

# A DIAGNOSIS OF THE LEVEL AND STRUCTURE OF RURAL HOUSEHOLDS' INCOMES AND EXPENDITURES IN THE CONTEXT OF SUSTAINABLE RURAL DEVELOPMENT IN POLAND

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**Abstract.** Pursuant to the Strategy of Sustainable Development of Rural Areas, Agriculture and Fisheries 2012–2020, one of the long-term objectives of main rural development measures is to improve the standards of living in rural areas. The purpose of the paper is to diagnose the sources of income and the levels and structure of consumption expenditure in rural households in the context of sustainable development, living conditions and quality of life. Relevant data was retrieved from household budget studies, statistical yearbooks and other works. The study period was 2000–2015. Statistical, descriptive and comparative methods were used in the analyses. Structure indicators, measures of position, growth rates and variability indexes were presented. According to the analyses, the rural households' average monthly disposable income per capita more than doubled over the 2000–2015 period. However, rural incomes continue to be only 50% of those earned in large cities. The level of income is determinant for consumption expenditures. The largest amounts of money are spent on food, beverages and housing, as well as on energy and transport, as far as services are concerned.

**Keywords:** income, expenditures, structure, level, household, rural areas, development, sustainable

## INTRODUCTION

Rural areas make up ca. 90% of Poland's total area and are inhabited by around one third of the country's

population. This is where the Polish people live, work and rest. Rural areas have many functions of importance to sustainable production and consumption in the country. The political and economic transformation in the early 1990s and Poland's accession to the European Union resulted in many positive and negative developments in rural areas, most of which now become apparent in the countryside (Czapiewska, 2014, p. 401). Despite positive aspects enhancing the quality of life in rural areas, the barriers to development of the countryside population continue to accumulate, including: insufficient levels of education and professional skills which do not match the requirements of the local labor market; lower aspirations; and more difficulties in accessing the labor market (Raczkowska, 2012, p. 54). The above factors are both causes and results of low remuneration and income levels of countryside dwellers; as a consequence, they also affect consumption expenditures necessary to address basic and higher-level needs such as education, healthcare or efficient management of free time.

In rural areas, changes in income and expenditure levels are often more rapid than in cities. The rural households' financial situation has improved over the recent years (Murawska, 2014, p. 147–152), especially when it comes to farming households (Utzig, 2016, p. 463). However, there still are important disparities

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standards of living between cities and countryside and across rural areas. As emphasized by Popławski (2009, p. 40), numerous forms of social and income disparities in the countryside result from either different life opportunities or inherited inequalities. In turn, an unequal distribution of material and intangible goods affects the subjective (positive or negative) perception of one's existence (Murawska, 2016, p. 136).

### MEASURES TAKEN TO IMPROVE THE STANDARDS OF LIVING IN RURAL AREAS

Pursuant to the Strategy of Sustainable Development of Rural Areas, Agriculture and Fisheries 2012–2020, the long-term objective of activities supporting the development of rural areas is to “improve the standards of living in rural areas and to effectively use their resources and potential, including agriculture and fisheries, for a sustainable development of the country.” The main objective is sought through measures assigned to five specific purposes (Strategia..., 2012, p. 7). The focus on ensuring a decent standard of living for the rural population is mainly reflected in priorities set for purpose 1 which cover the following: enhancing the quality of human and social capital; promoting employment and entrepreneurship in rural areas, especially improving the skills, education and occupational mobility of countryside dwellers; increasing rural employment without relocation; development of entrepreneurship; preventing and reducing social exclusion; and promoting active living in rural communities.

If complied with, the above priorities may translate into an increase in the rural population's remunerations, including the generated income, thus resulting in increased expenditures which, in turn, enhance the welfare (living standards and life quality) of rural households. According to Kobylińska (2010, p. 56–57), an urban-rural partnership has to be established to promote sustainable rural development. The concept of sustainable development requires a comprehensive long-term approach to solving economic, social, environmental and territorial issues caused by urbanization processes. The lack of policy to govern the relationships between urbanized and rural areas may widen the development gap as urbanized areas develop at the expense of their rural surroundings.

