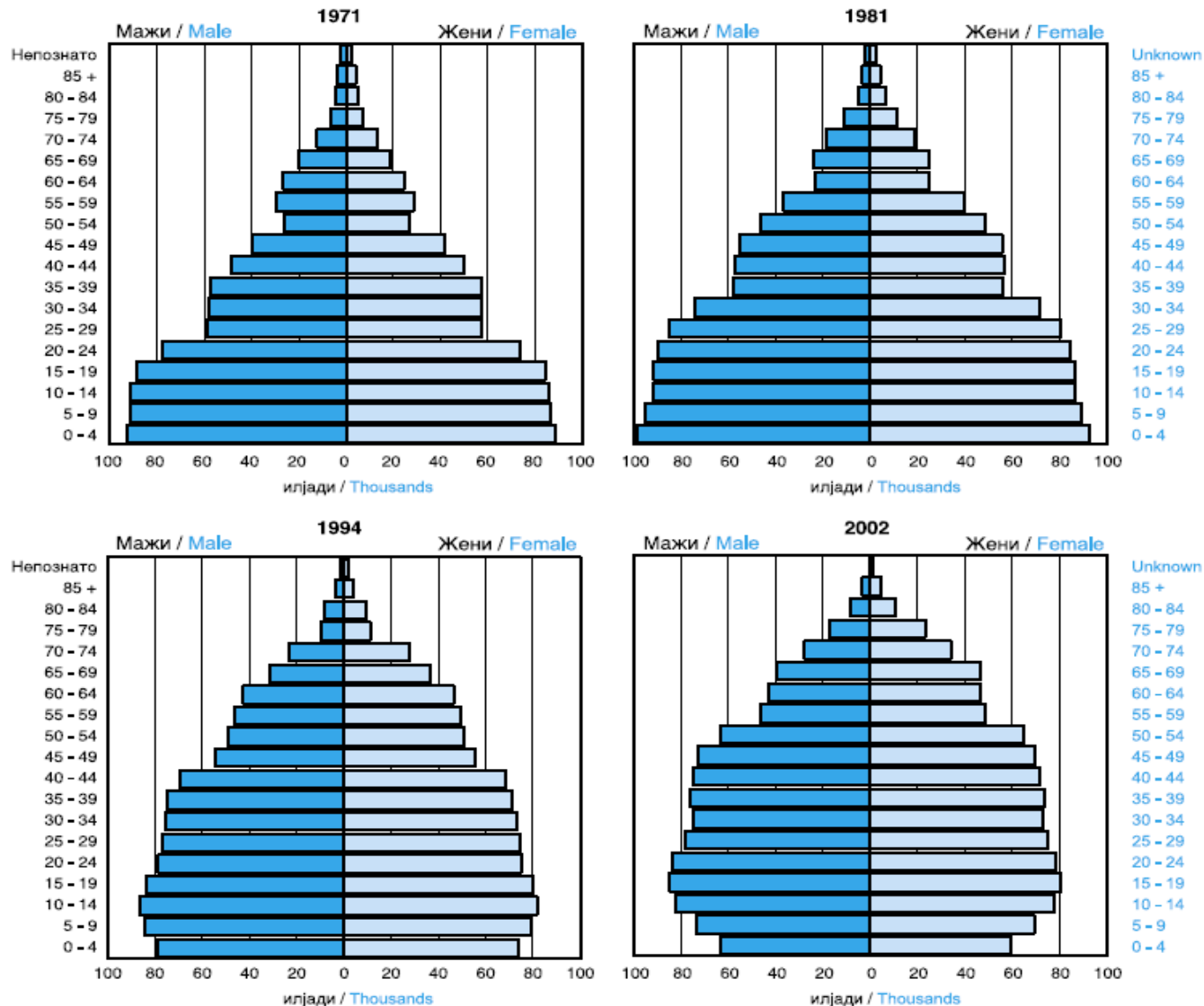


# **ANALYSIS OF THE STATUS AND STRUCTURE OF THE CONSUMPTION OF STUDENTS AND PENSIONERS IN MACEDONIA**

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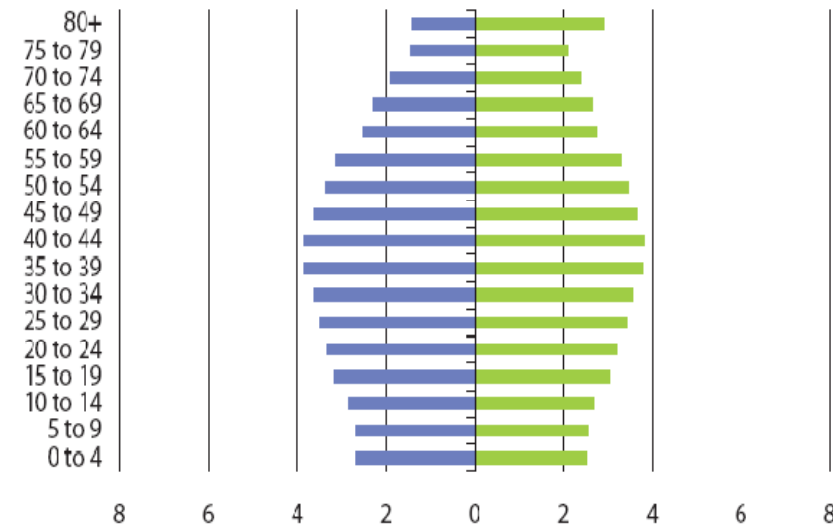
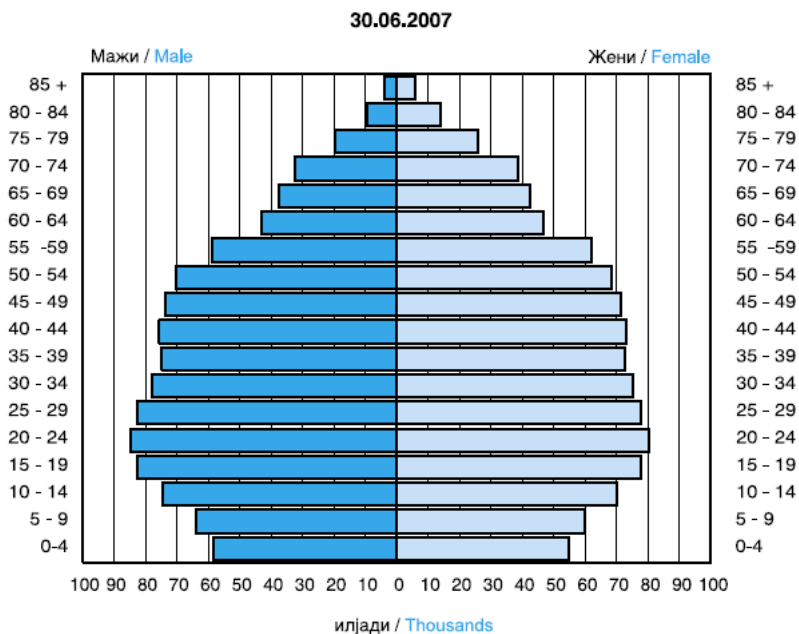
**CENTER FOR ECONOMIC ANALYSES (CEA)**



