

## Anketa o potrošnji domaćinstava u 2010. godini

### Metodološka objašnjenja

## Household Budget Survey in 2010

### Methodological explanation

Anketa o potrošnji domaćinstava usaglašena je sa međunarodnim standardima i preporukama EUROSTAT-a i UN-a čime se obezbjeđuje međunarodna uporedivost podataka. Anketom se prikupljaju podaci o prihodima i potrošnji domaćinstava, odnosno podaci o osnovnim elementima lične potrošnje, kao i podaci o nekim važnijim pokazateljima životnog standarda (uslovi stanovanja, snabdjevenost trajnim potrošnim dobrima i dr.) i osnovni podaci o demografskim, ekonomskim i sociološkim karakteristikama domaćinstava.

Jedinica anketiranja je domaćinstvo. Domaćinstvom se smatra : a) samac koji živi, troši i hrani se samostalno; b) zajednica lica čiji članovi zajedno stanuju, hrane se i troše ostvarene prihode.

U anketi je primijenjen dvoetajni stratifikovani uzorak, sa popisnim krugovima kao primarnim i domaćinstvima kao sekundarnim jedinicama izbora. Na godišnjem nivou uzorak je 1560 domaćinstava, svakog mjeseca bira se 26 popisnih krugova tj. 130 domaćinstava. U 2010. godini anketirano je 1250 domaćinstava što je 80,13% od ukupnog broja domaćinstava u uzorku.

U anketi se primjenjuje metod intervjua (ispitivanja) na bazi upitnika gdje je referentni period za trajna dobra dvanaest mjeseci i za polutrajna dobra tri mjeseca; i metod vođenja dnevnika (domaćinstvo vodi dnevnik potrošnje za mjesec dana).

#### Raspoloživa sredstva:

**Zarade i nadnice u novcu** obuhvataju: primanja iz redovnog radnog odnosa, primanja od prekovremenog rada i primanja ostvarena po osnovu ugovora o djelu.

**Prihodi po osnovu penzijskog osiguranja** obuhvataju: prihode po osnovu penzijskog i invalidskog osiguranja, lične i porodične invalidnine i invalidski dodaci.

**Primanja na ime socijalne zaštite** obuhvataju: primanja na ime socijalne zaštite, primanja po osnovu zdravstvenog osiguranja, dječije dodatke, alimentacije, stipendije đaka i studenata, primanja na ime materijalnog obezbjeđenja.

**Pokloni i dobici** obuhvataju: poklone i primanja iz inostranstva, dobitke od igara na sreću, kladjenja i sl.

**Ostala raspoloživa sredstva** obuhvataju: primanja od prodaje vrijednosnih hartija, smanjenje gotovine u domaćinstvu, krediti i ostali prihodi i sl.

#### Ukupna lična potrošnja:

**Lična potrošnja** domaćinstava data je po sljedećim grupama COICOP klasifikacije: hrana i bezalkoholna pića; alkoholna pića i duvan; odjeća i obuća; stanovanje, voda, struja; namještaj, pokućstvo i održavanje stana; zdravstvo; transport; komunikacije; rekreacija i kultura; obrazovanje; restorani i hoteli i ostala dobra i usluge.

**Lična potrošnja iz sopstvene proizvodnje** obuhvata vrijednost proizvoda iz sopstvene proizvodnje domaćinstava utrošenih za ličnu potrošnju. (hrana i bezalkoholna pića, alkoholna pića i ogrijevno drvo)

Household budget survey (HBS) has been harmonized with international standards and recommendations of EUROSTAT and UN, which enables international comparability of data. 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 households.

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

- Single person living, spending and feeding individually;
- Community of persons living, feeding and spending received income 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 2010 survey examined 1250 households which make the 80.13% 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:

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

**Income from pension insurance** include: income from insurance on pension and disability, personal and family disability and additions to disability.

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

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

**Other available assets** include: income from purchase of securities, reducing of cash money in household, loans, and other types of income, etc.

**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 households spent on personal consumption (food and non-alcoholic beverages; alcoholic beverages and firewood).

**Tab. 1. Raspoloživa sredstva i lična potrošnja u 2010. godini, Ukupno**  
**Available assets and personal consumption in 2010, Totals**

