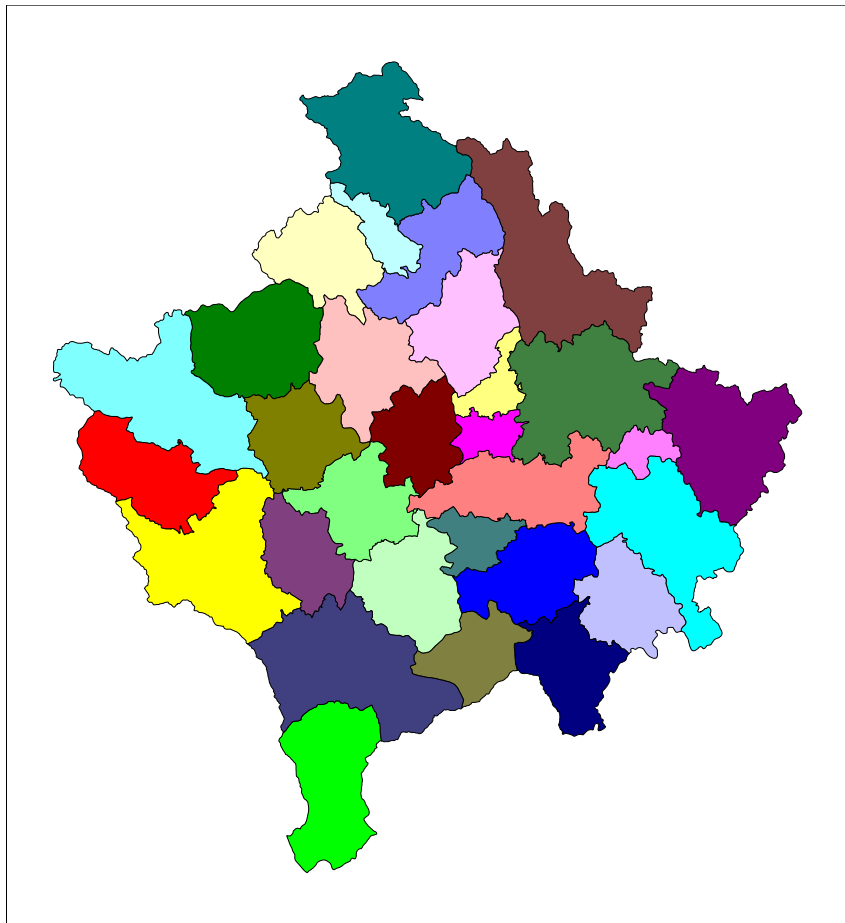




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Series 5: Social Statistics

Statistics of Living Standard 2006



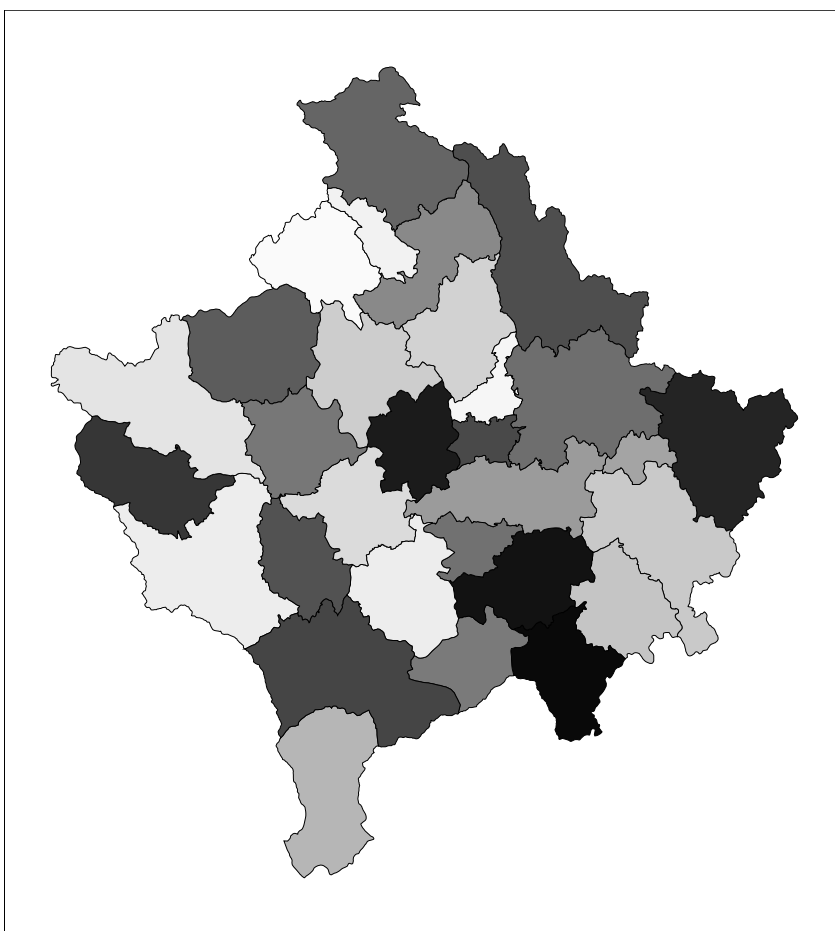
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Statistics of Living Standard 2006



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P r e f a c e

The reason to publish the Statistics of Living Standards is to offer statistical data on the living standards in Kosovo that are mainly related to the household budget.

This publication is a collection of data about consumption, expenditure and income of households for 2003-2006.

For data collection, the SOK used the Household Budget Survey (HBS).

The aim of this publication is to alleviate the lack of information in the field of living standards in Kosovo.

We believe that this publication will serve as a useful base of reference for all users of statistical data.

All users of this publication are welcomed for cooperation. Comments and proposals can be sent to social@ks-gov.net and hereby contribute towards the improvement of the quality of publications in the future.

The following employees of the section of the Statistics of Living Standard contributed in preparing this publication:

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7. Ahmet Cakolli, Designer

Organization's as SIDA and World Bank (WB) provided professional support for development of the Household Budget Survey (HBS).

We particularly thank the experts of the Swedish organization SIDA, Mr. Lars Lundgren and Mr. Claes Andersson, as well as the experts from (WB) Mr. Andrew Dabalén and Mrs. Anna Gueorgieva for their professional support.

We thank employees of the regional offices of SOK for surveying household budget.

June, 2008

Chief of Execution, SOK
Avni Kastrati

Abbreviations

HBS	Household Budget Survey
SIDA	Swedish International Development Agency
WB	World Bank
SOK	Statistical Office of Kosovo
CPI	Consumer Price Index
NA	National Accounts
EU	European Union
COICOP	Classification of Individual Consumption by Purpose

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I N T R O D U C T I O N

The Statistical Office of Kosovo (SOK) continuously measures the private consumption through the Household Budget Survey (HBS).

