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ECONOMIC AND FINANCIAL SITUATION OF HOUSEHOLDS IN POLAND – ANALYSIS AND DIAGNOSIS

Families in Poland run households with significantly lower disposable income compared to families in Western European countries. The level of family consumption in Poland in recent years is approaching the EU average, while the level of financial savings is still five times lower than the average. In Poland for many years the relatively low incomes have been achieved by families with many children. Similar relationships exist in the area of housing and household appliances in durable goods. In recent years, after the global financial crisis in 2008, the global and domestic economy began to improve steadily. At the same time the income situation of families in Poland has also started to improve. In addition, the Family 500 Plus program was launched in April 2016 as a key instrument of social family policy in Poland.

Keywords: material situation, economic and financial situation, family, households, income, savings, consumption, household finance, society, family policy, social policy, economic policy, Family Plus 500 program, Apartment Plus program

Introduction

The Polish economy in the last quarter of the century has undergone a profound economic transformation, connected with the process of systemic transformation, the application of economic processes to the standards of Western European countries, the increasing importance of the process of economic globalization¹ of Polish economy, joining the European Union market structures and constantly being influenced by economic globalization. These processes shaping many economic aspects of the functioning of the Polish economy simultaneously influenced social conditions and modelled the development of Polish society. This development, despite the fact that it was related to various social factors, was, however, taking place in the suppressed or even negative years of the demographic growth of Polish society.² In the 1990s, i.e. the initial phase of the transformation process of the Polish economy, this unfavourable economic factor of the zero demographic growth of the population in Poland was not considered the key, especially since the scale of the problem was smaller. However, since the late 1990s it has been noticed by demographers and economists. Since the beginning of the present century, the problem of declining demographic growth in Poland has intensified and this time it has

¹ D. Prokopowicz, *The importance of economic globalization in the context of the development of the financial system in Poland* (w:) "International Journal of New Economics and Social Sciences", ZN, nr 2 (4) 2016, pp. 9-10.

² A. Giza, M. Sikorska, *Współczesne społeczeństwo polskie*, Wydawnictwo Naukowe PWN, Warszawa 2013, p. 63.

become the subject of many debates and debates in the context of potentially adverse future economic and economic processes³.

Besides, the practise of the economic world states that the basic issue of the transformations and the development of the entrepreneurship has been the creation and the implementation of innovations in every aspects of social and economic sphere⁴.

At present, the opinion that the process of reconstruction and stabilization of the market economy started in 1989 was fundamentally effective, the income of citizens and families in the aggregate sector increased steadily. However, there were not only positive aspects in this process. New patterns of consumer behaviour were also influenced by factors interpreted by citizens, families as negative, such as the increase in unemployment during periods of economic downturn in the domestic economy, especially in the years 2001-2003 and 2009-2012, i.e. during periods of decline in output and income and significant increase in the unemployment rate⁵. Significant increase in the unemployment rate in periods of economic slowdown of the domestic economy, relatively low remuneration for performed work and rising inflation contributed to the poorer part of families in Poland. These socially and economically disadvantaged processes have intensified during periods of marked decline in output and real incomes recorded following the emergence of global financial crises⁶ and in some other countries also economic crises. These unfavourable economic processes have been more successful in small towns in regions with low industrialization. In such a situation, in families with incomes below the national average of the average remuneration, the structure of household budget expenditures and realization of consumption consists in principle only in meeting the most elementary socio-economic needs of citizens, families with households⁷.

In every civilized, socially and economically developed country, the family is treated as a basic unit and, in a sociological, social and economic perspective, is recognized as a key subject of every civilized country⁸. In economic terms, the family is interpreted mainly from the point of view of the economic and financial aspects of running a household. In this view, i.e. in the field of income generation, savings and consumption analysis, household consumption is the most important element of modern economies.

³ A. Durasiewicz, *Efektywność polskiej polityki rodzinnej na tle niektórych krajów UE*, Wydawnictwo PTPS i Politechnika Radomska, Radom 2011, p. 52.

⁴ W. Wereda, *Przedsiębiorczość w Polsce – stan obecny i perspektywy rozwoju*, Nowoczesne Systemy Zarządzania nr 8/2013, p. 19.

⁵ M. Jarosz, *Polskie bieguny. Społeczeństwo w czasach kryzysu*, Wydawnictwo Oficyna Naukowa, Warszawa 2013, p. 91.

⁶ D. Prokopowicz, *Wpływ globalnego kryzysu rynków finansowych na koniunkturę polskiej gospodarki* (w:) *Zeszyty Naukowe Almamater Szkoła Wyższa z siedzibą w Warszawie, (Ekonomia)*. Wydawnictwo Wyższej Szkoły Ekonomicznej Almamater. Warszawa, Nr 4 (61) 2010, p. 148.

⁷ S. Gwoździewicz, D. Prokopowicz, *The role and application of Keynesian macroeconomic anti-crisis theories in the context of development of the financial system in Poland* (w:) *Globalization, the State and the Individual*, "International Scientific Journal", Free University of Varna "Chernorizets Hrabar", Chayka, Varna, Bułgaria 9007, Varna 2015, nr 3(7) 2015, p. 49.

⁸ D. Prokopowicz, *Social and economic determinants of the processes of economic globalization that shape the development of the banking system in Poland* (w:) *Globalization, the State and the Individual*, "International Scientific Journal", Free University of Varna "Chernorizets Hrabar", Chayka, Varna, Bułgaria 9007, Varna 2016, nr 2(10) 2016, p. 21-22.

The significance of this statement is emphasized by the fact that the members of this group include practically the entire community of a given country⁹.

In civilized and economically developed countries, the social and economic sphere determines the key areas of functioning of modern families, also in Poland. Social aspects of family functioning multidimensional and multi-faceted intertwine with economic determinants shaping the process of running households. Running a household involves the daily necessity of making decisions about the various social but also economic aspects of family life. The economic aspects of decisions often relate to the household budget, including related revenue generation issues, current consumption spending, and deferred funds or other categories of capital as a saving for meeting long-term goals.

The high priority of marriage and family in Poland is also emphasized in the Basic Law, i.e. the Constitution of the Republic of Poland, in which Article 18 states that "marriage as a union of man and woman, family, maternity and parenthood are under the protection and care of the Republic of Poland". It is therefore generally accepted that marriage and the family are the basis of social life and therefore, in the process of shaping the social and economic policy of the state, it is particularly important to care for their good economic and material condition and also in other relevant key social aspects.

In modern, developed economies, households are mainly active in the consumption sphere¹⁰. Family members, as consumers, pay attention to determinants such as income, product and service prices, and the impact of advertising campaigns, current fashion trends, and the recommendations of other consumers. Households strive to maximize their needs with specific, limited income. Economic decision-making influences the financial situation of households and is determined by the financial situation of families and citizens who contribute to these families.

