

Household budget survey 2006

Methodological explanations

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, equipment with permanent goods, etc.) and primary data about demographic, economical and sociological characteristics of household.

The surveying unit is single or multi-member 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 measurement units. On annual level, the sample consists of 1560 households, 26 enumeration areas, i.e., 130 households are selected. The 2005 survey examined 1300 households which makes the 83% 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 family disability and additions to disability.

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

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

Used assets of households are 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.

Data are published for the Republic of Montenegro, for all households, urban and rural areas and Podgorica.

Available and used assets for consumption in 2006

Totals

in €

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1300	770	530	382
Estimated number of households	180338	113215	67123	48449
Estimated number of persons	625142	384734	240409	179565
Average number of members	3.47	3.40	3.58	3.71
Average number of consumption units	2.60	2.56	2.67	2.76
Total available assets	80075231	52246589	27828643	24200776
wages and salaries	50013780	36461471	13552309	17214197
incomes from pension insurance	14867467	10145241	4722226	4295998
incomes from social insurance	890455	464788	425668	204701
incomes from agriculture	7217608	827484	6390125	698511
incomes from small business	670639	258361	412278	109086
other incomes	6368951	4046756	2322196	1662819
wages in kind	46331	42489	3842	15464
Total used assets	81678800	54514606	27164193	25273230
food and non-alcoholic beverages	34743046	21890138	12852908	9997651
alcoholic beverages and tobacco	3298807	2076887	1221920	925496
footwear and clothes	6488038	4585732	1902305	2045089
dwelling, water, electricity	10212178	6955391	3256786	3087710
furniture, housing and maintenance	4016134	2680977	1335157	1141486
health	2502159	1798145	704014	664832
transport	7081944	4830576	2251368	2899185
communications	4656435	3358674	1297761	1682083
recreation and culture	2448434	1816226	632208	651351
education	964401	633638	330763	287340
restaurants and hotels	1547930	1153746	394184	534008
other goods and services	3719294	2734477	984817	1356999

Structure of available and used assets for consumption in 2006

Totals

	in %			
	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1300	770	530	382
Estimated number of households	180338	113215	67123	48449
Estimated number of persons	625142	384734	240409	179565
Average number of members	3.47	3.40	3.58	3.71
Average number of consumption units	2.60	2.56	2.67	2.76
Total available assets	100	100	100	100
wages and salaries	62.46	69.79	48.70	71.13
incomes from pension insurance	18.57	19.42	16.97	17.75
incomes from social insurance	1.11	0.89	1.53	0.85
incomes from agriculture	9.01	1.58	22.96	2.89
incomes from small business	0.84	0.49	1.48	0.45
other incomes	7.95	7.75	8.34	6.87
wages in kind	0.05	0.06	0.01	0.05
Total used assets	100	100	100	100
food and non-alcoholic beverages	42.54	40.15	47.32	39.56
alcoholic beverages and tobacco	4.04	3.81	4.50	3.66
footwear and clothes	7.94	8.41	7.00	8.09
dwelling, water, 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
communications	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

Available and used assets for consumption in 2005

(household average)

in €

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1300	770	530	382
Estimated number of households	180338	113215	67123	48449
Estimated number of persons	625142	384734	240409	179565
Average number of members	3.47	3.40	3.58	3.71
Average number of consumption units	2.60	2.56	2.67	2.76
Total available assets	444	461	415	500
wages and salaries	277	322	202	355
incomes from pension insurance	82	90	70	89
incomes from social insurance	5	4	6	4
incomes from agriculture	40	7	95	14
incomes from small business	4	2	6	2
other incomes	35	36	35	34
wages in kind	0	0	0	0
Total used assets	453	482	405	522
food and non-alcoholic beverages	193	193	191	206
alcoholic beverages and tobacco	18	18	18	19
footwear and clothes	36	41	28	42
dwelling, water, electricity	57	61	49	64
furniture, housing and maintenance	22	24	20	24
health	14	16	10	14
transport	39	43	34	60
communications	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

