

Household budgets in Opolskie Voivodship in 2021

29 September 2022

↓ **1.2%**

decrease in the average monthly available income per capita in households, in relation to 2020.

In 2021, the financial situation of households deteriorated. The average monthly available income per capita amounted to PLN 1690.86 and was lower by 1.2% compared to the previous year. The gradual easing of the limits related to the COVID-19 pandemic in Poland since 2020 has changed the structure and level of expenditure. Expenditure on consumer goods and services amounted to PLN 1367.03 and was higher by 6.2% compared to 2020.

The largest increase was in expenditure on health, clothing and footwear, housing, water, electricity, gas and other fuels as well as transport. The decline occurred, inter alia, in expenditure on alcoholic beverages and tobacco, education, furnishings, household equipment and routine household maintenance. The consumption of most basic foods also dropped. Compared to 2020, the subjective assessment of the financial situation of households improved.

In 2021, in Opolskie Voivodship, the budget survey covered 986 households (3.2% of the total number of households surveyed in the country), representing individual socio-economic groups of the population (households of employees, farmers, the self-employed, retirees, pensioners and the maintained from non-earned sources). The average household consisted of 2.63 persons (in the country – 2.55). The number of persons in the household decreased by 0.8% compared to 2020 and by 9.3% compared to 2010 (in the country: by 2.3% and by 11.8%, respectively).

Table 1. Average number of persons in a household

Specification	2010	2020	2021	
	in persons			Poland=100
TOTAL	2.90	2.65	2.63	103.1
of which:				
Employed	1.16	1.07	1.09	101.9
Receiving social benefits	0.85	0.88	0.87	106.1
of which retirement or other pension	0.73	0.75	0.75	104.2
Dependants	0.84	0.64	0.62	100.0

The results of the household budget survey in 2021 showed that the financial situation of households deteriorated in Opolskie Voivodship. The average monthly available income per capita was at the level of PLN 1690.86, i.e. by 1.2% (by PLN 20.48) lower than in 2020, however, by 51.2% higher (by PLN 572.33) than in 2010. This income was lower than the average recorded in the country by 18.0% (by PLN 371.07) and at the same time the lowest in the ranking of voivodships. In the country, the available income of an average household increased by 7.4% (by PLN 142.72) compared to 2020, and by 71.7% (by PLN 861.11) in relation to 2010.

Average monthly available income per capita in households was by 18.0% lower than the average income in the country

Table 2. Average monthly available income per capita in households

Specification	Opolskie Voivodship			Poland
	2010	2020	2021	
	in PLN			
TOTAL	1118.53	1711.34	1690.86	2061.93
of which:				
from hired work	606.16	871.68	847.14	1091.96
from self-employment	70.14	130.04 ^a	133.47 ^b	206.62
from social benefits	359.72	619.15	644.10	650.29
Of which disposable income	1059.67	1653.76	1628.18	2014.61

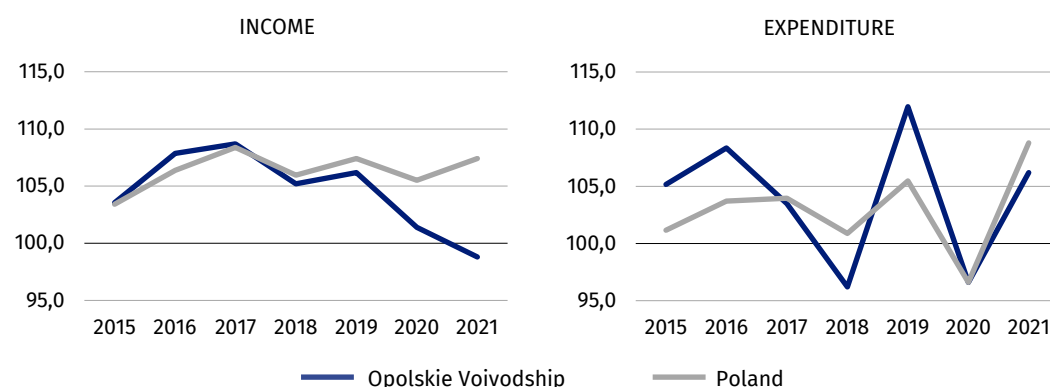
a–b The relative error of estimations exceeds 10% and amounts to: a – 14.99%, b – 13.03%.