The statistics are necessary to determine the basket for the Consumer Price Index (CPI), the private consumption in National Accounts (NA) and analysis of welfare and poverty.

The survey also measures education, employment, housing conditions, possession of durable goods, construction and other household related businesses and farming.

The data are collected during full year and all over Kosovo with a random sample of 2.400 households per year, following EU standards and international best practices.

The response rate is more than 80% if the substituted households are counted as non-responsive.

Economic progress in the last years would be defined as an improvement of living standards in comparison with the period just after the war. In these conditions, acquirement of information through Survey about the Household Budget is even more appropriate for measurement of living standard, for measurement of GDP, and advantages from ponders (weights) of consumption prices.

The sample is located in rural and urban zones throughout the territory of Kosovo.

Processing and data analysis was done through ACCESS and SPSS programs.

Questionnaire comprises information about the demographic composition of households including individual data for each member of households, as well as for the income, consumption and expenditures, living conditions, proprietorship of long life goods, business activities and agriculture, approach on elementary infrastructure and public services.

Collection of data from households was done by SOK employees through its regional offices.

1 Household consumption in Kosovo 2003-2006

Consumption is an important part of people's life. Welfare and poverty is also dependent on other aspects in life but the consumption level and patterns are core for welfare.

While income is earned by individuals, consumption is mainly related to household. Alcohol and tobacco, clothing, recreation and some specific items can be consumed individually, but the major parts like food, housing and furniture, are shared by the household members.

The consumption is classified according to the COICOP standard (Classification of Individual Consumption by Purpose) in harmony with the National Accounts and Consumer Price Index. Beside some improvements, the same standards have been applied during the years, making it easier to compare over time.

Most of the consumption is based on bought goods and paid services during a reference period. The reference period is one month for daily consumption (supported by diary keeping) and last 12 months for durable goods.

Following the international recommendations, the actual costs for housing is not collected but the welfare value (imputed rent) based on the household's own assessment.

This paper will focus on the level of consumption for different consumption groups (food, clothing, housing, etc.) and their shares of the total consumption. The development over time for both levels and shares will be presented.

Some household groups will be compared, too.

Households with high education and urban households can be seen as indicators for the future development of consumption, as more people are getting more education while Kosovo is urbanizing.

The figures in the text are rounded to signal that a sample survey provides only approximate estimates.

1.1. Total consumption

The consumption per household in 2006 in Kosovo was 5.700 €.

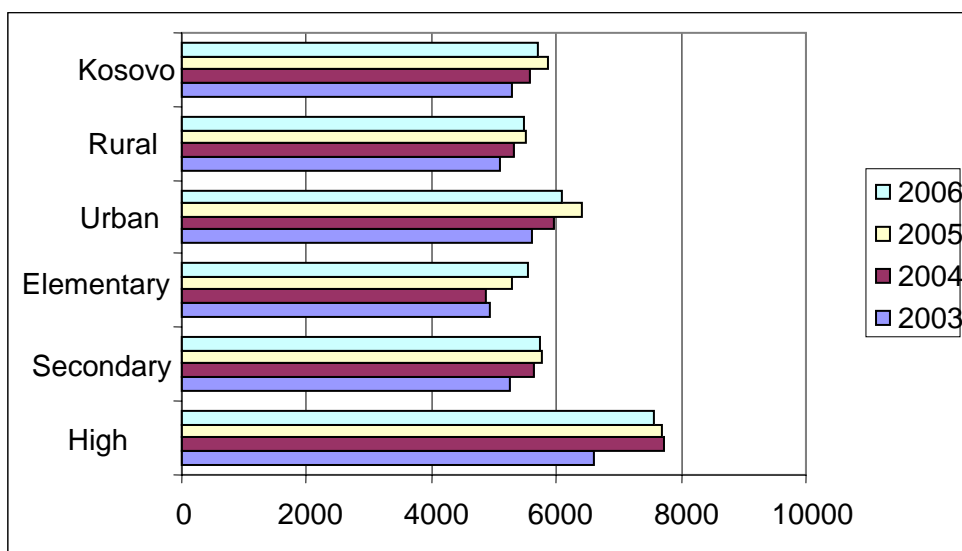
In 2006, urban households have a higher consumption 6.088 € than the rural households with 5.469 €.

According to the results of the HBS, in 2006, the total consumption has grown in the households with high education.

Households, where the head of family are with primary education or less, consumed 5.543 €, while those with secondary education consumed 5.745 € and those with high education had total consumption of 7.555 €.

Rural and less educated households have both lower consumption level and more members to share with.

Graph 1: Total annual household level consumption by type of settlement and education level, 2003-2006



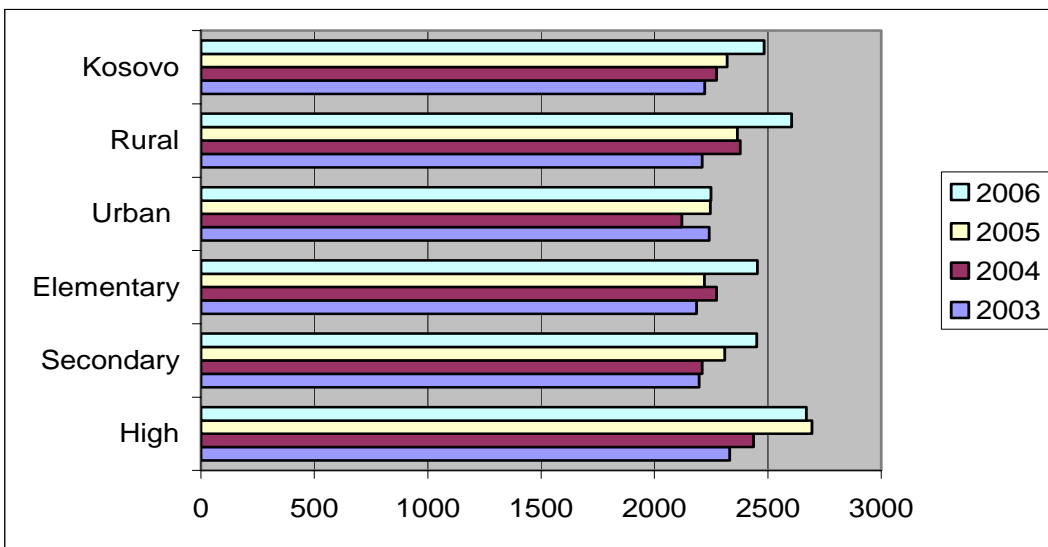
1.2. Food

Food has the biggest share of the budget and counts for 2.200 € in 2006 or 39% of the total consumption. This represents a decrease compared with 2003 when the food consumption was 47%.

