



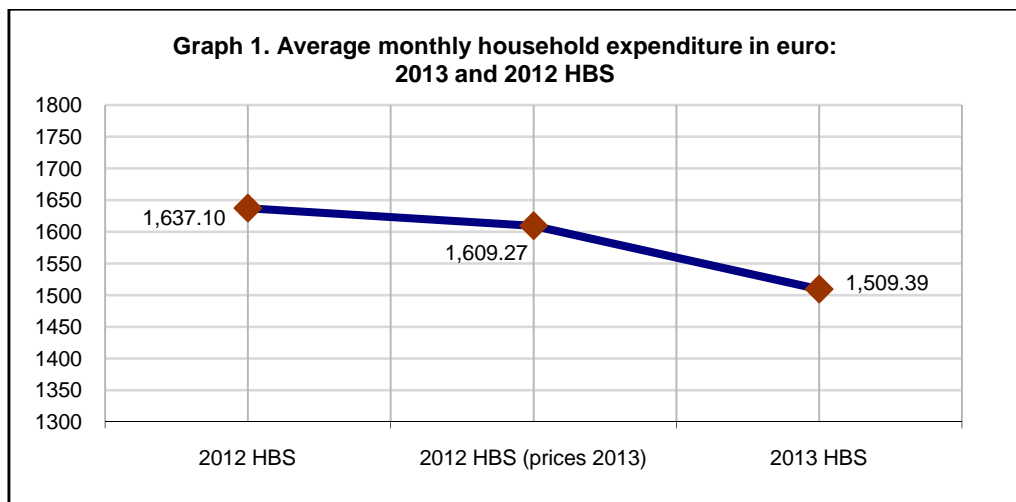
PRESS RELEASE

HOUSEHOLD BUDGET SURVEY 2013

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2013 (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 19. It should be noted that the weightings of the HBS 2013 were calculated based on the 2011 Population Census, resulting in some changes, as regards the household size (increase in one-person households and decrease in four-person households), compared to the survey of 2012 (the weightings of which were calculated based on the 2001 Population Census). The results of the HBS with reference year 2014 will be announced on 25/6/2015.

A. Change in the average household consumption expenditure

- The average monthly expenditure for all households, in 2013, amounted to 1,509.39€, recording a decrease *μείωση* by 7.8% or 127.71€, in comparison with 2012 (Graph 1, Table 1). In real terms, the average monthly expenditure decreased by 6.2% or 99.88 euro due to the inflation effect, on the basis of the Consumer Price Index (Graph 1).



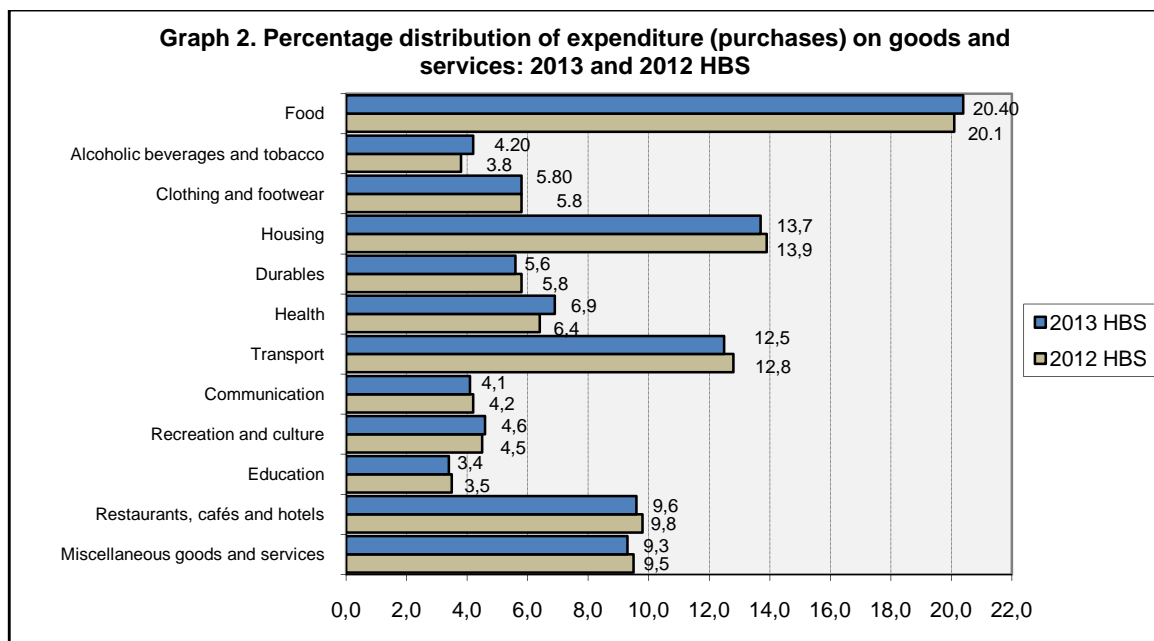
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- Food accounts for the relatively larger share of expenditure (20.4%) and then follows housing (13.7%) and transport (12.5%), whereas education services represent the smallest share of expenditure (3.4%) (Graph 2, Table 1).

