

AVAILABLE AND USED HOUSEHOLD CONSUMPTION MEANS IN 2005.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,329	819	510	411
Estimated number of households	181,254	115,244	66,010	49,023
Estimated number of persons	622,851	379,990	242,861	164,872
Average number of members	3.44	3.30	3.68	3.36
Average number of consumer units	2.54	2.44	2.70	2.49
Monthly average per household in EUR				
<b>Total available assets</b>	<b>459</b>	<b>474</b>	<b>433</b>	<b>446</b>
Wages and salaries	274	314	204	313
Income from pension insurance	91	95	84	95
Income from social insurance.	5	5	6	4
Income from agriculture	40	5	102	15
Income from small business	9	9	11	5
Other income	40	48	26	14
Wages in kind	0	0	1	0
Donations in cash and kind	0	0	0	0
<b>Total used means</b>	<b>469</b>	<b>495</b>	<b>423</b>	<b>488</b>
Food and beverages	198	193	207	203
Alcoholic beverages and tobacco	20	20	21	23
Clothes and footwear	33	36	27	26
Housing, water and electricity	57	63	46	53
Furniture, housing and maintenance	23	25	20	23
Health	16	20	10	11
Transport	40	42	37	51
Communication	27	31	19	32
Recreation and culture	16	19	10	18
Education	8	9	6	6
Restaurants and hotels	8	11	3	14
Other goods and services	23	26	17	28

STRUCTURE OF AVAILABLE AND USED HOUSEHOLD CONSUMPTION MEANS IN 2005.

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Estimated number of households	181,254	115,244	66,010	49,023
Estimated number of persons	622,851	379,990	242,861	164,872
Average number of members	3.44	3.30	3.68	3.36
Average number of consumer units	2.54	2.44	2.70	2.49
Monthly average per household in %				
<b>Total available assets</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Wages and salaries	59.6	66.1	47.1	70.2
Income from pension insurance	19.8	19.9	19.5	21.2
Income from social insurance.	1.1	1.0	1.3	1.0
Income from agriculture	8.7	1.0	23.6	3.3
Income from small business	2.0	1.8	2.5	1.2
Other income	8.7	10.2	5.9	3.2

Wages in kind	0.1	0.0	0.1	0.0
Donations in cash and kind	0.0	0.0	0.0	0.0
<b>Total used means</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Food and beverages	42.3	39.0	49.0	41.8
Alcoholic beverages and tobacco	4.4	4.1	4.9	4.7
Clothes and footwear	7.0	7.4	6.4	5.4
Housing, water and electricity	12.1	12.7	10.8	10.8
Furniture, housing and maintenance	4.9	5.0	4.8	4.7
Health	3.5	4.1	2.4	2.3
Transport	8.5	8.4	8.9	10.4
Communication	5.7	6.3	4.4	6.5
Recreation and culture	3.4	3.9	2.3	3.7
Education	1.7	1.8	1.3	1.2
Restaurants and hotels	1.7	2.2	0.7	2.9
Other goods and services	4.8	5.2	4.1	5.7

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2005.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,329	819	510	411
Estimated number of households	181,254	115,244	66,010	49,023
All households =100				
Stove using solid fuel	68.8	56.7	90.6	50.7
Electric stove	94.7	97.4	90.0	97.2
Electric heater (all types)	41.5	51.6	23.2	41.7
Boiler	89.8	95.5	79.3	90.8
Refrigerator	98.9	99.4	98.1	98.6
Freezer	87.2	90.9	80.4	90.6
Washing machine	85.8	93.2	72.5	88.7
Iron	96.4	97.8	93.9	93.5
Hairdryer	90.7	95.0	83.0	93.1
Vacuum cleaner	90.8	94.2	84.7	89.1
Dish washer	14.3	17.7	8.2	19.0
Air conditioner	21.4	28.2	9.2	41.6
Television	99.0	99.6	97.9	98.7
Video-recorder	36.5	41.2	28.1	22.3
Satellite antenna	19.7	19.2	20.7	6.1
Radio, all types	57.9	55.9	61.6	24.7
Personal computer	18.6	24.4	8.1	20.7
Connection to internet	15.2	20.6	5.3	17.2
Camera	22.4	25.3	17.2	15.5
Telephone	81.8	88.6	69.4	81.8
Mobile telephone	85.5	88.5	79.9	89.6
Car	54.8	57.9	49.3	67.7

AVAILABLE AND USED HOUSEHOLD CONSUMPTION MEANS IN 2006.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,300	770	530	382
Estimated number of households	180,338	113,215	67,123	48,449
Estimated number of persons	625,142	384,734	240,409	179,565
Average number of members	3.47	3.40	3.58	3.71
Average number of consumer units	2.60	2.56	2.67	2.76
Monthly average per household in EUR				
<b>Total available assets</b>	<b>444</b>	<b>461</b>	<b>415</b>	<b>500</b>
Wages and salaries	277	322	202	355
Income from pension insurance	82	90	70	89
Income from social insurance.	5	4	6	4
Income from agriculture	40	7	95	14
Income from small business	4	2	6	2
Other income	35	36	35	34
Wages in kind	0	0	0	0
Donations in cash and kind	0	0	0	0
<b>Total used means</b>	<b>453</b>	<b>482</b>	<b>405</b>	<b>522</b>
Food and beverages	193	193	191	206
Alcoholic beverages and tobacco	18	18	18	19
Clothes and footwear	36	41	28	42
Housing, water and electricity	57	61	49	64
Furniture, housing and maintenance	22	24	20	24
Health	14	16	10	14
Transport	39	43	34	60
Communication	26	30	19	35
Recreation and culture	14	16	9	13
Education	5	6	5	6
Restaurants and hotels	9	10	6	11
Other goods and services	21	24	15	28

