

Household Budget Survey

January-December 2014

17 September 2015, Tiranë: During the period of January 2014- December 2014, INSTAT conducted the Household Budget Survey (HBS) on a sample size of 7,836 private households, which ensures the description of consumption expenditures of the households, that were usual residents in Albania during that year. In the reference period, the average monthly consumption expenditures are estimated to be about 69 thousand ALL taking into account that a household is composed by 3.8 persons on average. In 2014, the total amount of monthly consumption expenditures of households from the survey is estimated at about 52,6 billion ALL, where the number of Albanian households in the same year is estimated at about 758 thousand. Considering the per capita monthly consumption expenditures in the one year period of the survey, an individual in Albania spends on average about 18 thousand ALL, of which 8 thousand ALL are spend for food and 10 thousand for non-food consumption.

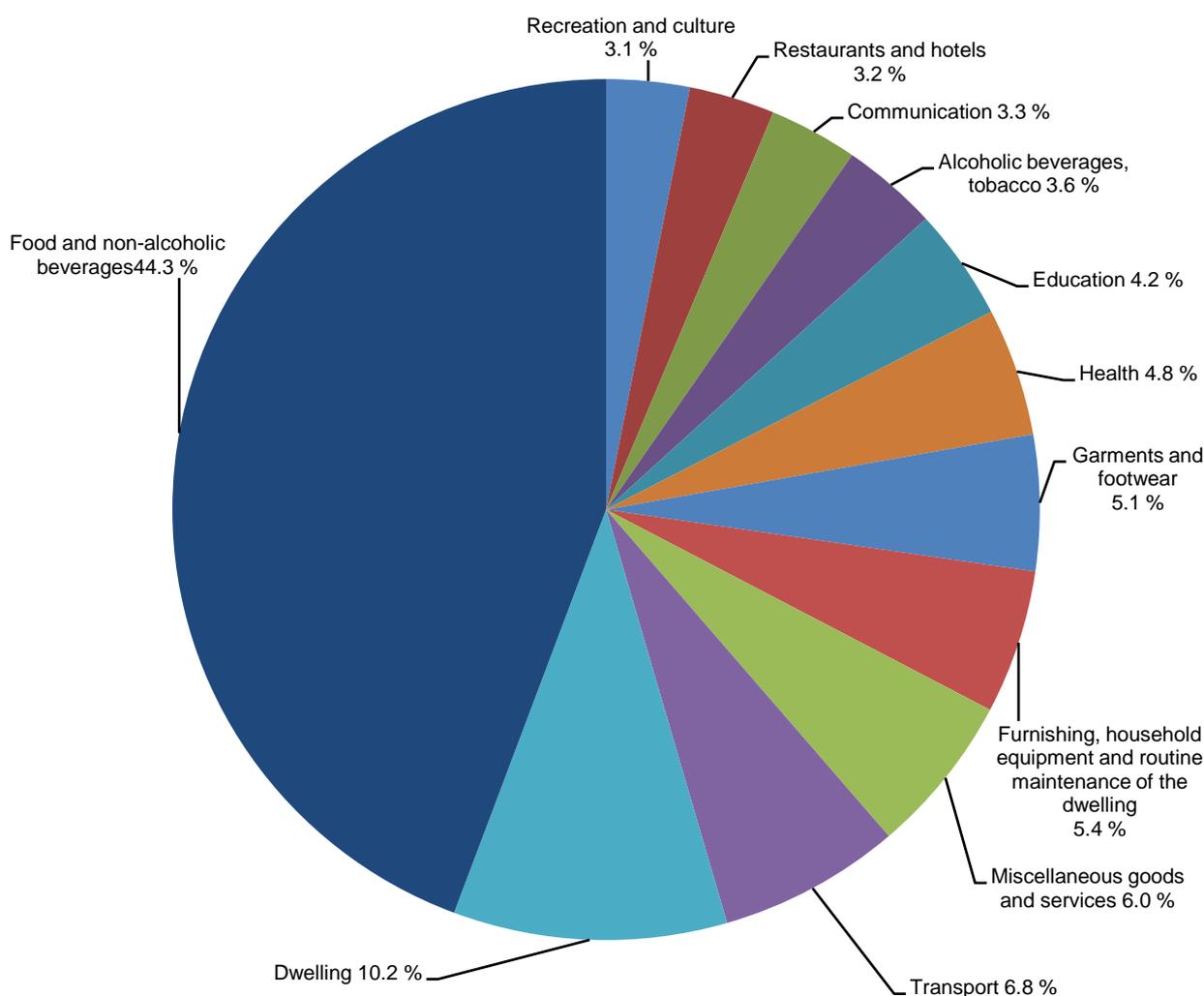
Tab. 1 Average monthly consumption expenditures of households and their structure, 2014

Main group expenditures	Value (in ALL)	Value (in %)
Food and non-alcoholic beverages	30,745	44.3
Alcoholic beverages, tobacco	2,467	3.6
Clothing and footwear	3,546	5.1
Housing, water electricity, gas and other fuels	7,085	10.2
Furnishing, household equipment and routine maintenance of the dwelling	3,772	5.4
Health	3,337	4.8
Transport	4,713	6.8
Communication	2,299	3.3
Recreation and culture	2,184	3.1
Education	2,901	4.2
Restaurants and hotels	2,208	3.2
Miscellaneous goods and services	4,185	6.0
Average total consumption expenditure	69,442	100.0

