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HOUSEHOLD BUDGETS IN THE MAZOWIECKIE VOIVODSHIP IN 2013

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The publication presents the results of survey of expenditure on consumer goods and services in households in accordance with the appropriate nomenclature on the basis of the Classification of Individual Consumption by Purpose for the Household Budget Survey (COICOP/HBS). Data/ Figures for the year 2012 were presented according to the classification COICOP/HBS adopted in 2009-2012, and for the year 2013 according to the nomenclature obligatory in 2013-2016.

In the situation of households in the Mazowieckie voivodship in 2013 compared with a previous year it was observed as follows:

- higher drop of expenditure than of available income,
- decline in consumption of most foodstuffs,
- improvement, as in the previous years, in the equipment of households with durable goods.

The household budget survey plays an important role in the assessment of living standards of the population, because it is the only source of information on revenues, outgoings, quantitative food consumption and households' equipment with durable goods. It is based on the representative method (based on random sample) which allows for the generalisation of the results to the whole population of households within a margin of an error. There were 5512 households participating in the survey in the Mazowieckie voivodship in 2013. Presented results were defined on the basis of participants' declarations.

Table 1. Average number of persons in a household

Years	Grand total	Of which			
		employed	living on social benefits		dependants
			total	of which retirement and other pension	
2012	2.71	1.21	0.66	0.58	0.77
2013	2.68	1.17	0.67	0.58	0.78

Significant influence on the level of living conditions of a household members has an **available income**, which is a sum of household's current incomes (monetary and non-monetary) reduced by income tax, tax on legacy and donations and tax on real estates. It is allocated to expenditures and to savings increase.

In 2013 an average available income per capita in households in the Mazowieckie voivodship amounted to 1690.42 zł. The amount of income declined by 1.1% (by 19.59 zł) compared to the same income in a previous year and was higher than the average available income in the country by 30.1% (by 391.35 zł).

Compared to 2012 there was an increase in income from self-employment by 11.0% (by 19.32 zł) and income from social insurance benefits by 3.8% (by 13.49 zł). There was a decrease in turn, in an

average monthly income from a private farm in agriculture by 8.3% (by 5.71 zł) and from hired work by 3.9% (by 39.24 zł).

Table 2. **Average monthly available income per capita in households**

Years	Grand total	Of which				Disposable income
		from hired work	from a private farm in agriculture	from self-employment	social insurance benefits	
		in zł				
2012.....	1710.01	1016.32	68.91	175.20	357.67	1646.06
2013.....	1690.42	977.08	63.20 ^a	194.52 ^b	371.16	1636.30

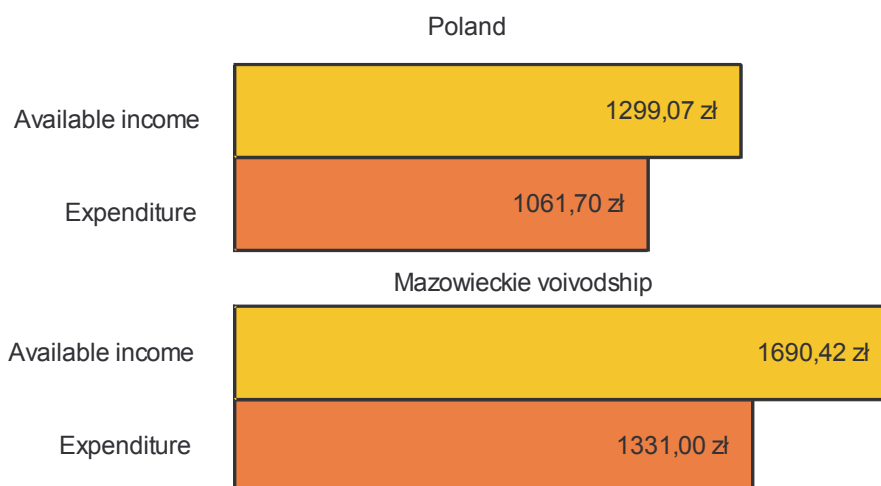
a—b Relevant error of estimations exceeds 10% and amounts to: *a* — 21,91%, *b* — 11,71%.

Households' available income consists mainly of hired work and social insurance benefits. In 2013 their share in available income amounted to 57.8% and 22.0% respectively.

Compared to 2012 the share of income from self-employment increased (by 1.3 percentage point) and from social insurance benefits (by 1.1 percentage point). There was a decrease in turn, in the share of income from hired work (by 1.6 percentage point) and from private farm in agriculture (by 0.3 percentage point).

In 2013 average **monthly expenditure** of households per capita in the voivodship amounted to 1331.00 zł and was by 2.6% (by 35.15 zł) lower than a year before. Monthly expenditure per capita in the Mazowieckie voivodship was by 25.4% (by 269.30 zł) higher than a national average.

Average monthly income and expenditure per capita in households in 2012



The largest increase, compared with 2012, was in expenditures on communications (by 25.1%), education (by 6.1%) and housing, water, electricity, gas and other fuels (by 4.1%). There was a drop in expenditures on, among others, recreation and culture (by 17.5%), alcoholic beverages, tobacco (by 10.1%) and furnishings, household equipment and routine maintenance of the house (by 9.4%).

