

Anketa o potrošnji domaćinstava u 2009. godini Metodološka objašnjenja **Household Budget Survey in 2009** **Methodological explanation**

Anketa o potrošnji domaćinstava usaglašena je sa međunarodnim standardima i preporukama EUROSTAT-a i UN-a čime se obezbeđuje međunarodna upoređivost podataka. Anketom se prikupljaju podaci o prihodima i potrošnji domaćinstava, odnosno podaci o osnovnim elementima lične potrošnje, kao i podaci o nekim važnjim pokazateljima životnog standarda (uslovi stanovanja, snabdevenost trajnim potrošnim dobrima i dr.) i osnovni podaci o demografskim, ekonomskim i socioološkim karakteristikama domaćinstava.

Jedinica anketiranja je domaćinstvo. Domaćinstvom se smatra : a) samac koji živi, troši i hrani se samostalno; b) zajednica lica čiji članovi zajedno stanuju, hrane se i troše ostvarene prihode.

U anketi je primijenjen dvoetapni stratifikovani uzorak, sa popisnim krugovima kao primarnim i domaćinstvima kao sekundarnim jedinicama izbora. Na godišnjem nivou uzorak je 1560 domaćinstava, svakog mjeseca bira se 26 popisnih krugova tj. 130 domaćinstava. U 2010. godini anketirano je 1250 domaćinstava što je 80,13% od ukupnog broja domaćinstava u uzorku.

U anketi se primjenjuje metod intervjuja (ispitivanja) na bazi upitnika gdje je referentni period za trajna dobra dvanaest mjeseci i za polutrajna dobra tri mjeseca; i metod vođenja dnevnika (domaćinstvo vodi dnevnik potrošnje za mjesec dana).

Raspoloživa sredstva:

Zarade i nadnice u novcu obuhvataju: primanja iz redovnog radnog odnosa, primanja od prekovremenog rada i primanja ostvarena po osnovu ugovora o djelu.

Prihodi po osnovu penzijskog osiguranja obuhvataju: prihode po osnovu penzijskog i invalidskog osiguranja, lične i porodične invalidnine i invalidski dodaci.

Primanja na ime socijalne zaštite obuhvataju: primanja na ime socijalne zaštite, primanja po osnovu zdravstvenog osiguranja, dječije dodatke, alimentacije, stipendije daka i studenata, primanja na ime materijalnog obezbjeđenja.

Pokloni i dobici obuhvataju: poklone i primanja iz inostranstva, dobitke od igara na sreću, kladjenja i sl.

Ostala raspoloživa sredstva obuhvataju: primanja od prodaje vrijednosnih hartija, smanjenje gotovine u domaćinstvu, krediti i ostali prihodi i sl.

Ukupna lična potrošnja:

Lična potrošnja domaćinstava data je po sljedećim grupama COICOP klasifikacije: hrana i bezalkoholna pića; alkoholna pića i duvan; odjeća i obuća; stanovanje, voda, struja; namještaj, pokućstvo i održavanje stana; zdravstvo; transport; komunikacije; rekreacija i kultura; obrazovanje; restorani i hoteli i ostala dobra i usluge.

Lična potrošnja iz sopstvene proizvodnje obuhvata vrijednost proizvoda iz sopstvene proizvodnje domaćinstava utrošenih za ličnu potrošnju. (hrana i bezalkoholna pića, alkoholna pića i ogrijevno drvo)

Household budget survey (HBS) has been harmonized with International standards and recommendations of EUROSTAT and UN, which enables international comparability of data. The survey collects data about incomes, expenditures and consumption of households, i.e., data about primary elements of personal consumption, as well as data about some important indicators of living standard (dwelling conditions, possession of permanent goods, etc.) and primary data about demographic, economical and sociological characteristics of households.

The surveying unit is a household. The term household refers to:
a) Single person living, spending and feeding individually;
b) Community of persons living, feeding and spending received income together.

The sample of the survey is two-stage stratified sample, with enumeration areas as primary and households as secondary selection units. On annual level, the sample consists of 1560 households, each month 26 enumeration areas, i.e. 130 households are selected. The 2009 survey examined 1223 households which make the 74.80% response rate.

The survey uses the questionnaire based interview method, where the reference period for permanent goods is 12 months, for semi-durables 3 months, using the diary (household is running the consumption diary in the reference month).

Available assets:

Salaries and wages in money include: income from regular work, income from auxiliary work and income from contract on performed work.

Income from pension insurance include: income from insurance on pension and disability, personal and family disability and additions to disability.

Income from social protection include: income from social protection, incomes from health insurance, children benefits, and alimonies, pupils and students scholarships, income from material insurance.

Gifts and income include: gifts and income from abroad, wins from games of chance, bookmakers, etc.

Other available assets include: income from purchase of securities, reducing of cash money in household, loans, and other types of income, etc.

Total personal consumption of households is provided through the following groups of COICOP classification: food and non-alcoholic beverages; alcoholic beverages and tobacco; footwear and clothing; dwelling, water, electricity; furniture, housing and maintenance; health; transport; communications; recreation and culture; education; restaurants and hotels and other goods and services.

Personal consumption from own production includes the value of products from own production of households spent on personal consumption (food and non-alcoholic beverages; alcoholic beverages and firewood).

