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***Suburbanisation of poverty?  
Analysis of attitudes of social  
assistance beneficiaries in rural  
areas of the Masovian Voivodeship***

***Abstract***

The aim of this article is to identify the characteristics of social assistance care beneficiaries living in peri-metropolitan and peripheral rural areas of the Mazowieckie Voivodeship. Above all, it is an attempt to create a demographic and social profile of people in need of and benefiting from institutional support, living in suburban villages. The results of surveys conducted among beneficiaries of social assistance centres and

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among employees of social assistance organisational units from counties included in the Warsaw Capital Region (WCR) and in the Masovian Regional Region (MRR) were used. Suburban areas are characterised in the literature as those characterised by a high level of socio-economic development, while the characteristics of social assistance beneficiaries in the WCR area – only in this small research sample – indicate that they are people with long-term problems of poverty, unemployment, low income and low quality of life. The picture of social assistance beneficiaries operating in the ring of rural areas around Warsaw formulated here is a picture of people remaining in a particularly difficult social and professional situation. It is a picture of people who rely on external support in their daily lives for a long time.

**Keywords:** suburban areas, risk of poverty, peripheral rural areas, suburban poverty

## *Introduction*

American sociologists point out that the connection between wealth and areas around large cities is so deeply rooted that the word “suburbs” has become synonymous with middle-class consumerism (Kneebone & Braube, 2013). Their stereotypical image in developed countries is that of a unified affluence and social homogeneity. In Poland, during and after the transformation period, villages around the largest cities became “places where the suburban utopia of the middle class was put into practice” (Leśniak-Rychlak, 2019, p. 11).

The turn of the 1990s and 2000s, saw the intensification of the process of suburbanisation and rural gentrification, that took place in the social structure of rural Poland. This was influenced by the growth of suburbs that occurred after 1989: “Although owning a single-family house in the Polish People’s Republic was not impossible, it remained reserved for the most privileged or entrepreneurial, i.e., party representatives and so-called private initiative, those with more financial capital than traditional rural residents” (Leśniak-Rychlak, 2019, p. 221). After 1989 suburban homes, tried to satisfy the housing needs of the Polish People’s Republic (PPR) era. They became one of the possibilities for achieving their own housing. As a result, part of society gained the opportunity to realise their dream of a house, along with values such as privacy, freedom, and a sense of security. Life in the countryside and in the suburbs, especially for representatives of the middle class, became an expression of high social status, enabling them to realise their housing aspirations and lifestyle<sup>2</sup>.

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<sup>2</sup> The popularity of suburban villages contributed to the deconstruction of the social image of rural areas. Previously mainly associated with agriculture and considered to be unexciting, suburban areas gradually became attractive territories, carriers of new dynamics. “Moving to the suburbs was an attractive housing model, responding, on the one hand, to the need for contact with nature (or imaginations about it), having one’s own garden, or the desire to raise children in a more friendly environment” (Drozda, 2017, p. 34). Research shows that contemporary migrations to (suburban) villages are also motivated by adapting the place of residence to growing needs in terms of living conditions and quality of life and are triggered by family changes resulting from the life cycle of migrants (see: Mantey, 2013; Kajdanek, 2011). These are

In suburban areas, both in Poland and other developed countries, the migrating group contains mainly young people. Their life cycle causes natural growth to be added to population growth caused by migration (Sadura et al., 2017). This is well illustrated in Poland by the case of communities located in the vicinity of Olsztyn, studied by Alina Żróbek-Róžańska and Elżbieta Zysk (2015). The researchers believe that “rejuvenation is defined as an increase in the share of people between the ages of 25 and 39 and their children up to the age of nine” (Żróbek-Róžańska & Zysk, 2015, p. 123). Based on this case study, it can be stated that “expanding cities are rejuvenating suburban areas” (Żróbek-Róžańska & Zysk, 2015, p. 123), and “this effect accumulates in rural (often suburban) areas that are most attractive in terms of housing” (Żróbek-Róžańska & Zysk, 2015, p. 134).

