



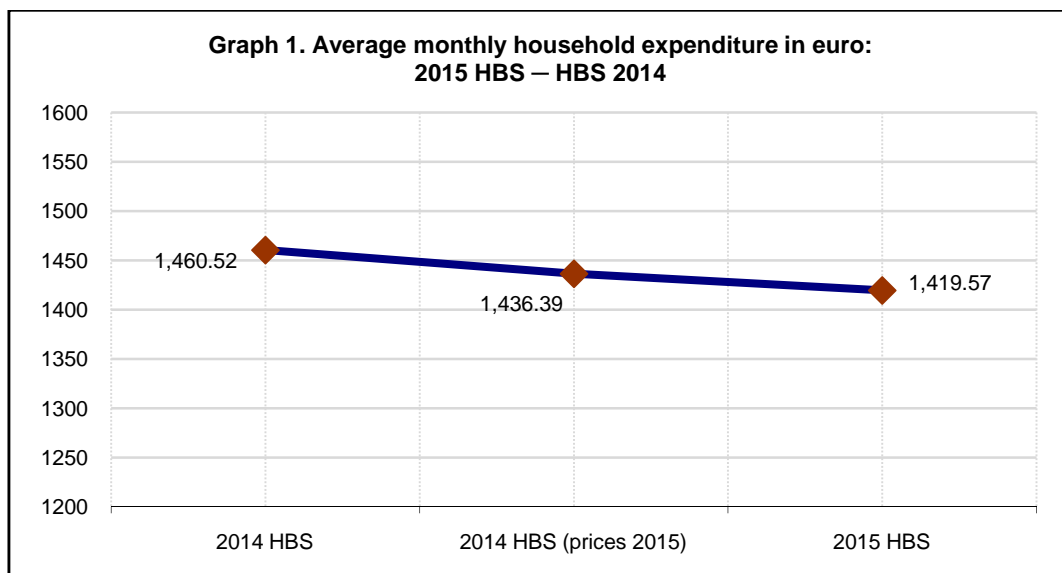
PRESS RELEASE

HOUSEHOLD BUDGET SURVEY 2015

The Hellenic Statistical Authority (ELSTAT) announces the results of the Household Budget Survey (HBS) conducted in 2015¹. The survey was conducted on a sample of 6,150 private households throughout the Country. Standard errors for the twelve (12) main categories of goods and services (on the basis of the Classification of Individual Consumption by Purpose - COICOP) were calculated in the form of coefficients of variation (CV) and they are illustrated in Table 19. The results of the HBS with reference year 2015 will be announced on 29/06/2017.

A. Change in the average household consumption expenditure

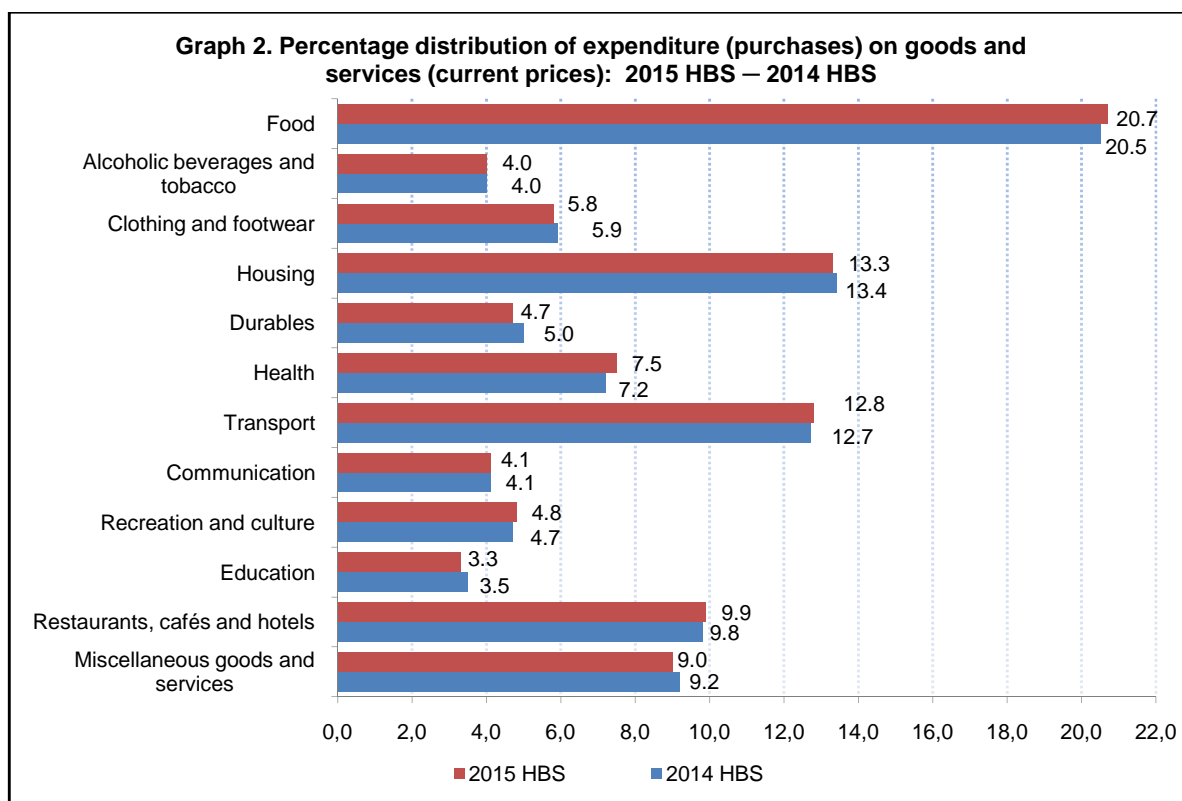
- The average monthly household expenditure in 2015, amounted to 1,419.57 €, recording a decrease by 2.8% or 40.95€, in comparison to 2014 (Graph 1, Table 1). In real terms, the average monthly expenditure decreased by 1.2% or 16.82 € due to the inflation effect, on the basis of the Consumer Price Index 2015 (Graph 1).



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⁽¹⁾ Reference periods for expenditure data are mentioned in detail in the explanatory note at the end of the press release.

- According to Table 1 and also Graph 2, where it is depicted the percentage distribution of the average monthly household expenditure for the twelve (12) main categories of goods and services for years 2015 and 2014, food accounts for the relatively larger share of expenditure (20.7%) and then follows housing (13.3%) and transport (12.8%), whereas education services represent the smallest share of expenditure (3.3%).