u/in EUR

	Crna Gora Montenegro	Urbano područje Urban area	Ruralno područje Rural area	Podgorica	
<b>Mjesečni prosjek / Monthly average</b>					
Anketirani broj domaćinstava	1250	756	494	446	Surveyed number of households
Ocijenjeni broj domaćinstava	183162	115398	67765	49548	Estimated number of households
Ocijenjeni broj lica	621848	391350	230498	165483	Estimated number of persons
Prosječan broj članova	3.40	3.39	3.40	3.34	Average number of members
<b>Ukupna raspoloživa sredstva</b>	<b>107695414</b>	<b>77740076</b>	<b>29955338</b>	<b>34412060</b>	<b>Total available assets</b>
Zarade i nadnice	63486391	49958861	13527530	24047942	Wages and salaries
Prihodi po osnovu penzijskog osiguranja	30191978	20808694	9383284	7493789	Income from pension insurance
Primanja od socijalnog osiguranja	1360882	929758	431124	685411	Income from social insurance
Primanja od poljoprivrede	5171410	245015	4926395	280644	Income from agriculture
Primanja od malog biznisa	1595293	1090332	504961	403928	Income from small business
Zarade u naturi	0	0	0	0	Wages in kind
Prihodi od imovine	878566	735534	143032	130473	Income from property
Pokloni i dobici	3023960	2065345	958616	399559	Gifts and gain
Ostala raspoloživa sredstva	1986934	1906538	80396	970315	Other available assets
<b>Ukupna lična potrošnja</b>	<b>103435560</b>	<b>72887652</b>	<b>30547908</b>	<b>33606994</b>	<b>Total personal consumption</b>
<b>Lična potrošnja</b>	<b>95907880</b>	<b>72136046</b>	<b>23771834</b>	<b>32914358</b>	<b>Personal consumption</b>
Hrana i bezalkoholna pića	34999264	25768071	9231194	11284776	Food and beverages
Alkoholna pića i duvan	3391204	2329622	1061582	860913	Alcoholic beverages and tobacco
Odjeća i obuća	7636271	5774627	1861644	2491459	Clothes and footwear
Stanovanje, voda, struja	14882817	11817464	3065353	5354741	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	4077654	3019199	1058455	1344587	Furniture, housing and maintenance
Zdravstvo	3435785	2585685	850101	1527892	Health
Transport	9028435	6446965	2581470	3407843	Transport
Komunikacije	5306286	3992595	1313691	1823282	Communication
Rekreacija i kultura	3784220	3003503	780717	1201498	Recreation and culture
Obrazovanje	1842807	1539874	302933	740812	Education
Restorani i hoteli	2405234	1953730	451504	956903	Restaurants and hotels
Ostala dobra i usluge	5117901	3904711	1213190	1919652	Other goods and services
<b>Lična potrošnja iz sopstvene proizvodnje</b>	<b>7527680</b>	<b>751606</b>	<b>6776074</b>	<b>692636</b>	<b>Personal consumption from own production</b>
Hrana i bezalkoholna pića	6187663	483060	5704603	604069	Food and beverages
Alkoholna pića	238860	14132	224728	9324	Alcoholic beverages
Ogrijevna drva	1101158	254414	846743	79242	Firewood

**Tab. 2. Struktura raspoloživih sredstava i lične potrošnje u 2010.godini**  
**Structure of available assets and personal consumption in 2010**

	<b>Crna Gora</b> <i>Montenegro</i>	<b>Urbano područje</b> <i>Urban area</i>	<b>Ruralno područje</b> <i>Rural area</i>	<b>Podgorica</b>	
	<b>Mjesečni prosjek / Monthly average</b>				
Anketirani broj domaćinstava	1250	756	494	446	Surveyed number of households
Ocijenjeni broj domaćinstava	183162	115398	67765	49548	Estimated number of households
Ocijenjeni broj lica	621848	391350	230498	165483	Estimated number of persons
Prosječan broj članova	3.40	3.39	3.40	3.34	Average number of members
<b>Ukupna raspoloživa sredstva</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>Total available assets</b>
Zarade i nadnice	58.95	64.26	45.16	69.88	Wages and salaries
Prihodi po osnovu penzijskog osiguranja	28.03	26.77	31.32	21.78	Income from pension insurance
Primanja od socijalnog osiguranja	1.26	1.20	1.44	1.99	Income from social insurance
Primanja od poljoprivrede	4.80	0.32	16.45	0.82	Income from agriculture
Primanja od malog biznisa	1.48	1.40	1.69	1.17	Income from small business
Zarade u naturi	0.00	0.00	0.00	0.00	Wages in kind
Prihodi od imovine	0.82	0.95	0.48	0.38	Income from property
Pokloni i dobici	2.81	2.66	3.20	1.16	Gifts and gain
Ostala raspoloživa sredstva	1.84	2.45	0.27	2.82	Other available assets
<b>Ukupna lična potrošnja</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>Total personal consumption</b>
<b>Lična potrošnja</b>	<b>92.72</b>	<b>98.97</b>	<b>77.82</b>	<b>97.94</b>	<b>Personal consumption</b>
Hrana i bezalkoholna pića	33.84	35.35	30.22	33.58	Food and beverages
Alkoholna pića i duvan	3.28	3.20	3.48	2.56	Alcoholic beverages and tobacco
Odjeća i obuća	7.38	7.92	6.09	7.41	Clothes and footwear
Stanovanje, voda, struja	14.39	16.21	10.03	15.93	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	3.94	4.14	3.46	4.00	Furniture, housing and maintenance
Zdravstvo	3.32	3.55	2.78	4.55	Health
Transport	8.73	8.85	8.45	10.14	Transport
Komunikacije	5.13	5.48	4.30	5.43	Communication
Rekreacija i kultura	3.66	4.12	2.56	3.58	Recreation and culture
Obrazovanje	1.78	2.11	0.99	2.20	Education
Restorani i hoteli	2.33	2.68	1.48	2.85	Restaurants and hotels
Ostala dobra i usluge	4.95	5.36	3.97	5.71	Other goods and services
<b>Lična potrošnja iz sopstvene proizvodnje</b>	<b>7.28</b>	<b>1.03</b>	<b>22.18</b>	<b>2.06</b>	<b>Personal consumption from own production</b>
Hrana i bezalkoholna pića	5.98	0.66	18.67	1.80	Food and beverages
Alkoholna pića	0.23	0.02	0.74	0.03	Alcoholic beverages
Ogrijevna drva	1.06	0.35	2.77	0.24	Firewood

**Tab. 3 Raspoloživa sredstva i lična potrošnja u 2010. godini**  
 (Prosjek po domaćinstvu)  
**Available assets and personal consumption in 2010**  
 (Average by household)

