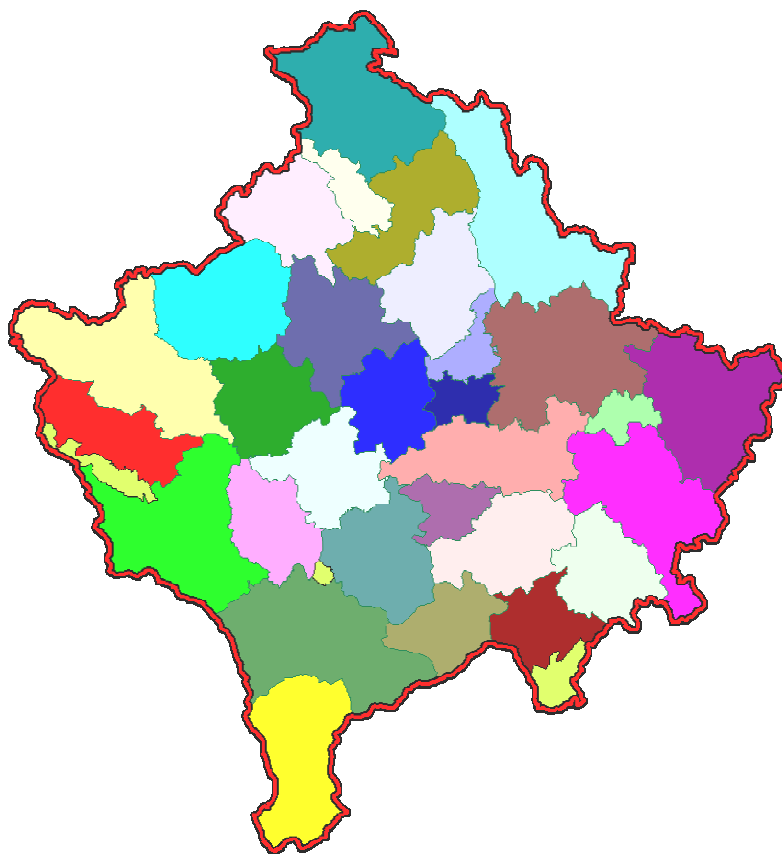




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Series 5: Social Statistics

Results of Household Budget Survey 2011



ENTI I STATISTIKËS SË KOSOVËS
ZAVOD ZA STATISTIKU KOSOVA
STATISTICAL OFFICE OF KOSOVA



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F o r e w o r d

Kosovo Agency of Statistics (SAK), actually Department of Social Statistics (DSS) is doing Household Budget Survey (HBS), since 2002.

The purpose of publishing of the results of the Household Budget Survey (HBS) 2011 is to provide statistical data related to income, consumption and other similar issues related to household standard of living in Kosovo.

The publication presents the results for consumption, expenditure and household income for periods 2009 to 2011.

This publication aims to ease the lack of information in the field of household standard of living in Kosovo. We believe that this publication will serve as a useful reference base for all users of statistical data.

Professional support for development of the HBS has been provided by Swedish organization (SIDA) and the World Bank (WB). We especially thank experts of those organizations for their contribution. We also thank the SAK regional staff who contributed in the collection of the HBS data.

Comments, remarks or proposals related to this publication are welcome and you can send it by electronic address: social@rks-gov.net .

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June, 2012

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Abbreviations

COICOP	-	Classification of Individual Consumption by Purpose
CPI	-	Consumer Price Index
DSS	-	Department of Social Statistics
EU	-	European Union
HBS	-	Household Budget Survey
KAS	-	Kosovo Agency of Statistics
NA	-	National Accounts
SIDA	-	Swedish International Development Cooperation Agency
WB	-	World Bank

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I N T R O D U C T I O N

HBS is a statistical survey performed to obtain data on expenditures for consumption, self-consumption and household income, and for basic socio-economic environment in which Kosovo families live. The survey also provides data on some key indicators on living conditions (housing, possession of long term equipment in the family, conditions of heat, travel and/or annual holidays) as well as data on basic demographic, economic and social characteristics of the family.

Data collected through HBS also provide information on living standards, the measure and the composition of total consumption and expenditure of families and their socio-economic characteristics. One of the specific objectives of the Household Budget Survey is to obtain necessary data for assessing the weight used to calculate the Consumer Price Index (CPI). Also, this survey provides data that will be used as an input for the measurement of private consumption in the National Accounts (NA) of families, as well as for analysis of welfare and poverty at the country level within the specified timeframe.

Data were collected throughout Kosovo for over a year, including 2400 households in a year, selected by random method and in accordance with the European Union (EU) standards and international best practices. The level of response is about 80 percent if the replaced households are considered that they did not respond.

Economic progress in recent years would be defined as improvement of living conditions in comparison with the period immediately after the war. In these circumstances, HBS is welcomed to measure the living standard, to measure the Gross Domestic Product (GDP) as well as to obtain weights for consumer prices.

The HBS sample has its scope in urban and rural areas, in the entire territory of Kosovo. Processing and analyzing of data is done through ACCESS and STATA programs. The questionnaire contained demographic information on the composition of the household by including information on each individual member of the household, income, consumption and expenditure, housing conditions and activities in business and agriculture, access to basic infrastructure and public services, etc.

1 The overall consumption in Kosovo 2009 - 2011

This publication presents data on macroeconomic of HBS for 2009 to 2011. In some cases the results differ from National Accounts (NA) since NAs are filled with several other sources of data (e.g. data from customs, from imports and other data from domestic production) and make some adaptations.

Data are collected according to standard international Classification of Individual Consumption by Purpose (COICOP). On a somewhat smaller sample, results should be considered approximate.

1.1 Consumer trends

According to outcomes of HBS 2011, there is a small decrease of 0.5 percent of total consumption of Kosovo compared to 2010, and a decrease of 1 percent of consumption per households and consumption per capita.