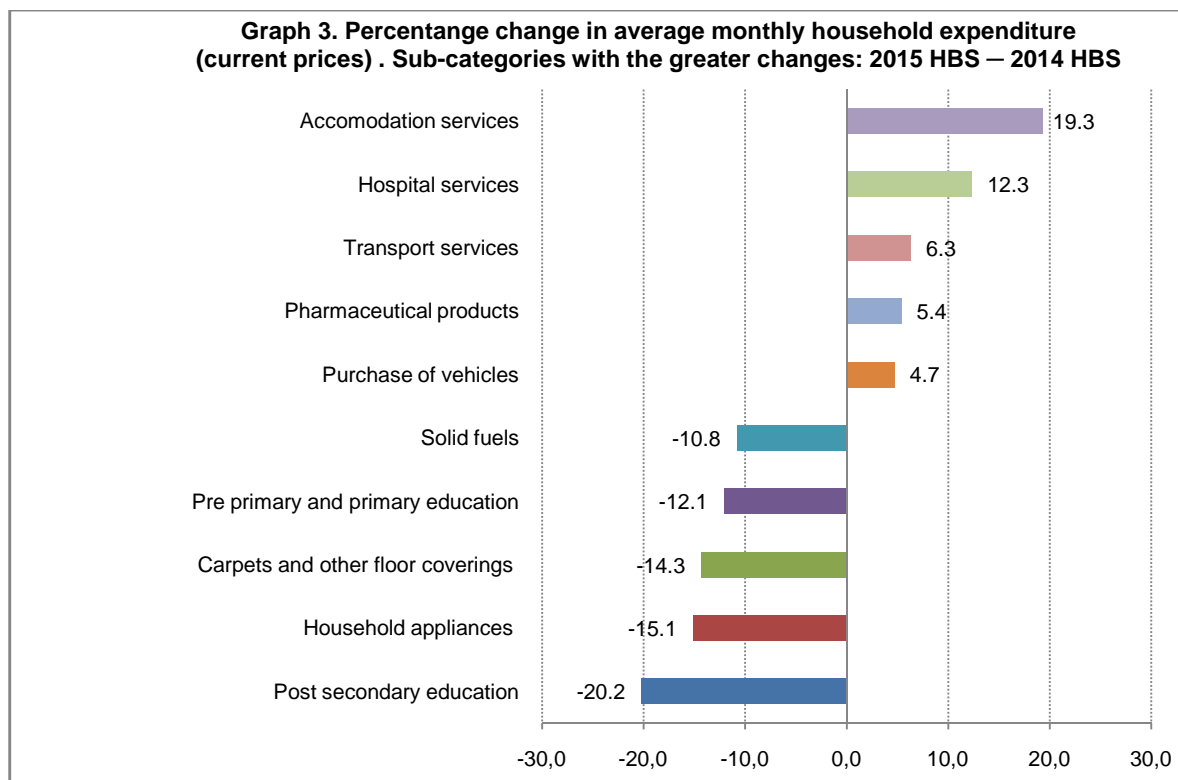


B. Main findings

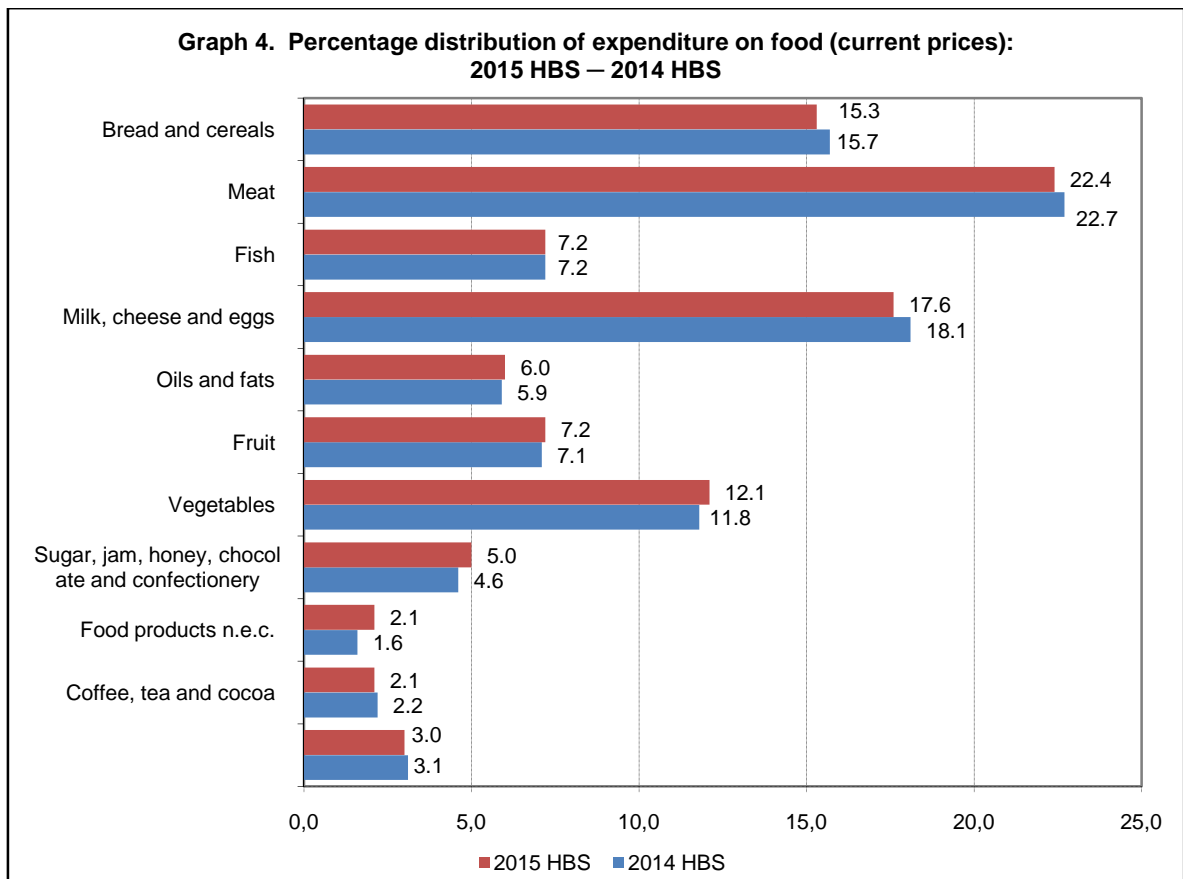
- The consumption pattern, expressed as shares over the monthly average household expenditure by the 12 categories of goods and services (COICOP - HBS 2013²), is depicted in Graphs 2 and 3, and in Tables 1 and 2. More specifically:
 - Between 2014 and 2015 there were not actually important changes recorded in the consumption pattern both in current and constant prices.
 - Analytically, at current prices the percentage distribution of the twelve (12) main categories of goods and services is the following: food 20.7%, housing 13.3%, transport 12.8%, hotels, cafes and restaurants 9.9%, miscellaneous goods and services 9.0%, health 7.5%, clothing and footwear 5.8 %, durables 5.0%, recreation and culture 4.7%, communications 4.1%, alcoholic beverages and tobacco 4.0% and education 3.3%. The only change in the descending order of participation of the twelve categories in 2015 compared to 2014 is the shift between recreation and culture and durables (from rank four to five and vice versa).

² 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 April 2013.

