

17 June 2015

Household Budget Survey Year 2014

Average household expenditure, in current terms, is 27,038 euros in 2014, 0.2% lower than the previous year. In constant terms, it increases 0.5%

In current terms, total household expenditure increases 0.3%. In constant terms, its variation is 1.0%

Evolution of household expenditure *

Average expenditure per household was 27,038 in 2014, that is, 60 euros less than in 2013, indicating an annual rate of -0.2%. In constant terms, that is, after adjusting for the prices' effect, the average expenditure per household increased 0.5%. 2014 was the first year to reach a positive rate in constant terms since 2007.

Average expenditure per person in current terms was 10,759 in 2014, indicating a 0.6% increase as compared with the previous year.

In turn, **total expenditure** of consumption of all households resident in Spain, measured in current terms, increased by 0.3%.

Total expenditure, average expenditure and annual variaton rates at current and constant prices. Base 2006. Year 2014

	In current terms	3	In constant terms of 2006		
	Expenditure	Annual variation rate	Expenditure	Annual variation rate	
Total expenditure	494,876,620	0.3	431,245,772	1.0	
Average expenditure per household	27,038	-0.2	23,561	0.5	
Average expenditure per person	10,759	0.6	9,376	1.4	

^{*} The total expenditure is expressed in thousands of euros and the average expenditure in euros

Average expenditure and its distribution by group within the HBS are presented in current terms for each year, except where stated otherwise. Expenditure refers both to the monetary flow and to the value of certain non-monetary household consumption, the main one of which is the rent imputed to the dwelling in which the household resides (when it is the owner thereof).

By group, the average expenditure per household increased in six out of 12 groups analysed, in contrast to the general trend since 2008, when most of the groups were registering negative rates.

The groups with the greatest decreases in the average expenditure per household were:

- **Alcoholic beverages and tobacco**, in which the expenditure decreased 4.5% as compared to 2013. This behaviour was due to the decrease in household expenditure in *Tobacco*, 26 euros (–7.2%), as an average.
- Furniture, equipment and other household expenses, which registered an annual rate of -4.1%. Among its components, worth noting was the decrease of the expenditure in furniture.
- **Communications**, with a variation of –3.6%, motivated by the decrease in the expenditure in *telephone services*, 6.2% (49 euros a year less). It was partly compensated by the increase in the expenditure in *telephone equipment*.
- Housing, water, electricity and fuels, which decreased 2.4%. This behaviour was due to the decrease in expenditure in *rental of the housing*, both real (51 euros less) and imputed rental (121 euros), and *electricity*, gas and other fuels, which dropped by 4.8%, indicating a 56 euro decrease.

In turn, the groups with the greatest increases in the average expenditure per household were:

- **Health**, with a 9.8% increase, mainly due to the increase in the expenditure in *medical* services, which increased by 71 euros as compared to 2013.
- Restaurants, cafés and hotels, in which the household expenditure experienced an 3.7% increase as compared with 2013. This increase (77 euros more) was due to the higher expenditure in Food and beverages away from home.
- **Transport**, with an annual rate of 3.4%, due to the 17.8% increase in the expenditure of *Purchase of vehicles*. This showed an increase in the expenditure of 117 euros.

Regarding distribution of expenditure, households spent most of their budget on consumption expenditure in three large groups

- **Housing, water, electricity and fuels**, whose average expenditure per household was 8,747 euros, and represented 32.4% of the total household budget.
- Food and non-alcoholic beverages, on which they spent 4,028 euros, that is, 14.9% of the budget. *Meat* (3.6%), *Bread and cereals* (2.3%), *Milk, cheese and eggs* (1.9%) and *Fish* (1.8%) were the most representative types of consumption.
- **Transport**, with an average expenditure of 3,227 euros, 11.9% of the total. Worth noting was the significance of the expenditure relating to *Fuels and lubricants for personal transport equipment* (4.8%), *Vehicles* (2.7%) and *Maintenance and repair of vehicles* (2.3%).