Areas surrounding metropolitan terrains are characterised as moving away from agriculture. It is being replaced by the development of services, indicating the dependence of these economies on nearby cities and metropolises (Marini & Mooney, 2006). In these rapidly changing units, a progressive transformation into residential areas can also be observed; farms disappear, and those that continue to operate are no longer focused on breeding. Local businesses in these areas focus on servicing a large city, where most residents work. Unemployment is almost non-existent, and human capital, measured by both education level and middle-class affiliation, is high (Halamska, 2018). The social structure is linked to the economy. Representatives of the middle class are significant there. Important elements complementing the new social structure are numerous service workers and labourers. In this type of unit, the education level is high, as is the share of the population with higher degrees.

One of the most important aspects that describe the state and dynamics of the local socio-economic situation is the level of unemployment<sup>3</sup>. In communities around metropolitan areas, the percentage of unemployed individuals among the working-age population is lower than that observed on a national scale and significantly lower than in peripheral communities (Zwęglińska-Gałecka, 2022). Many communities located far from urban centres are mainly agricultural areas, where the problem is low productivity in agriculture (still to some extent connected with hidden unemployment) and lacking non-agricultural employment. Another measure that, alongside unemployment, describes the socio-economic situation of the local community is the scale of social assistance use. This is illustrated by the percentage of individuals in families receiving social assistance in the total population. “Criteria for using this type of assistance are, on the one hand, criteria of low material status (insufficient income in the family), and on the other hand, additional circumstances that, alongside low income, indicate entitlement to social assistance” (Grewiński, 2013, p. 8). In communities located in the vicinity of large cities, the share of individuals receiving social assistance in the total

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accompanied by declarations of the need for peace and quiet and the desire to have one’s own home.

<sup>3</sup> The term unemployment as used here has the following definition: “unemployed are individuals of working age (in Poland, the working age is defined as 18–59 years for women and 18–64 years for men), who are capable and willing to work under typical conditions in the economy, but are without work despite actively searching for employment” (Krasiuk, 2009, p. 91).

population is over 40% lower than in peripheral communities, and in many of them, this indicator reaches values one-third lower than its value for the whole of Poland (Zwęglińska-Galecka, 2022). A significant proportion of individuals receiving social assistance also signals a high level of social exclusion and poverty. In peripheral communities, more than in those located near large cities, due to existing socio-economic needs, social benefits (both financial and material) are an essential element allowing for functioning and preventing exclusion (see: Kalinowski, 2014), and at the micro level, they constitute an important supplement to the household budget.

According to Eurostat<sup>4</sup>, in 2016, almost one-fourth of residents of large cities (23.6%) in the European Union were at risk of poverty or social exclusion. This was less than the case for rural areas (25.5%), but more than among residents of smaller towns and suburbs (21.6%) seen as stable, developed places to live for wealthy, young, educated residents. In Poland and other Central European countries, suburban and near-metropolitan areas are still generally characterised as vibrant spaces, attractive for living and investing. Their significant vitality (social and economic) enables them to overcome problems and function as relatively independent entities that can survive without significant external support.

However, in literature, particularly in the United States and more often in Great Britain, a different image of suburbs also emerges, where poverty becomes a new element. Some authors use the term “suburbanisation of poverty” (see: Allard & Roth, 2016), whereas others speak of the decentralisation of poverty (Kavanagh et al., 2016). Regardless of the term used, it is described as an unfortunate element of the country’s economic landscape, which is becoming increasingly visible even in the (wealthy and homogenous) suburbs. The complex and multi-faceted character of suburbanisation of poverty (as well as the process of the very suburbanisation) is reflected in the ways of defining it and its theoretical interpretations. Economic changes have largely affected poor and low-income Americans, often immigrants, causing poverty to spread from cities to suburbs. As this trend continues, new ways of providing economic assistance to ease the growing impact of poverty in suburban areas arise<sup>5</sup>.

Suburbanisation of poverty is a concept rather than a theoretical framework. In Poland, this topic has not been methodically discussed so far. The aim of our study is to recognise it. We want to discuss the characteristics of social assistance beneficiaries in the peri-metropolitan and peripheral areas of Masovia. The term suburbanisation of poverty highlights the phenomenon of poverty shifting from urban areas to the suburbs, challenging the conventional perception of poverty as primarily an urban issue. It suggests that poverty is becoming increasingly concentrated in suburban communities. The term suburbanisation of poverty emerged in response to the growing

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<sup>4</sup> See more: Departament Analiz Ekonomicznych i Prognoz Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018.

