

RELEASE

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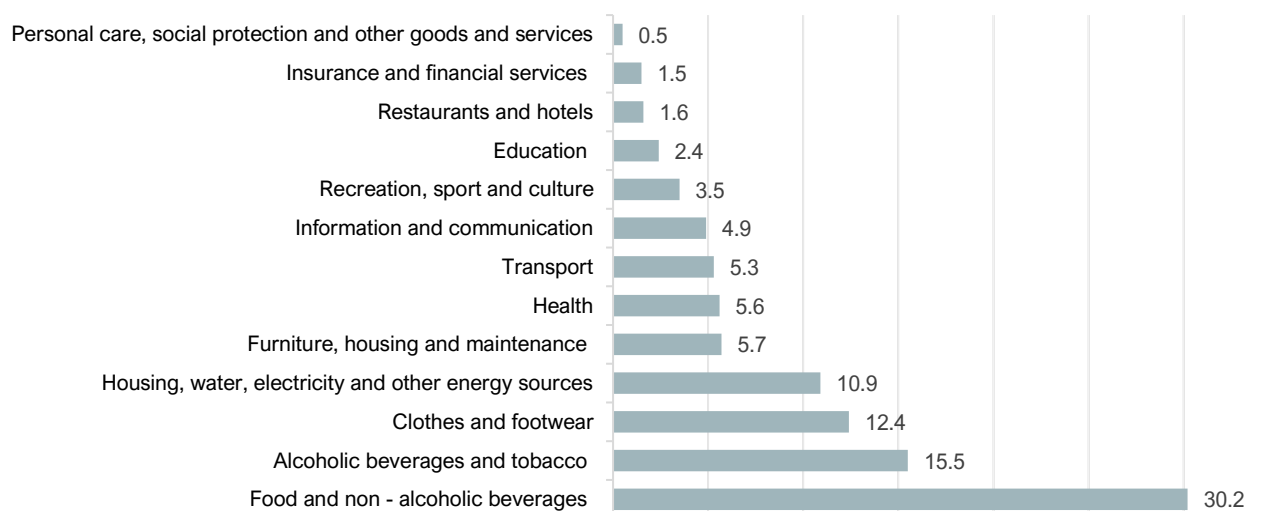
Household Budget Survey

2025

This release contains data received through the Household Budget Survey, which was conducted in the period from January 1, 2025 to 31 December 2025. The interviewing was done in 1 438 households on the territory of Montenegro.

The largest share in the **total personal consumption of households** at the level of Montenegro consists of expenditures for: Food and non-alcoholic beverages (30.2%); Housing, water, electricity, gas and other energy sources (15.5%). These are followed by expenditures on transport (12.4%); clothing and footwear amounted (10.9%); Information and communication (5.7%); Furniture, housing and maintenance (5.6%); Personal care, social protection and other goods and services (5.3%); Health (4.9%); Restaurants and hotels (3.5%); Alcoholic beverages and tobacco (2.4%); Education (1.6%); Recreation, sport and culture (1.5%); Insurance and financial services (0.5%).

Graph 1. Structure of total personal consumption in 2025, Montenegro



Graph 2. Structure of total personal consumption in 2025, urban and other area**Table 1.** Personal consumption in 2025, total, monthly average, in EUR

	Montenegro	Urban area	Other area
Surveyed number of households	1 438	970	468
Estimated number of households	215 227	145 812	69 415
Estimated number of persons	620 533	410 710	209 823
Average number of members	2,9	2,8	3,0
Total personal consumption	227 008 846	160 983 339	66 025 507
Personal consumption	223 072 173	160 203 805	62 868 368
Food and non – alcoholic beverages	65 847 302	45 632 130	20 215 172
Alcoholic beverages and tobacco	5 483 078	3 779 678	1 703 400
Clothes and footwear	24 677 082	18 520 588	6 156 493
Housing, water, electricity, gas and other energy sources	34 141 061	24 526 790	9 614 271
Furniture, housing and maintenance	12 797 131	8 490 500	4 306 631
Health	11 135 849	8 552 265	2 583 583
Transport	28 133 904	19 892 260	8 241 644
Information and communication	12 869 147	9 385 027	3 484 120
Recreation, sport and culture	3 291 968	2 685 546	606 422
Education	3 554 668	2 411 560	1 143 108
Restaurants and hotels	7 955 875	6 192 884	1 762 991
Insurance and financial services	1 102 498	854 696	247 802
Personal care, social protection and other goods and services	12 082 609	9 279 879	2 802 730
Personal consumption from own production	3 936 673	779 534	3 157 139
Food and non – alcoholic beverages	2 718 588	456 285	2 262 303
Alcoholic beverages	67 510	19 990	47 520
Firewood	1 150 575	303 260	847 316

