

Household Budget Survey

January-December 2015

17 November 2016, Tiranë: During the period of January 2015- December 2015, INSTAT conducted the Household Budget Survey (HBS) on a sample size of 7,335 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 monthly expenditures are estimated to be about 70,766 ALL taking into account that a household is composed by 4 persons on average. In 2015, the total amount of monthly consumption expenditures of households from the survey is estimated at about 54 billion ALL. The number of Albanian households in the same year is estimated at about 764,115. Considering the per capita monthly consumption expenditures in the one year period of the survey, an individual in Albania spends on average about 18,600 ALL, of which 9,100 ALL are spend for food and 9,500 for non-food consumption.

Tab. 1 Monthly expenditures of households and their structure, 2015

| Main groups | Value (in ALL) | Value (in %) |
|---|----------------|--------------|
| Food and non-alcoholic beverages | 34,489 | 48.7 |
| Alcoholic beverages, tobacco | 2,507 | 3.5 |
| Clothing and footwear | 3,449 | 4.9 |
| Housing, water electricity, gas and other fuels | 7,318 | 10.3 |
| Furnishing, household equipment and routine maintenance of the dwelling | 3,378 | 4.8 |
| Health | 2,533 | 3.6 |
| Transport | 4,796 | 6.8 |
| Communication | 2,095 | 3.0 |
| Recreation and culture | 2,082 | 2.9 |
| Education | 1,505 | 2.1 |
| Restaurants and hotels | 2,537 | 3.6 |
| Miscellaneous goods and services | 4,076 | 5.8 |
| Total expenditure | 70,766 | 100.0 |

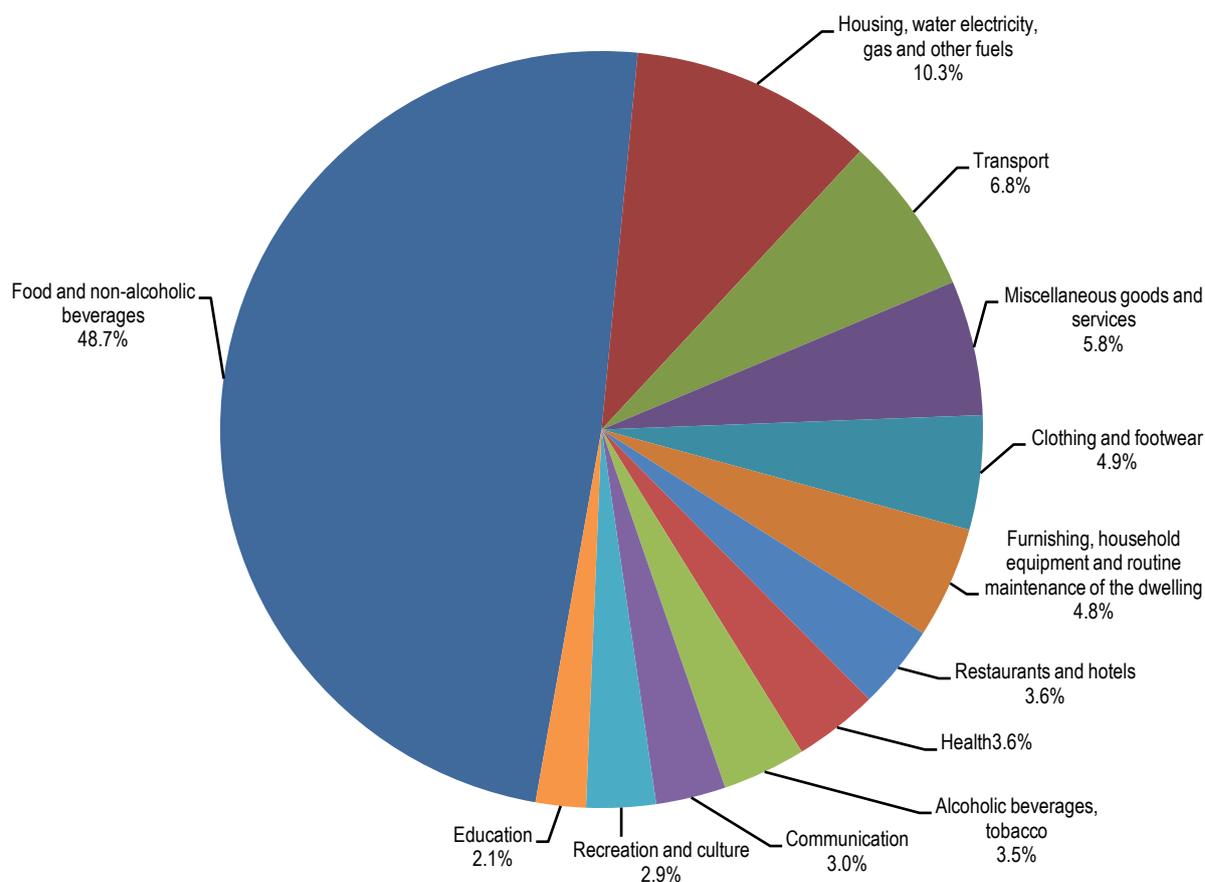
The structure of the monthly expenditures of households is divided into 12 main groups of consumption¹ (Table 1). The group "Food and non-alcoholic beverages" remains an important element in the household's budget, estimated at 48.7 percent of the total consumption expenditure. Three subgroups also in 2015 like in previous years can be distinguished within this group, with the largest share: "milk and milk products/derives eggs" (18.8 percent of the budget within this group), "meat and its products" (17.4 percent

