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CONSUMER EXPENDITURES AND CONSUMPTION OF POLISH URBAN AND RURAL HOUSEHOLDS¹

Summary

Purpose – The purpose of the paper is to present and assess changes in the level and structure of consumption of urban and rural households in Poland.

Research method – The data used in the article were obtained from the publications of Central Statistical Office on the results of household budget surveys, including the "Socio-economic situation of households, urban-rural diversity" as well as from literature on the subject. The research covered the years 2005, 2010, 2015, and 2020. The selection of years was determined by the willingness to observe the changes that were visible in the budgets of these households after Poland had joined the European Union. The analysis applies analytical methods, including comparative and literature analyzes, as well as descriptive and monographic methods. The applied research method should be defined as a descriptive analysis with elements of quantitative analysis. Simple statistical methods were used to analyze the collected data. They comprised indicators of the structure of consumer spending and household consumption, including the food index and the index of free choice expenditures, as well as quantitative food consumption indexes, expressed in natural units, and durable goods expressed in % of households being equipped with a given good. The research results are presented with the use of graphic presentation methods, especially the tabular ones.

Results – Household consumption in Poland is determined by a combination of many macro and microeconomic, as well as non-economic factors. In the years 2005–2020, they affected the situation of Polish households as a certain set of factors having impact of various severity and different directions. Together, they caused changes both in the level and structure of consumer spending and in the very consumption of urban and rural households. Based on the conducted analysis, it can be concluded that in 2005–2020 the decrease in the differences between the living conditions of urban and rural households, measured by their consumption expenditure and the consumption of food and non-food products was observed. However, rural households still have a lower level of expenditure per 1 person compared to urban households. There are also differences in the structure of consumer spending. Rural households are characterized by a higher share of basic spending and a lower share of free choice expenditure. Despite the progress that has been noted, rural households are still characterized by a less rational model of food consumption and a slightly lower level of being equipped with modern ICT goods.

Keywords: consumer expenditures, consumption, urban households, rural households

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Research on households as the basic entities of each economy constitutes a current and important subject of interest for researchers representing various scientific disciplines, including economics. They are used to recognize the living conditions of the population in the country and to set goals for the socio-economic policy of the country and regions. When analyzing the impact of selected socio-economic determinants on the level and structure of consumption in the country, it should be remembered that improvement in the level of satisfying people's needs should be the ultimate, overriding goal of all changes in the economy. However, despite many positive transformations that have been observed in the Polish economy over the last 15 years, features that clearly differentiate between urban and rural households can still be found. In the above context, it seems important to answer the following questions: What are the differences in the consumption of urban and rural households in Poland now, and what changes have occurred over the last 15 years? Regular monitoring of changes in the level and structure of consumption, depending on the location of households, is one of the tasks set for modern economists, because it is used to verify the state's goals related to aligning the standard of living of the urban and rural population.

The aim of the considerations is to present and assess changes in the level and structure of consumption of urban and rural households in Poland. The time range of the research covers the years 2005–2020, and the spatial scope covers the territory of Poland.

The paper consists of several parts, comprising, among others, theoretical considerations on households, including the specificity of urban and rural households, empirical part on changes in the level and structure of consumer expenditures, quantitative consumption of food and durable goods. This paper does not fully exhaust the analyzed subject area. The discussed topic is multi-threaded. The author presents the problem of changes in the consumption of urban and rural households in a selective way, while emphasizing those issues which, in her opinion, best reflect the essence of changes that have been observed over the last 15 years.

A household, specificity of urban and rural households theoretical background

A household is the most common and, at the same time, one of the most important entities in the economy of each country. Despite the fact that it is one of the smallest cells operating on the market, its role in the socio-economic development of the country is significant and is constantly growing [Carr, 2005, pp. 71–83; Palaszewska-Reindl, 1991, p. 107]. A household is a specific kind of "institutional framework" through which it is possible to understand the socio-economic life of the entire population of a country in the context of its development [Geisler, 1993, pp. 1965–1980]. It is there that most market phenomena and processes begin and end [Bywalec, 2009, p. 4]. The purpose of the household functioning is to meet the needs of its individual members and the common needs of the household [Kiezel, 1995, p. 16; GUS, 2003, p. 15]. According to the definition used in the Polish official statistics, a household is a group of people living together and making a living together. Single people who make a living by themselves form one-person households [www 1]. Although in the literature on the subject there is no consensus concerning the definition of this concept, most of them contain certain fixed notions, such as: shared housing, income pooling, joint decision making, and shared consumption [Beaman, Dillon, 2011, pp. 1–12]. It is interesting, that in the definitions of a household found in foreign literature, there are some elements which are not highlighted in Polish definitions. The motive of eating meals together by household members is an example. The necessity of feeling the sense of belonging to the entity by the household members, and the ability to define the head of their family are other examples [World Bank, 2007]. There are also definitions that emphasize only the economic dimension of the functioning of a household and perceive it as an economic unit in which members are linked by economic ties and productive activities related to obtaining income [Beaman, Dillon, 2011, pp. 1–12].

