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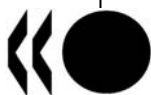
**DIRECTORATE FOR SCIENCE, TECHNOLOGY AND INDUSTRY
COMMITTEE FOR INFORMATION, COMPUTER AND COMMUNICATIONS POLICY**

Working Party on Indicators for the Information Society

THE DETERMINANTS OF ICT EXPENDITURE BY HOUSEHOLDS: A MICRO DATA ANALYSIS

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FOREWORD

The Working Party on Indicators for the Information Society (WPIIS) discussed this paper at its meeting in June 2010. The Working Party agreed to recommend the paper for declassification to the Committee for Information, Computer and Communications Policy (ICCP). The ICCP Committee agreed to the declassification of the paper in March 2011.

The paper was drafted by Pierre Montagnier, OECD's Directorate for Science, Technology and Industry Secretariat, as part of the OECD work on the economic and social impacts of ICTs.

It is published under the responsibility of the Secretary-General of the OECD.

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MAIN FINDINGS

This study analyses the determinants of household expenditure on ICT goods and services in 18 OECD countries in 2006, based on micro data from the Household Budget Surveys. Unlike previous studies based on aggregate data, the analysis of micro data permits measuring the influence of one variable while controlling the others. In particular, age, gender, educational attainment, geographical location, household income and composition are used to explain the observed differences in ICT expenditures.

The main results can be summarized as follows:

- *The income elasticity of ICT expenditure shows large variations among countries.* For instance, a 10% increase in household income increases expenditure on IT goods by 8.4% in Switzerland and 6.1% in Canada but only by 0.9% in Norway and 0.2% in Austria. This finding suggests that households' budgetary constraints are less binding in some countries than in others.
- *In most countries, the income elasticity is significantly higher for IT goods, e.g. computers, than for IT services, e.g. cable TV.* Therefore, budgetary constraints seem to matter more for expenditure on IT goods than on IT services.
- *The opposite is true for communication goods, e.g. mobile phone; and services, e.g. mobile subscription.* In most countries, the income elasticity of communication expenditure is higher for services than for goods.
- *Education is among the most important factors for household expenditures on IT goods.* In most countries, a university degree or above increases expenditures on IT goods by 27% as compared to primary education or below. The increase reaches 67% in Switzerland, 52% in the Czech Republic and 48% in Spain.
- *The effects of education on expenditure are less clear-cut for IT services and for communication goods and services.*
- *Households with children tend to have higher ICT expenditures, particularly in IT goods and communication services.* The increase ranges between 34% for IT goods in Greece and 1.6% for IT services in the Slovak Republic.
- *Age has a negative effect on all ICT expenditures but its importance varies among countries.* For instance, a 10-year older household spends 22% less in communication services in Ireland but only 6% less in Canada.
- *Households living in towns spend more on ICT than those in the countryside.* The difference ranges between 10 and 20% in most countries.

THE DETERMINANTS OF ICT EXPENDITURE BY HOUSEHOLDS: A MICRO DATA ANALYSIS

1. Introduction

This paper analyses the determinants of household expenditure on ICT goods and services in 18 OECD countries in 2006, based on micro data from the Household Budget Surveys. The paper is a follow-up to the study discussed by the WPIIS at its 2009 meeting.

Over the last decade, there has been a clear increase in ICT expenditure by households, both in value and as a proportion of total expenditure. Such a trend, however, has not affected all households in the same way. Previous studies (*e.g.* OECD, 2007) have compared average ICT expenditures among population sub-groups, defined according to income, age, education, etc, and have shown that different groups tend to have different patterns of ICT expenditures.

Although illustrative, these studies fail to control for the joint effects of household characteristics. For example, as wealthier individuals tend to be also more educated, group averages are not useful to assess whether higher ICT expenditures are due to higher income or to better education.

The analysis of household-level (or micro) data can provide an answer to these questions. By controlling the joint effects of all characteristics in each household, micro data analysis permits to separate their effects on ICT expenditures.

The study is organised as follows. Section 2 discusses the research questions in the economic literature, the methodology and the data for the analysis. Section 3 presents the results of the analysis broken down by IT goods, IT services, communication goods and communication services. Finally, Section 4 summarises the main results and makes suggestions for further research.

2. Research questions, methodology and data

2.1 Research questions

Most of the literature concerning the diffusion and use of ICT among households refers to determinants of equipment and use, and tends not to focus specifically on ICT expenditure.

Yin *et al.* (2005) provide one of the few analyses of the impact of the socio-economic factors on ICT expenditure. They use the US Bureau of Labour Statistics 2006 Consumer Expenditure Survey (CES) micro-data to analyse some of the determinants of household expenditure on computer hardware and software.

As most consumers buy computers for self-use, the authors assume that computer ownership can be regarded as equivalent to computer spending behaviour. For the household, it can be similarly assumed that most of them buy ICT goods and services for self-use. The main determinants on ICT expenditure, although not necessarily the same, should be closely related to those on equipment and use.

For ICT equipment and use, the literature usually focuses on income, age, education, occupation, gender (Bigot, 2006, McKeown *et al.*, 2007, OECD, 2007), marital status and children and, less frequently, on specific variables linked to literacy (Veenhof *et al.*, 2005), cultural capital or attitudes (CERI, 2010, Horrigan, 2007). Some of those determinants are clearly associated with the life cycle stage of the household. The age of the household's reference person, marital status, and presence of children have been frequently used to identify the life cycle stages.

Based on examination of the data on computer ownership, Yin *et al.* (2005) suggested four groups of households: married with children, married without children, single persons, and others (single parents and other types of households). They also suggested a negative quadratic relationship between age of the household's reference person (positive for age and negative for age-squared) and both the probability of spending and the amount spent.

Income is also one of the important determinants of the household expenditure as generally, the more income a household has, the more goods or services it can afford to purchase. The relationship between income and many types of expenditures has been found to be positive. Computer ownership and Internet access rates are positively related to income. Income is expected to positively influence expenditure on ICT goods and services.

Education may be another factor that affects ICT expenditure. Computer and Internet use are influenced by the level of education of the household's reference person (OECD, 2007). Differences in ICT use and familiarity according to education level have been also pointed out in many countries (Veenhof *et al.*, 2005). US studies (Yin *et al.*, 2005) have shown, for instance, that health and personal care expenditure is positively related to the level of education of the household's reference person. Reading material and occupational expenses are also positively related to the level of education of individuals. We can assume a positive relationship between education and spending on ICT goods and services.

Geographical area may be another factor that affects ICT expenditure. Several indices show that Internet access and use, and mobile access and use, are relatively heterogeneous according to where the household is living. A rural location remained one of the barriers to Internet use in Canada in 2005 (McKeown *et al.*, 2007). In France, in 2006, computer equipment and frequency of use, mobile equipment, use of SMS, Internet access and frequency of use all differed greatly according to the population density of the place of residence (CREDOC, 2007). We can assume a positive relationship between the level of the population density and spending on ICT goods and services.

Many factors impact women's access to and use of ICT, including ICT infrastructures, social norms, time-budget allocation, education, employment, and available content and cultural constraints. Many studies have found gender differences in patterns of computer and Internet use (Veenhof *et al.*, 2005, Montagnier and Van Welsum, 2006). Attitudes toward technology are also not the same according to gender. At the beginning of the 2000s, US female-headed households were found to be less confident about information technology than male-headed households (Yin *et al.*, 2005). It can be expected that gender will have a similar effect on ICT purchase and the amount spent.

From the above, we can formulate the following hypotheses:

Life cycle stage

Households whose reference person is married without children are less likely to spend on ICT than households whose reference person is married with children.

Of households that spend on ICT, households whose reference person is married with children are likely to spend more on ICT than households whose reference person is married without children.

Age

A positive relationship between the household reference person's age and the likelihood of spending on ICT is observed. There is a negative relationship between age-squared and the likelihood of spending on ICT.

Of households that spend on ICT, the effect of age on amount spent is positive and negative for age-squared.

Income

There is a positive relationship between household income and the likelihood of spending on ICT.

Of households that spend on ICT, the effect of income on amount spent is positive for income.

Education attainment

Households whose reference person has a low level of education are less likely to spend on ICT than households whose reference person has a high level of education.

Of households that spend on ICT, households whose reference person has a low education are likely to spend less on ICT than households whose reference person has a high level of education.

Density of population (or rural and urban)

Households whose reference person is resident in a rural – or low densely populated – region are less likely to spend on ICT than households whose reference person is resident in an urban – or highly densely populated – region.

Of households that spend on ICT, households whose reference person is resident in a rural – or lowly densely populated – region should spend less on ICT than households whose reference person is resident in an urban – or highly densely populated – region.

Gender

Households with a male reference person are more likely to spend on ICT than households with a female reference person.

Of households that spend on ICT, households with a male reference person are likely to spend more on ICT than households with a female reference person.

2.2 Methodology

In expenditure studies, and this is especially valid for durable goods, it is common for a large number of households not to have purchased anything in a particular category during the survey period. In this case, the dependent variable will be zero for a significant number of observations, and no conclusion can be drawn for the population as a whole. In econometrics, this is referred to as the limited dependent variable problem. In order to take this bias into account, Cragg (1971) proposed a double-hurdle model: it is made first of a probit model, which estimates whether a consumer will spend on a certain good or not, and second of a truncated regression model, in order to estimate how much to spend on that good. The regression model takes into account the selection bias and incorporates it into the regression, so that the results yield for the population as a whole. This correction is known as the Heckman correction, or two-stage method (Heckman, 1979). Due to the "truncated" nature of the dependent variable, the traditional estimation method of OLS (Ordinary Least Square) is not appropriate and the maximum likelihood estimation method is used instead.

Dependent variables

Probit and truncated regression models have been estimated for information and communication expenditure with various combinations of information technology and communication goods and services (see definitions below).

The dependent variable in the probit model is whether to spend on ICT goods and services (and various combinations). It is coded as 1 if the household spent on ICT, and coded as 0 otherwise.

The dependent variable in the truncated regression model is the logarithm of the amount spent on ICT goods and services (and various combinations). If there is no selection effect, the simple OLS model is used instead of the Heckman correction for the regression.

Independent variables

Following the approach from Yin *et.al* (2005), a simple model has been developed and tested in order to see the influence of the main socio-economic factors of households on their ICT expenditure.

According to the research questions mentioned above, income, age, life-cycle stage, education level of the household's reference person, geographical location and gender of the household's reference person should have significant influence on both the probability of spending on ICT goods and services and the level of ICT expenditure.

2.3 Data sources

Data are from the household's budget surveys. For the European countries, data are from the Eurostat Database on Household Budget Survey, and refer to the latest collection round in the reference year 2005.

For European countries (except the Czech Republic), the Secretariat did not have direct access to the micro-data. Eurostat provided the OECD with an initial sample of data with the selected variables. This sample was used by the OECD to prepare a programme coded in SAS software. This programme was then implemented and applied to the micro-data by Eurostat¹ and the aggregated results provided to the OECD. It was therefore only possible to test the assumptions through a limited number of interactions.

For Canada, the data come from the Survey of Household Spending (SHS), and for the Czech Republic and Switzerland, the data come from the Household Budget Survey. For the United States, the data come from the Consumer Expenditure Survey (CES).

2.4 Data

Definition of ICT expenditure

Households' expenditure survey generally use classifications related to consumption functions. For instance, European countries use the United Nation Classification of Individual Consumption According to Purpose (COICOP) classification.

For comparison purposes, ICT goods and services expenditures have been defined using the United Nation Classification of Individual Consumption According to Purpose (COICOP).

1. The Secretariat thanks Peter-Paul Borg and Guillaume Osier from Eurostat (F-3 Living Conditions and Social Protection statistics) for their co-operation and support in providing the results of the programme prepared by the OECD and applied to Eurostat micro-data.

The most recent OECD definitions of ICT and content and media products (OECD, 2009) uses the Central Product Classification (CPC) rev.2.

There is no direct link between COICOP and the CPC rev.2. In addition, some of the CPC categories identified as ICT or content products cover items that are used only by businesses and not by households.

ICT components

ICT expenditures have been split according to information technology and communication on the one hand, and goods and services on the other, forming four groups: IT goods, IT services, communication goods and communication services. The detailed selected items are provided in the Annex.

In four countries (Austria, Greece, Hungary and Norway), the variable expenditure has been miscoded: both zero values (*i.e.* no expenditures) and missing values have been coded as “missing”. In order to keep these countries in the analysis, we have decided to treat all missing codes as zero values (*i.e.* no expenditures). As a consequence of this choice, the effect of independent variables (*i.e.* their coefficients) is likely to be underestimated. Therefore, we will report the regression coefficients for these four countries but we will not compare them with those of other countries.

Definition of the independent variables

A first round of preliminary tests for the European countries with the four categories adopted by Yin *et al.* (2005) to define the life cycle stage of the household – married with children, married without children, single persons, and others (single parents and other types of households) – did not lead to significant results, due to strong interactions between the age of the household’s reference person and the household life cycle. It was not possible to isolate the respective effects of age and different types of households. It can also be considered that married households without children include two different types of households: young households as yet without children, and more senior households whose children have already left. Similarly, a negative quadratic relationship between age and ICT expenditure could not be clearly established.

It was therefore decided to select the presence of children as independent variables related to life cycle of the household, and if the household’s reference person was living in a couple or not.

For the same reason, we specified a linear relationship between ICT expenditure and age. Based on previous research (*e.g.* ARCEP, 2008) we expect both the probability to spend on ICT and the level of expenditure to decrease with age.

Therefore, the hypotheses regarding life cycle stage and age have been revised as follows:

Life cycle stage – Children

Households with children are more likely to spend on ICT than households without.

Of households that spend on ICT, households with children are likely to spend more on ICT than households without children.

Life cycle stage – Couples

Couples are more likely to spend on ICT than other households.

Of households that spend on ICT, couples are likely to spend more on ICT than other households.

Age

There will be a negative relationship between the household reference person's age and the likelihood of spending on ICT.

Of households that spend on ICT, the effect of age on the amount spent will be negative.

The independent (or explanatory) variables are therefore the following:

- *Income of the household*: the logarithm of the income will be selected. For European countries, the equivalent income has been selected (see the methodology).
- *Level of education of the household's reference person*: medium and high level will be compared to low level. This variable is not available for the United Kingdom.
- *Population density of the area where the household is living*: medium and highly densely populated area will be compared to lowly densely populated area. This variable is not available for Ireland and the Netherlands. For Canada, urban will be compared to rural areas.
- *Children*: presence of children (coded 1) will be compared with absence (coded 0). This variable is not available for the Netherlands. For Sweden and the United Kingdom, data could not be exploited properly.
- *Age*: age of the household's reference person. For Canada, age was provided using 5-year bracket intervals. A proxy for age value has been calculated, using the middle of the age interval (*i.e.* if the age was between 25 and 29, the age value has been put to 27 – see the methodology).
- *Couples*: households living in a couple (coded 1) will be compared with other households.
- *Gender*: households whose reference person is man (coded 1) will be compared with households whose reference person is a woman (coded 0).

Definition of the dependent variables

Preliminary tests, when using total ICT expenditure as a whole as dependent variable, could not lead to any coherent conclusion with respect to the independent variables. It was decided to focus specifically on each of the components of the ICT expenditure: information technology goods, information technology services, communication goods and communication services. The independent variables have specific effects on each of those ICT components which are not observable at a more aggregated level.

The dependent variables are therefore the following:

- Whether the household spends on information technology goods (coded 1) or not (coded 0) for the selection, and the logarithm of the amount of information goods expenditures, for the regression.

- Whether the household spends on information technology services (coded 1) or not (coded 0) for the selection, and the logarithm of the amount of information services expenditures, for the regression.
- Whether the household spends on communication goods (coded 1) or not (coded 0) for the selection, and the logarithm of the amount of communication goods expenditures, for the regression.
- Whether the household spends on communication services (coded 1) or not (coded 0) for the selection, and the logarithm of the amount of communication services expenditures, for the regression.

