

# The European consumer in 1994

*Karin Wingvist*

## Statistics in focus

### POPULATION AND SOCIAL CONDITIONS

THEME 3 – 9/1999

### POPULATION AND LIVING CONDITIONS

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The consumption habits of the European consumers vary substantially among the 15 Member States of the Union. Factors such as culture, traditions and degree of urbanisation influence the habits in every country. The family situation plays an important role for the consumption of the individual household.

The average European household spent 3 960 PPS<sup>1</sup> of their total budget, 18.9 % of 20 915 PPS, on food and beverages (including own production but excluding catering) in 1994. The average amount spent on recreation, culture, hotels and restaurants was 3 300 PPS, which is 15.8 % of the budget, and the amount on transport and communication was almost as large. The average expenditures for housing and other services including health, education, insurance and financial services etc. are more difficult to estimate across the EU, since the conditions are so different in the countries.

Compared to 1988 results, the weight of the category housing, transport and communication in the budget increased in most of the countries while the share of the budget devoted to food, clothing and footwear declined<sup>2</sup>.

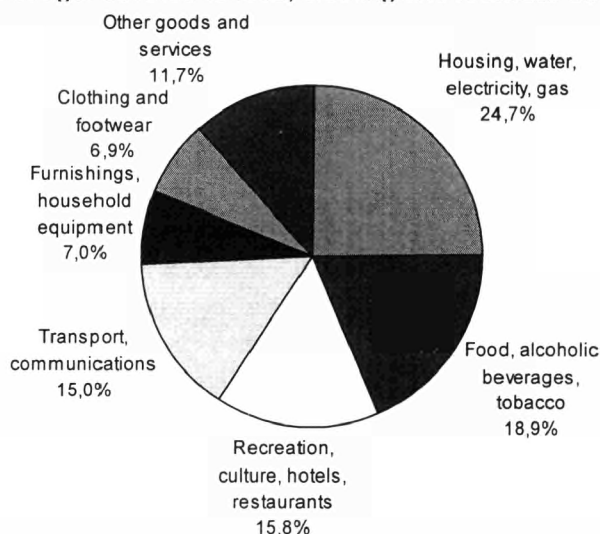


Figure 1: Total consumer expenditure in the EU-15 in 1994 by item

Around 144 000 households from the 15 Member States were surveyed in 1994<sup>3</sup> on their consumption expenditure and income: the results of 17 national Household Budget Surveys (15 EU countries, Iceland and Norway) are now available at Community format and allow to compare standards of living across Europe.

1) See methodological notes.

2) See the Statistics in focus "Household budgets between 1988 and 1994" issued in March 1999.

3) The reference years may differ, see the methodological note.



The national standards of living can be measured in terms of total consumption expenditure. Figure 2 shows that a large number of countries spent around 13 000 PPS per adult equivalent in 1994. They are mainly located in the center of the European Union. For those at the 'periphery' (Portugal, Greece, Spain, Finland,

Ireland and Sweden), total consumption expenditure per adult equivalent varied between 8 400 and 11 900 PPS. These results are presented in 'Purchasing Power Standards per adult equivalent' to take into account the differences in purchasing power and size of household between the countries.

