



The Economic Condition of Households in Georgia

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This report summarizes main findings about the economic condition of households in Georgia in 2009. It offers insights into the living conditions of these households and their financial situations. The report is based on data from the 2009 Caucasus Barometer (CB) - The Caucasus Research Resource Center's (CRRC) annual nationwide household survey.

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EXECUTIVE SUMMARY

This report summarizes the main findings of a study examining the economic conditions of households in Georgia in 2009. The research is based on the Caucasus Barometer (CB)—the annual household survey conducted by the Caucasus Research Resource Centers (CRRC) in all the three countries of the South Caucasus (Georgia, Armenia and Azerbaijan). The CB 2009 was conducted in fall 2009 via face-to-face interviews and included a sample of 1,991 adults (18 years old or older) who were selected from nine geographical strata in Georgia.¹

Section 1 of the report discusses the general economic condition of households in Georgia, as measured by the current economic situation of many households and by the percentage of households with savings and debts. Section 2 deals with more specific indicators, such as ownership of household goods and the purchasing power of the population. This measure is based on what household items Georgians intend to buy in the near future. Section 3 discusses the ownership status of dwellings as one of the indicators of living conditions, as well as access to different public utilities. Section 4 provides an overview of household monthly income and spending in Georgia and discusses which portion of this income is spent on basic needs. Finally, Section 5 shows how Georgians perceive their household's economic condition relative to that of other households, as well as how they view their own and their children's financial future.

The results show that a high percentage of households in Georgia experience economic hardship and find it difficult to cover basic expenses, such as food and clothing. Additionally, a large portion of Georgians have debts. The majority of households own color televisions, cell phones and refrigerators, but lack items such as automatic washing machines, cars, and personal computers. In addition, most Georgians find it hard to name items that their households intend to buy. About three quarters of Georgian households say they are not planning to buy anything or do not know whether they will buy something or not. In contrast, the majority of households own the dwelling in which they live, although a large portion of these dwellings lack access to public utilities, such as pipeline tap water and gas, trash removal and the public sewage system, especially in rural settlements.

Most Georgians reported a low figure for their monthly incomes. Most say their household “just got by” in the last 12 months and that they spend a large part of their income on food and utilities. At the same time, the majority of Georgians consider the economic status of their household to be “fair” or “poor” relative to most other households around them. About half expect their household's income by the end of the year to be about the same as it was in the previous year, with only a tenth saying it will be higher.

Despite economic difficulties, almost a half of the Georgian population retains an optimistic outlook on the future of their economic situation. Many believe that their children will be financially better off when they reach their age. However, others, especially those in urban and rural settlements, do not

¹ The nine geographical strata are: the capital, urban-Northeast, urban-Northwest, urban-Southeast, urban-Southwest, rural-Northeast, rural-Northwest, rural-Southeast and rural-Southwest.

share this optimism. More than a third say they do not know whether the financial future of their children will be better or worse.²

Before embarking upon a complete discussion of the economic condition of households in Georgia, it is important to highlight that unemployment will be the subject of a separate report. Georgians see unemployment as the most important issue facing the country at the moment, far ahead of territorial integrity, peace, poverty, and affordable healthcare.³ The overwhelming level of unemployment in the country flavors any discussion in Georgia, and a forthcoming CRRC report in 2011 will thus focus specifically on issues of employment, unemployment and underemployment in Georgia.⁴ The current report will concentrate on economic conditions within households across the country.

SECTION 1: THE CURRENT ECONOMIC SITUATION

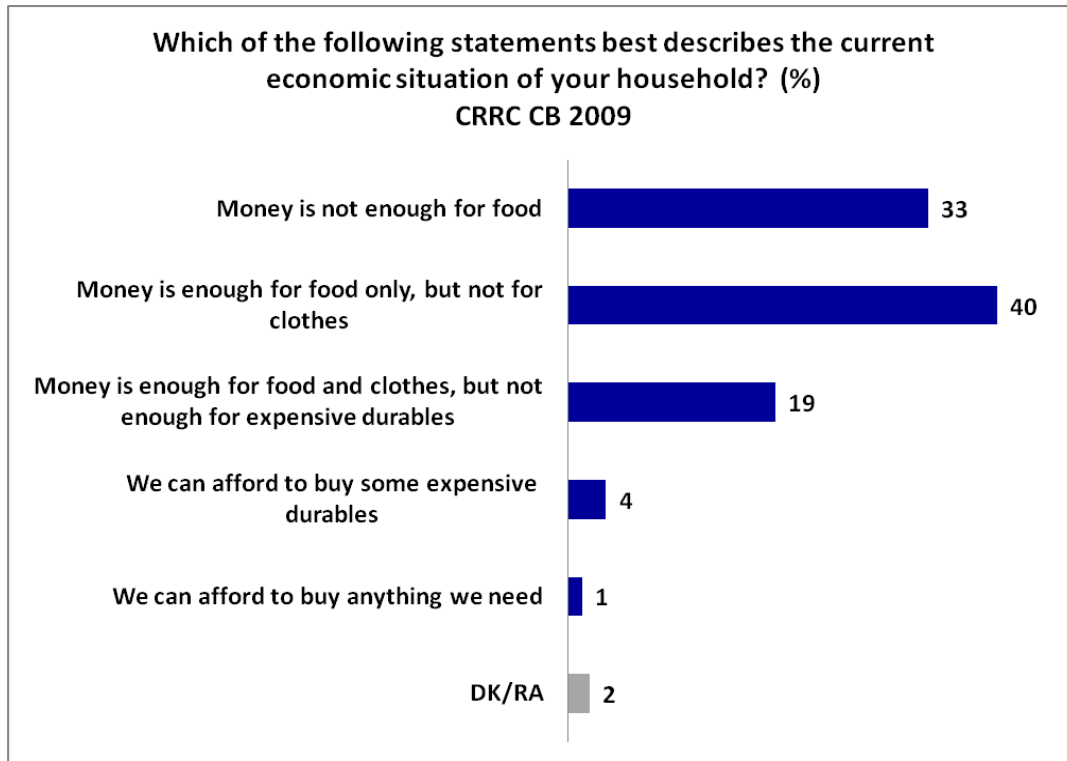
The economic situation of households in Georgia offers little cause for optimism. Thirty-three percent of Georgians say their households do not have enough money to buy food, while 40% say they can buy food, but not clothes. Only 4% say they can afford to buy some expensive durables (e.g., a refrigerator or washing machine), and fewer (1%) state that they can afford to buy anything they need (Figure 1).