<sup>5</sup> Research on poverty (e.g., Kneebone & Braube, 2013; Ehrlich, 2015) has typically focused on inner-city neighbourhoods, where poverty and its accompanying unemployment are most visible. As a result, American anti-poverty policy has focused mainly on improving the situation of the poor or at risk of poverty or social exclusion in urban (and often rural, peripheral) areas. Meanwhile, suburbs are generally perceived as places where high-quality schools, safe neighbourhoods, and good jobs can be found.

evidence of rising poverty rates as well as social and economic challenges in suburban areas. Traditionally, suburbs were seen as prosperous and affluent, characterised by middle-class residents. However, in recent decades, there has been a significant increase in poverty and social disadvantage in suburban areas. Studies on the suburbanisation of poverty highlight the need to recognise and address poverty in the outskirts, including the unique challenges faced by suburban residents and the necessity for tailored policy responses. By understanding the suburbanisation of poverty, policymakers and researchers can better address the needs of low-income individuals and families living in suburban areas and develop strategies to alleviate poverty there. In Western researchers' publications, the increase in suburban poverty is outlined as one of the most significant trends that can characterise cities and their surrounding areas in the 21<sup>st</sup> century (McGhee, 2018). Analyses from the Washington-based Brookings Institute reveal that a transformation occurs around some American cities (including San Francisco, Cleveland, Chicago, and Seattle): suburbs and villages are changing their character, no longer being enclaves of the middle class but becoming symbols of contemporary American poverty. Data show that 16.9 million American suburbs residents live in poverty – more than in cities or rural communities (Kneebone & Braube, 2013, p. 102). Suburban areas are currently places of residence for the largest and fastest-growing population of the poor in the country. Similar processes are observed in Great Britain. It is estimated that 6.8 million people live in poverty in the suburbs of England and Wales, which constitutes 57% of all people living in squalor (Hunter, 2014). Between 2001 and 2011, the number of suburban residents who had to live below the poverty level increased by 34%. This is also accompanied by an increase in the number of households whose residents have lost their jobs. Overall, during the period from 2001 to 2011, suburbs became poorer compared to inner-city areas. Despite the appearance of suburbanisation of poverty, suburban neighbourhoods in many countries still remain primarily places of residence for wealthy members of the middle class (Charmes & Keil, 2015; Musterd et al., 2016). Therefore, it should be assumed that the aforementioned phenomenon occurs alongside ongoing processes of urban sprawl, counter-urbanisation, or rural gentrification (Markley, 2018; Pacoud & Mace, 2018). The overlap of these processes and phenomena leads to greater heterogeneity of suburban populations. An example is the study of the Dutch suburb of Almere, where poverty appeared as one of the consequences of the diversity of the local community's social structure, in addition to residents in middle-class professional positions, career-oriented to work in Amsterdam, people occupying lower positions in the social and professional structure frequently moved to the suburbs from other peripheral areas (see: Tzaninis & Boterman, 2018).

The examples cited do not necessarily mean that the suburbs of the largest American or British cities (and certainly also other countries) will become enclaves for the poor, but these analyses, on the one hand, draw attention to the process of crumbling and differentiating of poverty, and on the other hand, to the fragmentation and diversification of the suburbs. This poses a challenge in conceptualising and defining what the phenomenon or process of suburbanisation of poverty actually means. It can be expected that further findings by researchers may bring new challenges for decision-makers designing social policies.

## Research characteristics

The article aims to identify the characteristics of social assistance clients living in rural areas of the Masovian Voivodeship and particular attention will be paid to around the metropolitan areas. We want to outline the demographic and social profile of people in need using institutional support living in suburban and peripheral villages of the region. Our analysis can complement the picture of suburban areas in Poland, which are characterised by a favourable demographic structure, (relatively) good spatial accessibility, good housing conditions, and a high level of development of the non-agricultural sector of the economy (see: Stanny et al., 2018). We will focus on describing people who have been overlooked in the national literature on rural urbanisation processes, suburbanisation, or rural gentrification so far (or when the problems of these people were only signalled). The results of our analysis also show another dimension of rural poverty differentiation: not the one stereotypically associated with problematic, marginalised areas, but, on the contrary, the one that occurs in highly developed rural locations<sup>6</sup>.

