

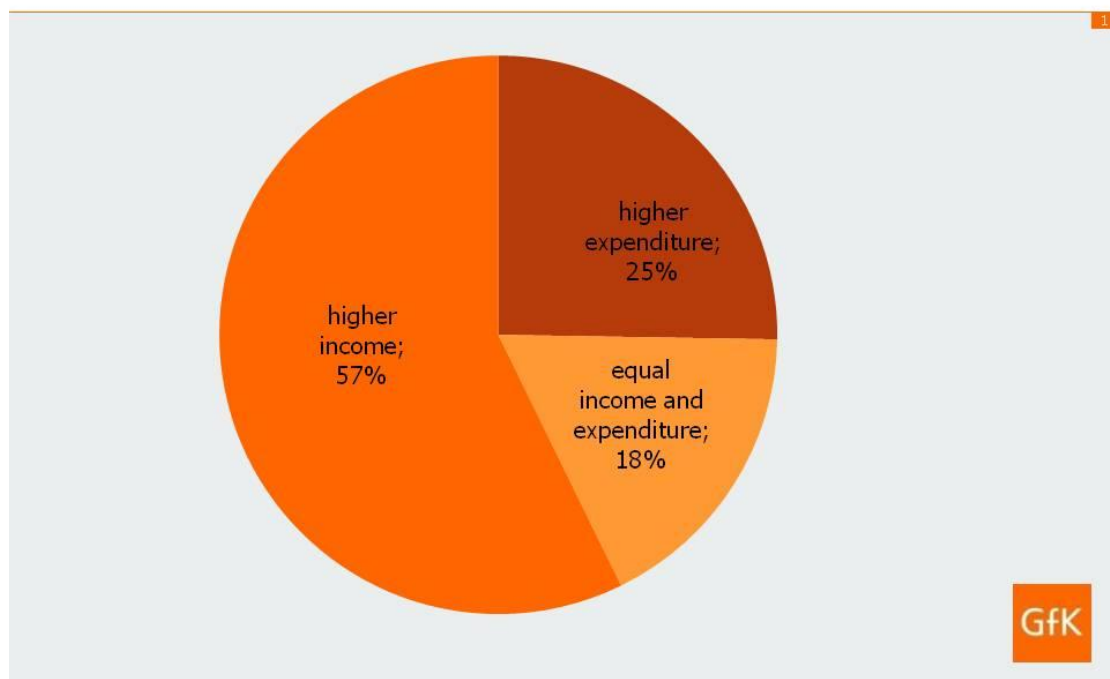
Household income and expenditure

In our February omnibus, people responsible for the running of the household (housekeepers, N=589) answered questions on household income and expenditure.

In January 2011, the average monthly household income was estimated to be just under 1,500 euros. Households were also asked to estimate the amount needed to cover the basic necessities and this figure amounted to 1,260 euros on average. This means that an average of 240 euros is left over for any additional purchases or to be saved.

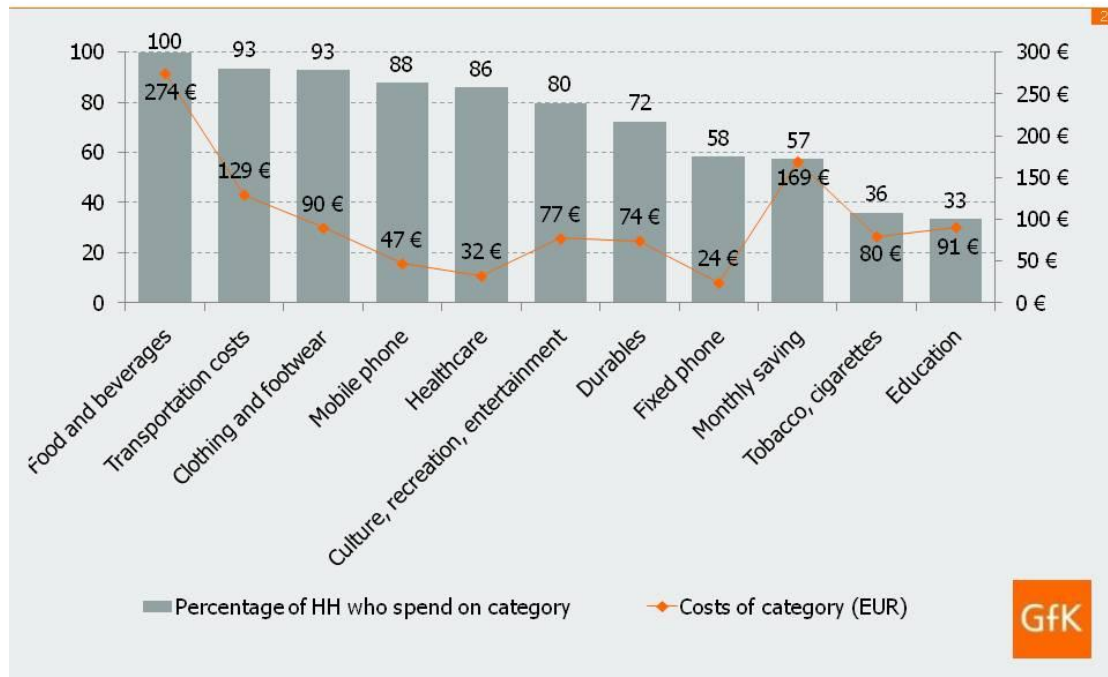
To obtain a more complete picture, household incomes and the assessments of the amounts needed for basic necessities were compared at an individual respondent level. Just fewer than 60% of households perceive their income to be higher than what they need to buy the basic necessities, but for a quarter of all respondents their household incomes are not sufficient to cover even the basic necessities. The Podravska region, in particular, stands out with 45% of the respondents assessing their income as inadequate to cover even the basic necessities.

HH income compared to expenditure for basic necessities



If we look at some of the monthly expenditures according to product/service categories, food and beverages stand out, with an average monthly expenditure of over 270 euros. Transport costs are also an important category with only 7% saying they do not spend anything on transport. Those who do spend money on transport spend almost 130 euros per month. The next most common expenditure is for clothing and footwear, with an average monthly expenditure of 90 euros.

Average monthly expenditure on individual product/service categories



Expenditure on culture, recreation and entertainment should also not be overlooked with 80% of the respondents spending on this category and with an average spend of just under 80 euros. If we look at savings, we see that 57% of all households manage to put some money aside each month. This correlates with the percentage of those who rate their income as being more than their expenditure on basic necessities and indicates that we do like to be able to save.

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