Table 1: Overall consumption in Kosovo, 2009 – 2011

Year	Million €	Consumption per household €	Consumption per capita €
2009	1. 911	6.847	1.161
2010	1. 937	7.110	1.226
2011	1.928	7.010	1.210

1.2 Distribution of consumption according to consumption groups

Most of the households' budget in 2011 is spent on food and housing, 38 percent of total consumption is spent on food and 31 percent on housing. The remaining part of expenditure is spent on transport (6 percent) and for clothing and footwear is 5 percent. In 2011, about 7 percent of the total consumption includes food by self-production.

Table 2: Distribution of consumption in Kosovo according to consumption groups, 2009 – 2011 in %

Consumption	2009	2010	2011
Food and Non-alcoholic beverages	36	35	38
Alcohol and Tobacco	3	4	4
Clothing and Footwear	5	6	5
Housing	36	33	31
Furniture	3	3	3
Health	3	2	2
Transport	5	6	6
Communication	2	2	2
Recreation	2	2	2
Education	1	1	1
Hotels and Restaurants	1	3	3
Other	3	3	3
<i>Domestic food production</i>	7	7	7

Food in Kosovo is dominated by bread and cereals, meat, milk, cheese, eggs, that account for more than a half of the consumption of food (in value). The next important items are vegetables and non-alcoholic beverages.

Table 3: Distribution of food consumption in Kosovo 2009 – 2011 in %

Consumption	2009	2010	2011
Bread and cereals	19	19	21
Meat	18	18	19
Fish	1	1	1
Milk, cheese, eggs	20	19	18
Oils and fats	4	4	5
Fruits	7	7	6
Vegetables	12	12	11
Sugar and confectionery	5	6	6
Food products	5	5	5
Non-alcoholic beverages	9	9	8
General food	100	100	100

2 Household consumption in Kosovo 2009 – 2011

It is known that consumption is an important part of the life of the population, so the level and the size of consumption are essential to its welfare, while wealth and poverty depend on other aspects in life. Data for consumption are taken from households, while income earned from individuals. Alcohol and tobacco, clothing, recreation and some other specific things can be consumed individually, but most, such as food, housing and supplies are used jointly by members of the household.

Consumption is classified according to Standard Classification of Individual Consumption by Purpose (COICOP) in harmony with the National Accounts and Consumer Price Index. Apart from some improvements, the same standards are applied over the years by making it more easily comparable over time.

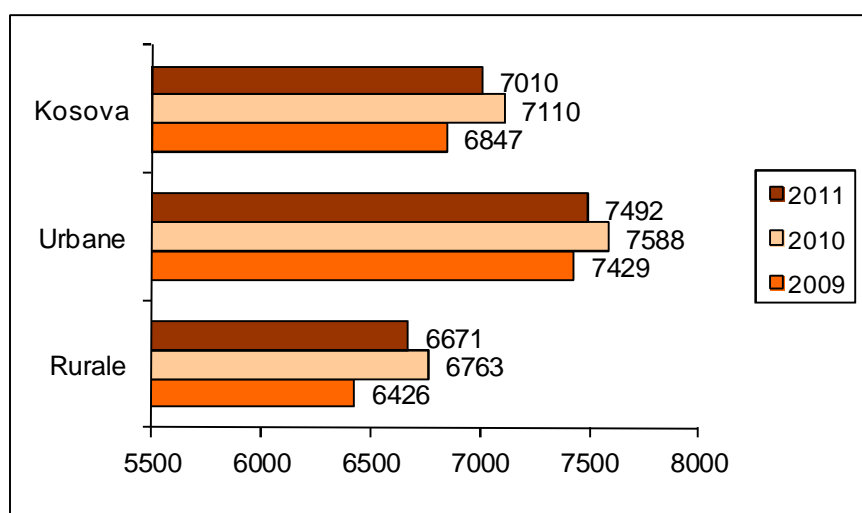
Most of the consumption is based on purchased goods and services paid during the period of reference, and a smaller part of the goods are self-produced. The reference period is a month for daily consumption (supported by the maintenance of records) and the last 12 months for durable goods.

This document focuses on the level of consumption for different consumer groups (food, clothing, housing, etc.), and their participation in the overall consumption. Households with higher education and urban households can be seen as indicative for the future development of consumer since more and more people are educated and Kosovo is being urbanized.

Figures in the text are rounded to indicate that a sample survey can give only approximate values.

Consumption per household in Kosovo in 2011 was €7.010. This shows that it has decreased by 0.5 percent in comparison with 2010. In urban and rural areas households' consumption has decreased by 1 percent.

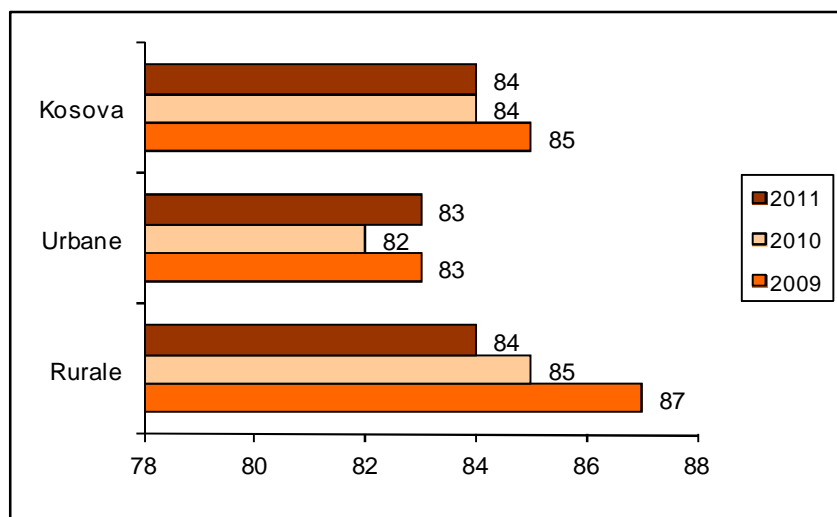
Figure 1: Household overall annual consumption according to location, 2009 – 2011



2.1 Main consumption (five largest groups)

As shown in Figure 2 five main categories of the largest consumption (food, housing, transport, clothing and footwear, and alcohol and tobacco) represent 84 percent of total consumption. Seven other categories share 16 percent of consumption.

