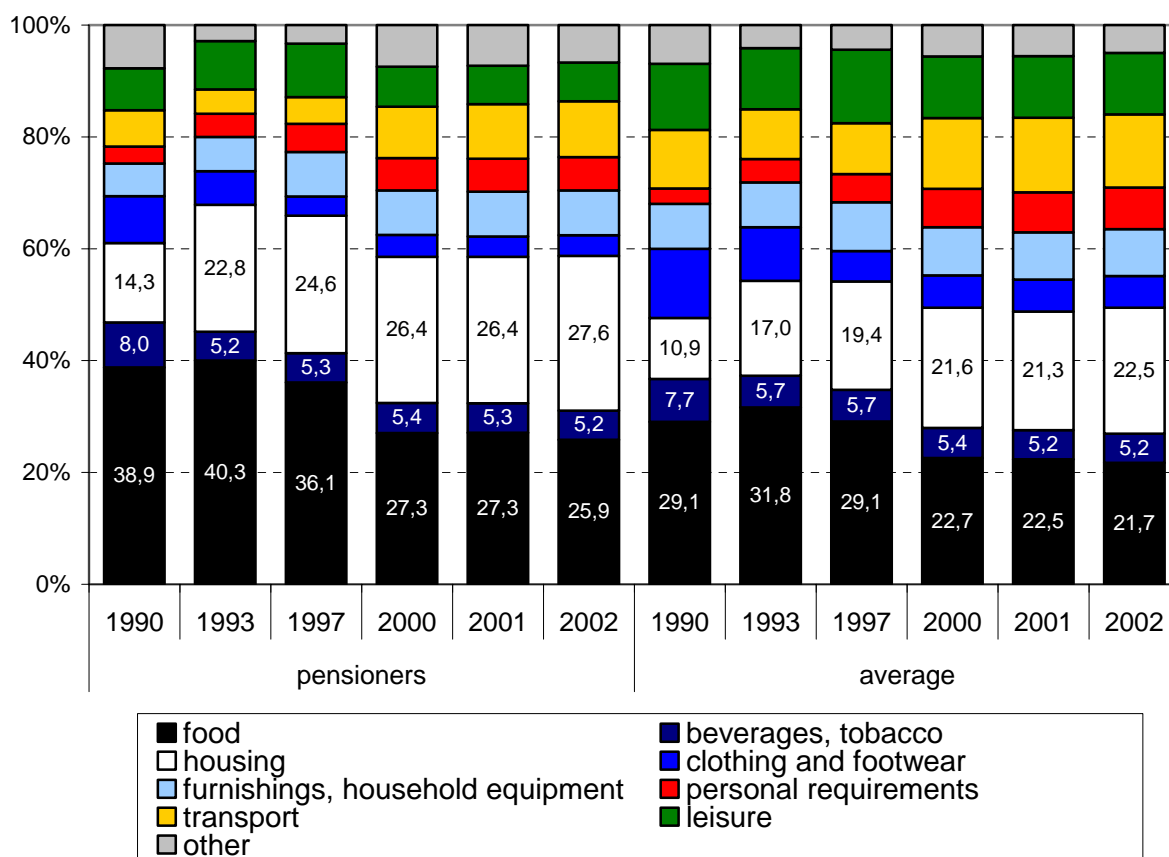


Figure 5: Relative expenditures of households of pensioners in comparison with overall development of average consumption behaviour



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.