

CHANGES IN THE STANDARD OF LIVING IN POLISH HOUSEHOLDS AGAINST THE BACKGROUND OF OTHER EUROPEAN UNION COUNTRIES

Joanna Szwacka-Mokrzycka✉

Warsaw University of Life Sciences – SGGW, Poland

ABSTRACT

The primary aim of the article is to present changes in the standard of living in Polish households against the background of other EU countries. It starts with definitional approaches that distinguish the standard of living category from the quality of life category. The methods of measuring the standard of living of households in the European Union are presented. Next, the living standards of households in EU countries in 2008–2018 are presented. The last part of the study refers to the demand for food – Poland against the background of other EU countries – over the last decade. Quantitative research of income elasticity is also presented. The conclusions show that inequalities in the standard of living in various EU countries result from many factors, especially differences in the level of their development, and their technological and educational opportunities.

Key words: standard of living, purchasing power standard, actual individual consumption, Gini coefficient

JEL codes: B12, B21

INTRODUCTION

When assessing the standard of living in a particular society, it is necessary to take into account many factors, which include both economic and social aspects. The notion of a standard of living is related to a person or household's possibility and degree of satisfying material and non-material needs – this helps determine the quality of life of households. From an economic point of view, household income and expenses emerge as the most important elements in determining the standard of living and its changes. Income stratification, which leads to inequalities across Poland and other EU Member States, is considered to be a significant threat to living standards. The measure applied to assess the above-mentioned inequalities is the value

of the Gini index, which has increased in recent years in most Eastern European countries, including Poland, and tends to be stable in Western European countries. Changes in the level of the indicator may result from the relatively low purchasing power parity of average households, even with a rising salary trend. This tendency may be observed in most post-communist countries such as Bulgaria, Romania, Hungary, Greece, Latvia, Estonia and Poland. A marked polarisation of income in individual EU countries implies that there are significant differences in the share of consumer spending and the level of household consumption. The effect of this tendency is to deepen material poverty while also increasing the material wealth of societies. This is also reflected in assessments of levels of satisfaction of needs and quality of life.

Joanna Szwacka-Mokrzycka <https://orcid.org/0000-0001-9243-5404>

✉joanna_szwacka@sggw.edu.pl

The presented study focuses on the economic dimension of the standard of living in households. Particular attention is paid to income disparities in post-communist countries, i.e. the region which includes Poland, in order to indicate the significant disparities which still exist between the countries of Eastern Europe and the highly developed areas of Western Europe. The primary aim of the article is to present changes in the standard of living in Polish households against the background of other EU countries.

LITERARY REVIEW

Definitions and measures related to the assessment of the standard of living

Measuring the level and quality of life requires researchers to define these concepts in advance. The theoretical basis of research into the level and quality of life is of interest to scientists and academics around the world, representing various fields of knowledge, such as sociology, statistics and economics. There are two basic definitional approaches that distinguish “the standard of living” from “the quality of life”. The first approach is based on the classification of groups of needs [Allardt 1989]. Allardt linked the standard of living category to material needs, i.e. with the factor of having. On the other hand, the quality of life category covers non-material needs, characterised by emotional states and a sense of existence (referring to the ideas of loving and being). In presenting the concept of measuring well-being, Allardt pointed out that this measurement should take into account the standard of living and quality of life, using both objective and subjective evaluations. The concept presented by Allardt has been applied by Luszniwicz and Słaby. Luszniwicz defines standard of living as “the degree to which material and cultural needs of households are met by streams of paid goods and services and by collective consumption funds” [Luszniwicz 1982, p. 11]. According to Słaby, “the standard of living is the degree of satisfying material and cultural needs with the existing infrastructure which makes the process of satisfying the needs possible [...], while the quality of life includes all these elements that are related to human existence, being someone, having a family, colleagues and friends” [Słaby 1990, p. 25].

Another common method of distinguishing between the level and quality of life categories is related to measuring the degree of need satisfaction, rather than to the types of needs covered by the measurement. According to this approach, the standard of living is a description of the degree to which needs are satisfied by means of objective assessments, and the quality of life is a subjective evaluation (perception) of the degree of satisfying the needs. However, the areas of life that are covered by these categories and subject to observation and assessment are – or can be – identical. In the case of objective assessments, the needs of the surveyed individuals (individuals, households) are met regardless of their personal valuations in this regard. In the subjective approach, the assessment of the level of to which needs are being met is conducted by the parties involved (individuals, households). It is apparent that the concepts of the standard of living and quality of life are not unequivocal, and their definition depends on the researcher’s perspective [Słaby 2007].