Figure 1: Statements about the Current Economic Situation of Households

² Figures and tables are included throughout the document. In the figures, the abbreviations DK and RA indicate “don’t know” and “refuse to answer”, respectively. The appendix includes all frequency tables for the data used in this report. The exact wording of the question used and its measurement are also indicated there.

³ Caucasus Research Resource Centers. (2009) "Caucasus Barometer". [dataset] Retrieved from <http://www.crrccenters.org/caucasusbarometer/> on {February 9, 2011}.

⁴The workforce can be divided into those who are employed, underemployed and unemployed. A person is considered employed if they work full time or work part time by choice. The term “underemployment” refers to the under-utilization of labor that is often overlooked by traditional measurements of unemployment. A person is considered to be underemployed if they work part time, but want to work full time. Underemployment has also been associated with the employment of workers with high skill levels in low wage jobs such as an engineer who works as a taxi driver. A person is considered to be unemployed if they do not work, yet want to work. Finally, there are many people who are outside of the workforce, such as those who are not employed, not looking and not available (e.g., full time students, retired persons, some people living with disabilities and homemakers). See Andrew Sum and Ishwar Khatiwada, “The Nation’s Underemployed in the ‘Great Recession’ of 2007–09,” *Monthly Labor Review Online*. November 2010, Vol. 133, No. 11.



These results show some variation between the three settlement types (rural, urban and the capital); differences are most stark when comparing the capital and urban settlements with the rural settlements. Twenty-eight percent of Georgians in the capital and 30% in urban settlements say that they do not have enough money to buy food, while this figure reaches 40% in rural settlements. At the same time, the number of Georgians who say that money is enough for food and clothes, but not enough for expensive durables, amounts to 24% in the capital and urban settlements. This figure drops to 12% in rural settlements. Although the percentage of those who remark that they can afford to buy some expensive durables is low in all three types of settlements, this figure still tends to be higher in the capital (6%) than in urban and rural areas (3% and 2%, respectively). As for the remaining response options, the results look similar in all areas (Table 2 in the Appendix).

The relatively more favorable perceptions of economic conditions in the capital and urban settlements can perhaps be explained by the concentration of jobs and business opportunities in these areas. This has been a particular feature of Georgia.

Given the above statistics on the current economic condition of households in Georgia, it is hardly unexpected that only a small percentage of Georgians (5%) say their households have savings, while 41% claim that they are in debt (Table 3 in the Appendix). The figures on savings are similar across all settlement types (around 5%), and the number of households with debts ranges from 37% in the capital to 45% in rural settlements (Tables 4 and 5 in the Appendix).

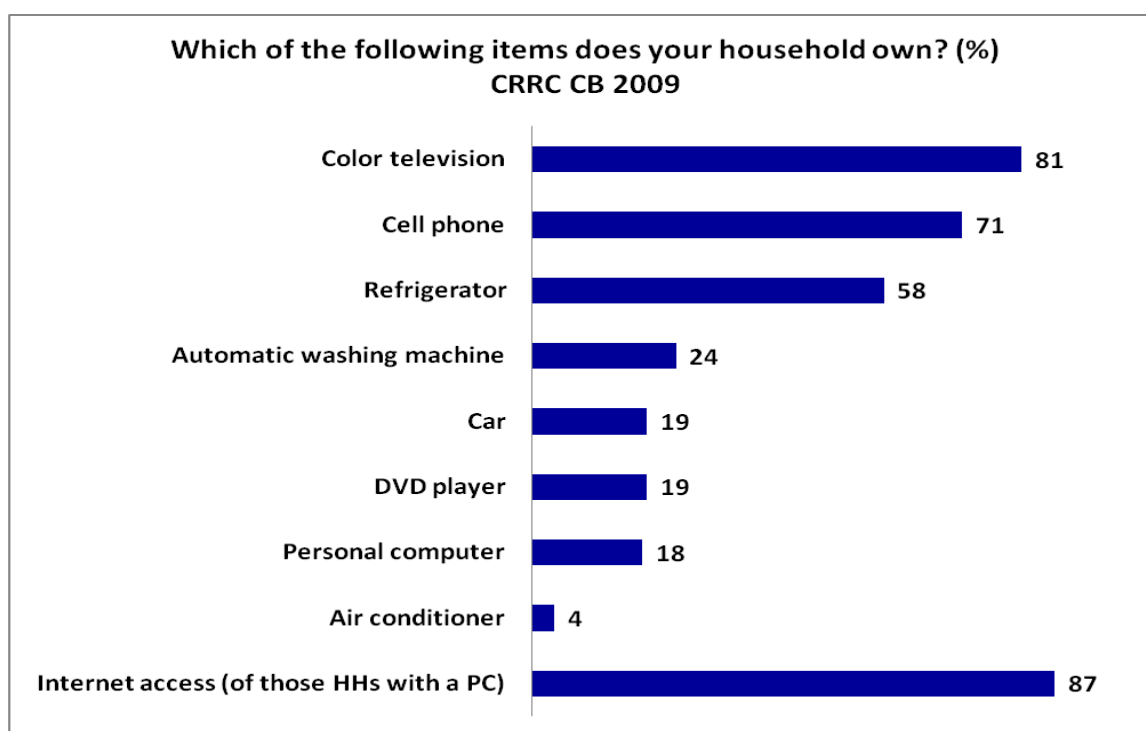
Having debts is not a trait of only the poorest households. Thirty-three percent of the households that can afford to buy some expensive durables are still in debt even though the percentage of debts is

highest among households that only have enough money to buy food (53%). The percentage of indebtedness is 38% for households that have enough money to buy food, but not clothes, and it is 32% for those that can buy food and clothes, but not expensive durables. This figure drops sharply to 17% only for those few households that can afford to buy anything they need (Table 6 in the Appendix).

