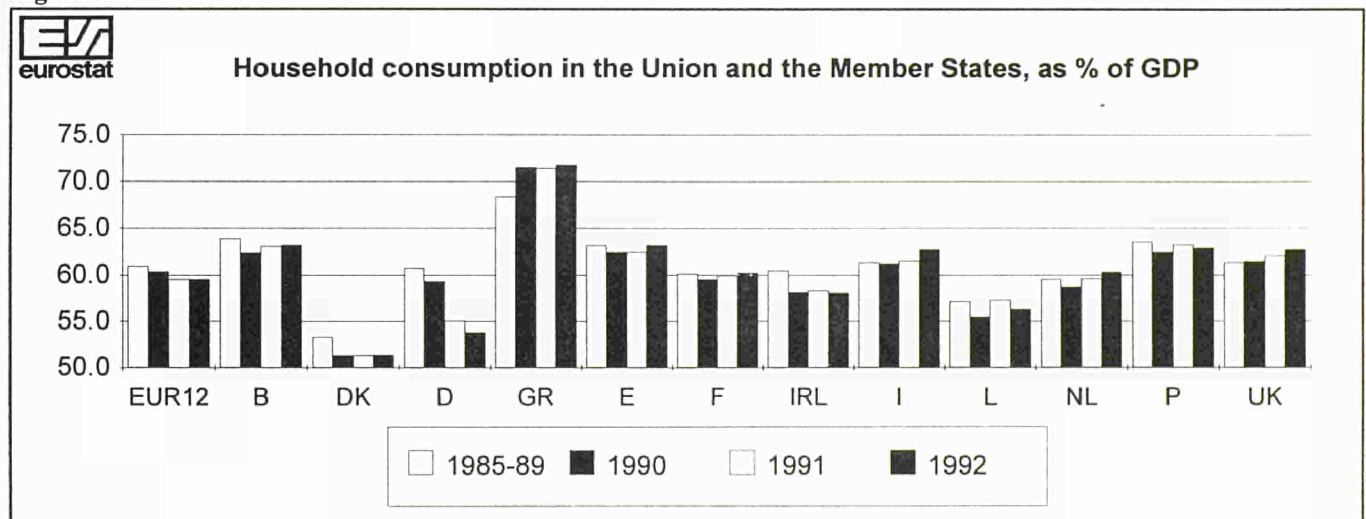


### THE FINAL CONSUMPTION OF HOUSEHOLDS IN THE EUROPEAN UNION AND THE MEMBER STATES - Significant change in consumption structures -

The final consumption of households represents the value of goods and services used to cover needs directly. This item appears in Eurostat's Integrated Economic Accounts in highly detailed form, broken down by groups of goods<sup>1</sup>. This report looks at some of the key features of the changes in consumption structures in the Union and individual Member States.

**Consumption of households as a percentage of GDP**  
The fall in the consumption of households as a percentage of the Union's GDP (Fig. 1, Table 1) bottomed out in 1992, the figure being slightly up on the previous year (+0.03 percentage points). Compared with the average for the second half of the eighties, the share accounted for by the consumption of households was down some 1.5 percentage points in 1992, as in the previous year.

Figure 1



<sup>1</sup>Eurostat, National Accounts ESA - Detailed tables by branch 1986-1992, Theme 2, Series C, Brussels/Luxembourg 1994, to be published shortly.

The fall in the share accounted for by the consumption of households in Germany is particularly striking: by 1991, after unification<sup>2</sup>, it was already down 4.3 percentage points on the previous year, and in 1992 it fell by a further 1.2% to 53.8%. At just over 51%, Denmark was the only Member State with a smaller share.

In most other Member States, there was a slight increase in the consumption of households as a percentage of GDP between 1990 and 1992. The only countries to record falls in 1992 over the previous year were Ireland (-0.2 percentage points), Luxembourg (-1.0) and Portugal (-0.3). Comparatively large increases were recorded between 1991 and 1992 in the United Kingdom (0.6 percentage points), the Netherlands (0.7), Spain (0.8) and Italy (1.2).

Compared with the previous year, some countries recorded quite considerable increases in 1992, a year which was again marked by recession. The fact that the figure remained virtually unchanged at Union level was largely due to the major fall in Germany's consumption quota.

### The level of consumption of households per inhabitant

In order to illustrate differences in the per capita consumption of households between the various Member States and in relation to the Union average, use

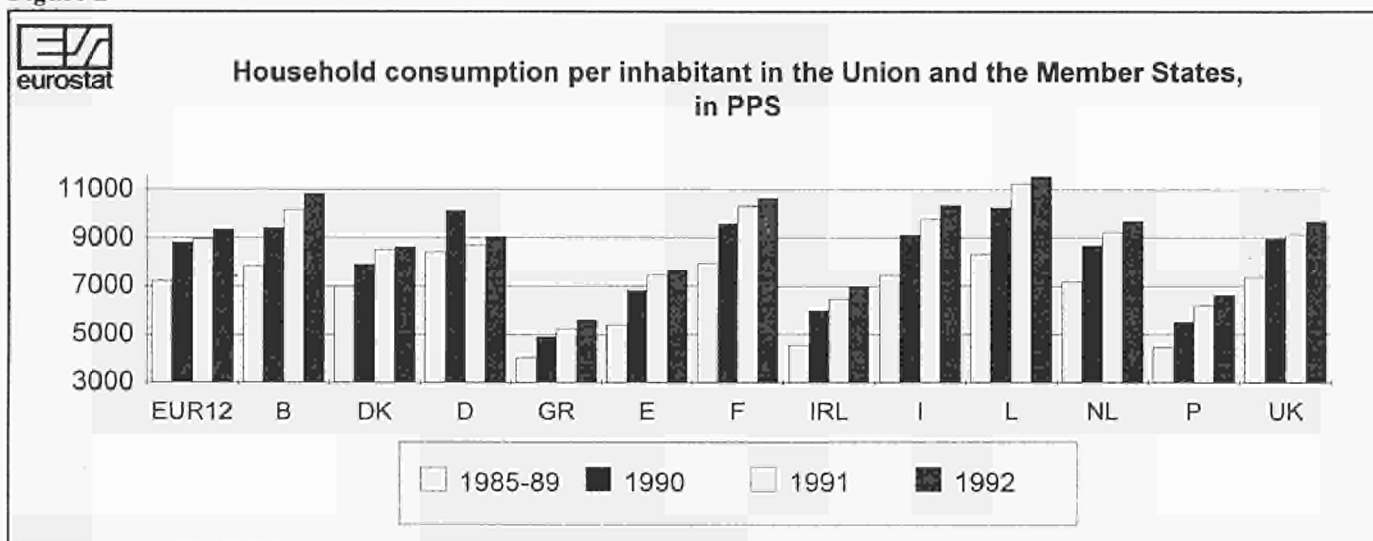
must be made of purchasing power standards (PPS). This is the only way of taking account of changes in the relative prices of consumer goods.

