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Prepared on 26.09.2016 r.

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HOUSEHOLD BUDGETS IN THE MAZOWIECKIE VOIVODSHIP IN 2015

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In the situation of households in Mazowieckie voivodship in 2015, compared with a previous year, it was observed as follows:

- higher increase in available income than in expenditure,
- 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 5612 households participating in the survey in Mazowieckie voivodship in 2015. 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 benefit		dependants
			total	of which retirement and other pension	
2014	2.66	1.19	0.66	0.57	0.76
2015	2.65	1.21	0.65	0.56	0.74

Significant influence on the level of living conditions of 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 2015 an average available income per capita in households in Mazowieckie voivodship amounted to 1756.15 zł. The amount of income rose by 3.1% (52.53 zł) compared to the similar period of a previous year and was higher by 26.7% (369.99 zł) than the average available income in the country.

In comparison with 2014 there was an increase in income from private farm in agriculture by 42.1% (15.85 zł) and income from hired work by 3.5% (35.35 zł). There was a decrease in turn, in an average monthly income from self-employment by 3.6% (7.59 zł). In 2015 the average monthly available income per capita in a household was as high as 1756.15 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					
2014.....	1703.62	1007.33	37.61 ^a	209.39	365.95	1638.97
2015.....	1756.15	1042.68	53.46 ^b	201.80	366.08	1691.00

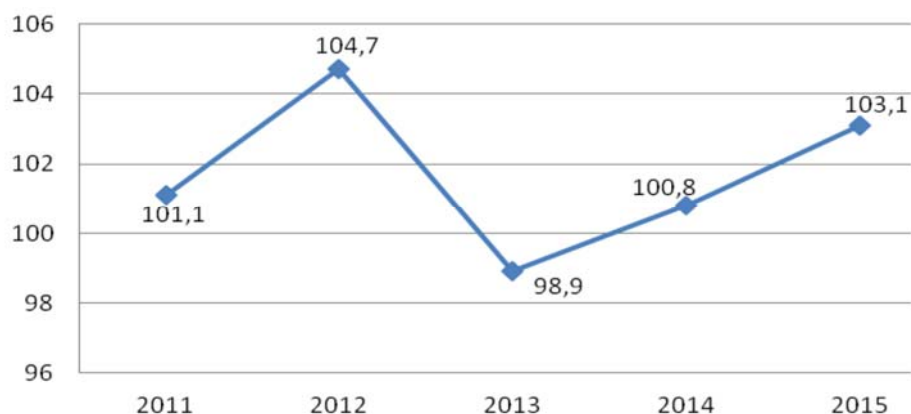
a—b Relevant error of estimations exceeds 10% and amounts to: a — 34.49%, b — 12.64%.

Households' available income consists mainly of hired work and social insurance benefits. In 2015 their share in available income amounted to 59.4% and 20.8% respectively.

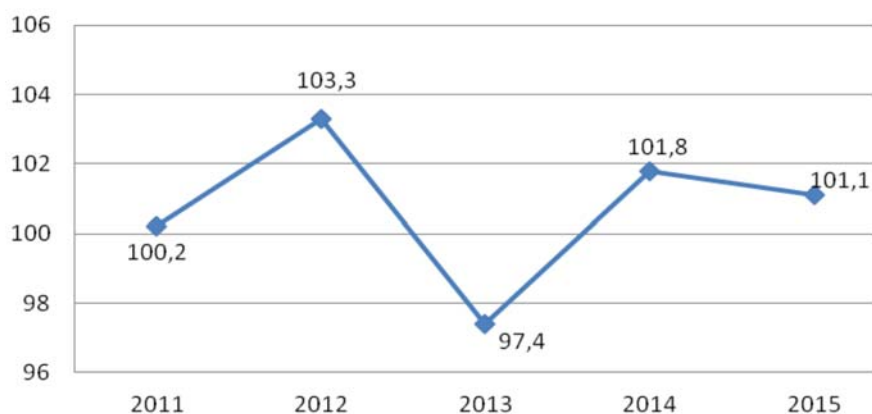
Compared with 2014 there was an increase in the share of income from private farm in agriculture (by 0.8 p.p.) and from hired work (by 0.3 p. p.). There was a decrease in turn, in the share of income from self-employment (by 0.8 p. p.) and from social insurance benefits (by 0.7 p. p.).

Dynamics of average monthly available income per capita in households

(previous year=100)



Dynamics of average monthly expenditure per capita in households
(previous year=100)



In 2015 average **monthly expenditure** of households per capita in the voivodship amounted to 1370.71 zł and was by 1.1% (by 15.30 zł) higher than a year before. Monthly expenditure per capita in Mazowieckie voivodship was by 25.6% (by 279.52 zł) higher than a national average.

Compared with 2014, there was an increase in expenditures on recreation and culture (by 11.5%), health (by 9.0%), other goods and services (by 6.9%) and on clothing and footwear (by 3.6%). Over a year there was a drop in expenditures, among others, on education (by 23.5%), transportation (by 3.6%) and alcoholic beverages and tobacco (by 2.6%).