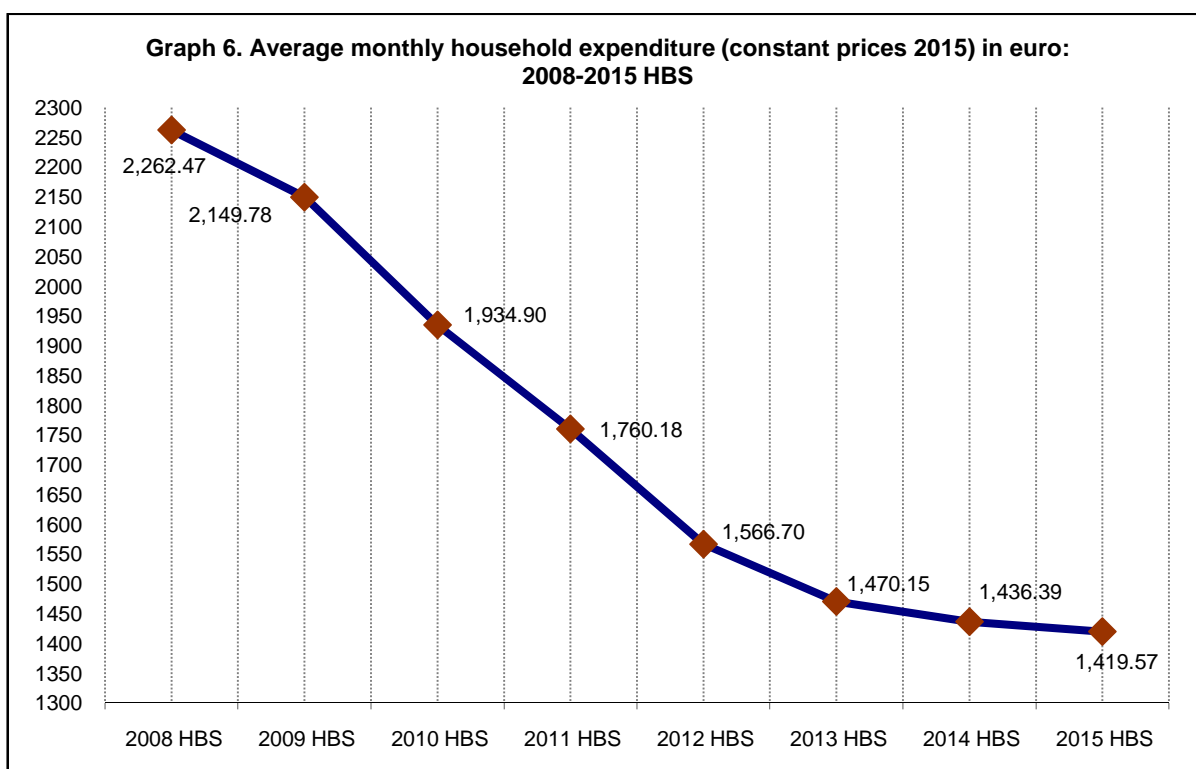
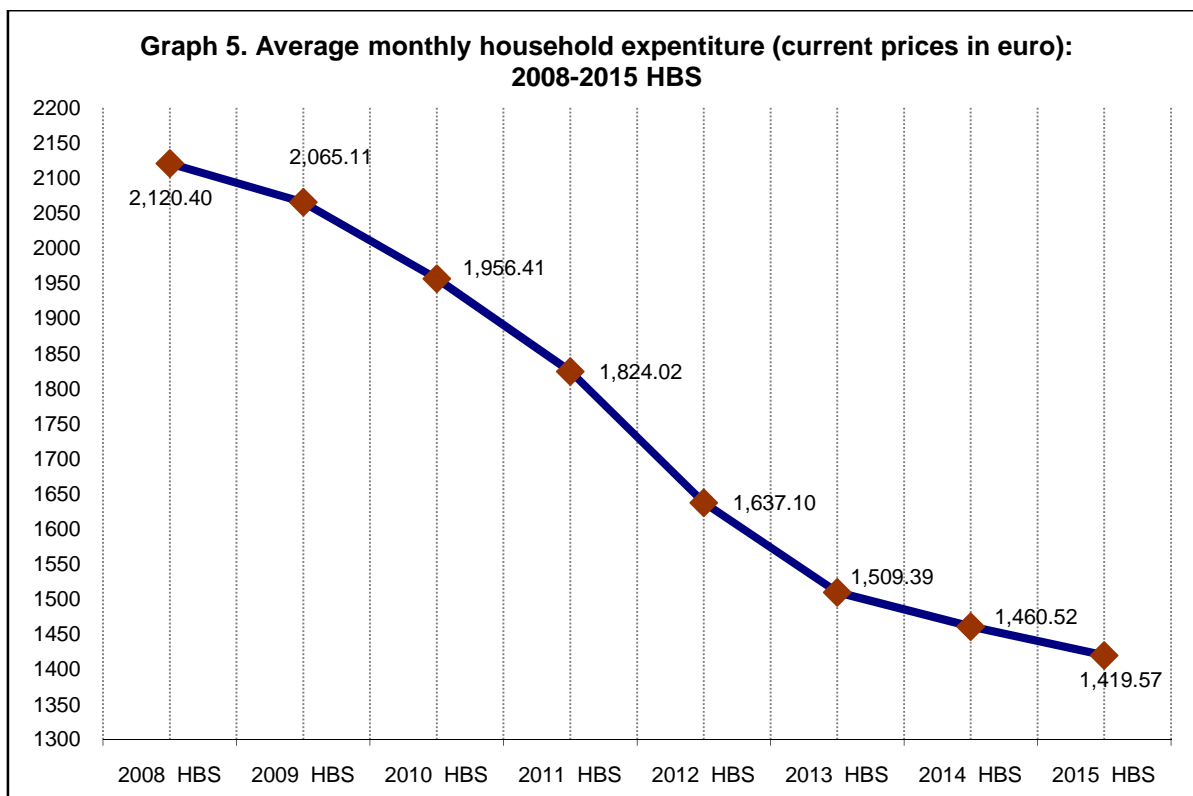
- In comparison to the previous year's survey (2014), the greater change of expenditure (decrease 8.6%) is recorded for durables, while education (decrease 8.1%) and miscellaneous goods and services (decrease 5.3%) follow. Eleven (11) out of the twelve (12) categories record decrease in expenditure with the smallest being 1.1% for recreation and culture. The only category that shows increase of the average monthly expenditure is health (1.2 %), (Table 1).
- In comparison to the previous year's survey (2014), the greater change in the percentage share of the twelve categories is on durables (decrease 0.3%). Four (4) out of the twelve (12) categories record a small increase in their percentage share that ranges from 0,1% (for transport, recreation and culture and education, food) to 0.3% (for health), three (3) out of the twelve (12) categories record a small decrease in their percentage share that ranges from 0,2% (for education and miscellaneous goods and services) to 0.3% for durables, as already mentioned, while four (4) out of the twelve (12) categories record did not change between the two years (alcoholic beverages and tobacco, clothing and footwear, housing and communication), (Table 1).
- At constant prices 2015 and in comparison to the previous year's survey (2014), the greater change of expenditure (decrease 10.1%) is recorded again for education, while alcoholic durables (decrease 6.8%) and alcoholic beverages and tobacco (decrease 4.5%) follow. Eight (8) out of the twelve (12) categories record decrease in expenditure with the smallest being 0.2% for clothing and footwear. Increase at constant prices 2015 record the following four (4) categories: housing, health, transport and recreation and culture. This increase ranges from 0.4% for recreation and culture to 3.4% for housing (Table 2).
- At constant prices 2015 and in comparison to the previous year's survey (2014), the greater change in the percentage share of the twelve categories is again on housing (increase 0.6%). Four (4) out of the twelve (12) categories record a small increase in their percentage share that ranges from 0,1% (for recreation and culture) to 0.6% (for housing), eight (8) out of the twelve (12) categories record a small decrease in their percentage share that ranges from 0.1% (for communication, miscellaneous goods and services, hotels, cafés and restaurants) to 0.5% (for food), (Table 2).



- The greater decrease of the average monthly expenditure on sub-categories of goods and services (current prices) compared to 2014 is recorded for post secondary education no tertiary education (-20.2%) and for household appliances (-15.1%), while the greater increase is recorded for accommodation services (19.3%) and for hospital services (12.3%). These are depicted in Graph 3 that presents the sub-categories with the five greater percentage increases and five greater percentage decreases.
- Table 3 presents the average monthly expenditure for all households from 2011 to 2015 at current prices.
- As regards the average monthly expenditure on food, in comparison with the previous survey (2014), a decrease is observed (current prices) on coffee, tea and cocoa (7.0%), mineral waters, soft drinks, fruit and vegetable juices (5.3%), milk, cheese and eggs (5.0%), bread and cereals (4.6%), meat (3.7%), fish (2.0%) and fruits (0.6%) while an increase is observed for food products n.e.c. (24.0%) - the high rate of change has resulted from the inclusion of goods from the other categories of food - sugar, jam, honey, chocolate and confectionery (5.9%), vegetables (0.7%), and oils and fats (0.6%) - (Table 4).
- Between 2014 and 2015 the percentage distribution for the sub-categories of food recorded a minor change for ten out of the eleven sub-categories (Table 4, Graph 4). The greater increase is recorded for food products n.e.c. (0.5%) and greater decrease for milk, cheese and eggs (0.5%).

