6            | 27.12         | 7.6            | -8.5              | 0.0                                     |
| Vegetables  | 38.61         | 11.8           | 41.50         | 11.7           | -7.0              | 0.1                                     |
| Sugar, jam, honey, chocolate and confectionery          | 15.30         | 4.7            | 18.75         | 5.3            | -18.4             | -0.6                                    |
| Food products n.e.c.                                    | 5.06          | 1.5            | 5.33          | 1.5            | -5.1              | 0.0                                     |
| Coffee, tea and cocoa                                   | 6.30          | 1.9            | 7.32          | 2.1            | -13.9             | -0.2                                    |
| Mineral waters, soft drinks, fruit and vegetable juices | 10.67         | 3.2            | 13.22         | 3.7            | -19.3             | -0.5                                    |

**Table 4. Average monthly household expenditure, by mode of acquisition of goods and services: 2012 and 2011 HBS**

Value in euro

| Mode of acquisition of goods and services | 2012 HBS        |                | 2011 HBS        |                |
|---|-----------------|----------------|-----------------|----------------|
|   | Value           | Distribution % | Value           | Distribution % |
| <b>Purchases and receipts in kind</b>     | <b>2,010.08</b> | <b>100.0</b>   | <b>2,214.85</b> | <b>100.0</b>   |
| Purchases                                 | 1,637.10        | 81.4           | 1,824.02        | 82.4           |
| Own production                            | 21.38           | 1.1            | 14.97           | 0.7            |
| Own enterprise                            | 299.15          | 14.9           | 310.65          | 14.0           |
| Other sources                             | 47.56           | 2.4            | 60.57           | 2.7            |
| From employer                             | 4.89            | 0.2            | 4.64            | 0.2            |

**Table 5. Percentage distribution of the average monthly expenditure on the main 12 categories of goods and services, by household type, in descending order: 2012 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                             | 20.1           | 26.0                      | 18.8                               | 19.0                                 | 21.6  | 22.8  | 19.4   |
| Transport                        | 13.9           | 19.5                      | 13.5                               | 12.6                                 | 12.9  | 18.9  | 11.6   |
| Housing                          | 12.8           | 5.1                       | 13.7                               | 13.1                                 | 12.4  | 9.6   | 14.5   |
| Hotels, cafes and restaurants    | 9.8            | 5.0                       | 9.1                                | 9.7                                  | 10.2  | 8.4   | 11.1   |
| Miscellaneous goods and services | 9.5            | 9.6                       | 10.6                               | 7.4                                  | 6.1   | 6.4   | 10.0   |
| Clothing and footwear            | 6.4            | 11.2                      | 6.1                                | 5.2                                  | 6.7   | 4.2   | 6.1  |
| Durables                         | 5.8            | 3.3                       | 6.5                                | 6.9                                  | 8.4   | 5.4   | 5.9  |
| Health                           | 5.8            | 11.8                      | 7.0                                | 6.4                                  | 4.6   | 4.7   | 4.3  |
| Recreation and culture           | 4.5            | 2.2                       | 3.9                                | 6.1                                  | 3.6   | 3.9   | 5.0  |
| Communications                   | 4.2            | 4.2                       | 3.8                                | 3.6                                  | 3.2   | 4.3   | 4.4  |
| Alcoholic beverages and tobacco  | 3.8            | 2.2                       | 3.3                                | 3.3                                  | 2.6   | 3.1   | 4.5  |
| Education                        | 3.5            | -                         | 3.6                                | 6.5                                  | 7.7   | 8.2   | 3.2  |

**Table 6. Average monthly expenditure (purchases), by household type: 2012 HBS**

Value in euro

| Household type                                  | Value           | Contribution % |
|---|-----------------|----------------|
| <b>All households</b>                           | <b>1,637.10</b> | <b>100.0</b>   |
| 1 person aged under 65 years old                | 1,079.14        | 65.9           |
| 1 person aged 65 and over                       | 673.01          | 41.1           |
| Couple  | 1,244.66        | 76.0           |
| Couple with 1 child up to 16 years              | 2,106.72        | 128.7          |
| Couple with 2 children up to 16 years           | 2,294.23        | 140.1          |
| Couple with 3 children or more up to 16 years   | 2,348.28        | 143.4          |
| 1 parent with 1 or more children up to 16 years | 1,268.64        | 77.5           |
| Couple or 1 parent with children over 16 years  | 2,050.35        | 125.2          |
| Other   | 1,789.99        | 109.3          |

