



## PRESS RELEASE

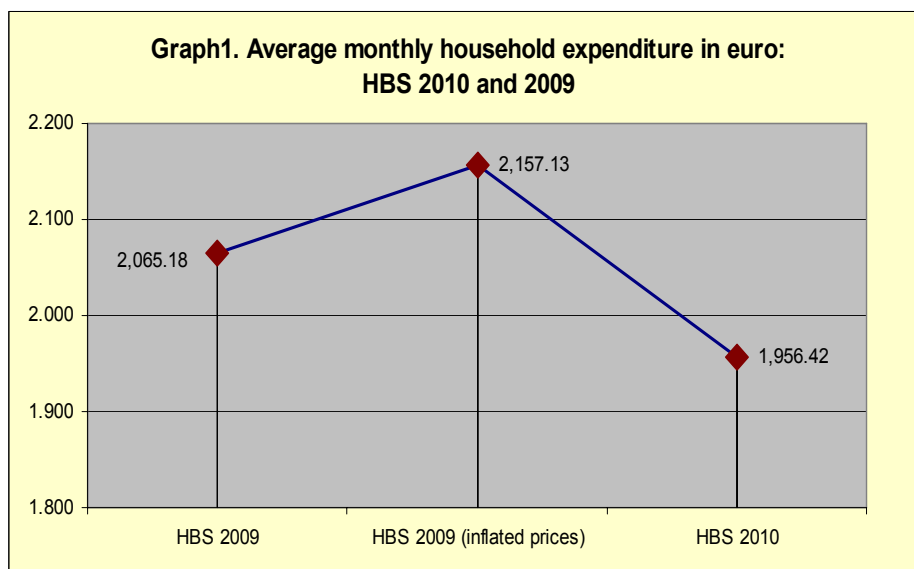
### HOUSEHOLD BUDGET SURVEY 2010

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2010 (reference periods of goods and services are mentioned in detail in the explanatory notes). The survey was conducted in a sample of private households throughout the country. The data are fully harmonised with the survey data of other EU Member States. Standard errors for all the 12 Classification of Individual Consumption by Purpose (COICOP) categories were calculated in the form of coefficients of variation (CV) and they are provided in table 18.

The results of the HBS for reference year 2011 will be announced in the first quarter of 2013.

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

- The estimated average monthly expenditure for all households in 2010 amounted to 1.956,42 € (a 5.3% decrease in comparison with 2009) - Graph 1, Table 1. After adjustment for the effect of inflation (measured through the Consumer Price Index), average monthly expenditure decreased by 9.3% (in real terms) in 2010 (Graph 1).



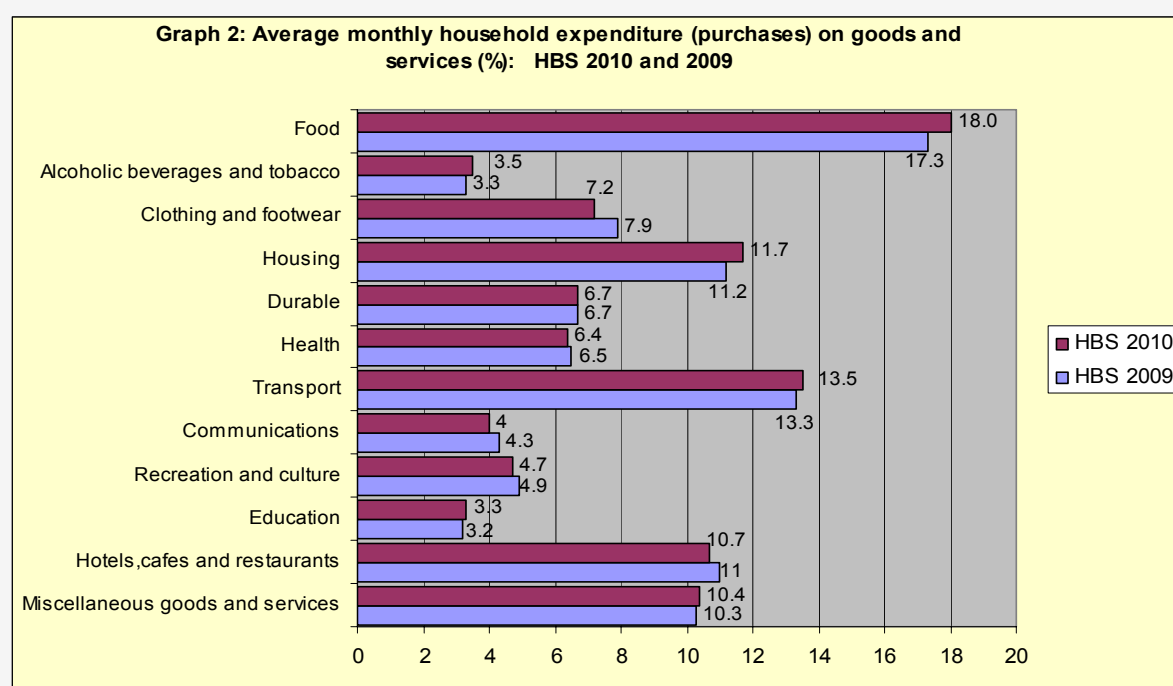
For further information:  
Population and Labour  
Market Statistics  
Division  
Household Surveys'  
Section  
Giorgos Ntouros:  
tel: 0030 213 1352174  
fax: 0030 213 1352906  
e-mail:  
[geodouro@statistics.gr](mailto:geodouro@statistics.gr)

- Food accounts for the relatively larger share of the expenditure (18.0%), and then follows transport (13.5%) and housing (11.7%), whereas education services represent the smallest share of the expenditure (3.3%) - Graph 2, Table 1.

