

HOUSEHOLD BUDGET SURVEY in Bosnia and Herzegovina 2015



Bosnia and Herzegovina



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HOUSEHOLD BUDGET SURVEY 2015.



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BHAS

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PREAMBLE

Agency for statistics of Bosnia and Herzegovina (BHAS), the Federal Office for Statistics (FZS) and the Republic of Srpska Institute for statistics (RZSRS) carried out Household budget survey in Bosnia and Herzegovina in 2015.

The survey was carried out pursuant to the international standards and methodological recommendations of EUROSTAT which enables international comparison of the data. This Household budget survey is the fourth one in BiH and the previous one was carried out in 2011.

The data obtained by the survey was presented in aggregated form enabling pursuant to regulations of Law on statistics of BiH a complete secrecy of the personal data of the households and individuals.

The edition contains analysis of the results of the Household budget survey in Bosnia and Herzegovina in 2015: analysis of social economic features of the households in BiH, participation of the household at labor market, living conditions, levels and structures of the expenditure of the households, analysis of the poverty. Household budget survey in Bosnia and Herzegovina in 2015 contains ad-hoc module Health and social involvement, based on the questions from EU-SILC survey which is going to be carried out in near future in our country. The analysis of this module is provided in the chapters 7 and 8 of this edition.

The e-version of the edition is also available at web site of Agency for statistics of Bosnia and Herzegovina: www.bhas.gov.ba.

Hereby we express our special respect and gratitude for their cooperation and patience to all the households that were a part of sample for this Survey, members of the households who responded to questions from the questionnaire and in that way provided the necessary data for analysis as well as to the pollsters who did their work consciously.

1. INTRODUCTION

1.1. General information

The Household budget survey provides basic information needed in order to define, analyze and interpret the expenditure of household consumption in Bosnia and Herzegovina.

On the basis of a sample of the household, this survey is used to collect the data on the expenditure with special reference to social and economic conditions in which the households live and enables qualitative and quantitative analysis of life standard and behavior of the household regarding the expenditure, taking into the consideration different types of households.

The basic purpose of the survey reflects to data collection on the structure and level of the expenditure for consumption according to social economic and geographic features of the households; all the expenditure of the household on purchase of products and services of personal consumption is collected. The definition of the expenditure on consumption also include the products which the household produced in their gardens or agricultural land for their own consumption (consumption from personal production), products and services provided by employers in terms of salary, imputed rent for living units where the owners live or use it free of charge. All the other expenditure that is not included in the range of consumption is excluded from the concept of expenditure for consumption (e.g. purchase of a house or land, tax payment, expenditure regarding business activities etc.) The amount of the expenditure is recorded at the moment of purchase of products and services, regardless if they are really consumed or paid at that moment (e.g. paying by card or on installments).

In order to have a complete picture, the survey collects data on expenditure on food and drinks, housing, furniture, clothes, footwear, health care, transport, communications, leisure, culture and education, on other products and services which are not previously mentioned, as well as the information on the members of the household (relation to head of the household, age, marital status, education, status of activity, area of activity), as well as the data on the characteristics of housing.

The results are provided according to the groups or categories of the expenditure (the most relevant ones) and they are analyzed according to territorial belonging, quantity and type of the household, occupation and area of activity of the head of the household, as well as to the characteristics which more than others influence the levels of expenditure and behavior of the household when the consumption is concerned.

Chapter 2 refers to the Bosnia and Herzegovina population regarding individual social geographical characteristics (geographical area, gender, age group, marital status, education) regarding the structure of the household (number of members, type of household, presence of old and young people in the household).

Chapter 3 provides analysis of involvement in labor market, also from the point of view of the household and provides information on activity distribution among the households.

In **chapter 4** there is a detailed description of the conditions the household live in in Bosnia and Herzegovina regarding features of the living units, available services and ownership of durable consumable assets.

Chapter 5 is dedicated to the analysis of the expenditure on consumption of the household. The levels and quantity of the expenditure are provided according to geographical areas, type of household, involvement in labor market and main groups or modalities of consumption. The last part of the chapter provides synthetic analysis of the household savings and estimation of the lowest monthly income which would satisfy the household needs.

Chapter 6 treats the analysis of relative poverty: European methodology which is used for analyzing of poverty is briefly described and used with the purpose of estimation and description of the household.

Analysis of module on social involvement and health is provided in **chapter 7** of this edition and involves analysis of social involvement, health services, habits and difficulties they face regarding the health.

The interpretation of terms and annex of statistical tables are provided in the appendix of the edition.

1.2. The main results of the Household budget survey for 2015.

By the Household budget survey carried out in 2015, a wide range of various indicators concerning households, population, living and working conditions, expenditure and life standard were calculated. In the following table only some of the main indicators were appropriated and a detailed analysis of all the obtained results is provided in other chapters.

Table 1.1. The main indicators of population and households by geographical areas, in 2015.
(*absolute values and structure in percentages*)

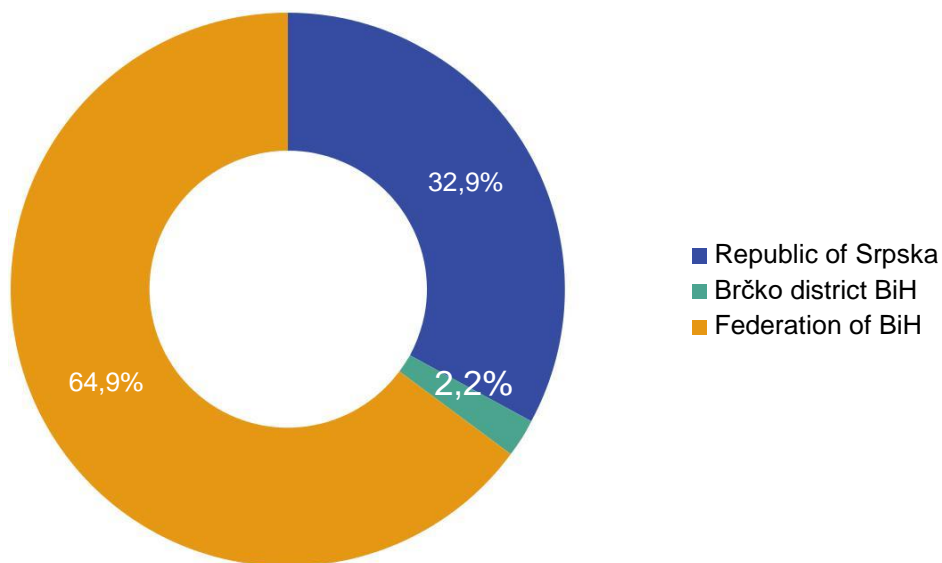
| The main indicators | Geographical area | | | Bosnia and Herzegovina |
|---|-------------------|--------------------|--------------------|------------------------|
| | Federation BiH | Republic of Srpska | Brčko district BiH | |
| Number of surveyed households | 4.643 | 2.607 | 452 | 7.702 |
| Estimated number of households | 652.129 | 359.567 | 21.755 | 1.033.452 |
| Estimated population number | 1.943.513 | 985.854 | 66.236 | 2.995.603 |
| Estimated number of members per household | 3,0 | 2,7 | 3,0 | 2,9 |
| Estimated monthly expenditure for consumption per household (BAM) | 1.508,04 | 1259,91 | 1.402,29 | 1419,48 |
| - for food and drink (BAM) | 451,74 | 410,55 | 470,31 | 437,80 |
| - for nonfood products (BM) | 1056,30 | 849,35 | 931,99 | 981,68 |
| Percentage of households that save a part of incomes | 21,5 | 12,1 | 21,0 | 18,2 |
| Percentage of poor households | 16,0 | 17,4 | 15,9 | 16,5 |
| Percentage of poor individuals | 17,1 | 16,4 | 17,6 | 16,9 |

2. POPULATION AND HOUSEHOLDS: THE MAIN SOCIO-DEMOGRAPHIC CHARACTERISTICS

2.1. Population

The total population number in Bosnia and Herzegovina, which was calculated as a direct estimation from the Household budget survey in 2015, is 2.995.603; out of it two thirds in Federation of BiH, about one third in RS and little bit more than 2% in BD BiH.

Graph 2.1. Population by geographical area, 2015.
(structure in percentages)



The most of population live in settlements like „other“¹ (59%): almost two thirds of population are in Republic of Srpska while a percentage is a little bit larger than 50 % in Federation of BiH and Brčko district BiH.

Table 2.1. The population by type of settlement and geographical area, 2015
(absolute values and structure in percentages)

| Type of settlement | Geographic area | | | Bosnia and Herzegovina |
|--------------------|-----------------|-----------------|--------------------|------------------------|
| | Federation FBiH | Republic Srpska | Brčko district BiH | |
| Urban | 42,2 | 39,0 | 47,6 | 41,3 |
| Other | 57,8 | 61,0 | 52,4 | 58,7 |
| Total (=100%) | 1.943.513 | 985,854 | 66,236 | 2.995.603 |

¹ According to the current statistical typology, populated places in BiH are classified in two types: urban and other. Type "other" includes rural and suburban settlements.

The number of women in Bosnia and Herzegovina is 1.542.455, that is little more than the number of men that is 1.453.148; thus that is 100 women to 94 men (Table 2.2)

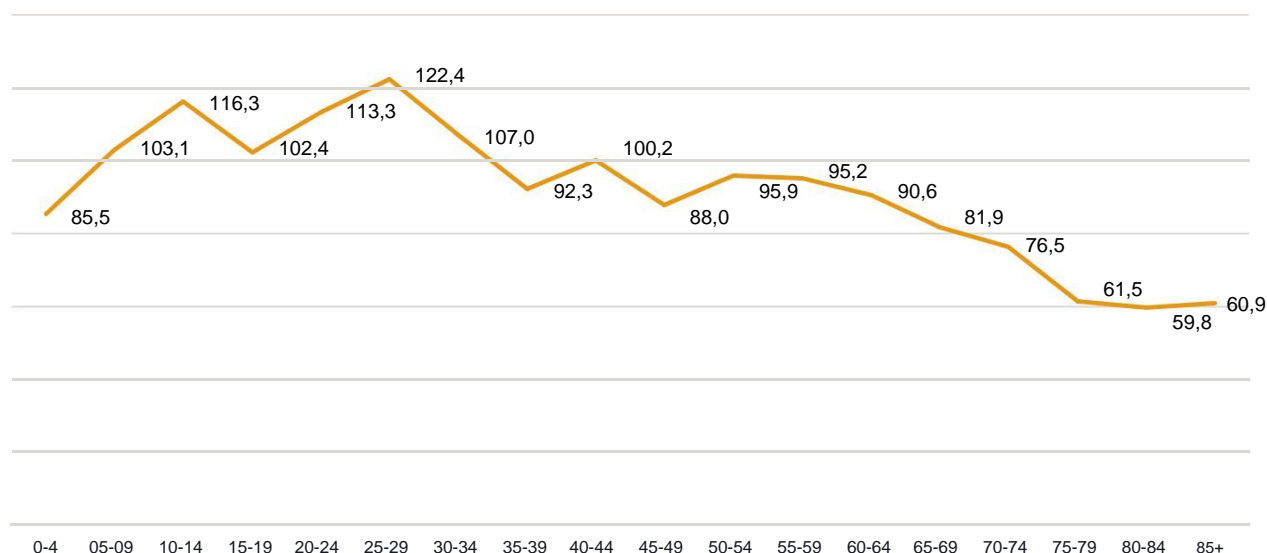
Federation of BiH and Republic of Srpska show equal coefficient of masculinity (94, 2), while this amount is 93, 8 in Brčko district BiH.

Table 2.2. Population by gender and coefficient of masculinity per geographical area, 2015.
(absolute values and structure in percentages)

| Geographical area | Gender | | Total | Gender (%) | | Coefficient masculinity (%) |
|------------------------|-----------|-----------|-----------|------------|-------|-----------------------------|
| | Men | Women | | Men | women | |
| Federation BiH | 942.810 | 1.000.703 | 1.943.513 | 48,5 | 51,5 | 94,2 |
| Republic Srpska | 478.278 | 507.576 | 985.854 | 48,5 | 51,5 | 94,2 |
| Brčko district BiH | 32.060 | 34.176 | 66.236 | 48,4 | 51,6 | 93,8 |
| Bosnia and Herzegovina | 1.453.148 | 1.542.455 | 2.995.603 | 48,5 | 51,5 | 94,2 |

The greatest rate of masculinity is recorded in the age group between 10 and 14 years, where there is 100 women to 116 men.

Graph 2.2. Coefficient of masculinity per age groups - Bosnia and Herzegovina, 2015.
(values in percentages)



After the age of 35, the number of men to 100 women decreases evidently: minimal value can be seen after the age of 80. Among the oldest groups, there are totally 60 men to every 100 women. This distinction in genders is also visible at territorial level and it is the result of progressive ageing of population and expected longer women's life span.

Table 2.3 Coefficient of masculinity by age groups and geographical area, 2015.
(value in percentages)

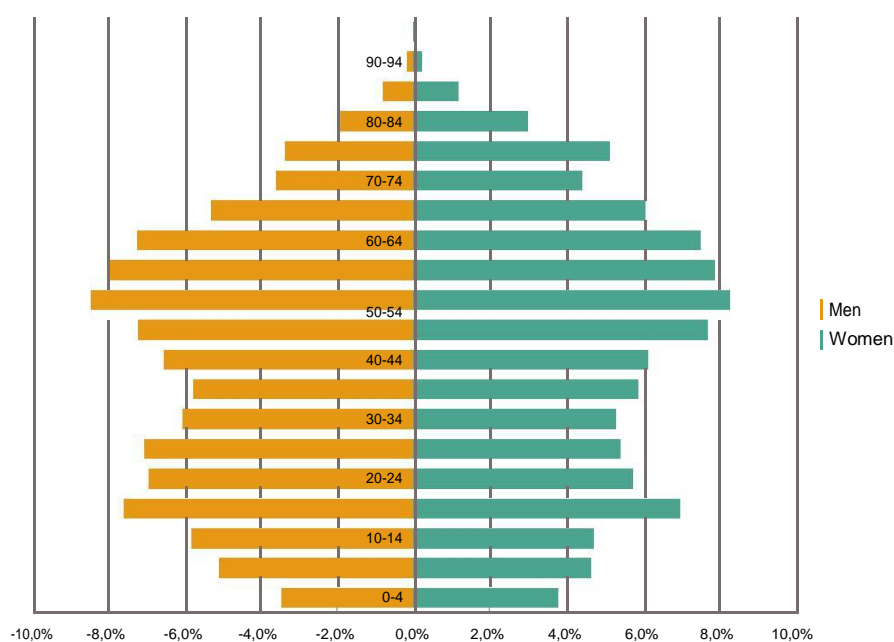
| Age group | Geographical area | | | Bosnia and Herzegovina |
|-----------|-------------------|--------------------|--------------------|------------------------|
| | Federation of BiH | Republic of Srpska | Brčko district BiH | |
| 0-5 | 91,1 | 90,1 | (89,3) | 90,7 |
| 6-17 | 110,1 | 94,3 | 89,7 | 105,1 |
| 18-34 | 111,1 | 118,8 | 120,4 | 113,7 |
| 35-64 | 92,0 | 96,7 | 94,0 | 93,6 |
| >=65 | 69,9 | 71,7 | 72,3 | 70,7 |
| Total | 94,2 | 94,2 | 93,8 | 94,2 |

The structure of population according to the age is especially interesting because different phenomena like, let's say, reproduction, mortality rate and migrations depend highly on life cycle. Generally, lower rates of birth and higher rates of mortality determine old population and approximately expected life span as well. On the contrary, the population with significant rates of birth and lower rates of mortality is characterized by young age structure and shorter approximately expected life span.

The best illustration of age of population in certain geographical area is its age pyramid. It is in direct link with fertility, mortality rate and migration movements.

It can be seen in graph 2.3 that the base of pyramid is narrowed which indicates to low share of population in age group between 0-4, and it is in accordance with decreasing of birth rate. After the age pyramid is perceived, its curved shape can be seen and the reason is reflected in abnormal trend of birth, death, migration flows and external impacts as well.

Graph 2.3. Population according to age groups and gender, 2015.
(values in percentages)



Besides the age pyramid, it is possible to calculate the indicators such as average old age and median old age which, as we know, increase as function of old age of population.

An average old age of the population in Bosnia and Herzegovina is 41, 9. On average, men are younger than women: an average old age is 40, 5 and 43, 3 respectively. (Table 2.4)

Table 2.4. Population by gender and age groups per geographical area, 2015
(absolute values and structure in percentages)

| Age group | Geographical area | | | | | |
|-------------------------|-------------------|------------------|------------------|--------------------|----------------|----------------|
| | Federation of BiH | | Total | Republic of Srpska | | Total |
| | Gender | | | Gender | | |
| | Men | Women | Men | Women | | |
| 0-5 | 4,7 | 4,8 | 4,8 | 4,1 | 4,3 | 4,2 |
| 6-17 | 15,2 | 13 | 14,1 | 10,5 | 10,5 | 10,5 |
| 18-34 | 23,6 | 20 | 21,8 | 23,8 | 18,9 | 21,3 |
| 35-64 | 43,2 | 44,2 | 43,7 | 43 | 41,8 | 42,4 |
| >=65 | 13,3 | 17,9 | 15,6 | 18,6 | 24,5 | 21,6 |
| Average old age (years) | 39,2 | 42,2 | 40,7 | 43 | 45,7 | 44,4 |
| Median old age (years) | 40 | 44 | 42 | 44 | 49 | 47 |
| Total (=100%) | 942.810 | 1.000.703 | 1.943.513 | 478.278 | 507.576 | 985.854 |

| Age group | Brčko district BiH | | Total | Bosnia and Herzegovina | | Total |
|-------------------------|--------------------|---------------|---------------|------------------------|------------------|------------------|
| | Gender | | | Gender | | |
| | Men | Women | Men | Women | | |
| | 0-5 | (4,9) | (5,1) | 5,0 | 4,5 | 4,7 |
| 6-17 | 15,2 | 15,9 | 15,5 | 13,7 | 12,3 | 12,9 |
| 18-34 | 23,3 | 18,1 | 20,6 | 23,7 | 19,6 | 21,6 |
| 35-64 | 42,2 | 42,1 | 42,1 | 43,1 | 43,4 | 43,3 |
| >=65 | 14,5 | 18,8 | 16,7 | 15 | 20,1 | 17,6 |
| Average old age (years) | 39,8 | 41,7 | 40,8 | 40,5 | 43,3 | 41,9 |
| Median old age (years) | 40 | 43 | 42 | 41 | 45 | 44 |
| Total (=100%) | 32.060 | 34.176 | 66.236 | 1.453.148 | 1.542.455 | 2.995.603 |

Difference between genders increases if median age is taken into the consideration: 50% of male population is younger than 41, by comparison with female population that is 45. An average old age is less than median, which means that the classification of the population by age groups is asymmetric to the left side also by comparison with higher age groups, showing the population which is younger by structure.

The largest number of the population in Bosnia and Herzegovina is in the age group between 35 and 64 (43, 3%). On average, the population is younger in Federation of BiH, with average old age of 40, 7 while the population in Republic of Srpska is older (44, 4)

Younger population (up to 18) makes 17, 5% of total population. Preschool children (under 6) make 4, 6% of total population. Brčko district BiH has the largest number of young population (20, 5%) while this percentage is the lowest in Republic of Srpska (14, 7%).

Old age population (individuals at the age of 65 and more) share 17, 6% of population. The percentage of women above 65 is 20, 1% and men 15, 0%. The percentage of old age population is significantly different by geographical area. Observing the geographical areas, the most old age people live in Republic of Srpska (21, 6%) where on of 4 women is older than 65 and the least ones in Federation of BiH (15, 6% population).

The structural indicators of population show that Republic of Srpska is a geographical area with the oldest population; the ratio of old age ones to number of children i.e. the ratio of number of people older than 65 and more to those younger ones from age of 6 is the highest in Republic of Srpska (5,1). On the other hand, Federation of BiH is a geographical area with the youngest age structure (Tables 2.5 and 2.6)

The dependency ratio, i.e. percentage ratio of inactive (people younger than 15 and the ones at age 65 or more) to active population (between 15 and 64) in Bosnia and Herzegovina is 45, 6 % which means that there are 46 inactive people to every 100 active ones. This ratio amounts almost 50% in Republic of Srpska which is the result of large number of old age population in Republic of Srpska. (Table 2.5)

Bosnia and Herzegovina is characterized by low fertility rate. The ratio of child-woman is a unit of fertility, although imprecise one and obtained by percentage rate of number of children between 0-4 age to number of women in the age group between 15 and 49 and it shows that there are 16 children younger than 5 to every 100 women aged between 15 and 49. The specific fertility rate in Federation of BiH (16, 2%) is almost the same as the one in Republic of Srpska (16, 0%). (Table 2.5).

Table 2.5. The structural indicators of population by geographical area, 2015.

| Geographical area | Children ration (1) | Old age people | Old age rate (3) | Dependency ratio (4) |
|-------------------------------|---------------------|-----------------|------------------|----------------------|
| | | to children (2) | | |
| Federation of BiH | 16,2 | 3,3 | 106,3 | 43,5 |
| Republic of Srpska | 16,0 | 5,1 | 186,5 | 49,8 |
| Brčko district BiH | (20,0) | 3,3 | 107,3 | 47,5 |
| Bosnia and Herzegovina | 16,2 | 3,8 | 128,7 | 45,6 |

1 Percentage ratio of number of children (0 - 4 years old) to number of women in fertile age (15-49).

2 The ratio of number of people at 65 and older ones to number of children under 6.

3 The percentage ration of number of population at 65 and older ones to population between 0-14.

4 The percentage ration of number of population between 0-14 and older than 65 ones to the population of age group between 15-64 (work capable population)

Table 2.6. The structural indicators of population by geographical area, 2015.
(absolute values and structure in percentages)

| Geographical area | Population <5 (%) | Population 5-14 (%) | Population 15-64 (%) | Population 65-74 (%) | Population 75-84 (%) | Population >=85 (%) | Total population (=100%) |
|------------------------|-------------------|---------------------|----------------------|----------------------|----------------------|---------------------|--------------------------|
| Federation of BiH | 3,8 | 10,9 | 69,7 | 8,6 | 6,0 | 1,0 | 2.213.783 |
| Republic of Srpska | 3,3 | 8,3 | 66,8 | 11,9 | 8,1 | 1,6 | 1.166.173 |
| Brčko district BiH | (4,5) | 11,1 | 67,8 | 9,3 | 6,7 | : | 67.200 |
| Bosnia and Herzegovina | 3,6 | 10,1 | 68,7 | 9,7 | 6,7 | 1,2 | 2.995.603 |

The population at the age of 85 and older makes up 1, 2 % of total population in Bosnia and Herzegovina. The territorial distinctions are evident also in this population whereas Republic of Srpska is marked by larger number of that population in contrast to Federation of BiH (1, 6% to 1, 0% respectively). (Table 2.6)

Observing by gender, men had share of 37, 9% while female population was larger and made up 62, 1% population of this age group. (Table 2.7).

Table 2.7. The structural indicators of population according to geographical area and gender, 2015. (absolute values and structure in percentages)

| Geographical area | Population >=75 (=100%) | Men >=75 (%) | Women >=75 (%) | Population >=85 (=100%) | Men >=85 (%) | Women >=85 (%) |
|------------------------|-------------------------------|-----------------|-------------------|----------------------------|-----------------|-------------------|
| Federation of BiH | 136 800 | 37,1 | 62,9 | 19265 | (35,2) | 64,8 |
| Republic of Srpska | 96.085 | 38,9 | 61,1 | 16054 | (41,8) | 58,2 |
| Brčko district BiH | 4.868 | (36,7) | 63,3 | : | - | : |
| Bosnia and Herzegovina | 237.752 | 37,8 | 62,2 | 35764 | 37,9 | 62,1 |

In the population aged more than 15, 58, 5% of people are married or live together with a partner. (Table 2.8). More than 25% are unmarried but there are significant differences between genders: this value is 32, 4% among men which is much higher than the one among women (20, 9%).

The difference between genders is the most obvious in age groups between 25 and 34, where the percentage of unmarried men is almost double higher than the percentage of unmarried women (62, 9 and 34, 8%, respectively).

Table 2.8. Population at age of 15 and older by gender, marital status and age groups, 2015. (absolute values and structure in percentage)

| Gender | Age group | Marital status | | | | Total (=100%) |
|--------|------------|----------------|--|--------------------------|-------------------|------------------|
| | | Unmarried | Unmarried or live together in illegitimate marriage | Divorced or separated | Widow/ widower | |
| Men | 15-24 | 96,4 | 3,4 | : | : | 210.425 |
| | 25-34 | 62,9 | 35,8 | : | : | 189.754 |
| | 35-64 | 12,2 | 82,5 | 3,2 | 2,1 | 626.348 |
| | >=65 | (2,3) | 74,6 | (1,7) | 21,3 | 218.674 |
| | Total >=15 | 32,4 | 60,6 | 2,1 | 4,8 | 1.245.201 |
| Women | 15-24 | 89,5 | 9,8 | : | : | 196.041 |
| | 25-34 | 34,8 | 61,7 | (3,1) | : | 165.299 |
| | 35-64 | 5,3 | 77,9 | 4,6 | 12,1 | 669.395 |
| | >=65 | (3,8) | 37,0 | (2,1) | 57,2 | 309.345 |
| | Total >=15 | 20,9 | 56,5 | 3,3 | 19,3 | 1.340.080 |

continued

| Gender | Age group | Marital status | | | | Total (=100%) |
|--------|-----------------|----------------|---|-----------------------|---------------|---------------|
| | | Unmarried | Married or Live together in illegitimate marriage | Divorced or separated | widow widower | |
| Total | 15-24 | 93,1 | 6,5 | : | : | 406.465 |
| | 25-34 | 49,8 | 47,8 | 2,1 | : | 355.053 |
| | 35-64 | 8,6 | 80,2 | 3,9 | 7,3 | 1.295.743 |
| | >=65 | 3,2 | 52,6 | 1,9 | 42,3 | 528.019 |
| | Population >=15 | 26,5 | 58,5 | 2,7 | 12,3 | 2.585.280 |

The most of unmarried people are the young ones from age group between 15 and 24 (93, 1%) and only 6, 5% of them are married or live with a partner. On the other hand, the most unmarried ones or the ones who live with a partner are in the group between 35 to 64 (80, 22%) while for population of age group between 25 to 34 that value is 47, 8%

The most of unmarried people are the young ones from age group between 15 and 24 (93, 1%) and only 6, 5% of them are married or live with a partner. On the other hand, the most unmarried ones or the ones who live with a partner are in the group between 35 to 64 (80, 22%) while for population of age group between 25 to 34 that value is 47, 8%

The number of divorced people is larger for population aged between 35-64 (3, 9%) while that percentage is 1, 9% for the people older than 65.

Social economic picture of the country can be updated by the analysis of the level of education of the population which again depends on age structure.

The following indicators of education display the population according to age groups and gender. Actually, every single indicator was calculated according to old age of the population which corresponds or is above minimum of the age needed for acquiring a level of education.

Table 2.9. Indicators of age and level of education by gender and geographical area, 2015. (values in percentages)

| Age and level of education | Geographical area | | | | | | | | | | | |
|---|-------------------|------|-------|--------------------|------|-------|--------------------|--------|--------|------------------------|------|-------|
| | Federation of BiH | | | Republic of Srpska | | | Brčko district BiH | | | Bosnia and Herzegovina | | |
| | M. | F. | Total | M. | F. | Total | M. | F. | Total | M. | F. | Total |
| People aged 16 or older without level of education | 1,0 | 8,5 | 5,4 | 2,1 | 9,9 | 6,2 | : | (8,1) | 5,1 | 2,0 | 9,0 | 5,7 |
| People aged 65 or older without level of education | 6,2 | 29,5 | 19,9 | (6,4) | 30,1 | 20,2 | : | (26,3) | (17,7) | 6,3 | 29,7 | 20,0 |
| People aged 75 or older without level of education | (8,2) | 41,0 | 28,9 | (12,2) | 48,5 | 34,4 | : | : | (23,7) | 10,0 | 43,8 | 31,0 |
| People aged 23 or older With the highest level of education (a) | 9,6 | 9,5 | 9,5 | 8,6 | 8,9 | 8,7 | (6,9) | (6,1) | 6,5 | 9,2 | 9,2 | 9,2 |

(a) Level of education = 'faculty academy or specialization, title of M.A. or Ph.D.

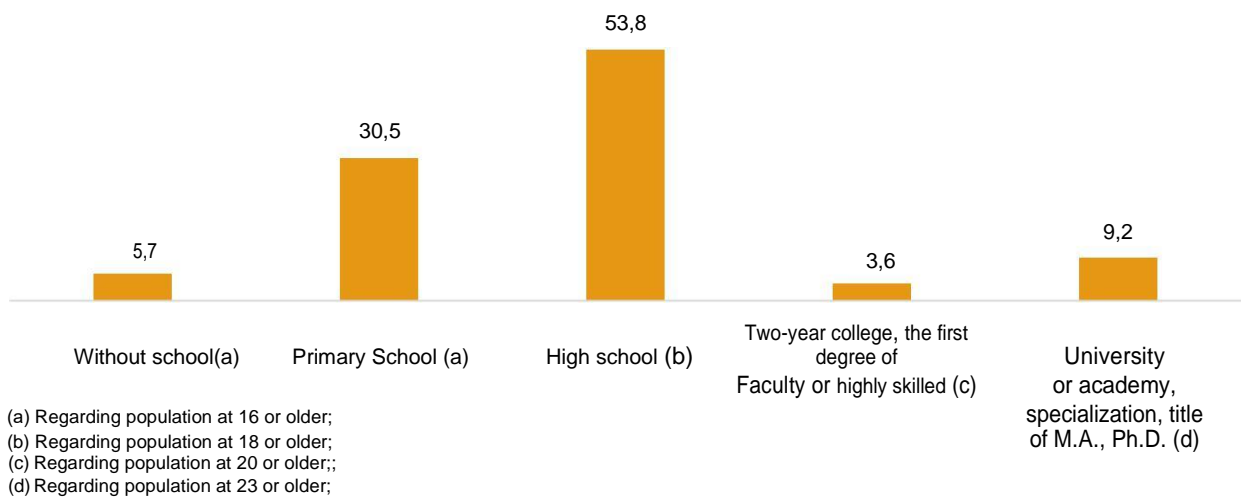
The number of people without a degree of education increases by old age. If an average value is 5, 7% for people aged 16 and older, it reaches almost 1/5 for people over 65 and goes to 31, 0 % for people older than 75. (Table 2.9)

It can be seen by analysis per geographical areas that Republic of Srpska has the highest percentage of people aged 16 and older without a degree of education and it is 6, 2 %, then Federation of BiH has 5, 4% and the lowest percentage is in Brčko district BiH and it is 5,1%.

Republic of Srpska is the area having the largest number of old age people (65 and older) without a degree of education (20, 2%), whereas that percentage is 19, 9% in Federation of BiH.

The percentage of women without education is more than four times higher than for men: 9, 0% of women aged 16 and more have no education in contrast with men that 2, 0% of them is without education. That difference is expressed with women in old age: after 64 the percentage of uneducated people is 6, 3% when men are concerned and 29, 7% when women are concerned. Then, among women aged over 74, (43, 8%) of them have no degree of education. When men are concerned, the value is far more less 10, 0%.

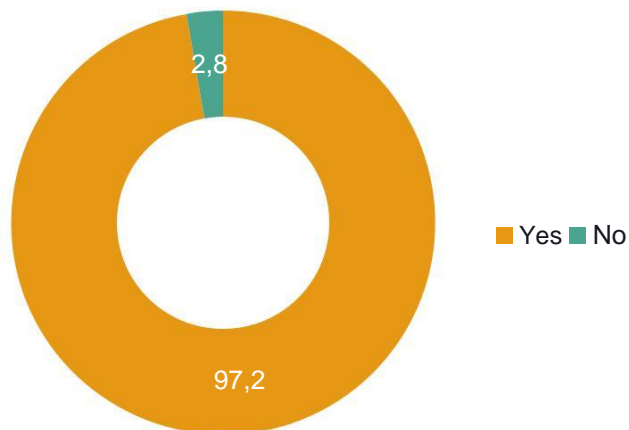
Graph 2.4. Population by level of education, 2015.
(structure in percentages)



30,5% aged 16 and older have primary school completed, 3,6% people aged 20 and more have two-degree college completed or highly skilled qualifications; while 9,2% of population aged at least 23 have faculty degree.

In BiH, 97, 2% of population is literate i.e. they can read and write (Graph 2.5).

Graph 2.5. Can you read and write? 2015.
(structure in percentages)

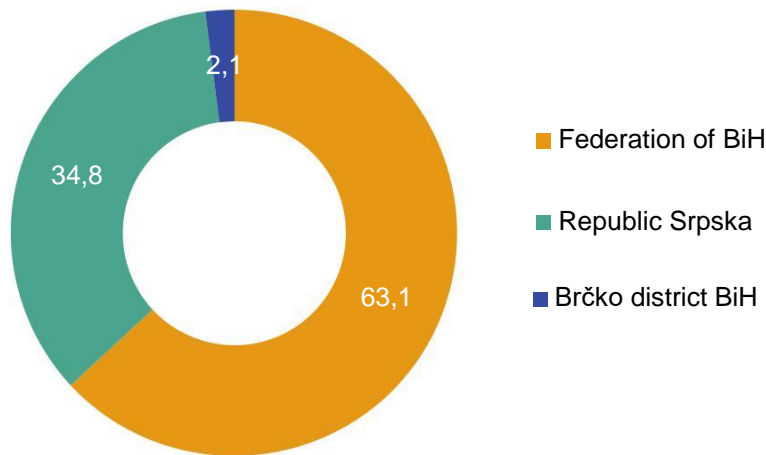


2.2. Households

In 2015, in Bosnia and Herzegovina 1.033.452 households live with an average size of household of 2,90 members. More than a half of the households (56, 6%) live in areas type "other" where, on average, the households are larger (with 3, 01 members by comparison with 2, 76% in urban households). (Tables 2.10 and 2.11)

63, 1% of the households live in Federation of BiH, 34, 8% in Republic of Srpska and 2, 1% in Brčko district BiH. (Graph 2.6) When the size of the households is concerned, on average, the households who live in Brčko district BiH have a bit larger number of the members by comparison with Federation of BiH and Republic of Srpska.

Graph 2.6. Households by geographical areas, 2015.
(absolute values and structure in percentages)



In Republic of Srpska, 61,1% of the households live in the settlements type "other", 54,3% in Federation of BiH and 51% in Brčko district BiH.

Table 2.10. Households by type of settlement and geographical area, 2015.
(structure in percentages)

| Type of settlement | Geographical area | | | Bosnia and Herzegovina |
|--------------------|-------------------|--------------------|--------------------|------------------------|
| | Federation of BiH | Republic of Srpska | Brčko district BiH | |
| Urban | 45,7 | 38,9 | 49,0 | 43,4 |
| Other | 54,3 | 61,1 | 51,0 | 56,6 |
| Total (=100%) | 652.129 | 359.567 | 21.755 | 1.033.452 |

The average size of the household in Federation of BiH is 2, 75 in urban settlements and 3, 17 in settlements type "other", in Republic of Srpska there is no difference between urban and settlements type "other" while in Brčko district BiH, an average size of household is 2, 96 members in urban a settlements and 3, 13 members in settlements type "other". (Table 2.11)

The analysis of the size of the households indicates that more than 1/3 of the households (34, 5%) have at least 4 members, out of which the households with two or five children make up 14, 8%. The households having 4 or more members are, mostly, the ones consisting of married couples having two or more children which represents 1/5 of total households (21, 3 %). Table (2.12) The married couples having three or more children (5, 3% of total number of households) represent more than 1/3 of the households having five or more members (35, 7%).

Table 2.11. The size of the households by geographical area and average number of the members by type of settlement and geographical areas, 2015. (absolute values and structure in percentages)

| Size of household | Geographical area | | | Bosnia and Herzegovina |
|---------------------------|-------------------|-----------------|--------------------|------------------------|
| | Federation of BiH | Republic Srpska | Brčko district BiH | |
| 1 member | 17,7 | 26,4 | 17,6 | 20,7 |
| 2 members | 26,4 | 27,8 | 27,4 | 26,9 |
| 3 members | 19,7 | 14,5 | 17,1 | 17,9 |
| 4 members | 21,4 | 16,6 | 20,7 | 19,7 |
| 5 and more members | 14,8 | 14,5 | 17,1 | 14,8 |
| Total (=100%) | 652.129 | 359.567 | 21.755 | 1.033.452 |
| Average number of members | | | | |
| Urban | 2,75 | 2,75 | 2,96 | 2,76 |
| Other | 3,17 | 2,74 | 3,13 | 3,01 |
| Total | 2,98 | 2,74 | 3,04 | 2,90 |

Modality 'other types' characterizes 16, 9% of the households in Bosnia and Herzegovina and about 9% of them are made up of the couples with children living with other relatives/parents, single parents with other relatives make up 3, 6 % and 4, 7% of the households are in the group other.

