

# Household budgets in Mazowieckie Voivodship in 2021

23 September 2022



**109.4**

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

**In 2021, despite the continuing restrictions related to the COVID-19 pandemic, an improvement was noted in the financial situation of households. Both income and expenditure were higher compared to the previous year. The consumption of most staple foods has decreased. The subjective assessment of the material situation of households improved further.**

The 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 2021, as in the previous year, 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 was changed to a telephone interview.

In 2021, in Mazowieckie Voivodship, the survey covered 4506 households (5158 in 2020), which constituted 14.6% of all households surveyed in the country. The average number of persons in the household was 2.45 (in 2020 – 2.49). On average, the household of working persons consisted of 1.13 persons, i.e. slightly less than in 2020. On an annual basis, the average number of persons in the household receiving social benefits decreased from 0.69 to 0.67, while in the households of dependent persons it decreased from 0.63 to 0.62 persons.

Average number of persons in a household amounted to 2.45, i.e. less than in the country (2.55)

## 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.

In 2021, in households in Mazowieckie Voivodship, the average available income per capita amounted to PLN 2,450.37. Its value increased by 9.4% (by PLN 209.85) in relation to the corresponding income from the previous year and was by 18.8% (by PLN 388.44) higher than the average available income in the country (PLN 2,061.93).

Average available income per capita in Mazowieckie Voivodship was by 18.8% higher than the national average available income

In comparison with 2020, the highest increase in income by 30.4% was from self-employment and from private farms in agriculture by 23.8%. Income from hired work increased to a lesser extent by 7.8% and from social benefits by 3.0%.

**Table 1. Average monthly available income per capita in households**

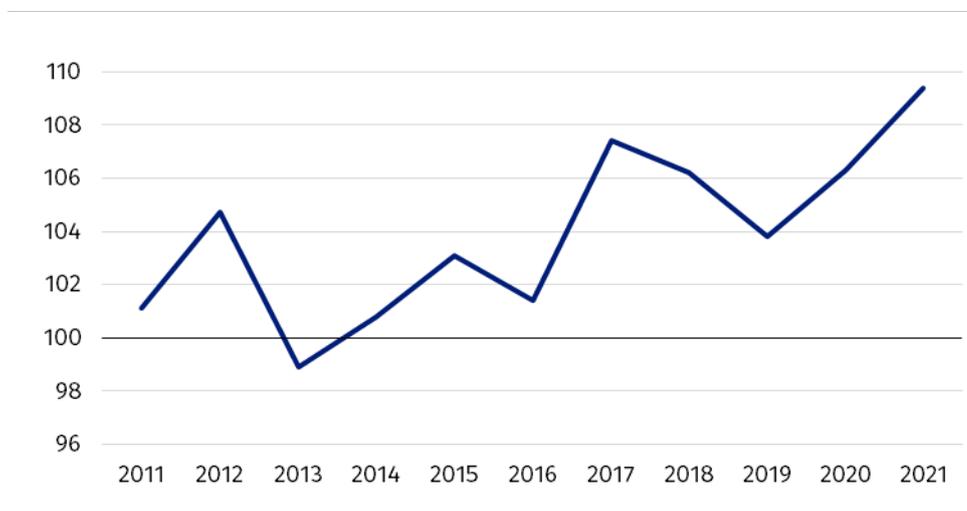
SPECIFICATION	2020	2021	
		in PLN	in percent
Available income	2240,52	2450,37	100,0
of which disposable income	2190,56	2394,84	97,7
of which:			
from hired work	1246,10	1343,85	54,8
from private farms in agriculture	85,16 <sup>a</sup>	105,45 <sup>b</sup>	4,3
from self-employment	274,98	358,54	14,6
from social benefits	564,83	581,92	23,7

a-b Relevant error of estimations exceeds 10% and amounts to: a – 19.75%, b – 23.82%.

The available income of a household consists mainly of income from hired work and income from social benefits. In 2021, their share in the available income amounted to 54.8% and 23.7%, respectively.

In comparison with 2020, the share of income from self-employment increased (by 2.3 pp) and from a private farm in agriculture (by 0.5 pp). There was a decrease in the share of income from social benefits ( by 1.5 pp) and from hired work (by 0.8 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 2021, in Mazowieckie Voivodship, disposable income per capita in households amounted to PLN 2,394.84, i.e. 9.3% more than in 2020. At the same time, it was higher than the national average by 18.9% (by PLN 380.23).