In setting the background for our analysis, we want to draw attention to the fact that in the last decade in Poland, the difference in the number of benefits received in rural and urban areas was decreasing (see: Chart 1). The decrease in the number of benefits granted in recent years is due to reforms in social policy, among other things, as well as changes in the interests of benefit recipients in connection with the “Rodzina 500+” child benefit programme. The decrease in the number of benefits granted does not refer to a decrease in the appearance of poverty and social exclusion. Rural residents are among the groups most at risk of poverty and/or social exclusion (Kalinowski, 2022). The gradual convergence of the number of benefits granted in cities and rural areas indicates a similarity in the needs of beneficiaries based on their place of residence. This phenomenon occurs regardless of the reason for granting the benefit. This means a decrease in the importance of the place of residence as a factor that makes a household require intervention from social assistance centres.

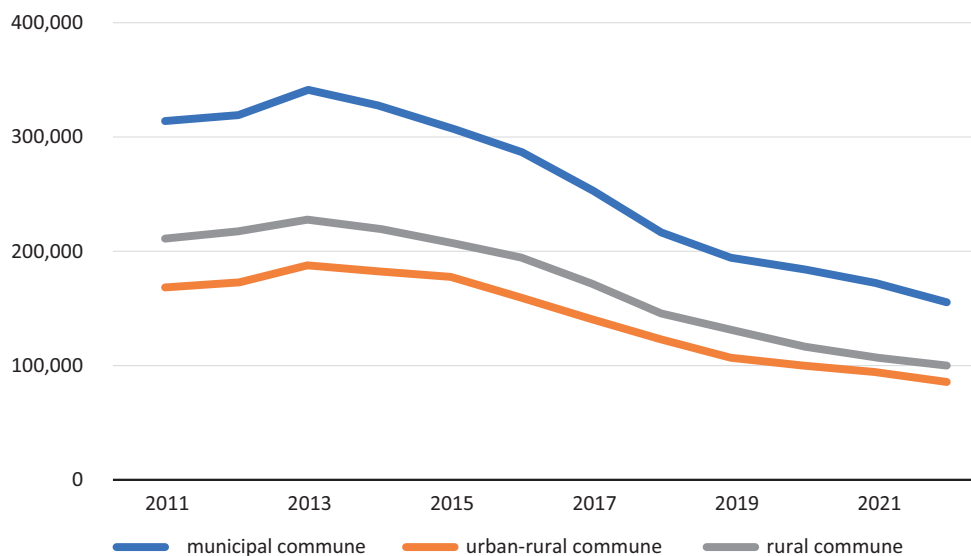
Poverty itself as a multidimensional phenomenon is strongly diverse due to the character of the needs of a given area (see: Figure 1). The latest available nominal data (2022) indicate that most families receiving social assistance benefits live in the Masovian Voivodeship (87.8 thousand families, including 31.6 thousand in rural areas). However, in relation to 1,000 people, the most benefits are granted in the Eastern part of the country, in the North, and in the Northwest. As Stanny and his collaborators (2018) indicate, this is due, among others, to the low level of de-agrarisation and low concentration of capital, as well as the difficult situation after the liquidation of state collective farms (Pol. *Państwowe gospodarstwo rolne*, PGR).

Our analysis is based on the results of research conducted in the project entitled *Conducting a study on the causes of poverty in the Masovian Voivodeship based on the prepared methodological report and developing a Programme to Counter Poverty and*