Tab. 1. Raspoloživa sredstva i lična potrošnja u 2009. godini, Ukupno
Available assets and personal consumption in 2009, Totals

u/in EUR

	Crna Gora Montenegro	Urbano područje Urban area	Ruralno područje Rural area	Podgorica	
Mjesečni prosjek / Monthly average					
Anketirani broj domaćinstava	1223	765	458	453	Surveyed number of households
Ocijenjeni broj domaćinstava	183510	115070	68440	49633	Estimated number of households
Ocijenjeni broj lica	629613	394382	235231	169756	Estimated number of persons
Prosječan broj članova	3.43	3.43	3.44	4.42	Average number of members
Ukupna raspoloživa sredstva	116234097	86569555	29664542	36357749	Total available assets
Zarade i nadnice	70610556	57244015	13366540	25673285	Wages and salaries
Prihodi po osnovu penzijskog osiguranja	27623556	19293287	8330269	7317141	Income from pension insurance
Primanja od socijalnog osiguranja	1110717	567591	543127	280903	Income from social insurance
Primanja od poljoprivrede	5744569	263501	5481068	484879	Income from agriculture
Primanja od malog biznisa	1685768	765187	920581	474125	Income from small business
Zarade u naturi	0	0	0	0	Wages in kind
Prihodi od imovine	3906492	3803356	103136	256272	Income from property
Pokloni i dobici	1655018	820338	834680	230824	Gifts and gain
Ostala raspoloživa sredstva	3897421	3812280	85141	1640319	Other available assets
Ukupna lična potrošnja	107771944	76472063	31299881	36307386	Total personal consumption
Lična potrošnja	101005551	75570256	25435295	35709280	Personal consumption
Hrana i bezalkoholna pića	34859338	26149471	8709867	12494595	Food and beverages
Alkoholna pića i duvan	3554734	2461480	1093255	1244746	Alcoholic beverages and tobacco
Odjeća i obuća	8031740	6269163	1762577	2082387	Clothes and footwear
Stanovanje, voda, struja	14147614	10760730	3386884	4312663	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	4939376	3742766	1196609	1757989	Furniture, housing and maintenance
Zdravstvo	3152584	2234014	918570	1177849	Health
Transport	10379366	7631303	2748063	4621234	Transport
Komunikacije	5468454	4293244	1175210	2160237	Communication
Rekreacija i kultura	3992027	3218830	773197	1184219	Recreation and culture
Obrazovanje	2522679	2237817	284862	947253	Education
Restorani i hoteli	2863056	2292070	570987	1107198	Restaurants and hotels
Ostala dobra i usluge	7094583	4279368	2815215	2618910	Other goods and services
Lična potrošnja iz sopstvene proizvodnje	6766393	901807	5864586	598106	Personal consumption from own production
Hrana i bezalkoholna pića	5620574	631717	4988857	553136	Food and beverages
Alkoholna pića	177317	23611	153706	12804	Alcoholic beverages
Ogrijevna drva	968502	246479	722023	32167	Firewood

Tab. 2. Struktura raspoloživih sredstava i lične potrošnje u 2009.godini

Mjesečni prosjek po domaćinstvu u %

Structure of available assets and personal consumption in 2009

Monthly average per household in %

	Crna Gora Montenegro	Urbano područje Urban area	Ruralno područje Rural area	Podgorica	
Mjesečni prosjek / Monthly average					
Anketirani broj domaćinstava	1223	765	458	453	Surveyed number of households
Ocijenjeni broj domaćinstava	183510	115070	68440	49633	Estimated number of households
Ocijenjeni broj lica	629613	394382	235231	169756	Estimated number of persons
Prosječan broj članova	3.43	3.43	3.44	3.42	Average number of members
Ukupna raspoloživa sredstva	100.00	100.00	100.00	100.00	Total available assets
Zarade i nadnice	60.75	66.12	45.06	70.61	Wages and salaries
Prihodi po osnovu penzijskog osiguranja	23.77	22.29	28.08	20.13	Income from pension insurance
Primanja od socijalnog osiguranja	0.96	0.66	1.83	0.77	Income from social insurance
Primanja od poljoprivrede	4.94	0.30	18.48	1.33	Income from agriculture
Primanja od malog biznisa	1.45	0.88	3.10	1.30	Income from small business
Zarade u naturi	0.00	0.00	0.00	0.00	Wages in kind
Prihodi od imovine	3.36	4.39	0.35	0.70	Income from property
Pokloni i dobici	1.42	0.95	2.81	0.63	Gifts and gain
Ostala raspoloživa sredstva	3.35	4.40	0.29	4.51	Other available assets
Ukupna lična potrošnja	100.00	100.00	100.00	100.00	Total personal consumption
Lična potrošnja	93.72	98.82	81.26	98.35	Personal consumption
Hrana i bezalkoholna pića	32.35	34.19	27.83	34.41	Food and beverages
Alkoholna pića i duvan	3.30	3.22	3.49	3.43	Alcoholic beverages and tobacco
Odjeća i obuća	7.45	8.20	5.63	5.74	Clothes and footwear
Stanovanje, voda, struja	13.13	14.07	10.82	11.88	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	4.58	4.89	3.82	4.84	Furniture, housing and maintenance
Zdravstvo	2.93	2.92	2.93	3.24	Health
Transport	9.63	9.98	8.78	12.73	Transport
Komunikacije	5.07	5.61	3.75	5.95	Communication
Rekreacija i kultura	3.70	4.21	2.47	3.26	Recreation and culture
Obrazovanje	2.34	2.93	0.91	2.61	Education
Restorani i hoteli	2.66	3.00	1.82	3.05	Restaurants and hotels
Ostala dobra i usluge	6.58	5.60	8.99	7.21	Other goods and services
Lična potrošnja iz sopstvene proizvodnje	6.28	1.18	18.74	1.65	Personal consumption from own production
Hrana i bezalkoholna pića	5.22	0.83	15.94	1.52	Food and beverages
Alkoholna pića	0.16	0.03	0.49	0.04	Alcoholic beverages
Ogrjevna drva	0.90	0.32	2.31	0.09	Firewood