These economic aspects of household consumption decisions, consumption and saving of current financial surpluses are multicriterally linked and correlated. Financial savings arise when, after covering the costs of running a household and satisfying the basic needs of the family, the surplus remains¹¹. The ability to generate savings increases when the purchasing power of income increases. At the same time, the possibilities of spending, increasing consumption, and thus satisfying the needs of others, may be increased in parallel, usually from the group of needs classified to "higher" according to the concept of the Maslow Pyramid. The aggregate result of these decisions is also analyzed macroeconomically by referring income, consumption and savings to GDP.

Different family decisions are made in each family, but also budgetary decisions on spending money to meet needs, i.e. consumer preferences for choosing, purchasing products and services, how to use them, and choosing the form of investing in saved surpluses. However, data from the Central Statistical Office show that the structure of family expenditures in Poland implies very little possibility in generating financial savings. According to aggregated CSO data, over half of the income of citizens in

⁹ S. Cudak, E. Adasiewicz, *Współczesna rodzina w Polsce i na świecie*, Wydawnictwo Społeczna Akademia Nauk, Warszawa 2014, p. 45.

¹⁰ F. Adamski, *Rodzina. Wymiar społeczno-kulturowy*, Wydawnictwo Uniwersytetu Jagiellońskiego, Warszawa 2002, p. 48.

¹¹ A. Dmowski, D. Prokopowicz, J. Sarnowski, *Finanse i bankowość. Teoria i praktyka*, Wydawnictwo Centrum Doradztwa i Informacji Difin sp. z o.o., Warszawa 2008, p. 37.

Poland in 2013 was spent on household maintenance (including 20.8% of energy bills), including food and non-alcoholic beverages (24.9%) and transport costs (9.6%). Accordingly, the statistics in Poland on saving surplus are not the best.

Consumption and level of profitability in Poland

The economic decisions made are determined by the current and prospective financial and material situation of families leading households. The decision-making process, their nature and their outcome was not always implemented identically. The results of the decisions are influenced by various social, economic, financial, cultural and other factors. The socio-economic environment in which families function may change, which may modify the outcome of economic decisions. Significant changes in this area can be observed when analyzing the functioning and material and financial situation of families in Poland since the beginning of the systemic and socioeconomic changes that have been implemented since the early 1990s¹². As a result of these processes, the first decade of socio-economic change from the modern point of view is considered as a transitional period in which a market economy was rebuilt and stabilized. The socio-economic policy at that time was correlated with the process of globalization of the Polish economy at that time and the planned adjustment of normative regulations, organization, functioning of economic entities and market structures to European Union standards¹³. The processes of socioeconomic change that took place at that time and what followed in the following years significantly modified certain patterns of consumer behaviour of households.

The economic decisions made have changed their nature in correlation with the change in the market environment, including the situation on labour markets, products and services and the offer of financial institutions¹⁴. Significant changes have occurred in the period of the 1990s as regards the general socio-economic situation, the stabilization of the market economy that is being rebuilt and the range of products and services available on the market. Economic decisions have been less and less subject to restrictions stemming from the initial shortage of supply. At present, this factor of shortage of basic products and services known at the beginning of the 90s is practically absent in the group of factors determining the economic decisions of families running households. These decisions are increasingly about other issues, namely maximizing profitability, efficient consumption and generating savings. Another factor of a slightly different nature influencing the indirect development of new patterns of consumer behaviour in households was the accession of Poland to the economic structures of the European Union in 2004¹⁵. Another significant determinant of consumer behaviour and other issues related to the functioning of families in Poland were the significant changes in GDP

¹² B. Jałowiecki, S. Kaprański (ed.), *Spoleczny wymiar kryzysu*, Wydawnictwo Scholar, Warszawa 2012, p. 72.

¹³ D. Prokopowicz, *Na tle struktur rynkowych Unii Europejskiej* (w:) "Przedsiębiorstwo przyszłości". Kwartalnik Wyższej Szkoły Zarządzania i Prawa im. Heleny Chodkowskiej. Warszawa, Nr 2 (11) 2012, kwiecień 2012, Rok wyd. IV, p. 26.

¹⁴ C. Bywalec, *Ekonomika i finanse gospodarstw domowych*, Wydawnictwo Naukowe PWN, Warszawa 2012, p. 97.

¹⁵ S. Gwoździewicz, D. Prokopowicz, *Globalization and the process of the system and normative adaptation of the financial system in Poland to the European Union standards* (w:) *Globalization, the State and the Individual*, "International Scientific Journal", Free University of Varna "Chernorizets Hrabar", Chayka, Varna, Bułgaria 9007, Varna 2016, nr 1(9) 2016, p. 65.

measured by the pace of economic growth of the country, and especially the significant changes recorded in this regard in the years preceding 2008 compared with a few years after the global financial crisis.¹⁶

The question of the structure of family consumption in Poland is interesting. According to the research conducted by the Kronenberg Foundation and analysts of BGŻOptima in a report published in mid-2014 "The Economical Pole"¹⁷:

- a) in terms of level of consumption citizens in Poland have already reached the level of the average in the European Union,
- b) in some categories of products, including foodstuffs, consumption in Poland is even higher than the EU average, e.g. in terms of meat and beer consumption, but this may also be a question of dietary habits and not just profitability,
- c) in terms of expenditure on mobile phones, Poles are at the EU average, while on the other hand spending on car purchases is little more than reaching the average,
- d) over 50% citizens are spending their entire budget and only 7-10 per cent of society systematically saves,
- e) consumption in Poland is similar to the average in Europe, but financial assets falling on the statistical Pole will probably still be lower than the average in the EU; in Poland in 2013 the assets per capita were on average 8,6 thousand Euro, while in Germany about 63 thousand euro.
- f) citizens in Poland use similar products offered by financial institutions, but their availability and prices on the basis of their income are much more unfavourable for the Poles' statistical portfolio compared to the situation in the European Union and even more so in comparison with the developed countries of Western Europe¹⁸.

The issue of consumer spending and the possibility of putting off financial surpluses in the form of short-term savings or retirement savings¹⁹ are correlated with profitability. Usually, the level of real income generates the most incentive for regular savings²⁰. On the other hand, in terms of the level of profitability, there is considerable

¹⁶ D. Prokopowicz, *Globalizacja, współpraca międzynarodowa i handel zagraniczny. Sięgając w przeszłość* (w:) "Przedsiębiorstwo przyszłości". Kwartalnik Wyższej Szkoły Zarządzania i Prawa im. Heleny Chodkowskiej. Warszawa, Nr 1 (10) 2012, Styczeń 2012, Rok wyd. IV, p. 37-38.