Table 2.12. Type of the household by geographical area, 2015. (absolute values and structure in percentages)

| Type of household | Geographical area | | | Bosnia and Herzegovina |
|--|-------------------|--------------------|--------------------|------------------------|
| | Federation of BiH | Republic of Srpska | Brčko district BiH | |
| One person < age 65 | 6,2 | 9,4 | (6,7) | 7,3 |
| One person >= age 65 | 11,5 | 17,0 | 10,9 | 13,4 |
| Married couple with children < age 65 | 10,0 | 8,8 | (9,2) | 9,6 |
| Married couple without children >= age65 | 9,4 | 12,1 | 12,9 | 10,4 |
| Married couple 1 child | 15,1 | 10,7 | 14 | 13,5 |
| Married couple 2 children | 17,4 | 13,5 | 16,1 | 16,0 |
| Married couple with 3 or more children | 6,0 | 3,9 | (6,2) | 5,3 |
| Single parents | 8,1 | 6,7 | (6,2) | 7,6 |
| Other types | 16,4 | 17,8 | 17,8 | 16,9 |
| Single parents + other relatives | 3,9 | 3,1 | : | 3,6 |
| Married couple with children + other relatives | 4,9 | 5,6 | (7,3) | 5,2 |
| Married couple with children + parents | 3,6 | 3,3 | : | 3,4 |
| Other | 4,1 | 5,9 | : | 4,7 |
| Total (=100%) | 652.129 | 359.567 | 21.755 | 1.033.452 |

The married couples having two children (16, 0%), and married couples having one child (13, 5%) represents prevailed types of the households.

The people who live alone represent 20, 7% of total households. In this group, older people (65 or older) represent 64, 7% of total number of single people, and they are mostly women: from 100 people aged 65 and older who live alone, 76 of them are women.

Table 2.13. 2015. Single parents with children and old age people living alone by geographical area, 2015.
(absolute values and structure in percentages)

| Geographical area | Single parents | | | Old age people living alone | | |
|------------------------|----------------|--------|--------|-----------------------------|--------|---------|
| | Men | Women | Total | Men | Women | Total |
| Federation of BiH | (12,8) | 87,2 | 53.079 | 22,1 | 77,9 | 74.966 |
| Republic of Srpska | (18,1) | 81,9 | 24.202 | 26,2 | 73,8 | 61.223 |
| Brčko district BiH | : | (84,5) | (1338) | : | (78,6) | 2.308 |
| Bosnia and Herzegovina | 14,4 | 85,6 | 78.619 | 23,9 | 76,1 | 138.569 |

When single parents and old age people living alone are observed, there are not significant differences between geographical areas. However, the differences between genders are obvious. So, it can be seen that 85, 0% of single parents are actually single mothers. The situation is similar, as it has been already mentioned, with old age people where are mostly women the ones who live alone (68, 7%).

3. HOUSEHOLD INVOLVEMENT AT LABOR MARKET

The analysis of involvement of the households in the labor market has been done according to the information on households i.e. heads of the households, which has a great importance for the analysis of the consumption expenditure.

The characteristics of head of the household in terms of employment are the ones influencing the purchase power of the household, level of consumption expenditure, and therefore living standard of the household members. The head of the household is the person entitled by the household to be the most important person in the household, the person who makes the main decisions in the household, recognized as such by the other members of the household.

The characteristics of the head of the household therefore may be considered as a proxy of the socio-economic characteristics of the whole household.

As already pointed out in Chapter 2, the average size of the household in Bosnia and Herzegovina is 2, 90; on average the number of people aged 15 and over is 2, 50 and that of people belonging to the work force is 1, 20. (Graph 3.1) On average, each household in Bosnia and Herzegovina has one employed member (0, 84).

Graph 3.1. Average number of: people; people aged 15 and over; people in the labour force and employed people in the household, 2007 (*absolute values*)

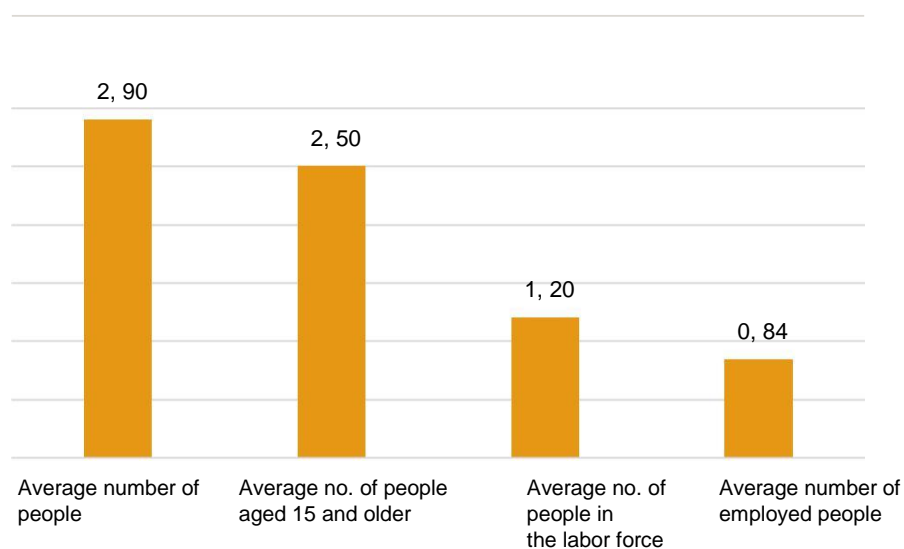


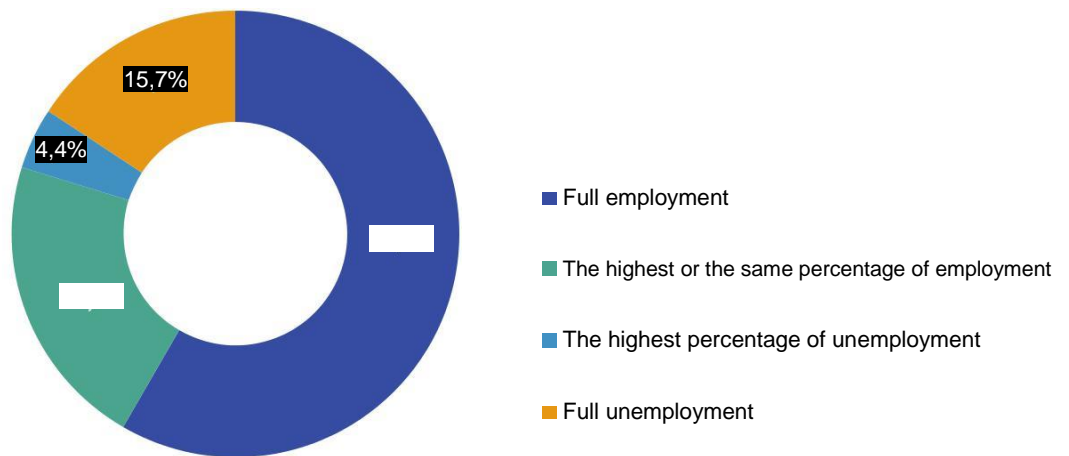
Table 3.1. Average number: people, people aged 15 and older, people belonging to labor force, the employed people, people looking for employment, people not belonging to labor force, pensioner and people with other status, in the household by geographical area, 2015 (*absolute values*)

| | Geographical area | | | Bosnia and Herzegovina |
|---|-------------------|--------------------|--------------------|------------------------|
| | Federation of BiH | Republic of Srpska | Brčko district BiH | |
| Number of people | 2,98 | 2,74 | 3,04 | 2,90 |
| Number of people aged 15 and older | 2,54 | 2,42 | 2,57 | 2,50 |
| Number of people belonging to labor force | 1,21 | 1,20 | 1,14 | 1,20 |
| Number of employed people | 0,85 | 0,82 | 0,75 | 0,84 |
| Number of people looking for employment | 0,35 | 0,38 | 0,40 | 0,36 |
| Number of people not belonging to labor force | 1,34 | 1,23 | 1,43 | 1,30 |
| Number of pensioners | 0,45 | 0,47 | 0,39 | 0,46 |
| Number of people with other status | 0,88 | 0,76 | 1,03 | 0,84 |

The geographical differences show that Brčko district BiH is the one having the highest average value concerning the size of the households, the largest average number of people aged 15 and older. In Brčko district BiH, the highest values have the number of people who do not belong to workforce, then the number of people with other status. (Table 3.1)

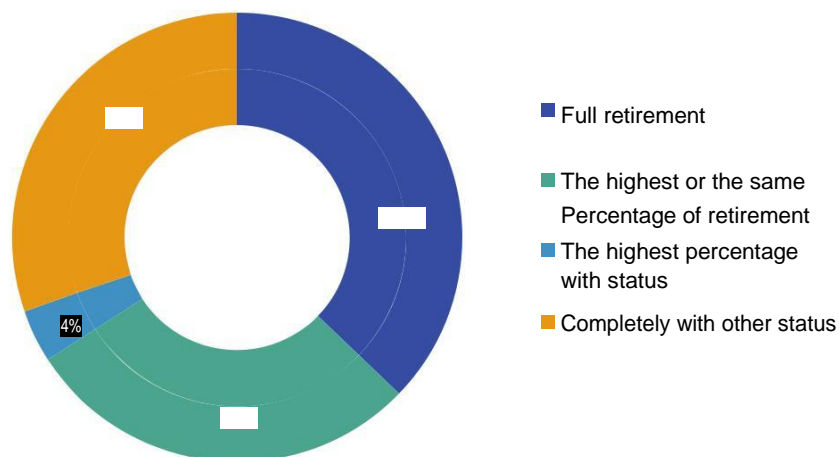
The total number of the households with the members who belong to workforce is 685.927. If all the members of the household who belong to work force are employed we say that it is "full employment". There are 58, 4% of the household with the status like that. Contrary to them are the households having at least one member who belongs to workforce but they do not have any of them employed. Those are the households with "full unemployment" and there are 15, 7% of them. (Graph 3.2)

Graph 3.2. The household with members belonging to work force, 2015.
(structure in percentages)



The total number of the households with members who do not belong to workforce is 347.525. (Graph 3.3). More than 1/3 of that households belong to "full retirement", which means that all the members in those households are pensioners, while in 30, 3% of the households all the members have other status (students, incapable of work etc.)

Graph 3.3. The households with members who do not belong to workforce, 2015.
(structure u percentages)



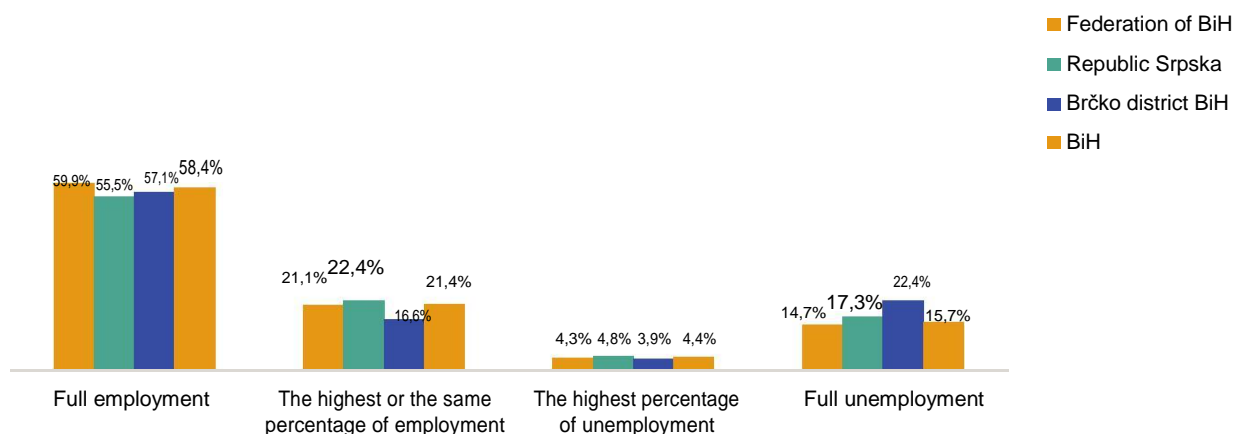
Observing all the households (1.033.452), 66, 4% of them have at least one member who belongs to workforce. (Table 3.2) In Federation of BiH 67, 9% of the households have at least one member who belongs to workforce, while in BiH over 30% of the households do not have neither a member who belongs to workforce. The households with full employment make up 38, 8% of total households.

Table 3.2. The households by labor market participation by geographical area, 2015. (*absolute values in structure in percentages*)

| | Geographical area | | | Bosnia and Herzegovina |
|--|-------------------|--------------------|--------------------|------------------------|
| | Federation of BiH | Republic Of Srpska | Brčko district BiH | |
| Households in workforce (at least one member belongs to workforce): | 67,9 | 63,3 | 69,5 | 66,4 |
| - Full employment | 40,7 | 35,2 | 39,7 | 38,8 |
| - The highest or the same percentage of employment | 14,3 | 14,2 | 11,5 | 14,2 |
| - The highest percentage of unemployment | 2,9 | 3,0 | : | 2,9 |
| - Full unemployment | 10,0 | 10,9 | 15,6 | 10,4 |
| Households out of workforce (neither a member belongs to workforce) | 32,1 | 36,7 | 30,5 | 33,6 |
| - Full retirement | 11,1 | 15,2 | (10,4) | 12,5 |
| - The highest or the same percentage of retirement | 10,0 | 9,0 | (8,5) | 9,6 |
| - The highest percentage with other status | 1,5 | (1,0) | : | 1,3 |
| - Completely with other status | 9,5 | 11,5 | (10,4) | 10,2 |
| Total - households (=100%) | 652129 | 359567 | 21755 | 1033452 |

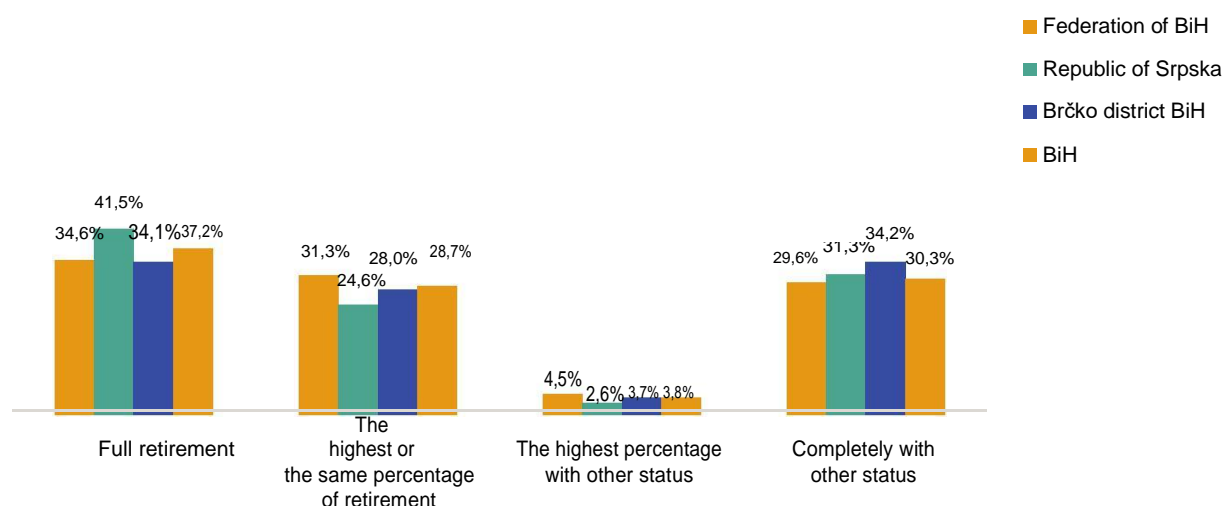
If the households who belong to workforce are observed, Federation of BiH shows the highest percentage of full employment. (Graph 3.4)

Graph 3.4. The household with members who belong to workforce, by geographical area, 2015. (*structure u percentages*)



Observing only the households that are put of workforce, it can be seen that in 41, 5% of the households in Republic of Srpska all the members are retired, and in Brčko district BiH 34,2% of the households all the members have some other status (students, incapable of work etc.). (Graph 3.5) In Federation of BiH 31, 3% of the households that are out of workforce have the highest or the same percentage of pensioners.

Graph 3.5. The households with members who do not belong to workforce, by geographical area, 2015. g. (structure in percentages)



A great number of the households in BiH (62, 1%) have heads of the households aged between 35 and 64, while 33, 9% heads of the households are over 64 years old. Four of ten heads of the households are employed (39, 9%), while more than 1/3 heads are retired. More than ¼ of the households have the head who is employed or retired. (Table 3.3)

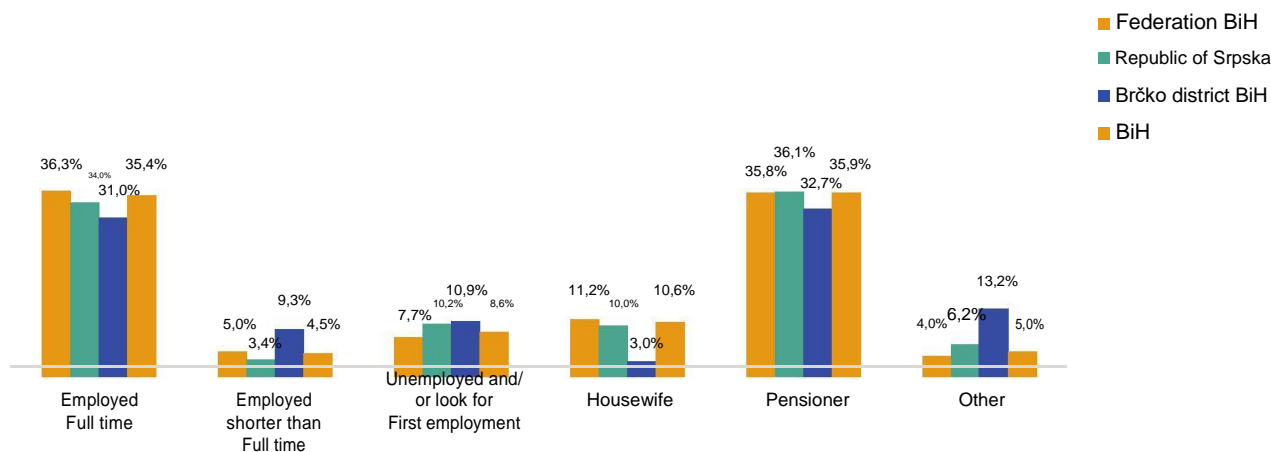
The percentages of heads of the households have differences between age groups. In the group of aged 65 and older 69, 3% are pensioners, while 80, 5% are young heads of the households who are employed.

Table 3.3. Head of the households by status of current activity and age groups, 2015 (values in the thousands and structure in percentages)

| Age group | Status of current activity (head of the household) | | | | | | Total |
|----------------------|--|------------------------------|----------------------------------|-------------|-------------|------------|---------------|
| | Full time employed | Less than full time employed | Unemployed or look for first job | Housewives | Pensioners | Other | |
| 15-34 | 10,1 | (8,5) | (7,8) | : | - | : | 4,9 |
| 35-64 | 87,5 | 85,8 | 91,6 | 41,9 | 34,6 | 32,5 | 61,2 |
| >=65 | 2,4 | (5,6) | : | 57,7 | 65,4 | 62,5 | 33,9 |
| Total (=100%) | 366 | 47 | 89 | 110 | 371 | 51 | 1.033 |
| Age group | Full time employed | Less than full time employed | Unemployed or look for first job | Housewives | Pensioners | Other | Total (=100%) |
| 15-34 | 72,7 | (7,8) | 13,6 | : | - | (5,1) | 51 |
| 35-64 | 50,5 | 6,3 | 12,9 | 7,3 | 20,3 | 2,6 | 632 |
| >=65 | 2,5 | (0,7) | : | 18,1 | 69,3 | 9,2 | 350 |
| Total | 35,4 | 4,5 | 8,6 | 10,6 | 35,9 | 5,0 | 1.033 |

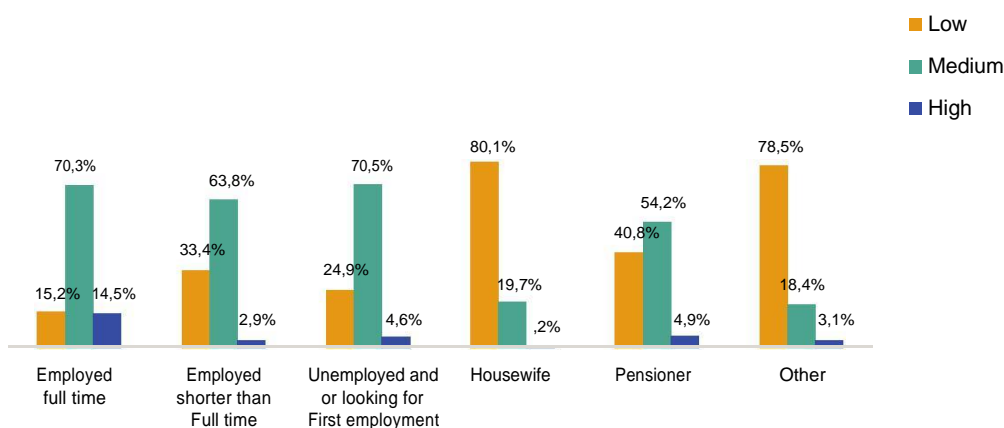
If the heads of the households are observed according to the status of current activity and geographical area, it can be seen that most employed heads of the households are in Federation of BiH, but there are the most ones employed on shorter work time in Brčko district (9, 3%). In Republic of Srpska the most share have the pensioners (36, 1%). Brčko district BiH has the highest percentage of unemployed heads (10, 9%). (Graph 3.6)

Graph 3.6. The heads of the households by status of current activity and level of education, 2015. (structure in percentages)



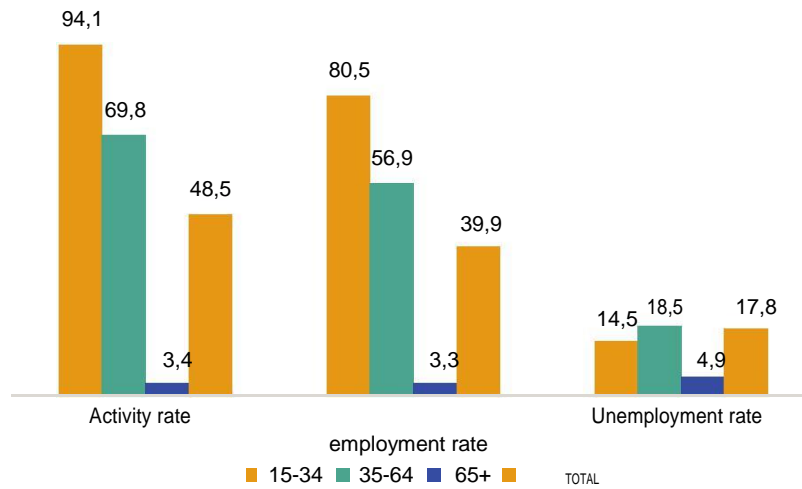
Talking about the heads of the households, more than half of them have secondary school education, 36, 1% are the people with low degree of education while 7, 6% heads of the households have the high level of education. 80, 1% housewives have low level of education and 78, 5% people are in category "other". The most employed, unemployed and retired heads have medium degree of education (Graph 3.7)

Graph 3.7. The heads of the households by status of current activity and level of education, 2015 (structure in percentages)



The activity rate is very high for heads of the households aged between 15 and 34 (94, 1%), and it is confirmed by the data that almost all the heads in this age group are employed or look for employment (it is very rare case that young head belongs to category "housewife" or category "other"). Accordingly, the employment rate of heads of the households aged between 15 and 34 is significantly high, 80, 5%. (Graph 3.8)

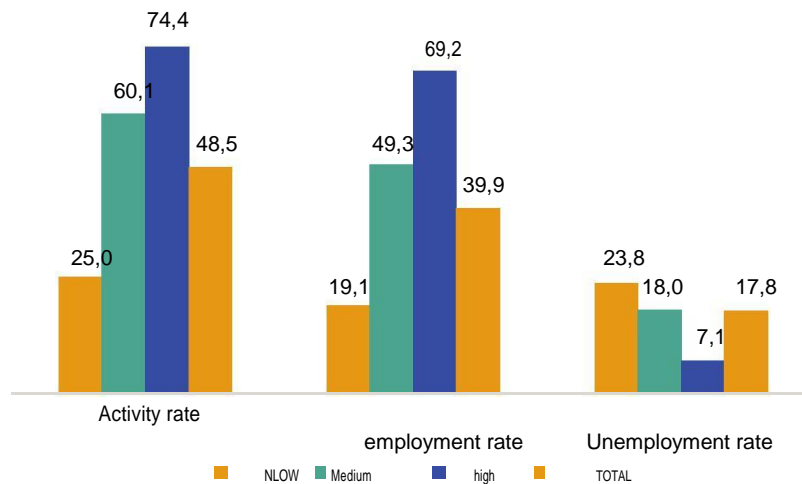
Graph 3.8. Activity, employment and unemployment rates of the heads by age groups, 2015. (values in percentages)



Note: activity and employment rates are the ratios of number of active i.e. employed ones (heads of the households) in total population of heads of the households. The unemployment rate is the ration of the number of unemployed ones (heads of the households) in population of heads of the households that belong to workforce.

The highest values for activity rate and employment one are noticed at heads of the households with high level of education, while the value of their unemployment rate is very low (7, 1%), more than three times lower than the one noticed at heads of the households with low level of education. (Graph 3.9)

Graph 3.9. Activity, employment and unemployment rates of the heads by level of education, 2015 (values in percentages)

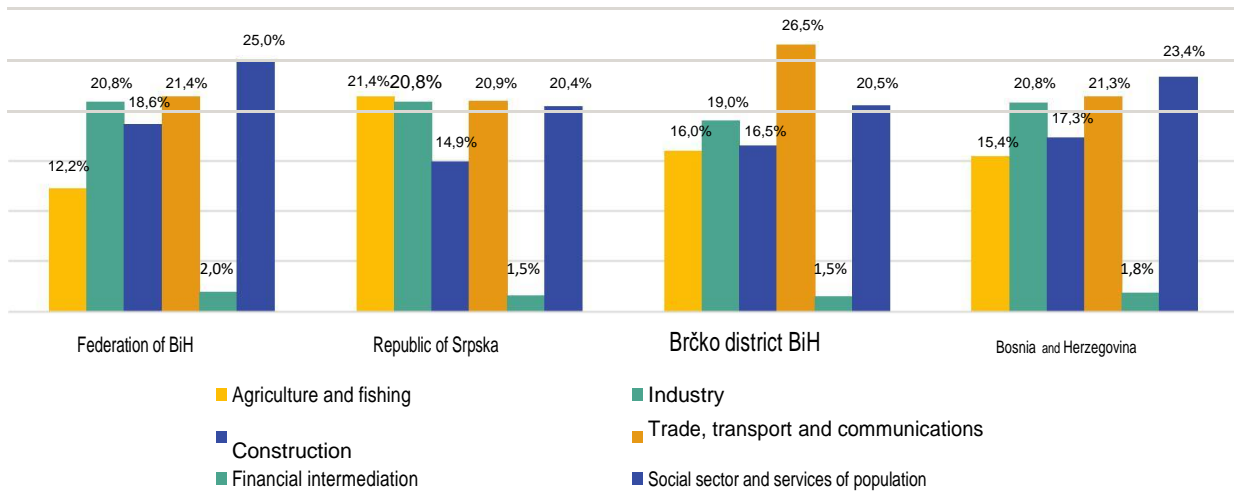


Note: activity and employment rates are the ration of number of active i.e. employed ones (heads of the households) in total population of heads of the households. The unemployment rate is the ration of number of unemployed ones (heads of households) in the population of heads of the households that belong to workforce.

Almost ¼ of heads of the household are employed or used to be employed in social sector and services to population; then it is followed by trade, transport and communications (21, 3%), industry (20, 8%), construction (17, 3%) then agriculture and fishing (15, 4%). The lowest percentage of heads of the households is in sector of financial intermediation (1, 8%). (Graph 3.10)

Republic of Srpska is characterized by the highest percentage of heads of the household that are employed or used to be employed in agriculture and fishing sector (21, 4%), while there is very high percentage of heads of the household in trade, transport and communication sector (26,5%) in Brčko district BiH.

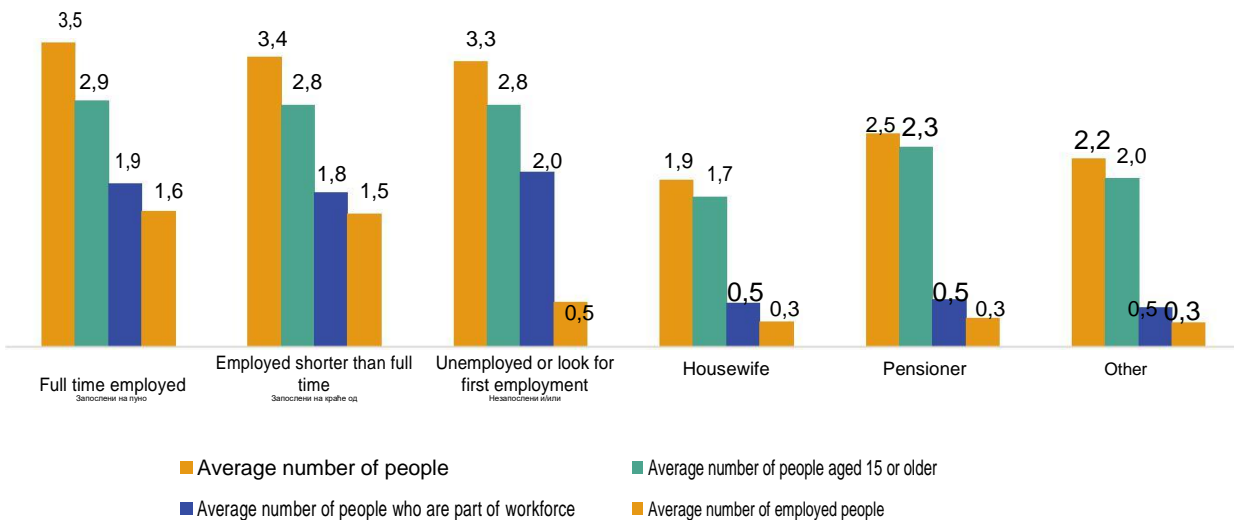
Graph 3.10. The heads of the households by activity area and geographical area, 2015. (structure in percentages)



Life standard of the household, as it has been already mentioned, is very tied with the characteristics of heads of the households. For that reason, this chapter is finished by the analysis of involvement at labor market according to the main characteristics of the heads of the households.

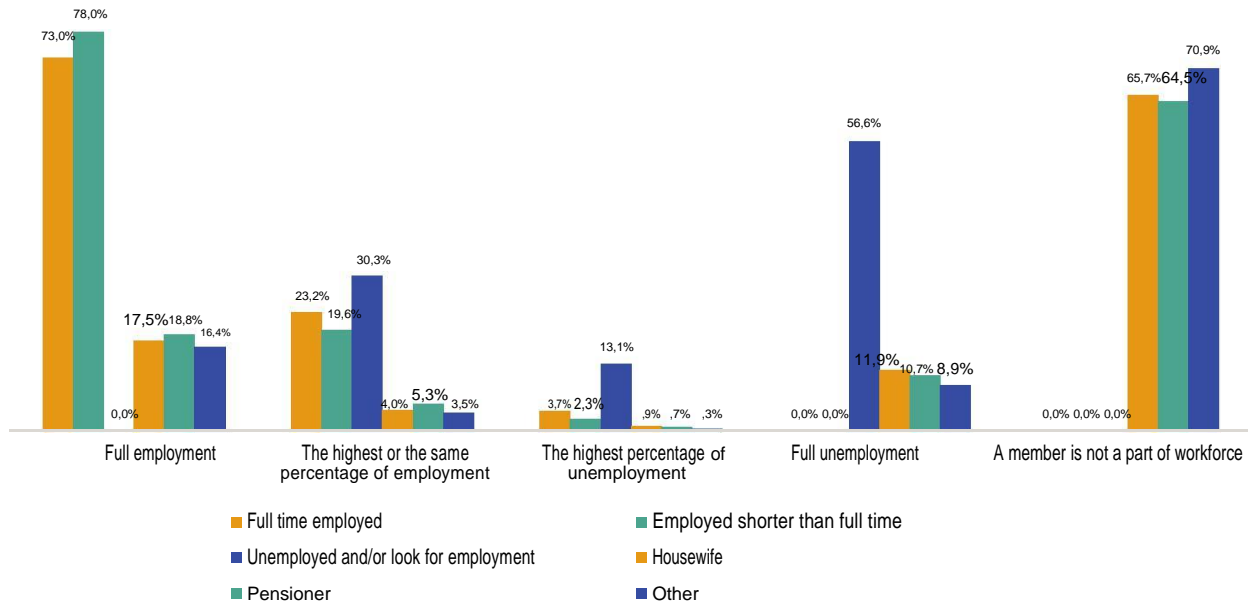
The households with a larger number of members are often the ones whose head is part of workforce (employed or unemployed person). The households whose head is employed, the largest average number of employed people has been recorded, while that number is significantly less for the heads with other employment status. (Graph 3.11)

Graph 3.11. Average number of people, people aged 15 or older, people in workforce and employed people, in the household, by the status of current activity of heads of the household, 2015 (absolute values)



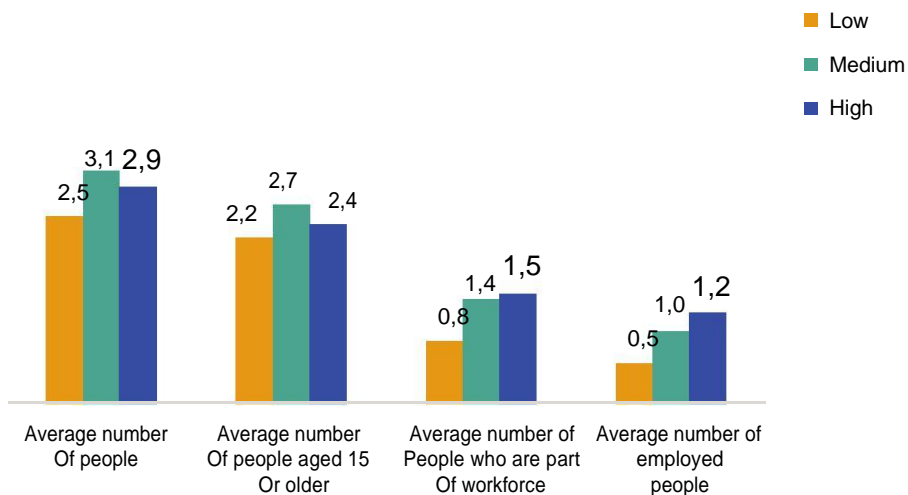
In more than 2/3 (73, 0%) of the households, whose head is full time employed person, the people who belong to workforce are fully employed. On the other hand, among the households whose head looks for employment, 56, 6% people is fully unemployed, and percentage goes up to 70% if the households where most of work force is unemployed are taken into the consideration.

Graph 3.12. The households according to involvement at labor market and status of current activity of the heads of the households, 2015. (structure u percentages)



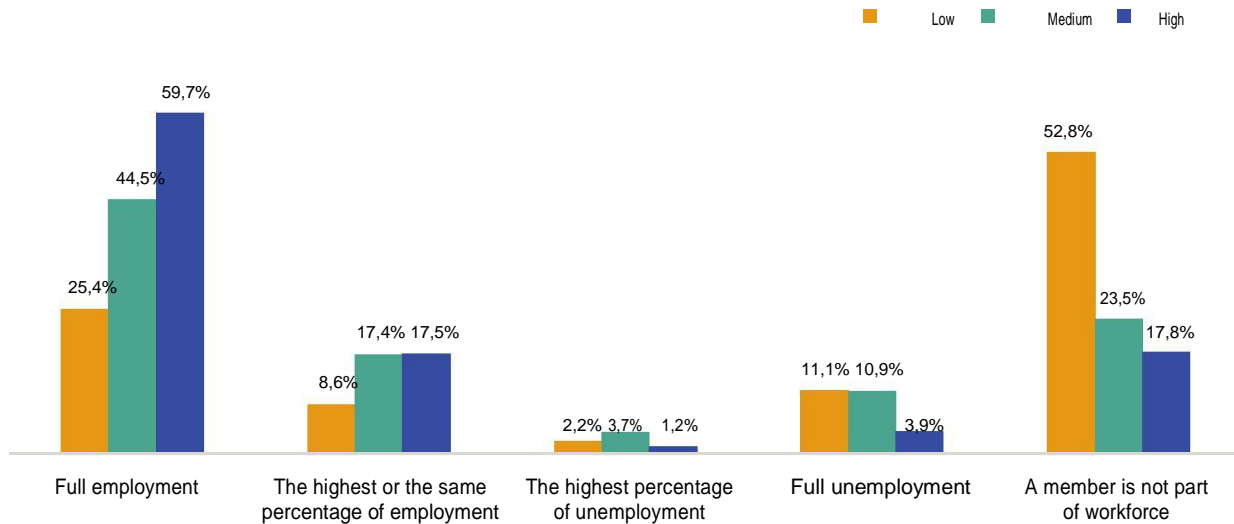
The households whose head is the person with high level of education show the largest average number of the members who belong to work force and the largest number of employed people. This confirms their better employment status. (Graph 3.13)

Graph 3.13. The average number of people in the households, people aged 15 and older, people in work force and employed people, in the household, according to level of education of the heads of the household, 2015.



Out of the total number of the households whose head is the person with high education, those 59,7% are fully employed, while 11,1% households, whose head is the one with low level of education, are fully unemployed.

Graph 3.14 The households according to involvement at labor market and level of education of the heads of the households.



4. HOUSING CONDITIONS: THE FEATURES OF LIVING UNITS AND POSSESSION OF DURABLE ASSETS

4.1. Features of living units

Features and types of living units and households, service availability, possession of durables and consumables, legal status of using living units, quantity of expenditure for rent costs and overheads, represent the basic information for analyzing housing conditions of the households in Bosnia and Herzegovina.

The highest percentage of the households live in special houses (71%) and less than 1/5 live in residential buildings. There is very low percentage of other types of constructions (e.g. "nonresidential objects" but used for living by household) where 0, 1% of total households live in, while 9, 7% households live in one part of the house. Observed also according to geographical areas, it is noticeable that the highest percentage of the households live in detached houses.