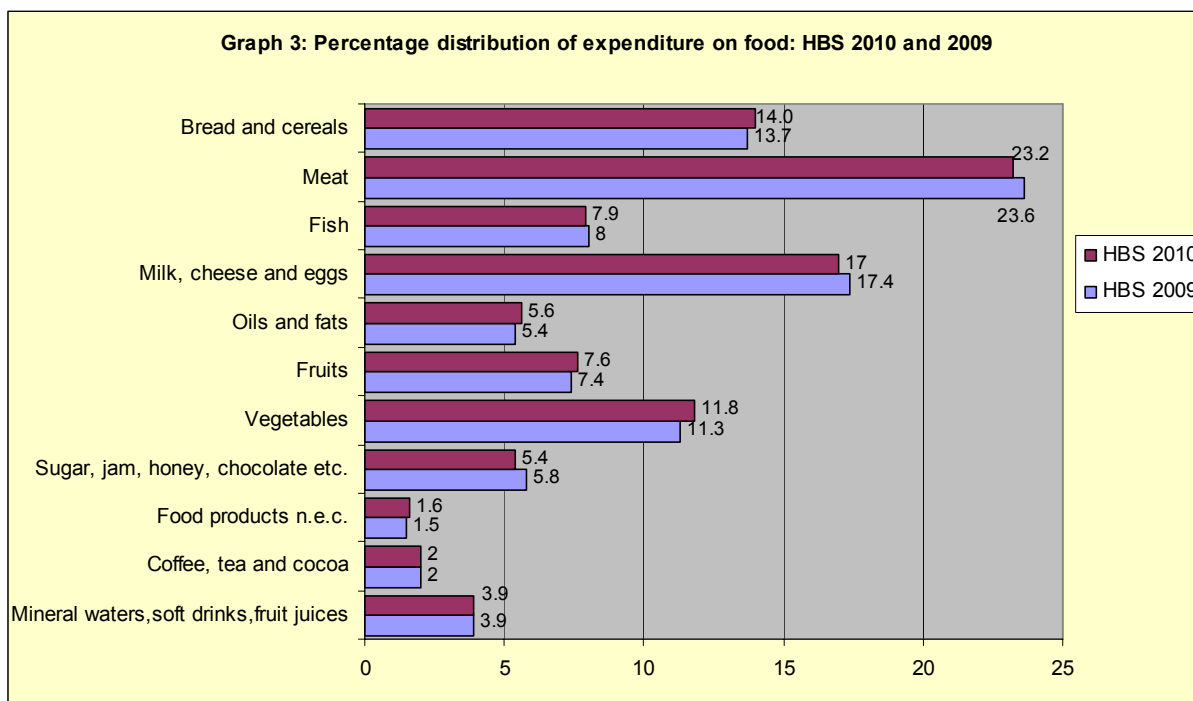
## B. Changes in the pattern of household expenditure consumption

- The consumption pattern, shown in the form of percentages of total monthly average household expenditure in the 12 Classification of Individual Consumption by Purpose (COICOP-HBS 2003) categories, is provided in Graph 2 and Table 1. Specifically:
- Between 2009 and 2010 there has been a change in the consumption pattern and, in particular, there has been a significant shift from spending on clothing – footwear, hotels, cafes and restaurant services, communication, durables, recreation and culture, towards spending on food, housing and alcoholic beverages and tobacco (Graph 2, Table 1).
- Especially, the comparison of the 2010 HBS with the previous survey (2009) shows larger decreases (in current prices) for clothing - footwear (-13.5%), communication (-12.5%), recreation and culture (-8.6%), hotels, cafes and restaurants services (-8.1%), health (-7.3%) and durables (-6%). Lower decreases are observed in expenditure on other goods and services (-4.8%), education (-3.9%), housing (-1.4%) and food (-1.4%), while expenditure on alcoholic beverages and tobacco remained stable (Table 1.).
- As concerns differences in the percentage distribution of expenditure, the largest increase is recorded for food, with the share of expenditure of the family budget on food rising by 0.7 percentage points, while the largest decrease is recorded for clothing – footwear, with the share decreasing by 0.7 percentage points.

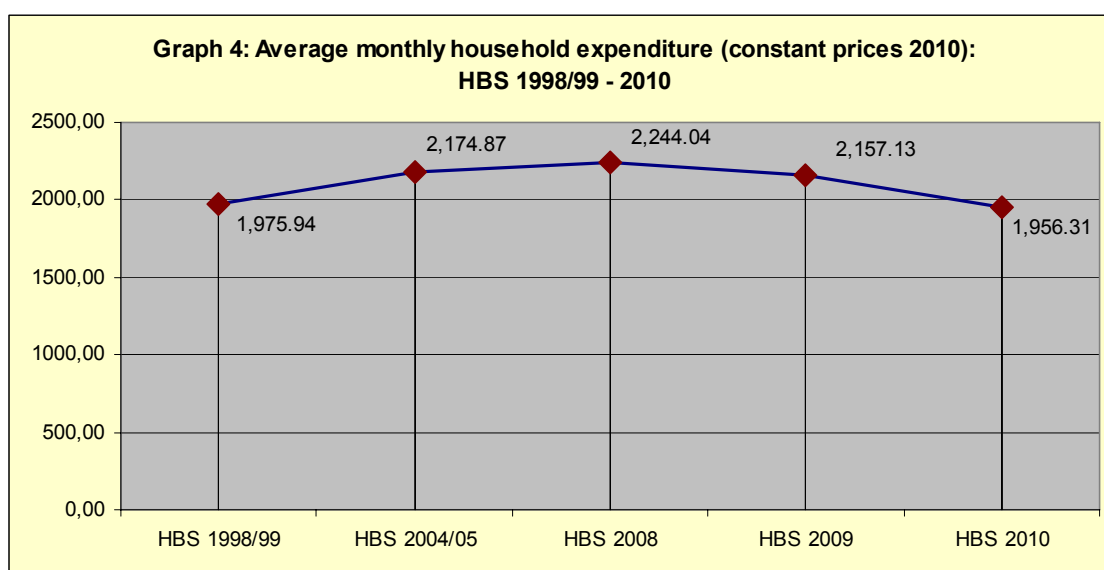
[p1]