¹ For further information regarding the main groups, see Annex 3 in the section "Methodology and Definitions".

of the budget within this group) and “bread and cereals” (17.0 percent of the budget within this group). The following subgroups are “vegetables” with 13.3 percent and “fruits” with 7.9 percent within the group.

The expenditures for the “Alcoholic beverages, tobacco” group represent 3.5 percent of the total budget, where the “tobacco” takes 63.2 percent of the subgroup. The expenditures for the “Restaurants and hotels” group represent 3.6 percent of the total budget. Within this group, the percentage of the expenditures for restaurants have the largest share, 87.5 percent while the expenditures for hotels only 12.5 percent.

Fig. 1 The structure of consumption expenditures, 2015



Expenditures related to “Clothing and footwear” take 4.9 percent of the overall household budget, “clothing” takes 67.8 percent while “footwear and similar” takes 32.2 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 10.3 percent of the overall household budget. About 49.4 percent of these expenditures go for the electricity bills and 24.1 percent for other substances like gas, diesel, fire wood etc. The expenditures for the subgroup “paid rent” are 10.1 percent but the percentage of the households who declared “paid rent” is only 5.5 percent. Within 4.8 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 72.8 percent.

The expenditures that households spend for “Health”, takes about 3.6 percent of the total consumption expenditures. The largest share of it goes for medicines, about 77.9 percent of the respective group. Expenditures related to education takes 2.1 percent of the overall budget, where the expenditures for post-university studies take the largest share of 49.7 percent within the group. The group “Communication” takes 3.0 percent of the overall budget, with most of the expenditures within the group dedicated to “telephone services” which takes 98.1 percent of it and the remaining part for “postal services”, 1.9 percent.

The group “Transport” also in 2015 takes 6.8 percent of the total budget. Within this group, the largest share goes for the sub-group “expenditures on fuel and lubricants”, 58.9 percent and “transportation services” subgroup with a share of 18.9 percent, that include transportation by road, plane, sea and river, where the largest share goes for transportation by road, about 81.7 percent of the subgroup.

