

Savings average represents 807 RON per month, in 2021

Savings have represented 807 RON per month, last year, on average, per household, which represented 14.2% of total income, going down from the previous year by two percentage points, according to the data published by the National Institute of Statistics.

The situation for analyzed household categories presents itself as such: pensioner households saved on average +15.4% of income, self-employed and non-agricultural activities - 14.7%, employees had +14.1%, farmers +9%, while the lowest savings level, of +4.5%, was registered in unemployed households.

Among households with the smallest savings (up to 10% of total income) there were farmer households (+9%), unemployment (+4.5%), those from the South-East region (+9.1%), single-person households (+8.6%), those with ages between 15-24 (+6.3%).

"In order to cover spending, a part of households have withdrawn sums from savings made during previous years, from banks and other financial institutions or contracted loans from banks, economic agents and from private persons, the sums that entered with this title in the household budgets forming on average 6.6 RON and 8.7 RON, respectively. Along with sums received under the form of a down payment or refunds granted to other people, as well as value of goods purchased and services rendered on credit, all of these monetary flows that entered household budgets went up, on average, to 17.6 RON per month, covering 0.4% of households total spending,"
INS highlights.