Source:  
Statistical Yearbook of  
R. Macedonia – 2008

R. Macedonia - 2007

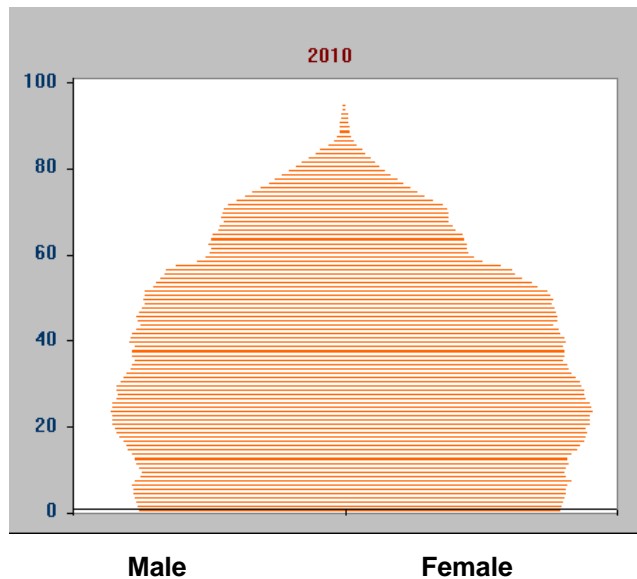
EU - 27, 2007  
(% of total population)



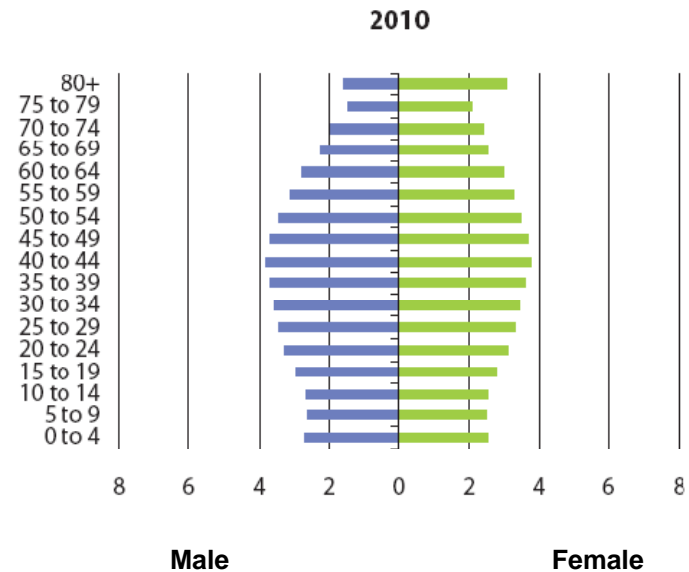
Source: Statistical Yearbook of R. Macedonia – 2008

Source: Europe in figures – Eurostat yearbook - 2009  
[http://epp.eurostat.ec.europa.eu/portal/page/portal/publications/eurostat\\_yearbook](http://epp.eurostat.ec.europa.eu/portal/page/portal/publications/eurostat_yearbook)

**R. Macedonia - 2010**



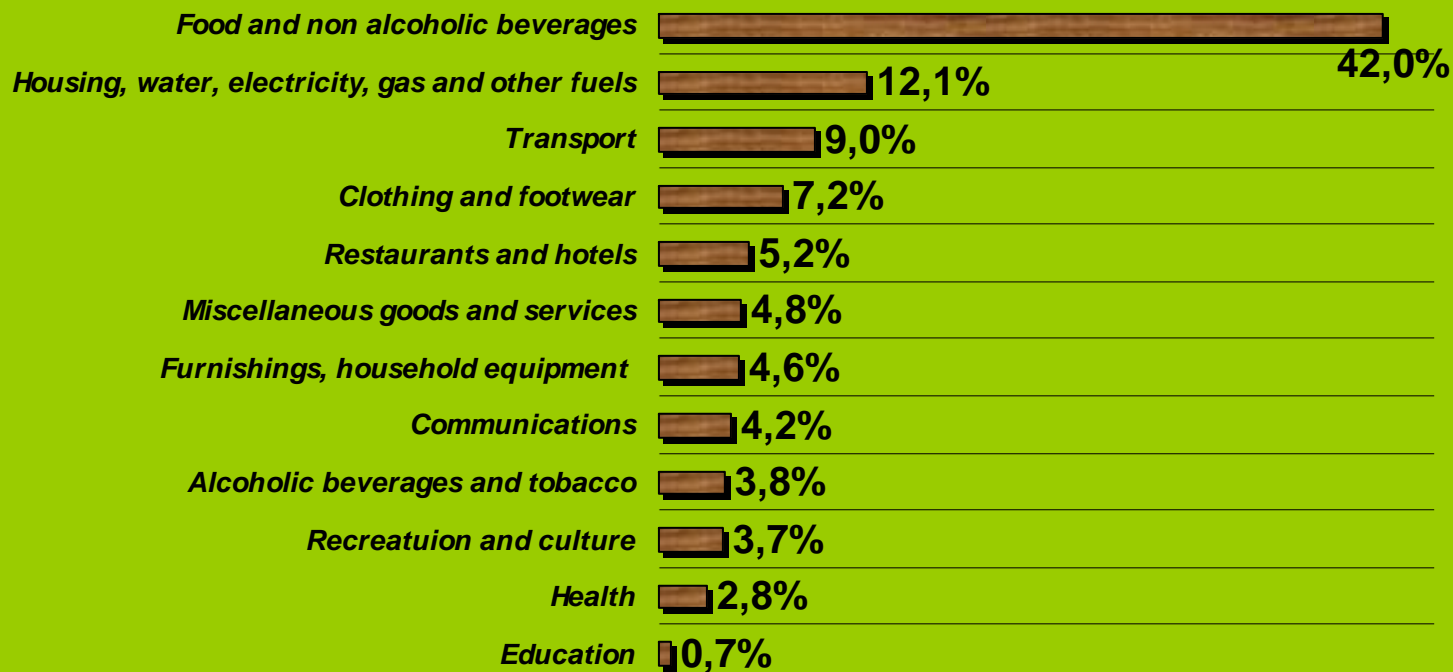
**EU - 27, 2010**  
(% of total population)



Source: MAPAS – Agency for supervision of fully funded pension insurance - [www.mapas.gov.mk/default.asp?section=predviduvanje](http://www.mapas.gov.mk/default.asp?section=predviduvanje)

Source: Europe in figures – Eurostat yearbook - 2009  
[http://epp.eurostat.ec.europa.eu/portal/page/portal/publications/eurostat\\_yearbook](http://epp.eurostat.ec.europa.eu/portal/page/portal/publications/eurostat_yearbook)

