

Household budgets in Mazowieckie voivodship in 2017

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↑107.4

Indices of average monthly available income per capita in a household y/y

In 2017, compared to the previous year, households had higher income and higher expenditures. There was a decrease in consumption of most basic foodstuffs and a decrease in households equipped with selected durable goods. Household assessed their financial situation better than a year earlier.

2017 was another year in which further improvement of the financial situation of households took place

The household budget survey plays an important role in the assessment of the standard of living of the population, as it is the only source of information on income, expenditures, quantitative consumption of food and equipment of households with durable goods. Conducted by a representative method (based on random sample), which gives the opportunity to generalize (with a certain precision) the results obtained for all households. The presented results of the survey were established on the basis of declarations of persons taking part in it.

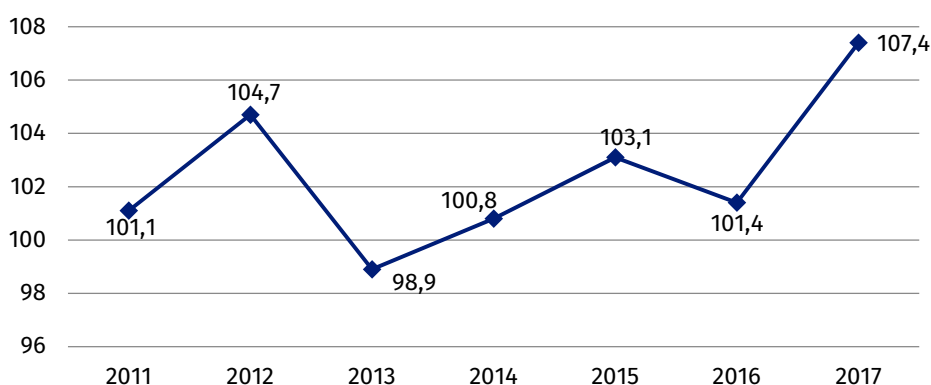
In 2017, in the Mazowieckie voivodship, the survey covered 5 442 households (5 535 in 2016), which constituted 14.8% of all households surveyed in the country. The average number of persons in the household was 2.60 (in 2016 - 2.61). On average, the household of working persons consisted of 1.16 persons, i.e. slightly less than in 2016. On an annual basis, the average number of persons in the household receiving social benefits increased from 0.86 to 1.04, while dependent persons in households has decreased from 0.53 to 0.35 persons.

Household income

The decisive influence on the living conditions of household members has an available income, which is the sum of the current income (monetary and non-monetary) of the household, reduced by income tax, tax on legacy and donations and tax on real estate. It is intended for expenditures and increase of savings.

Average number of persons in a household amounted to 2.60, i.e. less than in the country (2.66)

Figure 1. Indices of average monthly available income per capita in households (previous year=100)



In 2017, in households in the Mazowieckie voivodship, the average available income per capita amounted to 1 912.09 zł. Its value increased by 7.4% (by 131.21 zł) in relation to the corresponding income from the previous year and was by 19.6% (by 313.96 zł) higher than the average available income in the country (PLN 1988.13).

In comparison with 2016, the highest increase in income by 21.8% was from a private farm in agriculture. There was also an increase in income from self-employment by 9.8%, from social benefits by 7.2% and from hired work by 5.3%.

Average available income per capita in the Mazowieckie voivodship was by 19.6% higher from the average available income in the country

Table 1. Average monthly available income per capita in households

SPECIFICATION	2016	2017	
		w zlotys	in percents
Available income	1780.88	1912.09	100.0
of which disposable income	1708.64	1845.42	96.5
of which:			
form hired work	1019.91	1073.56	56.1
from private farm in agriculture	62.27 ^a	75.87 ^b	4.0
from self-employment	182.51	200.48	10.5
from social benefits	432.08	463.04	24.2

a-b Relevant error of estimations exceeds 10% and amounts to: a-17.36%, b-13.91%.