¹⁷ K. Rzyman, H. Lichočka, M. Byrska, *Oszczędności Polaków: mało odkładamy, ale wydawanie idzie nam bardzo sprawnie* (w:) Portal internetowy „Polskie Radio”, na podst. Raportu „Polak oszczędny” opracowanego przez Fundację Kronenberga i BGŻOptima, 23.07.2014, (www.polskieradio.pl/42/3306/Artykul/1184955,Oszczednosci-Polakow-malo-odkladamy-ale-wydawanie-idzie-nam-bardzo-sprawnie).

¹⁸ B. Domańska-Szaruga, *Wybrane aspekty wykluczenia kredytowego w świetle założeń zrównoważonego rozwoju* (w:) T. Borys, P. Rogala (red.), *Zrównoważony rozwój organizacji – aspekty społeczne*, Wydawnictwo Uniwersytetu Ekonomicznego, Wrocław 2015, pp. 94-95.

¹⁹ D. Prokopowicz, *Demographic, Social And Economic Determinants Of The Pension Reform Payment Plan Of The Pension System Based On Transfer Of Capital From OPF Funds To IPA* (w:) "International Journal of New Economics and Social Sciences", Międzynarodowy Instytut Innowacji Nauka - Edukacja - Rozwój w Warszawie, nr 1 (5) 2017, p. 117.

²⁰ M. Sadzak, *Oszczędzanie Polaków: dobre chęci już są* (w:) Portal internetowy „Polskie Radio”, za: Open Finance, 18.08.2014, (<http://www.polskieradio.pl/42/276/Artykul/1205418,Oszczedzanie-Polakow-dobre-checi-juz-sa>).

variation between the different regions in Poland, and especially when the eastern and western regions of Poland are compared.

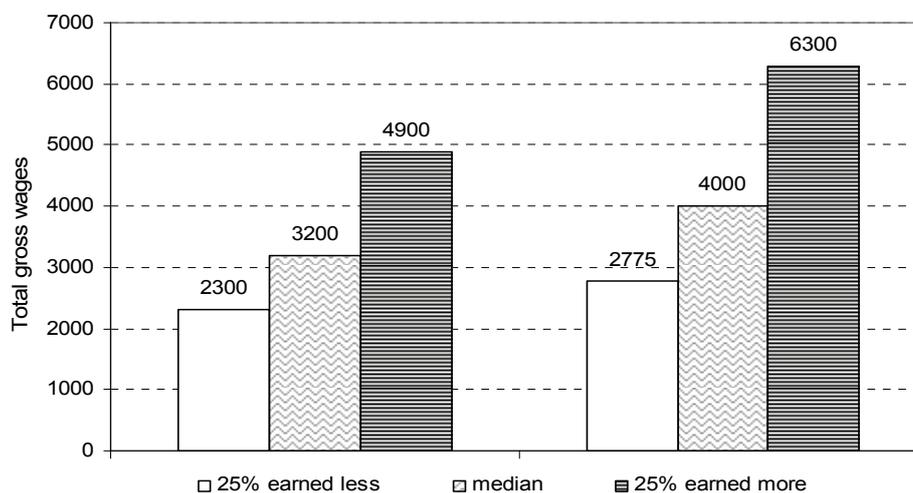


Figure 1. Total gross wages in the eastern and western regions of Poland * (in PLN)

*For the purposes of the research, two areas of Poland were identified: eastern and western. The voivodships of Podlaskie, Lubelskie, Podkarpackie and Świętokrzyskie voivodships were included in the eastern Poland. The western part of Poland covers the following voivodships: Zachodniopomorskie, Lubuskie, Dolnośląskie, Wielkopolskie and Opole.

Source: Nationwide Remuneration Survey conducted by consulting firm Sedlak & Sedlak in 2013.

The Nationwide Remuneration Survey conducted by the Sedlak & Sedlak consulting company in 2013 showed that²¹:

- people working in Eastern Poland achieved as much as $\frac{1}{4}$ lower pay for work compared to citizens employed in voivodships located in western Poland,
- the average gross wages and salaries for the voivodships of eastern Poland in 2013 amounted to PLN 3,200 vs. PLN 4000 in western Poland,
- $\frac{1}{4}$ of the employees in the eastern voivodships received remuneration below PLN 2,300,
- in the eastern part of Poland, the highest wages were received by persons working in the Świętokrzyskie voivodship; half of the employed in this voivodship range from PLN 2,310 to PLN 5,000,
- the average gross wages and salaries for the western Polish voivodships were the highest in the Lower Silesian Voivodship and amounted to PLN 4,331; In this province, $\frac{1}{4}$ citizens achieved incomes above PLN 7,000,
- $\frac{1}{4}$ employees in the western Polish voivodships received remuneration above PLN 6,300.

²¹ P. Tryka, *Gdzie w Polsce zarabia się najlepiej? Raport wynagrodzeń* (w:) Ogólnopolskie Badanie Wynagrodzeń 2014, Sedlak & Sedlak, 07.09.2014, (wynagrodzenia.pl).

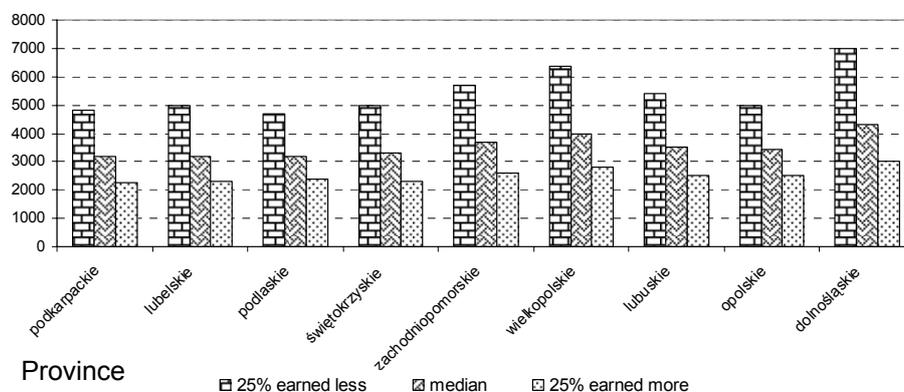


Figure 2. Gross wages in the east and west of Poland by selected voivodships (in PLN)
 Source: Nationwide Remuneration Survey conducted by consulting firm Sedlak & Sedlak in 2013.

