

DIVERSIFICATION OF THE FINANCIAL SITUATION OF HOUSEHOLDS IN THE EASTERN AND WESTERN REGIONS OF POLAND

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Purpose: The aim of this article is to identify and assess the diversification of the financial situation of households in the eastern and western regions of Poland.

Design/methodology/approach: The article identifies and assesses the diversification of the financial situation of households in the eastern and western regions of Poland. The empirical material used in the article concerns both the whole country and six voivodeships of eastern and western Poland, i.e. Lubelskie, Podkarpackie and Podlaskie as well as Dolnośląskie, Lubuskie and Zachodniopomorskie. The figures come from the Central Statistical Office in Warsaw (Social Cohesion Survey). The empirical material collected and ordered was developed in tabular and graphical form, using comparative analysis. Furthermore, all diagnostic features illustrating the financial situation of households in the eastern and western regions of Poland were scored against the background of the entire country, which is a new approach to the research problem undertaken in the article.

Findings: The statistical data confirmed the research hypothesis presented in the article, assuming that households in the western regions of Poland are in a better financial situation than in the eastern regions, although there is variation in this respect between individual voivodeships of these regions.

Originality/value: The originality of the work lies in the author's approach to the analysis of the research issues and the assessment of the financial situation of households in the eastern and western regions of Poland against the background of the entire country. The work is addressed primarily to politicians at the central level, as well as to local government officials responsible for the conditions, opportunities and directions of regional socioeconomic development, as well as to other decision makers implementing regional development policy in Poland.

Keywords: financial situation, household, eastern and western regions of Poland.

Category of the paper: research paper.

1. Introduction

A household is a farming entity, separated in the economic sense on the basis of personal property and making consumption decisions based on its own preferences and existing objective limitations (i.e. price and income). The basis for making decisions is guided by both subjective factors (i.e. traditions, preferences, habits, etc.) and objective factors (i.e. wages, pensions, interest rates, prices, taxes, etc.). Decisions concerning the choice of the level and direction of education, the choice of place of work and residence, as well as the method of spending the money earned, are the key to the development of households. Each household strives to spend its income in such a way that, in accordance with its own preferences, it achieves the greatest possible utility from the purchased goods and services, and the consequence of decisions made by households is, on the one hand, a certain amount of demand for goods and services, and on the other hand, the size and structure of supply. Additionally, when assigning the attribute of an economic entity to a household, one should pay attention to the fact that its activity is focused primarily on satisfying consumption needs. The main goal of each household is to collect funds that are used to meet individual and common consumption needs. This fundamental goal of the household is the basis for the choices and economic and organisational decisions of the members of the household, both within and outside the household. Satisfying consumption needs takes place through a combination of activities that make up the management process: the time budget of household members, the monetary budget, and the resources of material goods. It follows that a household as an economic entity is made up of its members together with the resources of time, knowledge, skills, money, and material goods. A household has three basic dimensions, i.e. subjective - a household is made up of its members along with their socio-demographic and professional characteristics, such as gender, age, education, professional activity, which indicate the scope of common consumption needs of household members; objective - a household is the economic base of an individual or a group of people, which is made up of means enabling the current satisfaction of consumption needs, i.e. income, cash resources and housing with durable goods, i.e. the so-called home consumption infrastructure, the condition of which significantly affects the structure of current household consumption; functional - a household is a set of activities that make up its functions, and its functioning consists in undertaking a number of various activities both within the household and outside in order to directly meet the common and individual needs of household members. Summarising the above considerations, it can be concluded that a household is an autonomous economic entity separated in the economic sense on the basis of personal property, making decisions in the sphere of consumption based on its own subjective preferences (taste), likes, habits, and traditions, as well as existing objective limitations (i.e., household income and market prices of goods and services) for the maximum and most rational satisfaction of all needs (both consumption and spiritual) of all its members.

Therefore, households are the basic units of the consumption sphere, which have at their disposal cash, material resources, as well as time and work of their members, finance the purchase of goods and services, produce consumption items and services, and organise consumption processes. However, the scope, nature, and manner of their functioning determine the degree to which the needs of household members are met (Zalega, 2007; Kośny, 2013; Grzybowska, 2014; Kozera, Stanisławska, Głowicka-Wołoszyn, 2016; Bywalec, 2017; Bywalec, 2020; Kata, Nowak, Leszczyńska, Kowal, Sebastianka, 2021).

The economic functions of a household result from participation in economic processes in local and global dimensions, which is manifested in two key functions performed by them, i.e., buyer of goods and services on the market and outside the market provided by enterprises and institutions; there is a flow of goods and services from enterprises to households and a stream of payments from households to enterprises; The economic functions of households show their great economic importance as entities operating in the economy, and especially as participants in market exchange (Gutkowska, Ozimek, Laskowski 2001; Zalega, 2007).

