

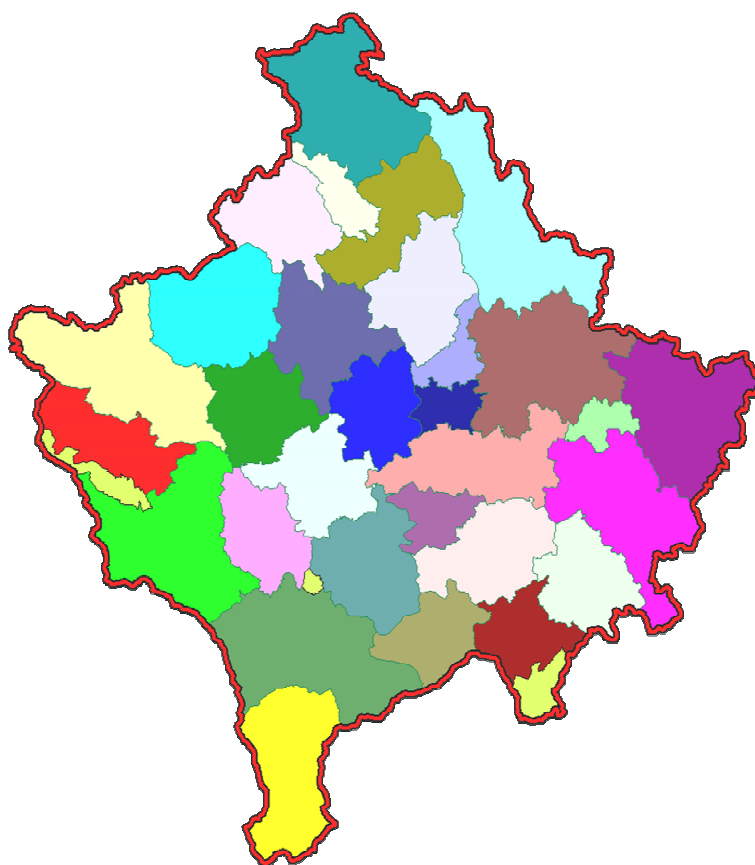


Republika e Kosovës  
Republika Kosova-Republic of Kosovo  
*Qeveria - Vlada - Government*

*Ministria e Administratës Publike - Ministarstva Javne Uprave - Ministry of Public Services*

## Series 5: Social Statistics

# Household Budget Survey 2009



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**

Statistical Office of Kosovo (SOK) respectfully the Department of Social Statistics (DSS) is developing the household budget survey (HBS), since 2002.

The purpose of publishing of the results of the Household Budget Survey 2009 is to provide statistical data related to the household standard of living in Kosovo.

The publication presents the results for consumption, expenditure and household income for periods 2006 – 2009.

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.

The professional support for the development of HBS has offered Swedish Organization (Sida) and World Bank (WB). For professional support of this publication we particularly thank the Swedish Sida expert Lars Lundgren as well as experts from the World Bank Sachiko Miyata and Ardiana Gashi.

From the other staff of SOK, we thank workers at the regional level of regional offices that contributed to the collection of data.

Comments, remarks, suggestions, and proposals regarding this publication are welcome and they are sent to email address: [social@ks-gov.net](mailto:social@ks-gov.net).

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## **Abbreviations**

HBS	-	Household Budget Survey
WB	-	World Bank
DSS	-	Department of Social Statistics
SOK	-	Statistical Office of Kosovo
CPI	-	Consumer Price Index
CICP	-	Classification of Individual Consumption by Purpose
NA	-	National Accounts
SIDA	-	Agency for International Development and Cooperation

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## INTRODUCTION

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 2.400 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% 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 SPSS 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 General household consumption in Kosovo 2007 – 2009

This publication presents macroeconomic data of HBS for 2007-2009. In some cases the results differ from National Accounts because NA are completed on some other sources of data (such as data from customs data on imports and other data from domestic production) and make some adjustments.

Data were collected by the international standard Classification of Individual Consumption by Purpose. On a somewhat smaller sample results should be considered approximate. Without a new general Census of population, households and housing is hard to make an estimate.

### 1.1. Consumer trends

According to results 2009 HBS, it is observed an increase of 6 percent of total consumption compared with 2008, whereas household consumption rose by only 2 percent. Consumption per capita in 2009 was almost the same as in 2008.

**Table 1: Total consumption in Kosovo 2007 – 2009**

Year	Total in million €	Consumption per household €	Consumption per capita €
<b>2007</b>	1. 413	5. 700	980
<b>2008</b>	1. 798	6. 707	1 156
<b>2009</b>	1. 911	6. 847	1.160

### 1.2. Distribution of consumption according to consumer group

Most of the household budget in 2009 was spent on food and housing consumption by 36 percent overall. For transport and clothes, household spent 5 percent.

In 2009 about 7 percent of total consumption includes food from own production.

**Table 2: Distribution of consumption in Kosovo according to consumer groups 2007 - 2009 in %**

Consumption	2007	2008	2009
Food and soft drinks	39	38	36
Alcohol and tobacco	4	3	3
Clothing	5	5	5
Housing	31	35	36
Furniture	4	3	3
Health	3	2	3
Transport	5	5	5
Communication	2	2	2
Recreation	1	1	2
Education	1	1	1
Hotel and restaurants	2	2	1
Other	3	3	3
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<i>Food self-produced by households</i>	<i>8</i>	<i>8</i>	<i>7</i>

Food in Kosovo is dominated by milk, cheese, eggs, bread and cereals, meat, contributing more than half of food consumption (in value). Then are listed vegetables and non alcoholic beverages.