### The structure of the consumption of households in R. Macedonia - 2009

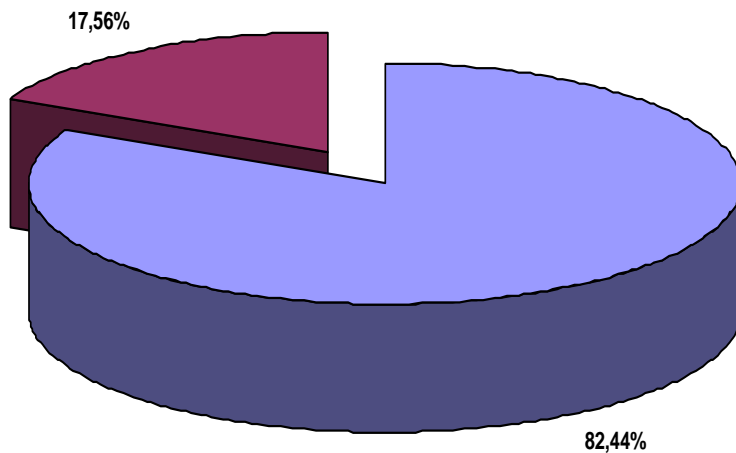


# **PENSIONERS**

## **ANALYSING THE RESULTS**

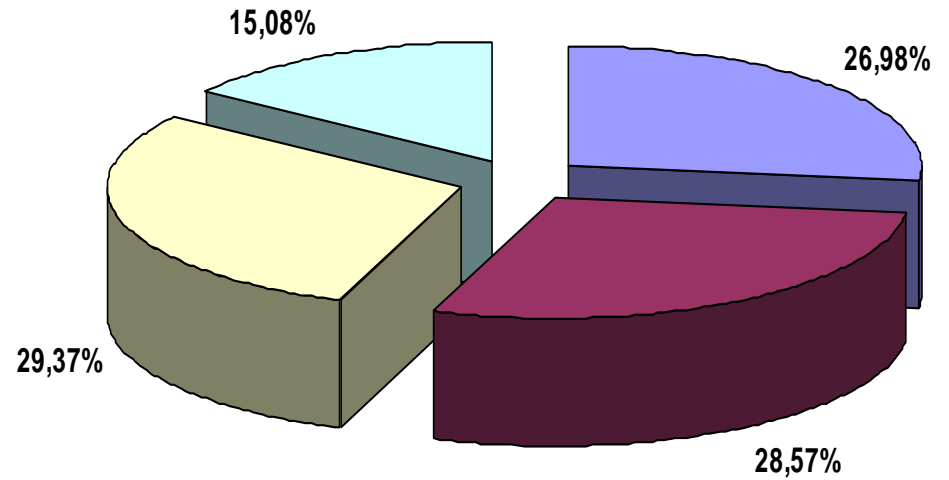


Housing of the pensioners



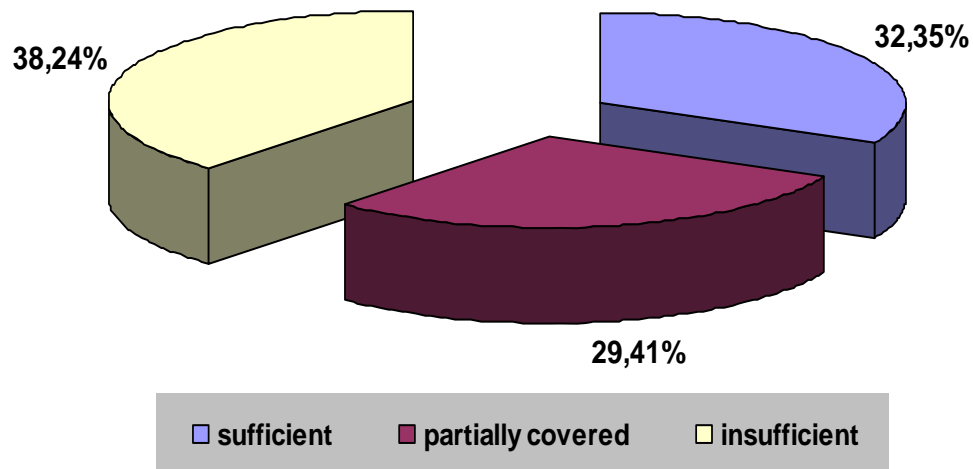
own apartment      rented apartment

How many family members do you support financially

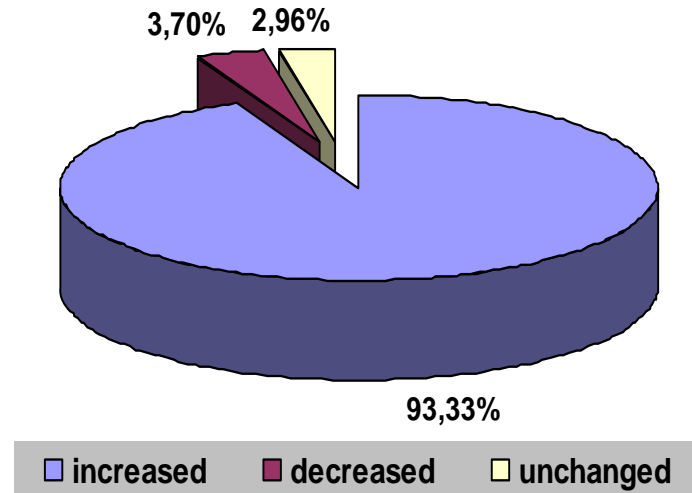


none      one      two      more than two

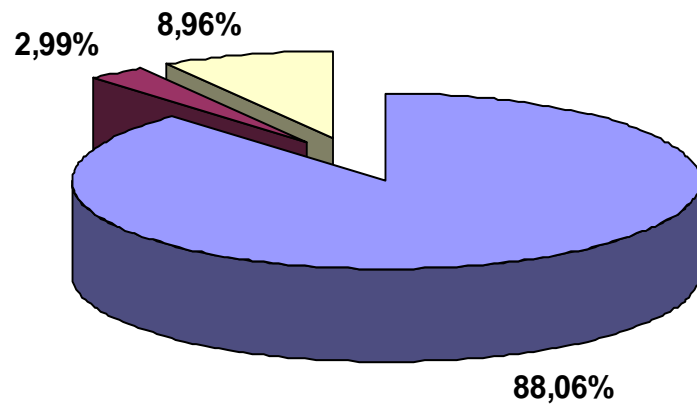
Is your income sufficient to cover your living costs



How do you perceive the change in prices compared to the previous year

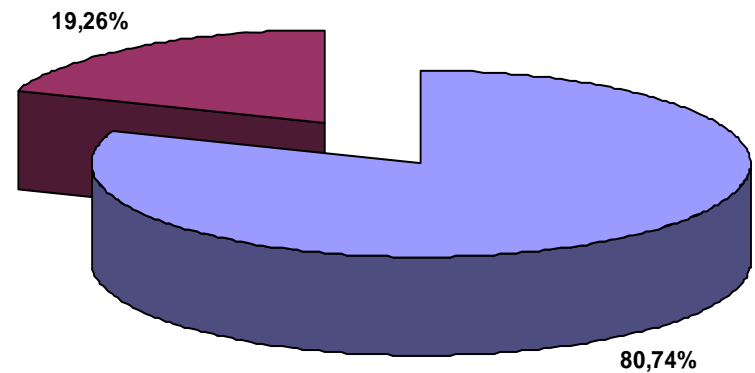


Does the change in prices have an influence on your expenditures (budget)