Descriptive statistics of the dependent and independent variables by country are provided in Annex Table 2.

The effects of the independent variables on each of the dependent variable, mirrored by the coefficients in the tables, are analysed and discussed in the next section. An empty cell indicates that the corresponding variable could not be included in the regression, either because of strong collinearity with other variables or due to a low quality of the data.

Differences observed between communication goods and communication services should also be interpreted bearing in mind that the supply of communication services, in many countries, may incorporate the supply of communication goods (provided as package), reflecting a blurring of the frontier between goods and services.

3. Results and discussion

3.1 *IT goods and services*

IT goods – selection

The probability of spending on IT goods increases with income in all the countries. The effect of income on the probability is particularly strong in Spain and the Slovak Republic, and weak in the Netherlands and the United States, and seems to be relatively similar in countries such as Canada, Finland and France.

The probability of spending on IT goods also increases – generally monotonically – with the level of education of the household's reference person: the higher the level of education of the household's reference person, the higher the probability of spending on IT goods. In Finland however, a household whose reference person has a medium level of education has the highest probability of spending on IT goods, followed by households whose reference person has a high level of education.

Living in a densely populated area generally increases the probability that the household will spend on IT goods, except in France, the United Kingdom and the United States. The effect of the population density is generally monotonic.

Households with children have a higher probability of spending on IT goods compared with households without children. This is in line with what has been generally observed concerning the adoption of ICT within households.

In all the countries, the probability of spending on IT goods decreases with the age of the household's reference person.

The effect of living in a couple is somewhat different among countries: households living in couples have a higher probability of spending on IT goods in six countries, but a lower probability in five others.

If the household's reference person is a man, it generally increases the probability of spending on IT goods, except in the Slovak Republic.

Table 1. IT goods – selection¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|---------|----------|----------|-----------|
| Austria | Coef. | -0.814 | 0.017 | 0.570 | 0.312 | 0.146 | 0.067 | 0.484 | | | |
| | SE | 0.0028 | 0.0002 | 0.0025 | 0.0018 | 0.0017 | 0.0019 | 0.0016 | | | |
| Belgium | Coef. | -2.734 | 0.288 | 0.149 | 0.040 | 0.017 | -0.101 | 0.088 | -0.012 | -0.051 | 0.168 |
| | SE | 0.0176 | 0.0017 | 0.0026 | 0.0027 | 0.0048 | 0.0049 | 0.0026 | 0.0001 | 0.0022 | 0.0022 |
| Canada² | Coef. | -2.583 | 0.455 | 0.620 | 0.276 | 0.017 | | 0.266 | -0.030 | 0.165 | 0.046 |
| | SE | 0.0076 | 0.0007 | 0.0015 | 0.0013 | 0.0015 | | 0.0017 | 0.00003 | 0.0012 | 0.0011 |
| Czech Republic | Coef. | -3.946 | 0.327 | 0.2853 * | 0.1669 * | 0.261 | 0.1685 * | 0.378 | -0.021 | 0.733 | 0.1730 ** |
| | SE | 0.8722 | 0.0580 | 0.0953 * | 0.0579 * | 0.0626 | 0.0685 * | 0.0586 | 0.00202 | 0.1023 | 0.1006 ** |
| Denmark | Coef. | -2.842 | 0.278 | 0.388 | 0.303 | 0.248 | 0.132 | 0.294 | | | |
| | SE | 0.01092 | 0.00105 | 0.00260 | 0.00200 | 0.00217 | 0.00224 | 0.00230 | | | |
| Finland | Coef. | -4.636 | 0.436 | 0.407 | 0.427 | 0.142 | 0.194 | 0.465 | | | |
| | SE | 0.01428 | 0.00142 | 0.00239 | 0.00207 | 0.00201 | 0.00247 | 0.00245 | | | |
| France | Coef. | -3.625 | 0.427 | 0.221 | 0.174 | -0.099 | 0.007 | 0.112 | -0.020 | -0.087 | 0.079 |
| | SE | 0.0046 | 0.0005 | 0.0008 | 0.0006 | 0.0006 | 0.0008 | 0.0007 | 0.0000 | 0.0006 | 0.0006 |
| Greece | Coef. | -4.582 | 0.454 | 0.180 | 0.089 | 0.258 | 0.146 | 0.503 | -0.017 | -0.149 | |
| | SE | 0.0121 | 0.0012 | 0.0021 | 0.0017 | 0.0015 | 0.0039 | 0.0018 | 0.0001 | 0.0016 | |
| Hungary | Coef. | -4.965 | 0.462 | 0.402 | 0.235 | 0.078 | 0.075 | 0.328 | | | |
| | SE | 0.0107 | 0.0012 | 0.0020 | 0.0017 | 0.0018 | 0.0018 | 0.0016 | | | |
| Ireland | Coef. | -2.847 | 0.349 | 0.199 | 0.113 | n.a. | n.a. | 0.119 | -0.015 | -0.011 | 0.151 |
| | SE | 0.0179 | 0.0016 | 0.0030 | 0.0029 | n.a. | n.a. | 0.0027 | 0.0001 | 0.0025 | 0.0024 |
| Netherlands | Coef. | -0.6336 † | 0.179 | 0.535 | 0.3267 * | n.a. | n.a. | n.a. | -0.018 | 0.2565 * | 0.367 |
| | SE | 0.4406 † | 0.0416 | 0.1306 | 0.1134 * | n.a. | n.a. | n.a. | 0.00264 | 0.0930 * | 0.0923 |
| Norway | Coef. | -0.4225 * | 0.1144 | 0.303 | 0.1607 * | 0.0829 * | 0.0859 ** | 0.368 | -0.0194 | | |
| | SE | 0.1419 * | 0.0124 | 0.0536 | 0.0491 ** | 0.0387 * | 0.0503 ** | 0.0432 | 0.0013 | | |
| Slovak Republic | Coef. | -6.838 | 0.570 | 0.564 | 0.468 | 0.205 | 0.090 | 0.176 | -0.003 | 0.083 | -0.052 |
| | SE | 0.0259 | 0.0026 | 0.0067 | 0.0061 | 0.0033 | 0.0030 | 0.0029 | 0.0001 | 0.0026 | 0.0028 |
| Spain | Coef. | -5.476 | 0.632 | 0.167 | 0.146 | 0.281 | 0.052 | 0.166 | -0.017 | -0.218 | 0.137 |
| | SE | 0.0079 | 0.0008 | 0.0011 | 0.0011 | 0.0009 | 0.0010 | 0.0010 | 0.00003 | 0.0008 | 0.0010 |
| Sweden | Coef. | -2.179 | 0.292 | 0.324 | 0.024 | 0.024 | 0.015 | n.a. | -0.019 | 0.235 | 0.126 |
| | SE | 0.0098 | 0.0010 | 0.0020 | 0.0019 | 0.0016 | 0.0020 | n.a. | 0.0000 | 0.0016 | 0.0014 |
| Switzerland | Coef. | -3.612 | 0.389 | 0.530 | 0.454 | n.a. | n.a. | 0.292 | -0.012 | -0.069 | 0.074 |
| | SE | 0.0134 | 0.0015 | 0.0029 | 0.0027 | n.a. | n.a. | 0.0017 | 0.0000 | 0.0019 | 0.0019 |
| United Kingdom | Coef. | -3.607 | 0.373 | n.a. | n.a. | -0.0360 † | -0.0311 † | n.a. | -0.014 | | |
| | SE | 0.1356 | 0.0118 | n.a. | n.a. | 0.0328 † | 0.0383 † | n.a. | 0.000547 | | |
| United States² | Coef. | -0.403 | 0.149 | 0.587 | 0.272 | -0.127 | | 0.122 | -0.016 | 0.062 | 0.010 |
| | SE | 0.0040 | 0.0003 | 0.0015 | 0.0014 | 0.0012 | | 0.0009 | 0.00002 | 0.0008 | 0.0007 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

IT goods – regression

The income elasticity varies from 0.02 in Austria to 0.83 in Switzerland.

In most of the countries, the higher the level of education of the household's reference person, the more the household spends on IT goods. In Denmark, by contrast, households whose reference person has a high level of education spend less on IT goods compared to households whose reference person has a lower level of education.

Overall, the more densely the area is populated, the more the household spends on IT goods. By contrast, this relation is the reverse in France. In Denmark and Finland, households living in medium densely populated areas spend more than those living in highly densely populated areas.

Households with children spend more on IT goods, compared with households without children, in all the countries except France and the United States.

IT goods expenditures decrease with the age of the household's reference person.

As for the probability of spending on IT goods, the impact of living in a couple on the level of IT goods expenditure is somewhat different between countries: households living in a couple spend more on IT goods in Canada, the Czech Republic, Sweden and the United States, but less in five other countries.

When the household's reference person is a man, it increases the expenditure on IT goods.

Table 2. IT goods – regression¹

| | | intercept | In income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|---------|-----------|--------|----------|
| Austria | Coef. | 6.231 | 0.015 | 0.254 | 0.129 | 0.073 | -0.0029 † | 0.048 | | | |
| | SE | 0.0152 | 0.0003 | 0.0052 | 0.0035 | 0.0024 | 0.0025 † | 0.0039 | | | |
| Belgium | Coef. | 3.240 | 0.222 | 0.275 | 0.039 | 0.117 | -0.157 | 0.152 | -0.009 | -0.065 | 0.304 |
| | SE | 0.0552 | 0.0043 | 0.0046 | 0.0046 | 0.0077 | 0.0080 | 0.0040 | 0.0002 | 0.0035 | 0.0041 |
| Canada² | Coef. | 0.053 | 0.614 | 0.271 | 0.089 | 0.151 | | 0.178 | -0.017 | 0.025 | 0.177 |
| | SE | 0.0065 | 0.0006 | 0.0013 | 0.0013 | 0.0012 | | 0.0009 | 0.00003 | 0.0009 | 0.0008 |
| Czech republic (ols) | Coef. | 6.374 | 0.290 | 0.524 | 0.2473 * | 0.2133 * | 0.1187 † | 0.279 | -0.023 | 0.617 | 0.4253 * |
| | SE | 1.1707 | 0.0775 | 0.1115 | 0.0771 * | 0.0827 * | 0.0911 † | 0.0628 | 0.0029 | 0.1569 | 0.1621 * |
| Denmark | Coef. | 0.682 | 0.455 | -0.449 | 0.069 | 0.110 | 0.190 | 0.224 | | | |
| | SE | 0.0333 | 0.0027 | 0.0053 | 0.0045 | 0.0045 | 0.0046 | 0.0041 | | | |
| Finland | Coef. | 2.210 | 0.345 | 0.289 | 0.313 | 0.124 | 0.170 | 0.145 | | | |
| | SE | 0.0265 | 0.0021 | 0.0030 | 0.0029 | 0.0022 | 0.0026 | 0.0026 | | | |
| France | Coef. | 1.569 | 0.433 | 0.268 | 0.159 | -0.138 | -0.137 | -0.250 | -0.006 | -0.092 | 0.045 |
| | SE | 0.0138 | 0.0013 | 0.0012 | 0.0011 | 0.0009 | 0.0012 | 0.0010 | 0.0001 | 0.0009 | 0.0009 |
| Greece | Coef. | -0.406 | 0.550 | 0.208 | 0.161 | 0.025 | -0.124 | 0.344 | -0.017 | -0.208 | |
| | SE | 0.0248 | 0.0022 | 0.0029 | 0.0025 | 0.0022 | 0.0056 | 0.0031 | 0.0001 | 0.0024 | |
| Hungary | Coef. | 1.165 | 0.365 | 0.224 | 0.100 | 0.022 | -0.038 | 0.018 | | | |
| | SE | 0.0296 | 0.0025 | 0.0030 | 0.0025 | 0.0025 | 0.0025 | 0.0024 | | | |
| Ireland (ols) | Coef. | 3.320 | 0.278 | | | | | | | | |
| | SE | 0.2909 | 0.02577 | | | | | | | | |
| Netherlands (ols) | Coef. | 3.918 | 0.238 | 0.1916 † | -0.0009 † | n.a. | n.a. | n.a. | -0.011 | | |
| | SE | 0.3946 | 0.0358 | 0.1250 † | 0.1183 † | n.a. | n.a. | n.a. | 0.0024 | | |
| Norway (ols) | Coef. | 5.189 | 0.092 | 0.297 | 0.1344 ** | | | | | | |
| | SE | 0.2207 | 0.0163 | 0.0820 | 0.0797 ** | | | | | | |
| Slovak Republic (ols) | Coef. | -0.7335 † | 0.560 | | | | | | | | |
| | SE | 1.2264 † | 0.1305 | | | | | | | | |
| Spain | Coef. | -0.345 | 0.576 | 0.484 | 0.365 | 0.151 | 0.054 | 0.072 | -0.026 | -0.105 | 0.133 |
| | SE | 0.0190 | 0.0018 | 0.0017 | 0.0017 | 0.0016 | 0.0018 | 0.0015 | 0.0001 | 0.0015 | 0.0017 |
| Sweden | Coef. | 4.492 | 0.187 | 0.087 | 0.052 | 0.244 | 0.023 | n.a. | -0.008 | 0.043 | 0.112 |
| | SE | 0.0176 | 0.0016 | 0.0025 | 0.0022 | 0.0017 | 0.0021 | n.a. | 0.0001 | 0.0018 | 0.0016 |
| Switzerland | Coef. | -4.398 | 0.835 | 0.669 | 0.654 | n.a. | n.a. | 0.200 | -0.021 | -0.180 | 0.268 |
| | SE | 0.0280 | 0.0030 | 0.0062 | 0.0059 | n.a. | n.a. | 0.0032 | 0.0001 | 0.0036 | 0.0034 |
| United Kingdom (ols) | Coef. | 3.523 | 0.317 | n.a. | n.a. | -0.1484 † | -0.0261 † | n.a. | -0.0052 * | | |
| | SE | 0.4356 | 0.0382 | n.a. | n.a. | 0.1068 † | 0.1247 † | n.a. | 0.0020 * | | |
| United States² | Coef. | 2.224 | 0.179 | 0.894 | 0.428 | 0.849 | | -0.046 | -0.014 | 0.384 | 0.192 |
| | SE | 0.0062 | 0.0005 | 0.0026 | 0.0024 | 0.0016 | | 0.0010 | 0.0000 | 0.0010 | 0.0009 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

IT services – selection

The probability of spending on IT services increases with income in all the countries, and the effect of income on the probability is particularly strong in France, Ireland and the Slovak Republic.

The education level of the household's reference person has a positive, either monotonic or inverse u-shaped, effect on the probability that this household will spend on IT services. In a significant number of countries, the strongest effect is provided by the medium level of education, followed by the highest level of education.

The household probability of spending on IT services generally increases with the population density of the area where the household lives. However, the relation is inverted in Sweden. In Sweden, the Slovak Republic and the United Kingdom, households living in a highly densely populated area have the lowest probability of spending on IT services compared with households living in other areas.

Households with children have a higher probability of spending on IT services, except in Hungary and Switzerland. The positive effect of a child's presence is the strongest in Ireland.

The effect of age on the probability of households spending on IT services varies according to the country, contrasting with its systematic negative orientation with respect to IT goods.

Households living in a couple have generally a higher probability of spending on IT services, except in the Slovak Republic and Spain.

The gender of the household's reference person does not have a similar effect in all the countries on the probability of the household spending on IT services. This contrasts with the positive effect on the probability of spending on IT goods when the household's reference person is a man.