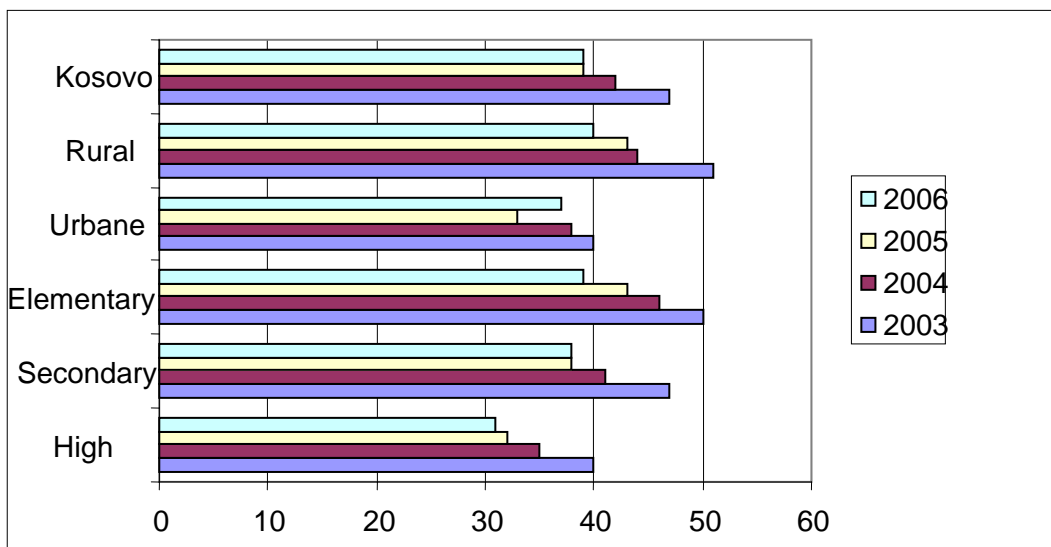
Lower food share of the budget indicates higher welfare.

The food share varied between 10% and 19% in the EU member states in 1999.

Graph 2: Annual food household consumption by type of settlement and education level 2003-2006, in €



Graph 3: Food share of total consumption by type of settlement and education level 2003-2006, in %



1.3. Housing

Housing takes the second biggest share of the household budget with 1.770 € and 29% of the budget.

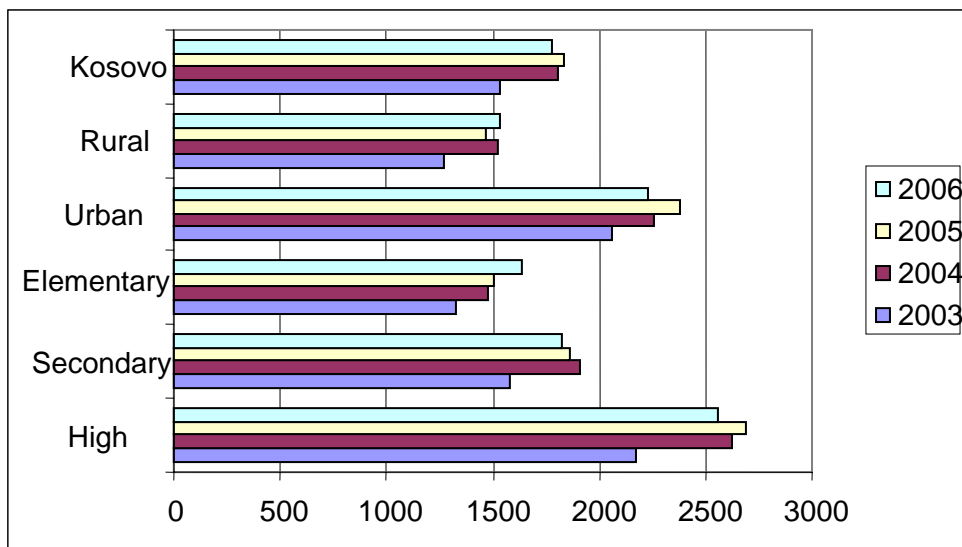
Food and housing make together more than two of thirds (70%) of the budget.

The biggest part of housing is “imputed rent”, i.e. the welfare value of the house. Only few households pay rent.

The budget share for housing varies from 28% for rural to 37% for urban households.

Housing varied between 20% and 31% in the EU member states 1999.

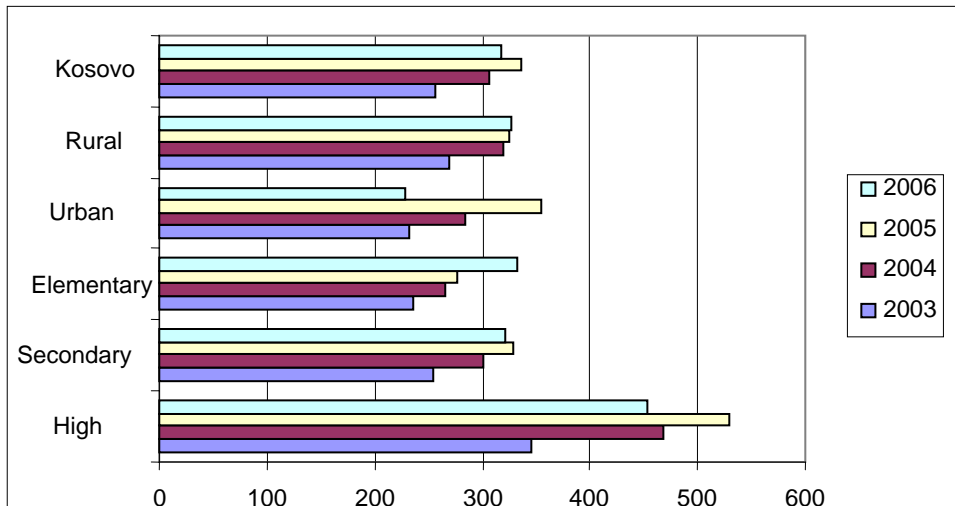
Graph 4: Housing consumption by type of settlement and education level 2003-2006, in €



1.4. Clothing and Footwear

The average household spend 320 € per year on clothing and footwear or 6% of the budget. The budget share varies between 5 and 6%, compared to 5 – 9 % within EU in 1999.

