

INTRODUCTION

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A. SURVEY METHODS

1. General

Purposes and uses: The survey aims to obtain data on the components of household budgets, as well as additional data, that characterize various aspects of the living standard of households, such as consumption patterns, leisure activities and entertainment, level and composition of nutrition, level and composition of income and housing conditions. In addition, the survey is also used for market research, for construction of models to predict consumer behavior, for research on the incidence of indirect tax among various population groups, etc. One of the most important uses of the survey is to determine weights for the consumption “basket” of the Consumer Price Index.

Survey population: As of 1997, the survey population includes the entire urban and non-urban population except for kibbutzim, collective moshavim and Bedouins living outside of localities.

In the years 2000 and 2001 the population of East Jerusalem was not surveyed due to difficulties encountered in collecting data, but as of 2002 this population is again included in the survey.

Investigation unit: The investigation unit is the household; i.e., a group of people living in the same dwelling most days of the week, with a shared budget for food expenditures.

2. Sampling Method

(A) Sampling Model and Probability

A two-phase sample was drawn for the survey: in the first phase, a sample of localities was selected; and in the second phase, dwellings were sampled from the chosen localities.

The final sampling probability was uniform for all dwellings in the population - 1:262. The sampling probability was determined on the basis of estimates of the anticipated proportion of non-respondents in the survey, the planned size of the sample, and the total number of households in the survey population in the middle of the survey year.

(B) Sampling of Localities

The size of each locality in the survey population was calculated - an estimate of the total number of households expected in the middle of the survey investigation period.

A total of 171 localities were included in the sample.

The 60 largest localities, where approximately 80% of all households of the survey population reside, were included in the survey with certainty. Each locality constituted a separate sampling stratum.

The remaining 815 localities that fit the definition of the survey were placed in 37 sampling strata on the basis of their similarity in terms of different variables such as locality type, socio-economic characteristics, and geographic proximity to one another. Interviewing quotas were allocated to each sampling stratum (each quota comprised approximately 13 dwellings in the gross sample), in accordance with its size. The localities were arranged separately for each stratum on the basis of various characteristics, and a random-systematic sample of localities was drawn in accordance with their size. Altogether, 111 probability localities were sampled.

(C) Sampling of Dwellings in Sample Localities

A sample of dwellings was drawn in each of the sampled localities, usually from sampling frames that were prepared from local municipal property tax files of local authorities, or from lists of households obtained from municipal secretariats (usually in small localities).

In each locality the dwellings in the sample were sorted, when possible, within the sampling frame according to geographic characteristics in the property tax files, before the sample was drawn. This was done in order to maximize the geographic distribution of the sample across the locality. Afterwards, a random-systematic sample of dwellings was drawn, on the basis of parameters that would ensure a final sampling probability for each dwelling as planned - 1:262.

In all, 7,411 dwellings were sampled from the property tax files or from household lists in small localities.

(D) Complementary Samples

The property tax files and household lists (for small localities) do not cover all dwellings inhabited by households that belong to the survey population. In order to reduce this non-coverage, complementary samples were taken from additional sampling frames for the following subgroups:

- * New dwellings occupied after the last update of the property tax files - 141 dwellings in all.
- * Dwelling units in dormitories of the seven largest universities - 17 dwellings in all.
- * Dwelling units in immigrant absorption centers - 8 dwellings in all
- * Dwelling units in sheltered-housing projects that are not covered in the property tax files - 15 dwellings in all.
- * Dwellings sampled in field samples in East Jerusalem - 105 dwellings in all.

Altogether, the number of additional dwellings was 286, bringing the final sample to 7,697 dwellings.

(E) Allocation of the Sample Across the Survey Investigation Year

In addition to population groups, the survey aims to represent the various periods of the investigation year. Therefore, the interviewing quotas were allocated by weeks so that a balanced sample would be obtained for each quarter-year, according to various socio-economic and geographic characteristics.

3. Investigation Method and Survey Period

Collecting the survey data - data were collected from each household in an integrated manner, in the following ways:

- (A) A questionnaire on household structure - filled out by the **interviewer**, providing basic demographic and economic data on each member of the household (e.g., age, sex, country of birth, year of immigration, status at work, etc.)
- (B) A biweekly diary - in which the **household** recorded each member's daily expenditures over a period of two weeks.
- (C) A questionnaire on large or exceptional expenditures and on income - filled out by the **interviewer** on the basis of reporting by the household, related to the 3- or 12-month period preceding the interview date (depending on the rarity of expenditures for the items investigated).