Table 3. IT services – selection¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|----------|---------|--------|--------|
| Austria | Coef. | -1.349 | 0.010 | 0.179 | 0.159 | 0.197 | 0.091 | 0.069 | 0.003 | 0.022 | 0.089 |
| | SE | 0.0047 | 0.0003 | 0.0029 | 0.0021 | 0.0019 | 0.0022 | 0.0020 | 0.0001 | 0.0018 | 0.0018 |
| Belgium | Coef. | -1.124335 | 0.208099 | | | | | | | | |
| | SE | 0.0141 | 0.0014 | | | | | | | | |
| Canada² | Coef. | -3.323 | 0.361 | 0.132 | 0.121 | 0.098 | | 0.270 | 0.0062 | 0.424 | -0.198 |
| | SE | 0.0071 | 0.0007 | 0.0014 | 0.0014 | 0.0015 | | 0.0014 | 0.00003 | 0.0011 | 0.0010 |
| Czech Republic | Coef. | -2.7465 * | 0.1763 * | -0.0924 † | 0.339 | -0.1146 † | 0.0148 † | 0.0755 † | 0.027 | 0.736 | |
| | SE | 1.1917 * | 0.0798 | 0.1305 † | 0.0940 | 0.0956 † | 0.1099 † | 0.0719 † | 0.00307 | 0.0927 | |
| Denmark | Coef. | -1.771 | 0.340 | | | | | | | | |
| | SE | 0.0125 | 0.0012 | | | | | | | | |
| Finland | Coef. | -1.010 | 0.226 | | | | | | | | |
| | SE | 0.0179 | 0.0017 | | | | | | | | |
| France | Coef. | -7.076 | 0.734 | | | | | | | | |
| | SE | 0.0039 | 0.0004 | | | | | | | | |
| Greece | Coef. | 0.588 | 0.192 | 0.161 | 0.284 | 0.749 | 3.3740 † | 0.040 | -0.001 | | |
| | SE | 0.0582 | 0.0054 | 0.0128 | 0.0104 | 0.0113 | 9.4331 † | 0.0093 | 0.0002 | | |
| Hungary | Coef. | -3.689 | 0.347 | 0.323 | 0.310 | 1.009 | 0.600 | -0.090 | | | |
| | SE | 0.0100 | 0.0011 | 0.0020 | 0.0017 | 0.0018 | 0.0017 | 0.0017 | | | |
| Ireland | Coef. | -5.411 | 0.580 | 0.320 | 0.257 | n.a. | n.a. | 0.523 | | | |
| | SE | 0.0186 | 0.0018 | 0.0041 | 0.0037 | n.a. | n.a. | 0.0039 | | | |
| Netherlands | Coef. | -1.811 | 0.0858 ** | 0.1771 * | | | | | | | |
| | SE | 0.4824 | 0.0473 ** | 0.0785 * | | | | | | | |
| Norway | Coef. | -1.536 | 0.0274 * | 0.1531 * | 0.1732 * | 0.1179 * | 0.207 | | | | |
| | SE | 0.1633 | 0.0122 | 0.0606 * | 0.0573 * | 0.0436 * | 0.0552 | | | | |
| Slovak Republic | Coef. | -4.366 | 0.527 | 0.428 | 0.464 | -0.239 | 0.172 | 0.226 | 0.008 | -0.112 | -0.074 |
| | SE | 0.0228 | 0.0025 | 0.0048 | 0.0035 | 0.0032 | 0.0029 | 0.0032 | 0.0001 | 0.0028 | 0.0028 |
| Spain | Coef. | -4.742 | 0.445 | 0.036 | 0.075 | 0.245 | 0.204 | 0.061 | -0.008 | -0.190 | 0.198 |
| | SE | 0.0077 | 0.0007 | 0.0010 | 0.0010 | 0.0008 | 0.0010 | 0.0009 | 0.00003 | 0.0008 | 0.0010 |
| Sweden | Coef. | -1.685 | 0.151 | 0.031 | 0.314 | -0.214 | -0.081 | n.a. | 0.028 | 0.412 | 0.056 |
| | SE | 0.0102 | 0.0010 | 0.0031 | 0.0031 | 0.0022 | 0.0029 | n.a. | 0.0001 | 0.0023 | 0.0020 |
| Switzerland | Coef. | -3.756 | 0.531 | 0.202 | 0.174 | n.a. | n.a. | -0.028 | 0.011 | 0.375 | -0.126 |
| | SE | 0.0214 | 0.0025 | 0.0043 | 0.0037 | n.a. | n.a. | 0.0034 | 0.00008 | 0.0034 | 0.0031 |
| United Kingdom | Coef. | 0.764 | 0.314 | n.a. | n.a. | -0.1297 * | 0.0216 † | n.a. | -0.046 | 0.132 | |
| | SE | 0.1698 | 0.0148 | n.a. | n.a. | 0.0452 * | 0.0533 † | n.a. | 0.0009 | 0.0285 | |
| United States² | Coef. | -1.023 | 0.163 | 0.770 | 0.444 | 0.129 | | 0.170 | -0.003 | 0.459 | -0.289 |
| | SE | 0.0046 | 0.0004 | 0.0018 | 0.0016 | 0.0015 | | 0.0013 | 0.0000 | 0.0010 | 0.0010 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

IT services – regression

The income elasticity varies from 0.01 in Austria to 0.6 in France.

In a majority of countries, when the household's reference person has a high level of education, the household has a higher expenditure on IT services, compared to households whose reference person has a low level of education. The highest level of expenditures is reached by the medium level of education in more than half of the countries. By contrast, for households whose reference person has a high level of education, the level of expenditure is the lowest in Canada, Norway, Ireland and Switzerland.

Households living in densely populated areas generally spend more on IT services, except in Canada, Norway and Sweden.

Household expenditure on IT services decreases with age in three European countries, contrasting with Canada and Switzerland where they increase.

Households with children spend more on IT services compared with households without children. Similarly, households living in a couple also spend more on IT services.

The gender of the household's reference person does not have a homogenous effect on the level of IT services expenditure of that household.

Table 4. IT services – regression¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|---------|----------|----------|--------|
| Austria (ols) | Coef. | 6.840 | 0.0096 * | | | | | | | | |
| | SE | 0.0435 | 0.0044 | | | | | | | | |
| Belgium | Coef. | 4.123 | 0.090 | | | | | | | | |
| | SE | 0.0073 | 0.0007 | | | | | | | | |
| Canada² | Coef. | 2.910 | 0.270 | -0.066 | 0.016 | -0.004 | | 0.032 | 0.006 | 0.080 | -0.045 |
| | SE | 0.0046 | 0.0004 | 0.0008 | 0.0008 | 0.0008 | | 0.0006 | 0.00002 | 0.0007 | 0.0005 |
| Czech Republic | Coef. | 8.071 | 0.179 | 0.0605 † | 0.0289 † | 0.106 | 0.0930 * | 0.097 | 0.0007 † | 0.208 | |
| | SE | 0.3752 | 0.0248 | 0.0377 † | 0.0242 † | 0.0260 | 0.0285 * | 0.0212 | 0.0009 † | 0.0264 | |
| Denmark | Coef. | 4.621 | 0.129 | | | | | | | | |
| | SE | 0.0049 | 0.0005 | | | | | | | | |
| Finland | Coef. | 4.664 | 0.070 | | | | | | | | |
| | SE | 0.0027 | 0.0003 | | | | | | | | |
| France | Coef. | -1.356 | 0.603 | | | | | | | | |
| | SE | 0.0033 | 0.0003 | | | | | | | | |
| Greece (ols) | Coef. | 0.679 | 0.316 | 0.183 | 0.082 | 0.064 | 0.0148 † | 0.121 | | | |
| | SE | 0.1475 | 0.0147 | 0.0275 | 0.0216 | 0.0188 | 0.0494 † | 0.0206 | | | |
| Hungary | Coef. | 3.429 | 0.151 | 0.092 | 0.104 | 0.233 | 0.125 | 0.036 | | | |
| | SE | 0.0101 | 0.0008 | 0.0011 | 0.0010 | 0.0020 | 0.0016 | 0.0009 | | | |
| Ireland | Coef. | 3.353 | 0.228 | -0.0038 * | 0.089 | n.a. | n.a. | 0.040 | | | |
| | SE | 0.0155 | 0.0013 | 0.0016 * | 0.0017 | n.a. | n.a. | 0.0015 | | | |
| Norway (ols) | Coef. | 5.726 | 0.166 | -0.985 | -0.739 | -0.3228 * | | | | | |
| | SE | 0.3987 | 0.0306 | 0.1717 | 0.1621 | 0.1026 * | | | | | |
| Slovak Republic | Coef. | 2.287 | 0.179 | 0.160 | 0.098 | 0.447 | 0.300 | 0.016 | -0.007 | 0.0024 * | -0.013 |
| | SE | 0.0110 | 0.0011 | 0.0021 | 0.0017 | 0.0013 | 0.0011 | 0.0012 | 0.0000 | 0.0010 * | 0.0011 |
| Spain (ols) | Coef. | -0.8908 † | 0.470 | | | | | | | | |
| | SE | 0.7401 † | 0.0713 | | | | | | | | |
| Sweden | Coef. | 4.582 | 0.108 | 0.072 | 0.132 | -0.042 | -0.057 | n.a. | -0.002 | 0.076 | 0.083 |
| | SE | 0.0043 | 0.0004 | 0.0009 | 0.0008 | 0.0007 | 0.0008 | n.a. | 0.0000 | 0.0007 | 0.0006 |
| Switzerland | Coef. | 2.511 | 0.125 | -0.092 | -0.053 | n.a. | n.a. | 0.022 | 0.003 | 0.045 | 0.034 |
| | SE | 0.0054 | 0.0006 | 0.0009 | 0.0008 | n.a. | n.a. | 0.0006 | 0.0000 | 0.0007 | 0.0006 |
| United Kingdom (ols) | Coef. | 3.563 | 0.227 | n.a. | n.a. | 0.0840 * | 0.0409 † | n.a. | -0.003 | 0.0248 † | |
| | SE | 0.1462 | 0.0127 | n.a. | n.a. | 0.0393 * | 0.0459 † | n.a. | 0.0007 | 0.0225 † | |
| United States² | Coef. | 2.912 | 0.212 | 0.087 | 0.130 | 0.337 | | 0.136 | 0.007 | 0.176 | -0.053 |
| | SE | 0.0030 | 0.0002 | 0.0012 | 0.0012 | 0.0009 | | 0.0006 | 0.0000 | 0.0006 | 0.0005 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

IT goods and services

Overall, the effects of the various explanatory variables seem to be more homogeneous, as far as both selection and regression are concerned, for IT goods compared with IT services. In addition, the effects between selection and regression seem to be less similar for IT services than for IT goods.

For IT goods, income, education, children, population density in the area where the household live and household's reference person being a man are all factors which generally increase both the probability of spending and the level of expenditure of the household. And both the probability and the level decrease with age. By contrast, the fact that the household lives in a couple does not lead to similar effects.

For IT services, income, children, and the fact that households live in a couple, are factors that have a positive effect on both probability and level of expenditures. Both population density and education have generally a positive effect on the probability of spending on IT services but a less homogeneous effect as regards the level of expenditure. Age and the household's reference person being a man are both factors which have a rather heterogeneous effect on both the probability of spending and on the level of expenditure.

3.2 *Communication goods and services*

Communication goods – selection

The probability of spending on communication goods increases with income in all the countries. The positive effect of income on the probability is relatively strong in Belgium and Spain, weaker in France and Denmark, and seems to be relatively similar among countries such as Canada and Finland, or the Czech Republic and Switzerland.

The probability of spending on communication goods also increases with the level of education of the household's reference person: the higher the level of education of the household's reference person, the higher generally is the probability of spending on communication goods. In Finland, Norway, and the Slovak Republic however, a household whose reference person has a medium level of education has the highest probability of spending on ICT, followed by households whose reference person has a high level of education. In Ireland, by contrast, for households whose reference person has a high level of education, the probability of spending in communication goods is the lowest.

Living in a densely populated area tends to have a more heterogeneous effect, depending on the country, on the probability that the household will spend on communication goods.

As observed for IT goods, households with children generally have a higher probability of spending on communication goods, compared with households without children. And in all the countries, the probability of spending on communication goods decreases with the age of the household's reference person.

The impact of living in a couple is generally positive, except in Ireland, Spain and the United States.

If the household's reference person is a man, the effect varies according to the country.

Table 5. Communication goods – selection¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|---------|------------|--------|--------|
| Austria | Coef. | -2.236 | 0.008 | 0.182 | 0.125 | -0.059 | 0.0013 † | 0.289 | | | |
| | SE | 0.0061 | 0.0005 | 0.0055 | 0.0041 | 0.0036 | 0.0040 † | 0.0032 | | | |
| Belgium | Coef. | -5.521 | 0.408 | | | | | | | | |
| | SE | 0.0208 | 0.0019 | | | | | | | | |
| Canada² | Coef. | -2.000 | 0.174 | 0.130 | 0.116 | -0.007 | | 0.079 | -0.011 | 0.061 | -0.046 |
| | SE | 0.0059 | 0.0006 | 0.0012 | 0.0012 | 0.0012 | | 0.0009 | 0.00003 | 0.0009 | 0.0008 |
| Czech republic | Coef. | -4.090 | 0.227 | -0.0130 † | 0.0504 † | 0.1917 * | 0.0359 † | 0.274 | -0.007 | 0.514 | |
| | SE | 0.8605 | 0.0567 | 0.0836 † | 0.0550 † | 0.0589 * | 0.0657 † | 0.0470 | 0.0019 | 0.0613 | |
| Denmark | Coef. | -2.482 | 0.118 | 0.103 | 0.095 | 0.053 | 0.043 | 0.298 | | | |
| | SE | 0.0165 | 0.0016 | 0.0030 | 0.0024 | 0.0025 | 0.0026 | 0.0025 | | | |
| Finland | Coef. | -2.376 | 0.163 | 0.077 | 0.211 | 0.051 | 0.032 | 0.590 | | | |
| | SE | 0.0141 | 0.0014 | 0.0024 | 0.0021 | 0.0020 | 0.0024 | 0.0022 | | | |
| France | Coef. | -2.200 | 0.101 | 0.360 | 0.301 | -0.094 | 0.052 | 0.280 | | | |
| | SE | 0.0048 | 0.0005 | 0.0008 | 0.0007 | 0.0006 | 0.0009 | 0.0007 | | | |
| Greece | Coef. | -3.429 | 0.178 | 0.214 | 0.031 | 0.068 | 0.187 | 0.073 | -0.007 | 0.040 | -0.068 |
| | SE | 0.0219 | 0.0022 | 0.0036 | 0.0032 | 0.0026 | 0.0063 | 0.0032 | 0.0001 | 0.0029 | 0.0033 |
| Hungary | Coef. | -3.202 | 0.282 | 0.093 | 0.049 | -0.071 | 0.089 | 0.191 | -0.013 | | |
| | SE | 0.0146 | 0.0015 | 0.0024 | 0.0021 | 0.0023 | 0.0022 | 0.0020 | 0.0001 | | |
| Ireland | Coef. | -2.998 | 0.291 | -0.088 | 0.045 | n.a. | n.a. | 0.421 | -0.018 | -0.243 | 0.177 |
| | SE | 0.0185 | 0.0017 | 0.0031 | 0.0030 | n.a. | n.a. | 0.0027 | 0.0001 | 0.0026 | 0.0026 |
| Netherlands | Coef. | -2.150 | 0.163 | | | | | | | | |
| | SE | 0.4240 | 0.0412 | | | | | | | | |
| Norway | Coef. | -0.766 | 0.0218 * | | | | | | | | |
| | SE | 0.1297 | 0.0101 | | | | | | | | |
| Slovak Republic | Coef. | -5.202 | 0.307 | 0.0258 * | 0.050 | 0.093 | -0.061 | -0.074 | -0.0004 ** | 0.103 | 0.108 |
| | SE | 0.0551 | 0.0057 | 0.0124 * | 0.0106 | 0.0068 | 0.0065 | 0.0065 | 0.0002 ** | 0.0057 | 0.0064 |
| Spain | Coef. | -4.921 | 0.429 | 0.173 | 0.068 | 0.070 | -0.053 | 0.079 | -0.011 | -0.098 | 0.073 |
| | SE | 0.0092 | 0.0009 | 0.0011 | 0.0012 | 0.0010 | 0.0012 | 0.0010 | 0.0000 | 0.0009 | 0.0011 |
| Sweden | Coef. | -1.290 | 0.138 | 0.087 | 0.047 | -0.063 | 0.014 | n.a. | -0.017 | 0.093 | -0.026 |
| | SE | 0.0109 | 0.0011 | 0.0022 | 0.0021 | 0.0017 | 0.0020 | n.a. | 0.0001 | 0.0017 | 0.0015 |
| Switzerland | Coef. | -3.473 | 0.229 | 0.182 | 0.174 | n.a. | n.a. | 0.028 | -0.010 | 0.110 | -0.037 |
| | SE | 0.0237 | 0.0027 | 0.0052 | 0.0049 | n.a. | n.a. | 0.0028 | 0.0001 | 0.0033 | 0.0031 |
| United Kingdom | Coef. | -3.635 | 0.207 | n.a. | n.a. | -0.0346 † | 0.0615 † | n.a. | -0.007 | | |
| | SE | 0.2593 | 0.0223 | n.a. | n.a. | 0.0617 † | 0.0706 † | n.a. | 0.0011 | | |
| United States² | Coef. | -2.386 | 0.145 | 0.270 | 0.140 | -0.070 | | 0.019 | -0.005 | -0.026 | -0.046 |
| | SE | 0.0053 | 0.0005 | 0.0020 | 0.0019 | 0.0013 | | 0.0009 | 0.00003 | 0.0009 | 0.0007 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Communication goods – regression

The income elasticity varies from 0.14 in Ireland to 0.52 in Denmark.