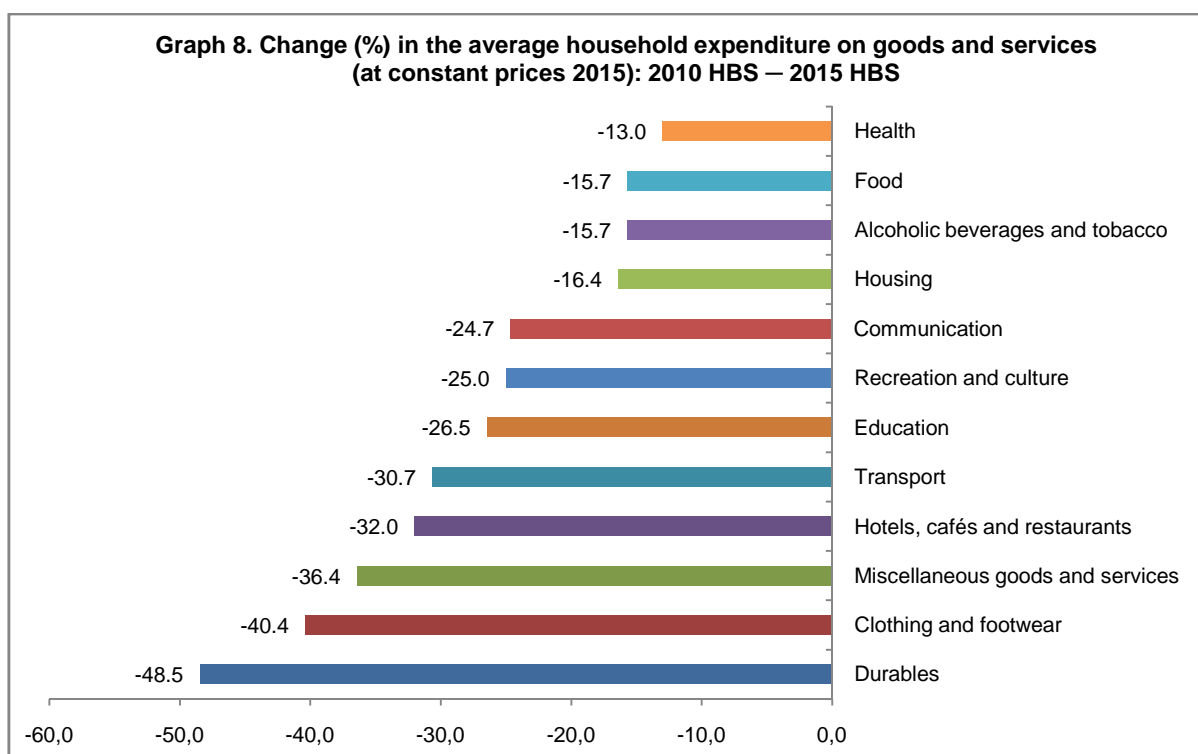
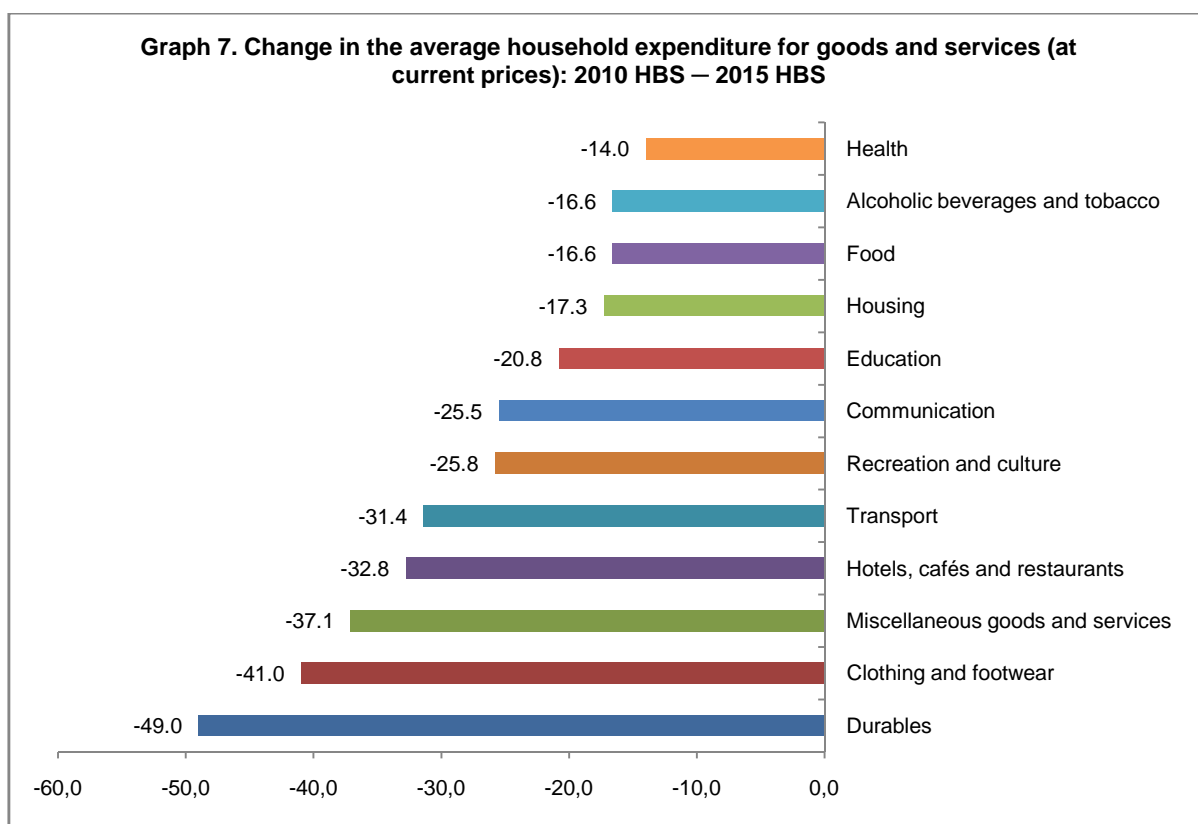


- Graphs 5 and 6, that follow, show the percentage change in the average household expenditure on goods and services at current prices and at constant prices 2015 respectively, based on data obtained from previous HBS, that is HBS for years 2008-2014. At current prices there is a decrease in the average monthly household expenditure by 27.4% between 2010 and 2015, while the respective decrease between 2008 and 2015 is 33.1% and between 2004 and 2015 is 20.8%. At constant prices 2015 there is a decrease in the average monthly household expenditure by 26,6% between 2010 and 2015, while the respective decrease between 2008 and 2015 is 37.2% and between 2004 and 2015 is 33.5%.