**Table 3: Distribution of food consumption in Kosovo 2007 - 2009 in %**

Consumption	2007	2008	2009
Bread and cereals	21	22	19
Meat	19	18	18
Fish	1	1	1
Milk, cheese, eggs	21	20	20
Oils and fats	5	5	4
Fruits	6	6	7
Vegetables	11	12	12
Sugar and sweets	5	4	5
Other food products	4	4	5
Soft-drinks	7	8	9
General nutrition/food	100	100	100

## 2 Consumption of households in Kosovo 2007 - 2009

It is known that consumption is an important part of the population lives, so the level of consumption and its dimensions are essential for the well-being, while wealth and poverty depend on other aspects of life. The data for consumption are obtained from household, while income are earned by individuals. Alcohol and tobacco, clothing, entertainment and some other specific things can be consumed individually, but most, like food, lodging and supplies used jointly by members of the household.

Consumption is classified according to Standard Classification of the Individual Consumption by Purpose (SCICP) 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.

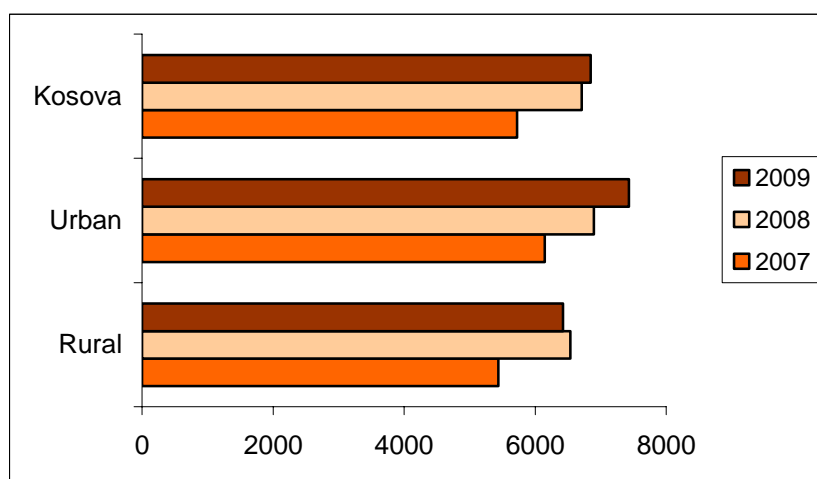
This document focuses on the level of consumption for different consumer groups (food, clothing, housing, etc.), and their participation in the overall consumption. Households with higher education and urban households can be seen as indicative for the future development of consumer since more and more 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 for households in Kosovo in 2009 was €6,847, this shows that there has been increased by only 2 percent compared with 2008.

In urban households the consumption has been growing about 8 percent, but households in rural settlements is seen a decline about 2 percent.

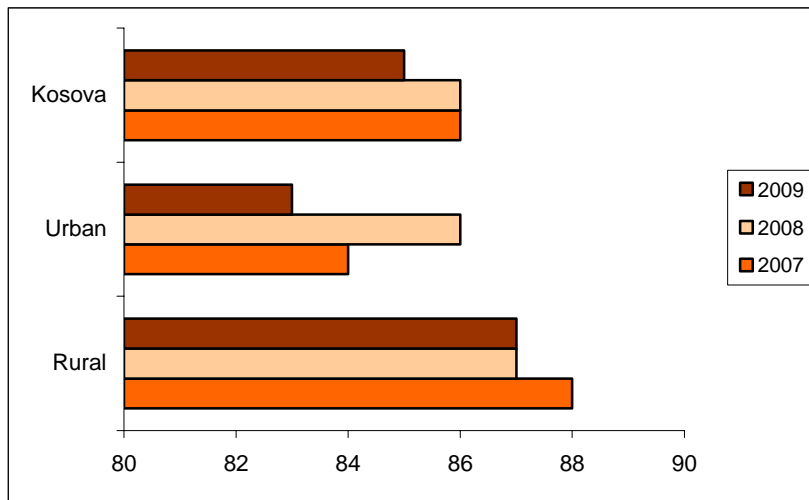
**Figure 1: Total annual consumption of household according to location 2007 – 2009**



## 2.1 The main consumption (five major groups)

Five main categories of highest consumption (food, housing, transportation, clothing, and alcohol and tobacco) represent 85 percent of total consumption. Seven other categories of consumption share 15 percent of the consumption.

