

Methodological overview

Data of this publication based on regular statistical data collection of households, registration number OSAP 1537.

1. Main concepts and definitions

1.1. Structure and activity status of the households

Households: consists of persons who – irrespective of kinship- form a a common income and/or consumption unit sharing completely or partly the current cost of their living. The concept of the household is not equal of the concept of the family. Household is rather an economic than a legal unit.

Head of the household: in each household the characteristics of the head of the household are used in the classification. If the household consists of one family, the head of the household will be the husband or the male-companion. In case of single-parent household the parent is the head of the household. If the household consists of two or more households, head of the household will be selected in the order of activity status, gender and age. The same method is applied in case of non-family households.

Active earners are employees, members of co-operatives, (including those spending a period of notice, being in sick-pay or maternity leave), self-employed, casual workers, day-workers and unpaid family helpers. Working pensioners are excluded.

Inactive earners are persons receiving unemployment benefit, allowance for finding a job; child care allowance/fee; persons receiving old-age or disability pension by own right, pensioners by widow's right; recipients of regular social aid from the local governments; other inactive earners (they live on letting out their house or dwelling, lending their land, keeping lodgers and bed-tenants and also those, whose living is based on agreements on obligation to pay alimony or life-annuity for real estate or dwelling).

Employed persons are active earners and working pensioners together.

Pensioners: persons receiving old-age or disability pension by own right, pensioners by widow's right. Distinction is made between employed and non-employed pensioners. Employed pensioners are those who besides receiving pension continue to perform earning activities as employees, members of co-operatives, self-employed, members of partnerships, occasional workers, or family workers.

Unemployed: persons recently without a job (but capable and intending to work) are considered as unemployed irrespective of being registered or not at the Labour Centre. Unemployed belong to two groups according to whether they obtain unemployment benefit or not. The definition of unemployed used in the HBS differs of ILO definitions which are applied in the Labour Force Survey. It is based on self-declaration of the respondent person.

Adult dependants: persons 15 years and over not attending day-time courses, disposing of no income from any source. The housekeepers, physically or mentally disabled also belong to this category.

Children below age 15 not attend school: children under schooling age, and those older but not attending school because being disabled or handicapped, mentally retarded.

Children: in the groups of households grouped by number of children we consider as dependent children persons to be aged under 20 or 25, who are living in a household in which at least one of their parents is a member and whose activity status was one of the following: attending school, unemployed or otherwise economically inactive. (According to the census definition child is the person living together with their parents -independently of his/her age - whose family status is child.)

The 2nd and 3rd chapter of this publication the age limit of child is 20, in the 8th chapter according to Eurostat definitions 25 years.

1. Household categories

1.2.1. By the structure of households

Households with active earner (active households): there is at least one active earner-not necessarily the head -in the household. Other groupings of this publication are based on the activity status, age and education level of the head of the household.

Households without active earner (inactive households): there is no active earner in the family. Inside this category the households are grouped according to the household's composition as follows

- Pensioner (where one of the household members is pensioner)
 - Other inactive (where none of the household's member is pensioner)
- households.

1.2.2. By income categories

Income categories (deciles): income categories created by partitioning into ten equal parts the population by the available annual net per capita income. In general ten income deciles are published, but in some groups the size of the sample is not appropriate so we use income quintiles there. Upper limit of quintile categories are obviously equal with the upper limit of every second deciles categories.

Income decile: The population of the survey was sorted by annual per capita net income. One tenth of the total universe gives one decile group.

Income quintile: The population of the survey was sorted by annual per capita net income. One fifth of the total universe gives a quintile group. The limits for quintile groups are identical with the limits of every second decile groups.

Income categories in 2003

1.	Decile	under	326 385	HUF
2.	Decile	326 385 –	409 618	HUF
3.	Decile	409 619 –	473 000	HUF
4.	Decile	473 001 –	530 143	HUF
5.	Decile	530 144 –	587 258	HUF
6.	Decile	587 259 –	651 500	HUF
7.	Decile	651 501 –	730 946	HUF
8.	Decile	730 947 –	835 984	HUF
9.	Decile	835 985 –	1 032 743	HUF
10.	Decile	above	1 032 743	HUF

1.3. Income

Household Budget Survey covers the available – so called personal – incomes and their utilization and not including values of social benefits in kind (health, education, etc.).