Survey period - the data were collected "in the field" over a period of approximately 13 months, beginning in January of the survey year and ending in January of the subsequent year. Investigation of the sample was spread across the entire survey period, so that all weeks in the investigation period would be represented.

Estimates of expenditures obtained from the diary refer approximately to the survey year. Estimates of expenditures obtained from the questionnaire pertain to a 15-month period (from October 2003 to December 2004), or a 24-month period (from January 2003 to December 2004), according to the type of expenditure.

4. Results of the Field Work

Of the 7,697 dwellings sampled there were 834 dwellings (10.8%) who it was found should not have been investigated, as detailed below:

	Absolute Numbers	Percentages
Total dwellings that should not have been investigated	834	100.0
Thereof: Vacant	470	56.4
The occupants have another permanent address in Israel	135	16.2
The occupants are households that do not belong to the survey population	40	4.8
Served to house businesses, institutions, etc.	82	9.8
Demolished, abandoned, or under construction	75	9.0
Errors in sampling frames	32	3.8

The 6,863 dwellings that met the investigation criteria were occupied by 6,943 households that belonged to the survey population.

As expected, most of the dwellings were occupied by one household, and only 1.1% was occupied by two households or more.

Close to one-tenth of the 6,943 households that met the investigation criteria were not included in the survey estimates. These include 783 households that were not investigated and 28 households that were disqualified at the editing stage. The breakdown of the 811 households that were not included directly in the estimates is as follows:

	Absolute Numbers	Percentages	
<u>Total households for investigation</u>	6,943	100.0	
Not investigated – total	783	11.3	100.0
Thereof: Refused	504	7.3	64.4
Not at home	110	1.6	14.0
Communication difficulties, illness, etc.	145	2.1	18.5
Not located and other difficulties	24	0.3	3.1
Investigated – total	6,160	88.7	100.0
Thereof: Disqualified in editing	28	0.4	0.5
Participated in survey estimates	6,132	88.3	99.5

Among the households that were not investigated, some refused to participate in the survey, some provided only limited information on household characteristics in Questionnaire A, and a few began to fill out a diary but did not complete the task.

	Absolute Numbers	Percentages
Households not investigated – total	783	100.0
Thereof: Did not respond at all	452	57.7
Responded to Questionnaire A only	291	37.2
Filled out diary for at least one day but without a summary questionnaire	40	5.1

5. Data Processing

Editing and coding: Diaries submitted by households underwent an initial editing at the district offices of the Central Bureau of Statistics. Afterwards, the questionnaires were forwarded to the subject unit at the main office for data entry, which included keying in, editing, logic and quality checks, and coding of commodities. During keying in of the data some of the logical checks were performed.

Estimating the components of the household budget: Most estimates of consumption were obtained on the basis of **net expenditure** for the commodity purchased; i.e., the positive difference between the household's expenditure for the commodity, and its receipts (if any) from the sale of the same type of commodity. For example, the difference between a household's expenditure for a new refrigerator and its receipts from the sale of an old refrigerator constitutes that household's estimated expenditure for the purchase of a refrigerator. This method was used for most goods and services in the survey.

Other methods were used to estimate expenditure on housing and motor vehicles:

Housing

The two main components of housing expenditure are rent in rented dwellings and housing services consumption in owned dwellings. For rented dwellings, the rent expenditure was obtained directly from the households that inhabited the dwellings. For owned dwellings, consumption of housing services was imputed on the basis of the rent in other dwellings of the same size in the same localities or in similar parts of the country.

The imputed data on rentals in 2004 were obtained from three sources:

- (1) The current survey of rentals, which was conducted within the framework of the Consumer Price Index
- (2) Rental data on households living in rented dwellings, from the Household Expenditure Survey itself
- (3) Outside sources

For key-money dwellings, housing services consumption was calculated by imputing the difference between actual rent paid and the full amount of rent, according to the average rental rates on the free market, as obtained from the three above-mentioned sources.

Motor Vehicles

Motor vehicle expenditures were estimated on the basis of the “value of services” obtained from the vehicle. Thus, the value of services obtained from the car was estimated for every car-owning household on the basis of the depreciation of the car and the alternative interest on the capital invested in it. The alternative interest was also imputed as income for the household.