The available income of a household consists mainly of income from hired work and income from social benefits. In 2021, their share in available income was 50.1% and 38.1%, respectively (in the country: 53.0% and 31.5%). The share of income from hired work was lower by 0.8 percentage points in relation to 2020 and by 4.1 percentage points compared to 2010. The share of income from social benefits increased by 1.9 percentage points in relation to 2020 and by 5.9 percentage points compared to 2010. Income from hired work was lower by 2.8% than in the previous year, but higher by 39.8% compared to 2010. On the other hand, the income from social benefits increased by 4.0% during the year, and by 79.1% in comparison with 2010. Income from the child-raising benefit remained at the level of 2020.

Disposable income per capita in households in 2021 amounted to PLN 1628.18, which meant a decrease by 1.5% (by PLN 25.58) compared to 2020, and an increase by 53.6% (by PLN 568.51) in relation to 2010. This income was lower than the national average by 19.2% (by PLN 386.43).

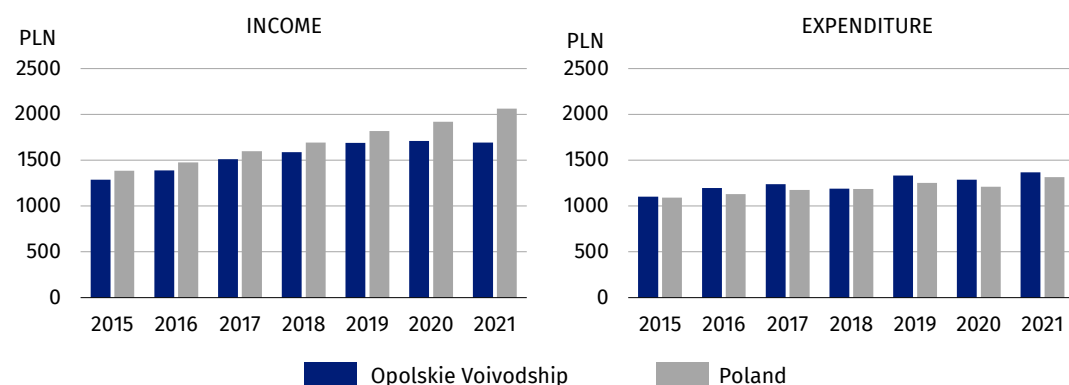
Disposable income per capita in households was by 1.5% lower in relation to 2020

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



In 2021, the average monthly household expenditure per capita in Opolskie Voivodship amounted to PLN 1367.03 and increased by 6.2% (by PLN 79.70) compared to the previous year, and by 33.5% (by PLN 343.36) in relation to 2010. This expenditure was higher by 3.9% (by PLN 50.94) than the average recorded in the country. The average monthly expenditure in the country increased by 8.8% (by PLN 106.51) in relation to 2020, and compared to 2010 – by 31.0% (by PLN 311.06). Average monthly expenditure per capita accounted for 80.8% of the available income and this share increased by 5.6 percentage points in relation to 2020 (in the country respectively: by 63.8%, i.e. an increase of 0.8 percentage point).

Average monthly household expenditure per capita was by 6.2% higher than in 2020.

Chart 2. Average monthly income and expenditure per capita in households

In 2021, households allocated 95.4% of all their expenditure on purchasing consumer goods and services. As in previous years, the highest share in the structure of total household expenditure was that on food and non-alcoholic beverages – 25.5% (in the country – 26.4%). Another significant group of expenditure was related to payments for housing and for the use of energy carriers – 17.2% (in the country – 19.0%), followed by transport expenditure which accounted for 9.6% (in the country – 9.4%). Compared to 2020, there was an increase in expenditure, among others, connected with health (by 37.8%), clothing and footwear (by 15.2%), housing, water, electricity, gas and other fuels (by 9.8%) as well as transport (by 9.5%). The decline occurred, inter alia, in expenditure on alcoholic beverages and tobacco (by 9.7%), education (by 6.7%) as well as furnishings, household equipment and routine household maintenance (by 6.4%).