Available and used assets for consumption in 2006

(member average)

in €

	Montenegro	Urban area	Rural area	Podgorica
	Monthly average			
Surveyed number of households	1300	770	530	382
Estimated number of households	180338	113215	67123	48449
Estimated number of persons	625142	384734	240409	179565
Average number of members	3.47	3.40	3.58	3.71
Average number of consumption units	2.60	2.56	2.67	2.76
Total available assets	128	136	116	135
wages and salaries	80	95	56	96
incomes from pension insurance	24	26	20	24
incomes from social insurance	1	1	2	1
incomes from agriculture	12	2	27	4
incomes from small business	1	1	2	1
other incomes	10	11	10	9
wages in kind	0	0	0	0
Total used assets	131	142	113	141
food and non-alcoholic beverages	56	57	53	56
alcoholic beverages and tobacco	5	5	5	5
footwear and clothes	10	12	8	11
dwelling, water, electricity	16	18	14	17
furniture, housing and maintenance	6	7	6	6
health	4	5	3	4
transport	11	13	9	16
communications	7	9	5	9
recreation and culture	4	5	3	4
education	2	2	1	2
restaurants and hotels	2	3	2	3
other goods and services	6	7	4	8

Used assets for consumption by product groups in 2006

(monthly average)

in €

	Totals	Household average
Bread and cereals	5024884	27.86
Meat	9626281	53.38
Fish	1137548	6.31
Milk, cheese and eggs	7861425	43.59
Oils and fats	1133503	6.29
Fruit	2260044	12.53
Vegetables	3591815	19.92
Sugar, jam, honey, chocolate and confectionery	1720264	9.54
Other food products	734867	4.07
Coffee, tea and cocoa	737258	4.09
Mineral waters, soft drinks, fruit and vegetable juices	915156	5.07
Eaux-de-vie, liqueurs and other spirits	643627	3.57
Wine	246901	1.37
Beer	466333	2.59
Tobacco	1941946	10.77
Clothing materials	40186	0.22
Garments	3750621	20.80
Other articles of clothing and clothing accessories	22566	0.13
Cleaning, repair and hire of clothing	16308	0.09
Shoes and other footwear	2642864	14.66
Repair and hire of footwear	15491	0.09
Actual rentals paid by tenants	778337	4.32
Materials for the maintenance and repair of the dwelling	439155	2.44
Services for the maintenance and repair of the dwelling	348924	1.93
Refuse collection	169458	0.94
Sewage collection	2788	0.02
Water supply	912403	5.06
Other services relating to the dwelling n.e.c.	15225	0.08
Electricity	5166557	28.65
Gas	22177	0.12
Liquid fuels	7683	0.04
Solid fuels	2346940	13.01
Heat energy	2533	0.01
Furnishings, household equipment and routine household maintenance	802238	4.45
Carpets and other floor coverings	86752	0.48
Repair of furniture, furnishings and floor coverings	21864	0.12
Household textiles	268997	1.49

in €

	Totals	Household average
Major household appliances whether electric or not	820028	4.55
Small electric household appliances	42365	0.23
Repair of household appliances	35659	0.20
Glassware, tableware and household utensils	208697	1.16
Major tools and equipment	120642	0.67
Small tools and miscellaneous accessories	82996	0.46
Non-durable household goods	1488412	8.25
Domestic services and household services	37483	0.21
Medical products, appliances and equipment	1604924	8.90
Medical services (examinations, participations, etc.)	495226	2.75
Dental services	183854	1.02
Paramedical services	147968	0.82
Hospital services	70187	0.39
Motor cars	1192688	6.61
Bicycles	21648	0.12
Spare parts and accessories for personal transport equipment	563988	3.13
Fuels and lubricants for personal transport equipment	3739570	20.74
Maintenance and repair of personal transport equipment	505275	2.80
Other services in respect of personal transport equipment	18140	0.10
Passenger transport by railway	63604	0.35
Passenger transport by road	820300	4.55
Passenger transport by air	136747	0.76
Passenger transport by sea and inland waterway	11052	0.06
Combined passenger transport	8932	0.05
Postal services	54	0.00
Telephone and telefax equipment	167433	0.93
Telephone and telefax services	4488948	24.89
Equipment for the reception, recording and reproduction of sound and pictures	205268	1.14
Photographic and cinematographic equipment and optical instruments	8047	0.04
Information processing equipment	111758	0.62
Recording media	58394	0.32
Repair of audio-visual, photographic and information processing equipment	9584	0.05
Other major durables for recreation and culture	4605	0.03
Maintenance and repair of other major durables for recreation and culture	225	0.00
Games, toys and hobbies and equipment for sport, camping and open-air recreation	151252	0.84
Gardens, plants and flowers	90184	0.50
Pets and related products	19325	0.11