Tab. 3 Raspoloživa sredstva i lična potrošnja u 2009. godini

(Prosjek po domaćinstvu)

Available assets and personal consumption in 2009

(Average by household)

u/in EUR

	Crna Gora Montenegro	Urbano područje Urban area	Ruralno područje Rural area	Podgorica	
Mjesečni prosjek / Monthly average					
Anketirani broj domaćinstava	1223	765	458	453	Surveyed number of households
Ocijenjeni broj domaćinstava	183510	115070	68440	49633	Estimated number of households
Ocijenjeni broj lica	629613	394382	235231	169756	Estimated number of persons
Prosječan broj članova	3.43	3.43	3.44	3.42	Average number of members
Ukupna raspoloživa sredstva	633	752	433	733	Total available assets
Zarade i nadnice	385	497	195	517	Wages and salaries
Prihodi po osnovu penzijskog osig.	151	168	122	147	Income from pension insurance
Primanja od socijalnog osiguranja	6	5	8	6	Income from social insurance
Primanja od poljoprivrede	31	2	80	10	Income from agriculture
Primanja od malog biznisa	9	7	13	10	Income from small business
Zarade u naturi	0	0	0	0	Wages in kind
Prihodi od imovine	21	33	2	5	Income from property
Pokloni i dobici	9	7	12	5	Gifts and gain
Ostala raspoloživa sredstva	21	33	1	33	Other available assets
Ukupna lična potrošnja	587	665	458	731	Total personal consumption
Lična potrošnja	550	657	372	719	Personal consumption
Hrana i bezalkoholna pića	190	227	127	252	Food and beverages
Alkoholna pića i duvan	19	21	16	25	Alcoholic beverages and tobacco
Odjeća i obuća	44	54	26	42	Clothes and footwear
Stanovanje, voda, struja	77	94	49	87	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	27	33	17	35	Furniture, housing and maintenance
Zdravstvo	17	19	13	24	Health
Transport	57	66	40	93	Transport
Komunikacije	30	37	17	44	Communication
Rekreacija i kultura	22	28	11	24	Recreation and culture
Obrazovanje	14	19	4	19	Education
Restorani i hoteli	16	20	8	22	Restaurants and hotels
Ostala dobra i usluge	39	37	41	53	Other goods and services
Lična potrošnja iz sopstvene proizvodnje	37	8	86	12	Personal consumption from own production
Hrana i bezalkoholna pića	31	6	73	11	Food and beverages
Alkoholna pića	1	0	2	0	Alcoholic beverages
Ogrijevna drva	5	2	11	1	Firewood

Tab. 4. Raspoloživa sredstva i lična potrošnja u 2009. godini, (Prosjek po članu)

Available assets and personal consumption in 2009
(Average by household member)

	Crna Gora Montenegro	Urbano područje <i>Urban area</i>	Ruralno područje <i>Rural area</i>	Podgorica	u/in EUR
<i>Mjesečni prosjek / Monthly average</i>					
Anketirani broj domaćinstava	1223	765	458	453	Surveyed number of households
Ocijenjeni broj domaćinstava	183510	115070	68440	49633	Estimated number of households
Ocijenjeni broj lica	629613	394382	235231	169756	Estimated number of persons
Prosječan broj članova	3.43	3.43	3.44	3.42	Average number of members
Ukupna raspoloživa sredstva	185	220	125	215	Total available assets
Zarade i nadnice	112	145	57	151	Wages and salaries
Prihodi po osnovu penzijskog osig.	44	49	35	43	Income from pension insurance
Primanja od socijalnog osiguranja	2	1	2	2	Income from social insurance
Primanja od poljoprivrede	9	1	23	3	Income from agriculture
Primanja od malog biznisa	3	2	4	3	Income from small business
Zarade u naturi	0	0	0	0	Wages in kind
Prihodi od imovine	6	10	0	2	Income from property
Pokloni i dobici	3	2	4	1	Gifts and gain
Ostala raspoloživa sredstva	6	10	0	10	Other available assets
Ukupna lična potrošnja	171	194	133	213	Total personal consumption
Lična potrošnja	160	192	108	210	Personal consumption
Hrana i bezalkoholna pića	55	66	37	74	Food and beverages
Alkoholna pića i duvan	6	6	5	7	Alcoholic beverages and tobacco
Odjeća i obuća	13	16	7	12	Clothes and footwear
Stanovanje, voda, struja	22	27	14	25	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	8	9	5	10	Furniture, housing and maintenance
Zdravstvo	5	6	4	7	Health
Transport	16	19	12	27	Transport
Komunikacije	9	11	5	13	Communication
Rekreacija i kultura	6	8	3	7	Recreation and culture
Obrazovanje	4	6	1	6	Education
Restorani i hoteli	5	6	2	7	Restaurants and hotels
Ostala dobra i usluge	11	11	12	15	Other goods and services
Lična potrošnja iz sopstvene proizvodnje	11	2	25	3	Personal consumption from own production
Hrana i bezalkoholna pića	9	1	21	3	Food and beverages
Alkoholna pića	0	0	1	0	Alcoholic beverages
Ogrijevna drva	2	1	3	0	Firewood

Tab. 5. Lična potrošnja po grupama proizvoda u 2009. godini, (Mjesečni prosjek)

