

28 June 2022

## Household Budget Survey (HBS) Year 2021

### Main results

- Average household expenditure increased by 8.3% in 2021, to 29,244 euros. In constant terms, it increased 5.0%.
- The groups where average spending per household decreased the most were *Restaurants and hotels, Health, and Transportation*.
- The only groups where average spending per household declined were *Alcoholic beverages and Communications*.
- By regions, the highest average expenditure per person was registered in País Vasco, with 13,982 euros, and the lowest in Castilla-La Mancha, with 9,587 euros.

### Evolution of expenditure<sup>1</sup>

Average expenditure per home in current terms was 29,244 in 2021, indicating a 8.3% increase as compared with the previous year. It was the largest spending increase since the series began.

In constant terms, i.e. eliminating the effect of prices, average household expenditure grew by 5.0%.

In turn, the average expenditure per person was 11,780 euros, with an increase of 8.6% as compared with 2020. Its variation in constant terms was 5.3%.

The total expenditure of all resident households in Spain, measured in current terms, increased by 8.4%. In constant terms, it fell by 5.2%.

### Total consumption expenditure, mean consumption expenditures and annual rates in current and constant terms (referred to 2006). Year 2021

	Current terms		Constant terms (2006)	
	Expenditure*	Annual rate	Expenditure*	Annual rate
Total expenditure	551.720.546	8,4	468.915.403	5,2
Mean expenditure per household	29.244	8,3	24.855	5,0
Mean expenditure per person	11.780	8,6	10.012	5,3

\* The total expenditure is expressed in thousands of euros, and the mean expenditures in euros.

<sup>1</sup> Average expenditure and its distribution by groups within the HBS are presented in current terms for each year, unless otherwise indicated. Expenditure refers to both the monetary flow and the value of certain non-monetary consumptions, the principal of which is the imputed rent of the dwelling in which the household resides (when it is the owner of the dwelling).

Average household expenditure increased in most of the groups analysed. Those with the highest growth were:

- **Restaurants and hotels**, which had an annual rate of 30.6% due to the increase in spending on both catering and accommodation services. Households spent 2,288 euros on these items, 536 euros more than in 2020.
- **Health**, had a variation of 20.3%. This was due to the increase in spending on pharmaceutical products and medical services. Household spending was 1,204 euros on average, 203 euros more than the previous year.
- **Transport**, with a rate of 17.8% compared to 2020 and across the board increases in all components: vehicle purchases, use of personal vehicles and transport services. Households spent 489 euros more than in 2020. In 2021, the average expenditure on transport at 3,230 euros.
- **Recreation and culture** and **Clothing and footwear**, with variations of 14.9% and 14.6%, respectively. The average expenditure per household was between 1,294 and 1,156 euros.

On the other hand, the only groups in which average spending per household decreased were:

- **Alcoholic beverages and tobacco**, where spending decreased by 2.9%.
- **Communications**, with a rate of -0.3% compared to 2020, which had an average of 937 euros per household.

## Mean consumption expenditure per household, structure (%), annual rate and absolute difference by ECOICOP divisions

Year 2021

Groups (ECOICOP)	Mean expenditure per household (euros)	Structure (%)	Annual rate	Annual absolute difference (euros)
<b>TOTAL</b>	<b>29.244</b>	<b>100,0</b>	<b>8,3</b>	<b>2.248</b>
1. Food and non-alcoholic beverages	4.806	16,4	5,0	227
2. Alcoholic beverages and tobacco	496	1,7	-2,9	-15
3. Clothing and footwear	1.156	4,0	14,6	147
4. Housing, water, electricity, gas and other fuels	9.893	33,8	2,8	272
5. Furnishings, household equipment and routine household maintenance	1.286	4,4	9,9	116
6. Health	1.204	4,1	20,3	203
7. Transport	3.230	11,0	17,8	489
8. Communications	937	3,2	-0,3	-3
9. Recreation and culture	1.294	4,4	14,9	168
10. Education	439	1,5	0,3	1
11. Restaurants and hotels	2.288	7,8	30,6	536
12. Miscellaneous goods and services	2.216	7,6	5,1	108

The distribution of household expenditures were generally concentrated into three main groups:

- **Housing, water, electricity, gas and other fuels**. Expenditure in these groups accounted for a third of the total household budget (33.8%).

- **Food and non-alcoholic beverages**, which represented 16.4% of the budget. In particular, consumption of *Meat* (3.7% of total expenditure), *Bread and cereals* (2.2%), *Fish and seafood* (2.0%) and *Milk, cheese and eggs* (1.9%) were the most significant.
- **Transportation**, on which expenditure accounted for 11.0% of the total household budget.

