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BASIC CHARACTERISTICS OF HOUSEHOLD CONSUMPTION, 2022

Basic characteristics of household consumption were calculated on the basis of data collected by the Household Budget Survey. The Survey is carried out on a random sample of private households. Given that the data were collected in 2022, they are expressed in national currency – Croatian kuna.

The selected sample for 2022 included 5 616 dwellings occupied by private households, out of which 1 391 were successfully interviewed. The response rate at the household level was 28.0%.

According to the Household Budget Survey, consumption expenditure amounted to 110 446 kuna per household on average in 2022.

The structure of household expenditure is presented in thirteen major groups of products and services according to the Classification of Individual Consumption by Purpose (COICOP) 2018.

In 2022, observed by major groups, the largest share in consumption expenditures was accounted for by expenditure on Food and non-alcoholic beverages, 27.0%, followed by expenditure on Transport, 15.5%, and on Housing, water, electricity, gas and other fuels, 14.5%. Expenditure on Clothing and footwear had a share of 7.2% in total expenditure, on Information and communication of 6.3%, on Furnishings, household equipment and routine household maintenance of 6.2%, on Personal care, social protection and miscellaneous goods and services, and Restaurants and accommodation services of 4.9% each. All other groups had a share of less than 4.0% in total household expenditure.

G-1 STRUCTURE OF CONSUMPTION EXPENDITURES, 2022 – ANNUAL AVERAGE PER HOUSEHOLD

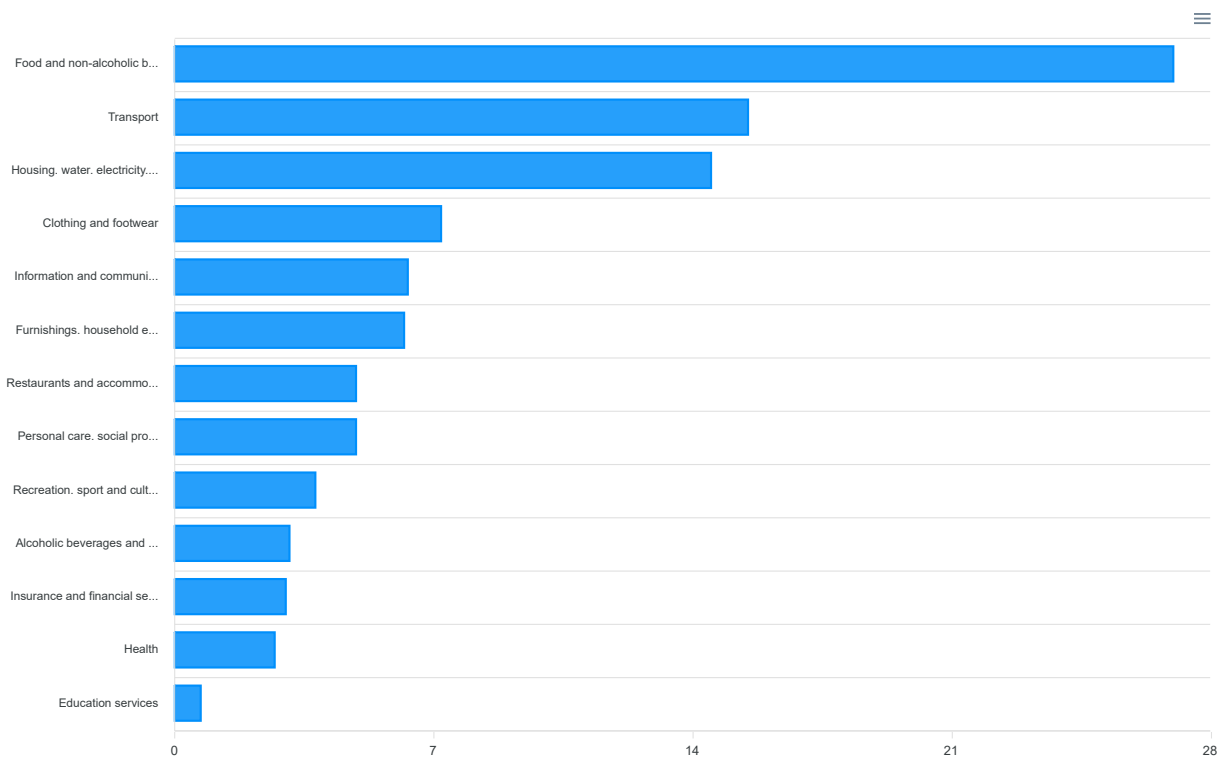


Table 1 shows the amount and the structure of average consumption expenditure per household in 2022 by major groups, subgroups and classes defined by the Classification of Individual Consumption by Purpose (COICOP). The following paragraphs contain information on groups with the largest shares in total household expenditure and their average amounts in 2022.

Expenditure on the Food and non-alcoholic beverages group amounted to 29 811 kuna per household on average, out of which expenditure on food had the largest share, 91.9%.

Expenditure on the Transport group amounted to 17 167 kuna per household on average, out of which expenditure on the operation of personal transport equipment had the largest share, 73.0%.

Expenditure on the Housing, water, electricity, gas and other fuels group amounted to 16 062 kuna per household on average, out of which expenditure on electricity, gas and other fuels, (62.5%) and expenditure on water supply and miscellaneous services relating to the dwelling (26.9%) had the largest shares.

Expenditure on the Clothing and footwear group amounted to 7 922 kuna per household on average, out of which expenditure on clothing had the largest share, 73.0%.

Expenditure on the Information and communication group amounted to 6 985 kuna per household on average, out of which expenditure on information and communication services had the largest share, 87.4%. Expenditure on the Furnishings, household equipment and routine household maintenance group amounted to 6 870 kuna per household on average, out of which expenditure on goods and services for routine household maintenance (31.9%) and expenditure on furniture, furnishings and loose carpets (31.2%) had the largest shares. Expenditure on the Personal care, social protection and miscellaneous goods and services group amounted to 5 437 kuna per household on average, while expenditure on the Restaurants and accommodation services group amounted to 5 422 kuna per household on average.