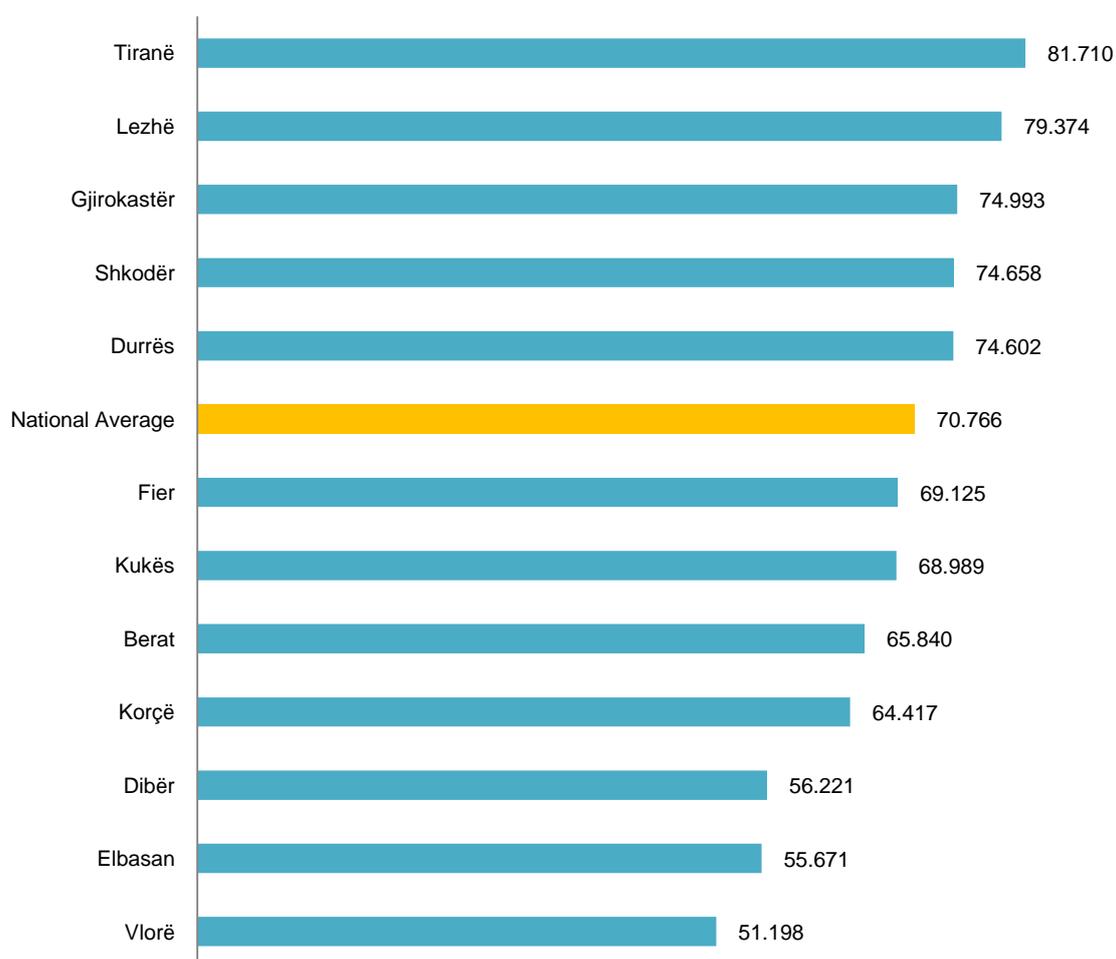
The expenditures that households make for the group “Miscellaneous goods and services” takes about 5.8 percent of the total budget. The largest share of it goes for the subgroup “articles and products for personal care”, about 50.5 percent. The rest of the expenditures of this group go for the subgroups “exceptional expenditure” made by households in cases of ceremonies, special families’ events, “payments related to different financial services” and “assurances”.

The monthly expenditures by prefectures

Household Budget Survey, allows us to analyse the statistical data in 12 prefectures. The prefecture of Tirana has the highest monthly expenditure for household, 81,710 ALL. The prefectures with the highest monthly expenditures for household, after Tirana prefecture, are the prefecture of Lezha and Gjirokastra, with respectively 79,374 ALL and 74,993 ALL.

The prefectures with the lowest level of monthly expenditures for household are the prefectures of Elbasan and Vlora, with respectively 55,671 ALL and 51,198 ALL per month.

Fig. 2 The household monthly expenditure by Prefectures, 2015



Tab. 2 Mean household size by prefecture, 2015

| Prefecture | Berat | Dibër | Durrës | Elbasan | Fier | Gjirokastrë | Korçë | Kukës | Lezhë | Shkodër | Tiranë | Vlorë | Total Albania |
|---------------------|-------|-------|--------|---------|------|-------------|-------|-------|-------|---------|--------|-------|---------------|
| Mean household size | 3.7 | 5.0 | 3.7 | 4.1 | 3.7 | 3.5 | 3.6 | 5.3 | 4.2 | 4.0 | 3.5 | 3.3 | 3.8 |

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

Analysing the distribution of the household consumption expenditures by deciles, show that about 90 percent of the households spend monthly 80.4 percent of the total consumption expenditures of Albania with average consumption expenditures per household of 63,221 ALL, while the other 10 percent of households spend monthly 19.6 percent of the total consumption with average consumption expenditures per household of 138,711 ALL. Expressed in terms of 10/90 deciles ratio indicator, the monthly expenditures of the 10-th percent of the households, with the highest consumption expenditure, is 2.2 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 17,687 ALL monthly per capita, while the remaining 10 percent of the households spend on average 58,582 ALL monthly per capita or 3.3 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 with children. The highest expenditures on transport are recorded in households composed by two or more adults with children and also in households with three or more adults without children. The highest expenditures on education are recorded on households with a single person with children.