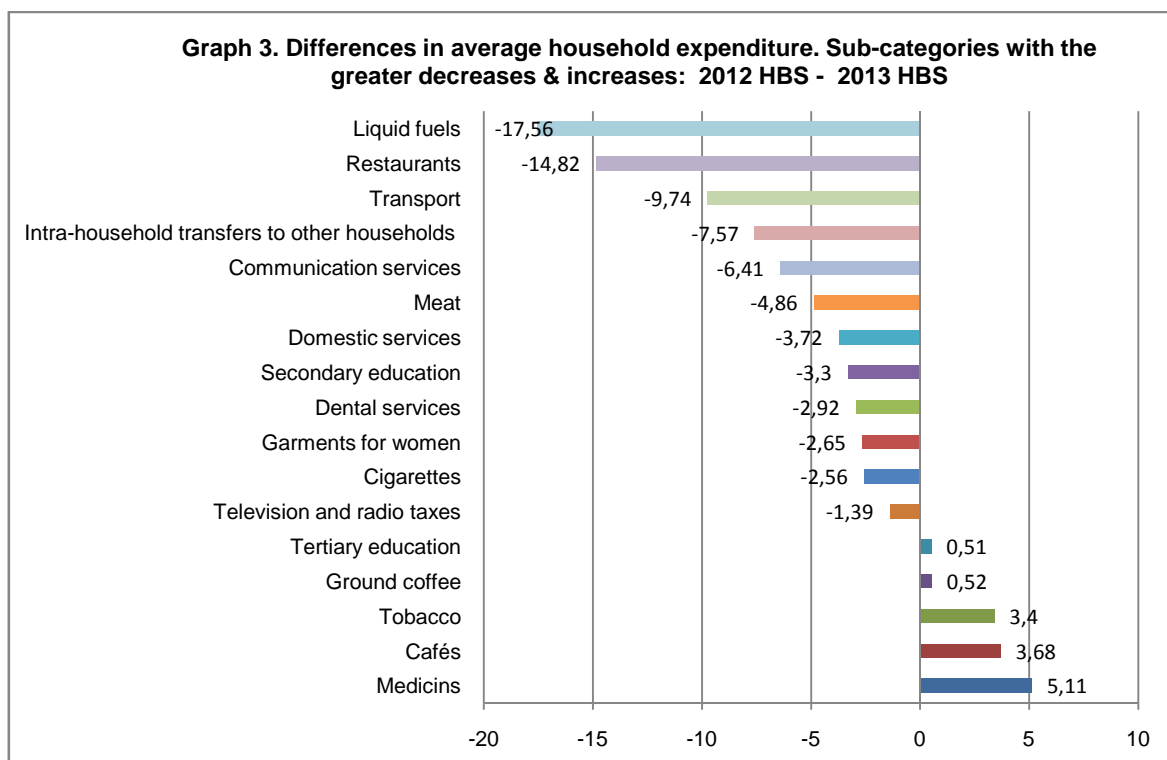
B. Main findings

- The consumption pattern, expressed as shares over the monthly average household expenditure by the 12 categories of goods and services (COICOP - HBS 2003¹), is depicted in Graphs 2 and 3, and in Tables 1 and 2. More specifically:
 - Between 2012 and 2013 there has been a change in the consumption pattern (current prices) of the average household budget and, in particular, there has been a shift from spending on transport, durables, housing, hotels, cafes and restaurants services, miscellaneous goods and services, education and communication towards spending on health, alcoholic beverages and tobacco as well as food, as percentage on the average household budget (Graph 2, Table 1).
 - In comparison to the previous year's survey (2012), a greater decrease of expenditure is recorded, at current prices, for durables (-11.6%), education (-11.3%), transport (-9.9%), miscellaneous goods and services (-9.5%), hotels, cafes and restaurants (-9.3%), communication (-9.2%), housing (-8.8%) clothing and footwear (-8.3%), lower decreases are observed in expenditure on food (-6.5%), recreation and culture (-5.6%), as well as. health (-0.3%), while a slight increase is recorded in alcoholic beverages and tobacco (0.1%) (Table 1).
 - At constant prices 2013, the above changes in value on the different categories differ, in comparison to the previous year's survey (2012), as follows: a greater decrease of expenditure is recorded for durables (-9.5%), housing (-8.9%), communication (-7.6%), education (-7.6%), hotels, cafes and restaurants (-6.4%), food (-5.7%), clothing and footwear (-5.5%), and miscellaneous goods and services (-5.2%). Lower decreases are observed in expenditure on alcoholic beverages and tobacco (-2.7%), recreation and culture (-5.6%), as well as health (-0.3%) (Table 2).
 - As regards the changes in the percentage distribution of expenditure at current prices, the largest increase is recorded for health, by 0.5 percentage points, while the largest decrease is recorded for transport, by approximately 0.3 percentage points (Table 1). At constant prices 2013, the largest increase is recorded for recreation and culture by 0.2 percentage units, while the largest decrease is recorded for housing, approximately by 0.4 percentage units (Table 1).

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

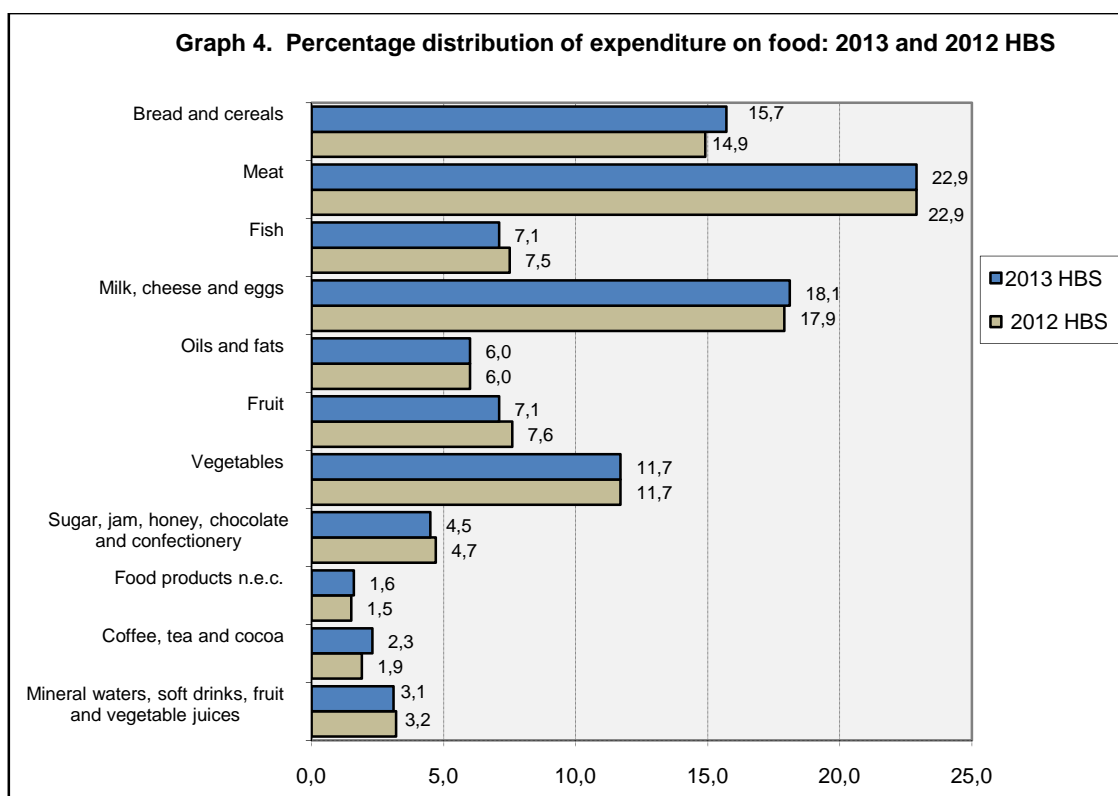


- The greater decrease of the average expenditure on sub-categories of goods and services, in euro (current prices), is recorded for liquid fuels (-17.56 €) and restaurants (-14.82 €) in comparison with the previous year (2012), that represent 34% of the total expenditure reduction, while the greater increase is recorded for medicines (5.11 €) and cafés (3.68 €) – (Graph 3).

