

Household budgets in Mazowieckie Voivodship in 2020

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↑106.3

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

In 2020, despite the limitations related to the COVID-19 pandemic, an improvement in the financial situation of households was recorded. Compared to the previous year, households' income was higher, while their expenditure was lower. Consumption of the majority of basic foodstuffs increased and household equipment with new generation appliances increased. The subjective assessment of the material situation of households improved further.

Household budget survey plays an important role in assessing the standard of living of the population, as it is the only source of information on income, expenditure, quantitative consumption of food and the equipment of households with durable goods. In 2020, due to the COVID-19 pandemic and the introduction of various types of restrictions throughout the year, the current method of collecting information from direct interview respondents to a telephone interview was changed.

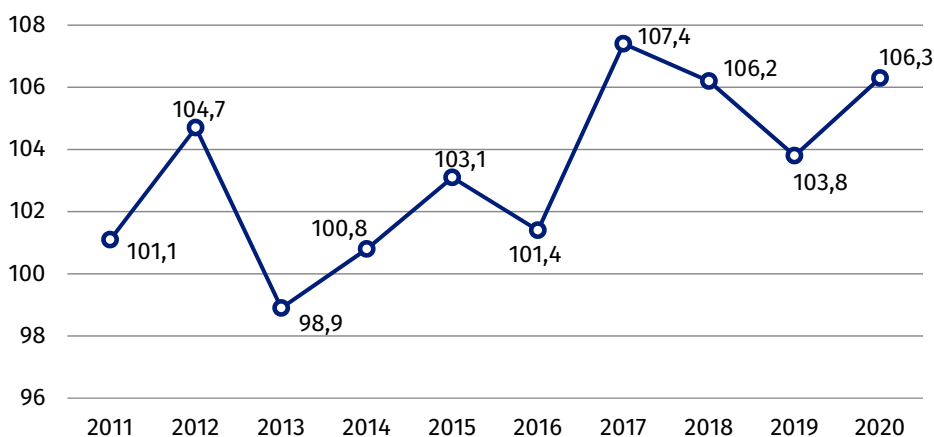
In 2020, in Mazowieckie Voivodship, this survey covered 5,158 households (5,488 in 2019), which accounted for 15.4% of all households surveyed in the country. The average number of persons in a household was 2.49 (in 2019 – 2.51). The average household of employed persons consisted of 1.12 persons, i.e. slightly more than in 2019. Over the year, the average number of persons in a household receiving social benefits decreased from 0.73 to 0.69, while in the households of dependent persons it increased from 0.61 to 0.63.

The average number of persons in a household was 2.49, i.e. fewer than in the country (2.61)

Household income

The decisive influence on the standard of living of household members is the available income, which is the sum of the household's current income (monetary and non-monetary) less taxes on income, inheritance, donation and real estate. It is allocated to expenditure and savings growth.

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



In 2020, in households in Mazowieckie Voivodship, the average available income per capita was PLN 2,240.52. Its value increased by 6.3% (by PLN 132.51) compared to the corresponding income from the year before and was higher by 16.7% (by PLN 321.31) than the average available income in the country (PLN 1,919.21).

Compared to 2019, the highest increase in income by 9.5% was from private farms in agriculture and from self-employment by 9.2%. Income from hired work increased to a lesser extent by 8.4% and from social benefits by 4.8%.

The average available income per capita in Mazowieckie Voivodship was 16.7% higher than the average available income in the country

Table 1. Average monthly available income per person in households

SPECIFICATION	2019	2020	
		In PLN	In percent
Available income	2108,01	2240,52	100,0
of which disposable income	2043,59	2190,56	97,8
including:			
from hired work	1149,98	1246,10	55,6
from private farm in agriculture	77,78 ^a	85,16 ^b	3,8
from self-employment	251,85	274,98	12,3
from social benefits	538,86	564,83	25,2

a-b The relative error of estimates exceeds 10% and amounts to: a-14.28%, b-19.75%.