The approach to measuring the degree of satisfaction of needs (well-being) is based on two different systems which are applied to evaluate the level of satisfaction of needs and the overall satisfaction with this level. In the first case, we deal with an objective approach, while the second is subjective. This perspective on the research problem discussed in this article can be found, among others, in the studies conducted by OECD [2011], Center for Research and Methodology [Berger-Schmitt and Noll 2000] and in conceptual work carried out in the European Union [Szukielojć-Bieńkuńska and Walczak 2011].

Another important consideration contained in this paper concerns the method of measuring the standard of living of households in the European Union. Two basic measures are applied in this case, namely: the purchasing power standard (PPS) and actual individual consumption (AIC), which are the basic indicators used to compare the economic situation of people living in households in Poland and other EU Member States. PPS represents a common reference currency unit applied in the EU to convert aggregated economic data in such a way as to enable spatial comparisons through eliminating differences in price levels between the EU Member States. In theory, 1 PPS allows a consumer to buy the same part of a specific basket of

goods and services in every economic area. The PPS exchange rate used for reference purposes in the local currency is determined on the basis of the price level in a given economy in relation to the average price level across the EU.

Actual individual consumption per capita is expressed in PPS units. It is the most important variable that the European Statistical Office (Eurostat) takes into account when determining the overall level of well-being in a given country. The AIC is calculated based on the quantity of products and services purchased by individual households. This measure also takes into consideration the goods received through various types of governmental and non-profit organisations (e.g. health care, education, support for families, etc.). The AIC is of great importance in terms of conducting various statistical analyses and forecasts that cover the area of the entire European Union and the European Free Trade Association (EFTA). This data is important primarily from the point of view of making various external decisions (mainly through Community bodies) and coordinating the work of national statistical offices. The annual analysis of the AIC index aims to unify standard test methods and consolidate general national statistics among the EU Member States.

The assessment of the standard of living in households is associated with the analysis of income inequalities in a particular society. For this purpose, the Gini coefficient is applied. The Gini index is also referred to as the social inequality index, and it is used to measure and express the uneven distribution of household income in numerical values. The Gini index, based on the Lorenz curve, shows the income inequality of a society. This indicator should be interpreted as follows: the higher the value of the index, the greater the income inequality which is recorded in a given country. The Gini index takes a value between 0 and 1 (or if we multiply it by 100, between 0 and 100). If all persons have the same income, the coefficient reaches 0 (homogeneous distribution); the index equals 1 if all but one person have zero income. Thus, the higher the value of the index, the greater the degree of concentration of income and the greater its diversity [CIA 2012].

RESEARCH METHODS AND SOURCES OF INFORMATION

The paper is based on secondary data, gathered from a wide range of sources. It relies on literary review presenting basic definitional approaches of the main concepts. The empirical part of the paper relies on the data report from the EU-SILC survey of 2018, data published by Eurostat and the Statistics Poland (Główny Urząd Statystyczny – GUS). The comparative analysis covers the years 2008–2018 on the basis of the sources mentioned above. The basic indicators used to compare the economic situation of people living in households in Poland and other Member States are the purchasing power standard (PPS) and actual individual consumption (AIC). The disposable income in PPS and AIC is used to estimate the material welfare of households in EU countries. Using the Gini coefficient, an analysis of income inequalities in EU countries was conducted. Finally, the results of food consumption income elasticity from a household perspective for the basis of a comparative analysis for Poland on the background of other EU countries, based on Kehlbacher [2012] and the author's own research. The source of information for conducting this research was data from household budgets collected by Statistics Poland.

STUDY RESULTS

Living standards of households in EU countries from 2008–2018

Disposable income, presented in the purchasing power standard (PPS), helps measure changes in the economic situation of households in Poland and in other EU countries. Disposable income was calculated on the basis of data from a survey carried out in 2018. It refers to the year preceding the survey (from January to December 2017). The reference year for the analysis of changes in disposable income was 2008 and 2015 [Eurostat database 2019].