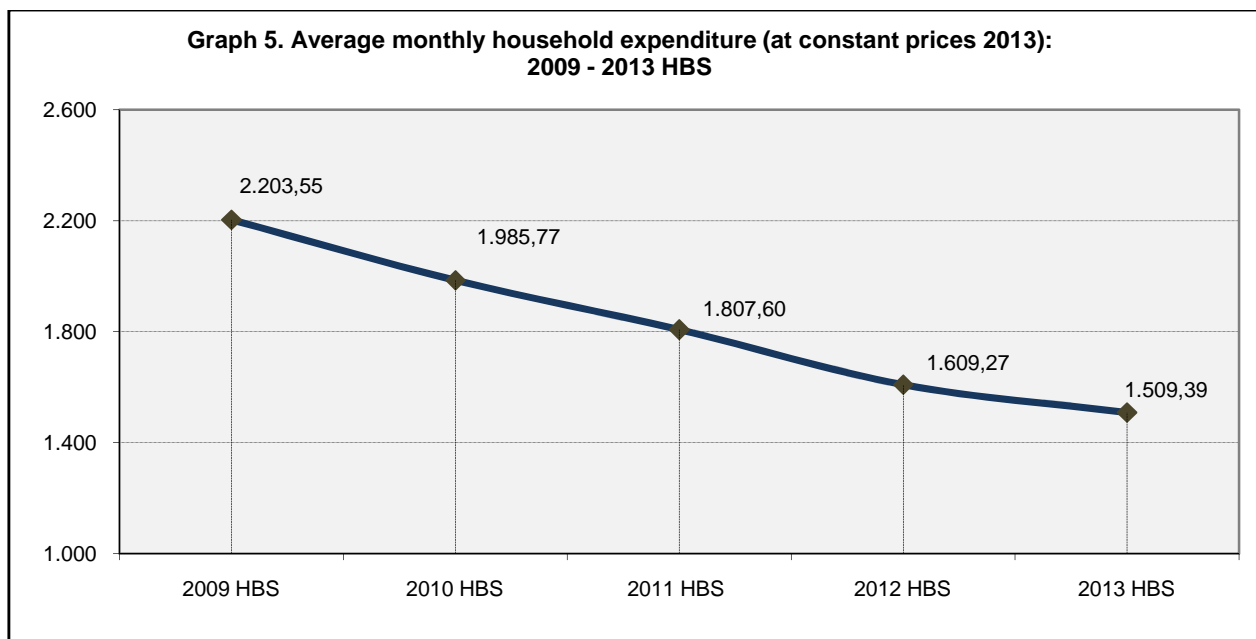


- Table 3 presents the average monthly expenditure for all households from 2009 to 2013 at current prices.

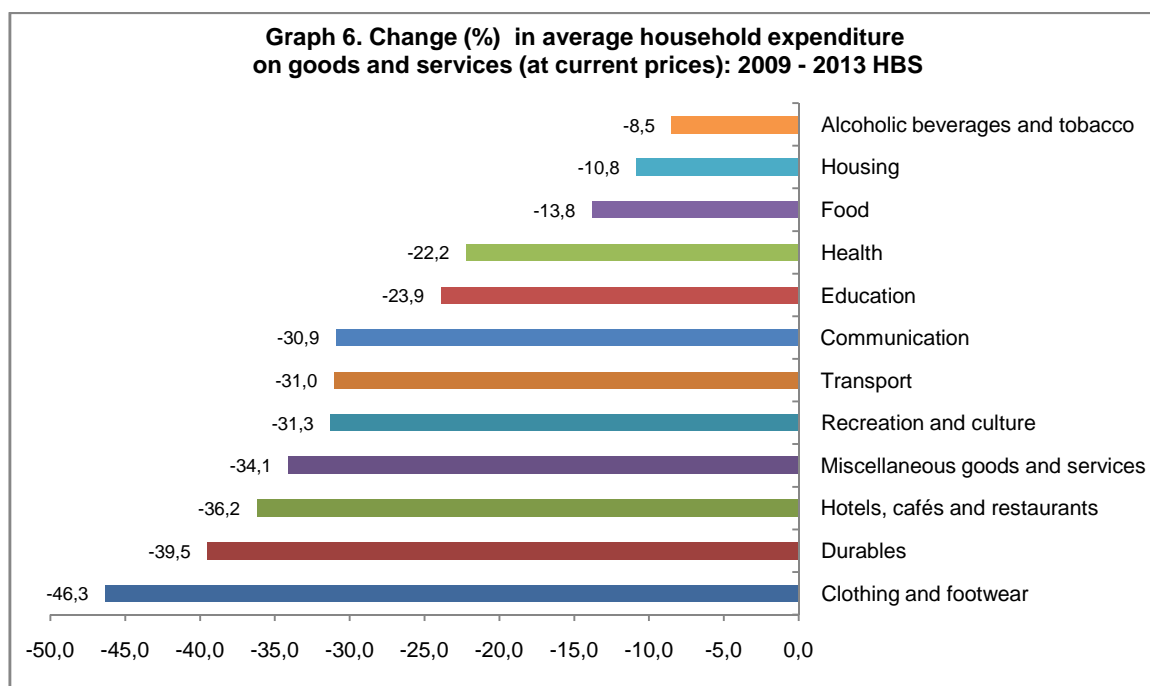
- As regards the average monthly expenditure on food, in comparison with the previous survey (2012), a decrease is observed (current prices) on fruits (-12.3%), mineral water, soft drinks and juices (-11.5%), fish (-11.6%), sugar, honey, and chocolate (-9.5%), oils and fats (-7.5%), vegetables (-6.7%), meat (-6.4%), milk, cheese and eggs (-5.5%), other food products (-4.5%), bread and cereals(-1.8%), while an increase is observed on the average monthly expenditure on coffee, tea and cocoa (10%), (Graph 4, Table 3).

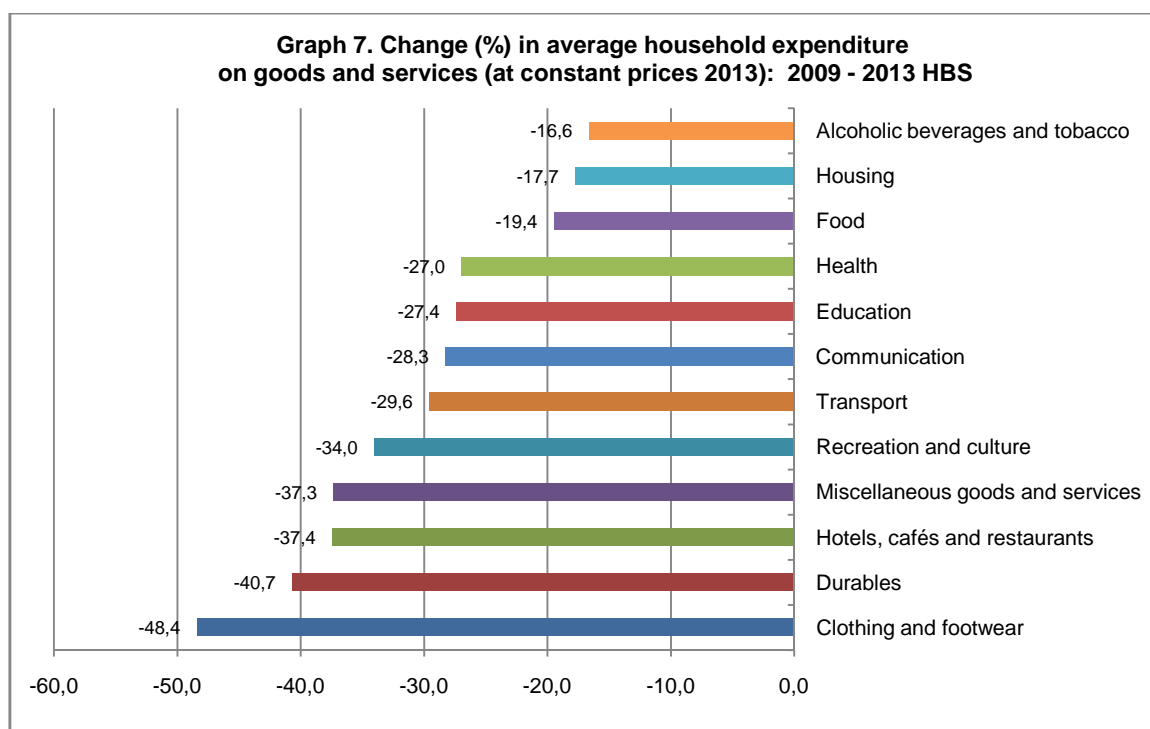


- The average monthly household expenditure, at constant prices 2013, decreased compared to previous years from 2,203.55 € in 2009 to 1,509.39 € in 2013, which corresponds to a 31.5% decrease at constant prices and to a 26.9% decrease at current prices (Graph 5, Table 3).