The financial situation of households is the financial situation and the state of material resources possessed, which inform about the family's wealth and largely affect the level and quality and conditions of its life. Thus, the financial situation of a household is determined by both the property owned and the level of current income (but the expected future income also plays an important role in consumption decisions of households), and the impact of these two elements on the economic behaviour of households can be not only substitutive, but also complementary, when low current income is compensated by previously accumulated wealth (however, in the case of households without assets, their consumption - apart from current income - also depends on whether they use loans or consumer credits). In turn, the decisions that households make in the sphere of consumption depend not only on their financial situation or the conditions prevailing on the goods and services markets (level of prices of goods and services, supply of goods and services - quantity, assortment, quality, technical, and utility values), and methods of distribution related to the level and organisation of market supply, etc., but also on the policy of the state (government) or the economic condition of the country. Through the tools that the state (government) uses to stimulate growth and socio-economic development and to improve the living conditions of citizens as part of social and economic policy, it also affects the level and structure of household consumption. This applies primarily to fiscal and monetary policy, as to well as income, price, and public spending policies. However, not only the policy of the state but also its condition, in terms of the level and pace of economic growth or broadly understood economic development, influences the decisions of entities in the sphere of consumption. Citizens of highly developed countries usually enjoy a higher standard of living than citizens of developing countries. The higher the dynamics of economic growth, the faster private consumption grows, and the standard of living of citizens improves. In addition, one of the most important processes affecting the modern world economy, and thus individual national economies, is globalisation. Increased flows of goods,

services, labour, and capital, which are manifestations of globalisation processes, largely determine the condition of modern economies, which has its impact on contemporary consumption patterns. For this reason, the concept of globalisation of consumption appears in the literature on the subject, which means the spread of identical or very similar consumption patterns, i.e. the so-called globalisation of consumption. homogenisation of consumption, on a supranational scale, as well as the creation of the so-called global consumer culture. This is manifested in the greater availability of foreign goods, which means a greater variety of goods on the domestic market and thus large opportunities to meet the consumption needs of households. Increased competition on the domestic market also affects the behaviour of domestic producers, which often results in lower prices for goods and services. It is also worth noting that increased flows, especially of goods, services, capital, and people, contribute to the diffusion of information, ideas, and culture, which has a huge impact on changes in consumption patterns. This leads to the emergence of transnational market segments that include homogeneous groups of consumers, on a supranational or even global scale. This means that a group of consumers identified in one country (region) has similar characteristics as the corresponding segment in another country (region). In the case of the global segment, these are recipients waiting for the same (global) product all over the world (Choroś-Mrozowska, Clowes, 2018; Kata, Nowak, Leszczyńska, Kowal, Sebastianka, 2021).

The financial situation of households is traditionally the basic element of analyses concerning the standard and quality of life of the population. Quality of life can be assessed in two dimensions, i.e. comparative (using evaluative and evaluative measures) and descriptive (describing quality of life as a set of features that are not subject to evaluation). The quality of life in the evaluation aspect is reflected in the objective and subjective assessment. Standard and living conditions make up its objective quality, while subjective quality of life is the perception of the individual's mental feelings, satisfaction, contentment, and happiness. The objective quality of life is similar in meaning to the concept of living conditions, which includes: household income, food expenditure, and quality of nutrition, housing conditions, household equipment, including access to modern communication technologies (mobile phone, computer, Internet), the scale of using social assistance, children's education, using various forms of health care, various aspects of social exclusion (unemployment, disability, poverty), participation in cultural life, forms of recreation. The subjective quality of life is assessed on the basis of the degree of people's satisfaction with various objective forms of satisfying their needs, characterising various aspects of life. Quality of life understood in this way means a way or lifestyle. Regardless of what characteristics of the quality of life are the subject of assessment here, they are always related to the subjective perception of one's own life, taking into account social and economic conditions, as well as the system of values characteristic of each person (or group of people). Research on the subjective quality of life boils down to the assessment of residents' satisfaction with various spheres, including: the material standard of living, family relationships, the sense of security in the living environment, the quality of the natural

environment in the place of residence, the state of health, and the health care system, the way of spending free time, professional career development, level of education, the ability to pursue one's own lifestyle and act in accordance with one's personal value system. The most synthetic way of assessing the subjective quality of life is general psychological well-being, including will to live, sense of happiness, satisfaction with life, and lack of symptoms of mental depression. There are two possible approaches to the study of subjective quality of life. One emphasises the positive aspects of life reflected in satisfaction with life and a sense of happiness, while the other focusses on negative feelings (tiredness, anxieties, fears, etc.). It must be added that in the In the Stiglitz report¹, the quality of life covers the full range of factors influencing the assessment of the material and mental state of a person, and the huge role of research illustrating the subjective assessment of each factor of the quality of life by individual people is emphasized here (Sęk, 1993; Kędzior, 2003; Ostasiewicz, 2004; Kryk, Włodarczyk-Śpiwak, 2006; Czapiński, Panek, 2009; Szukielojć-Bieńkuńska, Walczak, 2011; Sompolska-Rzechuła, 2013; *Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