Due to the health crisis resulting from COVID-19, households changed their consumption habits throughout 2020. This caused a decrease in spending, which was followed by a partial recovery in 2021. However, this recovery was not complete. In fact, average per household expenditure in 2021 was almost 1,000 euros lower than the expenditure in 2019. This represents a decrease of -3.3%.

The groups that presented the greatest decreases in average spending between 2019 and 2021 were **Restaurants and hotels**, where spending was 22.3% lower, **Leisure and culture**, 21.8% lower, **Clothing and footwear**, with a variation of – 18.4%, and **Transportation**, whose rate between these two years was – 16.9%.

For its part, **Food and non-alcoholic beverages**, **Health** and **Housing** were the only groups where spending increased compared to the year prior to the pandemic.

## Mean consumption expenditure per household, and rate by ECOICOP divisions. Years 2019, 2020 y 2021

Groups (ECOICOP)	Mean expenditure per household			Rates		
	Year 2019	Year 2020	Year 2021	2020/2019	2021/2020	2021/2019
<b>TOTAL</b>	30.243	26.996	29.244	-10,7	8,3	-3,3
1. Food and non-alcoholic beverages	4.286	4.579	4.806	6,8	5,0	12,1
2. Alcoholic beverages and tobacco	516	510	496	-1,2	-2,9	-3,9
3. Clothing and footwear	1.417	1.009	1.156	-28,8	14,6	-18,4
4. Housing, water, electricity, gas and other fuels	9.441	9.621	9.893	1,9	2,8	4,8
5. Furnishings, household equipment and routine household maintenance	1.330	1.170	1.286	-12,0	9,9	-3,3
6. Health	1.048	1.001	1.204	-4,5	20,3	14,9
7. Transport	3.888	2.741	3.230	-29,5	17,8	-16,9
8. Communications	946	940	937	-0,7	-0,3	-1,0
9. Recreation and culture	1.654	1.126	1.294	-31,9	14,9	-21,8
10. Education	481	437	439	-9,0	0,3	-8,7
11. Restaurants and hotels	2.944	1.752	2.288	-40,5	30,6	-22,3
12. Miscellaneous goods and services	2.291	2.108	2.216	-8,0	5,1	-3,3

## Expenditures by type of household.

Household type is a differentiating element in terms of expenditure level. Households formed by a couple with children were those that had, on average, the highest expenditure in 2021, with 36,568 euros.

In contrast, the households that recorded the lowest spending were those made up of a single person aged 65 or over (with an average of 18,964 euros) and single-person households with someone less than 65 years of age (19,460 euros).

All categories increased their expenditure over the previous year. The greatest increase occurred in households formed by a couple without children, with a rate of 9.6% (2,588 euros more than the previous year). On the other hand, single-person households under 65 years of age registered the lowest growth in spending, with 4.5% (843 euros more).

**Mean consumption expenditure per household, annual rate and absolute difference according to type of household. Year 2021**

Type of household	Mean consumption expenditure 2021 (euros)	Annual rate	Annual absolute difference (euros)
<b>TOTAL</b>	<b>29.244</b>	<b>8,3</b>	<b>2.248</b>
Person alone under 65 years old	19.460	4,5	843
Person alone over 65 years old	18.964	7,5	1.320
Couple without children	29.545	9,6	2.588
Partner with children	36.568	8,3	2.818
An adult with children	26.554	8,1	1.985
Another type of household	33.326	11,0	3.297

**Consumption according to household spending level (spending quintiles) <sup>2</sup>**

All five groups of households, according to their level of spending, showed an increase compared to the previous year.

However, the 40% of households with the highest level of spending (quintiles 4 and 5) presented increases of 9.7% and 8.1%, respectively, compared to 7.6% of households in quintile 3, and the 7.7% of households with lower spending levels (quintile 1).

In absolute terms, the differences were more significant. In households with the least spending (quintile 1) spending increased by just over 1,000 euros on average. The trend continued up to households with the highest spending, where spending increased by 3,822 euros compared to 2020.

**Mean consumption expenditure per household, annual rate and absolute difference according to quintile. Year 2021**

Quintile	Mean consumption expenditure 2021 (euros)	Annual rate	Annual absolute difference (euros)
<b>TOTAL</b>	<b>29.244</b>	<b>8,3</b>	<b>2.248</b>
Quintile 1	14.535	7,7	1.037
Quintile 2	20.709	8,1	1.548
Quintile 3	26.132	7,6	1.844
Quintile 4	33.638	9,7	2.988
Quintile 5	51.205	8,1	3.822

<sup>2</sup> For this purpose, households have been ranked according to their average equivalent expenditure (AEE). This indicator is calculated as the household expenditure divided by the number of consumption units of the household according to the modified OECD equivalence scale, which weighs 1 to the main breadwinner, 0.5 to the rest of the members aged 14 years and over and 0.3 to the under-14s, making it possible to compare households of different sizes. According to their AEE, households have been grouped into five groups of equal size. Therefore, the first group (quintile 1) includes 20% of households with the lowest average equivalent expenditure, and so on up to 20% of households with the highest expenditure (quintile 5).