	in €	
	Totals	Household average
Recreational and sport services	40916	0.23
Cultural services	82620	0.46
Lotteries	289065	1.60
Books	483294	2.68
Newspaper and magazines	734846	4.07
Various printed materials	7629	0.04
Paper material and tools for writing and drawing	137710	0.76
Packet arrangements	13713	0.08
Kindergarten and primary school education	71948	0.40
Secondary school education	106641	0.59
Upper and High education	773632	4.29
Education for which the level cannot be defined (various courses)	12180	0.07
Restaurants, café bars and kiosks	1244274	6.90
Accommodation services	303656	1.68
Hairdresser, cosmetic and other personal services	827110	4.59
Electrical devices and other objects for personal care	1946275	10.79
Jewellery, clocks and watches	137237	0.76
Other personal objects	184978	1.03
Social contribution services	76127	0.42
Insurance	121662	0.67
Other services	425905	2.36

Permanent goods equipment in households with in 2006

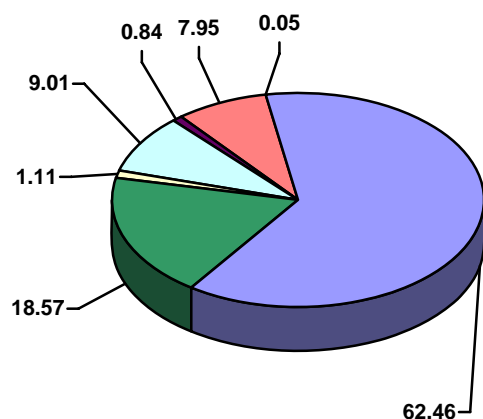
all households = 100

	Montenegro	Urban area	Rural area	Podgorica
number of surveyed households	1300	770	530	382
estimated number of households	180338	113215	67123	48449
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
fen	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
TV	99.62	100	98.96	100
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

Structure of available and used assets for consumption in 2006

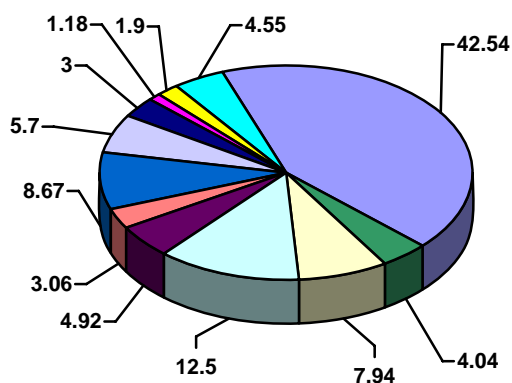
Total
(all households)

Available assets



- wages and salaries
- incomes from pension insurance
- incomes from social insurance
- incomes from agriculture
- incomes from small business
- other incomes
- wages in kind