Graph 4.1. The main living units by the type of construction BiH, 2015 (values in percentages)

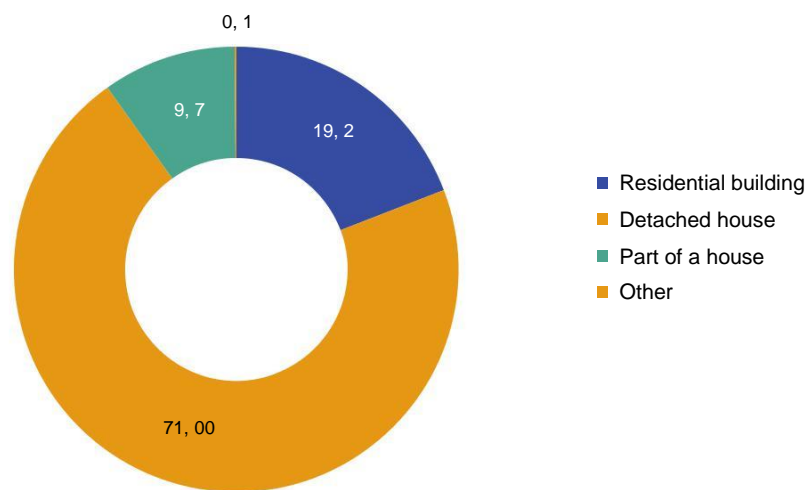


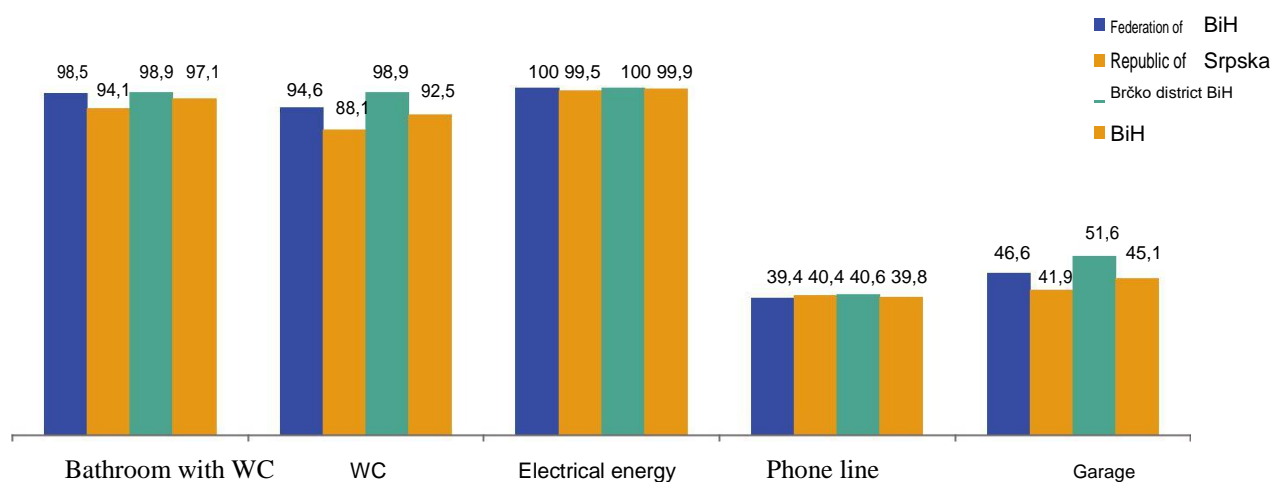
Table 4.1. The main living units by the type of construction and geographical area, 2015. (structure and values in thousands)

| Geographical area | Type of living unit | | | | Total (=100%) |
|------------------------|----------------------|----------------|-----------------|-------|---------------|
| | Residential building | Detached house | Part of a house | Other | |
| Federation BiH | 21,6 | 66,6 | 11,7 | : | 652 |
| Republic of Srpska | 15,3 | 78,2 | 6,3 | : | 359 |
| Brčko district BiH | 10,4 | 82,7 | 6,9 | - | 22 |
| Bosnia and Herzegovina | 19,2 | 71,0 | 9,7 | (0,1) | 1.033 |

97, 1% households live in the living units which have a bathroom with toilet (Graph 4.2). Almost all the households have electrical energy, while 39, 8% ones have telephone line. 45, 1 % living units have a garage.

When available infrastructure of living units is concerned, the differences between geographical areas are very small. When availability of bathrooms is concerned, a little bit worse situation is in Republic of Srpska. Access to flowing water is little bit weaker in Republic of Srpska and in Brčko district BiH than in Federation of BiH.

Graph 4.2. The infrastructure of the main living unit by geographical area, 2015 (structure u percentages)



99, 1% households in BiH have flowing water in the living unit or from a single well nearby. The highest percentage of flowing water in the living unit or from a single well nearby has Federation of BiH 99, 7%. It is higher percentage of the households which have flowing water in the living unit in urban areas than in other ones (Table 4.2).

Table 4.2. The main living units by type of construction and geographical area, 2015 (structure and value in thousands)

| Geographical area | Type of settlement | Flowing water in living unit From single well | Flowing water from waterworks- Mutual tap up to 200 m far from living unit | Other |
|------------------------|--------------------|--|--|-------|
| Federation of BiH | Urban | 99,9 | : | : |
| | Other | 99,6 | : | : |
| | Total | 99,7 | : | : |
| Republic of Srpska | Urban | 100 | – | – |
| | Other | 96,8 | : | (2,0) |
| | Total | 98,1 | : | (1,2) |
| Brčko district BiH | Urban | 98,8 | : | – |
| | Other | 96,8 | : | – |
| | Total | 97,8 | : | – |
| Bosnia and Herzegovina | Urban | 99,8 | : | : |
| | Other | 98,5 | (0,6) | (0,9) |
| | Total | 99,1 | (0,4) | (0,5) |

Singles' households, in contrast to other types, are more characterized by living units without bathrooms with WC (Table 4.3). Less than average is a percentage of garages in these households.

Table 4.3. Description of the main living unit by type of the household, 2015.
(values in percentages)

| Type of household | Features of living unit | | | | |
|--|-------------------------|------|-------------------|--------|--------|
| | Bathroom With WC | WC | Electrical energy | Garage | Garden |
| Single < aged 65 | 95,1 | 90,5 | 99,7 | 24,5 | 43,3 |
| Single >= aged 65 | 92,8 | 88,9 | 99,6 | 21,7 | 51,0 |
| Married couple without children < aged 65 | 98,4 | 92,7 | 99,9 | 50,0 | 59,8 |
| Married couple without children >= aged 65 | 97,0 | 92,7 | 100,0 | 49,4 | 63,7 |
| Married couple with one child | 98,4 | 93,3 | 100,0 | 50,9 | 61,3 |
| Married couple with 2 children | 98,2 | 93,7 | 100,0 | 52,4 | 60,1 |
| Married couple with 3 children | 98,1 | 93,5 | 100,0 | 50,5 | 70,0 |
| Single parents | 97,4 | 93,4 | 100,0 | 34,8 | 49,2 |
| Single parents + other relatives | 98,5 | 93,0 | 100,0 | 55,8 | 65,4 |
| Married couple with children + other relatives | 98,7 | 94,7 | 100,0 | 65,1 | 79,7 |
| Married couple with children + parents | 99,6 | 93,4 | 100,0 | 66,9 | 80,3 |
| Other | 95,7 | 92,3 | 100,0 | 47,5 | 68,2 |

9,7% households in BiH have central heating from heating plants and 18, 6% ones have apartment- contained heating.

Table 4.4. The way of heating of the living unit by geographical area, 2015.
(values in percentages and structure in thousands)

| Geographical area | Central heating | Apartment- contained heating | Single furnaces | Other | Total households* |
|------------------------|-----------------|------------------------------|-----------------|-------|-------------------|
| Federation of BiH | 11,9 | 20,0 | 64,9 | 3,2 | 650 |
| Republic of Srpska | 6,4 | 15,5 | 77,7 | : | 357 |
| Brčko district BiH | : | 28,8 | 70,2 | : | 22 |
| Bosnia and Herzegovina | 9,7 | 18,6 | 69,5 | 2,2 | 1029 |

* Total refers to the living units which are different from types "nonresidential objects" and "other".

91, 9% of the households which do not have central heating use coal, firewood and other solid fuels to have the living units heated (Table 4.5).

Table 4.5. The basic energy-generating products used for heating by geographical area, 2015.
(values in thousands and structure in percentages)

| Geographic area | Households without central heating | | | | | |
|------------------------|------------------------------------|----------------------|---------------------------------------|--|--|----------------------|
| | Natural gas from network | Electrical energy | Coal, wood and Other sold fuels | Furnace oil, fuel oil And other liquid fuels | Other energy- generating products | Total households* |
| Federation of BiH | 3,7 | 6,2 | 89,8 | : | : | 574 |
| Republic Srpska | : | 4,1 | 95,5 | : | : | 335 |
| Brčko district BiH | - | (7,1) | 92,3 | : | : | 22 |
| Bosnia and Herzegovina | 2,4 | 5,5 | 91,9 | : | : | 931 |

Most households (38, 6%) live in the living unit having three rooms, then there follows the households living in the living unit having four rooms (25, 4%). There is low percentage of the households living in one room or in the living units having 6 or more rooms. (Table 4.6).

Table 4.6. The number of rooms and average area of the main living unit by geographical area, 2015.
(absolute values, values in thousands and structure in percentages)

| Number of rooms | Geographical area | | | | | | | |
|-----------------|-------------------|--------------------------------------|--------------------|--------------------------------------|--------------------|--------------------------------------|------------------------|--------------------------------------|
| | Federation of BiH | | Republic of Srpska | | Brčko district BiH | | Bosnia and Herzegovina | |
| | Structure (%) | Average area In m ² | Structure (%) | Average area In m ² | Structure (%) | Average area In m ² | Structure (%) | Average area In m ² |
| 1 | 1,3 | 36,39 | (1,4) | (31,42) | : | : | 1,3 | 34,60 |
| 2 | 14,8 | 52,74 | 18,1 | 49,92 | (9,3) | (50,56) | 15,8 | 51,59 |
| 3 | 38,2 | 65,59 | 39,7 | 66,63 | 33,2 | 76,88 | 38,6 | 66,16 |
| 4 | 25,9 | 82,12 | 24,3 | 81,24 | 29,0 | 98,71 | 25,4 | 82,23 |
| 5 | 11,5 | 101,54 | 9,6 | 101,01 | 18,2 | 131,10 | 11,0 | 102,41 |
| 6 and more | 8,3 | 128,87 | 6,7 | 128,43 | (10,1) | (176,04) | 7,8 | 130,03 |
| Total (=100%) | 651 | 77,00 | 359 | 74,18 | 22,0 | 100,68 | 1032 | 76,52 |

An average area of the main living unit in Bosnia and Herzegovina is 76, 52 m². No significant differences concerning average area of the living units were recorded by geographical areas. On average, singles live in smaller living units in comparison with other types of households. Besides single households, single parents and married couples without children live in relatively smaller living units. The households with associated members or married couples with 3 or more children live in the largest living units. (Table 4.7).

Table 4.7. An average number of the members in the main living units, number of rooms and area in m² by type of the household, 2015.

| Type of household | Average number of members | Average number of rooms | Average area in m ² |
|--|---------------------------|-------------------------|--------------------------------|
| Single < aged 65 | 1,00 | 2,9 | 61,39 |
| Single >= aged 65 | 1,00 | 2,8 | 61,37 |
| Married couple without children < aged 65 | 2,00 | 3,3 | 73,23 |
| Married couple without children >= aged 65 | 2,00 | 3,3 | 71,70 |
| Married couple with one child | 3,00 | 3,6 | 78,19 |
| Married couple with two children | 4,00 | 3,9 | 83,17 |
| Married couple with 3 or more children | 5,28 | 4,1 | 87,81 |
| Single parents | 2,42 | 3,3 | 68,65 |
| Single parents + other relatives | 4,45 | 4,2 | 88,28 |
| Married couple with children + other relatives | 5,61 | 4,7 | 102,84 |
| Married couple with children + parents | 5,14 | 4,5 | 98,90 |
| Other | 3,32 | 3,7 | 78,58 |

Most households (92, 9%) are the owners of the living unit they live in. Only 2, 7% households live in the living unit whose household is a tenant or subtenant (Table 4.8)

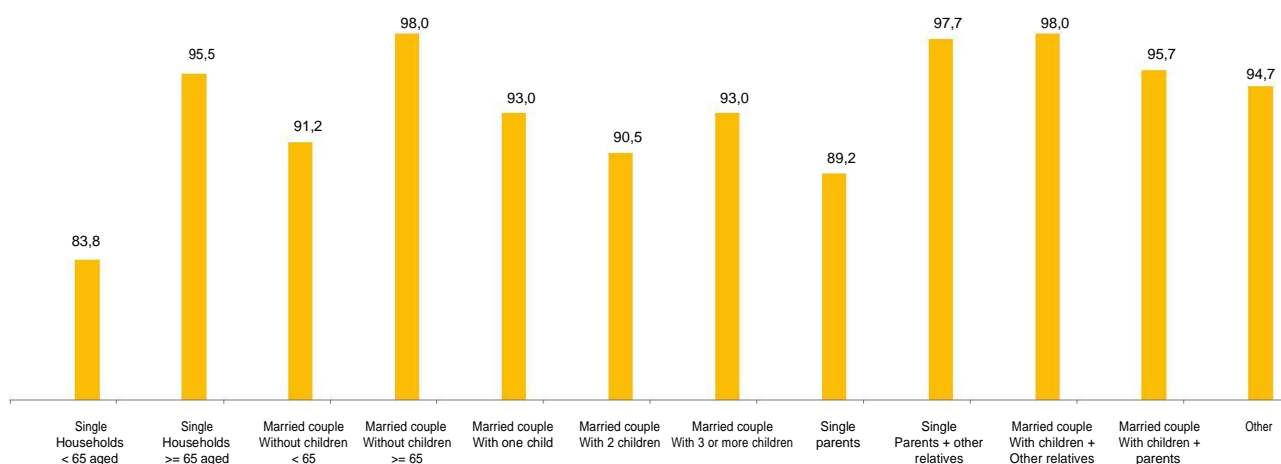
The highest percentage of ownership of flats has been recorded in Federation of BiH, whereas the highest percentage of hired living units has been recorded in Republic of Srpska.

Table 4.8. The main living units pursuant to legal status of using by geographical area, 2015.
(values in thousands and structures in percentages)

| Geographical area | Legal status of usage | | | |
|------------------------|-----------------------|---|-------|---------------|
| | Tenant or subtenant | In ownership, co-ownership or pay-off procedure | Other | Total (=100%) |
| Federation of BiH | 2,1 | 93,4 | 4,5 | 652 |
| Republic of Srpska | 3,8 | 92,0 | 4,1 | 358 |
| Brčko district BiH | : | 92,9 | (5,0) | 22 |
| Bosnia and Herzegovina | 2,7 | 92,9 | 4,4 | 1032 |

The most common used legal status of usage for all the types of the households is the ownership of the living units: single households under age of 65 and single parents who have the lowest percentage of ownership of the living unit. (Graph 4.3).

Graph 4.3. The main living unit pursuant to legal status of using and type of the household, 2015. (structure in percentages)



An average monthly rent in BiH amounts 187, 63 BAM. Out of households which pay rent, 44, 8% of them have hired unfurnished living unit, but it is obvious that a monthly rent is larger for the living units which are rented equipped (193, 46 BAM) in contrast with 180, 49 BAM of rent for the living units which are rented without equipment.

Table 4.9. The hired main living units and average monthly rent by geographical area and state of equipment, 2015. (values in BAM and structure in percentages)

| Geographical area | Tenant or subtenant | Average monthly rent (BAM) |
|------------------------|---------------------|----------------------------|
| Federation of BiH | 2,1 | 205,93 |
| Republic of Srpska | 3,8 | 170,81 |
| Brčko district BiH | : | : |
| Bosnia and Herzegovina | 2,7 | 187,63 |
| Furnished | | |
| Da | 55,2 | 193,46 |
| Ne | 44,8 | 180,49 |

4.2 Possession of durable consumable assets

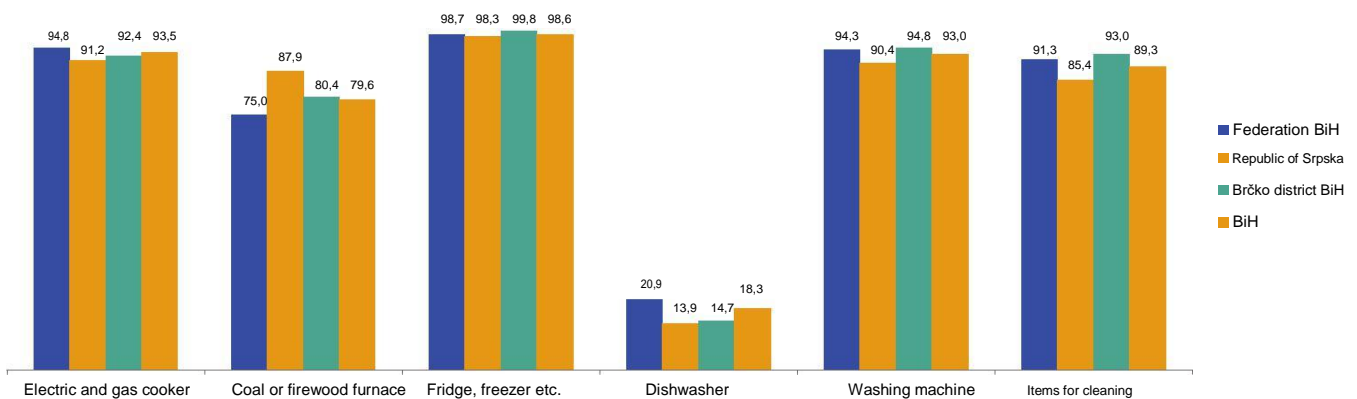
Almost all the households in BiH have durable consumable assets: fridge, electric or gas cooker, washing machine. The percentages are over 90% in all cases (Graph 4.4)

The percentage of the households in BiH having a dish washer (18, 3%) and air condition (10, 8%) is low.

Observed by entities, Republic of Srpska has the lowest percentage of the mentioned assets (besides coal and firework furnace) which can be explained by mainly nonurban feature of the area. The highest percentage of the households having a dish washer is in Federation of BiH.

In contrast with other areas in BiH, the largest number of the households having air condition is in Brčko district.

Graph 4.4. Durable consumable assets in the households by geographical areas, BiH, 2015.
(values in percentages)



Dishwasher, heater and boiler, range hood and air condition are mainly possessed by the households with children in higher percentage. The lowest percentage of possession of a washing machine is at single households (Table 4.10)

Table 4.10. Durable consumable assets in the households by the type of the household, 2015.
(values in percentages)

| Type of household | Durable consumable assets | | | | | | | |
|---|---------------------------|--------------------------|---------------------|------------|-----------------|--------------------|---------------------------|---------------|
| | Electric or gas cooker | Firewood Or coal furnace | Fridge freezer etc. | Dishwasher | Washing machine | Cleaning equipment | Heater, boiler Range hood | air condition |
| Single < aged 65 | 91,9 | 72,6 | 97,2 | (8,6) | 86,2 | 82,9 | 83,3 | (6,8) |
| Single >= aged 65 | 88,2 | 80,4 | 96,9 | (4,3) | 79,5 | 73,7 | 81,6 | (4,6) |
| Married couple without children < aged 65 | 96,2 | 76,7 | 99,6 | 21,7 | 96,3 | 94,4 | 92,4 | 12,3 |
| Married couple without children >= aged 65 | 95,0 | 80,5 | 99,2 | 16,5 | 94,3 | 88,6 | 88,6 | 7,9 |
| Married couple with one child | 95,0 | 75,7 | 99,3 | 20,7 | 96,8 | 93,9 | 92,5 | 13,2 |
| Married couple with two children | 94,9 | 79,3 | 98,7 | 26,8 | 97,5 | 94,4 | 91,2 | 13,9 |
| Married couple with 3 and more children | 92,7 | 83,8 | 98,4 | 29,2 | 94,7 | 95,1 | 91,1 | 14,1 |
| Single parents | 94,5 | 74,4 | 98,7 | 14,9 | 94,8 | 87,9 | 88,5 | 10,0 |
| Single parents + other relatives | 93,3 | 85,2 | 98,6 | 22,1 | 95,3 | 91,8 | 91,8 | (15,8) |
| Married couple with children+ other relatives | 91,8 | 88,0 | 99,0 | 21,1 | 96,6 | 93,3 | 90,9 | 15,2 |
| Married couple with children+ parents | 95,0 | 90,9 | 99,3 | 30,6 | 98,6 | 96,3 | 94,3 | (17,1) |
| Other | 92,9 | 86,2 | 98,4 | (13,7) | 91,2 | 88,4 | 89,0 | : |

Coal or firewood furnace, in much higher percentage is possessed by the households in nonurban areas, and a dishwasher by the households in urban areas (Table 4.11)

Table 4.11. Durable consumable assets in the households by the type of settlement, 2015 (*value in percentages*)

| Type of settlement | Electric or gas cooker | Firewood or coal furnace | Fridge, freezer etc. | Dishwasher | washing machine | Cleaning equipment | Heater, boiler, range hood | Air condition | Sewing and knitting machine |
|--------------------|------------------------|--------------------------|----------------------|------------|-----------------|--------------------|----------------------------|---------------|-----------------------------|
| Urban | 98,0 | 60,7 | 98,8 | 23,5 | 96,1 | 93,7 | 91,4 | 16,4 | 9,4 |
| Other | 90,1 | 94,0 | 98,4 | 14,4 | 90,6 | 85,9 | 87,4 | 6,5 | 7,6 |
| Total | 93,5 | 79,6 | 98,6 | 18,3 | 93,0 | 89,3 | 89,1 | 10,8 | 8,4 |

More than a half of the households in Bosnia and Herzegovina (50, 9%) possess a car. In general, the most prevailing vehicle is a car. (Table 4.12)

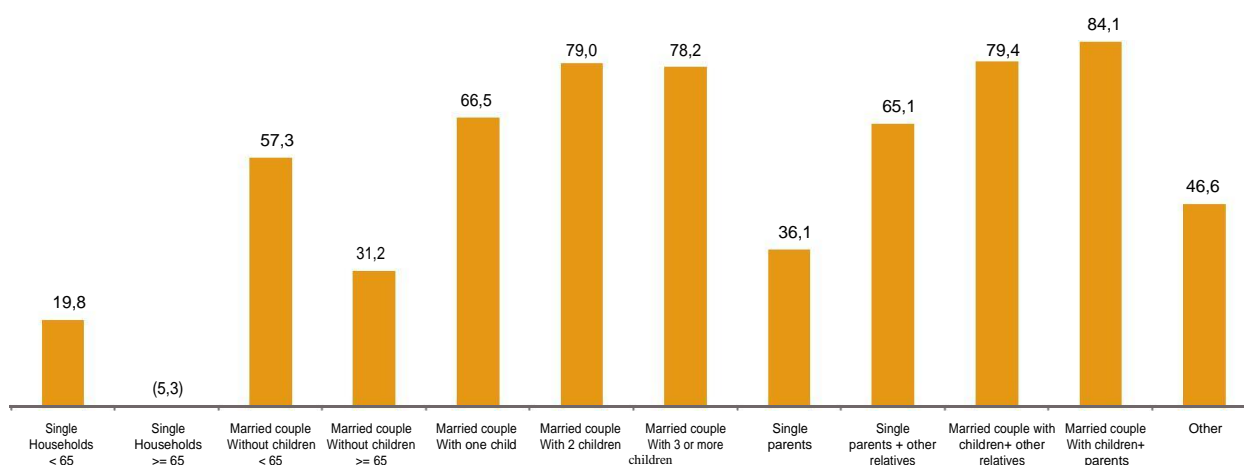
Table 4.12. Vehicles by geographic areas, 2015. (*values in percentages*)

| Geographical area | Vehicle | |
|------------------------|---------|-------------------------------|
| | Car | Motor, motorcycle, scooter, m |
| Federation of BiH | 56,5 | 1,7 |
| Republic of Srpska | 40,6 | (0,9) |
| Brčko district BiH | 57,0 | . |
| Bosnia and Herzegovina | 50,9 | 1,4 |

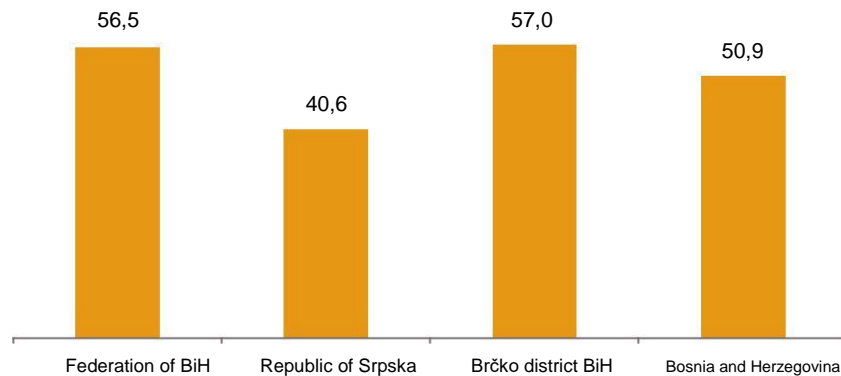
The percentage of car possession when old age married couples without children are concerned is 31. 2%; the value is low when single parents are concerned (36, 1%) (Graph 4.5). Single households though have the lowest percentage of car possession.

About 2/3 of married couples with one child possess a car, whereas when married couples with two or three children and marriage couples with children who live with relatives or parents are concerned, those percentages are significantly higher and they are in range of 78-85%

Graph 4.5. Car possession in BiH, by the type of the households, 2015. (*values in percentages*)



Graph 4.6. Car possession in BiH, by geographical areas 2015. (values in percentages)



By geographical area, the highest percentage of car possession is in Brčko district.

Almost every household in BiH possess a TV, 23, 9% ones possess video recorder or DVD device, 49, 1% ones possess personal computer and 19, 9% households possess a camera or a digital camera. (Table 4.13) The percentage is very low when the households that possess musical instruments are concerned (3, 0%). Less than average is the number of single households that possess a TV. Married couples with children record a significant percentage of video recorders and DVDs and the households with associated members as well. (Table 4.14)

Table 4.13. Equipment for leisure and free time by geographical area, 2015. (values in percentages)

| Geographical area | Leisure equipment | | | | | | |
|------------------------|-------------------|------------|---------------------------------------|-------------------|----------------------------|---------------------|-------------------------------|
| | TV | DVD player | CD and MP3 players, radio, microphone | Satellite antenna | Personal computer, printer | Musical instruments | Cameras, Digital cameras etc. |
| Federation of BiH | 98,3 | 25,6 | 45,5 | 7,5 | 53,5 | 3,1 | 19,1 |
| Republic of 1Srpska | 96,8 | 20,6 | 56,6 | 10,8 | 40,7 | 3,0 | 18,7 |
| Brčko district BiH | 98,1 | 26,7 | 33,1 | 15,1 | 56,0 | : | 14,3 |
| Bosnia and Herzegovina | 97,8 | 23,9 | 49,1 | 8,8 | 49,1 | 3,0 | 18,9 |

Table 4.14 The equipment for leisure and free time by geographical area, 2015.
(values in percentages)

| Type of households | Leisure equipment | | | | | | |
|---|-------------------|------------|---------------------------------------|-------------------|----------------------------|-------------------|--------------------------|
| | TV | DVD player | CD and MP3 players, radio, microphone | Satellite antenna | Personal computer, printer | Music instruments | Cameras, Digital cameras |
| Single < aged 65 | 95,7 | 17,9 | 41,6 | (6,6) | 29,5 | : | 11,9 |
| Single >= aged 65 | 93,5 | (3,6) | 39,3 | 5,2 | (4,7) | : | : |
| Married couple without children < aged 65 | 99,3 | 20,6 | 46,8 | 7,9 | 37,1 | : | 18,3 |
| Married couple without children >= aged 65 | 97,7 | 12,0 | 46,4 | 7,6 | 12,1 | : | 9,2 |
| Married couple with one child | 99,0 | 31,3 | 52,9 | 9,9 | 69,7 | (2,9) | 25,3 |
| Married couple with two children | 99,3 | 36,8 | 55,8 | 9,2 | 79,8 | 5,9 | 31,6 |
| Married couple with three children | 99,5 | 37,9 | 56,5 | (11,1) | 76,7 | (6,0) | 27,8 |
| Single parents | 97,4 | 22,9 | 46,3 | 9,4 | 56,3 | : | 18,7 |
| Single parents + other relatives | 99,1 | 33,0 | 50,9 | (7,4) | 70,5 | : | 19,5 |
| Married couple with children+ other relatives | 98,7 | 32,5 | 53,6 | 13,8 | 69,1 | : | 25,0 |
| Married couple with children + parents | 99,3 | 35,0 | 60,1 | (12,6) | 80,7 | : | 31,1 |
| Other | 97,5 | 19,1 | 48,4 | (12,8) | 44,2 | : | 13,9 |

5. CONSUMPTION EXPENDITURE: LEVEL AND STRUCTURE

5.1. The main facts

In Bosnia and Herzegovina in 2015, average monthly expenditure was 1.419,48 BAM per household. On average, one household spends 437, 80 BAM on food and drink, while the expenditure for non-food products and services were 981, 68 BAM (Tables 5.1 and 5.2).

So, almost one third of total monthly expenditure of the household refers to food and drink, then 27, 1% on the maintenance of the living unit and overheads, 14, 5% on transport and communications, 4, 5% on furniture, appliances and regular maintenance, 4, 9% on clothes and footwear, 3, 8% on health and the rest 14, 5% on other products and services (tobacco, leisure and culture, education, catering services and hotel accommodation services etc.).

If the basic monthly expenditure is summarized (food, overheads, health, transport and education) it can be seen that almost $\frac{3}{4}$ (72, 2%) of expenditure is the basic one which cannot be avoided and it amounts to 1.025,49 BAM a month for an average household in Bosnia and Herzegovina.

Table 5.1. The average monthly expenditure by categories in Bosnia and Herzegovina, 2015.
(values in BAM and values in percentages)

| Category of the expenditure | Average monthly expenditure (BAM) | Structure % |
|--|-----------------------------------|--------------|
| Total food and drink | 437,80 | 30,8 |
| Tobacco | 34,04 | 2,4 |
| Clothes and footwear | 69,55 | 4,9 |
| Housing | 250,86 | 17,7 |
| Electrical energy, gas, water and other fuels | 133,20 | 9,4 |
| Furniture, equipment for household and services in the household | 63,47 | 4,5 |
| Health | 54,04 | 3,8 |
| Transport | 141,75 | 10,0 |
| Communications | 63,42 | 4,5 |
| Leisure and culture | 29,12 | 2,1 |
| Education | 7,84 | 0,6 |
| Catering services | 31,41 | 2,2 |
| Accommodation services | 5,47 | 0,4 |
| Other products and services | 97,50 | 6,9 |
| Total non-food | 981,68 | 69,2 |
| Total (=100%) | 1.419,48 | 100,0 |

If category of food is analyzed, it can be seen that the most money per month is spent on meat (100, 21 BAM or 22, 9%) then on fruit and vegetables (17, 7%), milk, cheese and eggs (14, 7%), bread and cereals (13, 5%), soft drinks (9, 14%). Out of total spending on food and drinks the least money is spent on fish (2, 8%) and alcoholic drinks (3, 1%).

Out of total number of the households, the most ones are the households (57, 0%) which in the period of two weeks (reference period) at least once buy poultry meat then veal and beef (52, 6%), and 63,4% of households which buy dried and smoked meat of all kinds and other meat products (salami, sausages, ham, dry-cured and smoked meat, raw kebabs and grilled patty).

In the observed period, pork was bought by 15, 5% households.

Table 5.2. Monthly expenditure on food and drinks by categories, 2015.
(values in BAM and values in percentages)

| Category of expenditure | Average monthly expenditure (BAM) | Structure % |
|--|-----------------------------------|--------------|
| Bread and cereals | 58,90 | 13,5 |
| Meat | 100,21 | 22,9 |
| Fish | 12,36 | 2,8 |
| Milk, cheese, eggs | 64,57 | 14,7 |
| Oil and fats | 18,38 | 4,2 |
| Fruit | 31,63 | 7,2 |
| Vegetables | 45,91 | 10,5 |
| Sugar, jam, honey and chocolate, sweets and other products | 51,12 | 11,7 |
| Soft drink | 41,21 | 9,4 |
| Alcoholic drinks | 13,51 | 3,1 |
| Total food and drinks | 437,8 | 100,0 |
| - Consumption of food and drinks from own production | 69,69 | 15,9 |

If the expenditure on groceries is carefully considered regarding some significant products, the following can be said: in the group Fruit, the most are the households that, in the observing period, purchase bananas (66, 0%), then apples (49, 7%), citruses (50, 1%), pears (11,3%),,, grapes (11,7%), watermelons and melons (11, 4%), dried fruit (11, 4%), walnuts (15, 2%).

Potato was purchased by 33, 3% households, beans 27, 4%, tomato 29, 2%, onions, garlic and leek 27, 2% then pepper 25%, carrot etc.

Milk and milk products are very significant groceries for our households. During the two-week observing period, there were 76, 1% households that purchased raw milk, 58, 9% purchased yoghurt and sour milk, 58, 9% milk cream and melted cheese, 38, 7% new cheese etc. Eggs were purchased by 60, 4% households.

Part of the expenditure on consumption on food and drink (69, 69 BAM or 15, 9%) refers to the estimated value of the expenditure from own production¹. They do not represent the real purchase (they do not mean financial expenditure of the household) but they are included in the estimation of the expenditure on consumption in order to enable comparison of the expenditure between the households that have and the ones that do not have consumption from own production.

The households that produce products fruit and vegetables themselves, have far less consumption of these products in comparison with the households who purchase them: apples are the most common (they were consumed by 10, 8% households), then pears (4, 4%), plums (3, 3%) and grapes (2, 2%)

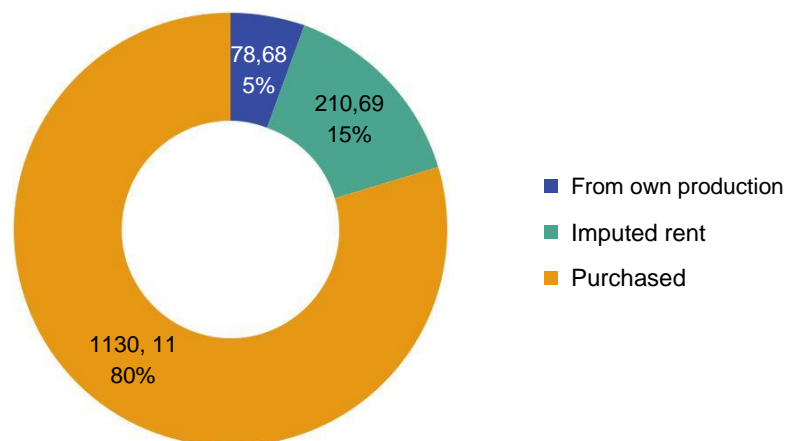
Produced in own household, potato was consumed by 36, 7% households, onion and leek by 35, 1%, beans 23, 4%, pepper 10, 2%, tomato 10, 1%.

¹ The value estimated by the prices at local market for the products that the household produced on their own..

Table 5.3. Average monthly expenditure: total, potrošnja iz vlastite proizvodnje i imputirana renta po geografskom području, 2015. (vrijednosti u KM i vrijednosti u procentima)

| Category of expenditure | Federation of BiH | | Republic of Srpska | | Brčko district BiH | | Bosnia and Herzegovina | |
|-----------------------------------|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % |
| Total (=100%) | 1.508,04 | 100,0 | 1.259,91 | 100,0 | 1.402,29 | 100,0 | 1.419,48 | 100,0 |
| - Consumption from own production | 60,23 | 4,0 | 113,97 | 9,1 | 48,62 | 3,5 | 78,68 | 5,5 |
| - on food | 55,05 | 3,6 | 97,86 | 7,8 | 42,97 | 3,1 | 69,69 | 4,9 |
| - on non-food | 5,18 | 0,3 | 16,11 | 1,3 | : | : | 8,99 | 0,6 |
| - Imputed rent | 234,37 | 15,5 | 170,08 | 13,5 | 172,01 | 12,3 | 210,69 | 14,8 |

Graph 5.1. Average monthly expenditure: purchased, from own production and imputed rent 2015. (values in BAM and percentages)



The estimations that do not represent the real purchase and real expenditure are included in definition of expenditure for consumption; they refer to i) consumption of non-food products from own production (e.g. firewood) which makes up 0,6 % of total expenditure and ii) imputed rent for main and secondary living unit, i.e. the estimated rent for the households that live in their own flats or the ones that use somebody else's living unit free of charge. The value of imputed rent was provided by the estimation base that was provided by the households themselves and it amounts to 210,69 BAM (14,8 % of total expenditure for consumption). Introduction of "virtual expenditure" for rent enables the comparison of the expenditure on consumption between the households that live in their own living unit and the ones that live in a hired living unit (percentage of the households that have their own flat or live free of charge amounts 96,9%). To conclude, the amount of expenditure for the consumption of the household regarding the real purchase of the products and services is 1.130,11 KM (Table 5.3 and Graph 5.1).

The category of the expenditure on housing is the second largest category of the expenditure of the households (17,7%) following the expenditure on food and amounts 250,86 BAM a month; beside imputed rent, it includes, a real rent and regular maintenance of the living unit. The expenditure on overheads (bills for energy-generating products, central heating or purchase of other fuel, water supply, garbage collection and usage of mutual rooms), amounts to 133,20 BAM a month that is 9,4% of total expenditure.

Beside this expenditure, one part of the budget (4, 5%) the household use for purchase and maintenance of the furniture and appliances, coverings in the house, items for cleaning and services at home. 63, 47 BAM is spent for these purposes a month.