Imputations from outside sources were performed on several additional budget components, when the households did not provide data for them. Such imputations were also conducted for items that usually have uniform prices or have a known method of calculation: various fees (such as radio, television, and motor vehicle licenses), the values of motor vehicles and compulsory payments (income tax, national insurance and national health insurance).

All budget components for each household were reduced to a common denominator: an estimate per month at a uniform price level of the mean of the survey period. Hence, the expenditures culled from the diary were multiplied by approximately 2.17 to convert them to a monthly value, and the estimates based on the questionnaire were obtained by dividing by 12 or by 3, depending on the period to which the question referred.

The average price index was 113.9 points for the 2004 survey period, with a base of 1998 = 100.0

Estimation method – The method aims to reduce potential sampling errors and biases deriving from the fact that non-responding households may have characteristics that differ from those of the participating households.

In order to obtain estimates for the entire survey population, a **weighting coefficient** was determined for each household investigated, with all members of a given household having the same weighting coefficient. A household's weighting coefficient reflects the number of households and persons in the survey population, which that household represents.

The set of weighting coefficients was derived in a multi-stage process by the “raking” method, in which the distribution of the “weighted” sample is adjusted to ensure consistency with external distributions according to selected distribution variables. The adjustment was performed separately for characteristics of households and for individuals (without combining the two) in each of the distributions.

For households, the adjustment was made for three groups:

1. Population in Jewish and mixed localities, without new immigrants
2. Immigrants from 1998 on
3. Population in non-Jewish localities

For these distributions the division differs according to household characteristics:

- * Groups of households that is homogeneous in terms of their expenditure, as determined by statistical methods.
- * Groups of types of households, defined according to household size and age composition of household members (elderly persons living alone, young couples, households with children, etc.).
- * Groups of households defined on the basis of the time they were investigated. These groups are meant to balance the “weighted” sample over the survey year, and to prevent biases that might result from the fact that the survey sample was not retroactively evenly distributed over the months of the year, due to fieldwork constraints.

The distributions by characteristics of households, to which the survey data were adjusted, are taken from Labour Force Survey estimates that are based on a large sample.

The weighting coefficients for the various groups of households were determined in a way that would also assure full correspondence between the survey estimates and the distribution of the survey population by sex and age groups, and geographic cross-sections based on the current demographic data of the Central Bureau of Statistics.

6. Reliability of the Estimates

The estimates presented in this publication are based on a sample survey, and may therefore be subject to two main types of errors:

- (A) **Sampling errors:** arise from the fact that the survey investigated only one sample of households and their individual members, and did not cover all the households and individuals in the population.
- (B) **Non-sampling errors:** result from other factors that may be present, even when a full census of the entire population is conducted.

(A) Sampling Errors

The sample on which this survey is based is one of very many possible samples of the same size that could have been drawn from the same population by the same method.

Estimate X' is the estimated value, based on the specific sample of this survey, for the corresponding value X that would have been obtained if a full census had been conducted.

The sampling error of the estimate, $\sigma'(X')$, is the mean difference between all estimates that could have been obtained from all possible samples of the same size and the same method, on the one hand, and the value that would have been obtained if a full census had been conducted under the same data-collection conditions.

The confidence interval for the estimate is an interval that contains the census value X at a given predetermined level of confidence,. The estimate X' , based on the sample, and the estimate of its sampling error, $\sigma'(X')$, make it possible to construct a confidence interval at a predetermined confidence level, so that the interval contains the census value X at the stipulated confidence level.

The confidence interval is usually presented at a confidence level of 95%. Therefore, the boundaries of this confidence level are calculated as $X' \pm 2\sigma'(X')$. For every table of subgroups in this publication, the sign " \pm " and the values of the two sampling errors for this estimate are presented beneath the estimate (in small letters).

Example: According to Table 6.2, the estimated average monthly expenditure for women's outerwear per household, in households with 2 earners, is NIS 172, and the 95% confidence interval for this estimate is NIS 172 ± 16 . Thus, it can be claimed with 95% confidence that the average monthly expenditure for women's outerwear in households where there are 2 earners ranges from NIS 156 to NIS 188.

The confidence level can be set higher or lower, and the confidence interval can be computed, in the following way:

α	67%	80%	90%	95%	99.5%
$K(\alpha)$	1.0	1.3	1.7	2.0	2.8

where $K(\alpha)$ (the number of sampling errors in either direction) is determined in accordance with the requisite confidence level, α .