SECTION 2: OWNERSHIP OF HOUSEHOLD GOODS AND PURCHASING POWER

One of the indicators of the economic condition of a household is the kind of durable goods they own. Thus, the survey asked about specific durable goods. The majority of households (81%) say they own a color television, followed by a cell phone (71%), refrigerator (58%), automatic washing machine (24%), car (19%), DVD player (19%) and personal computer (18%, out of which 87% have internet access at home) (Figure 2).⁵

Figure 2: Ownership of Household Items



The ownership of durable goods is not equally distributed across all types of settlements. In general, Georgians in the capital and urban settlements tend to own more household goods than those in rural areas, with the figures for the capital and urban settlements closer to one another than to those of rural settlements. The largest differences are observed in the ownership of automatic washing machines: 45% in the capital, 24% in urban settlements and 6% in rural settlements. Similarly, the ownership of other items varies between capital, urban and rural settlements: personal computers (39%, 15% and 3%, respectively) and refrigerators (78%, 62% and 40%, respectively). The ownership rate of color

⁵ The category 'personal computer' includes laptops.

televisions (92%, 86% and 69%, respectively) and cell phones (80%, 74% and 63%, respectively) varies within a closer range, and the difference in car ownership rate is even smaller (22%, 20% and 16%, respectively) (Table 8 in the Appendix).

Most households own only one item of these goods, though there are some notable exceptions. For example, 10% of the households own two color televisions, 6% percent have two cars and 2% have two personal computers. Many households also own more than one cell phone—29% of households own two cell phones and 10% have three (Table 9 in the Appendix).

The ownership rate of household items, however, does not necessarily translate into a corresponding purchasing power. Fifty percent of households are not planning to buy any appliance in the next six months and 24% do not know. Automatic washing machines top the list of items that households intend to buy (5%), followed by refrigerators (4%), color televisions (3%) and personal computers (3%) (Table 10 in the Appendix).

At the same time, most of these figures differ significantly across different settlement types. There is more demand for the most frequently named items in rural settlements. For example, 73% of households that intend to buy a color television are from rural settlements, whereas only 10% are from urban settlements and 17% are from the capital (Table 11 in the Appendix). Since households in the capital are generally economically better off than those in urban and rural settlements, this disparity can perhaps be explained by greater market saturation for these goods in urban and rural areas than in the capital.

SECTION 3: OWNERSHIP STATUS OF DWELLINGS AND ACCESS TO PUBLIC UTILITIES

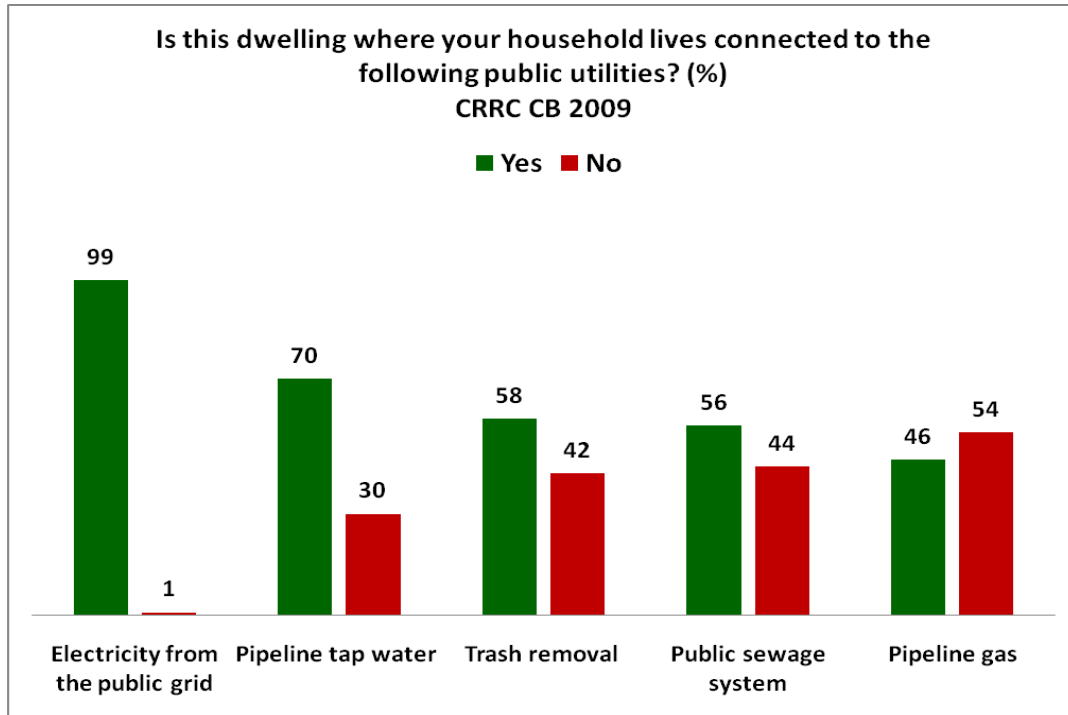
The economic condition of households can also be evaluated by the ownership status of dwellings in which they live and the number of public utilities to which they have access. The rate of home ownership in Georgia is quite high. Ninety percent of households own the dwellings in which they live, while 5% rent them. Half of the remaining households (a little more than 3%) say they live free of charge with the permission of the owner of the dwelling, while the other half (less than 3%) say the dwelling in which they live is owned by the state or by a company (Table 12 in the Appendix).

A comparison of different settlement types shows differences in this respect. The number of households that own the dwellings in which they live is the highest in rural areas (97%), followed by urban settlements (86%) and the capital (83%). Conversely, the number of renters is the highest in the capital (9%), while it amounts to 5% in urban settlements and only to 1% in rural areas (Table 13 in the Appendix).