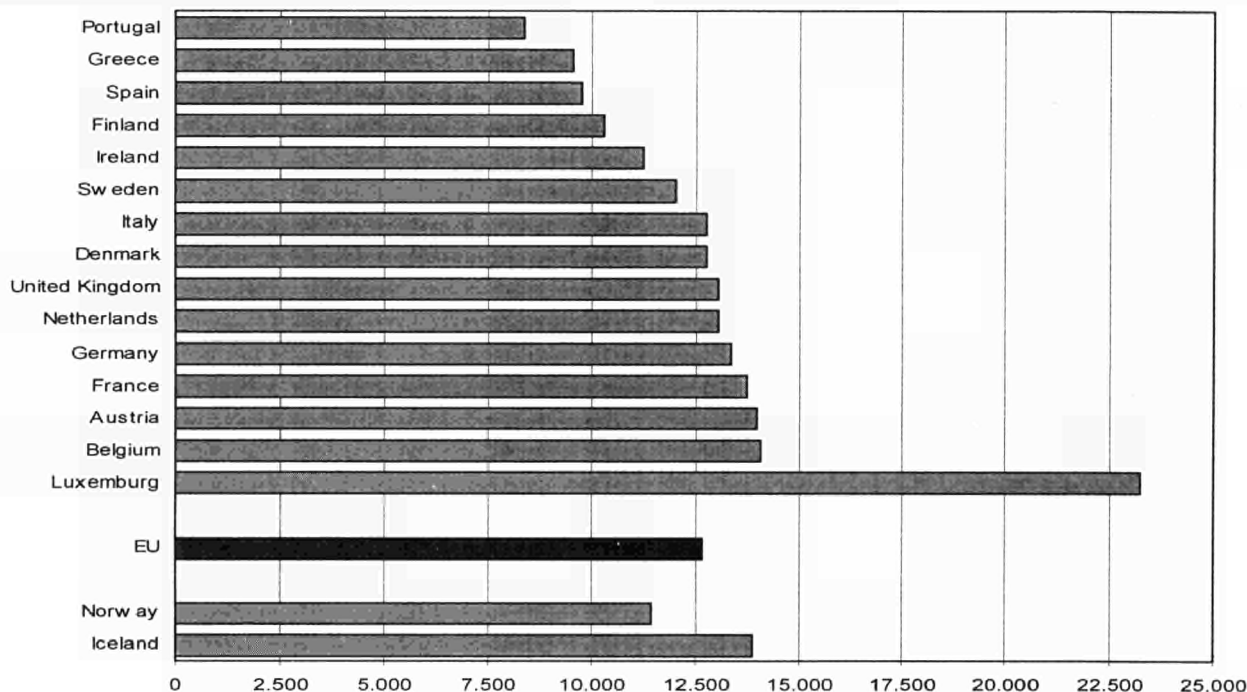


Figure 2: Household consumer expenditure per adult equivalent in 1994 (PPS)

The largest expenditure item in the EU was housing<sup>4</sup> which accounted for nearly a quarter of all household expenditure in 1994 (Figure 1). A more detailed analysis of housing is presented on page 4.

The second largest expenditure item in 1994 was food<sup>4</sup>. The share of the budget devoted to food was 18,9 % (Figure 1). A more detailed analysis of the food item is presented on page 5 and 6.

Expenditure on recreation, culture and hotel/restaurant came third with around 16 % of the budgets. Differences between Member States are described on page 6.

In EU 6.4 % of the budgets were spent in hotels, restaurants and cafes, 9.4 % on recreation and culture. Recreation and culture includes (Austria has not done this subdivision):

- services such as package holidays, museum, cinema, concert, hire of videocassettes and sport facilities (3.6 % of the EU total average expenditure)
- video, musical and sport equipment and accessories (4 % in the EU)

- books, newspapers and stationary (1.9 % in the EU)

Transport and communication represented almost the same share as recreation, culture and hotel/restaurant 15 % of the average household expenditure.

The expenditure on transport includes:

- purchase of vehicles (5.1 % in the EU, from 3 % in Italy to 7.8 % in Luxembourg and 8.3 % in Austria)
- equipment, fuels, maintenance and repair of vehicles (6.5 % in the EU, from 4.6 % in Greece and the Netherlands to 9.3 % in Italy)
- purchase of transport services (passenger transport by railway, road, air or sea excluding package holidays) accounted for 1.5 % of the budgets. Countries spending proportionally more in transport services are Denmark, France and the United Kingdom (1.9 %)

The expenditure on communications (postal services, telephone equipment and services) represented about 2 % for all countries.

<sup>4</sup> Housing includes water, electricity, fuels, rent paid by tenants as well as imputed rents of owner occupiers and households accommodated free of charge. Food includes beverages and tobacco.