Gross income includes the following items:

- *Work-related incomes*: earned during the diary keeping period, for employment, occasional work, self-employment, or for reimbursement.
- *Agricultural incomes*: incomes from sales of agricultural production and value of own-produced food consumption and gifts given to other households minus the operating cost of agricultural production.
- *Social incomes*: pensions, children related supports, and other social incomes
- *Other incomes*: property related incomes, incomes from abroad
- *Balance of received and given interhousehold transfers*
- *Social incomes in kind: free of charge received supports in kind*

Net incomes are calculated on the basis of gross income minus personal income tax, health-, pension-, and employee contributions

Neither gross nor net incomes include the savings of the previous years, raised loans, incomes from sales of properties, non-refundable social loans, utilization of compensation notes, excluding the annuity received for compensation notes.

Income concept of HBS and NA differs methodologically in the following domains:

- HBS does not contain imputed rent in case of dwellings occupied by owners, estimated value of works made in case of building self-constructed houses and does not consider as property income (savings) the paid amount of insurance fees.
- HBS records the amounts of actually withdrawn interest and dividends while NA records the total amount of interest and dividends as an income.
- Interhousehold transfers are recorded only in HBS.
- HBS records the self-declared income as a general rule. But if a household with non-agricultural self-employed head has got higher expenditures than their income, the amount of expenditure will be recorded as income. NA use expert's estimates based on branch-statistics and statistics about double entry book-keeping tax notices of enterprises to determine entrepreneurial income

1.3.1. Classification of income

1.3.1.1. Work-related incomes

Gross income from main activity includes salaries of employees, various types of bonuses, compensations for dismissal. Work-related incomes of occasional workers and working pensioners, etc. are also recorded here

Supplementary compensations includes all kind of compensation and reimbursement paid by employer (e.g. for transport, clothing, recreation, nutrition, etc.)

Total entrepreneurial income includes income from self-employment and partnerships and imputed entrepreneurial incomes; these are gross amount of

wages, salaries, and dividends. Incomes of agricultural entrepreneurs are recorded at incomes from sales of agricultural products

Imputed entrepreneurial incomes are based on expenditures of entrepreneurial. It equals with the positive difference of their expenditures and incomes. The same method is used in HBS and Income-survey.

Income from second job: incomes of persons working in second job or having subsidiary occupation besides their main activity.

Income from authorship includes royalties and other remuneration for inventions, artistic and scientific activities under protection of copy right.

Income from casual work includes income of persons working on single contract without permanent basis. **Incomes of persons under 16 years, tips and gratuities** and **incomes from abroad** are also recorded here. Incomes of persons living on casual work on permanent basis are recorded at gross income from main activity.

Agricultural incomes includes sale of agricultural products and live-stock of animals produced and raised on privately owned or rented farm after deducting the production cost. Consumption of own produced food and products and given interhousehold product are considered as income and calculated on local market price.

1.3.1.2. Social income

Pension and supplement of pension:

Pensions includes all type of old-age-, disability-, widower's and other social pensions paid out by Social Security system excluding orphan's benefit.

Supplement of pension for widows obtained pensions for own-right. It equals with 25 % of the pension of the deceased spouse.

Unemployment supports

Job-seeking assistance: It is paid out after expiring unemployment benefit for persons actively cooperating with Labour Centre to improve their own situations. This amount equals with 90 % of minimal pension and it is paid out for 6 months for persons under 45 years and for 9 months for persons older than 45 years.

Unemployment benefit: is paid out for registered unemployed persons based on his/her income of former period. Its' upper limit equals with twofold value of actual minimal old-age pension.

Regular social assistance for unemployed paid out by local government for persons ending title for unemployment benefit. It is tied to an income limit.

Children-related supports

Lagged income supplement for parent receiving child-care allowance: According to the ruling of Supreme Court of Justice 6700 HUF per months were paid out for parent receiving child-care allowance between 28 January 2000 and 7 March 2002 as a lagged income supplement in 2003.