Average expenditure per household, percent distribution, annual variation rate and absolute difference by expenditure groups. Current terms. Year 2014

Expenditure Groups	Average household expenditure (euros)	Percent distribution	Annual variation rate	Absolute annual variation (euros)
TOTAL	27,038	100.0	-0.2	-60
Food and non-alcoholic beverages	4,028	14.9	-1.7	-70
2. Alcoholic beverages and tobacco	510	1.9	-4.5	-24
3 Clothing and footwear items	1,376	5.1	2.0	27
4. Housing, water, electricity and fuels	8,747	32.4	-2.4	-217
5. Furniture, equipment and other household expenses	1,100	4.1	-4.1	-47
6. Health	955	3.5	9.8	85
7. Transport	3,227	11.9	3.4	106
8. Communication	793	2.9	-3.6	-30
9. Leisure, performances and culture	1,533	5.7	-0.3	-4
10. Education	369	1.4	2.4	9
11. Restaurants, cafés and hotels	2,334	8.6	3.7	83
12. Miscellaneous goods and services	2,066	7.6	1.0	21

Difference of the average expenditure household (in euros) by expenditure subgroups. Año 2014

4.2 Imputed rents 1.1 Food products	-121 <u>-67</u>
4.5 Electricity, gas and other fuels	-56
4.1 Real rents	-51
8.3 Telephone, telegraph and fax services	-49
2.2 Tobacco	-26
7.2 Use of personal vehicles	-24
9.4 Recreational and cultural services	-12
1.2. Non-alcoholic beverages	-3
5.6 Goods and services for household maintenance	-2
6.1 Medicaments and other pharmaceutical products	.] 1
3.2 Footwear	9
12.4 Insurance services	<u> </u>
4.4 Miscellaneous services relating to the dwelling	13
7.3 Transport service	13
12.1 Personal care	<u> </u>
3.1 Clothing articles	18
9.6 All-inclusive holidays	28
6.2 Out-patient medical and paramedical services	71
11.1 Food and beverages away from home.	
7.1 Purchase of vehicles	117

In constant terms, that is, after adjusting for the prices' effect, the average expenditure per household increased 0.5%.

In constant terms, the greatest increases in household expenditure were registered in *Health, Communications* and *Transport*. Worth noting was that the rate registered in *Communications* was negative in current terms.

In turn, the greatest decreases were registered in *Alcoholic beverages and tobacco, Furniture, equipment and other household expenses* and *Housing, water, electricity and fuels.*

Average household expenditure, percent distribution, annual variation and absolute difference by expenditure groups. Constant terms. Base 2006. Year 2014

Expenditure Groups	Average expenditure expenditure (euros)	Percent distribution	Annual variation rate	Annual difference absolute (euros)
TOTAL	23,561	100.0	0.5	128
Food and non-alcoholic beverages	3,489	14.8	-1.3	-46
2. Alcoholic beverages and tobacco	323	1.4	-4.5	-15
3 Clothing and footwear items	1,368	5.8	1.9	25
4. Housing, water, electricity and fuels	7,320	31.1	-2.3	-173
5. Furniture, equipment and other household expenses	1,008	4.3	-3.4	-36
6. Health	892	3.8	9.1	74
7. Transport	2,597	11.0	5.5	134
8. Communication	1,017	4.3	8.1	76
9. Leisure, performances and culture	1,586	6.7	1.5	23
10. Education	269	1.1	0.2	1
11. Restaurants, cafés and hotels	1,994	8.5	3.2	62
12. Miscellaneous goods and services	1,698	7.2	0.1	2