The level of education of the household's reference person has a very heterogeneous effect on the level of expenditure that a household devotes to communication goods.

Households living in a densely populated area spend less on communication goods in European countries but more in Canada and the United States.

Households with children spend more on communication goods, compared with households without children, in all the countries except Hungary.

As with IT goods expenditure, communication goods expenditure decreases with the age of the household's reference person, except in the United States.

Table 6. Communication goods – regression¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|-----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|----------|--------|--------|--------|
| Belgium | Coef. | 2.749 | 0.256 | | | | | | | | |
| | SE | 0.1078 | 0.0071 | | | | | | | | |
| Canada ² | Coef. | 1.634 | 0.295 | -0.030 | 0.035 | 0.133 | | 0.089 | -0.005 | -0.101 | 0.016 |
| | SE | 0.0312 | 0.0018 | 0.0020 | 0.0020 | 0.0014 | | 0.0013 | 0.0001 | 0.0012 | 0.0010 |
| Denmark (ols) | Coef. | -1.6075 † | 0.518 | | | | | | | | |
| | SE | 1.5393 † | 0.1418 | | | | | | | | |
| Finland | Coef. | 2.325 | 0.239 | -0.046 | 0.097 | -0.021 | 0.075 | 0.160 | | | |
| | SE | 0.0351 | 0.0022 | 0.0030 | 0.0032 | 0.0024 | 0.0028 | 0.0054 | | | |
| France | Coef. | 2.199 | 0.210 | 0.085 | -0.0235 * | -0.126 | -0.021 | 0.0266 * | | | |
| | SE | 0.1137 | 0.0037 | 0.0131 | 0.0111 * | 0.0037 | 0.0027 | 0.0101 * | | | |
| Greece (ols) | Coef. | 1.4471 ** | 0.315 | | | | | | | | |
| | SE | 0.8526 ** | 0.0808 | | | | | | | | |
| Hungary | Coef. | 2.350 | 0.209 | 0.104 | 0.069 | -0.0066 * | 0.037 | -0.097 | -0.004 | | |
| | SE | 0.0334 | 0.0027 | 0.0032 | 0.0028 | 0.0031 * | 0.0029 | 0.0029 | 0.0001 | | |
| Ireland (ols) | Coef. | 3.510 | 0.136 | -0.159 | -0.139 | n.a. | n.a. | 0.133 | | | |
| | SE | 0.2259 | 0.0206 | 0.0397 | 0.0400 | n.a. | n.a. | 0.0330 | | | |
| Netherlands | Coef. | 0.9976 * | 0.236 | | | | | | | | |
| | SE | 0.4997 * | 0.0460 | | | | | | | | |
| Spain (ols) | Coef. | 1.2264 † | 0.2635 * | | | | | | | | |
| | SE | 0.8771 † | 0.0839 | | | | | | | | |
| Sweden (ols) | Coef. | 4.269 | 0.147 | -0.0973 † | 0.0390 † | -0.0318 † | -0.1959 * | n.a. | -0.013 | | |
| | SE | 0.3618 | 0.0349 | 0.0975 † | 0.0954 † | 0.0750 † | 0.0890 * | n.a. | 0.0024 | | |
| Switzerland (ols) | Coef. | -0.5026 † | 0.513 | | | | | | | | |
| | SE | 1.3844 † | 0.1506 | | | | | | | | |
| United States ² | Coef. | 0.0794 * | 0.308 | 0.348 | 0.311 | 0.342 | | 0.254 | 0.001 | 0.015 | 0.145 |
| | SE | 0.0300 * | 0.0014 | 0.0041 | 0.0036 | 0.0021 | | 0.0013 | 0.0001 | 0.0013 | 0.0012 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Communication services – selection

The probability of spending on communication services increases with income in all the countries. The positive effect of income on the probability is particularly strong in Spain, contrasting with its weakness in Denmark.

The education level of the household's reference person always has a positive effect on the probability that this household will spend on communication services. In a majority of countries, the effect is growing monotonically with the level of education. But in a significant number of countries, the strongest effect is provided by the medium level of education, followed by the highest level of education.

The household probability of spending on communication services generally increases with the population density in the area where the household lives. In Denmark and Canada, households living in a densely populated area have the lowest probability of spending on IT services compared with households living in other areas.

Households with children have a higher probability of spending on communication services, except in Denmark, the Slovak Republic and Switzerland. The positive effect of a child's presence is the strongest in Canada.

The effect of age on the probability of households spending on communication services is generally positive, except in Austria, Czech Republic and Ireland. This overall positive effect contrasts with the generally negative effect observed as far as IT goods and communication goods are concerned.

The impact of living in a couple is positive on the probability of spending on communication services, except in Finland. The impact is the strongest in Ireland.

If the household's reference person is a man, it decreases the probability of spending on communication services in all the countries.

Table 7. Communication services – selection¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|----------|--------|--------|---------|
| Austria | Coef. | -0.316 | 0.015 | 0.047 | 0.144 | 0.153 | 0.042 | 0.113 | -0.004 | 0.057 | |
| | SE | 0.0040 | 0.0002 | 0.0026 | 0.0018 | 0.0017 | 0.0019 | 0.0018 | 0.0000 | 0.0015 | |
| Belgium | Coef. | -1.124 | 0.153 | 0.375 | 0.278 | 0.215 | 0.114 | 0.137 | | | |
| | SE | 0.0169 | 0.0016 | 0.0028 | 0.0029 | 0.0053 | 0.0054 | 0.0028 | | | |
| Canada² | Coef. | -2.854 | 0.440 | 0.714 | 0.316 | -0.094 | | 0.651 | 0.007 | 0.185 | -0.231 |
| | SE | 0.0145 | 0.0014 | 0.0037 | 0.0027 | 0.0036 | | 0.0055 | 0.0001 | 0.0029 | 0.0024 |
| Czech Republic | Coef. | -2.8671 † | 0.3896 * | 0.1494 † | 0.646 † | 0.1138 † | 0.0585 † | 0.2436 † | -0.025 | 0.818 | |
| | SE | 1.9711 † | 0.1343 † | 0.2150 † | 0.1584 | 0.1380 † | 0.1494 † | 0.1712 † | 0.0048 | 0.1371 | |
| Denmark | Coef. | 1.731 | 0.010 | 0.348 | 0.182 | -0.048 | 0.293 | -0.032 | | | |
| | SE | 0.0245 | 0.0024 | 0.0059 | 0.0042 | 0.0043 | 0.0052 | 0.0047 | | | |
| Finland | Coef. | -2.012 | 0.396 | 0.183 | 0.312 | 0.361 | 0.120 | 0.319 | 0.003 | -0.029 | -0.398 |
| | SE | 0.0409 | 0.0043 | 0.0066 | 0.0057 | 0.0062 | 0.0064 | 0.0087 | 0.0001 | 0.0061 | 0.0051 |
| France | Coef. | -4.161 | 0.565 | 0.177 | 0.0024 * | 0.173 | 0.043 | | | | |
| | SE | 0.0068 | 0.0007 | 0.0015 | 0.0010 * | 0.0010 | 0.0014 | | | | |
| Greece | Coef. | -8.141 | 1.054 | 5.3070 † | 0.772 | 0.390 | -0.195 | 0.677 | | | |
| | SE | 0.0484 | 0.0052 | 0.0000 † | 0.0082 | 0.0065 | 0.0090 | 0.0086 | | | |
| Hungary | Coef. | -5.537 | 0.790 | 0.555 | 0.650 | 0.158 | 0.031 | 0.055 | | | |
| | SE | 0.0157 | 0.0019 | 0.0052 | 0.0039 | 0.0031 | 0.0028 | 0.0034 | | | |
| Ireland | Coef. | -0.117 | 0.252 | 0.292 | 0.207 | n.a. | n.a. | 0.285 | -0.008 | 0.856 | -0.356 |
| | SE | 0.0332 | 0.0030 | 0.0103 | 0.0086 | n.a. | n.a. | 0.0114 | 0.0002 | 0.0109 | 0.0063 |
| Slovak Republic | Coef. | -3.554 | 0.470 | 0.299 | 0.379 | 0.029 | 0.157 | -0.187 | | | |
| | SE | 0.0181 | 0.0021 | 0.0045 | 0.0032 | 0.0030 | 0.0026 | 0.0027 | | | |
| Spain | Coef. | -6.956 | 0.901 | 0.072 | -0.082 | 0.321 | 0.043 | 0.132 | | | |
| | SE | 0.0152 | 0.0016 | 0.0038 | 0.0030 | 0.0020 | 0.0023 | 0.0025 | | | |
| Sweden | Coef. | 0.106 | 0.123 | 0.102 | 0.075 | 0.331 | 0.0061 † | n.a. | 0.011 | 0.521 | -0.292 |
| | SE | 0.0148 | 0.0014 | 0.0046 | 0.0042 | 0.0040 | 0.0041 † | n.a. | 0.0001 | 0.0037 | 0.0032 |
| Switzerland | Coef. | 1.651 | 0.033 | 0.203 | 0.309 | n.a. | n.a. | -0.120 | 0.012 | 0.660 | -0.417 |
| | SE | 0.0557 | 0.0066 | 0.0112 | 0.0102 | n.a. | n.a. | 0.0088 | 0.0002 | 0.0091 | 0.0084 |
| United Kingdom | Coef. | -2.7957 | 0.4065 | n.a. | n.a. | -0.0543 † | -0.0479 † | n.a. | 0.0110 | 0.2949 | -0.1993 |
| | SE | 0.1674 | 0.0149 | n.a. | n.a. | 0.0631 † | 0.0735 † | n.a. | 0.0009 | 0.0399 | 0.0327 |
| United States² | Coef. | -1.186 | 0.170 | 0.232 | -0.320 | 0.460 | | 0.309 | 0.021 | 0.553 | -0.012 |
| | SE | 0.0076 | 0.0006 | 0.0046 | 0.0040 | 0.0023 | | 0.0021 | 0.0001 | 0.0019 | 0.0018 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<0.1; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Communication services – regression

The income elasticity varies from 0.01 in Denmark to 0.69 in the Slovak Republic.

In most of the countries, when the household's reference person has a high level of education, the household has a higher expenditure on communication services, compared with households whose reference person has a low level of education. In more than half the countries, the higher the level of education of the household's reference person, the more the household spends on communication services. By contrast, in Finland and Ireland, for households whose reference person has a high level of education, the level of expenditures is the lowest.

Households living in a densely populated area generally spend more on communication services, except in France.

Households with children spend more on communication services, compared with households without children.

Households' expenditure on communication services decrease with age.

The effect of living in a couple differs among countries: a household living in a couple have a higher probability of spending on IT services in four countries, but a lower one in four others.

Households whose reference person is a man generally have lower level of communication services expenditure, except in Sweden and Switzerland.

Table 8. Communication services –regression¹

| | | intercept | ln income | d_edu_high | d_edu_med | d_geo_high | d_geo_med | d_child | age | d_cple | d_male |
|-----------------------------------|-------|-----------|-----------|------------|-----------|------------|-----------|---------|--------|-----------|------------|
| Austria (ols) | Coef. | 6.837 | 0.0114 * | 0.223 | 0.178 | 0.099 | | | | | |
| | SE | 0.0550 | 0.0047 † | 0.0502 | 0.0357 † | 0.0285 | | | | | |
| Belgium | Coef. | 3.558 | 0.265 | 0.237 | 0.142 | 0.107 | 0.046 | 0.061 | | | |
| | SE | 0.0127 | 0.0011 | 0.0020 | 0.0020 | 0.0035 | 0.0036 | 0.0016 | | | |
| Canada ² | Coef. | 3.415 | 0.340 | 0.149 | 0.126 | 0.019 | | 0.098 | -0.006 | 0.084 | -0.071 |
| | SE | 0.0028 | 0.0003 | 0.0006 | 0.0005 | 0.0005 | | 0.0004 | 0.0001 | 0.0004 | 0.0004 |
| Czech Republic | Coef. | 8.894 | 0.222 | 0.1318 * | 0.110 | 0.122 | 0.0086 † | 0.183 | -0.008 | 0.598 | |
| | SE | 0.4593 | 0.0304 | 0.0465 * | 0.0302 | 0.0325 | 0.0358 † | 0.0261 | 0.0011 | 0.0325 | |
| Denmark | Coef. | 5.199 | 0.089 | 0.033 | 0.134 | 0.135 | 0.071 | 0.313 | | | |
| | SE | 0.0076 | 0.0007 | 0.0017 | 0.0013 | 0.0014 | 0.0015 | 0.0014 | | | |
| Finland (ols) | Coef. | 1.542 | 0.504 | -0.119 | -0.0363 † | 0.0140 † | 0.0374 † | 0.268 | -0.009 | -0.0728 * | |
| | SE | 0.1922 | 0.0195 | 0.0299 | 0.0275 † | 0.0238 † | 0.0289 † | 0.0282 | 0.0007 | 0.0252 * | |
| France (ols) | Coef. | 3.163 | 0.397 | 0.096 | 0.058 | -0.117 | -0.0485 * | 0.071 | -0.014 | -0.169 | |
| | SE | 0.1240 | 0.0125 | 0.0221 | 0.0174 | 0.0157 | 0.0223 * | 0.0190 | 0.0005 | 0.0158 | |
| Greece | Coef. | 0.217 | 0.600 | 0.340 | 0.300 | 0.069 | -0.030 | 0.176 | | | |
| | SE | 0.0050 | 0.0005 | 0.0009 | 0.0007 | 0.0006 | 0.0017 | 0.0007 | | | |
| Hungary | Coef. | 0.490 | 0.560 | 0.393 | 0.264 | 0.155 | 0.029 | 0.020 | | | |
| | SE | 0.0054 | 0.0006 | 0.0010 | 0.0009 | 0.0009 | 0.0009 | 0.0008 | | | |
| Ireland | Coef. | 2.156 | 0.541 | -0.143 | -0.0010 † | n.a. | n.a. | 0.152 | -0.022 | -0.178 | -0.008 |
| | SE | 0.0106 | 0.0009 | 0.0019 | 0.0018 † | n.a. | n.a. | 0.0017 | 0.0001 | 0.0016 | 0.0015 |
| Netherlands (ols) | Coef. | 5.221 | 0.178 | 0.1197 * | 0.1040 * | n.a. | n.a. | n.a. | -0.012 | | |
| | SE | 0.1884 | 0.0175 | 0.0546 * | 0.0502 * | n.a. | n.a. | n.a. | 0.0010 | | |
| Norway | Coef. | 6.239 | 0.095 | | | | | | | | |
| | SE | 0.2092 | 0.0164 | | | | | | | | |
| Slovak Republic | Coef. | -1.181 | 0.693 | 0.305 | 0.251 | 0.184 | 0.145 | 0.020 | | | |
| | SE | 0.0144 | 0.0014 | 0.0024 | 0.0021 | 0.0014 | 0.0013 | 0.0012 | | | |
| Spain | Coef. | -0.729 | 0.665 | 0.148 | 0.176 | 0.102 | 0.082 | 0.019 | | | |
| | SE | 0.0036 | 0.0004 | 0.0005 | 0.0005 | 0.0004 | 0.0005 | 0.0004 | | | |
| Sweden | Coef. | 5.313 | 0.165 | 0.106 | 0.119 | 0.109 | 0.061 | n.a. | -0.014 | 0.059 | 0.040 |
| | SE | 0.0043 | 0.0004 | 0.0010 | 0.0009 | 0.0008 | 0.0009 | n.a. | 0.0000 | 0.0008 | 0.0007 |
| Switzerland | Coef. | 2.577 | 0.312 | 0.026 | 0.037 | n.a. | n.a. | 0.226 | -0.015 | 0.068 | 0.012 |
| | SE | 0.0064 | 0.0007 | 0.0013 | 0.0011 | n.a. | n.a. | 0.0008 | 0.0000 | 0.0009 | 0.0009 |
| United Kingdom | Coef. | 4.127 | 0.308 | n.a. | n.a. | 0.0085 † | -0.0165 † | n.a. | -0.016 | -0.068 | -0.0184 ** |
| | SE | 0.0738 | 0.0064 | n.a. | n.a. | 0.0179 † | 0.0209 † | n.a. | 0.0003 | 0.0112 | 0.0109 ** |
| United States ² | Coef. | 4.813 | 0.167 | 0.198 | 0.066 | 0.181 | | 0.122 | -0.007 | 0.333 | -0.090 |
| | SE | 0.0019 | 0.0002 | 0.0007 | 0.0007 | 0.0006 | | 0.0004 | 0.0000 | 0.0004 | 0.0003 |