Table 1

Household consumption in the Union and the Member States, as % of GDP				
eurostat	1985-89	1990	1991	1992
EUR12	61.0	60.4	59.5	59.5
B	63.9	62.4	63.1	63.2
DK	53.3	51.3	51.3	51.4
D	60.7	59.3	55.0	53.8
GR	68.4	71.5	71.4	71.7
E	63.2	62.4	62.4	63.2
F	60.1	59.5	59.9	60.2
IRL	60.5	58.1	58.3	58.1
I	61.4	61.2	61.5	62.7
L	57.2	55.4	57.3	56.3
NL	59.5	58.7	59.6	60.3
P	63.5	62.4	63.2	62.9
UK	61.3	61.5	62.1	62.7


If private consumption per inhabitant in PPS (Fig. 2, Table 2) is measured against the Union average, 1992 once again shows major variations, ranging from 60% of the average for Greece to 124% for Luxembourg. On the other hand, the trend towards a reduction in differences in per capita consumption again clearly continued in 1992.

Figure 2



<sup>2</sup>The figures given for Germany in this report include the new Länder from 1991 onwards.

Table 2

Household consumption per inhabitant in the Union and the Member States, in PPS				
 eurostat	1985-89	1990	1991	1992
EUR12	7239	8797	8948	9354
B	7822	9427	10160	10825
DK	6987	7894	8509	8635
D	8430	10131	8711	9046
GR	4026	4909	5231	5631
E	5413	6819	7474	7656
F	7952	9589	10311	10628
IRL	4545	5988	6483	6988
I	7471	9127	9770	10342
L	8337	10261	11248	11557
NL	7190	8704	9240	9682
P	4468	5539	6207	6619
UK	7395	8957	9125	9668

If these differences are measured against the mean deviation from the EU value, we can see that the original figure of 6.53 percentage points (1985-89) has fallen to 6.24 by 1990 and to 5.83 by 1991. The mean deviation of 5.56% recorded in 1992 indicates a continuing trend for the per capita consumption expenditure in Member States to approach the Union average.

Ireland's position has improved considerably, from a per capita consumption of 63% of the Union average in the second half of the eighties. This figure rose to 68% in 1990, 72% in 1991 and 75% in 1992, the latter figure representing an increase of 12 percentage points over the second half of the eighties and a year-on-year change of 3 percentage points.

Similar headway was made in Portugal, where per capita consumption increased from 62% of the Community average in 1985-89 to 63% in 1990, and from 69% in 1991 to 71% in 1992. By contrast, less progress was made in Greece over the same period, the corresponding figures being 56%, 56%, 58% and 60%.

<sup>3)</sup> Data for the structure of consumption is based on estimations in some few cases.

Per capita expenditure in Germany has fallen sharply - largely as a result of unification - from 116% of the EU average in the second half of the eighties to 115% in 1990 and around 97% in both 1991 and 1992.

In four Member States (Belgium, France, Italy and Luxembourg), per capita consumption was more than 10% higher than the Union average in 1992, whilst in four others (Greece, Spain, Ireland and Portugal) it was more than 10% lower.


#### The structure of the final consumption of households by main purpose

The eight main purposes<sup>3)</sup> provide a quick summary of the structural changes in the final consumption of households. These in turn are subdivided into individual purposes. In the following, only the main groups will be discussed in full, although two areas of consumption will be singled out from the individual purposes. Prior to this, the two items in question (gross rent, fuel and power; transport and communications) will be looked at in slightly more detail.

**Food, beverages and tobacco** (Table 3) still account for the bulk of the total consumption of households in the Union. The downward trend continued in 1992 at a rate identical to that of the previous year (-0.3 points). For the Union as a whole, the proportion of consumption spent on food, beverages and tobacco was down some 1.7 points in 1992 on the average for the second half of the eighties.

Belgium, Germany and Spain recorded relative falls of more than twice the Union figure for this component between 1991 and 1992 (-0.7 points), and there were also considerable falls for Greece (-0.6 percentage points) and France (-0.5 points).

Table 3

Food, beverages and tobacco in the Union and the Member States, as % of total consumption				
	1985-89	1990	1991	1992
EUR12	20.8	19.7	19.4	19.1
B	20.5	19.1	18.7	18.0
DK	22.3	21.3	21.0	21.2
D	17.2	16.8	16.1	15.4
GR	38.5	37.9	37.3	36.7
E	23.3	21.8	21.0	20.3
F	19.8	19.1	19.1	18.6
IRL	36.9	34.7	34.8	34.8
I	22.8	20.7	20.3	19.9
L	21.4	19.4	18.6	18.2
NL	16.2	15.5	15.1	14.9
P	33.5	32.5	33.1	33.6
UK	22.7	21.4	21.8	21.6

Portugal and Denmark were the only two countries not to reflect the general downward trend in food, beverages and tobacco as a percentage of total consumption (rises of 0.5 and 0.2 points respectively), whilst the figure for Ireland remained approximately the same.