1 PERSONAL CONSUMPTION EXPENDITURES, AVERAGE BY HOUSEHOLD, 2022

	Expenditure groups	Expenditures, kuna	Structure, %	
00	Consumption expenditures - total¹⁾	110 446	100,0	
01	Food and non-alcoholic beverages	29 811	27,0	
01.1	Food	27 390	91,9	
01.1.1	Cereals and cereal products	4 426	16,2	
01.1.2	Meat	7 973	29,1	
01.1.3	Fish and other seafood	1 245	4,5	
01.1.4	Milk, other dairy products and eggs	4 197	15,3	
01.1.5	Oils and fats	1 154	4,2	
01.1.6	Fruits and nuts	1 846	6,7	
01.1.7	Vegetables	3 314	12,1	
01.1.8	Sugar, confectionery and desserts	1 783	6,5	
01.1.9	Ready-made food and other food products n. e. c.	1 453	5,3	
01.2	Non-alcoholic beverages	2 387	8,0	
01.2.1	Fruit and vegetable juices	258	10,8	
01.2.2	Coffee and coffee substitutes	921	38,6	
01.2.3	Tea, maté and other plant-derived products for infusion	179	7,5	
01.2.5	Water	376	15,8	
01.2.6	Soft drinks	383	16,1	
01.2.9	Other non-alcoholic beverages	269	11,3	
01.3	Services for processing primary goods for food and non-alcoholic beverages	34	0,1	p
02	Alcoholic beverages and tobacco	3 410	3,1	
02.1	Alcoholic beverages	1 437	42,1	
02.1.1	Spirits and liquors	293	20,4	p
02.1.2	Wine	472	32,9	
02.1.3	Beer	647	45,0	
02.1.9	Other alcoholic beverages	25	1,8	p
02.2	Alcohol production services	.	.	
02.3	Tobacco	1 971	57,8	
03	Clothing and footwear	7 922	7,2	
03.1	Clothing	5 780	73,0	
03.1.1	Clothing materials	.	.	
03.1.2	Garments	5 663	98,0	
03.1.3	Other articles of clothing and clothing accessories	58	1,0	p
03.1.4	Cleaning, repair, tailoring and hire of clothing	48	0,8	p
03.2	Footwear	2 142	27,0	
03.2.1	Shoes and other footwear	2 141	99,9	
03.2.2	Cleaning, repair and hire of footwear	.	.	
04	Housing, water, electricity, gas and other fuels²⁾	16 062	14,5	
04.1	Actual rental payments made for housing	686	4,3	p
04.3	Maintenance, repair and security of the dwelling	1 012	6,3	
04.3.1	Security equipment and materials for dwelling maintenance and repair	461	45,6	p
04.3.2	Services for the maintenance, repair and security of the dwelling	551	54,4	p
04.4	Water supply and miscellaneous services relating to the dwelling	4 325	26,9	
04.4.1	Water supply	1 993	46,1	
04.4.2	Refuse collection	835	19,3	
04.4.3	Sewage collection	856	19,8	
04.4.4	Other services related to the dwelling, n. e. c.	640	14,8	
04.5	Electricity, gas and other fuels	10 039	62,5	
04.5.1	Electricity	4 327	43,1	
04.5.2	Gas	2 300	22,9	
04.5.3	Liquid fuels	285	2,8	p

04.5.4	Solid fuels	2 853	28,4	
04.5.5	Other energy for heating and cooling	273	2,7	p