Quality of life is shaped by many different factors. Some of them are derivatives of economic development processes and are therefore determined by the market mechanism, whereas others are determined by the institutional sphere of the public sector. The first group includes factors related to the labour market (unemployment, employment, and working conditions, job satisfaction), the level of income, and the structure of expenses (food, other consumer goods, including housing and housing expenses). In turn, the second group of factors includes the accessibility and degree of satisfaction of residents with health care facilities, education, the transport network, and cultural facilities. These are factors shaped primarily by local government units as well as state institutions. The same group of factors also includes the condition of the natural environment, which - due to the imperfection of the market in this sphere - depends directly on the activity of public sector institutions and affects not only the quality of life of residents, but also visitors, resting in places with tourist values. Therefore, it can be assumed that the quality of life of the inhabitants is influenced by three groups of economic policy instruments, i.e.: stimulating economic development at the regional and local level and thus influencing the situation on the labor market and the level of household income, supporting the development technical and social infrastructure facilitating the access of residents to health care, education, culture, recreation, as well as improving the transport accessibility of regions and local communities and improving the condition of the natural

¹ This is the Commission's Report on Measuring Economic Performance and Social Progress published in 2009. The 25-member Commission was headed by the 2001 Nobel Laureate, Columbia University professor Joseph E. Stiglitz, former White House adviser and chief economist of the World Bank. His advisor was the Indian economist Amartya Sen, winner of the Nobel Prize in 1998, professor at Harvard University. The report is addressed mainly to high-level politicians who, in times of crisis, should focus their efforts more on improving the living conditions of the population and on ensuring more comprehensive social progress for current and future generations (Szukielojć-Bieńkuńska, Walczak, 2011).

environment by introducing restrictions on the use of non-renewable natural resources, encouraging economic activity that improves the condition of the natural environment (or at least not worsening environmental values), as well as motivating consumers to pro-ecological behavior (Błachut, Cierpień-Wolan, Czudec, Ślusarz, 2017).

Research shows that there are clear differences in terms of quality of life between individual countries of the European Union. The countries characterised by the highest quality of life include Scandinavian countries and Luxembourg. These countries have low levels of material deprivation and the highest levels of overall satisfaction with life. The lowest quality of life, much below the average of the European Union, is found in countries such as Romania, Bulgaria, and Latvia. On the other hand, Poland is in the group of countries where quality of life is evaluated lower than average in the European Union (Raczkowska, 2016).

The eastern regions of Poland are voivodeships with a low level of socioeconomic development, characterised by low population density, low quality of human, social and intellectual capital, low level of development of technical, social and institutional infrastructure, limited territorial accessibility, and low level of income of the population and local government units. Therefore, these are voivodeships that meet the definition criteria used for peripheral areas. On the other hand, the western regions of Poland in the geographical and natural sense are the Oder basin stretching between the Sudetes and the Baltic Sea, and in the economic sense they are a more developed and prosperous part of the country, especially in comparison to the eastern regions. The location of the western regions of Poland in the vicinity of Germany and the Czech Republic, as well as in the vicinity of the Scandinavian countries, creates an opportunity for their further socio-economic development, which can be accelerated primarily by establishing and using mutual relations and economic relations (cross-border cooperation) (Mogła, Zaleski, Zathay, 2011; Kudełko, 2013; Balińska, 2015; Czudec, Majka, Zając, 2018; Grzebyk, Miś, Stec, Zając, 2019; Miś, Zając, 2020).

2. Research aim, empirical material, and research methods

The aim of this article is to identify and assess the diversification of the financial situation of households in the eastern and western regions of Poland.

The article presents a research hypothesis, which assumes that households in the western regions of Poland have a better financial situation compared to the eastern regions, but there is a variation in this respect between individual voivodeships of these regions.

The empirical material used in the article concerns both the whole country and six voivodeships of eastern and western Poland, i.e. Lubelskie, Podkarpackie and Podlaskie,

as well as Dolnośląskie, Lubuskie and Zachodniopomorskie². The figures come from the Central Statistical Office in Warsaw (*Social Cohesion Survey*). Empirical material collected and ordered empirical material was developed in tabular and graphical form, using the method of comparative analysis.