Child-care benefit (gyed): It is a benefit for women being employed before childbearing and can be received after child-birth leave till age of two years of the child. Its amount equals with 70% of her previous earnings and it's upper limit was 83 000 HUF by months in 2003.

Child-care allowance (gyes): It is a benefit for parent caring his/her child at home till age of 3 years of the child. If the child is mentally or physically disabled, it

will be received till the age of 10 years of the child. It's amount equals with the actual minimal amount of the old-age pension. It was 21 800 HUF by months in 2003.

Child-care support (gyet): It is a benefit for mothers of 3 or more children. It can be received when the youngest child is between 3 and 8 years of age. It's amount equals with the actual minimal amount of the old-age pension. It was 21 300 HUF by months in 2003.

Family allowance: It is fix amount of support. It's value depends on the number of children in the family, their health status and marital status of the parent(s). It can be received for families with children attending primary or secondary level education till the age of 20 years of the child.

Regular child-care aid: It is a support for families with children younger than 25 and being regular student. It can be claimed from local governments when monthly per capita net income in the family is not exceeding the amount of actual old-age pension.

Other children-related supports

Child-birth aid: It is a benefit based on the former earning of the mother and can be received for the time of childbearing-leave.

Orphan's allowance: It is a benefit for orphans being under 25 years and regular students.

Maternity aid: It is a single occasion benefit for women after child-birth. It does not relate to her income.

Other social security-related and other supports

Disability benefit: It is a benefit for permanently disabled young persons. It is a fixed amount and based on the law of social supports.

Social income from abroad: pension or any other social income received from foreign counties.

Old-age benefit: Means-tested support for people above age of retirement and has not received old-age pension. It can be claimed from local governments when monthly per capita net income in the family is not exceeding 80 % of the amount of actual old-age pension or 90 % for single persons.

Regular support, allowance: person related support paid out by employer, government, local government or trade union on regular basis.

Non-regular support: person related support paid out by employer, government, local government or trade unit on occasional basis for being temporally financial support (funeral, illness, natural disaster, etc.)

Support for housing: It is paid out by local government for household where their housing cost exceeding 35 % of their total available income and the size of their dwelling and other conditions of the family are in accordance with rule of support.

Scholarship: support for regular pupils, students. Its amount depends on the school achievement and social situation.

Sick-pay: A sum paid on the basis of previous earnings in case of illness.

Attendance fee: support is paid out by local government for person with a relative living in their household and suffering long-term illness, need continuous care.

1.3.1.3. Other income

Income from interest, dividends: The amount of actually withdrawn interest and dividend are recorded here instead of credited amount. Dividends from enterprises are recorded at the total entrepreneurial income item.

Income from utilization of property: incomes from sales or leasing of real estates or movable property.

Other personal income: membership allowance for members of co-operatives, reimbursement for reservist military service, payment for voluntary social workers, supplementary allowance for PhD degree.

Annuity for compensation notes.

Other household income: income from lottery prize, payment from insurance claims, for care of foster child, other household income not else classified.

Other income from abroad: income from abroad and are not related to work or social assistance (e.g. inheritance, prize, etc.)

Balance of interhousehold transfers: balance of received and given interhousehold transfers. It can be a minus value if the given transfer is greater than the received ones.

Value of meals received in kind: from employer or local government.

Other social assistance in kind: from local government (e.g. clothes).

Tax allowance related to children: tax reducing benefit related to the number of children living in the household of the parents. If the monthly tax of one parent is lower than the tax allowance then it can be shared between the parents at the end of the year. Tax allowance can be claimed regarding foetus after 91st day of pregnancy.

1.4. Receipts not accounted as an income

Items belonging to this group are not the part of the regular income of the observed households. Non-regularly received property related incomes, other non-regular incomes, credits, loans, etc.

1.5. Expenditures

While the income side covers incomes in cash or in kind obtained only in the reference year, the use side (expenditures) includes consumption financed from earlier savings, from selling of real estates, properties and personal belongings, and from gifts in cash or in kind received from other households, from compensation notes or from credits. (Hence by confronting income and expenditure data, savings cannot be derived.)

