

# Household budget survey - statistics on consumption expenditure

Statistics Explained

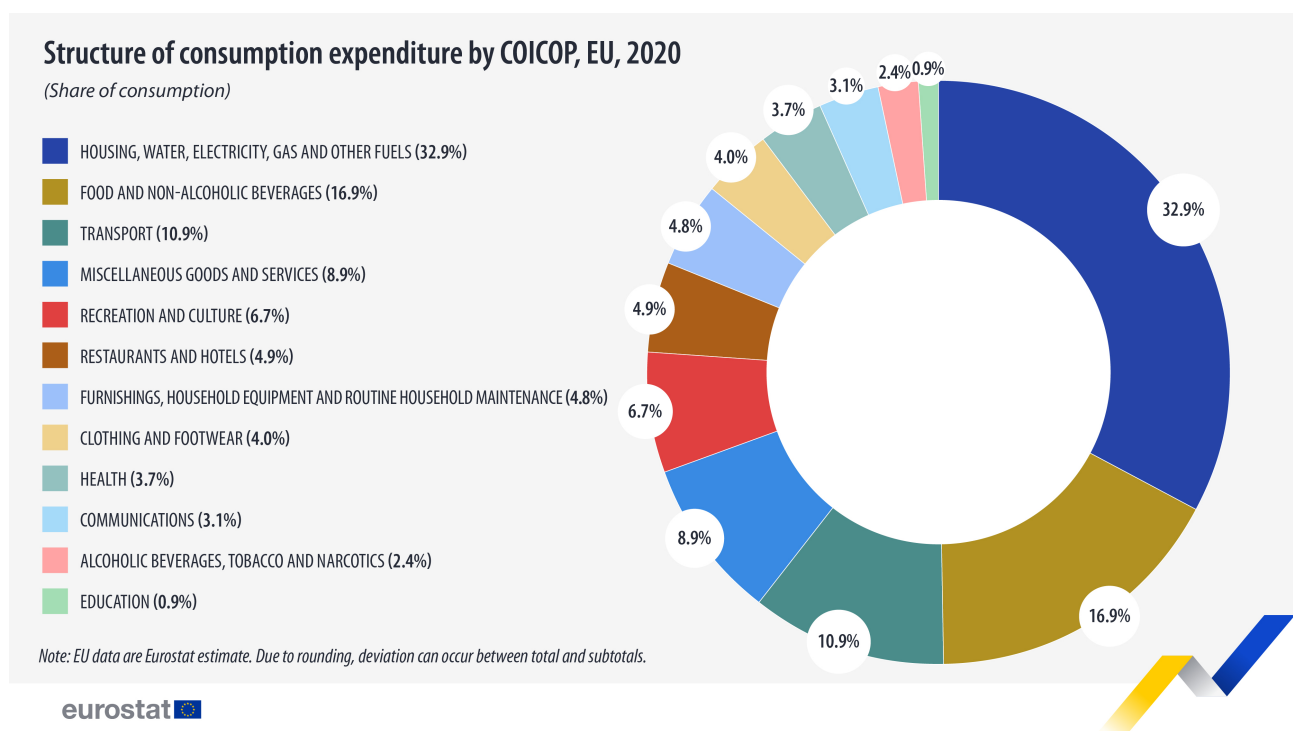
Data extracted in February 2025.  
Planned update: February 2028.

## Highlights

" In 2020, 61% of household consumption expenditure in the EU was allocated to housing, food, and transportation "

" Luxembourg recorded the highest mean consumption expenditure per person in 2020, while Bulgaria had the lowest. "

" In half of the EU countries, the mean consumption expenditure per person for the top 20% of households by income was more than double that of the bottom 20%. "



Source: Eurostat (hbs\_str\_t211)

The **Household Budget Survey (HBS)** is a national survey carried out by EU EU countries coordinated by Eurostat, collecting data primarily on households' consumption expenditure on goods and services. These data are complemented with information on household size and composition, income and characteristics of the persons living in the private households.

This article presents the structure and levels of consumption expenditure in the EU countries, for the whole population and for different income groups. It is based on the 2020 HBS data collection<sup>1</sup> and compares some of the data with the previous data collection conducted by Eurostat in 2015.