It should be added that in the article it was adopted after the Central Statistical Office in Warsaw (*Social Cohesion Survey*) that the identification and assessment of the financial situation of households should be made in a multidimensional way. Therefore, the income situation, living conditions and the ability of households to maintain budget balance were analyzed (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

To achieve the objective of the work, that is, to identify and assess the financial situation of households in the eastern and western regions of Poland, the following diagnostic features were analysed:

- relatively high income rate (%),
- relative income poverty rate (%),
- indicator of good living conditions (%),
- poverty rate of living conditions (%),
- good fiscal position indicator (%),
- the poverty rate of an unbalanced budget (%).

Furthermore, the article evaluates all diagnostic characteristics that illustrate the financial situation (including income, living conditions, and budget situation) of households in the eastern and western regions of Poland against the background of the entire country. Individual diagnostic features were compared with the national average, which was taken as 100 points, and their advantage or underweight in the eastern and western regions of Poland together and in individual voivodeships was assessed accordingly. Then all points were summed up, and the average was calculated (Figures 1-4).

3. Results

The indicator of relatively high income is understood as the percentage of households with the highest income, i.e. those whose monthly income is higher than $5/3$ (approximately 167%) of the median equivalent income for all households in the country. In addition, this indicator is about 2.8 times higher than the adopted relative poverty line (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

² One of the administrative borders of these voivodeships is the state border.

The data contained in Table 1 shows that there is a large variation in terms of the value of the relatively high income indicator between the eastern and western regions of Poland. The value of this indicator is definitely higher and at the same time similar to the average for the entire country, in the western regions of Poland in comparison to the eastern regions, where it is clearly lower than the national average. Furthermore, the value of the relatively high income indicator is more differentiated between individual western regions of Poland, with the highest value in the Dolnośląskie Voivodship, where it exceeds the national average. On the other hand, in the Lubuskie Voivodship it is comparable to the average for the whole country, and the lowest is in the Zachodniopomorskie Voivodeship. On the other hand, there are no major differences in terms of the value of the relatively high income indicator between the individual eastern regions of Poland, with the exception that it is the highest in the Podlaskie Voivodeship.

Table 1.

Indicators of the income situation of households in the eastern and western regions of Poland against the background of the country (in %)

Specification	Relatively high income indicator	Relative income poverty rate
Poland	14,9	13,2
Eastern regions of Poland, including provinces:	8,0	20,9
Lubelskie	7,1	25,9
Podkarpackie	7,8	19,3
Podlaskie	9,1	17,6
Western regions of Poland, including provinces:	15,5	11,4
Dolnośląskie	19,6	9,5
Lubuskie	15,6	10,0
Zachodniopomorskie	11,4	14,6

Source: Central Statistical Office in Warsaw (*Social Cohesion Survey*).

The relative income poverty indicator is understood as the percentage of households where the monthly income is lower than the value considered as the poverty threshold, and it is assumed at the level of 60% of the median equivalent income for all households in the country (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

The data in Table 1 show that there is a large variation in terms of the value of the relative income poverty indicator between the eastern and western regions of Poland. The eastern regions of Poland are characterized by a much higher value of this indicator, which also clearly exceeds the average for the entire country, and this applies to all voivodeships, especially Lubelskie. On the other hand, in the western regions of Poland, the value of the relative income poverty indicator is lower, both compared to the eastern regions and to the national average, except that this applies to the Dolnośląskie and Lubuskie voivodeships, because in the Zachodniopomorskie Voivodeship it is slightly higher than the average for the country.

Figure 1 presents the results of the score assessment concerning the income situation of households in the eastern and western regions of Poland in the background of the country. It should be noted that there is a large variation in this respect between the eastern and western

regions of Poland. The income situation of households in the western regions of Poland is definitely better than in the eastern regions, where it is clearly worse than the average for the whole country. In addition, the income situation of households is also differentiated between individual eastern and western regions. In the case of eastern regions, it is the best in Podlaskie and the worst in Lubelskie. In the case of the western regions, the best income situation is in households in the Dolnośląskie Voivodship, and the worst in the Zachodniopomorskie Voivodship, where it is slightly worse than the average for the whole country.