05	Furnishings, household equipment and routine household maintenance	6 870	6,2	
05.1	Furniture, furnishings, and loose carpets	2 146	31,2	p
05.1.1	Furniture, furnishings and loose carpets	2 132	99,4	p
05.1.2	Repair, installation and hire of furniture, furnishings and loose carpets	.	.	
05.2	Household textiles	238	3,5	
05.2.1	Household textiles	237	99,4	
05.2.2	Repair, hire and sewing services of household textiles	.	.	
05.3	Household appliances	1 430	20,8	
05.3.1	Major electric and other household appliances	1 236	86,4	
05.3.2	Small household appliances	167	11,7	p
05.3.3	Repair, installation and hire of household appliances	27	1,9	p
05.4	Glassware, tableware and household utensils	324	4,7	
05.5	Tools and equipment for house and garden	543	7,9	
05.5.1	Motorized tools and equipment	269	49,6	p
05.5.2	Non-motorized tools and miscellaneous accessories	257	47,4	
05.5.3	Repair and hire of tools and equipment	17	3,1	p
05.6	Goods and services for routine household maintenance	2 189	31,9	
05.6.1	Non-durable household goods	2 091	95,6	
05.6.2	Domestic services and household services	97	4,4	p
06	Health	2 988	2,7	
06.1	Medicines and health products	2 018	67,5	
06.1.1	Medicines	1 526	75,6	
06.1.2	Medical products	216	10,7	
06.1.3	Assistive products	272	13,5	p
06.1.4	Repair, rental and maintenance of medical and assistive products	.	.	
06.2	Outpatient care services	830	27,8	p
06.2.1	Preventive care services	111	13,3	p
06.2.2	Outpatient dental services	481	58,0	p
06.2.3	Other outpatient care services	239	28,8	p
06.3	Inpatient care services	.	.	
06.4	Other health services	68	2,3	p
06.4.1	Diagnostic imaging services and medical laboratory services	68	100,0	
06.4.2	Patient emergency transportation and emergency rescue services	-	-	
07	Transport	17 167	15,5	
07.1	Purchase of vehicles	3 806	22,2	p
07.1.1	Motor cars	3 635	95,5	p
07.1.2	Motorcycles	.	.	
07.1.3	Bicycles	123	3,2	p
07.2	Operation of personal transport equipment	12 530	73,0	
07.2.1	Parts and accessories	988	7,9	
07.2.2	Fuels and lubricants	9 200	73,4	
07.2.3	Maintenance and repair	665	5,3	p
07.2.4	Other services related to personal transport equipment	1 677	13,4	
07.3	Passenger transport services	759	4,4	p
07.3.1	Passenger transport by railway	70	9,2	p
07.3.2	Passenger transport by road	311	41,0	p
07.3.3	Passenger transport by air	.	.	
07.3.4	Passenger transport by sea and inland waterway	45	5,9	p
07.3.5	Combined passenger transport	143	18,8	p
07.3.6	Other passenger transport services	.	.	
07.4	Transport services for goods	72	0,42	p