Wide differentiation in disposable income is observed among EU countries. The highest disposable income in 2018 was earned by eleven countries of the “old” Union (Luxembourg, Austria, Germany, Denmark, the Netherlands, France, Belgium Ireland, Finland, Sweden and the United Kingdom). The difference

between the country with the lowest (Greece) and the highest income (Luxembourg) is PPS 27.5 thousand [Eurostat database 2019]. Post-communist countries, which joined the EU in 2004 or later, had disposable income below the European Union average (Slovenia, Estonia, the Czech Republic, Lithuania and Poland; from 3.4 PPS thousand in the Czech Republic to 7.3 PPS thousand in Latvia in 2018). Romania had nearly two times less disposable income than Poland (Fig. 1).

Looking at trends in disposable income in the EU in 2008-2018, the largest decrease was observed for Greece, The United Kingdom and Cyprus. For those countries that saw an increase in income Poland was fifth, after Luxembourg, Estonia, Malta and Denmark. For changes in disposable income in post-communist countries between 2015 and 2018, the largest increase

was recorded in Lithuania (of PPS 2.6 thousand) and Estonia (PPS 2.5 thousand). Countries in which income increased significantly more slowly in this period were: Bulgaria (increase of PPS 0.9 thousand), Hungary (increase of PPS 0.7 thousand), Slovenia (increase of PPS 0.7 thousand), Slovakia (increase of PPS 0.3 thousand). In the middle of the ranking of post-communist countries is Poland and Latvia, which achieved an increase of PPS 1.5 thousand (Fig. 1).

In 2018, disposable income in PPS for Poland amounted to 12,952, which put it 20th among 28 EU countries. Poland was one of 15 countries that had an income below the EU average, and the difference amounted to over PPS 6.5 thousand.

Significant inequalities of disposable income are observed among EU countries, which had an average value of 5.2 thousand PPS in 2018. The income