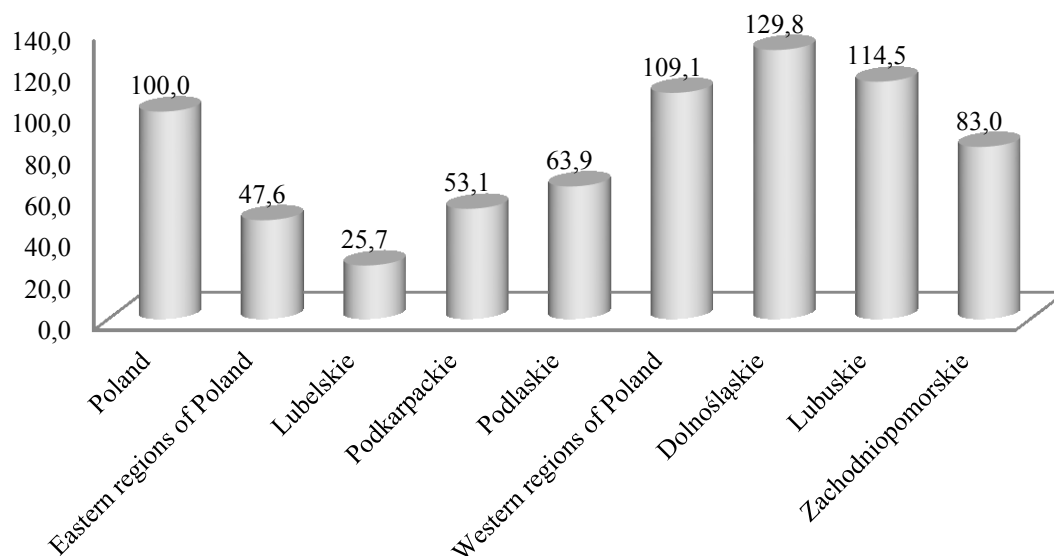


Figure 1. Evaluation of the income situation of households in the eastern and western regions of Poland against the background of the country (Poland = 100.0 points).

Source: Own study.

Indicator of good living conditions is understood as the percentage of households in which no symptoms of poor living conditions from the so-called "a list of 30 symptoms concerning: the quality of housing, the level of equipment with durable goods and the inability to satisfy various types of material and intangible needs for financial reasons" (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

The data in Table 2 show that there are differences in terms of the value of the indicator of good living conditions between the eastern and western regions of Poland. The value of this indicator is slightly lower in the western regions of Poland and in the eastern regions it is slightly higher and similar to the average for the entire country. Furthermore, the value of the indicator of good living conditions is more differentiated between individual eastern regions of Poland, with the highest value in the Podlaskie Voivodship, where it exceeds the national average. On the other hand, in the Podkarpackie voivodeship it is close to the average for the whole country, and the lowest is in the Lubelskie voivodeship. However, there are no significant differences in terms of the value of the indicator of good living conditions between the individual western regions of Poland.

The poverty of living conditions indicator is understood as the percentage of households in which at least 10 symptoms of poor living conditions were observed from the so-called "a list of 30 symptoms concerning: the quality of housing, the level of equipment with durable goods, as well as the inability to satisfy various types of material and intangible needs for financial reasons" (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

Table 2.

Indicators of living conditions of households in the eastern and western regions of Poland against the background of the country (in %)

Specification	Index of good living conditions	Living conditions poverty index
Poland	26,5	4,8
Eastern regions of Poland, including provinces:	26,9	4,7
Lubelskie	21,9	6,0
Podkarpackie	26,0	4,3
Podlaskie	32,7	3,7
Western regions of Poland, including provinces:	24,7	5,4
Dolnośląskie	24,9	3,3
Lubuskie	24,9	6,7
Zachodniopomorskie	24,3	6,3

Source: Central Statistical Office in Warsaw (*Social Cohesion Survey*).

Based on the data in Table 2, it should be stated that there are differences in terms of the the poverty index of value of living conditions between the eastern and western regions of Poland. The value of this indicator is slightly higher in the western regions of Poland, and in the eastern regions it is slightly lower and close to the national average. The value of the poverty index for living conditions also differs between the individual eastern and western regions. In the case of the eastern regions of Poland, it is the lowest in the Podlaskie Voivodship and the highest in the Lubelskie Voivodship, where it exceeds the average for the whole country. On the other hand, in the case of the western regions of Poland, the value of the poverty of living conditions indicator is the lowest in the Dolnośląskie Voivodship, and in the Lubuskie and Zachodniopomorskie Voivodeships it is similar and higher than the national average.

Figure 2 presents the results of the score assessment concerning the living conditions of households in the eastern and western regions of Poland against the background of the entire country. It should be noted that there are differences in this respect between the eastern and western regions of Poland. Households in the eastern regions of Poland have slightly better living conditions, where they are similar to the average for the entire country, while in the western regions of Poland they are slightly worse. The living conditions of the households are also clearly differentiated between the individual eastern and western regions. In the case of the eastern regions of Poland, the best situation in this respect is in the Podlaskie Voivodeship, where the living conditions of the households are clearly better than the average for the whole country. On the other hand, in the Podkarpackie voivodeship they are similar to the average for the whole country and the worst in the Lubelskie voivodeship. In the case of the western regions

of Poland, the living conditions of households are the best in the Dolnośląskie Voivodship, where they are better compared to the average for the whole country, and in the Lubuskie and Zachodniopomorskie Voivodships they are similar and worse compared to the national average.