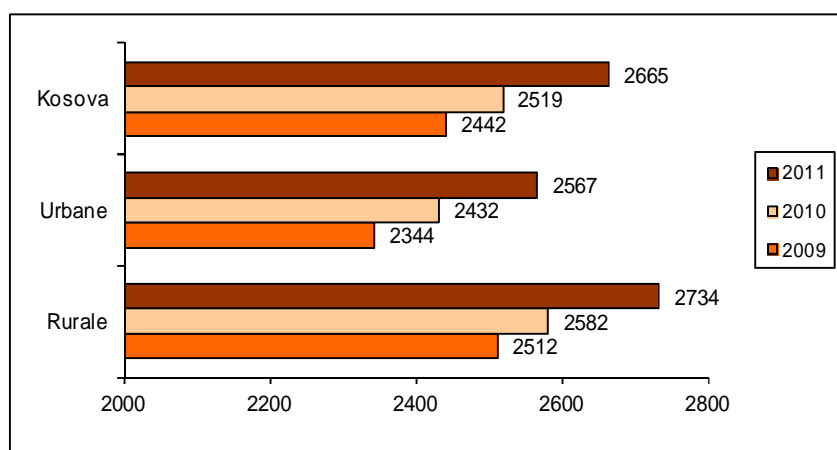
Figure 2: Five largest categories of household consumption according to location, of total 2009 – 2011



2.2 Food and Non-alcoholic beverages

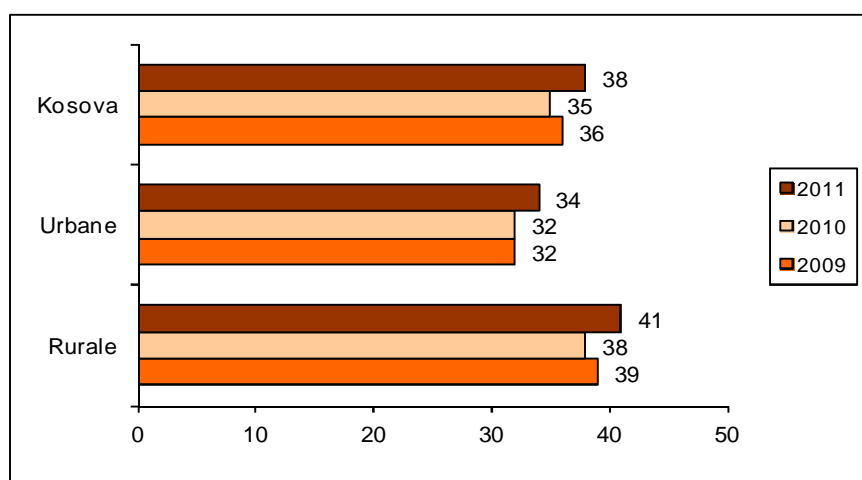
Most of the household budget is used for food and non-alcoholic beverages and is estimated at € 2.665 for 2011 or 38 percent of total consumption. Expenditures for food and non-alcoholic beverages in household's shows increase of 6 percent compared with 2010. During the last three years consumption on food and non-alcoholic beverages has gradually increased.

Figure 3: Household annual consumption of food and non-alcoholic beverages according to location, 2009 – 2011 in €



The data in Figure 4 show that food and non-alcoholic beverages constitute main component of consumption. In Kosovo, participation of food and non-alcoholic beverages in consumption increased from 35 percent in 2010 to 38 percent in 2011. This increasing pattern is evident both for in urban and rural areas.

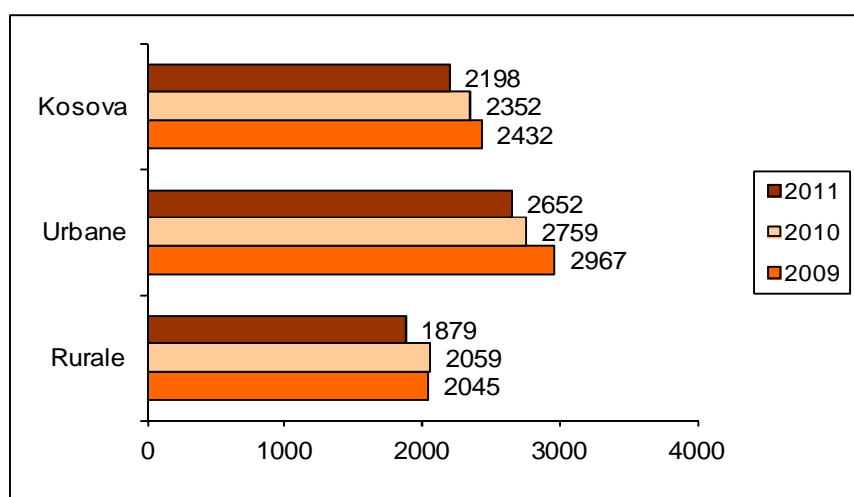
Figure 4: Part of food and non-alcoholic beverages in the overall consumption according to location, 2009 – 2011 in %



2.3 Housing

Housing constitutes the second largest part of budget of households with € 2.198 or 31 percent of the household budget, which represents an decrease of about 7 percent compared to 2010. A decline is present also based on localities; a decrease of 4 percent in urban areas and 9 percent in rural areas compared by 2010. The biggest part of housing is “estimated rent”. A small part of households pay rent. Food and housing together constitute more than two-thirds or 69 percent of the household budget.