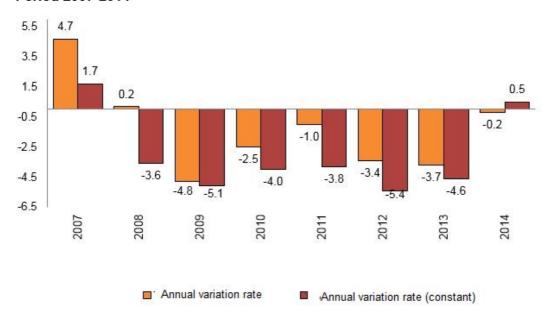
Expenditure performance since 2006

Since the first Household Budget Survey, carried out in 2006, the average household expenditure increased until reaching its peak (31,711 euros) in 2008. From 2008, this expenditure has been reducing gradually until reaching 27,038 euros in 2014.

This decrease in the average household survey, between 2008 and 2014, exceeded 4,600 euros, that is, a 14.7% decrease in the expenditure level.

In constant terms of the year 2006, the average expenditure, the decrease began in 2008 and continued decreasing by nearly 4% a year. In 2014, the first increase in the average expenditure in constant terms since 2007 was registered.

Evolution of the annual rate of the average expenditure per household Current and constant terms base 2006. Period 2007-2014



By economic sector, since 2008 households have reduced their expenditure in *Transport* by 1,116 euros (–25.7%), in *Restaurants, cafés and hotels* by more than 700 euros (–24%) and in *Recreation, performances and culture* by 648 euros (–29.7%).

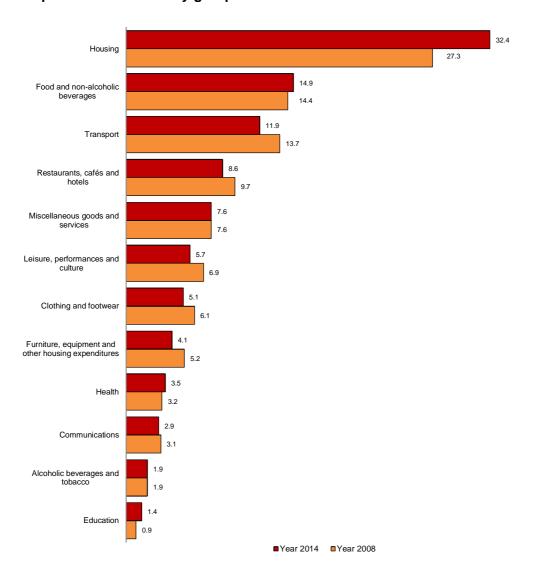
Average household expenditure, annual variation and absolute difference Year 2008 and 2014

Expenditure groups	Average ex per househ				
	Year 2008	Year 2014	Absolute variation (euros)	Variation rate	
TOTAL	31,711	27,038	-4,673	-14.7	
Food and non-alcoholic beverages	4,577	4,028	-549	-12.0	
2. Alcoholic beverages and tobacco	613	510	-103	-16.8	
3 Clothing and footwear	1,943	1,376	-567	-29.2	
4. Housing, water, electricity and fuels	8,645	8,747	102	1.2	
5. Furniture, equipment and other household expenses	1,644	1,100	544	-33.1	
6. Health	1,009	955	-55	-5.4	
7. Transport	4,343	3,227	-1,116	-25.7	
8. Communication	968	793	-175	-18.0	
9. Leisure, performances and culture	2,181	1,533	-648	-29.7	
10. Education	295	369	74	25.1	
11. Restaurants, cafés and hotels	3,076	2,334	-742	-24.1	
12. Miscellaneous goods and services	2,417	2,066	-351	-14.5	

Regarding the structure of the expenditure, the group that registered the greatest increase in its weightings in the total expenditure structure since 2008 was *Housing*, water, electricity and fuels (from 27.3% to 32.4%).

In turn, the group whose expenditure recorded the greatest decrease was *Transport* (13.7% in 2008 as compared to 11.9% in 2014).

Expenditure structure by groups. Years 2008 and 2014



Average household expenditure, according to different household characteristics

- Economic activity situation of the main breadwinner

The profile of the **main breadwinner** (the person making the largest contribution to the common household budget) is the differentiating element in household expenditure, both in expenditure itself and in its evolution over time.