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

The share of expenditure in available income was 61.6% compared to 64.4% in 2020

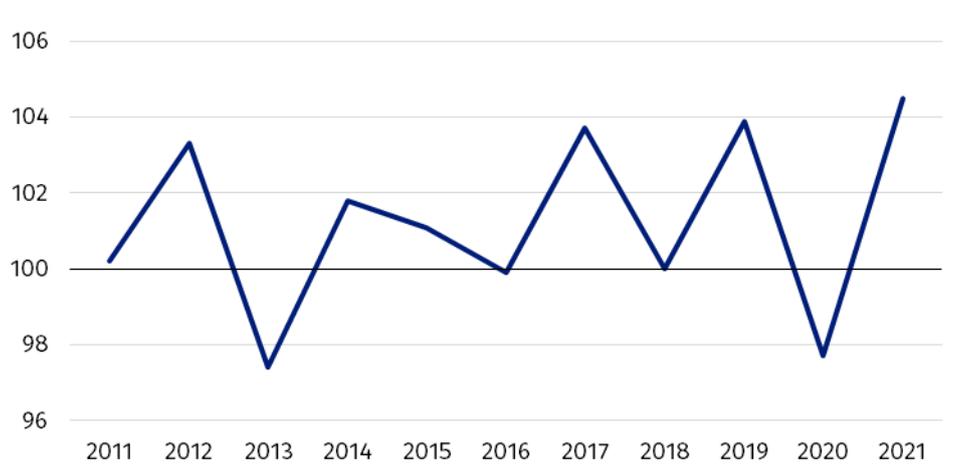
The second largest source of income of households was income from social benefits

## Household expenditure

In 2021, the average monthly expenditure of households per capita in the Voivodship amounted to PLN 1,508.28 and were by 4.5% (PLN 65.27) higher than in the previous year. Monthly per capita in Mazowieckie Voivodship were by 14.6% (by PLN 192.19) higher than the national average (PLN 1,316.09).

The share of average monthly expenditures per capita in available income was 61.6% and was by 2.8 pp lower than in 2020 (in Poland, the ratio was 63.8%, i.e. 0.8 pp more than a year earlier).

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



Compared to 2020, there was an increase in, e.g. expenditure health (by 14.5%), clothing and footwear as well as education (by 10.9% each), recreation and culture (by 7.4%), communication (by 6.6%), housing, water, electricity, gas and other fuels (by 5.5%), restaurants and hotels (by 5.1%). In annual terms, there was a decrease in expenditure on, among others, transport (by 4.1%), alcoholic beverages and tobacco (by 1.8%).

The structure of expenditure was dominated by those connected with purchase of consumer goods and services, at a level of 96.3% (by 0.2 pp less compared to the previous year). The most important group was expenditure on food and non-alcoholic beverages, for which households spent an average of 23.9% of total expenditure (by 0.3 pp less than in 2020). A significant group of expenditure were fees for housing, water, electricity, gas and other fuels. In 2021, they accounted for an average of 18.3% of total expenditure (by 0.1 pp more than in 2020).

The structure of expenditure of households of Mazowieckie Voivodship did not differ significantly from the structure of these expenditure in the country. The highest difference was recorded in expenditure on food and non-alcoholic beverages whose share in the voivodship was by 2.5 pp lower than the average in the country. Higher, than the national average was the share of expenditure on restaurants and hotels by 1.4 pp, recreation and culture by 1.0 pp, education by 0.9 pp and on health by 0.7 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 2021, in Mazowieckie Voivodship, compared to the previous year, there was a decrease in the consumption of, among others, sugar (by 8.1%), milk and vegetables (by 6.0%), meat (by 5.5%), oils and fats (by 5.3%), bread (by 4.8%). There was an increase in the consumption of, e.g. fruit

Expenditure on food and non-alcoholic beverages and housing, water, electricity, gas and other fuels made up almost 42% of total expenditure of households

In 2021, the consumption of most foodstuffs decreased

and vegetable juices (by 5.1%), fruit (by 3.7%), yoghurts (by 3.6%), cheese and cottage cheese (by 2.1%).

Compared to the average consumption in the country, Mazowieckie Voivodship recorded lower consumption of such products per person as: oils and fats (by 12.7%), meat (by 10.9%), sugar (by 9.3%), milk (by 7.6%), coffee, tea, cocoa (by 4.0%).

However, the consumption of e.g. fruit and vegetable juices (by 8.8%), fish and seafood (by 7.1%), fruit (by 6.6%), mineral and spring waters (by 4.0%) was higher.

### **Equipment with durable goods**

In 2021, as in the previous year, the most commonly used durable goods in households were such appliances as: mobile phones, washing machines or television sets. 85% of surveyed households were equipped with a device with Internet access, over 71% of households had a passenger car, and 61% a microwave oven.

In comparison with 2020, there was a decrease in the share of households equipped with, e.g. hi-fi stereo music system (by 7.7 pp), a landline phone (by 3.2 pp), bicycle (excluding a children's) and an electric cooker with a ceramic and induction hob (by 3.0 pp), a smartphone (by 2.5 pp), washing machine (by 1.9 pp), a multifunction printer (by 1.7 pp), laptop, tablet (by 1.5 pp). An increase in the share of households was in the case of equipment with, e.g. dishwasher (by 3.5 pp), a mobile phone (by 0.2 pp), a device with Internet access (by 0.1 pp).