The structure of the average monthly consumption expenditures of households is divided into 12 main groups of consumption¹ (Table 1). The group “Food and non-alcoholic beverages” remains an important element in the household’s budget, estimated at 44.3 percent of the total consumption expenditure. Three subgroups can be distinguished within this group, with the largest share, about 20 percent of the total of this group: “meat and its products”, “bread and cereals” and “milk and milk products/derivates, eggs”. The following subgroups are “vegetables” with 14.3 percent and “fruits” with 7.6 percent within the group.

The expenditures for the “Alcoholic beverages, tobacco” group represent 3.6 percent of the total budget, where the “tobacco” takes 54.8 percent of the subgroup. The expenditures for the “Restaurants and hotels” group represent 3.2 percent of the total budget. Within this group, the percentage of the expenditures for restaurants have the largest share, 85.2 percent while the expenditures for hotels only 14.8 percent.

Fig. 1 The structure of consumption expenditures, 2014



¹ For further information regarding the main groups, see Table A3 in the section “Methodology and Definitions”.

Expenditures related to “Clothing and footwear” take 5.1 percent of the overall household budget. Within this group, the sub-group “clothing” takes 72.4 percent while “footwear and similar” takes 27.2 percent. The expenditures for the group “Housing, water electricity, gas and other fuels”, includes expenditures related to electricity and water bills, fuel, rent and small repairs, that take 10.2 percent of the overall household budget. About 43.6 percent of these expenditures go for the electricity bills and 27.4 percent for other substances like gas, diesel, fire wood etc. The expenditures for the subgroup “paid rent” are 8.2 percent but the percentage of the households who declared “paid rent” is only 4.1 percent. Within 5.4 percent of the total budget, that households dedicate to the group “Furnishing, household equipment and routine maintenance of the dwelling”, the short term equipments take a considerable part, about 71 percent.

The expenditures that households spend for “Health”, takes about 4.8 percent of the total consumption expenditures. The largest share of it goes for medicines, about 75.7 percent of the respective group. Expenditures related to education takes 4.2 percent of the overall budget, with the category “master (first and second level)” that takes 58.8 percent within the group. The group “Communication” takes 3.3 percent of the overall budget, with most of the expenditures within the group dedicated to “telephone services” which takes 97.2 percent of it and the remaining part for “postal services”, 2.8 percent.

The group “Transport” takes 6.8 percent of the total budget. Within this group, the largest share goes for the sub-group “expenditures on fuel and lubricants”, 56.1 percent and “spare parts and accessories”, 19.0 percent. Follow the “transportation services” subgroup with a share of 17.7 percent, that include transportation by road, plane, sea and river, where the largest share goes for transportation by road, about 76 percent of the subgroup.

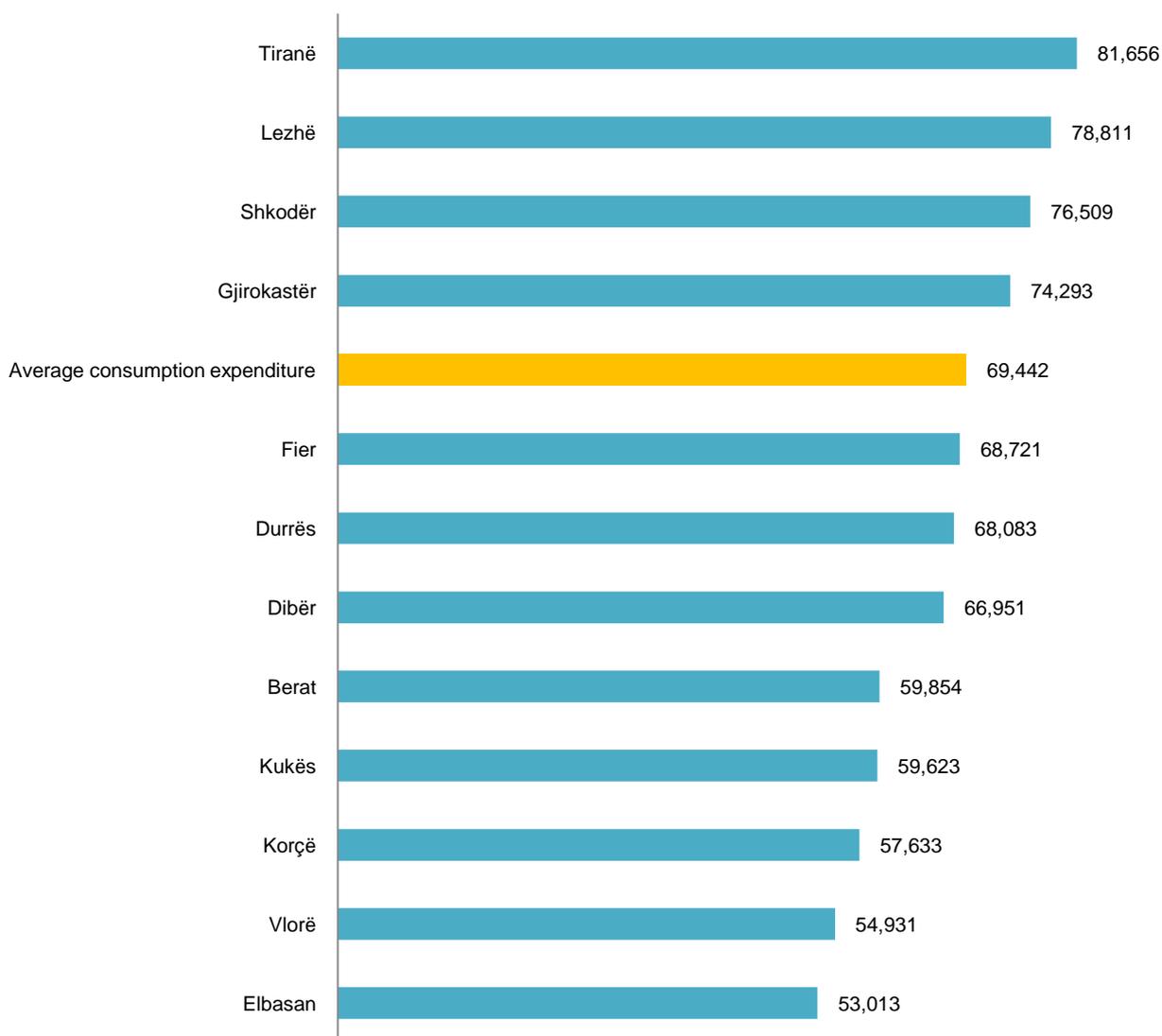
The expenditures that households make for the group “Miscellaneous goods and services” takes about 6 percent of the total budget. The largest share of it goes for the subgroup “articles and products for personal care”, about 49.7 percent. The rest of the expenditures of this group go for the subgroups “exceptional expenditure” made by households in cases of ceremonies, special families’ events, “payments related to different financial services” and “assurances”.