Compared with the average for 1985-89, the share of consumption accounted for by food, beverages and tobacco fell most sharply in Luxembourg and Spain (-3.2 and -3.0 percentage points). Figures fell by over two percentage points in Belgium, Ireland and Italy, and by over one percentage point in the other Member States. Portugal was the only Member State to record a slight increase.

Similar trends were recorded for expenditure on **clothing and footwear** (Table 4). For the Union as a whole, the share accounted for by this component once again fell slightly in 1992 compared with the previous year (from 7.44 to 7.35). Although this confirms the downward trend, the pace is slower than for food, beverages and tobacco.

The structural shares accounted for by clothing and footwear were thus in line with the Union-wide trend in six of the twelve Member States, although the continued

falls in Greece, France, Luxembourg and the United Kingdom were comparatively greater. Year-on-year comparisons show 1992 figures to be down in all Member States except Italy, which recorded a slight increase of +0.01 points.


Table 4

Clothing and footwear in the Union and the Member States, as % of total consumption				
	1985-89	1990	1991	1992
EUR12	7.8	7.5	7.4	7.4
B	7.6	7.9	7.9	7.7
DK	5.8	5.5	5.5	5.3
D	7.5	7.2	7.2	7.0
GR	9.1	8.9	8.6	8.0
E	8.9	8.9	8.8	8.6
F	6.8	6.5	6.3	6.1
IRL	7.1	6.9	7.0	6.9
I	10.3	10.0	9.9	9.9
L	6.6	6.1	5.9	5.7
NL	7.3	7.1	7.0	6.7
P	9.8	9.5	9.5	9.5
UK	6.7	6.2	6.0	5.7

The year-on-year increase in the share of total consumption accounted for by **gross rent, fuel and power** (Table 5, Fig. 3) continued in 1992 in the Union (+0.4 points). It was, however, more moderate than the change from 1990 to 1991 (+0.5 points). At 17.8%, the 1992 figure is well up on the average for the second half of the eighties (17.5%).

However, the trend for the Union as a whole was due not to largely similar changes in the individual Member States (as with food, beverages and tobacco or clothing and footwear) but to highly divergent trends in individual countries. Only in Belgium, Germany and the United Kingdom were trends in this component in line with the trend for the Union as a whole. Even so, there was a fairly clear increase in this component from 1990 to 1991 and 1991 to 1992 in three quarters of Member States. Only in Spain, Ireland and Luxembourg was this trend halted in 1992.

Table 5

Gross rent, fuel and power in the Union and the Member States, as % of total consumption				
 eurostat	1985-89	1990	1991	1992
EUR12	17.5	16.9	17.4	17.8
B	17.4	16.6	16.8	17.0
DK	26.1	27.9	28.0	28.2
D	19.2	18.4	18.4	18.8
GR	11.2	11.5	12.3	12.6
E	13.2	12.6	12.6	12.5
F	18.7	18.7	19.6	20.0
IRL	12.9	12.3	12.7	12.3
I	14.5	14.8	15.6	15.8
L	20.6	19.8	19.8	19.8
NL	18.2	17.9	18.4	18.5
P	6.5	6.9	7.0	7.0
UK	19.5	17.9	18.8	19.4

Compared with the previous year, there was an above-average increase in the share of gross rent, fuel and power in 1992 in Germany, France and the United Kingdom.

Overall, trends in this component have been significant and varied in relation to the second half of the eighties. It also makes up one of the major components of overall consumption at just under 20%.

In order to investigate the subcomponents in slightly greater detail, we will come back to this area, carrying out separate analyses by individual purpose.

The only main purpose to have remained virtually unchanged throughout the Union as a proportion of total consumption is purchases of **furniture and household articles** (Table 6).

Trends in this component do, however, differ markedly from one Member State to the next. Only in Greece and France has there been a steady downward trend in this item. In Belgium, Italy and the Netherlands, the falls recorded in 1992 follow on from a period of steady increases. Germany is the only country to show a steady upward trend, which may reflect a need for household furnishings in the new Länder.

The Union-wide trend towards a structural increase in the share of consumption accounted for by **health care** (Table 7) continued in 1992 - indeed, the pace accelerated. This increase over the previous year was largely due to Germany, which recorded a 0.6% rise. All countries showed increases in this component, the only exceptions being Luxembourg and Portugal, where there were slight falls.

