



STATISTICS IN FOCUS

Population and social conditions



1998 4

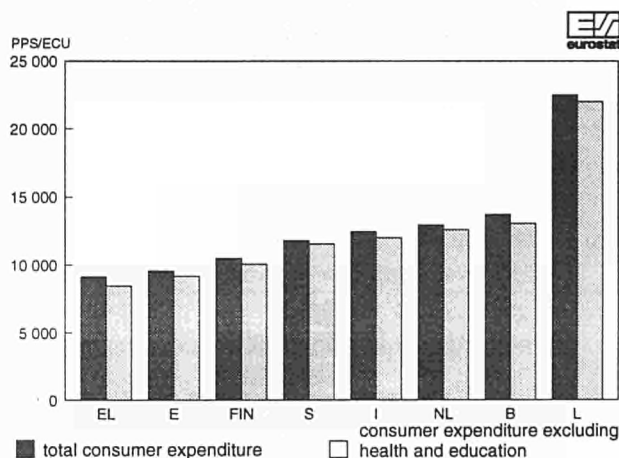
ISSN 1024-4352

HOUSEHOLD CONSUMPTION IN THE EUROPEAN UNION IN 1994

Household consumption as presented here is estimated on the basis of the "Household Budget Surveys". At the time of publication of this document all the data were not yet available, but the initial results deserved to be published right away. The study covers 8 countries situated in both the north (Belgium, Luxembourg, the Netherlands, Finland, Sweden) and the south (Greece, Spain, Italy) of the European Union which together account for about 40% of its population.

Households' disposable income is the key to their level of consumption and budgetary choices; consumer habits are also markedly different in components such as food and leisure. Consumption also varies according to household categories. Thus, people over 60 years of age tend to give priority to essential goods over more "superfluous" expenditure.

Figure 1:
Consumer expenditure per adult equivalent in 1994



Source: Eurostat - Household Budget Survey

In 1994, with the exception of Luxembourg, the consumption per adult equivalent¹ estimated in the Household Budget Survey varied between 9 100 PPS (Purchasing Power Standard) in Greece and 13 700 PPS in Belgium. In Luxembourg the level was substantially higher, close to 22 000 PPS.

In addition to households' traditional expenditure (purchases in shops, payment of invoices etc.) "consumption" includes the own production of households² and benefits in kind received. Notional rents are also imputed to owner-occupiers and households accommodated free of charge². On the other hand, the purchase of a house is not included in consumption because it is treated as capital expenditure. This definition is close to that of the National Accounts. The results are not, however, directly comparable due to differences in methodologies and data collection.

¹ To take account of economies of scale achieved by increasing the size of households for certain functions of consumption (for example housing), the modified equivalence scale of the OECD is used. A coefficient of 1 is attributed to the first adult, 0.5 to other persons over 13 years of age and 0.3 to children aged 13 years or under. Thus a couple with a child of 10 will be allocated a coefficient of 1.8 (1 for the reference person, 0.5 for the spouse and 0.3 for the child).

² For these terms, see the methodological note on page 10.