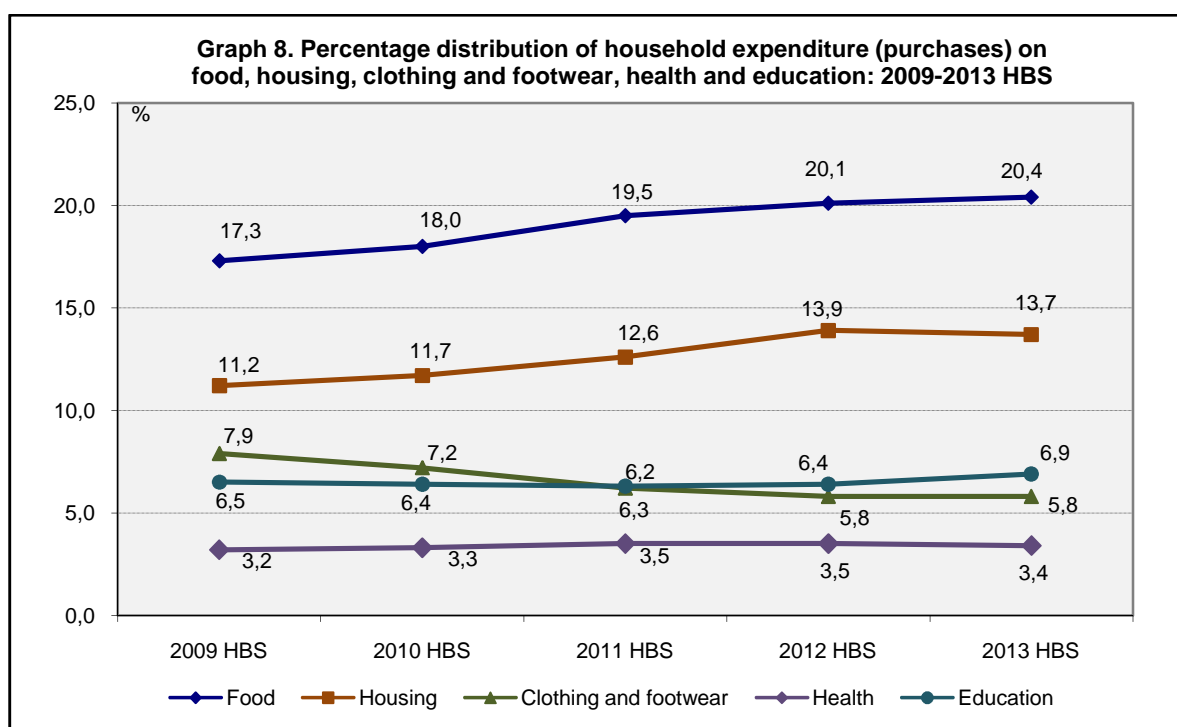


- Graphs 6 and 7 show the percentage change in the average household expenditure on goods and services at current prices and at constant prices 2013 respectively, based on data obtained from HBS 2009 and 2013. The greater decrease, both at current prices and constant prices, is recorded for clothing and footwear (-46.3% and -48.4% respectively). The lower decrease is recorded for alcoholic beverages and tobacco at current prices (-8.5%), while, at constant prices 2013, it is recorded for education (-16.6%).





- During the period 2009 - 2013, food accounts for the biggest share of consumption of the average household budget (Table 3).
- During the period 2009 - 2013, there has been a continuous decline in the share of household expenditure on durables from 6.7% in 2009 to 5.6% in 2013 (Table 3).



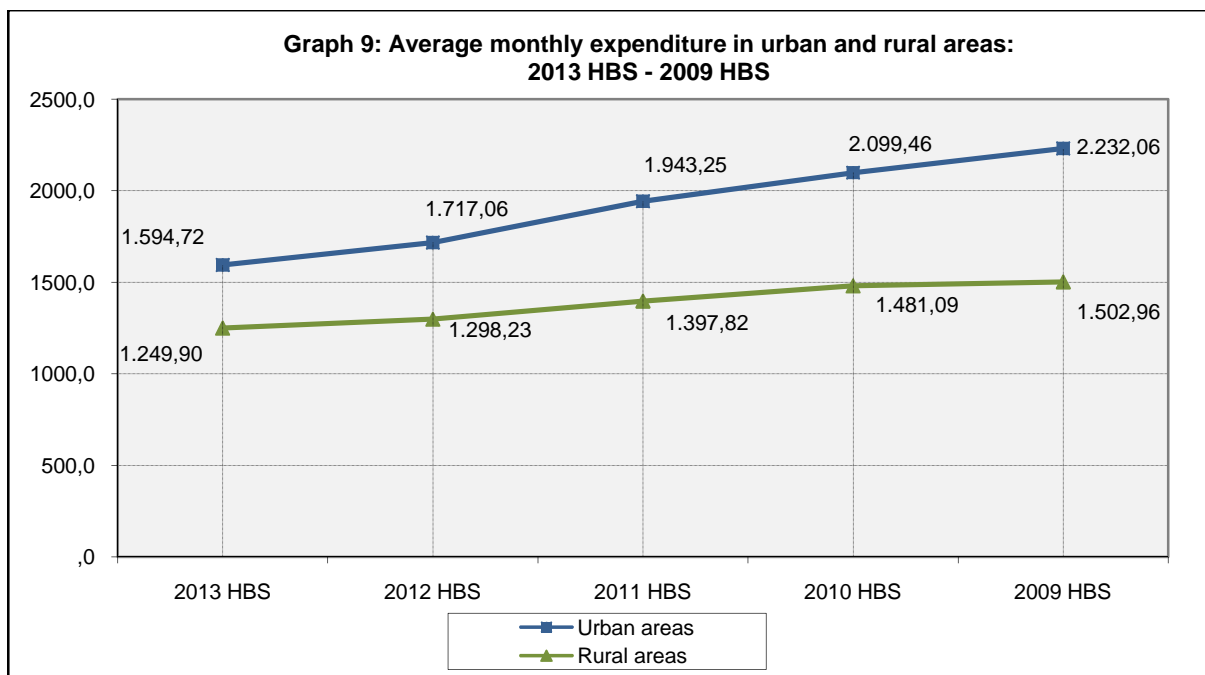
- Graph 8 shows the longitudinal trend, for the years 2009 to 2013, of household monthly expenditure that is being recorded in basic categories of goods and services. On the one hand,

an increase is recorded in the shares of household expenditure (current prices) on food by 3.1 percentage points, on housing by 2.5 percentage points, on health and education by 0.4 and 0.2 percentage points respectively. On the other hand, a decrease is recorded in the share of household expenditure on clothing and footwear by 2.4 percentage points.

