Household budgets in Mazowieckie Voivodship in 2025

1 October 2026

⇧ 111.1

Indices of average monthly available income per capita in a household y/y

Compared to the previous year, households saw a greater increase in available income than in expenditure, a decrease in consumption of most basic food products, and an improvement in household equipment with durable goods. The subjective assessment of households' financial situation improved.

The household budget survey plays an important role in assessing the standard of living of the population, as it is the only source of information on income, expenditure, quantitative consumption of food and the equipment of households with durable goods. It is carried out using a representative method (based on a random sample), which makes it possible to generalise (with a certain precision) the obtained results to all households. The presented survey results were determined based on the statements of the persons participating in it.

In 2025, in Mazowieckie Voivodship, the survey covered 3,833 households (3,886 in 2024), which constituted 13.5% of all households surveyed in the country. The average number of persons in a household was 2.37 (2.38 in 2024), of which 1.11 were employed persons (as in 2024). Over the year, the average number of dependents decreased from 0.57 to 0.58, while the number of persons receiving social benefits decreased from 0.66 to 0.64.

Average number of persons in a household amounted to 2.37, i.e. less than in the country (2.39)

Household income

The decisive influence on the level of living conditions of household members is available income, which is the sum of current income (monetary and non-monetary) of the household reduced by taxes on income, inheritance, donations and real estate. It is allocated for expenses and growth in savings.

In 2025, in households in Mazowieckie Voivodship, the average available income per capita amounted to PLN 4,033.85. Its value increased by 11.21 (by PLN 401.59) and was by 15.2% (by PLN 533.64) higher than the average available income in the country (PLN 3,500.21).

Average available income per capita in Mazowieckie Voivodship was by 15.2% higher than the average available income in the country

In comparison with 2024, there was an increase in income from private farm in agriculture by 26.7%, self-employment by 13.5%, hired work by 10.7% and income from social benefits by 6.6%.

Table 1. Average monthly available income per capita in households

Specification	2024	2025		
	In PLN		2024=100	In percent
Available income	3632,26	4033,85	111,1	100,0
of which disposable income	3555,13	3957,75	111,3	98,1
of which:				
from hired work	2119,50	2346,70	110,7	58,2
from private farms in agriculture	131,92 [a]	167,10 [b]	126,7	4,1
from self-employment	492,01	558,19	113,5	13,8
from social benefits	837,81	893,00	106,6	22,1

a, b Relevant error of estimations exceeds 10% and amounts to: a – 28.88%, b – 37.20%.

The second largest source of income of households was income from social benefits

The available income of a household consists mainly of income from hired work and income from social benefits. In 2025, their share in the available income amounted to 58.2% and 22.1%, respectively.

In comparison with 2024, the share of income from private farm in agriculture (by 0.5 pp) and from self-employment (by 0.3 pp). However, there was a decrease in the share of income from social benefits (by 1.0 pp) and from hired work (by 0.2 pp).

Available income reduced by other expenditure (including amounts transferred to other households and non-commercial institutions, including gifts, some taxes, social insurance contributions paid by the taxpayer, compensation for damage caused) is disposable income. In 2025, in Mazowieckie Voivodship, disposable income per capita in households amounted to PLN 3,957.75 (11.3% higher than in 2024). At the same time, it was higher than the national average by 15.4% (by PLN 529.25).

Household expenditure

In 2025, the average monthly expenditure of households per capita in the Voivodship amounted to PLN 2,259.85 and were by 4.9% (PLN 104.77) higher than in the previous year. Monthly expenditure per capita in Mazowieckie Voivodship were by 12.1% (by PLN 244.43) higher than the national average (PLN 2,015.42).

The share of average monthly expenditure per capita in available income was 56.0% and was by 3.3 pp lower than in 2024 (in Poland, the ratio was 57.6%, i.e. 1.7 pp less than a year earlier).

The share of expenditure in available income was 56.0% compared to 59.3% in 2024

Compared to 2024, there was an increase in, e.g. expenditure on health (by 21.8%), restaurants and hotels (by 19.2%), housing, water, electricity, gas and other fuels (by 11.1%), and recreation and culture (by 8.2%). In annual terms, there was a decrease in expenditure for alcoholic beverages and tobacco (by 13.5%), transport (by 10.3%), education (by 9.6%).