A household as an economic entity is composed of people together with time and knowledge resources, skills, money and material goods. The primary goal of a household is the starting point for all calculations and economic decisions of this entity [Kędzior, 1997, p. 14]. The needs of a household are largely met through the market and, as a result, they are reflected in consumer spending. The location of the household, i.e., the house, is the second place where these needs are met. It is where the natural consumption takes place.

Unlike other market entities, the household is not related to the rigors of the economic calculation and the requirements of economic efficiency [Wiszniewski, 1993, p. 16]. The specificity of the household accounts consists in the fact that they strive to maximize the value in use, assuming both economic and non-economic premises as guidelines [Racjonalność konsumpcji..., 2004, p. 32]. When it comes to the need to reduce some expenses in households, they are usually aware of the existence of alternative ways of meeting their needs. This is especially important in the case of low-income households that are sensitive to price increases. In order to satisfy the most important needs from the point of view of the household functioning, the least expensive solutions are adopted first. Eventually, households can go as far as to resign from meeting several needs, starting with those that are "whims" and ending with those of a basic nature, which are considered conventionally necessary in given situations [Nelson, Consoli, 2010, pp. 665-687]. In order to improve the level of fulfilment of needs, households may also expand the scope of their production and service activity. Free time is then changed into time of work for one's own household [Bonke et al., 2004; Frazis, Stewart, 2011, pp. 3-22; Gottschalk, Mayer, 2002, pp. 265–284]. On the other hand, the increase in the real income of a household is associated with a reduction in the time spent on production and service activities at one's own home [Metcalfe, 2001, pp. 37–58].

Households are not a homogeneous community; therefore, they can be divided according to various criteria. According to the criterion of the place of residence, we can distinguish urban and rural households. In Poland, urban households account for approximately 60% of total households, whereas the others are rural households [Statistical Yearbook, 2020, p. 208]. According to the definition, any household located in a rural area is considered a rural household. Thus, they are households of farmers, as well as of people not engaged in agricultural production. In terms of the functions they perform and the way they are run, many of them do not differ significantly from households located in cities [Urban, 2016, p. 97]. However, they are often households that show the concurrent involvement of material, money and human resources in professional and consumption activity related to their functioning. Compared to urban households, they are characterized by a high level of self-supply and a strong attachment to the land [Spychalski, 2005, pp. 49-50]. Rural households may, but do not have to, perform agricultural functions that are replaced by non-agricultural functions, especially the service-related ones [Rosner, Stanny, 2017, p. 16]. The modern definition significantly differs from the traditional understanding of the "rural household". It was historically determined, and dates back to the times when the countryside residents were people living, working and earning their living by working on the land or raising livestock [Michna et al., 1989, p. 67]. The number of traditional rural households is decreasing, although this type of households still exists, especially in Eastern Poland. In their case, the activities typical of an urban household and a rural household permeate. It is interesting that some households are now deliberately returning to the traditional way of running. Such trends often occur on farms focused on natural, i.e., ecological production [Kowalska, 2014, p. 192-209].

In general, the structure of needs is different depending on the location of households. They also differ in the ways of satisfying the needs, as well as the share of market and natural consumption in individual consumption of these entities. In urban households, in relation to rural households, market consumption represents a much greater share, which is growing year by year. At the same time, the share of natural consumption is lower and shows a declining trend. The availability of goods and services provided as part of market and public consumption is different. Living in the city is usually associated with greater fulfilment of educational, cultural and recreational needs. On the other hand, the excessive concentration of households in cities, especially in large urban agglomerations, may cause negative health consequences (e.g., related to pollution, noise) and safety consequences (e.g., road accidents related to increased traffic), which lowers the standard of living in urban households [Grzega, 2015, p. 45].