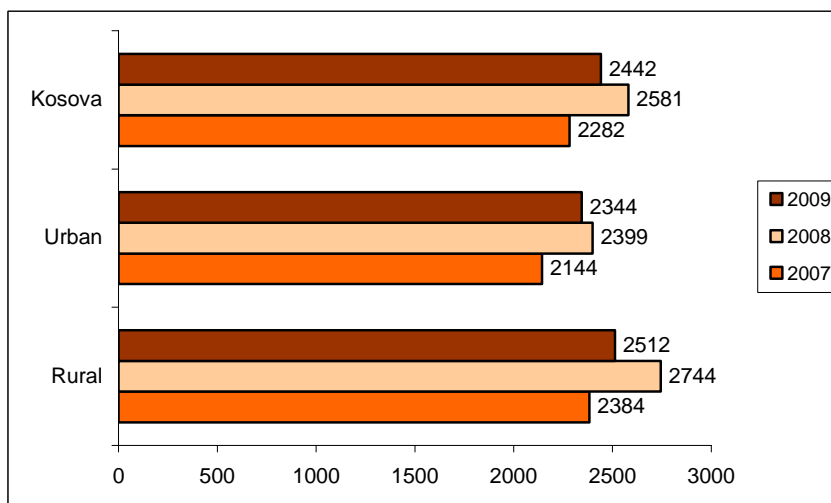
**Figure 2: Five main categories of household consumption according to location, % of total 2007-2009**



## 2.2 Food and soft drinks

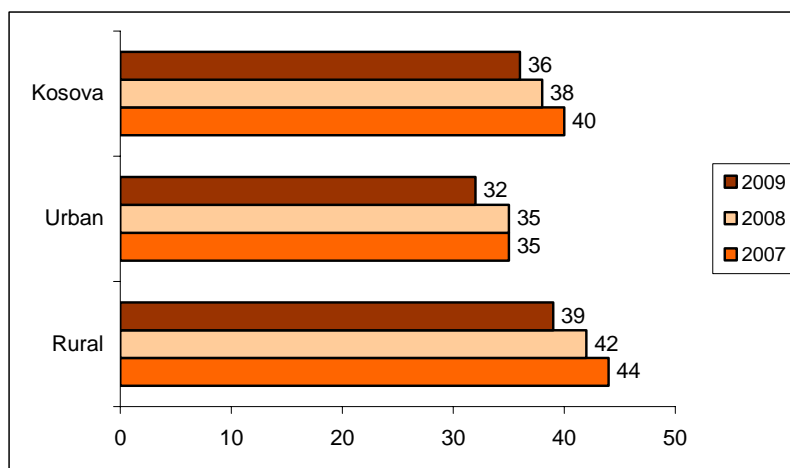
Most of the household budget is used for food and soft drinks and is calculated 2,442 € for 2009 or 36 percent of total consumption. Costs for food and soft drinks in households represent a 5 percent drop compared with 2008. This small participation of the budget spent on food and soft drinks shows a higher welfare.

**Figure 3: Annual consumption of food and soft drinks from households according to location 2007-2009 in €**



The data presented in Figure 4 show that food and soft drinks constitute the main component of the consumer. In Kosovo the participation in food and soft drink consumption has decreased by 38 percent in 2008 to 36 percent in 2009. Declining trend, as shown, in urban areas and in rural areas.

**Figure 4: Participation of food and soft drinks in overall consumption according to location from 2007 to 2009 in %**

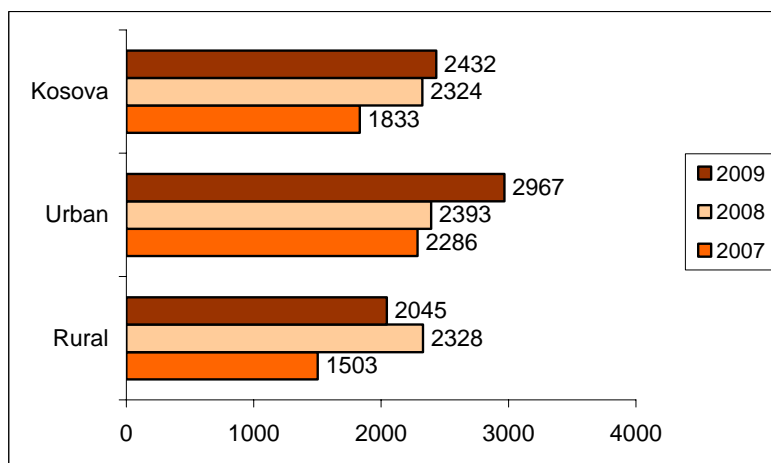


### 2.3 Housing

Housing is the second largest budget of families with two. € 2.432 or 36 percent of the household budget, which represents an increase of 5 percent compared with 2008. Part of the budget which is allocated for housing varies according to location and -12 percent for rural households, and 24 percent for urban areas. Most of the housing is "estimated rental". A small portion of households pay rent.

Food and soft drinks and housing together account for more than two-thirds or 72 percent of the household budget.

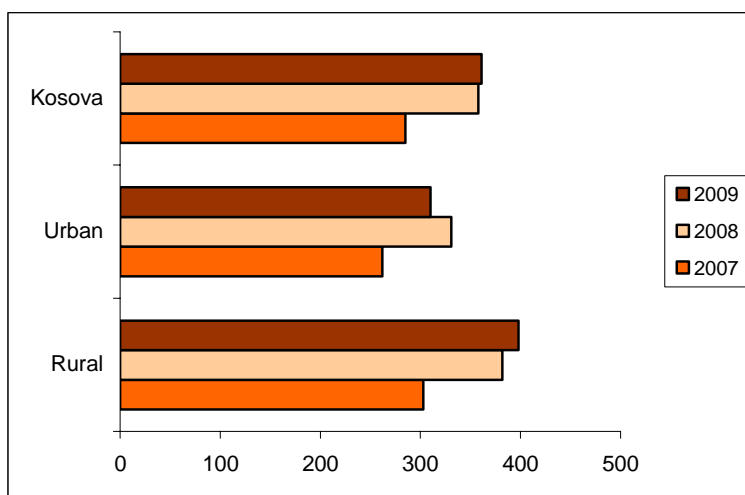
**Figure 5: The cost of living of households according to locality from 2007 to 2009 in €**