Compared to the national average, in Mazowieckie Voivodship there was a larger percentage of households equipped with, among others, a dishwasher (by 3.1 pp), an electric cooker with a ceramic and induction hob (by 3.0 pp), a printer (by 2.2 pp), personal computer (by 1.6 pp).

Smaller than the national average was the share of households equipped with, e.g. satellite of cable television equipment (by 8.5 pp), hi-fi stereo music system (by 7.1 pp), a landline phone (by 4.1 pp), a television set (by 3.8 pp), a smartphone (by 3.5 pp).

### **Subjective evaluation of material situation of households**

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

In 2021, 57.7% of households (53.0% in Poland) described their situation as very good or rather good, and 5.1% as rather bad or bad (the same in the country). 37.2% of households perceived their situation as average (average for Poland was 41.9%).

In Mazowieckie Voivodship in annual terms, there was an increase in the percentage of households assessing their financial situation as good or rather good by 1.5 pp (in Poland by 1.4 pp) and the percentage of households perceiving it as rather bad and bad by 0.1 pp (in the country a 0.7 pp decrease). There was a lower share of persons describing their situation as average by 1.7 pp (for Poland the decline was 0.7 pp).

Over the year, an increase in the percentage of households assessing their situation as 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	2020	2021		
	in PLN	2020=100	in percent	
<b>TOTAL<sup>a</sup></b>	<b>1443,01</b>	<b>1508,28</b>	<b>104,5</b>	<b>100,0</b>
Of which consumer goods and services <sup>ab</sup>	1393,05	1452,74	104,3	96,3
of which:				
food and non-alcoholic beverages	349,01	360,16	103,2	23,9
alcoholic beverages and tobacco	37,67	37,01	98,2	2,5
clothing and footwear	62,71	69,55	110,9	4,6
housing, water, electricity, gas and other fuels	261,98	276,26	105,5	18,3
furnishings, household equipment and routine maintenance of the house	81,11	83,36	102,8	5,5
health	83,62	95,72	114,5	6,3
transport	143,92	137,95	95,9	9,1
communication <sup>c</sup>	65,03	69,32	106,6	4,6
recreation and culture	97,69	104,95	107,4	7,0
education <sup>d</sup>	27,60	30,61	110,9	2,0
restaurants and hotels	78,95	82,94	105,1	5,5
other goods and services <sup>a</sup>	96,39	95,38	99,0	6,3

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

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

SPECIFICATION	2020	2021
Bread and cereals <sup>a</sup> in kg	5,22	4,97
of which bread	2,63	2,50
Meat <sup>c</sup> in kg	4,69	4,43
of which:		
raw meat	2,62	2,47
processed meat and other meat preparations <sup>d</sup>	1,84	1,75
Fish and seafood <sup>e</sup> in kg	0,30	0,30
Milk <sup>f</sup> in l	2,85	2,68
Yoghurts in kg	0,57	0,59
Cheese and curd <sup>g</sup> in kg	0,94	0,96
Eggs in units	10,83	10,43
Oils and fats in kg	0,94	0,89
Fruit <sup>h</sup> in kg	4,06	4,21
Vegetables in kg	7,64	7,18
Sugar in kg	0,74	0,68
Coffee, tea, cocoa in kg	0,24	0,24
Mineral and spring waters in l	6,19	6,17
Fruit and vegetable juices in l	1,18	1,24

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 Including seeds and edible stones.

**Table 4. Households equipped with selected durable goods <sup>a</sup>**

SPECIFICATION	2020	2021
	in % of total households	
Mobile phone	98,3	98,5
Washing machine	94,5	92,6
Television set	92,6	92,1
Device with access to the Internet <sup>b</sup>	85,3	85,4
Smartphone	79,7	77,2
Personal computer	77,1	77,0
Passenger car	70,9	70,8
Laptop, tablet	67,7	66,2
Microwave oven	62,2	60,8
Bicycle (excluding children's)	62,6	59,6
Satellite or cable television equipment	55,3	54,6
Hi-fi stereo music system <sup>c</sup>	60,4	52,7
Dishwasher	47,2	50,7
Printer	40,6	39,9
Multifunction printer	27,6	25,9
Electric stove with ceramic or induction hob	23,1	20,1
Landline phone	11,1	7,9

a Compiled on the basis of data at the end of individual quarters. b Includes devices that enable connection to the Internet through, for example, a desktop computer, laptop, TV, smartphone. c Includes radio set, CD, MP3 player, hi-fi stereo music system.

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**Related information**

[The situation of households in 2021 on the basis of 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](#)



