

28 July 2020

**Household Budget Survey (HBS)
Year 2019**

Average household expenditure increased by 1.2% in 2019, to 30,243 euros. In constant terms, it increases 0.9%

32.5% of households made some online purchase

The highest average expenditure per person was registered in País Vasco, with 14,524 euros, and the lowest in Extremadura, with 9,484 euros

Evolution of expenditure¹

Average household expenditure was 30,243 euros in 2019, representing an annual increase of 1.2%. In constant terms, i.e. eliminating the effect of prices, average household expenditure grew by 0.9%.

In turn, the average expenditure per person was 12,151 euros, with an increase of 1.1% as compared with 2018. Its variation in constant terms was 0.8%.

The total expenditure of all resident households in Spain, measured in current terms, increased by 1.9%. In constant terms, it increased 1.6%.

Total consumption expenditure, mean consumption expenditures and annual rates in current and constant terms (referred to 2006). 2019

	Current terms		Constant terms (2006)	
	Expenditure*	Annual rate	Expenditure*	Annual rate
Total expenditure	566,814,579	1.9	490,762,614	1.6
Mean expenditure per household	30,243	1.2	26,185	0.9
Mean expenditure per person	12,151	1.1	10,521	0.8

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

¹ 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 half of the groups analysed. Those with the highest growth were:

- **Education**, which registered an annual rate of 4.3% due to the rise in higher education spending.
- **Health**, with a variation of 3.8% due to the increase in spending on all components.
- **Housing, water, electricity, gas and other fuels**, with a rate of 2.8% compared to 2018, due to generalised spending increases.
- **Transportation**, with a variation of 2.6% due to higher spending on vehicle purchases.

On the other hand, the groups in which the average household expenditure decreased the most were:

- **Clothing and footwear**, where spending fell by 3.1%. This decrease occurred in both clothing and footwear.
- **Furnishings, household equipment and routine household maintenance**, with a rate of -3.0% compared to 2018.

Mean consumption expenditure per household, structure (%) and annual rate by ECOICOP divisions. Current terms. 2019

Groups (ECOICOP)	Mean expenditure per household (euros)	Structure (%)	Annual rate
TOTAL	30,243	100.0	1.2
1. Food and non-alcoholic beverages	4,286	14.2	1.5
2. Alcoholic beverages and tobacco	516	1.7	-0.5
3. Clothing and footwear	1,417	4.7	-3.1
4. Housing, water, electricity, gas and other fuels	9,441	31.2	2.8
5. Furnishings, household equipment and routine household maintenance	1,330	4.4	-3.0
6. Health	1,048	3.5	3.8
7. Transport	3,888	12.9	2.6
8. Communications	946	3.1	-1.9
9. Recreation and culture	1,654	5.5	0.6
10. Education	481	1.6	4.3
11. Restaurants and hotels	2,944	9.7	-0.1
12. Miscellaneous goods and services	2,291	7.6	-0.3

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

- **Housing, water, electricity, gas and other fuels**, with an average expenditure of 9,441 euros, which represented 31.2% of the total household budget.
- **Food and non-alcoholic beverages**, on which households spent 4,286 euros, that is, 14.2% of the budget. In particular, consumption of *Meat* (3.3% of total expenditure), *Bread and cereals* (2.0%), *Fish and seafood* (1.6%) and *Milk, cheese and eggs* (1.6%) were the most significant.

- **Transport**, with an average expenditure of 3,888 euros, 12.9% of the total. Worth noting was the significance of the expenditure on *Fuels and lubricants* (4.2% of the budget), *Vehicles* (4.1%) and *Maintenance and repair of vehicles* (1.9%).

Expenditure via the Internet

An increasingly significant part of household consumption expenditure is online purchases. The HBS has thus dedicated a specific section to this type of expense, in order to understand the degree of penetration of e-commerce in households, and to establish a e-commerce spending structure profile.

In 2019, 32.5% of households made some expenditure via the Internet, compared to 30.3% the previous year. The average annual expenditure of these households was 1,935 euros, 4.3% more than the previous year.

Expenditure by households via the Internet amounted to 11,782 million euros, representing 2.1% of total expenditure and an increase of 12.5% as compared with 2018.

Representativeness of e-commerce by ECOICOP divisions and structure of e-commerce. 2019

Groups (ECOICOP)	E-commerce by group	Structure of e-commerce (%)
TOTAL	2.1	100.0
1. Food and non-alcoholic beverages	0.7	4.6
2. Alcoholic beverages and tobacco	0.6	0.5
3. Clothing and footwear	4.4	10.0
4. Housing, water, electricity, gas and other fuels (*)	0.0	0.1
5. Furnishings, household equipment and routine household maintenance	2.7	5.6
6. Health	0.6	1.0
7. Transport	3.7	22.9
8. Communications	1.3	2.0
9. Recreation and culture	10.9	28.6
10. Education (*)	0.0	0.0
11. Restaurants and hotels	4.2	19.8
12. Miscellaneous goods and services	1.4	5.0

* Due to the nature of this group (ECOICOP), online expenses are not relevant.