In the structure of household expenditure, expenditure on food and non-alcoholic beverages had the highest share

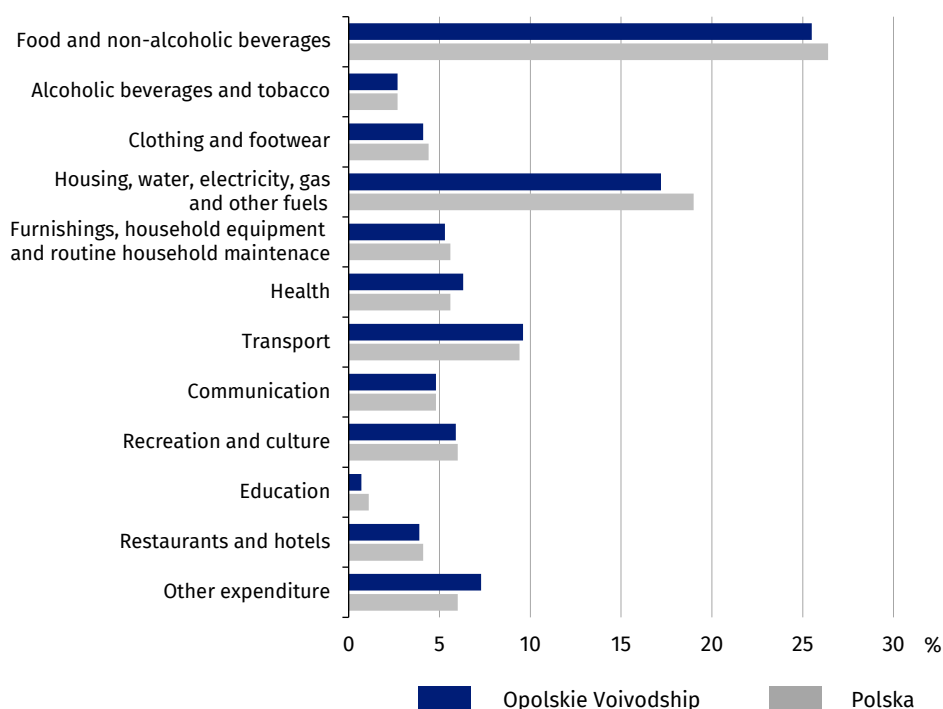
Table 3. Average monthly expenditure per capita in households

Specification	2010	2020	2021	
	in PLN			2020=100
TOTAL	1023.67	1287.33	1367.03	106.2
Of which consumer goods and services^a	964.80	1229.76	1304.34	106.1
of which:				
Food and non-alcoholic beverages	250.07	339.48	349.26	102.9
Alcoholic beverages and tobacco	36.02	41.31	37.32	90.3
Clothing and footwear	51.57	49.23	56.73	115.2
Housing, water, electricity, gas and other fuels	176.14	213.93	234.88	109.8
Furnishings, household equipment and routine household maintenance	50.82	77.83	72.82	93.6
Health	44.34	62.15	85.66	137.8
Transport	109.20	119.75 ^e	131.13	109.5
Communication ^b	40.16	61.00	66.20	108.5
Recreation and culture ^b	85.80	80.99	80.74	99.7
Education ^c	12.34	10.25 ^f	9.56 ^h	93.3
Restaurants and hotels	22.18	50.32 ^g	53.46	106.2
Miscellaneous goods and services ^d	58.23	94.33	99.96	106.0

a Including pocket money not considered in terms by types of expenditure. b Expenditure on internet services included in 2010 under "Recreation and culture." c Including pre-primary education. d From 2018, including expenditure on life insurance. e – h The relative error of estimations exceeds 10% and amounts to: e – 13.15%, f – 24.05%, g – 12.07%, h – 12.35%.