The distribution of consumption among different expenditure groups also depends to a large extent on the level of household expenditure.

Thus, 20% of the households with the lowest expenditure (quintile 1) dedicated more than 64% of their budget to expenses related to *Housing, water, electricity, gas and other fuels*, and *Food and non-alcoholic beverages*. On the other hand, 20% of the households with the highest expenditure (quintile 5) allocated less than half of their budget (41.7%) to this type of expenditure.

On the other hand, the 20% of households with the highest spending dedicated 31.0% of their budget to *Transport, Restaurants and hotels* and *Leisure and culture*, compared to just over 12% of the households with the least spending.

## Structure of consumption expenditure by quintiles and ECOICOP divisions.

Year 2021

Groups (ECOICOP)	Quintiles					
	Total	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
<b>TOTAL</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
1. Food and non-alcoholic beverages	16,4	20,7	20,2	18,6	16,6	12,5
2. Alcoholic beverages and tobacco	1,7	1,6	1,9	2,0	1,8	1,4
3. Clothing and footwear	4,0	3,1	3,7	4,0	4,2	4,1
4. Housing, water, electricity, gas and other fuels	33,8	43,6	38,4	35,1	32,9	29,2
5. Furnishings, household equipment and routine household maintenance	4,4	3,1	3,6	3,8	4,4	5,4
6. Health	4,1	2,8	3,5	3,9	4,2	4,8
7. Transport	11,0	5,8	7,2	8,7	10,5	15,7
8. Communications	3,2	4,8	4,1	3,6	3,1	2,3
9. Recreation and culture	4,4	2,6	3,2	4,1	4,7	5,5
10. Education	1,5	0,8	1,0	1,4	1,7	1,8
11. Restaurants and hotels	7,8	3,9	5,4	7,2	8,5	9,8
12. Miscellaneous goods and services	7,6	7,4	7,7	7,6	7,6	7,5

## Results by Autonomous Communities

In 2021, the Autonomous Communities with the greatest average expenditure per person were País Vasco (13,982 euros), Comunidad de Madrid (13,541) and Comunidad Foral de Navarra (13,151).

Conversely, Castilla-La Mancha (9,484 euros) and Canarias (9,587) recorded the lowest average expenditure per person.

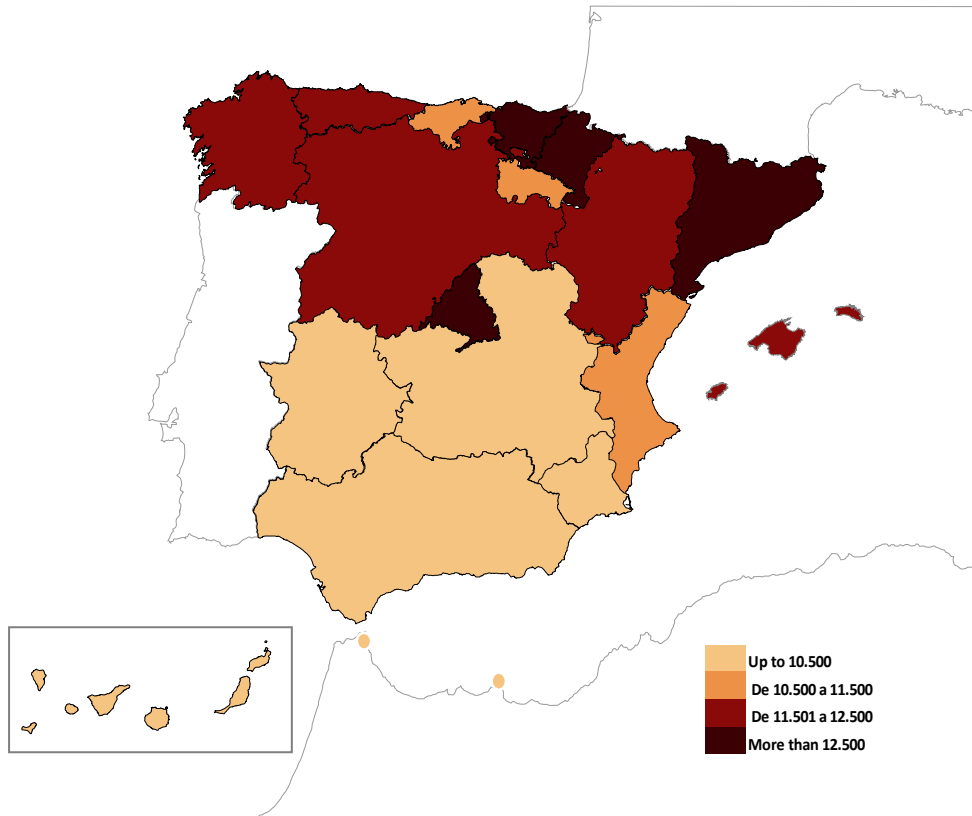
The average expenditure per person in País Vasco was 18.7% over the national average. In turn, that of Castilla-La Mancha was 18.6% below this average.