The available income of a household consists mainly of income from hired work and income from social benefits. In 2017, their share in the available income amounted to 56.1% and 24.2%, respectively.

The second largest source of income of households was income from social benefits

In comparison with 2016, the share of income for a private farm in agriculture increased (by 0.5 pp) and the share of income from self-employment (by 0.3 pp). there was a decrease in the share of income from hired work (by 1.2 pp) and income from social benefits (by 0.1 pp).

Available income reduced by other expenses (including amounts transferred to other households and non-commercial institutions, including gifts, some taxes, social insurance contributions paid by the taxpayer, compensation for damage caused) is disposable income. In 2017, in the Mazowieckie Voivodship, disposable income per capita in households amounted to 1 845.42 zł, i.e. 8.0% more than in 2016. At the same time, it was higher than the national average by 19.1% (by 296.55 zł).

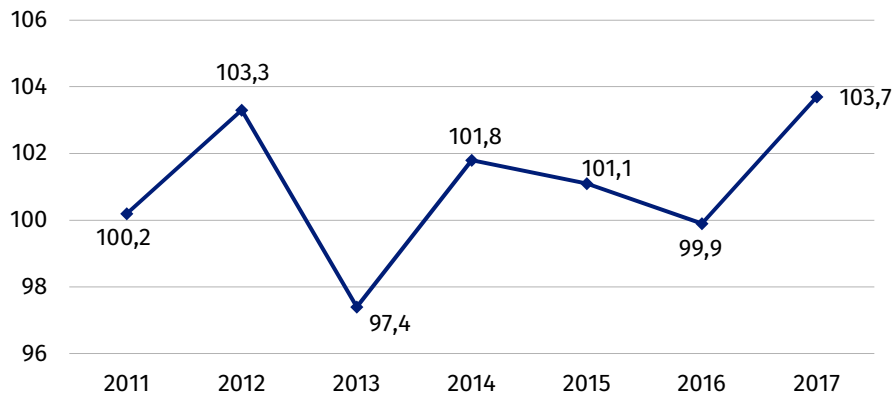
Households expenditures

In 2017, the average monthly expenditures of a household per person in the voivodship amounted to 1 420.70 zł and were by 3.7% (by 50.82 zł) higher than in the previous year. Monthly expenditures borne by one person in the Mazowieckie voivodship were by 20.8% (by 244.26 zł) higher than the national average (1 176.44 zł).

The share of average monthly expenditures per 1 capita in available income was 74.3% and was 2.6 pp lower than in 2016 (in Poland, the ratio was 73.6%, i.e. 3.1 pp less than a year earlier).

Share of expenditures in available income amounted to 74.3% compared to 76.9% in 2016

Figure 2. Indices of average monthly expenditures per capita in households (previous year=100)



In relation to 2016, there was an increase in, e.g. expenditures on restaurants and hotels (by 18.3%), furnishings, household equipment and routine maintenance of the house (by 8.0%), recreation and culture (by 7.1%), transport (by 5.2%), health (by 4.8%). In annual terms, there was a decrease in expenditures on, among others, communication (by 4.2%).

The structure of expenditures was dominated by those connected with purchase of consumer goods and services, at a level of 95.3% (by 0.6 pp more compared to the previous year). The most important group were expenditures on food and non-alcoholic beverages, for which households spent an average of 21.3% of total expenditure (by 0.1 pp less than in 2016). A significant group of expenditure were fees for housing, water, electricity, gas and other fuels. In 2017, they accounted for an average of 17.2% of total expenditure (by 0.2 pp less than in 2016).

The structure of expenditures of households of the Mazowieckie voivodship did not differ significantly from the structure of these expenditures in the country. The highest 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 respectively, by 3.0 pp and by 2.3 pp lower than the average in the country. Higher, than the national average was the share of expenditures on restaurants and hotels by 1.8 pp, recreation and culture by 1.6 pp and on health and transport by 0.7 pp each.