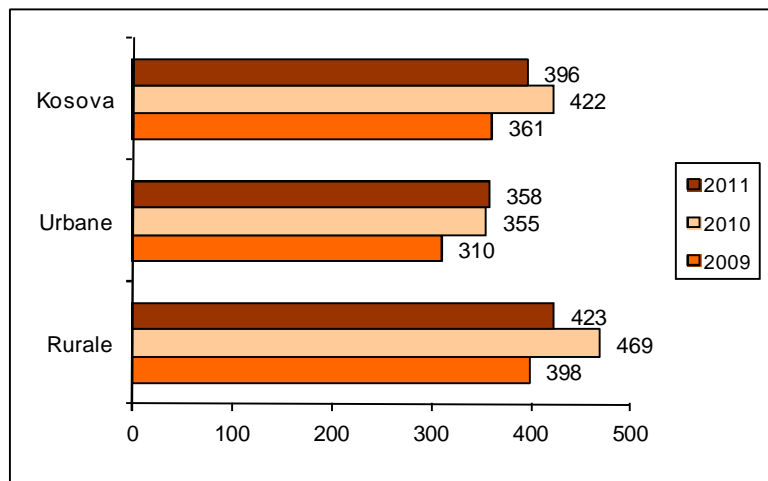
Figure 5: Household expenditure for housing according to location, 2009 – 2010 in €



2.4 Transport

Compared to 2010, transport in 2011 has decrease from 6 percent. The budget allocated for transport in 2011 was 5 percent for urban households, while 6 percent for rural areas.

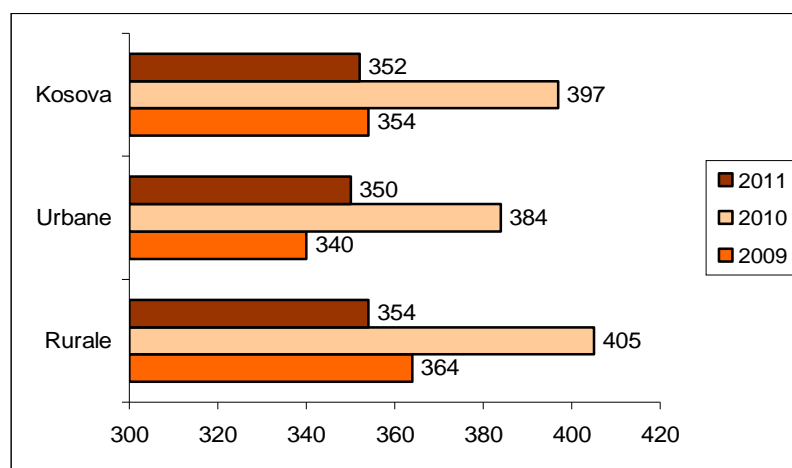
Figure 6: Household expenditure for transport according to location, 2009 – 2011 in €



2.5 Clothing and footwear

An average household in 2011 n average spends € 350 € for clothing and footwear, or 5 percent of the budget, which represents a decrease of about 11 percent compared with 2010. In urban area decreasing was 9 percent and in rural area about 13 percent. As it can be noted from Figure 7 the decline was experienced in all groups.

Figure 7: Household expenditure for clothing and footwear according to location, 2009 – 2011 in €



2.6 Alcohol and tobacco

In the overall household budget in 2011, alcohol and tobacco takes about 4 percent or € 259 per year. Compared to 2010 in 2011 expenditures on alcohol and tobacco increased by 2 percent, it increased by 7 percent in rural areas and declined by 4 percent in urban areas.

Figure 8: Household consumption of alcohol and tobacco according to location, 2009 – 2011, in €

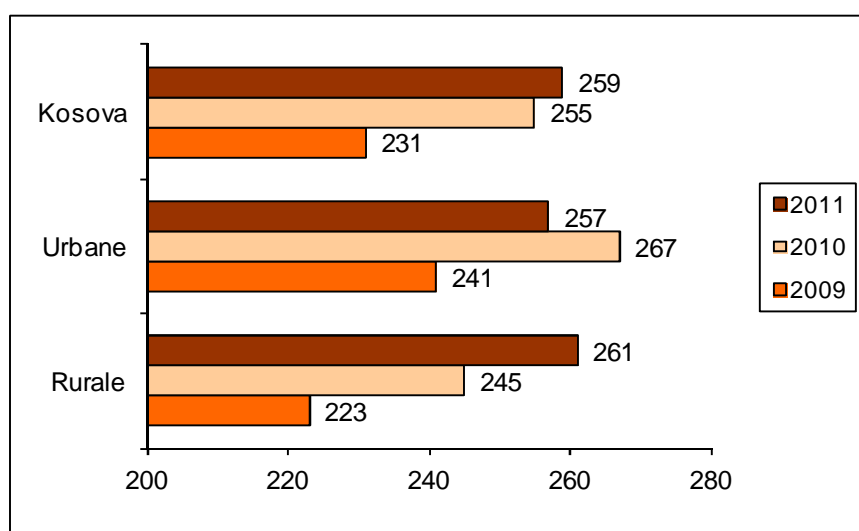


Table 4: Percentage of smokers in population in 2011 according to gender and daily consumption of cigarettes, % of population aged 10 years and older