- Table 2 shows the evolution of the estimated average monthly expenditure for all households between 1999 and 2010 in current prices.
- In comparison with the previous year's survey (2009) a reduction is observed in the percentage of expenditure on sugar, jam, honey, sweets and candies (-8.9%), dairy products and eggs (-3.8%), meat (-2.8%), fish (-2.6%), mineral water, soft drinks and fruit juices (-2.3%) and coffee, tea and cocoa (-0.4%), while an increase is recorded in the percentage of expenditure on other products (2.7%), oil and fats (2.5%), vegetables (2.2%), fruit (1.5%) and bread and cereals (0.8%) - Graph 3, Table 3.
- The comparison of the 2010 HBS with previous surveys shows an increase from 1,975.94 € (1999<sub>[p2]</sub>) to 1,956.42 € (2010) for the average monthly household expenditure, which corresponds to a nominal growth of 41.4% and a decline in real terms (2010 prices) of -1.0%. (Graph 4)



- During the period 1999-2010, spending was highest on food. Transport and housing were the next highest categories of expenditure (Table 2).
- In the period 1999-2010, there was a continuous decline in the share of expenditure on clothing and footwear (9.3 in 1999 and 7.2% in 2010) and on durables (8.3% in 1999 and 6.7% in 2010) – Table 2).
- The share of expenditure on alcoholic beverages and tobacco was relatively stable in the period 1999-2010 (Table 2).



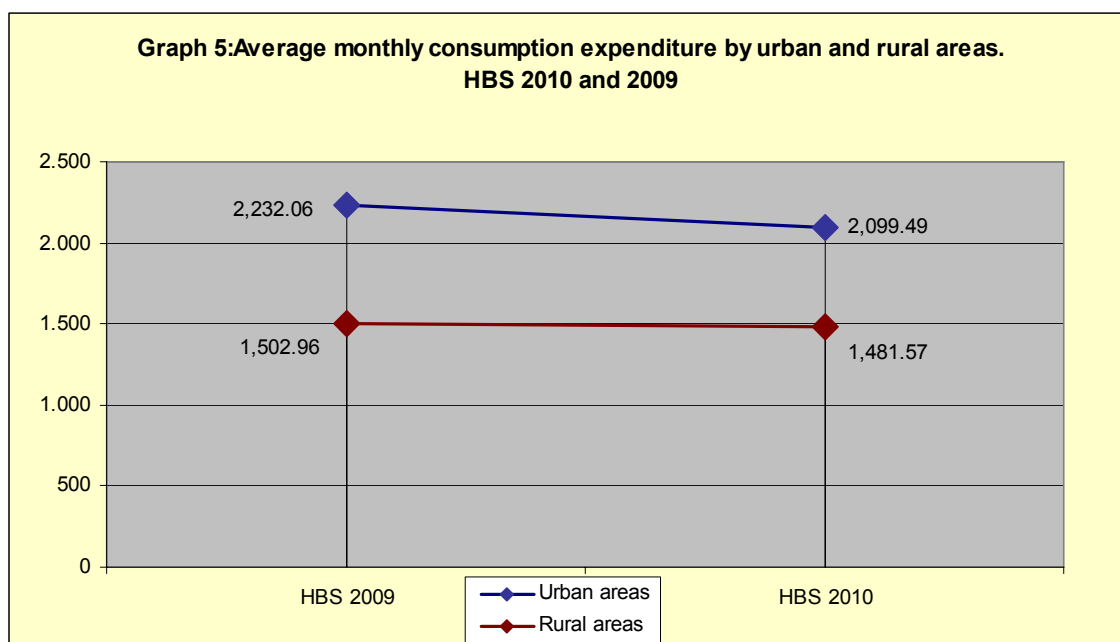
- Graph 4 show the evolution of the estimated average monthly expenditure for all households between 1999 and 2010 in constant prices of 2010.
- The percentage distribution on household monthly expenditure, by mode of acquisition, is provided in Table 4. In comparison with previous surveys, a steady decrease is observed in the consumption of goods coming from own production (from 1.4% in 1994 to 0.7% in 2010).

### 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, independently of the different consumption patterns recorded by type of household, the largest expenditure is recorded for food products for all types of households, with the exception of couples or single parent households with one or more children aged more than 16 years old. Specifically from Table 5 it turns out that couples or single parent households with one or more children aged more than 16 years old spend the largest part of their household budget for transport (20.3%).