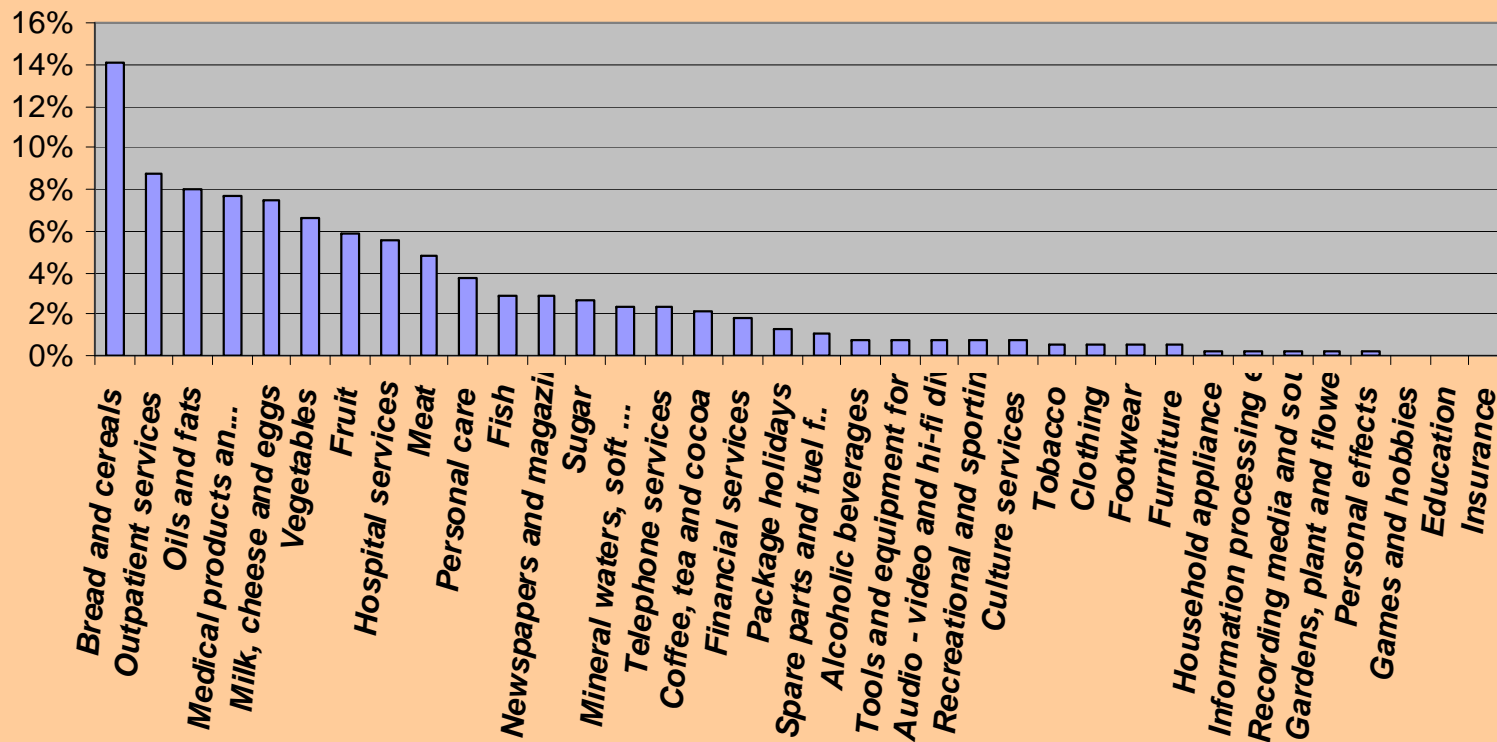
■ negative    ■ positive    ■ no impact

Are there any products and services that you have stopped using due to price increases