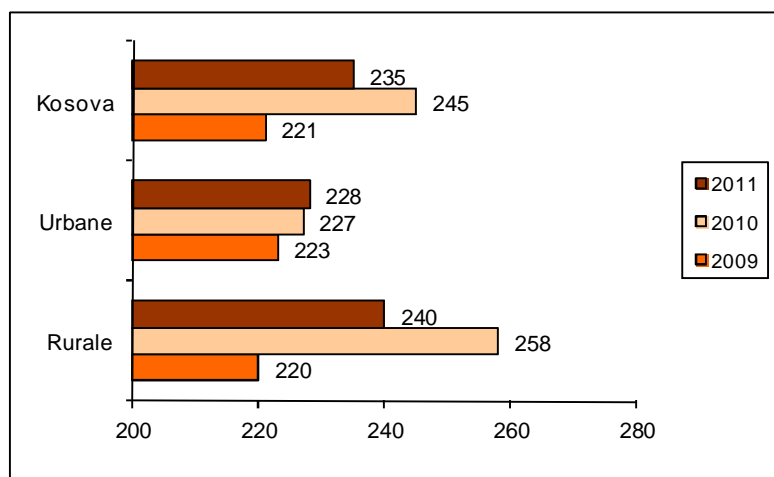
Nr. of cigarettes	Male (%)		Female (%)		Total(%)	
	2010	2011	2010	2011	2010	2011
1 up to 10	2	1	1	1	2	1
11 up to 20	18	18	3	3	11	10
21+	3	3	0	0	2	2
Percentage of smokers	23	22	4	4	15	13

2.7 Furniture

During 2009, 2010 and 2011 there were variations on furniture expenditures. In urban areas there was a continuous increase from year to year whereas in rural areas there was a decrease from 2010 to 2011.

In 2011 households spent on average about € 235 a year on furniture, or 4 percent less compared to 2010.

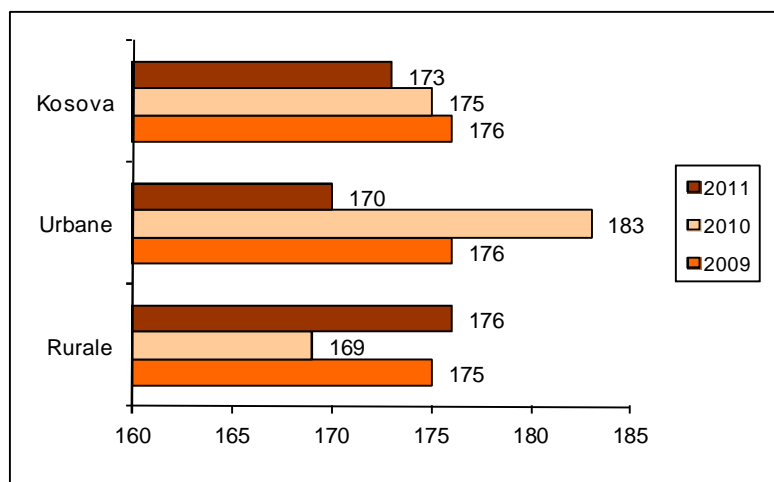
**Figure 9: Furniture expenditure according to locality,
2009 – 2011 in €**



2.8 Health

Expenditures for health care have decreased from year to year. In urban areas in 2011 compared to 2010 it was decrease of 7 percent, whereas in rural areas it increased by 4 percent.

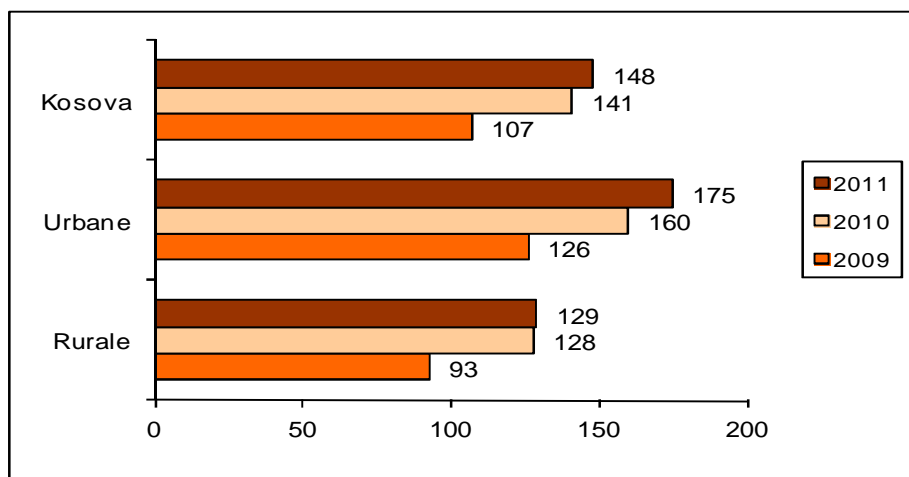
**Figure10: Household expenditure on health according to
location, 2009 – 2011, in €**



2.9 Communication

Compared to 2010 in 2011 communication expenditures have increased by 5 percent. In urban areas there was an increase of expenditures on communication whereas it remained almost the same in rural areas.

Figure 11: Household expenditure on communication according to location, 2009 – 2011, in €

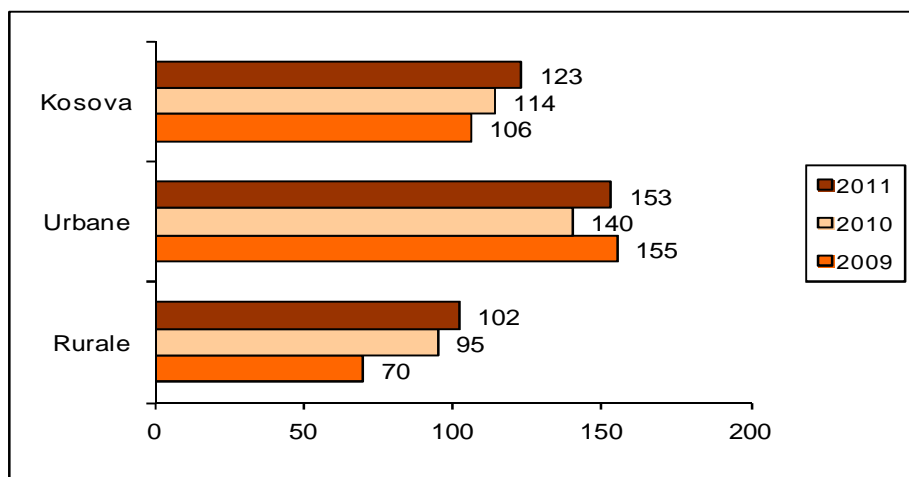


2.10 Recreation

The level of recreation expenditures for households in the level of Kosovo, during the years 2009-2011 have had increased constantly.