On the basis of the research conducted by the Central Statistical Office, family income in Poland is regularly verified. Key quantitative data are derived from surveys conducted on households and their members, i.e. the *European Living Conditions Survey* (EU-SILC) and on the basis of the 2011 National Census. At that time, the average level of disposable income of family households amounted to 3852 PLN. During these studies significant differences in income levels were observed in comparison of different types of families. It turned out that the highest disposable income per household was achieved by marriage or informal relationships with two dependent children. In these families the disposable income amounted to PLN 4309, which constituted 111.7% of average for all families in Poland. The lowest level of income was found in those households, which were run by single parents with at least one dependent child and amounted to PLN 2586, i.e. 67.1% of average²².

In the context of the discussed issue, the level of income of marriages or informal relationships raising at least three children was a particularly important issue. In these households, the income amounted to PLN 3813 and was almost equal to the average (99.0%). In addition, the average number of people in the household was usually higher in these families.

²² *Warunki życia rodzin w Polsce*, Informacje i opracowania statystyczne, Departament Badań Społecznych i Warunków Życia GUS, Wydawnictwo Główny Urząd Statystyczny, Warszawa 2014, p. 61.

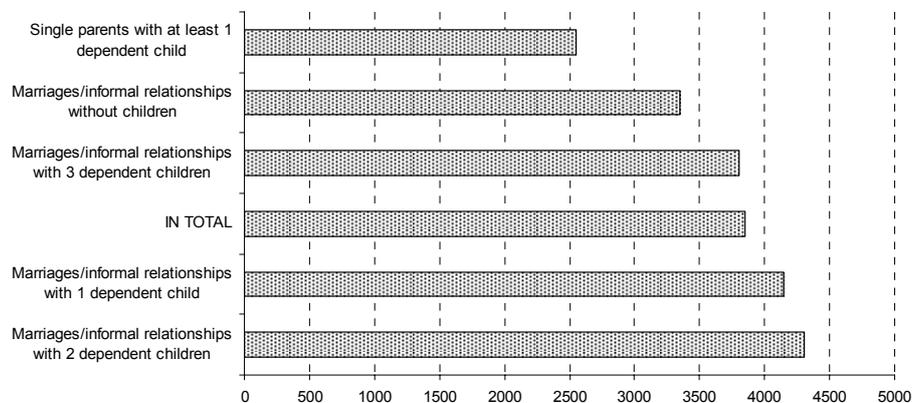


Figure 3. Household disposable income by family type (in 2011)

Source: *Living Conditions of Families in Poland*, Statistical Information and Statistics, Department of Social Research and Living Conditions, Central Statistical Office, Warsaw 2014, p. 61.

A significantly higher variation in profitability was found in the situation of conversion of household income per person in a given household. The average disposable income per person was PLN 1140. A significantly higher disposable income at the level of 1654 PLN per person (i.e. 145.1 per cent of the average) was achieved in family households run by childless marriages or informal relationships. On the other hand, the lowest income of 697 PLN, i.e. 61.1% of the average, was in married households or informal relationships with three dependent children²³.

A more comprehensive description of the income situation of families in Poland includes the category of equivalent income available to households. The category of equivalent income supplements the income information resulting from the analysis of income per person²⁴. Since income per capita gives information on family income by dividing household income between all its members, it does not take into account the demographic structure of household members contributing to the household. The category of disposable income in households takes this issue into account and proportionately adjusts to the demographic structure of family members the amount of income. The basic premise of introducing to the analysis of the picture of the profitability of households in Poland is the equivalent income of a significant diversity of families in Poland in terms of the number of raised children²⁵. Considering the demographic structure of family members, it is firstly necessary to add other relevant demographic and social parameters such as the age of children to the analysis of family income diversification in

²³ *Trudna sytuacja materialna rodzin wielodzietnych – alarmujący raport GUS* (w:) Portal internetowy „Duża Rodzina”, dział: Aktualności, 11 czerwca 2015, (<http://duzarodzina.pl/aktualnosci/trudna-sytuacja-materialna-rodzin-wielodzietnych-alarmujacy-raport-gus/>).

²⁴ Z. Tyszka, *Współczesne rodziny polskie - ich stan i kierunek przemian*, Seria Socjologia, Wydawnictwo Naukowe UAM, Toruń 2001, p. 36.

²⁵ M. Rachucki, *Sytuacja materialna polskich rodzin – bezdzietni mają najlepiej* (w:) Portal internetowy "Wynagrodzenia.pl", 21.11.2014, za: dane GUS, (<http://wynagrodzenia.pl/informacje-prasowe/sytuacja-materialna-polskich-rodzin-bezdzietni-maja-najlepiej>).

Poland and other related needs related to profitability. The argument is that there are other income needs in the family where one, two, three or more pre-school children are raised, while others are at school or teen age.

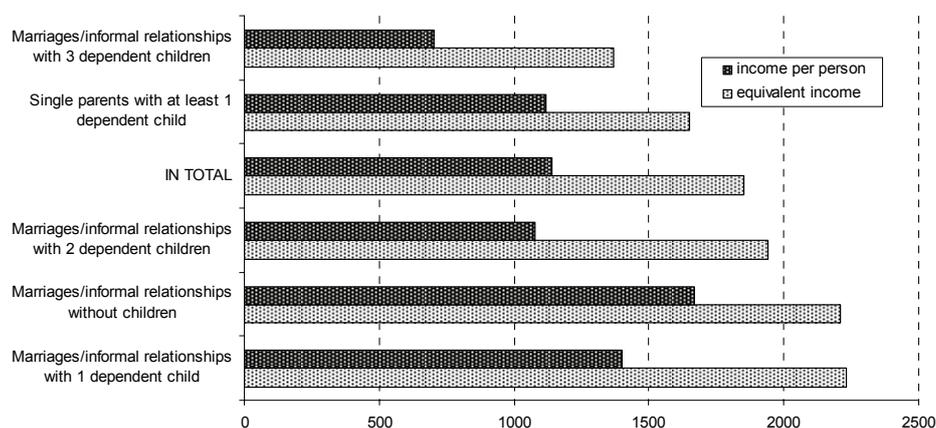


Figure 4. Per capita disposable income and income equivalent by types of family households (2011)
 Source: *Living Conditions of Families in Poland*, Statistical Information and Statistics, Department of Social Research and Living Conditions, Central Statistical Office, Warsaw 2014, p. 62.

According to the CSO data in 2011, the average income equivalent in a family household in Poland amounted to 1862 PLN. The variation in the nature of information, in the situation of profitability analysis based on the comparison of income and per capita income categories, is at a level that is relevant for almost every type of family in Poland. For example, the highest income calculated on the basis of income per person was characterized by marriage or non-formal relationships without children. On the other hand, the highest income at the level of 2233 PLN calculated on the basis of the formula of income equivalent in families of marriage and informal relationships with one dependent child. The income earned in these family farms amounted to PLN 2233, accounting for 119.9% average family income in Poland²⁶.