Consumption of foodstuffs

The results of the household budget survey provide information on the quantitative consumption of foodstuffs purchased (for cash and on credit) or otherwise obtained by the household (from own agricultural holding or from self-employment; received free of charge etc.).

In 2017, in the Mazowieckie voivodship, compared with the previous year, there was a decrease in the consumption of, among others fish and seafood – by 12.5%, sugar – by 9.4%, yoghurts – by 5.4%, fruit and vegetable juices – by 4.5%, milk – by 4.1%, coffee, tea, cocoa – by 4.2%, fruit – by 4.0%. There was an increase in the consumption of, e.g. mineral and spring waters – by 5.0%, eggs – by 0.7%.

Compared to the average consumption in the country, in the Mazowieckie voivodship there was higher consumption per capita of such products as: fruit and vegetable juices (by 10.3%), mineral and spring waters (by 9.1%), fruit (by 6.3%), yoghurts (by 1.9%), vegetables (by 1.2%).

There was a smaller consumption of, for example, oils and fats (by 10.8%), sugar (by 6.5%), bread (by 5.4%), raw meat (by 5.3%), milk (by 5.0%), coffee, tea, cocoa (by 4.2%).

Expenditures on food and non-alcoholic beverages and housing, water, electricity, gas and other fuels made up almost 40% of total expenditures of households

In 2017, as in the previous years, there was a downward trend in the consumption of most foodstuffs

Equipment with durable goods

In 2017, as in the previous year, the most commonly used durable goods in households were such appliances as: refrigerators, refrigerator-freezers, washing machines or television sets. Almost 80% of surveyed household were equipped with a personal computer, over 65% of households had a passenger car, and more than 56% a microwave oven.

In comparison with 2016, there was a decrease in the share of households equipped with, e.g. a computer with broadband access to the Internet (by 6.8 pp), DVD player (by 4.9 pp), digital camera (by 4.0 pp), hi-fi stereo music system (by 2.4 pp), satellite or cable television equipment (by 2.3 pp), television set (by 1.3 pp), freezer (by 1.0 pp). An increase in the share of households was in the case of equipment with, e.g. a smartphone (by 6.8 pp), dishwasher (by 2.0 p.p.), electric stove with ceramic or induction hob (by 1.7 pp), passenger car (by 1.6 pp).

Compared to the national average, in the Mazowieckie voivodship there was a larger percentage of households equipped with, among others, a smartphone (by 4.2 pp), DVD player (by 4.1 pp), computer with access to the Internet (by 3.8 pp), printer (3.7 pp), digital camera (by 3.2 pp), dishwasher (by 2.6 pp).

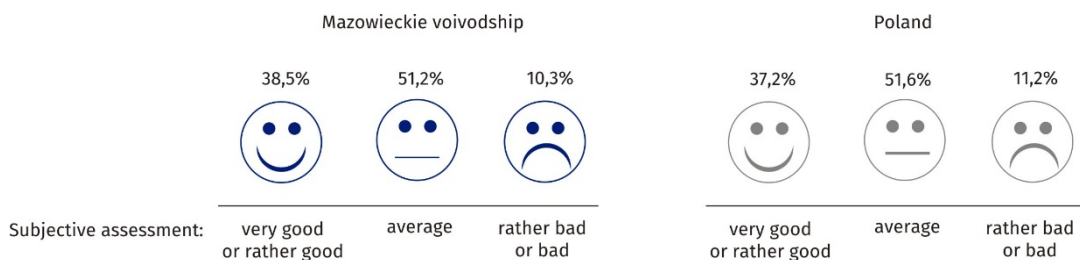
Smaller than the national average was the share of households equipped with, e.g. satellite of cable television equipment (by 6.2 pp), computer with broadband access to the Internet (by 5.3 pp), freezer (by 3.3 pp), microwave (by 2.4 pp), television set (by 2.3 pp).

The percentage of households equipped with durable goods of older types decreased

Subjective assessment of the financial situation of households

The improvement of the financial situation of households observed in 2017, had an impact on a better assessment of their current financial situation. The surplus of income over expenditure increased, which allowed households to increase their savings.