1. The coefficients all have a p value < .001, except: * p<.05; **p<.01; † p>=0.1.

2. Income instead of equivalent income. Urban instead of d_geo_high and d_geo_med. See methodology.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Communication goods and services

Overall, the various explanatory variables have diverging effects according to whether we are referring to communication goods or communication services:

- Concerning the probability of spending, the population density in the area where the household is living generally has a positive effect where services are concerned, whereas the effect is much more variable across countries where goods are concerned. Similarly, if the household's reference person is a man, this has a negative effect on services, whereas the effect is more variable across countries where goods are concerned.
- Concerning the level of expenditure, it is generally higher for households whose reference person has a high level of education, where services are concerned, whereas this is not so frequently the case where goods are concerned.
- Age has opposite effects on goods and services in the selection (negative for goods, more positive for services). Geographical densely populated area also has opposite effects in the regression (more positive for services, more negative for goods).

In addition, where both communication goods and communication services are concerned, the effects of variables are not always the same on the probability of spending and the amount spent.

- *For communication goods*, the education level of the household's reference person generally has a positive effect on the probability of spending. But this effect on the amount spent is much more heterogeneous, depending on the country.
- *For communication services*, the probability of spending increases with age, but the amount spent decreases with age.

3.3 Main pattern of determinants

Determinants could be classified according to the homogeneity of their effect on ICT expenditures.

- First, income and children have positive effects on the probability of spending and on the level of expenditures in all types of ICT expenditures.
- Second, education level has generally positive and monotonic effects on the probability of spending in all types of ICT expenditures, and on the level of expenditures for IT goods and communication services. But the effect is more variable across countries on the level of expenditures for communication goods and IT services.
- Third, geographical area has a positive effect - monotonic for the probability, but not for the amount spent - on IT goods and communication services. But the effect is more variable across countries for communication goods and IT services.
- Fourth, age decreases both the probability of spending and the amount spent on goods. The effect is more variable for services.
- Fifth, if the household's reference person is a man, it has an increasing effect for both the probability of spending and on the level of expenditures on IT goods, but a decreasing effect for communication services. For IT services and communication goods, the effect is more variable.

- Sixth, to live in a couple has an increasing effect on the probability of spending on communication goods and IT and communication services. The effect on the amount spent is positive for IT services and more variable for the remaining categories: IT and communication goods, and communication services.

Two main patterns of determinants of household's expenditures on ICT seem to emerge, both relatively similar across countries (Figure 1): one for IT goods, one for communication services. They distinguish from each other by age and gender effects. Age decreases the probability to spend on IT goods but increases the probability to spend on communication services. And if the household's reference person is a man, it has an increasing effect for both the probability to spend and on the level of expenditures on IT goods, but a decreasing effect for communication services.

Otherwise, both for IT goods and communication services, income, education level, geographical area and child have positive effects on the probability of spending and on the level of expenditures.

Communication goods could fall under the "communication" umbrella for a couple effect and under the "goods" umbrella for age and gender effect. IT services is compatible both with IT goods and communication services features.

Figure 1. The effects¹ of selected determinants on households ICT expenditure

(n= number of countries where results are available)

| | Information Technology | | | | Communication | | | | | |
|-----------------|------------------------|-------------|----|-------|---------------|-------------------|-------------|----|-------|----|
| | | probability | n | level | n | | probability | n | level | n |
| Goods | income | + | 18 | + | 18 | income | + | 18 | + | 13 |
| | education level | + | 17 | + | 15 | education level | + | 15 | + / - | 7 |
| | geographical area | + | 15 | + | 13 | geographical area | + / - | 13 | - | 6 |
| | child | + | 15 | + | 12 | child | + | 13 | + | 6 |
| | age | - | 14 | - | 11 | age | - | 11 | - | 4 |
| | couple | + / - | 12 | + / - | 9 | couple | + | 9 | + / - | 2 |
| | gender (male) | + | 11 | + | 8 | gender (male) | + / - | 8 | + | 2 |
| | | | | | | | | | | |
| Services | income | + | 18 | + | 17 | income | + | 16 | + | 18 |
| | education level | + | 13 | + / - | 10 | education level | + | 15 | + | 16 |
| | geographical area | + | 11 | + / - | 9 | geographical area | + | 14 | + | 14 |
| | child | + | 10 | + | 8 | child | + | 13 | + | 13 |
| | age | + / - | 10 | + / - | 7 | age | + | 9 | - | 10 |
| | couple | + | 9 | + | 6 | couple | + | 9 | + / - | 9 |
| | gender (male) | + / - | 7 | + / - | 5 | gender (male) | - | 7 | - | 6 |
| | | | | | | | | | | |

1. Main effect observed across countries. The sign "+ / -" mirrors no dominant trend across countries.

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

ICT goods and services and total consumption expenditures

How do the households behave in terms of ICT goods and services expenditures if there is a slight increase of their income? Do they increase or decrease their ICT goods and expenditures? And is the share of ICT goods and services in their total consumption expenditures increasing or decreasing?

Income elasticity of expenditures on ICT goods and services, as provided by the various regressions, could be compared to income elasticity of total consumption expenditures, calculated on the same micro-data sets, in the three following countries: Canada, Switzerland and the United States.

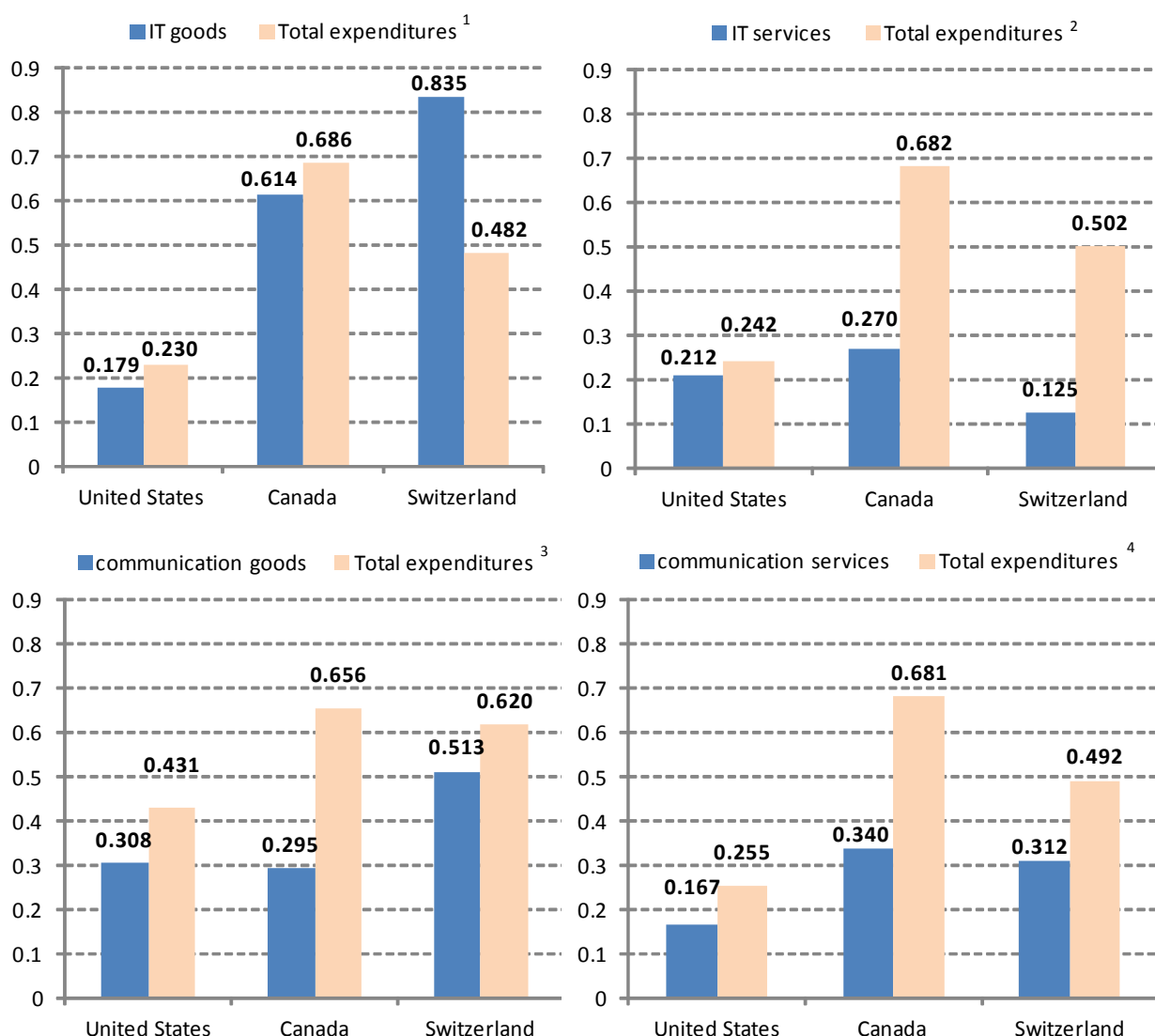
For each country, income elasticity for total consumption expenditures was calculated for households having spent on IT goods, in order to compare it with the IT goods income elasticity which was obtained in the regression part of the Heckman model. And similarly for other ICT categories (IT services, communication goods, and communication services).

Figure 2 shows that in Canada and Switzerland, the income elasticity for IT services and for communication goods and services expenditures is significantly lower than the income elasticity for the total consumption expenditures. This means that households, if their income increases, will increase their ICT expenditures but relatively less than their total consumption expenditures. This is a lower relative priority.

IT goods are not in the same case. In Canada, their income elasticity, though slightly lower than that for the total consumption expenditures, remains of the same order of magnitude. And in Switzerland, it is even higher. In that country, households expenditures devoted to IT goods would increase 1.7 times more than the total consumption expenditures, for a given unit of increase of income.

In the United States, income elasticity for both IT goods and IT services is relatively close to that of the total expenditures, contrasting with the situation in Canada and Switzerland. It remains to be confirmed if the pattern observed in those two countries for IT goods and in the United States for IT services holds in other countries.

Figure 2. Income elasticities of selected ICT goods and services and of total expenditures in Canada, Switzerland and the United States, 2006



1. Calculated for households having spent on IT goods only.
2. Calculated for households having spent on IT services only.
3. Calculated for households having spent on communication goods only.
4. Calculated for households having spent on communication services only.

Source: OECD, based on data from Statistics Canada, the Swiss Federal Statistical Office and the US Bureau of Labor Statistics.

Conclusion

This analysis of determinants of household's ICT expenditures has shown that some determinants, at the level of more elementary expenditures components (IT goods, IT services, communication goods and communication services) have significant and relatively similar effects, as expected in the research questions. This is the case of income and the presence of children, which have generally a positive impact on both the probability to spend and the level of expenditures.

The effects of other determinants are less similar across countries or between goods and services, but do not invalidate the assumptions made in the initial questions.

The marked different effects between communication services and information technology goods also mirror the fact that ICT goods and services do not necessarily follow a uniform pattern of consumption. Looking at elementary components is certainly useful for a better understanding of the mechanisms at stake.

These findings may also call for revisiting the existing ICT expenditure categories in the consumption surveys in detail, especially for cases where the frontier between goods and services is blurring.

ANNEX: ICT EXPENDITURES DEFINITION AND COUNTRY DATA

1. ICT expenditures: details and components

1.1 ICT expenditures: COICOP items.

COICOP categories for detailed ICT goods and services:

Communication expenditures:

08.2.0 Telephone and fax equipment:

- Purchases of telephones, radio-telephones, telefax machines, telephone-answering machines and telephone loudspeakers.
- Repair of such equipment.

Excludes: telefax and telephone-answering facilities provided by personal computers (09.1.3).

08.3.0 Telephone and telefax services:

- Installation and subscription costs of personal telephone equipment.
- Telephone calls from a private line or from a public line (public telephone box, post office cabin, etc.); telephone calls from hotels, cafés, restaurants and the like.
- Telegraphy, telex and telefax services.
- Information transmission services; Internet connection services.
- Hire of telephones, telefax machines, telephone-answering machines and telephone loudspeakers.

Includes: radio-telephony, radio-telegraphy and radiotelex services. Excludes: telefax and telephone answering facilities provided by personal computers (09.1.3).

Audio-visual, photographic and information processing equipment.

Definitions COICOP:

- 09.1 Audio-visual, photographic and information processing equipment
- 09.1.1 Equipment for the reception, recording and reproduction of sound and pictures
- 09.1.2 Photographic and cinematographic equipment and optical instruments
- 09.1.3 Information processing equipment
- 09.1.4 Recording media
- 09.1.5 Repair of audio-visual, photographic and information processing equipment

Information and communication technologies expenditures are made from the sum of communication expenditures and audio-visual, photographic and information processing equipment expenditures.