07.4.1	Postal and courier services	63	87,0	p
07.4.9	Other transport of goods	9	13,0	p
08	Information and communication	6 985	6,3	
08.1	Information and communication equipment	870	12,5	
08.1.1	Fixed telephone equipment	4	0,4	p
08.1.2	Mobile telephone equipment	394	45,3	p
08.1.3	Information processing equipment	261	30,0	p
08.1.4	Equipment for the reception, recording and reproduction of sound and vision	163	18,7	p
08.1.5	Unrecorded recording media	8	1,0	p
08.1.9	Other information and communication equipment and accessories	40	4,6	p
08.2	Software, excluding games	.	.	
08.3	Information and communication services	6 108	87,4	
08.3.1	Fixed communication services	165	2,7	p
08.3.2	Mobile communication services	2 804	45,9	
08.3.3	Internet access provision services and online storage services	16	0,3	p
08.3.4	Bundled telecommunication services	2 101	34,4	
08.3.5	Repair and rental of information and communication equipment	.	.	
08.3.9	Other information and communication services	1 011	16,6	
09	Recreation, sport and culture	4 230	3,8	
09.1	Recreational durables	.	.	
09.1.1	Photographic and cinematographic equipment and optical instruments	.	.	
09.1.2	Major recreational durables	.	.	
09.2	Other recreational goods	600	14,2	
09.2.1	Games, toys and hobby-related articles	363	60,4	p
09.2.2	Sporting, camping and open-air recreation equipment	238	39,6	p
09.3	Garden products and pets	1 165	27,6	
09.3.1	Garden products, plants and flowers	520	44,6	
09.3.2	Pets and pet products	645	55,4	
09.4	Recreational services	1 025	24,2	
09.4.1	Hire and repair of photographic and cinematographic equipment and optical instruments	.	.	
09.4.2	Hire, maintenance and repair of major recreational durables	.	.	
09.4.3	Hire and repair of games, toys and hobby-related articles	.	.	
09.4.4	Hire and repair of sporting, camping and open-air recreational equipment	.	.	
09.4.5	Veterinary and other services for pets	162	15,8	p
09.4.6	Recreational and sporting services	657	64,1	p
09.4.7	Games of chance	186	18,2	p
09.5	Cultural goods	.	.	
09.5.1	Musical instruments	.	.	
09.5.2	Audiovisual media	.	.	
09.6	Cultural services	427	10,1	
09.6.1	Services provided by cinemas, theatres and concert venues	285	66,8	
09.6.2	Services provided by museums, libraries and cultural sites	58	13,7	p
09.6.3	Photographic services	35	8,2	p
09.6.9	Other cultural services	48	11,3	p
09.7	Newspapers, books and stationery	748	17,7	
09.7.1	Books	426	57,0	
09.7.2	Newspapers and periodicals	132	17,7	p
09.7.3	Miscellaneous printed matter	7	1,0	p
09.7.4	Stationery and drawing materials	182	24,4	
09.8	Package holidays	201	4,8	p
10	Education services	793	0,7	p