The level of available income is what significantly distinguishes urban from rural households in Poland. It directly translates into the level and structure of consumer expenditures. Rural households have a much lower available income per person. In 2020, this income accounted for approximately 85% of the national means and 78% of the income of urban households. Urban and rural households also differ in the structure of available income. Although both of them mostly earn their living

from contract work (urban 55%, rural 49%), and then from social benefits (32% each), urban households more often make a living also from running their own business (urban 10%, rural 7%), whereas rural households from running a farm (urban 0%, rural 10%) [Household budget survey..., 2021, p. 131].

3. The level and structure of consumer expenditure in urban and rural households

Household expenditure includes spending on consumer goods and services, and the so-called other expenses (e.g., gifts to other households). Consumption expenditure is intended to satisfy the needs of the household [*Household budget survey...*, 2021, p. 282]. In 2020, its share in urban households was 96%, and 97.3% in rural households [*Household budget survey...*, 2021, p. 147].

TABLE 1.

	Total	Url	oan	Rural			
Year	PLN	PLN	%	PLN	%		
2005	661	744	112.6	527	79.7		
2010	958	1079	112.6	771	80.5		
2015	1043	1166	111.8	851	81.6		
2020	1165	1290	110.7	968	83.1		

Average monthly expenditures in urban and rural households per capita and in grand total households (total households expenditures = 100)

Source: own elaboration on the basis: [Household budget survey..., 2021, p. 131; Socio-economic situation of households..., 2017, pp. 27–28].

In the years 2005–2020, the value of the average monthly spending of urban households increased in nominal terms by 73%, whereas in rural households by 84%. Nevertheless, there were still significant differences between the levels of expenditure of urban and rural households. In 2005, the expenditure of rural households accounted for only 71%, and in 2020 for 75% of spending in urban households. In the analyzed 15 years, however, the difference in the levels of expenditure of urban and rural households decreased.

The direction of development of nominal expenditure was consistent with the direction of development of real spending. However, the pace of changes was varied. After a real drop in average monthly spending in 2010 and 2011, the following years brought a slow, regular increase in spending in all households in Poland. It is worth adding, however, that the real growth rate of total expenditure was higher in the countryside than in cities, and the difference was 3.6 percentage points. [www 2].

The change in the level of household expenditures in Poland was accompanied by a change in their structure (Table 2).

Data in Table 2 show that the share of food expenditure in rural households decreased by 2.3 percentage points in 2005–2020, which, in accordance with the regularity formulated in Engel's First Law, indicates an improvement in their standard of living. In the case of urban households, food expenditure increased in 2020 in relation to 2005 by 0.3 percentage points. However, it should be added that year by year a decrease in the share of food expenditure in this group was observed, and only the last year of the conducted analysis brought a reversal of this trend. Summing up, it can be concluded that the covid year, i.e., 2020, was especially difficult for urban households, and the present economic situation of urban households, measured by the food index, i.e., the share of food expenditure in total spending, is similar to that from 15 years ago.

TABLE 2.

E	2005		2010		2015		2020	
Expenditures	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
Food and non-alcoholic beverages	25.7	33.6	23.0	28.9	22.4	27.5	26.0	31.3
Alcoholic beverages, tobacco, narcotics	2.7	2.8	2.7	2.7	2.5	2.4	2.8	3.0
Clothing and footwear	5.1	4.9	5.4	5.0	5.4	5.5	4.1	4.2
Housing, water, elec- tricity, gas, other	20.4	17.9	20.3	19.8	20.6	19.2	19.6	17.1
Furnishings	4.9	5.1	5.2	5.1	5.0	5.0	5.6	6.0
Health	5.1	4.9	4.9	4.5	5.4	4.9	5.5	4.8
Transport	8.7	9.3	9.2	10.3	8.3	9.9	8.3	9.9
Communication	5.6	4.7	4.4	4.4	5.1	4.9	4.9	4.9
Recreation and culture	7.7	4.9	8.9	6.1	7.2	5.6	6.0	5.2
Education	1.5	0.9	1.5	0.9	1.2	0.7	1.2	0.7
Restaurants and hotels	2.2	1.1	2.7	1.5	4.7	3.0	4.4	2.7
Other	10.4	9.7	11.8	10.8	12.3	11.2	11.6	10.2

The structure of the average monthly expenditures in urban and rural households per capita in 2005, 2010, 2015 and 2020 (total expenditures = 100)

Source: own elaboration on the basis: [Household budget survey..., 2021, p. 147; Socio-economic situation of households..., 2017, pp. 71, 73; Socio-economic situation of households..., 2013, pp. 92–93].