- 09.4.2 - Cultural services (*)
 - Services provided by:
 - Cinemas, theatres, opera houses, concert halls, music halls, circuses, sound and light shows.
 - Museums, libraries, art galleries, exhibitions.
 - Historic monuments, national parks, zoological and botanical gardens, aquaria.
 - Hire of equipment and accessories for culture, such as television sets, video cassettes, etc.
 - Television and radio broadcasting, in particular licence fees for television equipment and subscriptions to television networks.
 - Services of photographers such as film developing, print processing, enlarging, portrait photography, wedding photography, etc.

Includes: services of musicians, clowns, performers for private entertainments.

(*) When available, the only part which will be included in the ICT expenditures will be “- hire of equipment and accessories for culture, such as television sets, video cassettes, etc.” and “television and radio broadcasting, in particular licence fees for television equipment and subscriptions to television networks”.

1.2 ICT expenditures items selected by countries

European countries (including Czech Republic)

For the European countries, according to the available detail level (Eurostat, 2006), the following items have been selected:

- Telephone and telefax equipment (HE082)
- Telephone and telefax services (HE083)
- Audio-visual, photographic and information processing equipment (HE091)
- Television and radio taxes and hire of equipment (HE09423)

The various ICT components are defined as follow:

IT goods include audio-visual, photographic and information processing equipment (HE091) less repair of audio-visual, photographic and information processing equipment (HE0915)

IT services include television and radio taxes and hire of equipment (HE09423) and repair of audio-visual, photographic and information processing equipment (HE0915).

Communication goods include telephone and telefax equipment (HE082).

Communication services include telephone and telefax services (HE083).

Canada

For Canada, according to the available detail level (Statistics Canada, 2008a), the ICT expenditures and their components are defined in the Annex Table 1.

Annex Table 1. ICT expenditures and their components in Canada.

| Communication | | IT | | |
|--|-------------------------|--|----------------------------|---|
| goods | services | goods | services | |
| Purchases of communications equipment H004 | Telephone services H005 | Computer equipment and supplies M110 | Photographic services M119 | |
| | Cellular services H008 | Photographic goods (M116 - M119) | | |
| | Internet services H009 | Audio equipment M150 | | Cablevision and satellite services M165 |
| | On-line services H070 | Pre-recorded media M151 | | |
| | | Blank media M187 | | |
| | | Televisions and other video equipment M186 | | |
| | | Rental of DVDs, video tapes and video games M156 | | |
| | | Rental of home entertainment equipment M157 | | |

Source: OECD, based on Statistics Canada SHS Data Dictionary 2006 Data Model Entity (PUMF).

Switzerland

For Switzerland, the most detailed level (level 5) of the classification used by the Household Budget Survey has been used. Consumptions expenditures are classified according to COICOP, as established by EUROSTAT. ICT expenditure items are in line with other European countries.

United States

Based on a draft provided by the BLS with a concordance between COICOP and the detailed classification used for the CES, the Universal Classification Code (UCC), UCC detailed items have been selected following the COICOP categories selected for the European countries and are listed in the Annex table 2.

Annex Table 2. ICT expenditures and their components in the United States.

| Communication | | | | IT | | | |
|-----------------------------|-------------|-----------------------------------|-------------|--|-------------|-----------------------------------|-------------|
| goods | | services | | goods | | services | |
| <i>UCC Title</i> | <i>code</i> | <i>UCC Title</i> | <i>code</i> | <i>UCC Title</i> | <i>code</i> | <i>UCC Title</i> | <i>code</i> |
| Telephones and accessories | 320232 | Residential telephones/pay phones | 270101 | Black and w white tv | 310110 | Cable/satellite/com antenna serv. | 270310 |
| Telephone answering devices | 690210 | Cellular phone service | 270102 | Color tv - console | 310120 | Repair of tv/radio/sound equip. | 340610 |
| | | Pager service | 270103 | Color tv - portable/table mod | 310130 | Rental of televisions | 340902 |
| | | Phone cards | 270104 | Televisions | 310140 | Rental of vcr/radio/sound equip. | 340905 |
| | | Computer information services | 690114 | Vcrs/video disc players | 310210 | Photographer fees | 620320 |
| | | Internet services away from home | 690116 | Video cassettes/tapes/discs | 310220 | Film processing | 620330 |
| | | | | Video game hardware/software | 310230 | Rntl video cass/tapes/discs/films | 620912 |
| | | | | Streaming/downloading video | 310240 | Online entertainment and games | 620930 |
| | | | | Radios | 310311 | Repair-cmptr,cmptr sys n-b | 690113 |
| | | | | Tape recorders and players | 310313 | | |
| | | | | Digital audio players | 310314 | | |
| | | | | Components/component systems | 310320 | | |
| | | | | Accessories and other sound equip | 310333 | | |
| | | | | Satellite dishes | 310334 | | |
| | | | | Records,cds,audio tapes | 310340 | | |
| | | | | Rcrd/tape/cd/video mail ord club | 310341 | | |
| | | | | Records,cds,audio tapes | 310342 | | |
| | | | | Streaming/downloading audio | 310350 | | |
| | | | | Vehicle audio equipment | 480214 | | |
| | | | | Vehicle video equipment | 480215 | | |
| | | | | Vehicle audio eq. incl. labor | 490502 | | |
| | | | | Film | 610210 | | |
| | | | | Photographic equipment | 610230 | | |
| | | | | Computer/computer hardware non-bus use | 690111 | | |
| | | | | Computer software/computer accessories non-bus use | 690112 | | |
| | | | | Personal digital assistants | 690115 | | |
| | | | | Calculators | 690220 | | |
| | | | | Typewriters/other office machinery non-bus use | 690230 | | |

Source: OECD, based on BLS.

2. Country data specificities

2.1 European countries

Data source

The source of the data is the Eurostat database on Household Budget Survey. The reference year is 2005 (Eurostat, 2006).

Income and equivalent income

Income refers to the net income (total income from all sources including non-monetary components minus income taxes).

Equivalent income of the household is used instead of income of the household.

Equivalent income of the household has been calculated by dividing the income of the household by the equivalent size of the household and multiplying the result by the household size:

Equivalent income = income / household equivalent size x household size

Household size refers to the sum of household members.

Household equivalent size is established by allocating weighting coefficients to the household's members according to their demographic characteristics. Given the existence of big differences in the sizes and structures of households, comparability can be improved by using expenditure or income by adult equivalent.

The OECD scale is used, which consists in allocating the following weightings to persons in the calculation of the "equivalent household's size".

- first adult in the household¹ = 1.0
- each adult thereafter (aged over 13) = 0.7
- each child (13 or under) = 0.5

Calculation rule:

$$\text{Household equivalent size} = 0.3 + (0.7 * A) + (0.5 * B)$$

A = Sum of household members where MB03 > 13

B = Sum of household members where MB03 < 14

1. The first adult of the household counts for 1 because of the addition of the constant term 0.3, assuming that each household must have at least one adult.

Education level of the reference person

The education level of the reference person corresponds to the level of studies completed by the reference person, using the ISCED (International Standard Classification of Education) nomenclature.

d_edu_high: higher education (ISCED = 5, 6)

d_edu_med: upper secondary education and post-secondary non-tertiary education (ISCED = 3, 4)

d_edu_low: none or primary education and lower secondary education (ISCED = 1, 2)

In selection and regression, d_edu_low is used as reference.

Geographical area

Geographical area refers to the population density domain. It has been divided into 3 categories:

d_geo_high: densely populated (at least 500 inhabitants/km²)

d_geo_med: intermediate (between 100 and 499 inhabitants/km²)

d_geo_low: sparsely populated (less than 100 inhabitants/km²)

In selection and regression, d_geo_low is used as reference.

Reference person

As stated in Eurostat (2006), "reference person" is a European concept, which usually differs from the national concept of "head of household". The reference person is the adult (16+) contributing most to the total income of the household. In that sense, the reference person can also be designated as "main income earner".

2.2 Czech Republic

The source of the data is the Czech Household Budget Survey (HBS), with 2006 as reference year. The variables are in line with the Eurostat definitions. The methodology of the Czech Household Budget Survey (HBS) is provided on the Czech Statistical Office website:

www.czso.cz/eng/redakce.nsf/i/home.

2.3 Switzerland

The source of the data is the Household Budget Survey (HBS). The reference year is 2005. The geographical area (population density domain) is not available. Education level of the reference person has been aligned with the European countries, based on the education short classification (EWL) and using a mapping of national educational programmes with ISCED. Income refers to household income before taxes. It includes income for household from earnings, investment, and from transfer payments. Total consumption refers to "Consumption expenditures", which is the fifth category of the first level of the classification. It excludes insurances, subscriptions, gifts or grants, or taxes. The methodology of the Household Budget Survey (HBS) is provided on the Swiss Federal Statistical Office website:

www.bfs.admin.ch/bfs/portal/en/index/infothek/erhebungen__quellen/blank/blank/habe/02.html.

2.4 Canada

Data source

The source of the data is the *Survey of Household Spending PUMF 2006*, from Statistics Canada (Statistics Canada, 2008b and 2008c).

Age of the reference person

Age of the reference person is provided by groups. The variable has been modified as follow:

For age group of less than 25 year, the age value has been put to 22. For age group 25-29, the age value has been put to 27. For age group 30-34, the age value has been put to 32 (and similarly for other age groups). For age group of 85 and over, the age value has been put to 92.

Income

Income refers to household income before taxes. It includes income for household from earnings, investment, government transfer payments and other sources. It excludes personal income tax refunds (Statistics Canada, 2008a).

Education level of the reference person

Statistics Canada provided a concordance table between original codes used in the Canadian micro-data file and the 3 levels of ISCED used by Eurostat for the European countries, as follow:

| Initial code | Description | ISCED | Education level |
|--------------|--|-------|-----------------|
| 1 | No degrees, certificates or diplomas | 0,1,2 | Low |
| 2 | Secondary (high) school diploma or equivalent | 3 | Medium |
| 3 | Trade/vocational certificate | 4 | Medium |
| 4 | Apprenticeship certificate | 4 | Medium |
| 5 | Community college, CEGEP or nursing school diploma | 5B | High |
| 6 | University certificate or diploma below Bachelor's | 5B | High |
| 7 | Bachelor's degree (B.A., B.Sc., B.Ed.) | 5A | High |
| 8 | University degree, certificate or diploma above a Bachelor's | 5A/6 | High |

Source: Statistics Canada, Culture, Tourism and the Centre for Education Statistics Division.

In selection and regression, *d_edu_low* is used as reference.

Urban-rural

Instead of the 3 different levels of population density provided for the European countries, the urban area indicator is used. Urban areas are defined as follow (Statistics Canada, 2008c):

For the Survey of Household Spending (based on the LFS sampling frame), urban areas include:

- All large metropolitan areas (even though they do contain some rural areas).
- Most small metropolitan areas (also called census agglomerations). In some cases, where a census agglomeration contains a large rural population, only the urban portion is considered urban.
- Urban areas based on the census definition: “Urban areas have minimum Population concentrations of 1 000 and a population density of at least 400 per square kilometer based on the previous census population counts.”

Rural area

All territory outside urban areas is considered rural. Taken together, urban and rural areas cover all of Canada.

In selection and regression, *d_rural* is used as reference.

Reference person

The household member being interviewed chooses which household member should be listed as the reference person after hearing the following definition. “The household reference person is the member of the household mainly responsible for its financial maintenance (*e.g.* pays the rent, mortgage, property taxes, and electricity). This person can be either male or female. When all members of the household share equally, any member may be shown as the reference person.” This person must be a member of the household at the time of the interview (Statistics Canada, 2008c).

Total consumption

Total consumption refers to the expenditures included in "Current consumption" plus personal taxes, personal insurance payments and pension contributions, and gifts of money and contributions to persons outside the household.

2.5 *United States*

The source of the data is the 2006 Consumer Expenditure Survey (Public Use Microdata Files), from the US Bureau of Labor Statistics (US BLS, 2006).

Income

Income refers to income before taxes, which is the combined income earned by all Consumer Unit (CU) members 14 years old or over during the 12 months preceding the interview. The components of income are: wage and salary income, business income, farm income, Social Security income and Supplemental Security income, unemployment compensation, workmen's compensation, public assistance, welfare, interest, dividends, pension income, income from roomers or boarders, other rental income, income from regular contributions, other income, and food stamps.

A consumer unit (CU) comprises either: *i*) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; *ii*) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or *iii*) two or more persons living together who use their income to make joint expenditures. Financial independence is determined by the three major expense categories: housing, food, and other living expenses. To be considered financially independent, at least two of the three major expense categories have to be provided entirely or in part by the respondent.

Reference person

The first member mentioned by the respondent when asked to "Start with the name of the person or one of the persons who owns or rents the home." It is with respect to this person that the relationship of other CU members is determined.

Education level of the reference person

Based on the initial code provided in the CES, the education level has been assigned as follows:

| Initial code | Description | Education level |
|--------------|--|-----------------|
| 00 | Never attended school | Low |
| 10 | First through eighth grade | Low |
| 11 | Ninth through twelfth grade (no H.S. diploma) | Medium |
| 12 | High school graduate | Medium |
| 13 | Some college, less than college graduate | Medium |
| 14 | Associate's degree (occupational/vocational or academic) | High |
| 15 | Bachelor's degree | High |
| 16 | Master's degree | High |
| 17 | Professional/Doctorate degree | High |

Source: OECD, based on US BLS (2006).

Urban-rural

Instead of the three different levels of population density provided for the European countries, the urban area indicator is used. Urban population is defined as all persons living in a Metropolitan Statistical Area (MSA's) and in urbanized areas and urban places of 2500 or more persons outside of MSA's. Urban, defined in this survey, includes the rural populations within MSA. The general concept of an MSA is one of a large population nucleus together with adjacent communities that have a high degree of economic and social integration with that nucleus. Rural population is defined as all persons living outside of an MSA and within an area with less than 2500 persons.

Total consumption

Total consumption refers to the expenditures included in “total expenditures”. It includes expenditures on food, alcoholic beverages, tobacco and smoking supplies, housing, apparel and services, transport, health, entertainment, personal care, reading, education, cash contributions, personal insurance and pensions, and miscellaneous.

Sample and weights

Data originates from the CES Interview Survey, which is a panel rotating survey. Data are provided in quarterly files. Each Consumer Unit (CU) included in the CES represents a given number of CUs in the U.S. population, which is considered to be the universe. The weighting is performed at the CU level, and weight for a CU is different for each quarter. The amount of the annual expenditures (total expenditures and ICT expenditures) have been calculated for CU which are present in all of the quarterly files and relate to expenditures made during the year 2006. Therefore the total sample which has been used does not correspond to one of the quarterly sample – representative of the US population – but is smaller. Weights chosen were those from the 3rd quarter file, as the weighted results obtained for the socio-economic characteristics were the closest to those of the total US population. The weights used nevertheless introduce a bias and the results are not representative of the US population as a whole.

The weighting process is also leading to a greater variance of the various estimations in the selection and regression. The weights of the 3rd quarter are used, instead of using the iterative procedure of replicated weights.