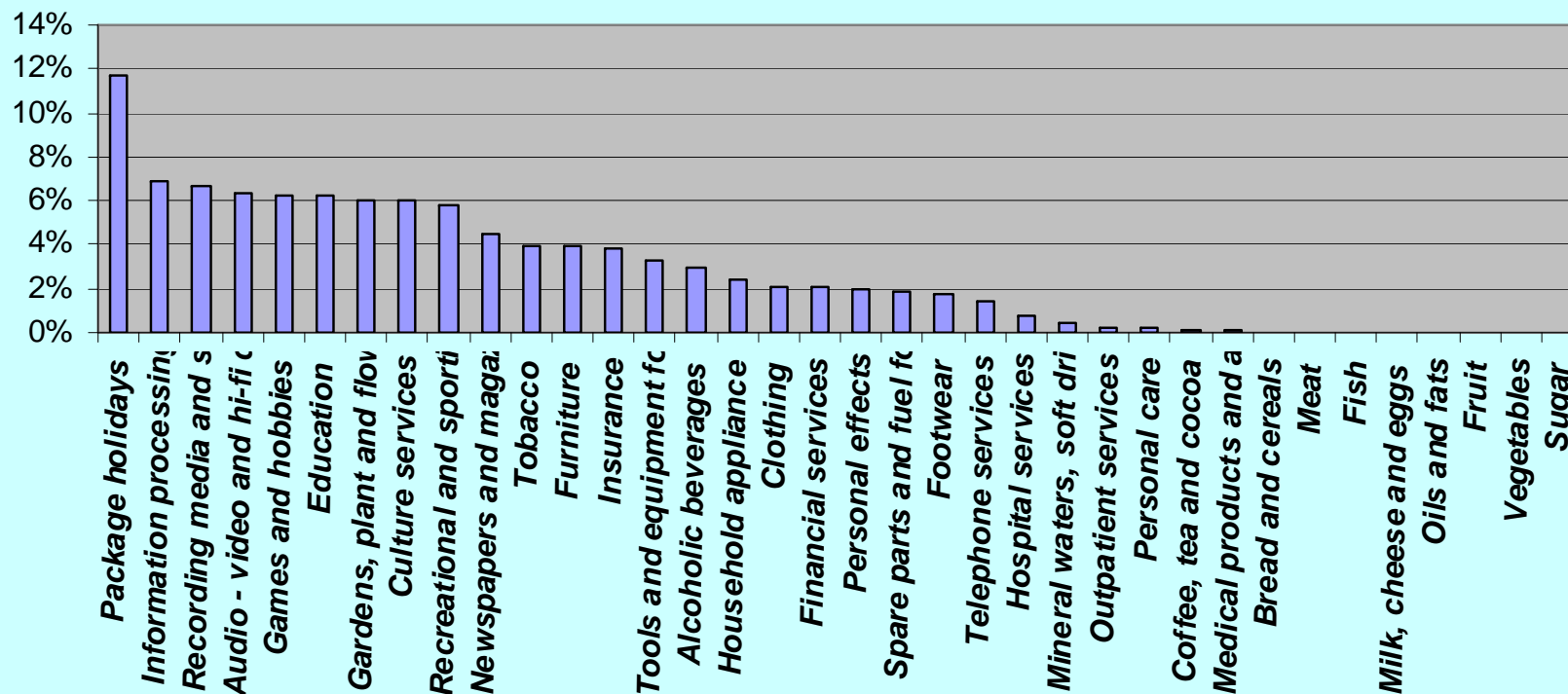


■ yes    ■ no

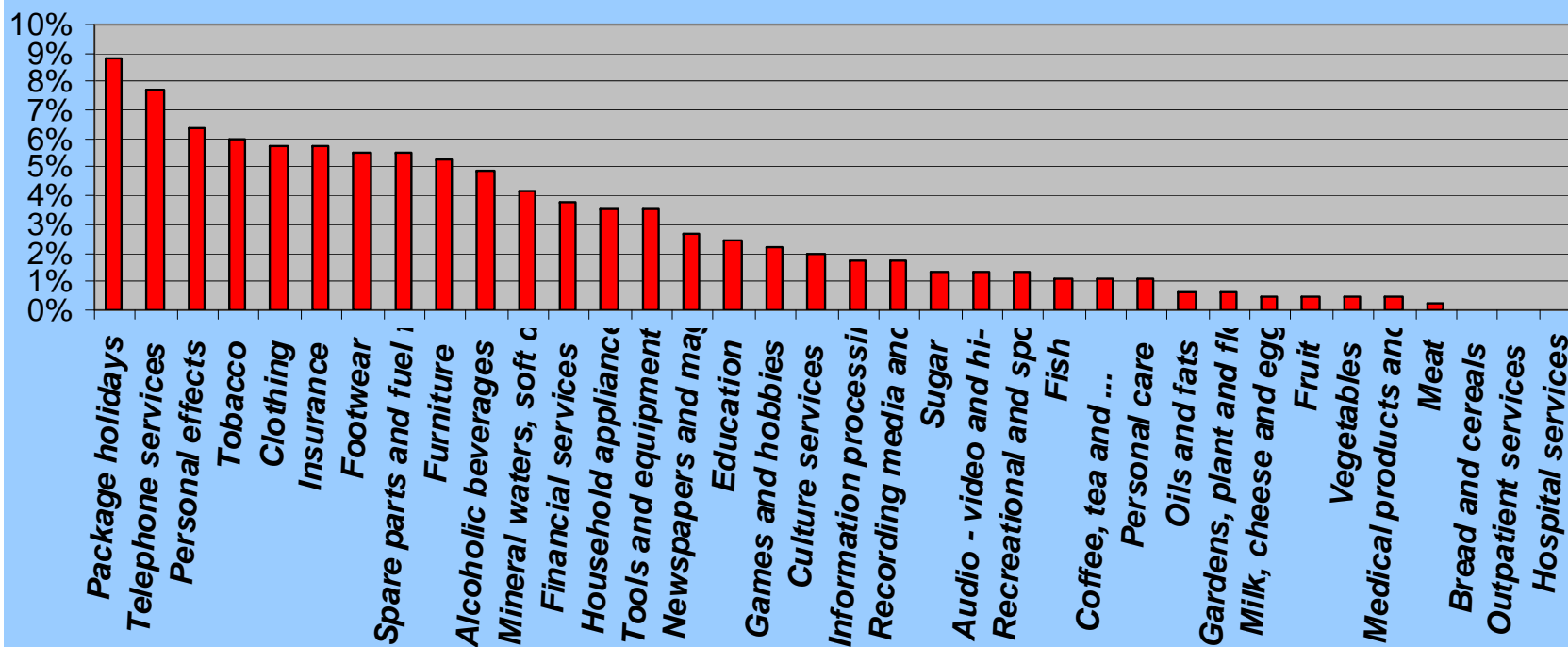
Most frequently used products/services by pensioners



**Products/services that most of the pensioners do not use**



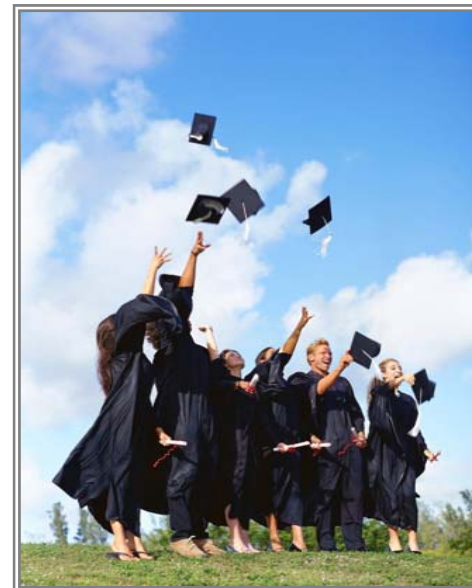
**Products/services that pensioners stopped using, because their prices have been changed**



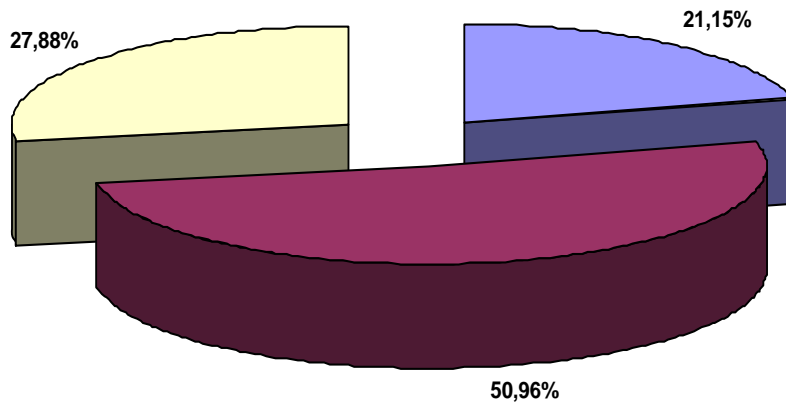


## **STUDENTS**

	1997/1998	2001/2002	2007/2008
Number of institutions	30	30	81
Number of students (higher education)	32 048	44 710	64 254
Female	17 484	24 691	34 170
Male	14 564	20 019	30 084

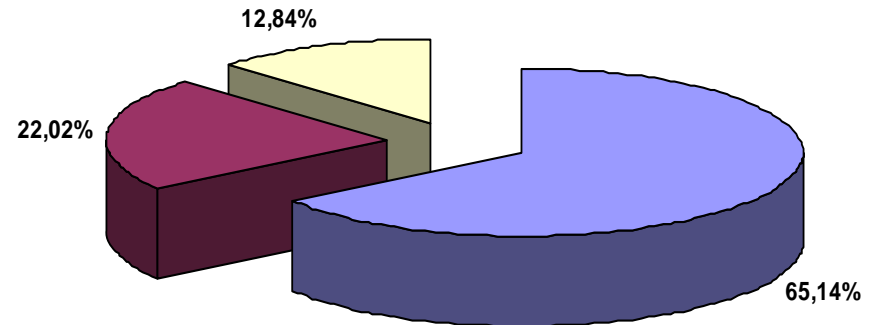


Housing used by students who study outside their place of permanent residence



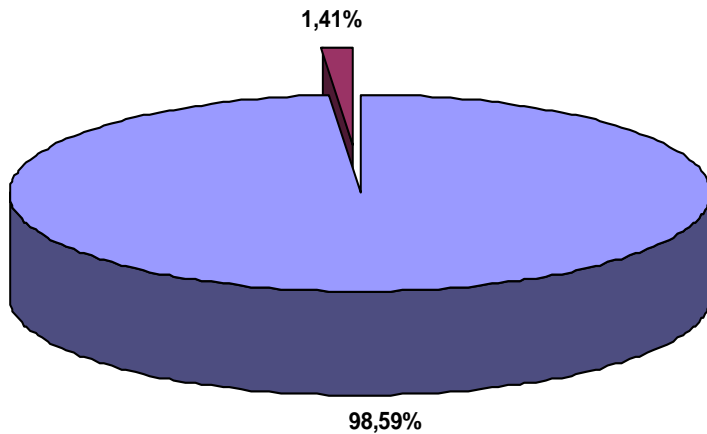
own apartment    rented apartment    student dormitory

How often do you travel to your permanent residence (during the month)