Analysis based on equivalent income formula indicates that the profitability of marriages and informal relationships raising two children was at the level of 1931 PLN i.e. slightly above the average family income in Poland, which constituted 103.7% the average. On the other hand, households run by married couples or informal relationships with 3 dependent children attained equivalent income at the level of 1365 PLN, which constituted only 73.3% average family income in Poland. The same situation was related to the profitability of households run by parents who raised 1 or more children. In these households the profitability was at the level of 1646 PLN, which constituted 88.4% average family income in Poland. In this respect, the lowest income generated by households with the minimum of three children for both income and per capita income is shown in this study.

²⁶ *Warunki życia rodzin w Polsce*, Informacje i opracowania statystyczne, Departament Badań Społecznych i Warunków Życia GUS, Wydawnictwo Główny Urząd Statystyczny, Warszawa 2014, p. 62.

According to CSO data analysis, in 2015 the material situation of Polish families has improved significantly. Households earning higher incomes and also more seemed to have translated into a general increase in consumption in 2015 compared to previous years. This trend was correlated with the improving situation on the labour market, i.e. the decline in unemployment and the accelerating economic growth of the domestic economy. Another positive aspect of the improving economic situation in the country was the increase in real incomes and also the ratio of these incomes to consumer spending. In 2015 there was an increase in income surpluses relative to expenditures, which enabled families to increase the scale of saving surpluses²⁷. According to CSO data analysis²⁸ average monthly disposable income per citizen amounted to 1386 PLN in 2015 and was higher by 4.3% in comparison to 2014. All expenditure incurred in households per month per person in 2015 amounted to an average of 1091 PLN, which meant an increase of only 2.1% in comparison to expenditures from 2014. The total expenditure in 2015 was 78.7% of total income, which meant an improvement in relation to the year 2014, in which the ratio was 80.5%. Against the background of all these expenditures, the "consumer" goods and services borne by families in Poland accounted for almost all of these expenditures because they amounted to an average of 1043 PLN per citizen per month. Expenditure on consumer goods and services in 2015 was actually higher by only 2.0% in relation to 2014, which is a positive trend in the potential for increased systematic savings.

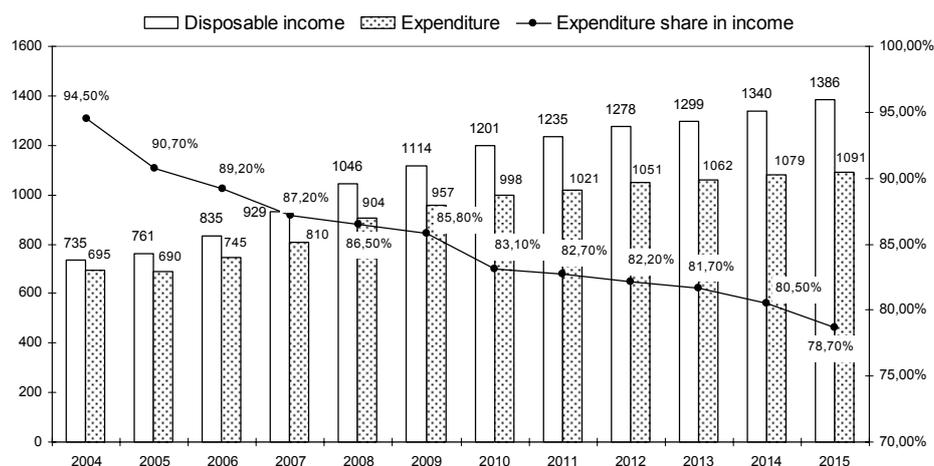


Figure 5. Average monthly income and expenditure per capita in household and share of disposable income in 2004-2015

Source: P. Łysoń (ed.), *Budgets of Households in 2015*, Statistical Information and Analysis, Central Statistical Office, Warsaw, August 2016, p. 41.

²⁷ A. Dmowski, D. Prokopowicz, J. Sarnowski, *Podstawy finansów i bankowości*, Wydawnictwo Centrum Doradztwa i Informacji Difin sp. z o.o., Warszawa 2005, p. 63.

²⁸ P. Łysoń (red.), *Budżety gospodarstw domowych w 2015 r.*, Informacje i opracowania statystyczne, Główny Urząd Statystyczny, Warszawa sierpień 2016, p. 41.

In 2015, in comparison with previous years, other positive correlations were also confirmed by the CSO data, confirming that the acceleration of economic growth of the domestic economy translates into improvement of the financial situation of families in Poland²⁹. Comparing the year 2015 with respect to the previous one, an improvement was noted in the issue of household equipment in durable goods in the category of electronic goods, consumer electronics and new generation appliances. In the consumer electronics segment, more households were equipped with plasma TVs or liquid crystal LCD technology with MPEG-4, as well as a Smartphone and a computer with broadband Internet access. As far as household appliances are concerned, more families in their households have dishwashers, microwaves and kitchen machines. Some housing conditions also improved. In cross-sectional terms families have had slightly bigger dwellings i.e. 76.7 m² in 2015 compared to 75.8 m² in 2014. In 2015, the average family dwellings in Poland consisted of 2.9 rooms³⁰. Improving the income situation also significantly contributed to the increase in the availability of services offered to citizens by financial institutions. Credit availability was significantly improved and credit risk was reduced³¹. This process strengthened the synergy of consumption growth and improved the economic situation in the Polish economy.

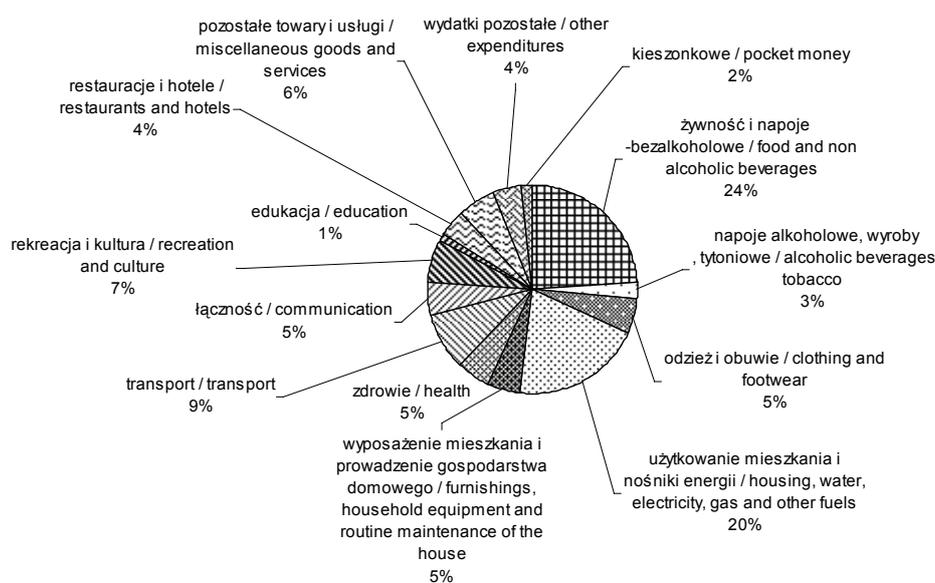


Figure 6. Structure of average expenditure per capita in households (as a percentage of total expenditure) in 2015

Source: P. Łysoń (ed.), *Budgets of Households in 2015*, Statistical Information and Analysis, Central Statistical Office, Warsaw, August 2016, p. 47.