Table 2. Average monthly expenditure per capita in households

Specification	2024	2025		
	In PLN		2024=100	In percent
Total [a]	**2155,08**	**2259,85**	**104,9**	**100,0**
Of which consumer goods and services [ab]	2077,94	2183,76	105,1	96,6
of which:				
food and non-alcoholic beverages	486,60	506,42	104,1	22,4
alcoholic beverages and tobacco	48,55	41,99	86,5	1,9
clothing and footwear	88,73	89,02	100,3	3,9
housing, water, electricity, gas and other fuels	384,69	427,46	111,1	18,9
furnishings, household equipment and routine maintenance of the house	106,13	105,28	99,2	4,7
health	122,56	149,29	121,8	6,6
transport	247,43 [c]	221,99	89,7	9,8
communication [c]	80,31	82,28	102,5	3,6
recreation and culture	191,66	207,29	108,2	9,2
education [d]	36,44 [f]	32,94	90,4	1,5
restaurants and hotels	132,73	158,23	119,2	7,0
other goods and services [a]	129,65	144,48	111,4	6,4

a, b Including: a – life insurence expenditure, b – pocket money not broken down by type of expenditure, c, f The relative error of the estimates exceeds 10% and is: c – 12.51%, f – 12.83%. d, e Including: d – expenditure on Internet services, e – pre-primary education.

The structure of expenditure was dominated by those connected with purchase of consumer goods and services, at a level of 96.6% (by 0.2 pp more compared to the previous year). The most important group was expenditure on food and non-alcoholic beverages, for which households spent an average of 22.4% of total expenditure (by 0.2 pp less than in 2024). A significant group of expenditure were fees for housing, water, electricity, gas and other fuels. In 2025, they accounted for an average of 18.9% of total expenditure (by 1.0 pp more than in the previous year).

Expenditure on food and non-alcoholic beverages and housing, water, electricity, gas and other fuels made up more than 41% of total expenditure of households

The structure of expenditure of households of Mazowieckie Voivodship did not differ significantly from the structure of these expenditure in the country. The highest difference was recorded in expenditure on food and non-alcoholic beverages, the share of which was 2.7 pp lower than the national average. Whereas, the shares of expenditure on recreation and culture - as well as on restaurants and hotels - were higher than the national average, by 2.0 pp and 1.7 pp, respectively.

Consumption of foodstuffs

In 2025, the consumption of most foodstuffs decreased

In 2025, in Mazowieckie Voivodship, compared to the previous year, there was an increase in the consumption of yoghurt (by 10.8%), mineral and spring waters (by 2.9%) as well as cheese and curd (by 2.0%). On the other hand, the consumption of e.g. fruit and vegetable juice (by 22.6%), sugar (by 10.0%), coffee, tea, cocoa (by 8.0%), potatoes (by 7.1%), bread (by 5.6%), raw meat (by 4.7%) decreased.

Table 3. Average monthly consumption of selected foodstuffs per capita in households

Specification	2024	2025
Bread and cereals [a] in kg	4,92	4,77
of which bread	2,51	2,37
Meat [c] in kg	4,73	4,52
of which:		
raw meat	2,74	2,61
processed meat and other meat preparations [d]	1,76	1,69
Fish and seafood [e] in kg	0,28	0,27
Milk [f] in l	2,47	2,47
Yoghurts in kg	0,65	0,72
Cheese and curd [g] in kg	1,02	1,04
Eggs in units	11,78	11,54
Oils and fats in kg	0,90	0,90
Fruit [h] in kg	3,97	3,91
Vegetables in kg	7,10	6,87
of which potatoes	2,26	2,10
Sugar in kg	0,70	0,63
Coffee, tea, cocoa in kg	0,25	0,23
Mineral and spring waters in l	6,19	6,37
Fruit and vegetable juices in l	1,06	0,82

a Excluding potato flour. b Excluding crisp bread, toasted bread and confectionery. c Including raw bacon. d Including ready-to-serve food; excluding offal preparations. e Excluding pickles, processed sea and fresh-water food and fish, ready-to-serve food including coated food products and canned fish. f Excluding condensed and powdered milk. g Excluding sweet cottage cheese. h Including seeds and edible stones.

In Mazowieckie Voivodship, the average per capita consumption of the following products was lower than in the country: raw meat as well as coffee, tea, cocoa (by 11.5% each), potatoes (by 11.0%), oils and fats (by 10.0%), milk (8.2%), processed meat and other meat preparations (by 7.7%), bread (by 5.6%), cheese and curd (by 5.5%), vegetables (by 3.9%), sugar (by

3.1%), fruit and vegetable juices (by 2.5%), fruit (by 1.3%). However, the consumption of e.g. fish and seafood (by 8.0%) as well as mineral and spring waters (by 4.4%) was higher.