Graph 5: Consumption of clothing and footwear by type of settlement and education level 2003-2006, in €



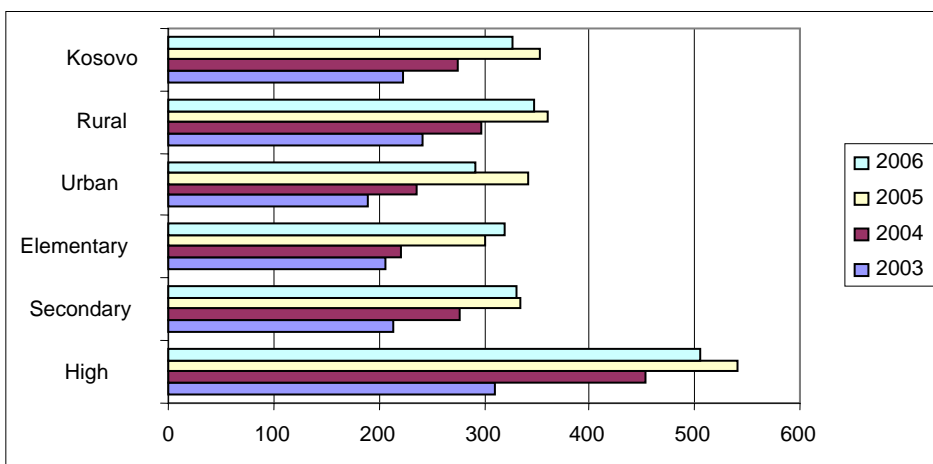
1.5. Transport

Transport has increased for all households during 2003, 2004 and 2005 but faced a decrease in 2006.

The budget share for transport in 2006 range from 5 % for urban to 6 % for rural households. Households with high education use 7% of their budget in transports.

The budget share varied between 10% and 17% in EU in 1999.

Graph 6: Households' transport by type of settlement and education level 2003-2006, in €

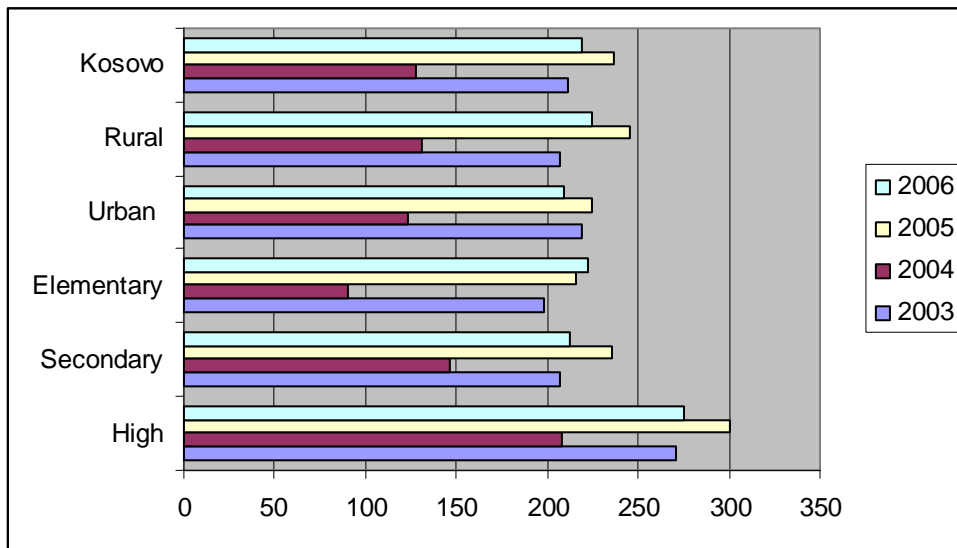


1.6. Furniture

The purchase of furniture has decrease in 2004 but has increased in 2005 and 2006. The average household spends 200 € while those with the high education spent 275 € per year.

The budget share was 4 % for all groups, compared to 5 - 8 % in EU in 1999.

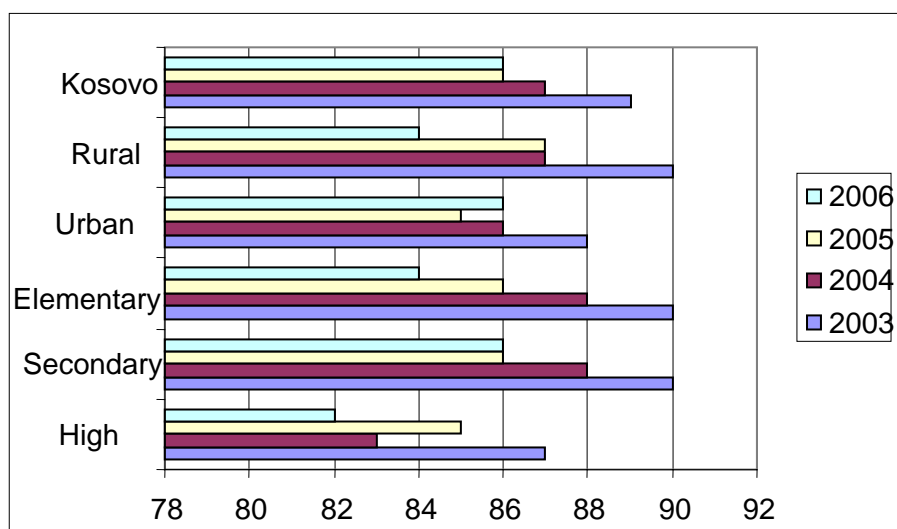
Graph 7: Furnishing by type of settlement and education level 2003-2006, €



1.7. “Main” Consumption

The presented five biggest consumption categories (Food, Housing, Clothing and Footwear, Transport and Furniture) represent 86% of the total consumption. The other seven groups are limited to a few percentages.

Graph 8: The five biggest consumption categories by type of settlement and education level, total %



1.8. Alcohol and tobacco

Alcohol and tobaccos takes at least 4% of the total household budget or 220 €. The consumption increased in 2005 and 2006. In the EU this consumption ranges from 2 to 7 %.

In 2006, the percentage of smokers decreased with 5% for males and 3% for females.

Graph 9: Consumption of alcohol and tobacco by type of settlement and education level 2003-2006, in €

