

Household Budget Survey 2007

Methodological explanation

Household budget survey (HBS) is harmonized with International standards and recommendations of EUROSTAT, which would enable international comparability of data. The HBS, as such, has been conducted by MONSTAT since 2005. The survey collects data about incomes, expenditures and consumption of households, i.e., data about primary elements of personal consumption, as well as data about some important indicators of living standard (dwelling conditions, possession of permanent goods, etc.) and primary data about demographic, economical and sociological characteristics of household.

The surveying unit is a household. The term household refers to:

- a) single person living, spending and feeding individually;
- b) community of persons living, feeding and spending received incomes together.

The sample of the survey is two-stage stratified sample, with enumeration areas as primary and households as secondary selection units. On annual level, the sample consists of 1560 households, each month 26 enumeration areas, i.e., 130 households are selected. The 2007 survey examined 1090 households which makes the 70% response rate.

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

Available assets include:

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

Incomes from pension insurance include: incomes from insurance on pension and disability, personal and family disability and additions to disability.

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

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

Other available assets include: renting, interests, credits, gifts and various incomes in money, incomes from life insurance and property insurance.

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

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

Available and used assets for consumption in 2007

Totals

in €

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1090	657	433	333
Estimated number of households	183376	115360	68016	49634
Estimated number of persons	633230	389945	243285	174260
Average number of members	3.45	3.38	3.58	3.51
Total available assets	104226425	68518079	35708346	23220483
wages and salaries	63611156	43586124	20025032	15944523
incomes from pension insurance	18580050	13249007	5331042	5319306
incomes from social insurance	1176594	741351	435244	213348
incomes from agriculture	3703810	165993	3537817	359463
incomes from small business	1689855	434881	1254974	443122
wages in kind	52449	15827	36622	15827
incomes from estates	983320	778969	204352	282920
gifts and incomes	3623199	2527716	1095483	537688
other available assets	10805992	7018212	3787780	104287
Total personal consumption	102627122	68696026	33931096	28900647
Personal consumption	96277491	67962746	28314744	28212812
Food and non-alcoholic beverages	34055985	24389195	9666790	9724022
Alcoholic beverages and tobacco	3381220	2260428	1120792	749624
Clothing and footwear	7882844	5436079	2447765	2091249
Housing, water and electricity	12376173	9112361	3263812	3904360
Furniture, housing i maintenance	4893012	3371756	1521255	1363359
Health	3813260	2834399	978861	989995
Transport	10551141	6695774	3855368	3632494
Communication	5876256	4157375	1718881	1844018
Recreation and culture	3747689	2824247	923441	975069
Education	2214797	1607279	607518	539830
Restaurants and hotels	2610800	1913975	696824	728157
Other goods and services	4873314	3359878	1513435	1670633
Personal consumption from own productions	6349631	733279	5616352	687835
Food and non-alcoholic beverages	5335961	586335	4749625	624896
Alcoholic beverages	303970	26098	277873	15910
Heating wood	709701	120847	588854	47029

Structure of available and used assets for consumption in 2007

Totals

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1090	657	433	333
Estimated number of households	183376	115360	68016	49634
Estimated number of persons	633230	389945	243285	174260
Average number of members	3.45	3.38	3.58	3.51
Total available assets	100	100	100	100
wages and salaries	49.96	50.39	49.06	52.21
incomes from pension insurance	14.59	15.32	13.06	17.42
incomes from social insurance	0.92	0.86	1.07	0.70
incomes from agriculture	2.91	0.19	8.67	1.18
incomes from small business	1.33	0.50	3.07	1.45
wages in kind	0.04	0.02	0.09	0.05
incomes from estates	0.77	0.90	0.50	0.93
gifts and incomes	2.85	2.92	2.68	1.76
other available assets	8.49	8.11	9.28	0.34
Total personal consumption	100	100	100	100
Personal consumption	93.81	98.93	83.45	97.62
Food and non-alcoholic beverages	33.18	35.50	28.49	33.65
Alcoholic beverages and tobacco	3.29	3.29	3.30	2.59
Clothing and footwear	7.68	7.91	7.21	7.24
Housing, water and electricity	12.06	13.26	9.62	13.51
Furniture, housing i 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
Personal consumption from own productions	6.19	1.07	16.55	2.38
Food and non-alcoholic beverages	5.20	0.85	14.00	2.16
Alcoholic beverages	0.30	0.04	0.82	0.06
Heating wood	0.69	0.18	1.74	0.16