Table 3. Average monthly expenditures per capita in households

Specification	2012	2013		2012	2013
	in zł		2012=100	in %	
Total	1366.15 ^a	1331.00	97.4	100.0	100.0
Of which consumer goods and services ^b	1302.21 ^a	1276.89	98.1	95.3	95.9
of which:					
food and non-alcoholic beverages	291.01	288.00	99.0	21.5	21.6
alcoholic beverages, tobacco	37.56	33.75	89.9	2.8	2.5
clothing and footwear	72.22	74.10	102.6	5.3	5.6
housing, water, electricity, gas and other fuels	250.17	260.34	104.1	18.5	19.6
furnishings, household equipment and routine maintenance of the house	69.37	62.87	90.6	5.1	4.7
health	73.56	73.64	100.1	5.4	5.5
transportation	148.69	138.34	93.0	11.0	10.4
communication ^c	51.36	64.23	125.1	3.8	4.8
recreation and culture ^d	128.16	105.70	82.5	9.5	7.9
education ^e	26.71	28.33 ^f	106.1	2.0	2.1
restaurants and hotels	50.51	52.05	103.0	3.7	3.9
other goods and services	89.97 ^a	83.90	93.3	6.6	6.3

^a Data has been changed compared to the previous edition of the publication taking into account expenditure on life insurance, i.e. presented in conditions comparable to data for 2013. ^b Including pocket-money not included in the division by type of expenditure. ^c In 2013 including expenditure on Internet services. ^d In 2013 excluding Internet services. ^e Including pre-school education. ^f Relative error of estimation exceeds 10% and amounts to 14.59%.

In the structure of expenditures dominated expenditure on purchase of consumer goods and services and they accounted for 95.9% (by 0.6 percentage point more than a year before). The most significant group were expenditures on food and non-alcoholic beverages, on these the households spent an average of 21.6% of total expenditures (by 0.1 percentage point more than in 2012). Significant group were expenditures on housing, water, electricity, gas and other fuels. In 2013 they constituted an average of 19.6% of total expenditures (by 1.1 percentage point less than in a previous year).

Structure of households' expenditure of the Mazowieckie voivodship did not significantly differ from the structure of expenditure at the national level. The most considerable difference was recorded in expenditures on food and non-alcoholic beverages and on housing, water, electricity, gas and other fuels, whose share in the voivodship was by, respectively, 3.3 percentage points and 1.2 percentage point lower than the national average. Higher than the national average was, in turn, a share of expenditure on recreation and culture by 1.4 percentage point and on restaurants and hotels by 1.0 percentage point.

Results of household budget survey provide information on the quantity of food purchased or acquired in a different way by a household (from private farm or workers' allotment; received as a gift etc.).

In 2013 in the Mazowieckie voivodship, compared to the previous year, there was a decline in consumption of, among others: cheese – by 19.4%, fish – by 17.1%, oils and fats – by 7.6%, bread – by 5.8%. There was a rise, in turn, in consumption of fruit - by 1.3%.

Table 4. Average monthly consumption of selected foodstuffs per capita in households

Years	Bread and cereals ^a		Meat ^c	Fish and sea-food ^d	Milk ^e in litres	Yogurt	Cheese ^f	Eggs in units	Oils and fats ^g	Fruit ^h	Vegetables	Sugar
	total	of which bread ^b										
	in kg					in kg		in kg				
2012.....	6.27	3.99	5.30	0.41	3.28	0.58	1.08	11.99	1.19	3.72	9.33	1.13
2013.....	6.23	3.76	5.13	0.34	3.15	0.56	0.87	11.46	1.10	3.77	8.86	1.09

^a In 2013 excluding potato starch. ^b In 2013 excluding crisp bread, toasted bread and pastry-cook products. ^c In 2013 including raw bacon (until 2012 included in the 'Oils and fats' item). ^d Until 2012 defined as 'Fish'; excluding pickles, processed sea and fresh-water food and fish, ready-to-serve foods including coated food products and in 2013 excluding canned fish. ^e Excluding condensed and powdered milk. ^f In 2013 excluding sweet cottage cheese. ^g In 2013 excluding raw bacon. ^h Including edible seeds and kernel.

On the basis of the conducted survey it might be stated that in 2013 the most common durable goods in households were goods considered to be essential for households' functioning, such as refrigerators or automatic washing machines.

There was a further improvement in the equipment with durable goods in surveyed households of the Mazowieckie voivodship compared with 2012. The largest increase in the share of households equipped with certain durable goods was observed in regard to: personal computer with Internet access (by 3.8 percentage points), dishwashers (by 3.4 percentage points), microwave ovens (by 2.5 percentage point) and digital cameras (by 2.0 percentage point). There was a decline in the share of households equipped with e.g. a printer (by 1.4 percentage point), a TV set (by 1.1 percentage point), a DVD player (by 0.4 percentage point), a refrigerator (by 0.2 percentage point).

Table 5. Households equipped with selected durable goods ^a

Specification	2012	2013
	in % of total households	
Refrigerator	99.3	99.1
Freezer	14.7	16.2
Automatic washing machine	92.4	93.3
Dishwasher	26.2	29.6
Microwave oven	53.4	55.9
Passenger car	62.6	63.9
Home cinema system	14.2	14.3
Hi-fi stereo music system	35.9	36.1
TV set	96.4	95.3
DVD player	50.8	50.4
Mobile phone	93.8	95.1
Digital camera	54.3	56.3
Satellite or cable television receiver	62.2	62.2
Personal computer	73.1	75.8
of which with Internet access.....	69.2	73.0
Printer	41.8	40.4

^a Compiled as of the end of respective quarters