## Structure of household consumption expenditure

**In 2020, 61% of household consumption expenditure in the EU was allocated to housing, food, and transportation.**

Figure 1 shows that, in 2020, more than 60% of the household consumption expenditure (60.7%) in 26 EU countries, for which data are available, was allocated to the following three consumption categories<sup>2</sup>: Housing, water, electricity, gas and other fuels (32.9%), Food and non-alcoholic beverages (16.9%), and Transport (10.9%). More specifically:

- Spending on housing, water, electricity, gas and other fuels accounted for the largest portion of household budgets in the majority of EU countries, varying from 8.4% in Malta to 49.2% in Hungary.
- Household spending on food and non-alcoholic beverages varied from 9.4% in Luxembourg to 27.6% in Romania. Notably, in Malta, food and non-alcoholic beverages constituted the largest budget item counting for 19.8% of household expenditure.
- Household expenditure on transport ranged from 5.2% in Romania to 18.5% in Slovenia. This was the second most important item in household budgets in Slovenia (18.5%), Luxembourg (16.3%), Denmark (14.3%), Austria (13.9%) and Germany (13.5%).

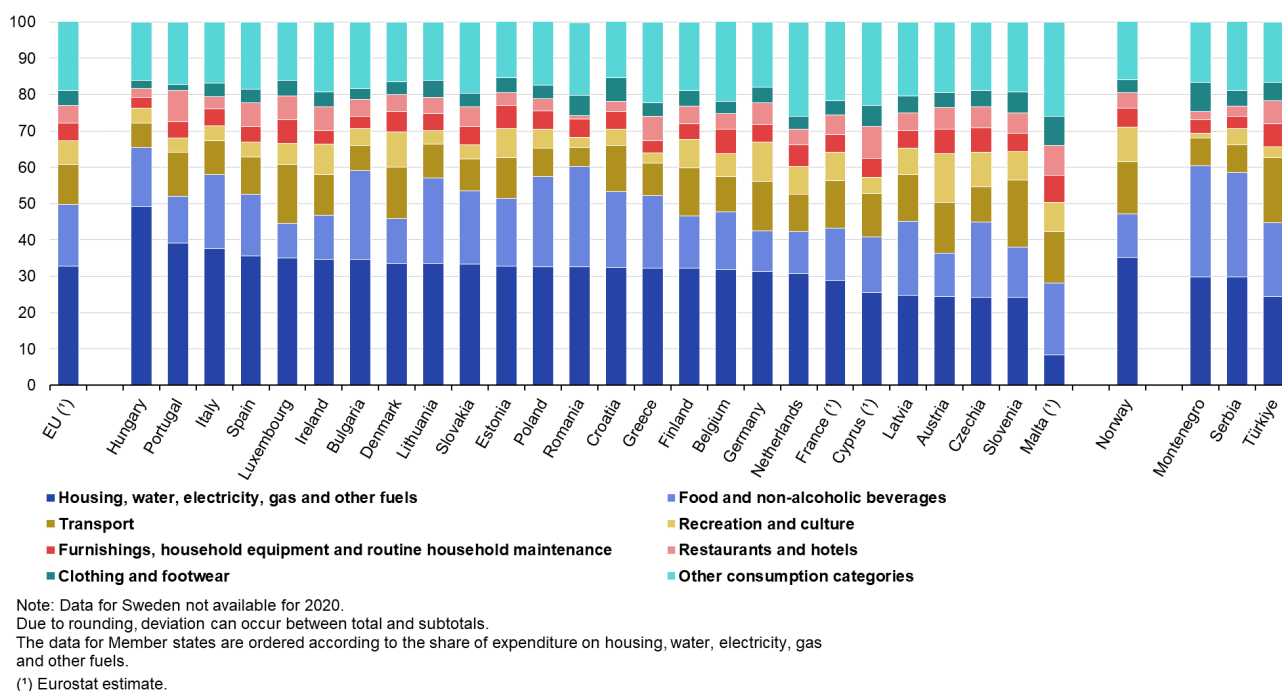
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<sup>1</sup>The fieldwork for the 2020 HBS data collection took place between 2018 and 2022 for most of the EU countries. Data for Cyprus, Malta and France were collected between 2015 and 2017. For Sweden, data for the 2020 wave is not available. The data collection and expenditure patterns of households in some EU countries might have been affected by the COVID-19 pandemic and related restrictions.