Despite the high home ownership rate, lack of access to most public utilities remains a problem for many Georgian households. The number of dwellings with access to a pipeline tap water supply network amounts to 70%, and the number of those connected to the public sewage system only equals 56% even though 99% of dwellings are connected to the public electric power grid. In addition, only 58% of dwellings have a trash removal service available and 46% are connected to a pipeline gas

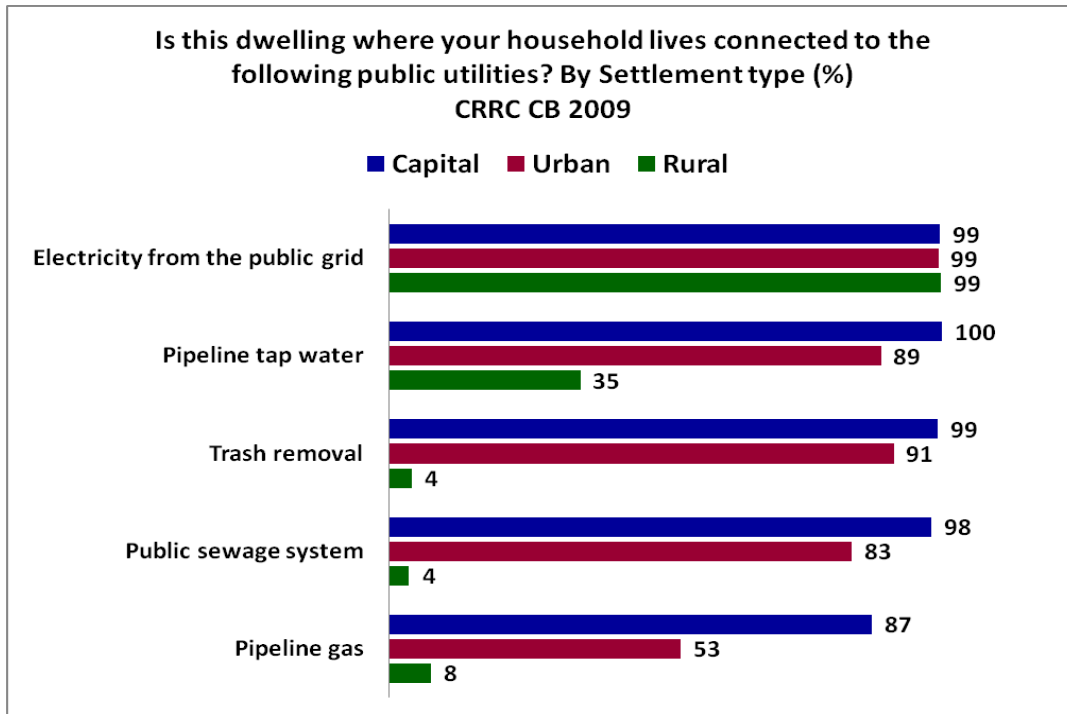
distribution system (Figure 3). For those households that have access to these utilities, access to gas and electricity is quite consistent, though only half of the households have access to pipeline tap water on a 24-hour basis (Table 15 in the Appendix).

Figure 3: Households with Access to Public Utilities



These figures show variation across different settlement types, with the sole exception of electricity from the public grid to which almost all dwellings in all three settlement types are connected. The percentage of residents who say their households are connected to public utilities is significantly higher in the capital and urban settlements than in rural settlements. The number of households in rural settlements whose dwellings are not connected to the trash removal service and the public sewage system amounts to 96% for each, whereas the number of those with no access to pipeline gas and pipeline tap water equals 92% and 65%, respectively (Figure 4).

Figure 4: Households with Access to Public Utilities, by Settlement type



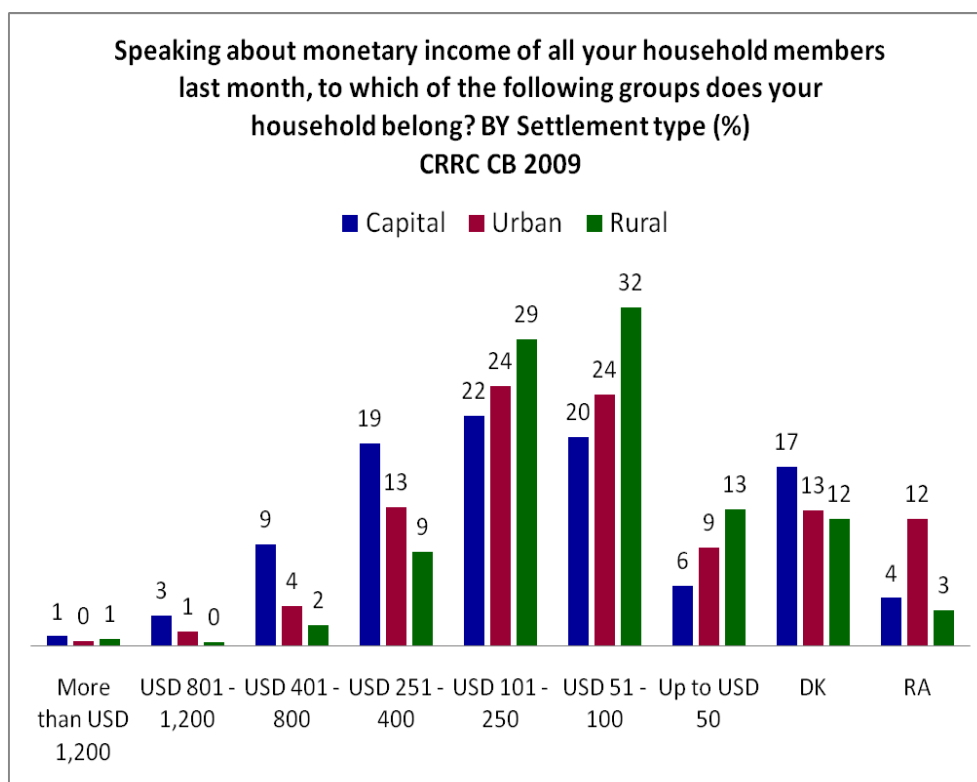
In addition, 14% of Georgians say their households have suffered from electricity disconnections at least once in the “previous six months” due to debts owed to service providers. Similarly, 8% state their access to pipeline gas has been disconnected (Table 21 in the Appendix). In the case of electricity, most disconnections occur in rural settlements and in the capital (17% and 14%, respectively), while gas disconnections occur most frequently in the capital (10%), followed by urban and rural settlements (at 4% each) (Table 22 in the Appendix).

SECTION 4: HOUSEHOLD MONTHLY INCOME AND SPENDING

In addition to the ownership status of dwellings and access to public utilities, the overall economic situation of households in Georgia was investigated. When asked about the amount of their households’ total monetary income in the last month, 28% of Georgians report household incomes between USD 51 and USD 100 and 26% say they fall in the range of USD 101 and USD 250, with 12% saying they earn between USD 251 and USD 400. Only 1% of households report earnings higher than USD 1,200 (Table 23).

Comparison between settlement types reveals some differences. Households in the capital report slightly higher incomes in the last month than those in urban and rural settlements. More households in urban and rural settlements have lower incomes in the range of USD 101 and USD 250 (28% and 29% in urban and rural settlements, respectively, compared with 20% in the capital). The number of households that earn from USD 251 to USD 400 reaches 18% in the capital, while it amounts to 10% and 8% in urban and rural areas, respectively (Figure 5).