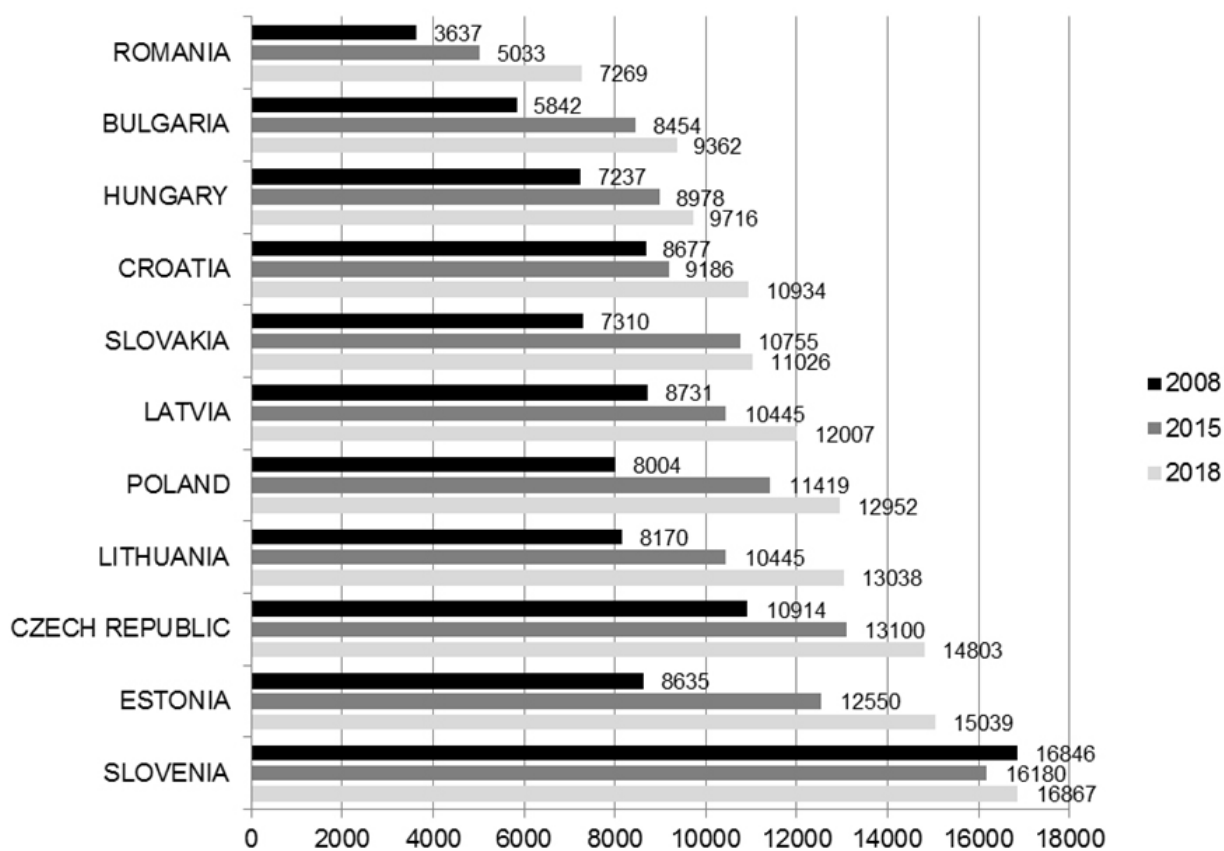


Fig. 1. The amount of disposable income in PPS of the former Eastern Bloc countries for 2008, 2015 and 2018
Source: Statistics Poland [2019] on data published by Eurostat.

quintile share ratio¹ was lower than average value (Slovakia had the lowest value – 3.0, the Czech Republic and Slovakia had a similar value of ratios (3.3 and 3.5, respectively) to 4.8 in Germany, and 4.3 for Poland and Estonia). The largest income inequalities were in Bulgaria (7.7) and Lithuania (7.1) – Figure 1. During the period between 2008 and 2018, two countries recorded significant decreases in the value of the income quintile share ratio: Poland (decrease of 0.8 and 0.6, respectively) and Croatia (decrease of 0.5 and 0.2, respectively), and one country had an increase in both periods: Bulgaria (increase of 1.2 and 0.6, respectively).

It is worth emphasizing that between 2008 and 2015, a significant increase in disposable income inequalities was observed in three Eastern Bloc countries: in Lithuania (of 1.4), in Romania (1.3), and Estonia (1.2). Lithuania had the largest inequalities in average disposable income as expressed by the income quintile share ratio. In each year analysed, the value of this ratio was the highest in Lithuania. The smallest inequalities occurred in the average disposable income in Slovakia and the Czech Republic. In Poland, the average disposable income inequalities can be compared to the levels of its western neighbour – Germany. However, the value of the ratio for Germany oscillates between 4.8 (in 2008 and 2015) and 5.1 (for 2018). In the case of Poland, the value of the ratio is gradually decreasing (5.1 in 2008, 4.9 in 2015, and 4.3 in 2018) – Figure 1.

In some countries of the “old” Union, no significant changes were noted in the periods analysed. These countries include: Austria, Ireland, Finland and France. Luxembourg had an increase of 1.6 between 2008 and 2018. It should also be emphasized that the increase occurred most strongly between 2015 and 2018 (an increase of 1.4). In 2018, Luxembourg obtained a value of the disposable income quintile share ratio close to 6.0, which is characteristic of countries such as Italy and Spain.

The Gini coefficient is most often used in economics to measure how far a country’s wealth or income

distribution deviates from a totally equal distribution. The studies carried out on income inequalities have contributed to a view that in 2018, a relatively higher level than the EU average (30.9) was characteristic for Luxembourg, with a Gini coefficient of 33.2, and also Italy – 33.4, Spain – 33.2, Greece – 32.3, and Portugal – 32.1. Poland was in the group of 17 countries in which this coefficient was lower than the average value for the EU. Looking at changes in the Gini coefficient in 2008–2018, the largest increase in the countries of the “old” Union occurred in Luxembourg (5.5), Denmark (growth of 2.7). At the same time, the highest decrease in the Gini coefficient was in Portugal, by 3.7 [European Commission 2019].