Continuing with the previous example: If a higher confidence level, of 99.5% (near certainty) is desired, the value of the sampling error is divided by 2 and the result multiplied by $2.8 = K(\alpha)$. In this example, one sampling error of 8 is obtained, and therefore a 99.5% level of confidence will be:

$$172 \pm 2.8 \times (16/2), \text{ i.e. } 172 \pm 22.4$$

It can therefore be argued with almost total confidence (99.5%) that the average monthly expenditure for women's outerwear, in households where there are 2 earners, ranges from NIS 149.6 to NIS 194.4.

Notes:

1. The confidence intervals are usually symmetrical around the estimate, but they are asymmetric for estimates based on a small number of cases in the sample (less than 40). In these cases, both the estimate itself and the estimate of its sampling error are subject to a high error.
2. In order to warn the reader about the use of estimates that are subject to high errors, estimates with relative sampling errors between 25% and 40% are shown in parentheses (), and estimates with relative sampling errors between 40% and 50% are shown in brackets < >. Estimates with relative sampling errors of over 50% cannot be published, and ~ appears instead.

Comparisons of Estimates Related to Mutually Exclusive Groups

Sampling errors can be used to compare estimates related to mutually exclusive population groups (e.g., households of different sizes) and to determine whether the difference between the two groups is statistically significant.

If the estimates for Group 1 and Group 2 are $X(1)$ and, $X(2)$, respectively, the estimate for the difference between the groups is $D' = X'(1) - X'(2)$.

In order to determine whether $X(1)$ is different from $X(2)$ in the population itself, it is necessary to determine the sampling error of the estimated difference, D' :

$\sigma'(D) = \sqrt{\sigma'(X'(1))^2 + \sigma'(X'(2))^2}$, where one sampling error of the estimates is obtained by dividing the values shown in the table by 2.

If $\sigma'(D')$ is given, it is possible to determine a confidence interval for the difference at a confidence level α : $D' \pm K(\alpha)\sigma'(D')$.

If the confidence interval contains the value 0, the difference D' is not statistically significant. In other words, on the basis of the specific sample in the survey at the stipulated confidence level, it cannot be argued that $X'(1)$ is

different from $X'(2)$ in the population itself (even though the two values are different in the sample).

If the confidence interval does not contain the value 0, there is a statistically significant difference between the two groups, and at the stipulated confidence level the difference will be between $D' - K(\alpha)\sigma'(D')$ and $D' + K(\alpha)\sigma'(D')$.

For the reader's convenience, the attached chart (see page 35) can be used to obtain 95% confidence intervals for the difference between mutually exclusive groups. The chart should be used in the following way:

For the estimates and sampling errors presented in this publication, the tables present the value of two confidence intervals for the estimates $X'(1)$ and $X'(2)$. These values are marked in the two columns at either end of the chart. If a line is drawn between them, the value $\sigma'(D')$ will be found in the middle column in the figure. (To facilitate use of the chart, the scale of the limits can be adjusted.) If, for example, for two estimates, the values of two sampling errors are 120 and 150, they can be divided by 2, with the results of 60 and 75, respectively. The line connecting 60 and 75 in the extreme columns intersects the middle column at the value of 96. Therefore, the value of the two sampling errors of the difference is $192=2*96$.

If the difference D' is smaller than $2\sigma'(D')$ in absolute terms, the difference is not statistically significant. I.e., according to the specific sample in the survey, at the set confidence level, it is impossible to state that X_1 is indeed different than X_2 in the population itself (despite the fact that in the sample they are different).

If the difference D' is greater than $2\sigma'(D')$ in absolute terms, the difference is statistically significant and lies within the range $D' \pm 2\sigma'(D')$.

Example: Based on Table 7.2, average monthly expenditures for dental care (in Israeli currency) are compared for households in different cities, at a 95% confidence level.

Average expenditures for dental care were:

138±44 for households in Jerusalem,

179±77 for households in Rishon LeZion.