### OBJECTIVE, MATERIAL AND METHOD

In the Strategy of Sustainable Development of Rural Areas, Agriculture and Fisheries 2012–2020, the basic threat for Polish rural areas is the severe income disparity between the urban and rural population and within the rural population. Therefore, the purpose of this paper is to diagnose the level and structure of income and expenditures<sup>1</sup> in rural households in the context of sustainable development and of rural living conditions and standards. The analysis included the sources, levels and trends of income generated by rural households over the 2000–2015 period. The level of consumption expenditure resulting from the incomes generated is also presented.

To attain the objective of this paper, data derived from studies on household budgets, annual yearbooks, consolidated works and other sources was used. This specifically includes figures provided in such studies as “Budgets of households in 2015” (and in previous years) and “Socio-economic situation of households in 2000–2015. Urban-rural disparities.” Incomes and expenditures were evaluated for households located in the territory of Poland. The period covered by this study is 2000–2015. In order to provide a more accurate picture of the results, statistical, descriptive, comparative and graphic presentation methods were used. Also, structure ratios, measures of position,  $I_s$  growth rates and range (R) were presented. The income and expenditure growth rates ( $I_s$  growth rate in %) were calculated for 2015, with the reference year being 2000, to show the increase or decrease in the values analyzed over the 15-year period (2000–2015). In order to illustrate the difference in structures of rural incomes and expenditures between 2000 and 2015, the  $R_1$  range measure (expressed in %) was used. In turn, the difference (distance) between urban and rural areas regarding the level and structure of income and expenditures in 2015 was presented using the  $R$  range measure in PLN (the level) and the  $R_2$  percentage measure (the structure).

<sup>1</sup> The issue of incomes, expenditures and inequalities has been addressed in numerous works for decades. However, it has attracted renewed interest in the recent years, as reflected by the Nobel Prize in Economics Science awarded to Angus Stewart Deaton (cf. Mączyńska, 2015, pp. 247–258).

## DIAGNOSIS OF THE LEVEL AND STRUCTURE OF RURAL HOUSEHOLDS' INCOMES AND EXPENDITURES: RESULTS OF THE ANALYSIS

This paper relies on family budget studies (Central Statistical Office, 2016). The subject matter of the analysis is a household, defined as a group of relatives or non-relatives living together and supporting each other (a multi-person household) or a self-sufficient person, whether living alone or not, without combining his/her income (a single-person household) (Kostrubiec, 2006, p. 113). In other words, a household is the smallest social unit which accumulates and distributes incomes to satisfy its own consumption needs (Milewski and Kwiatkowski, 2005, p. 7).

In view of that definition, and considering the importance of income as the main criterion for the existence of a household, it is recommended to identify the sources of incomes. According to 2015 data of the Central Statistical Office, 47% of all rural houses were workers' households (vs. 52% in cities); 32.3% of household heads are blue-collar workers (vs. 22.0% in cities) and only 15.1% of them are white-collar workers (vs. 30.1% in cities). Over the last years, the percentage of rural households depending on agricultural income has remained at a similar level of 11–12% (vs. 0.3–0.4% in cities). Meanwhile, the percentage of self-employed outside agriculture is ca. 6% (vs. 7% in cities). In rural areas, households headed by retirees make up 24.8% of all households (vs. 29.2% in cities) whereas the share of households headed by pensioners is 7.0% (vs. 6.2% in cities). 3.3% of countryside households rely on incomes from non-profit sources, which is 2 percentage points less than in cities (5.2%). To sum up, the main source of income for most rural households are employment and pensions.

The disposable income is an indicator of living conditions and quality of life. The level of income also plays a significant role by stimulating the level (and affecting the structure) of consumption expenditures (Jabłońska, 2005, p. 94; Murawska, 2014, p. 147–152). The concept of disposable income is usually used in financial situation assessments (Bywalec and Rudnicki, 2002, p. 59). The disposable income is the sum of the household's current income from all sources less taxes and social and health insurance premiums; it is

intended to be used for expenditures and to increase savings (Central Statistical Office, 2016, p. 18–19).

In 2015, the disposable income per capita in rural households was PLN 1,105.72, i.e. PLN 460.04 (approx. 30%) less than in urban households (PLN 1,565.76) and as much as 50% less compared to cities with a population above 500,000. The reason for the above differences was not only the level of income generated by households but also the fact that rural households have more members than urban households. Employment had the largest contribution (PLN 556.32) to total income, followed by social insurance benefits (PLN 281.00), especially including old-age pensions (PLN 215.22). The third largest source of income was individual farming (PLN 105.15). Self-employment outside agriculture (PLN 82.04), disability pensions (PLN 33.27) and income from other social benefits (PLN 42.19) had the lowest share in total incomes (Table 1).