Manuscript completed on = 03.1998

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Price (excl. VAT) in Luxembourg: Subscription 'Statistics in focus' of all themes: ECU 348
Subscription 'Statistics in focus' of Theme 3 'Population and social conditions': ECU 85
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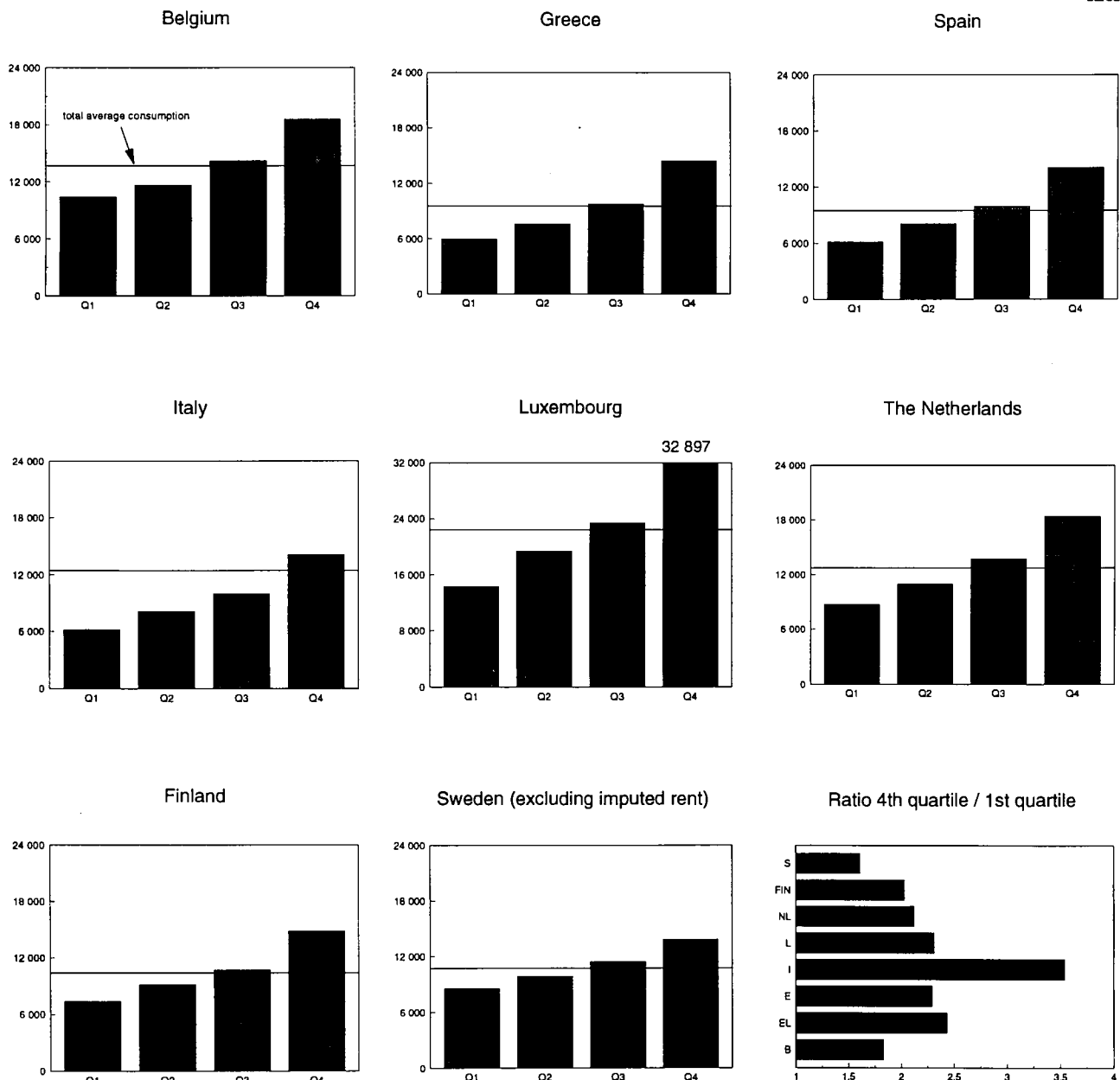
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Expenditure on health and education has little effect on the level of total consumption (figure 1). It is generally accepted, however, that both categories of consumption affect the comparability of international data because public transfers vary greatly from one country to another. Withdrawing these two functions of consumption barely alters the countries' ranking in terms of levels of consumption: the differences in consumption are still comparable.

The impact of income on consumption

Total disposable income has a decisive influence on the level of consumption. Other factors, such as individual preferences, the specific culture of each country or residence in a rural or urban environment, also play a role.

Figure 2:
Consumer expenditure per adult equivalent in 1994 by income quartile¹ (in PPS/ECU)



¹ For each country, classes Q1, Q2, Q3 and Q4 have been fixed by sorting the income per equivalent adult in ascending order so as to obtain an identical number of households in each class. Thus, of 4 million Belgian households, the 25% in the lowest quartile (1 million households in the income class Q1) consume on average 10 400 PPS compared with 18 600 PPS for the 25% in the highest quartile (1 million households in class Q4).

It will be observed that the consumption of the quarter of poorest households rarely exceeds two-thirds of the consumption estimated for total households. At the other end of the distribution scale, e.g. in Italy, the most well-off households consume up to 1.8 times the national average. Italy also presents the greatest gulf in consumption between the households of the first and fourth quartiles: close to 3.5. In the other countries, the inter-quartile ratio is smaller: less than 2 in Belgium and in Sweden, while it never exceeds 2.5 elsewhere (figure 2 - inter-quartile ratio).

gets may be applied to other forms of consumption such as leisure and culture. Taking Belgium and Spain as examples: expenditure on food and tobacco amounts to 25% of the budget in Spain as against a mere 14% in Belgium while the opposite applies for leisure and culture, at 7 and 11% respectively.

Expenditure on transport often comes third in budgets. A substantial proportion goes on maintaining and using vehicles (fuels), but also on the purchase of private vehicles, the predominant item in Luxembourg.

Table 1:
Structure of total consumer expenditure by country in 1994



Categories ¹	B	EL	E	I	L	NL	FIN	S	Average of 8 countries
Housing, water, electricity, gas and other fuel	29.0	24.0	23.5	24.0	27.4	27.2	29.0	25.0	24.9
Food and non-alcoholic beverages	12.0	17.8	22.8	21.1	12.3	12.1	16.0	18.0	19.0
Transport	10.9	9.3	11.5	13.1	13.8	9.5	13.5	13.6	11.9
Leisure and culture	11.0	3.9	6.7	8.0	11.5	9.5	9.7	12.8	8.3
Other goods and services	10.1	7.9	4.7	7.4	7.3	16.0	9.1	8.4	8.2
Clothing and footwear	6.2	12.9	8.1	7.3	8.5	6.0	4.5	6.2	7.4
Furniture, furnishings, household equipment, repairs	6.7	6.7	6.2	6.2	9.3	7.1	4.5	5.4	6.3
Hotels, cafés and restaurants	5.7	5.1	8.6	5.1	4.2	6.0	4.2	3.4	5.9
Health	4.2	5.2	2.8	3.0	1.4	1.5	4.0	2.1	3.0
Alcoholic beverages, tobacco	1.9	3.4	2.4	2.3	2.2	2.3	3.3	3.2	2.5
Communications	1.8	1.6	1.5	1.9	1.4	1.7	2.0	1.7	1.7
Education	0.5	2.2	1.2	0.6	0.7	1.2	0.2	0.2	0.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