<sup>2</sup>Consumption categories are defined according to the Classification of Individual Consumption by Purpose (COICOP).

## Structure of consumption expenditure by COICOP, 2020

(Share (%) of total expenditure, by country)



**Figure 1: Structure of consumption expenditure by COICOP, 2020 Source: Eurostat (hbs\_str\_t211)**

An additional fifth (20.4%) of household budgets in the EU countries in 2020 was spent on the following: Recreation and culture (6.7%), Restaurant and hotels (4.9%), Furnishings and household equipment (4.8%), and Clothing and footwear (4.0%). More detail is provided below:

- In most EU countries, spending on recreation and culture accounted for less than 10% of household budgets. The exceptions were Austria, at 13.4 % and Germany, at 10.8%. Conversely, Romania and Greece reported the lowest shares, each at 2.8%.
- The share of expenditure on furnishings, household equipment, and routine maintenance, as well as on clothing and footwear, showed little variation across EU countries. For furnishings and maintenance, spending ranged from 2.9% in Hungary to 7.4% in Malta. When it came to clothing and footwear, expenditures varied from 1.6% in Portugal to 7.9% in Malta.
- On the other hand, major differences among EU countries were observed for expenditure on restaurants and hotels. The share ranged from 0.9% in Romania to 8.9% in Cyprus.

Finally, almost a fifth (19.0%) of household budgets in the EU countries in 2020 was spread across the remaining five consumption expenditure categories:

- Health (3.7%),
- Communications (3.1%),
- Alcoholic beverages, tobacco and narcotics (2.4%),
- Education (0.9%),
- Miscellaneous goods and services, including, for example, personal care, insurance and financial services (8.9%).

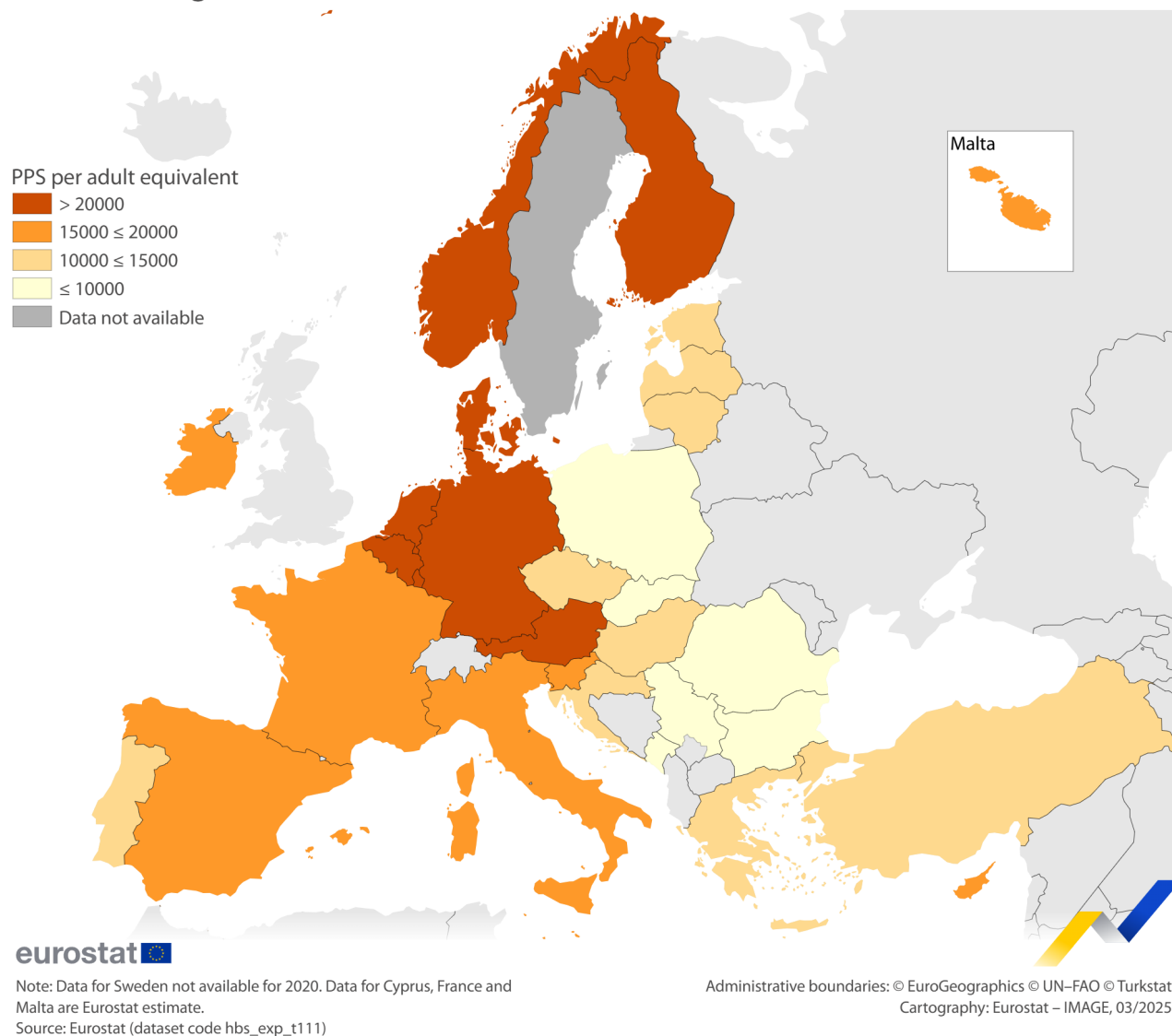
In the EU, the structure of household consumption expenditure in 2020 closely resembled that of 2015. For most expenditure categories, the differences in share between these years were around 1 [percentage point \(pp\)](#).