- Households with one person aged 65+ have by 61.4% less expenditure than the average monthly expenditure of the country's households. Couple households with two children aged up to 16 years old spend 43.9% more than the average monthly expenditure of the country's households (Table 6).
- The average monthly expenditure consumption of the households whose household head was non economically active or was unemployed amounted to 76.6% of the average monthly expenditure in all households, while that whose household head was self employed with employees<sup>[p3]</sup>. In the case of households whose household head was self-employed with employees, the average monthly expenditure amounted to 189.3% of the average monthly expenditure of all households. The 2010 expenditure of households whose household head was self-employed with employees recorded an increase (4.2%) compared with 2009, while the largest decrease (-7.3%) was recorded for households whose household head was employee (Table 7).

- Average monthly expenditure varied with the age of the household head. As in 2009, households whose household head was aged 45 to 54 years had the highest average expenditure. The average expenditure of households whose household head was 45-54 years old amounted to 130.9% of the average monthly expenditure in all households, while for households where the household head was 75 years old and over the average expenditure amounted to 55.4% of the average monthly expenditure of all households (Table 8).
- Households living in rural areas spent 1,481.57 € monthly, while those living in urban areas spent 2,099.49 € (Graph 5). Hence, households living in rural areas spent on average 29.4% less than households living in urban areas.



#### **D. Average monthly consumption of goods (in quantities)**

- The average monthly quantities of food of cigarettes (-15.3%), fish (- 4.6%), milk (-4.3%), meat (-2.4%), alcoholic beverages (-2.1%), vegetables (-2.1%, cheese (-1.5%) and rice (-0.7%) showed a significant decrease. The largest increase was recorded for olive oil (9.1%), eggs (6.7%), fruit (5.5%), yogurt (3.3%), bread and bakery products (2.7%) and pasta (0.8%). – Table 9.
- The average monthly quantities of natural gas and gas, and solid fuels consumed in the main residence increased by 15.4%, 12.2% and 5.3%, respectively, while the quantities of liquid fuels and electricity decreased by 8.0% and 3.1%, respectively. (Table 10)

## E. Improvement of living conditions

The survey data (Table 11) depict:

- Significant increase of households having a personal computer in their main dwelling (change 8.7%).
- Increase from 37.0% to 38.0% of the households with a dish washer (change 3.3).
- Increase of the households having a secondary or country dwelling (change 2.5%).
- Increase of the households having at least one mobile phone (change 2.2%).
- Decrease of the households having an indoor garage in the dwelling (decrease by 4.9%).
- Decrease of the households with at least one private car (decrease by 2.0%), and a decrease by 4.2% in the number of private cars<sup>[p4]</sup>.
- Decrease by 2.5% in the number of households with a fixed telephone line.

## F. Inequality

- The share of the median equivalent expenditure for the richest 20% of the population is 5.5 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (it was also 5.4 in 2009). The indicator is reduced to 4.5 regarding the final household expenditure, which includes imputed consumption expenditure<sup>1</sup> (4.5 in 2009) - Table 12.
- The share of the median equivalent expenditure for food by the poorest 20% of the population amounted to 33.1% of total household expenditure, while the respective percentage by the richest 20% of the population amounted to 11.1% (Table 13).
- 20.0% of total population is at risk of poverty (19.6 at 2009), when the indicator of poverty only takes into consideration consumption expenditure coming from purchases, while this percentage decreases to 15.6 % of total population (15.3% at 2009), 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 from employer, other households, non profitable organizations, the state, etc.) - Tables 14 and 15.
- The average monthly consumption expenditure of poor households<sup>2</sup> is estimated at 32.3% of the expenditure consumption of non-poor households<sup>3</sup>. Poor households spent 33.1% of their family budget on food, while the corresponding percentage of non-poor households amounted to 17.0%. Because of the composition of poor households (elderly, uninsured, etc.) their expenditure on health amounted to 8.7% of the family budget, while the corresponding percentage for the non-poor households amounted to 6.4% (Table 16).

## G. Consumption patterns in Europe

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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).

- For most of the countries with available data the first three highest expenditure categories are the same—food, transport and housing (not necessarily in this order) - Table 17.
- Consumption patterns differ somewhat for Austria, Germany, Norway and the United Kingdom for which the first three highest expenditure categories are transport, housing and recreation and culture.
- Education expenditure ranges from 0.2% in Norway and 0.8% in Germany to 4.4% and 3.3% in Bulgaria and Greece, respectively.
- Bulgaria and Greece present the highest private expenditure on health, at 6.6% and 6.4%, respectively.

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For further information please visit ELSTAT's web page [Household Budget Survey 2010](#).

## Tables

**Table1. Average monthly household expenditure (purchases) on goods and services:  
HBS 2010 and 2009**

Goods and services	HBS 2010		HBS 2009		HBS 2010/2009	HBS 2010/2009
	Value in euro	Distribution %	Value in euro	Distribution %	Change %	Difference of percentage distribution %
<b>Total</b>	<b>1,956.42</b>	<b>100,0</b>	<b>2,065.18</b>	<b>100.0</b>	<b>-5.3</b>	
Food	351.67	18.0	356.60	17.3	-1.4	0.7
Alcoholic beverages and	68.7	3.5	68.63	3.3	0.1	0.2
Clothing and footwear	140.84	7.2	162.84	7.9	-13.5	-0.7
Housing	228.82	11.7	232.18	11.2	-1.5	0.5
Durable	130.47	6.7	138.80	6.7	-6.0	0.0
Health	124.43	6.4	134.27	6.5	-7.3	-0.1
Transport	264.87	13.5	274.37	13.3	-3.5	0.2
Communications	78.46	4.0	89.63	4.3	-12.5	-0.3
Recreation and culture	91.6	4.7	100.17	4.9	-8.6	-0.2
Education	64.21	3.3	66.80	3.2	-3.9	0.1
Hotels, cafes and restaurants	209.75	10.7	228.18	11.0	-8.1	-0.3
Miscellaneous goods and services	202.61	10.4	212.70	10.3	-4.8	0.1