¹ The composition of the functions of consumption is defined in the methodological note at the end of this document.

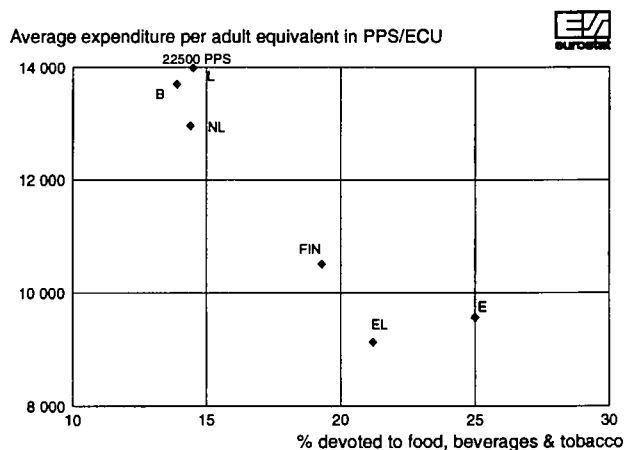
Source: Eurostat, Household Budget Survey

Structure of consumption and income

At present, in all countries, expenditure on housing is higher than expenditure on food, beverages and tobacco, i.e. it accounts for between 23% (Spain) and 29% (Belgium and Finland) of total consumption. Owner households' "imputed rents" account for between one-third and two-thirds of 'housing' expenditure.

Food, beverages and tobacco come second. Expenditure on these items is very closely correlated to the level of total consumption (figure 3): the higher the general level of income and therefore of expenditure, the more the budget share spent on food tends to decline. Requirements are ever better met and bud-

Figure 3:
Level of consumption and budget share allocated to food, beverages and tobacco in 1994



Source: Eurostat - Household Budget Survey

The link between consumption and income is clear in most categories of consumption, other than housing which represents a relatively comparable share of expenditure irrespective of the level of income (figure 4). A structural difference is nevertheless observed: the least well-off households (the first quartile) tend to rent and therefore apply a substantial share of their budget to paying their rents. The households at the top of the range tend to be owner-occupiers, which explains the high rates of imputed rent in their total consumption: between 13% and 22% according to country.

In other expenditure, generally speaking, essentials account for a decreasing share of budgets as income rises, while the reverse holds for other relatively more superfluous goods.

The share of expenditure applied to food, beverages and tobacco within a total budget contracts dramatically as the level of income rises. These items account for over 30% of purchases by the least well-off

households (first quartile) but only 17% of the budget of the last quartile.

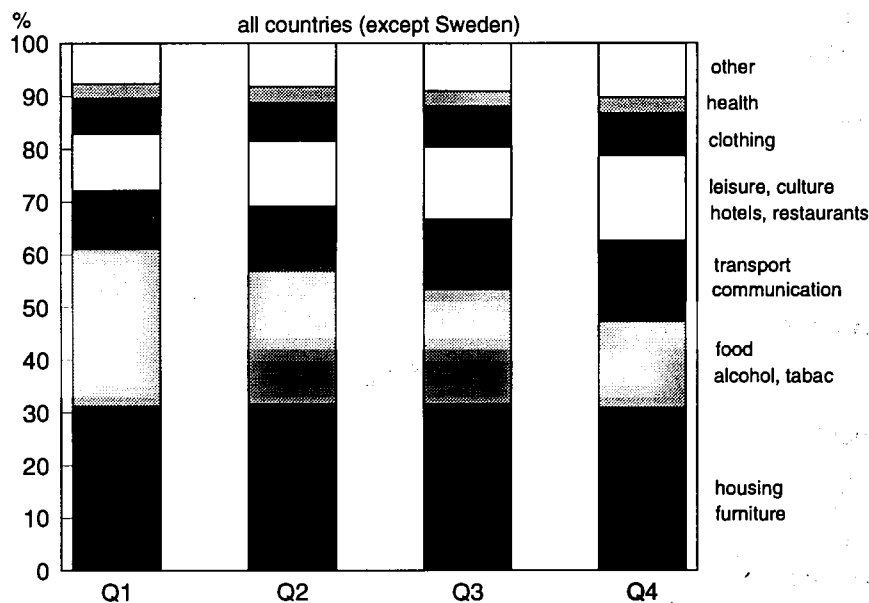
High-income households, on the other hand, devote 16% of their budget to expenditure on leisure, hotels and restaurants as against only 10% for less well-off households.