Beside this expenditure, one part of the budget (4, 5%) the household use for purchase and maintenance of the furniture and appliances, coverings in the house, items for cleaning and services at home. 63, 47 BAM is spent for these purposes a month.

The household spends 10, 0% of the budget on transport, public and private ones, that amounts to 141, 75 BAM a month. The expenditure on transport includes purchase of vehicles and motor fuel, single and seasonal tickets for public transport and expenditure on driving lessons and taking of driving test.

57, 2% households had the expenditure on vehicle registration

In the observing period (two weeks) 34, 7% households had the expenditure on diesel fuel, 16, 1% on petrol, 9, 0% households purchased single tickets for public transport by bus, trolleybus and minibus and 8, 05 had the expenditure on taxi transport.

6, 8% households had the expenditure on purchase of monthly and seasonal tickets for city transport in the month before the interview. In one-month period before the interview, 11, 0% households had the expenditure on oils and lubricants, 5, 7% ones on tires, 4, 3% on spare parts and 7, 6% ones on repairs of vehicles. They spend 69, 55 BAM or 4, 9% of the expenditure of the household on purchase of clothes and footwear a month.

Hospital services, services of medical and rehabilitation centers, services of outpatient treatment and therapy and dentist services, along with consumption of pharmaceutical products, medical products and therapeutic aids, on average amount to 54, 04 BAM a month that is 3, 8% of total expenditure.

In two-week observing period, 58, 5% households had the expenditure on drugs.

In one-month period before the interview, the public hospital services (ordinary and specialized ones) were used by 0, 3% households and services of the private ones were used by 0, 1% households. The households spend 63, 42 BAM or 4, 5% of their expenditure on costs regarding the category communication. Purchase of telecommunication appliances and charges for their usage are included in this category. In one-month period before the interview, 41, 6% households had the expenditure on home phone and 32, 5% households on mobile phones. 37, 2% households had the expenditure on TV subscription, 27, 2% ones on cable TV, 28, 6% ones on package internet + TV+ cable + phone and 21, 1% of the households had the expenditure on internet services.

During the period of two weeks, 16, 6% households purchased daily newspapers, 5, 8% ones weekly newspapers and 9, 4% households had at least payment for games of chance. 17, 9% households had the expenditure on purchase of textbooks in the 6-month period before the interview

The expenditure on education, on average, amounts to 7, 84 BAM (0, 6% total expenditure) a month. In this category of the expenditure the following is included: parents' payment for day nursery costs, expenditure on enrolment fees for all the levels of schooling, courses (foreign languages, computers etc.) and private lessons and instructions.

The expenditure on other products and services, on average, amounts to 97, 50 BAM a month and they include vehicle registration and insurance, preparations and services for keeping personal hygiene, donations to religious communities and various associations, administrative fees, bank charges and other services. The households spend 6, 9% of their monthly budget for this type of expenditure.

5.2. Differences by geographical areas and type of settlement

The households in Federation of BiH have the highest monthly expenditure, on average 1.508, 04 BAM. The households in Brčko district BiH (1.402, 29 BAM) and in Republic of Srpska (1.259, 91 BAM) have a little bit lower monthly expenditure. The difference regarding the levels of the expenditure between the households that live in Federation of BiH and Republic of Srpska is 16, 5% and between Federation of BiH and Brčko district BiH is 7, 0%. (Table 5.4)

Table 5.4. Annual monthly expenditure by geographical areas and categories of expenditure, 2015.
(values in BAM and values in percentages)

| Category of expenditure | Federation of BiH | | Republic of Srpska | | Brčko district BiH | |
|---|-----------------------------------|--------------|----------------------------------|--------------|----------------------------------|--------------|
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (KM) | Structure % | Average monthly expenditure (BM) | Structure % |
| Average number of members Of the households | 2,98 | | 2,74 | | 3,04 | |
| Total food and drinks | 451,74 | 30,0 | 410,55 | 32,6 | 470,31 | 33,5 |
| Tobacco | 35,31 | 2,3 | 31,45 | 2,50 | 39,01 | 2,8 |
| Clothes and footwear | 72,78 | 4,8 | 64,34 | 5,1 | 58,98 | 4,2 |
| Housing | 277,60 | 18,4 | 204,69 | 16,3 | 212,43 | 15,2 |
| El. Energy, gas, water and Other fuels | 142,07 | 9,4 | 118,05 | 9,4 | 117,87 | 8,4 |
| Furniture, household Equipment and other services In the household. | 66,89 | 4,4 | 57,10 | 4,5 | 66,41 | 4,7 |
| Health | 56,32 | 3,7 | 49,59 | 3,9 | 59,42 | 4,2 |
| Transport | 152,12 | 10,1 | 122,68 | 9,7 | 146,05 | 10,4 |
| Communications | 64,80 | 4,3 | 60,74 | 4,8 | 66,69 | 4,8 |
| Leisure and culture | 32,32 | 2,1 | 23,42 | 1,9 | 27,69 | 2,0 |
| Education | 9,50 | 0,6 | 4,77 | 0,4 | (8,65) | (0,6) |
| Catering services | 36,96 | 2,4 | 21,57 | 1,7 | 27,92 | 2,0 |
| Accommodation services | 6,24 | 0,4 | 3,96 | 0,3 | (7,16) | (0,5) |
| Other products and services | 103,41 | 6,9 | 87,00 | 6,9 | 93,70 | 6,7 |
| Total non-food | 1.056,30 | 70,0 | 849,35 | 67,4 | 931,98 | 66,4 |
| Total (=100%) | 1.508,04 | 100,0 | 1.259,91 | 100,0 | 1.402,29 | 100,0 |

The expenditure on food and drinks amounts to 451, 74 BAM in Federation of BiH, 410, 55 BAM in Republic of Srpska and 470, 31 BAM in Brčko District BiH. The differences in levels of consumption of groceries between Federation of BiH and Republic of Srpska can be assigned to the difference in number of the members in the family. (Table 5.5)

The share of meat consumption in total food consumption is the largest in Republic of Srpska (25, 4%) in contrast with Federation of BiH (21, 6%) and Brčko district BiH (23, 0%).

The share of consumption of milk, milk products, cheese and eggs is approximate per different geographical areas and amounts to about 14, 7%.

There are differences in consumption of alcoholic drinks by different geographical areas. In Republic of Srpska that percentage is 4, 4%, in Federation of BiH 2, 4% and in Brčko district BiH 3, 5%.

The lowest share in total consumption of food and drink is fish consumption: 2, 7% in Federation of BiH, 2, 6% in Brčko district BiH and 3, 0% in Republic of Srpska.

Table 5.5. Annual monthly expenditure by geographical areas and categories of expenditure, 2015.
(values in BAM and values in percentages)

| Category of expenditure | Federation of BiH | | Republic of Srpska | | Brčko district BiH | |
|---|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % |
| Average number of members Of the household | 2,98 | | 2,74 | | 3,04 | |
| Bread and cereals | 61,89 | 13,7 | 53,06 | 12,9 | 65,89 | 14,0 |
| Meat | 97,68 | 21,6 | 104,31 | 25,4 | 108,22 | 23,0 |
| Fish | 12,38 | 2,7 | 12,35 | 3,0 | 12,34 | 2,6 |
| Milk, cheese, eggs | 66,03 | 14,6 | 61,88 | 15,1 | 65,29 | 13,9 |
| Oil and fats | 20,05 | 4,4 | 15,40 | 3,7 | 17,81 | 3,8 |
| Fruit | 33,39 | 7,4 | 28,38 | 6,9 | 32,46 | 6,9 |
| Vegetables | 48,16 | 10,7 | 41,85 | 10,2 | 45,78 | 9,7 |
| Sugar, jam, honey chocolate Sweets and other products | 56,32 | 12,5 | 41,33 | 10,1 | 56,85 | 12,1 |
| Soft drinks | 44,90 | 9,9 | 34,05 | 8,3 | 49,24 | 10,5 |
| Alcoholic drinks | 10,96 | 2,4 | 17,95 | 4,4 | 16,43 | 3,5 |
| Total food and drinks | 451,74 | 100,0 | 410,55 | 100,0 | 470,31 | 100,0 |
| - Consumption of food and drinks From own production | 55,05 | 12,2 | 97,86 | 23,8 | 42,97 | 9,1 |

The territorial differences are evident in levels of the expenditure on non-food products and services. This expenditure is the highest one in Federation of BiH and amounts to 1.056,30 BAM a month that is 206, 95 BAM or 19, 6% higher than the expenditure in Republic of Srpska and 124, 31 BAM or 11, 8 % higher than in Brčko district BiH.

Looking at the differences in levels of the expenditure by different categories, it is evident that they exist in all categories of the expenditure. In general, they are the highest in Federation of BiH, except for the expenditure on health and alcoholic drinks, which was formerly mentioned. In Bosnia and Herzegovina, the households that live in settlements type "other" show very high share in total consumption (24, 57%) regarding the food consumption from their own production in contrast with the households that live in urban areas where food consumption for their own production amounts to 4, 35 % of total consumption (Table 5.7)

Table 5.6. Average monthly expenditure by type of settlement and category of expenditure, 2015.
(values in BAM and values in percentages)

| Category of expenditure | Type of settlement | | | | Total | |
|--|-----------------------------------|-------------|-----------------------------------|-------------|-----------------------------------|-------------|
| | Urban | | Other | | | |
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % |
| Average number of members of The household | 2,76 | | 3,01 | | 2,90 | |
| Total food and drinks | 431,84 | 28,1 | 442,38 | 33,3 | 437,80 | 30,8 |
| Tobacco | 35,21 | 2,3 | 33,15 | 2,5 | 34,04 | 2,4 |
| Clothes and footwear | 84,16 | 5,5 | 58,36 | 4,4 | 69,55 | 4,9 |

continued

| Category of expenditure | Type of settlement | | | | Total | |
|--|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|
| | Urban | | Other | | | |
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % |
| Housing | 309,55 | 20,1 | 205,88 | 15,5 | 250,86 | 17,7 |
| El. Energy, gas, water and Other fuels | 129,83 | 8,4 | 135,79 | 10,2 | 133,20 | 9,4 |
| Furniture, household Equipment and other services in household | 68,11 | 4,4 | 59,92 | 4,5 | 63,47 | 4,5 |
| Health | 59,04 | 3,8 | 50,21 | 3,8 | 54,04 | 3,8 |
| Transport | 139,83 | 9,1 | 143,22 | 10,8 | 141,75 | 10,0 |
| Communications | 73,52 | 4,8 | 55,69 | 4,2 | 63,42 | 4,5 |
| Leisure and culture | 38,29 | 2,5 | 22,10 | 1,7 | 29,12 | 2,1 |
| Education | 10,10 | 0,7 | 6,10 | 0,5 | 7,84 | 0,6 |
| Catering services | 38,75 | 2,5 | 25,79 | 1,9 | 31,41 | 2,2 |
| Accommodation services | 8,83 | 0,6 | 2,89 | 0,2 | 5,47 | 0,4 |
| Other products and services | 112,21 | 7,3 | 86,22 | 6,5 | 97,50 | 6,9 |
| Total non-food | 1.107,43 | 72,0 | 885,31 | 66,7 | 981,68 | 69,2 |
| Total (=100%) | 1.539,27 | 100,0 | 1.327,69 | 100,0 | 1.419,48 | 100,0 |

However, the expenditure on food and drink in urban settlements are little bit lower (431, 84 BAM) in contrast with settlements type "other" (442, 38 BAM) although the average number of the members per household is little bit higher (2, 98 by comparison with 2, 74). In those settlements, share of expenditure on food and drink in total expenditure of the household is higher if compared with city settlements: 33, 32% by comparison with 28, 05% (Table 5.6).

Table 5.7. Average monthly expenditure on food and drink by type of the household and categories of expenditure (values in BAM and values in percentages)

| Category of expenditure | Type of settlement | | | | Total | |
|--|-----------------------------------|-------------|-----------------------------------|-------------|-----------------------------------|-------------|
| | Urban | | Ostalo | | | |
| | Average monthly Expenditure (BAM) | Structure % | Average monthly Expenditure (BAM) | Structure % | Average monthly Expenditure (BAM) | Structure % |
| Average number of members Of the household | 2,76 | | 3,01 | | 2,90 | |
| Bread and cereals | 59,04 | 13,7 | 58,80 | 13,3 | 58,90 | 13,5 |
| Meat | 91,83 | 21,3 | 106,62 | 24,1 | 100,21 | 22,9 |
| Fish | 14,13 | 3,3 | 11,01 | 2,5 | 12,36 | 2,8 |
| Milk, cheese, eggs | 63,85 | 14,8 | 65,12 | 14,7 | 64,57 | 14,8 |
| Oil and fats | 17,66 | 4,1 | 18,94 | 4,3 | 18,38 | 4,2 |
| Fruit | 33,81 | 7,8 | 29,95 | 6,8 | 31,63 | 7,2 |
| Vegetables | 44,58 | 10,3 | 46,94 | 10,6 | 45,91 | 10,5 |

continued

| Category of expenditure | Type of settlement | | | | Total | |
|--|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|
| | Urban | | Other | | Average monthly expenditure (BAM) | Structure % |
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | | |
| Sugar, jam, honey chocolate Sweets and other products | 53,93 | 12,5 | 48,96 | 11,1 | 51,12 | 11,7 |
| Soft drinks | 41,18 | 9,5 | 41,24 | 9,3 | 41,21 | 9,4 |
| Alcoholic drinks | 11,82 | 2,7 | 14,80 | 3,4 | 13,51 | 3,1 |
| Total food and drinks | 431,84 | 100,0 | 442,38 | 100,0 | 437,80 | 100,0 |
| - Consumption of food and drinks from own production | 18,78 | 4,4 | 108,70 | 24,6 | 69,69 | 15,9 |

Besides the differences in expenditure on food and drink consumption of the households by type of settlement (other spend 2, 4% more than the urban ones), there are significant differences in the expenditure on all other products and services.

The urban ones, in contrast with settlements type "other", have considerably higher expenditure in contrast with "other" households regarding almost all categories of expenditure, especially expenditure on housing (50% higher expenditure), communication (32% higher expenditure), clothes and footwear (44% higher expenditure) then leisure and culture (73% higher expenditure), household furniture and equipment (14% higher expenditure), tobacco (6% higher expenditure) and health (17% higher expenditure).

The expenditure on transport is equal in both types of households. Non-urban (other) households have higher consumption of meat and products from own production, especially the groceries (108, 70 BAM in contrast with 18. 78 BAM)

Summarized, the differences in levels of non-food products consumption between the households by type of settlement are significant. In urban areas, more than 25, 1% is spent on these products in contrast with "other" households.

This confirms the fact that old age people and the poor ones live in the settlements type "other". This type of analysis will be the subject in chapter on poverty.

"Other" settlements represent almost 2/3 of territory in Republic of Srpska and more than a half of territory in Federation of BiH and Brčko district BiH.

There are significant differences by geographical areas on average monthly expenditure between the households that live in urban and the ones that live in "other" settlements. The households that live in urban settlements in Federation of BiH have the highest monthly expenditure (1.594, 43 BAM), while in settlements type "other" of Republic of Srpska it is the lowest one (1.153, 73 BAM). The difference in the level of expenditure of urban and "other" households in Federation of BiH amounts 159, 04 BAM, in Republic of Srpska 273, 10 BAM. In Brčko district BiH, the urban households spend 137, 26 BAM less than the households that live in the settlements type "other" per month (Table 5.8).

Average monthly expenditure of the households that live in urban settlements in Federation of BiH is 167, 60 BAM less or 11, 7% higher than the average monthly expenditure of urban households in Republic of Srpska and 122, 13 BAM or 8, 3% in Brčko district BiH.

The households that live in settlements type "other" in Federation of BiH have the highest expenditure (1435, 39 BAM). Their expenditure is 281, 67 BAM higher than the expenditure of the households of the same type in Republic of Srpska and 100, 37 BAM higher than in Brčko district BiH.

The structure of expenditure of urban households is similar regardless of territorial belonging. Out of total monthly expenditure, about 30% is spent on food.

In "other" settlements the situation is a little bit different: in Republic of Srpska and Brčko district BiH, these households spend on food over 35 % of total expenditure per month, and in Federation of BiH 32, 5%.

When a share of consumption of groceries that the households produced themselves is concerned, it can be said that that percentage is the lowest in Brčko district BiH and amounts to 9, 1%, in Federation of BiH is 12, 2% and in Republic of Srpska is a significant one and it amounts to 23, 8% (Table 5.5)

Higher share in consumption from own production in Republic of Srpska is the result of non-urban feature of the area and a high rate of employment in agricultural sector.

The households that live in the settlements type "other", a significant part of groceries spend in their household. Out of total expenditure on groceries, the value of the products that those households produced themselves amounts to 32, 2% in Republic of Srpska and 19, 2% in Federation of BiH (Table 5.9)

The households that live in urban areas in Federation of BiH and Brčko district BiH do not have significant own production, whereas in Republic of Srpska the consumption of food from own production is the significant one and amounts to 7, 0%

The structure of consumption of different categories of groceries is similar among all the households regardless of the type of settlement they live in. Also, there are not any significant differences in the structure of consumption of groceries neither when different geographical areas are concerned. This leads to a conclusion that the consumption habits are very similar among all the households in BiH.

The differences in the levels of expenditure on groceries can be the result of differences in prices between agricultural products by geographical areas and different average number of the household members.

Table 5.8. Average monthly expenditure by geographical areas, type of the household and categories of expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Federation of BiH | | | | Republic of Srpska | | | | Brčko district BiH | | | |
|--|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|-------------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|
| | Urban | | Other | | Urban | | Other | | Urban | | Other | |
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average i monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % |
| Average number of Members of the household | 2,75 | | 3,17 | | 2,75 | | 2,74 | | 2,96 | | 3,13 | |
| Total food and drinks | 433,38 | 27,2 | 467,19 | 32,6 | 425,69 | 29,8 | 400,93 | 34,8 | 469,32 | 31,9 | 471,26 | 35,3 |
| Tobacco | 36,53 | 2,3 | 34,27 | 2,4 | 32,32 | 2,3 | 30,89 | 2,7 | 36,15 | 2,5 | 41,76 | 3,1 |
| Clothes and footwear | 83,95 | 5,3 | 63,38 | 4,4 | 85,81 | 6,0 | 50,69 | 4,4 | 68,44 | 4,7 | 49,89 | 3,7 |
| Housing | 341,55 | 21,4 | 223,81 | 15,6 | 245,25 | 17,2 | 178,89 | 15,5 | 258,56 | 17,6 | 168,09 | 12,6 |
| El. energija, gas, Water and other fuels | 136,31 | 8,6 | 146,91 | 10,2 | 116,47 | 8,2 | 119,06 | 10,3 | 123,78 | 8,4 | 112,20 | 8,4 |
| Furniture, household equipment Services in household | 69,83 | 4,4 | 64,41 | 4,5 | 65,06 | 4,6 | 52,04 | 4,5 | 59,93 | 4,1 | 72,63 | 5,4 |
| Health | 61,60 | 3,9 | 51,87 | 3,6 | 54,01 | 3,8 | 46,78 | 4,1 | 53,34 | 3,6 | 65,26 | 4,9 |
| Transport | 139,59 | 8,8 | 162,66 | 11,3 | 139,08 | 9,7 | 112,24 | 9,7 | 156,38 | 10,6 | 136,12 | 10,2 |
| Communications | 71,59 | 4,5 | 59,08 | 4,1 | 77,98 | 5,5 | 49,77 | 4,3 | 69,07 | 4,7 | 64,40 | 4,8 |
| Leisure and culture | 41,62 | 2,6 | 24,49 | 1,7 | 31,78 | 2,2 | 18,1 | 1,6 | 30,63 | 2,1 | 24,87 | 1,9 |
| Education | 11,71 | 0,7 | 7,65 | 0,5 | 6,91 | 0,5 | 3,4 | 0,3 | : | : | (10,12) | (0,8) |
| Catering services | 44,86 | 2,8 | 30,31 | 2,1 | 26,04 | 1,8 | 18,73 | 1,6 | 34,86 | 2,4 | 21,25 | 1,6 |
| Accomodation services | 9,27 | 0,6 | 3,69 | 0,3 | 7,81 | 0,6 | (1,51) | (0,1) | (9,66) | (0,7) | : | : |
| Other products and services | 112,62 | 7,1 | 95,66 | 6,7 | 112,64 | 7,9 | 70,69 | 6,1 | 95,04 | 6,5 | 92,42 | 6,9 |
| Total non-food | 1.161,05 | 72,8 | 968,21 | 67,5 | 1.001,14 | 70,2 | 752,8 | 65,3 | 1.002,98 | 68,1 | 863,76 | 64,7 |
| Total (=100%) | 1.594,43 | 100,0 | 1.435,39 | 100,0 | 1.426,83 | 100,0 | 1.153,73 | 100,0 | 1.472,29 | 100,0 | 1.335,03 | 100,0 |

Table 5.9. Average monthly expenditure by geographical areas, type of the household and categories of expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Federation BiH | | | | Republic of Srpska | | | | Brčko district BiH | | | |
|---|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|-----------------------------------|--------------|
| | Urban | | Other | | Urban | | Other | | Urban | | Other | |
| | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % | Average monthly expenditure (BAM) | Structure % |
| Average number Of members of the household | 2,75 | | 3,17 | | 2,75 | | 2,74 | | 2,96 | | 3,13 | |
| Bread and cereals | 60,47 | 14,0 | 63,09 | 13,5 | 55,36 | 13,0 | 51,60 | 12,9 | 67,33 | 14,4 | 64,50 | 13,7 |
| Meat | 90,38 | 20,9 | 103,81 | 22,2 | 93,72 | 22,0 | 111,05 | 27,7 | 107,87 | 23,0 | 108,56 | 23,0 |
| Fish | 13,55 | 3,1 | 11,39 | 2,4 | 15,41 | 3,6 | 10,40 | 2,6 | 13,41 | 2,9 | 11,31 | 2,4 |
| Milk, cheese, eggs | 63,30 | 14,6 | 68,32 | 14,6 | 64,88 | 15,2 | 59,97 | 15,0 | 65,78 | 14,0 | 64,83 | 13,8 |
| Oil and fats | 18,43 | 4,3 | 21,41 | 4,6 | 16,05 | 3,8 | 14,99 | 3,7 | 17,26 | 3,7 | 18,34 | 3,9 |
| Fruit | 34,27 | 7,9 | 32,65 | 7,0 | 32,75 | 7,7 | 25,59 | 6,4 | 34,90 | 7,4 | 30,12 | 6,4 |
| Vegetables | 44,78 | 10,3 | 51,00 | 10,9 | 44,30 | 10,4 | 40,29 | 10,1 | 42,77 | 9,1 | 48,68 | 10,3 |
| Sugar, jam, honey, chocolate, sweets and other products | 56,03 | 12,9 | 56,57 | 12,1 | 49,24 | 11,6 | 36,30 | 9,1 | 57,01 | 12,2 | 56,70 | 12,0 |
| Soft drinks | 42,74 | 9,9 | 46,71 | 10,0 | 37,38 | 8,8 | 31,93 | 8,0 | 47,24 | 10,1 | 51,16 | 10,9 |
| Alcoholic drinks | 9,43 | 2,2 | 12,24 | 2,6 | 16,60 | 3,9 | 18,81 | 4,7 | 15,75 | 3,4 | 17,08 | 3,6 |
| Total food and drinks | 433,38 | 100,0 | 467,19 | 100,0 | 425,69 | 100,0 | 400,93 | 100,0 | 469,32 | 100,0 | 471,26 | 100,0 |
| - Consumption of food and drinks From own production | 13,87 | 3,2 | 89,68 | 19,2 | 29,84 | 7,0 | 141,12 | 35,2 | (10,96) | (2,3) | 73,72 | 15,6 |

5.3. Features of the households and differences in behavior regarding consumption

The number of the household and type of the household are the demographic features which more than the other ones influence the behavior of the household when the expenditure is concerned and define different ways of budget distribution of the household. Generally speaking, the expenditure is not increased in proportion to the increase of household members but it is influenced by financial situation of the household.

With the increase of household members from one to two ones, average monthly expenditure is increased by 58, 0%, with the increase of household to 3 members, the expenditure is increased by 36, 8% in contrast with two-member household, if the household is increased by four members the expenditure is increased by 13, 92% in contrast with the three-member household and by 7, 1% if the number of the household members is increased by five or six members in contrast with four-member household. Average monthly expenditure vary from the minimum ones of 774, 04 BAM for the households with one member to the maximal ones of 2.022, 25 BAM for the households with five or six members. (Table 5.10)

The most significant part of the average expenditure of the household, in any case regards the purchase of foodstuffs and drinks. At all the households, regardless of the number of the members, that percentage exceeds 29% and at the households with 5 or more members it amounts to 32%. Besides, we can notice that at all these households the percentage of consumption from own production is higher than at the other ones and reaches up to 24, 1% expenditure on food. That percentage is the lowest at one-member households and it amounts to 8, 5% (Table 5.11).

This is connected to higher concentration of multiple members households in the settlement type "other" and the fact that one-member households are in most cases old age people who are not capable of larger own production.

In group of groceries, all the households, regardless of household members, have the most expenditure on meat (21, 4 to 24, 1%), then milk, milk products and eggs (14,1-15,7%) bread and cereals about 14% and about 9% on soft drinks. 3% of total expenditure on food and drinks is on alcoholic drinks.

The expenditure that is tied to the number of the members the most, where, we can say, the influence of economy is weaker, is the one regarding clothes and footwear, transport, leisure and culture and other products and services.

Table 5.10. The average of monthly expenditure of the households by number of members and category of the expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Number of members | | | | |
|---|-------------------|-----------------|-----------------|-----------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Total food and drinks | 30,1 | 31,7 | 29,9 | 29,8 | 32,6 |
| Tobacco | 2,1 | 2,5 | 2,4 | 2,4 | 2,4 |
| Clothes and footwear | 2,9 | 3,0 | 5,4 | 6,4 | 5,8 |
| Housing | 25,0 | 20,4 | 17,0 | 15,6 | 14,1 |
| El. Energy, gas, water and other fuels | 11,3 | 11,0 | 8,7 | 8,1 | 8,9 |
| Furniture, household equipment and other service in the household | 4,5 | 4,6 | 4,6 | 4,3 | 4,5 |
| Health | 5,0 | 4,9 | 3,3 | 3,1 | 3,4 |
| Transport | 4,7 | 7,8 | 11,2 | 12,1 | 11,4 |
| Communications | 4,0 | 4,2 | 4,8 | 4,7 | 4,5 |
| Leisure and culture | 2,1 | 1,7 | 2,0 | 2,4 | 2,1 |
| Education | : | 0,2 | 0,7 | 0,9 | 0,7 |
| Catering services | 1,9 | 1,7 | 2,5 | 2,6 | 2,3 |
| Accommodation services | (0,3) | 0,2 | 0,5 | 0,5 | 0,4 |
| Other products and services | 6,1 | 6,3 | 7,2 | 7,3 | 7,0 |
| Total non-food | 69,9 | 68,3 | 70,1 | 70,2 | 67,4 |
| Total (=100%) | 774,04 | 1.167,27 | 1.597,17 | 1.828,95 | 2.022,25 |

The expenditure by these categories are, in general, increased by the number of members of the household. The households with five and more members are the exception because of their higher concentration in the settlements type "other" and where the way of life is, on average, more economical also due to higher presence of the poor households (look at chapter 6).

Table 5.11. Average monthly expenditure of the households on food and drink by number of the members and category of expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Number of members | | | | |
|-------------------------|-------------------|------|------|------|------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Bread and cereals | 14,4 | 13,7 | 13,3 | 13,6 | 12,7 |
| Meat | 21,4 | 22,8 | 22,8 | 22,6 | 24,1 |
| Fish | 2,9 | 2,9 | 3,0 | 2,9 | 2,5 |
| Milk, cheese, eggs | 15,7 | 14,6 | 14,1 | 14,3 | 15,5 |
| Oil and fats | 4,3 | 4,4 | 4,2 | 3,9 | 4,2 |

continued

| Category of expenditure | Number of members | | | | |
|--|-------------------|---------------|---------------|--------------|---------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Fruit | 7,6 | 7,3 | 7,2 | 7,5 | 6,6 |
| Vegetables | 9,4 | 10,8 | 10,7 | 10,5 | 10,5 |
| Sugar, jam, honey and chocolate, sweets and other products | 11,2 | 10,6 | 12,3 | 12,4 | 11,7 |
| Soft drinks | 9,9 | 9,2 | 9,4 | 9,7 | 9,1 |
| Alcoholic drinks | 3,2 | 3,6 | 3,0 | 2,7 | 3,0 |
| Total food and drinks | 232,83 | 369,82 | 477,34 | 544,7 | 658,51 |
| - Consumption of food and drink from own production | 8,5 | 14,9 | 14,6 | 13,9 | 24,1 |

On the other side, mostly due to the effect of economy scope in the household, a share of the expenditure on housing (maintenance of the living unit), electric energy, gas, water and other fuels in total expenditure of the household is decreased by the size of the household. The level and structure of the expenditure of the household are not only influenced by the number of the members in the household but also by age of the members of the household.

Old age single households (65 and older) has the lowest monthly expenditure (674, 64 BAM monthly). If the expenditure of these households are compared with the expenditure of one-member households younger than 65, it can be seen that expenditure on food in absolute values is not much different (about 47, 23 BAM), whereas the differences in expenditure for non-food products are far more higher (234, 34 BAM). (Tables 5.12 and 5.13).

Observing the married couples without children, again is noticeable the situation where old age households do not spend much less on food (56, 71 BAM less monthly) than younger two-member households, like it is the case regarding non-food products where younger households spend 232, 47 BAM more.

When married couples with children are concerned the level of expenditure is from 1.656,13 BAM with one child to 2.034,69 BAM with three or more children. Speaking about the households which, besides married couples with children, have other relatives, it can be said that on the first place by expenditure are the households made up of married couples with children and parents (2.219, 78 BAM), then married couples with children and other relatives that have monthly expenditure to 1.981, 99 BAM.

The married couples without children, with a head of the household aged 65 or older are the households which have the highest part of expenditure on food (33, 65%) in comparison with other types of expenditure. Younger single households (aged to 65) spend on food the least: 27, 54% of total expenditure.

The expenditure regarding the consumption from own production are higher at the households which are made up of married couples and other relatives or parents, old age married couples and married couples with three or more children (mostly at multiple members households).

The expenditure regarding the housing are the most ones at single households (old age single households 27, 56% and younger ones 21, 75%) and older married couples without children, 19, 18%. If the expenditure on electric energy supply and other public utilities is added to the expenditure of housing, it is significant to emphasize that this expenditure reaches 40, 23% of the expenditure at old age single households. They are followed by old age married couples without children by 34, 17%, younger adult singles by 31, 34%. Speaking about other expenditure by old age households, the least expenditure is on education, accommodation services in hotels, catering services and expenditure on leisure and culture, but at the same time they have more expenditure on health, about 7%. At the households with children, the expenditure on transport is significant (over 12%), other goods and services (about 7%), clothes and footwear (about 6%) and communications (almost 5%)

Table 5.12. Average monthly expenditure by type of the household and category of expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | SH < 65 aged | SH ≥ 65 aged | MCWC < 65 aged | MCWC ≥ 65 aged | MC with 1 child | MC with 2 children | MC with 3 i More children | Single parents | SP+ relatives | MC+dijete+ relatives | MC+child+ rparents | Other |
|---|---------------|---------------|-----------------|-----------------|-----------------|--------------------|---------------------------|-----------------|-----------------|----------------------|--------------------|-----------------|
| Total food and drinks | 27,5 | 32,0 | 30,6 | 33,7 | 30,2 | 29,3 | 32,1 | 28,9 | 33,0 | 32,9 | 30,7 | 33,2 |
| Tobacco | 3,0 | 1,4 | 2,8 | 1,9 | 2,3 | 2,4 | 2,4 | 2,8 | 2,6 | 2,4 | 2,2 | 3,0 |
| Clothes and footwear | 4,8 | 1,3 | 3,3 | 1,6 | 5,2 | 6,4 | 6,0 | 6,1 | 5,2 | 5,2 | 6,7 | 4,5 |
| Housing | 21,7 | 27,6 | 19,2 | 21,9 | 16,6 | 15,8 | 14,7 | 19,0 | 15,8 | 13,7 | 13,3 | 17,8 |
| El. energy, gas, water and other fuels | 9,6 | 12,7 | 10,0 | 12,3 | 8,4 | 8,1 | 8,8 | 9,7 | 9,5 | 9,0 | 8,2 | 10,2 |
| Furniture household equipment and services in household | 4,4 | 4,5 | 4,8 | 4,6 | 4,6 | 4,3 | 4,4 | 4,3 | 4,1 | 4,9 | 4,6 | 4,3 |
| Health | 2,9 | 6,6 | 4,6 | 6,3 | 3,3 | 2,6 | 3,0 | 3,3 | 3,4 | 4,1 | 4,3 | 3,8 |
| Transport | 7,5 | 2,6 | 9,7 | 6,5 | 12,0 | 12,5 | 10,7 | 7,3 | 10,0 | 11,3 | 12,6 | 8,5 |
| Communications | 4,4 | 3,6 | 4,1 | 3,8 | 4,8 | 4,8 | 4,5 | 4,8 | 4,6 | 4,6 | 4,4 | 4,4 |
| Leisure and culture | 2,7 | 1,7 | 1,6 | 1,5 | 1,9 | 2,4 | 2,4 | 2,2 | 2,1 | 1,8 | 2,3 | 1,5 |
| Education | : | : | : | : | 0,6 | 1,0 | 0,9 | 0,8 | 0,5 | 0,4 | 0,9 | (0,3) |
| Catering services | 3,3 | 0,8 | 1,9 | 0,8 | 2,5 | 2,6 | 2,7 | 2,8 | 1,8 | 2,0 | 2,6 | 1,5 |
| Accommodations | (0,3) | : | (0,3) | : | 0,5 | 0,5 | (0,5) | (0,7) | : | : | (0,4) | : |
| Other products and services | 7,6 | 4,9 | 7,0 | 5,1 | 7,1 | 7,4 | 6,9 | 7,3 | 6,9 | 7,4 | 6,9 | 6,8 |
| Total Non-food | 72,5 | 68,0 | 69,4 | 66,3 | 69,8 | 70,7 | 67,9 | 71,1 | 67,0 | 67,1 | 69,3 | 66,8 |
| Total (=100%) | 956,21 | 674,64 | 1.331,02 | 1.041,85 | 1.656,13 | 1.819,41 | 2.034,69 | 1.285,97 | 1.709,28 | 1.981,99 | 2.219,78 | 1.336,47 |

Table 5.13. Average monthly expenditure by type of the household and category of expenditure on food, 2015. (values in BAM and values in percentages)

| Category of expenditure | SH < 65 aged | SH ≥ 65 aged | MCWC < 65 aged | MCWC ≥ 65 aged | MC with 1 child | MC with 2 children | MC with 3 i More children | Single parents | SP+ relatives | MC+child+ relatives | MC+child+ rparents | Other |
|---|--------------|--------------|----------------|----------------|-----------------|--------------------|---------------------------|----------------|---------------|---------------------|--------------------|-------|
| Bread and cereals | 13,3 | 15,2 | 13,4 | 13,7 | 13,0 | 13,7 | 13,2 | 14,7 | 13,7 | 12,3 | 12,1 | 13,6 |
| Meat | 21,8 | 21,1 | 22,5 | 23,1 | 22,9 | 22,2 | 23,3 | 22,7 | 22,2 | 25,1 | 24,6 | 24,3 |
| Fish | 3,3 | 2,7 | 3,0 | 2,8 | 2,9 | 2,9 | 2,7 | 3,1 | 2,8 | 2,5 | 2,5 | 2,6 |
| Milk, cheese, eggs | 14,6 | 16,4 | 14,3 | 14,9 | 14,0 | 14,5 | 14,8 | 14,4 | 15,2 | 15,6 | 14,7 | 15,5 |
| Oil and fats | 4,0 | 4,5 | 4,3 | 4,5 | 4,2 | 4,0 | 3,9 | 4,2 | 4,3 | 4,4 | 4,4 | 4,0 |
| Fruit | 7,7 | 7,5 | 7,2 | 7,4 | 7,2 | 7,4 | 7,1 | 7,5 | 6,8 | 6,4 | 7,3 | 6,8 |
| Vegetables | 9,2 | 9,6 | 10,8 | 10,5 | 10,7 | 10,3 | 10,5 | 11,3 | 11,2 | 10,4 | 10,5 | 10,6 |
| Sugar, jam, Honey, chocolate, Sweets and other products | 12,1 | 10,5 | 10,9 | 10,0 | 12,5 | 12,6 | 12,3 | 11,6 | 12,0 | 11,1 | 11,9 | 10,5 |
| Soft drinks | 10,0 | 9,7 | 9,8 | 8,9 | 9,5 | 9,8 | 9,1 | 8,8 | 9,5 | 9,3 | 9,2 | 8,6 |

continued

| Category of expenditure | SH < 65 | SH >= 65 | MCWC < 65 | MCWC >= 65 | MC with 1 child | MC with 2 children | MC with 3 i More chil. | Singlr parents | SP+ relatives | MC+dchild+ relatives | MC+dchild+ parents | Other |
|----------------------------------|---------------|---------------|--------------|---------------|-----------------|--------------------|------------------------|----------------|---------------|----------------------|--------------------|---------------|
| Alcoholic drinks | 3,9 | 2,7 | 3,8 | 4,1 | 3,1 | 2,8 | 3,0 | 1,8 | 2,4 | 3,0 | 3,0 | 3,5 |
| Total food And drinks | 263,38 | 216,15 | 407,3 | 350,59 | 500,85 | 533,27 | 653,99 | 371,44 | 563,92 | 652,57 | 680,79 | 444,08 |
| - Consumption of food and drinks | | | | | | | | | | | | |
| From own production | 8,5 | 8,4 | 13,8 | 17,5 | 14,7 | 13,5 | 17,7 | 10,7 | 18,7 | 26,9 | 24,0 | 22,7 |

Younger single households are characterized by a little bit higher level of expenditure on food consumed outside the house (3, 3%) in contrast with other households. The expenditure on health is the highest at old age single households (6, 63%) and old age married couples without children (6, 27%), which is understandable by their age.