The Hungarian concept of registration in HBS is based on principle of personal consumption which covers not only purchases but the in-kind consumption as well. That is the significant difference between Hungarian and western-European concept of observation. Among personal consumption distinction is made between

- Consumption of *purchased* and *own-produced* goods and consumption from *gifts in kind*,

Among expenditures:

- Expenditures for *private consumption* and for *accumulation* (for instance purchase of real estate).

In the industrial countries the observation does not cover the investment (accumulation) type expenditures.

The content of total personal consumption expenditure is different in macro and micro statistics. In HBS the total personal consumption covers only the consumption of private Hungarian households (national consumption) while in NA this item contains all consumption purchased in Hungary during the given year (domestic consumption in which the consumption of the foreigner visitors' is included).

1.5.1. Expenditure groups

Data collection is carried out according to international COICOP classification since 2000. Data of expenditures are published on the basis of 12 main groups of COICOP.

This system is used for classification of *purchased* consumption by purpose. *Own production* of food and alcoholic beverages are significant in Hungary, so we use the COICOP classification for the own produced items. It indicates a difference from the international methodology. According to the traditional classification expenditures on meals are the part of the food consumption (group 1.) while according to the COICOP classification these expenditures are recorded as Restaurant and Hotel expenses (group 11.) recorded.

Our data by main expenditure groups are published according to the traditional classification also in the interest of data comparison with previous years

1.5.2. Food quantities

HBS monitor quantities of food consumed in the household. Own produced and purchased food items are recorded in quantities and its' values and accounted in processed form. This cause a significant difference in case of certain food items (e.g. flour, sugar) between HBS and NA which accounts all food items as raw material.

2. Characteristics of the survey, method of data collection

2.1. Coverage

HBS covers Hungarian citizens living in private households in Hungary. The survey does not cover:

- Institutional households (old persons' home, children's home, prisons, etc.)
- Hungarian citizens living permanently abroad
- Foreign households living and working in Hungary, foreign citizens

2.2. Sampling unit

The unit of sampling is the dwelling. The unit of observation is the household, as the smallest income, consumption and economic unit. (One of the households are monitored living in the same dwelling.)

2.3. Sample design

The sampling frame is the data of Census year 2001.

The sample consists of 0,26 % of the Hungarian households. It was drawn by stratified, multi-phase sampling. The sampling was slightly modified compared to the previous year and more number of stratification criteria was taken into consideration. Hungarian settlements were stratified into 8 groups according to the number of

inhabited dwelling in the settlements. The next table shows the results.

Group	Number of dwellings
1.	1-249
2.	250 - 499
3.	500- 799
4.	800-1299
5.	1300-2499
6.	2500-3799
7.	3800-6999
8.	7000-

Settlements belong to group 8. are self-representing in the sample, so all of those settlement can be found in the HBS-sample. Settlements belong group 1 to 7 are not self-representing in the sample.

Households were stratified according to socio-economic activity, age, education level of household's head and size of the household on the basis of data of Census year 2001.

The selection rate of households with household head older than 60 years and being a pensioner was 50 % less than the average selection rate for this settlement. The selection rate of household with household head younger than 60 years and being active and educated to degree level were two-times higher than the average selection rate for the self-representing settlements. This method can be explained by the particularly high-non-response rate of households of self-employed and persons educated to degree level. Adoption of different selection rate made the realised sample closer to the selected sample.

We took into account the long-term low response rate of Budapest. So, the sample drawn for Budapest was 11 % higher than in the previous year. The increase was focused on the problematic districts of the town.

The primary sampling units of self-representing settlements and secondary sampling units of non self-representing settlements were drawn on the basis of population census unit (districts). 6 primary address were selected by each districts.

The (number of primarily selected) target sample consisted of 11 640 households in 2003. Besides the primarily selected households 7600 substitutions were visited, so total number of 19 285 households were called. Number of non-response was about 11 000. The final, completed database after the necessary quality check consisted of 8331 households.

Sample size and response rate in 2003

Regions	Target sample	Visited sample ¹	Responding	Response rate	
				targeted	called
	Number of households			In the percent of	
Central-Hungary	3612	6943	2229	61,7	32,1
Central-Transdanubia	1140	1796	815	71,5	45,4
Western-Transdanubia	1062	1660	803	75,6	48,4
Southern-Transdanubia	1086	1699	744	68,5	43,8
Northern-Hungary	1452	2088	1161	80,0	55,6
Northern Great Plain	1632	2576	1224	75,0	47,5
Southern Great Plain	1662	2523	1350	81,2	53,5
Total	11640	19285	8331	71,6	43,2

¹ primarily selected and substitutions.