10.1	Early childhood and primary education	355	44,8	p
10.2	Secondary education	.	.	
10.4	Tertiary education	274	34,6	p
10.5	Education not defined by level	98	12,4	p
11	Restaurants and accommodation services	5 422	4,9	
11.1	Food and beverage serving services	4 236	78,1	
11.1.1	Restaurants, cafés and the like	3 958	93,4	
11.1.2	Canteens, cafeterias and refectories	278	6,6	p
11.2	Accommodation services	1 186	21,9	p
12	Insurance and financial services	3 348	3,0	
12.1	Insurance	2 920	87,2	
12.1.2	Insurance connected with health	1 147	39,3	
12.1.3	Insurance connected with dwellings	115	4,0	p
12.1.4	Insurance connected with transport	1 650	56,5	
12.1.9	Other insurance	8	0,3	p
12.2	Financial services	428	12,8	
12.2.2	Explicit charges by deposit-taking corporations	427	99,8	
12.2.9	Other financial services	.	.	
13	Personal care, social protection and miscellaneous goods and services	5 437	4,9	
13.1	Personal care	4 400	80,9	
13.1.1	Electric appliances for personal care	39	0,9	p
13.1.2	Other appliances, articles and products for personal care	2 804	63,7	
13.1.3	Hairdressing salons and personal grooming establishments	1 557	35,4	
13.2	Other personal effects	340	6,3	p
13.2.1	Jewellery and watches	63	18,4	p
13.2.2	Articles for religious and ritual celebrations	.	.	
13.2.9	Other personal effects n. e. c.	267	78,5	p
13.3	Social protection	175	3,2	p
13.9	Other services	522	9,6	p

1) Due to less accurate and very inaccurate estimations marked by . and 'p', data do not add up to the total.

2) Expenditure on the Housing, water, electricity, gas and other fuels group do not include imputed rent.

Table 2 presents data on consumed quantities of food products and beverages – annual average per household member. Consumed quantities include food and beverages purchased for consumption in the household, consumed food and beverages from own production and food and beverages received as gifts. Data on consumed quantities do not include food and beverages purchased and consumed in hotel and restaurant establishments (restaurants, hotels, cafés, snack bars, canteens, catering).

2 FOOD PRODUCTS AND BEVERAGES CONSUMED IN HOUSEHOLDS, AVERAGE PER HOUSEHOLD MEMBER, 2022

	Unit of measure	Consumed quantities	
Bread and cereals			
Rice	kg	3,5	
Flour	kg	16,0	
Other cereals	kg	0,5	p
Bread and bakery	kg	42,4	
Other bakery products (fresh, frozen)	kg	11,9	
Pasta products	kg	6,5	
Flakes, muesli	kg	1,7	
Other cereal products	kg	2,5	
Meat			
Beef, veal	kg	7,4	
Pork	kg	17,6	
Lamb, goat	kg	.	
Poultry	kg	17,2	
Other meat (game, horse meat)	kg	0,4	p
Edible offal	kg	1,5	p
Dried, salted or smoked meat ¹⁾	kg	4,4	
Meat preparations ¹⁾	kg	16,6	
Fish and seafood			
Fish, fresh and frozen	kg	4,9	p
Sea and freshwater food, fresh and frozen	kg	0,6	p
Dried, smoked and salted fish and seafood	kg	.	
Preserved and processed fish and seafood	kg	1,3	
Milk, cheese and eggs			
Milk	l	54,6	
Yoghurt and similar products ¹⁾	kg	13,7	
Cheese of all kinds	kg	9,7	
Other dairy products ¹⁾	kg	6,7	
Eggs	pcs	134	
Oils and fats			
Butter	kg	0,9	
Margarine and other vegetable fats ¹⁾	kg	1,2	
Olive oil	l	1,6	p
Sunflower and vegetable oil	l	10,0	
Other edible oils (pumpkin, coconut, etc.)	l	0,1	p
Other animal fats ¹⁾	kg	1,1	p
Fruit			
Fresh or chilled			
Citrus fruit	kg	12,8	
Bananas	kg	13,0	
Apples	kg	11,6	
Pears and quinces	kg	1,5	p
Stone fruit	kg	4,4	p
Berries ¹⁾	kg	1,0	p
Grapes	kg	1,8	p
Other fresh fruit	kg	6,2	p
Frozen fruit	kg	0,3	p
Dried fruit and nuts ¹⁾	kg	1,7	p
Preserved and processed fruits and nuts ¹⁾	kg	0,6	p
Vegetables			
Fresh or chilled			
Leafy vegetables	kg	7,2	
Cabbage, kale, broccoli	kg	7,0	
Fruit-bearing vegetables	kg	14,5	
Root vegetables	kg	15,8	