The structure of average monthly household expenditure in the voivodship did not differ significantly from the structure of this expenditure on average in the country. The biggest difference was observed in payments for housing, water, electricity, gas and other fuels (the share in the voivodship was lower by 1.8 percentage points than the national average).

Chart 3. Share of average monthly expenditure per capita in households in total expenditure in 2021



The results of the household budget survey in 2021 showed a decrease in the consumption of most basic foods compared to 2020. The highest decrease concerned: milk (of 13.7%), eggs (of 7.3%), vegetables (of 6.4%, including potatoes of 8.9%), oils and fats (of 5.2%, including butter of 5.4%), mineral or spring waters (of 4.4%), fish and seafood (of 4.2%), yoghurt (of 3.5%) as well as bread and cereals (of 2.9%, including bread of 8.6%). An increase in consumption was recorded for cheese and curd (of 5.3%), coffee, tea and cocoa (of 4.3%) as well as fruit (of 1.0%).

Compared to 2020, the consumption of most foodstuffs decreased

Table 4. Average monthly consumption of selected foodstuffs per capita in households

Specification	Opolskie Voivodship		Poland
	2020	2021	
Bread and cereals in kg	5.45	5.29	5.17
of which bread ^a	3.03	2.77	2.67
Meat in kg	5.10	4.96	4.97
of which processed meat and other meat preparations ^b	1.98	1.91	1.91
Fish and seafood ^c in kg	0.24	0.23	0.28
Milk ^d in litres	3.15	2.72	2.90
Yoghurt in kg	0.57	0.55	0.58
Cheese and curd ^e in kg	0.95	1.00	0.97

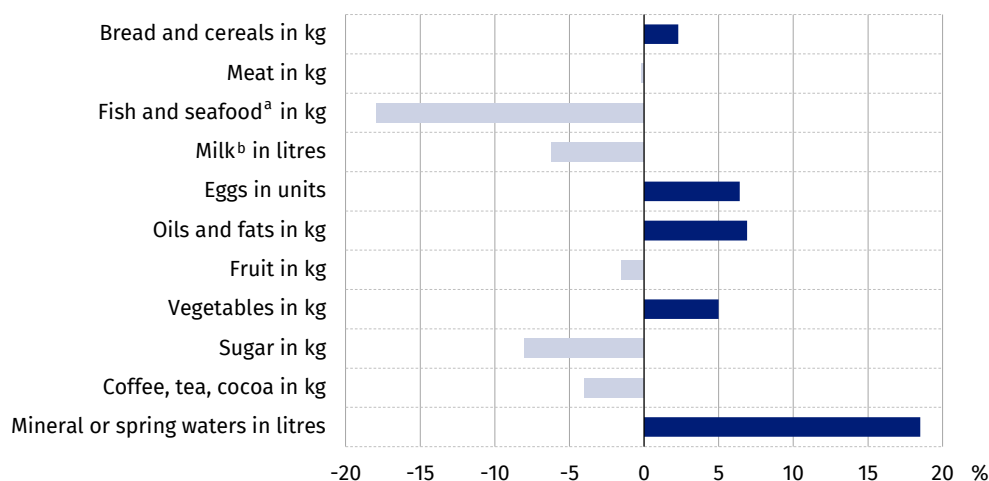
a Excluding crisp bread, toasted bread and confectionery. b Including ready-to-serve food, excluding offal preparations. c Excluding pickles, processed sea and freshwater food and fish, ready-to-serve food including coated food products, excluding canned fish. d Excluding condensed and powdered milk. e Excluding sweet cottage cheese.

Table 4. Average monthly consumption of selected foodstuffs per capita in households (cont.)