## 2.4 Transportation

Transportation in 2009 compared to 2008 had nearly the same trend (increase of 0.8 percent). Part of the budget allocated for transport in 2009 was 4 percent for urban households and 6 percent for rural areas

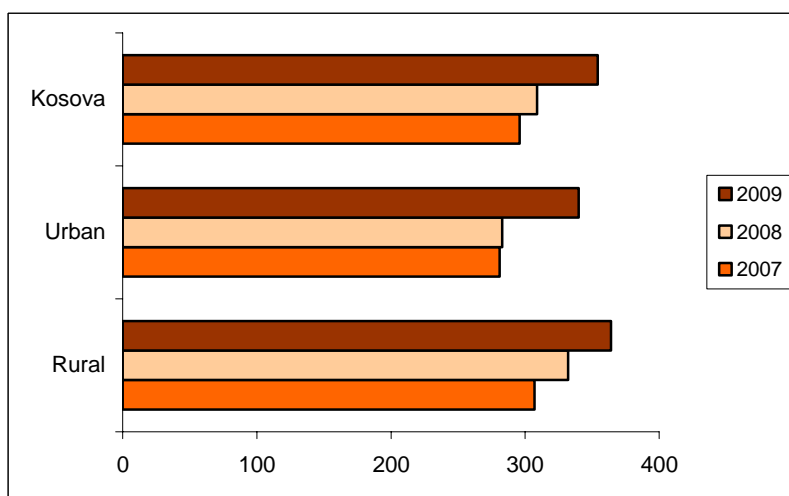
**Figure 6: Costs of transportation of households according to locality from 2007 to 2009 in €**



## 2.5 Clothing

A household in 2009 spent an average of about € 300 for clothes or 5 percent (%) of the budget, which represents an increase of about 15 percent in 2008 and those in urban settlements increased by 20 percent to 10 percent rural.

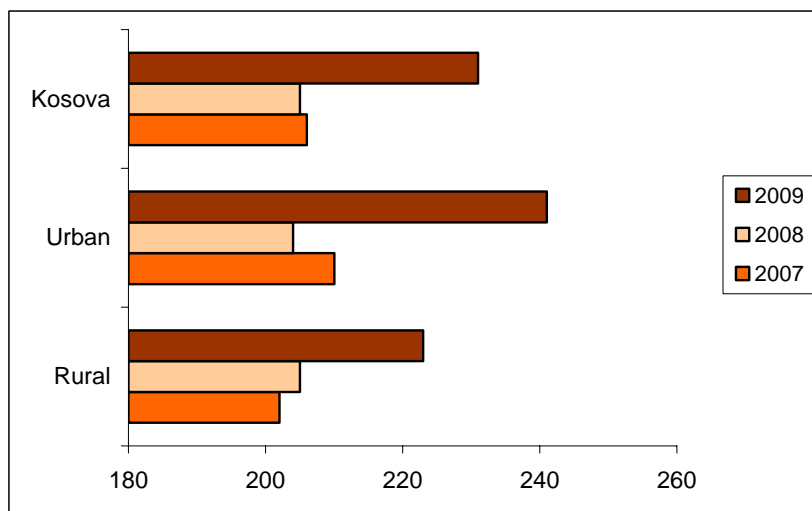
**Figure 7: Expenditures of household for clothes according to location 2007- 2009 in €**



## 2.6 Alcohol and tobacco

In general budget of households in 2009 alcohol and tobacco attend about 3 percent, or € 231 per year. It is evident the growth of spending on alcohol and tobacco consumption in comparison with the years 2008 and 2007. Growth in 2009 was 13 percent in Kosovo, in urban settlements is more pronounced, 18 percent, while 9 per cent rural.

**Figure 8: Consumption of alcohol and tobacco of households according to location from 2007 to 2009, in €**



**Table 4: Percentage of smokers in the population in 2009 according to gender and daily cigarette consumption, % of population age 10 years and older**

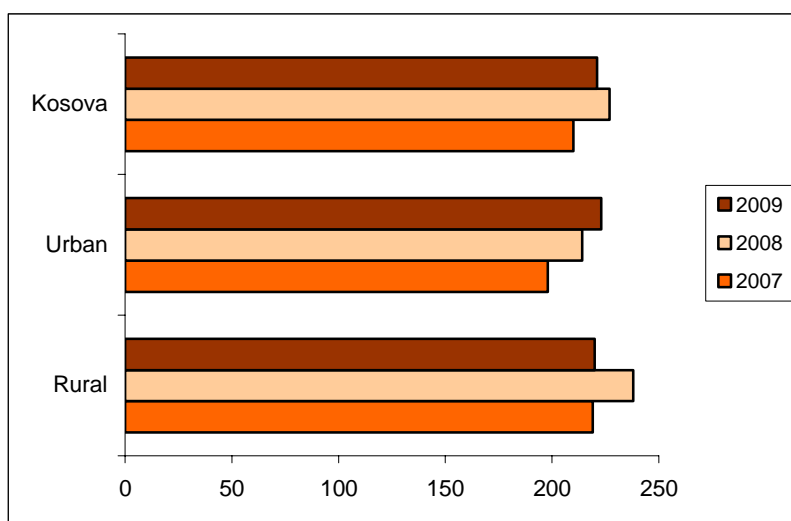
Number of cigarettes	Male (%)		Female (%)		All (%)	
	2008	2009	2008	2009	2008	2009
1 up to 10	2	2	2	2	2	2
11 up to 20	17	14	3	3	10	9
21+	4	3	0	0	2	1
Percentage of smokers	23	19	5	5	14	12