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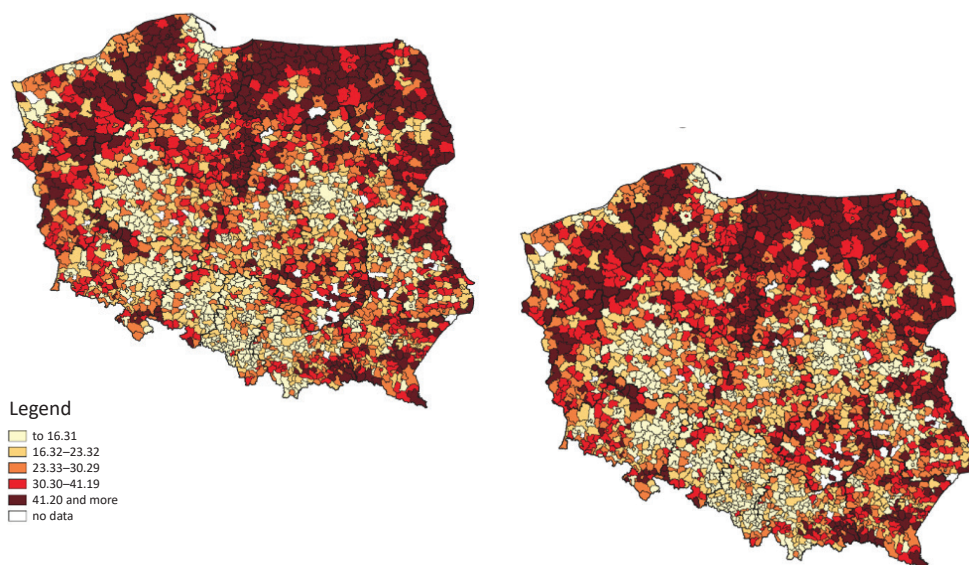
<sup>6</sup> Sławomir Kalinowski points out that “rural residents face different problems depending on the province (in Eastern Poland, the main problem is an aging population and the flight of young people to cities, in the North, the still difficult situation after the liquidation of state-owned farms) or the degree of distance from large urban areas” (2022, p. 58).





**Figure 1.** Social assistance benefits by commune type

Source: Based on the Ministry of Labour and Social Policy materials (2022)



**Figure 2.** Benefits granted per 1,000 inhabitants of the commune, regardless of the reason, in 2022

Source: Based on the Ministry of Labour and Social Policy materials (2022)

*Social Exclusion in the Masovian Voivodeship for the years 2023–2026* (project number 3/MCPS/05/2022/B/BS). The research was conducted between June and July, 2022. It was carried out among beneficiaries of social assistance centres and employees of social assistance centres. In this study, the results of individual questionnaire interviews were used: PAPI, CATI – for beneficiaries, and CAWI – for employees.

The research under the mentioned project was conducted in all counties of the Masovian Voivodeship divided into two NUTS2 units: the Warsaw Capital Region and the Masovian Regional Region. For the purposes of this study, we have decided to focus on rural areas. We would like to pay particular attention to the suburban areas around Warsaw. However, due to the small number of respondents from these areas, we will also indicate the characteristics of respondents from rural areas of the rest of the voivodeship. Analyses were carried out comparatively between suburban areas belonging to the Warsaw Capital Region (WCR, which consists of the following counties: grodziski, legionowski, miński, nowodworski, otwocki, piaseczyński, pruszkowski, warszawski zachodni, and wołomiński) and rural peripheral areas of the Mazowieckie region (MRR: białobrzegi, ciechanowski, garwoliński, gostyniński, grójecki, kozienicki, lipski, łosicki, makowski, mławski, ostrołęcki, ostrowski, płocki, płoński, przasnyski, przysuski, pułtusi, radomski, siedlecki, sierpecki, sochaczewski, sokołowski, szydlowiecki, węgrowski, wyszkowski, żuromiński, zwoleński, and żyrardowski).

The general picture of the situation in these regions, both in the voivodship and the country, is good<sup>7</sup>. These data illustrate the risk of poverty. In the WCR area, no more than one in 10 residents are at risk of poverty. This indicator is twice as high in the remaining part of the Masovian Regional Region (MRR) region. In the MRR area, almost every fourth resident is at risk of poverty or social exclusion<sup>8</sup>. Additionally, in 2021, in the Warsaw Capital Region, there were 17.21 people receiving various benefits per 1,000 residents, while in the Masovian Regional area, there were 29.26 people receiving benefits.