The calculated  $I_s$  coefficients indicate that the rural households' income grew dynamically (more than doubled) in 2000–2015. From 2000 to 2015, there was an increase in all components of rural households' income, except for disability pensions. However, it was not enough to eliminate the enormous gap between rural and urban households, as identified with the calculated range ( $R$ ). Rural households earn more than the urban population only when it comes to individual farming (by PLN 99.95) and pensions (to a small extent, by PLN 2.60) (Table 1).

Income from employment has the largest share in the structure of disposable income in rural areas (50.3% in 2015), followed by social insurance benefits (25.4%), including old-age pensions (19.5%). Income from self-employment outside agriculture and income from individual farming account for 7.4% and 9.5%, respectively. In the structure of disposable income generated by rural households in 2000–2015, income from employment increased the most (by 12.7%). There was also a slight increase in incomes from self-employment outside agriculture (by 2.2%) and in income from old-age pensions (by 2%). The share of incomes from individual farming and disability pensions decreased the most (by 6.2% and 7.3%, respectively). Compared to cities, the income from individual farming and disability pensions (and other social benefits) now have a significantly larger share in the rural households' incomes (Table 2).

**Table 1.** Average monthly income per capita in rural households in 2000 and in 2010–2015 (PLN)

Description	2000	2010	2011	2012	2013	2014	2015	$I_s$	$R$
Disposable income	483.03	948.09	969.79	1 027.63	1 060.01	1 067.38	1 105.72	228.9	–460.04
Including disposable income components:	465.14	914.57	937.82	995.04	1029.40	1 036.09	1 073.90	230.9	–433.03
income from employment	181.81	441.73	466.77	485.43	497.22	526.99	556.32	306.0	–330.66
income from self-employment outside agriculture	25.16	69.31	69.92	78.46	81.74	81.66	82.04	326.1	–62.5
individual farming income	75.66	124.25	110.20	129.18	138.61	103.30	105.15	139.0	99.95
Social insurance benefits, including:	150.24	236.81	248.32	254.93	263.24	271.70	281.00	187.0	–118.69
old-age pensions	84.29	180.94	188.74	194.62	201.16	208.20	215.22	255.3	–112.04
disability pensions	49.76	32.16	33.13	33.90	34.13	34.52	33.27	66.9	2.6
other social benefits	26.44	42.40	40.93	42.36	44.12	43.83	42.19	159.6	–2.88
Other income	23.24	31.56	31.05	34.87	32.12	38.10	36.53	157.2	–38.11

$I_s$  – growth rate (%) for 2015 (2000 = 100);  $R$  – range (PLN), difference between rural and urban incomes in 2015 (2015 rural incomes less 2015 urban incomes).

Source: own elaboration based on 2000–2016 Central Statistical Office data.

**Table 2.** Structure of average monthly income per capita in rural households in 2000 and 2010–2015

Description	2000	2010	2011	2012	2013	2014	2015		
Disposable income									
Including disposable income components:	96.3	96.5	96.7	96.8	97.1	97.1	97.1	$R_1$	$R_2$
income from employment	37.6	46.6	48.1	47.2	46.9	49.4	50.3	12.7	–6.3
income from self-employment outside agriculture	5.2	7.3	7.2	7.6	7.7	7.7	7.4	2.2	–1.8
income from individual farming	15.7	13.1	11.4	12.6	13.1	9.7	9.5	–6.2	9.2
Income from social insurance benefits, including:	31.1	25.0	25.6	24.8	24.8	25.5	25.4	–5.7	–0.1
old-age pension*	17.5	19.1	19.5	18.9	19.0	19.5	19.5	2.0	–1.4
disability pensions	10.3	3.4	3.4	3.3	3.2	3.2	3.0	–7.3	1.1
other social benefits	5.5	4.5	4.2	4.1	4.2	4.1	3.8	–1.7	0.9
Other income	4.8	3.3	3.2	3.4	3.0	3.6	3.3	–1.5	–1.5

\*Structural pensions are also included in “old-age pensions” for 2010–2015.

$I_s$  – growth coefficient (%) in 2015 (2000 = 100);  $R_1$  and  $R_2$  – range (%), difference in rural income structure between 2000 and 2015;  $R_2$  – difference in income structure between rural and urban areas in 2015 (2015 rural income less 2015 urban income).

