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HOUSEHOLD BUDGETS IN THE MAZOWIECKIE VOIVODSHIP IN 2014

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In the situation of households in Mazowieckie voivodship in 2014 compared with a previous year it was observed as follows:

- **higher decrease in expenditure than in 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 5610 households participating in the survey in Mazowieckie voivodship in 2014. 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	
2013	2.68	1.17	0.67	0.58	0.78
2014	2.66	1.19	0.66	0.57	0.76

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 destined for expenditures and savings increase.

In 2014 an average available income per capita in households in Mazowieckie voivodship amounted to 1703.62 zł. The amount of income rose by 0.8% (13.20 zł) compared to the same income in a previous year and was higher by 27.1% (363.18 zł) than the average available income in the country.

In comparison with 2013 there was an increase in income from self-employment by 7.6% (14.87 zł) and income from hired work by 3.1% (30.25 zł). There was a decrease in turn, in an average monthly income from a private farm in agriculture by 40.5% (25.59 zł) and from social insurance benefits by 1.4% (by 5.21 zł). In 2014 the average monthly available income per capita in a household was as high as 1703.62 zł.

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

Years	Total	Of which				disposable income
		from hired work	from private farm in agriculture	from self-employment	from social insurance benefits	
	in zł					
2013.....	1690.42	977.08	63.20 ^a	194.52 ^b	371.16	1636.30
2014.....	1703.62	1007.33	37.61 ^c	209.39	365.95	1638.97

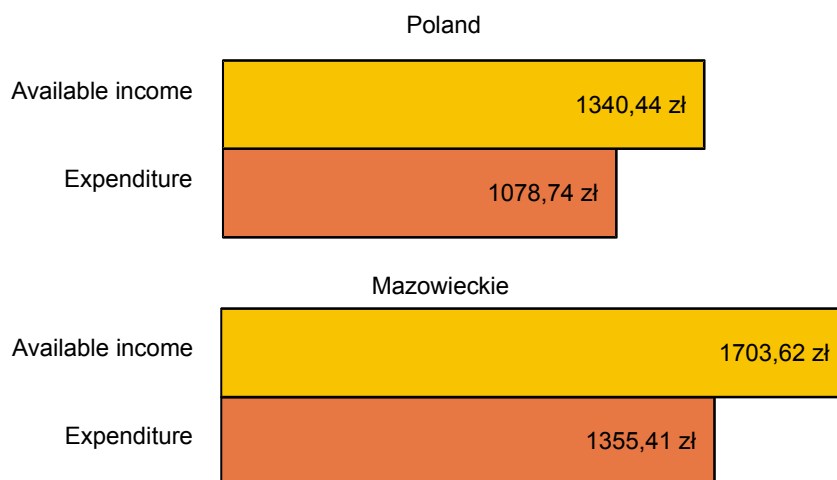
a—b Relevant error of estimations exceeds 10% and amounts to: *a* — 21.91%, *b* — 11.71%, *c* — 34.49%.

Households' available income consists mainly of hired work and social insurance benefits. In 2014 their share in available income amounted to 59.1% and 21.5% respectively.

Compared with 2013 both the share of income from hired work and from self-employment increased (by 1.3 p. p. and 0.8 p. p. respectively). There was a decrease in turn, in the share of income from private farms in agriculture (by 1.5 p. p.) and from social insurance benefits (by 0.5 p. p.).

In 2014 average **monthly expenditure** of households per capita in the voivodship amounted to 1355.41 zł and was by 1.8% (by 24.41 zł) higher than a year before. Monthly expenditure per capita in Mazowieckie voivodship was by 25.6% (by 276.67 zł) higher than a national average.

Average monthly income and expenditure per capita in households in 2014



The largest increase, compared with 2013, was in expenditures on restaurants and hotels (by 36.1%), education (by 13.3%) and furnishings, household equipment and routine maintenance of the house (by 11.6%). Over a year there was a drop in expenditures, among others, on health (by 3.7%), housing, water, electricity, gas and other fuels (by 3.6%), transportation (by 3.5%) and recreation and culture (by 2.3%).

