

Household budgets in Mazowieckie Voivodship in 2019

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↑103.8

Dynamics of average monthly available income per capita in households y/y

In 2019, the material situation of households improved once again. Compared to the previous year, households achieved higher incomes, and also incurred higher expenditure. There was a decrease in consumption of most basic foodstuffs and a decrease in households equipment in old-generation durable goods. The subjective assessment of the material situation of households improved further.

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.

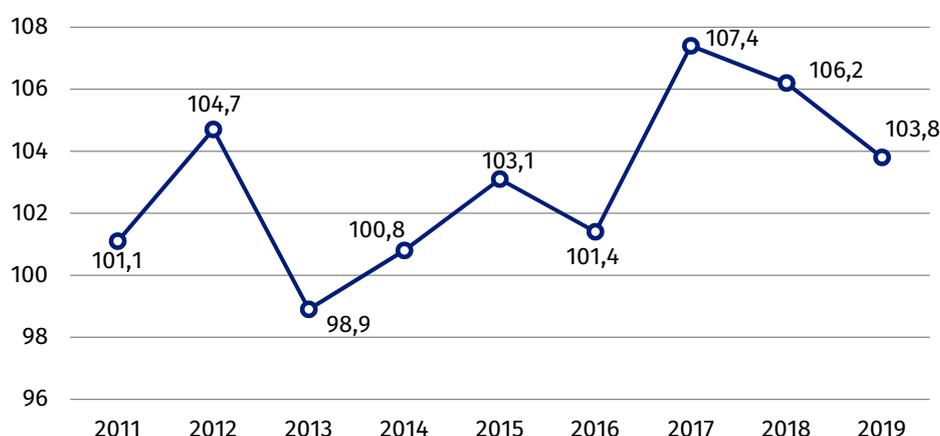
In 2019, in Mazowieckie Voivodship, the survey covered 5488 households (5352 in 2018), which constituted 15.3% of all households surveyed in the country. The average number of persons in the household was 2.591 (in 2018 – 2.59). On average, the household of working persons consisted of 1.11 persons, i.e. slightly less than in 2018. On an annual basis, the average number of persons in the household receiving social benefits decreased from 1.08 to 0.73, while in the households of dependent persons it decreased from 0.33 to 0.61 persons.

Average number of persons in a household amounted to 2.51, i.e. less than in the country (2.61)

Household income

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

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



In 2019, in households in Mazowieckie Voivodship, the average available income per capita amounted to PLN 2,108.01. Its value increased by 3.8% (by PLN 76.42) in relation to the corresponding income from the previous year and was by 15.9% (by PLN 288.87) higher than the average available income in the country (PLN 1,819.14).

In comparison with 2018, the highest increase in income by 11.1% was from social benefits, to a smaller extent from self-employment by 7.5% and from hired work by 2.4%. Whereas the decrease was recorded in income from private farms in agriculture by 20.7%.

Average available income per capita in Mazowieckie Voivodship was by 15.9% higher than the national average available income

Table 1. Average monthly available income per capita in households

SPECIFICATION	2018	2019	
		in PLN	in percent
Available income	2031,59	2108,01	100,0
of which disposable income	1967,62	2043,59	96,9
of which:			
from hired work	1123,30	1149,98	54,6
from a private farm in agriculture	98,05 ^a	77,78 ^b	3,7
from self-employment	234,20	251,85	11,9
from social benefits	485,04	538,86	25,6

a-b Relevant error of estimations exceeds 10% and amounts to: a-16.12%, b-14.28%.

The available income of a household consists mainly of income from hired work and income from social benefits. In 2018, their share in the available income amounted to 54.6% and 25.6%, respectively.

In comparison with 2018, the share of income from social benefits increased (by 1.7 pp) and the share of income from self-employment (by 0.4 pp). There was a decrease in the share of income from a private farm in agriculture (by 1.1 pp) and income from hired work (by 0.7 pp).