The share of expenditure applied to transport also increases significantly as income levels rise (from 9 to 14%), mainly due to higher rates of vehicle ownership in well-off households. In the Netherlands, for example, 90% of well-off households own a car, as against only 40% of the least well-off quarter of households.

Diversity of budgets by socio-economic category

Table 2 shows the consumption pattern of different types of households according to the socio-economic category of the reference person.

Figure 4:
Structure of consumer expenditure in 1994 by income quartile



Source: Eurostat - Household Budget Survey

Table 2:
Consumption per adult equivalent in 1994 by socio-economic category of reference person

	B	EL	E	I	L	NL	FIN	S
Manual worker	90	88	87	90	83	98	99	94
Non-manual worker	109	126	118	113	116	113	115	108
Self-employed person	102	117	106	116	122	114	120	103
Farmer	98	86	81	81	81	90	94	72
Unemployed	78	82	75	.	76	77	78	.
Average consumption	100	100	100	100	100	100	100	100

Source: Eurostat - Household Budget Survey

Households headed by a manual worker, farmer or unemployed person always live below the national average standard of living. On the other hand, consumption in those headed by self-employed people and non-manual workers is above average everywhere. This pattern is repeated in every country. This is because of the link between income and consumption as described above.

Other than in Sweden, housing always accounts for over 20% of total consumption irrespective of the socio-economic category of a household.

Food generally takes second position. It does, however, represent as much as one-quarter of the consumer expenditure of farmers in southern Europe, or 30% including expenditure on alcohol and tobacco (table 3).

Table 3:
Structure of consumer expenditure in 1994 by socio-economic category of reference person



		housing, furniture ¹	food, alcohol, tobacco	transport communication	leisure, culture hotels, restaurants	clothing	health	other	total
B	manual worker	35.1	14.7	13.1	16.5	6.8	3.9	9.9	100.0
	non-manual worker	32.6	13.2	15.0	17.7	7.2	3.5	10.8	100.0
	self-employed	34.6	14.1	12.3	16.5	6.9	3.0	12.6	100.0
	farmer	33.1	14.8	15.2	16.2	6.3	3.3	11.1	100.0
	unemployed	40.6	15.3	12.2	15.2	4.4	4.2	8.1	100.0
EL	manual worker	29.3	23.6	11.8	9.2	11.8	4.7	9.6	100.0
	non-manual worker	29.4	17.1	13.2	10.0	16.0	4.4	9.9	100.0
	self-employed	29.0	19.0	11.9	9.8	14.4	4.3	11.6	100.0
	farmer	27.0	28.9	6.9	8.9	12.3	4.7	11.3	100.0
	unemployed	34.3	22.3	11.1	7.8	9.9	7.6	7.0	100.0
E	manual worker	29.1	27.7	13.3	14.6	8.3	2.1	4.9	100.0
	non-manual worker	28.2	21.9	15.4	17.2	7.8	2.9	6.6	100.0
	self-employed	27.4	24.1	12.3	17.6	9.0	3.1	6.5	100.0
	farmer	25.8	30.5	15.0	12.2	9.6	2.6	4.3	100.0
	unemployed	29.4	29.9	12.5	13.4	6.9	2.9	5.0	100.0
I	manual worker	27.6	25.6	16.3	12.8	7.3	2.8	7.6	100.0
	non-manual worker	29.0	21.2	15.9	14.7	7.8	2.7	8.7	100.0
	self-employed	28.6	21.3	16.9	14.1	7.6	2.5	9.0	100.0
	farmer	27.1	27.8	16.8	11.8	7.1	2.5	7.0	100.0
L	manual worker	34.0	16.9	17.1	14.4	8.5	1.3	7.9	100.0
	non-manual worker	35.7	12.3	16.7	17.6	8.6	1.2	7.9	100.0
	self-employed	38.3	11.5	13.2	17.7	9.4	1.5	8.4	100.0
	farmer	36.5	20.5	12.6	10.1	10.1	1.4	8.8	100.0
	unemployed	33.6	17.3	15.1	14.7	6.6	1.6	11.2	100.0
NL	manual worker	32.4	14.5	12.2	15.9	6.2	1.1	17.8	100.0
	non-manual worker	31.8	13.4	12.3	16.7	6.2	1.6	18.0	100.0
	self-employed	35.5	15.2	8.4	15.1	6.6	1.3	18.0	100.0
	farmer	32.7	16.6	8.9	13.1	7.9	1.8	19.1	100.0
	unemployed	36.8	15.6	8.2	14.1	6.9	1.2	17.1	100.0
FIN	manual worker	30.5	20.9	16.9	13.9	4.4	3.0	10.4	100.0
	non-manual worker	31.3	17.5	16.6	15.8	5.2	3.3	10.4	100.0
	self-employed	32.7	17.9	16.6	14.0	5.6	3.6	9.6	100.0
	farmer	33.7	20.6	18.3	11.2	4.4	3.1	8.8	100.0
	unemployed	33.6	23.6	15.3	13.4	3.3	3.2	7.5	100.0
S¹	manual worker	26.8	24.2	15.5	16.3	5.9	2.4	8.9	100.0
	non-manual worker	23.1	22.0	17.8	18.3	7.1	1.8	9.9	100.0
	self-employed	20.8	23.3	17.5	19.4	7.7	2.1	9.2	100.0
	farmer	22.5	28.5	17.2	13.2	7.6	1.9	9.1	100.0