²⁹ M. Cesarski, *Sytuacja mieszkaniowa w Polsce lat 2002-2014. Światowy kryzys, niewiadome i szanse zamieszkiwania*, Wydawnictwo SGH, Warszawa 2016, p. 51.

³⁰ P. Łysoń (red.), *Budżety gospodarstw domowych...op.cit.*, p. 42.

³¹ B. Domańska-Szaruga, *Wybrane aspekty wykluczenia kredytowego w świetle założeń zrównoważonego rozwoju* (w:) T. Borys, P. Rogala (ed.), *Zrównoważony rozwój organizacji – aspekty społeczne*, Wydawnictwo Uniwersytetu Ekonomicznego, Wrocław 2015, pp. 96-97.

The interesting trend that continued in 2015 from a few years ago is the continuation of the downward trend in the quantitative consumption of most basic foodstuffs despite the increase in real incomes. Relatively little growth in the assortment of basic foodstuffs concerned only the consumption of butter, cheese, including cottage cheese and raw meat. The observed changes in the proportion of total family expenditure in Poland in 2015 compared to the previous year for the category of other groups of consumer goods and services showed a decrease of consumption by 0.4 percentage point for expenditure incurred on transport and expenditure growth in the range of 0.3 pp. for expenditure incurred for services related to the maintenance and improvement of health, including medicines and convalescence³².

Similarly as in 2014, more than half of Polish families in 2015 rated their financial situation as average, almost 1/3 of their households were as good or even very good, but only less than 17% determined material situation as rather bad or bad.

The question of putting off financial surpluses, i.e. saving in Poland

An important determinant of the material and financial situation of families is the ability to accumulate assets in households by saving the generated financial surpluses. The key factor to increase this potential is the increasing rate of production growth, the economic growth of the country, the decline in the unemployment rate and the increase in real incomes, i.e. the purchasing power of wages earned from paid employment or economic activity by household members. Longer-term accumulation of wealth by families in Poland is also affected by the quality of the offer of investment products offered to citizens by commercial banks operating in Poland³³. It is important therefore to make economic decisions on choosing the type of investment, deposit or investment funds³⁴ to safely store financial surpluses or to choose capital market instruments to attempt to achieve high return on invested financial investments at a specified investment risk³⁵. In the situation of choosing the latter forms of investing in financial surpluses, e.g. in venture capital funds, the current situation in financial markets, capital markets, stock exchanges, especially in the context of a particular market situation in these markets, and the degree of effectiveness of the functioning of these markets³⁶.

The issue of the effectiveness of capital markets is particularly relevant for developing economies, because in these economies this situation may not always look very positive. Many of the objections raised by individual investors are addressed to the control bodies of these markets, i.e. the Polish Stock Exchange and the Polish Financial Supervision Authority in connection with the low detection of economic crimes commit-

³² P. Łysoń (ed.), *Budżety gospodarstw domowych op.cit.*, p. 47.

³³ B. Domańska-Szaruga, *Wybrane aspekty ...op.cit.*, pp. 91–92.

³⁴ D. Prokopowicz, *Wpływ globalnego kryzysu rynków finansowych na rozwój rynku funduszy inwestycyjnych w Polsce* (w:) *Zeszyty Naukowe Wyższa Szkoła Zarządzania i Prawa im. Heleny Chodkowskiej w Warszawie*. Rok XIV. Nr 3 (32)/2009, pp. 73–74.

³⁵ B. Domańska-Szaruga, *Common banking supervision within the financial safety net* (w:) K. Raczkowski, F. Schneider (red.), *The economic security of business transactions. Management In Business*, Chartridge Books Oxford, Oxford 2013, p. 261.

³⁶ A. Dmowski, D. Prokopowicz, *Rynki finansowe*, Wydawnictwo Centrum Doradztwa i Informacji Difin sp. z o.o., Warszawa 2010, p. 315.

ted on these markets in Poland³⁷. The improvement in this matter would translate into an increase in the efficiency of the stock market in Poland, an improvement in the image of this market from the point of view of individual investors, and an increase in interest in this form of long-term investment in household-generated surpluses.

However, in the years preceding the year 2014, there was noticeable improvement in the awareness of the need to collect savings in Polish society. It cannot be excluded that this positive trend of growth of financial savings generated by households was a consequence of the earlier reduction of consumption as a result correlated with post-crisis economic slowdown in Poland. In Poland, there was no economic crisis or recession. Between 2009 and 2012 there was a marked decrease in economic growth in Poland, which was a result of global financial crisis³⁸, which was launched in the fall of 2008, sparked by the sharp fall in stocks of Lehman Brothers' fourth largest investment bank and bankruptcy announcements. In Poland, many families were concerned about the loss of work of household members and the decline in real incomes, which reduced consumption and deposited even small amounts of money on the so-called "black hour" that could occur in the event of a job loss. Potential loss of employment was a major concern for the public as it significantly increased the unemployment rate as well as correlated with the above-mentioned post-crisis effects.

The level of economic knowledge is also an important factor in deciding on the economics of a household. This factor and the level of income and opportunities for citizens and families to generate financial surpluses are determined by the awareness of the need for self-collection of savings, i.e. funds that will be spent in a more or less long-term perspective or for retirement by building an investment portfolio in the so-called Retirement pillar III³⁹. A lot of researches in this field suggest that the level of this awareness in Polish society in aggregate terms is not good⁴⁰. On the other hand, in recent quarters, many debates in the media are devoted to this issue. In addition, in recent years several times the pension system in Poland has been modified, which also significantly contributes to the successive improvement of the awareness of citizens and families in Poland as well as the need to collect financial savings for retirement⁴¹. More and more citizens are interested in these issues and they gain knowledge that allows them to objectively interpret the economic environment in which families in Poland operate. There are

³⁷ D. Prokopowicz, *The Shadow Banking as an Example of Inefficiencies in the Functioning of the Banking System in Poland* (w:) "International Journal of New Economics and Social Sciences", ZN, nr 1 (3) 2016, pp. 107-119.