Available income reduced by other expenditures (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. Households spend it on the purchase of consumer goods and services and an increase in savings. In 2019, in Mazowieckie Voivodship, disposable income per capita in households amounted to PLN 2,043.59, i.e. 3.9% more than in 2018. At the same time, it was higher than the national average by 15.5% (by PLN 274.94).

Household expenditure

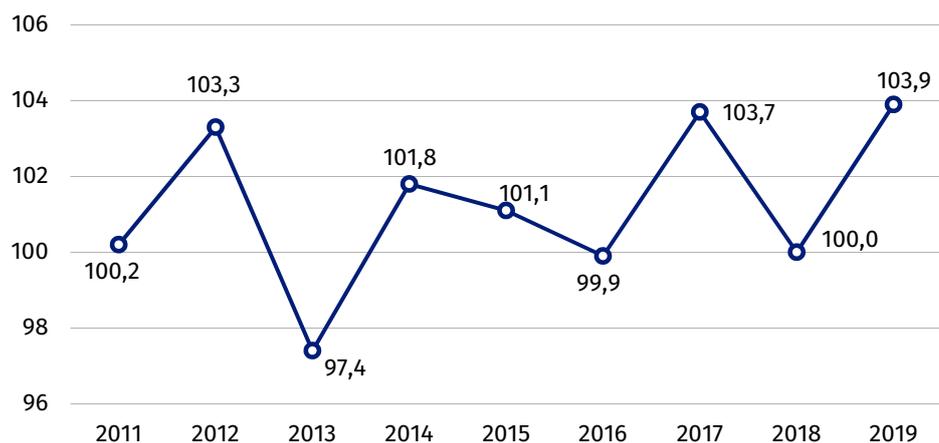
In 2019, the average monthly expenditures of households per capita in the voivodship amounted to PLN 1,476.26 and were by 3.9% (PLN 55.13) higher than in the previous year. Monthly expenditures borne by one person in Mazowieckie Voivodship were by 17.9% (by PLN 224.53) higher than the national average (PLN 1,251.73).

The share of average monthly expenditures per capita in available income was 70.0%, the same as in 2018 (in Poland, the ratio was 68.8%, i.e. 1.3 pp less than a year earlier).

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

Share of expenditure in available income amounted to 70.0% similarly as in the previous year

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



Compared to 2018, there was an increase in, e.g. expenditures on communication (by 25.6%), education (by 12.9%), health (by 11.3%), housing, water, electricity, gas and other fuels (by 9.1%), food and non-alcoholic beverages (by 6.4%). In annual terms, there was a decrease in expenditures on, among others, transport (by 12.3%), recreation and culture (by 2.8%).

The structure of expenditures was dominated by those connected with purchase of consumer goods and services, at a level of 95.6% (by 0.1 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 22.1% of total expenditure (by 0.5 pp more than in 2018). A significant group of expenditure were fees for housing, water, electricity, gas and other fuels. In 2019, they accounted for an average of 17.6% of total expenditure (by 0.9 pp more than in 2018).

The structure of expenditures of households of 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 3.2 0p and by 0.4 pp lower than the average in the country. Higher, than the national average was the share of expenditures on restaurants and hotels by 1.4 pp, recreation and culture by 0.7 pp, health by 0.6 pp, and on transport by 0.5 pp.

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 2019, in Mazowieckie Voivodship, compared to the previous year, there was a decrease in the consumption of, among others, sugar (by 11.9%), bread (by 5.6%), milk (by 5.0%), coffee, tea and cocoa (by 4.3%), fish and sea food (by 3.6%), raw meat (by 2.7%), eggs (by 2.5%). There was an increase in the consumption of, e.g. yoghurts – by 5.6%, cheese and cottage cheese (by 3.5%), fruit and vegetable juices (by 2.9%), fruit (by 1.3%).

