

Household budgets in Mazowieckie Voivodship in 2022 ¹

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 **113.3**

Indices of average monthly expenditure per capita in a household y/y

Compared to the previous year, households recorded a greater increase in expenditure than in available income, a decline in the consumption of most basic food products and an improvement in the equipment of households with new generation equipment. The subjective assessment of the material situation of households has deteriorated.

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. It is carried out using a representative method (based on a random sample), which makes it possible to generalise (with a certain precision) the obtained results to all households. The presented survey results were determined based on the statements of the persons participating in it.

In 2022, in Mazowieckie Voivodship, the survey covered 3,846 households (4,506 in 2021), which constituted 13.6% of all households surveyed in the country. The average number of persons in the household was 2.40 (in 2021 – 2.45), of which 1.12 were employed persons (slightly less than in 2021). On an annual basis, the average number of persons in the household receiving social benefits decreased from 0.62 to 0.59, and the number of people receiving social benefits decreased from 0.67 to 0.66.

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 2022, in households in Mazowieckie Voivodship, the average available income per capita amounted to PLN 2,685.93. Its value increased by 10.7% (by PLN 259.05) and was by 19.4% (by PLN 436.14) higher than the average available income in the country (PLN 2,249.79).

In comparison with 2021, there was an increase in income by 18.1% was from hired work and from social benefits by 12.6%. However, there was a decrease in income from private farms in agriculture by 48.0% and from self-employment by 1.8%.

Average number of persons in a household amounted to 2.40, i.e. less than in the country (2.47)

Average available income per capita in Mazowieckie Voivodship was by 19.4% higher than the average available income in the country

¹ The data for 2021 and 2022 presented in the survey were generalised based on the preliminary results of the 2021 National Population and Housing Census and are not directly comparable with the data for previous years, which were generalised based on the results of the 2011 National Population and Housing Census. Due to the updated generalisation, the results for 2021 differ from those previously published.

Table 1. Average monthly available income per capita in households

Specification	2021	2022	
		in PLN	in percent
Available income	2426,88	2685,93	100,0
of which disposable income	2373,36	2601,99	96,9
of which:			
from hired work	1320,21	1559,71	58,1
from private farms in agriculture	118,59 ^a	61,67 ^b	2,3
from self-employment	356,53 ^c	350,14	13,0
from social benefits	572,02	643,82	24,0

a-c Relevant error of estimations exceeds 10% and amounts to: a – 24.62%, b – 55.65%, c – 10.44%.

The available income of a household consists mainly of income from hired work and income from social benefits. In 2022, their share in the available income amounted to 58.1% and 24.0%, respectively.

In comparison with 2021, the share of income from hired work (by 3.7 pp) increased and from social benefits (by 0.4 pp). There was a decrease in the share of income from a private farm in agriculture (by 2.6 pp) and from self-employment (by 1.7 pp).

Available income reduced by other expenditure (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 2022, in Mazowieckie Voivodship, disposable income per capita in households amounted to PLN 2,601.99 (9.6% higher than in 2021). At the same time, it was higher than the national average by 18.6% (by PLN 407.37).

Household expenditure

In 2022, the average monthly expenditure of households per capita in the Voivodship amounted to PLN 1,672.67 and were by 13.3% (PLN 195.86) higher than in the previous year. Monthly expenditure per capita in Mazowieckie Voivodship were by 13.4% (by PLN 197.45) higher than the national average (PLN 1,475.22).

The share of average monthly expenditure per capita in available income was 62.3% and was by 1.4 pp higher than in 2021 (in Poland, the ratio was 65.6%, i.e. 2.2 pp more than a year earlier).

Compared to 2021, there was an increase in, e.g. expenditure on restaurants and hotels (by 32.3%), transport (by 23.3%), housing, water, electricity, gas and other fuels (by 13.1%), food and non-alcoholic beverages (by 11.8%), education (by 9.5%), clothing and footwear (by 6.9%). In annual terms, there was a decrease in expenditure on, among others, furnishings, household equipment and routine maintenance of the house (by 1.4%).

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

The share of expenditure in available income was 62.3% compared to 60.9% in 2021.

Table 2. Average monthly expenditure per capita in households

Specification	2021	2022		
	in PLN		2021=100	in percent
TOTAL^a	1476,81	1672,67	113,3	100,0
Of which consumer goods and services ^{ab}	1423,29	1588,73	111,6	95,0
of which:				
food and non-alcoholic beverages	353,72	395,47	111,8	23,6
alcoholic beverages and tobacco	36,07	38,25	106,0	2,3
clothing and footwear	68,80	73,52	106,9	4,4
housing, water, electricity, gas and other fuels	269,96	305,32	113,1	18,3
furnishings, household equipment and routine maintenance of the house	81,15	80,03	98,6	4,8
health	92,99	97,99	105,4	5,9
transport	134,78	166,12	123,3	9,9
communication ^c	68,77	71,79	104,4	4,3
recreation and culture	103,38	107,91	104,4	6,5
education ^d	30,33 ^e	33,20 ^f	109,5	2,0
restaurants and hotels	80,51	106,54	132,3	6,4
other goods and services ^a	92,80	100,64	108,4	6,0

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. e, f The relative error of the estimates exceeds 10% and is: e – 10.25%, f – 10.64%.