E-commerce penetration and expenditure distribution

The groups with the highest proportion of expenditures over the Internet in 2019 were *Leisure and culture* (with 10.9% of the total expenditure for that group), *Clothing and footwear* (4.4%), *Restaurants and hotels* (4.2%) and *Transport* (3.7%).

Total household spending over the Internet in 2019 was concentrated into three groups:

- **Leisure and culture**, which represented 28.6% of total spending. Spending on tourist packages was of particular significance, with a weight of 10.2%.
- **Transport**, in which internet spending accounted for 22.9% of the total. Expenditure on transport services, accounting for 18.6% of the total, was the most significant in this group.

- **Restaurants and hotels**, with 19.8% of total Internet spending. Almost all spending was for accommodation services, with 18.3% of the total.

Consumption expenditure according to main source of household income

For spending level, the main source of household income is a differentiating element. Thus, households whose main source of income was self-employment were those that had, on average, the highest expenditure in 2019, with 35,942 euros. This figure was 18.4% higher than the household average. This was followed by households whose main income source was working for others, with 33,680 euros.

The households with the lowest expenditure were those with income from subsidies and other social benefits, with 17,012 euros, a value 44.0% lower than the average.

Lastly, the expenditure of households with pensions as their main source of income was 25,595 euros.

Mean consumption expenditure per household by main source of income of the household.* 2019

Main source of income of the household	Mean consumption expenditure
TOTAL	30,361
Self-employed	35,942
Salaried	33,680
Pensions	25,595
Unemployment benefits and other social benefits	17,012
Other regular income	25,929

Distribution of consumption by level of household expenditure

The distribution of consumption among different expenditure groups depends to a large extent on the level of household expenditure².

Thus, 20% of the households with the lowest expenditure (quintile 1) dedicated more than 60% 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 37.9% of their budget to this type of expenditure.

On the other hand, 20% of the households with the highest expenditure allocated 17.0% of their budget to *Transportation*, 11.1% to *Restaurants and hotels* and 6.6% to *Leisure and culture*. Households with the lowest expenditure allocated approximately half of this percentage to each item (7.0%, 5.6% and 3.0% respectively).

² 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).

Structure of consumption expenditure by quintiles and ECOICOP divisions. 2019

Groups (ECOICOP)	Quintiles					
	Total	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0
1. Food and non-alcoholic beverages	14.2	20.3	18.1	15.8	13.8	10.5
2. Alcoholic beverages and tobacco	1.7	2.2	2.1	2.0	1.7	1.3
3. Clothing and footwear	4.7	3.6	4.4	4.5	5.0	5.0
4. Housing, water, electricity, gas and other fuels	31.2	40.4	35.7	32.6	29.5	27.4
5. Furnishings, household equipment and routine household maintenance	4.4	3.3	3.5	3.9	4.3	5.4
6. Health	3.5	2.5	2.9	3.5	3.7	3.8
7. Transport	12.9	7.0	8.9	10.8	12.9	17.0
8. Communications	3.1	4.5	4.0	3.5	3.0	2.3
9. Recreation and culture	5.5	3.0	3.9	4.9	6.1	6.6
10. Education	1.6	0.7	1.1	1.4	1.8	1.9
11. Restaurants and hotels	9.7	5.6	7.7	9.6	10.7	11.1
12. Miscellaneous goods and services	7.6	6.9	7.5	7.6	7.5	7.8

Results by Autonomous Communities

In 2019, the Autonomous Communities with the greatest average expenditure per person were País Vasco (14,524 euros), Comunidad de Madrid (14,284) and Comunidad Foral de Navarra (13,640).

Conversely, Extremadura (9,484 euros), Canarias (9,851), and Castilla-La Mancha (10,394) recorded the lowest average expenditure per person.