Source: own elaboration based on 2000–2016 Central Statistical Office data.

According to A. S. Deaton, in order to develop a policy promoting wealth and reducing poverty – including in rural areas – it is necessary to understand how do consumers distribute their spending among different goods, and how much of their income is spent and how much is saved (Deaton 1992, 2013, 2014; Deaton and Muellbauer, 1980). Therefore, it is equally important to analyze the level and structure of outlays necessary to satisfy the consumption needs of a household (Table 3 and 4).

In 2015, the average total monthly expenditure per capita in a rural household was PLN 882.65, whereas consumption expenditures reached PLN 850.82. In 2015, an average rural inhabitant spent PLN 242.77 (PLN 177.93 in 2000) on food and beverages. Monthly

housing costs accounted for PLN 169.04, including as much as PLN 110.42 spent on energy. Rural households spent PLN 87.58 on transport whereas education (only PLN 6.34), alcohol, tobacco products and drugs (PLN 21.62) and pocket money (PLN 20.19) represented the smallest monthly expenditure. The calculated value of the  $I_s$  coefficient indicates that expenditures on all goods and services have increased since 2000, mainly as regards restaurants and hotels, communications, leisure and culture, household upkeeping, health, and – to the smallest extent – education and food. On the other hand, the calculated range ( $R$ ) proves that compared to urban households, rural households spend less on goods and services (except for pocket money) (Table 3).

**Table 3.** Average monthly expenditures per capita in rural households in 2000 and in 2010–2015 (PLN)

Description	2000	2010	2011	2012	2013	2014	2015	$I_s$	$R$
Total expenditures	465.84	800.09	819.15	859.23	872.93	873.85	882.65	189.5	–342.1
Consumption goods and services*	447.94	770.82	791.46	831.38	842.31	842.56	850.82	189.9	–315.11
Food and soft drinks	177.93	231.19	238.09	247.43	247.38	243.55	242.77	136.4	–32.07
Alcohol, tobacco products and drugs	15.33	21.93	22.46	22.37	21.90	21.61	21.62	141.0	–8.92
Clothing and footwear	26.08	40.25	39.51	41.13	43.44	46.52	48.73	186.8	–17.21
Housing costs	72.50	158.19	165.78	167.84	173.94	167.25	169.04	233.2	–82.75
including energy	45.87	109.23	116.39	118.22	121.37	111.01	110.42	240.7	–22.9
Household furniture/equipment and upkeeping	24.59	40.75	39.74	40.60	41.77	43.47	44.40	180.6	–16.52
Health	20.74	35.86	37.48	40.08	41.01	40.95	43.59	210.2	–23
Transport	42.47	82.54	81.05	92.42	93.99	91.45	87.58	206.2	–13.5
Communications	12.96	34.90	34.59	34.47	41.91	42.20	43.26	333.8	–19.11
Leisure and culture	20.74	48.78	52.12	56.30	48.69	48.53	49.58	239.1	–39.2
Education	4.75	7.09	7.05	7.15	7.12	5.89	6.34	133.5	–7.93
Restaurants and hotels	4.03	12.03	12.37	15.41	17.02	25.84	26.91	667.7	–30.27
Other goods and services*	21.86	41.58	43.05	45.13	44.60	45.22	46.81	214.1	–28.76
Pocket money	3.96	15.73	18.16	21.05	19.55	20.06	20.19	509.8	4.13
Other expenditures	17.90	33.52	31.96	32.58	30.61	31.29	31.82	177.8	–27

\* “Life insurance premiums” are included in “Consumption goods and services” and “Other goods and services” in 2010–2012.

$I_s$  – growth coefficient (%) for 2015 (2000 = 100);  $R$  – range (PLN), difference in expenditures between rural and urban areas in 2015 (rural households' expenditures in 2015 less urban households' expenditures in 2015).

Source: own elaboration based on 2000–2016 Central Statistical Office data.