Data of households keeping diaries but non-responding the annual interviews were substituted by imputation.

Despite of all efforts a certain part of households failed to answer for the survey. The most frequent reason of it was refusal. The number of refusals was 5914 in 2003. The second frequent reason was long time absence. It had the greatest significance in Budapest and number of vacant dwelling was the highest here. Long-time absence regarding a household when any person from the selected household was not at home after three visits

Since the data supply is time consuming, tiring, and put heavy burden on the household the most frequent reason of refusals were the lack of time. The second frequent reason of non-response was the distrust against data supply. A household is unable to co-operate if any person was not in the household to keep diary because of physical or mental disability or other problem.

2.4. Selection of data suppliers

Addresses were selected by a random algorithm on the basis of population census of 2001 by computer. Interviewers check the address list in every odd year.

The main reason of address-checking is to validate the list of addresses and record basic socio-economic characteristics of the households. All of the household are marked with a 2-4 digit code which depends on their size and activity status. The selection algorithm takes into account besides the stratum of the household the economic activity, education level, age of the household head and the size of the household.

6 addresses were selected by each district as primary address. There were 2 substitution address provided for each address in Budapest and in head cities of the counties and in 4 other (Dunaújváros, Hódmezővásárhely, Nagykanizsa, Sopron) cities. There was one substitution address provided for the other settlements. The substitutions were selected according to the same characteristics as the primary addresses. The distribution of the sample is equal months by months. One twelfth part of the sample is visited and accessed their co-operations. However the response

rate can be different month by month, so number of responding sample is fluctuated month by month.

2.5. Method of data collection

The data collection was continuous during the year. Data collection involved paper based diaries and interviews. In each month 1/12 part of sample about 700 households kept diaries in 2003. The data supplying activity of the household were covered the followings:

- Participating household recorded *day by day* expenditures of all persons belonging to the households, quantity of purchased food and clothes and received supports and gifts in kind. The quantity of own produced and consumed food and given to other households were recorded *week by week*
- At the beginning of the diary keeping month interviewers filled a questionnaire – General household characteristics – about socio-economic characteristics of the households, characteristics of their dwelling, and data about their household plots or auxiliary farm, if any.
- *At the end of first quarter of the next year* - close to the deadline of personal income tax declaration – the household were interviewed about expenditures spent on real estate/property purchase, stock of consumer durables, income and expenditures in connection with agricultural production. Besides these the non-personal, family incomes were recorded retrospective the whole year.

Annual interview – retrospective of the whole year – takes place when deadline of personal tax declaration is expired and for this time all the necessary receipts, documents of income are supposedly available.

Income items are consisted of the two following groups:

- a/ personal incomes
- b/ household incomes

Interhousehold transfers, balance of agricultural incomes and productions cost belongs to the second group.

3. Checking and weighting of data

3.1. Calibration of demographic characteristics and activity status

Total raising factors (weights) are calculated as a ratio of the total number of occupied dwellings by counties and stratum of settlements to number of households operating in the survey. In consequence of refusals the demographic structure of responding households are different from the demographic structure of total population. So demographic and activity status calibration are required too. This calibration ensures the representativity of the survey.

3.2. Creation of annual HBS database

Database of HBS are created as the complex of recorded and imputed variables on the basis of monthly and annual data.

Extreme value checking and corrections are carried out on database level. Data quality is improved by imputation process.

3.3. Quality assessment, imputation methods

Every household keeping diary during the year of the survey are interviewed about expenditures on consumer durables, and other important expenditure items retrospective the reference period.

It gives 15 % of the numbers of items, but gives 38-40 % of values of the total expenditures. Expenditures on consumer durables are less observed at the diary keeping period because of their rare occurrence. At the annual interview 4-11 times higher number of household report these expenses than in the diary keeping period. Meanwhile the values of these expenses are 3-5 times higher at the annual interview.