Only respondents living in rural areas were included in the analysis prepared for the purposes of this article. Their number included 78 beneficiaries of social assistance in the WCR and 312 in the MRR<sup>9</sup>. Two-thirds of the beneficiaries have been receiving social assistance for more than two years, which means they dominate the surveyed population. Obviously, this small, non-representative sample does not allow us to generalise the results to the entire population. However, in our opinion, it is possible to highlight certain issues such as the level of education or the needs of social assistance beneficiaries.

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<sup>7</sup> A comprehensive characterisation of the WCR (Warsaw Capital Region) can be found in the study by IRMiR titled *Region Warszawski Stołeczny na tle województwa mazowieckiego* (Eng. The Warsaw Capital Region in comparison to the Masovian Voivodeship), (Jarczewski & Sykała, 2020).

<sup>8</sup> See more: Kalinowski et al., 2022.

<sup>9</sup> In the indicated project, the respondents came from all counties of the Masovian voivodeship. The study sample consisted of 1,057 beneficiaries of assistance and 458 employees of social assistance centres.



**Table 1.** Number of people in the WCR and in the MRR

Country	Total number of inhabitants	Total number of rural inhabitants	Number of people who were granted a total benefit by decision (% of benefits in rural areas)	Number of beneficiaries of Social Assistance Centre in rural areas
Warsaw Capital Region	1,385,725	662,943	54,127 (48.4%)	78
Masovian Regional Region	2,257,017	977,780	62,950 (56.7%)	312

Source: Based on MCPS (2022), Ministry of Labour and Social Policy (2022), and Statistics Poland (GUS (2020, 2021) data

The responses of the benefit recipients are complemented by the opinions of social assistance centre employees. The number of employees in the RWS was small (22 people), every fifth respondent held a managerial position, half of those surveyed were social workers, and the rest were employed in specialist positions. In the MRR number of surveyed employees was 154. Also here one-fifth were managers of social assistance centres, 40% were social workers, the rest were specialists. The collected data creates a picture of the social and financial situation of social assistance centre beneficiaries, the conditions of individual types of poverty (including subjective poverty), and the effectiveness of the received assistance. Their comparison with the opinions of social assistance centre employees contributes to the description of the characteristics of people receiving social assistance in suburban, developed rural areas, and in peripheral rural areas. In addition, the responses of social assistance beneficiaries were compared with the responses of all beneficiaries (total 1,057 people) in the Masovia – this serves as a kind of reference point for analysis.

### *Characteristics of the studied population: beneficiaries of social assistance in suburban and peripheral rural areas*

In the studied group of social assistance beneficiaries living in rural areas of the WCR, almost two-thirds were women. Over half of the respondents were over 55 years old: one-third were aged between 55 and 64, and one-fifth were 65 or older. The third-largest group included respondents aged between 35 and 44. Younger respondents were not well represented in the sample. These proportions correspond to the share of different age groups of beneficiaries in the entire rural social assistance area. The sample was mostly represented by people with low levels of education: pri-

mary and vocational. Almost half of the respondents were single-person households, and almost three out of four respondents did not have children to support. Slightly more than half of the respondents have a certificate of disability.

**Table 2.** Socio-demographic characteristics of the study population

Socio-demographic characteristics	Rural areas of the WCR	Rural areas of the MRR	Masovian Voivodeship
<b>Gender:</b> <input type="checkbox"/> female <input type="checkbox"/> male	60.3% 39.7%	73.1% 26.9%	63.5% 36.5%
<b>Age:</b> <input type="checkbox"/> up to 34 <input type="checkbox"/> 35–44 <input type="checkbox"/> 45–54 <input type="checkbox"/> 55–64 <input type="checkbox"/> 65 and older	6.4% 20.5% 15.4% 35.9% 21.8%	18.3% 31.1% 18.9% 22.1% 9.6%	10.7% 24.6% 20.7% 28.0% 16.0%
<b>Education:</b> <input type="checkbox"/> higher <input type="checkbox"/> secondary and post-secondary <input type="checkbox"/> vocational <input type="checkbox"/> elementary and high school	2.6% 21.8% 41.0% 34.6%	4.2% 31.8% 32.5% 31.5%	4.8% 35.5% 28.9% 30.7%
<b>Household size:</b> <input type="checkbox"/> single <input type="checkbox"/> double <input type="checkbox"/> triple <input type="checkbox"/> quadruple and more	46.2% 21.8% 15.4% 16.7%	25.3% 16.7% 11.9% 46.2%	41.8% 18.4% 13.2% 26.6%
<b>Are there children in the household of the subject:</b> <input type="checkbox"/> yes <input type="checkbox"/> no	29.5% 70.5%	58.7% 41.3%	40.9% 59.1%
<b>Does the subject require constant care from family or relatives?</b> <input type="checkbox"/> yes <input type="checkbox"/> no	16.7% 83.3%	9.9% 90.1%	13.1% 86.9%
<b>Does the examined person have a disability certificate?</b> <input type="checkbox"/> yes <input type="checkbox"/> no	57.7% 42.3%	29.2% 70.8%	44.0% 56.0%