<i>U EUR</i>					<i>in EUR</i>
	Crna Gora <i>Montenegro</i>	Urbano područje <i>Urban area</i>	Ruralno područje <i>Rural area</i>	Podgorica	
	<b>Mjesečni prosjek / Monthly average</b>				
Anketirani broj domaćinstava	1250	756	494	446	Surveyed number of households
Ocijenjeni broj domaćinstava	183162	115398	67765	49548	Estimated number of households
Ocijenjeni broj lica	621848	391350	230498	165483	Estimated number of persons
Prosječan broj članova	3.40	3.39	3.40	3.34	Average number of members
<b>Ukupna raspoloživa sredstva</b>	<b>588</b>	<b>674</b>	<b>442</b>	<b>695</b>	<b>Total available assets</b>
Zarade i nadnice	347	433	200	485	Wages and salaries
Prihodi po osnovu penzijskog osig.	165	180	138	151	Income from pension insurance
Primanja od socijalnog osiguranja	7	8	6	14	Income from social insurance
Primanja od poljoprivrede	28	2	73	6	Income from agriculture
Primanja od malog biznisa	9	9	7	8	Income from small business
Zarade u naturi	0	0	0	0	Wages in kind
Prihodi od imovine	5	6	2	3	Income from property
Pokloni i dobici	17	18	14	8	Gifts and gain
Ostala raspoloživa sredstva	11	17	1	20	Other available assets
<b>Ukupna lična potrošnja</b>	<b>564</b>	<b>632</b>	<b>450</b>	<b>678</b>	<b>Total personal consumption</b>
<b>Lična potrošnja</b>	<b>523</b>	<b>625</b>	<b>350</b>	<b>664</b>	<b>Personal consumption</b>
Hrana i bezalkoholna pića	191	223	136	228	Food and beverages
Alkoholna pića i duvan	18	20	16	17	Alcoholic beverages and tobacco
Odjeća i obuća	42	50	27	50	Clothes and footwear
Stanovanje, voda, struja	81	102	45	108	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	22	26	16	27	Furniture, housing and maintenance
Zdravstvo	19	22	13	31	Health
Transport	49	56	38	69	Transport
Komunikacije	29	35	19	37	Communication
Rekreacija i kultura	21	26	11	24	Recreation and culture
Obrazovanje	10	13	4	15	Education
Restorani i hoteli	13	17	7	19	Restaurants and hotels
Ostala dobra i usluge	28	34	18	39	Other goods and services
<b>Lična potrošnja iz sopstvene proizvodnje</b>	<b>41</b>	<b>7</b>	<b>100</b>	<b>14</b>	<b>Personal consumption from own production</b>
Hrana i bezalkoholna pića	34	4	84	12	Food and beverages
Alkoholna pića	1	0	3	0	Alcoholic beverages
Ogrijevna drva	6	2	12	2	Firewood

**Tab. 4. Raspoloživa sredstva i lična potrošnja u 2010. godini,**  
(Prosjek po članu)

**Available assets and personal consumption in 2010**  
(Average by household member)

*U EUR*

*in EUR*

	<b>Crna Gora</b> <i>Montenegro</i>	<b>Urbano područje</b> <i>Urban area</i>	<b>Ruralno područje</b> <i>Rural area</i>	<b>Podgorica</b>	
<b>Mjesečni prosjek / Monthly average</b>					
Anketirani broj domaćinstava	1250	756	494	446	Surveyed number of households
Ocijenjeni broj domaćinstava	183162	115398	67765	49548	Estimated number of households
Ocijenjeni broj lica	621848	391350	230498	165483	Estimated number of persons
Prosječan broj članova	3.40	3.39	3.40	3.34	Average number of members
<b>Ukupna raspoloživa sredstva</b>	<b>173</b>	<b>199</b>	<b>130</b>	<b>208</b>	<b>Total available assets</b>
Zarade i nadnice	102	128	59	145	Wages and salaries
Prihodi po osnovu penzijskog osig.	49	53	41	45	Income from pension insurance
Primanja od socijalnog osiguranja	2	2	2	4	Income from social insurance
Primanja od poljoprivrede	8	1	21	2	Income from agriculture
Primanja od malog biznisa	3	3	2	2	Income from small business
Zarade u naturi	0	0	0	0	Wages in kind
Prihodi od imovine	1	2	1	1	Income from property
Pokloni i dobici	5	5	4	2	Gifts and gain
Ostala raspoloživa sredstva	3	5	0	6	Other available assets
<b>Ukupna lična potrošnja</b>	<b>166</b>	<b>186</b>	<b>133</b>	<b>203</b>	<b>Total personal consumption</b>
<b>Lična potrošnja</b>	<b>154</b>	<b>184</b>	<b>103</b>	<b>199</b>	<b>Personal consumption</b>
Hrana i bezalkoholna pića	56	66	40	68	Food and beverages
Alkoholna pića i duvan	5	6	5	5	Alcoholic beverages and tobacco
Odjeća i obuća	12	15	8	15	Clothes and footwear
Stanovanje, voda, struja	24	30	13	32	Housing, water and electricity
Namještaj, pokućstvo i održavanje stana	7	8	5	8	Furniture, housing and maintenance
Zdravstvo	6	7	4	9	Health
Transport	15	16	11	21	Transport
Komunikacije	9	10	6	11	Communication
Rekreacija i kultura	6	8	3	7	Recreation and culture
Obrazovanje	3	4	1	4	Education
Restorani i hoteli	4	5	2	6	Restaurants and hotels
Ostala dobra i usluge	8	10	5	12	Other goods and services
<b>Lična potrošnja iz sopstvene proizvodnje</b>	<b>12</b>	<b>2</b>	<b>29</b>	<b>4</b>	<b>Personal consumption from own production</b>
Hrana i bezalkoholna pića	10	1	25	4	Food and beverages
Alkoholna pića	0	0	1	0	Alcoholic beverages
Ogrijevna drva	2	1	4	0	Firewood