Mushrooms	kg	1,2	
Frozen vegetables, other than potatoes and other tuber vegetables	kg	3,1	
Dried vegetables	kg	2,1	p
Preserved and processed vegetables	kg	10,4	
Potato, fresh and frozen	kg	32,1	
Other tuber vegetables	kg	0,4	p
Products of tuber vegetables	kg	1,6	p
Sugar, jam, honey, chocolate and confectionery			
Sugar	kg	7,1	
Jams, marmalades	kg	0,8	p
Honey	kg	1,1	p
Nut butter and nut pastes	kg	0,8	p
Chocolate	kg	2,8	
Cocoa and chocolate powder	kg	0,4	p
Chocolate boxes, candies and pralines	kg	0,4	p
Confectionery	kg	0,9	
Ice cream	l	3,3	p
Other food products			
Sauces (mustard, mayonnaise, ketchup, etc.)	kg	2,6	
Vinegar	l	2,3	
Salt	kg	2,6	
Spices	kg	1,2	
Edible seeds	kg	0,3	p
Ready-made meals ¹⁾	kg	3,7	
Baby food	kg	0,7	p
Other food products n.e.c. ¹⁾	kg	0,6	
Non-alcoholic beverages			
Coffee	kg	3,7	
Tea	kg	0,2	
Mineral or spring water – not flavoured	l	31,5	
Soft drinks ¹⁾	l	23,6	
Energy drinks	l	0,3	p
Fruit juices	l	10,5	
Syrups for the preparation of beverages	l	1,6	p
Concentrates for the preparation of beverages	kg	0,9	p
Alcoholic beverages			
Spirits	l	1,2	p
Wine	l	8,1	
Beer	l	17,4	
Other alcoholic beverages	l	0,7	p

1) Data are not comparable with previous years due to different coverage of products within the category.

According to the Household Budget Survey 2022, Table 3, most households live in their own dwelling or house, 92.7%. Almost all households are equipped with basic durables such as a refrigerator, a television and a washing machine. A total of 78.6% of households own a car, 65.1% have a microwave oven, 62.8% have a dishwasher and 55.1% have an air conditioning device.

3 HOUSING STATUS AND POSSESSION OF CONSUMER DURABLES IN HOUSEHOLDS, 2022

Housing status, %	
Own dwelling or house	92,7
Rented dwelling or house	7,3
Durables, %	
TV set	99,4
Refrigerator	99,9
Freezer	66,9
Washing machine	99,6
Dishwasher	62,8
Car	78,6
Second car	28,1
Microwave oven	65,1
Air conditioning device	55,1

NOTES ON METHODOLOGY

The Household Budget Survey (HBS) is a survey that is carried out on a sample of private households. The Survey collects data on household consumption expenditures as well as data on socio-economic and demographic characteristics of households.