## Mean consumption expenditure per person (adult equivalent)

Luxembourg recorded the highest mean consumption expenditure per person in 2020, while Bulgaria had the lowest.

Map 1 presents the mean consumption expenditure per adult equivalent<sup>3</sup> in Purchasing power standard (PPS) for 2020 for the EU countries.

### Mean consumption expenditure per adult equivalent In Purchasing Power Standard (PPS), 2020



**Map 1: Mean consumption expenditure per adult equivalent, 2020 Source: Eurostat (hbs\_exp\_t111)**

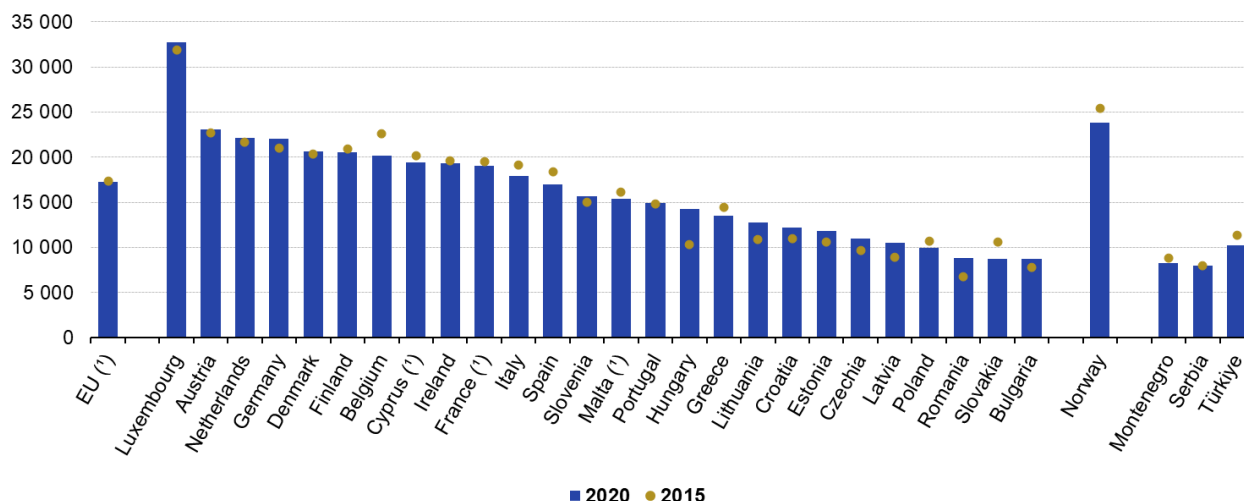
In 2020, the mean consumption expenditure, for the 26 EU countries that provided data, was PPS 17 276 per adult equivalent. In comparison, the figure for all EU countries in 2015 was slightly higher at PPS 17 343.