## 2.7 Furniture

During the years 2007, 2008 and 2009 there was variability in costs for furniture. Urban settlements see constant growth over 3 percent from year to year. In 2008 in Kosovo in general and in rural settlements had increased costs. In 2009, households spent an average of about €220 per year, or about 3 per cent less compared with 2008.

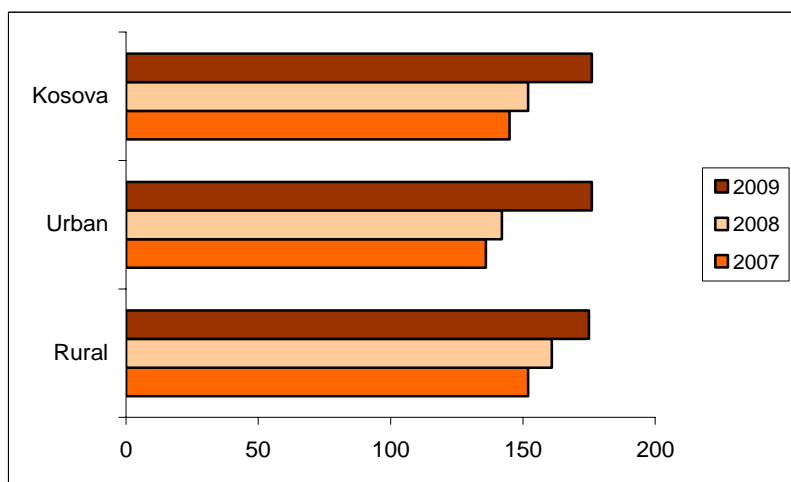
**Figure 9: Furniture according to location 2007-2009 in €**



## 2.8 Health

Health expenditures have increased from year to year. In 2009 compared to 2008 was increased by 16 percent, and those in urban areas 24 percent of the 9 per cent.

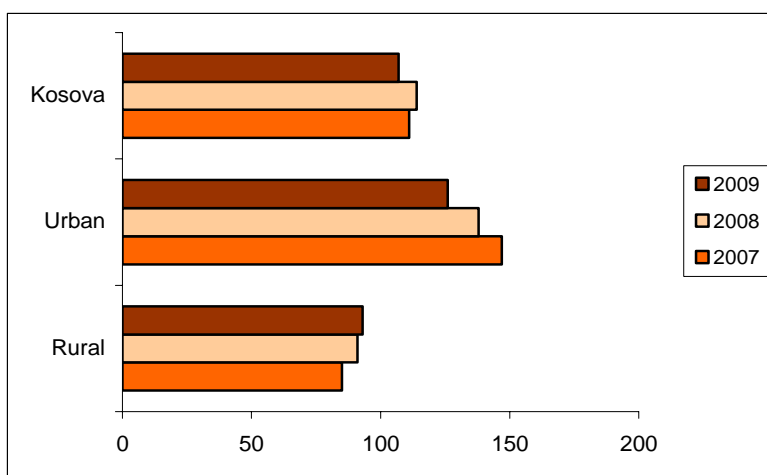
**Figure 10: Health expenditure of households according to locality from 2007 to 2009, in €**



## 2.9 Communication

Communication costs have had a small oscillation (growth-reduction) since 2006, but the drop is constant in urban settlements, urban settlements, although spent significantly more communication than in rural settlements. Overall communication costs in 2009 compared with the observed decrease in 2008 and to 6 percent.

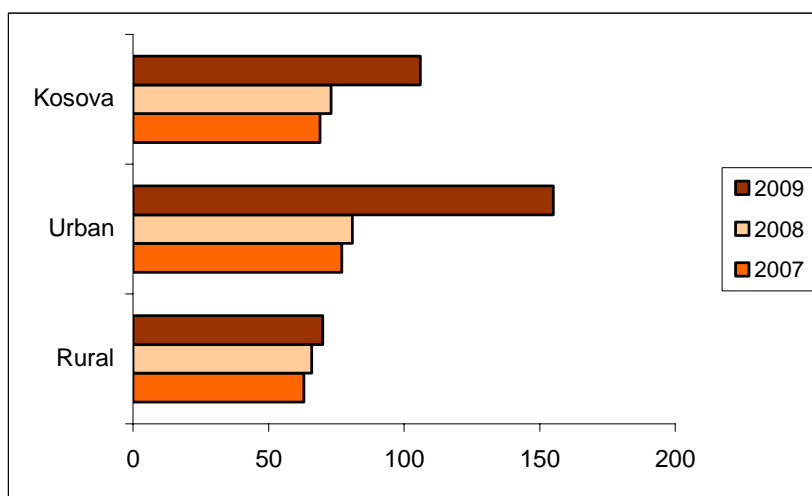
**Figure 11: The communication cost of households by locality from 2007 to 2009, in €**



## 2.10 Recreation

The level of expenditures for recreation in all groups of households has been higher in 2009 compared to the years 2007 and 2008. In 2009, households in urban settlements have spent significantly more on recreation compared with 2008, up to 91 percent. Costs in rural areas for recreation mark slight increase, but gradually, year by year.