Generally speaking, the households whose financial situation is better have possibility to spend a larger part of their budget on expenditure that do not belong to basic expenditure.

One of the variables, which are tied to financial resources the most, so according to that also to the way of behavior of the household when expenditure is concerned, is status of current activity of the head of the household.

The average monthly expenditure of the households in which a housewife is the head of the household is 863, 30 BAM or 47, 9% lower than at the households whose head of the household is employed. (Table 5.14)

Table 5.14. Average monthly expenditure of the household by current activity of head of the household and category of expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Status of current activity (the head of the household) | | | | |
|--|--|---------------------------------------|---------------|-----------------|---------------|
| | Employed | Unemployed, look for First employment | Housewife | Pensioner | Other |
| Total food and drinks | 29,2 | 31,7 | 31,9 | 32,7 | 33,1 |
| Tobacco | 2,5 | 2,5 | 2,1 | 2,2 | 2,7 |
| Clothes and footwear | 6,4 | 3,9 | 3,7 | 3,2 | 3,0 |
| Housing | 15,4 | 18,4 | 22,4 | 20,1 | 17,5 |
| El. Energy, gas, water and other fuels | 8,2 | 10,4 | 11,5 | 10,4 | 10,8 |
| Furniture, household equipment and other | | | | | |
| Service in the household | 4,7 | 4,2 | 4,3 | 4,3 | 4,3 |
| Health | 3,1 | 2,6 | 4,8 | 4,7 | 7,5 |
| Transport | 11,8 | 10,8 | 5,9 | 8,0 | 7,3 |
| Communications | 4,7 | 4,3 | 4,2 | 4,3 | 3,7 |
| Leisure and culture | 2,3 | 2,0 | 1,8 | 1,8 | 1,4 |
| Education | 0,7 | 0,5 | 0,3 | 0,3 | (0,3) |
| Catering svices | 2,8 | 1,9 | 1,3 | 1,6 | 1,5 |
| Accommodation services | 0,5 | (0,1) | (0,3) | 0,3 | : |
| Other products and services | 7,5 | 6,6 | 5,7 | 6,2 | 6,9 |
| Total non-food | 70,8 | 68,3 | 68,1 | 67,3 | 66,9 |
| Total (=100%) | 1.803,16 | 1.286,88 | 939,86 | 1.236,05 | 921,99 |

The differences in the levels of expenditure also refer to food and non-food. Also, the significant differences are recorded between the groups inside one category of nonfood. In case of the households whose head is employed, better financial situation is determined by higher share of expenditure on non-food products and services (70, 8% of total expenditure). At the households whose head is a housewife the expenditure on non-food products are 68, 1% of total expenditure, at the households whose head is unemployed or looks for first employment is 68, 3%, at households whose head is a pensioner is 67, 3% and at the households whose head is classified in group "Other" is 66, 9%.

The households whose head is employed spend 527, 26 BAM on food and drinks, 75, 7% more than the households whose head is a housewife and 72, 5% more than the households whose head belongs to the other categories of current activities.

Table 5.15. Average monthly expenditure of the households on food and drinks by current activity of head of the household and category of the expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Status of current activity (the head of the household) | | | | |
|--|--|--|---------------|---------------|--------------|
| | Employed | Unemployed, looking for first employment | Housewife | Pensioner | Other |
| Bread and cereals | 13,2 | 13,5 | 14,4 | 13,4 | 14,9 |
| Meat | 23,0 | 23,5 | 21,0 | 23,1 | 22,6 |
| Fish | 2,9 | 2,6 | 2,7 | 2,9 | 2,5 |
| Milk, cheese, eggs | 14,3 | 14,9 | 15,4 | 15,1 | 15,3 |
| Oil and fats | 4,0 | 4,2 | 4,6 | 4,4 | 4,3 |
| Fruit | 7,3 | 6,8 | 7,6 | 7,2 | 6,8 |
| Vegetables | 10,2 | 10,9 | 11,2 | 10,6 | 10,5 |
| Sugar, jam, honey and chocolate, sweets and other products | 12,4 | 11,0 | 11,3 | 10,9 | 10,8 |
| Soft drinks | 9,5 | 9,2 | 10,1 | 9,1 | 9,6 |
| Alcoholic drinks | 3,1 | 3,4 | 1,7 | 3,4 | 2,8 |
| Total food and drinks | 527,26 | 408,26 | 300,02 | 404,65 | 305,6 |
| - Consumption of food and drink from own production | 14,9 | 19,4 | 13,8 | 16,5 | 20,2 |

The households whose head belongs to other categories of current activities in percentages spend on health more than the other households, monthly expenditure amounts to 69, 22 BAM (almost 8% of total expenditure), then the households whose head is a housewife and a pensioner, 4,8% and 4, 7% of total expenditure, respectively.

In this case it is about old age people, people incapable of working and the households that have at least one old age person. The working activity of the members of the households and transport of school children and students can demand urge for moving. The households whose members are employed, generally those are married couples with children, spend about 213 BAM or 11, 8% of their budget on transport per month.

The least expenditure on transport are recorded at the households whose head is a housewife, 55, 33 BAM or 5, 9% a month. This value is also tied to age group (old age people) and type of the household (singles) and in large characterizes these types of the households.

If the households whose head of the household is employed are classified according to employment, it can be seen that the households whose head is employer have the highest level of expenditure on consumption, 2.398, 41 BAM, whereas the households whose head of the household has type of contract which is not full time, spend 1.009, 74 BAM less a month (1.388, 67 BAM monthly). (Tables 5.16 and 5.17)

Table 5.16. Average monthly expenditure of the household according to employment status of the head of the household and category of the expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Employment status (the head of the household) | | | |
|--|---|----------------------------|--------------------|--|
| | Employer | Self-employed or freelance | Full time employed | Other employed with other type of contract |
| Total food and drinks | 24,8 | 33,6 | 28,5 | 31,3 |
| Tobacco | 2,3 | 2,9 | 2,4 | 2,7 |
| Clothes and footwear | 8,2 | 4,5 | 6,5 | 5,1 |
| Housing | 16,1 | 14,0 | 15,9 | 17,2 |
| El. energy, gas, water and other fuels | 7,7 | 9,7 | 8,1 | 9,3 |
| Furniture, household equipment and services in the household | 4,6 | 4,4 | 4,7 | 4,5 |
| Health | 3,5 | 3,2 | 3,0 | 2,6 |
| Transport | 12,8 | 11,8 | 12 | 10,3 |
| Communications | 5,2 | 4,3 | 4,7 | 4,6 |
| Leisure and culture | 2,9 | 1,9 | 2,4 | 2,0 |
| Education | 0,8 | 0,4 | 0,8 | 0,6 |
| Catering services | 3,0 | 2,1 | 2,9 | 2,3 |
| Accommodation service | (0,6) | (0,3) | 0,6 | (0,3) |
| Other products | 7,4 | 6,8 | 7,7 | 7,1 |
| Total non-food | 75,2 | 66,4 | 71,5 | 68,7 |
| Total (=100%) | 2.398,41 | 1.497,85 | 1.859,76 | 1.388,67 |

A significant amount of financial resources of the household whose head is employer is used for non-food products (75, 2%), and within this category of expenditure beside other ones, it is also spent on meals outside the household, leisure and culture, accommodation services and other goods and services.

The households with self-employed members have the structure of expenditure similar to the households that live in the settlements type "other". This is an indicator how self-employment is generally tied to sector of agriculture.

They have a share of value of consumption from own production the most (28, 1%), that is almost twice larger than at the households whose head of the household is employer or has full time employment. The households whose head of the household is full time employed at employer, spend on food little bit less, 28, 5%, in comparison with the households whose head has some other type of work contract. The expenditure on food by these households is 31, 3% and their total expenditure is 25, 3% less than the ones by the households whose head is full time employed.

Table 5.17. Average monthly expenditure of the household on food and drinks by employment activity status of the head of the household and category of the expenditure, 2015. (values in BAM and values in percentages)

| Category of expenditure | Employment status (the head of the household) | | | |
|-------------------------|---|----------------------------|--------------------|--|
| | Employer | Self-employed or freelance | Full time employed | Other employed with other type of contract |
| Bread and cereals | 13,4 | 13,2 | 13,1 | 13,9 |
| Meat | 23,0 | 23,9 | 22,8 | 22,6 |
| Fish | 3,3 | 2,4 | 3,0 | 2,7 |

continued

| Category of expenditure | Employment status (the head of the household) | | | |
|---|---|----------------------------|--------------------|--|
| | Employer | Self-employed or freelance | Full time employed | Other employed with other type of contract |
| Milk, cheese, eggs | 13,6 | 14,7 | 14,3 | 14,6 |
| Oil and fats | 3,9 | 4,2 | 4,0 | 4,1 |
| Fruit | 7,6 | 6,6 | 7,6 | 6,8 |
| Vegetables | 9,7 | 11,4 | 10,0 | 10,5 |
| Sugar, jam, med and chocolate,sweets and other products | 13,0 | 11,4 | 12,5 | 12,2 |
| Soft drinks | 9,5 | 9,2 | 9,6 | 9,6 |
| Alcoholic drinks | 3,1 | 2,9 | 3,2 | 3,1 |
| Total food and drinks | 594,94 | 503,76 | 529,71 | 435,31 |
| - Food consumption from own production | 11,2 | 28,1 | 11,7 | 15,5 |

5.4. Purchase of groceries by the type of retail outlet

Food is mainly purchased in traditional types of stores: 72, 4% households purchase bread in these types of retail outlets. Butcher shop and fish shop are included in traditional stores and there the households purchase almost 50% of meat and fish. At super/hypermarkets, 38, 6% households purchase fish, and 34, 4 % of them purchase meat. The meat is also significantly purchased in retail outlets classified in type "other" implying a direct purchase from the producer as well.

Almost ¼ of the households purchase fruit and vegetables in super/hypermarkets. In the same range, the purchase of these products is also done in the markets (24, 6%). These products are 20% more purchased in traditional stores rather than in the market or at super/hypermarkets.

Table 5.18. Percentage of the households by the type of retail outlet, 2015.
(values in percentages)

| Groceries | Type of outlet retail | | | | | |
|------------|-----------------------|------------------|--------------------|--------|-------|-------|
| | Store | Department store | Super/hyper market | Market | Kiosk | Other |
| Bread | 72,4 | (0,5) | 15,1 | : | : | 11,9 |
| Meat | 47,9 | (3,3) | 34,4 | 1,1 | - | 13,3 |
| Fish | 48,4 | (2,8) | 38,6 | 3,2 | : | 7,0 |
| Vegetables | 43,5 | (0,9) | 24,9 | 24,6 | : | 5,9 |
| Fruit | 44,8 | (1,0) | 24,8 | 24,6 | : | 4,5 |

Observed according to geographical areas, groceries are mainly purchased in the stores of traditional type. The largest number of the households purchase bread in these stores (Federation of BiH 76, 1%, Republic of Srpska 65, 3% and Brčko district BiH 77, 0%).

It is interesting to mention habits of buying meat. In Republic of Srpska, 22, 7% households purchase meat in retail outlets type "other" (farms, fish farms), whereas in Federation of BiH and Brčko district BiH these percentages are far more lower (8, 9% and 7, 4% respectively).

It is understandable that high percentage of the household in all geographical areas purchase fruit and vegetables in the markets. Observed according to the type of populated place, it can be said that the habits of purchase of groceries are similar when the households that live in urban settlements and settlements type "other" are considered.

Differences in habits of purchase between the households that live in different types of settlements is evident when purchase of fruit and vegetables is considered. In urban settlements fruit and vegetables are mainly purchased in the stores (37, 7% and 37, 1%) and in the markets (34, 0%). In the households that live in the settlements type "other" fruit and vegetables are more often purchased in the stores (50, 3% and 48, 3%) in contrast with markets (17, 4%) which is understandable. In the settlements type "other" meat is more often purchased in other retail outlets (26, 0%) in contrast with urban households (11, 9%) which indicates to the fact that this product can be purchased directly from the cattle breeder.

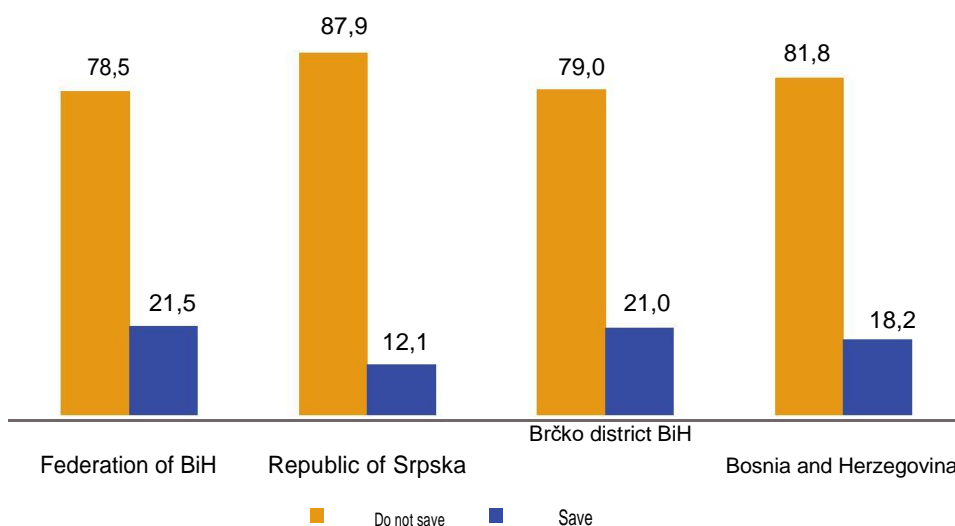
5.5. Savings and economic situation of the household

The information regarding the savings of the household and the lowest income which would, in opinion of the households, satisfy their needs, enables to determine better the conditions in which the households live in Bosnia and Herzegovina. Although the data on savings refer to subjective opinion of the household, the answers given by the households refer not only to the income of the household but to the way of their life and purchase habits. As we will emphasize later, it is strongly tied to social demographic characteristics of the members of the households and level of the expenditure for consumption.

18, 2% households stated that they save a part of their incomes and 81, 8% of them stated that they spend all of their incomes (Graph 5.2)

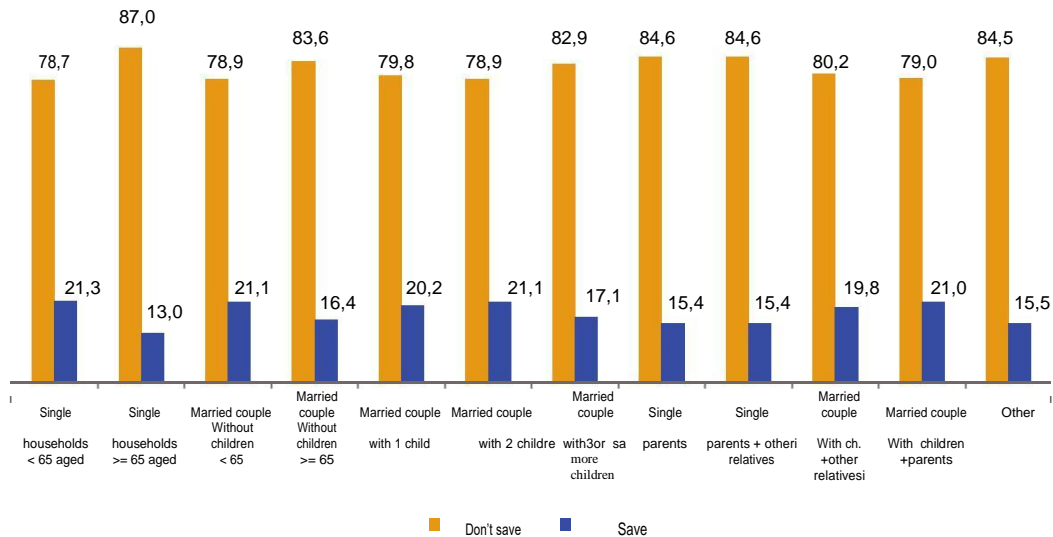
There are interesting differences between geographical areas and between types of the households when savings are considered. The percentage of the households that have savings in Federation of BiH is 21, 5%, in Republic of Srpska is 12, 1% and 21% in Brčko district BiH.

Graph 5.2. Savings by geographical areas, 2015. (values in percentages)



The smallest number of savers (13, 0%) are among the households aged 65 and older and the households whose head is single parent, single parent with relatives (15, 4%). A significant part (21, 1%) of married couples, whose head is younger than 65, save money, also married couples with children and parents (21, 1% of them) save, and married couples with one and two children (about 20%) save as well. And 21, 3% singles aged less than 65 save something from their earnings.

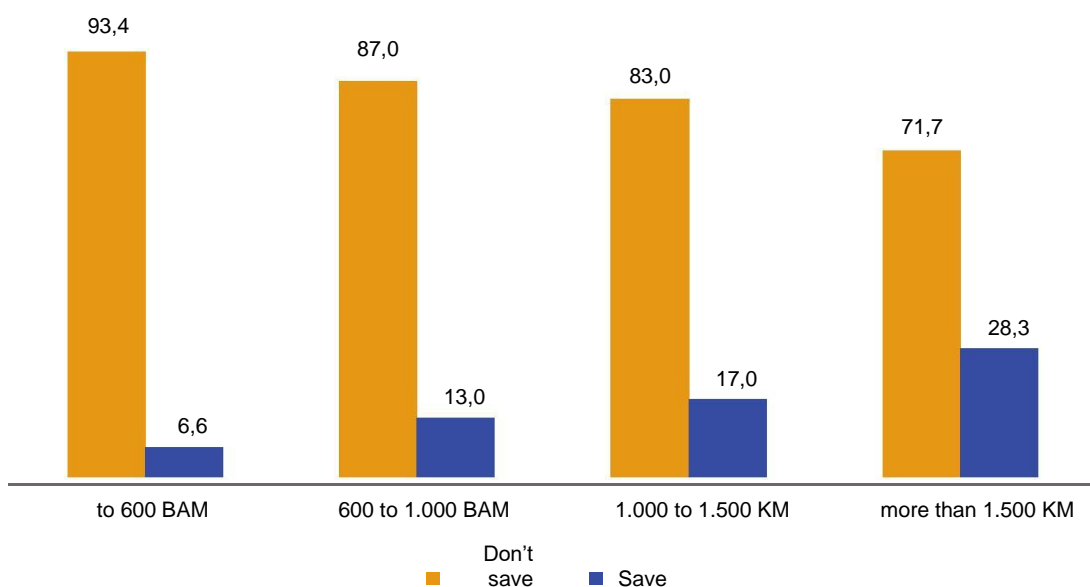
Graph 5.3. Savings by the type of the household, 2015. (values in percentages)



As the level of expenditure increases, so the percentages of the households that save a part of their annual incomes increases.

Among the households that spend up to 600 BAM, 6, 6% a month, are the ones that stated they save, 13, 0% are the savers that spend 600-1000 BAM a month, 17, 0% of the ones that spend 1.000-1.500 BAM, The households that save the most (28, 3%) are the households that have the highest monthly consumption, and that consumption is over 1.500 BAM.

Graph 5.4. Savings by level of consumption, 2015. (values in percentages)



As we have already emphasized, the households responded to the question what it would be, in their own opinion, the lowest monthly income that would satisfy the needs of their household. Only 0, 8% households did not respond to this question.

6. POVERTY: ESTIMATION AND MAIN CHARACTERISTICS OF POOR HOUSEHOLDS

6.1. Methodological aspects

The European standard methodology was used for analysis of poverty presented in this chapter. According to this methodology, the poverty is defined as equivalent expenditure on household consumption that is under the standard level which is annually set to 60, 0% of median of monthly equal expenditure of the households.

This definition was adopted at the level of European Union as working definition in 1984. Pursuant to the Decision of Council of Europe and it reads: "The poor ones are people, family and group of people whose resources (financial, cultural and social) are limited to such extent that have them excluded from that minimum which is asked for the life in the member country they live in."

So, the poverty is defined in "relative" sense and it depends on distribution of the expenditure for consumption within the population. The poverty does not mean only the lack of unnecessary assets and services but also inauspicious status in which some households are when compared to other ones: the poor are the ones who have less.

Median¹ of equivalent consumption expenditure represents a measure of prosperity in the country: the households that have monthly expenditure below 60, 0% of this median are considered to be the poor ones. Besides that, the levels of the consumption expenditure of every household are equalised in such a way that they take into the consideration differences in needs between the households and scope of economy that occur in the households of different size and structure. The amount of consumption expenditure needed to have a certain level of prosperity varies according to the structure of the household. Only after the reference type of the household is finished (and that is adult single household) it is possible to define equivalent coefficient that provides the amount needed per household, with different characteristics, to have the same living standard.

The European methodology uses so called "modified OECD equivalence scale", which gives a weight 1, 0 to the head of the household, a weight of 0, 5 to the other members aged 14 and over and 0, 3 to each child under the age of 14. In this case, a type of reference household is an unmarried adult (with coefficient 1, 0). For example, the household that is consisted of an adult and his/her child aged 14 has the same life standard as the household consisted of an adult if his/her level of expenditure 1, 5 times higher (1 for the first adult and 0, 5 for a child) than the expenditure on consumption of the household consisted of one unmarried adult. In that case, if the total expenditure on consumption by each member is divided by his/her coefficient (which is given by sum of weights for each member) it is possible to compare directly the levels of consumption expenditure and get "equal" distribution of the consumption expenditure. The size of poverty is calculated according to the number of the households (and their members) that show the consumption expenditure that are below the standard threshold.

If conventional nature of this threshold is taken into the consideration and the fact that the expenditure on consumption below this threshold does not represent neither unnecessary nor sufficient indicator of the state of the household, then the indicator refers to a measure of poverty risk.

In 2015, 60, 0% of median of monthly expenditure on consumption in Bosnia and Herzegovina amounts to 389, 26 BAM. This value represents relative line of poverty (or standard line of poverty) for one adult household².

The relative line of poverty was calculated according to the database of Household budget survey that are collected from the samples of 7.702 households randomly chosen so to represent the population of Bosnia and Herzegovina.

For many reasons, this type of survey has limited term of validity in analysis of the poverty.

The survey refers to the individuals who live in Bosnia and Herzegovina and do not include the people in collective institutions (nursing homes, reformatories, prisons etc.) besides that, the homeless are excluded because the sample was done according to the range of populated living units.

So, the survey cannot provide the information on life conditions in extremely bad situations. But, regardless of all that, the survey remains the main source of information for estimation of the population in Bosnia and Herzegovina and it must be used as a reference for any analysis of this phenomenon.

¹ When all the households are sorted in increasing sequence according the height of their equalized expenditure, median is a value of the consumption expenditure which separates 50% households with consumption expenditure above the value of a median and 50% households below this value.

² One-member household where a member is 14 or older

6.2. Relative poverty

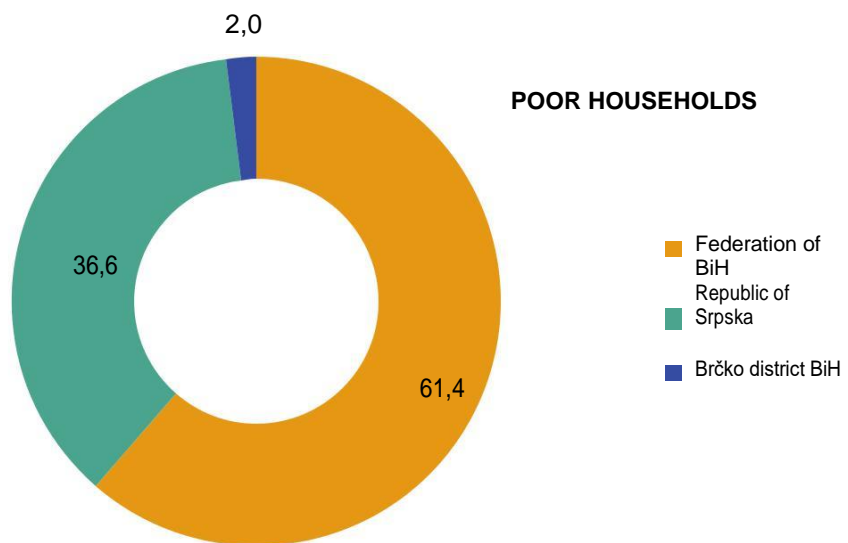
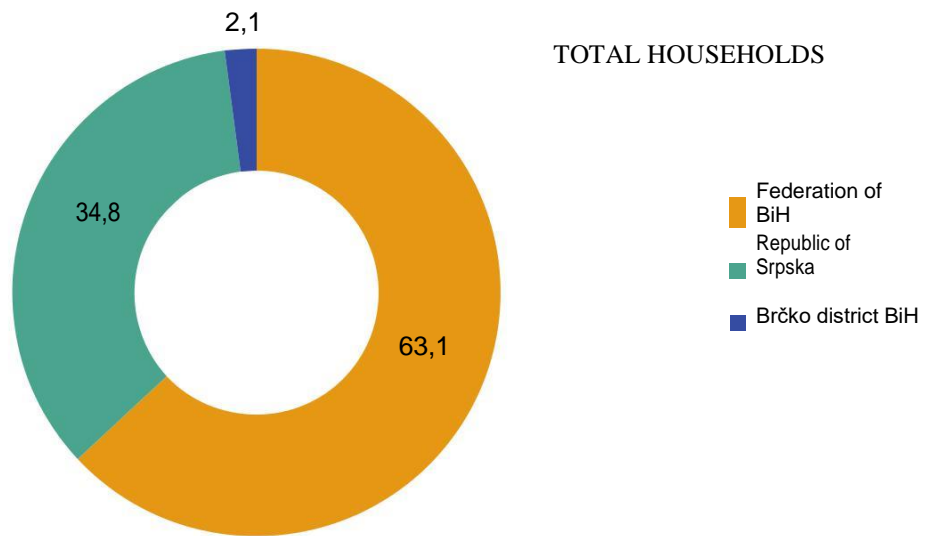
In 2015, 170.619 households (16, 5% of total number of the households) or 505.816 inhabitants in Bosnia and Herzegovina (16, 9% of total population number) live in relative poverty (Table 6.1).

This data is the result of different life conditions in three geographical areas. 61, 4% poor households live in Federation of BiH (Graph 6.1) where out of 100 households, 16 of them are the poor ones. Similar ratio is in Brčko district BiH, whereas in Republic of Srpska there are 17, 4 poor ones on every 100 households of the population.

Table 6.1. The main indicators of relative poverty according to geographical areas, 2015.
(absolute values and values in percentages)

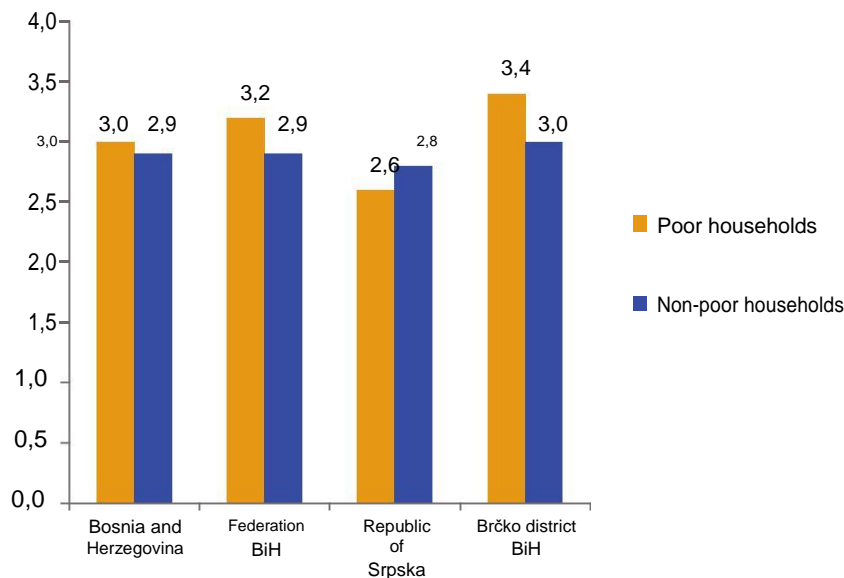
| Observing units | 2015. | | | |
|--|---------|---------|--------|--------|
| | BiH | FBiH | RS | BD BiH |
| Relative poverty line (monthly in BAM) | 389,26 | | | |
| Poor households | 170619 | 104666 | 62501 | 3452 |
| Total households | 1033452 | 652129 | 359567 | 21755 |
| Poor inhabitants | 505816 | 332328 | 161849 | 11639 |
| Total inhabitants | 2995603 | 1943513 | 985854 | 66236 |
| Poverty rate (%) | | | | |
| Poor households | 16,5 | 16,0 | 17,4 | 15,9 |
| Poor inhabitants | 16,9 | 17,1 | 16,4 | 17,6 |
| Poverty gap (%) | | | | |
| Households | 24,6 | 25,8 | 22,7 | 21,5 |
| Value in percentages | | | | |
| Poor households | 100,0 | 61,4 | 36,6 | 2,0 |
| Total households | 100,0 | 63,1 | 34,8 | 2,1 |
| Poor inhabitants | 100,0 | 65,7 | 32,0 | 2,3 |
| Total inhabitants | 100,0 | 64,9 | 32,9 | 2,2 |

Graph 6.1. Poor households and total households by geographical areas, 2015.
(values in percentages)



There are certain differences in average size between poor and non-poor households according to geographical areas. The poor households are on average bigger than the non-poor ones in all geographical areas except in Republic of Srpska where that ration is opposite. (Graph 6.2).

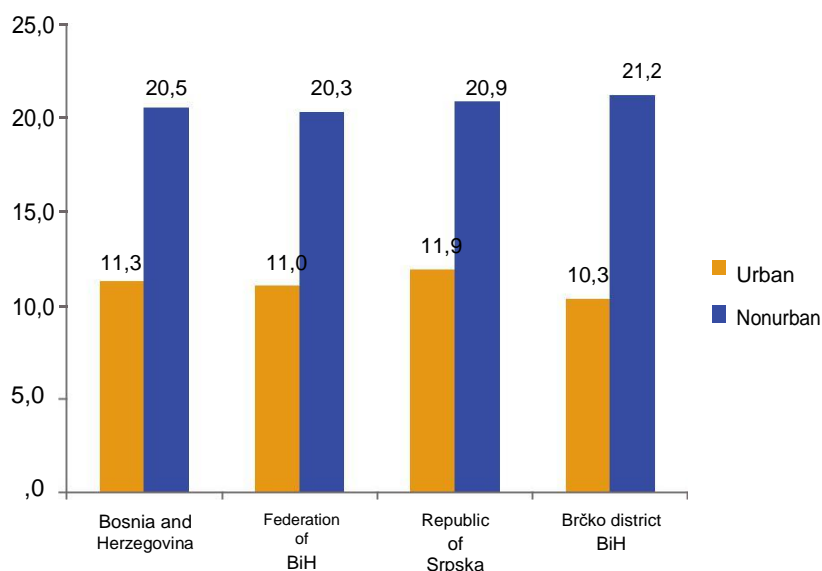
Graph 6.2. Average sizes of the households by the status in poverty, 2015.



The number and percentage of the poor are important indicators, but they are, though, one dimensional data that do not show much about the living conditions i.e. how deep that poverty is. This information is provided from the indicators of poverty gap which is measured if the expenditure on consumption by poor households, on average, is far from the line of the poverty. (Table 6.1) Judging by the index of poverty gap, although there is less percentage of poor households in Federation of BiH, they are in bad situation because they are on average far from the line of poverty.

In all of three geographical areas, relative poverty is more expressed in non-urban settlements: in 2015 poverty rate of poor non-urban households in Bosnia and Herzegovina was 20, 5% whereas it reached a level of 21, 2% in the mentioned settlements of Brčko district BiH.

Graph 6.3. Relative poverty of the households by the type of settlements and geographical area, 2015. (values in percentages)



6.3. Characteristics of poor households

In order to gain better image of poverty with the respect to the size of the sample, the analysis of poverty rate (according to size and type of the household, age, education and activity of the head of the household) was carried out only at the level of Bosnia and Herzegovina.

Observed according to the size of the households, relative poverty is the most concentrated within the households that have 5 or more members then at one-member households (poverty rates 20, 2% and 18, 5% respectively), whereas observed according to the type of the households, we notice that the highest rate of poverty was at married couples with children and other relatives (23, 1%) and at single households where the person is aged 65 or over (21, 9%).

In contrast to that, the lowest rates of poverty are at married couples without children where the head of the household is younger than 65 (10, 5%) and single households with person younger than 65 (12, 2%) and according to the size of the households, at four-member households (14, 8%)

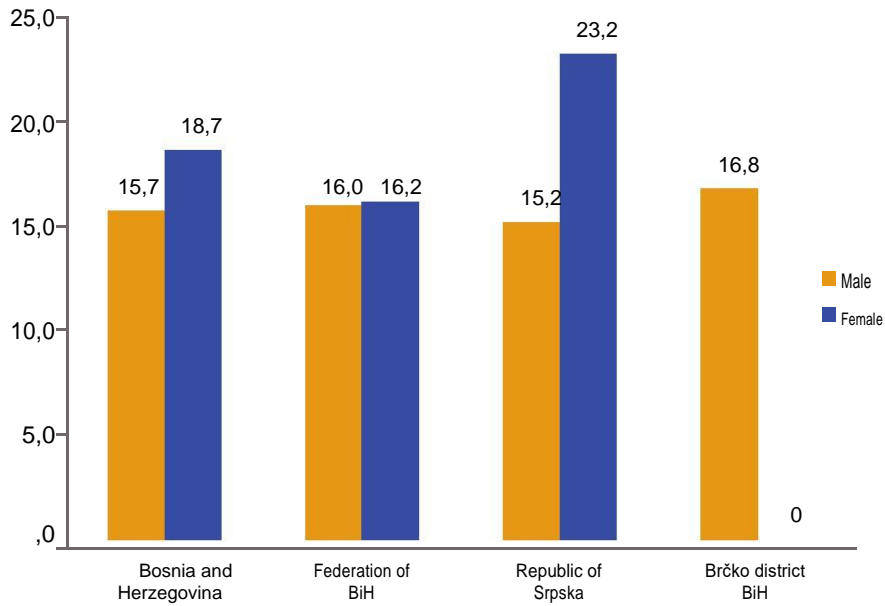
Table 6.2 Relative poverty by size and type of the household, 2015. (*absolute values and values in percentages*)

| Variable | Number of poor households | Size of household |
|--|---------------------------|-------------------|
| Size of household | | |
| 1 member | 39632 | 18,5 |
| 2 members | 42257 | 15,2 |
| 3 members | 27851 | 15,1 |
| 4 members | 30100 | 14,8 |
| 5 or more members | 30779 | 20,2 |
| Total | 170619 | 16,5 |
| Type of household | | |
| Single aged <65 | 9246 | 12,2 |
| Single aged >=65 | 30386 | 21,9 |
| Married couple without children aged <65 | 10414 | 10,5 |
| without children aged >=65 | 19407 | 18,1 |
| Married couple with 1 child | 19007 | 13,6 |
| Married couple with 2 children | 23901 | 14,5 |
| Married couple with 3 and more djece | 9366 | 17,2 |
| Single parents | 14458 | 18,4 |
| Single parents and other relatives | (6081) | (16,4) |
| Married couple with children and other relatives | 12343 | 23,1 |
| Married couple with children and parents | (5867) | (16,5) |
| Other | 10143 | 20,9 |
| Total | 170619 | 16,5 |

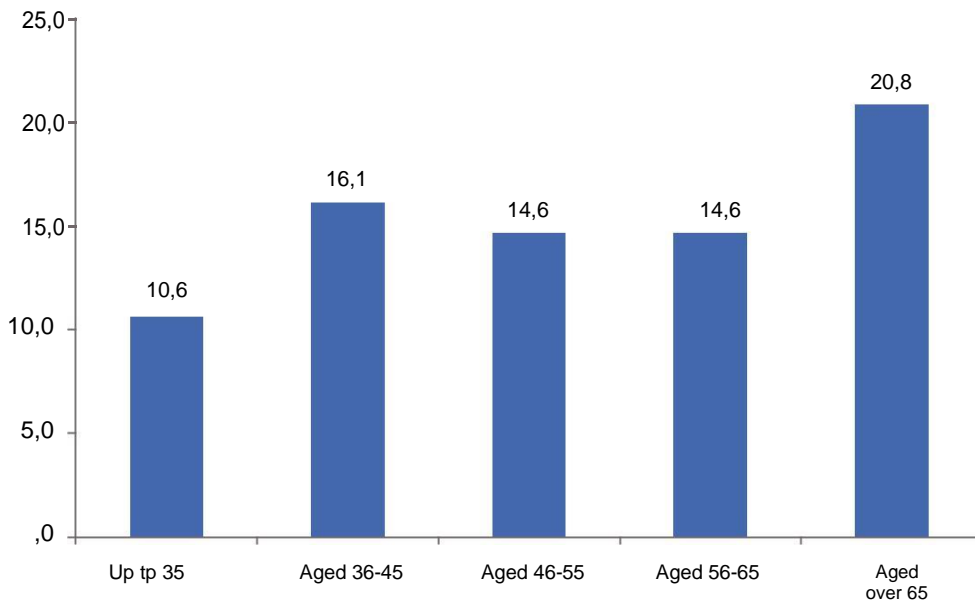
The gender of the head of the household has certain influence on relative poverty. At the level of Bosnia and Herzegovina, a poverty rate of the households whose head is a female is 18, 7% in contrast with 15, 7% for the households whose head is a male. The differences are more expressed in Republic of Srpska where those rates are 23, 2% i.e. 15, 2% (Graph 6.3.)