Figure 5: Household Total Monetary Income Last Month, by Settlement type



In general, the difference between household monthly income and monthly spending is negligible. Similar to figures on monthly income, the monthly spending of about half of Georgian households lies between USD 51 and USD 250 (Table 25 in the Appendix).⁶ However, when comparing different settlement types, households in the capital and urban settlements tend to spend more than those in rural settlements. Nineteen percent of households in the capital spend between USD 251-400 per month, while only 9% in rural areas report similar spending. The number of Georgians whose households spend between USD 401-800 per month is less than 10% in the capital and less than 5% in rural areas. At the same time, while only 20% of the households in the capital spend between USD 51-100, the number of households in rural areas whose spending has the same range reaches 32% (Table 26 in the Appendix).

The main sources of income for households in Georgia were examined.⁷ Salaries (33%), pensions and government benefits (25%), and sale of agricultural products (14%) topped the list, followed by remittances (6%) and other sources (Table 27 in the Appendix). Overall, the majority (74%) say they just managed to get by during the “last 12 months” (Table 28 in the Appendix).

Thus, it is not surprising that a large portion of Georgian households’ monthly income is spent on food. Almost half say that their households spend more than 50% of their monthly income on food, while 32% state that food expenses vary between 26% and 50% of their household’s monthly income (Table

⁶ This is the combination of households that say they spent between USD 51 and USD 100 and those that say they spent between USD 101 and USD 250 in the last month.

⁷ Survey respondents were asked to rank all sources of household income. The percentages used indicate the sources of income that respondents ranked first.

29 in the Appendix).⁸ Furthermore, 21% state their households had to borrow money every month to buy food in the past six months, and 9% say they had to do so every other month, with 27% saying they had to borrow less frequently (Table 30 in the Appendix).

For most households overall, the percentage of the monetary income they spend on utilities is moderate. Sixty-six percent say that their households spend 25% or less of their monthly income on utilities, while 18% say that their households' spending on utilities varies between 26% and 50% of their monthly income (Table 31 in the Appendix). However, some households must occasionally borrow money to pay for utilities. Approximately 6% say that "in the past six months" their household had to borrow money every month to pay for utilities, while another 7% have to do so every other month, with 22% borrowing less frequently (Table 32 in the Appendix).

Due to budget difficulties, Georgian households also have to limit the consumption of food and such services as electricity, gas and transportation. Sixty-eight percent of Georgians say that their household has to limit the consumption of meat and 40% state that their household economizes on butter and milk. As for services, Georgian households appear to limit the consumption of electricity slightly more (57%) than they economize on natural gas (55%) and transportation (50%) (Table 33 in the Appendix).

SECTION 5: RELATIVE ECONOMIC CONDITION AND PERCEPTIONS OF THE FUTURE

When assessing the current economic condition of Georgians' households relative to most of the households around them, more than half of Georgians (53%) describe it as "fair," while only 6% say their condition is "good" and 29% state it is "poor" (Table 34 in the Appendix).

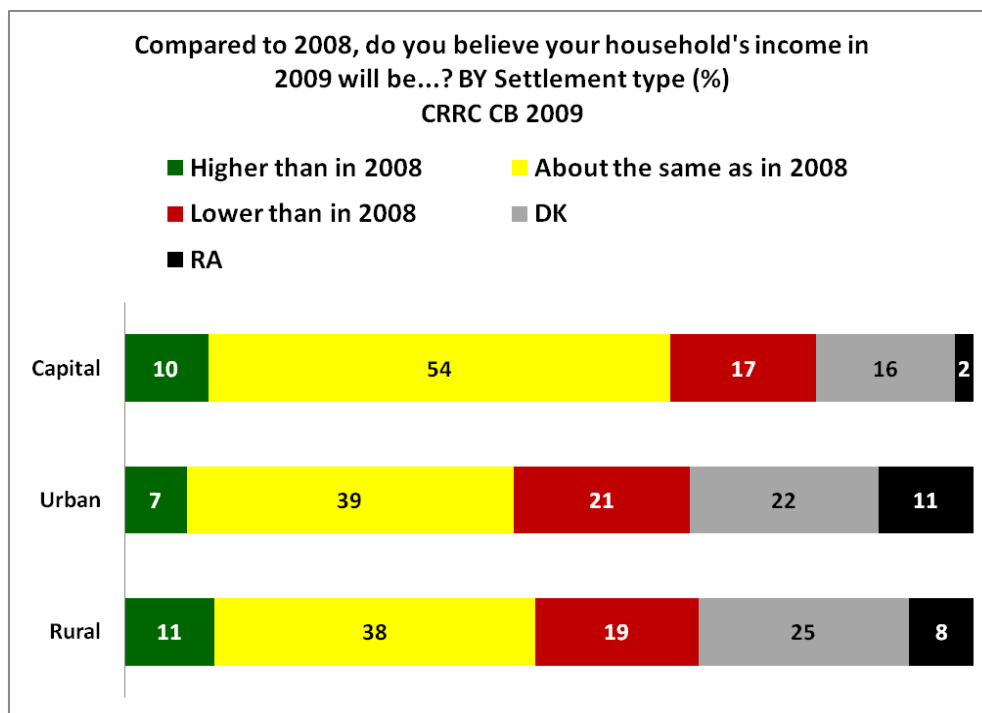
At the same time, many Georgians tend to be pessimistic when comparing their household's expected income by the end of 2009 to their earnings in 2008.⁹ Forty-four percent said their household's income would remain about the same in 2009, and 19% said it would be lower in 2009 than it was in 2008, with only 10% assuming that it would be higher. The remaining 28% were uncertain about their household's expected income (Table 35 in the Appendix).

The level of economic optimism and pessimism is about the same across all settlement types, with the percentage of those who said their household's income would be higher fluctuating between 7% and 11% and of those who said it would be lower between 17% and 21%. However, the number of respondents who said their household's income would remain the same was significantly higher in the capital (54%) than in urban and rural areas (39% and 38%, respectively), while the percentage of those who did not know was also higher in urban and rural settlements (22% and 25%, respectively) than in the capital (16%) (Figure 6).