	Housing, water, electricity, gas	Food, alcoholic beverages, tobacco	Recreation, culture, hotels, restaurants	Transport, communications	Furnishings, household equipment	Clothing and footwear	Other goods and services	Total
Belgium	29,0	14,0	16,7	12,7	6,7	6,2	14,7	100,0
Denmark	27,9	17,8	14,1	17,5	6,3	5,7	10,7	100,0
Germany	24,8	16,0	17,0	16,5	6,8	7,3	11,7	100,0
Greece	24,0	21,2	9,0	10,9	6,7	12,9	15,3	100,0
Spain	23,5	25,3	15,3	13,0	6,2	8,0	8,7	100,0
France	23,2	18,9	14,5	16,5	7,6	5,6	13,8	100,0
Ireland	21,6	26,3	13,5	15,2	4,8	6,5	12,2	100,0
Italy	24,1	23,5	13,0	15,0	6,2	7,3	10,9	100,0
Luxembourg	27,4	14,5	15,7	15,2	9,3	8,5	9,4	100,0
Netherlands	27,2	14,4	15,5	11,2	7,1	6,0	18,7	100,0
Austria	21,6	18,1	13,0	18,8	10,6	8,8	9,2	100,0
Portugal	19,9	24,1	12,9	17,7	6,7	6,3	12,4	100,0
Finland	27,2	19,1	15,7	15,6	4,6	4,6	13,3	100,0
Sweden	26,0	21,0	16,0	15,1	5,3	6,1	10,5	100,0
United Kingdom	25,9	17,0	19,9	13,6	7,9	6,3	9,5	100,0
<b>EU-15</b>	<b>24,7</b>	<b>18,9</b>	<b>15,8</b>	<b>15,0</b>	<b>7,0</b>	<b>6,9</b>	<b>11,7</b>	<b>100,0</b>
Iceland	17,7	20,4	18,6	16,8	6,0	6,8	13,7	100,0
Norway	21,8	18,7	15,7	19,4	6,9	6,8	10,7	100,0

Table 1: Consumption expenditure in 1994 by item (%)

There are notable differences in the structure of consumption expenditure between different types of households. Housing is a larger part (32 %) for retired households than for other types of households. To a certain extent this depends on the imputation of rents for owner occupiers<sup>5</sup>.

On the other hand transport and communication is a larger part for other types of households, just above 15 % of the total. The proportion for retired households is 10 %.

Recreation, culture, hotels/restaurants is a comparatively smaller item for retired households.