<sup>3</sup>The average number of adult equivalents in the household is established by allocating weighting coefficients to the household's members according to their demographic characteristics. The first adult (aged 14 years and over) in the household is assigned a weight of 1, each adult thereafter – a weight of 0.5, and each child a weight of 0.3. Given the existence of large differences in the sizes and structures of households, comparability can be improved by adjusting expenditure for adult equivalent.

For 2020, the expenditure ranged from PPS 8 680 in Bulgaria to PPS 32 755 in Luxembourg. Similarly, in 2015, Luxembourg had the highest mean expenditure PPS 31 893, while Romania recorded the lowest at PPS 6 750.

Between 2015 and 2020, the mean consumption expenditure rose in 15 out of 26 EU countries that provided data (see Figure 2). Hungary and Romania experienced the most significant increases, with expenditures rising by 30% or more. Conversely, the largest declines were observed in Slovakia, with a 17% decrease, and Belgium 11% decrease.

### Mean consumption expenditure per adult equivalent, 2020 and 2015 (in PPS)



(\*) Eurostat estimate for 2020 data.

Note: Data for Sweden not available for 2020.

The data for Member states are ordered according to the mean consumption expenditure per adult equivalent in 2020.

Source: Eurostat (online data code: HBS\_EXP\_T111)

**Figure 2: Mean consumption expenditure per adult equivalent, 2020 and 2015** Source: Eurostat (hbs\_exp\_t111)

## Mean consumption expenditure by income

**In half of the EU countries, the mean consumption expenditure per person for the top 20% of households by income was more than double that of the bottom 20%.**

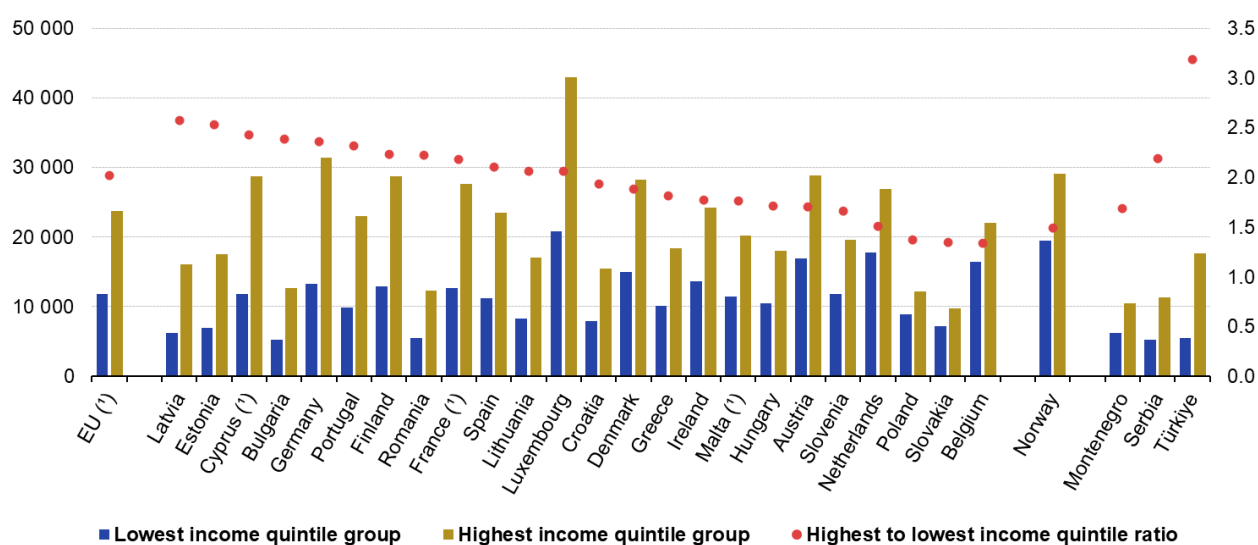
This section presents data on household consumption expenditure per person by levels of household income, using income quintile groups<sup>4</sup>.