**Table 2. Average monthly household expenditure (purchases) on goods and services: HBS 2010 - 1998/99**

Goods and services	HBS 2010		HBS 2009		HBS 2008		HBS 2004/05		HBS 1998/99	
	Value in euro	%	Value in euro	%	Value in euro	%	Value in euro	%	Value in euro	%
<b>Total</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>	<b>1,792.28</b>	<b>100.0</b>	<b>1,383.24</b>	<b>100.0</b>
Food	351.67	18.0	356.60	17.3	347.40	16.4	306.44	17.1	240.65	17.4
Alcoholic beverages and tobacco	68.7	3.5	68.63	3.3	68.39	3.2	71.52	4.0	50.59	3.7
Clothing and footwear	140.84	7.2	162.84	7.9	174.24	8.2	150.15	8.4	128.94	9.3
Housing	228.82	11.7	232.18	11.2	249.55	11.8	191.6	10.7	139.72	10.1
Durable	130.47	6.7	138.80	6.7	149.45	7.1	134.49	7.5	112.47	8.1
Health	124.43	6.4	134.27	6.5	142.10	6.7	128.17	7.2	94.30	6.8
Transport	264.87	13.5	274.37	13.3	283.36	13.4	225.83	12.6	168.40	12.2
Communications	78.46	4.0	89.63	4.3	94.04	4.4	80.95	4.5	48.87	3.5
Recreation and culture	91.6	4.7	100.17	4.9	102.05	4.8	90.11	5.0	68.01	4.9
Education	64.21	3.3	66.80	3.2	64.82	3.1	51.34	2.9	38.68	2.8
Hotels, cafes and restaurants	209.75	10.7	228.18	11.0	229.79	10.9	172.24	9.6	129.40	9.4
Miscellaneous goods and services	202.61	10.4	212.70	10.3	212.48	10.0	189.42	10.6	163.20	11.8

**Table 3. Average monthly household expenditure (purchases) on food and non alcoholic beverages: HBS 2010 and 2009**

Food and non-alcoholic beverages	HBS 2010		HBS 2009		HBS 2010/2009	Difference of percentage distribution %
	Value in euro	%	Value in euro	%	Change %	
<b>Total</b>	<b>351.67</b>	<b>100.0</b>	<b>356.60</b>	<b>100.0</b>	<b>-1.4</b>	
Bread and cereals	49.10	14.0	48.69	13.7	0.8	0.3
Meat	81.76	23.2	84.01	23.6	-2.8	-0.4
Fish	27.8	7.9	28.53	8.0	-2.6	-0.1
Milk, cheese and eggs	59.85	17.0	62.12	17.4	-3.8	-0.4
Oils and fats	19.6	5.6	19.11	5.4	2.5	0.2
Fruit	26.87	7.6	26.47	7.4	1.5	0.2
Vegetables	41.34	11.8	40.41	11.3	2.2	0.5
Sugar, jam, honey, chocolate and confectionery	19.02	5.4	20.72	5.8	-8.9	-0.4
Food products n.e.c.	5.47	1.6	5.32	1.5	2.7	0.1
Coffee, tea and cocoa	7.14	2.0	7.17	2.0	-0.4	0.0
Mineral waters, soft drinks, fruit and vegetable juices	13.72	3.9	14.04	3.9	-2.3	0.0

**Table 4. Average monthly household expenditure by mode of acquisition of goods and services HBS 2010 and 2009**

Mode of acquisition of goods and services	HBS 2010		HBS 2009	
	Value in euro	Distribution %	Value in euro	Distribution %
<b>Purchases and receipts in kind</b>	<b>2,351.04</b>	<b>100.0</b>	<b>2,483.08</b>	<b>100.0</b>
Purchases	1,956.42	83.2	2,065.18	83.2
Own production	16.15	0.7	18.63	0.8
Own enterprise	317.24	13.5	335.45	13.5
Other sources	56.3	2.4	58.18	2.3
From employer	4.94	0.2	5.63	0.2

**Table 5. Average monthly expenditure (%) of 12 categories of goods and services, by household type, in descending order: HBS 2010**

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 1 or children over 16 years
Food	18.0	20.7	17.0	17.0	21.0	18.6	14.3
Transport	13.5	4.3	14.1	14.7	14.0	13.0	20.3
Housing	11.7	20.1	10.9	9.6	9.9	12.0	6.6
Hotels, cafes and restaurants	10.7	14.4	10.9	11.4	10.0	10.6	8.0
Miscellaneous goods and services	10.4	11.1	12.5	8.9	7.6	9.9	12.7
Clothing and footwear	7.2	5.9	7.8	7.7	7.9	6.5	11.6
Durable	6.7	6.4	6.4	6.3	4.9	6.1	5.7
Health	6.4	5.9	5.3	5.5	5.6	6.2	6.9
Recreation and culture	4.7	2.4	4.9	5.6	5.2	3.7	5.0
Communications	4.0	3.7	4.1	4.0	3.8	4.4	5.5
Alcoholic beverages and tobacco	3.5	5.0	3.3	3.7	3.7	4.2	2.7
Education	3.3	0.0	2.8	5.7	6.3	4.8	0.8