However, food expenditures is still the dominant group of expenditure in both urban and rural households. Generally, the higher values of the food index of rural households, compared to urban households, indicate a worse economic situation of these entities and their lower standard of living. Nevertheless, a slow, systematic decrease in the value of the discussed measure (excluding the covid year) indicates a gradual improvement in the analyzed issue.

Among non-food expenditures of households, the largest part is represented by housing expenditures and energy carriers. In urban households, they accounted for 1/5 of total expenditure in 2020 and were higher by 2.5 percentage points compared to rural households. Expenditure on clothing and footwear decreased in 2020 in relation to 2005 and now it is at a similar level in both groups of households. Health expenditure is higher in the group of urban households and has remained at a relatively similar level for years.

The differences in the structure of expenditures between urban and rural households concern free choice expenditures, i.e., alcoholic beverages, tobacco, narcotics, furnishings, recreation and culture, restaurants and hotels and other expenditures, including pocket money. These are expenses intended to satisfy the secondary needs of households. This type of spending is not necessary for normal functioning, and resignation from them does not have negative effects on health, life or functioning in society, nevertheless, their high and growing values indicate an improvement in the situation of households in Poland.



CHART 1. The structure of free choice expenditure of urban and rural households in 2005 and 2020, in %

Source: own elaboration on the basis: [Household budget survey..., 2021, p. 147; Socio-economic situation of households..., 2017, pp. 92, 93].

In the years 2005–2020, the share of free choice expenditure in total expenditure showed an upward trend. In the group of urban households, this increase reached 2.5 percentage points, and in the group of rural households – 3.5 percentage points. It proves that the difference between free-choice expenditure in urban and rural

households decreased, however, these expenditures are still higher in urban households (in 2020, they amounted to 30.4%) compared to rural households (27.1%) (Chart 1).

In conclusion, the structure of consumption expenditure in rural households still differs from that of urban households. First of all, basic expenditures, especially spending on food and transport represent a much larger share in it. Rural households also spend more on alcoholic beverages, tobacco and home furnishings. However, much less is spent on housing and energy carriers, recreation and culture, education, health, as well as restaurants and hotels. Expenditures on clothing, footwear and communication are the most similar element of the consumption expenditure structure in urban and rural households.

4. Food consumption in households

The relative decline in food expenditure was accompanied by quantitative changes in food consumption, which vary in nature depending on the group of products and the location of households. A decrease in the consumption of fish, eggs and vegetables can be indicated among the negative changes that could be observed in the consumption of food in all households. Furthermore, in the case of urban households, the consumption of yoghurts and milk drinks also adversely decreased. The same applies to the consumption of fruit in rural households (Table 3). These changes resulted in a decline in the consumption of selected nutrients, which is not confirmed by the recommendations of nutritional physiologists. Additionally, the eating habits referred to as "bad eating style", related to the preparation of meals, their variety, number, time of intake and circumstances also do not confirm positive changes in food consumption.

A decrease in the consumption of cereal products and bread, as well as a decline in the consumption of meat, oils and other fats, potatoes, sugar and stimulants are observed among the positive changes recorded in the consumption of food in Polish households, regardless of the place of residence. An increase in the consumption of cheese as well as mineral and spring waters is also a positive trend. Additionally, there is an increase in the consumption of fruit in urban households, while in rural areas the consumption of yoghurts and milk drinks grows. These changes indicate a dietary improvement in Polish households. The reduction in the consumption of carbohydrate products such as bread, flour, rice, sugar and potatoes deserves a positive assessment. Reducing the consumption of these products additionally shows an improvement in the standard of living of the population. However, it should be emphasized that the model of food consumption which is more rational from the point of view of physiological recommendations is observed in urban rather than rural households. In addition, overconsumption of food, especially highly processed, organoleptically attractive yet with low nutritional value is still a big problem. This situation is explained by relatively low nutritional awareness, especially in rural households. The level of consumption of catering services, which is higher in urban households, also significantly differentiates urban households from rural ones.