The household's disposable income consists mainly of hired work and income from social benefits. In 2020, their share in disposable income was 55.6% and 25.2%, respectively.

Compared to 2019, the share of income from hired work (by 1.0 pp), from self-employment (by 0.4 pp) and the share of income from individual farms in agriculture increased (by 0.1 pp). On the other hand, the share of income from social benefits decreased (by 0.4 pp).

Available income less other expenditure (including amounts transferred to other households and non-profit institutions, including gifts; certain taxes, social security contributions paid by the taxpayer himself, compensation for damages) is disposable income. In 2020, in Mazowieckie Voivodship, disposable income per capita in households amounted to PLN 2,190.56, i.e. by 7.2% more than in 2019. At the same time, it was higher than the national average by 16.9% (by PLN 316.32).

Household expenditure

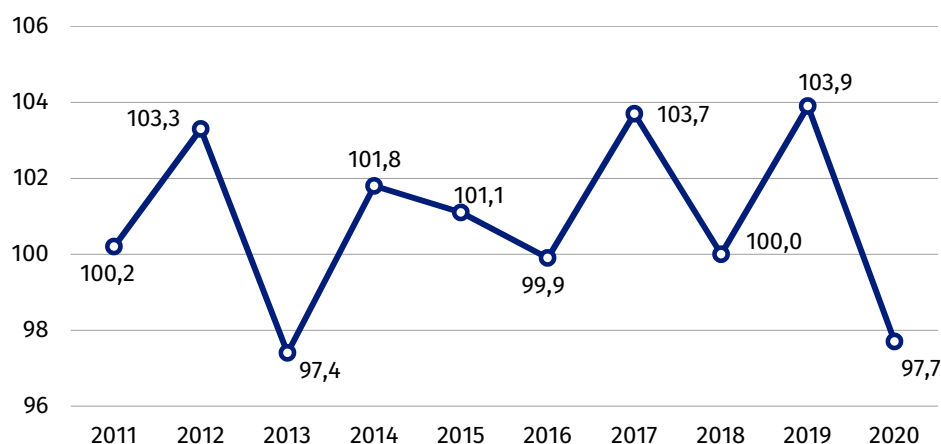
In 2020, the average monthly household expenditure per capita in the Voivodship amounted to PLN 1,443.01 and was 2.3% (PLN 33.25) lower than in the previous year. Monthly expenditure incurred by 1 person in Mazowieckie Voivodship were by 19.3% (by PLN 233.43) higher than the average in the country (PLN 1209.58)

The share of average monthly expenditure per capita in available income was 64.4% and was 5.6 pp lower than in 2019 (in Poland this ratio was 63.0%, i.e. 5.8 pp fewer than in the previous year).

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

The share of expenditure in available income was 64.4% compared to 70.0% in 2019.

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



Expenditure on food and non-alcoholic beverages as well as housing, water, electricity, gas and other fuels accounted for over 42% of total household expenditure

Compared to 2019, there was a decrease in, for example, expenditure on clothing and footwear (by 16.2%), restaurants and hotels (by 14.7%), recreation and culture (by 9.3%), furnishings, household equipment and routine household maintenance (by 5.4%). In annual terms, an increase was recorded among in the expenditure on, among others, communication (by 10.0%), alcoholic beverages and tobacco (by 7.0%), food and non-alcoholic beverages (by 6.9%), housing and energy (by 1.0%).

The expenditure structure was dominated by those related to the purchase of consumer goods and services, amounting to 96.5% (0.9 pp more than in the previous year). The most important group was expenditure on food and non-alcoholic beverages, to which households spent, on average, 24.2% of the total expenditure (2.1 pp more than in 2019). A significant group of expenditure were fees paid by households for housing, water, electricity, gas and other fuels. In 2020, they accounted for an average of 18.2% of total expenditure (0.6 pp more than in 2019).