Tab. 3 The distribution of consumption expenditures by the type of households in %, 2015

| Main groups | 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 | 52.6 | 54.0 | 50.6 | 48.6 | 47.5 | 48.3 | 48.7 |
| Alcoholic beverages, tobacco | 3.1 | 2.7 | 3.5 | 2.9 | 3.8 | 3.9 | 3.5 |
| Clothing and footwear | 3.5 | 5.4 | 4.0 | 5.3 | 4.9 | 5.2 | 4.9 |
| Housing, water electricity, gas and other fuels | 13.1 | 9.1 | 11.4 | 10.8 | 10.4 | 9.3 | 10.3 |
| Furnishing, household equipment and routine maintenance of the dwelling | 4.5 | 5.4 | 5.0 | 5.0 | 4.6 | 4.8 | 4.8 |
| Health | 4.0 | 1.9 | 5.3 | 3.2 | 3.1 | 3.4 | 3.6 |
| Transport | 3.2 | 1.8 | 5.0 | 7.2 | 7.4 | 7.4 | 6.8 |
| Communication | 3.0 | 3.1 | 3.2 | 2.9 | 2.7 | 2.7 | 3.0 |
| Recreation and culture | 1.6 | 4.2 | 2.8 | 3.6 | 2.8 | 2.8 | 2.9 |
| Education | 1.5 | 4.1 | 0.2 | 1.5 | 2.8 | 2.8 | 2.1 |
| Restaurants and hotels | 5.5 | 3.4 | 4.1 | 2.8 | 3.4 | 3.4 | 3.6 |
| Miscellaneous goods and services | 4.4 | 4.8 | 4.9 | 6.2 | 6.0 | 6.0 | 5.8 |
| Total expenditure | 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 2014-2015

The estimated monthly expenditures of households in 2015 were 1.9 percent higher compared with 2014. The increase of prices according to the Consumer Price Index, in the period January - December 2015 compared to the period January - December 2014 was 1.9 percent.

Tab. 4 The household consumption expenditure structure, 2015

| Main groups | HBS 2014 | | HBS 2015 | |
|---|---------------|--------------|---------------|--------------|
| | Value in ALL | % | Value in ALL | % |
| Food and non-alcoholic beverages | 30,745 | 44.3 | 34,489 | 48.7 |
| Alcoholic beverages, tobacco | 2,467 | 3.6 | 2,507 | 3.5 |
| Clothing and footwear | 3,546 | 5.1 | 3,449 | 4.9 |
| Housing, water, electricity, gas and other fuels | 7,085 | 10.2 | 7,318 | 10.3 |
| Furnishing, household equipment and routine maintenance of the dwelling | 3,772 | 5.4 | 3,378 | 4.8 |
| Health | 3,337 | 4.8 | 2,533 | 3.6 |
| Transport | 4,713 | 6.8 | 4,796 | 6.8 |
| Communication | 2,299 | 3.3 | 2,095 | 3.0 |
| Recreation and culture | 2,184 | 3.1 | 2,082 | 2.9 |
| Education | 2,901 | 4.2 | 1,505 | 2.1 |
| Restaurants and hotels | 2,208 | 3.2 | 2,537 | 3.6 |
| Miscellaneous goods and services | 4,185 | 6.0 | 4,076 | 5.8 |
| Total expenditure | 69,442 | 100.0 | 70,766 | 100.0 |