**Tab. 5. Lična potrošnja po grupama proizvoda u 2010. godini, ( Mjesečni prosjek )**

*Personal consumption by product groups in 2010, (Monthly average)*

**U EUR**

**in EUR**

	<b>Ukupno</b> <i>Total</i>	<b>Prosjek po</b> <b>domaćinstvu</b> <i>Household</i> <i>average</i>	
Hljeb i žitarice	5912789	32	Bread and cereals
Meso	11749858	64	Meat
Riba	1149404	6	Fish
Mlijeko, sir i jaja	9438056	52	Milk, cheese and eggs
Ulja i masti	1141306	6	Oils and fats
Voće	2437982	13	Fruit
Povrće	4354542	24	Vegetable
Šećer, pekmez, med, čokolada i slatkiši	1854145	10	Sugar, jam, honey, chocolate and confectionery
Ostali prehrambeni proizvodi	998943	5	Other food products
Kafa, čaj i kakao	862428	5	Coffee, tea and cocoa
Mineralna voda, bezalkoholna pića, sokovi	1287474	7	Mineral water, non-alcoholic beverages and juices
Žestoka alkoholna pića i likeri	885858	5	Eaux-de-vie and liqueurs
Vina	236729	1	Vines
Piva	343882	2	Beer
Duvan	2163595	12	Tobacco
Materijal za odjeću	16263	0	Clothing material
Odjevni predmeti	4223263	23	Garments
Ostali odjevni artikli i dodaci odjeći	27694	0	Other clothing articles and clothing accessories
Čišćenje, šivenje, popravka i iznajmljivanje odjeće	29997	0	Cleaning, repair and hire of clothing
Cipele i druga obuća	3312445	18	Shoes and other footwear
Popravka obuće	26608	0	Repair of footwear
Stvarne rente	2621319	14	Actual rents
Materijal za održavanje i popravku stanova	112692	1	Material for repair and maintenance of dwellings
Usluge za održavanje i popravku stanova	489699	3	Services for repair and maintenance of dwellings
Odošenje smeća	369165	2	Refuse collection
Snabdijevanje vodom	1128538	6	Water supply
Ostale usluge koje su vezane za stan	62456	0	Other services relating to the dwelling
Električna energija	7278781	40	Electricity
Tečni gas u bocama	13655	0	Liquid gas in bottles
Tečna goriva	3685	0	Liquid fuels
Čvrsta goriva	3894941	21	Solid fuels
Toplotna energija	9044	0	Heat energy
Namještaj, rasvjeta i dekorativna oprema	484845	3	Furniture, lightning and household equipment
Tepisi i ostale podne prostirke	121523	1	Carpets and other floor coverings
Opravka namještaja, pokućstva i podnih obloga	11998	0	Repair of furniture, furnishing, and floor coverings
Tekstilni proizvodi za domaćinstvo	316521	2	Household textiles

**Tab. 5. Lična potrošnja po grupama proizvoda u 2010. godini, ( Mjesečni prosjek )**  
**Personal consumption by product groups in 2010, (Monthly average)**

<i>U EUR</i> <i>/nastavak/</i>			<i>in EUR</i> <i>/continued/</i>
	<b>Ukupno</b> <i>Total</i>	<b>Prosjeak po</b> <b>domaćinstvu</b> <i>Household</i> <i>average</i>	
Veliki kućni aparati	614696	3	Major household appliances
Mali električni kućni aparati	42034	0	Small electric household appliances
Opravka aparata za domaćinstvo	102998	1	Repair of household appliances
Staklarija, pribor za jelo i kućne potrepštine	204230	1	Glassware, tableware and household utensils
Veći alati	11251	0	Major tools
Manji alati i razne potrepštine	98699	1	Small tools and miscellaneous accessories
Proizvodi za rutinsko održavanje stana	1844244	10	Produc. for regular maintenance of dwelling
Usluge plaćenog osoblja u domaćinstvu	224616	1	Services of paid personnel in household
Medicinski proizvodi, uređaji i oprema	2000950	11	Medical products, appliances and equipment
Medicinske usluge (ljekarski pregledi, participacije i sl.)	717990	4	Medical services (examinations, participations, etc.)
Stomatološke usluge	478638	3	Dental services
Druge medicinske nebolničke usluge	103580	1	Paramedical services
Bolničke usluge	134628	1	Hospital services
Motorna vozila	531312	3	Motor vehicles
Bicikli	4269	0	Bicycles
Rezervni djelovi i pribor za održavanje vozila	489701	3	Spare parts and accessories for vehicle
Goriva i maziva za korišćenje vozila	4369560	24	Fuels and lubricants for vehicle
Održavanje i popravka vozila	973296	5	Maintenance and repair of vehicle
Ostale usluge u vezi sa korišćenjem vozila	224864	1	Other services in respect of vehicle use
Prevoz putnika željeznicom	145013	1	Passenger transport by railway
Prevoz putnika drumom	2076122	11	Passenger transport by road
Vazdušni prevoz putnika	214299	1	Passenger transport by air
Poštanske usluge	3467	0	Postal services
Telefonska i telefaks oprema	181248	1	Telephone and fax equipment
Telefonske i telegrafске usluge	5121571	28	Telephone and fax services
Oprema za prijem, snimanje i reprodukciju zvuka i slike	265125	1	Equipment for the reception, recording and reproduction of sound and pictures
Fotografska i filmska oprema	31268	0	Photographic and cinematographic equipment
Oprema za obradu podataka	218174	1	Data processing equipment
Mediji za snimanje slike i zvuka	14969	0	Recording media
Opravka audio-video i fotografske opreme	29112	0	Repair of audio-visual and photographic equipment
Održavanje i opravka većih trajnih dobara za rekreaciju i kulturu	6503	0	Maintenance and repair of major durables for recreation and culture
Igre, hobi, oprema za sport i kamp i rekreaciju na otvorenom	169852	1	Games, hobbies and equipment for sport, camping and open-air recreation
Vrt, biljke i cvijeće	102350	1	Gardens, plants and flowers
Kućni ljubimci i s njima povezani proizvodi	26979	0	Pets and related products