The Average monthly consumption expenditures by prefectures

Household Budget Survey, allows us to analyze the statistical data in 12 prefectures. The prefecture of Tirana has the highest average monthly consumption expenditure for household, 81,656 ALL. The prefectures with the highest average monthly consumption expenditures for household, after Tirana prefecture, are the prefecture of Lezha and Shkodra, with respectively 78,811 ALL and 76,509.

The prefectures with the lowest level of average monthly consumption expenditures for household are the prefectures of Vlora and Elbasan, with respectively 54,931 ALL and 53,013 ALL per month.

Fig.2 The household average monthly consumption expenditure by Prefectures, 2014



Tab. 2 Mean household size by prefecture, 2014

Prefecture	Berat	Dibër	Durrës	Elbasan	Fier	Gjirokastrë	Korçë	Kukës	Lezhë	Shkodër	Tirana	Vlora	Total Albania
Mean household size	3,7	4,9	3,7	4,1	3,8	3,5	3,6	4,9	4,2	4	3,6	3,4	3,8

The distribution of consumption expenditure by deciles and the ratio 10/90

The deciles ratio express the level of inequality of consumption expenditure as the ratio of the average consumption expenditure of 10 percent of the population that spends more on consumption expenditure to the average consumption expenditure of 90 percent of the rest of the population.

Analyzing the distribution of the household consumption expenditures by deciles, show that about 90 percent of the households spend monthly 78.5 percent of the total consumption expenditures with average consumption expenditures per household of 60,548 ALL, while the other 10 percent of households spend monthly 21.5 percent of the total consumption with average consumption expenditures per household of 149,510 ALL. Expressed in terms of 10/90 deciles ratio indicator, the average monthly consumption expenditures of the 10-th percent of the households, with the highest consumption expenditure, is 2.5 times higher than the 90-th percent of the rest of households.

The same fact expressed in terms of per capita monthly consumption expenditures, show that the majority of the population which corresponds to 90 percent of the households, spends on average 16,746 ALL monthly per capita, while the remaining 10 percent of the households spend on average 61,047 ALL monthly per capita or 3.6 times more, measured by the 10/90 deciles ratio.

The distribution of the average consumption expenditures by the type of households

The level and the structure of consumption expenditures depend on the size and the composition of the household that directly affect the distribution of the disposable household budget. Households composed by a single person with children spend more on food items compared to the other types of households. Expenditures for clothing and footwear are higher in the households composed by single person with children and two adults with children. The presence of children in the households with two or more adults, increase the expenditures on transport. The highest expenditures on education are recorded on households with three or more adults without children followed by households with one person.