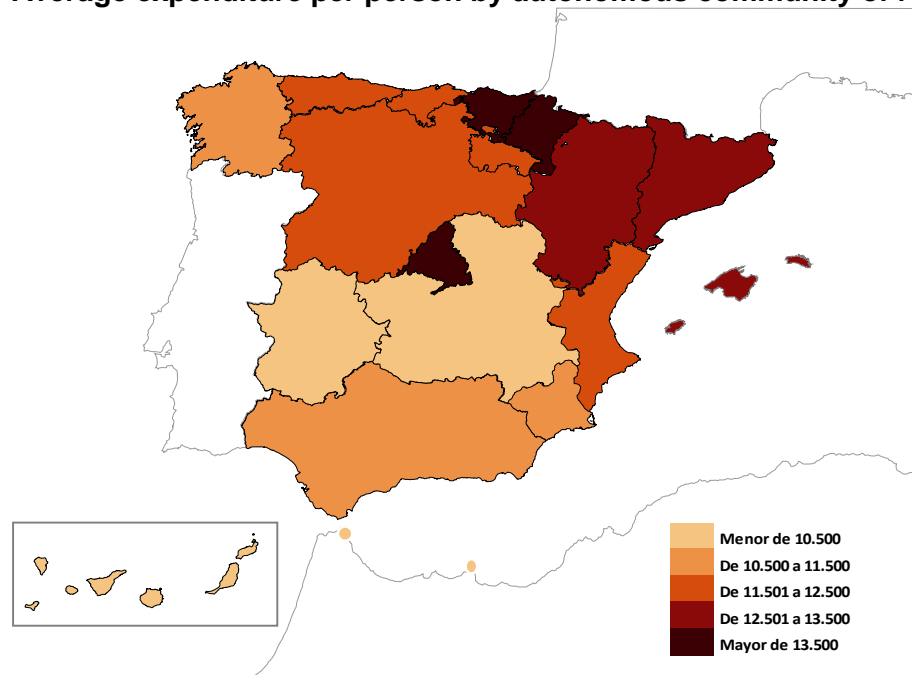
The average expenditure per person in País Vasco was 19.5% over the national average. In turn, that of Extremadura was 22.0% below this average.

Mean consumption expenditure per person and index on the mean by autonomous communities of residence. 2019 *

Autonomous Community	Mean expenditure per person (MEP) (euros)	Index on the mean of the MEP
TOTAL	12,151	100.0
Andalucía	10,603	87.3
Aragón	12,775	105.1
Asturias (Principado de)	12,318	101.4
Balears (Illes)	12,766	105.1
Canarias	9,851	81.1
Cantabria	12,387	101.9
Castilla y León	11,848	97.5
Castilla - La Mancha	10,394	85.5
Cataluña	13,414	110.4
Comunidad Valenciana	11,933	98.2
Extremadura	9,484	78.0
Galicia	10,987	90.4
Madrid (Comunidad de)	14,284	117.5
Murcia (Región de)	10,933	90.0
Navarra (Comunidad Foral de)	13,640	112.2
País Vasco	14,524	119.5
Rioja (La)	12,269	101.0
Ceuta	9,366	77.1
Melilla	9,763	80.3

* The autonomous cities of Ceuta and Melilla are also included

Average expenditure per person by autonomous community of residence. Year 2019



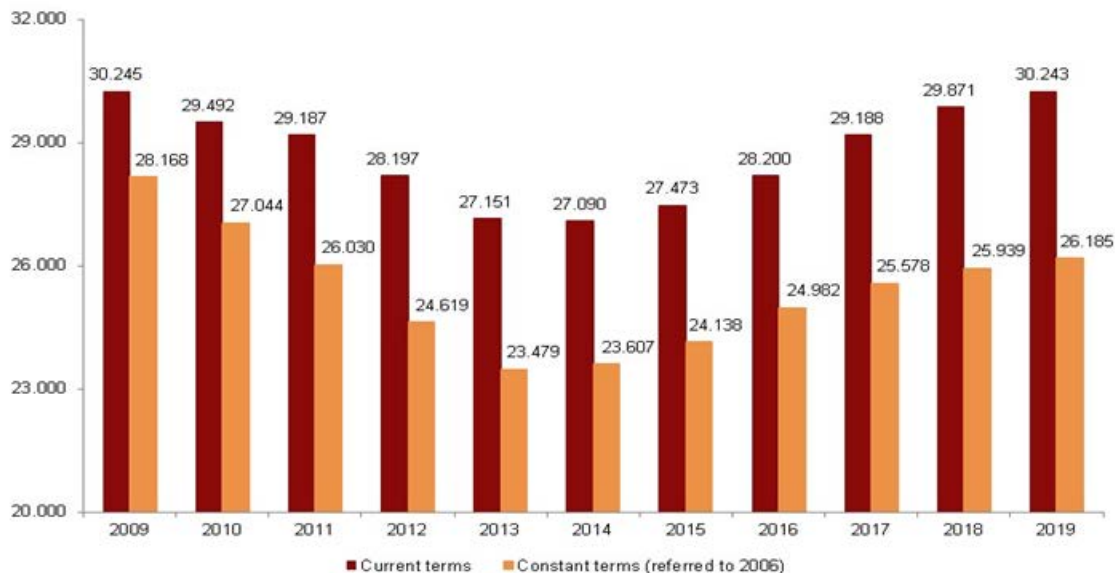
Household spending during the last 10 years

In 2019, households recovered the spending level they had 10 years ago. In 2009, the average expenditure per household was 30,245 euros. In 2019 it reached 30,243 euros.