Figure 3

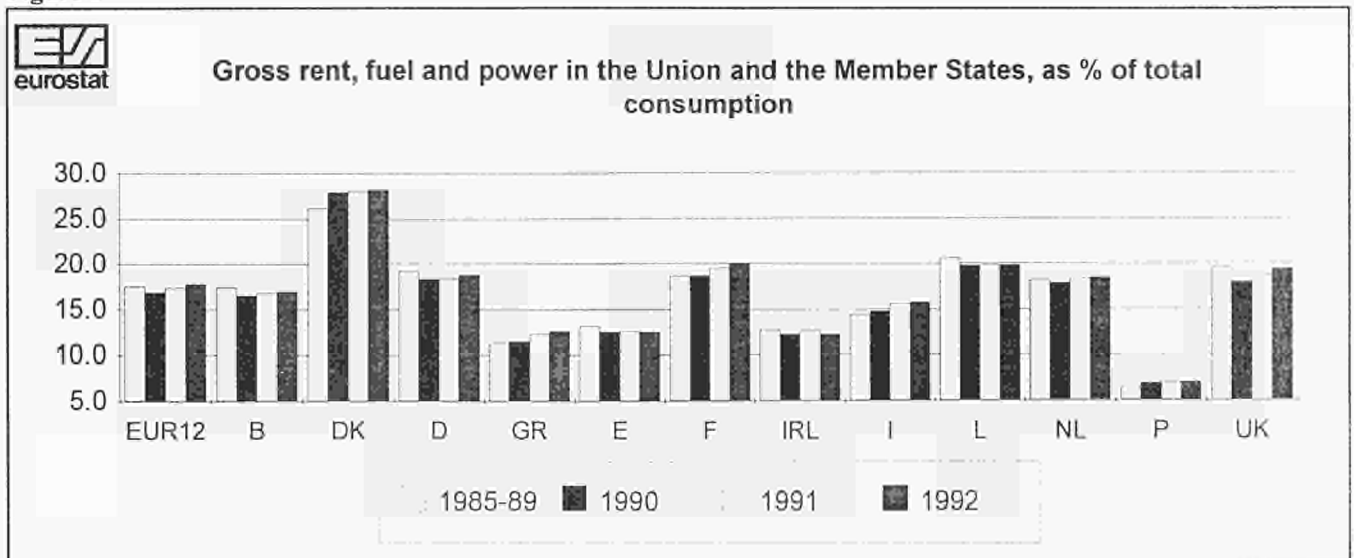




Table 6

<b>Furniture and household articles in the Union and the Member states, as % of total consumption</b>				
 eurostat	1985-89	1990	1991	1992
EUR12	7.9	7.9	7.9	7.9
B	10.5	10.8	10.9	10.7
DK	6.8	6.4	6.5	6.2
D	8.0	8.2	8.3	8.3
GR	8.4	8.2	7.8	7.6
E	6.7	6.6	6.6	6.5
F	8.2	7.9	7.7	7.7
IRL	7.2	7.0	7.1	7.0
I	9.2	9.4	9.5	9.5
L	10.0	10.8	10.8	10.8
NL	6.9	7.3	7.2	7.0
P	8.6	8.5	8.6	8.6
UK	6.7	6.6	6.5	6.5

Overall, the proportion of consumption accounted for by health care has also increased - quite considerably in some cases - since the second half of the 1980s. There were particularly striking increases of up to 1 percentage point in Belgium, France and Italy.


Table 7

<b>Health care in the Union and the Member States, as % of the total consumption</b>				
 eurostat	1985-89	1990	1991	1992
EUR12	8.0	8.1	8.3	8.6
B	10.8	11.1	11.5	11.8
DK	1.9	2.2	2.2	2.3
D	14.6	14.2	14.5	15.1
GR	3.5	3.4	3.6	3.9
E	3.5	3.9	4.1	4.3
F	8.9	9.4	9.6	9.8
IRL	3.7	3.7	3.9	4.0
I	5.9	6.7	6.7	6.9
L	7.2	7.5	7.3	7.3
NL	12.7	12.7	12.9	13.1
P	4.9	4.9	4.8	4.7
UK	1.3	1.4	1.5	1.6

Trends in the share of household consumption accounted for by **transport and communications** are much more varied (see Table 8 and Figure 4). In the European Union as a whole, this item fluctuated around the 15% level, with the share in 1992 slightly up on the year before and well up (+0.3 points) on the second half of the 1980s.

Trends in the various Member States continued to vary widely in 1992. There were further increases in Greece and the Netherlands and a particularly large increase in Luxembourg, whereas there were declines in France, Ireland, Portugal and the United Kingdom. The strong increases recorded in Germany in 1990 and 1991 were not repeated in 1992. There were only minor fluctuations between 1990 and 1992 in Belgium, Denmark and Italy.