The Survey is in line with Eurostat's methodological recommendations, and international standards and classifications. The structure of household consumption expenditures is observed according to the Classification of Individual Consumption by Purpose (COICOP). In the 2022 Survey, the Classification of Individual Consumption by Purpose 2018 was applied. Therefore, the data for 2022, presented in tables 1 and 2, are not completely comparable with data from previous years due to the difference in the number of main groups and their coverage. According to the methodology, the Survey only covers private households, while institutional households (e.g. persons residing in homes for the elderly, hospitals for long-term treatments, prisons, monasteries, etc.) as well as the consumption realised by foreign tourists are excluded.

The aim of the Household Budget Survey is to provide a picture of the amount and the structure of household consumption expenditures according to the groups defined by the Classification of Individual Consumption by Purpose and according to various socio-economic characteristics of households. In addition to data on consumption expenditures, the Survey also provides data on the availability of durables, housing conditions, and so on. The Survey data are used for the calculation of weights used in monitoring consumer price indices as well as for measuring final household consumption (a part of the system of national accounts).

Data collection

Survey data are collected for 12 months and this period corresponds to the calendar year. Field interviews are carried out in 26 two-week intervals throughout the year. This means that a part of the total sampled households is interviewed every two weeks. The results are published on an annual basis.

Survey data are collected using an electronic questionnaire (the CAPI method) and a diary. Data on socio-economic characteristics of household members as well as on most personal consumption expenditures are collected by interviewing. Data on the consumption of food, beverages, tobacco and selected consumer goods are collected by a diary kept by a household for 14 days. The field work is carried out by educated interviewers and their work is organised by the Croatian Bureau of Statistics, which further checks and processes the data and prepares tables. Due to the circumstances caused by the COVID-19 pandemic in 2022, in addition to the usual interviewing using the CAPI method, telephone interviewing using the CATI method was also applied.

According to the Official Statistics Act (NN, No. 25/20), the confidentiality of all personal data on a household and its members given by respondents is guaranteed. The collected data are used solely for statistical purposes and are published in aggregate form.

Basic definitions

Household is every family or other community of individuals who live together and spend their income together for meeting basic existential needs (accommodation, food and so on). Every person who lives alone is also considered a household (one-person household).

Household consumption expenditures refer to financial and natural consumption of products and services used for meeting the existential needs of household members. According to the Classification of Individual Consumption by Purpose 2018, consumption expenditures are classified into thirteen major groups: 01 Food and non-alcoholic beverages, 02 Alcoholic beverages and tobacco, 03 Clothing and footwear, 04 Housing, water, electricity, gas and other fuels, 05 Furnishing, household equipment and routine household maintenance, 06 Health, 07 Transport, 08 Information and communication, 09 Recreation, sport and culture, 10 Education services, 11 Restaurants and accommodation services, 12 Insurance and financial services, and 13 Personal care, social protection and miscellaneous goods and services. In Table 1, data for group 04 do not include the amount of imputed rent. When comparing data with other EU countries, imputed rent is included in household expenditures in order to equalise measuring of housing costs, which depend on the type of ownership of the dwelling unit (which differs from country to country).

Group **01 Food and non-alcoholic beverages** includes expenditure on bread and cereal products, meat and meat products, fish and fish products, milk and dairy products, oils and fats, fruits and vegetables, sugar, jam, confectionery, other food products and non-alcoholic beverages, as well as the services of processing of primary products, produced by the household, into food and non-alcoholic beverages, which are used for consumption in that household (e.g. the service of milling grains into flour).

Group **02 Alcoholic beverages and tobacco** includes expenditure on all types of alcoholic beverages and tobacco products, as well as the services of processing of primary products, produced by the household, into alcoholic beverages, which are used for consumption in that household.

Group **03 Clothing and footwear** includes expenditure on all types of clothing and footwear for men, women and children, as well as repair, cleaning services and hire of clothing and footwear.

Group **04 Housing, water, electricity, gas and other fuels** includes expenditure on rent, imputed rent, utility services, electricity, water, gas, materials and services for maintenance, repairs and security of the dwelling. Expenditure data shown for this group do not include imputed rent. Imputed rent refers to the categories of owners of a dwelling (house) and other categories of occupants who are not subtenants and expresses the assumed amount of the rent that a household that lives in its own dwelling would have paid if it had rented the same type of dwelling for its needs.