Specification	Opolskie Voivodship		Poland
	2020	2021	
Eggs in units	12.39	11.49	10.80
Oils and fats in kg	1.15	1.09	1.02
of which butter	0.37	0.35	0.32
Fruit in kg	3.85	3.89	3.95
Vegetables in kg	8.33	7.80	7.43
of which potatoes	2.92	2.66	2.47
Sugar in kg	0.70	0.69	0.75
Coffee, tea and cocoa in kg	0.23	0.24	0.25
Mineral or spring waters in litres	7.35	7.03	5.93

In the analysed period, the average monthly consumption in the voivodship was lower than the consumption in the country i. a. for fish and seafood (by 17.9%), sugar (by 8.0%), milk (by 6.2%), yoghurt (by 5.2%) as well as coffee, tea and cocoa (by 4.0%). Consumption higher than the national average was recorded in the case of, among others, mineral or spring waters (by 18.5%), oils and fats (by 6.9%, of which butter by 9.4%), eggs (by 6.4%) and vegetables (by 5.0%, of which potatoes by 7.7%).

Chart 4. Relative deviations of the average monthly consumption of selected foodstuffs per capita in households from the average monthly consumption in the country in 2021 Poland=100



a Excluding pickles, processed sea and freshwater food and fish, ready-to-serve food including coated food products, excluding canned fish. b Excluding condensed and powdered milk.

The household budget survey also provides information on the equipment of households with durable goods. The level of equipment of households with durable articles depends to a large extent on their financial situation, as well as the need to have given appliances, or place of residence.

The results of the household budget survey in 2021 showed that the common goods were, inter alia, automatic washing machines, mobile phones, TV sets and devices with access to the Internet. About 2/3 of households had a bicycle (excluding children's), a passenger car, a personal computer, a satellite or cable TV equipment and a microwave oven. The lowest number of households was equipped with a home theatre system (10.8%), an electric cooker with ceramic or induction cooktop (23.1%) and a printer (44.7%).

Almost 90% of households had a device with Internet access

In 2021, as compared to the previous year, there was an increase in the share of households with, among others, smartphone (of 8.4 percentage points), laptop/tablet (of 5.8 percentage points), equipment for reception, recording and reproduction of sound as well as a home theatre system (by 4.0 percentage points, each). A decrease in the share of households occurred in the case of equipment with an electric cooker with ceramic or induction cooktop (of 3.6 percentage points), a TV set (of 2.1 percentage points) and a microwave oven (of 0.1 percentage point).

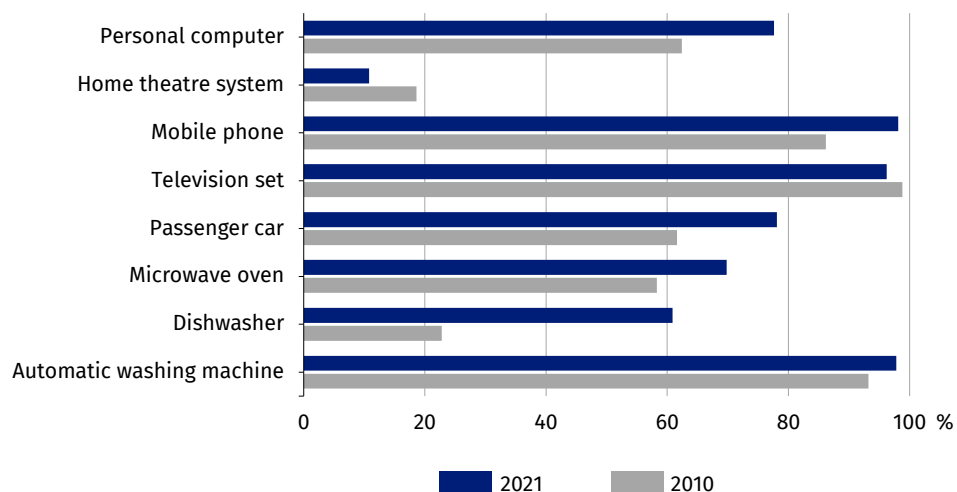
Table 5. Households equipped with selected durable goods^a