The question is whether the difference between these groups is statistically significant. Based on these estimates alone, there would appear to be a difference in average monthly expenditures for dental care by households in Jerusalem versus Rishon Lezion. This difference is estimated at $D' = \text{NIS } 41$

According to the chart, the line connecting 44 and 77 in the extreme columns intersects the middle column at 89, and therefore the value of the two sampling errors of the difference is 89. One may calculate a 95% confidence margin for the estimate of the difference: $D' \pm 2\sigma'(D') = 41 \pm 89$

Since this range contains the value 0 (the difference is between NIS 130 and NIS (-48), the difference D' is not statistically significant. Thus, for the specific sample in the survey, at a 95% confidence level, it cannot be concluded that the average monthly expenditure for dental care by households in Jerusalem is really different from the average monthly expenditure for the same purpose by households in Rishon Lezion.

A more accurate computation of the two sampling errors of the difference is based on the following formula:

$$2\sigma'(D') = 2 * \sqrt{(44/2^2) + (77/2)^2} = 2 * 44.3 \approx 89$$

(The result obtained through using the diagram).

Ratio of estimates among mutually exclusive groups: The ratio R' of $X'(1)$ to $X'(2)$ for two mutually exclusive groups, 1 and 2, is estimated as follows:

$$R' = X'(1) / X'(2);$$

And the estimate for the sampling error of the ratio estimate $\sigma'(R')$ will be:

$$\sigma'(R') = R' * \sqrt{\left(\frac{\sigma'X(1)}{X'(1)}\right)^2 + \left(\frac{\sigma'X(2)}{X'(2)}\right)^2}$$

Therefore, a 95% level of confidence for R' will be $R' \pm 2\sigma'(R')$.

If the confidence interval includes the value 1, the ratio is not significantly different from 1.

If the confidence interval excludes the value 1, the ratio is significantly different from 1 and falls within the aforementioned confidence interval.

(B) Non-Sampling Errors

The obtained estimate and its sampling error make it possible to deduce the census value. However, this value may be different from the real value for the population because it may be affected by non-sampling errors. Non-sampling errors are very difficult, if not impossible, to estimate. In this survey, these errors fall into the following categories:

1. **Non-response biases:** About one-sixth of the households that should have been investigated in the sample did not participate in the survey for various reasons (see Part 4, "Results of the Field Work"). Since the characteristics and consumption habits of this group of households may be different from those of households that participated in the survey, the survey estimates may be biased.

The method of estimation used in the survey ("weighting") substantially reduces errors of this type but does not eliminate all of them.

2. **Response errors:** The survey estimates are based on data provided by interviewees and, therefore, may be subject to response errors.

The detailed expenditure records in the fortnightly diaries were not always complete and accurate. Deficiencies in recording may be attributed to several causes: the family got tired of keeping the diary during the course of the two-week period; omission of “small” expenses such as children’s pocket money and purchases at kiosks; deliberate omission of “socially unacceptable” expenses such as alcoholic beverages and gambling; insufficient detail in the list of purchased products; inclusion of purchases made prior to the two-week period of the diary; and omission caused by failure to keep a current record of expenses as they are incurred.

Information collected about the various questionnaire items may also be subject to errors of various types. Since the responses were based on interviewees’ memory (with reference to three months or an entire year), some current expenses may be excluded or, alternatively, expenses incurred prior to the relevant period may be included. Inaccurate reporting of details related to various expenses may also be caused by reliance on memory - unless the information is based on documents. Moreover, response errors may be generated by misinterpretation of the questions or failure to follow instructions for filling out the questionnaire.

The interviewers asked household members to base their reports on documentation, and in cases where data seemed unreliable they would return to the households and make corrections when necessary. Despite these attempts, and notwithstanding various tests performed in the course of data processing, the responses may still contain inaccuracies that can bias the survey estimates.

3. **Processing errors:** In the various stages of processing, which include entry of data from the questionnaires, coding the commodities, and logical checks, there is potential for errors that affect the reliability of the estimates.

It is usually very difficult, if not impossible, to estimate the effect of non-sampling errors on the survey estimates. Nevertheless, it should be noted that the biases caused by these errors are sometimes in opposite directions and may therefore partially offset each other.

B. DEFINITIONS AND EXPLANATIONS

Household: a group of persons sharing the same dwelling most days of the week, and having a shared food expenditure budget. A household includes soldiers in the regular army.

Standard person: In order to rank households by their economic situation, it is preferable to arrange them by per-capita income and not by total household income. In order to account for household scale economies, households were sorted according to the total family income divided by the number of “standard persons,” rather than according to the total family income divided by the actual number of household members. These amounts were determined on the basis of the table below. According to this approach, each added member of the household has a smaller marginal effect in terms of the burden on the household budget, which reflects the economies of scale.