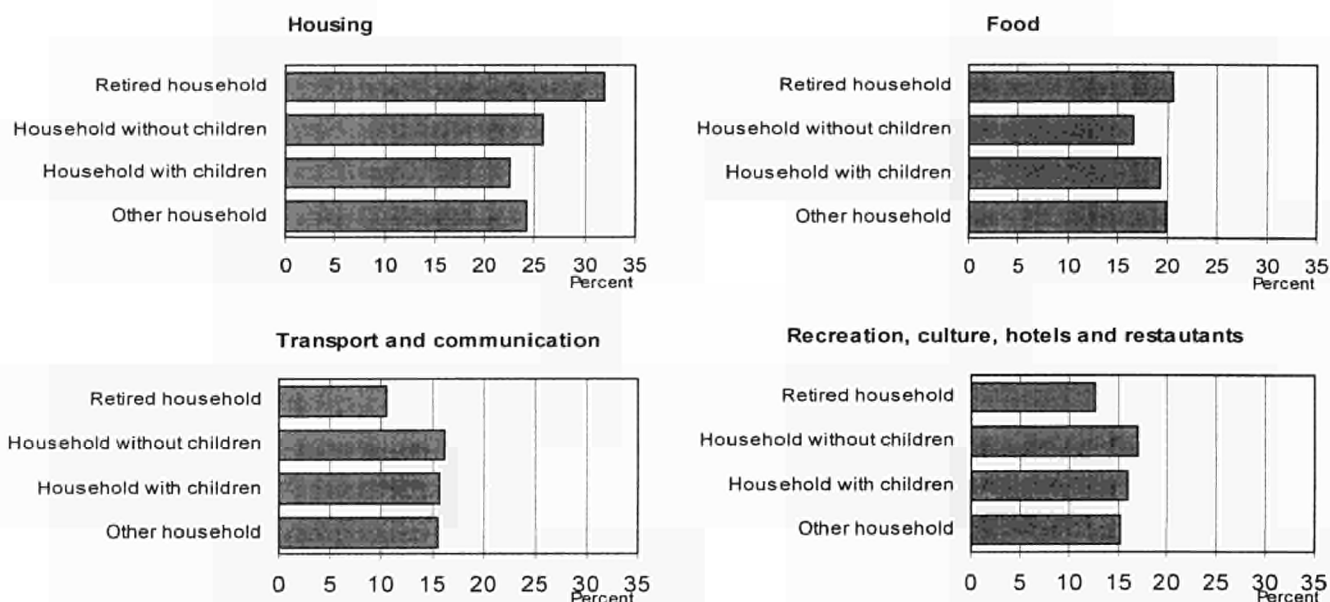


Figure 3: Household consumption expenditure<sup>5</sup> in 1994 by item and type of household<sup>6</sup> (% of total expenditure)

5) See page 4 and methodological notes.

6) See methodological notes.

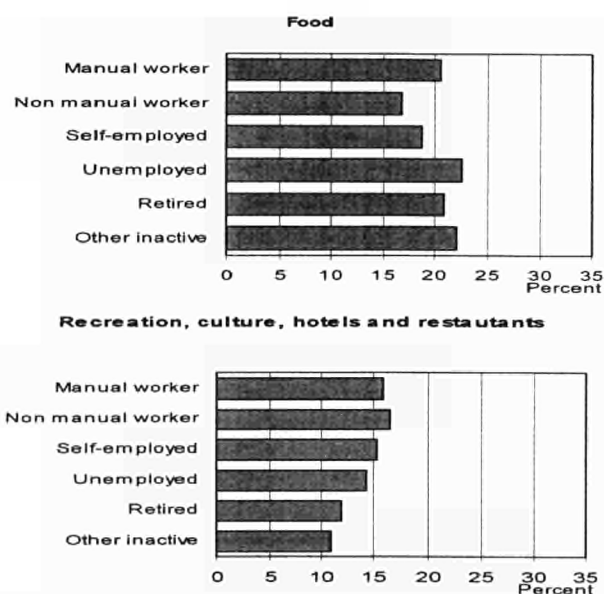
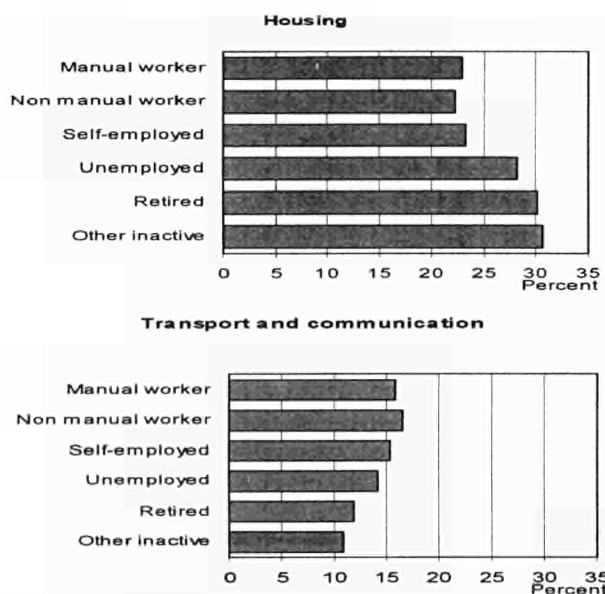


Figure 4: Household consumption expenditure in 1994 by item and by socio-economic category (% of total consumption)

The structure of expenditure is somewhat different between households in different socioeconomic category. The category self-employed includes self-employed, farmers and agricultural workers. For some expenditure items, for example for food, this is a heterogeneous group

Housing is a substantially smaller part of the expenditure for households headed by manual and non-manual worker and self-employed compared to

unemployed, retired and other inactive.