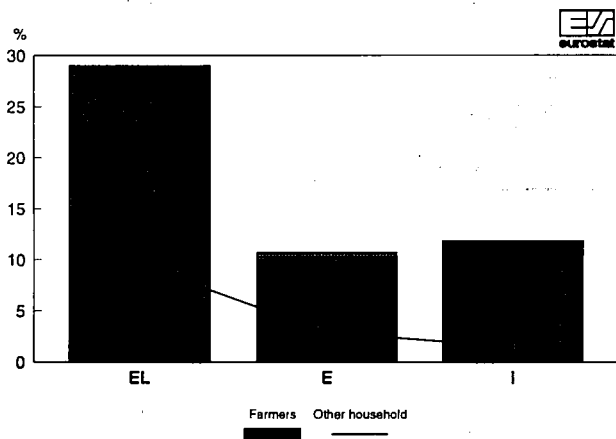
¹ In Sweden, the share of housing is underestimated because the data on the imputed rent of owners are incomplete.

Source: Eurostat - Household Budget Survey

Part of the food consumption of households comes from domestic production (own consumption). The extent of this phenomenon varies considerably according to the product in question and socio-economic category. Own consumption may account for as much as 29% of the food consumption of Greek farmers whereas it is less than 10% for other household categories (figure 5). Considering all social categories together, Greece still has the highest level of own consumption. Almost one in two Greek households reported consuming a food product from its own holding, private garden or business. Vegetables head the list of "non-purchased" products.

As already observed, the more consumer expenditure increases, the more expenditure on leisure, culture, hotels and restaurants increases: Sweden provides an eloquent example (figure 6).

Figure 5:
Share of own consumption in food consumption by socio-economic category of reference person in 1994



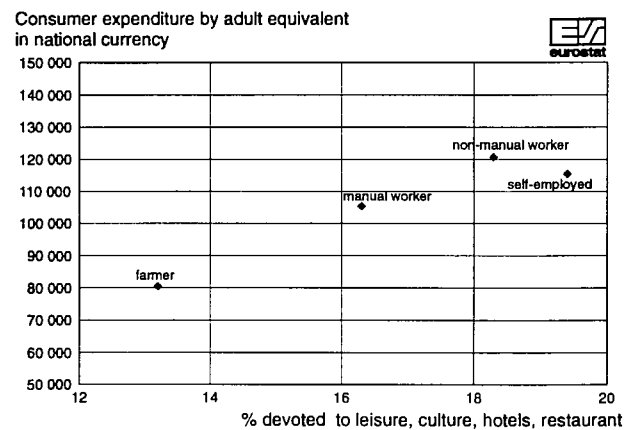
Source: Eurostat - Household Budget Survey

Expenditure on clothing is relatively comparable from one socio-economic category to another, with fewer than 3 points between the 'extreme' groups. In households where the reference person is unemployed, however, expenditure on clothing is much lower.

Every type of household has its own specific consumption

The level and structure of budgets depend on the demographic composition of households because income plays a decisive rôle. As a general rule, the more numerous a household, the more modest its consumption per adult equivalent. This emerges in every household with more than two or three members, or more than four in Finland (Figure 7).

Figure 6:
Link between standard of living and the share of the budget devoted to leisure, culture, hotels and restaurants: Sweden in 1994



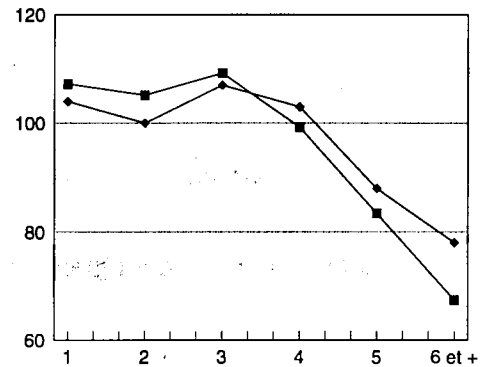
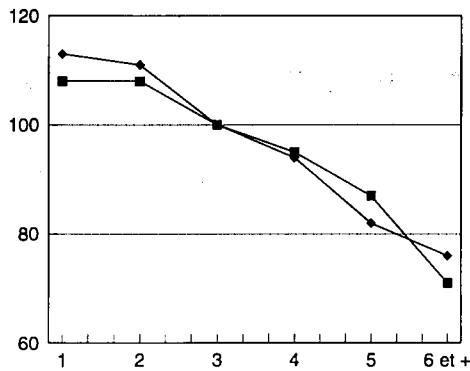
Source: Eurostat - Household Budget Survey