Equipment with durable goods

In 2025, as in the previous year, the most commonly used durable goods in households were such appliances as: mobile phones, washing machines or television sets. 91,6% of surveyed households were equipped with a device with Internet access, 75.6% of households had a passenger car, and 73.3% a microwave oven.

Table 4. Households equipped with selected durable goods [a]

Specification	2024	2025
	in % of total households	
Mobile phone	99,3	99,6
Washing machine	96,3	95,3
Television set	94,0	92,9
Smartphone	89,4	91,6
Internet access (on computer, telefonie itp.)	91,6	91,3
Personal computer, laptop, tablet	82,4	84,4
Passenger car (of which rentals)	73,8	75,6
Microwave oven	69,7	73,3
Bicycle (exluding children's)	63,8	67,7
Hi-fi stereo music system [c]	60,8	67,6
Satellite or cable television equipment	62,5	65,5
Dishwasher	63,0	53,7
Printer, multifunction device	50,7	47,6
Landline phone	7,1	5,6
Motorcycle, scooter, moped	4,2	4,9

a Compiled on the basis of data at the end of individual quarters. b Includes devices that enable connection to the Internet through, for example, a desktop computer, laptop, TV, smartphone. c Includes radio set, CD, MP3 player, hi-fi stereo music system.

In 2025, the largest increase in the percentage of households equipped with durable goods occurred in the case of a dishwasher and a bicycle (excluding children's)

In comparison with 2024, there was an increase in the share of households equipped with, e.g. dishwasher (by 6.8 pp), a bicycle (excluding children's; by 3.9 pp), a microwave oven (by 3.6 pp), satellite or cable television equipment (by 3.0 pp), a device with Internet access (by 2.2 pp). A decrease in the share of households was in the case of equipment with, e.g. hi-fi stereo music system (by 9.3 pp), a printer, multifunctional device (by 3.1 pp), landline phone (by 1.5 pp), television set (by 1.1 pp), washing machine (by 1.0 pp).

Compared to the national average, in Mazowieckie Voivodship there was a larger percentage of households equipped with a dishwasher (by 6.4 pp), a personal computer, laptop, tablet (by 5.4

pp), a printer, a multifunctional printer (by 5.3 pp), a bicycle (excluding children's; by 4.0 pp), a microwave oven (by 1.7 pp), a passenger car (of which rentals; by 1.4 pp).

Smaller than the national average was the share of households equipped with, e.g. hi-fi stereo music system (by 6.4 pp), a television set (by 2.1 pp), a landline phone (by 1.7 pp), a motorcycle, scooter, moped (by 1.0 pp), a washing machine (by 0.4 pp).

Subjective evaluation of material situation of households

The subjective assessment of the financial situation of households has improved compared to 2024.

In 2025, 65.4% of households (59.2% in Poland) described their situation as very good or rather good, and 4.0% as rather bad or bad (4.3% in the country). 30.6% of households perceived their situation as average (average for Poland was 36.6%).

In Mazowieckie Voivodship in annual terms, there was an increase in the percentage of households assessing their financial situation as good or rather good by 3.5 pp (in Poland an increase by 1.5 pp). However, there was a decrease in the share of households perceiving it as average by 3.2 pp (in the country a 1.4 pp decrease) and the share of households describing their situation as rather bad and bad by 0.3 pp (for Poland, this figure remained unchanged).

In annual terms, there was an increase in the percentage of households assessing their financial situation as good or rather good

Chart 1. Subjective evaluation of material situation of households (in %)



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Prepared by:
Statistical Office in Warszawa

Director Agnieszka Ajdyn
Phone: (+48 22) 464 23 15

Press office in the Statistical Office in Warszawa

Mobile: (+48) 783 940 141

e-mail: m.kaluski@stat.gov.pl

Issued by:
Mazovian Centre for Regional Surveys

Statistical Information Centre
Mobile: (+48) 783 940 141

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Related information

The situation of households in 2025 based on the results of the household budget survey



Data available in databases

Local Data Bank – Population, Households

Household budget survey - material conditions of population by voivodships

Terms used in official statistics

Household's budget

Disposable income

Household's available income

Private household

Quantitative consumption of foodstuffs in households per person

Subjective evaluation of material situation

Expenditures of a household

Expenditures on consumer goods and services

Household equipment