- The percentage distribution of household monthly expenditure by mode of acquisition of goods and services is illustrated in Table 5.

C. Different consumption patterns depending on household type

- The top twelve (12) expenditure categories of goods and services (current prices) by type of household are ranked, in descending order, in Table 6. Food accounts for the largest share of the monthly average household expenditure followed by housing, transport, hotels, cafés and restaurants, etc., while it is noted that, irrespective of the different consumption patterns recorded by type of household, the largest share of expenditure is recorded for food products for all types of households.
- The consumption expenditure of households with one person aged 65 and over is by 54.5% 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 42.0% higher than the average monthly expenditure of the Country's households (Table 7).
- The average monthly consumption expenditure of the households whose household head is non-economically active or unemployed amounts to 82.1 % 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 199,5% of the average monthly expenditure of all households (Table 8).
- In 2013, the expenditure of households whose household head is an employee is by 8.5%, lower compared with 2012, while the expenditure of households whose household head is self-employed with employees recorded an increase by 4.4% (Table 8).
- The average monthly expenditure varied with the age of the household head. Similarly with the HBS of 2012, the households whose household head is aged 45-54 years have the highest average expenditure. More specifically, the average expenditure of households whose household head is 45-54 years old amounts to 124.7 % 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 56.3% of the average monthly expenditure of all households (Table 8).
- Households living in rural areas spend 1,249.90 € per month, while those living in urban areas spend 1,594.72 € per month (Graph 9, Average monthly expenditure in urban and rural areas: 2013 HBS - 2009 HBS). Hence, households living in rural areas spent, on average, 21.6% less than households living in urban areas.



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

- A decrease is recorded in the average monthly quantities of certain food and alcoholic beverages and tobacco, that is, fruits (-11.8%), vegetables (-7.5%), cigarettes (-6.8%), olive oil (-6.8%), eggs, (-6.3%), fish (- 6.2%), cheese (-5.6%), meat (-5.6%), milk (-2.4%), bread and bakery products (-2.9), yogurt (-0.8%) and alcoholic beverages (-0.2%), while an increase is recorded in the average monthly quantities of pasta (3.5%) and rice (1.6%) (Table 10).
- The average monthly quantities of liquid fuels and natural gas consumed in the main residence decreased by 46.1% and 3.2% respectively, while the quantities of solid fuels consumed (coke, briquettes, firewood, charcoal, peat and the like), electricity and gas increased by 20.7 %, 1.2% and 0.3% respectively (Table 11).

E. Living conditions

The survey data (Table 12) depict:

- a) An increase in the number of households having:
 - Freezer in their main dwelling by 3.0%
 - Personal computer in their main dwelling by 3.0%
 - Indoor garage in the dwelling by 1.7%
 - At least one private car by 1.3% (while the number of cars decreased by 0.1%)
 - At least one mobile phone by 0.4%

- b) A decrease in the number of households:
- Using central heating as main source of heating by 31.3%
 - Having dishwasher by 2.1%
 - Having a fixed telephone line by 1.8%
 - Using and having indoor garage in the dwelling by 0.7%
 - Owning or renting a secondary or country dwelling (change 1.5%), due to the reduction in the secondary dwellings located abroad, as well as, the change of renting and country dwellings into main dwellings,

F. Inequality

- The share of the median equivalent consumption expenditure (purchases, current prices) of the richest 20% of the population is 5.7 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (5.9 in 2012). The indicator is reduced to 4.5, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)⁽²⁾ (4.7 in 2012) (Table 13).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 32.3% of the total household expenditure, while the respective share by the richest 20% of the population amounted to 13.5% (Table 14).
- 21.0% of the total population is at-risk-of-poverty (21.2% in 2012), when the indicator is calculated only by taking into consideration consumption expenditure coming from purchases. Yet, this percentage drops to 14.7% of the total population (15.3% in 2012), when final monthly household expenditure is (also) taken into consideration, irrespective of the mode of acquisition (imputed rent for ownership-occupancy, own produced goods, goods and services provided for free by employer, other households, non - profitable organisations, the state, etc.) (Tables 15 and 16).
- The average monthly consumption expenditure of poor households⁽³⁾ is estimated at 32.8% of the expenditure consumption of non-poor households⁽⁴⁾. Poor households spent 33.6% of their family budget on food, while the corresponding percentage of non-poor households amounts to 18.8%. Due to the composition of poor households (elderly, uninsured, etc.) their expenditure on health amounts to 9.0% of the family budget, while the corresponding percentage for the non-poor households amounts to 7.0% (Table 17).

⁽²⁾ **Final household expenditure:** it is considered the value, in cash, of the goods and services that the household bought or received in kind (from own production, own store or from elsewhere) in order to cover family and social needs.

⁽³⁾ **Poor population:** the percentage of population under the poverty threshold. According to the methodology on measuring poverty, the poverty threshold is calculated with its relative concept and it is defined at (fixed at) 60% of the median equivalized expenditure of the household, using modified OECD equivalized scale (for further information see on explanatory notes).

⁽⁴⁾ **Non-poor population:** the percentage of population over the poverty threshold (for further information see on explanatory notes).

G. Consumption patterns in Europe

- In Greece and Bulgaria food accounts for the largest share of consumption expenditure (current prices) of the average household budget (Table 18).
- Consumption patterns are different in Germany and Norway, where housing accounts for the largest share of consumption expenditure the average household budget, while in United Kingdom transport is ranked first.
- Education expenditure ranges from 0.2% of the average household budget in Norway to 3.4% in Greece.
- Greece and Bulgaria record the highest private expenditure on health 6.9% and 6.3 % of the average household budget, respectively.

For further information on the "Household Budget Survey 2013" please visit ELSTAT's web page
<http://www.statistics.gr/portal/page/portal/ESYE>

TABLES

Table 1. Average monthly household expenditure (purchases, current prices) on goods and services: 2013 and 2012 HBS

Value in euro

Goods and services	2013 HBS		2012 HBS		2013/2012 HBS	2013/2012 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution %
Total	1.509,39	100,0	1.637,10	100,0	-7,8	
Food	307.33	20.4	328.57	20.1	-6.5	0.3
Alcoholic beverages and tobacco	62.8	4.2	62.71	3.8	0.1	0.4
Clothing and footwear	87.38	5.8	95.34	5.8	-8.3	0.0
Housing	206.99	13.7	227.07	13.9	-8.8	-0.2
Durables	83.94	5.6	94.97	5.8	-11.6	-0.2
Health	104.44	6.9	104.71	6.4	-0.3	0.5
Transport	189.19	12.5	209.88	12.8	-9.9	-0.3
Communications	61.91	4.1	68.19	4.2	-9.2	-0.1
Recreation and culture	68.82	4.6	72.87	4.5	-5.6	0.1
Education	50.83	3.4	57.33	3.5	-11.3	-0.1
Hotels, cafes and restaurants	145.55	9.6	160.47	9.8	-9.3	-0.2
Miscellaneous goods and services	140.19	9.3	154.98	9.5	-9.5	-0.2