Among the former Eastern Bloc countries, in 2018 the Gini coefficient was the lowest in the case of income in Slovakia (20.9) and the highest in Bulgaria (39.6). Poland was fourth among these countries in terms of low income inequalities, which means an improvement both compared to 2008 (seventh place) and 2015 (sixth place) – Figure 2. When we follow changes in Gini coefficient in 2008–2018, we observe its increase in three countries of the former Eastern Bloc, indicating an increase in disposable income inequalities, i.e. in Bulgaria (increase of 3.7), Hungary (increase of 3.5) and Lithuania (increase of 2.4). Significant decreases of this ratio in the discussed period (between 2008 and 2018) were seen in: Poland (decrease of 4.2), Slovakia (decrease of 2.8), Croatia and Latvia (decrease of 1.9 in both countries). Further decreases occurred in seven countries, however the largest were in Estonia (decrease of 4.2), Poland and Slovakia (both countries had a decrease of 2.8) and Romania (decrease of 2.3) – Figure 2. Out of 15 countries of the “old” Union, in 2018 eight achieved a Gini coefficient lower than the EU average (30.9). The countries with higher income inequalities than the EU average included the one with the highest income: Luxembourg (PPS 38 thousand; Gini coefficient: 33.2). Countries of southern Europe struggling with socio-economic problems were at the forefront of the countries of the “old” Union with high income inequalities (Gini coefficient: Italy – 33.4,

¹ Income quintile share ratio (inequality of income distribution S80/S20) – ratio of total income received by the 20% of the population with the highest income (top quintile), to that received by the 20% of the population with the lowest income (lowest quintile). In EU-SILC this indicator is calculated for equivalized annual disposable income of households.

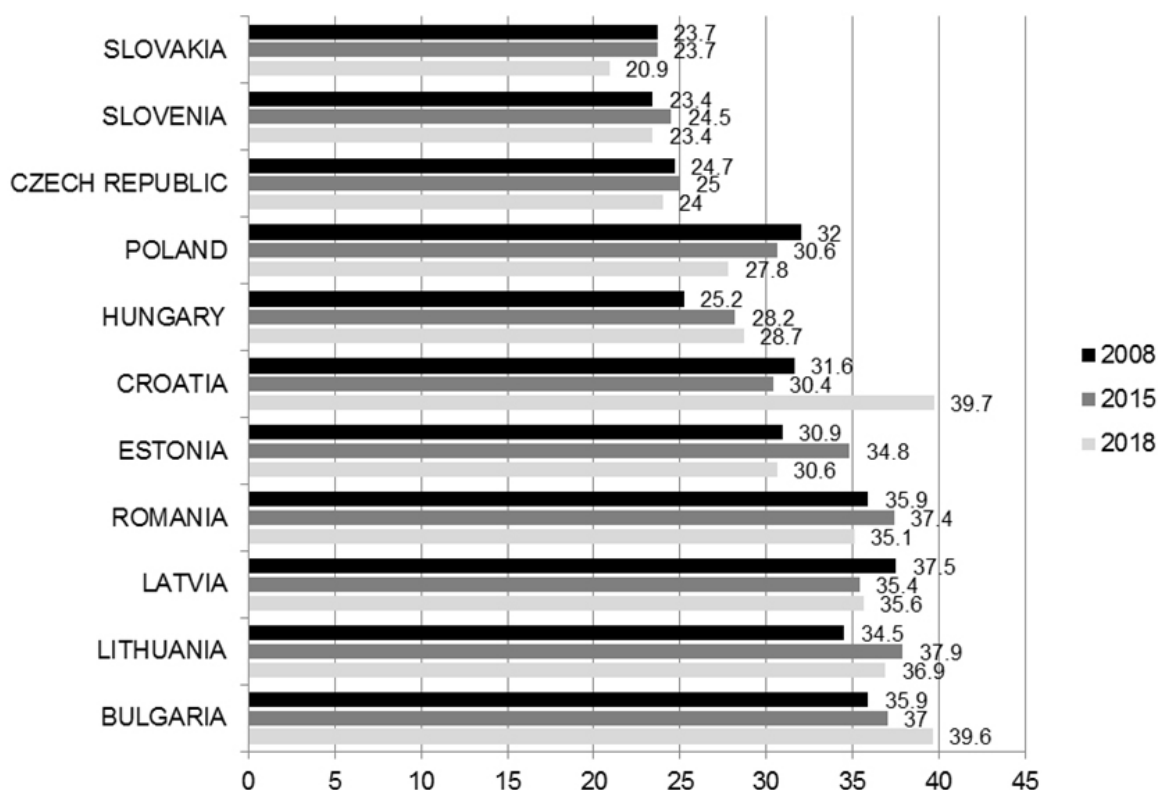


Fig. 2. The Gini coefficient for former Eastern Bloc for 2008, 2015 and 2018

Source: Statistics Poland [2019] on data published by Eurostat.