Used assets

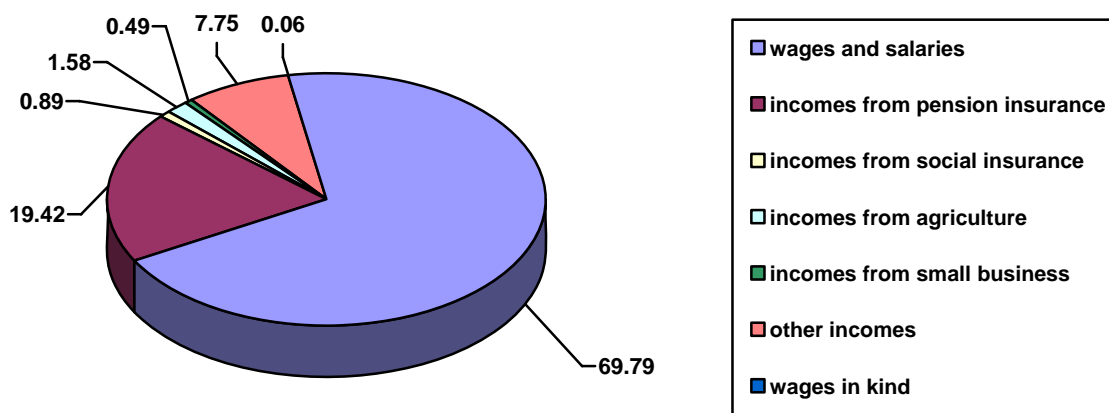


- food and non-alcoholic beverages
- alcoholic beverages and tobacco
- footwear and clothes
- living, water, electricity
- furniture, housing and maintenance
- health
- transport
- communications
- recreation and culture
- education
- restaurants and hotels
- other goods and services

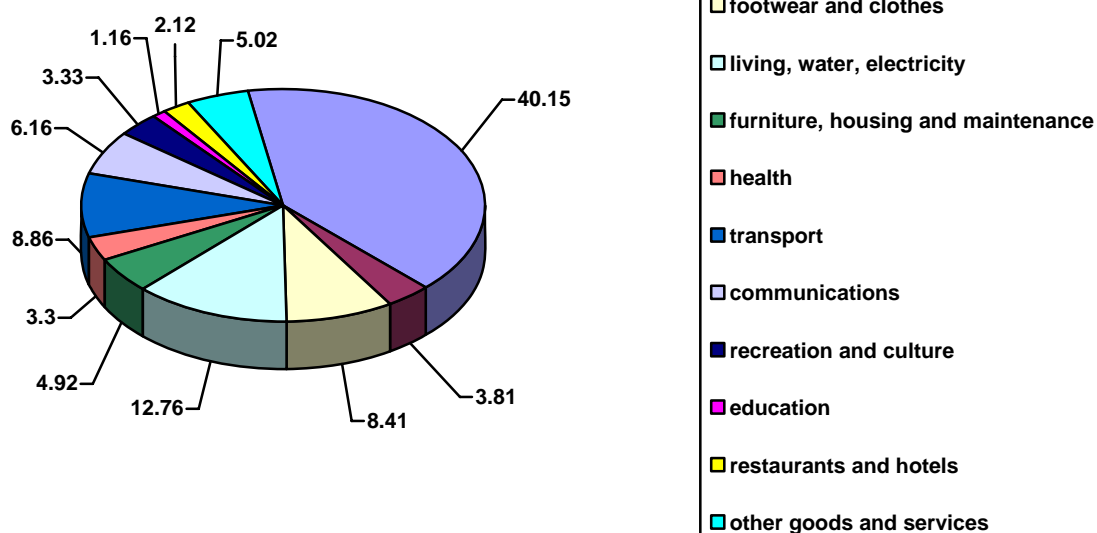
Structure of available and used assets for consumption in 2006

Total
(urban area)