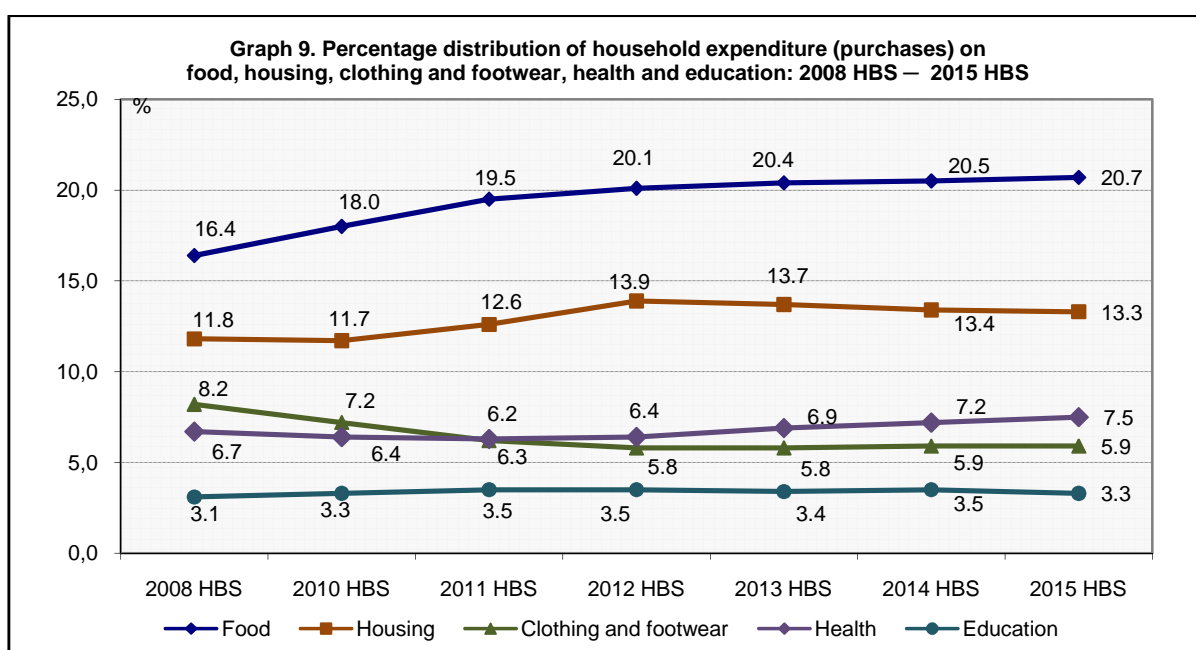


- Graphs 7 and 8 present the percentage change in the average monthly household expenditure for goods and services at current and constant prices respectively according to the results of HBS 2010 and HBS 2015. The greater decrease both at current and constant prices 2015 is recorded for durables (49.0% and 48.5% respectively). The smallest decrease

is recorded for health being 14.0% and 13% at current prices and at constant prices respectively. The only change in ranking of the categories between current and constant prices is observed for health, alcoholic beverages and tobacco, food and housing.



- During the period 2010 - 2015, food accounts for the biggest share of consumption of the average household budget and ranges from 18,0% for 2010 to 20,7% for 2015 (Table 3).
- During the period 2010 - 2015, there has been a continuous decline in the share of household expenditure on durables from 6.7% in 2010 to 4.7% in 2015, as well on miscellaneous goods and services from 10.4% in 2010 to 9.0% in 2015 (Table 3).
- Graph 9 shows the longitudinal trend, for the years 2008 to 2015, of household monthly expenditure share that is being recorded in basic categories of goods and services at current prices. An increase is recorded in the share of household expenditure on food by 2.7 percentage points, on housing by 1.5 percentage points, on health and education by 0.8 and 0.2 percentage points respectively. A decrease is recorded in the share of household expenditure on clothing and footwear by 1.3 percentage points.

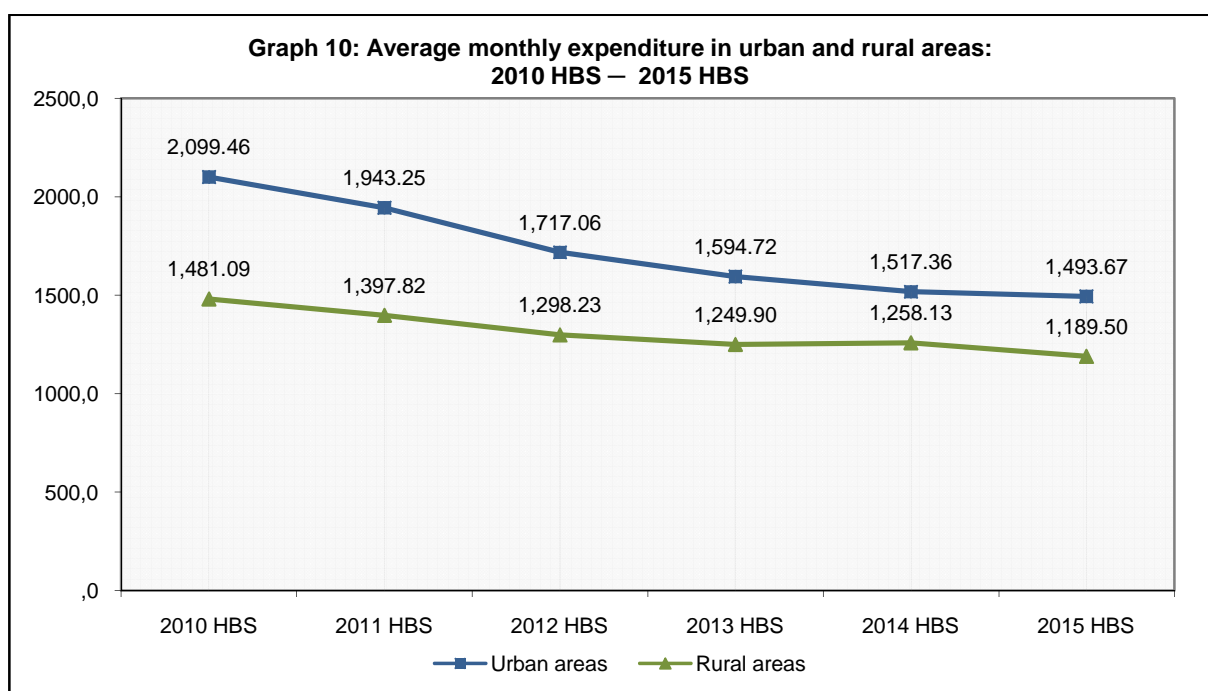


- The percentage distribution of average monthly household expenditure by mode of acquisition of goods and services is illustrated in Table 5. The picture for 2015 is similar to that of 2014.

C. Different consumption patterns depending on household type

- The twelve (12) expenditure categories of goods and services (current prices) by type of household are ranked, in descending order, in Table 6. Food accounts for the largest share of the monthly average household expenditure followed by housing, transport, hotels, cafés and restaurants, etc., while it is noted that, irrespective of the different consumption patterns recorded by type of household, the largest share of expenditure is recorded for food products for all types of households.

- The consumption expenditure of households with one person aged 65 and over is by 54.4% 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 46.5% higher than the average monthly expenditure of the Country's households (Table 7).
- The average monthly consumption expenditure of the households whose household head is non-economically active or unemployed amounts to 77.6 % of the average monthly expenditure of all households, while for households whose the household head is self-employed with employees the average monthly expenditure amounts to 209.9% of the average monthly expenditure of all households (Table 8).
- In 2015 a decrease compared to 2014 is observed for the expenditure of households whose the household head is self-employed without employees by 3.4%, non-economically active or unemployed by 3,2%, employee by 3.0% and for those whose the household head is self-employed with employees by 2.3%, (Table 8).
- The average monthly expenditure varies with the age of the household head. Similarly with the HBS of 2015, 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 125.3 % of the average monthly expenditure of all households. Households with a household head aged 75 years old and over have the lowest average expenditure representing 57.6% of the total expenditure (Table 9).
- Households living in rural areas spend 1,189.50 € per month, while those living in urban areas spend 1,493.67 € per month (Graph 10, Average monthly expenditure in urban and rural areas: 2010 HBS - 2015 HBS). Hence, households living in rural areas spent, on average, 20.4% less than households living in urban areas.