Personal consumption by product groups in 2009, (Monthly average)

u/in EUR

	Ukupno <i>Total</i>	Prosjek po domaćinstvu <i>Household average</i>	
Hljeb i žitarice	5614195	31	Bread and cereals
Meso	11238895	61	Meat
Riba	1137050	6	Fish
Mlijeko, sir i jaja	9502509	52	Milk, cheese and eggs
Ulja i masti	1165627	6	Oils and fats
Voće	2482396	14	Fruit
Povrće	4571256	25	Vegetable
Šećer, pekmez, med, čokolada i slatkisi	1776095	10	Sugar, jam, honey, chocolate and confectionery
Ostali prehrabeni proizvodi	899466	5	Other food products
Kafa, čaj i kakao	834085	5	Coffee, tea and cocoa
Mineralna voda, bezalkoholna pića, sokovi	1258337	7	Mineral water, non-alcoholic beverages and juices
Žestoka alkoholna pića i likeri	771911	4	Eaux-de-vie and liqueurs
Vina	256907	1	Vines
Piva	396320	2	Beer
Duvan	2306913	13	Tobacco
Materijal za odjeću	53272	0	Clothing material
Odjevni predmeti	4571620	25	Garments
Ostali odjevni artikli i dodaci odjeći	39832	0	Other clothing articles and clothing accessories
Čišćenje, šivenje, popravka i iznajmljivanje odjeće	10865	0	Cleaning, repair and hire of clothing
Cipele i druga obuća	3338282	18	Shoes and other footwear
Popravka obuće	17869	0	Repair of footwear
Stvarne rente	1445518	8	Actual rents
Materijal za održavanje i popravku stanova	210327	1	Material for repair and maintenance of dwellings
Usluge za održavanje i popravku stanova	771505	4	Services for repair and maintenance of dwellings
Odnošenje smeća	321248	2	Refuse collection
Snabdijevanje vodom	944668	5	Water supply
Ostale usluge koje su vezane za stan	63336	0	Other services relating to the dwelling
Električna energija	7003516	38	Electricity
Tečni gas u bocama	20709	0	Liquid gas in bottles
Tečna goriva	4593	0	Liquid fuels
Čvrsta goriva	4328558	24	Solid fuels
Toplotna energija	2137	0	Heat energy
Namještaj, rasvjeta i dekorativna oprema	837637	5	Furniture, lightning and household equipment
Tepisi i ostale podne prostirke	101800	1	Carpets and other floor coverings
Opravka namještaja, pokućstva i podnih obloga	15742	0	Repair of furniture, furnishing, and floor coverings
Tekstilni proizvodi za domaćinstvo	368697	2	Household textiles

Tab. 5. Lična potrošnja po grupama proizvoda u 2009. godini, (Mjesečni prosjek)
Personal consumption by product groups in 2009, (Monthly average)

u/in EUR

/nastavak/

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	Ukupno <i>Total</i>	Prosjek po domaćinstvu <i>Household average</i>	
Veliki kućni aparati	952559	5	Major household appliances
Mali električni kućni aparati	44515	0	Small electric household appliances
Opravka aparata za domaćinstvo	57597	0	Repair of household appliances
Staklarija, pribor za jelo i kućne potrepštine	191795	1	Glassware, tableware and household utensils
Veći alati	18732	0	Major tools
Manji alati i razne potrepštine	102131	1	Small tools and miscellaneous accessories
Proizvodi za rutinsko održavanje stana	1762420	10	Produc. for regular maintenance of dwelling
Usluge plaćenog osoblja u domaćinstvu	485752	3	Services of paid personnel in household
			Medical products, appliances and equipment
Medicinski proizvodi, uređaji i oprema	2072355	11	Medical services (examinations, participations, etc.)
Medicinske usluge (ljekarski pregledi, participacije i sl.)	534477	3	Dental services
Stomatološke usluge	344266	2	Paramedical services
Druge medicinske nebolničke usluge	134181	1	Hospital services
Bolničke usluge	67305	0	
			Motorna vozila
Motorna vozila	1554846	8	Motor vehicles
Bicikli	4751	0	Bicycles
Rezervni djelovi i pribor za održavanje vozila	612346	3	Spare parts and accessories for vehicle
Goriva i maziva za korišćenje vozila	4586464	25	Fuels and lubricants for vehicle
Održavanje i popravka vozila	946917	5	Maintenance and repair of vehicle
Ostale usluge u vezi sa korišćenjem vozila	157042	1	Other services in respect of vehicle use
Prevoz putnika željeznicom	184386	1	Passenger transport by railway
Prevoz putnika drumom	2116422	12	Passenger transport by road
Vazdušni prevoz putnika	210095	1	Passenger transport by air
Kombinovani prevoz putnika	6096	0	Combined passenger transport
			Poštanske usluge
Poštanske usluge	2224	0	Postal services
Telefonska i telefaks oprema	197732	1	Telephone and fax equipment
Telefonske i telegrafiske usluge	5268499	29	Telephone and fax services
			Oprema za prijem, snimanje i reprodukciju zvuka i slike
Oprema za prijem, snimanje i reprodukciju zvuka i slike	385141	2	Equipment for the reception, recording and reproduction of sound and pictures
Fotografска i filmska oprema	12370	0	Photographic and cinematographic equipment
Oprema za obradu podataka	269084	1	Data processing equipment
Mediji za snimanje slike i zvuka	29033	0	Recording media
Opravka audio-video i fotografске opreme	9842	0	Repair of audio-visual and photographic equipment
Igre, hobи, oprema za sport i kamp i rekreaciju na otvorenom	289181	2	Games, hobbies and equipment for sport, camping and open-air recreation
Vrt, biljke i cvijeće	82456	0	Gardens, plants and flowers
Kućni ljubimci i s njima povezani proizvodi	15679	0	Pets and related products

Tab. 5. Lična potrošnja po grupama proizvoda u 2009. godini, (Mjesečni prosjek)