Imputation in general means substitution of missing data using available auxiliary information. There are various methods in the statistical practice. HBS applies the similarity based imputation and proportional hot-deck imputation.

3.3.1. Imputation of expenditures in case of partial non-response

Background target surveys show that household with higher incomes are overrepresented among non-respondents. It causes underreporting in case of expenditures on consumer durables and other important items. Substitutions are carried out proportionally, supposing the ratio of occurrence of a given expenditure item is similar among the respondents and non-respondents.

It has got the following phases:

1. Establishing the ratio of occurrence among fully respondents (diary and interview)
 $T_{hi} / T_{ei} = s_i$, where $i = 1, \dots, 75$;
2. Calculation of average annual per household value for the item. It is based on data of households reporting the given item. (average of occurrence)
3. Imputation of missing data
 - 3/a. If monthly data is available:
If the monthly data is lower than the calculated annual average, then it will be replace with the annual average value.
 - 3/b. If monthly value is missing:
Substitution with random method.

There is a correction when a household answered the annual interview but forgot about several items they recorded in the diary keeping period. The data lack is substituted with ratio of occurrence of the given item among responding households.

3.3.2. Imputation of income in case of non-response

The well-know problems of household survey such as under representing the household with higher incomes, concealing information about sensitive questions and lack of data because of non-sampling errors are reasons of data corrections and substitutions. The correction procedure was developed during a long-term research.

3.3.2.1. Imputation of income data of household non-responding for the annual interview

- Non-respondents receive value of monthly income multiplied by 12 in case of regular personal income items.
- Non-respondents receive value of monthly income multiplied by 12 in case of household related incomes.
- Non-responding entrepreneurs receive average income of responding entrepreneurs.

- Non-respondents receive - on the basis of the ratio of occurrence - the average value of items of responding households in case of non-regular personal and non-regular household related incomes. The same method is used for substitution of agricultural incomes and interhousehold transfers
- Non responding entrepreneurial households: Net available household incomes are compared to the net household expenditures. If the expenditure is higher than the income, it will be imputed as net entrepreneurial income.

Appendix

Equivalence scale calculations

9. Chapter shows average values and frequencies of the recorder items in HBS. Besides this average per consumption unit values are calculated by different equivalence scales.

Unit of equivalence scales

	Domestic	OECD1-scale	OECD2-scale
In active households ^a			
1. adult	1,00	1,00	1,00
other adults	0,75	0,70	0,50
Children		0,50	0,30
1. child ^a	0,65		
2. child ^a	0,50		
Other children ^a	0,40		
In inactive households ^a			
1. inactive adult	0,90		
Other persons	0,65		

^a only in HBS.

Calculation of domestic equivalence scales:

In the households of active earners and children:

First adult member of the household represents 1,00; any other adult of the household = 0,75; the first child 0,65; the second child 0,50; other children 0,40 consumption unit.

Inactive households (there is not any active earner in the household):

First adult represents 0,90, other adult 0,65 consumption unit.

According to OECD1-scale (so called Oxford-scale):

First adult represents 1,00; second adult 0,70; children 0,50 consumption unit.

According to OECD2-scale (so called modified OECD-scale):

First adult represents 1,00; second adult 0,50; each children 0,30 consumption unit.

The modified OECD model was elaborated for welfare states. It expresses smaller weight of children in the total consumption of the household because consumption covers more than basic needs. According to Eurostat principles Hungary has to provide data according to OECD2 scale for international purposes.

Sampling error

Estimations based on a representative survey can not be exact, because they are concluded from just a sample of the total universe. Quality of estimations can be characterised by the value of sampling error.

A common measure of sampling error is the standard error. It is a degree of variation in estimates (averages) as a result of selecting samples with the same size and design from the same universe repeatedly. Next tables show sampling errors calculated by jack-knife method. The last column shows coefficient of variation. It is standard error as a percentage of the estimated value of average.