Annex table 2. Variables by country

| Austria | | | | | | |
|----------------|---------------------|----------|-----------------|-----------|-----------|----------|
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| In_IT_goods | 3830 | 6.584796 | 21.71636 | 10105606 | -0.787144 | 10.59144 |
| In_IT_serv | 1698 | 6.932033 | 11.08027 | 5036033.2 | 3.94019 | 9.47311 |
| In_com_goods | 215 | 6.621269 | 22.91376 | 539090.79 | 3.07269 | 8.83054 |
| In_com_serv | 3835 | 7.129901 | 16.79459 | 11075188 | 1.20683 | 9.64398 |
| In_eq_inc | 8400 | 9.37619 | 63.47003 | 32722895 | 0 | 12.20797 |
| d_edu_high | 7719 | 0.13003 | 6.87484 | 419300 | 0 | 1 |
| d_edu_med | 7719 | 0.6377 | 9.825 | 2056398 | 0 | 1 |
| d_geo_high | 8400 | 0.39996 | 9.98614 | 1395870 | 0 | 1 |
| d_geo_med | 8400 | 0.2361 | 8.65699 | 824000 | 0 | 1 |
| d_child | 8400 | 0.28799 | 9.23066 | 1005102 | 0 | 1 |
| age | 8400 | 50.51617 | 346.3406 | 176301428 | 18 | 99 |
| d_cple | 8400 | 0.41706 | 10.05103 | 1455554 | 0 | 1 |
| d_male | 8400 | 0.64429 | 9.7586 | 2248572 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 4570 | | 3830 | | | |
| d_IT_serv | 6702 | | 1698 | | | |
| d_com_goods | 8185 | | 215 | | | |
| d_com_serv | 4565 | | 3835 | | | |
| Belgium | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| In_IT_goods | 1600 | 5.992606 | 30.68412 | 4702133.3 | 1.79176 | 10.03764 |
| In_IT_serv | 3093 | 5.182435 | 13.84188 | 8058731.9 | 1.94018 | 11.90543 |
| In_com_goods | 406 | 5.731046 | 15.1198 | 1159544 | 1.09861 | 7.83634 |
| In_com_serv | 2926 | 6.616369 | 18.91293 | 9492543.4 | 1.79176 | 9.38568 |
| In_eq_inc | 3550 | 10.46827 | 17.26379 | 18358154 | 0 | 12.91155 |
| d_edu_high | 3496 | 0.43405 | 11.02494 | 750622 | 0 | 1 |
| d_edu_med | 3496 | 0.28224 | 10.01189 | 488089 | 0 | 1 |
| d_geo_high | 3550 | 0.59753 | 10.90109 | 1047894 | 0 | 1 |
| d_geo_med | 3550 | 0.35734 | 10.6526 | 626667 | 0 | 1 |
| d_child | 3550 | 0.29713 | 10.15861 | 521074 | 0 | 1 |
| age | 3550 | 50.0539 | 346.871 | 87779294 | 19 | 86 |
| d_cple | 3550 | 0.45079 | 11.06065 | 790556 | 0 | 1 |
| d_male | 3550 | 0.65296 | 10.58171 | 1145101 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 1950 | | 1600 | | | |
| d_IT_serv | 457 | | 3093 | | | |
| d_com_goods | 3144 | | 406 | | | |
| d_com_serv | 624 | | 2926 | | | |
| Canada | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| In_IT_goods | 12359 | 6.418268 | 41.74477 | 69953797 | 0.693147 | 10.1973 |
| In_IT_serv | 13090 | 6.186907 | 26.24218 | 69333771 | 0.693147 | 8.69951 |
| In_com_goods | 4369 | 4.715292 | 26.9094 | 18014131 | 0.693147 | 8.16052 |
| In_com_serv | 14454 | 6.982593 | 21.3782 | 88065291 | 0.693147 | 9.84591 |
| In_inc | 14618 | 10.82036 | 24.92811 | 137807166 | 5.29832 | 15.03929 |
| d_edu_high | 14635 | 0.44691 | 14.67833 | 5700643 | 0 | 1 |
| d_edu_med | 14635 | 0.37537 | 14.2958 | 4787998 | 0 | 1 |
| d_urban | 14018 | 0.87686 | 9.88864 | 11131235 | 0 | 1 |
| d_child | 14635 | 0.2901 | 13.39799 | 3700353 | 0 | 1 |
| agebis | 14635 | 49.68506 | 487.5916 | 633761084 | 22 | 92 |
| d_male | 14635 | 0.50217 | 14.76163 | 6405452 | 0 | 1 |
| d_comp | 14635 | 0.75387 | 12.71747 | 9616002 | 0 | 1 |
| d_mob | 14635 | 0.67709 | 13.80488 | 8636660 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 2272 | | 12346 | | | |
| d_IT_serv | 1537 | | 13081 | | | |
| d_com_goods | 10254 | | 4364 | | | |
| d_com_serv | 179 | | 14439 | | | |

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Annex table 2. Variables by country (Cont'd)

| Czech Republic | | | | | | |
|-----------------------|---------------------|----------|-----------------|-----------|----------|----------|
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| In_IT_goods | 2222 | 10.64246 | 1.708236 | 22470.402 | 5.64706 | 15.00042 |
| In_IT_serv | 2793 | 10.95368 | 0.594143 | 30670.105 | 3.34448 | 13.24215 |
| In_com_goods | 899 | 10.1979 | 1.425241 | 8593.3948 | 3.34448 | 13.47027 |
| In_com_serv | 2919 | 12.24717 | 0.817149 | 35493.589 | 8.21201 | 14.70736 |
| In_eq_inc | 2967 | 14.41833 | 0.657123 | 42753.867 | 11.5511 | 17.6938 |
| d_edu_high | 2967 | 0.11234 | 0.31574 | 333.1058 | 0 | 1 |
| d_edu_med | 2967 | 0.37329 | 0.48362 | 1.11E+03 | 0 | 1 |
| d_geo_high | 2967 | 0.37649 | 0.48444 | 1116 | 0 | 1 |
| d_geo_med | 2967 | 0.24209 | 0.42829 | 717.8559 | 0 | 1 |
| d_child | 2967 | 0.46749 | 0.79371 | 1386 | 0 | 4 |
| age | 2967 | 52.09347 | 15.72286 | 154470 | 20 | 90 |
| d_cple | 2967 | 0.63774 | 0.48059 | 1891 | 0 | 1 |
| d_male | 2967 | 0.71147 | 0.45302 | 2110 | 0 | 1 |
| d_comp | 2967 | 0.43338 | 0.49548 | 1285 | 0 | 1 |
| d_mob | 2967 | 0.88273 | 0.3217 | 2618 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 745 | | 2222 | | | |
| d_IT_serv | 174 | | 2793 | | | |
| d_com_goods | 2068 | | 899 | | | |
| d_com_serv | 48 | | 2919 | | | |
| Denmark | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| In_IT_goods | 1785 | 5.753741 | 71.0789 | 10084188 | -1.95099 | 10.10977 |
| In_IT_serv | 2351 | 5.994927 | 19.14808 | 14681279 | 2.47211 | 9.1984 |
| In_com_goods | 371 | 4.00167 | 61.20881 | 1495149.4 | -2.0755 | 8.55514 |
| In_com_serv | 2384 | 6.350907 | 28.75449 | 15805296 | -1.5901 | 9.42035 |
| In_eq_inc | 2449 | 10.59586 | 28.30042 | 27054646 | 0 | 12.84208 |
| d_edu_high | 2378 | 0.2077 | 12.88444 | 498046 | 0 | 1 |
| d_edu_med | 2378 | 0.47835 | 15.86597 | 1147051 | 0 | 1 |
| d_geo_high | 2449 | 0.41163 | 15.89372 | 1051019 | 0 | 1 |
| d_geo_med | 2449 | 0.31017 | 14.93886 | 791961 | 0 | 1 |
| d_child | 2449 | 0.26052 | 14.17517 | 665180 | 0 | 1 |
| age | 2449 | 49.80541 | 579.3737 | 127169329 | 17 | 92 |
| d_cple | 2449 | 0.46891 | 16.1167 | 1197284 | 0 | 1 |
| d_male | 2449 | 0.5937 | 15.86187 | 1515904 | 0 | 1 |
| d_comp | 2449 | 0.73027 | 14.33351 | 1864621 | 0 | 1 |
| d_mob | 2448 | 0.82725 | 12.21028 | 2111827 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 663 | | 1785 | | | |
| d_IT_serv | 98 | | 2351 | | | |
| d_com_goods | 2078 | | 371 | | | |
| d_com_serv | 55 | | 2384 | | | |
| Finland | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| In_IT_goods | 2729 | 6.267658 | 27.97483 | 9709463.4 | 1.63594 | 9.29198 |
| In_IT_serv | 3864 | 5.407457 | 7.053823 | 12722005 | 3.93852 | 8.91027 |
| In_com_goods | 1525 | 4.948021 | 22.77364 | 4284957.8 | 1.59672 | 8.17597 |
| In_com_serv | 3961 | 6.341181 | 19.52697 | 15344423 | 2.28987 | 9.03745 |
| In_eq_inc | 4007 | 10.40418 | 18.40887 | 25542269 | 7.68891 | 13.17957 |
| d_edu_high | 4007 | 0.29733 | 11.31529 | 729946 | 0 | 1 |
| d_edu_med | 4007 | 0.40441 | 12.14941 | 992829 | 0 | 1 |
| d_geo_high | 4007 | 0.28849 | 11.21565 | 708234 | 0 | 1 |
| d_geo_med | 4007 | 0.16509 | 9.19077 | 405299 | 0 | 1 |
| d_child | 4007 | 0.25497 | 10.7895 | 625949 | 0 | 1 |
| age | 4007 | 50.79765 | 436.5185 | 124708234 | 17 | 96 |
| d_cple | 4007 | 0.46375 | 12.34514 | 1138516 | 0 | 1 |
| d_male | 4007 | 0.6025 | 12.11484 | 1479135 | 0 | 1 |
| d_comp | 4007 | 0.63672 | 11.90597 | 1563152 | 0 | 1 |
| d_mob | 4007 | 0.91445 | 6.92388 | 2244986 | 0 | 1 |
| | Non spending (=0) | | Spending (=1) | | | |
| d_IT_goods | 1278 | | 2729 | | | |
| d_IT_serv | 143 | | 3864 | | | |
| d_com_goods | 2482 | | 1525 | | | |
| d_com_serv | 46 | | 3961 | | | |

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Annex table 2. Variables by country (Cont'd)

| France | | | | | | |
|----------------|-------------------|----------|---------------|-----------|-----------|----------|
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| ln_IT_goods | 5031 | 5.840558 | 64.28783 | 67241312 | -0.712067 | 9.87482 |
| ln_IT_serv | 7737 | 5.353989 | 39.42083 | 98541106 | 2.46599 | 9.21083 |
| ln_com_goods | 2071 | 4.393846 | 70.92405 | 20933334 | -0.01892 | 9.34174 |
| ln_com_serv | 9816 | 6.5023 | 40.15891 | 154621466 | 2.28367 | 9.86203 |
| ln_eq_inc | 10240 | 10.42588 | 34.53472 | 259796116 | 7.33302 | 13.67631 |
| d_edu_high | 10240 | 0.19854 | 19.67877 | 4947349 | 0 | 1 |
| d_edu_med | 10240 | 0.37579 | 23.89291 | 9364069 | 0 | 1 |
| d_geo_high | 10240 | 0.40949 | 24.25862 | 10203785 | 0 | 1 |
| d_geo_med | 10240 | 0.13455 | 16.83441 | 3352842 | 0 | 1 |
| d_child | 10240 | 0.32009 | 23.01407 | 7976163 | 0 | 1 |
| age | 10240 | 52.13011 | 858.636 | 1.299E+09 | 16 | 98 |
| d_cple | 10240 | 0.4881 | 24.65915 | 12162626 | 0 | 1 |
| d_male | 10240 | 0.64746 | 23.56909 | 16133568 | 0 | 1 |
| d_comp | 10240 | 0.48981 | 24.66102 | 12205302 | 0 | 1 |
| d_mob | 10240 | 0.48553 | 24.65581 | 12098623 | 0 | 1 |
| | Non spending (=0) | | Spending (=1) | | | |
| d_IT_goods | 8169 | | 2071 | | | |
| d_IT_serv | 2503 | | 7737 | | | |
| d_com_goods | 8169 | | 2071 | | | |
| d_com_serv | 423 | | 9816 | | | |
| Greece | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| ln_IT_goods | 2071 | 5.674945 | 26.40993 | 7370206.1 | 2.37993 | 9.70445 |
| ln_IT_serv | 6536 | 4.04175 | 19.12681 | 16088213 | 3.26588 | 7.73548 |
| ln_com_goods | 218 | 4.764439 | 21.12256 | 632675.59 | 2.33286 | 6.71894 |
| ln_com_serv | 6525 | 6.62191 | 19.61867 | 26333109 | 4.4651 | 9.53101 |
| ln_eq_inc | 6555 | 10.26827 | 17.03429 | 41000854 | 7.09008 | 12.36437 |
| d_edu_high | 6553 | 0.16618 | 9.18815 | 663371 | 0 | 1 |
| d_edu_med | 6553 | 0.29584 | 11.26594 | 1180960 | 0 | 1 |
| d_geo_high | 6555 | 0.4319 | 12.22638 | 1724545 | 0 | 1 |
| d_geo_med | 6555 | 0.03498 | 4.53481 | 139665 | 0 | 1 |
| d_child | 6555 | 0.31926 | 11.50685 | 1274783 | 0 | 1 |
| age | 6555 | 53.64969 | 424.4844 | 214221321 | 15 | 98 |
| d_cple | 6555 | 0.43096 | 12.2232 | 1720821 | 0 | 1 |
| d_male | 6555 | 0.74779 | 10.71924 | 2985909 | 0 | 1 |
| d_comp | 6555 | 0.29478 | 11.25396 | 1177043 | 0 | 1 |
| d_mob | 6555 | 0.7257 | 11.01244 | 2897714 | 0 | 1 |
| | Non spending (=0) | | Spending (=1) | | | |
| d_IT_goods | 4484 | | 2071 | | | |
| d_IT_serv | 19 | | 6536 | | | |
| d_com_goods | 6337 | | 218 | | | |
| d_com_serv | 30 | | 6525 | | | |
| Hungary | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| ln_IT_goods | 3163 | 5.015369 | 20.75005 | 6220812.5 | 0.96026 | 8.34934 |
| ln_IT_serv | 5053 | 5.046696 | 10.93091 | 10519080 | 1.75877 | 7.91097 |
| ln_com_goods | 1348 | 4.300014 | 15.18046 | 2102298.6 | -1.26514 | 6.3286 |
| ln_com_serv | 8590 | 5.818168 | 16.42602 | 20983572 | 1.34598 | 8.31933 |
| ln_eq_inc | 9058 | 9.03015 | 14.53043 | 34649456 | 0 | 12.00055 |
| d_edu_high | 9058 | 0.19443 | 8.1459 | 746033 | 0 | 1 |
| d_edu_med | 9058 | 0.26628 | 9.09798 | 1021752 | 0 | 1 |
| d_geo_high | 9058 | 0.36575 | 9.91359 | 1403415 | 0 | 1 |
| d_geo_med | 9058 | 0.3172 | 9.57907 | 1217136 | 0 | 1 |
| d_child | 9058 | 0.2787 | 9.22863 | 1069413 | 0 | 1 |
| age | 9058 | 52.42769 | 343.0227 | 201169615 | 18 | 98 |
| d_cple | 9058 | 0.32282 | 9.62366 | 1238679 | 0 | 1 |
| d_male | 9058 | 0.56784 | 10.19634 | 2178836 | 0 | 1 |
| d_comp | 9058 | 0.34606 | 9.79157 | 1327850 | 0 | 1 |
| d_mob | 9058 | 0.72994 | 9.13866 | 2800843 | 0 | 1 |
| | Non spending (=0) | | Spending (=1) | | | |
| d_IT_goods | 5895 | | 3163 | | | |
| d_IT_serv | 4005 | | 5053 | | | |
| d_com_goods | 7710 | | 1348 | | | |
| d_com_serv | 468 | | 8590 | | | |