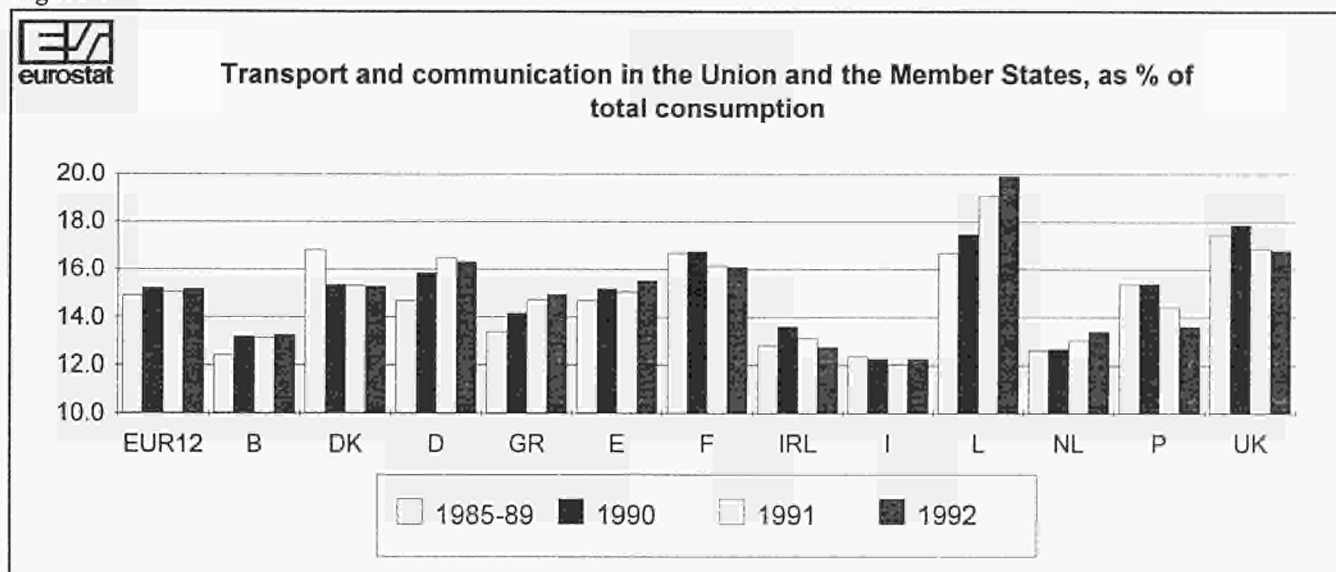
Table 8

<b>Transport and communication in the Union and the Member States, as % of total consumption</b>				
 eurostat	1985-89	1990	1991	1992
EUR12	14.9	15.2	15.1	15.2
B	12.4	13.2	13.2	13.3
DK	16.8	15.4	15.3	15.3
D	14.7	15.9	16.5	16.3
GR	13.4	14.2	14.7	15.0
E	14.7	15.2	15.1	15.5
F	16.7	16.8	16.1	16.1
IRL	12.8	13.6	13.1	12.7
I	12.4	12.2	12.0	12.3
L	16.7	17.5	19.1	19.9
NL	12.6	12.7	13.0	13.4
P	15.4	15.4	14.4	13.6
UK	17.5	17.9	16.9	16.8

The highly divergent trends in these items of consumption require more in-depth study. We shall return to this area later with a more detailed breakdown showing the sub-items vehicle purchases, vehicle utilisation and telecommunications.



Figure 4



In the European Union as a whole, the proportion of private household consumption accounted for by **entertainment, recreation, education and culture** (Table 9) was almost unchanged in 1992 compared with the two previous years, and about 0.3 points higher than in the second half of the 1980s.

In 1992, the share of these items continued to grow in Ireland, Portugal and the United Kingdom. In Belgium, Italy, Luxembourg and the Netherlands, on the other

hand, the downward trend continued. In Germany, Spain and France, these items' shares in the totals were almost unchanged.

Following a slight decline the year before, the share of total consumption accounted for by the group '**Other goods and services**' (Table 10) showed a clear increase in 1992. This group comprises such disparate components as personal hygiene, hotels and restaurants, and package holidays.

Table 9

Entertainment, recreation, education and culture in the Union and the Member States, as % of total consumption				
eurostat	1985-89	1990	1991	1992
EUR12	8.4	8.7	8.6	8.7
B	6.5	6.6	6.5	6.3
DK	9.8	10.2	10.4	10.1
D	9.0	9.4	9.3	9.4
GR	6.0	5.6	5.7	5.6
E	6.6	6.5	6.6	6.6
F	7.3	7.6	7.6	7.6
IRL	10.6	11.5	11.7	12.1
I	8.6	9.0	8.9	8.8
L	3.9	4.3	4.2	4.1
NL	10.1	10.5	10.5	10.1
P	5.9	6.3	6.8	7.1
UK	9.5	10.0	10.1	10.2

Table 10

Other goods and services in the Union and the Member States, as % of total consumption				
eurostat	1985-89	1990	1991	1992
EUR12	14.2	15.2	15.1	15.4
B	14.4	15.4	15.4	16.3
DK	10.5	11.1	11.0	11.4
D	9.7	9.8	9.7	9.8
GR	9.9	10.3	9.9	10.6
E	23.1	24.5	25.1	25.5
F	13.6	14.1	14.0	14.1
IRL	8.9	10.3	9.8	9.6
I	16.3	17.1	17.1	17.1
L	13.6	14.5	14.3	14.2
NL	15.9	16.2	15.9	16.3
P	15.5	15.9	15.9	15.8
UK	16.0	18.6	18.4	18.2

The main factors behind the continued rise in the share accounted for by these items at EU level in 1992 were increases in Belgium, Denmark, Greece, Spain and the Netherlands. Steep declines were seen in Ireland and the United Kingdom, whereas only minor changes were recorded in the other Member States.


**Main components of two selected items of consumption**

**- Gross rent, fuel and power -**

Trends in this item of consumption can be broken down into two components: **rents** (including water services) and **energy costs** (heating and electricity).

It is evident, even at EU level, that the increase recorded for gross rent, fuel and power in 1992, unlike the increase between 1990 and 1991, was due not to higher energy costs, but to higher rents (see Tables 11 and 12 and Figures 5 and 6).


**Table 11**

<b>Rents and water charges in the Union*) and the Member States, as % of total consumption</b>				
	1985-89	1990	1991	1992
EUR12	13.8	13.8	14.1	14.8
B	12.2	12.2	12.3	12.7
DK	19.9	22.1	22.4	22.7
D	14.9	14.8	14.7	15.3
GR	8.3	8.8	9.7	10.1
F	13.9	14.4	15.0	16.2
IRL	7.7	7.7	7.9	7.8
I	10.9	11.4	11.6	12.0
NL	14.2	14.9	15.0	15.4
UK	15.4	14.3	14.7	15.5

\*) Excluding Spain, Portugal and Luxembourg

With the sole exception of Ireland, the share of total consumption accounted for by rents rose in all Member States, quite steeply in some, between 1991 and 1992. France recorded the biggest increase (1.2 percentage points), and there were increases of more than half a percentage point in both Germany and the United Kingdom.