Tab. 5. Lična potrošnja po grupama proizvoda u 2010. godini, ( Mjesečni prosjek )

*Personal consumption by product groups in 2010, (Monthly average)*

<i>U EUR</i> <i>/nastavak/</i>	<b>Ukupno</b> <i>Total</i>	<b>Prosjek po domaćinstvu</b> <i>Household average</i>	<i>in EUR</i> <i>/continued/</i>
Rekreacione i sportske usluge	63598	0	Recreational and sport services
Kulturne usluge	161927	1	Culture services
Igre na sreću	228031	1	Lotteries (Games on chance)
Knjige	999865	5	Books
Novine i časopisi	749152	4	Newspaper and magazines
Različiti štampani materijal	9109	0	Various printed materials
Papirni materijal i pribor za pisanje i crtanje	214228	1	Paper material and stationery
Paket aranžmani	493979	3	Package arrangements
Predškolsko i osnovno obrazovanje	7066	0	Kindergarten and primary school education
Više i visoko obrazovanje	1670648	9	Upper and higher education
Obrazovanje za koje se ne može definisati nivo (razni kursevi)	165093	1	Education for which the level cannot be defined (various courses)
Restorani, kafei, barovi i kiosci	2009474	11	Restaurants, café bars and kiosks
Kantine	165777	1	Canteens
Usluge smještaja	229984	1	Accommodation services
Frizerske, kozmetičke i druge lične usluge	1194549	7	Hairdresser, cosmetic and other personal services
Električni aparati i ostali predmeti za ličnu njegu	2701696	15	Electrical devices and other objects for personal care
Nakit, satovi i časovnici	73958	0	Jewelry, clocks and watches
Ostali lični predmeti	346006	2	Other personal objects
Usluge socijalne zaštite	105368	1	Social contribution services
Osiguranje	146134	1	Insurance
Finansijske usluge	11776	0	Financial services
Ostale usluge	538414	3	Other services



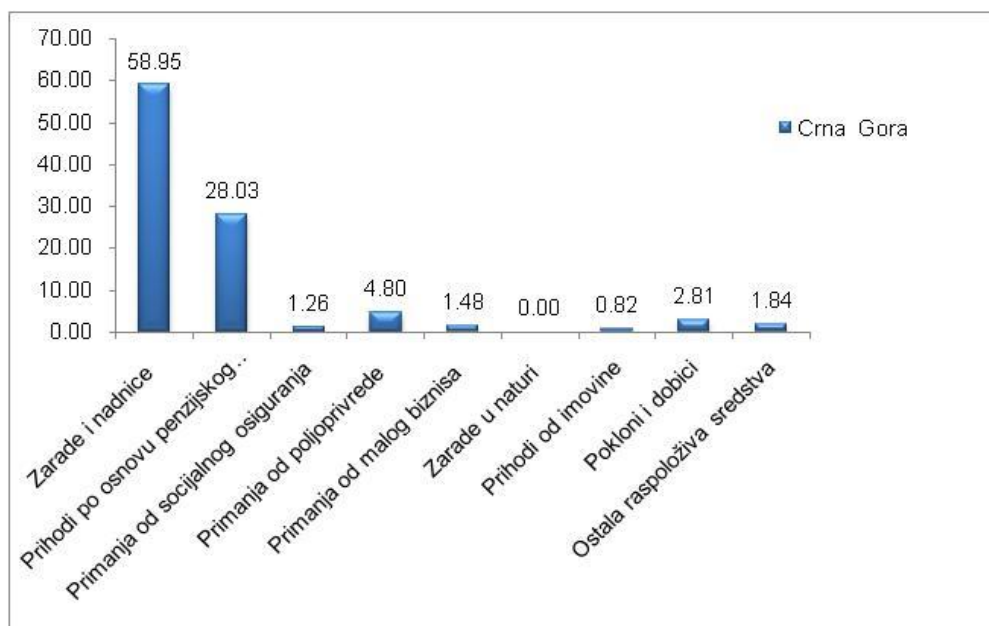
**Tab. 6. Snabdjevenost domaćinstava trajnim potrošnim dobrima u 2010. godini**  
**Permanent goods equipment in households in 2010**