1 - 2 times    3 - 4 times    more than 2 times

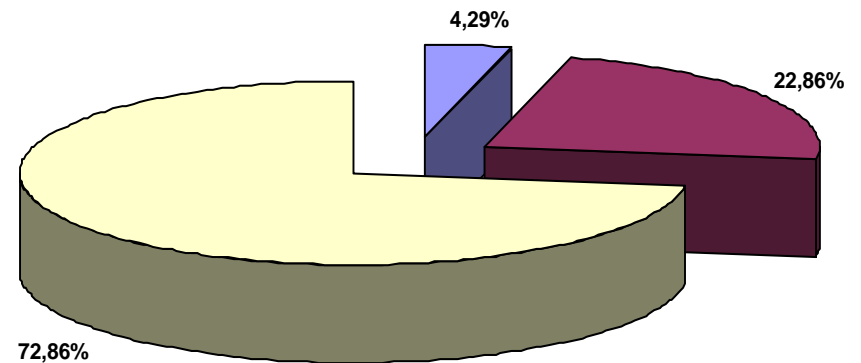
Housing used by students who study in the same town as their place of permanent residence



own apartment

rented apartment

How often during the month do you use public transport to get to your university

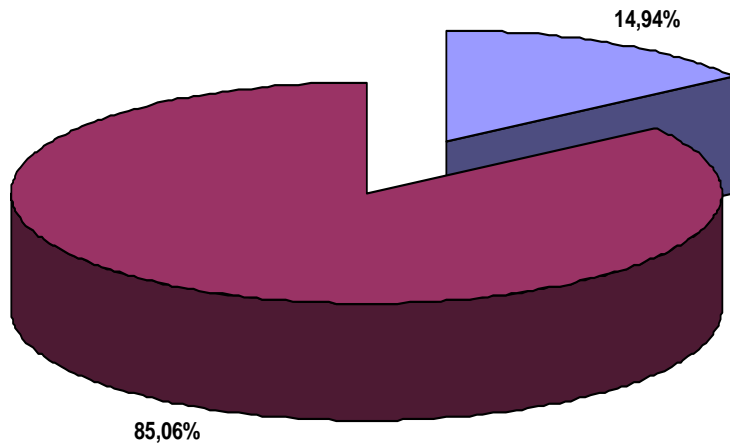


never

rarely

always

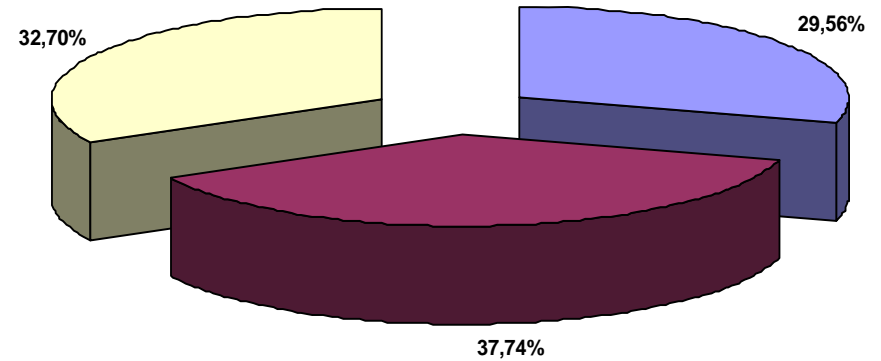
Do you work while you are studying



Yes

No

What is the amount of your monthly budget

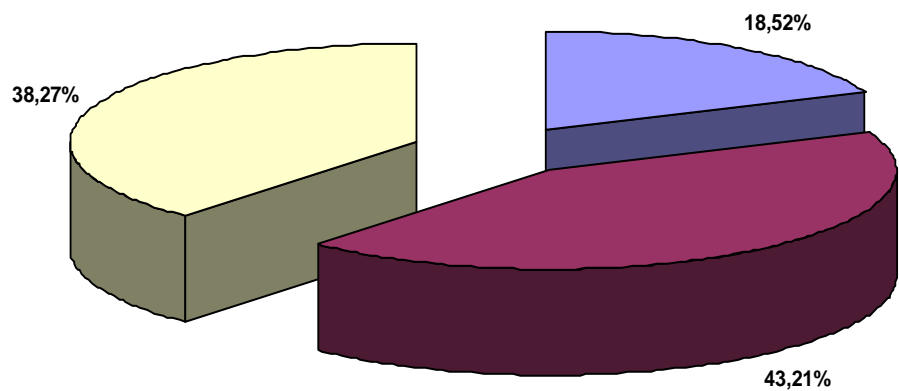


up to 6000 den.

6000 - 9000 den.

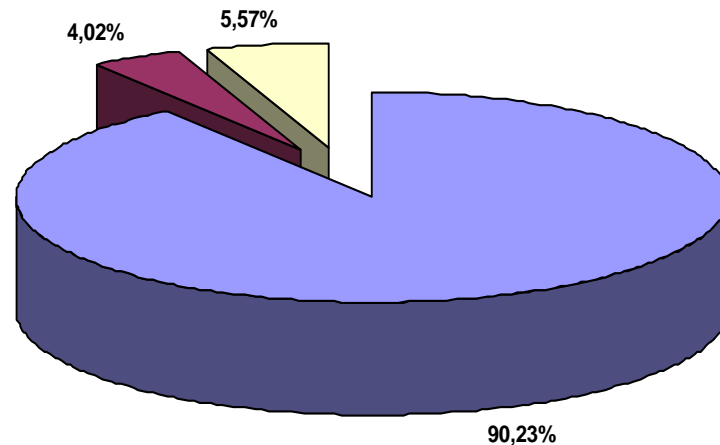
more than 9000 den.

Is your income sufficient to cover your living costs



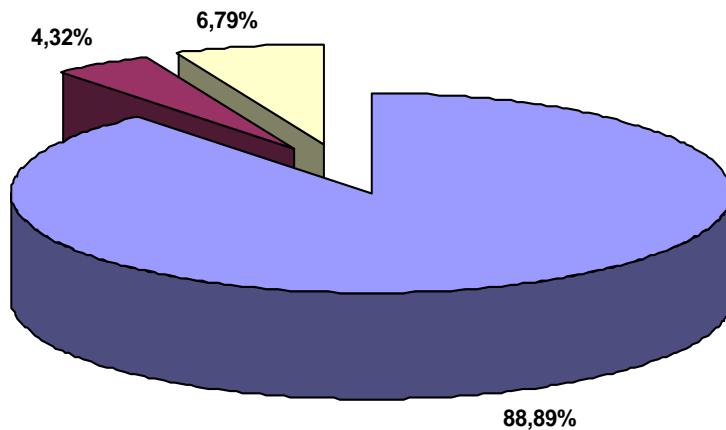
■ sufficient ■ partially covered ■ insufficient

How do you perceive the change in prices compared to the previous year



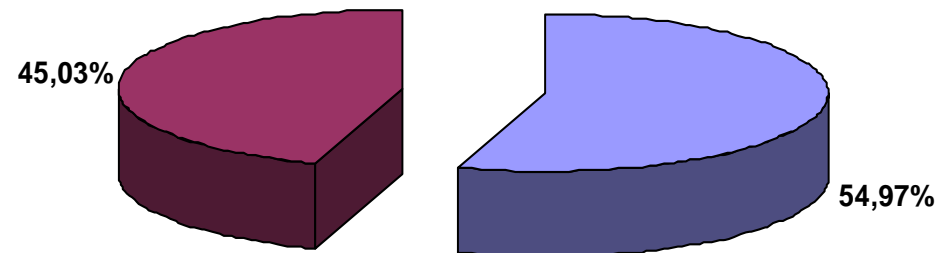
■ increased ■ decreased ■ unchanged

Does the change in prices have influence on your expenditures (budget)