Table 3. Average monthly expenditures per person in households

Specification	2013	2014		2013	2014
	in zł		2013=100	in %	
Total	1331.00	1355.41	101.8	100.0	100.0
Of which consumer goods and services ^{ab}	1276.89	1290.77	101.1	95.9	95.2
of which:					
food and non-alcoholic beverages	288.00	289.13	100.4	21.6	21.3
alcoholic beverages, tobacco	33.75	34.43	102.0	2.5	2.5
clothing and footwear	74.10	76.52	103.3	5.6	5.6
housing, water, electricity, gas and other fuels	260.34	250.97	96.4	19.6	18.5
furnishings, household equipment and routine maintenance of the house	62.87	70.18	111.6	4.7	5.2
health	73.64	70.88	96.3	5.5	5.2
transportation	138.34	133.43	96.5	10.4	9.8
communication ^c	64.23	64.32	100.1	4.8	4.7
recreation and culture ^d	105.70	103.27	97.7	7.9	7.6
education ^e	28.33 ^f	32.11 ^g	113.3	2.1	2.4
restaurants and hotels	52.05	70.84	136.1	3.9	5.2
other goods and services ^a	83.90	82.91	98.8	6.3	6.1

^a Including expenditure on life insurance. ^b Including pocket-money not included in division by type of expenditure. ^c Including expenditure on Internet services. ^d Excluding expenditure on Internet services. ^e Including pre-school education. ^{f-g} Relative error of estimation exceeds 10% and amounts to: ^f— 14.59%, ^g— 25,36%.

In the structure of expenditures dominated expenditure on purchase of consumer goods and services and they accounted for 95.2% (by 0.7 p. p. less than a year before). The most significant group were expenditures on food and non-alcoholic beverages, on these the households spent an average of 21.3% of total expenditures (by 0.3 p. p. more than in 2013). Significant group were expenditures on housing, water, electricity, gas and other fuels. In 2014 they represented an average of 18.5% of total expenditures (by 1.1 p. p. less than in a previous year).

Structure of households' expenditure of 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, 3.1 p. p. and 1.6 p. p. lower than the national average. Higher than the national average was, in turn, a share of expenditure on education by 1.3 p. p., on recreation and culture by 1.1 p. p., and on restaurants and hotels by 1.0 p. p.

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 2014 in the Mazowieckie voivodship, compared to the previous year, there was a decline in consumption, among others, of: bread – by 4.5%, fish – by 17.1%, oils and fats as well as yoghurts – by 1.8% each, milk – by 1.3%, cheese and cottage cheese – by 1.1%. There was a rise, in turn, in consumption of fruit - by 6.1%, sugar – by 2.8%.

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				
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
2014.....	6.06	3.59	5.15	0.34	3.11	0.55	0.86	11.39	1.08	4.00	8.80	1.12

^a Excluding potato starch ^b Excluding crisp bread, toasted bread and pastry-cook products. ^c Including raw bacon. ^d Excluding pickles, processed sea and fresh-water food and fish, ready-to-serve foods including coated food products and canned fish. ^e Excluding condensed and powdered milk. ^f Excluding sweet cottage cheese. ^g Excluding raw bacon ^h Including edible seeds and kernel.

On the basis of the conducted survey it might be stated that in 2014 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 2013. The largest increase in the share of households equipped with certain durable goods was observed in regard to: personal computer with Internet access (by 2.5 p. p.), dishwashers (by 1.8 p. p.), automatic washing machines (by 1.0 p. p.), and passenger cars and home cinema system (by 0.9 p. p. each). There was a decline in the share of households equipped, e.g. with a DVD player (by 3.5 p. p.), a freezer (by 1.0 p. p.), a refrigerator (by 0.5 p. p.), a digital camera (by 0.2 p. p.).

Table 5. Households equipped with selected durable goods ^a

Specification	2013	2014
	in % of total households	
Refrigerator	99.1	98.6
Mobile phone	95.1	95.9
TV set	95.3	95.4
Washing machine	93.3	94.3
Personal computer	75.8	77.4
of which with Internet access	73.0	75.5
Passenger car	63.9	64.8
Satellite or cable television receiver	62.2	62.6
Digital camera	56.3	56.1
Microwave oven	55.9	56.1
DVD player	50.4	46.9
Printer	40.4	40.6
Hi-fi stereo music system.....	36.1	36.3
Dishwasher	29.6	31.4
Freezer	16.2	15.2
Home cinema system	14.3	15.2

^a Compiled as of the end of respective quarters.

Household Budget Survey is a sample-based survey, conducted by statistical interviewers, who visited the sample households, encouraged the members to take part in the survey and assisted in completing a form. A sample household represents many other households with similar features. Each answer counts, therefore the participants who took part in the survey are due to special thanks. Without their participation in a voluntary survey it would not be possible to observe changes in the contemporary society.