Table 2. Average monthly household expenditure (purchases, constant prices 2013) on goods and services: 2013 – 2012 HBS

Value in euro

Goods and services	2013 HBS		2012 HBS		2013/2012 HBS	2013/2012 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution %
Total	1509.39	100.0	1609.27	100.0	-6.2	
Food	307.33	20.4	325.87	20.2	-5.7	0.1
Alcoholic beverages and tobacco	62.80	4.2	64.57	4.0	-2.7	0.1
Clothing and footwear	87.38	5.8	105.50	5.7	-1.0	0.0
Housing	206.99	13.7	70.68	14.1	-2.6	-0.4
Durables	83.94	5.6	92.49	5.8	-5.5	-0.2
Health	104.44	6.9	227.26	6.6	-8.9	0.4
Transport	189.19	12.5	67.37	12.7	-8.1	-0.2
Communications	61.91	4.1	155.58	4.2	-6.4	-0.1
Recreation and culture	68.82	4.6	147.84	4.4	-5.2	0.2
Education	50.83	3.4	204.66	3.4	-7.6	-0.1
Hotels, cafes and restaurants	145.55	9.6	55.02	9.7	-7.6	0.0
Miscellaneous goods and services	140.19	9.3	92.78	9.2	-9.5	0.1

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: 2013 – 2009 HBS

Value in euro

Goods and services	2013 HBS		2012 HBS		2011 HBS		2010 HBS		2009 HBS	
	Value	%	Value	%	Value	%	Value	%	Value	%
Total	1,509.39	100,0	1,637.,10	100,0	1,824.02	100,0	1,956.42	100,0	2,065.18	100,0
Food	307.33	20.4	328.57	20.1	355.05	19.5	351.67	18.0	356.60	17.3
Alcoholic beverages and tobacco	62.8	4.2	62.71	3.8	66.52	3.6	68.70	3.5	68.63	3.3
Clothing and footwear	87.38	5.8	95.34	5.8	112.51	6.2	140.84	7.2	162.84	7.9
Housing	206.99	13.7	227.07	13.9	230.16	12.6	228.82	11.7	232.18	11.2
Durables	83.94	5.6	94.97	5.8	110.05	6.0	130.47	6.7	138.80	6.7
Health	104.44	6.9	104.71	6.4	114.58	6.3	124.43	6.4	134.27	6.5
Transport	189.19	12.5	209.88	12.8	240.05	13.2	264.87	13.5	274.37	13.3
Communications	61.91	4.1	68.19	4.2	73.69	4.0	78.46	4.0	89.63	4.3
Recreation and culture	68.82	4.6	72.87	4.5	85.72	4.7	91.60	4.7	100.17	4.9
Education	50.83	3.4	57.33	3.5	63.71	3.5	64.21	3.3	66.80	3.2
Hotels, cafes and restaurants	145.55	9.6	160.47	9.8	189.11	10.4	209.75	10.7	228.18	11.0
Miscellaneous goods and services	140.19	9.3	154.98	9.5	182.89	10.0	202.61	10.4	212.70	10.3

**Table 4. Average monthly household expenditure (purchases, current prices) on food:
2013 and 2012 HBS**

Value in euro

Food and non-alcoholic beverages	2013 HBS		2012 HBS		2013/2012 HBS	2013/2012 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution %
Total	307.33	100	328.57	100	-6.5	
Bread and cereals	48.24	15.7	49.12	14.9	-1.8	0.8
Meat	70.51	22.9	75.37	22.9	-6.4	0.0
Fish	21.9	7.1	24.78	7.5	-11.6	-0.4
Milk, cheese and eggs	55.5	18.1	58.72	17.9	-5.5	0.2
Oils and fats	18.33	6.0	19.82	6	-7.5	0.0
Fruit	21.77	7.1	24.81	7.6	-12.3	-0.5
Vegetables	36.03	11.7	38.61	11.8	-6.7	-0.1
Sugar, jam, honey, chocolate and confectionery	13.85	4.5	15.3	4.7	-9.5	-0.2
Food products n.e.c.	4.83	1.6	5.06	1.5	-4.5	0.1
Coffee, tea and cocoa	6.93	2.3	6.3	1.9	10.0	0.4
Mineral waters, soft drinks, fruit and vegetable juices	9.44	3.1	10.67	3.2	-11.5	-0.1

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: 2013 and 2012 HBS

Value in euro

Mode of acquisition of goods and services	2013 HBS		2012 HBS	
	Value	Distribution %	Value	Distribution %
Purchases and receipts in kind	1,859.89	100.0	2,010.08	100.0
Purchases	1,509.39	81.2	1,637.10	81.4
Own production	19.39	1.0	21.38	1.1
Own enterprise	254.80	13.7	299.15	14.9
Other sources	51.08	2.7	47.56	2.4
From employer	5.77	0.3	4.89	0.2

**Table 6. Percentage distribution of the average monthly expenditure (purchases, current prices)
on the main 12 categories of goods and services, by household type, in descending order:
2013 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	20.4	24.6	21.2	18.8	20.5	27.5	19.1
Housing	13.7	19.1	15.3	13.3	12.3	12.1	11.5
Transport	12.5	5.8	12.0	12.7	13.4	10.5	14.3
Hotels, cafes and restaurants	9.6	4.6	8.7	8.5	8.3	7.5	11.1
Miscellaneous goods and services	9.3	9.3	10.3	10.7	6.9	6.7	9.8
Health	6.9	14.0	8.1	6.1	4.7	4.8	6.8
Clothing and footwear	5.8	4.7	5.2	7.1	7.1	5.1	5.7
Durables	5.6	8.8	6.1	5.8	5.3	5.2	5.1
Recreation and culture	4.6	2.6	4.4	5.2	5.9	5.8	4.5
Alcoholic beverages and tobacco	4.2	2.3	3.9	3.6	3.6	3.8	4.9
Communications	4.1	4.0	4.1	3.8	3.7	3.3	4.5
Education	3.4		0.5	4.5	8.3	7.8	2.6

Table 7. Average monthly expenditure (purchases, current prices), by household type: 2013 HBS

Value in euro

Household type	Value	Contribution %
All households	1,509.39	100.0
1 person aged under 65 years old	1,116.53	74.0
1 person aged 65 and over	686.91	45.5
Couple	1,311.04	86.9
Couple with 1 child up to 16 years	2,011.44	133.3
Couple with 2 children up to 16 years	2,143.21	142.0
Couple with 3 children or more up to 16 years	1,911.72	126.7
1 parent with 1 or more children up to 16 years	1,285.14	85.1
Couple or 1 parent with children over 16 years	1,818.23	120.5
Other	1,847.63	122.4

Table 8. Average monthly household expenditure (purchases, current prices), by status in employment of the household head: 2013 and 2012 HBS

Value in euro

Status in employment	2013 HBS	2012 HBS	2013 /2012 HBS
	Value	Value	Change %
Total purchases	1,509.39	1,637.10	-7.8
Employee	1,807.84	1,975.08	-8.5
Self-employed with employees	3,011.11	2,884.05	4.4
Self-employed without employees	1,772.2	2,026.14	-12.5
Non-economically active or in unemployment	1,239.59	1,300.92	-4.7