The smallest part for food is spent by non-manual worker households while the unemployed and the other inactive households spent relatively more.

For the category transport and communication and the category recreation, culture, hotels and restaurants the spending patterns are very similar for the five socio-economic groups.

### Housing - one fourth of the budgets

Housing components	Owner-occupiers	Tenants	Total households
Actual rentals for housing	1,7	68,2	22,5
Imputed rentals for housing	65,0	1,8	45,7
Regular maintenance and repair of dwelling	7,7	4,4	6,5
Other services relating to the dwelling	6,5	6,1	6,3
Electricity, gas and other fuels	19,1	19,4	19,1
<b>Total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 2: Housing expenditure in EU in 1994 (%). (Sweden not included)

Housing is the largest expenditure item. It accounted for 24.7 % of the average household expenditure in 1994. Housing includes actual rents for tenants (tenants are the households that pay full rent) and

imputed rents for owner-occupiers and households with rent free or reduced rent.

In order to compare consumption on housing between tenants and owner-occupiers expenditure was imputed for owner-occupiers<sup>7</sup>. This is a calculated value that in theory should correspond to the rent that should be paid for a similar housing rented on the market. The imputed rent accounts for more than two thirds of the housing expenditure for the owner-occupiers and the actual rents accounted for around the same share for tenants. Regular maintenance is slightly higher for owner-occupiers while electricity, gas and other fuels is slightly higher for tenants. Housing expenditure are difficult to compare between countries since the type of "ownership" varies considerably across the EU. In Spain, Greece and Ireland about four out of five dwellings are owned while in the Netherlands and in Austria this share is less than 50 %.

7) See methodological notes.

## Food, beverages and restaurants

	Number of persons per household	Expenditure on food, beverages and catering per household		
		In national currency	In PPS	% of the total expenditure
Belgium	2,5	176.801	4.245	18,7
Denmark	2,1	35.019	3.577	18,6
Germany	2,3	8.705	4.023	19,5
Greece	2,9	934.677	4.176	23,6
Spain	3,3	826.984	6.213	31,7
France	2,5	35.024	4.846	21,7
Ireland	3,3	4.388	6.180	27,8
Italy	2,8	9.924.750	6.052	26,5
Luxembourg	2,6	276.712	6.954	18,0
Netherlands	2,3	7.931	3.480	17,1
Austria	2,7	77.618	5.209	21,5
Portugal	3,0	703.310	5.141	31,5
Finland	2,2	25.520	3.559	25,7
Sweden	2,2	45.441	4.124	22,9
United Kingdom	2,4	3.247	4.645	20,1
EU-15	2,5	.	4.765	22,4
Iceland	2,8	550.053	5.870	24,1
Norway	2,3	38.342	3.708	20,6

Table 3: Expenditure on food in 1994

In 1994, European households spent 4 765 PPS (or 22.4 % of the budget) on food and beverages whether consumed at home, in a restaurant, a café or a canteen (Table 3). In Luxembourg, households consumed 6 954 PPS on food being the highest amount in Europe. However, food expenditures made up only 18 % of the budget in this country. With more than 6 000 PPS, households in Spain, Ireland and Italy also spent relatively much on food but at a much higher share of the budget than in Luxembourg (more than a quarter). The high number of persons per household in these countries should be noted. In the Netherlands, household expenditure on food was the lowest in Europe, not only in PPS (3 480 PPS), but also in terms of the budget (17.1 %).

Within Europe, households in Belgium, the United Kingdom and Portugal spent the largest share of food in restaurants, cafés or canteens (more than a quarter) in 1994 (Figure 5). Households in these countries also belonged to the highest spenders on food in PPS "outside home". In Greece, Finland, France and Italy, around 85 % of this type of expenditures were spent "at home". High-income households devoted a much higher share of food expenditures "outside home" (30 %) than the least well off households (12 %).