³⁸ B. Domańska-Szaruga, D. Prokopowicz, *Makroekonomiczne zarządzanie antykryzysowe* (w:) 34 Zeszyty Naukowe Uniwersytetu Przyrodniczo – Humanistycznego w Siedlcach, nr 107, Seria: Administracja i Zarządzanie (34) 2015, UPH Wydział Nauk Ekonomicznych i Prawnych, Siedlce 2015, s. 39.

³⁹ D. Prokopowicz, *Demographic, Social And Economic Determinants Of The Pension Reform Payment Plan Of The Pension System Based On Transfer Of Capital From OPF Funds To IPA* (w:) "International Journal of New Economics and Social Sciences", Międzynarodowy Instytut Innowacji Nauka - Edukacja - Rozwój w Warszawie, nr 1 (5) 2017, s. 112-13.

⁴⁰ K. Rzyman, *Co drugi Polak żyje „od pierwszego do pierwszego”*. *Z naszą wiedzą ekonomiczną też jest słabo* (w:) Portal internetowy „Polskie Radio”, 14.11.2014, (<http://www.polskieradio.pl/42/276/Artykul/1287919,Co-drugi-Polak-zyje-od-pierwszego-do-pierwszego-Z-nasza-wiedza-ekonomiczna-tez-jest-slabo>).

⁴¹ D. Prokopowicz, *Demographic, Social And Economic Determinants Of The Pension Reform Payment Plan Of The Pension System Based On Transfer Of Capital From OPF Funds To IPA* (w:) "International Journal of New Economics and Social Sciences", Międzynarodowy Instytut Innowacji Nauka - Edukacja - Rozwój w Warszawie, nr 1 (5) 2017, s. 112.

also a growing proportion of citizens who are aware that there is no pension system that is 100 percent safe not involved with any risk. With an obligatory equity pension system based on the discharge of a small part of the pension contribution to Open Pension Funds, there is a market risk of significant changes in the prices of securities in stock markets⁴². With an obligatory participatory pension system based on the overwhelming majority of pension contributions to the Social Insurance Institution, there is a political risk, as further reforms of this system cannot be ruled out in the future. As a consequence, more and more home-grown citizens come to the conclusion that increasing financial security for the attainment of age or health loss to the extent that it is impossible to continue working and gaining employment requires self-reliance to accumulate long-term financial savings. In this way, a portfolio of diversified pension pillars will be a financially secure portfolio and will increase family safety in this area. Increasing family financial security also translates into increased security on other issues, including social and sociological⁴³.

As a result, there is an urgent need to build a new family policy. This new family-friendly policy has been launched since April 2016 with the 500 Plus family program⁴⁴. In Poland for many years the relatively low incomes have been achieved by families with many children. Similar relationships exist in the area of housing and household equipment in durable goods. The aim of the Family 500 Plus program launched in April 2016⁴⁵ is to reduce the scale of this socially and economically disadvantageous relationship, i.e. the current lowest profitability in many families. This program, in addition to current objectives, mainly income, improves the financial situation of families and also has a long-term goal. This long-term strategic objective of the 500 Plus program is to change the demographic structure of society in Poland⁴⁶ in the direction of increasing fertility, i.e. rejuvenation of society. Given the public financial system of the state⁴⁷ this is the strategic goal of socio-economic policy to reduce the demographic aging of the population, i.e. limiting the potential of insolvency conducted by the Social Insurance Institution as a part of the participatory pension system. In addition, this program should likewise positively influence the domestic economy, contributing to the reduction of income disparities and to stimulating economic growth.

The 500 Plus family program, launched in April 2016, significantly reduces the scale of the socially and economically disadvantageous phenomenon, i.e. the current lowest profitability in many families. Another key program of social family in Poland

⁴² A. Dmowski, D. Prokopowicz, *Rynki finansowe*, Wydawnictwo Centrum Doradztwa i Informacji Difin sp. z o.o., Warszawa 2010, s. 314.

⁴³ J. Frątczak-Muller, *Rodzina - potrzeby - polityka społeczna*, Wydawnictwo Elipsa Dom Wydawniczy, Warszawa 2014, s. 142.

⁴⁴ M. Topolewska, *500+ krok po kroku Rewolucja w świadczeniach*, Wydawnictwo Infor Biznes, Warszawa 2016, s. 38.

⁴⁵ S. Gwoździewicz, D. Prokopowicz, *The Importance Of The 500 Plus Family Program As An Impact Factor Of Family Policy In Family Investment In Poland*, "International Journal of New Economics and Social Sciences", Międzynarodowy Instytut Innowacji Nauka - Edukacja - Rozwój w Warszawie, nr 1 (5) 2017, pp. 273-274.

⁴⁶ *Podstawowe informacje o rozwoju demograficznym Polski do 2013 roku*, Raport Głównego Urzędu Statystycznego, Wydawnictwo GUS, Warszawa 2014, p. 63.

⁴⁷ A. Dmowski, D. Prokopowicz, J. Sarnowski, *Finanse i bankowość. Teoria i praktyka*, Wydawnictwo Centrum Doradztwa i Informacji Difin Sp. z o.o., Warszawa 2008, p. 142.

launched in December 2016 is the Apartment Plus program⁴⁸. The program should also have a positive impact on the reduction of social stratification in the housing situation. The main objective of the Plus Apartment program is a significant increase in the availability of apartments in Poland, especially low-cost housing with the possibility of buying out properties. The consequence of the development of this program on a larger scale in subsequent years will be to offer such housing primarily to families who have so far had no opportunity to rent and purchase housing due to their low incomes and lack of creditworthiness⁴⁹. If the government's plan of development in subsequent years, the Apartment Plus program will be completed by 2030, the level of housing availability for citizens in Poland will be close to the average in the European Union.

Summary

The key economic issue of household functioning is the realization of consumption that is, satisfying the needs of the family. In addition to family consumption, they make economic decisions regarding income generation, efficient spending structure, and the allocation of financial surpluses for financial savings⁵⁰. The decisions taken in this regard may be influenced by the changing offers of financial institutions, mainly in the field of commercial deposit and credit banking⁵¹.

According to CSO data analysis, in recent years, especially in the years 2015 and 2016, the financial situation of families in Poland has improved noticeably against the preceding period. In 2015, according to GUS data analysis, certain positive correlations have been observed confirming the thesis that the acceleration of economic growth of the domestic economy translates into improvement of the financial situation of families in Poland. The components of these correlations were the following processes and economic macrodeterminants⁵²:

(a) Households receiving higher incomes also contributed to the overall increase in consumption compared to previous years,

(b) the increase in income was correlated with the improving situation on the labour market, i.e. the decline in unemployment and the accelerating economic growth of the domestic economy,

(c) an increase in income over expenditure has been observed, which has allowed households to increase the scale of saving surpluses,

(d) improvements have been noted in the issue of household appliances in consumer durables, electronics and home appliances,

(e) improvements have been made in the allocation of a portion of savings income, an increase in the availability of financial instruments offered by banks, including loans,

⁴⁸ *Narodowy Program Mieszaniowy*, Ministerstwo Infrastruktury i Budownictwa, Załącznik do uchwały nr 115/2016 Rady Ministrów z dnia 27 września 2016 r., wrzesień 2016, p. 37.