Figure 6: Household Income in 2009 Relative to 2008, by Settlement Type

⁸ The combination of Georgians who say their household spends from 51% to 75% and from 76% to 100% of their monthly income on food is 31% and 16%, respectively.

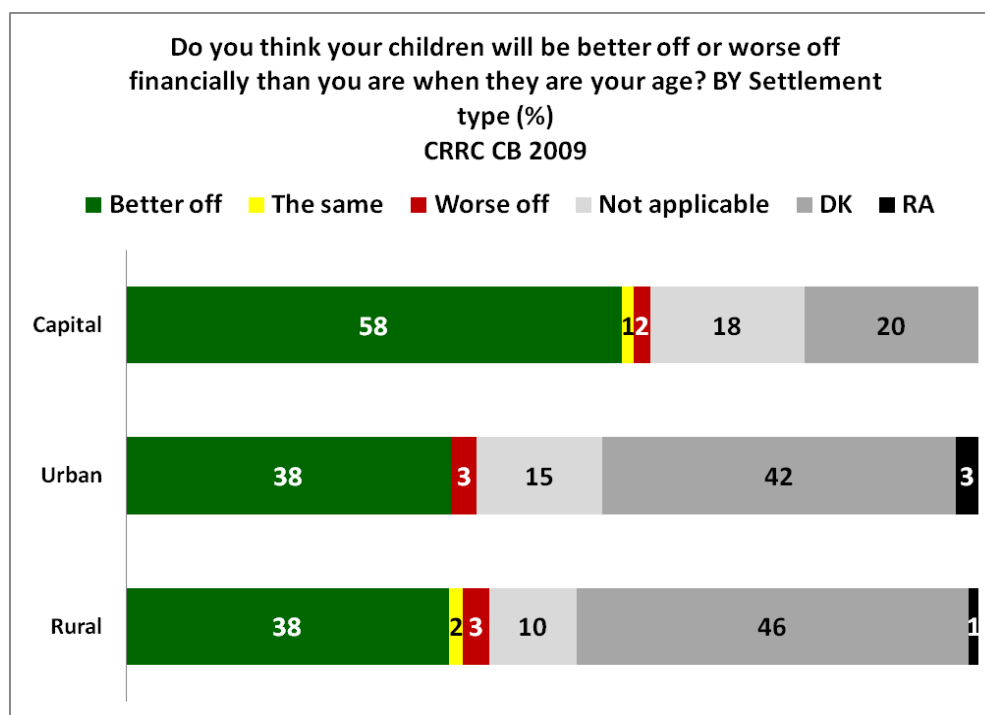
⁹ This refers to the expected income by the end of 2009.



Many Georgians are still quite optimistic about the financial future of their children despite the poor economic status of a large portion of households in Georgia. When asked whether they think their children will be better or worse off when they reach their parents' current age, 45% of them believe that their children will be better off, while only 3% think they will be worse off. However, 36% of Georgians do not know (Table 37 in the Appendix).

When comparing different types of settlements, residents in the capital tend to be far more optimistic than the rest of the population. Fifty-eight percent believe that their children's financial situation will be better when they reach their parent's current age. In both urban and rural settlements, this belief is shared by 38%. At the same time, residents of rural and urban areas reveal a higher degree of uncertainty about the future financial situation of their children than residents in the capital. Forty-two percent and 46% in urban and rural settlements, respectively, do not know. In the capital, the number of people who don't know is 20% (Figure 7).

Figure 7: Financial Future of Children, by Settlement Type



CONCLUSION

This report has summarized the main findings of a study of the economic situation of households in Georgia in 2009. It offers insights into the living conditions of these households and their financial situation. The CB 2009 provides a broad perspective on this issue and makes further in-depth analysis possible. However, one limitation of this study is that it utilizes data only from the CB 2009, and therefore may present a rather static picture of the economic situation of households in Georgia. An analysis of changes in this area over time could be a fruitful extension of this work.

METHODOLOGY

Results for the survey are based on face-to-face interviews conducted in fall 2009 by CRRC. The research is based on the Caucasus Barometer (CB)—the annual nationwide household survey conducted by the Caucasus Research Resource Centers (CRRC) in all the three countries of the South Caucasus (Georgia, Armenia and Azerbaijan). The CB uses multistage cluster sampling with stratification on nine geographical units in Georgia.¹⁰ In Georgia, the survey sample consisted of 1,991 adults (18 years old or older).

The Appendix includes the exact wording and measurement of all questions used for this report. Consumers of any data should know that the wording and measurement of questions can introduce error or bias, in addition to sampling error and other elements of the survey process. The table below

¹⁰ The nine geographical strata are: the capital, urban-Northeast, urban-Northwest, urban-Southeast, urban-Southwest, rural-Northeast, rural-Northwest, rural-Southeast and rural-Southwest.

provides easily accessible information about the survey's methodology, including the margin of sampling error based on all interviews conducted in Georgia. There is 95% confidence that the error attributable to sampling and other random effects is plus or minus the margin of error for results based on the full sample.

Survey Details

Sample Design Multi-stage cluster sample on nine geographical units: the capital, urban-Northeast, urban-Northwest, urban-Southeast, urban-Southwest, rural-Northeast, rural-Northwest, rural-Southeast and rural-Southwest.

Sample Size 1,991

Margin of error ± 5.0 percentage points

Mode Face-to-face interviews with adults 18 years or older

Languages Georgian, Armenian and Azeri

Fieldwork dates October 20-November 2, 2009

ABOUT CRRC

The Caucasus Research Resource Centers program (CRRC) is a network of resource, research and training centers established in 2003 in the capital cities of Armenia, Azerbaijan and Georgia with the goal of strengthening social science research and public policy analysis in the South Caucasus.

The CRRC network offers scholars and practitioners stable opportunities for integrated research, training and collaboration in the region. It is a partnership between the Carnegie Corporation of New York, the Eurasia Partnership Foundation, USAID and local universities.

APPENDIX: TABLES

Methodological Note:

Percentages may not total 100% due to rounding. A dash indicates that the number of respondents who chose a particular response option is less than 0.5%. An empty space in a box indicates that no respondent chose a particular response option.