	<b>Domaćinstva sva = 100</b>				<b>Households all = 100</b>
	<b>Crna Gora</b> <i>Montenegro</i>	<b>Urbano područje</b> <i>Urban area</i>	<b>Ruralno područje</b> <i>Rural area</i>	<b>Podgorica</b>	
Anketirani broj domaćinstava	1250	756	494	446	Surveyed number of households
Ocijenjeni broj domaćinstava	183162	115398	67765	49548	Estimated number of households
Šporet na čvrsto gorivo	71.36	59.47	92.34	56.01	Stove using solid fuel
Električni šporet	96.62	98.28	93.69	98.00	Electric stove
Električna peć (sve vrste)	30.94	41.66	12.03	35.23	Electric heater (all types)
Bojler	88.25	98.86	69.54	92.59	Boiler
Frižider	98.66	99.15	97.79	99.46	Refrigerator
Zamrzivač	85.71	89.44	79.14	92.03	Freezer
Mašina za pranje veša	86.50	97.03	67.93	90.81	Washing machine
Pegla	96.45	99.05	91.86	96.79	Iron
Fen	91.13	97.61	79.69	94.17	Hairdryer
Usisivač	89.00	97.15	74.63	93.54	Vacuum cleaner
Mašina za pranje sudova	24.07	32.48	9..23	29.15	Dish w asher
Klima uređaj	37.37	50.57	14.08	72.90	Air conditioner
Televizor	97.44	97.61	97.15	98.40	TV
Satelitska antena	39.27	47.39	24.96	44.71	Satellite antenna
Radio, sve vrste	63.94	66.07	60.17	46.86	Radio, all types
Personalni računar	31.93	42.43	13.41	43.66	Personal computer
Priključak na internet	23.26	31.85	8.10	33.09	Connection to Internet
Fotografski aparat	15.81	21.03	6.61	10.52	Camera
Telefon	61.82	76.54	35.85	69.13	Telephone
Mobilni telefon	93.26	94.80	90.53	97.00	Mobile telephone
Putnički automobil	48.32	51.83	42.13	55.77	Car

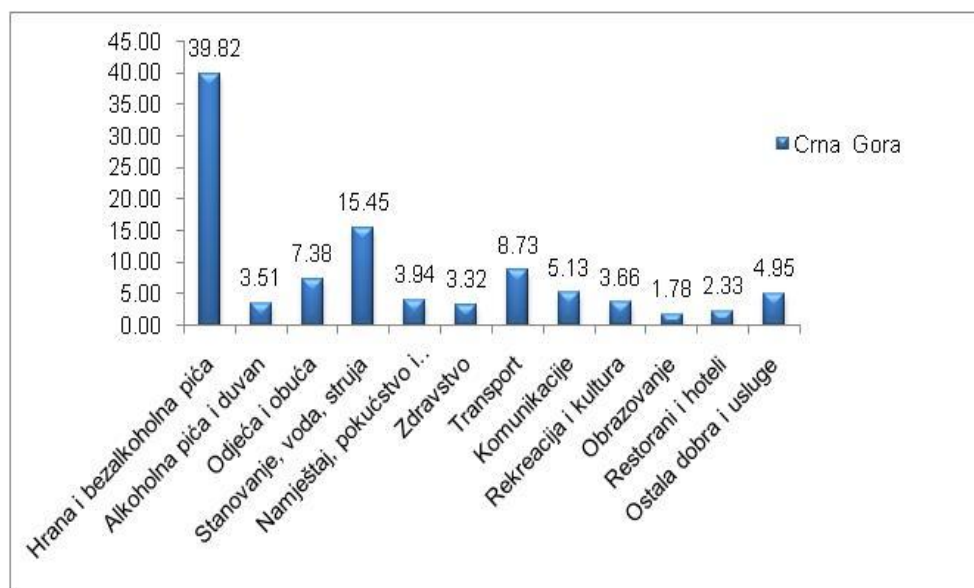
## Struktura raspoloživih sredstava i lične potrošnje u 2010. godini