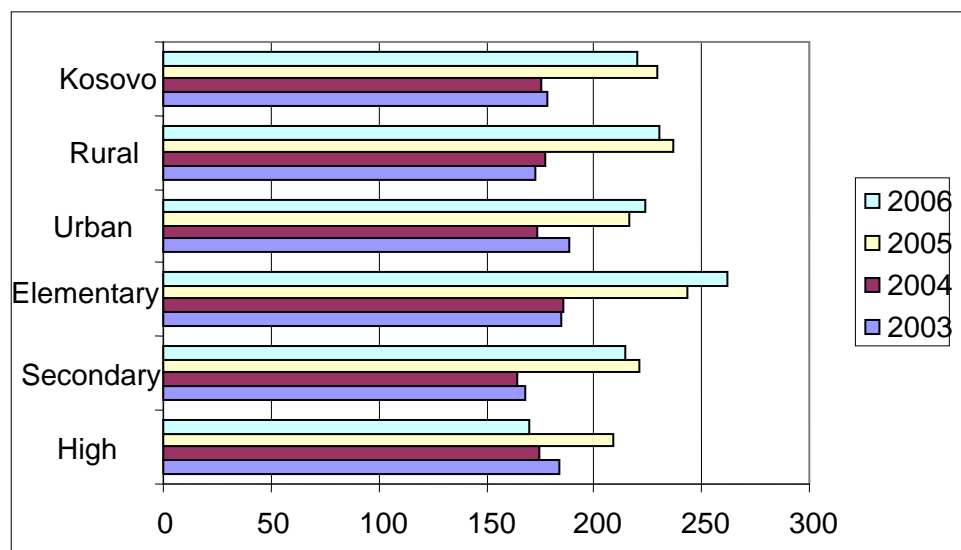


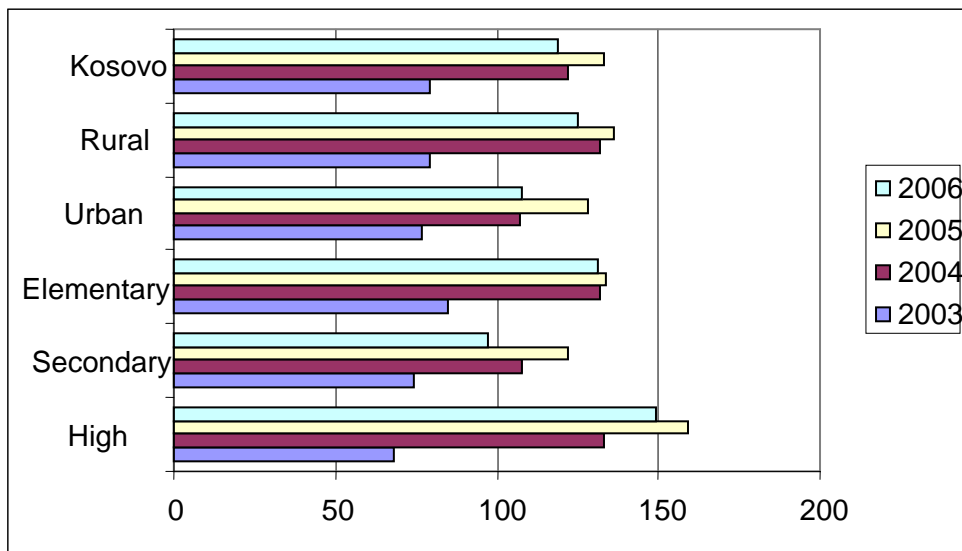
Table 1: Percentage smokers in the population in 2006 by sex and daily cigarettes, % of population 16 years and older

Number of cigarettes	Males	Females	Total
1 - 10	2%	1%	1,5%
11 - 20	20%	3%	11,5%
21+	5%	0%	2,5%

1.9. Health Care

Expenditure for health care has increased more in 2005. Households with high education spend more than those with a lower level of education.

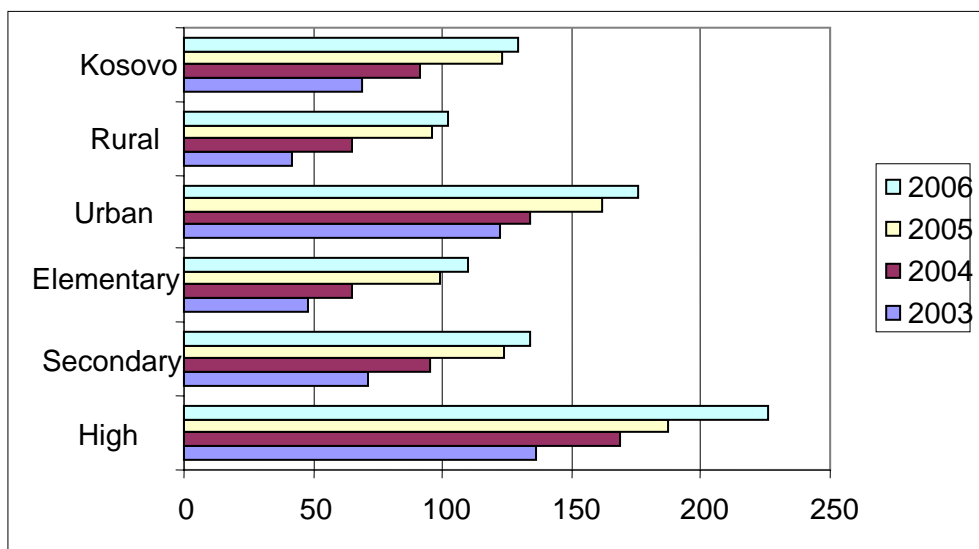
Graph 10: Health care expenditure by type of settlement and education level 2003-2006, in €



1.10. Communication

Communication expenditure has increased continuously during the four years. Urban and higher educated households are spending much more than the others.

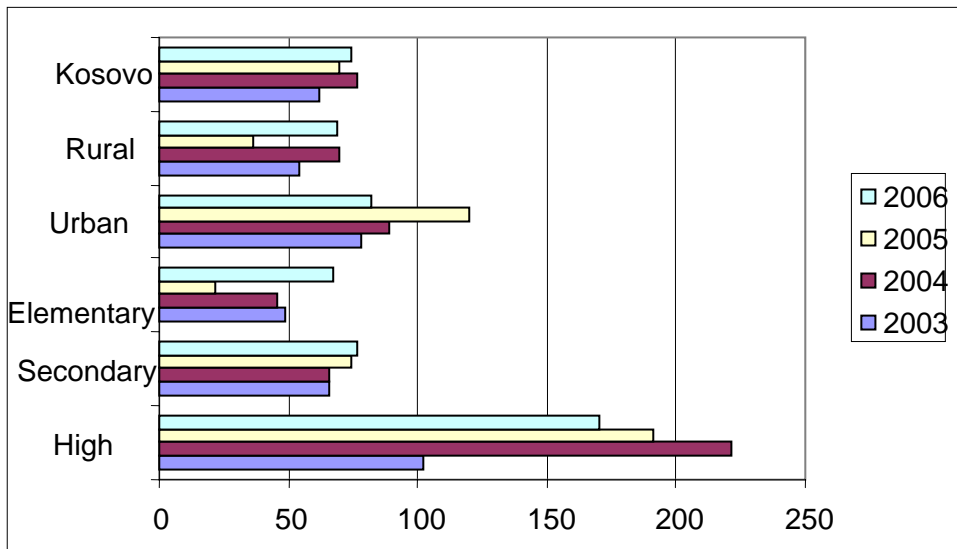
Graph 11: Communication expenditure by type of settlement and education level 2003-2006, in €



1.11. Recreation

There was a peak of expenditures for recreation for most households in 2004. In 2005, the urban households spent significantly more on recreation than in 2006.