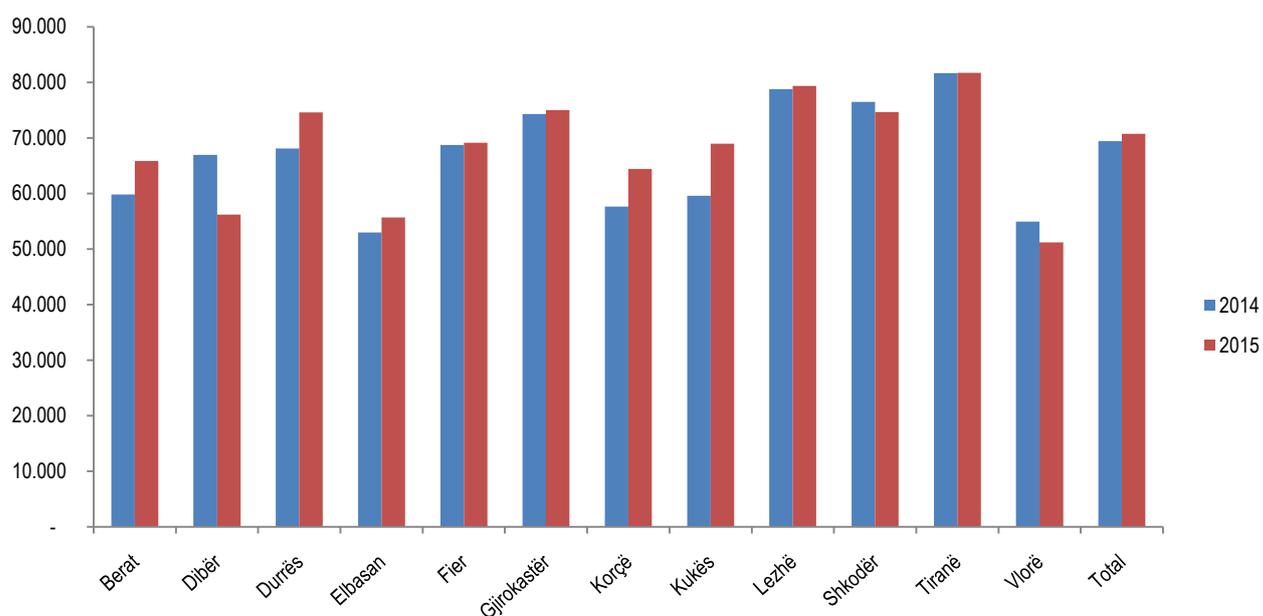
The comparison of the monthly expenditure in 2015 and 2014 shows that the largest change is recorded in the share of households' budget that goes for "Food and non-alcoholic beverages" which has an increase of 4.4 percent. A slight increase has had also the share of "Restaurants and hotels" by 0.4 percent and the group "Housing, water, electricity, gas and other fuels" by 0.1 percent.

The groups that have recorded the highest decrease on the consumption expenditures are "Education" with 2.1 percent and "Health" by 1.2 percent. Other groups for which the consumption expenditures have decreased are "Furnishing, household equipment and routine maintenance of the dwelling" by 0.6 and "Communication" by 0.3 percent. A slight decrease is recorded also in the groups "Clothing and footwear", "Recreation and culture", "Miscellaneous goods and services" by 0.2 percent each and the group "Alcoholic beverages, tobacco" by 0.1 percent. The group of "Transport" has the same share of the overall budget of the household like the last year.

The distribution of the average consumption expenditures of households by prefecture, 2014-2015

The average consumption expenditures by prefectures (Figure 3) have changed over the period 2014-2015 expressing different trends of their rank by the consumption expenditure amount. As in 2014, also in 2015 the prefecture of Tiranë has the highest expenditures recorder, almost at the same level in both years. The prefecture of Lezhë also continues to be second in the ranking of the average consumption expenditure, with a slight increase of 0.7 percent. In 2015 the prefecture of Gjirokastrë which is ranked third with a slight increase of 0.9 percent while the prefecture of Shkodër ranked third in 2014 recorded a decrease of the expenditures by 2.4 percent, passing in fourth place. A significant increase presented the prefecture of Durrës (9.6 percent), which in the ranking passes the national average by joining the four prefectures with the highest welfare in terms of consumption expenditures. Also the national average presented an increase during the referred period (1.9 percent) but the highest increase of the average consumption expenditures is recorded in the prefecture of Kukës and Korçë, respectively 15.7 and 11.8 percent. While the deepest decrease of expenditures are recorded in the prefecture of Dibër, by 16.0 percent.

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



The distribution of average consumption expenditures by deciles, 2014-2015

The consumption expenditures by deciles show that in 2015 compared with 2014 year, has had an increase of the average consumption expenditure as for the 90 percent of the households and at the same time a decrease of the expenditures of the richest 10 percent of them (Table 5). Thus the ratio of deciles for these indicators presents a decrease of inequality along the two years.

Tab. 5 Monthly average consumption expenditures of household and the deciles ratio 10/90, 2014 - 2015

| | 2014 | | 2015 | |
|---|--|---------------------|--|---------------------|
| | 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) | 149,510 | 2.6 | 138,711 | 2.4 |
| 90% of the rest of the Households | 60,548 | 3.9 | 63,221 | 3.9 |
| Average consumption expenditure | 69,442 | 3.8 | 70,766 | 3.8 |
| The ratio10/90 | 2.5 | | 2.2 | |

If we refer to the per capita consumption expenditures, we note that it maintain the same tendency of the increasing of the average consumption for the 90-th percent of the population and the decreasing of those 10-th percent with the richest. Also the decile ratio of 10/90, shows a decrease of inequality from 3.6 in 2014 to 3.3 in 2015 (Table 6).