⁴⁹ B. Domańska-Szaruga, *Wybrane aspekty wykluczenia...op.cit.*, pp. 93-94.

⁵⁰ C. Bywalec, *Ekonomika i finanse gospodarstw domowych*, Wydawnictwo Naukowe PWN, Warszawa 2012, p. 37.

⁵¹ A. Dmowski, D. Prokopowicz, J. Sarnowski, *Podstawy finansów i bankowości*, Wydawnictwo Centrum Doradztwa i Informacji Difin sp. z o.o., Warszawa 2005, pp. 223-224.

⁵² P. Lysoń (red.), *Budżety gospodarstw domowych...op.cit.*, pp. 41-47.

(f) housing conditions slightly improved, i.e. the family house size was slightly larger, i.e. 76.7 m² in 2015 compared to 75.8 m² in 2014,

(g) interesting trend continued in 2015 from previous years is continuation of downward trend in quantitative consumption of most basic foodstuffs despite the increase in real incomes,

Similarly as in 2014, over half of Polish families in 2015 rated their financial situation as average, with almost one third of their households as good or even very good, while only less than 17% determined material situation as rather bad or bad.

Households are responsible for the key part of tax receipts to the state budget for VAT, income tax, and other categories of taxes and fees, which are related to income, consumption and saving of financial surpluses. In the latter issue, i.e. savings in investment financial instruments offered by commercial banks, a source of income for the state budget is the capital gain tax called the "Belka tax". State institutions are thus maintained mainly by domestic households or families operating in the country. In return, the state offers a package of public goods and provides system security for a few basic categories of security, such as the security of the classical maintenance of the armed forces and the law enforcement services through education, health care and social security systems, including increasingly pension schemes⁵³. However, in the situation of ineffective socio-economic policy and so-called "expensive state" or maintenance of unprofitable branches of the economy, the offer of public goods offered directly or indirectly to families will be significantly reduced and disproportionately smaller than it should result from the "financing" of those goods by tax receipts from households. In this situation, reform of social policy is necessary⁵⁴ directed towards families and economic policies relating to businesses and indirectly to the entire national economy. A key aspect of this reform in the area of social policy, including family needs and pro-investment issues, is the Family 500 Plus program launched in April 2016⁵⁵. The program is generally well implemented, but as announced by Minister Elżbieta Rafalska, who directs the Ministry of Family, Labour and Social Policy, the 500 Plus Family Program will be reviewed and successively improved so that its effectiveness continues to improve⁵⁶.

In conclusion, the conducted study show that families in Poland run households with significantly lower incomes in comparison with families living in Western European countries. In some economic aspects, the functioning of families in Poland is already slightly different from the European standards. Among other things, the analogous economic aspects of family functioning relate, inter alia, to the consumption of products and services. The research shows that the level of family consumption in Poland in re-

⁵³ D. Prokopowicz, *Demographic, Social And Economic Determinants Of The Pension Reform Payment Plan Of The Pension System Based On Transfer Of Capital From OPF Funds To IPA*, "International Journal of New Economics and Social Sciences", Międzynarodowy Instytut Innowacji Nauka - Edukacja - Rozwój w Warszawie, nr 1 (5) 2017, pp. 112-113.

⁵⁴ A. Durasiewicz, *Kierunki rozwoju polityki rodzinnej w Polsce - dylemat społeczny zachodzących zmian i wyzwań na przyszłość* [in] M. Kubiak (red.), „Polityka społeczna wobec wyzwań i zmian zachodzących we współczesnym świecie”, Wydawnictwo Uniwersytet Gdański i PTPS, Gdańsk 2014, p. 52.

⁵⁵ S. Gwoździewicz, D. Prokopowicz, *The Importance Of The 500 Plus Family Program...op.cit.*, pp. 272-273.

⁵⁶ N. Lutowski, *500 plus – zmiany na 2017* (w:) Portal internetowy „Duża Rodzina”, Dział: Aktualności finansowe, 20 grudnia 2016, (<http://duzarodzina.pl/aktualnosci/x500-plus-zmiany-2017>).

cent years is approaching the average in the European Union, while the level of savings financial surplus⁵⁷ is still five times lower than the average. In Poland for many years the relatively low incomes have been achieved by large families, i.e. rising up to three children. Similar relationships exist in the area of housing and household equipment in durable goods.

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⁵⁷ E. Szczerbak, *Regularnie oszczędza tylko co ósmy Polak. Nie odkładamy na emeryturę, boimy się inwestować* (w:) Portal internetowy "Polskie Radio", za: dane GUS, 22.10.2014, (<http://www.polskieradio.pl/42/276/Artykul/1265458,Regularnie-oszczedza-tylko-co-osmy-Polak-Nie-odkladamy-na-emeryture-boimy-sie-inwestowac>).

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Streszczenie

Rodziny w Polsce prowadzą gospodarstwa domowe, dysponując znacznie niższym dochodem rozporządzalnym w porównaniu z rodzinami funkcjonującymi w krajach Zachodniej Europy. Poziom konsumpcji rodzin w Polsce w ostatnich latach zbliża się do średniej w Unii Europejskiej, natomiast poziom oszczędności nadwyżek finansowych jest nadal pięciokrotnie niższy względem tej średniej. W Polsce od wielu lat relatywnie najniższe dochody osiągały rodziny wielodzietne. Podobne relacje kształtują się w zakresie sytuacji mieszkaniowej i wyposażenia gospodarstwa domowego w dobra trwałego użytku. W ostatnich latach po globalnym kryzysie finansowym w 2008 roku koniunktura w globalnej i krajowej gospodarce zaczęła się sukcesywnie poprawiać. Równocześnie sytuacja dochodowa rodzin w Polsce także zaczęła się poprawiać. Dodatkowo istotny wpływ na tę poprawę miało uruchomienie w kwietniu 2016 roku programu Rodzina 500 Plus jako kluczowego instrumentu społecznej polityki rodzinnej w Polsce.

Słowa kluczowe: sytuacja materialna, sytuacja ekonomiczno-finansowa, rodzina, gospodarstwa domowe, dochody, oszczędności, konsumpcja, finanse gospodarstw domowych, społeczeństwo, polityka rodzinna, polityka społeczna, polityka gospodarcza, program Rodzina 500 Plus, program Mieszkanie Plus

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