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

- Between 2014 and 2015, a decrease is recorded in the average monthly quantities of certain food and alcoholic beverages and tobacco, that is, cigarettes (8.0%), fish (6.5%), cheese (5.4%), olive oil (5.1%), milk (2.8%), fruits (2.4%), vegetables (1.4%), meat (1.0%) and bread and bakery products (0.2%), while an increase is recorded in the average monthly quantities of pasta (4.9%), yoghurt (3.8%), alcoholic beverages (2.1%), rice (0.8%). The average monthly quantity for eggs did not change between the two years (Table 10).
- The average monthly quantities of liquid fuels, natural gas and electricity consumed in the main residence increased by 39.2%, 7.1% and 4.1% respectively, while the quantities of solid fuels consumed (coke, briquettes, firewood, charcoal, peat and the like) and gas decreased by 11.8 % and 5.2%, respectively (Table 11).

E. Living conditions

Table 12 presents the percentages of households with certain belongings:

- Colour TV (99.6%)
- At least one mobile phone (90.1%)
- Fixed telephone line (87.4%)
- At least one private car (66.0%)
- Personal computer (65.5%)
- Dishwasher (36.5%)
- Freezer (29.1%)
- Secondary or country dwelling (16.6%)
- Indoor garage (13.2%)

Also 39.8% of the households in the country use the central heating of the dwelling as the main source of heating.

F. Inequality

- The share of the median equivalent consumption expenditure (purchases, current prices) of the richest 20% of the population is 5.6 times higher than the share of the median equivalent consumption expenditure of the poorest 20% of the population (same value in 2014 also). The indicator is reduced to 4.4, when imputed expenditures are also taken into consideration in the consumption expenditure (final consumption expenditure)⁽³⁾ (same value for 2014 also) (Table 13).
- The share of the median equivalent expenditure on food by the poorest 20% of the population amounted to 31.3% of the total household expenditure, while the respective share by the richest 20% of the population amounted to 14.2% (Table 14).
- 19.7% of the total population is at-risk-of-poverty (20.6% in 2014), when the indicator is calculated only by taking into consideration consumption expenditure coming from purchases. Yet, this

⁽³⁾ **Final household expenditure:** it is considered the value, in cash, of the goods and services that the household bought or received in kind (from own production, own store or from elsewhere) in order to cover family and social needs.

percentage drops to 13.2 of the total population (14.0% in 2014), 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 median equivalent consumption expenditure of poor households ⁽⁴⁾ is estimated at 32.6% of the expenditure consumption of non-poor households ⁽⁵⁾. Poor households spent 31.3% of their family budget on food, while the corresponding percentage of non-poor households amounts to 19.7%. Due to the composition of poor households (elderly, uninsured, etc.) their expenditure on health amounts to 8.5% of the family budget, while the corresponding percentage for the non-poor households amounts to 7.8% (Table 17).

G. Consumption patterns in Europe

- In Greece, Italy 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 Denmark, Norway and Spain, where housing accounts for the largest share of consumption expenditure of 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 3.3% in Greece.
- Greece and Bulgaria record the highest private expenditure on health 7.5% and 6.5 % of the average household budget, respectively.

For further information on the "Household Budget Survey 2014" please visit ELSTAT's web page

<http://www.statistics.gr/en/statistics/-/publication/SFA05/->

⁽⁴⁾ **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).

⁽⁵⁾ **Non-poor population:** the percentage of population over the poverty threshold (for further information see on explanatory notes).

TABLES

Table 1. Average monthly household expenditure (purchases, current prices) on goods and services: 2015 and 2014 HBS

Value in euro

Goods and services	2015 HBS		2015 HBS		2015/2015 HBS	2015/2014 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution %
Total	1,419.57	100.0	1,460.52	100.0	-2.8	
Food	293.30	20.7	299.79	20.5	-2.2	0.2
Alcoholic beverages and tobacco	57.27	4.0	58.80	4.0	-2.6	0.0
Clothing and footwear	83.06	5.9	85.70	5.9	-3.1	0.0
Housing	189.21	13.3	195.29	13.4	-3.1	0.0
Durables	66.49	4.7	72.76	5.0	-8.6	-0.3
Health	107.06	7.5	105.76	7.2	1.2	0.3
Transport	181.64	12.8	184.82	12.7	-1.7	0.1
Communications	58.46	4.1	60.08	4.1	-2.7	0.0
Recreation and culture	67.95	4.8	68.71	4.7	-1.1	0.1
Education	46.70	3.3	50.84	3.5	-8.1	-0.2
Hotels, cafes and restaurants	141.05	9.9	143.49	9.8	-1.7	0.1
Miscellaneous goods and services	127.37	9.0	134.49	9.2	-5.3	-0.2

Table 2. Average monthly household expenditure (purchases, constant prices 2015) on goods and services: 2015 – 2014 HBS

Value in euro

Goods and services	2015 HBS		2014 HBS		2015/2014 HBS	2015/2014 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution %
Total	1,419.57	100.0	1,436.39	100.0	-1.2	
Food	293.3	20.7	305.07	21.2	-3.9	-0.5
Alcoholic beverages and	57.27	4.0	59.95	4.2	-4.5	-0.2
Clothing and footwear	83.06	5.9	83.22	5.8	-0.2	0.1
Housing	189.21	13.3	182.99	12.7	3.4	0.6
Durables	66.49	4.7	71.36	5.0	-6.8	-0.3
Health	107.06	7.5	105.01	7.3	2.0	0.2
Transport	181.64	12.8	176.83	12.3	2.7	0.5
Communications	58.46	4.1	60.08	4.2	-2.7	-0.1
Recreation and culture	67.95	4.8	67.69	4.7	0.4	0.1
Education	46.7	3.3	51.96	3.6	-10.1	-0.3
Hotels, cafes and restaurants	141.05	9.9	144.20	10.0	-2.2	-0.1
Miscellaneous goods and services	127.37	9.0	130.29	9.1	-2.2	-0.1

Table 3. Average monthly household expenditure (purchases, current prices) on goods and services: 2015 – 2011 HBS

Value in euro

Goods and services	2015 HBS		2014 HBS		2013 HBS		2012 HBS		2011 HBS	
	Value	%	Value	%	Value	%	Value	%	Value	%
Total	1,419.57	100.0	1,460.52	100.0	1,509.39	100.0	1,637.10	100.0	1,824.02	100.0
Food	293.30	20.7	299.79	20.5	307.33	20.4	328.57	20.1	355.05	19.5
Alcoholic beverages and tobacco	57.27	4.0	58.80	4.0	62.80	4.2	62.71	3.8	66.52	3.6
Clothing and footwear	83.06	5.9	85.70	5.9	87.38	5.8	95.34	5.8	112.51	6.2
Housing	189.21	13.3	195.29	13.4	206.99	13.7	227.07	13.9	230.16	12.6
Durables	66.49	4.7	72.76	5.0	83.94	5.6	94.97	5.8	110.05	6.0
Health	107.06	7.5	105.76	7.2	104.44	6.9	104.71	6.4	114.58	6.3
Transport	181.64	12.8	184.82	12.7	189.19	12.5	209.88	12.8	240.05	13.2
Communications	58.46	4.1	60.08	4.1	61.91	4.1	68.19	4.2	73.69	4.0
Recreation and culture	67.95	4.8	68.71	4.7	68.82	4.6	72.87	4.5	85.72	4.7
Education	46.70	3.3	50.84	3.5	50.83	3.4	57.33	3.5	63.71	3.5
Hotels, cafes and restaurants	141.05	9.9	143.49	9.8	145.55	9.6	160.47	9.8	189.11	10.4
Miscellaneous goods and services	127.37	9.0	134.49	9.2	140.19	9.3	154.98	9.5	182.89	10.0