Drawing 1. Subjective assessment of the financial situation of households in 2017



Over the year, an increase in the percentage of households assessing their situation as very good or rather good was noted

In the Mazowieckie voivodship in annual terms, there was an increase in the percentage of households assessing their financial situation as very good of rather good by 3.3 pp (in Poland by 2.7 pp) and a decrease in the percentage of households perceiving it as rather bad and bad by 2.3 pp (in the country by 1.8 pp). There was also a lower share of persons describing their situation as average by 1.0 pp (for Poland, the decrease was 1.9 pp).

Table 2. Average monthly expenditures per capita in households

SPECIFICATION	2016	2017		
	in zlotys		2016=100	in percent
TOTAL ^a	1369,88	1420,70	103,7	100,0
Of which consumer goods and services ^{ab}	1297.64	1354.03	104.3	95.3
of which:				
food and non-alcoholic beverages	293.00	302.31	103.2	21.3
alcoholic beverages, tobacco	33.02	33.17	100.5	2.3
clothing and footwear	78.14	79.46	101.7	5.6
housing, water, electricity, gas and other fuels	238.56	243.85	102.2	17.2
furnishings, household equipment and routine maintenance of the house	69.87	75.45	108.0	5.3
health	83.94	87.93	104.8	6.2
transport	126.36	132.95	105.2	9.4
communication ^c	62.66	60.05	95.8	4.2
Recreation and culture ^d	113.17	121.16	107.1	8.5
education ^e	22.13	22.43	101.4	1.6
restaurants and hotels	77.26	91.40	118.3	6.4
other goods and services ^a	89.86	91.72	102.1	6.5

a Including expenditure on life insurance. b Including pocket money not included in the division by types of expenditure. c Including expenditure on the Internet services. d Excluding expenditure on the Internet services. e Including pre-primary education.

Table 3. Average monthly consumption of selected foodstuffs per capita in households

SPECIFICATION	2016	2017
Bread and cereals ^a in kg	5.64	5.55
of which bread ^b	3.24	3.13
Meat ^c in kg	5.13	5.10
of which:		
raw meat ^c	2.85	2.84
processed meat and other meat preparations ^d	2.02	2.01
Fish and seafood ^e in kg	0.32	0.28
Milk ^f in l	2.96	2.84
Yoghurts in kg	0.56	0.53
Cheese and curd ^g in kg	0.85	0.85
Eggs in units	10.99	11.07
Oils and fats ^h in kg	1.02	0.99
Fruit ⁱ in kg	4.03	3.87
Vegetables in kg	8.34	8.34
Sugar in kg	0.96	0.87
Coffee, tea, cocoa in kg	0.24	0.23
Mineral and spring waters in l	5.36	5.63
Fruit and vegetable juices ^l	1.12	1.07

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

Table 4. Households equipped with selected durable goods ^a

SPECIFICATION	2016	2017
	in % of total households	
Refrigerator, refrigerator-freezer	98.5	98.9
Mobile phone	96.9	97.0
of which smartphone	58.0	64.8
Washing machine	94.9	95.9
Television set	94.2	92.9
Personal computer	78.4	79.4
of which laptop, tablet	66.9	68.4
Computer with access to the Internet	77.5	78.6
of which with broadband access	55.3	48.5
Hi-fi stereo music system ^b	69.2	66.8
Passenger car	64.2	65.8
Microwave	55.8	56.3
Satellite or cable television equipment	56.7	54.4
Digital camera	47.3	43.3
Printer	34.9	34.8
Dishwasher	32.4	34.4
DVD player	35.3	30.4
Electric stove with ceramic or induction hob	13.8	15.5
Freezer	13.3	12.3

a Compiled on the basis of data at the end of individual quarters. b Including radio, a cassette player, a radio with a compact disc player or cassette player with a compact disc player, hi-fi tower.

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