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of the household head: 2013 and 2012 HBS

Value in euro

Age groups	2013 HBS		2012 HBS	
	Value	Contribution %	Value	Contribution %
All households	1,509.39	100.0	1,637.10	100.0
>25 years old	995.24	65.9	938.42	57.3
25 - 34 years old	1,438.82	95.3	1,528.23	93.3
35 - 44 years old	1,705.9	113.0	1,966.30	120.1
45 - 54 years old	1,881.75	124.7	2,051.31	125.3
55 - 64 years old	1,709.55	113.3	1,887.79	115.3
65 - 74 years old	1,397.28	92.6	1,337.30	81.7
75 + years old	850.29	56.3	870.85	53.2

Table 10. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: 2013 and 2012 HBS

Goods	Unit of measurement	2013 HBS	2012 HBS	Difference	Change %
Rice	Grams	1,317	1,296	21	1.6
Bread and bakery products	Grams	10,809	11,140	-331	-2.9
Pasta	Grams	2,766	2,672	94	3.5
Meat	Grams	10,413	11,029	-616	-5.6
Fish	Grams	2,947	3,143	-196	-6.2
Milk	Mililitres	12,122	12,418	-296	-2.4
Eggs	Unit	15	16	-1	-6.3
Yogurt	Grams	1,731	1,745	-14	-0.8
Cheese	Grams	3,185	3,373	-188	-5.6
Fruit fresh, preserved and dried	Grams	17,567	19,916	-2,349	-11.8
Vegetables fresh, preserved and dried	Grams	26,272	28,403	-2,131	-7.5
Olive oil	Mililitres	3,477	3,729	-252	-6.8
Cigarettes	Unit	221	237	-16	-6.8
Alcoholic beverages	Mililitres	3,781	3,788	-7	-0.2

**Table 11. Average monthly consumption (quantity) of electricity, gas and other fuels:
2013 and 2012 HBS**

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2013 HBS	2012 HBS	Difference	Change %
Electricity	KWH	324.07	320.11	3.96	1.2
Natural gas	M ³	7.31	7.55	-0.24	-3.2
Gas	Grams	839.43	836.53	2.9	0.3
Liquid fuels	Litres	30.05	55.73	-25.68	-46.1
Solid fuels	Kg	65.72	54.45	11.27	20.7

Table 12. Living conditions indicators: 2013 and 2012 HBS

Amenities	2013 HBS		2012 HBS		Percentage change in the number of households
	Number of households	Distribution %	Number of households	Distribution %	
All households	4,178.116	100.0	4,163.236	100.0	0.4
Colour TV	4,150.163	99.3	4,135.851	99.3	0.3
Personal computer	2,486.661	59.5	2,413.165	58.0	3.0
Mobile telephone	3,728.068	89.2	3,712.447	89.2	0.4
Second residence	690.732	16.5	701.472	16.8	-1.5
Dish washing machine	1,522.999	36.5	1,555.028	37.4	-2.1
Telephone fixed line	3,407.413	81.6	3,468.276	83.3	-1.8
Freezer	1,121.432	26.8	1,088.598	26.1	3.0
Central heating, common and individual	1,592.835	38.1	2,317.127	55.7	-31.3
Private car	2,699.915	64.6	2,665.966	64.0	1.3
Indoor garage	560.771	13.4	564.498	13.6	-0.7

**Table 13. Quintiles of expenditure and Inequality of expenditure consumption distribution S80/S20:
2013 and 2012 HBS**

Value in euro

Quintiles of expenditure	Expenditure (purchases)		Final expenditure	
	2013 HBS	2012 HBS	2013 HBS	2012 HBS
1 st quintile	333.19	338.45	493.88	491.96
2 nd quintile	530.77	539.09	709.73	726.34
3 rd quintile	710.67	743.12	910.14	948.66
4 th quintile	958.57	1,010.75	1,187.85	1,263.10
5 th quintile	1,891.14	1,981.52	2,213.28	2,309.78
<i>S80/S20</i>	<i>5.7</i>	<i>5.9</i>	<i>4.5</i>	<i>4.7</i>

**Table 14. Quintiles of expenditure, by main categories of goods and services:
2013 HBS and 2012 HBS**

Goods and services	2013 HBS		2012 HBS	
	1 ^o quintile (lowest 20%)	5 ^o quintile (top 20%)	1 ^o quintile (lowest 20%)	5 ^o quintile (top 20%)
Total	100.0	100.0	100.0	100.0
Food	32.3	13.5	33.6	13.5
Alcoholic beverages and tobacco	3.5	3.6	3.2	3.3
Clothing and footwear	3.1	7.0	2.6	6.8
Housing	25.0	10.5	23.2	10.3
Durables	3.1	7.8	3.5	8.1
Health	7.6	7.2	7.2	7.1
Transport	6.2	14.9	6.5	14.7
Communications	5.4	3.1	6.5	3.2
Recreation and culture	1.9	6.4	2.1	5.9
Education	1.5	3.3	0.7	3.6
Hotels, cafes and restaurants	4.6	11.9	5.1	11.3
Miscellaneous goods and services	5.7	10.8	5.9	12.1

Table 15. At-risk-of-poverty threshold: 2013 and 2012 HBS

Value in euro

Annual expenditure (purchases)		Annual final expenditure	
2013	2012	2013	2012
5,253.77	5,524.20	6,492.53	6,822.72

Table 16. At-risk-of-poverty rate: 2013 and 2012 HBS

%

Expenditure (purchases)		Final expenditure	
2013	2012	2013	2012
21.0	21.2	14.7	15.3

Table 17. Monthly average expenditure (purchases, current prices) on goods and services, by poverty status of the population: 2013 HBS

Value in euro

Goods and services	Poor population		Non-poor population		Poor/ Non-poor Change %
	Value	%	Value	%	
Total	337.87	100.0	1,030.22	100.0	32.8
Food	113.60	33.6	193.78	18.8	58.6
Alcoholic beverages and tobacco	11.61	3.4	42.04	4.1	27.6
Clothing and footwear	11.16	3.3	61.79	6.0	18.1
Housing	73.07	21.6	146.00	14.2	50.0
Durables	11.79	3.5	62.24	6.0	18.9
Health	30.38	9.0	72.51	7.0	41.9
Transport	19.62	5.8	131.96	12.8	14.9
Communications	20.92	6.2	40.57	3.9	51.6
Recreation and culture	6.42	1.9	47.52	4.6	13.5
Education	3.67	1.1	29.28	2.8	12.5
Hotels, cafes and restaurants	14.85	4.4	103.35	10.0	14.4
Miscellaneous goods and services	20.78	6.2	99.17	9.6	21.0

Table 18. Percentage distribution of the average monthly household expenditure (purchases, current prices) on goods and services in some European countries: 2013 and 2012 HBS