Crna Gora

### Raspoloživa sredstva

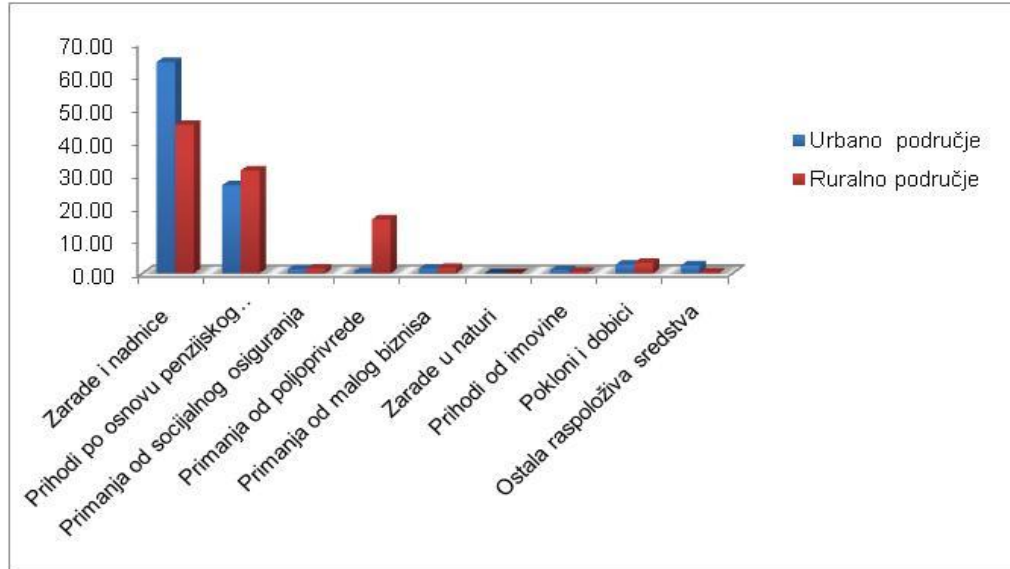


### Lična potrošnja po grupama

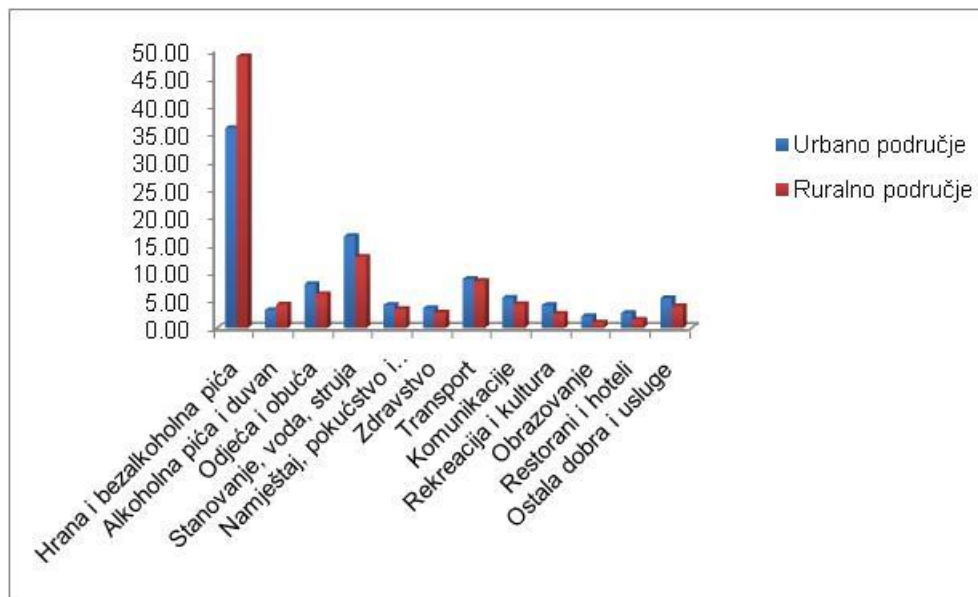


Struktura raspoloživih sredstava i lične potrošnje u 2010. godini  
- urbano i ruralno područje -