STRUCTURE OF AVAILABLE AND USED HOUSEHOLD CONSUMPTION MEANS IN 2006.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,300	770	530	382
Estimated number of households	180,338	113,215	67,123	48,449
Estimated number of persons	625,142	384,734	240,409	179,565
Average number of members	3.47	3.40	3.58	3.71
Average number of consumer units	2.60	2.56	2.67	2.76
Monthly average per household in %				
<b>Total available assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Wages and salaries	62.46	69.79	48.70	71.13
Income from pension insurance	18.57	19.42	16.97	17.75
Income from social insurance.	1.11	0.89	1.53	0.85
Income from agriculture	9.01	1.58	22.96	2.89
Income from small business	0.84	0.49	1.48	0.45
Other income	7.95	7.75	8.34	6.87
Wages in kind	0.05	0.06	0.01	0.05

Donations in cash and kind	0.00	0.00	0.00	0.00
<b>Total used means</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Food and beverages	42.54	40.15	47.32	39.56
Alcoholic beverages and tobacco	4.04	3.81	4.50	3.66
Clothes and footwear	7.94	8.41	7.00	8.09
Housing, water and electricity	12.50	12.76	11.99	12.22
Furniture, housing and maintenance	4.92	4.92	4.92	4.52
Health	3.06	3.30	2.59	2.63
Transport	8.67	8.86	8.29	11.47
Communication	5.70	6.16	4.78	6.66
Recreation and culture	3.00	3.33	2.33	2.58
Education	1.18	1.16	1.22	1.14
Restaurants and hotels	1.90	2.12	1.45	2.11
Other goods and services	4.55	5.02	3.63	5.37

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2006.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,300	770	530	382
Estimated number of households	180,338	113,215	67,123	48,449
All households =100				
Stove using solid fuel	74.09	63.68	92.24	60.99
Electric stove	97.29	97.54	96.87	99.63
Electric heater (all types)	38.85	48.77	21.56	46.50
Boiler	91.87	97.70	81.68	96.87
Refrigerator	99.33	99.34	99.32	98.67
Freezer	85.03	88.01	79.82	87.86
Washing machine	82.94	91.14	68.64	90.37
Iron	98.44	99.38	96.80	98.52
Hairdryer	93.26	95.84	88.78	94.51
Vacuum cleaner	93.25	96.41	87.75	94.80
Dish washer	14.06	18.58	6.16	21.56
Air conditioner	22.21	28.91	10.51	45.92
Television	99.62	100.00	98.96	100.00
Video-recorder	40.03	45.82	29.92	29.07
Satellite antenna	19.66	19.90	19.25	11.06
Radio, all types	64.72	59.71	73.45	30.25
Personal computer	19.12	25.57	7.88	24.82
Connection to internet	13.84	19.11	4.66	20.85
Camera	18.34	21.60	12.66	16.05
Telephone	74.91	82.57	61.54	74.36
Mobile telephone	85.67	88.06	81.50	89.39
Car	51.64	55.22	45.39	65.89

AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2007.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,090	657	433	333
Estimated number of households	183,376	115,360	68,016	49,634
Estimated number of persons	633,230	389,945	243,285	174,260
Average number of members	3.45	3.38	3.58	3.51
Monthly average per household in EUR				
<b>Total available assets</b>	<b>568</b>	<b>594</b>	<b>525</b>	<b>468</b>
Wages and salaries	347	378	294	321
Income from pension insurance	101	115	78	107
Income from social insurance.	6	6	6	4
Income from agriculture	20	1	52	7
Income from small business	9	4	18	9
Wages in kind	0	0	1	0
Income from property	5	7	3	6
Gifts and gain	20	22	16	11
Other available assets	59	61	56	2
<b>Total personal consumption</b>	<b>560</b>	<b>595</b>	<b>499</b>	<b>582</b>
<b>Personal consumption</b>	<b>525</b>	<b>589</b>	<b>416</b>	<b>568</b>
Food and beverages	186	211	142	196
Alcoholic beverages and tobacco	18	20	16	15
Clothes and footwear	43	47	36	42
Housing, water and electricity	67	79	48	79
Furniture, housing and maintenance	27	29	22	27
Health	21	25	14	20
Transport	58	58	57	73
Communication	32	36	25	37
Recreation and culture	20	24	14	20
Education	12	14	9	11
Restaurants and hotels	14	17	10	15
Other goods and services	27	29	22	34
<b>Personal consumption from own production</b>	<b>35</b>	<b>6</b>	<b>83</b>	<b>14</b>
Food and beverages	29	5	70	13
Alcoholic beverages	2	0	4	0
Fire wood	4	1	9	1

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2007.