Source: Based on MCPS data (2022)

The above data reveals a rather stereotypical image of people in need of support: those who are poorly educated, lonely, and with a larger proportion being women. These characteristics have already been identified in many studies as increasing the risk of social exclusion in many dimensions of social life (Pokrzywa, 2019). What varies the studied sample from the characteristics identified in other studies is age. In this study, social assistance recipients are people in the upper age limit cohort of the working age or in the post-working age. While data from the Central Statistical Office (2020) indicated that the smallest proportion of social assistance beneficiaries nationwide is precisely the group of people in the post-working age<sup>10</sup>.

MRR beneficiaries have slightly different characteristics. Also here, the surveyed beneficiaries are a highly feminised group: their share reaches three-quarters of the surveyed population. In the MRR, beneficiaries are younger, as many as half are under the age of 44, and one-fifth are under the age of 34. In the MRR, the share of beneficiaries by education level is more proportional: slightly more respondents are those with vocational education. Also different from the WCR are the household sizes. In the MRR, the share of large, numerous households is the highest. This is due to the fact that, according to the declaration, two-thirds of the respondents have children. There is also a slightly larger share of people who are independent and do not require constant family care. Compared to the WCR, there is a smaller share of people who do not have a disability certificate. However, as indicated in the literature, in developed countries, people in need of support are primarily unemployed or inactive in their profession as well as those with inadequate or no education. These not only make it difficult to find work but also, through the negative impact on worker productivity, contribute to low wages (Kalinowski, 2018). In the European Union, people in the post-working age group are not among the most affected by poverty. However, in Poland, older people are in a different situation. As Eurostat data from 2018 show, the values of the at-risk-of-poverty or social exclusion indicator<sup>11</sup> are higher for people of post-working age than in the group of people of working age (Kurowska, 2008; Szarfenberg et al., 2010).

The position of respondents in the labour market is illustrated by the subsequent analysed data. The surveyed beneficiaries of social assistance living in rural areas of the WCR are largely unemployed. To the question: "Have you had a job in the last week?" only 15% of them answered affirmatively. According to them, only three people (4% of all respondents) worked full-time, the remaining respondents declared that they worked between 10 and 20 hours a week, including two people performing socially useful work, which is both a form of employment and receiving help<sup>12</sup>.

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<sup>10</sup> See more: Central Statistical Office (GUS), 2020.

<sup>11</sup> *People at risk of poverty or social exclusion* includes the AROPE at-risk-of-poverty or social exclusion indicator, which is the main index for monitoring the EU 2030 target on poverty and social exclusion. The set also includes three components of AROPE, namely, the at-risk-of-poverty rate (AROP), the rate of people living in households with very low work intensity (LWI) as well as the rate of severe material, and social deprivation (MSD) (Eurostat, 2018).

<sup>12</sup> Socially useful work is an instrument of the labour market, which is intended for unemployed people without the right to unemployment benefits, using social assistance benefits (including persons participating in a social contract, individual self-empowerment program, local

Non-profit sources are the main sources of livelihood for the respondents – for as many as four out of five in the WCR and two-thirds of MRR respondents. The answers of the respondents indicate that among them, the most significant are allowances, donations, and other social assistance benefits. They were frequently indicated as both the main and additional sources of livelihood in these two types of rural areas. It should be emphasised, however, that more than half of the respondents do not have an additional source of income. Let us also note the disparity between the number of people working in the two types of rural areas. The proportion of workers is significantly higher in the MRR than in the WCR.