**Table 6. Average monthly expenditure (purchases) by household type: HBS 2010**

Household type	Value in euro	Percentage %
<b>All households</b>	<b>1,956.42</b>	<b>100.0</b>
1 person aged under 65 years old	997.30	-49.0
1 person aged 65 and over	754.65	-61.4
Couple	1506.45	-23.0
Couple with 1 child up to 16 years	2,365.56	20.9
Couple with 2 children up to 16 years	2,814.73	43.9
Couple with 3 children or more up to 16 years	2,585.50	32.2
1 parent with 1 or more children up to 16 years	1,826.19	-6.7
Couple or 1 parent with children over 16 years	2,233.13	14.1
Other	2,023.42	3.4

**Table 7. Average monthly household expenditure (purchases) classified by status in employment of the household head: HBS 2010 and 2009**

Status in employment	HBS 2010	HBS 2009	HBS 2010 /2009
	Value in euro	Value in euro	Change %
<b>Total purchases</b>	<b>1,956.42</b>	<b>2,065.18</b>	<b>-5.3</b>
Employee	2,251.97	2,429.87	-7.3
Self employed with employees	3,702.69	3,553.67	4.2
Self employed without employees	2,423.57	2,513.80	-3.6
Non economically active or in unemployment	1,499.49	1,542.06	-2.8

**Table 8. Average monthly household expenditure (purchases) classified by age groups of the household head: HBS 2010 and 2009**

Age groups	HBS 2010		HBS 2009	
	Value in euro	Participation %	Value in euro	Participation %
<b>All households</b>	<b>1,956.42</b>	<b>100.0</b>	<b>2,065.18</b>	<b>100.0</b>
>25	1,138.79	58.2	1,195.28	57.9
25 - 34	1,837.18	93.9	2,014.37	97.5
35 - 44	2,267.27	115.9	2,423.58	117.3
45 - 54	2,560.54	130.9	2,826.38	136.8
55 - 64	2,258.42	115.4	2,404.31	116.4
65-74	1,575.84	80.5	1,538.51	74.5
75 +	1,084.82	55.4	1,033.14	50.0

**Table 9. Average monthly consumption of goods (in quantity): HBS 2010 and 2009**

Goods	Unit	HBS 2010	HBS 2009	Difference	Change %
Rice	Grams	1,241.73	1,250.59	-21.44	-0.7
Bread and bakery products	Grams	11,316.34	11,019.97	296.37	2.7
Pasta	Grams	2,518.15	2,498.14	-7.59	0.8
Meat	Grams	11,721.14	12,006.94	-330.57	-2.4
Fish	Grams	3,386.56	3,550.60	-174.20	-4.6
Milk	Mililitres	12,951.07	13,530.99	-595.80	-4.3
Eggs	Unit	16	15	1.00	6.7
Yogurt	Grams	1,892.89	1831.54	40.04	3.3
Cheese	Grams	3,548.2	3,600.99	-61.88	-1.5
Fruit fresh, preserved and dried	Grams	21,286.08	20,172.31	980.17	5.5
Vegetables fresh, preserved and dried	Grams	29,577.66	30,203.96	-626.30	-2.1
Olive oil	Mililitres	3,538.12	3,244.1	192.01	9.1
Cigarettes	Unit	315	372	-57.00	-15.3
Alcoholic beverages	Mililitres	3,829.14	3,911.56	-80.93	-2.1

**Table 10. Average monthly consumption (in quantity) of electricity, gas and other fuels: HBS 2010 and 2009**

Electricity, gas and other fuels	Unit	HBS 2010	HBS 2009	Difference	Change %
Electricity	KWH	326.25	336.57	-10.32	-3.1
Natural gas	M <sup>3</sup>	7.78	6.74	1.04	15.4
Gas	Grams	876.13	780.89	95.24	12.2
Liquid fuels	Litres	72.61	78.9	-6.29	-8.0
Solid fuels	Kg	36.79	34.93	1.86	5.3

**Table 11. Living conditions indicators: HBS 2010 and 2009**

Amenities	HBS 2010		HBS 2009		Change in the number of households %
	Number of households	%	Number of households Households	%	
<b>All households</b>	<b>4,131,264</b>	<b>100.0</b>	<b>4,114,150</b>	<b>100.0</b>	0.4
Colour TV	4,104,463	99.4	4,062,127	98.7	1.0
Personal computer	2,073,645	50.2	1,907,269	46.4	8.7
Mobile telephone	3,613,859	87.5	3,536,351	86.0	2.2
Second residence	751,396	18.2	733,365	17.8	2.5
Dish washing machine	1,571,134	38.0	1,520,301	37.0	3.3
Telephone fixed line	3,432,484	83.1	3,519,237	85.5	-2.5
DVD	2,579,485	62.4	2,599,149	63.2	-0.8
Central heating, common and individual	3,021,433	73.1	3,022,939	73.5	0.0
Private car	2,683,215	64.9	2,739,120	66.6	-2.0
Indoor garage	543,030	13.1	570,946	13.9	-0.8

**Table 12. Quintiles of expenditure and inequality of expenditure distribution (S80/S20): HBS 2010 and 2009**

Quintiles of expenditure	Expenditure (purchases) in euro		Final expenditure in euro	
	HBS 2010	HBS 2009	HBS 2010	HBS 2009
1 <sup>st</sup> quintile	410.06	440.88	580.51	618.62
2 <sup>nd</sup> quintile	660.41	719.43	855.07	916.33
3 <sup>rd</sup> quintile	909.46	975.35	1,124.17	1,199.68
4 <sup>th</sup> quintile	1,239.41	1,310.27	1,497.60	1,585.67
5 <sup>th</sup> quintile	2,267.98	2,385.71	2,621.88	2,757.71
<i>S80/S20</i>	5.5	5.4	4.5	4.5