Spain – 33.2, Greece – 32.3, Portugal – 32.1). However, in 2018, the leader in this group of countries was the United Kingdom (34.2).

Actual individual consumption in the EU as a measure of the material welfare of households

From the point of view of the issues discussed in this article, it is important to examine the relationship between the economic growth rate and the level of consumption. In practice, it consists of determining how a country's economic development affects the wealth of households and how it influences the level of consumption. The analysis carried out in this respect covered the period of 2013–2018 [Szwacka-Mokrzycka 2018] – Table 1. In 2013, the negative consequences of the global crisis of 2008–2009 were still felt in Europe. In Poland, at the beginning of the 2010s, the GDP dynamics also slowed down due to the economic recession, which occurred in the first half of 2013. The situation was caused by

a combination of factors, namely: restrictions on private investment due to economic slowdown; more difficult access to credit (credit crunch); restrictive fiscal policy as well as lowering propensity to consume. In the following year, i.e. in 2014, there was a significant improvement in the economic situation of all EU countries, although it is important to note that there occurred a considerable variation in GDP growth rates in relation to 2013. At that time, Poland found itself among the countries with a relatively high level of growth, i.e. 3.4%, in comparison to the previous year. The group with the relatively highest growth level, i.e. above 3%, included Ireland, Hungary, Luxembourg, Malta and the Great Britain. However, a relatively small GDP growth, i.e. below 2%, in 2014, compared to 2013, was observed in Belgium, Bulgaria, Denmark, Germany, Greece, Spain and the Netherlands. The downward trend in Finland, Italy, Cyprus and Crete could not be stopped [Szwacka-Mokrzycka 2018].

It is necessary to point out the wide range of AIC and GDP levels across the EU countries, which differ from the EU average between 53% and 132% (Table 1). The relatively highest rates were achieved by Luxembourg, Germany, Austria, the United Kingdom, Denmark, Finland, and Italy (32–20% above the average for the EU). Whereas the relatively lowest rates belonged to Estonia, Latvia, Romania, and Hungary, 30–40% below the EU average. Poland ranked in the group of countries (the Czech Republic, Greece, Slovakia, Slovenia, Poland), with the rates from 20% to 25% below the EU average [Szwacka-Mokrzycka 2018] – Table 1.

The purchasing power parity of the average household in Poland is low when compared to the overall indicators for the EU region despite the upward trend in wages. As far as the ranking of post-communist countries is concerned, Poland is only ahead of Bulgaria, Romania, Hungary, Greece, Latvia and Estonia. By contrast, the Lithuanians, the Czechs and the Slovaks achieve a higher purchasing power parity than Poland.

Across the Member States in 2018, AIC per capita expressed in PPS varied from 56% of the EU average in Bulgaria to 134% in Luxembourg (Table 1).

The effects accompanying the increased economic growth rate in Poland result from its integration with the EU. The Polish accession to the EU enabled the development and modernisation of the economy due to increased investment size, new technologies, facilitated access to the markets of other member states, greater scale and specialisation of production, improved quality and effectiveness of management. The integration also accelerated the flow of direct foreign investments. Integration processes have a particularly strong impact on trade volumes. The free movement of goods entails not only a customs union and elimination of non-tariff barriers but also improved conditions for Poland's producers-exporters. Both the increased export dynamics and import absorption are results of the accession.