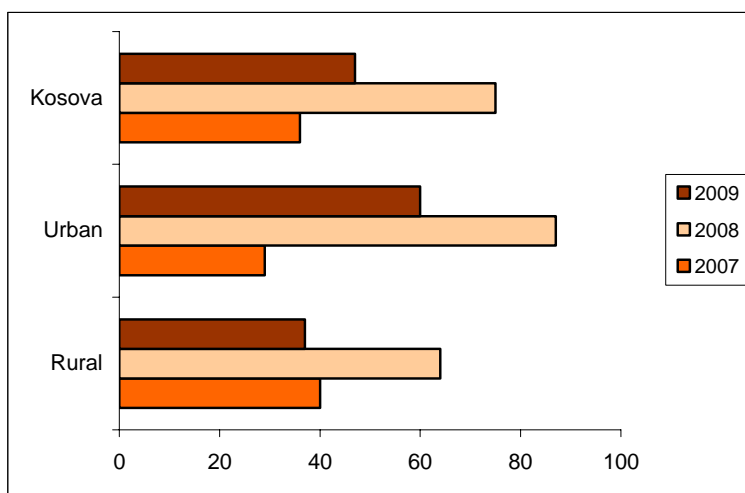
**Figure 12: Expenditures for recreation according to location from 2007 to 2009, in €**



## 2.11 Education

Education expenditures have been lower in 2009 compared with 2008 in all groups of households, especially in rural areas (decrease of 42 per cent).

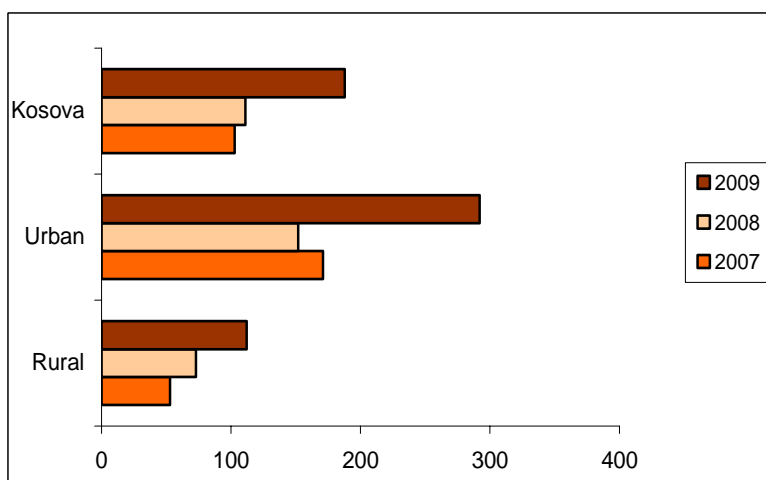
**Figure 13: Education expenditure of households according to locality from 2007 to 2009, in €**



## 2.12 Hotels and restaurants

In 2009, costs for hotels and restaurants have seen a marked increase in all groups of households, especially in urban settlements (an increase of 92 per cent).

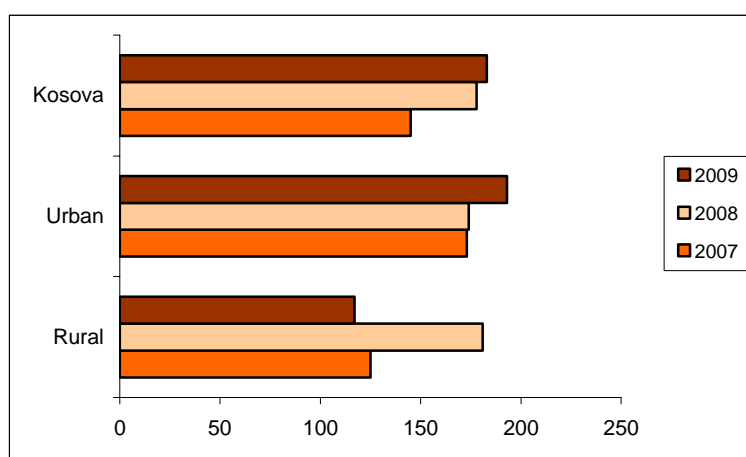
**Figure 14: The costs for hotels and restaurants according to location of households from 2007 to 2009, in €**



### 2.13 Goods and other services

This group is a mix of spending on goods and services for hair dressing, goods for personal needs, costs for insurance and other financial expenses. Households in 2009 compared with 2008 had a small increase in costs of 3 percent. In urban settlements costs for other goods and services in the years 2007 and 2008 were almost identical, but in 2009 recorded an increase of 11 percent. In rural settlements in 2009 compared with 2008 observed decline significantly, 35 per cent.

**Figure 15: Other expenditure of households according to locality from 2007 to 2009, in €**



### 2.14 Conclusion

Kosovar family economy slowly evolves from domination of housing food, clothing and transport. Urban households and those with higher education are more forward in this regard and are increasing the budget for recreation, hotels and restaurants, health, etc..