**Table 12**

<b>Heating and electricity costs in the Union*) and the Member States, as % of total consumption</b>				
	1985-89	1990	1991	1992
EUR12	4.20	3.59	3.90	3.73
B	5.25	4.32	4.51	4.24
DK	6.23	5.74	5.65	5.44
D	4.38	3.56	3.72	3.49
GR	2.91	3.14	2.60	2.50
F	4.29	3.54	3.85	3.84
IRL	5.18	4.54	4.78	4.50
I	3.55	3.45	4.00	3.77
NL	4.00	3.03	3.43	3.10
UK	4.16	3.63	4.01	3.88

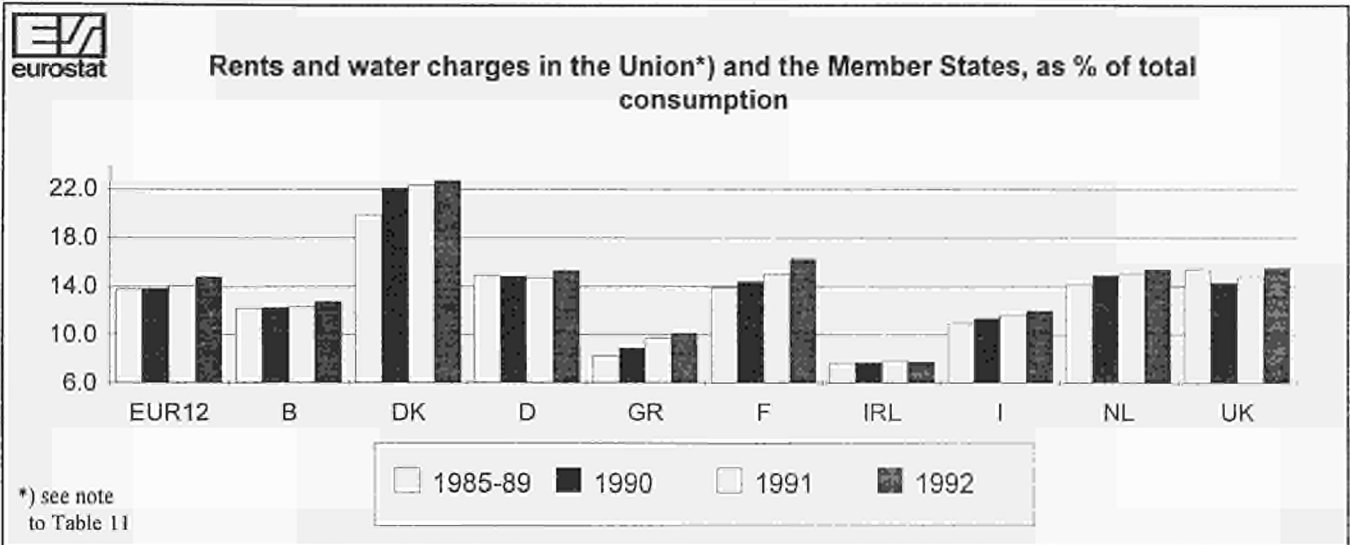
\*) Excluding Spain, Portugal and Luxembourg

Comparison of the figures for the second half of the 1980s and those for 1992 highlights the momentum behind the increase in the share accounted for by rents. The not inconsiderable increase of 1 percentage point recorded for the Union as a whole was easily exceeded in Denmark (+2.8 points), Greece (+1.8 points), and France (+2.3 points). Ireland and the United Kingdom were the only Member States in which the share of household consumption accounted for by rents and water charges was more or less the same in 1992 as the average for the period 1985-89.

By contrast, the share of domestic energy costs fell in all Member States, very dramatically in some cases, between 1991 and 1992, following increases in seven Member states between 1990 and 1991.



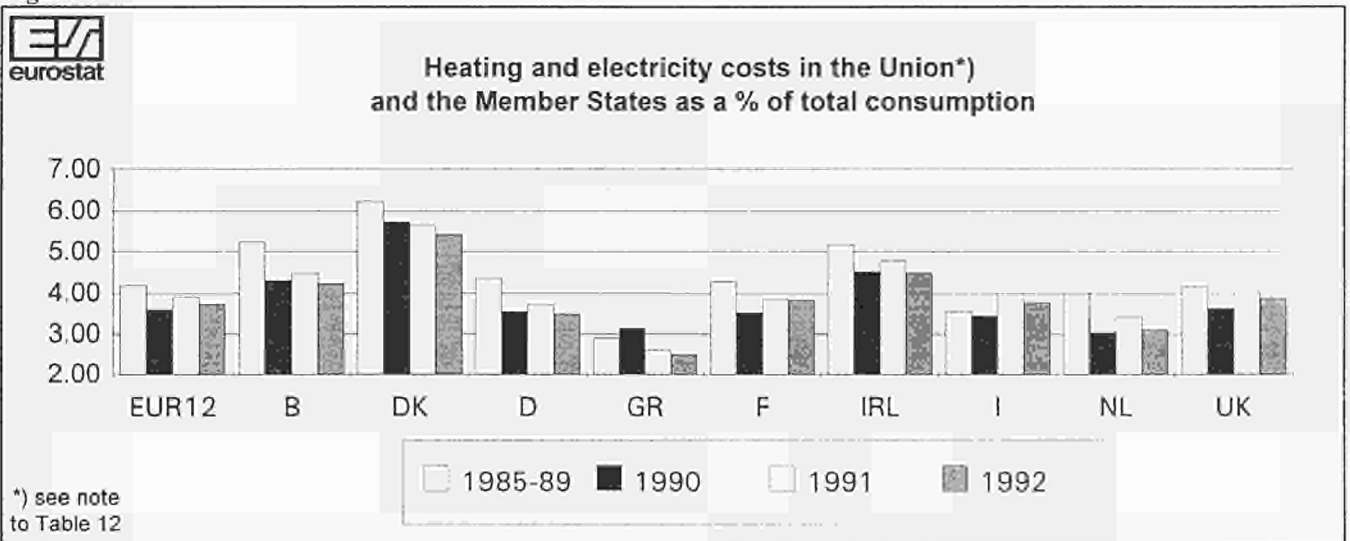
Figure 5



The proportion of household consumption accounted for by energy in 1992 was below the average for the period 1985-89 in all Member States except Italy.