Available assets



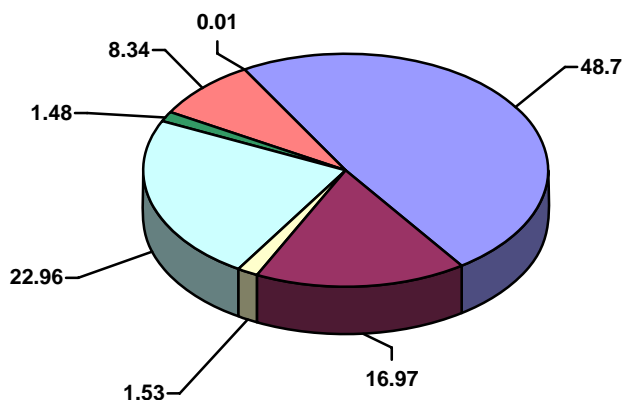
Used assets



Structure of available and used assets for consumption in 2006

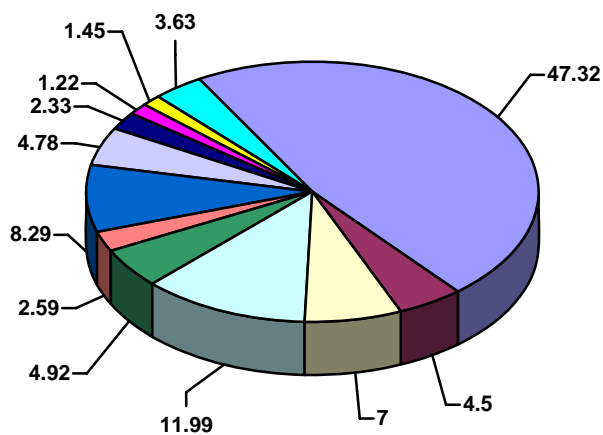
Total
(rural area)

Available assets



- wages and salaries
- incomes from pension insurance
- incomes from social insurance
- incomes from agriculture
- incomes from small business
- other incomes
- wages in kind

Used assets

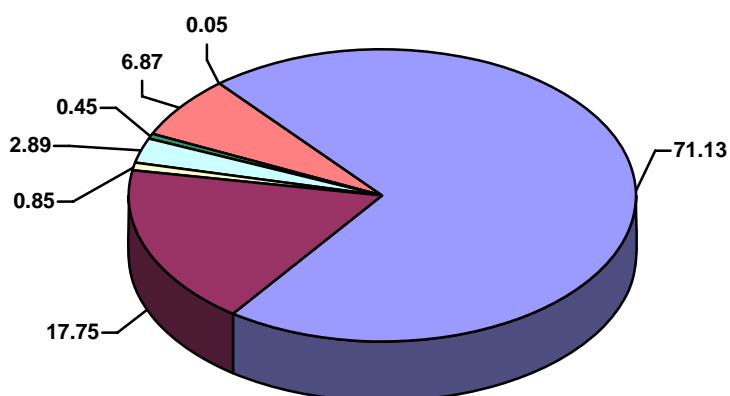


- food and non-alcoholic beverages
- alcoholic beverages and tobacco
- footwear and clothes
- living, water, electricity
- furniture, housing and maintenance
- health
- transport
- communications
- recreation and culture
- education
- restaurants and hotels
- other goods and services

Structure of available and used assets for consumption in 2006

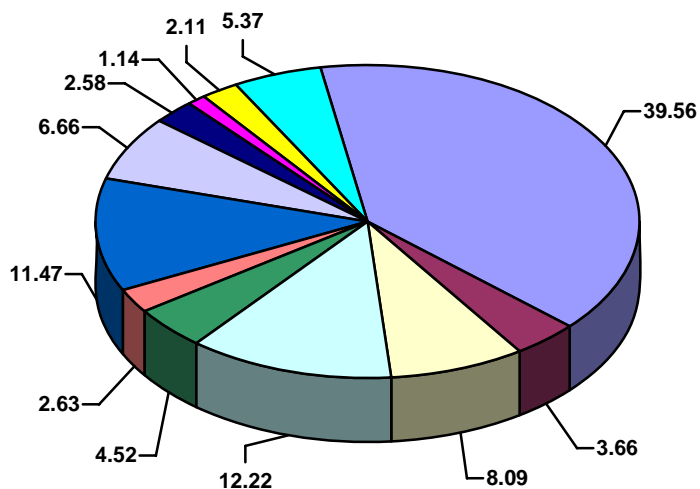
Total
(Podgorica)

Available assets



- wages and salaries
- incomes from pension insurance
- incomes from social insurance
- incomes from agriculture
- incomes from small business
- other incomes
- wages in kind

Used assets



- food and non-alcoholic beverages
- alcoholic beverages and tobacco
- footwear and clothes
- living, water, electricity
- furniture, housing and maintenance
- health
- transport
- communications
- recreation and culture
- education
- restaurants and hotels
- other goods and services