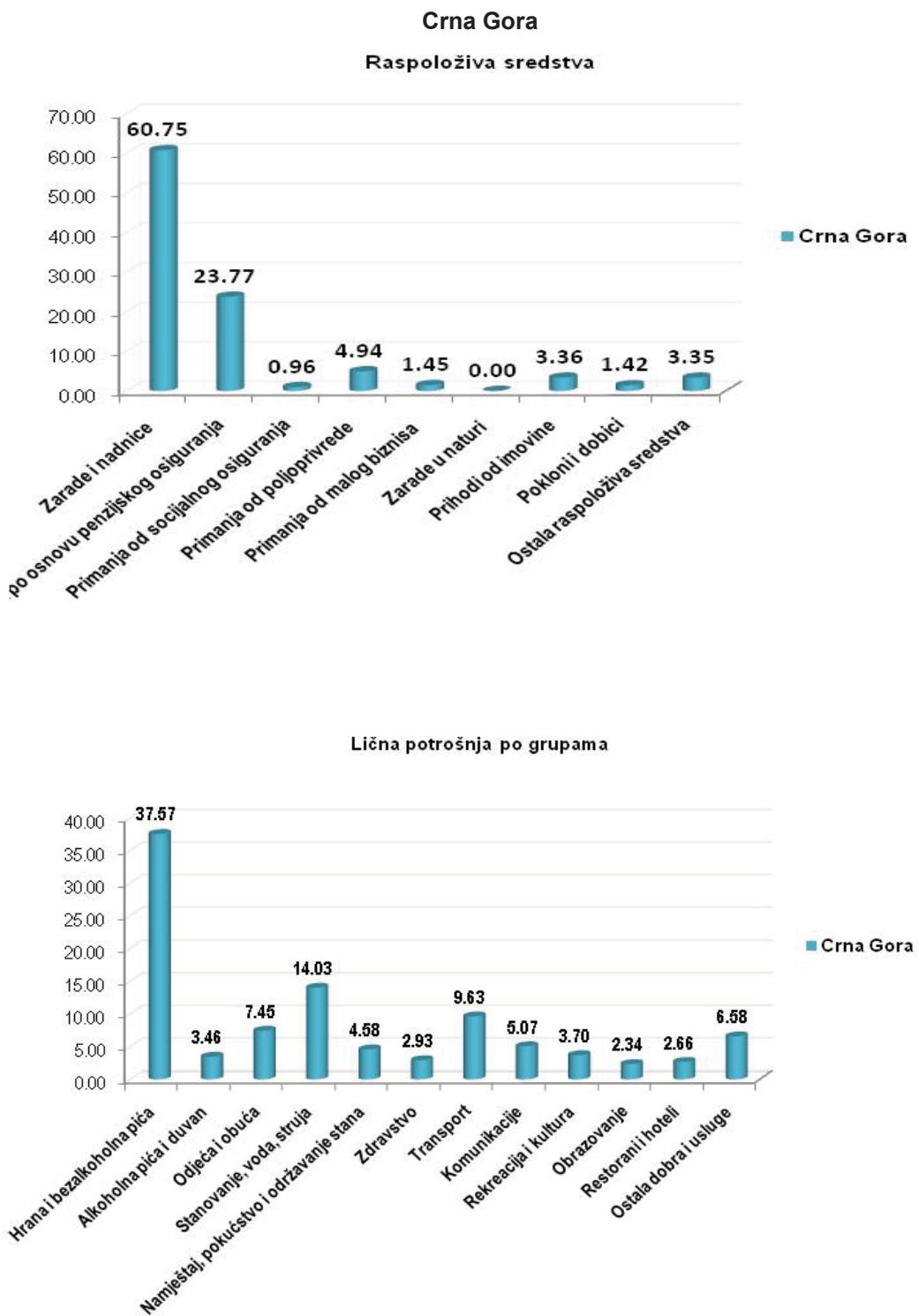
Personal consumption by product groups in 2009, (Monthly average)

/nastavak/	Ukupno <i>Total</i>	Prosjek po domaćinstvu <i>Household average</i>	u/in EUR
			/continued/
Rekreacione i sportske usluge	82987	0	Recreational and sport services
Kulturne usluge	209639	1	Culture services
Igre na sreću	302264	2	Lotteries (Games on chance)
Knjige	896698	5	Books
Novine i časopisi	1031320	6	Newspaper and magazines
Različiti štampani materijal	5757	0	Various printed materials
Papirni materijal i pribor za pisanje i crtanje	167348	1	Paper material and stationery
Paket aranžmani	203229	1	Package arrangements
Predškolsko i osnovno obrazovanje	65802	0	Kindergarten and primary school education
Srednjoškolsko obrazovanje	54042	0	Secondary school education
Više i visoko obrazovanje	2349080	13	Upper and higher education
Obrazovanje za koje se ne može definisati nivo (razni kursevi)	53755	0	Education for which the level cannot be defined (various courses)
Restorani, kafei, barovi i kiosci	2466861	13	Restaurants, café bars and kiosks
Kantine	147252	1	Canteens
Usluge smještaja	248944	1	Accommodation services
Frizerske, kozmetičke i druge lične usluge	1314899	7	Hairdresser, cosmetic and other personal services
Električni aparati i ostali predmeti za ličnu njegu	2574838	14	Electrical devices and other objects for personal care
Nakit, satovi i časovnici	202691	1	Jewelry, clocks and watches
Ostali lični predmeti	254541	1	Other personal objects
Usluge socijalne zaštite	136975	1	Social contribution services
Osiguranje	169770	1	Insurance
Finansijske usluge	7316	0	Financial services
Ostale usluge	2433553	13	Other services