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Surveyed number of households	1,090	657	433	333
Estimated number of households	183,376	115,360	68,016	49,634
Estimated number of persons	633,230	389,945	243,285	174,260

Average number of members	3.45	3.38	3.58	3.51
Monthly average per household in %				
<b>Total available assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Wages and salaries	61.03	63.61	56.08	68.67
Income from pension insurance	17.83	19.34	14.93	22.91
Income from social insurance.	1.13	1.08	1.22	0.92
Income from agriculture	3.55	0.24	9.91	1.55
Income from small business	1.62	0.63	3.51	1.91
Wages in kind	0.05	0.02	0.10	0.07
Income from property	0.94	1.14	0.57	1.22
Gifts and gain	3.48	3.69	3.07	2.32
Other available assets	10.37	10.24	10.61	0.45
<b>Total personal consumption</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Personal consumption</b>	<b>98.81</b>	<b>98.93</b>	<b>83.45</b>	<b>97.62</b>
Food and beverages	33.18	35.50	28.49	33.65
Alcoholic beverages and tobacco	3.29	3.29	3.30	2.59
Clothes and footwear	7.68	7.91	7.21	7.24
Housing, water and electricity	12.06	13.26	9.62	13.51
Furniture, housing and maintenance	4.77	4.91	4.48	4.72
Health	3.72	4.13	2.88	3.43
Transport	10.28	9.75	11.36	12.57
Communication	5.73	6.05	5.07	6.38
Recreation and culture	3.65	4.11	2.72	3.37
Education	2.16	2.34	1.79	1.87
Restaurants and hotels	2.54	2.79	2.05	2.52
Other goods and services	4.75	4.89	4.46	5.78
<b>Personal consumption from own production</b>	<b>6.19</b>	<b>1.07</b>	<b>16.55</b>	<b>2.38</b>
Food and beverages	5.20	0.85	14.00	2.16
Alcoholic beverages	0.30	0.04	0.82	0.06
Fire wood	0.69	0.18	1.74	0.16

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2007.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,090	657	433	333
Estimated number of households	183,376	115,360	68,016	49,634
All households =100				
Stove using solid fuel	70.09	58.14	91.08	54.74
Electric stove	95.04	96.59	92.32	96.46
Electric heater (all types)	35.33	45.24	17.91	45.81
Boiler	89.90	94.20	82.34	88.26
Refrigerator	97.57	98.49	95.94	98.23
Freezer	80.34	80.25	80.48	82.34
Washing machine	88.41	94.62	77.49	88.20
Iron	94.87	96.80	91.48	93.54

Hairdryer	87.52	92.13	79.42	85.13
Vacum cleaner	88.14	92.81	79.94	86.51
Dish washer	17.47	22.52	8.61	26.84
Air conditioner	28.40	37.08	13.14	55.11
Television	97.73	97.70	97.80	95.99
Satellite antenna	20.25	20.92	19.06	12.01
Radio, all types	60.49	56.30	67.86	27.26
Personal computer	19.80	25.52	9.76	27.27
Connection to internet	14.94	19.95	6.14	20.60
Camera	14.71	18.45	8.13	12.51
Telephone	73.27	81.42	58.96	72.29
Mobile telephone	86.95	87.82	85.43	88.52
Car	49.02	49.85	47.56	53.17

AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2008.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,192	730	462	434
Estimated number of households	183,853	115,413	68,440	49,633
Estimated number of persons	630,042	394,087	235,955	169,756
Average number of members	3.43	3.41	3.45	3.42
Monthly average per household in EUR				
<b>Total available assets</b>	<b>607</b>	<b>669</b>	<b>504</b>	<b>652</b>
Wages and salaries	373	445	252	402
Income from pension insurance	138	152	115	155
Income from social insurance.	7	7	7	7
Income from agriculture	33	2	85	8
Income from small business	7	4	11	1
Wages in kind	0	0	0	0
Income from property	8	7	10	6
Gifts and gain	14	16	12	12
Other available assets	27	36	12	61
<b>Total personal consumption</b>	<b>638</b>	<b>682</b>	<b>564</b>	<b>718</b>
<b>Personal consumption</b>	<b>594</b>	<b>673</b>	<b>462</b>	<b>704</b>
Food and beverages	209	237	161	252
Alcoholic beverages and tobacco	22	21	23	23
Clothes and footwear	45	51	35	41
Housing, water and electricity	71	81	53	75
Furniture, housing and maintenance	33	39	24	37
Health	18	19	16	19
Transport	73	78	66	93
Communication	33	38	25	42
Recreation and culture	23	29	13	29
Education	13	14	11	16
Restaurants and hotels	18	20	13	20
Other goods and services	37	45	24	59
<b>Personal consumption from own production</b>	<b>44</b>	<b>10</b>	<b>102</b>	<b>14</b>
Food and beverages	37	8	87	13
Alcoholic beverages	1	0	2	0
Fire wood	6	2	13	1

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2008.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,192	730	462	434
Estimated number of households	183,853	115,413	68,440	49,633
Estimated number of persons	630,042	394,087	235,955	169,756
Average number of members	3.43	3.41	3.45	3.42