Tab. 6 Monthly average consumption expenditures per capita and the deciles ratio 10/90, 2014 - 2015

| | 2014 | | 2015 | |
|---|---|---------------------|---|---------------------|
| | 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) | 61,047 | 2.6 | 58,582 | 2.4 |
| 90% of the rest of the Households | 16,746 | 3.9 | 17,687 | 3.9 |
| Average consumption expenditure | 21,176 | 3.8 | 21,775 | 3.8 |
| The ratio10/90 | 3.6 | | 3.3 | |

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, 2008-2009² 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 2015 was conducted by INSTAT throughout the whole year, with a sample of 9,024 households. At the end of the survey there were around 7,335 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 81.3 percent.

The sample selection follows a two-step procedure. The first step units (PSUs) are the Census homogeneous areas³, 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 752 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.

² The period of the survey field work was: October 2006- September 2007 and November 2008- October 2009.

³ 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 2015, standard deviations are estimated of the sample selection. Tables A1 and A2, show the standard deviation and the coefficient of variation of the monthly expenditure by the 12 main groups of consumption and the monthly 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 34,489 ALL then the standard deviation for this value is 253 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 33,992 ALL to 34,986ALL.

Table 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 expenditure | 70,766 | 646 | 69,499 | 72,033 | 0.9 |
| Food and non-alcoholic beverages | 34,489 | 253 | 33,992 | 34,986 | 0.7 |
| Alcoholic beverages, tobacco | 2,507 | 76 | 2,357 | 2,657 | 3.0 |
| Clothing and footwear | 3,449 | 89 | 3,275 | 3,623 | 2.6 |
| Housing, water electricity, gas and other fuels | 7,318 | 105 | 7,112 | 7,525 | 1.4 |
| Furnishing, household equipment and routine maintenance of the dwelling | 3,378 | 47 | 3,286 | 3,469 | 1.4 |
| Health | 2,533 | 73 | 2,390 | 2,676 | 2.9 |
| Transport | 4,796 | 146 | 4,510 | 5,081 | 3.0 |
| Communication | 2,095 | 30 | 2,037 | 2,153 | 1.4 |
| Recreation and culture | 2,082 | 76 | 1,934 | 2,231 | 3.6 |
| Education | 1,505 | 163 | 1,186 | 1,825 | 10.8 |
| Restaurants and hotels | 2,537 | 118 | 2,306 | 2,769 | 4.7 |
| Miscellaneous goods and services | 4,076 | 68 | 3,943 | 4,209 | 1.7 |

Table A2. Quality indicators estimations expenditures by prefecture

| | Estimation of consumption expenditures | Standard deviation | 95% Confidence interval | | Coefficient of variation |
|-------------|--|--------------------|-------------------------|---------------|--------------------------|
| | | | Lowest | Highest | |
| Total | 70,766 | 646 | 69,499 | 72,033 | 0.9 |
| Berat | 65,840 | 3,323 | 59,326 | 72,354 | 5.0 |
| Dibër | 56,221 | 2,708 | 50,913 | 61,530 | 4.8 |
| Durrës | 74,602 | 2,757 | 69,197 | 80,007 | 3.7 |
| Elbasan | 55,671 | 1,461 | 52,808 | 58,535 | 2.6 |
| Fier | 69,125 | 1,446 | 66,290 | 71,959 | 2.1 |
| Gjirokastrë | 74,993 | 2,326 | 70,433 | 79,553 | 3.1 |
| Korçë | 64,417 | 1,627 | 61,228 | 67,605 | 2.5 |
| Kukës | 68,989 | 4,189 | 60,776 | 77,202 | 6.1 |
| Lezhë | 79,374 | 3,403 | 72,703 | 86,046 | 4.3 |
| Shkodër | 74,658 | 2,169 | 70,405 | 78,910 | 2.9 |
| Tiranë | 81,710 | 1,403 | 78,960 | 84,461 | 1.7 |
| Vlorë | 51,198 | 1,724 | 47,818 | 54,577 | 3.4 |

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 analysed.

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.

Annex 3 - 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, ouzo 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. Pyjamas, 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, 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 | This group includes: Equipment for reception, recording and reproduction of sounds and picture. Mobile audio and visual equipment, 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. |

| | |
|--|--|
| 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> |