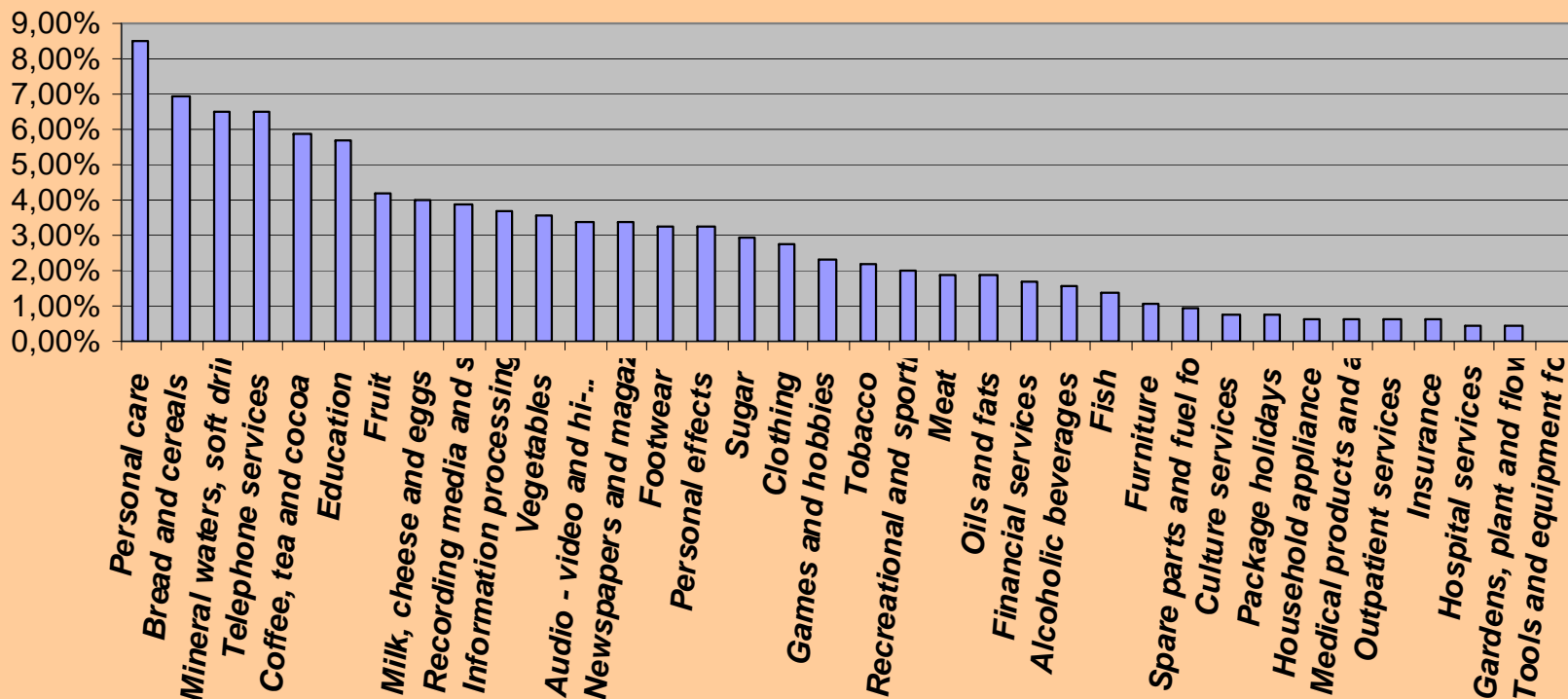
■ negative    ■ positive    ■ no impact

Are there any products or services that you have stopped using due to price increases