Compared to 2009 in 2010 in urban areas households spent less for recreation and an increase was experienced in 2011 as well-an increase of 9 percent compared to 2010. In rural areas expenditures for recreation have shown a gradual increase through years.

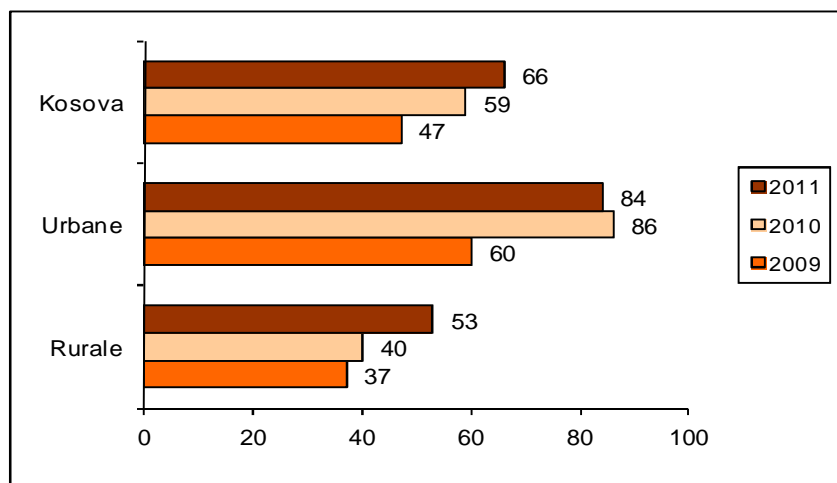
Figure 12: Household expenditure for recreation according to locality, 2009 – 2011, in €



2.11 Education

Expenditures for education have been higher in 2011 compared to 2010 in total and rural areas, whereas in urban areas there was a decrease of 2 percent.

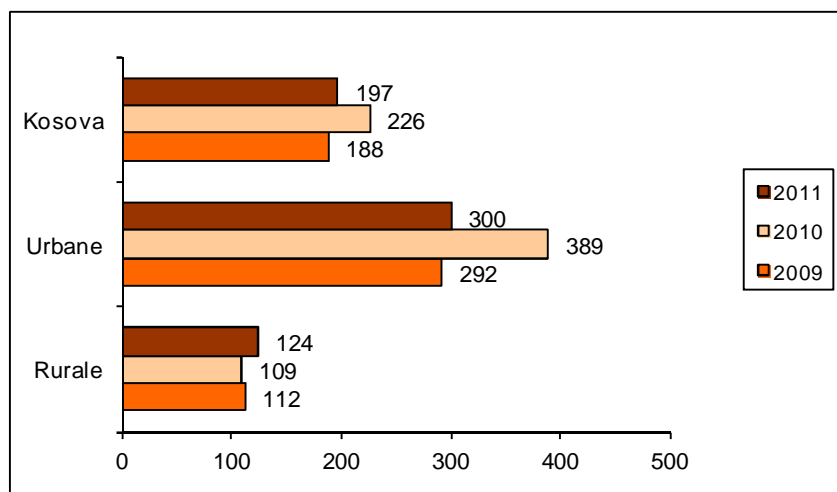
Figure 13: Household expenditure on education according to location, 2009 – 2011, in €



2.12 Hotels and restaurants

Compared to 2010 in 2011 expenditures for hotels and restaurants declined by 13 percent, a decrease of 23 percent in urban but an increase of 14 percent in rural areas.

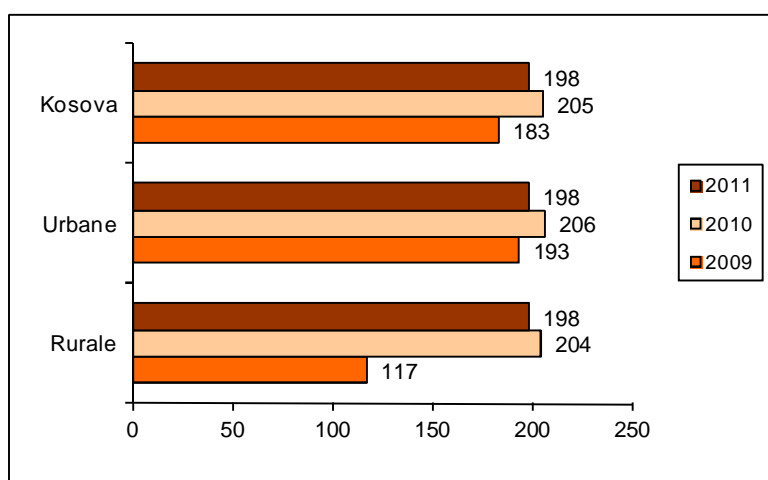
Figure 14: Household expenditure for hotels and restaurants according to location, 2009 – 2011, in €



2.13 Other goods and services

This group is a mix of expenditures for goods and services for the hair care, goods for personal needs, for insurance and other financial expenses. In 2011 compared to 2010 households have spent less on other expenditures and that in all groups: a decline of 3 percent in total other expenditures and a decline of 4 and 3 percent in urban and rural areas respectively.

Figure 15: Household expenditure for other goods and services according to location, 2009 – 2011, in €



3 Private income in Kosovo 2009 – 2011

3.1. Main household income

Salaries of public sector are the most important source of income in Kosovo and are the main source for almost a quarter of households.

Next most important source is wages from the private sector and businesses. Nearly one out of ten households is living from money sent from abroad (remittances).