**Table 7. Average monthly household expenditure (purchases), by status in employment of the household head: 2012 and 2011 HBS**

Value in euro

| Status in employment                       | 2012 HBS        | 2011 HBS        | 2012 /2011 HBS |
|--|-----------------|-----------------|----------------|
|  | Value           | Value           | Change %       |
| <b>Total purchases</b>                     | <b>1,637.10</b> | <b>1,824.02</b> | <b>-10.2</b>   |
| Employee                                   | 1,975.08        | 2,233.06        | -11.6          |
| Self-employed with employees               | 2,884.05        | 3,073.40        | -6.2           |
| Self-employed without employees            | 2,026.14        | 2,168.97        | -6.6           |
| Non-economically active or in unemployment | 1,300.92        | 1,394.42        | -6.7           |

**Table 8. Average monthly household expenditure (purchases) by age groups of the household head: 2012 and 2011 HBS**

Value in euro

| Age groups            | 2012 HBS        |                | 2011 HBS        |                |
|-----------------------|-----------------|----------------|-----------------|----------------|
|                       | Value           | Contribution % | Value           | Contribution % |
| <b>All households</b> | <b>1,637.10</b> | <b>100.0</b>   | <b>1,824.02</b> | <b>100.0</b>   |
| >25 years old         | 938.42          | 57.3           | 1,154.63        | 63.3           |
| 25 - 34 years old     | 1,528.23        | 93.3           | 1,706.97        | 93.6           |
| 35 - 44 years old     | 1,966.30        | 120.1          | 2,299.43        | 126.1          |
| 45 - 54 years old     | 2,051.31        | 125.3          | 2,319.30        | 127.2          |
| 55 - 64 years old     | 1,887.79        | 115.3          | 2,134.47        | 117.0          |
| 65 - 74 years old     | 1,337.30        | 81.7           | 1,398.08        | 76.6           |
| 75 + years old        | 870.85          | 53.2           | 891.15          | 48.9           |

**Table 9. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: 2012 and 2011 HBS**

| Goods                                 | Unit of measurement | 2012 HBS | 2011 HBS | Difference | Change % |
|---------------------------------------|---------------------|----------|----------|------------|----------|
| Rice                                  | Grams               | 1,296    | 1,286    | 10         | 0.8      |
| Bread and bakery products             | Grams               | 11,140   | 11,373   | -233       | -2.0     |
| Pasta                                 | Grams               | 2,672    | 2,636    | 36         | 1.4      |
| Meat                                  | Grams               | 11,029   | 11,441   | -412       | -3.6     |
| Fish                                  | Grams               | 3,143    | 3,293    | -150       | -4.6     |
| Milk                                  | Mililitres          | 12,418   | 12,727   | -309       | -2.4     |
| Eggs                                  | Unit                | 16       | 16       | 0          | 0.0      |
| Yogurt                                | Grams               | 1,745    | 1,835    | -90        | -4.9     |
| Cheese                                | Grams               | 3,373    | 3,535    | -162       | -4.6     |
| Fruit fresh, preserved and dried      | Grams               | 19,916   | 20,917   | -1,001     | -4.8     |
| Vegetables fresh, preserved and dried | Grams               | 28,403   | 28,992   | -589       | -2.0     |
| Olive oil                             | Mililitres          | 3,729    | 3,534    | 195        | 5.5      |
| Cigarettes                            | Unit                | 237      | 269      | -32        | -11.9    |
| Alcoholic beverages                   | Mililitres          | 3,788    | 4,096    | -308       | -7.5     |

**Table 10. Average monthly consumption (quantity) of electricity, gas and other fuels:  
2012 and 2011 HBS**

| Electricity, gas and other fuels | Unit of measurement | 2012 HBS | 2011 HBS | Difference | Change % |
|----------------------------------|---------------------|----------|----------|------------|----------|
| Electricity                      | KWH                 | 320.11   | 321.73   | -1.62      | -0.5     |
| Natural gas                      | M <sup>3</sup>      | 7.55     | 7.71     | -0.16      | -2.1     |
| Gas                              | Grams               | 836.53   | 908.55   | -72.02     | -7.9     |
| Liquid fuels                     | Litres              | 55.73    | 65.30    | -9.57      | -14.7    |
| Solid fuels                      | Kg                  | 54.45    | 37.20    | 17.25      | 46.4     |