Table 1 (CB 2009)

Which of the following statements best describes the current economic situation of your household? [C7] (%)	
Money is not enough for food	33
Money is enough for food only, but not for clothes	40
Money is enough for food and clothes, but not enough for expensive durables like a refrigerator or a washing machine	19
We can afford to buy some expensive durables like a refrigerator or a washing machine	4
We can afford to buy anything we want	1
DK/RA	2

Table 2 (CB 2009)

Which of the following statements best describes the current economic situation of your household? BY Settlement type [C7] (%)			
	Capital	Urban	Rural
Money is not enough for food	28	30	40
Money is enough for food only, but not for clothes	37	38	43
Money is enough for food and clothes, but not enough for expensive durables like a refrigerator or a washing machine	24	24	12
We can afford to buy some expensive durables like a refrigerator or washing machine	6	3	2
We can afford to buy anything we need	2	1	1
DK/RA	2	5	3

Table 3 (CB 2009)

Does your household currently have any savings/debts? [C11a, C11b] (%)			
	Yes	No	DK/RA
Savings	5	92	3
Debts	41	56	4

Table 4 (CB 2009)

Does your household currently have any savings? BY Settlement type [C11a] (%)			
	Capital	Urban	Rural
Yes	6	5	5
No	92	91	92
DK/RA	3	4	2

Table 5 (CB 2009)

Does your household currently have any debts? BY Settlement type [C11b] (%)			
	Capital	Urban	Rural
Yes	37	40	45
No	62	55	51
DK/RA	1	5	4

Table 6 (CB 2009)

Which of the following statements best describes the current economic situation of your household? BY Does your household currently have any debts? [C7, C11b] (%)				
	Yes	No	DK	RA
Money is not enough for food	53	44	1	1
Money is enough for food only, but not for clothes	38	58	2	2
Money is enough for food and clothes, but not enough for expensive durables like a refrigerator or a washing machine	32	66	2	-
We can afford to buy some expensive durables like a refrigerator or washing machine	33	67	-	1
We can afford to buy anything we need	17	81	-	2
DK	34	57	8	1
RA	9	45	15	31

Table 7 (CB 2009)

Ownership of household items [C8a] (%)				
	Yes	No	DK	RA
Color television	81	19	-	-
Cell phone	71	29	-	-
Refrigerator	58	42	-	-
Automatic washing machine	24	76	-	-
Car	19	81	-	-
DVD player	19	81	-	-
Personal computer, including laptop	18	79	3	-
Air conditioner	4	96	-	-
In case of ownership of a personal computer				
Internet access from home computer	87	13	-	-

Table 8 (CB 2009)

Ownership of household items BY Settlement type [C8a] (%)					
		Yes	No	DK	RA
Color television	Capital	92	8	-	-
	Urban	86	14	-	-
	Rural	69	31	-	-
Cell phone	Capital	80	20	-	-
	Urban	74	26	-	-
	Rural	63	37	-	-
Refrigerator	Capital	78	22	-	-
	Urban	62	38	-	-
	Rural	40	60	-	-
Automatic washing machine	Capital	45	55	-	-
	Urban	24	76	-	-
	Rural	6	94	-	-
Car	Capital	22	78	-	-
	Urban	20	80	-	-
	Rural	16	84	-	-
DVD player	Capital	26	74	-	-
	Urban	18	81	-	-
	Rural	14	86	-	-
Personal computer, including laptop	Capital	39	57	3	-
	Urban	15	80	4	1
	Rural	3	96	2	-
Air conditioner	Capital	5	95	-	-

	Urban	6	94	-	-
	Rural	1	99	-	-
In case of ownership of a personal computer					
Internet access	Capital	91	9	-	-
	Urban	85	15	1	-
	Rural	34	66	-	-

Table 9 (CB 2009)

Number of household items owned by households [C8b] (%)					
	1	2	3	4	5
Color television	88	10	2		
DVD player	99	1			
Automatic washing machine	100				
Refrigerator	99	1			
Air conditioner	98	2			
Car	93	6	1		
Cell phone	55	29	10	4	1
Personal computer, including laptop	97	2	-		

Table 10 (CB 2009)

Which household appliance, if any, is your household planning to buy in the next 6 month? [C9] (%)	
None	50
Automatic washing machine	5
Refrigerator / Freezer	4
Color television	3
Personal computer, including laptop	3
Cell phone	1
Satellite dish	1
Gas stove	1
Iron	1
Gas heater	1
DVD player	-
Small kitchen appliance	-
Photo camera	-
Climate control system / Air conditioner	-
Electric or gas water heater	-
Video camera	-
Dishwasher	-
Range hood	-

Vacuum cleaner	-
Microwave	-
Other	1
DK	24
RA	3

Table 11 (CB 2009)

Which household appliance, if any, is your household planning to buy in the next 6 month? BY Settlement type [C9] (%)			
	Capital	Urban	Rural
None	40	25	35
Automatic washing machine	28	35	36
Refrigerator / Freezer	24	29	47
Color television	17	10	73
Personal computer, including laptop	33	38	29
Cell phone	21	12	67
Satellite dish	15	27	58
Gas stove	41	24	34
Iron	20	23	57
Gas heater	76	16	8
DVD player	12	30	58
Small kitchen appliance	63	25	13
Photo camera	100		
Climate control system / Air conditioner	42	58	
Electric or gas water heater	87	13	
Video camera	17		83
Dishwasher	75	25	
Range hood	54	13	34
Vacuum cleaner	37	26	37
Microwave	100		
Other	18	23	59
DK	26	21	53
RA	22	54	24

Table 12 (CB 2009)

Speaking about this dwelling, where your household lives, do you...? [C1] (%)	
Own it	90
Rent it	5
Live free of charge with the permission of the owner of this dwelling	3
The dwelling is owned by the state / by a company	3

Table 13 (CB 2009)

Speaking about this dwelling, where your household lives, do you...? BY Settlement type [C1] (%)			
	Capital	Urban	Rural
Own it	83	86	97
Rent it	9	5	1
Live free of charge with the permission of the owner of this	4	4	2
The dwelling is owned by the state / by a company	4	4	-

Table 14 (CB 2009)

Is the dwelling connected to the following public utilities? [C2] (%)		
	Yes	No
Electricity from the public grid	99	1
Pipeline tap water	70	30
Trash removal	58	42
Public sewage system	56	44
Pipeline gas	46	54

Table 15 (CB 2009)