Thus, according to the situation with regard to the economic activity of the main breadwinner, the greatest expenditure (30,669 euros) corresponded to those households whose main breadwinner was employed. This expenditure was 13.4% greater than the average.

In turn, those households that registered less expenditure were those whose main breadwinner was unemployed (17,033 euros), this value standing 37.0% below the average.

The evolution of expenditure is also different according to the economic activity situation. Hence, the households with an unemployed main breadwinner were those that most reduced their expenditure (5.3%), whereas the households whose main breadwinner was employed were the households recording the less decreases (0.1%).

Average household expenditure and interannual variation rate by economic activity situation of the main breadwinner

Activity situation of the main breadwinner	Average household expenditure	Annual variation rate
TOTAL	27,038	-0.2
Employed	30,669	-0.1
Unemployed	17,033	-5.3
Retired person	25,390	-0.6
Other economically inactive persons (students, those dedicated		
to homemaking, etc.)	18,217	-3.6

Type of household

The **household composition** was a defining factor of the structure of the household expenditure. Thus, those single-person households or households comprising a couple aged 65 or over were those which devoted most budget to *Housing, water, electricity and fuels* (42.2%), to *Food and non-alcoholic beverages* (16.5%) and *Health* (5.3%). However, their expenditure in *Restaurants, cafés and hotels* was below the average of the rest of the households (4.9% as compared with 8.6%), and so was the percentage of the expenditure in *Transports* (6.5% as compared with 11.9%) and *Education* (0.1% as compared with the 1.4% of the total households).

In turn, those households having children under 16 years of age devoted a lower percentage of their expenditure to *Housing* (28.0%, four points less than that of the average) and a greater percentage to *Clothing* (6.4%), *Leisure, performances and culture* (6.8%) and *Education* (2.1%).

Expenditure estructure by type of household. Year 2014

Expenditure groups	Type of household					
	Total	Person or couple aged 65 years old or over	Other households with one person or a couple without children	Households with children under the age of 16	Other households	
TOTAL	100.0	100.0	100.0	100.0	100.0	
Food and non-alcoholic beverages	14.9	16.5	11.9	14.4	16.2	
2. Alcoholic beverages and tobacco	1.9	1.1	2.1	1.7	2.2	
3 Clothing and footwear items	5.1	3.8	5.0	6.4	5.1	
4. Housing, water, electricity and fuels	32.4	42.2	33.2	28.0	29.9	
5. Furniture, equipment and other household expenses	4.1	5.0	3.7	4.0	3.9	
6. Health	3.5	5.3	3.3	2.6	3.4	
7. Transport	11.9	6.5	13.4	13.6	12.6	
8. Communication	2.9	2.3	3.1	2.9	3.1	
9. Leisure, performances and culture	5.7	4.1	6.3	6.8	5.4	
10. Education	1.4	0.1	0.6	2.1	2.0	
11. Restaurants, cafés and hotels	8.6	4.9	10.5	9.5	8.7	
12. Miscellaneous goods and services	7.6	8.3	7.0	7.9	7.6	

Educational level of the main breadwinner

The distribution of expenditure among the different goods and services was also influenced by the educational level of the main breadwinner. Thus, households whose main breadwinner had no higher education studies earmarked a greater part of their budget to basic expenses, as compared with those who did have higher education.

This difference was observed in *Food and non-alcoholic beverages*, on which households without a higher education spent 16.8% of their budget, as compared with the 12.0% spent by households whose main breadwinner did have a higher education. The same occurred with *Housing* expenses, in which the difference between the two types of household reached over 3 points (33.7% as compared with 30.3%).

However, households whose main breadwinner had higher education studies earmarked a greater percentage of their budget to expenses related to *Recreation*, *performances* and culture and *Restaurants*, cafés and hotels.