**Table 4. Average monthly household expenditure (purchases, current prices) on food:
2015 and 2014 HBS**

Value in euro

Food and non-alcoholic beverages	2015 HBS		2014 HBS		2015/2014 HBS	2015/2014 HBS
	Value	Distribution %	Value	Distribution %	Change of value %	Difference of percentage distribution %
Total	293.30	100.0	299.79	100.0	3.9	
Bread and cereals	44.84	15.3	46.99	15.7	-4.6	-0.4
Meat	65.56	22.4	68.06	22.7	-3.7	-0.3
Fish	21.16	7.2	21.6	7.2	-2.0	0.0
Milk, cheese and eggs	51.52	17.6	54.24	18.1	-5.0	-0.5
Oils and fats	17.74	6.0	17.59	5.9	0.9	0.1
Fruit	21.26	7.2	21.39	7.1	-0.6	0.1
Vegetables	35.62	12.1	35.36	11.8	0.7	0.3
Sugar, jam, honey, chocolate and confectionery	14.57	5.0	13.76	4.6	5.9	0.4
Food products n.e.c.	6.10	2.1	4.92	1.6	24.0	0.5
Coffee, tea and cocoa	6.21	2.1	6.68	2.2	-7.0	-0.1
Mineral waters, soft drinks, fruit and vegetable juices	8.72	3.0	9.21	3.1	-5.3	-0.1

Table 5. Average monthly household expenditure (purchases, current prices), by mode of acquisition of goods and services: 2015 and 2014 HBS

Value in euro

Mode of acquisition of goods and services	2015 HBS		2014 HBS	
	Value	Distribution %	Value	Distribution %
Purchases and receipts in kind	1,761.15	100.0	1,798.08	100.0
Purchases	1,419.57	80.6	1,460.52	81.2
Own production	20.81	1.2	20.80	1.2
Own enterprise	265.83	15.1	259.21	14.4
Other sources	50.62	2.9	52.99	2.9
From employer	4.32	0.2	4.55	0.3

**Table 6. Percentage distribution of the average monthly expenditure (purchases, current prices)
on the main 12 categories of goods and services, by household type, in descending order:
2015 HBS**

%

Goods and services	All households	1 person aged 65 and over	Couple with 1 child up to 16 years	Couple with 2 children up to 16 year	Couple with 3 or more children up to 16 years	1 parent with 1 or more children up to 16 years	Couple or 1 parent with children over 16 years
Food and non alcoholic beverages	20.7	26.5	21.2	18.6	19.7	20.9	18.3
Housing, water, fuel and electricity	13.3	18.9	14.4	12.4	12.3	9.9	13.0
Transport	12.8	5	12.6	15.4	13.8	13.7	13.8
Hotels, cafes and restaurants	9.9	5.9	8.7	9.0	9.0	8.5	9.6
Miscellaneous goods and services	9	9.3	11	8.5	7.2	6.9	9.1
Health	7.5	13.5	9.5	5.9	5.8	6.4	4.2
Clothing and footwear	5.9	4.1	5.2	7.2	7.4	6.3	10.0
Durables	4.8	3.1	4	5.6	6.6	9.4	5.4
Recreation and culture	4.7	7.7	5.3	5.3	4.5	4.7	5.8
Communications	4.1	4.3	4.2	3.7	3.4	3.5	3.2
Alcoholic beverages and tobacco	4.0	1.5	3.5	4	3.5	3.5	3.0
Education	3.3	0.1	0.4	4.5	6.8	6.2	4.7

**Table 7. Average monthly expenditure (purchases, current prices), by household type:
2015 HBS**

Value in euro

Household type	Value	Contribution %
All households	1,419.57	100.0
1 person aged under 65 years old	1,039.03	73.2
1 person aged 65 and over	647.29	45.6
Couple	1,256.03	88.5
Couple with 1 child up to 16 years	1,965.30	138.4
Couple with 2 children up to 16 years	2,081.59	146.6
Couple with 3 children or more up to 16 years	2,068.06	145.7
1 parent with 1 or more children up to 16 years	1,643.80	115.8
Couple or 1 parent with children over 16 years	1,670.25	117.7
Other	1,639.51	115.5

**Table 8. Average monthly household expenditure (purchases, current prices), by status in
employment of the household head: 2015 and 2014 HBS**

Value in euro

Status in employment	2015 HBS	2014 HBS	2015 /2014 HBS
	Value	Value	Change %
Total purchases	1,419.57	1,460.52	-2.8
Employee	1,757.92	1,810.80	-3.0
Self-employed with employees	2,979.72	3,046.90	-2.3
Self-employed without employees	1,775.48	1,836.50	-3.4
Non-economically active or in unemployment	1,102.32	1,137.90	-3.2

Table 9. Average monthly household expenditure (purchases, current prices) by age groups of the household head: 2015 and 2014 HBS

Value in euro

Age groups	2015 HBS		2014 HBS	
	Value	Contribution %	Value	Contribution %
All households	1,419.57	100.0	1,460.52	100.0
>34 years old	1,279.60	90.1	1,081.41	74.1
35 - 44 years old	1,701.74	119.9	1,748.51	119.7
45 - 54 years old	1,778.64	125.3	1,863.67	127.6
55 - 64 years old	1,608.28	113.3	1,698.67	116.3
65 - 74 years old	1,173.01	82.6	1,238.49	84.8
75 + years old	817.40	57.6	834.58	57.1

Table 10. Average monthly consumption (quantity) of food and alcoholic beverages and tobacco: 2015 and 2014 HBS

Goods	Unit of measurement	2015 HBS	2014 HBS	Difference	Change %
Rice	Grams	1,329	1,318	11	0.8
Bread and bakery products	Grams	10,672	10,693	-21	-0.2
Pasta	Grams	2,848	2,715	133	4.9
Meat	Grams	10,268	10,376	-108	-1.0
Fish	Grams	2,778	2,972	-194	-6.5
Milk	Mililitres	11,912	12,257	-345	-2.8
Eggs	Unit	15	15	0	0.0
Yogurt	Grams	1,865	1,796	69	3.8
Cheese	Grams	2,841	3,004	-163	-5.4
Fruit fresh, preserved and dried	Grams	17,206	17,621	-415	-2.4
Vegetables fresh, preserved and dried	Grams	26,111	26,477	-366	-1.4
Olive oil	Mililitres	3,256	3,431	-175	-5.1
Cigarettes	Unit	185	201	-16	-8.0
Alcoholic beverages	Mililitres	3,871	3,792	79	2.1

**Table 11. Average monthly consumption (quantity) of electricity, gas and other fuels:
2015 and 2014 HBS**

Electricity, Natural gas, Gas, Liquid fuels, Solid fuels	Unit of measurement	2015 HBS	2014 HBS	Difference	Change %
Electricity	KWH	333.07	319.97	13.1	4.1
Natural gas	M ³	6.16	5.75	0.41	7.1
Gas	Grams	764.95	806.77	-41.82	-5.2
Liquid fuels	Litres	33.58	24.13	9.45	39.2
Solid fuels	Kg	66.89	75.81	-8.92	-11.8