**Table 5: Annual consumption of households in Kosovo from 2007 to 2009, according to five key consumer groups, education and location of main household of the household, in%**

Year	Food	Alcohol and tobacco	Clothes	Residence	Furniture	Health	Transportation	Communication	Recreation	Education	Hotels and restaurants	Other	Total €
<b>Kosovo</b>													
2007	2 282	206	296	1 833	210	145	285	111	69	36	103	145	5 721
2008	2 581	205	309	2 324	227	152	358	114	73	75	111	178	6 707
2009	2 442	231	354	2 432	221	176	361	107	106	47	188	183	6 847
<b>Urban</b>													
2007	2 144	210	281	2 286	198	136	262	147	77	29	171	173	6 144
2008	2 399	204	283	2 388	214	142	331	138	81	87	152	174	6 894
2009	2 344	241	340	2 967	223	176	310	126	155	60	292	193	7 429
<b>Rural</b>													
2007	2 384	202	307	1 503	219	152	303	85	63	40	53	125	5 436
2008	2 744	205	332	1 997	238	161	382	91	66	64	73	181	6 536
2009	2 512	223	364	2 045	220	175	398	93	70	37	112	117	6 426
<b>Head of family with primary education or less</b>													
2007	2 199	207	283	1 695	226	155	233	89	58	43	52	140	5 380
2008	2 437	220	298	1 987	202	142	308	93	53	39	59	150	5 986
2009	2 279	216	319	2 126	198	154	322	89	56	23	84	148	6 013
<b>Head of family with secondary education</b>													
2007	2 297	210	301	1 835	199	133	294	112	63	27	109	138	5 718
2008	2 572	200	300	2 393	232	146	388	118	73	72	118	179	6 789
2009	2 409	230	352	2 417	220	143	367	103	104	48	160	199	6 752
<b>Head of family with higher education</b>													
2007	2 542	160	373	2 730	228	135	395	192	123	58	314	222	7 472
2008	2 910	164	426	3 309	245	162	417	188	130	185	303	216	8 656
2009	3 133	263	570	3 764	312	271	526	201	352	140	821	274	10 625

**Table 5: Annual consumption of households in Kosovo from 2007 to 2009, according to five key consumer groups, education and location of main household of the household, in% (continuation)**

Year	Food	Alcohol and tobacco	Clothes	Residence	Furniture	Health	Transportation	Communication	Recreation	Education	Hotels and restaurants	Other	Five main groups <sup>1</sup> %
<b>Kosovo</b>													
2007	40%	4%	5%	32%	4%	3%	5%	2%	1%	1%	2%	3%	86%
2008	38%	3%	5%	35%	3%	2%	5%	2%	1%	1%	2%	3%	86%
2009	36%	3%	5%	36%	3%	3%	5%	2%	2%	1%	1%	3%	85%
<b>Urban</b>													
2007	35%	3%	5%	37%	3%	2%	4%	2%	1%	0%	3%	3%	84%
2008	35%	3%	4%	39%	3%	2%	5%	2%	1%	1%	2%	3%	86%
2009	32%	3%	5%	40%	3%	2%	4%	2%	2%	1%	4%	3%	84%
<b>Rural</b>													
2007	44%	4%	6%	28%	4%	3%	6%	2%	1%	1%	1%	2%	88%
2008	42%	3%	5%	31%	4%	2%	6%	1%	1%	1%	1%	3%	88%
2009	39%	3%	6%	32%	3%	3%	6%	1%	1%	1%	2%	3%	86%
<b>Head of family with primary education or less</b>													
2007	41%	9%	5%	32%	4%	3%	4%	2%	1%	1%	1%	3%	86%
2008	41%	4%	5%	33%	3%	2%	5%	2%	1%	1%	1%	2%	87%
2009	38%	4%	5%	35%	3%	3%	5%	1%	1%	0%	1%	2%	87%
<b>Head of family with secondary education</b>													
2007	40%	4%	5%	32%	3%	2%	5%	2%	1%	0%	2%	2%	85%
2008	38%	3%	4%	35%	3%	2%	6%	2%	1%	1%	2%	3%	86%
2009	36%	3%	5%	36%	3%	2%	5%	2%	2%	1%	2%	3%	85%
<b>Head of family with higher education</b>													
2007	34%	2%	5%	37%	3%	2%	5%	3%	2%	1%	4%	3%	84%
2008	34%	2%	5%	38%	3%	2%	5%	2%	2%	2%	3%	2%	85%
2009	29%	2%	5%	35%	3%	3%	5%	2%	3%	1%	8%	3%	76%

<sup>1</sup> Here are five main groups including consumption (food, housing, transport, clothes and alcohol and tobacco)

### 3 Private revenues in Kosovo 2007 - 2009

#### 3.1. The main income of households

Public sector salaries are the most important source of income in Kosovo and are the main source for a quarter of households.

The next most important source is paid from private sector and businesses. Nearly one out of ten households living on money sent from abroad (remittances).

Most households have mixed sources of income, so current income therefore give a different picture.

