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**Determinants of consumption shortfalls in households
of people aged 60+ in a rural environment**

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Summary

In the history of economic and social phenomenon, there are many phenomena that have changed the state of consumption. One of them is the process of population aging, the effects of which have been associated with the instability of national pension systems resulting from an increase in the rate of demographic burden on representatives of older age groups.

The increasing share of the elderly in the population structure is sometimes seen as a serious threat to social policy, as it is associated with both an increase in benefits paid, an unfavorable ratio of working people to those in the non-working age, as well as increased expenditures on medical care and care services. It is becoming necessary to introduce policies which eliminate the negative consequences of aging of the Polish society. In order to carry out such a policy it is imperative to diagnose the diversity of the phenomenon, primarily on a geographic scale, with emphasis on the situation in rural areas. Research regarding the consumption behavior of the population residing in rural areas has been and continues to be a "white spot" of empirical diagnoses.

The diversity of consumption behavior of people aged 60+ and the resulting shortages in the context of the place of residence, i.e. rural areas, small towns and metropolitan centers remains an insufficiently understood issue. The risk of poverty in this group, among other things, due to the guaranteed fixed income from social benefits certainly constitutes an important determinant of social security, but poverty is an important factor, yet not the only source of marginalization of the elderly. Nevertheless, the extent of poverty in rural areas is far greater than in urban areas - 10.4% in rural areas and 6.5% according to the statutory poverty level in 2011 (GUS). The extent of poverty in Poland is increasing. The highest percentage of poverty-stricken households is in the eastern part of the country and in villages and small towns.

The highest percentage of people in households affected by extreme poverty in 2020 was in rural areas - 9.5%.

The main purpose of the dissertation was a comparative diagnosis in terms of time and assessment of the degree of consumption shortages and their impact on the standard of living of older residents in rural areas over a five-year interval (2017-2022). Moreover, the identification of factors was carried out to differentiate the dependence of the studied situation from the typological characteristics of the respondents.

In addition, other important objectives of the dissertation were the comparative diagnosis carried out over a given timeline and evaluation of the degree of consumption shortages and their impact on the standard of living of older residents in rural areas over a five-year interval (2017-2022). First the identification of factors differentiating dependencies was carried out. It included studying the typological characteristics of respondents which was done by using descriptive measures of empirical distributions in survey responses. The author of this work performed the identification of these elements using quantitative and qualitative means by not treating the numbers on the scale as real numbers, which actually affects the application of variation and asymmetry, as well as methods of statistical inference, especially since the samples in both years of the survey were intentional. In the next step of the identification of the strongest acting determinants that influence the reduction of consumption in the households of seniors 60+ in the selected Lower Silesian province, correlation analysis was applied in order to assess the level of life of these respondents. ELSI method was used as well - it allows to analyse consumption restrictions and assess the level and quality of life. The doctoral dissertation has a significant contribution in recognising differentiation in consumption deficits among people 60+ residing in rural areas, also in the context of demand for services for people of this age, which would be important for the development of entrepreneurship in the market of specialised services aimed at these people. In addition, it allows to diagnose the impact of consumption shortages in terms of the level and dignity of life of people 60+ living in rural areas. This thread of the discussion is particularly related to the situation of poverty, deprivation, unemployment, loss of physical and mental health, senior age, loneliness, disability and social exclusion – all observed in Poland with particular intensity in rural areas over almost 30 years. It is a result of systemic changes and accession to the European Union. It should be noted that in the lowest social stratum which include rural population of people aged 60+ there is a phenomenon of accumulation of life difficulties.

The topic of the work describes activities of the unintentional social exclusion of certain social groups. This topic was also undertaken due to the continued lack of better recognition of

the determinants that influence the standard of living of the rural population, and the elderly in particular. The shortages of consumption widely understood as the main cause of social exclusion violate the dignity of life and pose a serious problem for the governments of all countries, including Poland.

Whilst scientific research on the effects of economic and social changes have taken place in Poland since 1980, particular attention should be paid to the rural areas, since it is the residents of these areas who, more often than urban ones, bear the heaviest negative effects of the changes. Despite some improvement in the situation in the countryside in recent years the differences between urban and rural areas are still a worrying sign and concern almost every sphere of social life.