Calculation of sampling error in 2003

Denomination	Number of cases	Average per household HUF/year	Standard error calculated by jack-knife method	CV,%
<u>Incomes</u>				
Earnings from main activity	5354	1 153 633	29631	1,4
Supplementary compensations	3380	33 139	3168	3,3
Income from self-employment	877	245 846	64459	3,2
Income from other job	1246	47 037	15664	4,4
Agricultural income	4092	75 533	11532	7,3
Income from work, total	7247	1 555 187	32985	1,8
Pensions, supplement of pension	3856	453 463	8933	1,1
Unemployment benefits	594	14 648	4694	2,4
Child-care benefits	1033	36 438	8016	2,7
Family allowance	3254	52 867	4063	2,7
Other child-related social supports	278	10 567	15116	4,7
Other social income	1037	21 754	15395	8,4
Social income, total	6767	589 737	7642	1,1
Other monetary income	6705	21 680	3370	12,4
Other income in kind	832	5 296	2790	4,8
Other income, total	6837	26 975	3363	10,1
Gross income, total	8314	2 171 899	27878	1,3
Social security contributions	5584	157 916	3865	1,5
Personal income tax	4566	255 617	12399	2,4
Net available income, total	8314	1 758 365	19320	1,1
<u>Expenditures</u>				
01 Food	8313	382 879	3672	1
Of which: consumed in the household	8313	348 991	3382	1
purchased	8312	297 383	2817	0,9
own produced	3586	51 607	3728	3
meat and meat products	8277	110 702	1518	1,4
milk, cheese, dairy products	8128	30 027	386	1,3
cereals	8311	55 315	579	1
vegetables, fruit, potatoes	8262	55 062	686	1,2
02 Beverages, tobacco	8240	33 888	450	1,3
Of which: coffee, tee, soft drinks	6416	57 185	1321	1,8
alcoholic drinks	5071	18 774	667	2,2
tobacco	3771	38 411	1557	1,8
03 Clothing and footwear	7952	82 304	1567	1,8
Of which: clothing	7558	57 932	1250	1,9
footwear	7443	24 372	514	1,9

Calculation of sampling error in 2003

Denomination	Number of cases	Average per household HUF/year	Standard error calculated by jack-knife method	CV, %
04 Maintenance of dwelling	8313	269 809	2846	1,1
Of which: actual rentals paid by tenants	715	13 276	7379	4,7
public utilities, insurances	8207	61 576	855	1,4
household energy	8301	158 171	1387	0,9
electricity	7553	57 357	740	1,2
gas	7777	60 406	1005	1,6
district heating	1546	22 193	2435	2,1
maintenance, repair of dwelling	3807	36 786	4033	4,9
05 Furnishing, routine household maintenance	8055	78 747	1649	2
Of which: furniture, durables	3484	34 799	2534	3
routine household maintenance	7826	31 135	503	1,5
06 Health	6982	60 017	1161	1,7
Of which: pharmaceutical, medical products	6521	49 650	1022	1,7
07 Transport	5993	175 389	6807	2,7
Of which: purchase of vehicles	1023	64 215	28033	4,8
operation of transport vehicles	3881	80 998	3319	1,8
transport services	4124	30 175	1578	2,4
08 Communication	7602	92 076	1385	1,4
Of which: telephone, telefax equipments	960	2 315	707	3,3
telephone and telefax service	7532	89 251	1358	1,4
09 Culture and recreation	7957	124 903	2719	2,1
Of which: audiovisual, etc. equipments.	3041	22 874	1908	2,9
newspapers, books, periodicals	7033	24 597	517	1,7
cultural services	5264	30 450	1060	2,2
recreation	2270	27 544	3828	3,5
10 Education	2205	12 254	2409	4,6
Of which: primary education	1066	1 472	721	5,2
secondary education	616	1 284	1238	5,8
tertiary education	373	5 295	7952	7,3
11 Restaurants and hotels	4547	51 026	2297	2,3
Of which: catering services	2738	17 000	2336	4,2
canteens	3113	30 492	1606	1,8
12 Miscellaneous goods and services	8160	107 370	2094	1,9
Of which: personal care	7782	38 226	811	2
insurance	6433	52 052	1529	2,2
Investment on housing	1931	87 133	27739	6,7
Of which: construction of dwelling	70	13 872	238443	14,3
purchase of dwelling	170	32 133	159655	9
Personal expenditures, total	8314	1 581 091	19765	1,3