Goods and services	Bulgaria 2013 HBS	Germany 2012 HBS	Greece 2013 HBS	Norway 2013 HBS	Spain 2013 HBS	United Kingdom 2012 HBS
Food	39.8	13.9	20.4	11.8	15.1	13.3
Alcoholic beverages and tobacco	4.8		4.2	2.7	2.0	3.0
Clothing and footwear	4.2	4.6	5.8	5.4	5.0	5.1
Housing	17.0	34.3	13.7	31.2	33.1	15.6
Durables	4.1	5.5	5.6	5.6	4.2	6.6
Health	6.3	4.2	6.9	2.6	3.2	1.6
Transport	8.2	14.2	12.5	18.7	11.5	15.8
Communications	5.2	2.5	4.1	1.9	3.0	3.2
Recreation and culture	5.4	10.6	4.6	10.0	5.7	15.0
Education		0.7	3.4	0.2	1.3	1.8
Hotels, cafes and restaurants	5.0	5.5	9.6	3.6	8.3	9.6
Miscellaneous goods and services		3.9	9.3	6.2	7.5	9.3

**Table 19. Coefficients of variation of the 12 main categories of goods and services:
2013 HBS**

Goods and services	Coefficient of variation %
Total	2.4
Food	1.8
Alcoholic beverages and tobacco	3.4
Clothing and footwear	4.3
Housing	1.8
Durables	4.6
Health	4.3
Transport	4.0
Communications	1.9
Recreation and culture	6.6
Education	6.1
Hotels, cafes and restaurants	4.1
Miscellaneous goods and services	3.6

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 2013 HBS is the fourteen survey conducted in Greece. The first Household Budget Survey was conducted by the NSSG during the interval April 1957 - March 1958, on a sample of 2,500 households over the total number of households of the urban areas in the Country. The survey continued in the next years and until 1972, but in a smaller scale, in a smaller sample of 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 2013 HBS was conducted by ELSTAT, upon decision of the President of ELSTAT, on a sample of private households throughout the Country. The data are fully harmonised with the survey data of other EU Member States.

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

The following were excluded from the survey:

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

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

The frame of PSUs is updated every ten (10) years on the basis of the General Population Census. As regards the frame of households, within each selected PSU this is updated before the selection of the sampling households used for data collection.

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

Sample size The final sample size was 3.468 households (the sampling fraction $\frac{1}{\lambda}$ is about 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 619.

Weightings For the estimation of the characteristics of the survey, the data from each person and household of the sample were multiplied by a reductive factor. The reductive factor results as product of the following three factors (weights):

- The reverse probability of choice of an individual, that coincides with the reverse probability of choice of a household.
- The reverse of the response rate of households inside the strata.
- A corrective factor, which is determined in such a way so that:
 - The estimation of persons by gender and age groups that will result by geographic region coincides with the corresponding number, which was calculated with projection for the period of survey year and was based on the Vital Statistics of Population (2011 Population Census, and births, deaths, immigration).
 - The estimation of households by order of size (1, 2, 3, 4 or 5 members) and by tenure status to coincides with the estimation of the report year that was calculated with projection based on the longitudinal tendency of the 2001 and 2011 Population Census.

Methodology on measuring poverty According to the methodology on measuring poverty, the poverty line is calculated with its relative concept (poor in relation to others) and it is defined at (fixed at) 60% of the median equivalized expenditure of the household, using modified the OECD equivalized scale. Thus, it is diversified from the concept of absolute poverty (deprived of basic means for survival). In the final consumption expenditure income components like imputed rent, indirect social transfers and receipts in kind are also included.

Equavalized expenditure and scale Equivalent size refers to the OECD modified scale which gives a weight of 1.0 to the first adult, 0.5 to other persons aged 14 or over who are living in the household and 0.3 to each child aged under 14. Example: The income of household with two adults and two children under 14 years of age is divided by $1+0.5+2*0.3= 2.1$. Accordingly, the income of the household with 2 adults is divided by $1+0.5=1.5$ and the income of a household with 2 adults and 2 children aged 14 and over is divided by $1+0.5+(2*0.5)=2.5$, etc.

Population status Poor population: the percentage of population under the poverty threshold.
Non-poor population: the percentage of population over the poverty threshold.

Inequality of expenditure consumption distribution S80/S20 The 'S80/S20 expenditure consumption quintile share ratio is the ratio of the sum of equivalised expenditure consumption spent by the 20% of the Country's population with the highest equivalised expenditure consumption (top inter-quintile interval) to that spent by the 20% of the Country's population with the lowest equivalised expenditure consumption (lowest inter-quintile interval).

Household expenditure Household expenditure is considered the value, in cash, of the goods and services that the household bought.

Final Household expenditure Final Household expenditure is considered the value, in cash, of the goods and services that the household bought or received in kind (from own production, own store or from elsewhere) in order to cover family and social needs.

Classification (used for) of expenses The household expenses are classified on the basis of the COICOP-HBS classification (Classification of Individual Consumption by Purpose), proposed to EU Members States by Eurostat (Household Budget Surveys in the European Union, methodology and recommendations for harmonization, 2003). The classification is structured into the following 12 main categories:

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

Reference periods for expenditure *Reference periods* are considered the time intervals having a specific starting and ending date to which expenditure and income of the household referred. In order to reduce non sampling errors and difficulties in recalling the relevant details, various reference periods were used in the survey, according to the frequency of the types of expenditure incurred by the households or the received income.

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

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

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

- Conditions for expenditure record**
- The expenditure should have taken place within the reference period specified for the corresponding goods or services, e.g. 14 days for food stuffs, one month for clothing, 12 months for the consumption of durables, etc.
 - The good corresponding to the expenditure should have already been in the possession of the household and the service should have been offered within the reference period mentioned. Irrespective of the fact that it was meant to cover its own needs or to be offered to other households. The way of acquisition of goods and services could have been "P" (in cash or on credit), from own enterprise "OE", from others "OW" or from the employer "Employer", e.g. expenditure on clothing was recorded if the household "possessed" them within the last 30 days (including the 14 days of survey conduction) before the survey end, even if their value would be paid in the future with installments, the expenditure on tuition fees was recorded, if the service was offered in the last 12 months before the survey end, etc.
 - Goods from households' agricultural – livestock own production, fishery, woodland or hunting, should have been consumed during the reference period, e.g. the quantity of oil should have been consumed by the household within the reference period from own production. The same applies for vegetables from own vegetable garden or agricultural enterprise, meaning that only those consumed during the reference period should be recorded.
 - Goods bought by a household in order to be offered as gift to other households are being recorded for the household that makes the expenditure. The household receiving them does not record them as purchase.
 - For goods received by a household from owned store / shop with no payment, in order to be offered as gift to other households the expenditure is being recorded for the household that offers them.

- Estimation of value of goods and services**
- **Purchases:** The value of goods and services, obtained by the households, also includes any other expenditure necessary for them to be consumed/used, e.g. for transportation, setting of electric devices, etc. When goods or services had been obtained by paying with installments or with credit card, the total value was recorded and not only the part of installments paid within the reference period.
 - **Receipts in kind:** The value of goods and services, obtained by the households for free, was estimated by the households or by the interviewer, on the basis of the retail prices of the closest local market.

References More information on the survey is available on the webpage of the Hellenic Statistical Authority (ELSTAT) www.statistics.gr. Section: Statistical Themes > Income – Expenditure/ Family Budget.