**Table 13. Quintiles of expenditure distribution in percent: HBS 2010**

Goods and services	Expenditure	
	1° quintile (lowest 20%)	5° quintile (top 20%)
<b>Total</b>	<b>100.0</b>	<b>100.0</b>
Food	33.1	11.1
Alcoholic beverages and tobacco	3.4	2.8
Clothing and footwear	3.8	8.3
Housing	19.2	9.0
Durable	4.7	8.5
Health	8.7	6.7
Transport	6.3	17.0
Communications	5.7	3.1
Recreation and culture	2.0	6.1
Education	0.9	3.5
Hotels, cafes and restaurants	6.2	11.0
Miscellaneous goods and services	6.0	12.9

**Table 14. At-risk-of-poverty threshold in euro: HBS 2010 and 2009**

At-risk-of-poverty threshold -annual (Expenditure (purchases))		At-risk-of-poverty threshold - annual (Final expenditure)	
2010	2009	2010	2009
6,686.28	7,124.92	8,074.51	8,643.80

**Table 15. At-risk-of-poverty rate in percentage: HBS 2010 and 2009**

At-risk-of-poverty rate (Expenditure (purchases))		At-risk-of-poverty rate (Final expenditure)	
2010	2009	2010	2009
20.0	19.6	15.6	15.3

**Table 16. Monthly average purchases for goods and services: HBS 2010**

Goods and services	Non poor population		Poor population		Poor/ Non poor
	Value in euro	%	Value in euro	%	Change %
<b>Total</b>	1,268.83	100.0	409.93	100.0	32.3
Food	215.62	17.0	135.75	33.1	63.0
Alcoholic beverages and tobacco	43.33	3.4	13.80	3.4	31.8
Clothing and footwear	92.43	7.3	15.55	3.8	16.8
Housing	153.18	12.1	78.93	19.3	51.5
Durable	88.65	7.0	19.44	4.7	21.9
Health	81.31	6.4	35.74	8.7	44.0
Transport	173.53	13.7	25.69	6.3	14.8
Communications	49.21	3.9	23.27	5.7	47.2
Recreation and culture	59.70	4.7	8.26	2.0	13.8
Education	36.78	2.9	3.74	0.9	10.2
Hotels, cafes and restaurants	137.84	10.9	25.27	6.2	18.3
Miscellaneous goods and services	137.24	10.8	24.50	6.0	17.9



**Table 17. Average monthly household expenditure (purchases) on goods and services in some European countries in percentages: HBS 2010**

<b>Goods and services</b>	Greece	Austria	Bulgaria	Estonia	Germany	Norway	Poland	Spain	United Kingdom
Food	18.0	12.1	41.9	26.2	14.1	11.8	26.5	17.8	13.1
Alcoholic beverages and tobacco	3.5	3.4	5.4	3.5		2.6	2.9	2.7	2.9
Clothing and footwear	7.2	5.2	3.4	4.5	4.6	5.3	5.6	7.1	5.8
Housing	11.7	23.8	17.2	17.0	34.1	31.2	21.5	12.5	14.9
Durable	6.7	6.9	4.1	6.1	5.4	5.9	5.5	6.1	7.7
Health	6.4	3.5	6.6	3.6	4.2	2.5	5.1	4.0	1.2
Transport	13.5	15.0	7.2	10.9	14.1	16.3	10.2	15.6	16.0
Communications	4.0	1.9	5.6	5.8	2.6	1.9	4.7	3.9	3.2
Recreation and culture	4.7	12.8	4.2	9.4	10.9	12.5	8.6	8.4	14.3
Education	3.3	1.0	4.4	1.3	0.8	0.2	1.4	1.3	2.5
Hotels, cafes and restaurants	10.7	5.7	4.6	2.9	5.2	3.4	2.5	11.1	9.6
Miscellaneous goods and services	10.4	9.3	1.2	5.2	4.1	6.3	5.6	9.6	8.8

**Table 18. Coefficients of variation in the 12 Classification of Individual Consumption by Purpose (COICOP) categories.**

<b>Goods and services</b>	<b>Coefficient Variation %</b>
<b>Total</b>	1.9
Food	1.3
Alcoholic beverages and tobacco	2.6
Clothing and footwear	3.2
Housing	2.3
Durable	3.8
Health	3.7
Transport	3.7
Communications	1.9
Recreation and culture	4.3
Education	4.6
Hotels, cafes and restaurants	2.5
Miscellaneous goods and services	3.2

## EXPLANATORY NOTES

**Household Budget Survey** The Household Budget Survey (HBS) is a national survey collecting information, from a representative sample of households, on households' composition, members' employment status, living conditions and, mainly, focusing on their members' expenditure on goods and services as well as on their income. The expenditure information collected from households is very detailed. That is, information is not collected on the basis of total expenditure categories like "food", "clothing - footwear", "health ", etc., but separately for each expenditure, for example, white bread, fresh whole milk, fresh beef etc, footwear for men, footwear for women etc., services of medical analysis laboratories, pharmaceutical products etc.