On average, how consistently does your dwelling have access to each of these services? [C3] (%)							
	24 hours per day	Most of the day	A few hours per day	Several times a week	Several times a month	Less frequent access	DK/RA
Pipeline gas	98	1	1	-	-	-	-
Pipeline tap water	55	14	19	10	2	-	-
Electricity from the public grid	96	3	-	-	-	-	-
Trash removal	35	1	8	45	10	-	1

Table 16 (CB 2009)

Is the dwelling connected to electricity from the public grid? [C4] (%)		
	Yes	No
Capital	99	1
Urban	99	1
Rural	99	1

Table 17 (CB 2009)

Is the dwelling connected to pipeline tap water? [C4] (%)		
	Yes	No
Capital	100	-
Urban	89	11
Rural	35	65

Table 18 (CB 2009)

Is the dwelling connected to pipeline gas? [C4] (%)		
	Yes	No
Capital	87	13
Urban	53	47
Rural	8	92

Table 19 (CB 2009)

Is the dwelling connected to public sewage system? [C4] (%)		
	Yes	No
Capital	98	2
Urban	83	16
Rural	4	96

Table 20 (CB 2009)

Does the dwelling have trash removal service available? [C4] (%)		
	Yes	No
Capital	99	1
Urban	91	9
Rural	4	96

Table 21 (CB 2009)

Have you been disconnected from electricity/gas because you owed money? [C4] (%)		
	Yes	No
Electricity	14	86
Gas	8	92

Table 22 (CB 2009)

The percentage of households which were disconnected from electricity/gas in the last 6 months [C4] (%)		
	Electricity	Gas
Capital	14	10
Urban	8	4
Rural	17	4

Table 23 (CB 2009)

Household total monetary income last month [C14] (%)	
More than USD 1,200	1
USD 801 - 1,200	2
USD 401 - 800	5
USD 251 - 400	12
USD 101 - 250	26
USD 51 - 100	28
Up to USD 50	11
DK	9
RA	6

Table 24

Household total monetary income last month BY Settlement type [C14] (%)			
	Capital	Urban	Rural
More than USD 1,200	1	1	
USD 801 - 1,200	4	1	-
USD 401 - 800	9	4	2
USD 251 - 400	18	10	8
USD 101 - 250	20	28	29
USD 51 - 100	21	24	37
Up to USD 50	6	13	15
DK	14	9	6
RA	6	10	3

Table 25 (CB 2009)

Household monthly spending last month [C15] (%)	
More than USD 1,200	1
USD 801 - 1,200	1
USD 401 - 800	5
USD 251 - 400	13
USD 101 - 250	25
USD 51 - 100	26
Up to USD 50	9
DK	14
RA	6

Table 26 (CB 2009)

Household monthly spending last month BY Settlement Type [C15] (%)			
	Capital	Urban	Rural
More than USD 1,200	1	-	1
USD 801 - 1,200	3	1	-
USD 401 - 800	9	4	2
USD 251 - 400	19	13	9
USD 101 - 250	22	24	29
USD 51 - 100	20	24	32
Up to USD 50	6	9	13
DK	17	13	12
RA	4	12	3

Table 27 (CB 2009)

The largest source of monetary income for households in the last 12 months [C12] (%)	
Aggregated earned income (salary) of all household members, except sales of agricultural products	33
Pensions and government benefits	25
Cash sales of agricultural products	14
Money from family members, relatives, or friends living in another country	6
Other sources of income	6
Money from family members, relatives, or friends living elsewhere in this country	4
Income from renting of property, vehicles, or appliances	1
Income from sale of property, vehicles, or appliances	-
Interest or earnings on deposits or securities	-

Table 28 (2009 CB)

In the last 12 months, has your household...? [13] (%)	
Saved money	3
Just got by	74
Spent some savings	5
Borrowed money	11
Spent savings AND borrowed money	1
DK/RA	7

Table 29 (CB 2009)

What is the approximate percentage of your household's monthly monetary income that is spent on food? [C16] (%)	
25% or less	8
26% to 50%	32
51% to 75%	31
76% to 100%	16
DK	11
RA	3

Table 30 (CB 2009)

In the past 6 months, how often has your household borrowed any money to buy food? [C17] (%)	
Each month	21
Every other month	9
Less frequently	27
Never	32
DK	7
RA	4

Table 31 (CB 2009)

What is the approximate percentage of your household's monthly monetary income that is spent on utilities? [C18] (%)	
25% or less	66
26% to 50%	18
51% to 75%	1
76% to 100%	-
DK	11
RA	3

Table 32 (CB 2009)

In the past 6 months, how often has your household borrowed any money to pay for utilities? [C19] (%)	
Each month	6
Every other month	7
Less frequently	22
Never	53
DK	8
RA	4

Table 33 (CB 200)

In the course of a typical month, does your household have to limit the consumption or use of the following due to budget difficulties? [C10] (%)	
	Yes
Bread, pasta	18
Butter, milk	40
Meat	68
Fruit, vegetables	29
Potatoes	17
Electricity	57
Gas	55
Transportation	50

Table 34 (CB 2009)

Relative to most of the households around you, would you describe the current economic condition of your household as...? [C24] (%)	
Very good	-
Good	6
Fair	53
Poor	29
Very poor	8
DK/RA	5

Table 35 (CB 2009)

Compared to 2008, excluding income from sales of property or vehicles, do you believe your household's income in 2009 will be...? [C21] (%)	
Higher than in 2008	10
About the same as in 2008	44
Lower than in 2008	19
DK	21
RA	7

Table 36

Compared to 2008, excluding income from sales of property or vehicles, do you believe your household's income in 2009 will be...? BY Settlement type [C21] (%)			
	Capital	Urban	Rural
Higher than in 2008	10	7	11
About the same as in 2008	54	39	38
Lower than in 2008	17	21	19
DK	16	22	25
RA	2	11	8

Table 37 (CB 2009)

Do you think your children will be financially better off or worse off financially than you are when they are your age? [C26] (%)	
Better off	45
The same	1
Worse off	3
Not applicable	14
DK	36
RA	1

Table 38 (CB 2009)

Do you think your children will be financially better off or worse off than you are when they are your age? BY Settlement type [C26] (%)			
	Capital	Urban	Rural
Better off	58	38	38
The same	1	-	2
Worse off	2	3	3
Not applicable	18	15	10
DK	20	42	46
RA	-	3	1