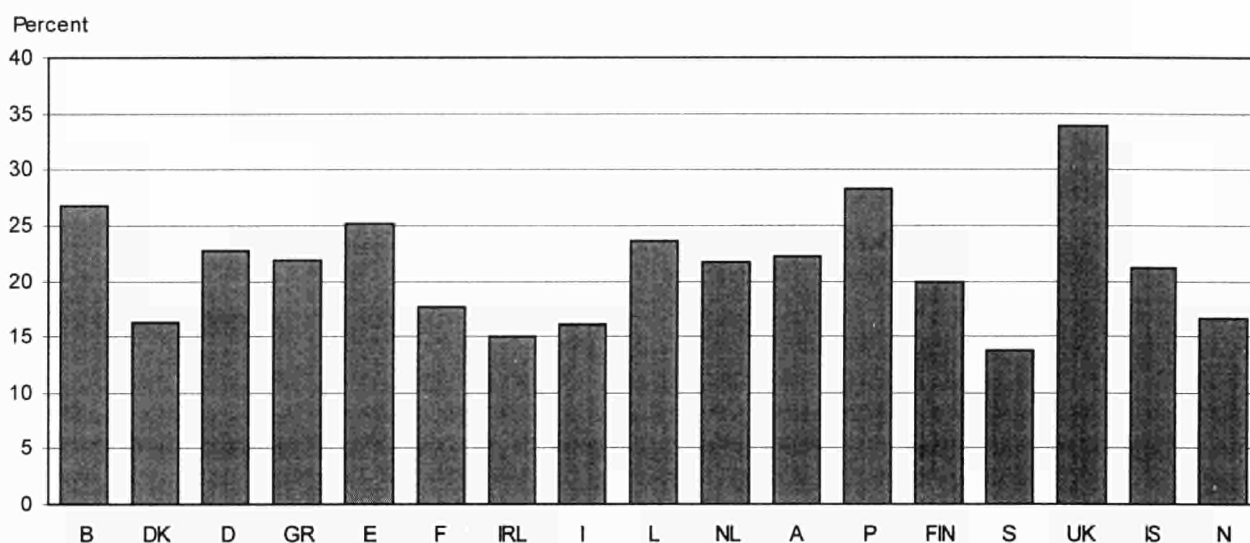


Figure 5: Expenditure on catering (restaurants, cafés and canteens) of total food, beverages and catering in 1994 (%)

Food consumed at home (including own production) has been subdivided into food categories by all countries except Sweden and Austria. Expenditure on meat were the largest among all food items in Europe (27.3 %), followed by "bread and cereals" and "milk, cheese and eggs" with 18.1 % and 15.0 %<sup>8</sup>.

With 33.8 % of the food budget spent on meat, households in Luxembourg were highest in Europe. Belgium was lowest with 21.3 %. In Italy the "bread and cereals" share ranked highest compared with other countries and in Ireland lowest with 14.2 %.

8) Excluding food expenditures in restaurants, cafes and canteens.