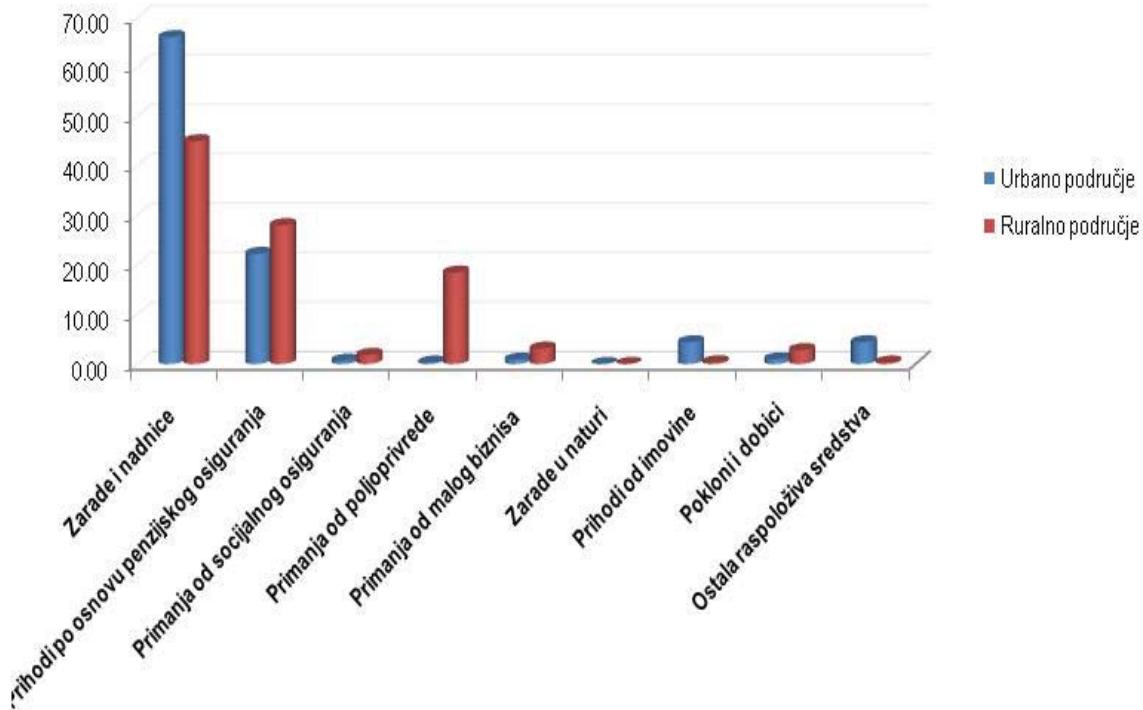
Tab. 6. Snabdjevenost domaćinstava trajnim potrošnim dobrima u 2009. godini
Permanent goods equipment in households in 2009

Domaćinstva sva = 100					Households all = 100 u/in EUR
	Crna Gora <i>Montenegro</i>	Urbano područje <i>Urban area</i>	Ruralno područje <i>Rural area</i>	Podgorica	
Anketirani broj domaćinstava	1223	765	458	453	Surveyed number of households
Ocijenjeni broj domaćinstava	183510	115070	68440	49633	Estimated number of households
Šporet na čvrsto gorivo	70.11	57.12	92.81	57.43	Stove using solid fuel
Električni šporet	95.79	98.65	90.80	97.71	Electric stove
Električna peć (sve vrste)	24.50	33.93	8.01	27.94	Electric heater (all types)
Bojler	83.67	99.45	56.11	94.26	Boiler
Frižider	98.54	99.51	96.86	99.23	Refrigerator
Zamrzivač	83.41	90.66	70.75	97.17	Freezer
Mašina za pranje veša	80.03	94.46	54.82	90.28	Washing machine
Pegla	97.48	99.12	94.60	99.61	Iron
Fen	91.13	98.09	78.97	98.87	Hairdryer
Usisivač	85.51	96.75	65.88	97.04	Vacuum cleaner
Mašina za pranje sudova	19.45	26.74	6.72	22.30	Dish washer
Klima uređaj	35.13	50.24	8.74	67.03	Air conditioner
Televizor	98.74	99.33	97.71	100.00	TV
Satelitska antena	31.84	39.49	18.47	24.85	Satellite antenna
Radio, sve vrste	50.97	52.07	49.05	17.98	Radio, all types
Personalni računar	28.87	40.42	8.69	43.47	Personal computer
Priklučak na internet	22.23	31.07	6.80	32.38	Connection to Internet
Fotografski aparat	14.79	20.61	4.63	5.72	Camera
Telefon	65.78	85.08	32.06	82.85	Telephone
Mobilni telefon	92.24	93.97	89.20	99.23	Mobile telephone
Putnički automobil	49.97	56.92	37.83	64.73	Car