**Table 6: Main source of income for households in Kosovo, % of households**

Source of income	(%)	
	2009	2008
Salaries and wages of public sector	26,0	24,7
Salaries and wages of private sector	18,8	19,5
Agriculture	6,0	7,0
Income from per diem <sup>1</sup>	10,2	8,1
Other business and household	12,3	14,5
Pensions	8,2	8,1
The money sent from abroad	9,8	10,3
The money sent from Kosovo	0,6	1,2
Social assistance <sup>2</sup> - Category I	3,4	4,9
Social assistance - Category II	2,2	-
Other <sup>3</sup>	2,4	1,7
Total	100	100

<sup>1</sup> Income from temporary activities.

<sup>2</sup> Social assistance - in 2008 we did not have separate categories.

<sup>3</sup> Other - Source of income not specified in the categories above.

### 3.2 Individual revenue sources

The main source of income is wages from regular employment to make up about half of total revenues. About 7 percent were earned by temporary work.

The second source of revenue are net of businesses that constitute 14 percent of total revenues and one percent from agriculture.

Are another important source is cash sent from abroad (remittances) from members of the household 7 percent with an additional 5 percent by others abroad. Kosovo. Pensions from Kosovo make up 6 percent from 4 percent pensions from abroad.

Salaries of regular employment are more important for women than for men.

Kosovo pensions constitute the source of the second most important for women to 14 percent compared with only 4 per cent for men.

**Table 7: Sources of individual income in Kosovo since 2009,% of revenues**

Source of income	Male	Female	All
Salaries and fees earned in Kosovo, the net without tax	42	57	45
Wages in kind	0	0	0
Income from per diem	8	1	7
Rent, dividends, interest (from bank savings)	2	1	2
Social welfare benefits	1	3	2
Kosovo pensions	4	14	6
Pensions from abroad	4	3	4
The money sent in cash from Kosovo	0	1	1
Net income from own business in Kosovo	16	5	14
Cash sent from abroad by current / present members (wages, transfers, etc.)	7	7	7
Cash remittances from the diaspora from other people	5	5	5
Gifts in kind sent from the diaspora	0	0	0
Income from agriculture	1	1	1
Other	9	0	8
Total in %	100	100	100
Total in million €	1 099	252	1 352



Education is the main influence on the sources of revenue. Higher education leads to more income from regular employment. Those with primary school or less, to a considerable extent have to live by per diem, pensions from abroad, own business and support from outside.

**Table 8: Sources of income according to the highest level of education, 2009 (%)**

Source of income	Primary education	Secondary education	With university and high
Salaries and fees earned in Kosovo, the net without tax	22	49	82
Wages in kind	0	0	0,1
Income from per diem	14	7	1
Rent, dividends, interest (from bank savings)	2	2	2
Social welfare benefits	4	1	0
Kosovo pensions	6	2	2
Pensions from abroad	8	2	0
The money sent in cash from Kosovo	1	1	0
Net income from own business in Kosovo	13	18	9
Cash sent from abroad by current / present members (wages, transfers, etc.)	11	6	0
Cash remittances from the diaspora from other people	9	3	2
Gifts in kind sent from the diaspora	-	-	-
Income from agriculture	1	1	
Other	9	8	1
	<b>100</b>	<b>100</b>	<b>100</b>

### 3.3 Income by gender structure

Women have much lower incomes than men, as a group and as individual average. As explanation might be different volume of work than the unfair wages.

Of average income from 12 months employment of 53 percent, men earn almost 27 percent more than women.

**Table 9: Average annual income for employees with 12 months employment in €, according to gender**

Income	The average annual salary of men in employment 12 months	Average annual wage of women in employment 12 months	Percentage of employees with employment 12 months
The 12-month employment income	5 465 €	4 311 €	53%
Employees with primary education 12months	4 888 €	2 615 €	60%
Employees with secondary education 12 months	5 250 €	4 290 €	53%
Employees with higher education 12 months	6 608 €	4 879 €	52%

### 4 Ownership structure by gender

According to the Survey on the household budget can be seen that tradition that the man be the owner of the house or apartment is turning slowly. Women are aware and are exercising their rights.

**Table 10: Ownership in 2009 according to gender, in%**

Owner of house (apartment)	%
Male	92
Female	7
Part-owner	1

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# Statistical Office of Kosovo

## *short description*

**Statistical Office of Kosovo** 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 Office 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. Office is funded by the Kosovo Consolidated Budget, but also by donors for specific projects and for technical professional support.

**Statistical Office of Kosovo** operates under Regulation 2001/14 which entered into force on 2 July 2001. Law on official statistics is in process for approval. Strategic development plan 2009-2013 is the middle term implementation for the development of statistical system in correlation with the European Union statistics (EUROSTAT).

**Statistical Office of Kosovo** has this organizational structure: production departments; (Department of Economic statistics and National Accounts, Department of Population statistics, Department of Agriculture and Environmental statistics and Department of Social statistics. **Support Departments;** (Department of Methodology and Information Technology, Department of Administration. **Within the Office we also established** Office of the Population Census, Households and Dwellings. **Regional Offices;** Gjakove, Gjilan, Mitrovica, Peja, Prizren, Prishtina 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 Office, 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 the statistics of countries in the region.

Statistical Office of Kosovo 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 are in intensive final preparations for the implementation of major project for the state of Kosovo; Population Census, Households and Dwellings who will now take place from 1- 15 April 2011, now delayed Census which has recently been in 1981. In this major project we have engaged academics, scientists and local and international experts in all working groups.

**The mission of the Office;** 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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