Table 2. Structure of personal consumption in 2025, monthly average

	Montenegro	Urban area	Other area
Total personal consumption	100.0	100.0	100.0
Personal consumption	98.3	99.5	95.2
Food and non - alcoholic beverages	29.0	28.3	30.6
Alcoholic beverages and tobacco	2.4	2.3	2.6
Clothes and footwear	10.9	11.5	9.3
Housing, water, electricity and other energy sources	15.0	15.2	14.6
Furniture, housing and maintenance	5.6	5.3	6.5
Health	4.9	5.3	3.9
Transport	12.4	12.4	12.5
Information and communication	5.7	5.8	5.3
Recreation, sport and culture	1.5	1.7	0.9
Education	1.6	1.5	1.7
Restaurants and hotels	3.5	3.8	2.7
Insurance and financial services	0.5	0.5	0.4
Personal care, social protection and other goods and services	5.3	5.8	4.2
Personal consumption from own production	1.7	0.5	4.8
Food and non - alcoholic beverages	1.2	0.3	3.4
Alcoholic beverages	0.0	0.0	0.1
Firewood	0.5	0.2	1.3

Table 3. Permanent goods equipment in households in 2025, *all households = 100*

	Montenegro	Urban area	Other area
Stove using solid fuel	55.0	43.2	79.8
Electric stove	97.6	97.8	97.0
Electric heater (all types)	11.1	12.1	9.0
Boiler	99.0	99.1	98.7
Refrigerator	99.3	99.2	99.6
Freezer	91.1	90.6	92.1
Washing machine	97.4	98.2	95.7
Iron	99.6	99.8	99.3
Hairdryer	98.9	99.2	98.3
Vacuum cleaner	99.1	99.3	98.5
Dish washer	60.4	62.9	55.2
Air conditioner	65.7	74.6	46.9
TV	96.3	96.0	96.8
Satellite antenna	32.3	36.9	22.8
Radio, all types	5.2	4.6	6.4
Personal computer	28.1	31.4	21.4
Connection to Internet	38.2	40.9	32.4
Camera	2.4	2.5	2.1
Telephone	22.3	22.2	22.7
Mobile telephone	99.0	99.3	98.2
Car	72.8	71.6	75.4

METHODOLOGICAL NOTES

Household budget survey (HBS) has been harmonized with International standards and recommendations of EUROSTAT, which enables international comparability of data. The survey collects data about incomes and expenditures 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 households.

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

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

The sample of the survey is two-stage stratified sample, with enumeration areas as primary and household as secondary selection units.

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

Total personal consumption includes personal consumption of households and personal consumption from own production.

Personal consumption of households is provided through the following groups of COICOP - 2018 classification: food and non-alcoholic beverages; alcoholic beverages and tobacco; footwear and clothing; housing, water, electricity, gas and other energy sources (imputed rent is not included); furniture, housing and maintenance; health; transport; information and communications; recreation, sport and culture; education; restaurants and hotels, insurance and other financial services, personal care, social protection and other goods and services.

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

In the tables in the Release, it is possible that the sums of subcategories do not match due to the rounding of numbers to one decimal place.

When using the data, state:

"Data source: Statistical Office - MONSTAT"

More data, as well as detailed methodological notes can be found in the section: [Household Budget Survey](#)

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