

Deutsche Gesellschaft für Hauswirtschaft e.V.

German Society for Home Economics Development of Reference Budgets for Household Budgets and **Budget Counselling**

Challenge and impact: Bringing together practitioners and scientists to get a basis for different types of reference budgets



From theoretical foundations of home economics

.... to development and implementation of reference data and reference budgets for

- budget information
- budget and debt counselling
- credit worthiness check
- social policy

Suitable Structure of Data

- expenditures for consumption, investment, savings - basic and additional supply
- individual and household supply
- based on "Einkommens- und Verbrauchsstichprobe" of the **German Federal Statistical Office**

Reference Budgets for Different Household Types determined by

- number, age of members, stage of lifecycle
- modest/high demands
- regional differences



Transfer of Knowledge into Practice

- handbook
- training courses
- tests in counselling institutions
- internet presence
- updating of data

Work in Progress

2013 first edition of reference data published by Deutsche Gesellschaft für Hauswirtschaft e. V. 2017 second edition of reference data by Deutsche Gesellschaft für Hauswirtschaft e. V.

Participation in International Projects

2008-2010 Reference Budgets for Social Inclusion by European Consumer Debt Network (ecdn), **Deutsche Gesellschaft für Hauswirtschaft e. V. as associated partner** 2012-2014 Social Inclusion and Dignity in Old Age – promoting participatory approaches to use reference budgets 2014-2015 Pilot Project: Developing a common methodology for cross-nationally comparable reference budgets in Europe. Participation of Birgit Bürkin + Heide Preuße as national experts

Bödeker/Bürkin/Preuße 2017