Monthly average per household in %				
<b>Total available assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Wages and salaries	61.38	66.48	49.95	61.60
Income from pension insurance	22.78	22.75	22.84	23.75
Income from social insurance.	1.10	1.02	1.30	1.07
Income from agriculture	5.45	0.35	16.88	1.23
Income from small business	1.16	0.67	2.27	0.13
Wages in kind	0.00	0.00	0.00	0.00
Income from property	1.31	0.98	2.04	0.94
Gifts and gain	2.34	2.32	2.38	1.88
Other available assets	4.48	5.44	2.33	9.41
<b>Total personal consumption</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Personal consumption</b>	<b>93.08</b>	<b>98.59</b>	<b>81.85</b>	<b>98.09</b>
Food and beverages	32.69	34.75	28.48	35.11
Alcoholic beverages and tobacco	3.44	3.11	4.11	3.18
Clothes and footwear	7.06	7.51	6.14	5.67
Housing, water and electricity	11.05	11.89	9.32	10.49
Furniture, housing and maintenance	5.22	5.70	4.23	5.09
Health	2.80	2.79	2.82	2.58
Transport	11.49	11.40	11.66	12.92
Communication	5.18	5.50	4.52	5.88
Recreation and culture	3.64	4.32	2.26	4.02
Education	2.01	2.08	1.87	2.20
Restaurants and hotels	2.75	3.00	2.23	2.75
Other goods and services	5.77	6.54	4.22	8.19
<b>Personal consumption from own production</b>	<b>6.92</b>	<b>1.41</b>	<b>18.15</b>	<b>1.91</b>
Food and beverages	5.84	1.13	15.46	1.74
Alcoholic beverages	0.14	0.01	0.40	0.05
Fire wood	0.94	0.27	2.30	0.12

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Surveyed number of households	1,192	730	462	434
Estimated number of households	183,853	115,413	68,440	49,633
All households =100				
Stove using solid fuel	68.57	55.22	91.89	48.83
Electric stove	95.39	97.74	91.27	97.87
Electric heater (all types)	27.20	37.15	9.81	36.06
Boiler	86.26	97.58	66.48	93.28
Refrigerator	98.11	98.83	96.85	98.76
Freezer	82.91	85.66	78.11	87.60
Washing machine	83.73	93.71	66.29	89.03
Iron	93.62	96.87	87.96	91.43
Hairdryer	88.18	93.52	78.85	87.88
Vacuum cleaner	87.11	94.79	73.69	88.75
Dish washer	17.49	23.15	7.59	21.96

Air conditioner	33.82	45.00	14.29	65.61
Television	97.79	98.44	96.65	97.94
Satellite antenna	29.46	33.06	23.19	13.62
Radio, all types	47.81	46.30	50.46	8.87
Personal computer	25.31	33.75	10.56	32.68
Connection to internet	17.45	23.63	6.66	26.10
Camera	15.27	17.91	10.65	5.17
Telephone	69.28	81.22	48.41	75.04
Mobile telephone	88.96	89.42	88.15	90.45
Car	55.29	56.37	53.41	58.55

AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2009.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,223	765	458	453
Estimated number of households	183,510	115,070	68,440	49,633
Estimated number of persons	629,613	394,382	235,231	169,756
Average number of members	3.43	3.43	3.44	3.42
Monthly average per household in EUR				
<b>Total available assets</b>	<b>633</b>	<b>752</b>	<b>433</b>	<b>733</b>
Wages and salaries	385	497	195	517
Income from pension insurance	151	168	122	147
Income from social insurance	6	5	8	6
Income from agriculture	31	2	80	10
Income from small business	9	7	13	10
Wages in kind	0	0	0	0
Income from property	21	33	2	5
Gifts and gain	9	7	12	5
Other available assets	21	33	1	33
<b>Total personal consumption</b>	<b>587</b>	<b>665</b>	<b>458</b>	<b>731</b>
<b>Personal consumption</b>	<b>550</b>	<b>657</b>	<b>372</b>	<b>719</b>
Food and beverages	190	227	127	252
Alcoholic beverages and tobacco	19	21	16	25
Clothes and footwear	44	54	26	42
Housing, water and electricity	77	94	49	87
Furniture, housing and maintenance	27	33	17	35
Health	17	19	13	24
Transport	57	66	40	93
Communication	30	37	17	44
Recreation and culture	22	28	11	24
Education	14	19	4	19
Restaurants and hotels	16	20	8	22
Other goods and services	39	37	41	53
<b>Personal consumption from own production</b>	<b>37</b>	<b>8</b>	<b>86</b>	<b>12</b>
Food and beverages	31	6	73	11
Alcoholic beverages	1	0	2	0
Fire wood	5	2	11	1

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2009.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,223	765	458	453
Estimated number of households	183,510	115,070	68,440	49,633
Estimated number of persons	629,613	394,382	235,231	169,756
Average number of members	3.43	3.43	3.44	3.42

Monthly average per household in %				
<b>Total available assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Wages and salaries	60.75	66.12	45.06	70.61
Income from pension insurance	23.77	22.29	28.08	20.13
Income from social insurance.	0.96	0.66	1.83	0.77
Income from agriculture	4.94	0.30	18.48	1.33
Income from small business	1.45	0.88	3.10	1.30
Wages in kind	0.00	0.00	0.00	0.00
Income from property	3.36	4.39	0.35	0.70
Gifts and gain	1.42	0.95	2.81	0.63
Other available assets	3.35	4.40	0.29	4.51
<b>Total personal consumption</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Personal consumption</b>	<b>93.72</b>	<b>98.82</b>	<b>81.26</b>	<b>98.35</b>
Food and beverages	32.35	34.19	27.83	34.41
Alcoholic beverages and tobacco	3.30	3.22	3.49	3.43
Clothes and footwear	7.45	8.20	5.63	5.74
Housing, water and electricity	13.13	14.07	10.82	11.88
Furniture, housing and maintenance	4.58	4.89	3.82	4.84
Health	2.93	2.92	2.93	3.24
Transport	9.63	9.98	8.78	12.73
Communication	5.07	5.61	3.75	5.95
Recreation and culture	3.70	4.21	2.47	3.26
Education	2.34	2.93	0.91	2.61
Restaurants and hotels	2.66	3.00	1.82	3.05
Other goods and services	6.58	5.60	8.99	7.21
<b>Personal consumption from own production</b>	<b>6.28</b>	<b>1.18</b>	<b>18.74</b>	<b>1.65</b>
Food and beverages	5.22	0.83	15.94	1.52
Alcoholic beverages	0.16	0.03	0.49	0.04
Fire wood	0.90	0.32	2.31	0.09