Single-person households devote a substantial part of their budget to rent. Other households spend approximately 50% less by virtue of economies of scale (figure 8). Expenditure on transport by single-person households is relatively low: rates of private vehicle ownership, for example, are lower for this

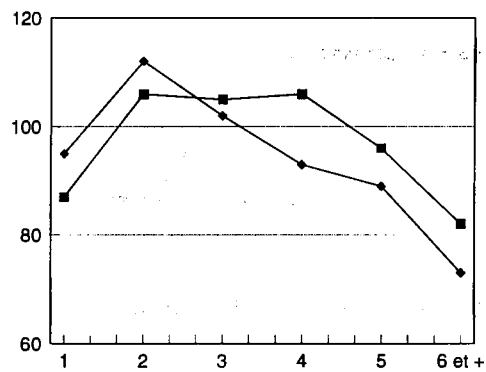
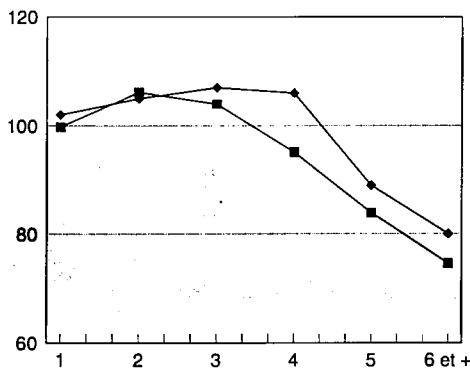
category of households than for the rest of the population in Finland and the Netherlands (figure 9).

Closer analysis of the consumption of this type of household reveals higher expenditure on public transport and package travel.

Figure 7:
Consumer expenditure by adult equivalent in 1994 by household size

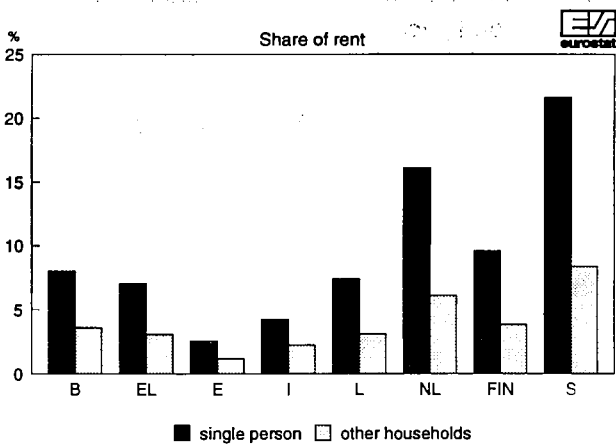


Index 100 = national average



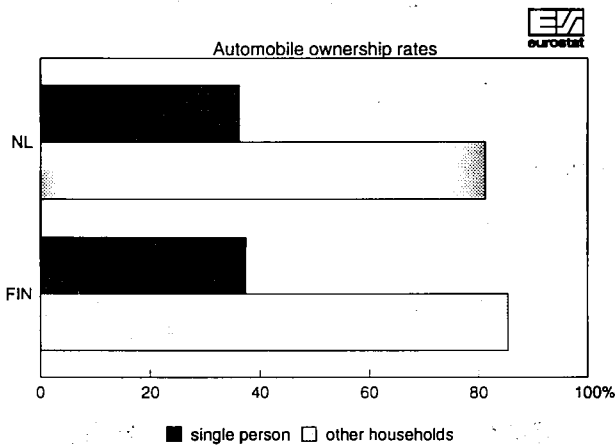
Source: Eurostat - Household Budget Survey

Figure 8: Expenditure on rent by type of household in 1994



Source: Eurostat - Household Budget Survey

Figure 9: Vehicle ownership rates among single people in 1994



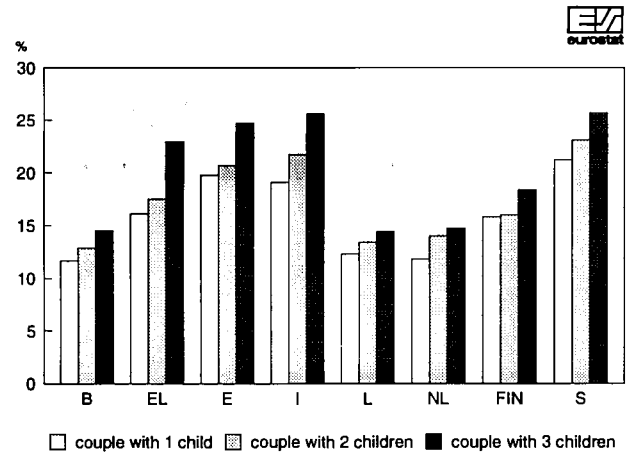
Source: Eurostat - Household Budget Survey

For **couples with children**, expenditure on food and clothing reflects the number of children in households.