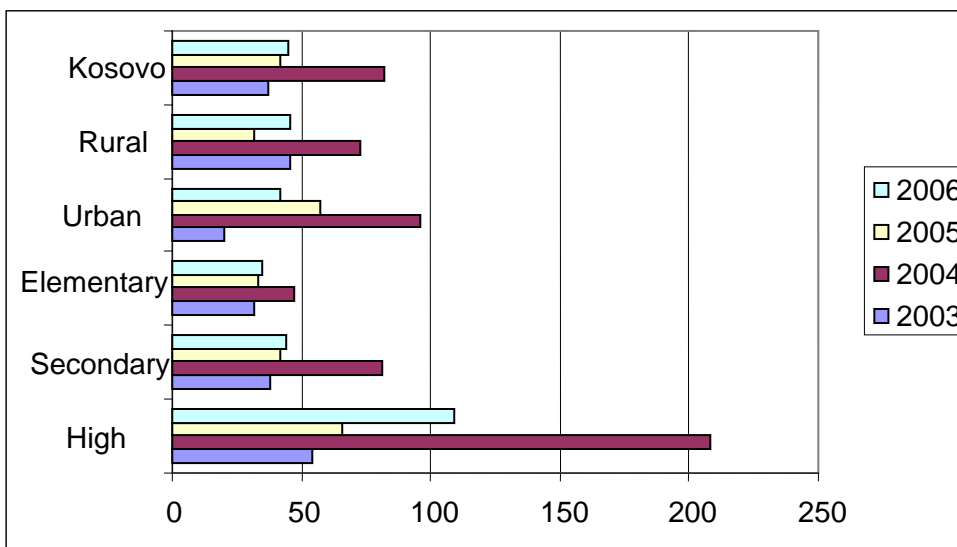
Graph 12: Expenditure for recreation by type of settlement and education level 2003-2006, in €



1.12. Education

Education expenditures had a peak in 2004 and the households with higher education spent more than double compared to other groups. Compared with 2005, there is an increase of expenditures in education in rural areas in 2006.

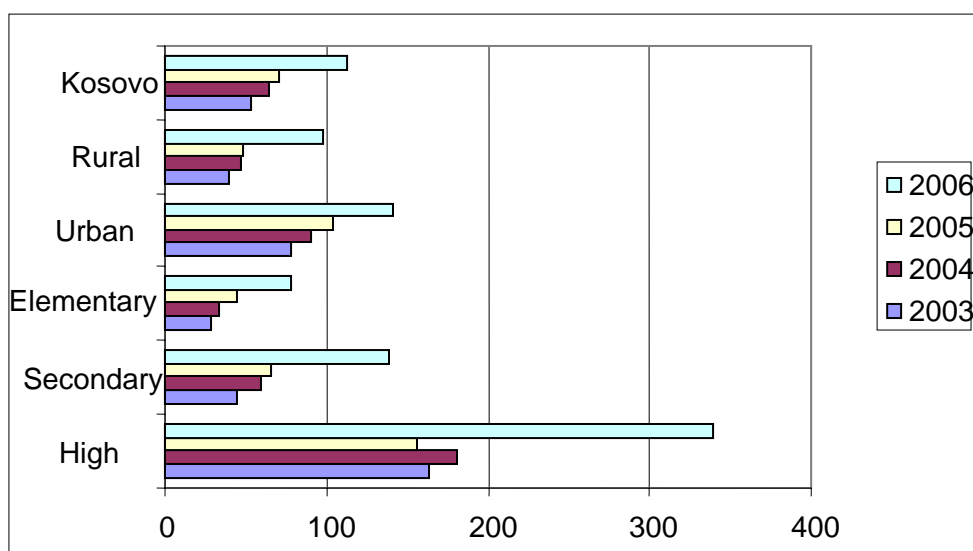
Graph 8: Education costs by type of settlement and education level 2003-2006, in €



1.13. Hotels and restaurants

In 2003-2005, expenditure for hotels and restaurants had a similar pattern as those for recreation both over time and between groups. In 2006, expenditures for hotels and restaurants have increased.

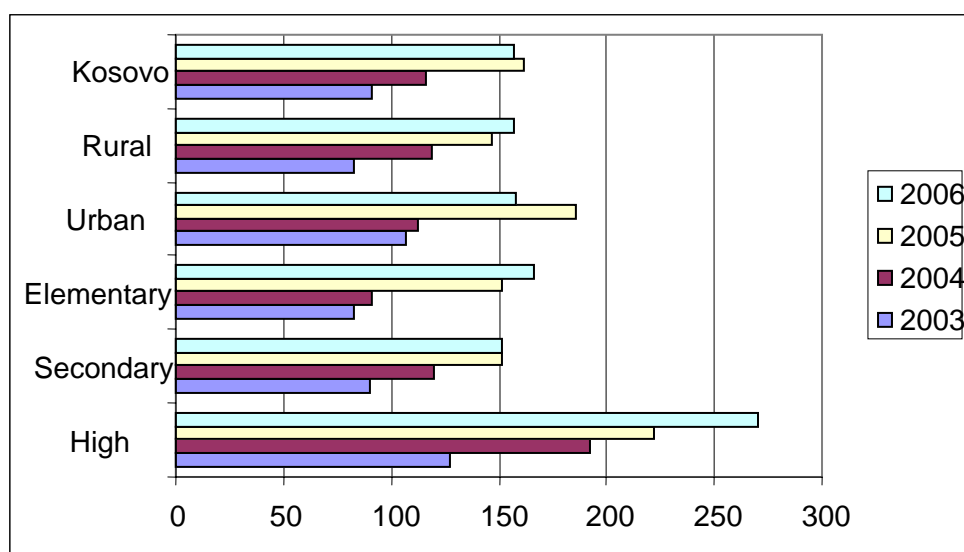
Graph 94: Expenditure for hotel and restaurants by type of settlement and education level 2003-2006, €



1.14. Miscellaneous

This group is a mixture of hair dressing, goods for personal care and expenditures for insurances and other financial costs. They have increased rather much for household with high education.

Graph 10: Other expenditure by type of settlement and education level 2003-2006, €



Statistics of Living Standard, 2006

1.15. Conclusion

The Kosovo household economy is slowly transforming from food dominance to housing, clothing and transports. The urban and higher educated households are ahead and are increasing the budget share for traffic communication, education, recreation, hotel and restaurants.