This item fell by more than one percentage point in Belgium, and by more than half a point in Denmark, Germany, Ireland and the Netherlands.

Figure 6



**- Transport und communications -**

This item comprises three sub-items: **purchases of vehicles, running and maintenance costs and communications costs** (see Tables 13-15 and Figures 7 and 8).

While the share accounted for by purchases of vehicles fell throughout the EU after 1990, running costs continued to rise. Compared with the second half of the 1980s, too, the share of purchases declined, while that of running costs increased.

Between 1991 and 1992, the share accounted for by communications rose by 0.03 percentage points, the same as in 1990/91.

Whereas the trends recorded for the various components of rents and household utilities were fairly uniform in the Member States, the trends for the components of transport and communications were widely divergent. 1992 saw further big changes in the share of household consumption accounted for by purchases of vehicles,

albeit not on the same scale as in 1990/91. The increases in 1992 were particularly pronounced in Greece, France and the Netherlands, while Germany, which recorded a strong increase in 1990/91, saw a decline which nearly took it back to the level of 1990.

In 1992, the share of total consumption accounted for by vehicle purchases also declined compared with 1991 in Denmark, Ireland and the United Kingdom.

Table 13

Purchases of vehicles in the Union*) and the Member States, as % of total consumption				
eurostat	1985-89	1990	1991	1992
EUR12	4.60	4.77	4.53	4.49
B	4.37	5.12	4.99	5.11
DK	4.99	3.61	3.63	3.60
D	4.95	5.31	5.72	5.40
GR	3.15	3.74	4.18	4.87
F	4.08	4.13	3.66	3.80
IRL	3.39	4.40	3.41	3.28
I	4.17	4.36	4.17	4.20
NL	4.15	3.91	3.80	3.95
UK	5.49	5.64	4.49	4.38

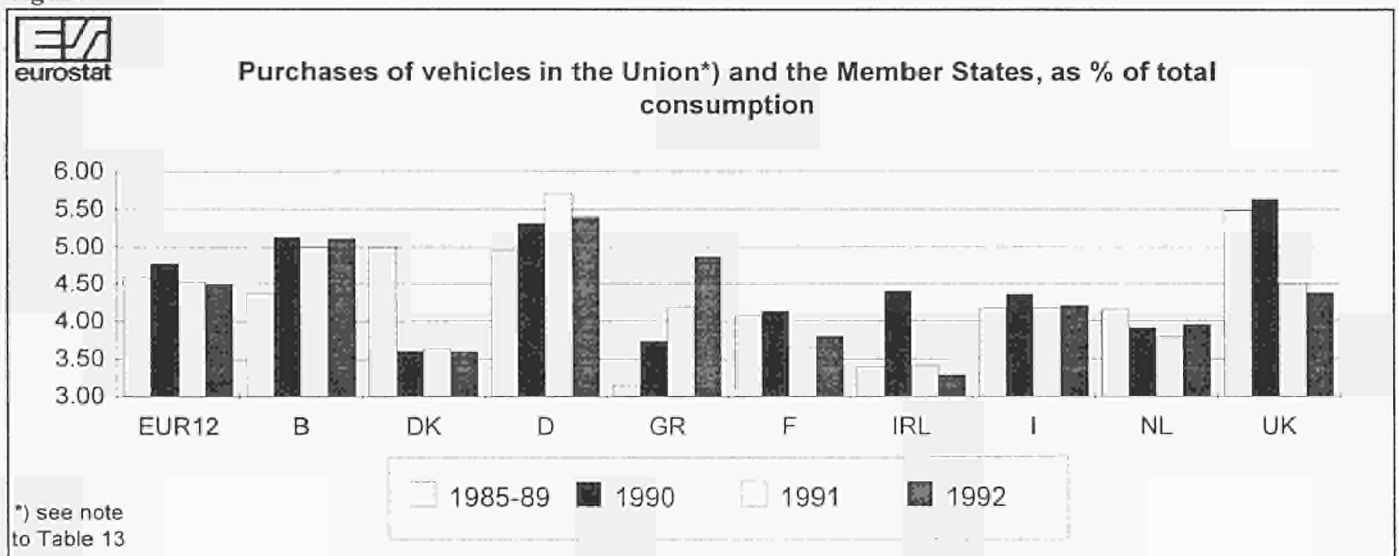
\*) Excluding Spain, Portugal and Luxembourg

Table 14

Vehicle maintenance and servicing costs in the Union*) and the Member States, as % of total consumption				
eurostat	1985-89	1990	1991	1992
EUR12	6.55	6.73	6.78	6.88
B	5.98	6.10	6.20	6.15
DK	7.20	7.00	6.94	6.94
D	6.22	7.02	7.32	7.47
GR	3.43	3.81	3.94	4.09
F	8.41	8.31	8.21	8.41
IRL	5.23	4.83	5.08	4.71
I	5.36	5.12	4.97	5.07
NL	5.34	5.48	5.80	5.94
UK	6.66	6.89	6.98	6.95

\*) Excluding Spain, Portugal and Luxembourg

Figure 7



Greece was the only Member State in which the share of vehicle purchases in 1992 was much higher than the average for the period 1985-89 (+1.72 points). Higher shares were also recorded in Belgium (+0.74 points) and Germany (+0.44 points).

Whereas this comparison reveals practically no change in Italy, there were slight decreases in France, Ireland and the Netherlands.