In Finland and Greece, for example, consumption of 'milk, cheese and eggs' amounts to 2.7% and 3.5% of the budget of a childless couple, and 3.4% and 5.1%, respectively, of a couple with three children. On a more general level, the impact of the number of children on the food budget (Figure 10) is very marked in Greece, Spain and Italy. The increase is particularly marked between the second and third child. In the countries of northern Europe, the increase in the budget share devoted to food is more uniform.

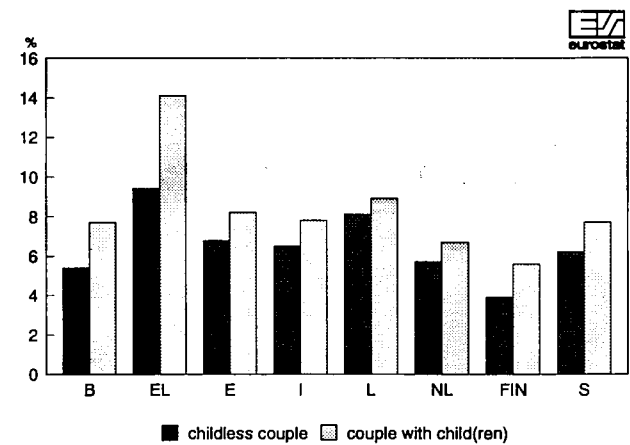
Expenditure on clothing may represent as much as 15% of the budget of couples with children.

Figure 10: Budget share spent on food in 1994 by number of children



Source: Eurostat - Household Budget Survey

Figure 11: Budget share spent on clothing by childless couples and those with children in 1994



Source: Eurostat - Household Budget Survey

The effect of ageing on consumption

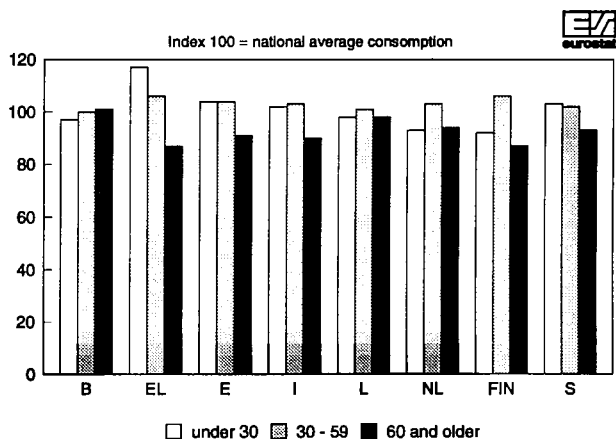
Disparate levels of consumption also emerge with the **age of the reference person**: other than in Greece, consumption by adult equivalent usually peaks between 30 and 59 year of age, and bottoms out after the age of 60. Overall, this is due to the effect of working life on the level of income.

Households of persons aged over 60¹ tend to give priority to expenditure on essentials such as food, housing and health as opposed to less pressing needs for goods and services such as clothing, transport and leisure. This phenomenon is due to relatively limited consumer potential and, for certain types of expenditure, to limited mobility in some cases.

This concentration of expenditure on 'essential' goods and services is particularly evident in Finland. The function 'health', for example, accounts for nearly 7% of over 60s' budgets as against approximately 3% for people under 60.

Households where the reference person is under 30 years of age spend less on food consumed 'at home' than 'older' households: for example 17.5% as against 26% in Spain. More of their budget goes on restaurants and cafés: 10% as against 6.5% in Spain again.

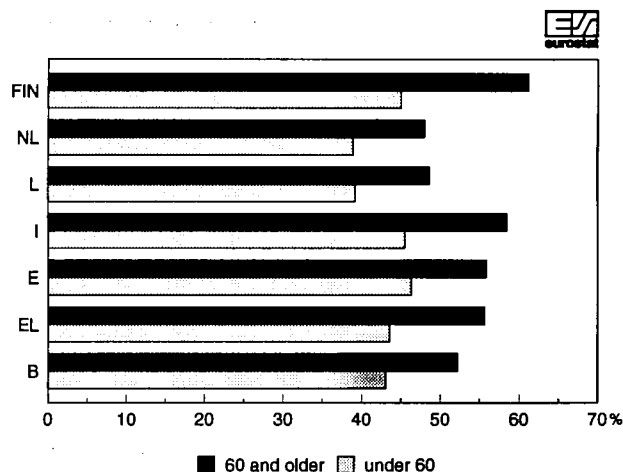
Figure 12:
Consumer expenditure in 1994 by age of reference person in the household