Actual number of persons in household	Number of Standard persons	Marginal Weight per person
1 person	1.25	1.25
2 persons	2.00	0.75
3 persons	2.65	0.65
4 persons	3.20	0.55
5 persons	3.75	0.55
6 persons	4.25	0.50
7 persons	4.75	0.50
8 persons	5.20	0.45
9 persons	5.60	0.40
Every additional person		0.40

Earners: a person who worked at least one week in the three months preceding the interviewer’s visit.

Decile: division of the population into ten equal parts, with the households arranged in ascending order according to some variable. For example, the lowest decile (Decile 1) in gross income per household is the group of 10% of households that have the lowest gross household income.

Upper limit: the maximum income in each of the deciles according to the variable by which the deciles were classified. For example, in Table 2.1 the maximum income in Decile 3 is

NIS 1,826, according to the variable “net money income per standard person”.

Quintile: a group comprised of 20% of the population (two deciles) according to some variable.

Gross household money income: a household's entire gross current financial income, i.e., before deduction of compulsory payments (income tax, National Insurance and Health Insurance contributions). Gross money income includes the income of all household members from employed or self-employed labour and from property, interest and dividends, support and allowances from institutions and individuals, pension income, and any other current income. Non-recurrent receipts such as inheritances and compensation are not included. Also, no imputation was made for income that originates in the use of one's dwelling and for various types of in-kind income (non- financial income).

Net household money income: the gross money income, as defined above, after deduction of compulsory payments. Data concerning compulsory payments were not obtained directly from the enumerated households, but were calculated according to the gross income data.

Net money income per standard person: the net household money income divided by the number of standard persons in the household (tables 2.1 and 2.2)

Net income per household: a households entire income, including current money income as well as non financial income from the estimation of housing services and motor vehicle services consumption from dwellings or motor vehicles owned by the household.

Net income per standard person: the net household income divided by the number of standard persons in the household (table 1.1).

Capital income: includes income from property and assets in Israel and abroad, income from interest on deposits and bonds, and dividends from shares.

Compulsory payments: direct taxes applied to current income - income tax, National Insurance contributions, and National Health Insurance. These payments were computed on the basis of the various tax regulations, and were not received directly from households.

Consumption expenditure: a household's total outlays for commodities and services and imputation of consumption expenditure for housing and motor vehicle services (since the purchase of these goods is defined as investment, not consumption). Outlays sometimes include interest, delivery and installation fees. The purchase of a product is considered as of the day the product is received, and the full purchase price is considered an expenditure for a product on the day the product reaches the dwelling, even if it was only partly paid for by that date. Therefore, advance payments on account of products or services not yet received, or payment of debts on account of products already delivered, are considered an increase in savings rather than a consumption expenditure.

Miscellaneous foods: a group which includes food products such as tea, coffee, cocoa, spices, baby food, powders, dry pulses, natural and vegetarian products, as well as the purchase or order of ready-made food.

Housing services consumption: the imputed value of the monthly outlay for consumption of owned-housing services, key-money dwellings, and housing provided free of charge (See page XXII).

Miscellaneous household needs (part of the Home and Household Maintenance item): a group which includes dishwashing soap, laundry detergent, household cleaning materials, disinfectants, air fresheners, candles, napkins, baby wipes, etc.

Health insurance: this group includes, from 1997, only payments for *supplemental* health insurance offered by health funds, and policies sold by insurance companies. Payments for state health insurance are considered a tax and fall into the category of compulsory payments.

Other health expenses: a group that includes outlays for medicines, personal hygiene products, eyeglasses, contact lenses, etc.

Vehicle expenses: a group that includes imputed interest and depreciation of vehicles, fixed and variable expenses for all types of vehicles, purchase of two-wheeled vehicles, and rental of vehicles.

Other expenses (transport): a group that includes outlays for driving lessons, driver's license renewal, various kinds of haulage, and parking charges.

Other products and services: a "main" consumption group that includes products such as cigarettes, cosmetics, jewellery, as well as legal services.

Ownership of durable goods: a percentage of households in a certain group that own or have use of a certain kind of durable equipment; e.g., the percentage of households in Jerusalem that have a washing machine, a television set, a personal computer, an automobile, a cellular phone, etc.