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2009.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,223	765	458	453
Estimated number of households	183,510	115,070	68,440	49,633
All households =100				
Stove using solid fuel	70.11	57.12	92.81	57.43
Electric stove	95.79	98.65	90.80	97.71
Electric heater (all types)	24.50	33.93	8.01	27.94
Boiler	83.67	99.45	56.11	94.26
Refrigerator	98.54	99.51	96.86	99.23
Freezer	83.41	90.66	70.75	97.17
Washing machine	80.03	94.46	54.82	90.28
Iron	97.48	99.12	94.60	99.61
Hairdryer	91.13	98.09	78.97	98.87
Vacuum cleaner	85.51	96.75	65.88	97.04
Dish washer	19.45	26.74	6.72	22.30

Air conditioner	35.13	50.24	8.74	67.03
Television	98.74	99.33	97.71	100.00
Satellite antenna	31.84	39.49	18.47	24.85
Radio, all types	50.97	52.07	49.05	17.98
Personal computer	28.87	40.42	8.69	43.47
Connection to internet	22.23	31.07	6.80	32.38
Camera	14.79	20.61	4.63	5.72
Telephone	65.78	85.08	32.06	82.85
Mobile telephone	92.24	93.97	89.20	99.23
Car	49.97	56.92	37.83	64.73

AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2010.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,250	756	494	446
Estimated number of households	183,162	115,398	67,765	49,548
Estimated number of persons	621,848	391,350	230,498	165,483
Average number of members	3.40	3.39	3.40	3.34
Monthly average per household in EUR				
<b>Total available assets</b>	<b>588</b>	<b>674</b>	<b>442</b>	<b>695</b>
Wages and salaries	347	433	200	485
Income from pension insurance	165	180	138	151
Income from social insurance.	7	8	6	14
Income from agriculture	28	2	73	6
Income from small business	9	9	7	8
Wages in kind	0	0	0	0
Income from property	5	6	2	3
Gifts and gain	17	18	14	8
Other available assets	11	17	1	20
<b>Total personal consumption</b>	<b>564</b>	<b>632</b>	<b>450</b>	<b>678</b>
<b>Personal consumption</b>	<b>523</b>	<b>625</b>	<b>350</b>	<b>664</b>
Food and beverages	191	223	136	228
Alcoholic beverages and tobacco	18	20	16	17
Clothes and footwear	42	50	27	50
Housing, water and electricity	81	102	45	108
Furniture, housing and maintenance	22	26	16	27
Health	19	22	13	31
Transport	49	56	38	69
Communication	29	35	19	37
Recreation and culture	21	26	11	24
Education	10	13	4	15
Restaurants and hotels	13	17	7	19
Other goods and services	28	34	18	39
<b>Personal consumption from own production</b>	<b>41</b>	<b>7</b>	<b>100</b>	<b>14</b>
Food and beverages	34	4	84	12
Alcoholic beverages	1	0	3	0
Fire wood	6	2	12	2

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2010.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,250	756	494	446
Estimated number of households	183,162	115,398	67,765	49,548
Estimated number of persons	621,848	391,350	230,498	165,483
Average number of members	3.40	3.39	3.40	3.34

Monthly average per household in %				
<b>Total available assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Wages and salaries	58.95	64.26	45.16	69.88
Income from pension insurance	28.03	26.77	31.32	21.78
Income from social insurance.	1.26	1.20	1.44	1.99
Income from agriculture	4.80	0.32	16.45	0.82
Income from small business	1.48	1.40	1.69	1.17
Wages in kind	0.00	0.00	0.00	0.00
Income from property	0.82	0.95	0.48	0.38
Gifts and gain	2.81	2.66	3.20	1.16
Other available assets	1.84	2.45	0.27	2.82
<b>Total personal consumption</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Personal consumption</b>	<b>92.72</b>	<b>98.97</b>	<b>77.82</b>	<b>97.94</b>
Food and beverages	33.84	35.35	30.22	33.58
Alcoholic beverages and tobacco	3.28	3.20	3.48	2.56
Clothes and footwear	7.38	7.92	6.09	7.41
Housing, water and electricity	14.39	16.21	10.03	15.93
Furniture, housing and maintenance	3.94	4.14	3.46	4.00
Health	3.32	3.55	2.78	4.55
Transport	8.73	8.85	8.45	10.14
Communication	5.13	5.48	4.30	5.43
Recreation and culture	3.66	4.12	2.56	3.58
Education	1.78	2.11	0.99	2.20
Restaurants and hotels	2.33	2.68	1.48	2.85
Other goods and services	4.95	5.36	3.97	5.71
<b>Personal consumption from own production</b>	<b>7.28</b>	<b>1.03</b>	<b>22.18</b>	<b>2.06</b>
Food and beverages	5.98	0.66	18.67	1.80
Alcoholic beverages	0.23	0.02	0.74	0.03
Fire wood	1.06	0.35	2.77	0.24