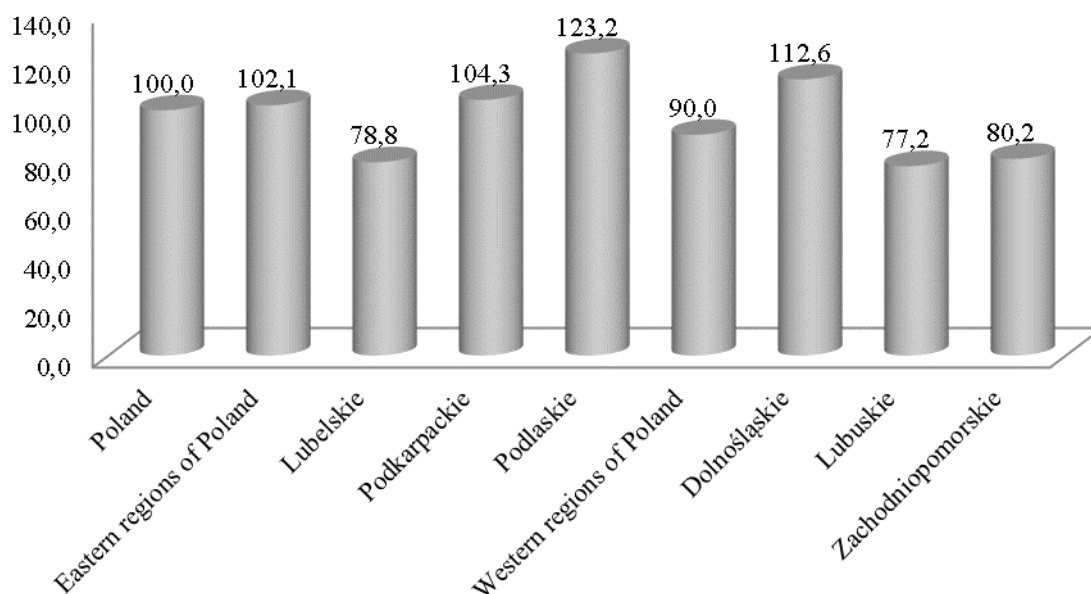


Figure 2. Score of the living conditions of households in the eastern and western regions of Poland compared to the rest of the country (Poland = 100.0 points).

Source: Own study.

The indicator of a good budget situation is understood as the percentage of households with high budget freedom, i.e. those that positively assess the possibility of managing their income and in which none of the so-called "7 symptoms of not managing your budget" (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

The data in Table 3 indicate that there are differences in terms of the value of the good budget indicator between the eastern and western regions of Poland. The value of this indicator is slightly lower in the western regions of Poland, and in the eastern regions it is slightly higher and close to the average for the entire country. In addition, it should be noted that the value of the good budget situation indicator is also differentiated between individual eastern and western regions. In the case of the eastern regions of Poland, it is the lowest in Lubelskie, and in Podkarpackie and Podlaskie it is similar and higher than the national average. In turn, in the case of the western regions of Poland, the value of the good budget situation indicator is the lowest in Zachodniopomorskie, and in Dolnośląskie and Lubuskie it is similar, but in Dolnośląskie it is above the national average.

Table 3.

Indicators of the budgetary situation of households in the eastern and western regions of Poland against the background of the country (in %)

Specification	Good fiscal position index	Poverty index of budget imbalance
Poland	30,7	7,8
Eastern regions of Poland, including provinces:	30,4	6,9
Lubelskie	24,6	8,5
Podkarpackie	32,5	4,7
Podlaskie	34,2	7,4
Western regions of Poland, including provinces:	27,8	8,8
Dolnośląskie	33,6	7,0
Lubuskie	29,8	10,9
Zachodniopomorskie	19,9	8,4

Source: Central Statistical Office in Warsaw (*Social Cohesion Survey*).

The budget imbalance poverty indicator is understood as the percentage of households considered poor from the point of view of the so-called “failing to cope with the budget”, i.e. in which at least 4 out of 7 symptoms occurred, including both the subjective opinions of households regarding their financial status and facts about the household's budget difficulties (including arrears in payments) (*Jakość życia i kapitał społeczny w Polsce. Wyniki Badania spójności społecznej 2018, 2020*).

The data in Table 3 shows that there are differences in terms of the value of the poverty indicator of budget imbalance between the eastern and western regions of Poland. A slightly lower value of this indicator characterises the eastern regions of Poland, and in the western regions it is slightly higher and exceeds the average for the entire country. The value of the budget imbalance poverty index also varies between eastern and western regions. Among the eastern regions of Poland, it is the lowest in the Podkarpackie voivodship, and in the Lubelskie and Podlaskie voivodships it is similar, but in the Lubelskie voivodship it exceeds the national average. On the other hand, among the western regions of Poland, the value of the budget imbalance poverty rate is the highest in Lubuskie, and in Dolnośląskie and Zachodniopomorskie it is similar, while in Zachodniopomorskie it is above the national average.