Year	2005		2010		2015		2020	
Specification	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
Bread and cereals in kg	7.64	9.72	6.37	8.03	6.12	6.71	5.10	5.65
of which bread	5.31	6.85	4.21	5.41	3.80	4.28	2.56	3.05
Meat in kg	5.24	5.88	5.32	5.96	5.49	5.57	4.84	5.50
Fish in kg	0.44	0.39	0.47	0.43	0.33	0.30	0.29	0.24
Milk in l	3.75	5.52	3.12	4.15	3.08	3.55	2.89	3.33
Yogurt in kg	0.73	0.38	0.98	0.61	0.51	0.40	0.62	0.50
Cheese in kg	0.94	0.75	1.04	0.80	0.80	0.71	1.03	0.83
Eggs in units	14.53	16.17	12.15	13.86	11.58	12.29	11.00	11.10
Oils and fats in kg	1.45	1.64	1.28	1.46	1.18	1.23	1.04	1.14
Fruit in kg	3.87	3.49	3.66	3.05	3.51	3.08	4.25	3.26
Vegetables in kg	11.43	14.01	9.16	11.24	8.79	9.28	7.75	7.67
of which potatoes	5.93	7.88	4.16	5.90	3.80	4.38	2.47	3.01
Sugar, jam, honey, chocolate in kg	1.74	2.27	1.56	2.07	1.86	2.05	1.62	1.85
Coffee, tea and cocoa in kg	0.29	0.28	0.28	0.27	0.26	0.23	0.26	0.24
Mineral and spring water in l	2.71	1.21	4.54	2.74	4.45	3.62	6.11	5.40

The average monthly consumption of selected foodstuffs per capita in urban and rural households in the years 2005, 2010, 2015, 2020

TABLE 3.

Source: own elaboration on the basis: [Household budget survey..., 2021, pp. 232–234; Socio-economic situation of households..., 2017, pp. 80, 82; Socio-economic situation of households..., 2013, pp. 106–107, 110–111].

To conclude, it should be added that the processes of greening, industrialization, modification and servicisation of food consumption are taking place in Poland to a limited extent, especially in the group of rural households. Optimizing consumption in Polish households is also correlated with the level of income earned. In urban, i.e., more affluent households, relatively higher consumption of more expensive and better-quality products can be observed. In turn, the diet in households with lower personal income is poorer. It is dominated by basic, cheaper products, and there is a shortage of products rich in nutrients, vitamins and mineral salts [*Wiedza ekonomizna konsumentów...*, 2017, pp. 193–196].

5. Durable consumer goods in households

Goods purchased and financed in the long term, such as durable goods, are the evidence of the wealth of the household and the modernity of its consumption. They ensure the comfort of life and eliminate the impact of a temporary decrease in the current available income of households on the level of fulfilment of needs.

The data in Table 4 show that the changes that took place in the level of household equipment in 2005–2020 clearly indicate progress and allow for a positive assessment. In the analyzed period, significant progress was observed in the field of equipping households with durables serving the fulfilment of basic and secondary needs. The number of known and used goods, as well as new goods that have appeared on the market relatively recently has increased significantly. With each subsequent year, more and more goods meeting the current needs in a more perfect way, e.g., dishwashers, or meeting previously non-existent needs, e.g., smartphones were purchased. This applies both to urban and rural households.

TABLE 4.

Year	2005		2010		2015		2020	
Specification	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
Satellite or cable television equipment	58.3	27.4	69.5	54.5	71.8	55.6	65.8	55.8
Personal computer	43.4	28.7	67.0	59.5	76.0	70.5	77.3	75.1
of which with access to the Internet	28.2	10.7	63.2	51.0	74.8	68.5	*86.3	*82.6
Mobile phone	68.2	59.1	90.1	86.5	96.0	93.5	98.3	97.6
of which smartphone	-	-	-	-	47.9	40.0	80.4	76.1
Automatic washing machine	86.3	66.5	93.3	82.9	97.1	92.1	95.2	94.9
Microwave oven	35.2	29.2	52.4	52.5	57.7	61.3	61.9	70.2
Dishwasher	5.9	3.1	16.9	12.7	28.0	25.7	45.2	46.7
Passenger car	43.7	54.8	54.4	68.1	58.1	72.1	66.8	80.9

Households equipped with selected durable goods by class of locality in the years 2005, 2010, 2015, 2020, in % of a given group of households

* a computer or a device with access to the Internet

Source: own elaboration on the basis: [Household budget survey..., 2021, p. 260; Socio-economic situation of households..., 2017, pp. 86, 88; Socio-economic situation of households..., 2013, pp. 118, 122].