**Table 11. Living conditions indicators: 2012 and 2011 HBS**

| Amenities                              | HBS 2012             |              | HBS 2011             |              | Percentage change in the number of households |
|--|----------------------|--------------|----------------------|--------------|---|
|  | Number of households | %            | Number of households | %            |   |
| <b>All households</b>                  | <b>4,163,236</b>     | <b>100.0</b> | <b>4,148,161</b>     | <b>100.0</b> | <b>0.4</b>                                    |
| Colour TV                              | 4,135,851            | 99.3         | 4,126,589            | 99.5         | 0.2   |
| Personal computer                      | 2,413,165            | 58.0         | 2,316,352            | 55.8         | 4.2   |
| Mobile telephone                       | 3,712,447            | 89.2         | 3,666,731            | 88.4         | 1.2   |
| Second residence                       | 701,472              | 16.0         | 721,401              | 17.4         | -2.8  |
| Dish washing machine                   | 1,555,028            | 37.4         | 1,570,610            | 37.9         | -1.0  |
| Telephone fixed line                   | 3,468,276            | 83.3         | 3,468,034            | 83.6         | 0.0   |
| DVD                                    | 2,445,926            | 58.8         | 2,539,719            | 61.2         | -3.7  |
| Central heating, common and individual | 2,317,127            | 55.7         | 2,992,563            | 72.1         | -22.6   |
| Private car                            | 2,665,966            | 65.2         | 2,682,644            | 64.7         | -0.6  |
| Indoor garage                          | 564,498              | 13.6         | 554,605              | 13.4         | 1.8   |

**Table 12. Quintiles of expenditure and inequality of expenditure distribution (S80/S20):  
2012 and 2011 HBS**

Value in euro

| Quintiles of expenditure | Expenditure (purchases) |             | Final expenditure |             |
|--------------------------|-------------------------|-------------|-------------------|-------------|
|                          | 2012<br>HBS             | 2011<br>HBS | 2012<br>HBS       | 2011<br>HBS |
| 1 <sup>st</sup> quintile | 338.45                  | 385.80      | 491.96            | 554.20      |
| 2 <sup>nd</sup> quintile | 539.09                  | 609.68      | 726.34            | 814.18      |
| 3 <sup>rd</sup> quintile | 743.12                  | 832.59      | 948.66            | 1,062.35    |
| 4 <sup>th</sup> quintile | 1,010.75                | 1,147.35    | 1,263.10          | 1,399.41    |
| 5 <sup>th</sup> quintile | 1,981.52                | 2,128.58    | 2,309.78          | 2,458.11    |
| S80/S20                  | 5.9                     | 5.5         | 4.7               | 4.5         |

**Table 13. Quintiles of expenditure, by main categories of goods and services:  
2012 and 2011 HBS**

| Goods and services               | 2012 HBS                                      |  | 2011 HBS                                      |  |
|----------------------------------|---|--|---|--|
|                                  | 1 <sup>o</sup><br>quintile<br>(lowest<br>20%) | 5 <sup>o</sup><br>quintile<br>(top<br>20%) | 1 <sup>o</sup><br>quintile<br>(lowest<br>20%) | 5 <sup>o</sup><br>quintile<br>(top<br>20%) |
| <b>Total</b>                     | <b>100.0</b>                                  | <b>100.0</b>                               | <b>100.0</b>                                  | <b>100.0</b>                               |
| Food                             | 33.6  | 13.5                                       | 34.6  | 12.7                                       |
| Alcoholic beverages and tobacco  | 3.2   | 3.3  | 3.6   | 2.7  |
| Clothing and footwear            | 2.6   | 6.8  | 3.0   | 7.1  |
| Housing                          | 23.2  | 10.3                                       | 20.3  | 9.4  |
| Durables                         | 3.5   | 8.1  | 4.4   | 7.8  |
| Health                           | 7.2   | 7.1  | 8.4   | 7.6  |
| Transport                        | 6.5   | 14.7                                       | 6.0   | 15.7                                       |
| Communications                   | 6.5   | 3.2  | 5.9   | 3.2  |
| Recreation and culture           | 2.1   | 5.9  | 1.8   | 6.2  |
| Education                        | 0.7   | 3.6  | 0.9   | 3.7  |
| Hotels, cafes and restaurants    | 5.1   | 11.3                                       | 5.3   | 11.2                                       |
| Miscellaneous goods and services | 5.9   | 12.1                                       | 5.7   | 12.8                                       |