Figure 3 presents the results of the score evaluation on the budget situation of households in the eastern and western regions of Poland against the background of the entire country. It should be noted that there are differences in this respect between the eastern and western regions of Poland. A slightly better budget situation is characteristic of households in the eastern regions of Poland, where it is similar to the average for the entire country, while in the western regions of Poland it is slightly worse. Additionally, the budgetary situation of households is also clearly differentiated between the individual eastern and western regions. In the case of the eastern regions of Poland, the best budgetary situation is characteristic of households in the Podkarpackie Voivodship, where it is clearly better compared to the national average. On the other hand, in the Podlaskie Voivodship it is slightly better than the national average, and it is the worst in the households in Lubelskie Voivodship. On the other hand, in the case of

the western regions of Poland, the budget situation of households is the best in the Dolnośląskie Voivodship, where it is slightly better compared to the national average, and in the Lubuskie and Zachodniopomorskie Voivodships it is very similar and worse compared to the national average.

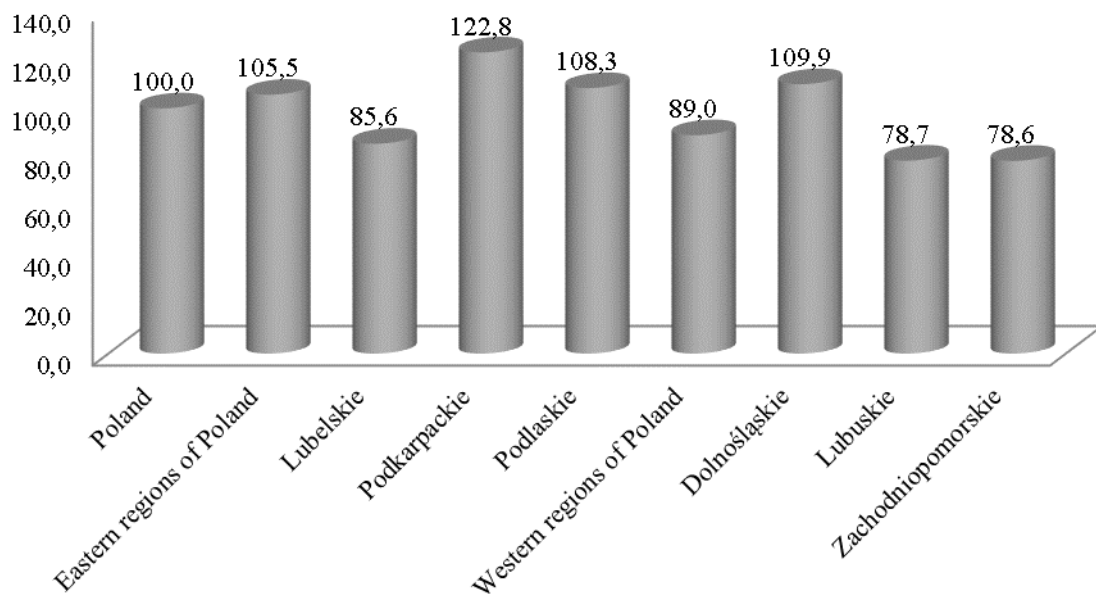


Figure 3. Evaluation of the score of the budget situation of households in the eastern and western regions of Poland compared to the rest of the country (Poland = 100.0 points).

Source: Own study.