Table 3. Average monthly expenditures per person in households

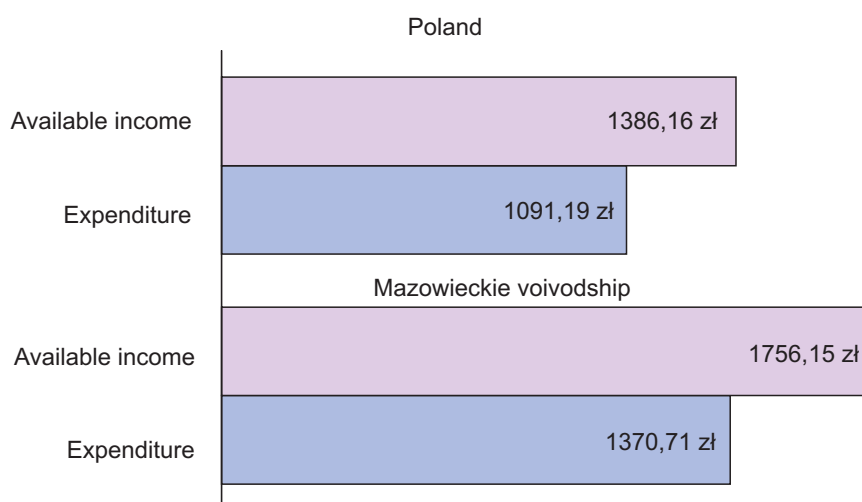
Specification	2014	2015		2014	2015
	in zł		2014=100	in %	
Total ^a	1355.41	1370.71	101.1	100.0	100.0
Of which consumer goods and services ^{ab}	1290.77	1305.55	101.1	95.2	95.2
of which:					
food and non-alcoholic beverages	289.13	285.26	98.7	21.3	20.8
alcoholic beverages, tobacco	34.43	33.52	97.4	2.5	2.4
clothing and footwear	76.52	79.25	103.6	5.6	5.8
housing, water, electricity, gas and other fuels	250.97	253.84	101.1	18.5	18.5
furnishings, household equipment and routine maintenance of the house	70.18	71.75	102.2	5.2	5.2
health	70.88	77.28	109.0	5.2	5.6
transportation	133.43	128.59	96.4	9.8	9.4
communication ^c	64.32	63.86	99.3	4.7	4.7
recreation and culture ^d	103.27	115.19	111.5	7.6	8.4
education ^e	32.11 ^f	24.55	76.5	2.4	1.8
restaurants and hotels	70.84	72.17	101.9	5.2	5.3
other goods and services ^a	82.91	88.64	106.9	6.1	6.5

^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 Relative error of estimation exceeds 10% and amounts to 25,36%.

In the structure of expenditures dominated expenditure on purchase of consumer goods and services and they accounted for 95.2% (similarly than a year before). The most significant group were expenditures on food and non-alcoholic beverages, on these the households spent an average of 20.8% of total expenditures (by 0.5 p. p. less than in 2014). Significant group were expenditures on housing, water, electricity, gas and other fuels. In 2015 they represented an average of 18.5% of total expenditures (the same as in 2014).

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, 3.2 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 recreation and culture (by 1.7 p.p.), on restaurants and hotels by 1.1 p. p and on education (by 0.8 p.p.).

Average monthly income and expenditure per capita in households in 2015



Results of household budget survey provide information on the quantity of food purchased (in cash or on credit) or acquired in a different way by a household (from private farm in agriculture or self-employment; received as a gift etc.).

In 2015 in the Mazowieckie voivodship, compared to the previous year, there was a decline in consumption, among others, of: sugar – by 8.0%, bread – by 6.1%, eggs – by 4.7%, oil and fats – by 4.6%, processed meat and other meat preparations – by 3.9%, yoghurts – by 3.6%, milk – by 3.5%. There was a rise, in turn, in consumption of mineral and spring waters – by 8.6%, fruit and vegetable juices – by 4.7%, coffee, tea, cocoa – by 4.3%, raw meat – by 1.1%, fruit – by 0.3%.

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

Specification	2014	2015
Bread and cereals ^a in kg	6.06	5.76
of which bread ^b	3.59	3.37
Meat ^c in kg	5.15	5.08
of which:		
raw meat ^c	2.82	2.85
processed meat and other meat preparations ^d ..	2.07	1.99
Fish and sea food ^e in kg	0.34	0.33
Milk ^f in l	3.11	3.00
Yoghurts in kg	0.55	0.53
Cheese and cottage cheese ^g in kg	0.86	0.86
Eggs in units	11.39	10.86
Oil and fats ^h in kg	1.08	1.03
Fruit ⁱ in kg	4.00	4.01
Vegetables in kg	8.80	8.72
Sugar in kg	1.12	1.03
Coffee, tea, cocoa in kg	0.23	0.24
Mineral and spring waters in l	4.89	5.31
Fruit and vegetable juices in l	1.07	1.13

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

On the basis of the conducted survey it might be stated that in 2015 the most common durable goods in households were goods considered to be essential for households' functioning, such as refrigerators, fridge-freezers or automatic washing machines.

There was a further improvement in the equipment with durable goods in surveyed households of the Mazowieckie voivodship compared with 2014. The largest increase in the share of households equipped with certain durable goods was observed in regard to: personal computer with broadband Internet access (by 6.2 p. p.), satellite or cable television receiver (by 3.5 p.p.), microwave ovens (by 2.1 p.p.) and dishwashers (by 1.3 p. p.). There was a decline in the share of households equipped, e.g. with a DVD player (by 3.4 p. p.), a freezer (by 1.7 p. p.), a digital camera (by 1.0 p. p.), home cinema system (by 0.8 p. p.).

Table 5. Households equipped with selected durable goods^a

Specification	2014	2015
	in % of total households	
Refrigerator, fridge-freezer	98.6	99.3
Mobile phone	95.9	96.7
TV set	95.4	95.5
Washing machine	94.3	95.4
Personal computer	77.4	78.5
of which with Internet access	75.5	77.3
of which with broadband access	58.3	64.5
Satellite or cable television receiver	62.6	66.1
Passenger car	64.8	64.7
Microwave oven	56.1	58.2
Digital camera	56.1	55.1
DVD player	46.9	43.5
Printer	40.6	39.9
of which multifunctional printer	24.7	25.8
Dishwasher	31.4	32.7
Home cinema system	15.2	14.4
Freezer	15.2	13.5

^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.