**Table 14. At-risk-of-poverty threshold: 2012 and 2011 HBS**

Value in euro

| Annual expenditure (purchases) |          | Annual final expenditure |          |
|--------------------------------|----------|--------------------------|----------|
| 2012 HBS                       | 2011 HBS | 2012 HBS                 | 2011 HBS |
| 5,524.20                       | 6,175.66 | 6,822.72                 | 7,611.77 |

**Table 15. At-risk-of-poverty rate: 2012 and 2011 HBS**

%

| Expenditure (purchases) |          | Final expenditure |          |
|-------------------------|----------|-------------------|----------|
| 2012 HBS                | 2011 HBS | 2012 HBS          | 2011 HBS |
| 21.2                    | 20.6     | 15.3              | 15.0     |

**Table 16. Monthly average expenditure (purchases) on goods and services, by poverty status of the population: 2012 HBS**

Value in euro

| Goods and services               | Poor population |              | Non-poor population |              | Poor/<br>Non-poor<br>Change<br>% |
|----------------------------------|-----------------|--------------|---------------------|--------------|----------------------------------|
|                                  | Value           | %            | Value               | %            |                                  |
| <b>Total</b>                     | <b>344.70</b>   | <b>100.0</b> | <b>1,078.42</b>     | <b>100.0</b> | <b>32.0</b>                      |
| Food                             | 114.76          | 33.3         | 207.56              | 19.2         | 55.3                             |
| Alcoholic beverages and tobacco  | 10.80           | 3.1          | 41.20               | 3.8          | 26.2                             |
| Clothing and footwear            | 8.92            | 2.6          | 63.82               | 5.9          | 14.0                             |
| Housing                          | 80.22           | 23.3         | 151.38              | 14.0         | 53.0                             |
| Durables                         | 11.90           | 3.5          | 68.44               | 6.3          | 17.4                             |
| Health                           | 25.27           | 7.3          | 70.39               | 6.5          | 35.9                             |
| Transport                        | 23.07           | 6.7          | 136.88              | 12.7         | 16.9                             |
| Communications                   | 22.28           | 6.5          | 43.45               | 4.0          | 51.3                             |
| Recreation and culture           | 7.30            | 2.1          | 46.94               | 4.4          | 15.6                             |
| Education                        | 2.42            | 0.7          | 33.30               | 3.1          | 7.3                              |
| Hotels, cafes and restaurants    | 17.34           | 5.0          | 108.50              | 10.1         | 16.0                             |
| Miscellaneous goods and services | 20.44           | 5.9          | 106.56              | 9.9          | 19.2                             |



**Table 17. Percentage distribution of the average monthly household expenditure (purchases) on goods and services in some European countries: 2012 HBS**

| Goods and services               | Greece | Estonia | Italy | Latvia | Spain |
|----------------------------------|--------|---------|-------|--------|-------|
| Food                             | 20.1   | 27.7    | 14.7  | 28.0   | 16.7  |
| Alcoholic beverages and tobacco  | 3.8    | 3.7     | 2.1   | 3.3    | 2.6   |
| Clothing and footwear            | 5.8    | 5.0     | 5.0   | 5.1    | 5.0   |
| Housing                          | 13.9   | 18.1    | 32.3  | 16.8   | 34.5  |
| Durables                         | 5.8    | 5.6     | 4.4   | 4.1    | 4.8   |
| Health                           | 6.4    | 3.7     | 3.2   | 5.9    | 3.6   |
| Transport                        | 12.8   | 12.5    | 11.8  | 14.1   | 14.5  |
| Communications                   | 4.2    | 5.6     | 3.1   | 4.7    | 1.9   |
| Recreation and culture           | 4.5    | 9.4     | 5.9   | 6.7    | 4.1   |
| Education                        | 3.5    | 0.7     | 1.2   | 1.7    | 1.2   |
| Hotels, cafes and restaurants    | 9.8    | 3.0     | 8.7   | 4.5    | 6.5   |
| Miscellaneous goods and services | 9.5    | 5.0     | 7.6   | 5.1    | 4.6   |

**Table 18. Coefficients of variation of the 12 main categories of goods and services: 2012 HBS**

| Goods and services               | Coefficient of variation<br>% |
|----------------------------------|-------------------------------|
| <b>Total</b>                     | <b>2.6</b>                    |
| Food                             | 1.6                           |
| Alcoholic beverages and tobacco  | 3.3                           |
| Clothing and footwear            | 4.7                           |
| Housing                          | 2.0                           |
| Durables                         | 5.4                           |
| Health                           | 4.6                           |
| Transport                        | 5.0                           |
| Communications                   | 1.9                           |
| Recreation and culture           | 6.4                           |
| Education                        | 8.2                           |
| Hotels, cafes and restaurants    | 3.6                           |
| Miscellaneous goods and services | 3.8                           |