At the level of Bosnia and Herzegovina, the poverty is tightly tied to the age of the head of the household: poverty rate is almost twice higher if the head of the household is aged 65 or older (20, 8%) in contrast to 10, 6% with the households where the head is younger than 35 (Graph 6.4.)

Graph 6.4. The size of poverty by gender of the head of the household 2015. (values in percentages)



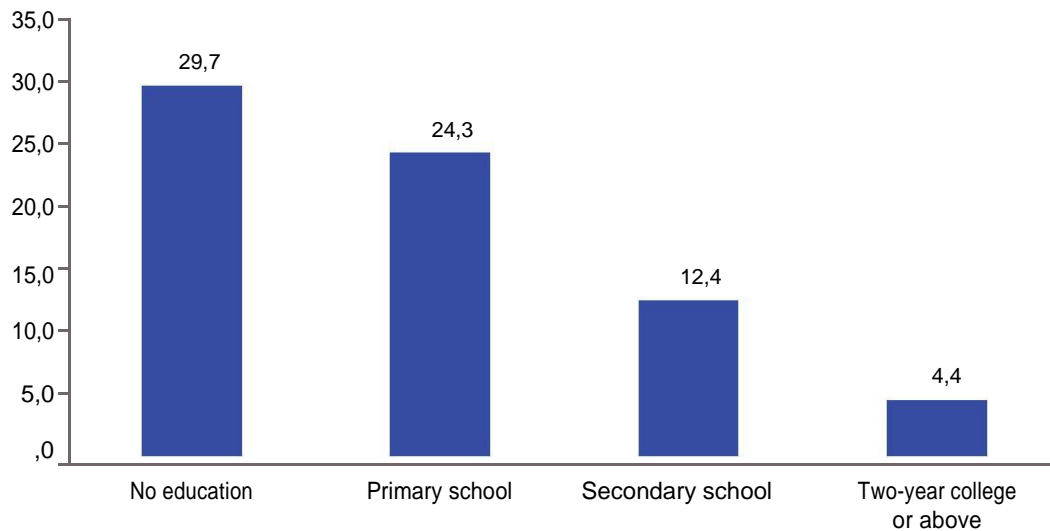
Graph 6.5. The size of poverty by the age of the head of the household, 2015. (values in percentages)



6.4. Education, employment and poverty

A low level of education brings to the increase of poverty risk (Graph 6.6). Out of total number of the households whose head has no educational degree 29,7% of them is poor. The poverty rate is also that high at the households whose head has elementary school completed (24,3%) and it starts to decrease significantly at the households whose head has secondary school completed (12,4%) and university education (4,4%).

Graph 6.6. The size of poverty by the education of the head of the household, 2015 (*values in percentages*)



In the end, the poverty is strongly tied to the employment status of the head of the household, as well. The percentage of poor households is the least if the head is employed (11,6%). The poverty rate reaches 26,2% if the head of the household is unemployed and looks for first employment, whereas the highest poverty rate is at the households whose head is incapable of work and amounts to 38,5%.

At the household whose head is a pensioner, 16,3% of them are poor. Although the poverty rate within this sub population is not the highest one, it should bear in mind the fact that it is consisted of 60 thousand of pensioned households which represents more than 35% of all poor households in Bosnia and Herzegovina.

Table 6.3. Relative poverty by the employment status of the head of the household, 2015. (*absolute value and values in percentages*)

| Employment status of the head of the household | Number of poor households | Poverty rate |
|--|---------------------------|--------------|
| Employed | 47955 | 11,6 |
| Unemployed or looking for first employment | 23384 | 26,2 |
| Housewife | 19782 | 18,0 |
| Incapable of working | 14399 | 38,5 |
| Pensioner | 60487 | 16,3 |
| Other | (4612) | (32,9) |
| Total | 170619 | 16,5 |

6.5. Relative character of the poverty line (The households at risk of poverty and scarcely poor households)

The number and rate of poor households depend on that where the line of poverty is set. It setting at 60% from median of monthly equalized consumption expenditure is a conventional one. It represents threshold of value which divides the population into the poor and non-poor ones and does not enable the total analysis of this phenomenon in its diversity. For that reason, two more poverty thresholds are created: 50% and 70% from median of monthly equalized expenditure on consumption.

Considering these three lines of poverty, four categories of the households are identified: definitely poor households (with expenditure below 50% of median of monthly equalized consumption expenditure), scarcely poor households (expenditure between 50 and 60% of median), the households at risk of poverty (with expenditure between 60% and 70% of median) and the households that are not definitely poor with higher amounts of consumption.

Graph 6.7. Poor and non-poor households by 3 different lines of poverty, 2015. (values in percentages)

| | |
|----------------|---------------------------|
| Not poor 83,5% | Definitely not poor 75,1% |
| | At risk of poverty 8,4% |
| Poor 16,5% | Scarcely poor 6,9% |
| | Definitely poor 9,6% |

In 2015, about 99.000 households are definitely poor with little territorial differences. Namely, observed relatively, there are the least definitely poor households in Brčko district BiH (8, 2%), while the differences by entities in contrast with state percentages are small. At the same time, there are the most households that are definitely not poor in Federation of BiH (76, 4%) and the least ones are in Republic of Srpska (72, 8%) More than 86.000 households in Bosnia and Herzegovina are at risk of poverty because their expenditure is only 64, 88 BAM above the risk of 60% of median of monthly equalized expenditure on consumption.

Tabela 6.4. Poverty by different poverty lines per geographical areas, 2015. (values in percentages)

| Poverty line | Bosnia and Herzegovina | | Federation of BiH | Republic of Srpska | Brčko district BiH |
|---|------------------------|--------------|-------------------|--------------------|--------------------|
| | No. of households | % households | % households | % households | % households |
| 50 % of median expenditure (324,3831 BAM) | 98948 | 9,6 | 9,8 | 9,3 | 8,2 |
| 60 % of median expenditure (389,2597 BAM) | 170619 | 16,5 | 16,0 | 17,4 | 15,9 |
| 70 % of median expenditure (454,1363 BAM) | 256930 | 24,9 | 23,6 | 27,2 | 26,2 |
| Definitely poor | 98948 | 9,6 | 9,8 | 9,3 | 8,2 |
| Scarcely poor | 71671 | 6,9 | 6,3 | 8,0 | 7,7 |
| At risk of poverty | 86311 | 8,4 | 7,5 | 9,8 | 10,3 |
| Definitely not poor | 776522 | 75,1 | 76,4 | 72,8 | 73,8 |
| Ratio S80/S20 | | 4,9 | 5,2 | 4,3 | 4,2 |
| Gini's coefficient | | 31,2 | 31,0 | 31,4 | 31,7 |

Also, it is interesting to see a relative position of the lower group of the households in contrast with the upper group. That can be illustrated by ratio S80/S20. For every geographical area that ratio compares total equalized expenditure on consumption of upper quintile of the household (20% households with highest equalized expenditure) with the expenditure of lower quintile of the households (20% households with the least equalized expenditure). The average for Bosnia and Herzegovina is 4, 9 that shows that the richest quintile of the households has four times higher expenditure than the poorest quintile. This ratio is adequate only for the changes in upper and lower quintiles of the households.

Uneven distribution of the equalized expenditure on consumption in Bosnia and Herzegovina also shows Gini's coefficient which amounted 31, 2% and according to it there were no too big geographical variations.

7. HEALTH AND SOCIAL INVOLVEMENT

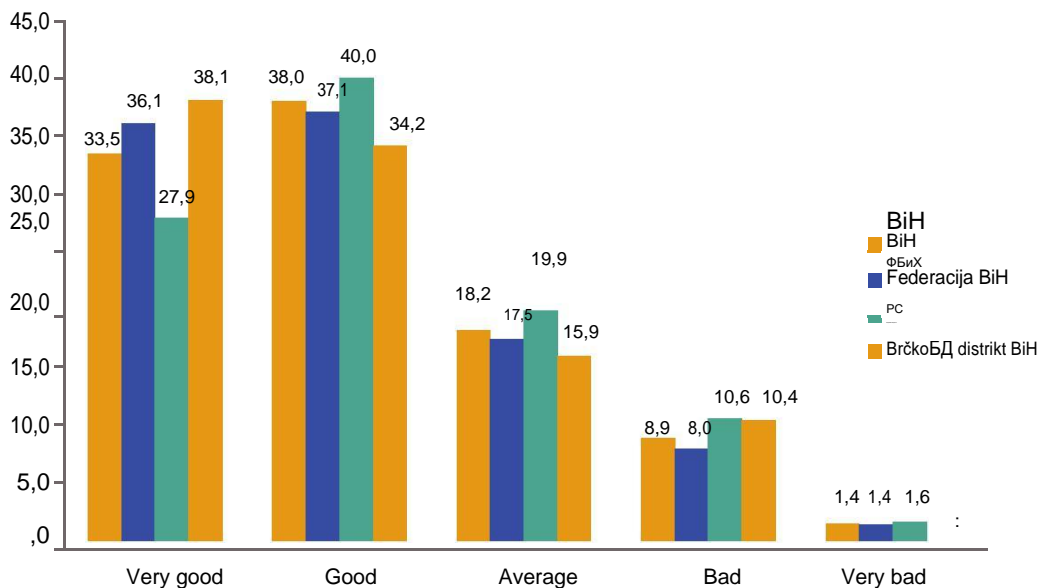
In order to get the basic data on calculating social indicators, in 2015 the survey instruments are extended by ad hoc module on health and social involvement. The results presented in this chapter were obtained on the basis of subjective statements by the respondents in that module, and which refer to respondents' health state, remittances to the households, and respondents' satisfaction with life, social involvement and questions about conditions in which their children live.

7.1. Health state and health services

The results presented in this chapter were obtained from the data collected in part B of the mentioned module which refers to health state of the population and usage of health services. The analysis of health state and services in BiH was done pursuant to individuals' subjective opinion and answers on health state, health services, habits and difficulties they face with when health is concerned.

In Bosnia and Herzegovina, 71, 5% of population consider that their general health state is very good or good, while on average every tenth inhabitant reported that they have very bad or bad general health state. The worst health state was reported by the inhabitants of Republic of Srpska where the percentage of the inhabitants with very good or good state is the least (67, 9%) and the percentage of the ones with very bad or bad health is the highest one (12, 2%). (Graph 7.1.)

Graph 7.1. The population according to their own opinion on health per geographical areas, 2015. (values in percentages)



On average, every sixth inhabitant stated that during six months they were limited in their activities due to health problems, and almost 28 from 100 inhabitants have some long lasting illness. There were no big differences evident between the geographical areas, except in Brčko district BiH where every third inhabitant has long lasting illness or health problem. (Tables 7.1 and 7.2.)

Table 7.1. 2015. The population according to their own opinion on restrictions in activities due to health problem during at least 6 past months, 2015. (values in percentages)

| | BiH | FBiH | RS | BD BiH |
|--------------|-------|-------|-------|--------|
| Very limited | 4,8 | 4,9 | 4,5 | 4,6 |
| Limited | 12,1 | 12,4 | 11,6 | 10,1 |
| Unlimited | 83,1 | 82,7 | 83,9 | 85,3 |
| Total | 100,0 | 100,0 | 100,0 | 100,0 |

Table 7.2 The population by long lasting disease or health problem, 2015. (values in percentages)

| | BiH | FBiH | RS | BD BiH |
|--|-------|-------|-------|--------|
| Have long lasting disease or health problem | 27,7 | 27,3 | 28,2 | 33,4 |
| Do not have long lasting disease or health problem | 72,3 | 72,7 | 71,8 | 66,6 |
| Total | 100,0 | 100,0 | 100,0 | 100,0 |

The three most common chronic diseases of Bosnia and Herzegovina population are hypertension, rheumatism and diabetes. Out of total number of the population of Bosnia and Herzegovina that stated they suffer from long lasting diseases, almost every second one has high blood pressure, almost every eleventh has rheumatism and every twelfth chronic ill one has diabetes. In Bosnia and Herzegovina 5% inhabitants have decision on disability. (Graph 7.2.) 2, 4% inhabitants do not have the compulsory health insurance whereas almost every hundredth has private insurance (Table 7.3.)

Grafikon 7.2. The population by possession of disability assessment by board/institute, 2015. (values in percentages)

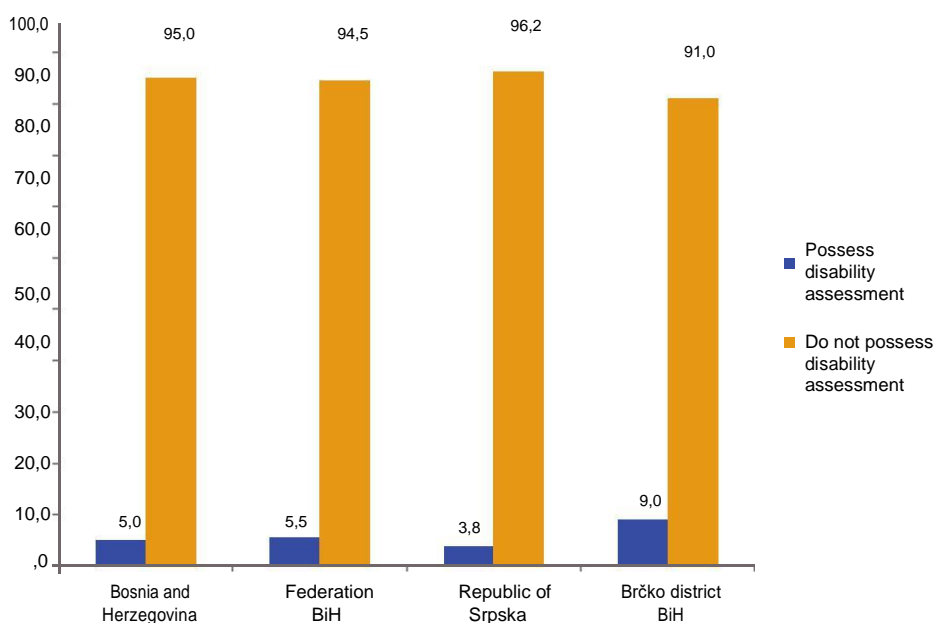


Tabela 7.3. The population by possession of compulsory and private health insurance, 2015. (values in percentages)

| | BiH | FBiH | RS | BD BiH |
|------------------------------------|-------|-------|-------|--------|
| Compulsory health insurance | | | | |
| Have insurance | 97,6 | 97,4 | 97,9 | 99,0 |
| Do not have insurance | 2,4 | 2,6 | 2,1 | : |
| Total | 100,0 | 100,0 | 100,0 | 100,0 |
| Private health insurance | | | | |
| Have insurance | 0,8 | 0,9 | (0,4) | : |
| Do not have insurance | 99,2 | 99,1 | 99,6 | 99,5 |
| Total | 100,0 | 100,0 | 100,0 | 100,0 |

Note: Although the statistically unreliable data for Brčko district BiH in this table can be calculated, we warn the user that a number of statistical units in the sample for that part of the answer to these questions was insufficient to ensure reliable result. As most of the inhabitants have compulsory health insurance, medical services are mainly used at state institutions (clinics, health clinics and hospitals). The only exception are dental services which are used in equal measure as in private sector (used by almost every second inhabitant). The significant is a share of visits to gynecologists in private ordinations which are visited by almost every fourth respondent. There are no big differences between geographical areas, it is exception that in Brčko district BiH there are more recorded visits to gynecologists in clinics or health clinics. (Table 7.4)

Table 7.4. The population by the place of using of medical services by types of services (values in percentages)

| | BiH | FBiH | RS | BD BiH |
|------------------------------|------|------|------|--------|
| General practitioners | | | | |
| Clinic or health clinic | 98,0 | 98,0 | 97,9 | 99,4 |
| Private institution | 2,0 | 2,0 | 2,1 | : |
| Gynecologist | | | | |
| Clinic or health clinic | 57,7 | 56,3 | 58,6 | 84,9 |
| Hospital | 18,3 | 18,8 | 17,7 | : |
| Private institution | 24,0 | 24,8 | 23,7 | : |
| Dentist | | | | |
| Clinic or health clinic | 48,2 | 50,4 | 43,6 | 50,2 |
| Hospital | 3,6 | 2,7 | 5,7 | : |
| Private institution | 48,2 | 46,9 | 50,7 | 48,7 |
| Other doctor | | | | |
| Ambulanta ili health clinic | 39,4 | 41,3 | 36,7 | 30,1 |
| Hospital | 44,2 | 43,9 | 44,6 | 48,1 |
| Private institution | 16,4 | 14,9 | 18,8 | 21,8 |

continued

| | BiH | FBiH | RS | BD BiH |
|-----------------------------|------|-------|-------|--------|
| Nurse/male nurse or midwife | | | | |
| Clinic or health clinic | 88,6 | 86,7 | 92,3 | 87,2 |
| Hospital | 9,7 | 11,5 | (6,0) | : |
| Private institution | 1,8 | (1,8) | : | - |

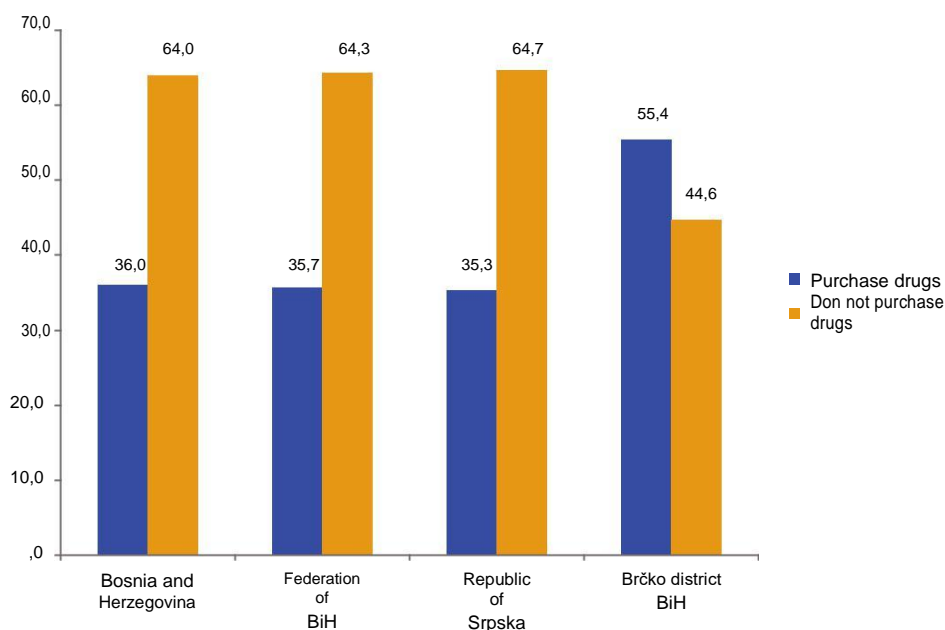
Note: Although the statistically unreliable data in this table can be calculated in some cases, we warn the user that that a number of statistical units in the sample for that part of the answer to these questions was insufficient to ensure reliable result. The population visit general practitioners almost four times a year on average, every twenty months the dentists, every seventeen months some other doctor, once in a four years gynecologist and once in two years private nurse, male nurse or midwife. (Table 7.5.)

Table 7.5. Average number of visits to medical staff in the last 12 months pursuant to types, 2015. (absolute values)

| | BiH | FBiH | RS | BD BiH |
|-----------------------------|-----|------|-----|--------|
| General practitioners | 3,6 | 3,3 | 4,1 | 4,2 |
| Gynecologist | 0,3 | 0,3 | 0,3 | 0,3 |
| Dentist | 0,6 | 0,6 | 0,8 | 0,4 |
| Other doctor | 0,7 | 0,6 | 0,8 | 1,0 |
| Nurse/male nurse or midwife | 0,5 | 0,4 | 0,8 | 0,6 |

Almost every 4 of 10 inhabitants purchase the drugs without prescriptions in Bosnia and Herzegovina. This issue prevails in Brčko districts BiH where almost 6 of ten inhabitants have that habit. (Graph 7.3.)

Graph 7.3. The population by the purchase of drugs without prescriptions in the last 12 months, 2015. (values in percentages)



Only every thirtieth inhabitant thinks that their health is better than it was a year ago, whereas almost every seventh thinks that it is worse. (Table 7.6.). Almost every sixth inhabitant of Bosnia and Herzegovina has difficulties with sight, although they wear glasses, and with movement, whereas almost every twelfth one has difficulties with hearing, although they wear hearing aid, and with memory and concentration. Almost every eighteenth inhabitant has difficulties with dressing up or keeping of personal hygiene and communication with others. (Table 7.7.)

Table 7.6. The population by health state in comparison with last year, 2015. (values in percentages)

| | BiH | FBiH | RS | BD BiH |
|----------|------|------|------|--------|
| Better | 3,3 | 4,1 | 1,7 | (1,7) |
| Worse | 13,5 | 12,7 | 15,1 | 13,0 |
| The same | 83,2 | 83,2 | 83,2 | 85,4 |

Table 7.7. The health difficulties of the population in doing every day activities by the types and intensity (values in percentages)

| Intensity of difficulty | Difficulty with sight although wear glasses | Difficulty with hearing although use hearing aid | Difficulty with movement or climbing upstairs | Difficulty with memory or concentration | Difficulty with dressing up and keeping personal hygiene | Difficulty in conversation with other people |
|-------------------------|---|--|---|---|--|--|
| Without difficulty | 83,8 | 92,2 | 84,2 | 91,4 | 94,5 | 94,3 |
| Have less difficulty | 13,0 | 6,1 | 10,1 | 6,8 | 3,8 | 4,1 |
| Have more difficulty | 3,0 | 1,6 | 5,0 | 1,5 | 1,2 | 1,3 |
| Complete inability | (0,2) | (0,1) | 0,7 | 0,2 | 0,5 | 0,3 |

In the last twelve months, 5, 1% inhabitants of Bosnia and Herzegovina needed a medical examination but they did not get it. In case of dental services, that percentage was 2, 2%. The main reasons for not having medical examination were inability to afford medical examination (41, 4%), long waiting list which almost every fourth respondent complained about or wish to wait and see if the issue will be solved itself what was the case for almost every fourth respondent. When the necessity for dental services is concerned, the most dominant reason is inability to afford the ones (almost eight of ten respondents reported this reason), every fifteenth respondent complained about long waiting list, whereas 5, 5% of them was afraid of doctors. (Tables 7.8. and 7.9.)

Table 7.8. The inhabitants who needed a medical examination in the last 12 months but they did not get it by the type of medical service (values in percentages)

| | BiH | FBiH | RS | BD BiH |
|---------------------------|------|------|------|--------|
| Doctor's examination | | | | |
| Should have at least once | 5,1 | 6,1 | 3,2 | (3,3) |
| Should not have | 94,9 | 93,9 | 96,8 | 96,7 |
| Dentist's examination | | | | |
| Should have at least once | 2,2 | 2,5 | 1,7 | : |
| Should not have | 97,8 | 97,5 | 98,3 | 99,5 |

Note: Although the statistically unreliable data for Brčko district BiH in this table can be calculated, we warn the user that a number of statistical units in the sample for that part of the answer to these questions was insufficient to ensure reliable result.

Table 7.9. The main reasons for not getting medical services by the types, 2015. (values in percentages)

| The main reason | BiH | FBiH | RS | BD BiH |
|---|-------|-------|--------|--------|
| Doctor's examination or treatment | | | | |
| I could not afford it | 41,1 | 39,4 | 48,9 | : |
| Waiting list | 23,5 | 24,5 | (16,0) | (78,4) |
| I could not go out, I did not have time | : | : | : | - |
| Too far away, there is no transport | 5,7 | (4,2) | (11,7) | : |
| Fear of doctors | : | : | : | - |
| I wanted to wait | 23,5 | 25,0 | (19,5) | - |
| I do not know any good doctor | : | : | - | - |
| Other reason | (3,3) | (3,8) | : | : |
| Examination or treatment at dentist's | | | | |
| I could not afford it | 77,8 | 79,7 | 73,1 | : |
| Waiting list | (6,5) | : | : | - |
| I could not go out, I did not have time | : | : | : | - |
| Too far away, there is no transport | : | : | : | - |
| Fear of doctors | (5,5) | : | : | - |
| I wanted to wait | : | : | : | - |
| Other reason | : | : | : | - |

7.2. Remittances to the households

Almost every twentieth household in Bosnia and Herzegovina receives the money from abroad, by own statements. (Graph 7.4.) The most common senders of the money are the respondents' children (over 55%) and their brothers or sisters (make almost a quarter of senders). There are no big differences between the geographical areas when this is concerned with the exception of some larger number of children as senders in Republic of Srpska and Brčko district BiH. (Table 7.10)

Graph 7.4. The inhabitants that received remittances from abroad for their own usage, in the last 12 months, by geographical area, 2015. (values in percentages)

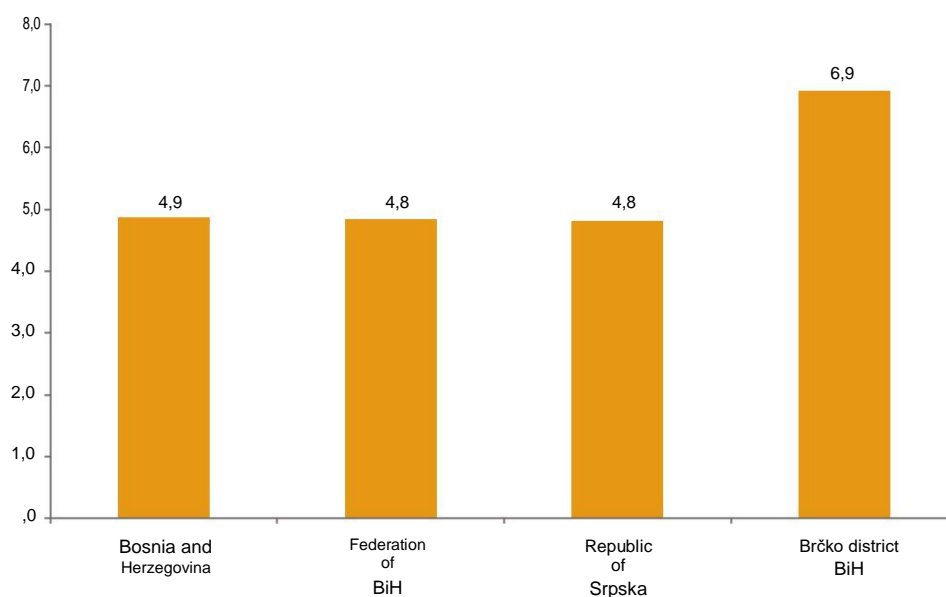


Table 7.10. Kinship between recipients and sender, 2015. (values in percentages)

| Remittances | BiH | FBiH | RS | BD BiH |
|----------------------|-------|-------|--------|--------|
| Spouse | (2,6) | (3,6) | : | : |
| Children | 55,4 | 53,6 | 57,9 | 65,4 |
| Parents | (5,5) | (5,0) | : | : |
| Brothers and sisters | 23,7 | 24,7 | 21,9 | : |
| Other | 12,8 | 13,1 | (12,9) | : |

The inhabitants who receive remittances from abroad, they receive them on average more than 5 times a year and average annual amount that they receive is 1765, 24 BAM. The remittances make up more than a third of total incomes of the households that receive them. On average, the households from Brčko district BiH receive the most (1937, 93 BAM), and the least receive the ones from Republic of Srpska (1496, 50 BAM) where that money makes almost two fifths of total incomes of those households. (Table 7.11.)

Table 7.11. The average number and average amount of remittances received in the last 12 months and their share in total income of the household 2015. (absolute values and values in percentages)

| Remittances | BiH | FBiH | RS | BD BiH |
|---|---------|---------|---------|---------|
| Average number of remittances | 5,1 | 5,7 | 3,8 | 6,8 |
| Average amount of remittances, BAM | 1765,24 | 1892,89 | 1496,50 | 1937,93 |
| Average share of remittance in total income | 34,5 | 32,8 | 37,4 | 39,9 |

In Bosnia and Herzegovina, the money from abroad is usually spent on groceries and on clothes and cosmetics. The situation is such in both entities whereas in Brčko district BiH besides for groceries the money from remittances is used for savings as well.

7.3. Satisfaction with life

Generally speaking, the inhabitants of Bosnia and Herzegovina are satisfied the most with their family, friendships and themselves. Almost every twelfth inhabitant is satisfied with his present life and school. There were no special differences noticed between the geographical areas except that in Brčko a little bit higher rate of satisfaction with school in contrast with the state percentage was recorded. (Table 7.12.)

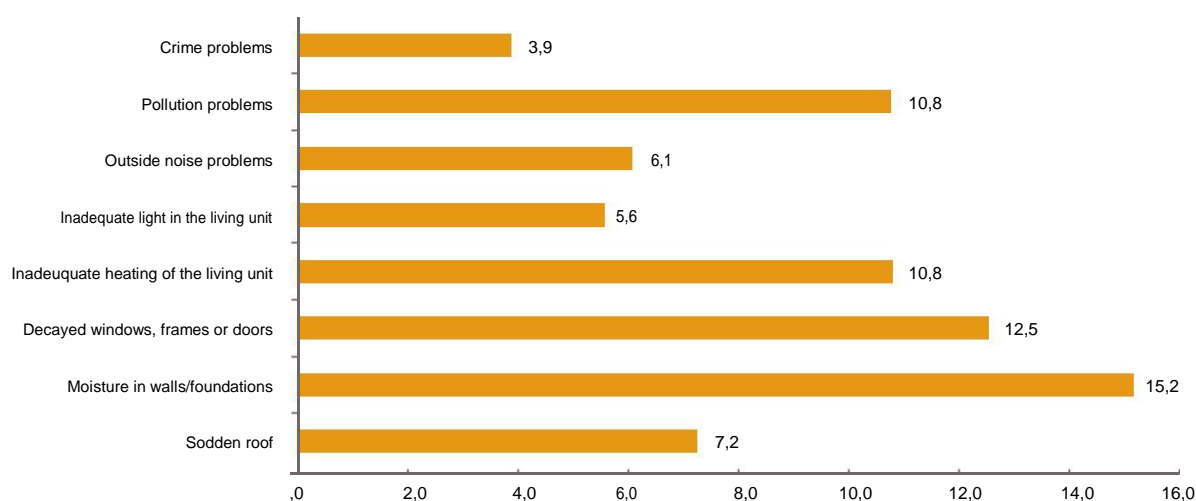
Table 7.12. Satisfaction with family, friends, school, self and total life (values in percentages)

| Geographical area | Subjective feeling | Satisfaction with family | Satisfaction with friends | Satisfaction with school experience | Self satisfaction | Satisfaction with one's present life |
|-------------------|------------------------------------|--------------------------|---------------------------|-------------------------------------|-------------------|--------------------------------------|
| BiH | Very satisfied or satisfied | 98,0 | 97,8 | 91,8 | 95,6 | 91,4 |
| | Very dissatisfied or dissatisfied | 2,0 | 2,2 | 8,2 | 4,4 | 8,6 |
| FBiH | Very satisfied or satisfied | 98,3 | 97,9 | 91,9 | 95,9 | 92,1 |
| | Very dissatisfied or dissatisfied | 1,7 | 2,1 | 8,1 | 4,1 | 7,9 |
| RS | Very satisfied or satisfied | 97,4 | 97,5 | 91,4 | 95,0 | 89,9 |
| | Very dissatisfied ili nezadovoljan | 2,6 | 2,5 | 8,6 | 5,0 | 10,1 |
| BD BiH | Very satisfied or satisfied | 98,7 | 98,6 | 97,5 | 95,5 | 94,2 |
| | Very dissatisfied or dissatisfied | : | : | (2,5) | 4,5 | 5,8 |

7.4. Social involvement

In order to obtain a measure of social involvement of the population in Bosnia and Herzegovina, the conditions they live in were checked starting from the features of their living units and nearby area to availability of basic services necessary for decent life and up to ability to pay regular monthly expenditure and material deprivation. The acutest problem regarding the living unit was moisture in the walls and foundations which is evident at almost every seventh household, whereas every eighth household had problems with decayed windows, frames or doors. Almost every ninth household had the problems with polluted area and inadequate heating, and almost every fourteenth one with sodden roof. A share of the households having problems with outside noise is 6, 1%, 5, 6% households live in inadequate lightened living units and 3, 9% households live in an area fraught with crime, violence and vandalism. (Graph 7.5)

Graph 7.5. The households facing problems regarding the living unit and area where they live (*values in percentages*)



The most available service we assessed in BiH is a grocery store, because 79, 7% households stated that they use those type of services easily or very easily. This type of service is less available to every fifth household in Bosnia and Herzegovina, especially in nonurban areas where 31, 2% households still have hard or very hard access to the stores, whereas there are only 5, 7% households like that in urban areas. Whereas these services are hardly or very hardly available to on average every sixth household in Federation of BiH, in Republic of Srpska almost every fourth household has that problem.

A little bit less available are the services of primary health care: 67, 3% households have easy or very easy available primary health care. However, in non-urban areas, more than a half of the households have very hard access to the services of primary health care. In urban settlements, almost every twelfth household has those problems. The services of primary health care are more available to the households from Federation of BiH in contrast with the ones from Republic of Srpska (rates of easy or very easy availability are 70, 1% and 61, 4% respectively).

Postal services are available to the households in BiH in percentage of 61, 9%. Every third household has the problems with using them, i.e. every second one in non-urban settlements, and every eighth one in urban ones. There are no big differences in these indicators between geographical areas, except for Brčko district BiH where these services are less used (every sixth household does not use postal services).

It is significant to mention that 13, 6% households in BiH do not use public transport. Six of ten households have easy or very easy access to public transport services in Bosnia and Herzegovina. Every fourth household reported the problems with this access (in non-urban settlements almost 4 of 10 households and every eleventh household in urban settlements have that problem). The public transport is the most available to the households in Brčko district BiH where it is used by almost 7 of 10 households easily or very easily while every third household from Republic of Srpska has hard access to these services and little more than a fifth of the households from Federation of Bosnia and Herzegovina.

Bank services in BiH are used by 91, 9% households, almost 54% households have easy or very easy access to them whereas almost 4 of 10 households have the problem with availability of bank services. More than a half of the households in non-urban settlements and every sixth household in urban settlements have that problem. The households from Brčko district BiH reported little higher availability of these services in contrast with other geographical areas but also a less rate of their usage.

When access to preschool and primary school education is concerned it shall be mentioned that these services are used by only 39, 0% households. Easy or very easy access to these services have 3 of 10 households in Bosnia and Herzegovina, whereas almost every tenth household has the access hard or very hard. (Tables 7.13. and 7.14.) However, if only the households that use these services are observed, then a share of the households that use the services of preschool and primary school education easily or very easily far higher and amounts to 75, 2% that is 90, 9% in urban and 63, 1% in non-urban areas. Observed according to the geographical areas, the situation regarding the availability of these services is the best in Brčko district BiH, then in Federation of BiH and the worst one is in Republic of Srpska (93, 8%, 78, 58% ones have easy or very easy access i.e. 69, 3% of the households that use these services, respectively according to the geographical areas).

Table 7.13. Access to the services by the households by the type of populated places, 2015.
(values in percentages)

| Availability of the services | Hard or very hard | | | Easy or very easy | | | The services are not used | | |
|---|-------------------|------|------|-------------------|------|------|---------------------------|-------|-------|
| | Total | U | O | Total | U | O | Total | U | O |
| Grocery store | 20,1 | 5,7 | 31,2 | 79,7 | 94,1 | 68,6 | : | : | : |
| Bank services | 38,1 | 16,1 | 55,0 | 53,8 | 80,1 | 33,6 | 8,1 | 3,8 | 11,4 |
| Postal services | 33,6 | 12,6 | 49,7 | 61,9 | 85,4 | 43,8 | 4,6 | 2,0 | 6,5 |
| Public transport | 25,4 | 8,9 | 38,0 | 61,0 | 76,7 | 48,9 | 13,6 | 14,4 | 13,1 |
| Institution of primary health care | 32,1 | 8,4 | 50,3 | 67,3 | 90,9 | 49,2 | (0,6) | (0,7) | (0,4) |
| Institution for pre-school primary school education | 9,7 | 3,6 | 14,3 | 29,3 | 35,6 | 24,5 | 61,0 | 60,8 | 61,1 |

Table 7.14. Access to the services by the households by the geographical areas, 2015
(values in percentages)

| Availability of the services | Hard or very hard | | | Easy or very easy | | | The services are not used | | |
|---|-------------------|------|--------|-------------------|------|--------|---------------------------|------|--------|
| | FBiH | RS | BD BiH | FBiH | RS | BD BiH | FBiH | RS | BD BiH |
| Grocery store | 17,3 | 25,7 | 13,3 | 82,5 | 74,1 | 86,7 | : | : | - |
| Bank services | 36,6 | 41,2 | 30,9 | 54,8 | 51,7 | 57,0 | 8,6 | 7,1 | 12,1 |
| Postal services | 32,9 | 35,3 | 25,4 | 62,2 | 61,4 | 58,6 | 4,9 | 3,3 | 16,0 |
| Public transport | 22,3 | 31,4 | 17,8 | 62,4 | 58,0 | 67,1 | 15,3 | 10,6 | 15,1 |
| Institution of primary health care | 29,2 | 38,3 | 18,1 | 70,1 | 61,4 | 81,7 | (0,7) | : | : |
| Institution for pre-school primary school education | 8,0 | 13,1 | : | 29,5 | 29,5 | 22,6 | 62,5 | 57,4 | 75,9 |

Note: Although the statistically unreliable data in this table can be calculated in some cases, we warn the user that that a number of statistical units in the sample for that part of the answer to these questions was insufficient to ensure reliable result.