	Bread and cereals	Meat	Fish	Milk, cheese and eggs	Oils and fats	Fruit	Vegetables including potatoes and other tubers	Sugar, jam, honey, syrup, chocolate and confectionery	Other food products	TOTAL
Belgium	14,5	21,3	8,6	15,6	3,9	9,2	12,8	9,2	5,0	100,0
Denmark	17,7	27,3	4,3	15,4	3,5	6,2	9,8	13,3	2,6	100,0
Germany	18,3	26,8	4,3	13,4	4,5	8,6	10,2	8,9	5,0	100,0
Greece	12,5	29,0	7,4	21,3	9,3	9,1	8,3	3,1	0,0	100,0
Spain	14,8	29,8	13,1	14,0	4,8	8,8	9,4	3,6	1,6	100,0
France	18,6	29,6	6,4	14,6	2,6	7,4	11,8	5,1	4,1	100,0
Ireland	14,2	30,0	2,6	17,2	3,9	5,1	12,4	9,3	5,3	100,0
Italy	21,4	28,2	7,7	16,0	5,8	8,2	8,6	4,0	0,0	100,0
Luxembourg	16,0	33,8	4,4	14,0	3,7	7,4	8,2	6,5	5,9	100,0
Netherlands	18,6	24,3	2,3	18,0	2,9	8,7	11,8	7,3	6,1	100,0
Austria										
Portugal	15,6	30,2	15,8	12,1	5,8	7,6	9,8	2,6	0,5	100,0
Finland	16,8	24,5	4,1	19,4	3,6	6,9	9,1	9,3	6,2	100,0
Sweden										
United Kingdom	18,2	25,4	4,4	15,7	2,7	7,0	14,2	5,3	7,1	100,0
EU-15	18,1	27,3	6,3	15,0	4,1	8,0	10,9	6,2	4,0	100,0
Iceland	18,4	23,1	5,1	20,4	2,5	5,8	8,2	11,5	5,0	100,0
Norway	11,9	25,4	7,3	20,6	2,6	6,9	8,7	10,2	6,4	100,0

Table 4: Expenditure on food in EU<sup>9</sup> in 1994

## Recreation and culture

The share of the budget on recreation and culture varied from 3.7 % in Portugal to 12.6 % in Sweden (Iceland: 13.2 %) in 1994 (Table 5). Households in Luxembourg spent about 4 431 PPS and households in Greece 687 PPS.

Between different types of households within a country,

the variation in the share of spending is very small. In terms of PPS larger differences occur: retired households in the EU spent on average 1 210 PPS, whereas the amount for households without children was about 1 815 PPS. In Luxembourg, households with children spent the most in Europe, around 5 370 PPS.

	Retired household		Household without children		Household with children		Other household		All households	
	PPS	Percent	PPS	Percent	PPS	Percent	PPS	Percent	PPS	Percent
Belgium	1.740	9,8	2.313	11,0	3.303	11,5	2.494	10,0	2.493	11,0
Denmark	1.598	9,3	2.512	11,6	3.624	10,4	3.827	13,0	2.064	10,8
Germany	1.856	11,0	2.490	12,0	3.054	10,4	2.744	9,3	2.271	11,0
Greece	130	1,7	382	3,2	732	4,5	603	3,8	687	3,9
Spain	367	4,1	901	6,3	1.287	7,4	1.295	6,9	1.311	6,7
France	1.033	5,8	1.598	7,9	2.489	8,0	2.179	8,2	1.696	7,6
Ireland	737	7,5	1.289	8,7	2.304	9,5	1.952	8,8	2.041	9,2
Italy	809	7,0	1.210	7,2	1.875	8,4	1.939	8,3	1.815	8,0
Luxembourg	2.301	8,8	3.898	11,8	5.370	11,9	4.676	11,0	4.431	11,5
Netherlands	1.348	8,6	1.887	9,8	2.668	9,6	1.790	9,5	1.936	9,5
Austria	1.424	7,9	1.997	8,9	2.738	8,7	2.470	7,1	1.981	8,2
Portugal	122	2,2	306	3,3	598	4,3	532	3,8	604	3,7
Finland	1.144	9,4	1.674	11,0	2.884	11,0	2.043	9,6	1.714	10,7
Sweden	1.931	11,0	2.454	13,3	3.584	12,4	2.314	12,5	2.268	12,6
Kingdom	1.194	10,4	2.126	12,3	2.777	12,4	2.820	11,2	2.446	12,0
EU-15	1.210	8,2	1.815	9,6	2.495	9,5	2.269	8,9	1.964	9,4
Iceland	2.726	13,1	2.447	12,3	4.515	13,6	4.142	13,0	3.210	13,2
Norway	1.385	11,1	2.167	11,9	3.533	11,9	3.105	11,9	2.126	11,8

Table 5: Expenditure on recreation and culture in 1994 by type of household<sup>10</sup>

9) Sweden and Austria are not included.