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2010.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,250	756	494	446
Estimated number of households	183,162	115,398	67,765	49,548
All households =100				
Stove using solid fuel	71.36	59.47	92.34	56.01
Electric stove	96.62	98.28	93.69	98.00
Electric heater (all types)	30.94	41.66	12.03	35.23
Boiler	88.25	98.86	69.54	92.59
Refrigerator	98.66	99.15	97.79	99.46
Freezer	85.71	89.44	79.14	92.03
Washing machine	86.50	97.03	67.93	90.81
Iron	96.45	99.05	91.86	96.79
Hairdryer	91.13	97.61	79.69	94.17
Vacuum cleaner	89.00	97.15	74.63	93.54

Dish washer	24.07	32.48	9.23	29.15
Air conditioner	37.37	50.57	14.08	72.90
Television	97.44	97.61	97.15	98.40
Satellite antenna	39.27	47.39	24.96	44.71
Radio, all types	63.94	66.07	60.17	46.86
Personal computer	31.93	42.43	13.41	43.66
Connection to internet	23.26	31.85	8.10	33.09
Camera	15.81	21.03	6.61	10.52
Telephone	61.82	76.54	35.85	69.13
Mobile telephone	93.26	94.80	90.53	97.00
Car	48.32	51.83	42.13	55.77



AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2011.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,287	779	508	445
Estimated number of households	183,330	115,398	67,932	49,548
Estimated number of persons	623,520	396,130	227,390	172,508
Average number of members	3.40	3.43	3.35	3.48
Monthly average per household in EUR				
<b>Total available assets</b>	<b>606</b>	<b>701</b>	<b>443</b>	<b>688</b>
Wages and salaries	328	418	176	462
Income from pension insurance	180	204	140	189
Income from social insurance.	8	7	8	9
Income from agriculture	33	2	86	5
Income from small business	19	25	7	7
Wages in kind	0	0	0	0
Income from property	14	20	5	9
Gifts and gain	12	9	16	4
Other available assets	11	15	4	3
<b>Total personal consumption</b>	<b>557</b>	<b>625</b>	<b>443</b>	<b>654</b>
<b>Personal consumption</b>	<b>525</b>	<b>621</b>	<b>364</b>	<b>643</b>
Food and beverages	187	218	134	232
Alcoholic beverages and tobacco	20	22	18	24
Clothes and footwear	39	47	26	45
Housing. water and electricity	79	95	51	85
Furniture. housing and maintenance	26	31	17	27
Health	21	24	16	29
Transport	56	62	45	79
Communication	31	37	21	41
Recreation and culture	18	23	9	20
Education	9	12	4	17
Restaurants and hotels	13	16	7	11
Other goods and services	27	34	15	34
<b>Personal consumption from own production</b>	<b>32</b>	<b>4</b>	<b>79</b>	<b>11</b>
Food and beverages	26	3	65	9
Alcoholic beverages	1	0	2	0
Fire wood	5	1	12	2

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2011.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,287	779	508	445
Estimated number of households	183,330	115,398	67,932	49,548
Estimated number of persons	623,520	396,130	227,390	172,508
Average number of members	3.40	3.43	3.35	3.48

Monthly average per household in %				
<b>Total available assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Wages and salaries	54.18	59.60	39.64	67.21
Income from pension insurance	29.81	29.12	31.65	27.53
Income from social insurance.	1.28	1.05	1.91	1.27
Income from agriculture	5.46	0.27	19.43	0.67
Income from small business	3.10	3.62	1.69	1.04
Wages in kind	0.00	0.00	0.00	0.00
Income from property	2.38	2.83	1.19	1.32
Gifts and gain	1.91	1.32	3.50	0.55
Other available assets	1.88	2.21	1.00	0.42
<b>Total personal consumption</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Personal consumption</b>	<b>94.25</b>	<b>99.31</b>	<b>82.10</b>	<b>98.26</b>
Food and beverages	33.60	34.96	30.35	35.41
Alcoholic beverages and tobacco	3.61	3.45	4.00	3.62
Clothes and footwear	7.01	7.48	5.88	6.90
Housing, water and electricity	14.13	15.19	11.58	13.02
Furniture, housing and maintenance	4.64	4.97	3.84	4.11
Health	3.79	3.82	3.70	4.36
Transport	9.98	9.96	10.03	12.00
Communication	5.64	5.99	4.83	6.23
Recreation and culture	3.23	3.74	2.02	3.10
Education	1.55	1.85	0.82	2.55
Restaurants and hotels	2.28	2.54	1.64	1.74
Other goods and services	4.79	5.37	3.41	5.23
<b>Personal consumption from own production</b>	<b>5.75</b>	<b>0.69</b>	<b>17.90</b>	<b>1.74</b>
Food and beverages	4.63	0.43	14.69	1.38
Alcoholic beverages	0.14	0.00	0.46	0.03
Fire wood	0.99	0.26	2.75	0.33

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2011.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,287	779	508	445
Estimated number of households	183,330	115,398	67,932	49,548
All households =100				
Stove using solid fuel	72.03	60.71	91.96	54.20
Electric stove	96.10	98.29	92.26	98.15
Electric heater (all types)	27.62	36.04	12.81	32.13
Boiler	87.97	98.29	69.81	91.36
Refrigerator	99.26	99.57	98.72	99.40
Freezer	83.53	87.09	77.27	88.55
Washing machine	85.79	95.47	68.76	90.93
Iron	95.40	98.39	90.13	95.32
Hairdryer	89.21	94.91	79.18	93.01
Vacuum cleaner	88.13	96.23	73.87	89.41