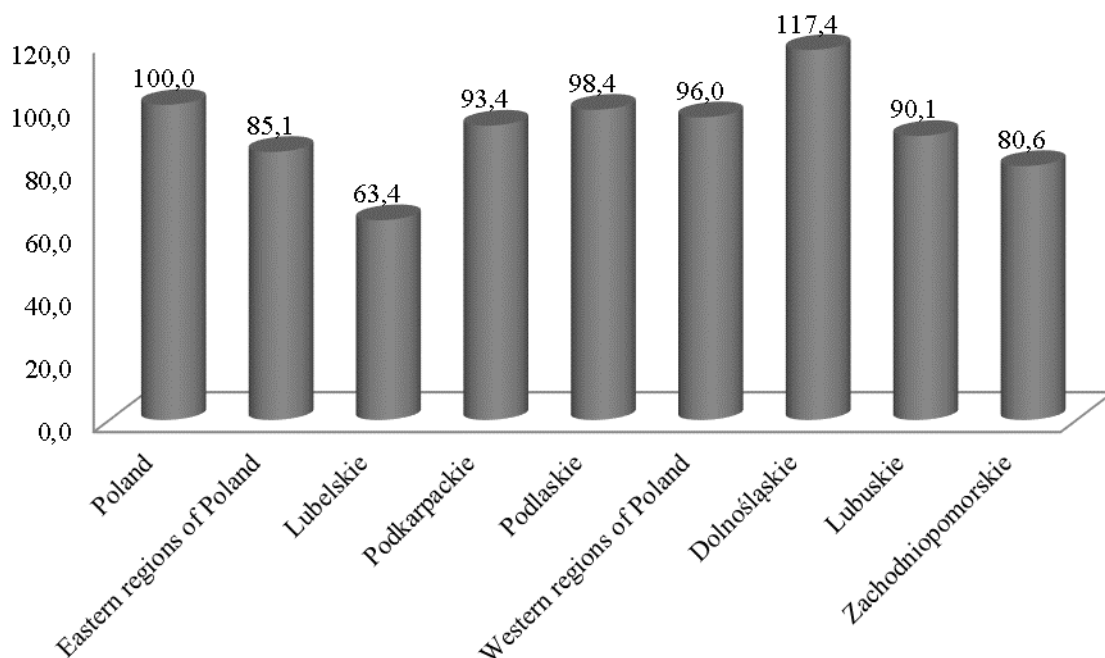


Figure 4. Evaluation of the score of the financial situation of households in the eastern and western regions of Poland compared to the rest of the country (Poland = 100.0 points).

Source: Own study.

Figure 4 presents the results of the score evaluation on the financial situation of households in the eastern and western regions of Poland against the background of the entire country. On this basis, it can be seen that there are differences in this respect between the eastern and western regions of Poland. The financial situation of households is slightly better in the western regions of Poland than in the eastern regions, where it is clearly worse than the national average. Additionally, the financial situation of households is clearly differentiated between individual eastern and western regions. In the eastern regions, the best financial situation is in the households of the Podlaskie voivodship, where it is close to the national average, it is slightly worse in the Podkarpackie voivodship, and the worst in the households of the Lubelskie voivodship. On the other hand, in the western regions, the financial situation of households is clearly the best in the Dolnośląskie voivodeship and there it is better compared to the national average, and in the Lubuskie and Zachodniopomorskie voivodships it is worse than the national average, with the worst in households in the Zachodniopomorskie voivodeship.

4. Summary and conclusions

In Poland, there is a large variation in the income situation of households between the eastern and western regions, with households of the western regions clearly having a better income situation. Furthermore, there is also a large differentiation in terms of the income situation of households between the individual eastern and western regions. In the case of eastern regions, it is the best in Podlaskie and the worst in Lubelskie. However, in the case of western regions, it is the best in Dolnośląskie and the worst in Zachodniopomorskie.

There are differences between the eastern and western regions of Poland in terms of living conditions of households, with the exception that they are slightly better in the eastern regions. The living conditions of the households are also clearly differentiated between the individual eastern and western regions. In the eastern regions, the best situation in this respect is in Podlaskie and the worst in Lubelskie. On the other hand, in the western regions, the living conditions of households are the best in the Dolnośląskie voivodship, where they are better compared to the averages for the whole country, and in the Lubuskie and Zachodniopomorskie voivodeships they are similar and worse than the national averages.

In Poland, there is a diversification in terms of the budgetary situation of households between the eastern and western regions, with it slightly better in the eastern regions. Furthermore, the budgetary situation of households is also clearly differentiated between individual eastern and western regions. In the case of the eastern regions of Poland, it is the best in the Podkarpackie Voivodship and the worst in the Lubelskie Voivodeship. On the other hand, in the case of the western regions, the budget situation of households is the best in the Dolnośląskie Voivodship, where it is slightly better compared to the national average,

and in the Lubuskie and Zachodniopomorskie Voivodships it is very similar and worse than the national average.

The analysis carried out in the article shows that in Poland there is a diversification in terms of the financial situation of households between the eastern and western regions, with the fact that it is slightly better in the western regions. Furthermore, the financial situation of households is also clearly differentiated between individual eastern and western regions. In the eastern regions, the best financial situation is in the households of the Podlaskie Voivodship, while the worst is in the households of the Lubelskie Voivodeship. On the other hand, in the western regions, the financial situation of households is clearly the best in the Dolnośląskie voivodeship and there it is better compared to the national average, and in the Lubuskie and Zachodniopomorskie voivodships it is worse than the national average, with the worst in households in the Zachodniopomorskie Voivodeship. Therefore, this confirms the research hypothesis presented in the article, which assumes that households in the western regions of Poland have a better financial situation compared to the eastern regions, although there is variation in this respect between individual voivodeships of these regions.

It should be added that the results of the statistical data analysis presented in the article provide important and up-to-date knowledge that can be useful both for politicians at the central level and for local government officials responsible for the conditions, opportunities and directions of regional socio-economic development, as well as for other decision-makers implementing regional development policy in Poland. At the same time, it justifies the need to continue similar research and analyses.

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