Group **05 Furnishings, household equipment and routine household maintenance** includes expenditure on furnishings, household textiles, repair of furniture and household equipment, expenditure on the purchase of dishes and household appliances, house and garden tools, and expenditure on products and services for household maintenance.

Group **06 Health** includes expenditure on the purchase of pharmaceutical products (medicines, preparations, vaccines, herbal and homeopathic medicines), medical products (e.g. health check tests, blood pressure monitors) and assistive medical products. It also includes expenditure on health care services (outpatient and inpatient care services).

Group **07 Transport** includes expenditure on the purchase of personal vehicles and spare parts, expenditure on vehicle maintenance and repairs, purchase of fuel and lubricants, and expenditure on passenger transport services. It also includes expenditure on postal and courier services and other transport services for goods.

Group **08 Information and communication** includes expenditure on telephone services and equipment and the purchase of information processing equipment, television sets and antennas, and unrecorded recording media. It also includes expenditure on television and radio subscriptions, internet services and various bundled telecommunication services.

Group **09 Recreation, sport and culture** includes expenditure on the purchase of equipment for sports, recreation and culture, expenditure on pets, expenditure on sports and cultural services, games of chance, purchase of books, stationery and writing materials and expenditure on package holidays.

Group **10 Education services** includes expenditure on education services. The coverage of education services is based on the categories defined by the International Standard Classification of Education (ISCED 2011). It includes expenditure on pre-school education for children of three years and over, expenditure on school registration fees in primary, secondary and tertiary education, and expenditure on non-formal education. It is important to note that expenditure, for example, on the purchase of books, is included in group 09, while expenditure, for example, on accommodation of pupils and students, is included in group 11, not in group 10.

Group **11 Restaurants and accommodation services** includes expenditure on food and beverage serving services (in inns, restaurants, cafés, canteens and similar), expenditure on accommodation services in hotels, motels, hostels, apartments, mountain lodges and camping sites, and accommodation services in student dormitories.

Group **12 Insurance and financial services** includes expenditure on various types of insurance (e.g. connected with health, dwellings, transport) and financial services (e.g. services provided by banks and financial advisors).

Group **13 Personal care, social protection and miscellaneous goods and services** includes expenditure on products and services for personal care (e.g. services of hairdressing salons), purchase of personal effects, payment of social protection services (e.g. homes for the elderly) and other services (e.g. notaries).

Sampling design and sample size

The survey was carried out on a random sample of private households in the Republic of Croatia. Housing units located on the islands form a specific spatial unit and, due to their limited accessibility, were not selected in the survey sample except for the housing units located on the islands connected to the mainland by a bridge (Krk, Čiovo, Vir, Murter and Pag). The sample frame used for the selection of dwellings occupied by private households was based on data obtained from the Census of Population, Households and Dwellings in the Republic of Croatia 2011.

The sample for the Household Budget Survey 2022 was selected in two stages. In the first one, 468 segments were selected (segments are territorial units consisting of one or several neighbouring enumeration areas). In the second stage, 12 occupied dwellings were randomly selected from each of the selected segments. Thus, 5 616 dwellings occupied by private households were selected in the sample.

A total of 1 391 private households were successfully interviewed. The response rate at the household level was 28.0%.

Abbreviations

CAPI	computer-assisted
CATI	computer-assisted telephone intervju
COVID-19	COrona Vlrus Disease-19
NN	Narodne novine, official gazette of the Republic of Croatia
EU	European Union
Eurostat	Statistical Office of the European Union
kg	kilogram
l	litre
n.e.c.	not elsewhere classified
pcs	pieces

Symbols

.	not zero, but not presented because of an extremely inaccurate estimation
-	no occurrence
p	less accurate estimation

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