The influence of the integration processes on the transformation of the food economy is long term and stems from the need to adjust to the EU. The incorporation of world economics into globalisation processes led to a polarisation of businesses into transnational

Table 1. Actual individual consumption and gross domestic product in the European Union in 2016 and 2018 (EU-28 = 100, real prices)

Specification	AIC per capita		GDP per capita	
	2016	2018	2016	2018
EU	100		100	
Luxembourg	135	134	269	261
Germany	121	120	123	122
Austria	119	117	128	127
UK	115	113	108	105
Denmark	113	114	127	128
Finland	114	112	110	111
Belgium	114	113	119	117
France	110	107	105	104
Netherlands	111	113	127	129
Sweden	112	108	123	120
Ireland	95	95	176	189
Italy	98	98	97	96
Cyprus	92	94	87	89
Spain	90	90	91	91
Lithuania	85	89	75	80
Portugal	82	83	77	77
Malta	78	80	95	98
Czech Republic	79	82	88	91
Greece	77	77	68	68
Slovakia	68	73	77	73
Poland	74	76	68	70
Slovenia	77	79	83	87
Estonia	72	74	76	82
Latvia	66	69	64	69
Hungary	62	64	68	71
Romania	65	71	59	65
Croatia	61	64	60	63
Bulgaria	54	56	49	51

Source: Authors' own elaboration based on Eurostat Newsrelease 188/2019.

corporations and subcontractors. The transformations of the food economy in Poland have been taking place under the influence of global companies involved in processing and trade.

The standard of living of a country's inhabitants is related to their purchasing power. Looking at the share of expenditures for food in overall expenditures of households in 2005–2018, it can be noticed that the group of countries with the lowest share of food expenditures (in the EU countries) in total expenditures are Austria, Ireland, the United Kingdom, the Netherlands, Germany, Sweden, Denmark, Luxembourg (respectively between 7.3 and 9.5%). Relatively high levels of food expenditures (between 13 and 17% in total expenditures) is characteristic for developing countries such as Estonia, Lithuania, Romania, which have such a situation from 2005–2013 [Eurostat News-release 188/2019]. The countries with a medium share of expenditures on food to total expenditures (between 10 and 12%) include Czech Republic, Hungary, Slovakia, Bulgaria and Poland. In the period 2005–2018, there was a decreasing tendency in the level of food expenditures on total expenditures.

This situation above describes the standard of living and purchasing power of inhabitants. A slow decrease can be observed in the differences between living standards in developed and developing countries [European Commission 2019]. Engel's law holds that in countries characterized by a relatively high standard of living, food expenditures as a share of overall expenditures is rather low. Therefore, an obvious indicator of rising affluence of the inhabitants of the EU – as elsewhere – would be a decrease in the share of food expenditures in total expenditures. This applies to Poland as well, though the country still spends more of its income on food than do more developed EU countries.

Demand for food – Poland compared to other EU countries

It is important to follow the level of nutritional needs satisfaction to better understand changes in food consumption. There is lot of research on trends in food demand in European countries in the 20th century and the first decade of the 21st century. The background for estimating demand for food was the result of income elasticities. Food demand in Spain from

1964–1989 was examined by Molina [1994]. The results showed that bread, cereals, meat, fish, milk and eggs are necessities, whereas vegetables and fruits are luxuries, though most of the elasticities were close to unity. Several studies have a focus on meat and/or fish demand. Burton et al. [2000] observed variations in meat and fish consumption in Britain since 1960. These changes are contributed to consumer preferences and findings that tastes have changed in recent years in favour of chicken and fish, and against red meats. Likewise, Klonaris found evidence of a gradual change in consumption in the 1980s away from beef, lamb, and mutton towards pork and chicken in Greece [Klonaris 2001].

Looking at retail demand for fish in the UK, Fousekis and Revell [2004] find haddock, salmon, flatfish, shellfish, and smoked fish to be expenditure elastic, implying that income growth will strongly increase demand for these species. Introducing a Bayesian method of estimating multivariate sample selection models, Arnoult and Tiffin [2008] examine food demand in the UK whilst accounting for censoring arising from infrequency of purchase. Their results emphasize the role played by low incomes and socio-economic circumstances in leading to poor diets and also indicate that the presence of children in a household has a negative impact on dietary quality.