The main purpose of the HBS is to determine in detail the household expenditure pattern in order to revise the Consumer Price Index. Moreover, the HBS is the most appropriate source 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 with their income and other economic, social and demographic characteristics,
- analyze the changes in the living conditions the households in comparison with as previous surveys,
- study the relation between households purchases and receipts in kind,
- study low income limits in the different socio-economic categories and population groups and
- study the changes in the nutritional habits of the households of the country.

**Survey history** The 2010 HBS is the eleventh survey having been conducted in Greece, on a sample of 3.512 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, in 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 2010 HBS was conducted after the decision of the Ministry of Economy and Finance in a sample of private households throughout the country. The data are fully harmonised with the survey data of other EU Member States

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

### *The following were excluded from the survey:*

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

**Sampling** The HBS is a survey of a representative random sample of all private households of the country and it is carried out by applying the two-stage stratified sampling with Primary Sampling Unit (PSU) the area (one or more building blocks) and ultimate unit the household and its members. Thus, there are two frames used: the frame containing the PSUs (areas) and the frame of households within the selected PSUs.

The frame of PSUs is updated every ten (10) years on the basis of the general population census. Concerning the frame of households, within each selected PSU this is updated before the selection of the sampling households used for data collection.

So, any coverage problems that may arise are more likely to concern the frame of PSUs. However, any such problems are corrected with the use of the calibration procedure.

<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 1%). This fraction was the same in each geographical region.</p> <p>The final sample size was 3,512 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 individual, that coincides with the reverse probability of household.</li> <li>The reverse of the percentage of response 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 (census of population 2001 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 OECD equivalized scale. Thus, it is diversified from the concept of absolute poverty (deprived of basic means for survival).</p>
<b>Equivalized expenditure and scale</b>	<p>Equivalised expenditure consumption is calculated as the expenditure consumption of the household divided by an equivalised number of persons in the household where a weight of 1.0 is attributed to the first household member aged 14 or over, 0.5 to each additional member aged 14 or more and 0.3 to each member aged less than 14 years old. Example: The expenditure consumption of household with two adults and two children aged less than 14 years old is divided with a weight <math>10,52 \times 0,3 = 2,1</math>, for household with two adults with 1,5, for household with 2 adults and 2 children of age of 14 years and more with 2,5 etc.</p>
<b>Population status</b>	<p>Non poor population: The percentage of population over the poverty threshold  Poor population: The percentage of population under 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><i>Household expenditure</i> is considered the value, in cash, of the goods and services that the household bought.</p>
<b>Final Household expenditure</b>	<p><i>Final Household expenditure</i> 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 encoded using the COICOP-HBS classification (Classification of Individual Consumption by Purpose), proposed to EU Members States by Eurostat (Household Budget Surveys in the European Union, methodology and recommendations for harmonization, 2003). The classification is structured into the following 12 main categories:</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>

<b>Reference periods for expenditure</b>	<p><i>Reference periods</i> 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.</p> <p><i>Reference periods</i> are considered (a) the <i>fourteen (14 )days of the survey</i> for the daily expenditure on cleaning products (detergents, soaps, toilet paper, etc.), pharmaceutical products (drugs, alcohol, etc.), household members' personal expenditure (cigarettes, newspapers, magazines, tickets, tissues, etc.), restaurants, taverns, café, etc. (b) <i>One Month, two months, three months, four months, six months or year</i>, for payments made at regular intervals for services e.g.:electricity, water, phone bills, communal charges, etc. circulation fees and car insurance,. rent for main or secondary or countryside dwelling, (c) <i>The last 30 days, last 3, 6 or 12 months</i>, 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.</p>
<b>Ways of acquisition of goods and services</b>	<p>With the survey, information is being collected on the ways households acquired goods and services, in order to cover family needs. The acquisition of goods and services may be made by purchase or other means (from own production or own enterprise or other sources or by the employer).</p>
<b>Conditions for expenditure record</b>	<p>In order to record an expenditure the following conditions should be fulfilled:</p> <ul style="list-style-type: none"> <li>• The expenditure should have taken place within the reference period specified for the corresponding goods or services, e.g. 14 days for food stuffs, month for clothing, 12 months for the consumption of durables, etc.</li> <li>• The good corresponding to the expenditure should have already been in the possession of the household and the service should have been offered within the reference period mentioned, regardless the fact that it was meant to cover its own needs or to be offered to other households. The way of acquisition of goods and services could have been «P» (in cash or on credit), from own enterprise «OE», from others «OW» or from the employer «Employer», e.g. expenditure on clothing was recorded if the household “possessed” them within the last 30 days (including the 14 days of survey conduction) before the survey end, even if their value would be paid in the future with installments, the expenditure on tuition fees was recorded, if the service was offered in the last 12 months before the survey end, etc.</li> <li>• Goods from households' agricultural – livestock own production, fishery, woodland or hunting, should have been consumed during the reference period, e.g. the quantity of oil consumed by the household from own production, during the last 12 months, was recorded and not that having been stored. The same applies for vegetables from own vegetable garden or agricultural enterprise, meaning that only those consumed during the 14 days were recorded.</li> <li>• 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.</li> <li>• 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.</li> </ul>
<b>Estimation of goods and services value</b>	<ul style="list-style-type: none"> <li>• <b>Purchases:</b> 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.</li> <li>• <b>Receipts in kind:</b> 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.</li> </ul>
<b>References</b>	<p>More information on the survey is available on the webpage of the Hellenic Statistical Authority (ELSTAT) <a href="http://www.statistics.gr">www.statistics.gr</a>, Section: Statistical Themes &gt; Income – Expenditure/ Family Budget».</p>