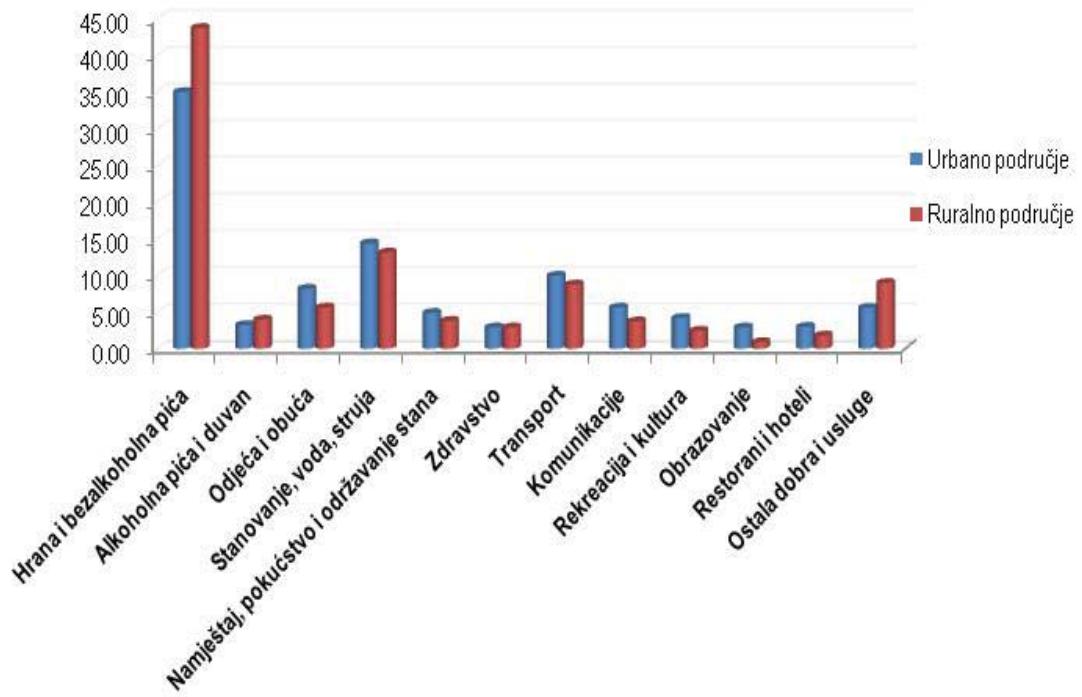
Struktura raspoloživih sredstava i lične potrošnje u 2009. godini