10) See methodological notes.

## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

This issue of Statistics in Focus draws data from the Household Budget Surveys conducted in all the Member States of the European Union. The results presented are obtained from Eurostat's micro-data base. In order to obtain comparability Eurostat harmonizes these data in a process of converting national data into a predefined Community format. EU-15 figures, were computed using the household population size of each country as a weight.

The survey years do not always coincide with the reference year fixed by Eurostat (see table below). When this is the case, the data are deflated using the general consumer price index of the country concerned.

The size of the samples varies substantially according to various factors, including budget constraints and the desired accuracy of the estimate.

### Survey years and sample sizes

	Collection year	Size of sample	Total household population in 1000s <sup>1</sup>
<b>Belgium</b>	1995 - 1996	2 724	4.044
<b>Denmark</b>	1993 - 1995	2 936	2.274
<b>Germany</b>	1993	40 009	36.309
<b>Greece</b>	1993 - 1994	6 756	3.709
<b>Spain</b>	1994	2 876	12.007
<b>France</b>	1994 - 1995	9 634	22.807
<b>Ireland</b>	1994	7 877	1.127
<b>Italy</b>	1994	33 928	20.411
<b>Luxembourg</b>	1993	3 012	152
<b>Netherlands</b>	1994	2 050	6.421
<b>Austria</b>	1993 - 1994	6 604	3.013
<b>Portugal</b>	1994 - 1995	10 554	3.243
<b>Finland</b>	1994 - 1995	4 493	2.037
<b>Sweden</b>	1992	3 806	3.830
<b>United Kingdom</b>	1994	6 928	24.250
<b>EU-15</b>		144 187	145.634
<b>Iceland</b>	1995	1 375	87
<b>Norway</b>	1992-1994	4 033	1.751

<sup>1</sup> Source: Labour Force Survey 1994. Census 1990/91 for Austria, Finland, Sweden and Norway

### Adult equivalent and Purchasing Power Standards

To take account of economies of scale, an equivalence scale is applied to adjust consumption expenditure for the varying size and composition of households. A coefficient of 1 is attributed to the first adult, 0.5 to other persons over 13 years of age and 0.3 to children aged 13 years or under (OECD modified scale).

The Purchasing Power Standards (PPS) is used to correct for differences in purchasing power between the countries: a given sum of money, when converted into different currencies at the PPS rates, will buy the same basket of goods and services in all countries.

### Concept of expenditure

The categories of consumption used here correspond to the COICOP-'HBS' (Classification of Individual Consumption by Purpose – Household Budget Survey).

In addition to households' traditional expenditure (purchases in shops, payment of invoices, ec.) "consumption" in Household Budget Survey includes the own production of households and benefits in kind received. Notional rents are also imputed to owner-occupiers and households accommodated free of charge. Eurostat has done this imputation for Ireland, France and United Kingdom only using Eurostat information. This definition of expenditure is close to that of the National Accounts but any comparisons with final household consumption data from National Accounts should take into account that:

Household Budget Surveys cover only national 'private households' excluding institutional households (hospital, etc.) and foreign tourist consumption.

Household Budget Surveys collect individual data from a representative sample through individual questionnaires. National Accounts may use other statistical sources (retail sales for instance) to build the final consumption aggregates.

Data collection procedures may affect the comparability of data regarding the main items of consumption such as 'health' and 'housing'.

### Type of household

Each household is classified into one of the following four types of households: *Retired household/One person or couple aged 65 years or more, Household without children/One person or couple (less than 65 years) without children, Household with children/Couple or single parent (less than 65 years) with children and Other household.*



# Further information:

## ➤ Databases

New Cronos  
Domain: HBS

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## For information on methodology

Karin Winqvist, Eurostat/E2, L-2920 Luxembourg  
 Tel. (352) 4301 35581, Fax (352) 4301 35979  
 ORIGINAL: English

**Authors:** Karin Winqvist  
 Harry Bierings  
**Database:** Anne Villeret

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