In Figure 3, the mean consumption expenditure (in PPS per adult equivalent) of the lowest (first) and highest (fifth) income quintile groups are presented, as well as their ratio, which indicates the level of inequalities.

<sup>4</sup>Households are ordered according to their income and divided into five groups of the same size. Each income quintile group thus represents 20% of households. This article presents only results for the first and fifth income quintile group, that is 20% of households with the lowest incomes and the 20% of households with the highest incomes.

## Mean consumption expenditure by income quintile group, 2020

(in PPS per adult equivalent)



(¹) Eurostat estimate

Note: Data for Sweden not available for 2020. Data for Italy and Czechia not available for quintiles.

The data for Member states are ordered according to the 'highest to lowest income quintile group ratio'.

**Figure 3: Mean consumption expenditure by income quintile group, 2020** Source: Eurostat (hbs\_exp\_t133)

Among the 24 EU countries that provided income data, 12 countries reported that the mean consumption expenditure per adult equivalent for the highest-income households was more than double that of the lowest-income households. Latvia experienced the highest inequality, with the highest income quintile spending 2.6 times more than the lowest quintile. In Estonia this ratio was 2.5, while Cyprus, Bulgaria and Germany all reported a ratio of 2.4. The other 12 countries had ratios below 2, with the lowest being 1.3 in Belgium and Slovakia, and 1.4 in Poland.

## Source data for tables and graphs

[Download Excel file](#)

### Data sources

The household budget surveys (HBS) are national surveys coordinated at EU level by Eurostat. The main purpose of HBS is to collect data on households' consumption expenditure on goods and services.

The HBS data are collected via one (or more) interviews and diaries where people register their expenses. The diary in most EU Member States is usually maintained by the households and/or individuals daily for about 2 weeks. Household budget surveys are restricted to the population residing in private households, while collective or institutional households (hospitals, hostels, boarding houses, prisons, etc.) are excluded, as are homeless people. Regarding geographical coverage, most HBS cover the entire population residing in private households in the national territory. However, for reasons of cost and accessibility, some remote areas with very small populations may be excluded.

Expenditure made by households to acquire goods and services is recorded at the price actually paid, which includes indirect taxes (VAT and excise duties) borne by the purchaser. Household consumption expenditure is measured in the national currency, and during data processing it is converted to euro and PPS.

For EU Member States where the data collection period differed from the reference year 2020, household

consumption expenditure was adjusted using price coefficients, to bring the price of the data collection period to the level of the reference year. Expenditure data was also adjusted to adult equivalents, to increase comparability of data, which can be affected by differences in the size and demographic structure of households.

The Classification of Individual Consumption by Purpose ( [COICOP](#) ) was developed to classify and analyse individual consumption expenditures incurred by households, according to their purpose. The European classification of individual consumption according to Purpose (ECOICOP) 2013 was used for the 2020 HBS data collection and dissemination of results.

## Context

Household budget surveys were launched in most EU Member States at the beginning of the 1960s and Eurostat has been collating and publishing the survey data every five years since 1988; the most recent collection rounds being 2015 and 2020.

The focus of the survey is on consumption expenditure, which is what people spend on goods and services to satisfy their needs and wants. Households are asked to keep records of their expenditures on consumer goods and services over a specified period, two weeks being the most common. Measuring consumption expenditure is a way of measuring economic well-being. For a household this can be expressed in terms of its access to goods and services: the more that can be consumed, the higher the level of economic well-being, although the relationship between the two is not linear. HBS data also provides an important input, especially at national level, for weighting the basket of goods and services used to calculate the Consumer Price Index (CPI). The CPI measures the rate of price inflation as experienced and perceived by households in their role as consumers.