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Annex table 2. Variables by country (Cont'd)

| Ireland | | | | | | | |
|--------------------|-------------------|----------|----------|---------------|-----------|----------|--|
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum | |
| In_IT_goods | 3246 | 6.451593 | 16.57828 | 4208929 | 1.66988 | 11.3014 | |
| In_IT_serv | 5920 | 5.972163 | 10.0242 | 7241307.8 | -0.632703 | 8.7395 | |
| In_com_goods | 2256 | 5.020137 | 10.90018 | 2255301.8 | 1.44674 | 8.59685 | |
| In_com_serv | 6786 | 6.860007 | 15.94687 | 9751452.3 | 0.753592 | 9.29548 | |
| In_eq_inc | 6884 | 10.90473 | 13.68633 | 15761852 | 0 | 14.13496 | |
| d_edu_high | 6884 | 0.29089 | 6.58157 | 420461 | 0 | 1 | |
| d_edu_med | 6884 | 0.24752 | 6.25404 | 357771 | 0 | 1 | |
| d_geo_high | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | |
| d_geo_med | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | |
| d_child | 6884 | 0.34843 | 6.9047 | 503622 | 0 | 1 | |
| age | 6884 | 50.5849 | 237.3892 | 73116119 | 15 | 93 | |
| d_cple | 6884 | 0.43472 | 7.18364 | 628356 | 0 | 1 | |
| d_male | 6884 | 0.61861 | 7.03883 | 894145 | 0 | 1 | |
| d_comp | 6884 | 0.54379 | 7.21781 | 786003 | 0 | 1 | |
| d_mob | 6884 | 0.84448 | 5.25169 | 1220618 | 0 | 1 | |
| | Non spending (=0) | | | Spending (=1) | | | |
| d_IT_goods | 3638 | | 3246 | | | | |
| d_IT_serv | 964 | | 5920 | | | | |
| d_com_goods | 4628 | | 2256 | | | | |
| d_com_serv | 98 | | 6786 | | | | |
| Netherlands | | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum | |
| In_IT_goods | 1328 | 5.920931 | 1.227778 | 7694.7747 | 2.17478 | 9.26852 | |
| In_IT_serv | 318 | 4.807903 | 0.837918 | 1447.0479 | 2.72296 | 7.61367 | |
| In_com_goods | 513 | 4.566845 | 0.657363 | 2235.1614 | 3.23379 | 6.67969 | |
| In_com_serv | 1543 | 6.558276 | 0.658378 | 10115.449 | 3.00663 | 9.072 | |
| In_eq_inc | 1570 | 10.21465 | 0.92248 | 16037 | 0 | 12.25358 | |
| d_edu_high | 1561 | 0.32204 | 0.46756 | 503.03033 | 0 | 1 | |
| d_edu_med | 1561 | 0.55821 | 0.49692 | 871.94349 | 0 | 1 | |
| d_geo_high | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | |
| d_geo_med | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | |
| d_child | 0 | . | . | . | . | . | |
| age | 1570 | 48.51546 | 15.31503 | 76169 | 21 | 80 | |
| d_cple | 1570 | 0.51737 | 0.49986 | 812.27593 | 0 | 1 | |
| d_male | 1570 | 0.69975 | 0.45851 | 1099 | 0 | 1 | |
| d_comp | 1570 | 0.75425 | 0.43067 | 1184 | 0 | 1 | |
| d_mob | 0 | . | . | . | . | . | |
| | Non spending (=0) | | | Spending (=1) | | | |
| d_IT_goods | 242 | | 1328 | | | | |
| d_IT_serv | 1251 | | 318 | | | | |
| d_com_goods | 1049 | | 513 | | | | |
| d_com_serv | 27 | | 1543 | | | | |
| Norway | | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum | |
| In_IT_goods | 2487 | 6.549071 | 1.611687 | 28559.78 | -2.1749 | 11.0986 | |
| In_IT_serv | 633 | 6.933021 | 1.734797 | 7766.231 | 3.48009 | 10.04464 | |
| In_com_goods | 1239 | 4.541543 | 2.821 | 9212.8389 | -2.16397 | 9.13012 | |
| In_com_serv | 1343 | 7.437454 | 1.28712 | 17640.6 | 2.52827 | 10.1428 | |
| In_eq_inc | 3376 | 12.68875 | 2.25626 | 82420 | 0 | 15.49446 | |
| d_edu_high | 3331 | 0.34631 | 0.65925 | 2214 | 0 | 1 | |
| d_edu_med | 3331 | 0.50447 | 0.69277 | 3225 | 0 | 1 | |
| d_geo_high | 3376 | 0.51162 | 0.69346 | 3323 | 0 | 1 | |
| d_geo_med | 3376 | 0.16995 | 0.52106 | 1104 | 0 | 1 | |
| d_child | 3376 | 0.30364 | 0.63792 | 1972 | 0 | 1 | |
| age | 3376 | 46.61104 | 21.54417 | 302762 | 18 | 87 | |
| d_cple | 3376 | 0.33327 | 0.65395 | 2165 | 0 | 1 | |
| d_male | 3376 | 0.6162 | 0.67466 | 4003 | 0 | 1 | |
| d_comp | 3376 | 0.70814 | 0.63069 | 4600 | 0 | 1 | |
| d_mob | 2245 | 0.93433 | 0.34404 | 4045 | 0 | 1 | |
| | Non spending (=0) | | | Spending (=1) | | | |
| d_IT_goods | 889 | | 2487 | | | | |
| d_IT_serv | 2743 | | 633 | | | | |
| d_com_goods | 2137 | | 1239 | | | | |
| d_com_serv | 2033 | | 1343 | | | | |

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Annex table 2. Variables by country (Cont'd)

Slovak Republic

| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
|--------------|---------------------|----------|-----------------|-----------|---------|----------|
| ln_IT_goods | 622 | 4.516259 | 32.82151 | 1125671.5 | 1.30822 | 9.94398 |
| ln_IT_serv | 4111 | 3.925925 | 12.9247 | 6441508.8 | 1.82741 | 7.23481 |
| ln_com_goods | 55 | 5.730039 | 20.77354 | 122683.69 | 3.84232 | 7.81888 |
| ln_com_serv | 3958 | 5.480521 | 15.5466 | 8638517.9 | 1.0289 | 8.31205 |
| ln_eq_inc | 4710 | 9.00302 | 12.66753 | 17108745 | 6.1449 | 11.42473 |
| d_edu_high | 4710 | 0.14072 | 6.98538 | 267407 | 0 | 1 |
| d_edu_med | 4710 | 0.72977 | 8.92098 | 1386798 | 0 | 1 |
| d_geo_high | 4710 | 0.26469 | 8.86242 | 502991 | 0 | 1 |
| d_geo_med | 4710 | 0.42047 | 9.91643 | 799026 | 0 | 1 |
| d_child | 4710 | 0.38757 | 9.78709 | 736511 | 0 | 1 |
| age | 4710 | 49.5244 | 312.7075 | 94112899 | 17 | 96 |
| d_cple | 4710 | 0.39418 | 9.8168 | 749075 | 0 | 1 |
| d_male | 4710 | 0.60131 | 9.83596 | 1142697 | 0 | 1 |
| d_comp | 4710 | 0.35374 | 9.605 | 672231 | 0 | 1 |
| d_mob | 4710 | 0.79958 | 8.04185 | 1519460 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 4088 | | 622 | | | |
| d_IT_serv | 599 | | 4111 | | | |
| d_com_goods | 4655 | | 55 | | | |
| d_com_serv | 752 | | 3958 | | | |

Spain

| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
|--------------|---------------------|----------|-----------------|-----------|----------|----------|
| ln_IT_goods | 5129 | 4.710215 | 76.08317 | 40263743 | 0.033247 | 8.6287 |
| ln_IT_serv | 3230 | 3.982957 | 83.91934 | 21169003 | 0.033247 | 7.81564 |
| ln_com_goods | 1401 | 3.977006 | 64.46388 | 9653785.5 | 0.033247 | 7.28884 |
| ln_com_serv | 8709 | 6.17726 | 31.91825 | 87337784 | 0.033247 | 8.45701 |
| ln_eq_inc | 8881 | 10.17436 | 23.58545 | 146736676 | 0 | 11.92429 |
| d_edu_high | 8881 | 0.18377 | 15.60828 | 2650402 | 0 | 1 |
| d_edu_med | 8881 | 0.14138 | 14.04117 | 2039005 | 0 | 1 |
| d_geo_high | 8881 | 0.50607 | 20.14872 | 7298682 | 0 | 1 |
| d_geo_med | 8881 | 0.20271 | 16.2015 | 2923529 | 0 | 1 |
| d_child | 8881 | 0.33994 | 19.08987 | 4902721 | 0 | 1 |
| age | 8881 | 55.21051 | 621.2254 | 796257577 | 18 | 98 |
| d_cple | 8881 | 0.4247 | 19.9204 | 6125150 | 0 | 1 |
| d_male | 8881 | 0.78003 | 16.69344 | 11249775 | 0 | 1 |
| d_comp | 8876 | 0.46253 | 20.09516 | 6668082 | 0 | 1 |
| d_mob | 0 | | | | | |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 3752 | | 5129 | | | |
| d_IT_serv | 5651 | | 3230 | | | |
| d_com_goods | 7480 | | 1401 | | | |
| d_com_serv | 172 | | 8709 | | | |

Sweden

| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
|--------------|---------------------|----------|-----------------|-----------|---------|----------|
| ln_IT_goods | 1362 | 6.386833 | 43.9709 | 14349226 | 2.63944 | 9.32393 |
| ln_IT_serv | 1968 | 5.747559 | 24.09984 | 20367229 | 4.02573 | 8.75936 |
| ln_com_goods | 657 | 5.164362 | 33.10847 | 5476075.8 | 3.98651 | 9.62397 |
| ln_com_serv | 2049 | 6.508986 | 29.73851 | 24694220 | 3.62983 | 8.68225 |
| ln_eq_inc | 2079 | 10.31928 | 38.68247 | 40079169 | 0 | 12.80687 |
| d_edu_high | 2079 | 0.3513 | 20.63819 | 1364400 | 0 | 1 |
| d_edu_med | 2079 | 0.42152 | 21.34838 | 1637140 | 0 | 1 |
| d_geo_high | 2079 | 0.25444 | 18.82984 | 988228 | 0 | 1 |
| d_geo_med | 2079 | 0.14737 | 15.32482 | 572368 | 0 | 1 |
| d_child | 2079 | 1 | 0 | 3883911 | 1 | 1 |
| age | 2079 | 48.97739 | 687.4049 | 190223821 | 18 | 89 |
| d_cple | 2079 | 0.50594 | 21.6148 | 1965035 | 0 | 1 |
| d_male | 2079 | 0.61207 | 21.06637 | 2377216 | 0 | 1 |
| d_comp | 0 | | | | | |
| d_mob | 2079 | 0.92045 | 11.69853 | 3574947 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 713 | | 1362 | | | |
| d_IT_serv | 111 | | 1968 | | | |
| d_com_goods | 1422 | | 657 | | | |
| d_com_serv | 30 | | 2049 | | | |

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

Annex table 2. Variables by country (Cont'd)

| Switzerland | | | | | | |
|-----------------------|---------------------|----------|-----------------|-----------|-----------|----------|
| Simple Statistics | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| ln_IT_goods | 1350 | 4.284616 | 43.24036 | 5758717.4 | 0.405465 | 8.966726 |
| ln_IT_serv | 2960 | 3.799412 | 13.86245 | 11609170 | 1.07044 | 6.21936 |
| ln_com_goods | 157 | 4.200709 | 38.54364 | 645343.25 | 0 | 6.68324 |
| ln_com_serv | 3075 | 4.781397 | 24.02378 | 15263488 | 1.22009 | 7.58943 |
| ln_inc | 3087 | 8.92661 | 19.71894 | 28597926 | 4.83898 | 11.55437 |
| d_edu_high | 3087 | 0.32683 | 15.11291 | 1047044 | 0 | 1 |
| d_edu_med | 3087 | 0.5535 | 16.01755 | 1773219 | 0 | 1 |
| d_geo_high | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| d_geo_med | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| d_child | 3087 | 0.32632 | 15.10684 | 1045412 | 0 | 1 |
| age | 3087 | 50.65929 | 528.6359 | 162295713 | 18 | 96 |
| d_cple | 3087 | 0.6065 | 15.74035 | 1943016 | 0 | 1 |
| d_male | 3087 | 0.69342 | 14.85586 | 2221476 | 0 | 1 |
| d_comp | 3087 | 0.07717 | 8.59802 | 247211 | 0 | 1 |
| d_mob | 3087 | 0.18237 | 12.44185 | 584267 | 0 | 1 |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 1737 | | 1350 | | | |
| d_IT_serv | 127 | | 2960 | | | |
| d_com_goods | 2930 | | 157 | | | |
| d_com_serv | 12 | | 3075 | | | |
| United Kingdom | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| ln_IT_goods | 2083 | 6.505659 | 2.447323 | 50597.952 | 2.94504 | 11.1015 |
| ln_IT_serv | 5932 | 5.835121 | 1.512074 | 126124.13 | 2.02875 | 8.608 |
| ln_com_goods | 207 | 6.796258 | 2.672791 | 5147.1215 | 3.46383 | 9.73851 |
| ln_com_serv | 6480 | 6.437314 | 1.587668 | 152612.38 | -0.273837 | 9.48103 |
| ln_eq_inc | 6785 | 10.22842 | 1.66001 | 253652 | 0 | 14.14603 |
| d_edu_high | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| d_edu_med | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| d_geo_high | 6245 | 0.77083 | 0.82617 | 18597 | 0 | 1 |
| d_geo_med | 6245 | 0.15109 | 0.70399 | 3645 | 0 | 1 |
| d_child | 6785 | 1 | 0 | 24799 | 1 | 1 |
| age | 6785 | 51.89904 | 32.99095 | 1287034 | 16 | 98 |
| d_cple | 6785 | 0.3261 | 0.89628 | 8087 | 0 | 1 |
| d_male | 6785 | 0.61472 | 0.93046 | 15244 | 0 | 1 |
| d_comp | 6785 | 0.64503 | 0.91486 | 15996 | 0 | 1 |
| d_mob | 0 | | | | | |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 4702 | | 2083 | | | |
| d_IT_serv | 853 | | 5932 | | | |
| d_com_goods | 6578 | | 207 | | | |
| d_com_serv | 305 | | 6480 | | | |
| United States | | | | | | |
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum |
| ln_IT_goods | 738 | 5.214688 | 206.2665 | 65951469 | 0.693147 | 9.02136 |
| ln_IT_serv | 938 | 6.124799 | 127.1729 | 97689253 | 0.693197 | 9.10546 |
| ln_com_goods | 169 | 4.228889 | 129.0146 | 12286288 | 1.60944 | 6.41999 |
| ln_com_serv | 1008 | 6.771039 | 96.53697 | 116031766 | 3.09104 | 8.826 |
| ln_inc | 1024 | 10.56331 | 148.3014 | 184109480 | 0 | 13.38564 |
| d_edu_high | 1024 | 0.3752 | 63.1978 | 6539396 | 0 | 1 |
| d_edu_med | 1024 | 0.56864 | 64.64553 | 9910981 | 0 | 1 |
| d_geo_high | 1024 | 0.91619 | 36.16877 | 15968469 | 0 | 1 |
| d_geo_med | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| d_child | 1024 | 0.33461 | 61.58946 | 5831886 | 0 | 1 |
| age | 1024 | 51.6559 | 2125 | 900318487 | 17 | 86 |
| d_cple | 1024 | 0.65965 | 61.84718 | 11497142 | 0 | 1 |
| d_male | 1024 | 0.47839 | 65.20252 | 8337968 | 0 | 1 |
| d_comp | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| d_mob | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| | N Non spending (=0) | | N Spending (=1) | | | |
| d_IT_goods | 286 | | 738 | | | |
| d_IT_serv | 86 | | 938 | | | |
| d_com_goods | 855 | | 169 | | | |
| d_com_serv | 16 | | 1008 | | | |

Source: OECD, based on data from the Czech Statistical Office, Eurostat, Statistics Canada, the Swiss Federal Statistical Office, and the US Bureau of Labor Statistics.

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