Table 15

Communications in the Union*) and the Member States, as a % of total consumption				
EUROSTAT	1985-89	1990	1991	1992
EUR12	1.62	1.60	1.63	1.66
B	0.97	0.98	0.98	1.01
DK	1.66	1.79	1.83	1.84
D	1.94	1.92	1.91	1.91
GR	1.81	1.74	1.65	1.59
F	1.63	1.55	1.58	1.65
IRL	1.51	1.53	1.58	1.57
I	1.15	1.13	1.20	1.25
NL	1.34	1.41	1.42	1.46
UK	1.85	1.86	1.93	1.92

\*) Excluding Spain, Portugal and Luxembourg

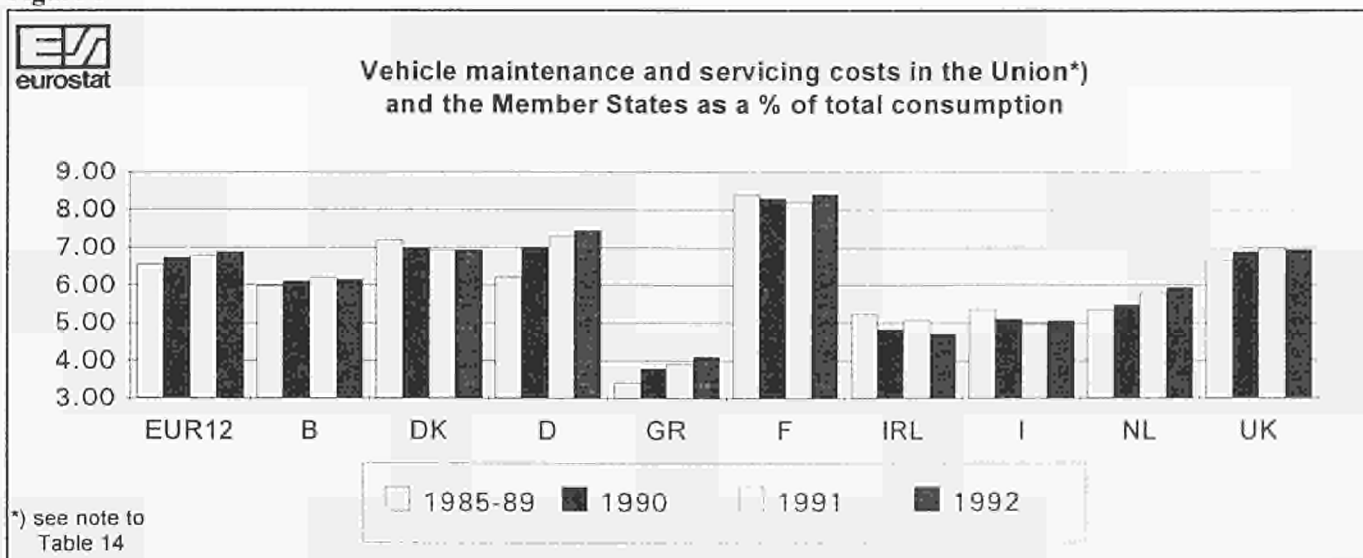
Large falls occurred between 1985-89 and 1992 in Denmark (-1.4 points) and the United Kingdom (-1.11 points).

Increases recorded for the **maintenance, servicing and running** of vehicles in Germany, Greece and the Netherlands continued in 1992. In Belgium and the United Kingdom, the upward trend was reversed in 1992.

In France and Italy, on the other hand, previous declines were dramatically reversed in 1992. Denmark was the only Member State in which an existing downward trend continued into that year.


National trends in the share of total consumption accounted for by **communications** continued to vary widely in 1992. Compared with the year before, this share declined in Greece, Ireland and the United Kingdom. There was hardly any change in Belgium, Denmark and Germany, and significant increases in France, Italy and the Netherlands. Germany and Greece were the only countries where the share of communications was lower in 1992 than in the second half of the 1980s.

Figure 8



## Overview 1

### Direction of change in the share of final consumption of households in the EU and the Member States for main purposes 1991/1992

 eurostat	EUR 12	B	DK	D	GR	E	F	IRL	I	L	NL	P	UK
Food, beverages and tobacco	↘	↓	↗	↓	↓	↓	↘	↗	↘	↘	↘	↗	↘
Clothing and footwear	↘	↘	↘	↘	↓	↘	↘	↘	↗	↘	↘	↘	↘
Gross rent, fuel and power	↗	↗	↗	↗	↗	↘	↗	↘	↗	↘	↗	↗	↗
of which: Rents and water charges*	↑	↗	↗	↑	↗	-	↑	↘	↗	-	↗	-	↑
Heating and electricity*	↘	↘	↘	↘	↘	-	↘	↘	↘	-	↘	-	↘
Furniture and household articles	↗	↘	↘	↗	↘	↘	↘	↘	↘	↘	↘	↗	↗
Health care	↗	↗	↗	↑	↗	↗	↗	↗	↗	↘	↗	↘	↗
Transport and communication	↗	↗	↘	↘	↗	↗	↘	↘	↗	↑	↗	↘	↘
of which: Purchases of vehicles*	↘	↗	↘	↘	↑	-	↗	↘	↗	-	↗	-	↘
Vehicle maintenance costs*	↗	↘	↘	↗	↗	-	↗	↘	↗	-	↗	-	↘
communication*	↗	↗	↗	↗	↘	-	↗	↘	↗	-	↗	-	↘
Entertainment, recreation, education and culture	↗	↘	↘	↗	↘	↘	↘	↗	↘	↘	↘	↗	↗
Other goods and services	↗	↑	↗	↗	↑	↗	↗	↘	↗	↘	↗	↘	↘

Legend:

- ↑ more than +0,5 points
- ↗ between 0 and +0,5 points
- ↘ between 0 and -0,5 points
- ↓ more than -0,5 points

\*) Excluding Spain, Portugal and Luxembourg