Tab. 3 The distribution of consumption expenditures by the type of households in percentage, 2014

Main Groups of Consumption	Type of Household						Total
	One person	Adult with children	Two adults without children	Two adults with children	Three or more adults without children	Three or more adults with children	
Food and non-alcoholic beverages	45.5	51.8	46.7	44.4	42.2	44.5	44.3
Alcoholic beverages, tobacco	3.1	3.0	3.6	3.0	3.6	3.9	3.6
Clothing and footwear	4.3	6.3	3.9	5.8	5.2	5.1	5.1
Housing, water electricity, gas and other fuels	12.9	12.6	11.9	10.4	9.0	9.9	10.2
Furnishing, household equipment and routine maintenance of the dwelling	5.3	7.3	5.9	5.5	5.1	5.4	5.4
Health	7.0	3.9	7.8	3.9	4.1	4.5	4.8
Transport	2.6	1.3	5.0	8.3	6.5	7.6	6.8
Communication	3.4	3.2	3.6	3.2	3.6	3.0	3.3
Recreation and culture	2.3	2.5	2.5	4.0	2.9	3.2	3.1
Education	4.9	1.6	0.7	1.9	7.8	4.0	4.2
Restaurants and hotels	3.3	0.7	3.1	2.9	4.1	2.7	3.2
Miscellaneous goods and services	5.4	5.8	5.2	6.8	5.9	6.1	6.0
Total consumption expenditures	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The comparison of the average consumption expenditures of households for the period 2009-2014 and 2007-2009

Although the time extension of comparison between 2009-2014 HBS and 2007-2009 HBS is not the same, it shows that the estimated average monthly consumption expenditures of households in 2014 was 5.6 percent higher compared with 2009² while the estimated average monthly consumption expenditures of households in 2009, compared with 2007³ was 5.2 percent lower.

The cumulative increase of prices according to the Consumer Price Index, in the period October 2009/October 2006, was 7.2 percent while for the period December 2014/November 2008 was 15.5 percent. According to the 2009 HBS survey the total monthly consumption expenditures for all the households was about 49 billion ALL. In 2009, the number of households in Albania was estimated around 747 thousand.

² We refer to 2009 although the survey was conducted in the period: November 2008 - October 2009, since it is the year that includes the majority of the field work.

³ We refer to 2007 although the survey was conducted in the period: October 2006 - September 2007, since it is the year that includes the majority of the field work.

Tab. 4 The Household consumption expenditure structure, 2009 and 2014

Main Groups of Consumption	ABF 2009		ABF 2014	
	Value in ALL	%	Value in ALL	%
Food and non-alcoholic beverages	32,470	49.4	30,745	44.3
Alcoholic beverages, tobacco	2,739	4.2	2,467	3.6
Clothing and footwear	3,552	5.4	3,546	5.1
Housing, water electricity, gas and other fuels	5,941	9.0	7,085	10.2
Furnishing, household equipment and routine maintenance of the dwelling	3,215	4.9	3,772	5.4
Health	1,802	2.7	3,337	4.8
Transport	3,757	5.7	4,713	6.8
Communication	2,311	3.5	2,299	3.3
Recreation and culture	1,525	2.3	2,184	3.1
Education	1,327	2.0	2,901	4.2
Restaurants and hotels	3,315	5.0	2,208	3.2
Miscellaneous goods and services	3,799	5.8	4,185	6.0
Total average consumption expenditures	65,753	100.0	69,442	100.0

The comparison of the average monthly consumption expenditure in 2014 and 2009 shows a decrease in the share of households budget for “Food and non-alcoholic beverages” of 5.3 percent. An even more significant decrease has had the share of “Alcoholic beverages and tobacco”, by 9.9 percent, while the group with the most significant decrease of the share of total expenditures is “Restaurants and hotels”, by 33.4 percent.

The groups that have recorded the highest increase on the consumption expenditures are “Education” with 118.6 percent and “Health” by 85.2 percent. Other groups for which the consumption expenditures have increased are “Recreation and culture” by 43.2 percent, “Transport” by 25.5 percent, “Housing, water electricity, gas and other fuels” by 19.3 percent, “Furnishing, household equipment and routine maintenance of the dwelling” by 17.3 percent.

The estimated average monthly consumption expenditure of households in 2009 compared to the average monthly consumption expenditure of 2007⁴ was 5.2 percent lower. (Table 5) According to the 2007 HBS, the total monthly consumption expenditure for the total of households was about 52 billion ALL. In 2007, the number of households in Albania was estimated around 752 thousand.

⁴ We refer to 2007 although the survey was conducted in the period: October 2006 - September 2007, since it is the year that includes the majority of the field work.

Tab.5 The Household consumption expenditure structure, 2007 and 2009

Main Groups of Consumption	ABF 2007		ABF 2009	
	Value in ALL	%	Value in ALL	%
Food and non-alcoholic beverages	33,003	47.6	32,470	49.4
Alcoholic beverages, tobacco	3,011	4.3	2,739	4.2
Clothing and footwear	4,297	6.2	3,552	5.4
Housing, water electricity, gas and other fuels	5,109	7.4	5,941	9
Furnishing, household equipment and routine maintenance of the dwelling	4,081	5.9	3,215	4.9
Health	2,845	4.1	1,802	2.7
Transport	4,332	6.2	3,757	5.7
Communication	2,044	2.9	2,311	3.5
Recreation and culture	2,162	3.1	1,525	2.3
Education	1,191	1.7	1,327	2
Restaurants and hotels	3,482	5	3,315	5
Miscellaneous goods and services	3,826	5.5	3,799	5.8
Total average consumption expenditures	69,383	100	65,753	100

The average consumption expenditure of “Food and non-alcoholic beverages”, “Alcoholic beverages and tobacco” and “Restaurants and hotels” groups decreased also during the period 2007-2009 like in the previous one, with 1.6 percent, 9.0 percent and 4.8 percent respectively. But the amplitude of decrease is lower not only for “Food and non-alcoholic beverages” group but also for “Restaurants and hotels”.