Table 2: Annual household consumption in Kosovo 2003-2006 by consumption main groups, type of settlement and education of head of household, € and % of total consumption

Years	Households	Food	Alcohol & Tobaccos	Clothing	Housing	Furniture	Health Care	Transportation	Communication	Recreation	Education	Hotel & Rest.	Other	Total €
2003	278 397	2 484 €	178	257	1 536 €	211	79	223	69	62	37	53	91	5 281 €
2004	274 371	2 320 €	176	307	1 806 €	128	122	274	91	77	82	64	116	5 563 €
2005	261 877	2 274 €	229	337	1 834 €	237	133	353	123	70	42	70	162	5 863 €
2006	248 177	2 222 €	220	317	1 779 €	219	119	327	129	74	45	113	157	5 721 €
Urban														
2003	94 332	2 249 €	189	233	2 060 €	219	77	189	122	78	20	78	107	5 621 €
2004	105 308	2 246 €	174	285	2 254 €	123	107	235	134	89	96	91	112	5 946 €
2005	105 120	2 121 €	216	354	2 384 €	225	128	341	162	120	57	104	186	6 399 €
2006	88 021	2 241 €	224	228	2 227 €	209	108	291	176	82	42	141	158	6 127 €
Rural														
2003	184 065	2 605 €	173	270	1 268 €	207	79	241	42	54	46	40	83	5 107 €
2004	168 964	2 366 €	177	320	1 528 €	131	132	298	65	70	73	47	119	5 326 €
2005	156 546	2 378 €	237	325	1 463 €	245	136	361	96	36	32	48	147	5 503 €
2006	160 156	2 211 €	230	327	1 532 €	225	125	347	102	69	46	98	157	5 469 €
Elementary education or less														
2003	131 599	2 454 €	185	235	1 323 €	198	85	207	48	49	32	28	83	4 927 €
2004	126 789	2 220 €	186	265	1 480 €	90	132	221	65	46	47	34	91	4 877 €
2005	115 943	2 274 €	243	277	1 506 €	216	134	301	99	22	33	44	151	5 300 €
2006	69 970	2 186 €	262	332	1 635 €	222	131	319	110	67	35	78	166	5 543 €
Secondary education														
2003	108 976	2 451 €	168	254	1 576 €	207	74	214	71	66	38	44	90	5 252 €
2004	110 942	2 310 €	164	301	1 913 €	146	108	276	95	66	81	59	120	5 637 €
2005	104 725	2 210 €	221	328	1 858 €	235	122	335	124	74	42	66	151	5 766 €
2006	104 744	2 197 €	215	322	1 826 €	212	97	331	134	77	44	139	151	5 745 €
High education														
2003	36 873	2 669 €	184	345	2 176 €	271	68	310	136	102	54	164	127	6 605 €
2004	36 455	2 695 €	175	469	2 621 €	208	133	454	169	221	208	181	192	7 728 €
2005	41 209	2 437 €	209	530	2 693 €	300	159	541	187	191	66	156	222	7 692 €
2006	16 182	2 332 €	170	454	2 556 €	275	149	505	226	170	109	339	270	7 555 €
Years	Households	Food	Alcohol & Tobaccos	Clothing	Housing	Furniture	Health Care	Transportation	Communication	Recreation	Education	Hotel & Rest.	Other	Total %
2003	278 397	47%	3%	5%	29%	4%	1%	4%	1%	1%	1%	1%	2%	89%
2004	274 371	42%	3%	6%	32%	2%	2%	5%	2%	1%	1%	1%	2%	87%
2005	261 877	39%	4%	6%	31%	4%	2%	6%	2%	1%	1%	1%	3%	86%
2006	248 177	39%	4%	6%	31%	4%	2%	6%	2%	1%	1%	2%	3%	86%
Urban														
2003	94 332	40%	3%	4%	37%	4%	1%	3%	2%	1%	0%	1%	2%	88%
2004	105 308	38%	3%	5%	38%	2%	2%	4%	2%	1%	2%	2%	2%	86%
2005	105 120	33%	3%	6%	37%	4%	2%	5%	3%	2%	1%	2%	3%	85%
2006	88 021	37%	4%	4%	37%	3%	2%	5%	3%	1%	1%	2%	3%	86%
Rural														
2003	184 065	51%	3%	5%	25%	4%	2%	5%	1%	1%	1%	1%	2%	90%
2004	168 964	44%	3%	6%	29%	2%	2%	6%	1%	1%	1%	1%	2%	87%
2005	156 546	43%	4%	6%	27%	4%	2%	7%	2%	1%	1%	1%	3%	87%
2006	160 156	40%	4%	6%	28%	4%	2%	6%	2%	1%	1%	2%	3%	84%
Elementary education or less														
2003	131 599	50%	4%	5%	27%	4%	2%	4%	1%	1%	1%	1%	2%	90%
2004	126 789	46%	4%	5%	30%	2%	3%	5%	1%	1%	1%	1%	2%	88%
2005	115 943	43%	5%	5%	28%	4%	3%	6%	2%	0%	1%	1%	3%	86%
2006	69 970	39%	5%	6%	29%	4%	2%	6%	2%	1%	1%	1%	3%	84%
Secondary education														
2003	108 976	47%	3%	5%	30%	4%	1%	4%	1%	1%	1%	1%	2%	90%
2004	110 942	41%	3%	5%	34%	3%	2%	5%	2%	1%	1%	1%	2%	88%
2005	104 725	38%	4%	6%	32%	4%	2%	6%	2%	1%	1%	1%	3%	86%
2006	104 744	38%	4%	6%	32%	4%	2%	6%	2%	1%	1%	2%	2%	86%
High education														
2003	36 873	40%	3%	5%	33%	4%	1%	5%	2%	2%	1%	2%	2%	87%
2004	36 455	35%	2%	6%	34%	3%	2%	6%	2%	3%	3%	2%	2%	83%
2005	41 209	32%	3%	7%	35%	4%	2%	7%	2%	2%	1%	2%	3%	85%
2006	16 182	31%	2%	6%	34%	4%	2%	7%	3%	2%	1%	4%	4%	82%

2 Private consumption in Kosovo 2003-2006

This publication presents macroeconomic data from the HBS 2003-2006.

The results differentiate in some cases from the NA, as NA supplement with some other data sources (e.g. data from costumes, data on import and the data from domestic production) and makes some adjustments.

Data are aggregated according to the international standard of COICOP – Classification of Individual Consumption by Purpose.

With a rather small sample, the results must be regarded as approximates. Without an up-to-date population census it is difficult to evaluate (or estimate).

2.1. Trends of consumption

Table 3: Total consumption in Kosovo 2003-2006

Year	Million €	Consumption per Household in €	Consumption per capita in €
2003	1.493	5.400	840
2004	1.529	5.600	910
2005	1.549	5.900	950
2006	1.429	5.700	980

Table 4: Number of households and average size of the family, 2003-2006

Year	Households	Size of the family
2003	278 000	6.4
2004	275 000	6.1
2005	262 000	6.2
2006	248 000	5.8

2.2. The distribution of the consumption

The biggest budget share is Food with 40% of the total consumption.

Second is Housing with more than 30 % and in shared third place come Clothing and Transport with 6%.

The Food share has decreased over the years which can be seen as a sign of higher economic standard.

The Food consumption in 2003 can be somewhat over estimated because of a different way of measuring own produced food compared to previous years.

In 2006 about 7% of the total consumption is own produced food.