Available and used assets for consumption in 2007

(household average)

in €

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1090	657	433	333
Estimated number of households	183376	115360	68016	49634
Estimated number of persons	633230	389945	243285	174260
Average number of members	3.45	3.38	3.58	3.51
Total available assets	568	594	525	468
wages and salaries	347	378	294	321
incomes from pension insurance	101	115	78	107
incomes from social insurance	6	6	6	4
incomes from agriculture	20	1	52	7
incomes from small business	9	4	18	9
wages in kind	0	0	1	0
incomes from estates	5	7	3	6
gifts and incomes	20	22	16	11
other available assets	59	61	56	2
Total personal consumption	560	595	499	582
Personal consumption	525	589	416	568
Food and non-alcoholic beverages	186	211	142	196
Alcoholic beverages and tobacco	18	20	16	15
Clothing and footwear	43	47	36	42
Housing, water and electricity	67	79	48	79
Furniture, housing i 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
Personal consumption from own productions	35	6	83	14
Food and non-alcoholic beverages	29	5	70	13
Alcoholic beverages	2	0	4	0
Heating wood	4	1	9	1

Available and used assets for consumption in 2007

(member average)

in €

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1090	657	433	333
Estimated number of households	183376	115360	68016	49634
Estimated number of persons	633230	389945	243285	174260
Average number of members	3.45	3.38	3.58	3.51
Total available assets	165	175	148	135
wages and salaries	100	112	82	92
incomes from pension insurance	29	34	22	31
incomes from social insurance	2	2	2	1
incomes from agriculture	6	0	15	2
incomes from small business	3	1	5	3
wages in kind	0	0	0	0
incomes from estates	2	2	1	2
gifts and incomes	6	6	5	3
other available assets	17	18	16	1
Total personal consumption	162	176	139	166
Personal consumption	152	174	116	162
Food and non-alcoholic beverages	54	63	40	56
Alcoholic beverages and tobacco	5	6	5	4
Clothing and footwear	12	14	10	12
Housing, water and electricity	20	23	13	22
Furniture, housing i maintenance	8	9	6	8
Health	6	7	4	6
Transport	17	17	16	21
Communication	9	11	7	11
Recreation and culture	6	7	4	6
Education	3	4	2	3
Restaurants and hotels	4	5	3	4
Other goods and services	8	9	6	10
Personal consumption from own productions	10	2	23	4
Food and non-alcoholic beverages	8	2	20	4
Alcoholic beverages	0	0	1	0
Heating wood	1	0	2	0

Used assets for consumption by product groups in 2007

(monthly average)

in €

	Totals	Household average
Bread and cereals	5566891	30
Meat	11306756	62
Fish	1331777	7
Milk, cheese and eggs	8543157	47
Oils and fats	1232553	7
Fruits	2300736	13
Fruits	4301253	23
Sugar, jam, honey, chocolate and confectionery	1764546	10
Other food products	928715	5
Coffee, tea and cocoa	828591	5
Mineral waters, soft drinks, fruit and vegetable juices	1286970	7
Eaux-de-vie, liqueurs and other spirits	1050410	6
Wine	280297	2
Beer	402514	2
Tobacco	1951970	11
Clothing materials	29220	0
Garments	4560431	25
Other articles of clothing and clothing accessories	22919	0
Cleaning, repair and hire of clothing	12741	0
Shoes and other footwear	3238554	18
Repair and hire of footwear	19979	0
Actual rentals paid by tenants	1032069	6
Materials for the maintenance and repair of the dwelling	799666	4
Services for the maintenance and repair of the dwelling	400678	2
Refuse collection	232467	1
Water supply	1072534	6
Other services relating to the dwelling n.e.c.	30319	0
Electricity	6239574	34
Gas	34707	0
Liquid fuels	27834	0
Solid fuels	3214561	18
Heat energy	1465	0
Furnishings, household equipment and routine household maintenance	664467	4
Carpets and other floor coverings	94891	1
Repair of furniture, furnishings and floor coverings	25206	0
Household textiles	388000	2

in €

	Totals	Household average
Major household appliances whether electric or not	1264218	7
Small electric household appliances	30653	0
Repair of household appliances	116762	1
Glassware, tableware and household utensils	193747	1
Major tools and equipment	21437	0
Small tools and miscellaneous accessories	121280	1
Non-durable household goods	1843626	10
Domestic services and household services	128726	1
Medical products, appliances and equipment	2388291	13
Medical services (examinations, participations, etc.)	369173	2
Dental services	291816	2
Paramedical services	87473	0
Hospital services	676507	4
Motor cars	2065046	11
Bicycles	4751	0
Spare parts and accessories for personal transport equipment	565402	3
Fuels and lubricants for personal transport equipment	4315418	24
Maintenance and repair of personal transport equipment	744768	4
Other services in respect of personal transport equipment	90394	2
Passenger transport by railway	149120	1
Passenger transport by road	2289123	12
Passenger transport by air	324208	2
Passenger transport by sea and inland waterway	2912	0
Postal services	1995	0
Telephone and telefax equipment	311169	2
Telephone and telefax services	5563092	30
Equipment for the reception, recording and reproduction of sound and pictures	396517	2
Photographic and cinematographic equipment and optical instruments	23798	0
Information processing equipment	198300	1
Recording media	77774	0
Repair of audio-visual, photographic and information processing equipment	4093	0
Other major durables for recreation and culture	1820	0
Games, toys and hobbies and equipment for sport, camping and open-air recreation	285012	2
Gardens, plants and flowers	107582	1
Pets and related products	63109	0