However, the level of being quipped with durable goods differed depending on the location of the households. Urban households were better equipped in terms of assortment. In 2020, they had a higher (in % of a given group of households) number of goods such as: satellite or cable TV equipment, a computer, including Internet access, a mobile phone, including smartphones, a washing machine and other items not listed in the table. Rural households were better equipped with such goods as: a microwave oven, a dishwasher, and a passenger car. When it comes to the latter good, as many as 4/5 of rural households had a passenger car in 2020. This results from the specificity of their functioning, related to the place of residence and distances from the place of study or work.

The level of equipment with ICT goods in households is a specific expression of modernization of durable goods consumption. A computer or other device with Internet access is a typical representative of such goods. The data in Table 4 show that in the years 2005–2020 there was a considerable progress in equipping households with such goods. In 2005, only 28% of urban households and 11% of rural households had a computer or a device with Internet access. In 2020, 86% of urban and 83% of rural households had such an appliance, most of which had broadband access [*Spoleczeństwo informacyjne w Polsce...*, 2020, p. 2].

The analysis of the level of being equipped with durable goods in households by location shows that, despite the differences in the structure of consumption expenditure of individual households and access to selected durable goods, the average Polish family is well equipped with durable goods. In 2005–2020, qualitative changes were also observed in the consumption of durable goods. They were expressed in the purchase of multifunctional, stylized, individual, flexible goods, etc. In addition, the consumption of eco-products, which translated both into the standard of living of farms and the level of meeting health needs, as well as the costs of household operations was developing. The market for green products has been developing really impressively in the household appliances industry [*Wiedza ekonomiczna*..., 2017, p. 196]. It is also worth emphasizing that the change in the character of household equipment was promoted by the spread of the phenomenon of domocentrism, especially in the last year of the analysis, i.e., in the covid year.

Generally, despite the differences in the level of equipment in urban and rural households, the current status of goods ownership shows the progress taking place in household consumption in Poland and, importantly, the reduction of disparities in household equipment depending on the place of residence.

6. Conclusions

Based on the analysis, it can be concluded that:

- In 2005–2020, the differences between the living conditions of urban and rural households, measured by their level and the structure of consumption expenditure, decreased. Nevertheless, rural households still have a much lower level of consumer spending at their disposal. In 2020, these expenditures accounted for 75% of the expenditures of urban households.
- In the analyzed period, the structure of consumption expenditure changed in villages more than in cities; the share of food expenditure decreased and the share of non-food expenditure, including expenditure of free choice increased.

- The changes that have taken place in the quantitative consumption of food, manifested by an increase in the rationality of consumer diet of Polish households and the progress in the level of equipping households with modern durable goods, including ICT goods, also deserve a positive assessment.
- This generally proves an overall improvement in the standard of living of households in Poland.
- Nevertheless, there are still differences between the situation of urban and rural households, to the disadvantage of the latter. Compared to urban households, rural households still report a relatively high share of basic expenditure (especially on food) and a lower share of secondary expenditure (on recreation and culture, education, restaurants and hotels).

In conclusion, it should be added that the modernization of consumption in Poland observed in the groups of urban and rural households largely resulted from the socio-economic changes taking place over the last few years. Economic growth certainly stimulated the process of modernizing consumption, and vice versa – it was consumption that became the determinant of economic progress in the country, a factor stabilizing development, or even a recession buffer of the Polish economy (e.g., in 2008–2012). As for the impact of the pandemic on shaping the household consumption, although obvious, so far it has only been reflected in a higher share of food expenditure in total spending. This proves the deterioration of the situation of households in Poland in 2020, especially in cities. Considering statistical data of the Central Statistical Office, the lack of visible impact of the pandemic on the quantitative consumption results from the fact that it takes time to develop new consumption patterns and eating habits. Moreover, the pandemic as a macro determinant of consumption is deferred, indirect and difficult to measure, which means that its impact on consumption will only be visible in a few years.

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