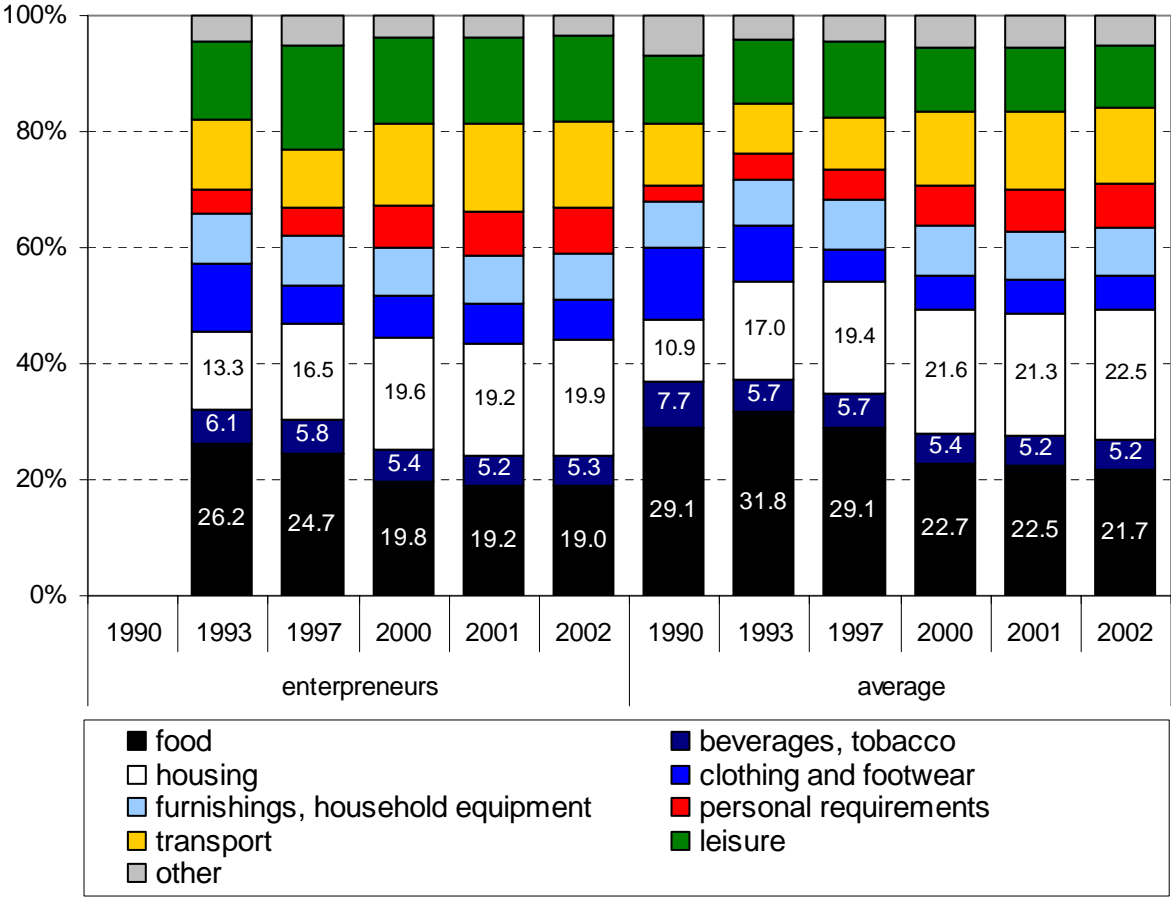


Figure 3: Relative expenditures of households of entrepreneurs in comparison with overall development of average consumption behaviour.



Notice:

- Food* – sum of all expenditures on food with the exception of food in restaurants.
- Beverages and tobacco* – sum of all expenditures on alcoholic and non-alcoholic beverages and tobacco.
- Housing* – sum of all expenditures on rent, energy, water, services connected with maintenance or reconstruction of a dwelling, housing insurance and mortgage credit repayments.
- Clothing and footwear* – sum of all expenditures on clothing, footwear, supplements to clothing, repairs, cleaning and renting of clothing and footwear.
- Furnishings, household equipment* – sum of all expenditures on furnishing, breeding of domestic animals and plants.
- Personal requirements* – sum of all expenditures on health and social care, cosmetics, drugs, pension insurance, life insurance.
- Transport* – sum of all expenditures on public transport, purchasing and maintenance (including gas) of own vehicles, and expenditures on communication (phone, postage).
- Leisure time* – sum of all expenditures on food in restaurants, tickets for culture and sports events, holidays, electronics, jewel, flowers, and toys. A significant component of leisure time expenditures forms expenditure on education.

Source: Family Budget Surveys 1990-2002, own computations.