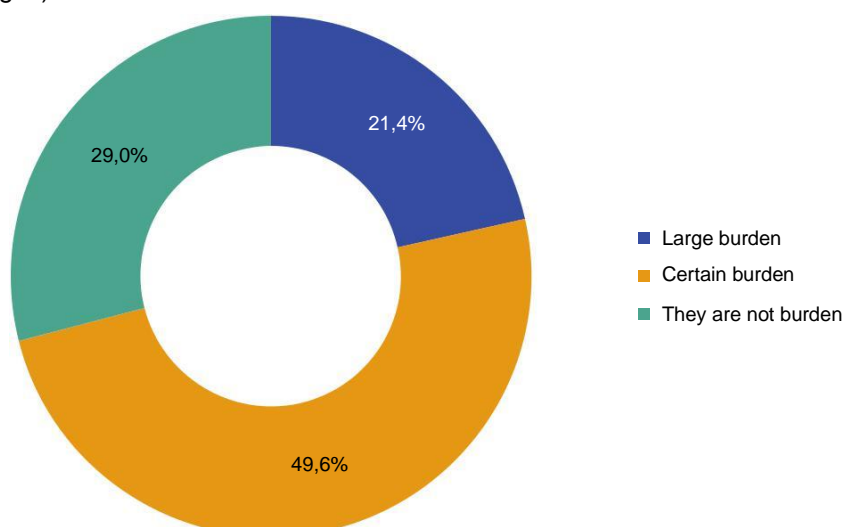
In Bosnia and Herzegovina, almost 2/3 of the households deal with their usual monthly expenditure hard or very hard. Observed according to the poverty status, relatively more poor households had the difficulties in dealing with their usual monthly expenditure – there were 82, 7% of those households, in contrast with 58, 75% of those cases at non-poor households. (Table 7.15.) The housing expenditure is a burden for 7 of 10 households. (Graph 7.6.). The situation is even worse when sub tenants are concerned because housing expenditure represents certain or big burden for 74, 6% of those households. However, we shall mention that in Bosnia and Herzegovina there are not many households that live in hired living units (less than 3% according to the results of this survey).

Table 7.15. The households by ability of paying usual monthly expenditure by the poverty status, 2015. (values in percentages)

| Capability of paying usual monthly expenses | Status of household in poverty | | |
|---|--------------------------------|--------------------|--------------------|
| | Total | Below poverty line | Above poverty line |
| | % BY HOUSEHOLDS | | |
| Total | 100,0 | 100,0 | 100,0 |
| Very hard | 10,6 | 26,0 | 7,6 |
| Hard | 18,7 | 32,6 | 15,9 |
| Certain difficulties | 33,4 | 24,1 | 35,2 |
| Pretty easy | 20,5 | 11,8 | 22,2 |
| Easy | 15,5 | 5,1 | 17,6 |
| Very easy | 1,3 | : | 1,5 |

Note: Although the statistically unreliable data in this table can be calculated in some cases, we warn the user that that a number of statistical units in the sample for that part of the answer to these questions was insufficient to ensure reliable result.

Graph 7.6. Burden on the households by housing expenditure, 2015. (values in percentages)



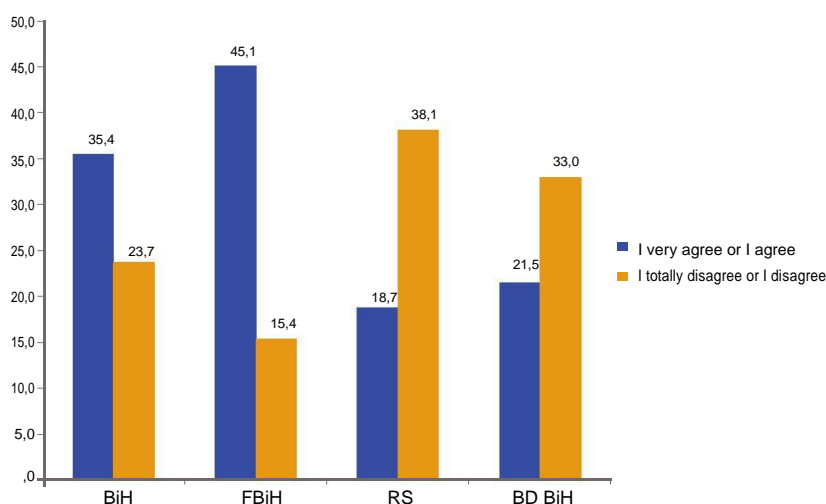
With the purpose of having material deprivation of the households analyzed, several indicators whose values are shown in the table 7.16. were calculated. That the financial situation in Bosnia and Herzegovina in 2015 is difficult is confirmed by the indicator showing that 2/3 of the households could not stand a sudden expenditure to the amount of 380 BAM, every fourth household could not stand sudden expenditure of 450 BAM. 71, 3% households cannot afford vacation in term of seven days whereas more than a quarter of the households cannot provide themselves with meat, chicken, fish meal or vegetarian substitute every second day. More than a fifth of households in Bosnia and Herzegovina have financial difficulties in paying rent, overheads and credit instalments. As we mentioned earlier, every ninth household has the problems with inadequate heating, a half of the households do not possess a car, 7, 0% ones still do not have a washing machine whereas 2 of 100 households in Bosnia and Herzegovina do not possess a TV.

Table 7.16. Indicators of financial deprivation of the households, 2015.
 (values in percentages)

| Indicator | % HOUSEHOLDS |
|--|--------------|
| Have financial difficulties in paying rent, overheads, installments for residential or shopping credit | 21,4 |
| Cannot afford a vacation in term of one week | 71,3 |
| Cannot afford meat, chicken or fish meal or vegetarian substitute for other day | 27,2 |
| Do not have enough own funds to meet sudden expenses to the amount of 380 BAM | 65,4 |
| Do not have enough own funds to meet sudden expenses to the amount of 420 BAM | 24,7 |
| Do not have enough own funds to meet sudden expenses to the amount of 450 BAM | 7,4 |
| Cannot afford appropriate heating of the living unit | 10,8 |
| Do not possess a car | 51,0 |
| Do not possess a washing machine | 7,0 |
| Do not possess TV | 2,2 |

To the question if the future approaching to European Union and European integrations will affect the growth of living standard, the differences in opinions are noticed between the households among geographical areas. That kind of optimism regarding the expected standard share almost every second household in Federation of BiH and in Republic of Srpska there are only 18, 7% households with that opinion. In that entity there are almost 20% more points than the ones who have the opposite opinion. In Brčko district BiH almost every fifth household is optimistic regarding this question, and at the state level those are 35, 4% households, whereas every fourth thinks opposite. (Graph 7.7.)

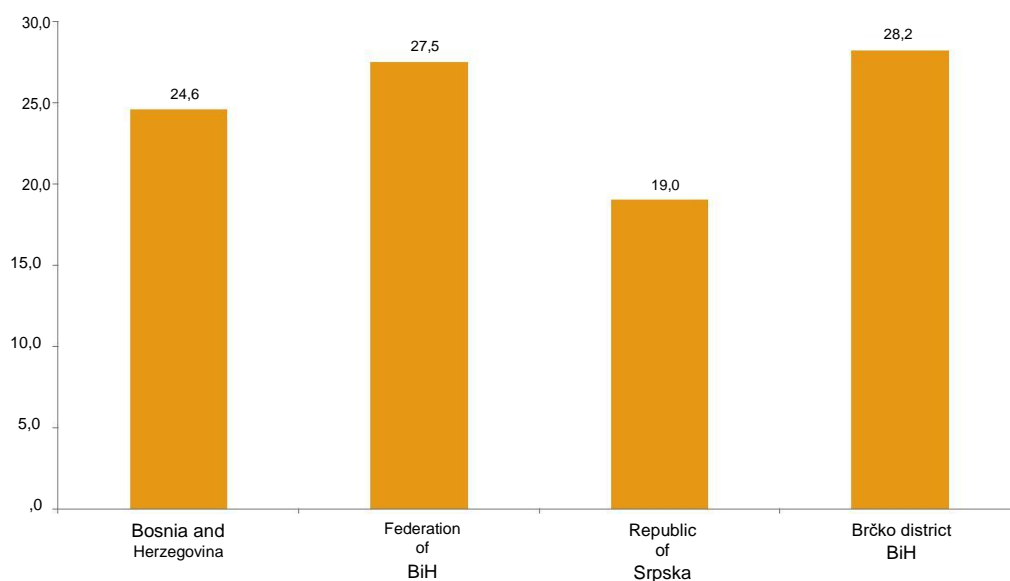
Graph 7.7. The opinion of the reference person in the household on the matter that the future approaching to European Union and European integration will affect the growth of living standard of their household, 2015 (values in percentages)



7.5. Questions concerning children

In Bosnia and Herzegovina in 2015, the children younger than 16 lived almost in every fourth household. In Federation of BiH that percentage is little higher and amount to 27, 5%, in Republic of Srpska less than fifth of the households have the children of that age, whereas in Brčko district BiH, that phenomenon is present in almost three of ten households. (Graph 7.8)

Graph 7.8. A share of the households with children younger than 16 by geographical area, 2015
(values in percentages)



Almost every tenth household in Bosnia and Herzegovina in which children younger than 16 live, cannot provide their children with new clothes, almost every twelfth one cannot enable two pairs of footwear of appropriate size, and every ninth household is not able to provide their children with meal of fresh fruit or vegetables at least a day. 1, 7% households in BiH are not able to provide their children with three meals a day whereas every seventh household cannot afford meat meal or appropriate vegetarian substitute.

2, 7% households cannot afford books for children, noting that 8, 7% households cannot enable books for some other reason. Every tenth household cannot provide equipment for playing outside the house whereas every eleventh one do not enable it for some other reason. In 7, 0% households the children do not have toys at home, and almost every tenth household cannot enable their children to take part in regular free time activities, noting that almost four of ten households do not enable it for some other reasons.

The children from 51, 6% households take part in regular free time activities, almost 4 of ten households do not enable it to their children for some other reasons, and 9, 7% of the households cannot afford it.

The children from 14, 3% households cannot take part in celebrations for special occasions, and out of that 3, 2% households for the reason they cannot afford it, and for some other reasons in 11, 1% households. The similar situation regarding invitation of friends to their place because it is present in 84, 7% households, 1, 4% ones cannot afford it and almost every seventh one cannot for some other reasons. Only seven of ten households can pay school outing for children, 5, 6% cannot afford it and almost a quarter do not want it for other reason.

Almost every ninth household in BiH cannot provide their children with an appropriate place for studying, whereas there is no open space for playing for children in almost every eighth household. (Table 7.17.)

Table 7.17. The households according to conditions in which their children live, 2015. (values in percentages)

| Questions | BiH |
|--|-------|
| Do the children possess new clothes? | |
| Yes | 88,7 |
| No, because we cannot afford it | 9,9 |
| No, for some other reasons | (1,5) |
| Do the children have two pairs of footwear in appropriate size (including a pair of waterproof shoes)? | |
| Yes | 89,7 |
| No, because we cannot afford it | 8,5 |
| No, for some other reasons | (1,8) |
| Do the children eat fresh fruit and vegetables at least a day? | |
| Yes | 80,7 |
| No, because we cannot afford it | 11,2 |
| No, for some other reasons | 8,0 |
| Do the children have three meals a day? | |
| Yes | 97,5 |
| No, because we cannot afford it | (1,7) |
| No, for some other reasons | : |
| Do the children have one meat meal a day? | |
| Yes | 79,2 |
| No, because we cannot afford it | 14,1 |
| No, for some other reasons | 6,7 |
| Do the children have the books appropriate for their age at home? | |
| Yes | 88,5 |
| No, because we cannot afford it | 2,7 |
| No, for some other reasons | 8,7 |
| Do the children possess equipment for playing outdoors (bicycle, rollerblades etc.)? | |
| Yes | 79,2 |
| No, because we cannot afford it | 9,9 |
| No, for some other reasons | 10,8 |
| Do the children possess toys to play at home (lego bricks, educational toys, computer games etc.)? | |
| Yes | 87,4 |
| No, because we cannot afford it | 7,0 |
| No, for some other reasons | 5,6 |
| Do the children take part in regular free time activities (sports activities, playing, youth organizations etc.)? | |
| Yes | 51,6 |
| No, because we cannot afford it | 9,7 |
| No, for some other reasons | 38,7 |

continued

| Questions | BiH |
|---|-------|
| Do the children take part in celebrations for special occasions (birthdays, name days, religious holidays etc.)? | |
| Yes | 85,7 |
| No, because we cannot afford it | 3,2 |
| No, for some other reasons | 11,1 |
| Do the children invite their friends to their place to play and eat together from time to time? | |
| Yes | 84,7 |
| No, because we cannot afford it | (1,4) |
| No, for some other reasons | 13,9 |
| Do the children take part in school outings and events that are paid? | |
| Yes | 71,0 |
| No, because we cannot afford it | 5,6 |
| No, for some other reasons | 23,4 |
| Do the children have appropriate place for studying and doing homework? | |
| Yes | 88,6 |
| Ne | 11,4 |
| Is there a place outdoor in the area your household live where the children can play safely? | |
| Yes | 87,4 |
| Ne | 12,6 |

8. INTERPRETATION OF TERMS AND METHODOLOGICAL EXPLANATIONS

STATISTICAL SYMBOLS

The usage of statistical symbols in this edition is reduced to minimum. The following symbols were used where appropriate:

- No occurrence
- : Data are not statistically significant (less than 20 sample observations)
- () Data are statistically less significant (from 20 to 49 sample observations)

Typology of the populated places in BiH

According to the valid statistical typology the populated places in Bosnia and Herzegovina has been classified in two types: **urban and other**.

In order to provide the correct interpretation of the data and results presented in this edition, there are **definitions of the main indicators provided**:

The consumption expenditure of the households: Expenditure on goods and services purchased or consumed from own production with the purpose of satisfying the needs of the household. The products from the gardens of the households or the ones from the farm households are included – consumption from own production, goods and services that are given by an employer in terms of salary, imputed rent for living units that are owned or used free of charge.

Average monthly expenditure: The ratio of total amount that the households spent on certain products and services or group of products and services (total of all expenditure of every household) to total number of the households in Bosnia and Herzegovina.

Household: The household is considered to be every family or other community of people living together and spending their incomes together to satisfy basic living needs, regardless if all the members are all the time in the place where the household resides or some of them occasionally reside in other settlement i.e. foreign country due to work, schooling or other reasons.

Features of the household are:

- a) living in the same living unit and distribution of expenditure; in other words, the household is a group of people who usually live in the same living unit or in its part (live under the same roof), that are or are not in blood relations, and who eat together;
- b) existence of family or emotional relationships
- c) a single who lives, spends and eats on their own, also represents a household

The head of the household: The person who is entitled to be the one with the purpose of the survey regardless of reason (the person the household is registered on or the one who the members of the household chose). If the members of the household do not say who the head of the household is, it shall be the person who contributes to the incomes of the households the most.

Coefficient of masculinity: Number of men in provided population on 100 women.

MARITAL STATUS

Unmarried: the person who has never been married or does not live in illegitimate marriage. The children are not included in this modality.

Living together in illegitimate marriage: people living together but not legally married.

Divorced: person who is legally separated.

Separated: person who does not live with their marital partner, but they are not legally divorced.

EDUCATION***Low level of education includes modalities:***

No education: the preschool children, children still attending primary school and adult people with no acquired school diploma are included in this modality.

Primary school: people having a diploma on completed four-year or eight-year primary school are included in this modality.

Middle level of education includes the modality:

Secondary school: this modality includes the people having a diploma of three-year or four-year secondary school education (crafts, trade school etc.)

Two-year College, the first degree of faculty or highly skilled worker: this modality included people having a diploma of two-year or three-year of university education and diploma on highly skilled worker.

High education includes the modalities:

Faculty or academy: this modality includes people having a diploma on four-year, five-year or six-year university education.

Specialization, title of Master of Arts or Doctorate Degree: this modality includes people having a diploma on completed specializing, post graduate or doctoral studies.

EMPLOYMENT

Employment considers the employment status and other forms of work (regardless of type of contract or engagement), by which the life means are acquired i.e. every economic activity of at least one hour work in the observing week (from Monday to Sunday).

Current activity status: the status defined according to free statements of the members of the household.

Employed: a person who is employed by employer (in a company, regardless of type of ownership, state institutions or organizations, banks, international organizations etc.), then self-employed person (craft, farmer at own household), a freelance person (artists, musicians etc.), assistant members at the agricultural household or craft and all the other people who worked and were paid for it (money or in kind).

Unemployed: a person who lost their job, looks for a job and the offered job can accept. People who look for a job for the first time are excluded from this modality and they are included in the modality "look for first employment".

"Looking for first employment": a person who has never worked and looks for a job for the first time.

Housewife: a person who takes care of family and household. This modality defines activity not the relation to other people regardless of gender or marital status. It includes people who receive family pension and the ones who did not work before.

Pensioner: a person who receives a pension after the cessation of active working life.

Other modalities include:

Pupil / Secondary school student: a person who studies or attends secondary school.

Incapable of work: a person who is due to certain reasons incapable of working (decease, handicap, disability, age etc.)

EMPLOYMENT STATUS

Employer: owner or co-owner of a company, store or freelance who employs workers

Self-employed or freelance: owner or co-owner of a company, store or freelance, individual farmer who does not employ workers (lawyers, salespeople, artists, craftsmen, individual farmers etc.)

Fulltime employment or contract of indefinite term imply:

Employed at employer: employed in state (private) company, craft or freelance and receives salary for their work.

Unpaid and / or assisting worker in a family company: works as an assisting member at family agricultural household, company or craft without special or regular salary.

Trainee: a person who has completed secondary or two-year college school i.e. faculty, who starts working for the first time and is obliged to pass qualification exam.

EMPLOYED ACCORDING TO OTHER TYPE OF CONTRACT:

Temporary employment or contract with definite term: a person who is employed pursuant to decision or contract with definite term regardless the length of working employment (it is important that it is not fulltime)

Temporary engagement without contract: a person who starts working according to verbal contract.

Payment based on agreement for the work done: it refers to one-time work based on verbal agreement.

Seasonal worker: a person who works at seasonal work (farmers etc.)

HOUSING

Housing conditions: the housing conditions of the household are determined by the features of the living units, availability of services and assets then by the expenditure on paying rent or bills.

Heating system: it refers to central heating from heating plants, apartment-combined heating or single furnaces and other ways of having the complete living unit heated.

POVERTY

The line of poverty: threshold in contrast with the consumption expenditure by which the households are classified in category of poor households and the ones that are not poor. Relative line of poverty is set at 60% of median of equalized monthly consumption expenditure.

The equivalent consumption expenditure of the household: monthly expenditure divided by equivalent size of the household according to so called "modified equivalence scale – OECD" (the scale of equivalence gives a weight 1,0 to the head of the household, 0,5 to other members aged 14 and over and 0,3 t every child under the age of 14).

The size of poverty: a percentage of poor households obtained in the following way

$$HCR = \frac{\sum_{i=1}^p w_i}{\sum_{i=1}^n w_i} * 100$$

where is

n = total number of the sampled households

p = total number of the poor sampled households

w_i = weight for the i -th sample household

Definitely poor households are the households with the expenditure below 50% of median adjusted expenditure.

Scarcely poor households are the households with the expenditure between 50% and 60% of median adjusted expenditure.

The households at the risk of poverty are the households with expenditure between 60% and 70% of median adjusted consumption.

Poverty gap: it measures how much (in percentages) average consumption expenditure of poor households is below the threshold of the poverty, by using the following formula:

$$PG = \frac{\sum_{i=1}^p (e^*_i - PL) \cdot w_i}{\sum_{i=1}^p PL \cdot w_i} \cdot 100$$

where:

e^*_i = equivalent expenditure of the i-th sampled household

PL = poverty line

Quintile ratio S80/S20: it compares total equivalent expenditure of upper quintile with the expenditure of the lowest quintile (20% of the lowest equivalent distribution). It can be expressed in the following way:

$$HCR = \frac{\sum_{i=1}^t e^*_i \cdot w_i}{\sum_{i=1}^b e^*_i \cdot w_i} \cdot 100$$

where is:

t = 20% of the sampled household with the highest equivalent expenditure

b = 20% of the sampled household with the lowest equivalent expenditure

SOCIAL INVOLVEMENT AND FINANCIAL DEPRIVATION

Social exclusion is defined as a process by which certain individuals are prevented from full participation in the society due to their poverty or lack of basic knowledge and possibilities for long lasting learning or as a result of discrimination.

Social involvement is defined as a process which enables the ones who are at the risk of poverty and social exclusion to have the possibility and means needed for full participation in economic, cultural and social life in which they live.

Financial deprivation or lack is measured through determination of absence of certain durable consumable assets in the household and also through confirmation of inability to satisfy the needs that are considered to be typical in the society in which the household is.

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10. STATISTICAL TABLES

Table 1. Average monthly expenditure of the household by geographical area and category of expenditure, 2015.
(values in BAM)

| Category of expenditure | Geographical area | | | Bosnia and Herzegovina |
|---|-------------------|--------------------|--------------------|------------------------|
| | Federation of BiH | Republic of Srpska | Brčko district BiH | |
| Bread and cereals | 61,89 | 53,06 | 65,89 | 58,90 |
| Meat | 97,68 | 104,31 | 108,22 | 100,21 |
| Fish | 12,38 | 12,35 | 12,34 | 12,36 |
| Milk, cheese, eggs | 66,03 | 61,88 | 65,29 | 64,57 |
| Oil and fats | 20,05 | 15,40 | 17,81 | 18,38 |
| Fruit | 33,39 | 28,38 | 32,46 | 31,63 |
| Vegetables | 48,16 | 41,85 | 45,78 | 45,91 |
| Sugar, jam, honey, chocolate, sweets and other products | 56,32 | 41,33 | 56,85 | 51,12 |
| Soft drinks | 44,90 | 34,05 | 49,24 | 41,21 |
| Alcoholic drinks | 10,96 | 17,95 | 16,43 | 13,51 |
| TOTAL FOOD AND DRINKS | 451,74 | 410,55 | 470,31 | 437,80 |
| Tobacco | 35,31 | 31,45 | 39,01 | 34,04 |
| Clothes and footwear | 72,78 | 64,34 | 58,98 | 69,55 |
| Housing | 277,60 | 204,69 | 212,43 | 250,86 |
| Electric energy, gas, water Other fuels | 142,07 | 118,05 | 117,87 | 133,20 |
| Furniture, household equipment and services in the household | 66,89 | 57,10 | 66,41 | 63,47 |
| Health | 56,32 | 49,59 | 59,42 | 54,04 |
| Transport | 152,12 | 122,68 | 146,05 | 141,75 |
| Communications | 64,80 | 60,74 | 66,69 | 63,42 |
| Leisure and culture | 32,32 | 23,42 | 27,69 | 29,12 |
| Education | 9,50 | 4,77 | (8,65) | 7,84 |
| Catering services | 36,96 | 21,57 | 27,92 | 31,41 |
| Accommodation services | 6,24 | 3,96 | (7,16) | 5,47 |
| Other products and services | 103,41 | 87,00 | 93,70 | 97,50 |
| TOTAL NON-FOOD | 1.056,30 | 849,35 | 931,98 | 981,68 |
| TOTAL | 1.508,04 | 1.259,91 | 1.402,29 | 1.419,48 |

Table 2. Average monthly expenditure of the household by number of members and categories of expenditure, Bosnia and Herzegovina, 2015. (values in BAM)

| Category of expenditure | No. of members | | | | |
|--|----------------|-----------------|-----------------|-----------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Bread and cereals | 33,57 | 50,74 | 63,33 | 74,02 | 83,76 |
| Meat | 49,79 | 84,35 | 108,99 | 122,87 | 158,89 |
| Fish | 6,82 | 10,82 | 14,10 | 15,57 | 16,57 |
| Milk, cheese, eggs | 36,59 | 54,06 | 67,33 | 77,85 | 101,87 |
| Oil and fats | 10,02 | 16,15 | 20,14 | 21,45 | 27,95 |
| Fruit | 17,64 | 27,12 | 34,57 | 40,90 | 43,51 |
| Vegetables | 21,99 | 39,85 | 51,23 | 57,12 | 69,13 |
| Sugar, jam, honey, chocolate, sweets and other products | 26,00 | 39,32 | 58,59 | 67,40 | 77,05 |
| Soft drinks | 22,93 | 34,15 | 44,84 | 52,64 | 60,08 |
| Alcoholic drinks | 7,48 | 13,26 | 14,21 | 14,89 | 19,70 |
| TOTAL FOOD AND DRINKS | 232,83 | 369,82 | 477,34 | 544,7 | 658,51 |
| Tobacco | 16,23 | 29,34 | 38,77 | 44,60 | 47,77 |
| Clothes and footwear | 22,12 | 35,32 | 85,46 | 116,22 | 116,83 |
| Housing | 193,71 | 237,91 | 271,59 | 284,76 | 284,26 |
| Electric energy, gas, water and other fuels | 87,67 | 127,79 | 138,34 | 148,47 | 180,32 |
| Furniture, household equipment and services in the household | 34,42 | 53,37 | 73,73 | 77,79 | 91,10 |
| Health | 38,75 | 56,66 | 52,64 | 56,32 | 69,37 |
| Transport | 36,62 | 91,35 | 178,28 | 221,39 | 230,40 |
| Communications | 30,64 | 48,74 | 76,54 | 86,05 | 90,07 |
| Leisure and culture | 16,55 | 19,53 | 30,99 | 43,07 | 43,34 |
| Education | : | 1,75 | 10,72 | 15,88 | 14,89 |
| Catering services | 14,90 | 19,57 | 39,10 | 46,92 | 46,12 |
| Accommodation services | (2,12) | 2,21 | 8,46 | 9,16 | 7,54 |
| Other products and services | 46,91 | 73,92 | 115,22 | 133,62 | 141,72 |
| TOTAL NON-FOOD | 541,21 | 797,45 | 1.119,84 | 1.284,25 | 1.363,74 |
| TOTAL | 774,04 | 1.167,27 | 1.597,17 | 1.828,95 | 2.022,25 |

Table 2a. Average monthly expenditure of the household by number of members and categories of expenditure, Federation of Bosnia and Herzegovine, 2015. (values in BAM)

| Category of expenditure | No. of members | | | | |
|--|----------------|-----------------|-----------------|-----------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Bread and cereals | 35,16 | 51,95 | 65,14 | 75,01 | 88,20 |
| Meat | 49,41 | 78,91 | 105,09 | 116,67 | 151,35 |
| Fish | 7,40 | 10,61 | 13,53 | 14,97 | 16,17 |
| Milk, cheese, eggs | 37,93 | 53,79 | 67,02 | 77,81 | 102,99 |
| Oil and fats | 11,60 | 17,55 | 21,27 | 22,15 | 29,91 |
| Fruit | 19,89 | 28,16 | 35,40 | 40,81 | 45,42 |
| Vegetables | 24,29 | 41,31 | 52,11 | 56,72 | 71,21 |
| Sugar, jam, honey, chocolate, sweets and other products | 30,25 | 42,45 | 61,37 | 71,12 | 84,04 |
| Soft drinks | 25,84 | 36,99 | 47,30 | 54,85 | 64,12 |
| Alcoholic drinks | 6,11 | 10,59 | 10,61 | 11,55 | 16,99 |
| TOTAL FOOD AND DRINKS | 247,87 | 372,32 | 478,83 | 541,66 | 670,40 |
| Tobacco | 15,64 | 30,42 | 38,59 | 44,25 | 50,17 |
| Clothes and footwear | 23,82 | 35,30 | 86,29 | 114,64 | 119,39 |
| Housing | 221,65 | 263,64 | 292,17 | 302,16 | 314,34 |
| Electric energy, gas, water And other fuels | 97,21 | 137,15 | 141,77 | 154,28 | 187,12 |
| Furniture, household equipment and services in the household | 38,37 | 55,63 | 77,29 | 78,91 | 89,76 |
| Health | 43,81 | 60,45 | 49,35 | 62,28 | 64,53 |
| Transport | 39,69 | 95,38 | 182,19 | 230,33 | 234,21 |
| Communications | 32,88 | 49,09 | 75,59 | 82,16 | 91,39 |
| Leisure and culture | 20,08 | 20,44 | 32,82 | 44,85 | 49,29 |
| Education | : | 2,26 | 12,56 | 17,17 | 18,16 |
| Catering services | 16,41 | 22,85 | 43,07 | 51,85 | 56,93 |
| Accommodation services | : | (1,78) | 8,89 | 9,67 | 9,24 |
| Other products and services | 53,72 | 77,86 | 116,83 | 134,36 | 145,59 |
| TOTAL NON-FOOD | 606,90 | 852,25 | 1.157,42 | 1.326,91 | 1.430,11 |
| TOTAL | 854,77 | 1.224,56 | 1.636,25 | 1.868,57 | 2.100,51 |

Table 2b. Average monthly expenditure of the household by number of members and categories of expenditure, Republic of Srpsa, 2015. (values in BAM)

| Category of expenditure | No. of members | | | | |
|--|----------------|-----------------|-----------------|-----------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Bread and cereals | 31,52 | 48,27 | 58,40 | 71,15 | 75,33 |
| Meat | 49,97 | 93,49 | 118,35 | 136,06 | 173,35 |
| Fish | 6,22 | 11,18 | 15,54 | 16,89 | 17,32 |
| Milk, cheese, eggs | 34,66 | 54,37 | 67,61 | 78,58 | 100,85 |
| Oil and fats | 8,10 | 13,81 | 17,38 | 19,95 | 24,52 |
| Fruit | 14,88 | 25,32 | 32,15 | 41,34 | 40,11 |
| vegetables | 19,06 | 37,48 | 48,88 | 58,18 | 65,91 |
| Sugar, jam, honey, chocolate, sweets and other products | 20,72 | 33,51 | 51,20 | 58,74 | 63,95 |
| Soft drinks | 19,15 | 28,97 | 37,94 | 46,96 | 52,18 |
| Alcoholic drinks | 9,29 | 17,99 | 22,54 | 22,04 | 24,36 |
| TOTAL FOOD AND DRINK | 213,57 | 364,38 | 470,00 | 549,88 | 637,88 |
| Tobacco | 16,89 | 27,53 | 37,74 | 44,96 | 43,62 |
| Clothes and footwear | 19,98 | 36,19 | 83,96 | 123,36 | 111,67 |
| Housing | 161,25 | 197,09 | 224,34 | 247,36 | 229,67 |
| Electric energy, gas, water and other fuels | 76,76 | 113,18 | 130,30 | 136,48 | 169,04 |
| Furniture, household equipment and services in the household | 29,96 | 49,89 | 64,71 | 74,72 | 92,45 |
| Health | 32,62 | 49,36 | 60,18 | 42,80 | 78,03 |
| Transport | 33,51 | 84,42 | 169,51 | 201,49 | 220,87 |
| Communications | 28,14 | 48,31 | 77,82 | 94,86 | 87,61 |
| Leisure and culture | 12,58 | 17,66 | 26,16 | 39,86 | 32,57 |
| Education | : | : | (5,91) | 12,73 | 8,89 |
| Catering services | 13,41 | 14,44 | 28,89 | 35,94 | 26,31 |
| Accommodation services | : | (2,95) | (6,91) | (7,75) | (4,44) |
| Other products and services | 39,02 | 68,18 | 111,11 | 131,84 | 134,80 |
| TOTAL NON-FOOD | 465,74 | 710,14 | 1.027,54 | 1.194,14 | 1.239,97 |
| TOTAL | 679,31 | 1.074,52 | 1.497,54 | 1.744,03 | 1.877,85 |

Table 2c. Average monthly expenditure of the household by number of members and categories of expenditure, Brčko district BiH, 2015. (values in BAM)

| Category of expenditure | No. of members | | | | |
|--|----------------|-----------------|-----------------|-----------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 and more |
| Bread and cereals | 36,43 | 57,09 | 70,04 | 81,59 | 87,08 |
| Meat | 56,83 | 87,97 | 112,02 | 139,76 | 151,46 |
| Fish | (4,63) | 11,04 | (13,69) | 16,32 | (16,17) |
| Milk, cheese, eggs | 44,29 | 56,62 | 74,28 | 69,20 | 87,05 |
| Oil and fats | 10,18 | 15,34 | 19,93 | 19,71 | 25,17 |
| Fruit | 18,02 | 27,05 | 40,06 | 38,04 | 41,63 |
| Vegetables | 25,40 | 37,46 | 53,73 | 55,32 | 60,58 |
| Sugar, jam, honey, chocolate, sweets and other products | 28,73 | 46,93 | 66,61 | 67,07 | 79,53 |
| Soft drinks | 28,92 | 39,13 | 56,64 | 59,60 | 66,36 |
| Alcoholic drinks | : | (10,62) | (21,63) | 23,65 | (24,62) |
| TOTAL FOOD AND DRINK | 257,37 | 389,26 | 528,62 | 570,27 | 639,65 |
| Tobacco | (17,51) | (28,53) | (59,22) | (50,55) | (43,76) |
| Clothes and footwear | : | (21,26) | (77,83) | 70,21 | 122,93 |
| Housing | 157,82 | 181,32 | 223,80 | 242,52 | 270,55 |
| Electric energy, gas, water and other fuels | 70,76 | 103,58 | 132,69 | 127,80 | 162,37 |
| Furniture, household equipment and services in the household | 25,97 | 46,66 | 77,49 | 84,02 | 107,21 |
| Health | 38,37 | 69,91 | 60,34 | 51,14 | 73,33 |
| Transport | (21,27) | 91,60 | 166,32 | 208,74 | 265,28 |
| Communications | 25,21 | 45,89 | 91,24 | 89,57 | 90,42 |
| Leisure and culture | 8,64 | 24,69 | 35,95 | 30,79 | 40,09 |
| Education | - | - | : | : | : |
| Catering | : | (11,38) | (45,43) | 40,10 | (44,04) |
| Accommodation services | : | : | : | : | : |
| Other products and services | 37,51 | 56,51 | 117,31 | 134,16 | 138,47 |
| TOTAL NON-FOOD | 435,17 | 683,49 | 1.117,70 | 1.159,42 | 1.379,64 |
| TOTAL | 692,54 | 1.072,75 | 1.646,32 | 1.729,68 | 2.019,29 |

Table 3. Average monthly expenditure of the household by type of the household and categories of expenditure, Bosnia and Herzegovina, 2015. (values in BAM)

| Category of expenditure | SH< 65 | SH >= 65 | MCWC < 65 | MCWC >= 65 | MC with 1 child | MC with 2 children | MC with 3 And More children | single parents | SP+ relatives | MC+child+ relatives | MC+child+ parents | other |
|---|---------------|---------------|-----------------|-----------------|-----------------|--------------------|-----------------------------|-----------------|-----------------|---------------------|-------------------|-----------------|
| Bread and cereals | 35,02 | 32,77 | 54,54 | 48,04 | 65,01 | 72,93 | 86,05 | 54,45 | 77,23 | 80,28 | 82,23 | 60,32 |
| Meat | 57,35 | 45,67 | 91,83 | 81,02 | 114,71 | 118,15 | 152,56 | 84,22 | 124,92 | 163,80 | 167,55 | 107,98 |
| Fish | 8,60 | 5,86 | 12,15 | 9,95 | 14,71 | 15,25 | 17,47 | 11,50 | 15,61 | 16,18 | 16,76 | 11,76 |
| Milk, cheese, eggs | 38,53 | 35,53 | 58,05 | 52,15 | 69,94 | 77,23 | 97,09 | 53,45 | 85,57 | 101,86 | 99,85 | 68,67 |
| Oil and fats | 10,67 | 9,67 | 17,53 | 15,78 | 20,97 | 21,11 | 25,77 | 15,53 | 24,44 | 28,89 | 29,69 | 17,84 |
| Fruit | 20,19 | 16,24 | 29,45 | 25,79 | 36,21 | 39,53 | 46,76 | 27,69 | 38,19 | 41,92 | 49,63 | 30,40 |
| Vegetables | 24,34 | 20,70 | 43,90 | 36,97 | 53,44 | 55,13 | 68,95 | 41,95 | 62,96 | 67,69 | 71,28 | 47,27 |
| Sugar, jam, honey, chocolate sweets and other products | 31,94 | 22,75 | 44,32 | 35,19 | 62,51 | 66,98 | 80,37 | 43,24 | 67,65 | 72,12 | 80,95 | 46,48 |
| Soft drinks | 26,42 | 21,02 | 39,86 | 31,32 | 47,61 | 52,01 | 59,46 | 32,73 | 53,76 | 60,50 | 62,69 | 38,02 |
| Alcoholic drinks | 10,33 | 5,92 | 15,68 | 14,39 | 15,73 | 14,94 | 19,52 | 6,68 | 13,58 | 19,33 | 20,17 | 15,33 |
| TOTAL FOOD AND DRINK | 263,38 | 216,15 | 407,30 | 350,59 | 500,85 | 533,27 | 653,99 | 371,44 | 563,92 | 652,57 | 680,79 | 444,08 |
| Tobacco | 28,70 | 9,42 | 37,16 | 19,48 | 38,58 | 43,15 | 49,00 | 36,35 | 44,75 | 47,33 | 49,15 | 39,94 |
| Clothes and footwear | 46,05 | 9,07 | 43,53 | 17,19 | 85,30 | 116,55 | 122,10 | 77,88 | 89,34 | 102,64 | 148,72 | 60,07 |
| Housing | 207,94 | 185,95 | 255,33 | 228,01 | 275,45 | 286,63 | 298,93 | 243,91 | 270,61 | 272,27 | 295,47 | 237,64 |
| El. energy, gas, water and other fuels | 91,66 | 85,49 | 132,80 | 128,05 | 138,53 | 147,54 | 179,65 | 124,82 | 162,71 | 178,60 | 181,29 | 135,78 |
| Furniture household Equipment and services in household | 41,61 | 30,49 | 63,58 | 47,49 | 76,06 | 77,37 | 89,89 | 54,93 | 70,19 | 96,49 | 101,61 | 57,96 |
| Health | 27,82 | 44,71 | 61,67 | 65,31 | 53,90 | 47,88 | 60,03 | 42,51 | 57,38 | 80,84 | 96,52 | 51,15 |
| Transport | 72,08 | 17,27 | 129,62 | 67,56 | 199,42 | 227,89 | 217,36 | 94,42 | 171,29 | 223,88 | 278,73 | 113,11 |
| Communications | 42,40 | 24,23 | 54,64 | 39,20 | 79,66 | 86,89 | 90,68 | 61,45 | 79,33 | 90,47 | 97,90 | 58,23 |
| Recreation and culture | 26,00 | 11,39 | 21,91 | 15,69 | 31,52 | 44,28 | 48,23 | 28,91 | 35,72 | 36,49 | 50,83 | 20,33 |
| Education | : | - | : | - | 9,66 | 17,62 | 18,46 | 10,59 | 8,77 | 8,66 | 19,31 | (4,58) |
| Catering services | 31,86 | 5,65 | 25,52 | 8,77 | 41,40 | 47,64 | 54,97 | 36,01 | 31,61 | 39,57 | 57,33 | 20,30 |
| Accommodation services | (2,73) | : | (3,41) | : | 7,63 | 8,49 | (10,19) | (8,61) | : | : | (8,14) | : |
| Other products and services | 72,35 | 33,03 | 92,76 | 52,95 | 118,18 | 134,21 | 141,21 | 94,14 | 117,54 | 145,93 | 153,98 | 90,56 |
| TOTAL NON-FOOD | 692,83 | 458,49 | 923,72 | 691,26 | 1.155,28 | 1.286,14 | 1.380,70 | 914,53 | 1.145,36 | 1.329,42 | 1.538,99 | 892,39 |
| TOTAL | 956,21 | 674,64 | 1.331,02 | 1.041,85 | 1.656,13 | 1.819,41 | 2.034,69 | 1.285,97 | 1.709,28 | 1.981,99 | 2.219,78 | 1.336,47 |