The structure of household expenditure in Mazowieckie Voivodship did not differ significantly from that in the country. The largest difference was recorded in expenditure on food and non-alcoholic beverages, the share of which in the Voivodship was by 3.5 pp lower than the national average. On the other hand, the share of expenditure on restaurants and hotels was higher than the national average by 1.7 pp, transport by 1.2 pp, and recreation and culture by 1.1 pp and for education by 0.9 pp.

Consumption of foodstuffs

The results of household budget survey provide information on the quantitative consumption of food products purchased (for cash and on credit) or otherwise obtained by the household (from its own farm or from self-employed economic activity; obtained free of charge, etc.).

In 2020, consumption in Mazowieckie Voivodship increased compared to the previous year, among others, fruit and vegetable juices (by 11.3%), fish and seafood (by 11.1%), coffee, tea, cocoa (by 9.1%), milk (by 7.1%), cheese and cottage cheese (by 6.8%), oils and fats (by 3.3%). On the other hand, the consumption of e.g. bread (by 8.7%), cured meat and other meat preparations decreased (by 2.1%), vegetables (by 0.5%).

Compared to the average consumption in the country, Mazowieckie Voivodship recorded a higher per capita consumption of such products as: fish and seafood (by 11.1%), fruit juices and vegetables (by 6.3%), mineral and spring waters (by 6.2%), fruit (by 5.2%).

On the other hand, the consumption of e.g. oils and fats (by 13.0%), sugar (by 11.9%), raw meat (by 9.7%), milk (by 6.9%), cured meat and other meat preparations (by 6.1%), bread (by 4.4%), coffee, tea, cocoa (by 4.0%) was lower.

In 2020, the consumption of most foodstuffs increased

Equipment with durable goods

In 2020, as in the previous year, devices such as mobile telephones, automatic washing machines and TV sets were commonly used in households. 85% of the surveyed households had a device with Internet access, almost 71% of households had a car, and 62% had a microwave oven and a bicycle (excluding a child's).

Compared to 2019, the share of households equipped with e.g. a smartphone (by 7.5 pp), an electric cooker with a ceramic hob, an induction cooker (by 6.2 pp), a dishwasher and a car (by after 3.8 pp), a device with Internet access (by 3.7 pp). On the other hand, a decrease in the percentage of households occurred in the case of equipment, for example, with a landline phone (by 5.9 pp), satellite or cable television equipment (by 3.1 pp).

Compared to the national average, Mazowieckie Voivodship recorded a higher percentage of households equipped with, among others, an electric cooker with a ceramic hob, induction (by 5.2 pp), a printer (by 2.2 pp), a bicycle - excluding children's (by 1.6 pp), a dishwasher (by 1.5 pp), laptop, tablet (by 0.8 pp).

Lower than the national average was the share of households equipped, for example, with a satellite or cable TV device (by 7.2 pp), a landline phone (by 3.2 pp), and a TV set (by 3.0 pp), microwave oven (by 2.4 pp), equipment for reception, recording and reproduction of sound (by 2.1 pp).

Compared to 2019, households were better equipped with new generation durable goods

Subjective assessment of the financial situation of households

The subjective assessment of the financial situation of households has been systematically improving in recent years.

In 2020, the situation was described as good or rather good by 56.2% of households (51.6% in Poland), and 5.0% as rather bad or bad (5.8% in Poland). 38.9% of households perceived their situation as average (the average for Poland was 42.6%).

In Mazowieckie Voivodship, on an annual basis, the percentage of households assessing their financial situation as good or rather good increased by 4.0 pp (in Poland by 3.0 pp) and a decrease in the percentage of households perceiving it as rather bad or bad by 1.2 pp (the same in the country). The share of persons describing their situation as average also decreased by 2.7 pp (for Poland, the decrease amounted to 1.8 pp).