A considerable decrease during this period has had the expenditures for “Health” by 36.7 percent, “Recreation and culture” by 29.5 percent, “Furnishing, household equipment and routine maintenance of the dwelling” by 21.2 percent and “Clothing and footwear” by 17.3 percent.

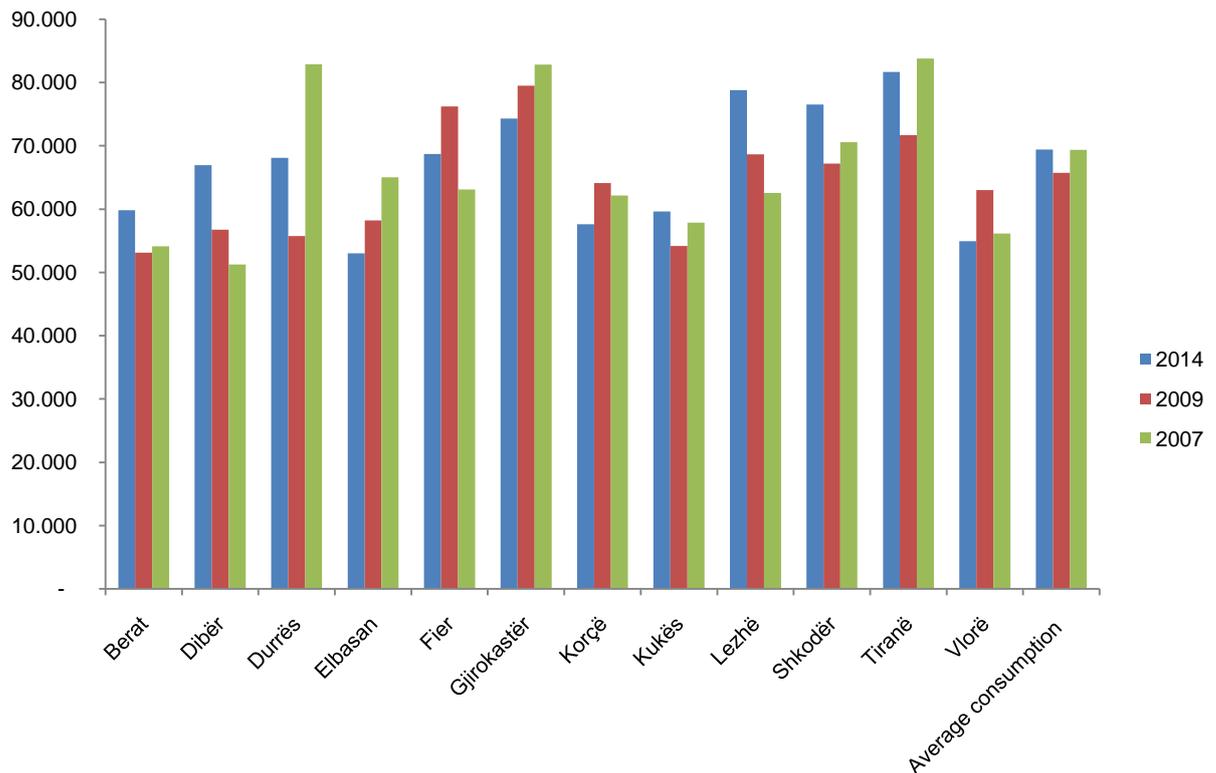
The groups for which the consumption expenditures have increased are “Housing, water electricity, gas and other fuels” by 16.3 percent, “Communication” by 13.0 percent and “Education” by 11.4 percent.

The distribution of the average consumption expenditures of households by prefecture in years

If we take a look at the average consumption expenditures by prefectures we can notice that they vary over the years (Figure 3) expressing different trends of their rank by the consumption expenditure amount. The prefecture of Tiranë has the highest average consumption expenditure in 2014 as well as in 2007, but in 2009 it ranked third behind the prefecture of Gjirokastër and Fier. In 2014, the prefecture of Lezhë and Shkodër has the highest average consumption expenditure while in 2007, are the prefecture of Durrës and Gjirokastër after the prefecture of Tiranë that lead with the highest average consumption expenditure. When discussing about the prefectures with the lowest average consumption expenditure in years they also differ: while the prefecture of Berat, Kukës and Dibër in the first two surveys ranked among the prefectures with

the lowest average consumption expenditure, in 2014 they changed their position and were ranking higher, leaving the place to the prefecture of Elbasan and Vlorë.

Fig.3. Monthly average consumption expenditure of households by prefecture in years



The distribution of average consumption expenditures by deciles in years

The consumption expenditures by deciles may indicate the inequality⁵ expressed as the ratio of the average consumption expenditures of 10 percent of the households that spends more on consumption to the average consumption expenditures of 90 percent of the rest of the households.