**Struktura raspoloživih sredstava i lične potrošnje u 2009. godini, urbano i ruralno područje,
Raspoloživa sredstva**

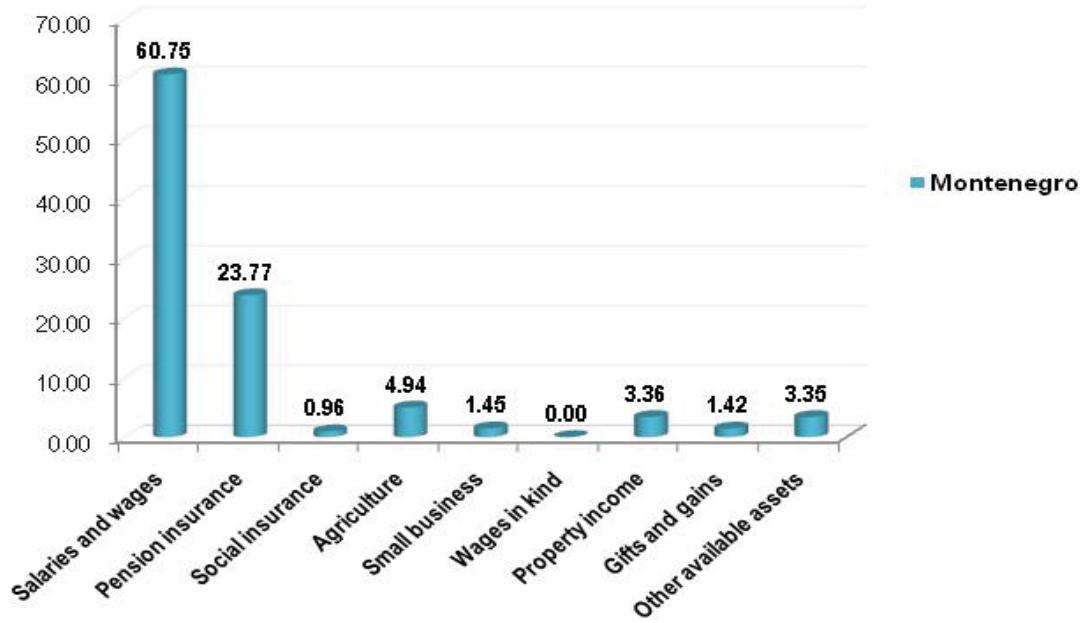


Lična potrošnja po grupama

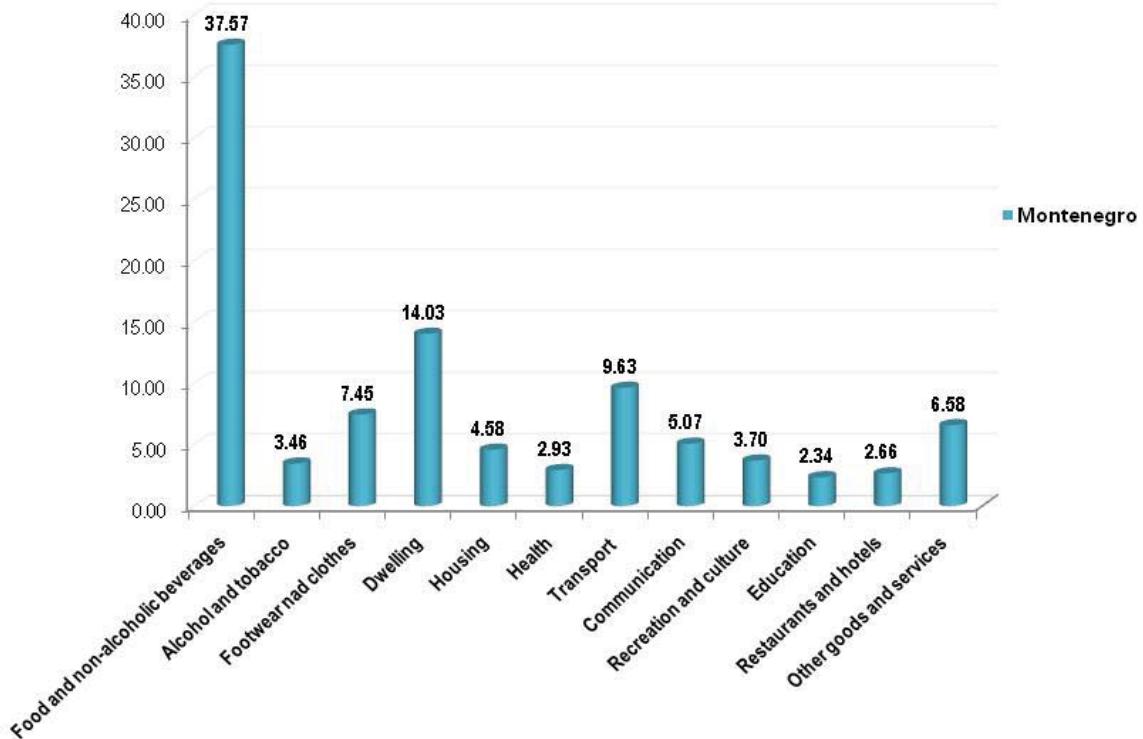


**Structure of available and used assets for consumption in 2009,
Montenegro**

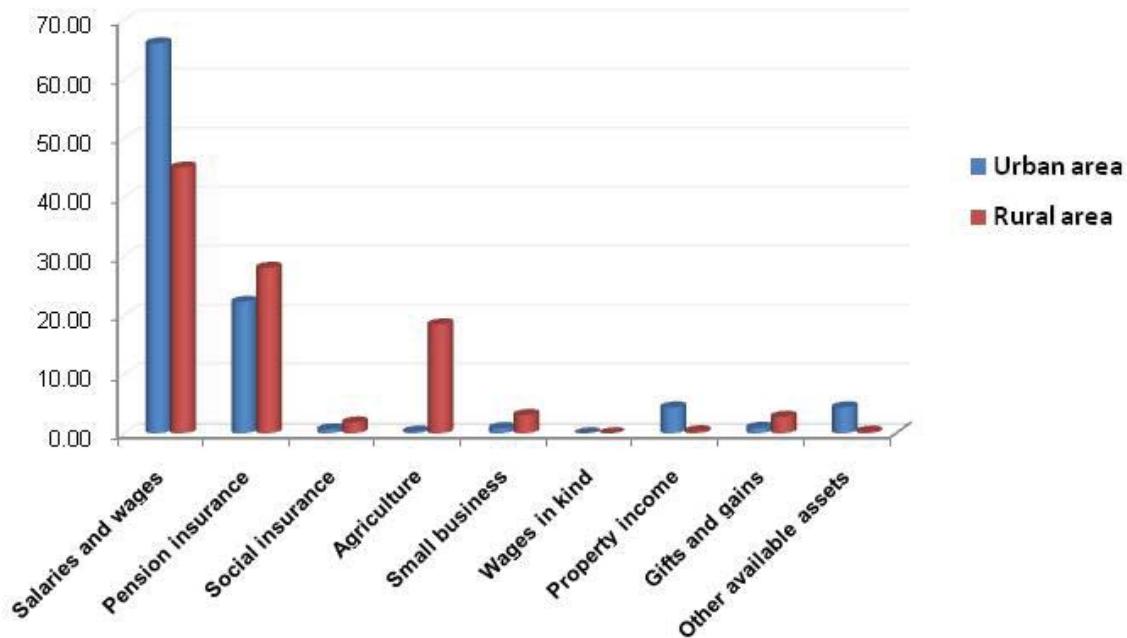
Available assets



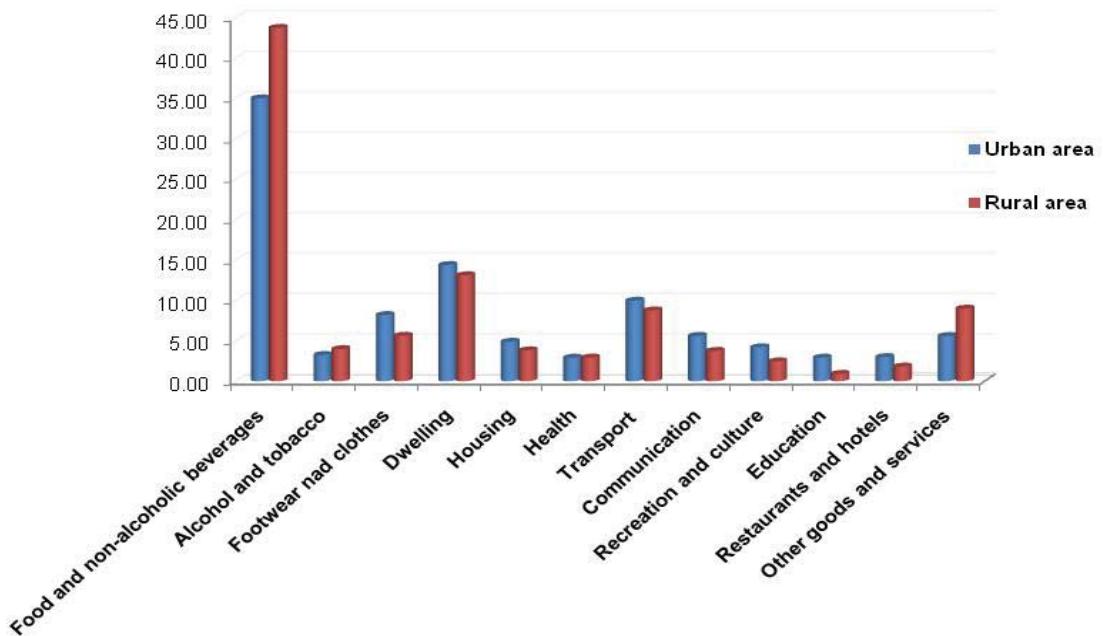
Personal consumption by groups



Structure of available and used assets for consumption in 2009, Urban and rural area
Available assets



Personal consumption by group



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