There was higher consumption per capita of such products as: fruit and vegetable juices and mineral and spring waters (by 6.9% each), yoghurts (by 5.6%), fruit and vegetable juices (by 1.9%) in Mazowieckie voivodship compared to the average consumption in the country.

There was a smaller consumption of, e.g., oils and fats (by 13.3%), raw meat (by 8.4%), coffee, tea, cocoa (by 8.3%), sugar (by 7.5%), milk (by 7.3%), processed meat and other meat preparations (by 4.6%), bread (by 3.4%).

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

In 2019, as in the previous years, there was a downward trend in the consumption of most foodstuffs

Equipment with durable goods

In 2019, as in the previous year, the most commonly used durable goods in households were such appliances as: mobile phones, washing machines or television sets. 82% of surveyed household were equipped with a device with Internet access, over 67% of households had a passenger car, and nearly 60% a microwave oven as well as satellite or cable television equipment.

In comparison with 2018 there was a decrease in the share of households equipped with, e.g. hi-fi stereo music system (by 6.4 pp), a landline phone (by 5.2 pp), television set (by 1.9 pp), satellite of cable television equipment (by 1.2 pp). An increase in the share of households was in the case of equipment with, e.g. dishwasher (by 6.2 pp), a device with Internet access (by 4.6 pp), a smartphone (by 2.6 pp), a passenger car (by 1.5 pp).

Compared to the national average, in Mazowieckie Voivodship there was a larger percentage of households equipped with, among others, a printer (by 4.7 pp), personal computer and a dishwasher (by 3.3 pp each), a device with Internet access (by 1.4 pp).

Smaller than the national average was the share of households equipped with, e.g. satellite of cable television equipment (by 4.2 pp), a microwave oven (by 3.6 pp), (by 1.9 pp), television set and hi-fi stereo music system (by 3.3 pp each).

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

Subjective evaluation of material situation of households

The improvement of the material situation of households observed in 2019, 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.

In 2019, 52.2% of households (48.6% in Poland) described their situation as very good or rather good, and 6.2% as rather bad or bad (7.0% in the country). 41.6% of households perceived their situation as average (average for Poland was 44.4%).

In Mazowieckie Voivodship in annual terms, there was an increase in the percentage of households assessing their financial situation as very good or rather good by 4.9 pp (in Poland by 4.6 pp) and a decrease in the percentage of households perceiving it as rather bad and bad by 1.2 pp (in the country by 1.1 pp). There was also a lower share of persons describing their situation as average by 3.7 pp (for Poland the decline was 3.5 pp).

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

Chart 3. Subjective evaluation of material situation of households (in %)