The average consumption expenditures measured by deciles show that in 2014, the average consumption expenditure has had a slightly increase compared with 2009, not only for the tenth deciles that represent the households with the highest consumption expenditures, but also for the 90 percent of the rest of the households (Table 5). The deciles ratios for this indicator appear similar among the three surveys.

⁵ The inequality according to the survey is based on the consumption data.

Tab. 5 Monthly average consumption expenditures of household and the deciles ratio 10/90 in years

	2007		2009		2014	
	Monthly average consumption expenditures of households	Mean household size	Monthly average consumption expenditures of households	Mean household size	Monthly average consumption expenditures of households	Mean household size
10% of Households (with the highest expenditures)	153,112	3.4	137,850	2.9	149,510	2.6
90% of the rest of the Households	60,084	4.3	57,740	4.0	60,548	3.9
Average consumption expenditure	69,383	4.2	65,753	3.9	69,442	3.8
The ratio10/90	2.5		2.4		2.5	

If we refer to the per capita consumption expenditure, the deciles ratios of 10/90 shows an increase from 3.3 in 2007 and 2009, to 3.6 in 2014. The increasing effect of the inequalities between per capita consumption expenditures of the tenth deciles with the highest consumption expenditures and the per capita consumption expenditures of the 90-th percent of the rest of the households, when considering the per capita and households average consumption expenditures, it is mostly due to the increase of the per capita consumption of households. (Table 6)

Tab. 6 Monthly average consumption expenditures per capita and The deciles ratio 10/90 in years

	2007		2009		2014	
	Monthly average consumption expenditures per capita	Mean household size	Monthly average consumption expenditures per capita	Mean household size	Monthly average consumption expenditures per capita	Mean household size
10% of Households (with the highest expenditures)	52,488	3.4	50,879	2.9	61,047	2.6
90% of the rest of the Households	16,018	4.3	15,406	4.0	16,746	3.9
Average consumption expenditure	19,664	4.2	18,954	3.9	21,176	3.8
The ratio10/90	3.3		3.3		3.6	

Methodology

The Household Budget Survey is a statistical survey which is carried out at the household level and gives an overview of the socio-economic situation of the Albanian households. The results of this survey are also used to update the Consumer Price Index and Final Consumption calculation households as an important aggregate of GDP by the expenditure method.

The Household Budget Survey was conducted for the first time in 1999-2000 and was representative only for urban areas, continuing later on in 2006-2007, 2008-2009⁶ and since 2014 is continuously. From 2006-2007 the survey is spread in the whole Albanian territory including urban and rural areas and also representative in prefecture level.

The Household Budget Survey in 2014 was conducted by INSTAT throughout the whole year, with a sample of 7,836 households. At the end of the survey there were around 6,565 interviewed households distributed uniformly in the whole Albanian territory. The households' response rate, calculated as the ratio of the number of interviewed households with the number of selected households, expressed as a percentage is 83.8 percent.

The sample selection follows a two-step procedure. The first step units (PSUs) are the Census homogeneous areas⁷, with a proportional probability to the size of the Census area. In the second step, within each selected area in the first step, is selected by the method of systematic selection with equal probability a fixed number of 12 households. The selection in both steps is done in a random way by providing a representation also at the prefecture level. The total households sample was divided into 4 sub-samples of three months which were geographically spread homogeneously throughout the year, to reflect the seasonal changes. Consequently, each month were interviewed about 547 households spread evenly in all selected areas so to ensure representativeness for each area each month of the year.

Data collection was based in two different ways of collection:

- Filling a diary from the households for a period of 14 days, where are recorded expenditures for purchasing products/services of consumption and when it was necessary filling a daily self-consumption diary for 14 days, where are recorded only the products produced and consumed by the household itself during the same period, which values are estimated with the price that would be paid in the nearest shop/market.
- Direct interview from the interviewer with a questionnaire where are included different questions about big expenditures and with a rare frequency, grouped and sorted according to specific topics. In the same questionnaire are included questions about socio-demographic data of household composition that will help in the analysis of household budget survey by household type.

⁶ The period of the survey field work was: October 2006- September 2007 and November 2008- October 2009.

⁷ Homogeneous means that each Census area has the same characteristics of households' consumption expenditures and the size of each PSU has almost the same number of households or individuals.

Each survey conducted by INSTAT is based on a sample selection to draw conclusions about the population observed. Normally, this process is accompanied by statistical deviations. For this reason were estimated the standard deviations of sample selection which are used for the interpretation of the survey results.

The Household Budget Survey 2014, standard deviations are estimated of the sample selection. Tables A1 and A2, show the standard deviation and the coefficient of variation of the average monthly consumption expenditure by the 12 main groups of consumption and the average monthly consumption expenditure by prefecture.

In general, the lower the standard deviation value is relative to one estimate, the higher is the level of accuracy of that estimate. For example, if the estimation obtained for the group "Food and non-alcoholic beverages" is 30,745 ALL then the standard deviation for this value is 261 ALL. Combining the estimation received from the survey for the expenses made for this group by the respective standard deviation it is correct to say that with a 95 percent of confidence interval that the estimation of expenditure for the group "Food and non-alcoholic beverages" is from 30,233 ALL to 31,257 ALL.