Source: Eurostat - Household Budget Survey

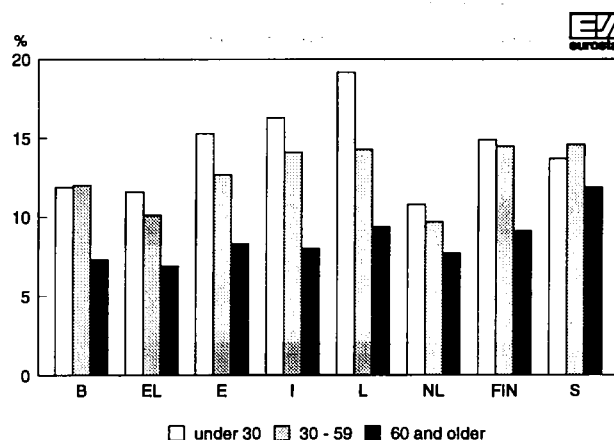
Young households also devote a substantial share of their budgets to transport (figure 14). In the southern countries and Luxembourg, this is primarily due to vehicle purchases. Automobile ownership rates among young households are generally lower than for other households. This sizeable share of the budget applied to purchasing vehicles is probably due to the first purchase. Households where the reference person is over 30 years of age are already car owners, and the expenditure entailed in replacing a vehicle does not make such inroads into their overall budgets.

Figure 13:
Budget share devoted to food, housing and health for households where the reference persons are over and under 60 years of age in 1994



Source: Eurostat - Household Budget Survey

Figure 14:
Budget share devoted to transport in 1994 by age class of the reference person



Source: Eurostat - Household Budget Survey

¹ The survey covers "ordinary households" only, and thus excludes persons living in "collective households" such as old people's homes.


METHODOLOGICAL NOTE

This issue of "Statistics in Focus" draws on data from the Household Budget Survey conducted in all the Member States of the European Union. The results presented are obtained from Eurostat's micro-database. In order to guarantee comparability, Eurostat harmonises these data in a process of converting national data files to a predefined Community format.

Unfortunately, the survey years do not always coincide with the reference year fixed by Eurostat (see table below). When this is the case, the data are deflated using the general consumer price index of the country concerned.

The size of the samples varies substantially according to various factors, including budget constraints and the desired accuracy of the estimate.

Survey years and size of samples

 Country	Collection date	Size of samples	Total population in 000s ¹
Belgium	06/95 - 05/96	2 724	4 044
Greece	10/93 - 09/94	6 756	3 709
Spain	1994	2 876	12 007
Italy	1994	33 928	20 411
Luxembourg	1993	3 012	152
Netherlands	1994	2 050	6 421
Finland	1994 et 1995	4 493	2 037
Sweden	1992	3 806	3 830

¹ Total number of private households in 1994 (1990/91 in the case of Finland and Sweden).

This survey is mainly used to:

- provide an estimate of final consumption for the national accounts;
- establish the share of the various items of consumption for calculating the consumer price index;
- make socio-economic analyses of the living conditions of households (patterns of consumption, poverty, etc.).

The **categories of consumption** used here correspond to the most aggregated level of COICOP - 'HBS' (Classification of Individual Consumption by Purpose - Household Budget Survey). This covers 12 functions:

- Food and non-alcoholic beverages;
- Alcoholic beverages and tobacco;
- Clothing and footwear;
- Accommodation, water, electricity and other fuels (including real rents and imputed rents for owner-occupiers);
- Furnishings, household equipment and routine maintenance of the house;
- Health;
- Transport (including public or individual, petrol etc.);
- Communications (including postal services, telephone etc.);
- Leisure and culture (including television, photography, personal computers, games, toys, cinemas, museums, books, package tours, etc.);
- Education;
- Hotels, cafés and restaurants;
- Other goods and services (including personal care, personal effects such as jewellery and travel goods, day nurseries, insurance, financial services, etc.).

The concept of *the own production of households* refers to 'food for own consumption' (for example family vegetable gardens) and drawing on stocks.

The purpose of calculating the **imputed rent of owners** is to be able to compare the levels of consumption of households with very different housing patterns. The monetary expenditure of tenants is taken into account, whereas the purchase of dwellings by owners is not (capital expenditure). The imputed rent of owner-occupiers is thus an evaluation based on the rent that would be paid for similar accommodation rented on the market. In all countries, the imputed rent has been calculated by the Member States themselves. The only exception is Sweden, where an estimate was made at national level for the purposes of this study.

Most of the data are expressed in **Purchasing Power Standards (PPS)** in order to eliminate differences in price levels between Member States. The purchasing power parity rate between the PPS and each Member State's currency expresses the number of units of national currency that would be needed at any given moment to purchase in each country the same volume of goods and services that would be obtained with a PPS in the European Union. For the purposes of this study, the PPS is expressed in ecus.

For further information:

- Household Budget Surveys in the EU: methodology and recommendations for harmonisation (1997)
- Eurostat's New Cronos database
- Household Budget Surveys: Comparative tables 1988 - 1994 (on CD-ROM - to be published in 1998)

Eurostat
Directorate E: "Social and regional statistics and geographical information system"

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This study was carried out for Eurostat by Didier Denis
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