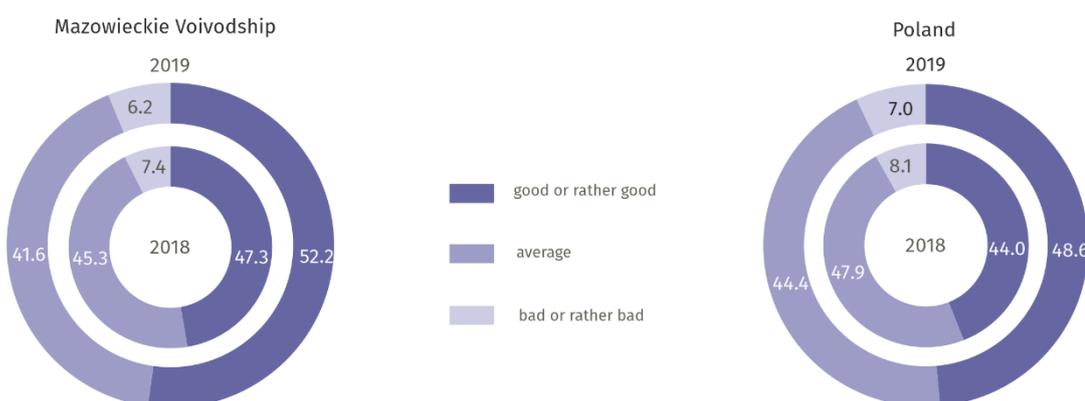


Table 2. Average monthly expenditures per capita in households

SPECIFICATION	2018		2019	
	in PLN		2018=100	in percent
TOTAL ^a	1421,13	1476,26	103,9	100,0
Of which consumer goods and services ^{ab}	1357,17	1411,84	104,0	95,6
of which:				
food and non-alcoholic beverages	306,78	326,39	106,4	22,1
alcoholic beverages, tobacco	34,15	35,24	103,2	2,4
clothing and footwear	72,30	74,82	103,5	5,1
housing, water, electricity, gas and other fuels	237,85	259,45	109,1	17,6
furnishings, household equipment and routine maintenance of the house	83,14	85,76	103,2	5,8
health	75,72	84,30	111,3	5,7
transport	171,30	150,21	87,7	10,2
communication ^c	47,07	59,11	125,6	4,0
recreation and culture ^d	110,82	107,68	97,2	7,3
education ^e	24,38 ^f	27,52	112,9	1,9
restaurants and hotels	91,42	92,56	101,2	6,3
other goods and services ^a	91,96	98,80	107,4	6,7

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. f Relative estimate error exceeds 10% and amounts to 11.10%.

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

SPECIFICATION	2018	2019
Bread and cereals ^a in kg	5,43	5,28
of which bread ^b	3,05	2,88
Meat ^c in kg	4,86	4,73
of which:		
raw meat ^c	2,70	2,63
processed meat and other meat preparations ^d	1,92	1,88
Fish and seafood ^e in kg	0,28	0,27
Milk ^f in l	2,80	2,66
Yoghurts in kg	0,54	0,57
Cheese and curd ^g in kg	0,85	0,88
Eggs in units	10,98	10,71
Oils and fats ^h in kg	0,93	0,91
Fruit ⁱ in kg	4,00	4,05
Vegetables in kg	7,86	7,68
Sugar in kg	0,84	0,74
Coffee, tea, cocoa in kg	0,23	0,22
Mineral and spring waters in l	6,26	6,18
Fruit and vegetable juices ^l	1,03	1,06

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	2018	2019
	in % of total households	
Mobile phone	97,3	97,3
of which smartphone	69,6	72,2
Washing machine	94,7	94,4
Television set	94,5	92,6
Device with access to the Internet ^b	77,0	81,6
Personal computer	76,6	76,1
of which laptop, tablet	67,3	65,7
Hi-fi stereo music system ^c	65,6	67,1
Passenger car	61,1	61,0
Bicycle (excluding children's)	67,0	60,6
Satellite or cable television equipment	59,0	59,2
Microwave oven	59,6	58,4
Printer	37,2	43,4
of which multifunction printer	37,5	37,5
Dishwasher	26,1	26,3
Landline phone	22,2	17,0
Electric stove with ceramic or induction hob	17,9	16,9

a Compiled on the basis of data at the end of individual quarters. b Computers, laptops, tablets, TV sets, smartphones, other with access to the Internet. c Includes radio set, CD, MP3 player, hi-fi stereo music system.

In the case of quoting data from Statistics Poland, please provide information: "Source of data – Statistics Poland", and in the case of publishing calculations made on data published by Statistics Poland, please provide information: "Own study based on Statistics Poland data".

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[Household situation in 2019 in the light of household budget survey](#)

Data available in databases

[LOCAL DATA BANK -> Households](#)

[Household budget survey - material conditions of population by voivodships](#)

Terms used in official statistics

[Household's budget](#)

[Disposable income](#)

[Household's available income](#)

[Private household](#)

[Quantitative consumption of foodstuffs in households per person](#)

[Subjective evaluation of material situation](#)

[Expenditures of a household](#)

[Expenditures on consumer goods and services](#)

[Household equipment](#)

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the study 