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

Chart 3. Subjective assessment of the financial situation of households (in%)



Table 2. Average monthly expenditure per capita in households

SPECIFICATION	2019		2020	
	In PLN		2019=100	In percent
TOTAL ^a	1476,26	1443,01	97,7	100,0
Of which consumer goods and services ^{ab}	1411,84	1393,05	98,7	96,5
including:				
food and non-alcoholic beverages	326,39	349,01	106,9	24,2
alcoholic beverages and tobacco	35,19*	37,67	107,0	2,6
clothing and footwear	74,82	62,71	83,8	4,3
housing, water, electricity, gas and other fuels	259,45	261,98	101,0	18,2
furnishings, household equipment and routine household maintenance	85,76	81,11	94,6	5,6
health	84,30	83,62	99,2	5,8
transport	150,21	143,92	95,8	10,0
communication ^c	59,11	65,03	110,0	4,5
recreation and culture	107,68	97,69	90,7	6,8
education ^d	27,52	27,60	100,3	1,9
Restaurants and hotels	92,56	78,95	85,3	5,5
other goods and services ^a	98,80	96,39	97,6	6,7

a-d Including: a – life insurance expenditure, b – pocket money not broken down by type of expenditure, c – expenditure on Internet services, d – pre-primary education.

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

SPECIFICATION	2019	2020
Bread and cereals ^a in kg	5,28	5,22
of which bread ^b	2,88	2,63
Meat ^c in kg	4,73	4,69
of which:		
raw meat ^c	2,63	2,62
Cured meat and other meat preparations ^d	1,88	1,84
Fish and seafood ^e in kg	0,27	0,30
Milk ^f in l	2,66	2,85
Yoghurts in kg	0,57	0,57
Cheese and cottage cheese ^g in kg	0,88	0,94
Eggs in pcs.	10,71	10,83
Oils and fats in kg	0,91	0,94
Fruit ^h in kg	4,05	4,06
Vegetables in kg	7,68	7,64
Sugar in kg	0,74	0,74
Coffee, tea, cocoa in kg	0,22	0,24
Mineral and spring waters in l	6,18	6,19
Fruit and vegetable juices in l	1,06	1,18

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 pluck. e Excluding pickles, processed sea and fresh-water food and fish, ready-to-serve foods including coated food products and excluding canned fish.

f Excluding condensed and powdered milk. g Excluding sweet cottage cheese. h Including edible seeds.

Table 4. Households equipped with selected durable goods ^a

SPECIFICATION	2019	2020
	in % of total households	
Mobile phone	97,3	98,3
Automatic washing machine	94,4	94,5
Television set	92,6	92,6
Device with access to the Internet ^b	81,6	85,3
Smartphone	72,2	79,7
Personal computer	76,1	77,1
Passenger car	67,1	70,9
Laptop, tablet	65,7	67,7
Bicycle (excluding children's)	61,0	62,6
Microwave oven	59,2	62,2
Equipment for reception, recording and reproduction of sound ^c	60,6	60,4
Satellite or cable television equipment	58,4	55,3
Dishwasher	43,4	47,2
Printer	37,5	40,6
Multi-functional printer	26,3	27,6
Electric cooker with ceramic or induction cooktop	16,9	23,1
Landline phone	17,0	11,1

a Compiled on the basis of data at the end of individual quarters. b Computer, laptop, TV, smartphone, other devices enabling Internet connection. c b Includes: radio, radio tape recorder, radio with compact disc player, radio tape recorder with compact disc player, 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".


Prepared by:
Statistical Office in Warszawa
Director Zofia Kozłowska
Tel.: (+48 22) 464 23 15


Issued by:
Statistical Information Centre
Marcin Kałuski
Tel: (+48 22) 464 20 91
e-mail: m.kaluski@stat.gov.pl

Press office

tel.: (+48 22) 464 20 91

e-mail: m.kaluski@stat.gov.pl

 warszawa.stat.gov.pl/en/

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[The situation of households in 2020 on the basis of the results of the 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](#)