### Mean consumption expenditure per person and index on the mean by autonomous communities of residence. Year 2021 \*

Autonomous Community	Mean expenditure per person (MEP) (euros)	Index on the mean of the MEP
TOTAL	11.780	100,0
Andalucía	10.480	89,0
Aragón	12.022	102,1
Asturias (Principado de)	11.856	100,6
Balears (Illes)	11.955	101,5
Canarias	9.690	82,3
Cantabria	11.271	95,7
Castilla y León	11.931	101,3
Castilla - La Mancha	9.587	81,4
Cataluña	12.856	109,1
Comunidad Valenciana	11.461	97,3
Extremadura	10.304	87,5
Galicia	11.806	100,2
Madrid (Comunidad de)	13.541	114,9
Murcia (Región de)	10.159	86,2
Navarra (Comunidad Foral de)	13.151	111,6
País Vasco	13.982	118,7
Rioja (La)	11.264	95,6
Ceuta	10.191	86,5
Melilla	8.337	70,8

\* The autonomous cities of Ceuta and Melilla are also included

**Mean consumption expenditure per person by autonomous communities of residence.  
Year 2021**



**Data Review and Update**

The data published today are final. All results are available on INEBase.

## **Informative Annex**

### **Note regarding COVID-19's impact on the HBS**

The COVID-19 pandemic created unprecedented difficulties in the field of the HBS. This lasted for most of 2021, and INE pollsters could not collect information through visits to the sample households.

The basic lines that make up the new work model -which was continued through 2021- are based on two fundamental elements: the collection of information through telephone interviews with households and the implementation of statistical methods to adjust spending.

#### **Collection of information**

Information collection through direct visits to households has been done away with. In a normal situation, the basis of the survey is, on the one hand, in-person interviews by INE pollsters with households that are part of the sample and, on the other, the delivery of notebooks so that households can directly note down expenses made. Since COVID-19 pandemic, has been necessary to adapt the system and carry out collection by telephone contact with informants, or by telematic means when possible.

It is important to note that the change in procedure has required an additional effort by the HBS interviewers, who carried out operations from their homes, as well as a greater degree of involvement by the informants, whom the INE would like to thank for their collaboration.

#### **Expenditure adjustment**

The HBS is designed to collect expenditures on different consumer goods and services and carry out the subsequent methodological processing, taking into account the frequency with which the expenditure is made and its magnitude. However, this procedure fails respond adequately in an exceptional situation such as that experienced in 2021, in which consumption patterns have been modified by factors unrelated to the survey.

A specific methodology has therefore been added to the data validation methods commonly used, which seeks to adjust expenditures in sections that have suffered the most from the change in the information collection method.



## Methodological note

The Household Budget Survey (HBS) provides annual information on the nature and destination of consumption expenditure, as well as on various characteristics relating to the living conditions of households.

Consumption expenditure refers both to the monetary flow that the household uses to pay for certain final consumption goods and services, and to the value of goods received as self-consumption, self-supply, salary in kind, free or subsidised meals and rent imputed to the dwelling in which the household resides (when it owns the dwelling or it has been assigned by other households or institutions). Expenditure is recorded at the time of acquisition, regardless of whether it is paid in cash or in instalments.

**Type of survey:** Annual.

**Population scope:** Private households.

**Geographical scope:** Spanish territory.

**Reference period for the results:** The calendar year.

Reference period of the information: Varies according to type of expenditure (see methodology)

**Sample size:** 24,000 households (approx.)

**Type of sampling:** Two-stage sampling with stratification of the first stage units.

**Collection method:** Mixed with direct entry by the household and interviews with the household.

For more information the methodology can be accessed at:

[https://www.ine.es/en/metodologia/t25/t2530p45816\\_en.pdf](https://www.ine.es/en/metodologia/t25/t2530p45816_en.pdf)

The standardized methodological report is at:

<https://www.ine.es/dynt3/metadatos/en/RespuestaDatos.html?oe=30458>

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