Throughout this period, average spending decreased gradually until it reached a minimum in 2014, with 27,090 euros, more than 10% below the 2009 level. The recovery then began, with increasing annual rates; this with the exception of the past two years, when growth rates once again slowed.

Taking into account the spending value in constant 2006 terms -that is, eliminating the price effect- average per household spending in 2019 was 26,185 euros. This remains below the level reached in 2009, of 28,168 euros.

Evolution of mean consumption expenditure per household. 2009-2019



An analysis of how households distributed their budget among the major spending groups shows that little substantial change took place over the past 10 years.

The groups that most increased their weight in total spending in this period were *Housing* (from 29.5% to 31.2%), *Transportation* (from 11.9% to 12.9%) and *Education* (from 1.0 % to 1.6%).

On the other hand, a notable reduction in importance was seen in *Leisure and culture* (from 6.8% to 5.5%) and *Clothing and Footwear* (from 5.8% to 4.7%).

Food and non-alcoholic beverages and *Restaurants and hotels* remained stable in the spending structure.

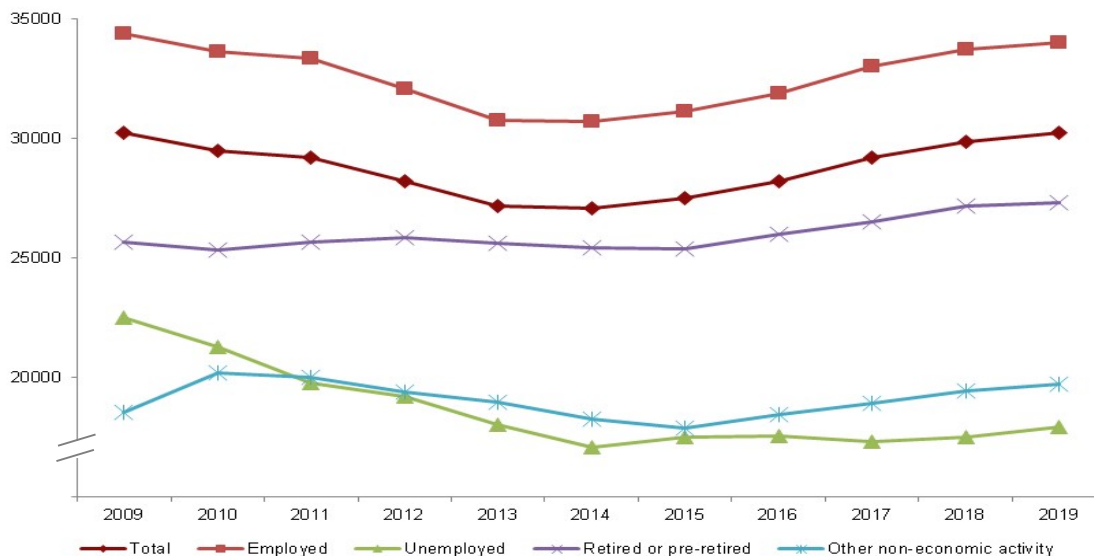
Structure of consumption expenditure by ECOICOP divisions 2009-2019

Groups (ECOICOP)	2009	2019
TOTAL	100.0	100.0
1. Food and non-alcoholic beverages	14.3	14.2
2. Alcoholic beverages and tobacco	2.0	1.7
3. Clothing and footwear	5.8	4.7
4. Housing, water, electricity, gas and other fuels	29.5	31.2
5. Furnishings, household equipment and routine household maintenance	5.0	4.4
6. Health	3.2	3.5
7. Transport	11.9	12.9
8. Communications	3.1	3.1
9. Recreation and culture	6.8	5.5
10. Education	1.0	1.6
11. Restaurants and hotels	9.6	9.7
12. Miscellaneous goods and services	7.7	7.6

In the 2009-2019 period, the evolution of average household spending was also influenced by the employment status of the primary breadwinner. In 2019, households with a primary breadwinner who was employed reached levels similar to those of 2009, while those with a primary breadwinner who was retired, despite having a lower level of spending, showed an upward trend throughout the period.

In contrast, households with unemployed primary breadwinners failed to recover their 2009 spending levels, with an expenditure of around 4,500 euros less in 2019.

Mean consumption expenditure per household by activity status of the reference person. 2009-2019



Data Review and Update

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

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 you can access the methodology at:

https://www.ine.es/en/metodologia/t25/t2530p45816_en.pdf

And the standardized methodological report in:

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

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