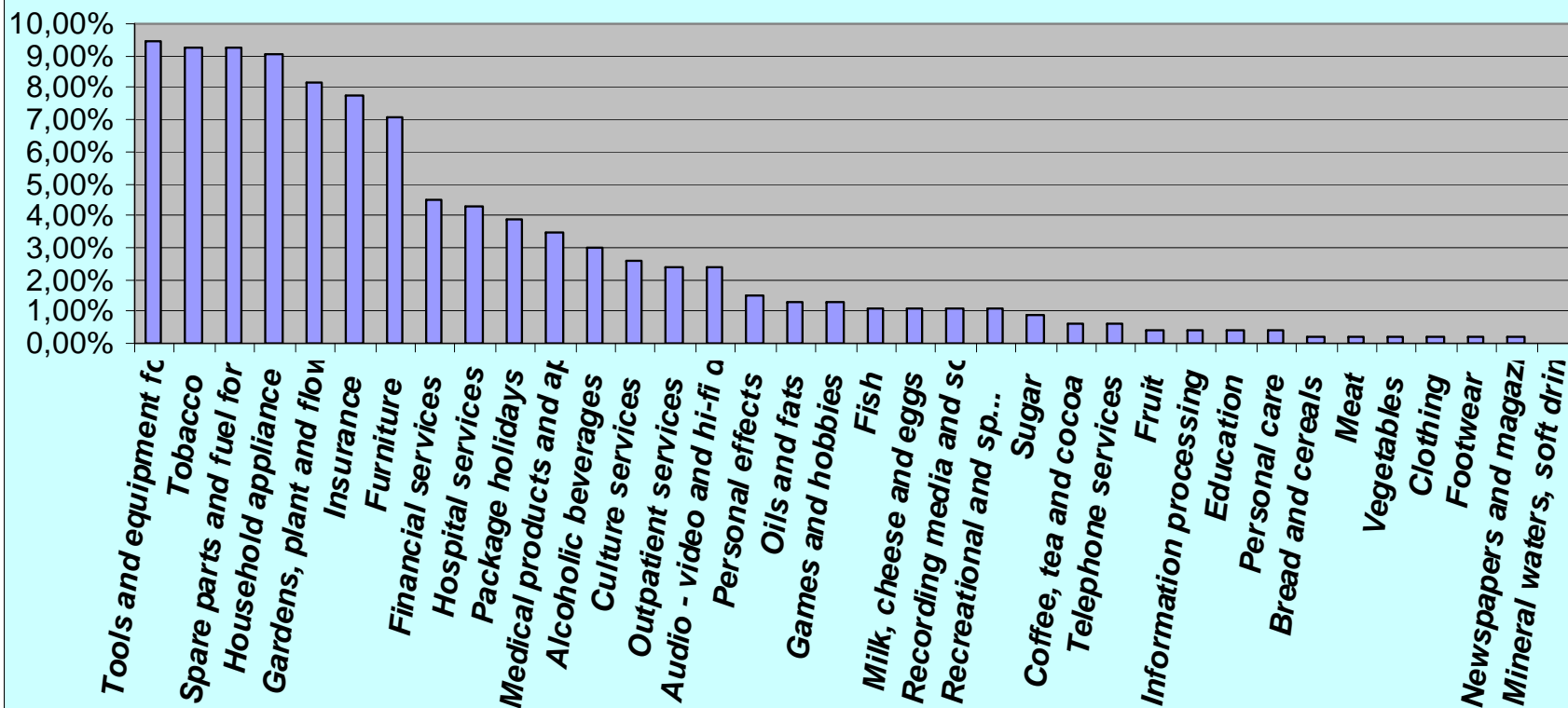


■ yes    ■ no

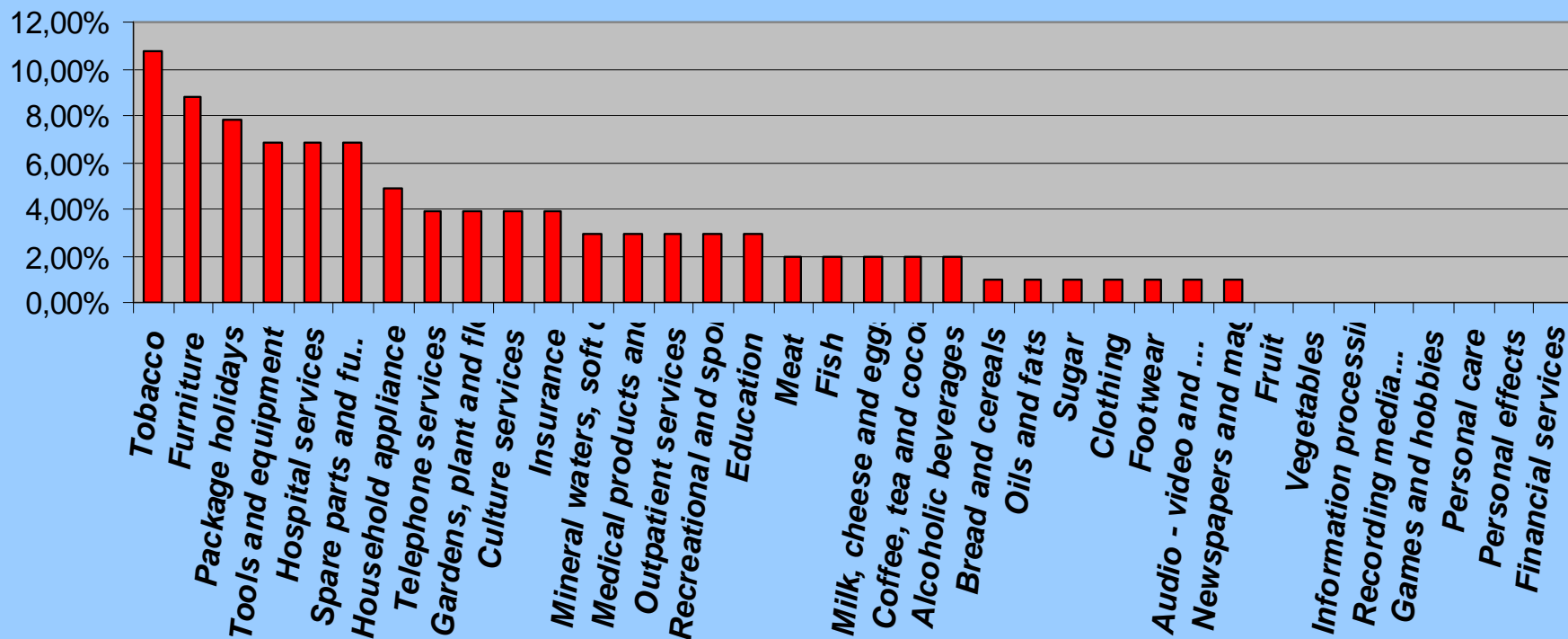
Most frequently used products/services by students



Products/services that most of the students do not use



**Products/services that students stopped using,  
because their prices have been changed**



*CEA.org.mk*  
*Center for Economic Analyses*

*"Making Difference"*

*info@cea.org.mk*



*Conclusion (pensioners) 1/4*

- ***The proportion of average pensions in the overall average salary for December 2008 was about 55%, compared to 1992 when this proportion was 77%;***
- ***17.5% of pensioners do not live in their own apartment - the costs of housing, water, electricity, gas and other fuels for May 2009, compared with the average of 2008 increased by 4.7%, while the cost of rent for the same period increased by 4.6%;***
- ***45.2% of pensioners support financially two or more family members, of which 15.1% of pensioners support at least two family members;***
- ***67.7% of the surveyed pensioners reported that their income is not sufficient or is only partially sufficient to cover living costs;***

*Conclusion (pensioners) 2/4*

- ***The increase of prices perceived by pensioners differs from the official report published by the Statistical Office. 93.3% of pensioners reported that prices have increased while the report presented by the Bureau shows that the prices for August 2009 compared to the average of 2008 are reduced by 1.6%;***
- ***88.06% of the pensioners reported that the change in prices negatively affects their personal spending and budgets;***
- ***80.74% of the pensioners reported that they have canceled the consumption of particular products as a result of increased prices (or other factors);***
- ***The ten most frequently used products/services by pensioners are: bread and cereals (14.13%), health services (8.80%), vegetable fats and oils (8%), medicines (7.73%), milk, other dairy products and eggs (7.47%), vegetables (6.67%), fruits (5.87%), hospital services (5.60%), meat products (4.80%), and products for personal hygiene ( 3.73%);***

*Conclusion (pensioners) 3/4*

- ***All products/services from the health group (health services, hospital services, medical products /devices) are among the ten most frequently used products and services by the pensioners;***
- ***Ten products or services that most of the pensioners are not using include: travel arrangements (11.67%), IT equipment (6.90%), discs, CD's, cassettes (6.63%), music and video systems (6.37%), games, hobbies (6.23%), education (6.23%), gardening, flowers (5.97%), cultural services (5.97%), recreational and sports activities (5.84%), newspapers and books (4.51);***
- ***Most of the pensioners have stopped the consumption of the following ten products and services due to price increases: travel arrangements (8.83%), telephone services (7.73%), personal items (6.40%), tobacco (5.96%), clothing (5.74%), insurance (5.74%), footwear (5.52%), parts and fuel for vehicles (5.52%), furniture (5.30%) and alcoholic beverages (4.86%);***

*Conclusion (students) 1/4*

- ***50.96% of students who study outside their place of permanent residence rent apartments, while 27.88% of the students live in student dormitories;***
- ***65.14% of students who study outside their place of permanent residence reported that they travel only 1 to 2 times a month to their place of permanent residence;***
- ***Only 1.41% of students who live in the place of studying, rent apartment;***
- ***72.86% of students use some sort of public transport to get to their university, thus transport expenditures take a significant portion of the student's budget;***

*Conclusion (students) 2/4*

- ***Only 14.94% of the interviewed students work, while the rest 85.06% of the students do not work while studying;***
- ***37.74% of students have a monthly budget that ranges from 6000 up to 9000 denars, which represent 29.89% to 44.84% of an average net salary paid in June 2009, while 32.70% of students have a monthly budget higher than 9000 denars;***
- ***81.48% of the interviewed students state that their income is not sufficient or is only partially sufficient to cover living costs;***
- ***The price increases perceived by the students differs from the official report published by the State Statistical Office. 90.23% of students reported that the prices have increased, while the report presented by the SSO shows that the prices for August 2009 compared to the average of 2008 are reduced by 1.6%;***

**Conclusion (students) 3/4**

- **88.89% of students reported that the change in prices has a negative affect on their personal spending and budgets;**
- **54.97% of students have reported that they have canceled the consumption of particular products as a result of price changes (or other factors);**
- **The ten most frequently used products and services by students are the following: personal hygiene products (8.49%), bread and cereals (6.94%), mineral water, soft drinks and fruit juices (6.48%), telephone services ( 6.48%), coffee, tea, cocoa (5.86%), education (5.71%), fruits (4.17%), milk, dairy products and eggs (4.01%), discs, CD , tapes (3.86%), information equipment (3.70%);**

**Conclusion (students) 4/4**

- **Ten products/services that most of the students do not use: tools for house and garden (9.46%), tobacco (9.25%), parts and fuel for vehicles (9.25%), household appliances (9.03%), gardening, flowers (8.17%), Insurance (7.74%), Furniture (7.10%) Financial Services (4.52%), hospital services (4 , 30%), Travel arrangements (3.87);**
- **Most of the students have canceled the consumption of the following ten products /services as a result of price changes (or other factors): tobacco (10.78), furniture (8.82%), travel arrangements (7.84%), tools for house and garden (6.86%), hospital services (6.86%), parts and fuel for vehicles (6.86%), household appliances and repairs (5.74%), telephone services (3.92%), gardening, flowers (3.92%) and cultural services (3.92%);**
- **54% of students did not use tobacco products, 14% of them reported that they stopped smoking.**

*Thank You for your attention*

**More information:**

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