The structure of expenditure was dominated by those connected with purchase of consumer goods and services, at a level of 95.0% (by 1.4 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 23.6% of total expenditure (by 0.4 pp less than in 2021). A significant group of expenditure were fees for housing, water, electricity, gas and other fuels. In 2022, they accounted for an average of 18.3% of total expenditure (the same as in 2021).

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 3.1 pp lower than the average in the country. Higher, than the national average was the share of expenditure on restaurants and hotels by 1.8 pp as well as on education by 0.8 pp.

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

Consumption of foodstuffs

In 2022 in Mazowieckie Voivodship, compared to the previous year, there was a decrease in the consumption of, among others, fish and seafood (by 16.7%), fruit (by 9.4%), fruit and vegetable juices (by 7.4%), cheese and curd (by 5.3%), eggs (by 5.0%), coffee, tea, cocoa (by 4.3%). However, the consumption of e.g. meat increased (by 0.7%), including processed meat and other meat preparations (by 2.9%).

In 2022, the consumption of most foodstuffs decreased

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

Specification	2021	2022
Bread and cereals ^a in kg	4,91	4,85
of which bread	2,47	2,46
Meat ^c in kg	4,35	4,38
of which:		
raw meat	2,42	2,40
processed meat and other meat preparations ^d	1,72	1,77
Fish and seafood ^e in kg	0,30	0,25
Milk ^f in l	2,64	2,56
Yoghurts in kg	0,58	0,58
Cheese and curd ^g in kg	0,95	0,90
Eggs in units	10,26	9,75
Oils and fats in kg	0,88	0,87
Fruit ^h in kg	4,13	3,74
Vegetables in kg	7,07	6,95
Sugar in kg	0,67	0,66
Coffee, tea, cocoa in kg	0,23	0,22
Mineral and spring waters in l	6,04	5,91
Fruit and vegetable juices in l	1,21	1,12

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.

In Mazowieckie Voivodship, the average per capita consumption of the following products was lower than in the country: sugar (by 13.2%), oils and fats (by 13.0%), coffee, tea, cocoa (by 12.0%), raw meat (by 10.4%), milk (by 10.2%). However, the consumption of e.g. fruit (by 4.5%), fish and seafood (by 4.2%), fruit and vegetable juices (by 3.7%), mineral and spring waters (by 2.2%) was higher.

Equipment with durable goods

In 2022, as in the previous year, the most commonly used durable goods in households were such appliances as: mobile phones, washing machines or television sets. 89% of surveyed households were equipped with a device with Internet access, nearly 72% of households had a passenger car, and 67% a microwave oven.

Table 4. Households equipped with selected durable goods^a

Specification	2021	2022
	in % of total households	
Mobile phone	98,6	98,7
Washing machine	92,8	92,7
Television set	92,2	91,4
Device with access to the Internet ^b	86,1	88,7
Smartphone	77,8	83,1
Personal computer	77,9	78,9
Passenger car	71,6	71,9
Laptop, tablet	67,2	69,2
Microwave oven	61,3	66,6
Bicycle (excluding children's)	60,2	63,6
Satellite or cable television equipment	55,1	56,6
Hi-fi stereo music system ^c	51,5	52,7
Dishwasher	52,9	51,1
Printer	41,0	39,4
Multifunction printer	26,9	28,5
Electric stove with ceramic or induction hob	20,3	21,2
Landline phone	7,8	7,5

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.

In comparison with 2021, there was an increase in the share of households equipped with, e.g. a smartphone and microwave oven (by 5.3 pp each), bicycle (excluding children's; by 3.4 pp), a device with Internet access (by 2.6 pp), laptop, tablet (by 2.0 pp each), a multifunction printer (by 1.6 pp). A decrease in the share of households was in the case of equipment with, e.g. hi-fi stereo music system (by 1.8 pp), a printer (by 1.6 pp), a television set (by 0.8 pp), as well as a landline phone (by 0.3 pp).

Compared to the national average, in Mazowieckie Voivodship there was a larger percentage of households equipped with a personal computer (by 2.3 pp), laptop, tablet (by 0.9 pp), a bicycle (excluding children's) as well as device with Internet access (by 0.8 pp each).

Smaller than the national average was the share of households equipped with, e.g. hi-fi stereo music system (by 5.7 pp), a television set (by 3.3 pp), satellite of cable television equipment (by 3.2 pp), a landline phone (by 2.3 pp), a microwave (by 1.4 pp).

Subjective evaluation of material situation of households

The subjective assessment of the financial situation of households has deteriorated compared to 2021.

In 2022, 56.2% of households (49.9% in Poland) described their situation as very good or rather good, and 5.0% as rather bad or bad (5.9% in the country). 38.8% of households perceived their situation as average (average for Poland was 44.2%).

In Mazowieckie Voivodship in annual terms, there was a decrease in the percentage of households assessing their financial situation as good or rather good by 1.7 pp (in Poland a decrease by 3.4 pp) and an increase in the percentage of households perceiving it as average by 1.7 pp (in the country a 2.5 pp increase). The share of persons describing their situation as rather bad and bad did not change compared to 2021 (for Poland there was a 1.0 pp increase).

Compared to 2021, households were better equipped with new generation durable goods

In annual terms, there was a decrease in the percentage of households assessing their financial situation as good or rather good

² This category includes devices that enable connection to the Internet, regardless of the type of device and type of Internet connection (e.g. desktop computer, laptop, tablet, TV, smartphone).

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Related information

[The situation of households in 2022 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](#)