Most households have mixed sources of income, so the current revenues provide a different insight.

Table 5: Household main source of income in Kosovo, %

Source of income	2010	2011
Salaries and wages from public sector	26	25
Salaries and wages from private sector	21	22
Agriculture	6	7
Income from per diem ¹	8	9
Other household businesses	14	12
Pensions	8	8
Money sent from abroad (remittances)	9	9
Money sent from Kosovo	1	0
Social benefits - 1st Category	3	4
Social benefits - 2nd Category	2	2
Other ²	2	2
Total in %	100	100

¹ Income from temporary activities

² Other – Source of income not specified in the above categories.

3.2 Sources of individual income

The main source of income is wages from regular employment, which make up about half of overall revenue.

Second source are net revenues from businesses that make 13 percent of total revenues, and 7 percent from agriculture. About 7 percent have been earned from temporary work.

Another important source is the cash money send from abroad (remittances) by members of households, 2 percent, on an additional 9 percent by others abroad. Pensions inside Kosovo constitute 5 percent and pensions from abroad 3 percent.

Salaries of regular employment are more important for women than for men. Remittances constitute the second most important income source for women (16 percent of women) compared to only 8 percent for men, whereas the third most important income source for women are pensions from Kosovo - 12 percent compared to only 4 percent for men.

Table 6: Sources of individual income in Kosovo in 2011, % of income

Source of income	Male	Female	All
Net wages and fees earned in Kosovo, without net tax	46	58	48
Incomes from per diem	8	0	7
Rent, dividends, interest (from savings in the bank)	3	1	3
Benefits from social welfare	1	2	2
Pensions from Kosovo	4	12	5
Pensions from abroad	3	3	3
Net income from self business in Kosovo	15	4	13
Cash remittances from abroad by the members present / present / (wages, transfers, etc.)	2	2	2
Cash remittances from the diaspora from other people	8	16	9
Income from agriculture	9	1	7
Other	1	1	1
Total in %	100	100	100
Total in million €	1.251	256	1.507

Education has an impact on the sources of revenue. More education leads to greater income from regular employment. Those with primary education or less, to a considerable extent, must live by the support from abroad, pensions, agriculture, per diem and self business.

Table 7: Sources of income according to highest level of education, 2011 (%)

Source of income	Primary	Secondary	University or more
Net wages and fees earned in Kosovo, without net tax	21	50	77
Incomes from per diem	9	8	1
Rent, dividends, interest (from savings in the bank)	3	3	3
Benefits from social welfare	4	1	0
Pensions from Kosovo	14	2	2
Pensions from abroad	7	2	0
Net income from self business in Kosovo	8	18	10
Cash remittances from abroad by the members present / present / (wages, transfers, etc.)	2	2	1
Cash remittances from the diaspora from other people	16	7	4
Income from agriculture	14	6	2
Other	2	1	0
Total in %	100	100	100

3.3 Income according to gender structure

Women have much lower income than men, as a group and as individual average. As explanation may be the volume of different jobs than the unfair wages. From average income of 12-months employment of 51 percent, men earn almost 8 percent more than women.

Table 8: Average income from regular 12-months employment according to gender, €

Income	Yearly average male's wages by 12-month employment	Yearly average female's wages by 12-month employment	Percentage of employees by 12-month employment
Income for 12-month employment	3.787 €	3.517 €	51%
Employees by primary education (12 months)	3.109 €	2.402 €	55%
Employees by secondary education (12 months)	3.590 €	3.142 €	52%
Employees by higher education (12 months)	4.619 €	4.056 €	52%

4 Conclusions

Even many years after the war, Kosovo society has a lack of information in the field of household living standards and the household budget survey is welcomed for providing these data. The main purpose of this report is to estimate household consumption, income and living conditions at the country level for 2011. This report provides data for years 2009-2011.

HBS analysis reveals that in 2011, overall consumption was reduced for 0.5 %, whereas consumption per household and per capita around 1 % (Table 1).

The households in Kosovo spent most of their consumption on food, housing, transportation and clothing (Table 2). The spread of food intake was similar with a few years ago, where the consumption of bread and cereals, meat, milk, eggs and cheese prevailed (Table 3).

Personal consumption is important in a Kosovar family, and the trend of personal consumption has been stable for the last three years (7%). In urban households, the consumption of housing, education, hotel and restaurants, recreation and communication is dominant, whereas the rural areas are dominated by the consumption of food, transportation, and furniture (Table A1).

The households where the head had higher education compared with those where the head had secondary and primary education or less are increasing the budget for education and recreation (Table A1).

Main source of household income and individual income is also a part of this report (Chapter 3). According to results of the HBS 2011, important source of household income were salaries from the public and private sector, then the income from own business and pensions from Kosovo and abroad (Table 5). As noted in table 6, Sources of Individual Income, the majority of income consists of wages from regular employment, representing about half of total revenues, while the second source is income from businesses and from agriculture. Also, remittances from abroad and pensions play an important role as well.

At the Individual income, regular employment was noted as the main source for people with higher education, while those with primary education or less were orientated towards the support from abroad, pensions, agriculture, wages and own business (Table 7).