Table 12. Living conditions indicators: 2015 and 2014 HBS

Amenities	2015 HBS		2014 HBS	
	Number of households	Distribution %	Number of households	Distribution %
All households	4,134,482	100.0	4,136,073	100.0
Colour TV	4,116,939	99.6	4,111,089	99.4
Personal computer	2,709,994	65.5	2,655,037	64.2
Mobile telephone	3,725,104	90.1	3,704,511	89.6
Second residence	684,744	16.6	685,995	16.6
Dish washing machine	1,509,285	36.5	1,500,330	36.3
Telephone fixed line	3,611,860	87.4	3,467,183	83.8
Freezer	1,201,791	29.1	1,114,609	26.9
Central heating, common and individual	1,646,249	39.8	1,467,106	35.5
Private car	2,729,053	66.0	2,726,987	65.9
Indoor garage	544,721	13.2	552,664	13.4

Table 13. Quintiles of median equivalent expenditure and inequality of expenditure consumption distribution S80/S20: 2015 and 2014 HBS

Value in euro

Quintiles of expenditure	Equivalent expenditure (purchases)		Final equivalent expenditure	
	2015 HBS	2014 HBS	2015 HBS	2014 HBS
1 st quintile	317.77	317.85	472.49	467.66
2 nd quintile	506.34	507.75	684.60	686.15
3 rd quintile	676.21	690.92	879.81	883.68
4 th quintile	918.86	929.99	1152.80	1.158.16
5 th quintile	1,787.19	1,813.76	2,086.14	2,112.33
<i>S80/S20</i>	5.6	5.7	4.4	4.5

Table 14. Quintiles of equivalent expenditure, by main categories of goods and services: 2015 HBS and 2014 HBS

Goods and services	2015 HBS		2014 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	31.3	14.2	32.9	13.9
Alcoholic beverages and tobacco	4.1	3.5	3.6	3.6
Clothing and footwear	2.9	7.3	3.3	6.5
Housing	20.4	10.4	22.7	10.7
Durables	3.2	5.8	3.3	6.5
Health	8.4	7.7	8.2	7.5
Transport	8.2	15.4	6.3	15.2
Communications	6.4	3.0	6.3	3.1
Recreation and culture	2.1	6.9	2.0	6.3
Education	1.5	3.5	1.0	4.1
Hotels, cafes and restaurants	5.7	11.2	4.8	11.3
Miscellaneous goods and services	5.7	11.0	5.7	11.4

Table 15. At-risk-of-poverty threshold: 2015 and 2014 HBS

Value in euro

Annual equivalent expenditure (purchases)		Annual final equivalent expenditure	
2015	2014	2015	2014
4,985.50	4,944.74	6,320.81	6,341.40

Table 16. At-risk-of-poverty rate: 2015 and 2014 HBS

%

Equivalent expenditure (purchases)		Final equivalent expenditure	
2015	2014	2015	2014
19.7	20.6	13.2	14.0

Table 17. Monthly average equivalent expenditure (purchases, current prices) on goods and services, by poverty status of the population: 2015 HBS

Value in euro

Goods and services	Poor population		Non-poor population		Poor/ Non-poor Change %
	Value	%	Value	%	
Total	316,18	100,0	969,73	100,0	32,6
Food	98.89	31.3	191.37	19.7	51.7
Alcoholic beverages and tobacco	12.9	4.1	38.58	4.0	33.4
Clothing and footwear	9.28	2.9	58.25	6.0	15.9
Housing	64.47	20.4	132.14	13.6	48.8
Durables	10.25	3.2	48.91	5.0	21.0
Health	26.86	8.5	75.28	7.8	35.7
Transport	25.81	8.2	122.16	12.6	21.1
Communications	20.37	6.4	38.13	3.9	53.4
Recreation and culture	6.52	2.1	47.66	4.9	13.7
Education	4.82	1.5	25.73	2.7	18.7
Hotels, cafes and restaurants	18.0	5.7	99.84	10.3	18.0
Miscellaneous goods and services	18.01	5.7	91.69	9.5	19.6

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

Goods and services	Bulgaria 2015 HBS	Denmark 2013 HBS	Greece 2015 HBS	Italy 2013 HBS	Norway 2013 HBS	Spain 2015 HBS	United Kingdom 2012 HBS
Food	36.7	10.7	20.7	23.7	11.8	15.1	13.3
Alcoholic beverages and tobacco	5.3	3.3	4.0	2.4	2.7	1.9	3.0
Clothing and footwear	4.3	4.7	5.9	6.2	5.4	5.1	5.1
Housing	17.4	31.0	13.3	13.0	31.2	31.8	15.6
Durables	4.5	5.6	4.7	7.8	5.6	4.3	6.6
Health	6.5	2.4	7.5	4.9	2.6	3.5	1.6
Transport	8.6	14.2	12.8	19.0	18.7	11.5	15.8
Communications	5.3	2.6	4.1	2.5	1.9	2.9	3.2
Recreation and culture	5.9	10.0	4.8	5.3	10.0	5.8	15.0
Education		0.5	3.3	1.5	0.2	1.4	1.8
Hotels, cafes and restaurants	5.5	5.6	9.9	7.4	3.6	9.3	9.6
Miscellaneous goods and services		9.4	9.0	6.2	6.2	7.5	9.3

**Table 19. Coefficients of variation of the 12 main categories of goods and services:
2015 HBS**

Goods and services	Coefficient of variation %
Total	1.5
Food	1.2
Alcoholic beverages and tobacco	2.6
Clothing and footwear	3.1
Housing	1.2
Durables	3.3
Health	3.0
Transport	3.1
Communications	1.5
Recreation and culture	3.8
Education	5.4
Hotels, cafes and restaurants	2.6
Miscellaneous goods and services	2.5

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 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 2015 HBS is the sixteen 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), that the survey should be annual and consistent namely it should have duration one year and take place every year. Specifically, for the 2008 survey there was a initial sample of approximately 4,000 households and covered all areas of the Country.

Legal basis The 2015 HBS was conducted by ELSTAT, upon decision of the President of ELSTAT, on a sample of 6,150 private households throughout the Country. The data were 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 6,150 households (the sampling fraction $\frac{1}{x}$ is about 1.5%), equally distributed within the year, so as to have 4 equally dependent samples, corresponding to the 4 quarters of a year. The total number of sampling areas amounted to 1,023.

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

- a. The reverse probability of selection of an individual, that coincides with the reverse probability of selection of a household.
- b. The reverse of the response rate of households inside the strata.
- c. A corrective factor, which is determined in such a way so that:
 - i) The estimation of persons by gender and age groups that will result by geographic region coincides with the corresponding number, which was calculated with projection for the period of survey year and was based on the Vital Statistics of Population (2011 Population Census, and births, deaths, immigration).
 - ii) The estimation of households by order of size (1, 2, 3, 4 or 5 members) and by tenure status to coincide 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 the modified 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 $1+0.5+(2 \times 0.3) = 2.1$. 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 $1+0.5+(2 \times 0.5)=2.5$, 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, 2013). 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 refer. 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 to 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, etc.

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

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

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

Estimation of value of goods and services

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

References More information on the survey is available on the webpage of the Hellenic Statistical Authority (ELSTAT) www.statistics.gr. Section: Population and Social Conditions > Family Budget.