Table 3a. Average monthly expenditure of the household by type of the household and categories of expenditure, Federation of Bosnia and Herzegovina, 2015. (values in BAM)

| Category of expenditure | SH< 65 | SH >= 65 | MCWC < 65 | MCWC >= 65 | MC with 1 children | MC with 2 children | MC with 3 and More children | Single parents | SP+ relatives | MC+child+ relatives | MC+child+ parents | Other |
|---|-----------------|---------------|-----------------|-----------------|--------------------|--------------------|-----------------------------|-----------------|-----------------|---------------------|-------------------|-----------------|
| Bread and cereals | 36,13 | 34,64 | 55,72 | 48,49 | 67,12 | 73,88 | 91,77 | 55,87 | 80,24 | 81,86 | 86,90 | 58,31 |
| Meat | 54,30 | 46,78 | 91,13 | 72,91 | 109,17 | 112,42 | 149,85 | 80,54 | 116,52 | 150,57 | 161,89 | 95,02 |
| Fish | 9,03 | 6,52 | 12,27 | 9,48 | 14,41 | 14,43 | 18,22 | 10,21 | 14,71 | 14,64 | 18,30 | 10,23 |
| Milk, cheese, eggs | 40,24 | 36,68 | 58,46 | 51,80 | 69,67 | 77,42 | 99,77 | 53,52 | 86,88 | 101,40 | 100,06 | 60,79 |
| Oil and fats | 12,32 | 11,21 | 18,48 | 17,31 | 22,28 | 21,80 | 27,66 | 16,90 | 25,59 | 30,52 | 31,57 | 18,36 |
| Fruit | 22,72 | 18,37 | 29,84 | 27,30 | 37,11 | 39,35 | 48,54 | 28,14 | 39,61 | 42,85 | 53,09 | 29,35 |
| Vegetables | 27,48 | 22,57 | 44,63 | 39,04 | 54,68 | 54,35 | 70,78 | 42,89 | 64,52 | 70,16 | 70,56 | 46,73 |
| Sugar, jam, honey, chocolate, Sweets and other products | 36,76 | 26,74 | 47,56 | 37,68 | 65,44 | 70,69 | 87,29 | 45,69 | 71,40 | 76,83 | 90,86 | 45,59 |
| Soft drinks | 30,16 | 23,51 | 43,07 | 33,66 | 49,85 | 53,88 | 64,19 | 34,74 | 54,75 | 63,54 | 68,53 | 40,90 |
| Alcoholic drinks | 8,03 | 5,07 | 13,15 | 10,63 | 11,85 | 11,31 | 18,27 | 4,86 | 10,70 | 14,78 | 18,69 | 12,88 |
| TOTAL FOOD AND DRINK | 277,17 | 232,09 | 414,29 | 348,31 | 501,58 | 529,52 | 676,34 | 373,36 | 564,92 | 647,14 | 700,46 | 418,16 |
| Tobacco | 26,59 | 9,75 | 38,92 | 19,37 | 38,03 | 42,39 | 52,48 | 37,39 | 45,39 | 49,33 | 52,86 | 37,00 |
| Clothes and footwear | 49,18 | 10,17 | 39,77 | 17,67 | 84,13 | 111,47 | 122,86 | 81,92 | 88,74 | 101,06 | 174,43 | 56,18 |
| Housing | 240,70 | 211,39 | 276,81 | 259,67 | 292,94 | 305,07 | 325,35 | 267,02 | 302,81 | 286,74 | 331,17 | 258,94 |
| El. energy gas, Water and other fuels | 98,74 | 96,39 | 142,65 | 136,28 | 140,50 | 153,28 | 191,86 | 133,53 | 165,11 | 182,50 | 184,89 | 142,81 |
| Furniture household equipment And services in household | 46,34 | 34,08 | 64,86 | 52,31 | 79,12 | 77,86 | 91,62 | 54,76 | 68,84 | 91,98 | 106,86 | 58,25 |
| Health | 29,32 | 51,61 | 71,17 | 68,87 | 47,50 | 51,61 | 60,61 | 45,87 | 61,16 | 75,09 | 96,28 | 50,73 |
| Transport | 86,37 | 14,56 | 135,79 | 66,67 | 203,41 | 238,06 | 234,47 | 101,06 | 172,24 | 214,21 | 268,63 | 106,32 |
| Communications | 44,38 | 26,69 | 55,09 | 38,28 | 78,21 | 82,55 | 91,33 | 61,82 | 80,26 | 85,07 | 106,54 | 54,37 |
| Recreation and culture | 33,45 | 12,87 | 23,40 | 16,94 | 33,04 | 45,89 | 52,95 | 30,12 | 39,65 | 39,79 | 56,42 | 19,21 |
| Education | : | - | : | - | 11,08 | 18,79 | 23,25 | 13,23 | (8,88) | 8,28 | 22,74 | (7,42) |
| catering services | 34,14 | 6,86 | 28,15 | 10,96 | 44,76 | 52,32 | 64,23 | 40,71 | 35,06 | 47,77 | 72,10 | 23,67 |
| Accommodation services | : | : | : | : | (7,45) | 8,54 | (11,39) | (10,31) | : | : | : | : |
| Other products and services | 86,14 | 36,26 | 102,68 | 50,81 | 118,52 | 133,82 | 146,09 | 93,43 | 121,40 | 141,23 | 172,10 | 91,09 |
| TOTAL NON-FOOD | 779,73 | 513,83 | 983,59 | 739,58 | 1.178,68 | 1.321,67 | 1.468,50 | 971,17 | 1.194,84 | 1.331,37 | 1.655,22 | 909,46 |
| TOTAL | 1.056,90 | 745,92 | 1.397,87 | 1.087,89 | 1.680,26 | 1.851,19 | 2.144,84 | 1.344,54 | 1.759,76 | 1.978,51 | 2.355,68 | 1.327,61 |

Table 3b. Average monthly expenditure of the household by type of the household and categories of expenditure, Republic of Srpska, 2015. (values in BAM)

| Category of expenditure | SH< 65 | SH >= 65 | MCWC < 65 | MCWC >= 65 | MC with 1 child | MC with 2 children | MC with 3 and more children | Single parents | SP+ relatives | MC+child+ relatives | MC+child+ parents | Total |
|--|---------------|---------------|-----------------|---------------|-----------------|--------------------|-----------------------------|-----------------|-----------------|---------------------|-------------------|-----------------|
| Bread and cereals | 33,58 | 30,38 | 51,79 | 46,82 | 59,21 | 70,44 | 70,10 | 51,07 | 69,62 | 77,27 | 71,90 | 62,32 |
| Meat | 60,31 | 44,27 | 92,36 | 92,63 | 128,38 | 131,49 | 160,02 | 92,22 | 144,88 | 181,65 | 180,49 | 123,89 |
| Fish | 8,20 | 5,13 | 11,99 | 10,48 | 15,50 | 16,98 | 15,23 | 14,27 | 17,92 | 18,56 | (14,06) | 13,97 |
| Milk, cheese, eggs | 36,29 | 33,76 | 57,16 | 52,29 | 69,89 | 77,47 | 92,04 | 53,46 | 83,28 | 103,59 | 100,03 | 78,19 |
| Oil and fats | 8,63 | 7,81 | 15,68 | 13,63 | 17,60 | 19,57 | 20,77 | 12,75 | 21,84 | 26,67 | 26,38 | 17,11 |
| Fruit | 17,39 | 13,50 | 28,56 | 23,79 | 33,52 | 39,84 | 42,53 | 26,55 | 35,52 | 41,03 | 43,27 | 31,11 |
| Vegetables | 20,38 | 18,33 | 42,69 | 34,13 | 50,08 | 56,87 | 63,97 | 40,10 | 60,15 | 64,58 | 73,90 | 47,78 |
| Sugar, jam, honey, chocolate, sweets and other products | 26,32 | 17,63 | 37,09 | 31,14 | 54,46 | 57,95 | 61,60 | 37,67 | 58,86 | 65,03 | 62,15 | 46,63 |
| Soft drinks | 21,89 | 17,65 | 32,82 | 27,81 | 40,95 | 47,03 | 45,95 | 28,02 | 51,41 | 54,84 | 51,77 | 33,59 |
| Alcoholic drinks | 13,17 | 7,14 | 21,06 | 20,04 | 24,92 | 22,99 | 22,18 | 10,49 | 19,82 | 25,34 | 23,57 | 18,26 |
| TOTAL FOOD AND DRINK | 246,16 | 195,59 | 391,19 | 352,75 | 494,52 | 540,64 | 594,40 | 366,60 | 563,29 | 658,56 | 647,53 | 472,84 |
| Tobacco | 31,01 | 9,10 | 33,31 | 19,54 | 38,52 | 44,72 | (39,56) | 34,18 | (42,73) | 45,54 | (41,02) | 42,06 |
| Clothes and footwear | 41,87 | 7,90 | 51,74 | 16,94 | 87,96 | 131,14 | 122,34 | 71,78 | 91,38 | 104,74 | 104,32 | 62,01 |
| Housing | 170,67 | 156,05 | 214,85 | 186,65 | 234,19 | 246,37 | 228,30 | 197,22 | 200,85 | 247,64 | 229,52 | 212,47 |
| El. energy, gas, water and other fuels | 83,40 | 73,10 | 113,30 | 119,09 | 133,68 | 134,91 | 145,37 | 106,77 | 161,04 | 175,31 | 176,80 | 126,51 |
| Furniture, household equipment and services in household | 35,95 | 26,65 | 61,13 | 41,38 | 67,80 | 75,81 | 87,56 | 55,15 | 71,76 | 100,48 | 93,30 | 55,85 |
| Health | 25,75 | 36,42 | 42,47 | 59,00 | 69,67 | 38,89 | 59,39 | 35,17 | 49,38 | 88,08 | 98,84 | 51,16 |
| Transport | 56,35 | 20,90 | 117,73 | 69,34 | 190,45 | 205,35 | 173,18 | 78,40 | 168,44 | 234,87 | 295,35 | 117,68 |
| Communications | 40,52 | 21,31 | 53,36 | 40,83 | 82,10 | 96,98 | 91,39 | 60,50 | 77,38 | 97,41 | 79,96 | 62,70 |
| Leisure and culture | 17,83 | 9,69 | 17,83 | 14,03 | 27,12 | 41,11 | 36,61 | 26,32 | 25,69 | 32,02 | 40,69 | 21,43 |
| Education | : | - | : | - | (5,41) | 14,49 | (6,27) | : | : | (9,17) | (11,19) | : |
| Catering services | 29,83 | 4,35 | 20,58 | 5,93 | 32,10 | 37,20 | 30,50 | 26,59 | (22,14) | 26,36 | 29,78 | 15,83 |
| Accommodation services | : | : | : | : | (7,21) | (7,93) | : | : | : | : | : | : |
| Other products and services | 56,06 | 29,62 | 73,16 | 56,77 | 116,44 | 134,13 | 131,70 | 97,44 | 109,40 | 153,69 | 121,05 | 87,99 |
| TOTAL NON-FOOD | 593,59 | 395,18 | 806,53 | 630,93 | 1.092,65 | 1.209,03 | 1.158,79 | 800,05 | 1.037,26 | 1.318,69 | 1.326,20 | 858,68 |
| TOTAL | 839,75 | 590,77 | 1.197,72 | 983,68 | 1.587,17 | 1.749,66 | 1.753,19 | 1.166,65 | 1.600,55 | 1.977,25 | 1.973,74 | 1.331,52 |

Table 3c. Average monthly expenditure of the household by type of the household and categories of expenditure, Brčko district BiH 2015. (values in BAM)

| Category of expenditure | SH< 65 | SH >= 65 | MCWC < 65 | MCWC >= 65 | MC with 1 child | MC with 2 children | MC with 3 and more children | Single parents | SP+ relatives | MC+child+ relatives | MC+child+ parents | other |
|---|-----------------|---------------|-------------------|---------------|-----------------|--------------------|-----------------------------|-------------------|---------------|---------------------|-------------------|-------|
| Bread and cereals | (37,88) | 35,54 | (59,84) | 57,05 | 70,12 | 76,88 | (85,14) | (59,04) | : | (86,94) | : | : |
| Meat | (73,15) | (46,90) | (106,20) | 77,48 | 120,64 | 118,58 | (153,80) | (85,44) | : | (200,55) | : | : |
| Fish | : | : | : | (11,74) | (14,44) | 18,02 | : | : | : | (16,66) | : | : |
| Milk, cheese, eggs | (42,83) | (45,19) | (59,04) | 57,63 | 79,14 | 67,76 | (71,57) | (50,62) | : | (88,99) | : | : |
| Oil and fats | (12,08) | (9,02) | (15,73) | 15,92 | 21,54 | 20,13 | (22,50) | (11,69) | : | (24,64) | : | : |
| Fruit | (15,10) | (19,80) | (31,06) | 24,15 | 41,36 | 40,82 | (38,65) | (30,50) | : | (34,85) | : | : |
| Vegetables | (29,21) | (23,08) | (39,32) | 35,80 | 55,82 | 56,33 | (67,26) | (38,20) | : | (58,02) | : | : |
| Sugar, jam, honey, chocolate, sweets and other products | (28,90) | (28,63) | (53,54) | 43,89 | 70,00 | 72,11 | (73,51) | (46,53) | : | (68,38) | : | : |
| Soft drinks | (27,75) | (29,64) | (46,82) | 34,66 | 59,77 | 60,71 | (62,10) | (38,00) | : | (71,72) | : | : |
| Alcoholic drinks | : | : | : | (8,46) | (24,63) | (20,83) | : | : | : | : | : | : |
| TOTAL FOOD AND DRINKS | (280,85) | 243,07 | (435,13) | 366,78 | 557,44 | 552,18 | (621,92) | (382,47) | : | (684,53) | : | : |
| Tobacco | : | : | (41,13) | : | (56,79) | (46,20) | (45,49) | : | : | : | : | : |
| Clothes and footwear | : | : | : | : | (89,45) | (78,63) | : | : | : | (107,41) | : | : |
| Housing | (164,28) | 153,89 | (198,13) | 180,93 | 233,22 | 248,43 | (263,08) | (171,87) | : | (296,81) | : | : |
| El. energy, gas water and other fuels | (87,01) | 60,86 | (121,30) | 88,24 | 136,13 | 136,89 | (180,11) | (105,67) | : | (142,78) | : | : |
| Furniture household equipment and services In household | (41,67) | (16,42) | (60,62) | 37,34 | 81,52 | 83,07 | (63,41) | (57,68) | : | (135,40) | : | : |
| Health | : | (40,82) | (56,84) | (85,59) | 61,09 | 51,81 | (49,70) | : | : | (103,27) | : | : |
| Transport | : | : | (117,29) | (59,13) | 184,18 | 211,57 | (178,01) | (120,97) | : | (276,57) | : | : |
| Communications | (30,93) | (21,73) | (60,41) | 33,83 | 95,63 | 87,36 | (64,28) | (64,10) | : | (109,67) | : | : |
| Leisure and cultura | : | (8,40) | (38,18) | (14,29) | 38,00 | 36,22 | : | (27,49) | : | (27,43) | : | : |
| Education | - | - | - | - | : | : | : | - | - | : | : | : |
| Catering services | : | : | : | : | (50,60) | (40,93) | : | : | : | : | : | : |
| Accommodation services | : | - | : | - | : | : | : | : | : | : | : | : |
| Other products And services | (68,07) | (18,90) | (80,65) | 40,37 | 128,98 | 147,69 | (97,80) | (62,34) | : | (140,72) | : | : |
| TOTAL NON-FOOD | (585,69) | 343,54 | (832,77) | 576,24 | 1.192,17 | 1.206,42 | (1.127,97) | (738,46) | : | (1.426,73) | : | : |
| TOTAL | (866,54) | 586,61 | (1.267,90) | 943,02 | 1.749,61 | 1.758,59 | (1.749,89) | (1.120,92) | : | (2.111,26) | : | : |

Table 4. Average monthly expenditure of the household by status of current activity of the head of the household and categories of expenditure Bosnia and Herzegovina, 2015. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | | |
|--|--|--|---------------|-----------------|---------------|
| | Employed | Unemployed or looking for first employment | Housewife | Pensioner | Other |
| Bread and cereals | 69,85 | 55,13 | 43,21 | 54,17 | 45,39 |
| Meat | 121,23 | 95,77 | 62,92 | 93,29 | 68,93 |
| Fish | 15,12 | 10,77 | 8,01 | 11,64 | 7,58 |
| Milk, cheese, eggs | 75,55 | 60,96 | 46,34 | 61,09 | 46,87 |
| Oil and fats | 21,16 | 17,00 | 13,68 | 17,74 | 13,17 |
| Fruit | 38,46 | 27,87 | 22,91 | 29,03 | 20,74 |
| Vegetables | 54,02 | 44,52 | 33,69 | 42,77 | 32,22 |
| Sugar, jam, honey, chocolate, sweets and other products | 65,53 | 45,03 | 33,79 | 44,23 | 32,93 |
| Soft drinks | 50,25 | 37,42 | 30,36 | 36,96 | 29,23 |
| Alcoholic drinks | 16,09 | 13,80 | 5,10 | 13,74 | 8,55 |
| TOTAL FOOD AND DRINKS | 527,26 | 408,26 | 300,02 | 404,65 | 305,60 |
| Tobacco | 45,75 | 32,81 | 19,34 | 26,93 | 24,99 |
| Clothes and footwear | 114,96 | 50,01 | 34,34 | 40,08 | 27,32 |
| Housing | 278,45 | 236,21 | 210,10 | 248,27 | 161,01 |
| El. energy, gas, water and Other fuels | 148,41 | 133,91 | 107,66 | 128,38 | 99,41 |
| Furniture, household equipment and services in the household | 84,31 | 54,33 | 40,34 | 52,71 | 39,44 |
| Health | 55,71 | 33,66 | 44,70 | 57,76 | 69,22 |
| Transport | 213,14 | 139,33 | 55,33 | 98,94 | 66,99 |
| Communications | 84,77 | 55,15 | 39,57 | 52,79 | 34,30 |
| Leisure and culture | 41,57 | 26,38 | 17,37 | 21,70 | 12,76 |
| Education | 13,47 | 6,22 | 2,58 | 4,17 | (3,15) |
| Catering services | 50,84 | 24,22 | 12,27 | 19,66 | 13,84 |
| Accommodation services | 9,35 | (1,84) | (2,77) | 3,47 | : |
| Other products and services | 135,17 | 84,55 | 53,46 | 76,55 | 63,16 |
| TOTAL NON-FOOD | 1.275,90 | 878,62 | 639,84 | 831,40 | 616,38 |
| TOTAL | 1.803,16 | 1.286,88 | 939,86 | 1.236,05 | 921,99 |

Table 4a. Average monthly expenditure of the household by status of current activity of the head of the household and categories of expenditure, Federation of Bosnia and Herzegovina, 2015. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | | |
|--|--|--|-----------------|-----------------|---------------|
| | Employed | Unemployed or looking for first employment | Housewife | Pensioner | Other |
| Bread and cereals | 73,59 | 57,65 | 45,08 | 55,73 | 51,90 |
| Meat | 119,84 | 89,08 | 60,31 | 88,87 | 69,55 |
| Fish | 15,31 | 10,37 | 7,58 | 11,36 | 8,61 |
| Milk, cheese, eggs | 77,72 | 61,79 | 47,26 | 60,96 | 51,75 |
| Oil and fats | 22,86 | 18,89 | 15,19 | 18,98 | 16,44 |
| Fruit | 40,57 | 28,89 | 24,33 | 29,91 | 24,69 |
| Vegetables | 56,48 | 46,87 | 36,00 | 43,92 | 37,03 |
| Sugar, jam, honey, chocolate, sweets and other products | 71,21 | 51,94 | 37,29 | 47,55 | 43,47 |
| Soft drinks | 54,48 | 41,95 | 31,69 | 39,94 | 33,24 |
| Alcoholic drinks | 13,43 | 10,09 | 3,65 | 11,05 | (6,71) |
| TOTAL FOOD AND DRINK | 545,49 | 417,51 | 308,39 | 408,28 | 343,37 |
| Tobacco | 45,97 | 33,96 | 20,57 | 29,30 | 23,22 |
| Clothes and footwear | 116,04 | 49,39 | 40,87 | 43,10 | 27,46 |
| Housing | 304,96 | 263,16 | 231,66 | 275,05 | 175,43 |
| El. Energy, gas, water and other fuels | 153,81 | 139,25 | 118,06 | 140,25 | 110,36 |
| Furniture, household equipment and services in the household | 88,21 | 54,13 | 43,05 | 54,97 | 45,38 |
| Health | 57,95 | 34,10 | 46,84 | 59,86 | 76,96 |
| Transport | 227,88 | 148,41 | 68,50 | 102,34 | 59,40 |
| Communications | 85,00 | 52,82 | 43,20 | 54,33 | 34,10 |
| Leisure and culture | 45,76 | 30,24 | 19,69 | 23,57 | 11,57 |
| Education | 15,51 | 8,38 | 3,76 | 5,32 | : |
| Catering services | 58,56 | 27,74 | 15,27 | 23,63 | 12,37 |
| Accommodation services | 9,73 | : | : | 4,59 | - |
| Other products and services | 141,17 | 84,39 | 56,63 | 82,37 | 70,68 |
| TOTAL NON-FOOD | 1.350,54 | 928,42 | 711,63 | 898,67 | 650,32 |
| TOTAL | 1.896,03 | 1.345,93 | 1.020,02 | 1.306,95 | 993,69 |

Table 4b. Average monthly expenditure of the household by status of current activity of the head of the household and categories of expenditure, Republic of Srpska, 2015. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | | |
|--|--|--|---------------|-----------------|---------------|
| | Employed | Unemployed or looking for first employment | Housewife | Pensioner | Other |
| Bread and cereals | 61,87 | 51,42 | 39,40 | 50,87 | 37,50 |
| Meat | 123,17 | 103,98 | 67,47 | 101,19 | 68,84 |
| Fish | 14,65 | 11,21 | 8,89 | 12,28 | 6,35 |
| Milk, cheese, eggs | 71,24 | 59,84 | 44,19 | 61,27 | 40,96 |
| Oil and fats | 17,76 | 14,56 | 10,63 | 15,56 | 9,33 |
| Fruit | 34,03 | 26,80 | 20,07 | 27,43 | 15,86 |
| Vegetables | 49,01 | 41,55 | 28,96 | 40,85 | 25,87 |
| Sugar, jam, honey, chocolate, sweets and other products | 53,54 | 35,54 | 26,68 | 37,92 | 20,85 |
| Soft drinks | 40,97 | 31,34 | 27,61 | 31,28 | 23,37 |
| Alcoholic drinks | 20,78 | 18,68 | 8,04 | 18,69 | 11,39 |
| TOTAL FOOD AND DRINK | 487,02 | 394,92 | 281,94 | 397,34 | 260,32 |
| Tobacco | 45,30 | 30,01 | 16,99 | 22,48 | 25,77 |
| Clothes and footwear | 113,37 | 52,20 | 21,44 | 35,32 | (27,06) |
| Housing | 226,89 | 203,83 | 167,26 | 202,46 | 145,84 |
| El. energy, gas, water and other fuels | 137,43 | 128,53 | 86,66 | 108,38 | 90,92 |
| Furniture, household equipment and other services in the household | 76,41 | 53,86 | 34,51 | 48,81 | 30,83 |
| Health | 51,05 | 33,44 | 40,20 | 53,59 | 59,27 |
| Transport | 183,34 | 127,12 | 28,71 | 93,10 | 73,48 |
| Communications | 83,88 | 58,95 | 32,23 | 49,78 | 33,99 |
| Leisure and culture | 33,36 | 21,63 | 12,76 | 18,41 | 12,83 |
| Education | 9,16 | (2,91) | : | (2,30) | : |
| Catering services | 35,54 | 20,37 | 6,25 | 12,63 | (16,12) |
| Accommodation services | 8,33 | : | : | (1,42) | : |
| Other products and service | 122,79 | 84,48 | 46,70 | 67,14 | 56,17 |
| TOTAL NON-FOOD | 1.126,87 | 818,19 | 495,24 | 715,82 | 577,12 |
| TOTAL | 1.613,89 | 1.213,11 | 777,18 | 1.113,16 | 837,44 |

Table 4c. Average monthly expenditure of the household by status of current activity of the head of the household and categories of expenditure, Brčko district, 2015. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | | |
|--|--|--|-----------|-----------------|---------------|
| | Employed | Unemployed or looking for first employment | Housewife | Pensioner | Other |
| Bread and cereals | 77,53 | (59,48) | : | 63,11 | 47,54 |
| Meat | 134,07 | (109,73) | : | 94,09 | 64,00 |
| Fish | 16,64 | (12,58) | : | 9,17 | (7,90) |
| Milk, cheese, eggs | 75,09 | (60,85) | : | 61,84 | 48,54 |
| Oil and fats | 21,34 | (14,85) | : | 16,78 | 13,31 |
| Fruit | 41,79 | (23,16) | : | 29,09 | 22,79 |
| Vegetables | 55,20 | (40,80) | : | 39,89 | 37,84 |
| Sugar, jam, honey, chocolate, sweets and other products | 75,30 | (46,21) | : | 50,22 | 31,09 |
| Soft drinks | 63,13 | (35,89) | : | 42,55 | 38,38 |
| Alcoholic drinks | 25,37 | (16,36) | : | 11,86 | : |
| TOTAL FOOD AND DRINKS | 585,46 | (419,93) | : | 418,62 | 314,45 |
| Tobacco | 45,85 | (51,83) | : | 30,61 | (34,92) |
| Clothes and footwear | 106,13 | (29,35) | : | 27,47 | : |
| Housing | 256,18 | (168,89) | : | 204,32 | 147,88 |
| El. energy, gas, water and other fuels | 151,61 | (104,36) | : | 103,53 | 65,72 |
| Furniture, household equipment and other services in the household | 85,62 | (66,12) | : | 49,40 | 52,46 |
| Health | 58,34 | (27,92) | : | 64,99 | (76,30) |
| Transport | 218,33 | (136,72) | : | 93,86 | (85,57) |
| Communications | 91,64 | (45,50) | : | 57,17 | 38,52 |
| Leisure and culture | 39,03 | (18,36) | : | 20,17 | (23,05) |
| Education | (17,25) | : | : | : | : |
| Catering services | 48,82 | : | : | (17,46) | : |
| Accommodation services | (13,33) | : | - | : | : |
| Other products and services | 141,24 | (88,89) | : | 56,94 | 49,10 |
| TOTAL NON-FOOD | 1.273,38 | (763,58) | : | 730,49 | 613,24 |
| TOTAL | 1.858,84 | (1.183,51) | : | 1.149,10 | 927,69 |

Table 5. Average monthly expenditure of the household by employment status of the head of the household and categories of expenditure – Bosnia and Herzegovina. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | |
|--|--|----------------------------|----------------------|--|
| | Employer | Self-employed or freelance | Full time employment | Employment with other type of contract |
| Bread and cereals | 79,59 | 66,59 | 69,36 | 60,43 |
| Meat | 136,72 | 120,55 | 120,86 | 98,50 |
| Fish | 19,88 | 12,26 | 15,72 | 11,69 |
| Milk, cheese, eggs | 80,78 | 74,09 | 75,94 | 63,37 |
| Oil and fats | 23,36 | 21,20 | 20,93 | 17,98 |
| Fruit | 45,18 | 33,17 | 40,00 | 29,57 |
| Vegetables | 57,60 | 57,57 | 53,12 | 45,70 |
| Sugar, jam, honey, chocolate, sweets and other products | 77,16 | 57,52 | 66,20 | 53,03 |
| Soft drinks | 56,27 | 46,36 | 50,73 | 41,59 |
| Alcoholic drinks | 18,39 | 14,45 | 16,83 | 13,45 |
| TOTAL FOOD AND DRINKS | 594,94 | 503,76 | 529,71 | 435,31 |
| Tobacco | 55,68 | 44,16 | 44,78 | 37,96 |
| Clothes and footwear | 196,46 | 67,15 | 120,88 | 70,62 |
| Housing | 386,50 | 209,89 | 294,82 | 238,85 |
| El. energy, gas, water and other fuels | 185,06 | 144,68 | 149,82 | 129,01 |
| Furniture, household equipment and other services in the household | 110,48 | 65,57 | 87,22 | 62,59 |
| Health | 83,43 | 48,43 | 56,28 | 36,53 |
| Transport | 306,95 | 176,92 | 222,54 | 143,37 |
| Communications | 125,19 | 64,96 | 87,33 | 63,62 |
| Leisure and culture | 69,15 | 28,50 | 44,14 | 27,72 |
| Education | 20,35 | 6,69 | 15,05 | 8,56 |
| Catering services | 71,75 | 31,67 | 54,33 | 32,60 |
| Accommodation services | (14,50) | (4,26) | 10,47 | (3,99) |
| Other products and services | 177,98 | 101,22 | 142,41 | 97,94 |
| TOTAL NON-FOOD | 1.803,47 | 994,10 | 1.330,06 | 953,36 |
| TOTAL | 2.398,41 | 1.497,85 | 1.859,76 | 1.388,67 |

Table 5a. Average monthly expenditure of the household by employment status of the head of the household and categories of expenditure – Federation of Bosnia and Herzegovina. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | |
|--|--|----------------------------|----------------------|--|
| | Employer | Self-employer or freelance | Full time employment | Employment with other type of employment |
| Bread and cereals | 87,57 | 71,39 | 72,72 | 63,07 |
| Meat | 140,51 | 113,27 | 120,90 | 95,55 |
| Fish | 19,49 | 12,49 | 15,77 | 12,02 |
| Milk, cheese, eggs | 82,84 | 78,21 | 77,40 | 65,66 |
| Oil and fats | 25,47 | 22,66 | 23,01 | 18,99 |
| Fruit | 46,62 | 36,75 | 41,68 | 31,38 |
| Vegetables | 60,41 | 62,97 | 54,66 | 48,20 |
| Sugar, jam, honey, chocolate, sweets and other products | 80,76 | 64,88 | 71,81 | 58,97 |
| Soft drinks | 59,91 | 50,78 | 55,24 | 45,51 |
| Alcoholic drinks | (17,26) | 10,67 | 13,93 | 11,03 |
| TOTAL FOOD AND DRINKS | 620,83 | 524,07 | 547,14 | 450,39 |
| Tobacco | 52,73 | 44,96 | 45,53 | 38,46 |
| Clothes and footwear | 205,04 | 67,83 | 121,54 | 71,68 |
| Housing | 428,92 | 226,47 | 320,82 | 269,88 |
| El. Energy, gas, water and other fuels | 202,52 | 136,54 | 158,47 | 135,03 |
| Furniture, household equipment and other services in the household | 101,84 | 68,62 | 92,66 | 64,80 |
| Health | 94,60 | 56,40 | 55,23 | 40,34 |
| Transport | 352,15 | 180,48 | 237,50 | 154,01 |
| Communications | 117,50 | 64,31 | 87,99 | 64,16 |
| Leisure and culture | 83,38 | 32,61 | 47,80 | 30,62 |
| Education | (27,75) | 7,88 | 17,43 | 9,29 |
| Catering services | 79,46 | 36,51 | 62,58 | 38,49 |
| Accommodation services | : | : | 11,09 | : |
| Other products and services | 183,30 | 102,60 | 148,17 | 105,19 |
| TOTAL NON-FOOD | 1.943,99 | 1.028,44 | 1.406,80 | 1.027,44 |
| TOTAL | 2.564,82 | 1.552,51 | 1.953,93 | 1.477,83 |

Table 5b. Average monthly expenditure of the household by employment status of the head of the household and categories of expenditure – Republic of Srpska, 2015. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | |
|--|--|----------------------------|----------------------|--|
| | Employer | Self-employed or freelance | Full time employment | Employment with other type of contract |
| Bread and cereals | 62,04 | 57,30 | 62,58 | 54,93 |
| Meat | 128,11 | 132,45 | 119,96 | 102,83 |
| Fish | (17,39) | 11,88 | 15,67 | 11,04 |
| Milk, cheese, eggs | 77,68 | 67,06 | 72,95 | 58,91 |
| Oil and fats | 18,79 | 18,58 | 16,88 | 16,25 |
| Fruit | 39,05 | 26,72 | 36,67 | 26,27 |
| Vegetables | 50,32 | 48,50 | 50,23 | 40,58 |
| Sugar, jam, honey, chocolate, sweets And other products | 64,32 | 43,35 | 54,96 | 42,03 |
| Soft drinks | 44,43 | 37,22 | 41,59 | 34,00 |
| Alcoholic drinks | (17,44) | 20,33 | 22,27 | 17,54 |
| TOTAL FOOD AND DRINKS | 519,56 | 463,39 | 493,76 | 404,38 |
| Tobacco | (59,47) | 42,96 | 43,39 | 36,45 |
| Clothes and footwear | (183,34) | 63,57 | 121,19 | 68,70 |
| Housing | 294,43 | 178,81 | 247,13 | 183,94 |
| El. Energy, gas, water and Other fuels | 148,99 | 160,84 | 133,19 | 117,17 |
| Furniture, household equipment and other services in households | 129,88 | 59,36 | 76,93 | 57,36 |
| Health | (53,52) | 34,46 | 59,08 | 28,44 |
| Transport | 218,83 | 167,88 | 194,04 | 123,27 |
| Communications | 139,73 | 63,93 | 86,30 | 63,12 |
| Leisure and culture | 40,57 | 21,34 | 37,05 | 22,76 |
| Education | : | (4,51) | 9,82 | (7,51) |
| Catering services | (58,00) | 21,41 | 38,94 | 21,66 |
| Accommodation services | : | : | 9,16 | : |
| Other products and services | 163,92 | 97,72 | 131,01 | 84,48 |
| TOTAL NON-FOOD | 1.505,92 | 922,45 | 1.187,22 | 816,15 |
| TOTAL | 2.025,48 | 1.385,84 | 1.680,97 | 1.220,54 |

Table 5c. Average monthly expenditure of the household by employment status of the head of the household and categories of expenditure – Brčko District, 2015. (values in BAM)

| Category of expenditure | Status of current activity (head of the household) | | | |
|--|--|----------------------------|----------------------|--|
| | Employer | Self-employed or freelance | Full time employment | Employment with other Type of contract |
| Bread and cereals | : | 73,74 | 73,01 | (73,16) |
| Meat | : | 134,12 | 135,92 | (118,43) |
| Fish | : | (11,66) | 14,80 | : |
| Milk, cheese, eggs | : | 69,61 | 78,36 | (68,53) |
| Oil and fats | : | 21,08 | 20,43 | (15,60) |
| Fruit | : | 33,19 | 40,61 | (29,28) |
| Vegetables | : | 50,00 | 51,02 | (55,88) |
| Sugar, jam, honey, chocolate, sweets and other products | : | 67,39 | 70,99 | (55,50) |
| Soft drinks | : | 59,42 | 56,32 | (49,45) |
| Alcoholic drinks | : | (24,88) | 21,19 | : |
| TOTAL FOOD AND DRINK | : | 545,07 | 562,65 | (498,12) |
| Tobacco | : | (41,58) | 43,70 | (49,09) |
| Clothes and footwear | : | (93,37) | 91,55 | (69,98) |
| Housing | : | 222,75 | 235,75 | (204,34) |
| El. Energy, gas, water and other fuels | : | 128,33 | 144,08 | (144,56) |
| Furniture, household equipment and services in the household | : | 73,53 | 80,45 | (84,96) |
| Health | : | (43,70) | 42,56 | (57,60) |
| Transport | : | 206,07 | 208,02 | (155,83) |
| Communications | : | 89,59 | 82,62 | (54,57) |
| Leisure and culture | : | (25,57) | 42,83 | (21,10) |
| Education | : | : | (25,25) | : |
| Catering services | : | (48,57) | 40,05 | (35,69) |
| Accommodation services | : | : | : | : |
| Other products and services | : | 112,64 | 144,81 | (101,90) |
| TOTAL NON-FOOD | : | 1.102,03 | 1.194,14 | (985,91) |
| TOTAL | : | 1.647,10 | 1.756,79 | (1.484,03) |