As the survey has been conducted until the 2020 wave on a voluntary basis (based on a gentlemen's agreement), some variations are observed among EU Member States in terms of frequency, timing, content or structure.

The fieldwork period for the HBS 2020 wave in the EU Member States was as follows:

2018: Germany, Slovenia

2018–2020: Latvia

2019: Croatia

2019–2020: Bulgaria, Czechia, Denmark, Austria, Estonia

2019–2021: Netherlands, Slovakia

2020: Belgium, Greece, Spain, Hungary, Italy, Poland, Romania

2020–2021: Luxembourg

2021– 2022: Lithuania

2022: Finland

2022–2023: Portugal, Ireland

For the following EU Member States, data from the HBS 2015 wave were used to compile statistics for the 2020 wave:

2015-2016: Cyprus, Malta

2017: France

The other participating countries had the following fieldwork period:

2017–2019: Türkiye

2020–2021: Montenegro

2021: Serbia

2022: Norway

## Notes

## Explore further

### Other articles

#### Online publications

- [Concepts for household consumption - comparison between micro and macro approach](#)
- [Joint distribution of household income, consumption and wealth - main indicators](#)
- [Household composition statistics](#)
- [Ageing Europe - statistics on pensions, income and expenditure](#)
- [Interaction of household income, consumption and wealth - methodological issues](#)

## Database

- [Consumption expenditure of private households](#)

#### Mean consumption expenditure of private households (hbs\_exp)

- Mean consumption expenditure per household and per adult equivalent (hbs\_exp\_t111)
- Mean consumption expenditure per household by COICOP consumption purpose (hbs\_exp\_t121)
- Mean consumption expenditure per household with expenditure greater than zero by COICOP consumption purpose (hbs\_exp\_t123a)
- Households with expenditure greater than zero by COICOP consumption purpose (hbs\_exp\_t123b)
- Mean consumption expenditure by socio-economic category of the reference person (hbs\_exp\_t131)
- Mean consumption expenditure by number of active persons (hbs\_exp\_t132)
- Mean consumption expenditure by income quintile (hbs\_exp\_t133)
- Mean consumption expenditure by type of household (hbs\_exp\_t134)
- Mean consumption expenditure by age of the reference person (hbs\_exp\_t135)
- Mean consumption expenditure by degree of urbanisation (hbs\_exp\_t136)
- Mean consumption expenditure by main source of the household's income (hbs\_exp\_t137)

#### Structure of mean consumption expenditure (hbs\_struc)

- Structure of consumption expenditure by COICOP consumption purpose (hbs\_str\_t211)
- Structure of consumption expenditure by activity and employment status of the reference person and COICOP consumption purpose (hbs\_str\_t221)
- Structure of consumption expenditure by number of active persons and COICOP consumption purpose (hbs\_str\_t222)
- Structure of consumption expenditure by income quintile and COICOP consumption purpose (hbs\_str\_t223)



- Structure of consumption expenditure by type of household and COICOP consumption purpose (hbs\_str\_t224)
- Structure of consumption expenditure by age of the reference person and COICOP consumption purpose (hbs\_str\_t225)
- Structure of consumption expenditure by degree of urbanisation and COICOP consumption purpose (hbs\_str\_t226)
- Structure of consumption expenditure by main source of income and COICOP consumption purpose (hbs\_str\_t227)

#### **Household characteristics (hbs\_carac)**

- Household characteristics by activity and employment status of the reference person (hbs\_car\_t311)
- Household characteristics by number of active persons (hbs\_car\_t312)
- Household characteristics by type of household (hbs\_car\_t313)
- Household characteristics by age of the reference person (hbs\_car\_t314)
- Household characteristics by degree of urbanisation (hbs\_car\_t315)
- Household characteristics by main source of income (hbs\_car\_t316)

#### **Thematic section**

- [Household Budget Surveys \(HBS\) - Overview](#)

#### **Methodology**

- [Description of the data transmission for HBS \(Reference Year 2020\)](#)
- [Description of the data transmission for HBS \(Reference Year 2015\)](#)
- [Quality report of the 'Household Budget Surveys' 2015](#)

#### **Legislation**

- [Household Budget Surveys \(HBSs\)](#)