Specification	Opolskie Voivodship		Poland
	2020	2021	
	in % of total households		
Automatic washing machine	97.5	97.8	94.7
Dishwasher	57.5	60.9	47.6
Microwave oven	69.9	69.8	63.8
Electric cooker with ceramic or induction cooktop	26.7	23.1	17.1
Passenger car	77.8	78.1	72.3
Bicycle (excluding children’s)	79.5	79.6	62.0
Equipment for reception, recording and reproduction of sound ^b	57.3	61.3	59.8
Television set	98.3	96.2	95.9
Satellite or cable television equipment	67.6	70.2	63.1
Mobile phone	97.0	98.1	98.6
of which smartphone	78.5	86.9	80.7
Home theatre system	6.8	10.8	10.1
Personal computer	77.5	77.6	75.4
of which laptop, tablet	66.1	71.9	66.5
Device with access to the Internet ^c	85.7	89.1	86.1
Printer	43.5	44.7	37.7

a Compiled on the basis of data at the end of individual quarters. b Includes: radio, radio tape recorder, radio with compact disc player or radio tape recorder with compact disc player, stereo music system. c Desktop computers, laptops, tablets, television sets, smartphones, others having access to the Internet.

Compared to 2010, the share of households with the following appliances increased the most: a dishwasher (by 38.1 percentage points), a device with access to the Internet (by 31.7 percentage points), a passenger car (by 16.5 percentage points), a personal computer (by 15.2 percentage points), a mobile phone (by 11.9 percentage points), and a microwave oven (by 11.5 percentage points). The decrease in the share occurred for households with, inter alia, a home theatre system (of 7.8 percentage points), a satellite or cable television equipment (of 5.2 percentage points) as well as a television set (of 2.6 percentage points).

Chart 5. Households equipped with selected durable goods^a (in % of total households)



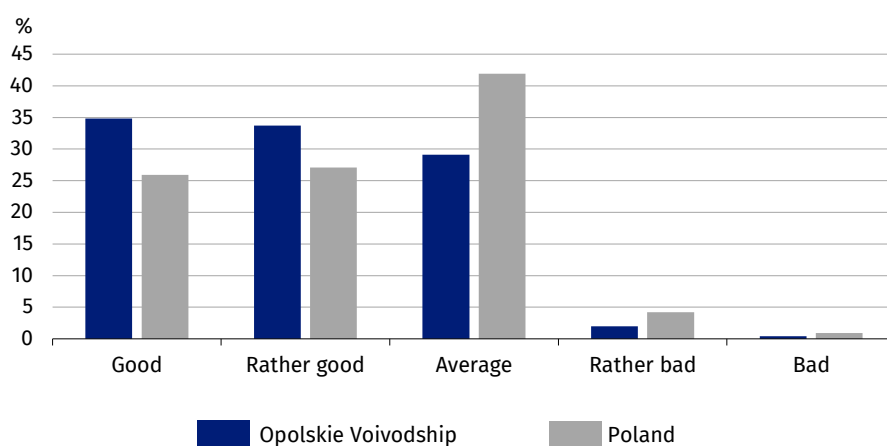
^a Compiled on the basis of data at the end of individual quarters.

In relation to the national average, in 2021 a higher level of household equipment was recorded i. a. with a bicycle – excluding children's (the share higher by 17.6 percentage points), a dishwasher (by 13.3 percentage points), a satellite or cable TV equipment (by 7.1 percentage points) and a printer (by 7.0 percentage points). On the other hand, the share of households equipped with a mobile phone was lower than the national average (by 0.5 percentage point).

In 2021, the subjective evaluation of the financial situation of households in the voivodship improved. There was a further increase in the percentage of households assessing their financial situation as good or rather good (68.5% of households in total versus 63.3% in 2020) and it was more than the average in Poland (53.0% versus 51.6%). On the other hand, fewer households than a year before assessed their financial situation as average (29.1% compared to 32.7%, with the average for Poland 41.9% compared to 42.6%). There were also fewer households assessing their financial situation as rather bad or bad (2.4% versus 4.0%).

Compared to 2020, the subjective assessment of the financial situation of households improved

Chart 6. Subjective evaluation of the financial situation of households in 2021




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[The situation of households in 2021 on the basis of results of the Household Budget Survey](#)

Data available in databases

[Local Data Bank – Population – private households](#)

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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](#)

[Expenditure of a household](#)

[Expenditure on consumer goods and services](#)

[Household equipment](#)