	in €	
	Totals	Household average
Recreational and sport services	41643	0
Cultural services	144615	1
Lotteries	309909	2
Books	723908	4
Newspaper and magazines	1066929	6
Various printed materials	13946	0
Paper material and tools for writing and drawing	207144	1
Package arrangements	81590	0
Kindergarten and primary school education	190576	1
Secondary school education	136922	1
Upper and High education	1854300	10
Education for which the level cannot be defined (various courses)	32998	0
Restaurants, café bars and kiosks	2140271	12
Canteens	85736	0
Accommodation services	384793	2
Hairdresser, cosmetic and other personal services	1101411	6
Electrical devices and other objects for personal care	2393430	13
Jewellery, clocks and watches	77001	0
Other personal objects	214871	1
Social contribution services	72409	0
Insurance	136774	1
Financial services	3363	0
Other services	874055	5

Permanent goods equipment in households in 2007

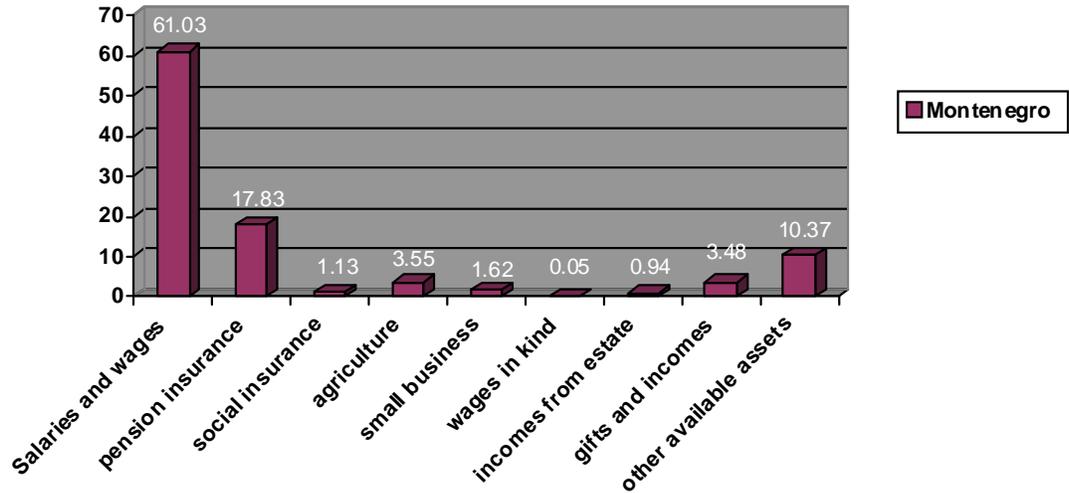
All households = 100

	Montenegro	Urban area	Rural area	Podgorica
Surveyed number of households	1090	657	433	333
Estimated number of households	183376	115360	68016	49634
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
vacuum 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
TV	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

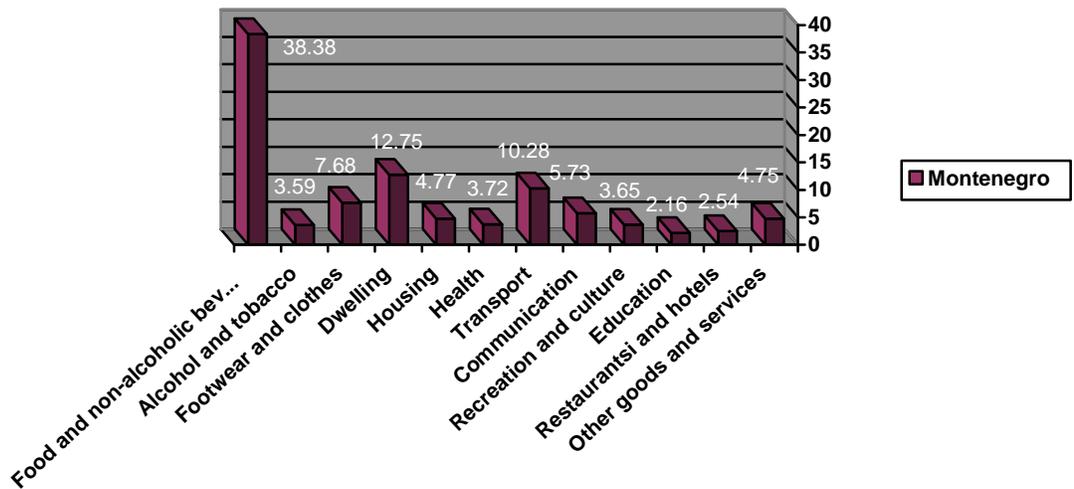
Structure of available and used assets for consumption in 2007

Montenegro

Available asset



Personal consumption by groups



Structure of available and used assets for consumption in 2007

Urban and rural area