Table 5: Distribution of consumption in Kosovo 2003-2006

	(%)			
Consumption	2003	2004	2005	2006
Food	48	43	40	39
Alcohol and Tobacco	3	3	4	4
Clothes	5	5	6	6
Housing	29	31	31	31
Furniture	4	3	4	3
Health Care	1	2	2	2
Transportation	4	5	6	6
Communication	1	2	2	2
Recreation	1	1	1	1
Education	1	1	1	1
Hotels& Restaurants	1	1	1	2
Misce.	2	2	3	3
Total	100	100	100	100
<i>Domestic food product</i>	13	9	9	7

Table 6: Distribution of consumption in EU in 1999

Consumption	Min		Maks	
	%			
Food	10	19		
Alcohol & Tobacco	2	7		
Clothes	5	9		
Housing	20	31		
Furniture	5	8		
Health Care	1	6		
Transportation	10	17		
Communication	2	3		
Recreation	5	15		
Education	0	2		
Hotels & Restaurants	4	10		
Other	5	15		

Source: HBS 1999, Eurostat – food consumption

Feeding in Kosovo is dominated by bread, cereals, dairy products and eggs, contributing to almost half of the food consumption (in value). This is followed by equal shares of vegetables and non-alcoholic beverages

Table 7: Distribution of food consumption in Kosovo 2003-2006

Consumption	%			
	2003	2004	2005	2006
Bread and cereals	22	21	23	19
Meat	12	13	12	19
Fish	1	1	1	1
Dairy Products, Eggs	23	22	21	19
Oils and Fats	4	5	4	5
Fruits	6	7	7	6
Vegetables	13	13	12	12
Sugar and Sweets	6	5	6	5
Food Products	5	5	5	5
Non-Alcoholic Beverages	8	9	9	9
Total Food	100	100	100	100

3 Private income in Kosovo 2003-2006

3.1. Main household income

Wages from the public section is the most important source of income in Kosovo and is the main source for almost one third of the households. The next most important source is wages from the private section and business.

Almost one out of ten households is mainly living on remittances from abroad.

Most households have a mix of income sources, therefore actual incomes give different picture.

Table 8: Main source of income for the households in Kosovo, % of households

Source of income	2006	2005
		(%)
Wages and payments from public section	31	30
Wages and payments from private section	16	16
Agriculture	6	10
Daily worker	8	9
Other businesses of households	12	9
Pensions	7	7
Money send from abroad	10	9
Money send from abroad - other	1	-
Social Welfare	6	7
Other	1	1
Total	100	100

3.2. Individual income sources

The main source of income is wages from the regular employment, composing the half of the total income. Around 7% are earned from temporary work.

Net income from small scale businesses makes 10% of total incomes, and from farming 3%.

The second biggest source is remittances in cash from household members abroad (10%) with additional 4% from others abroad. Pensions from Kosovo count for 7% and pensions from abroad 4%.

Only 1% of incomes are by type, meaning that they are paid in cash or are given in the form of goods or services.

Women are earning only 21% of the total income. Wages from regular employment is more important for women than for men. Pension from Kosovo is the second most important source for women with 16% compared to 4% for men.

Education has a major impact on income sources. More education leads to more income from regular employment. Those with primary school or less have to live to a large extent on daily working, pensions, agriculture and support from abroad. There is of course a close correlation between education and age. People with secondary education level get 15% of their income from businesses.

Table 9: Income sources in Kosovo, % of income, 2006

Sources of income	Males	Females	All together
Net salary and payments earned in Kosovo, net without taxes	48	53	49
Wages in kind	0	0	0
Incomes from daily-pay	8	1	7
Incomes from agriculture	3	3	3
Rent, dividend, interest (from bank savings)	2	0	2
Social welfare	2	2	2
Pensions from Kosovo	4	16	7
Pensions from abroad	4	4	4
Money send in cash from Kosovo	1	1	1
Net incomes from self-business in Kosovo	12	3	10
Money in cash send from abroad from the actual or present family members / ² (salaries, transfers, etc)	9	11	10
Money in cash send from diaspora by other persons	4	3	4
Gifts send by diaspora	0	0	0
Other	1	0	1
Total in %	100	100	100
Total in million €	651 M€	170 M€	821 M€

Statistics of Living Standard, 2006

Table 10: Income sources by highest education level, 2006

Source of incomes	Primary	Secondary	University or higher
Net wages and payments earned in Kosovo, net without taxes	31	56	82
Temporary wages	0	0	0
Incomes from daily-pay	12	6	2
Incomes from agriculture	6	2	0
Rent, dividend, interest (from the bank savings)	2	2	2
Social welfare	4	2	1
Pensions from Kosovo	7	4	2
Pensions from abroad	7	2	2
Money send in cash from Kosovo	1	1	0
Net incomes from own-business in Kosovo	7	15	5
Money in cash send from abroad from the actual/present members/ (wages, transfers, etc)	19	6	3
Money in cash send from diaspora by other persons	4	3	1
Gifts send by diaspora	0	0	0
Other, specify	1	1	0
Total	100	100	100

Statistical Office of Kosovo, a brief description

The Statistical Office of Kosovo (SOK) is a professional office operating since 1948. The SOK passed through some of the historic phases and it has been structured by the state rule of that time. SOK restarted its work on August 2, 1999, as an independent and professional office working in the frames of the Ministry of Public Services (MPS). SOK is financed by the Kosovo Consolidated Budget and by donors for the various projects.

The Statistical Office of Kosovo acts pursuant the UNMIK Regulation 2001/14 that entered into force on July 2, 2001. A medium-term Master Plan is being developed for the statistical system of Kosovo compatible with the European Statistics.

The SOK Organization Structure; composes of four departments for production of statistics (Department of Economic Statistics and National Accounts, Department of Population Statistics, Department of Social Statistics and Department of Agricultural and Environment Statistics), seven Regional Offices (located in Gjakova, Gjilan, Mitrovica, Peja, Prizren, Pristina and Ferizaj), two support departments (Department of Methodology and Information Technology, and Department of Administration), as well as the Office of the Population Census.

Total number employees is 134, of them 96 (71.6%) within the SOK offices whilst 38 (28.4%) in regional offices.

There is also a support and cooperation with the international institutions.

The Statistical Office of Kosovo covers Kosovo entirely

For implementation of the surveys in the field, the SOK uses appropriate sampling and methodology approach. In the collection of the reports from the reporting units, the SOK engages professionals, technicians, administrators and civilians from the local offices and regional field population census.

Recently, a team of national and international experts is working in the project of the population census.

SOK Mission is to fulfill the needs of the users with the reliable statistical data and with regular analyses in order to support and provide government departments with the proper information for decision-making process including other users as well.

- **Address: Statistical Office of Kosovo, Str. Zenel Salihu, No. 4, Pristina**
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