When following the results of research in Poland it is apparent that they are very similar to those discussed above (Table 2). While performing the assess-

Table 2. Income elasticities for food in 2010 – Poland versus the European Union

Specification	Income elasticities	
	EU	Poland
Cereals	0.25	0.07
Dairy	0.64	0.56
Fruit & vegetables	0.45	0.31
Meat	0.69	0.20
Oils & fat	0.22	0.14
Other food	0.61	0.35

Source: Kehlbacher [2012], Szwacka-Mokrzycka [2018].

ment presented above, concerning the level of satisfaction of nutritional needs in the first and second decade of the 21st century, it should be stated that the decrease in consumption elasticity factors took place in each of the analysed groups, while the scope of this decrease is diversified. Relatively, the most important decrease of factors in the analysed period took place in the expense group corresponding to satisfying lower-order needs [Kwasek 2015, Szwacka-Mokrzycka 2018]. The same change direction could be noticed for income elasticity factors for food consumption of product groups. The noticed regularity, expressed in a relative decrease in the level of income elasticity factors for nutritional products, constitutes the expression of changes that nutritional needs have undergone over the last dozen years. What is more, it proves a growing level of satisfaction of nutritional needs starting from the 1990s.

It should also be pointed out that there has been a lasting diversification of household behaviours. These differences include, on one hand, the households of employees and on the other, of pensioners. In the first household group, relatively low elasticity factors were observed in the years 2003–2015, while in the second group, relatively high income elasticity factors for expenses and consumption were noticed. The diversification of food consumption patterns in presented household is no longer as important as in the 1990s, but it would be difficult to support the thesis on consumption patterns of the households of employees and pensioners getting gradually closer to one another.

From average elasticities computed over all product aggregation levels, the demand for cereals and oils and fats appears to be less responsive to price and income than the demand for meat, dairy products and fruits and vegetables, which themselves are less responsive to income than the demand for other food products. This ranking of food products is not surprising since the consumption of “necessities” is generally less responsive to income changes than that of “luxury” foods [Tyers and Anderson 1992, Szwacka-Mokrzycka 2018]. Additionally, elasticities estimated on more disaggregated data (product level) tend to be higher in absolute terms than those estimated for broader product categories (aggregate product level). This might be attributed to substitution possibilities between dis-

aggregated products, which reduce the average own price responses of product aggregates [Eales and Unnevehr 1988]. It is worth mentioning that there is lack of direct comparability of data due to the varied selection of representatives for the aggregate in international comparisons, such as: dairy, meat, fruits and vegetables, and cereals.

CONCLUSIONS

A comparative analysis of the standards of living in Poland against the background of the remaining EU countries indicates that there still exist discrepancies between the levels of economic growth within the European Union. Inequalities in the standards of living among EU countries result from differences in their levels of development, their technological and educational opportunities as well as the conditions and functioning of their labour markets. Most post-communist countries, including Poland as a EU Member State, managed to reduce the level of inequalities in living standards as a result of socio-economic changes which occurred in the period considered in this article. However, this does not mean that the situation has improved for all social groups in European countries, as the inequality analysis did not take into account different types of households. The researchers have carried out in-depth analyses to examine the situation of the Polish population. The findings of the research show that in the case of certain households, employees and pensioners in particular, such inequalities have increased and deepened. This indicates the need to analyse inequalities regarding the standard of living and consumption, also from a microeconomic perspective.

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ZMIANY W POZIOMIE ŻYCIA GOSPODARSTW DOMOWYCH W POLSCE NA TLE POZOSTAŁYCH KRAJÓW UNII EUROPEJSKIEJ

STRESZCZENIE

Celem przewodnim pracy jest przedstawienie zmian zachodzących w poziomie życia polskich gospodarstw domowych na tle pozostałych krajów UE. Punktem wyjścia rozważań jest przedstawienie definicji stanowiących podstawę rozróżnienia między poziomem a jakością życia. Następnie zaprezentowano metody pomiaru poziomu życia przyjęte w UE. Kolejna część opracowania prezentuje poziom życia gospodarstw domowych w latach 2008–2018. Ostatnia część artykułu przedstawia zmiany w popycie na żywność w Polsce na tle pozostałych krajów UE na przestrzeni ostatniej dekady według współczynników elastyczności dochodowej. W konkluzji zwrócono uwagę na zróżnicowanie poziomu życia w krajach UE jako rezultat wielu czynników, w szczególności różnic w poziomie rozwoju, a także uwarunkowań technologicznych i edukacyjnych.

Słowa kluczowe: poziom życia, standard siły nabywczej, wskaźnik rzeczywistej konsumpcji indywidualnej, współczynnik Giniego