## EXPLANATORY NOTES

- Household Budget Survey** The Household Budget Survey (HBS) is a national survey collecting information, from a representative sample of households, on households' composition, members' employment status, living conditions and mainly focusing on their members' expenditure on goods and services as well as on their income. The expenditure data collected from households is very detailed. That is information is not collected on the basis of total expenditure categories like "food", "clothing – footwear", "health", etc., but separately for each expenditure. For example, white bread, fresh whole milk, fresh beef, etc., footwear for men, footwear for women, etc., services of medical analysis laboratories, pharmaceutical products, etc.
- The main purpose of the HBS is to determine in detail the household expenditure pattern in order to revise the Consumer Price Index. 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 2012 HBS is the thirteen survey conducted in Greece, on a sample of 3,572 households selected from the total number of households in Greece.
- The first Household Budget Survey was conducted by the NSSG during the interval April 1957 - March 1958, on a sample of 2,500 households over the total number of households of the urban areas in the Country. The survey continued in the next years and until 1972, but in a smaller scale, in a smaller sample of households over the total number of households of the cities with 30,000 inhabitants and over.
- In April 1963, the NSSG conducted simultaneously with the survey in urban areas a large-scale survey in semi-urban and rural areas of the Country that is in municipalities and communes with less than 10,000 inhabitants. The survey lasted one year, 3,755 households of the pre-mentioned areas were surveyed, and continued to be conducted until the year 1972, but in smaller sample of households.
- During the years 1974, 1981/82, 1987/88, 1993/94, 1998/99 and 2004/2005 Household Budget Surveys were conducted covering all Country areas/regions. In samples of approximately 7,500 households for the first one and approximately 6,000 to 6,800 for the other five each one lasting for one year.
- From 2008 it was decided for national needs (revision of the Consumer Price 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 2012 HBS was conducted by ELSTAT, upon decision of the Ministry of Finance, 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.

|   |  |
|---|--|
| <b>Sample size and allocation criteria</b>                        | <p>The initial sample size was 4,000 households (the sampling fraction <math>\frac{1}{\lambda}</math> is about 0.08‰). This fraction was the same in each geographical region.</p> <p>The final sample size was 3,572 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.</p>  |
| <b>Weightings</b>   | <p>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):</p> <ol style="list-style-type: none"> <li>The reverse probability of choice of an individual, that coincides with the reverse probability of choice of a household.</li> <li>The reverse of the response rate of households inside the strata.</li> <li>A corrective factor, which is determined in such a way so that: <ol style="list-style-type: none"> <li>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 (2001 Population Census, and births, deaths, immigration).</li> <li>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.</li> </ol> </li> </ol> |
| <b>Methodology on measuring poverty</b>                           | <p>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).</p>  |
| <b>Equavalized expenditure and scale</b>                          | <p>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 <math>1+0.5+2*0.3=2.1</math>. Accordingly, the income of the household with 2 adults is divided by <math>1+0.5=1.5</math> and the income of a household with 2 adults and 2 children aged 14 and over is divided by <math>1+0.5+(2*0.5)=2.5</math>, etc.</p>  |
| <b>Population status</b>  | <p>Poor population: the percentage of population under the poverty threshold.<br/>Non-poor population: the percentage of population over the poverty threshold.</p>  |
| <b>Inequality of expenditure consumption distribution S80/S20</b> | <p>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).</p>   |
| <b>Household expenditure</b>                                      | <p>Household expenditure is considered the value, in cash, of the goods and services that the household bought.</p>  |
| <b>Final Household expenditure</b>                                | <p>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.</p>   |
| <b>Classification (used for) of expenses</b>                      | <p>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:</p> <ul style="list-style-type: none"> <li>• Food and non-alcoholic beverages</li> <li>• Alcoholic beverages and tobacco</li> <li>• Clothing and footwear</li> <li>• Housing, water, electricity, gas and other fuels of main and secondary residence</li> <li>• Furnishings, household equipment and routine maintenance of the house</li> <li>• Health</li> <li>• Transport</li> <li>• Communications</li> <li>• Recreation and culture</li> <li>• Education</li> <li>• Hotels, cafes and restaurants</li> <li>• Miscellaneous goods and services</li> </ul>  |

**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](http://www.statistics.gr). Section: Statistical Themes > Income – Expenditure/ Family Budget.