Raspoloživa sredstva

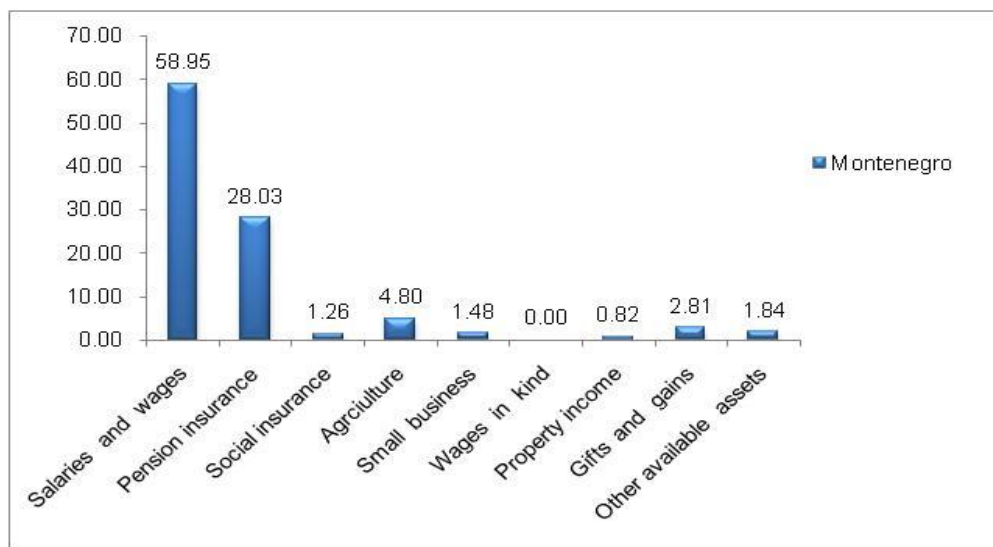


Lična potrošnja po grupama

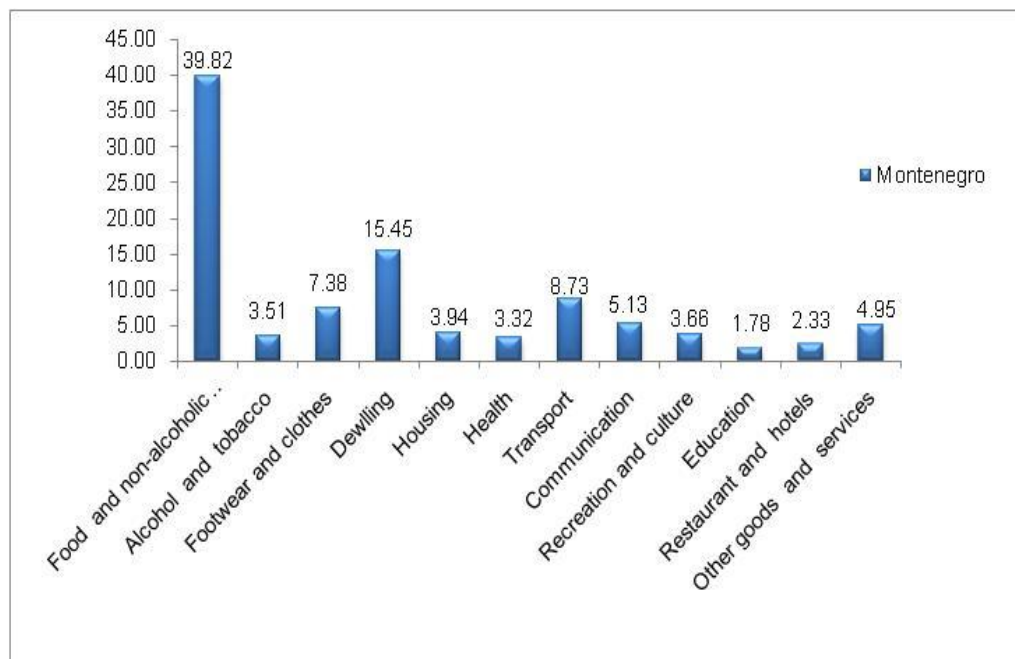


## Structure of available and used assets for consumption in 2010, Montenegro

### Available assets

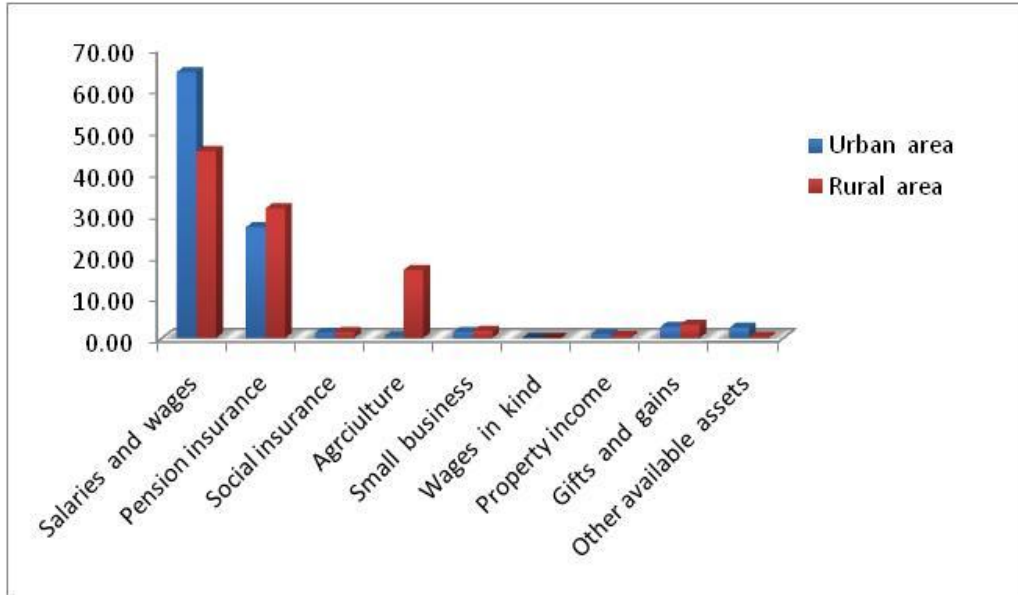


### Personal consumption by groups

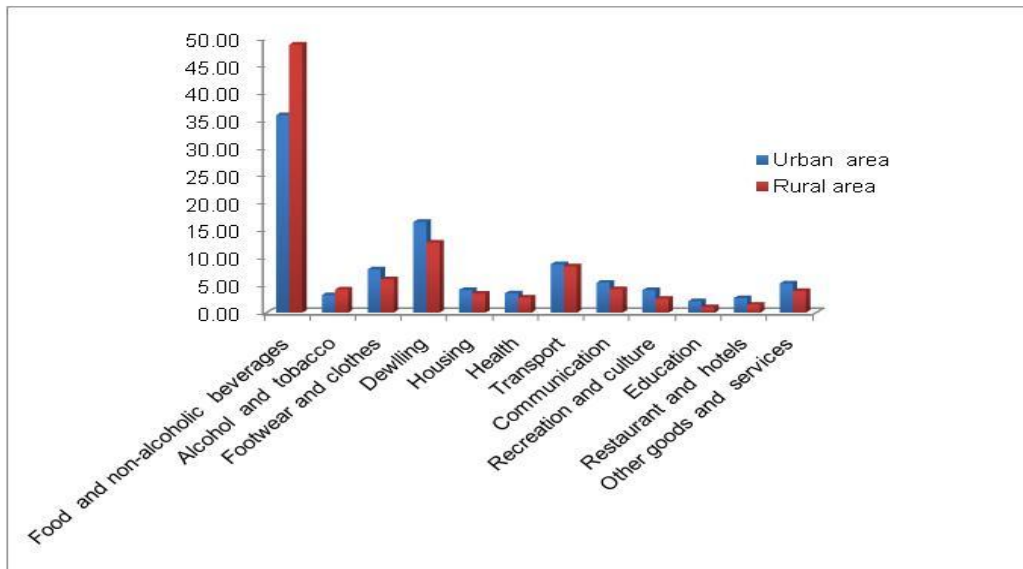


**Structure of available and used assets for consumption in 2010  
- Urban and rural area -**

**Available assets**



**Personal consumption by group**



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