Tab A1. Quality indicators estimations of the average consumption expenditure for the 12 main groups

	Estimation of consumption expenditures	Standard deviation	95% Confidence interval		Coefficient of variation
			Lowest	Highest	
Total average consumption expenditures	69,442	760	67,953	70,931	1.1
Food and non-alcoholic beverages	30,745	261	30,233	31,257	0.8
Alcoholic beverages, tobacco	2,467	58	2,353	2,581	2.4
Clothing and footwear	3,546	86	3,377	3,714	2.4
Housing, water electricity, gas and other fuels	7,085	151	6,789	7,381	2.1
Furnishing, household equipment and routine maintenance of the dwelling	3,772	67	3,640	3,903	1.8
Health	3,337	134	3,075	3,599	4.0
Transport	4,713	154	4,412	5,015	3.3
Communication	2,299	34	2,232	2,366	1.5
Recreation and culture	2,184	88	2,012	2,356	4.0
Education	2,901	282	2,348	3,454	9.7
Restaurants and hotels	2,208	120	1,972	2,444	5.4
Miscellaneous goods and services	4,185	74	4,040	4,330	1.8

Tab A2. Quality indicators estimations of the consumption expenditure by prefecture.

	Estimation of consumption expenditures	Standard deviation	95% Confidence interval		Coefficient of variation
			Lowest	Highest	
Total average consumption expenditures	69,442	760	67,953	70,931	1.1
Berat	59,855	2,517	54,919	64,790	4.2
Dibër	66,951	4,688	57,762	76,141	7.0
Durrës	68,083	3,567	61,091	75,076	5.2
Elbasan	53,013	2,179	48,742	57,285	4.1
Fier	68,721	1,867	65,061	72,381	2.7
Gjirokastrë	74,293	3,709	67,023	81,563	5.0
Korçë	57,633	2,241	53,240	62,026	3.9
Kukës	59,623	3,471	52,818	66,428	5.8
Lezhë	78,811	3,731	71,498	86,124	4.7
Shkodër	76,509	2,415	71,775	81,244	3.2
Tiranë	81,657	1,489	78,739	84,574	1.8
Vlorë	54,931	2,301	50,421	59,441	4.2

Definitions:

Consumption expenditures of households includes any kind of purchases made for goods and services made by households, It excludes purchases of durable goods, investments, money given to the others and imputed rent,

Reference period is the duration of a certain subject that the information is collected on. The survey uses different reference periods depending on the type of information that must be taken and objectives of each matter to be analyzed.

Household is referred to a group of people, a related person or not, who live together in the same apartment or in a part of the house and share a partial or common economy.

Head of household is a person who is defined as the head for the purposes of the survey, (person who is the owner of the house or the person identified by other members of the family). If family members do not determine by themselves the person, he will normally be the person who contributes more to the income of the household.

Child is considered every person under 18 years old.

Tab A3 - Classification of Individual Consumption by Purpose (COICOP)