Expenditure distribution by level of education of the main breadwinner

Expenditure groups	Total	Without higher education	Education Higher
TOTAL	100.0	100.0	100.0
1. Food and non-alcoholic beverages	14.9	16.8	12.0
2. Alcoholic beverages and tobacco	1.9	2.1	1.5
3 Clothing and footwear items	5.1	4.7	5.6
4. Housing, water, electricity and fuels	32.4	33.7	30.3
5. Furniture, equipment and other household expenses	4.1	3.8	4.5
6. Health	3.5	3.7	3.3
7. Transport	11.9	11.3	12.9
8. Communication	2.9	3.0	2.8
9. Leisure, performances and culture	5.7	5.0	6.6
10. Education	1.4	0.8	2.2
11. Restaurants, cafés and hotels	8.6	7.6	10.2
12. Miscellaneous goods and services	7.6	7.4	8.0

Results by Autonomous Community

In 2014, the Autonomous Communities with the greatest average expenditure per person were País Vasco (13,313 euros), Comunidad Foral de Navarra (12,599) and Comunidad de Madrid (12,558).

In turn, Canarias (8,906 euros), Extremadura (9,194) and Andalucía (9,237) registered the lowest average expenditure per person.

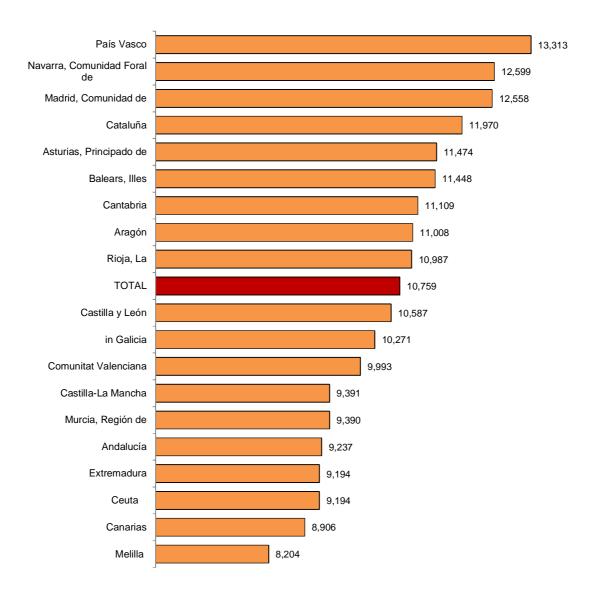
The average expenditure per person in País Vasco was 23.7% over the national average. In turn, that of Canarias was 17.2% lower than that national average.

Average expenditure per person and index on the average by Autonomous Community of residence*. Year 2014

A t	Λ	la december
Autonomous Community	Average	Index on the
	expenditure	average
	per person	expenditure per
	(euros)	person
TOTAL	10,759	100.0
Andalucía	9,237	85.8
Aragón	11,008	102.3
Asturias, Principado de	11,474	106.6
Balears, Illes	11,448	106.4
Canarias	8,906	82.8
Cantabria	11,109	103.2
Castilla y León	10,587	98.4
Castilla-La Mancha	9,391	87.3
Cataluña	11,970	111.3
Comunitat Valenciana	9,993	92.9
Extremadura	9,194	85.5
in Galicia	10,271	95.5
Madrid, Comunidad de	12,558	116.7
Murcia, Región de	9,390	87.3
Navarra, Comunidad Foral de	12,599	117.1
País Vasco	13,313	123.7
Rioja, La	10,987	102.1
Ceuta	9,194	85.4
Melilla	8,204	76.3

^{*} Autonomous Cities of Ceuta and Melilla are also included

Average expenditure per person by Autonomous Community of residence*



^{*}The Autonomous Cities of Ceuta and Melilla are also included.

For further information see INEbase-www.ine.es/en/ All press releases at: www.ine.es/en/prensa/prensa_en.htm

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