Annexes

Table A1: Household annual consumption in Kosovo, 2009 – 2011, according to location and level of education of heads of households, € of overall consumption

Year	Food	Alcohol and tobacco	Clothing	Housing	Furniture	Health	Transport	Communication	Recreation	Education	Hotel and restaurants	Other	Total €
Kosovo													
2009	2 442	231	354	2 432	221	176	361	107	106	47	188	183	6 847
2010	2 519	255	397	2 352	245	175	422	141	114	59	226	205	7 110
2011	2 665	259	352	2 198	235	173	396	148	123	66	197	198	7 010
Urban													
2009	2 344	241	340	2 967	223	176	310	126	155	60	292	193	7 429
2010	2 432	267	384	2 759	227	183	355	160	140	86	389	206	7 588
2011	2 567	257	350	2 652	228	170	358	175	153	84	300	198	7 492
Rural													
2009	2 512	223	364	2 045	220	175	398	93	70	37	112	117	6 426
2010	2 582	245	405	2 059	258	169	469	128	95	40	109	204	6 763
2011	2 734	261	354	1 879	240	176	423	129	102	53	124	198	6 671
Head of household by primary education or less													
2009	2 279	216	319	2 126	198	154	322	89	56	23	84	148	6 013
2010	2 392	242	346	2 057	221	177	347	113	71	30	91	188	6 275
2011	2 586	271	305	1886	210	172	318	126	81	43	85	182	6 266
Head of household by secondary education													
2009	2 409	230	352	2 417	220	143	367	103	104	48	160	199	6 752
2010	2 464	277	379	2 437	253	161	425	144	156	71	236	210	7 185
2011	2 666	266	369	2278	246	162	409	151	131	58	193	194	7 122
Head of household by higher education													
2009	3 133	263	570	3 764	312	271	526	201	352	140	821	274	10 625
2010	2 864	224	558	3 005	302	177	600	215	209	109	564	253	9 080
2011	2 882	210	438	2 849	273	205	576	201	220	150	518	250	8 773

Table A2: Household annual consumption in Kosovo, 2009 – 2011, according to 5 main groups of consumption, location and education of heads of households, in %

Year	Food	Alcohol and tobacco	Clothing	Housing	Furniture	Health	Transport	Communication	Recreation	Education	Hotel and restaurants	Other	5-main groups ¹ %
Kosovo													
2009	36	3	5	36	3	3	5	2	2	1	1	3	85%
2010	35	4	6	33	3	2	6	2	2	1	3	3	84%
2011	38	4	5	31	3	2	6	2	2	1	3	3	84%
Urban													
2009	32	3	5	40	3	2	4	2	2	1	4	3	83%
2010	32	4	5	36	3	2	5	2	2	1	5	3	82%
2011	34	4	5	35	3	2	5	2	2	1	4	3	83%
Rural													
2009	39	3	6	32	3	3	6	1	1	1	2	3	86%
2010	38	4	6	30	4	3	7	2	1	1	2	3	85%
2011	41	4	5	28	4	3	6	2	1	1	2	3	84%
Head of household by primary education or less													
2009	38	4	5	35	3	3	5	1	1	0	1	2	87%
2010	38	4	6	33	4	3	6	2	1	0	1	3	87%
2011	41	4	5	30	3	3	5	2	2	1	1	3	85%
Head of household by secondary education													
2009	36	3	5	36	3	2	5	2	2	1	2	3	85%
2010	34	4	5	34	4	2	6	2	2	1	3	3	83%
2011	37	4	5	32	3	2	6	2	2	1	3	3	84%
Head of household by higher education													
2009	29	2	5	35	3	3	5	2	3	1	8	3	76%
2010	32	2	6	33	3	2	7	2	2	1	6	3	81%
2011	33	2	5	32	3	2	7	2	3	2	6	3	79%

¹ Here are five main groups of consumption (food, housing, transport, clothing and footwear, alcohol and tobacco).

Kosovo Agency of Statistics

short description

Kosovo Agency of Statistics is a professional institution which deals with collection, processing and publication of official statistical data. As such acts since 1948 and has passed through several historical stages, structured according to state regulation of those times.

On 2 August 1999, the Agency has resumed his professional work (after nine years of interruption of all statistical series detrimental to the interest of Kosovo), as an independent institution under the Ministry of Public Administration. Since 12.12.2011 the Agency operates in the frames of the Prime Minister's Office. Office is funded by the Kosovo Consolidated Budget, but also by donors for specific projects and for technical professional support.

Kosovo Agency of Statistics acts according to the Law No. 04/L-036 which entered into force on 12.12.2011. Strategic development plan 2009-2013 is the middle term implementation for the development of statistical system in correlation with the European Union statistics (EUROSTAT).

Kosovo Agency of Statistics has this organizational structure: production departments; (Department of Economic statistics and National Accounts, Department of Population statistics, Department of Agriculture and Environment statistics and Department of Social statistics. **Support Departments;** (Department of Methodology and Information Technology, Department of Administration. **Within the Agency we also established** Office of the Population Census, Huseholds and Dwellings. **Regional Offices;** Gjakove, Gjilan, Mitrovica, Peja, Prizren, Pristina and Ferizaj

Number of employees and budget are still limited. Employees are total of 134 workers, of them 96 (71.6%) at the headquarters of the Agency, while in the Regional Offices, 38 (28.4%), with qualifying structure, 65.4% with university education to 34.6% with secondary education.

We have professional and technical cooperation with all ministries of the Government of Kosovo, especially with the Ministry of Economy and Finance, Central Bank of Kosovo, with international institutions, EUROSTAT, International Monetary Fund, World Bank, Sweden's SIDA, DFID, UNFPA, UNDP, UNVEF, and with the statistical institutions of the countries in the region.

Kosovo Agency of Statistics almost completely covers the territory of Kosovo, based on the statistical structure of the enumeration areas as the basic unit and sole in the country from which it gets first hand information. All surveys conducted in the field use the extension of the samples in these enumeration areas but also a statistical methodology according to international recommendations. During the collection of statistical data and reports from reporting entities are involved professionals, technicians, administrators, servants of the country offices, field enumerators from regional offices, etc.

We have successfully implemented the project of Population Census, Households and Dwellings in 2011, Census that was not carried out since 1981. Results obtained from the Census will have an important role in compiling the development policies.

The mission of the Agency; to meet the needs of users with qualitative statistical data, objective, in time and space so that users have reliable base to conduct regular analysis in the interest of planning and project development at the municipal and country level. To support government institutions, scientific institutes, research academies, businesses in order to provide proper information for decision-makers and other users in Kosovo.

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