Classification used for designing the 12-main groups of consumption by the Individual Consumption According to Purpose (COICOP)	
GROUPS	The description of products and services classified as household consumption.
1 - FOOD AND NON-ALCOHOLIC BEVERAGES	The food products classified here are those generally purchased and produced for home consumption.
	Wheat, corn, rice, flour and its sub-products, bread and other bakery products, meat, fish, other seafood, oil, fresh and canned fruits, fresh and canned vegetables, milk, cheese, butter, cottage cheese, eggs, mineral and sparkling water, fruit juices, coffee, tea, honey, sweet products, and also all products of this category produced and consumed by the household etc.
2 - ALCOHOLIC BEVERAGES, TOBACCO	The alcoholic beverages classified here are those generally purchased for home consumption.
	Wine, beer, raki, whisky, all kinds of liqueurs, uzo and other spirits beverages. Tobacco, cigarettes, cigars, cigarette paper, and other tobacco products like cigar paper, filter etc.
3 - CLOTHING AND FOOTWEAR	In this group are included: Garments, footwear, new or used, materials for garments, and the repair of garments etc.
	Garments for men, women, children (3 to 13 years old) and infants (0 to 2 years old), either ready-made or custom made, in all materials (including leather, fur, plastic and rubber), daily using, for sports or work: slicker, rain robes, t-shirts, coat, jackets, vests, pants, suits, dresses, skirts, etc. Shirts, blouses, sweaters, slim fit T-shirts, shorts, swimsuit, tracksuit, jogging suits, pantyhose, etc. Vest, lingerie, socks, tights, bra, skirts, lingerie with lace, night dresses, belts, corset, knitted socks, etc. Pajamas, nightshirts, bathing suits, jackets for home, etc. Children's garments and knitted socks for children.
4 - HOUSING, WATER ELECTRICITY, GAS AND OTHER FUELS	This group includes: Paid rent, maintenance and repair of the dwelling: like painting and repair, carpenters' services, materials for repair, payment for electricity bill, water bill, gas, garbage removal, and all payments related to the household home etc.
5 - FURNISHING, HOUSEHOLD EQUIPMENT AND ROUTINE MAINTENANCE OF THE DWELLING	This group includes: All kinds of home textiles such as fabric textiles, curtains, sheets, blankets, towels, etc. Small electric appliances for home, perpunimim equipment for food, machinery for coffee, kettle and other similar equipment, repair of household appliances. Glass, crystal, ceramic and porcelain sets, spoon sets, knives and fork sets, silver sets. Equipment and tools for the garden and house. Payment for the gardener, cooker, babysitter, etc.
6 - HEALTH	This group includes: Medicaments such as medicines for heart and blood pressure (adalat, propanolol), Antibiotics (penicillin, streptomycin, ampicillin), Analgesics (with calming effect) (algin, analgine, aspirin, etc.), Sedatives (for calming the nervous system), Rheumatics (brufen, voltaren, indometacin etc.), Medicines based on hormones (insulin, danyl, tiroidine etc.), Vitamins (B1, B6, B12, C, E, A+D, PP, K, A etj.) and medicaments for asthma. Medicaments for stomach and entrails. General Doctors, specialized doctors or interns. Dentists (adjustments, oral hygien, etc.) Laboratory (blood, urine, etc.) Other diagnostic controls (X-ray). Thermal baths, correction therapeutically gymnastics, taking nurses and paramedic (physiotherapy treatments). Services in general hospitals or specialized services of medical and rehabilitation centres in the country and abroad.
7 - TRANSPORT	This group includes: Spare parts and accessories for personal transport such as tires for cars, bicycles and motorcycles, and other accessories for personal transport (plugs, batteries, etc.). Fuel such as (gasoline, diesel, benzene, gas, etc.). Oils, lubricants, anti-freezer, etc. Maintenance and repair of vehicles used for personal transportation. Renting the garage and parking spaces, car rental (without driver). Taxes for (bridges, parking in the city). Lessons for driver's licenses, tests, obtaining driver licenses, separate tickets, monthly (pass) on trains, special tickets, monthly (pass) to tram and metro, special tickets, monthly (pass) for interurban transport. Daily tickets, monthly or seasonal for individual transport etc.
8 - COMMUNICATION	This group includes: Postal services (letters, postcards, telegrams, stamps). Private postal services and package delivery. Repair of communication equipment (telephone, fax, etc.). Fixed telephones bill public telephones (including prepaid cards, mobile phones and subscription bills). Internet services at home, internet café services costs, services grouped into packages, other information transmission services.

9 – RECREATION AND CULTURE	<p>This group includes: Equipments for reception, recording and reproduction of sounds and picture. Mobile audio and visual equipments, other equipment for reception, recording and reproduction of sounds and picture. Photographic and cinematographic equipment and optical instruments, information processing equipment, recording equipment for media. Equipment for sports and games and other items for Recreation, gardens and pets, games, toys and entertainment facilities. Equipment for sport, camping and outdoor recreation, repair and maintenance fees .Plants and garden flower, pets, veterinary services and products related to pets. Participation, follow and entertainment in sport. Hire of equipment and accessories for sport and recreation. Television and radio license fees, subscriptions, newspapers, books and stationery. Binding services and E-book downloads, various printed material, stationery and drawing materials, package holidays within the country and abroad.</p>
10 - EDUCATION	<p>This group covers educational services only. Classification of educational services is based on categories according to the level the International Standard Classification of Education (ISCED) of the United Nations Educational, Scientific and Cultural Organization (UNESCO). Includes: Pre-primary and primary education Elementary and primary education, 8/9 years of school and secondary education, Post-secondary education, University, Education not definable by levels.</p>
11 - RESTAURANTS AND HOTELS	<p>This group includes: Restaurants, bars and dancing halls, fast food and take away food services , canteens, accommodation services such as (Hotels, motels, inns and similar accommodation services. Holiday center, camping sites, hostels for young people and services alike, accommodation services to other institutions etc.</p>
12 – MISCELLANEOUS GOODS AND SERVICES	<p>This group includes: Personal care treatments in beauty salons and personal care institutions for men and children, household electrical appliances for personal care, repair of electrical appliances for personal care. Appliances, articles and other products for personal care such as shaving razors and machines for cutting hair, scissors, nail-file, styling combs, shaving brush, hair brush, toothbrush, nail brush, pins for hair, curling tongs, personal scales, scales for children, etc. Articles for personal hygiene and well-being, specific products and beauty products such as soap, medical soap, cleansing oil and milk, shaving soap, shaving cream and shaving foam, toothpaste, shampoo and bathing products, toilet paper, tissues, cotton , baby wipes, toilet paper, sanitary towels, shower sponges, etc. Wellness and esoteric products (natural remedy, herbs, healing stones etc) beauty products: lipstick, nail varnish, make-up and make-up removal products (including powder compacts, brushes and powder puffs), hair lacquers and lotions, pre-shave and after-shave products, sunbathing products, hair removers, perfumes and toilet waters, personal deodorants, bath products, etc. Jewels, clocks, watches, and their repair etc. Social protection, insurance, specified financial services, other unspecified services etc.</p>