**Table 4.** Structure of average monthly expenditures per capita in rural households in 2000 and in 2010–2015

Description	2000	2010	2011	2012	2013	2014	2015		
	Total expenditures = 100								
Consumption goods and services*	96.2	96.3	96.6	96.8	96.5	96.4	96.4	$R_1$	$R_2$
Food and soft drinks	38.2	28.9	29.1	28.8	28.3	27.9	27.5	-10.7	5.1
Alcohol, tobacco products and drugs	3.3	2.7	2.7	2.6	2.5	2.5	2.4	-0.8	0.0
Clothing and footwear	5.6	5.0	4.8	4.8	5.0	5.3	5.5	-0.1	0.1
Housing	15.6	19.8	20.2	19.5	19.9	19.1	19.2	3.6	-1.4
including energy	9.8	13.7	14.2	13.8	13.9	12.7	12.5	2.7	1.6
Household furniture/equipment and upkeeping	5.3	5.1	4.9	4.7	4.8	5.0	5.0	-0.2	0.1
Health	4.5	4.5	4.6	4.7	4.7	4.7	4.9	0.5	-0.5
Transport	9.1	10.3	9.9	10.8	10.8	10.5	9.9	0.8	1.7
Communications	2.8	4.4	4.2	4.0	4.8	4.8	4.9	2.1	-0.2
Leisure and culture	4.5	6.1	6.4	6.6	5.6	5.6	5.6	1.2	-1.6
Education	1.0	0.9	0.9	0.8	0.8	0.7	0.7	-0.3	-0.4
Restaurants and hotels	0.9	1.5	1.5	1.8	1.9	3.0	3.0	2.2	-1.6
Other goods and services*	4.7	5.2	5.3	5.3	5.1	5.2	5.3	0.6	-0.9
Pocket money	0.9	2.0	2.2	2.4	2.2	2.3	2.3	1.4	1.0
Other expenditures	3.8	4.2	3.9	3.8	3.5	3.6	3.6	-0.2	-1.2

\* "Life insurance premiums" are included in "Consumption goods and services" and "Other goods and services" in 2010–2012.

$R_1$  and  $R_2$  – range (%) (i.e.  $R_1$  – difference in rural households' expenditures between 2000 and 2015;  $R_2$  – difference in expenditures between rural and urban areas in 2015 (rural households' expenditures in 2015 less urban households' expenditures in 2015))

Source: own elaboration based on 2000–2016 Central Statistical Office data.

In the structure of expenditures incurred by countryside households (Table 4), food expenditure had the largest share (38.2% in 2000; 27.5% in 2015), followed by housing expenditure (15.6% in 2000; 19.2% in 2015) including energy (9.8% in 2000; 12.5% in 2015), and transport (9.1% in 2000; 9.9% in 2015). Education expenditure represents the smallest part of total expenditures (1.0% in 2000; 0.7% in 2015). The calculated range ( $R_1$ ) shows a significant drop in the share of expenditure on food and soft drinks (by 10.7%) and a small decrease in the share of expenditure on alcohol, tobacco products and drugs, clothing and footwear, household furniture/equipment, and education

compared to 2000 levels. In turn, there was an increase in the share of rural households' expenditure on housing and energy (by 3.6%), health (by 0.5%), transport (by 0.8%), communications (by 2.1%), leisure and culture (by 1.2%) and restaurants and hotels (by 2.2%). The calculated  $R_2$  value proves that compared to urban residents, rural households spend a larger share of total expenditure on food, energy, transport (and a slightly larger share on clothing and footwear, household furniture/equipment and pocket money) while spending a smaller share of total expenditure on health, communications, leisure and culture, education and restaurants and hotels (Table 4).

## CONCLUSIONS

As shown by the analyses, the average monthly disposable income per capita in Polish rural households more than doubled over the 2000–2015 period. A consistent trend in rural income growth has been noticed since the early 2000s. However, it should be emphasized that the rural population's income is still 50% of income generated in large cities. The main source of rural income is employment, followed by social insurance benefits and individual farming. The level of income is a determinant of consumption expenditures. Food and beverages, housing, energy and transport (as far as services are concerned) continue to represent most of the rural households' expenditure whereas the smallest share is recorded for education expenditure.

As regards sustainable rural development and improved living conditions and life standards of the Polish rural population, the conclusion is that the distance between rural and urban households has remained the same over many years and continues to be an issue adversely affecting the rural areas. Because of low incomes of rural dwellers, labor market mismatch and communication barriers, there is a real risk that poverty will increase and that regional and urban-rural development disparities will grow. The existing inequalities in this regard stifle demand and threaten the harmonious development of market economy while also affecting confidence and social relations in rural areas.

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