Dish washer	20.72	27.91	8.06	23.63
Air conditioner	37.81	49.52	17.20	71.19
Television	98.22	98.76	97.28	98.87
Satellite antenna	35.67	45.42	18.51	37.56
Radio. all types	59.45	58.38	61.35	36.06
Personal computer	32.72	42.98	14.67	42.10
Connection to internet	26.23	35.04	10.72	31.84
Camera	14.32	19.45	5.29	6.91
Telephone	59.99	75.08	33.44	68.68
Mobile telephone	92.69	95.68	87.42	95.85
Car	49.85	53.90	42.71	55.93

AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2012.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,263	824	439	392
Estimated number of households	188,363	123,561	64,802	55,837
Estimated number of persons	627,756	409,453	218,303	188,485
Average number of members	3.3	3.3	3.4	3.4
Monthly average per household in EUR				
<b>Total available assets</b>	<b>607</b>	<b>655</b>	<b>515</b>	<b>602</b>
Wages and salaries	374	441	247	430
Income from pension insurance	155	158	152	132
Income from social insurance.	10	9	12	11
Income from agriculture	26	3	71	4
Income from small business	13	13	15	16
Wages in kind	0	0	0	0
Income from property	9	12	2	3
Gifts and gain	15	16	12	7
Other available assets	4	3	5	0
<b>Total personal consumption</b>	<b>581</b>	<b>626</b>	<b>494</b>	<b>664</b>
<b>Personal consumption</b>	<b>553</b>	<b>620</b>	<b>424</b>	<b>649</b>
Food and beverages	188	210	146	215
Alcoholic beverages and tobacco	21	23	16	20
Clothes and footwear	49	55	40	48
Housing. water and electricity	81	89	65	96
Furniture. housing and maintenance	22	24	18	25
Health	21	23	17	28
Transport	66	73	53	87
Communication	30	34	23	36
Recreation and culture	20	24	12	23
Education	13	16	6	20
Restaurants and hotels	14	16	9	13
Other goods and services	28	33	19	38
<b>Personal consumption from own production</b>	<b>28</b>	<b>6</b>	<b>70</b>	<b>15</b>
Food and beverages	22	4	56	12
Alcoholic beverages	1	0	2	0
Fire wood	5	2	12	3

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2012.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,263	824	439	392
Estimated number of households	188,363	123,561	64,802	55,837
Estimated number of persons	627,756	409,453	218,303	188,485
Average number of members	3.3	3.3	3.4	3.4

Monthly average per household in %				
<b>Total available assets</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Wages and salaries	61.6	67.3	48.0	71.4
Income from pension insurance	25.6	24.1	29.4	21.9
Income from social insurance.	1.7	1.4	2.3	1.7
Income from agriculture	4.3	0.4	13.8	0.7
Income from small business	2.2	2.0	2.9	2.6
Wages in kind	0.0	0.0	0.0	0.0
Income from property	1.4	1.9	0.3	0.4
Gifts and gain	2.4	2.5	2.3	1.2
Other available assets	0.6	0.5	1.0	0.0
<b>Total personal consumption</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Personal consumption</b>	<b>95.1</b>	<b>99.0</b>	<b>85.9</b>	<b>97.7</b>
Food and beverages	32.3	33.5	29.5	32.3
Alcoholic beverages and tobacco	3.5	3.7	3.3	3.0
Clothes and footwear	8.5	8.7	8.0	7.3
Housing, water and electricity	13.9	14.3	13.1	14.5
Furniture, housing and maintenance	3.8	3.9	3.7	3.8
Health	3.6	3.6	3.5	4.2
Transport	11.3	11.6	10.7	13.2
Communication	5.2	5.5	4.6	5.4
Recreation and culture	3.4	3.8	2.5	3.5
Education	2.2	2.6	1.3	3.0
Restaurants and hotels	2.4	2.6	1.8	1.9
Other goods and services	4.9	5.3	3.9	5.7
<b>Personal consumption from own production</b>	<b>4.9</b>	<b>1.0</b>	<b>14.1</b>	<b>2.3</b>
Food and beverages	3.7	0.6	11.2	1.8
Alcoholic beverages	0.1	0.0	0.4	0.0
Fire wood	1.0	0.4	2.4	0.4

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2012.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,263	824	439	392
Estimated number of households	188,363	123,561	64,802	55,837
All households =100				
Stove using solid fuel	75.1	65.5	93.3	68.1
Electric stove	94.6	97.2	89.5	96.4
Electric heater (all types)	17.9	23.6	7.0	17.8
Boiler	92.5	96.8	84.3	92.6
Refrigerator	98.8	98.8	98.6	97.9
Freezer	82.5	85.4	76.8	82.2
Washing machine	88.0	93.4	77.8	90.3
Iron	95.9	97.9	92.1	94.0
Hairdryer	91.2	95.0	83.9	94.5
Vacuum cleaner	91.8	96.6	82.7	93.8

Dish washer	23.7	28.7	14.2	26.1
Air conditioner	40.2	51.0	19.4	74.3
Television	98.2	98.5	97.8	98.8
Satellite antenna	31.0	35.5	22.4	43.8
Radio. all types	41.0	39.0	44.7	14.6
Personal computer	37.1	45.6	20.7	45.0
Connection to internet	29.2	36.5	15.1	34.1
Camera	14.8	18.2	8.4	9.2
Telephone	54.0	62.5	37.7	60.0
Mobile telephone	94.0	96.4	89.6	96.9
Car	52.5	57.2	43.5	63.4

AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2013.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,199	811	388	366
Estimated number of households	192,197	126,087	66,110	56,802
Estimated number of persons	628,173	405,314	222,859	192,138
Average number of members	3.3	3.2	3.4	3.4
Monthly average per household in EUR				
<b>Total available assets</b>	<b>619</b>	<b>652</b>	<b>555</b>	<b>690</b>
Wages and salaries	370	423	269	493
Income from pension insurance	171	168	177	164
Income from social insurance.	13	12	14	15
Income from agriculture	8	0	21	2
Income from small business	16	15	18	4
Wages in kind	0	0	0	0
Income from property	15	5	33	1
Gifts and gain	18	16	22	4
Other available assets	8	12	1	7
<b>Total personal consumption</b>	<b>566</b>	<b>569</b>	<b>560</b>	<b>564</b>
<b>Personal consumption</b>	<b>547</b>	<b>563</b>	<b>517</b>	<b>556</b>
Food and beverages	178	175	184	168
Alcoholic beverages and tobacco	20	19	21	18
Clothes and footwear	52	56	45	44
Housing. water and electricity	81	87	69	85
Furniture. housing and maintenance	24	27	17	19
Health	25	25	26	30
Transport	65	64	68	75
Communication	32	33	28	36
Recreation and culture	18	19	14	20
Education	10	12	8	14
Restaurants and hotels	13	14	13	11
Other goods and services	30	33	24	37
<b>Personal consumption from own production</b>	<b>19</b>	<b>6</b>	<b>43</b>	<b>8</b>
Food and beverages	14	2	35	3
Alcoholic beverages	0	0	1	0
Fire wood	5	4	7	5

STRUCTURE OF AVAILABLE ASSETS AND PERSONAL CONSUMPTION IN 2013.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,199	811	388	366
Estimated number of households	192,197	126,087	66,110	56,802
Estimated number of persons	628,173	405,314	222,859	192,138
Average number of members	3.3	3.2	3.4	3.4

Monthly average per household in %				
<b>Total available assets</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Wages and salaries	59.8	64.9	48.5	71.4
Income from pension insurance	27.7	25.8	31.8	23.8
Income from social insurance.	2.1	1.8	2.6	2.2
Income from agriculture	1.2	0.1	3.8	0.3
Income from small business	2.6	2.3	3.2	0.6
Wages in kind	0.0	0.0	0.0	0.0
Income from property	2.4	0.8	6.0	0.2
Gifts and gain	2.9	2.5	4.0	0.6
Other available assets	1.3	1.8	0.1	1.0
<b>Total personal consumption</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Personal consumption</b>	<b>96.7</b>	<b>98.9</b>	<b>92.3</b>	<b>98.5</b>
Food and beverages	31.6	30.7	32.8	29.7
Alcoholic beverages and tobacco	3.5	3.4	3.8	3.2
Clothes and footwear	9.2	9.8	8.0	7.8
Housing, water and electricity	14.3	15.3	12.3	15.0
Furniture, housing and maintenance	4.2	4.8	3.1	3.3
Health	4.4	4.3	4.6	5.2
Transport	11.5	11.2	12.1	13.3
Communication	5.6	5.9	5.0	6.3
Recreation and culture	3.1	3.4	2.6	3.6
Education	1.8	2.0	1.5	2.5
Restaurants and hotels	2.3	2.4	2.3	2.0
Other goods and services	5.3	5.8	4.3	6.6
<b>Personal consumption from own production</b>	<b>3.3</b>	<b>1.1</b>	<b>7.7</b>	<b>1.5</b>
Food and beverages	2.4	0.4	6.2	0.6
Alcoholic beverages	0.0	0.0	0.1	0.0
Fire wood	0.9	0.7	1.4	0.9

PERMANENT GOODS EQUIPMENT IN HOUSEHOLDS IN 2013.

	Montenegro	Urban	Rural	Podgorica
Surveyed number of households	1,199	811	388	366
Estimated number of households	192,197	126,087	66,110	56,802
All households =100				
Stove using solid fuel	62.9	56.2	89.9	56.6
Electric stove	96.0	96.9	92.5	97.5
Electric heater (all types)	22.4	26.1	7.6	21.7
Boiler	95.5	96.6	91.0	94.3
Refrigerator	98.0	97.9	98.5	97.3
Freezer	74.2	73.1	78.3	67.8
Washing machine	90.8	92.4	84.5	88.9
Iron	93.2	93.1	93.8	88.5
Hairdryer	89.8	89.7	90.3	86.3
Vacuum cleaner	92.1	92.2	91.7	90.1



Dish washer	24.1	26.3	15.4	21.5
Air conditioner	47.4	51.4	31.5	68.5
Television	98.2	98.7	96.4	98.0
Satellite antenna	29.4	31.0	23.0	38.3
Radio. all types	31.7	29.8	39.4	14.4
Personal computer	43.5	45.0	37.7	45.8
Connection to internet	33.8	37.1	20.6	39.1
Camera	17.3	19.0	10.4	12.7
Telephone	45.2	45.7	42.9	41.6
Mobile telephone	95.4	95.7	94.4	98.1
Car	50.9	49.6	56.1	51.3