**Table 3.** Occupational situation of the surveyed population

Main source of income	Rural areas of the WCR	Rural areas of the MRR	Masovian Voivodeship
allowances, donations, alimony, social assistance	82.4%	60.3%	65.6%
old-age pension	7.8%	8.3%	12.5%
pension	3.9%	5.8%	7.0%
work: hired, casual, illegal, in agriculture, social work	5.9%	25.6%	14.9%

Source: Based on MCPS data (2022)

The group being studied differs in terms of income: the majority earn less than 1,000 PLN, with the proportion of this group being higher in the WCR. The other groups of people reaching certain income thresholds were almost equally represented in the surveyed population. A significant majority, four out of five respondents in the WCR and nine out of 10 interviewees in the MRR, also indicated that they have no savings. The main reasons for the lack of savings were cited as low income and unemployment. Additionally, over half of those who have savings reported a decrease in their collected money over the past year.

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social assistance program or individual social employment program, if they have taken part in this form as a result of the referral of the county labour office pursuant to Article 50(2) of the Act of 20 April 2004 on the promotion of employment and labour market institutions). Work can be performed up to 10 hours a week in the municipality where the beneficiary lives. They are organised by the commune in organisational units of social assistance, organisations, or institutions statutorily dealing with charity or for the benefit of the local community. The person takes up work as a result of a referral by the head of a county (Pol. *starosta*), and up to 60% of the benefit is reimbursed from the Labour Fund.

Income, as expected, is associated with the material situation, and two-thirds of those surveyed rated their material situation as poor or very poor. Besides AROPE<sup>13</sup>, one of the measures of subjective poverty in the European Union is the indicator of severe material and social deprivation (SMSD)<sup>14</sup>. It identifies the lack of the possibility to fulfil seven out of 13 essential needs that an average person considers desirable or even necessary for life (six related to the individual and seven related to the household). In the surveyed group, the SMSD was 73.07, which is higher than the average for the whole country (71.5), the metropolitan area, and Masovia (67.9).

Individual needs are fulfilled to varying degrees, with a distinct character for each household (see: Table 4). The most frequently met needs in the WCR include timely payment of housing-related fees, repayment of instalments, and loans (by over two-thirds of those surveyed), and heating the apartment according to needs (by over half of those surveyed). Needs related to owning a car, replacing damaged furniture (by less than 10% of the respondents), and covering unexpected expenses (by over 5%) were met to the smallest extent. None of those surveyed indicated the possibility of paying for a weekly trip for household members to go on vacation once a year.

In addition, it can be noted that nearly one-third of those surveyed sometimes cannot afford to buy food, and 15% do not satisfy all needs related to housing, clothing, and food (see: Dudek, 2019). The financial situation of one in five people does not allow for satisfying needs related to health, culture, and education. The same percentage of those surveyed can meet current needs, but their financial situation requires them to save and be economical. Nearly one-fifth of those surveyed are in debt due to rent payments, fees, loans, or other obligations, with no reason occurring noticeably more often than the others.

In rural areas of the MRR, the majority (more than half) of social assistance beneficiaries can meet a significant part of the needs indicated below. The smallest percentage of respondents can afford to pay for a weekly holiday trip for household members once a year and replacement of damaged furniture. The share of people who can afford unexpected expenses is also small, this is probably due to the fact that the majority of respondents do not have any savings. Another aspect directly related to poverty is the perception of one's own household in terms of being poor. Almost four-fifths of the respondents in the WCR declare that they have experienced a situation that can be considered as "living in poverty". Almost the same number of people indicated that they often or always feel this way. Respondents in the MRR have slightly different feelings. Those less frequently (28.2% vs. 41.0% in the WCR) declared that their situation could be called living in poverty.

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<sup>13</sup> At-risk-of-poverty or social exclusion rate, for further reference please see footnote no. 9.

<sup>14</sup> The measurement of values in the European Union is carried out within the "Income and Living Conditions" database, a set of statistical indicators based on EU statistics regarding income and living conditions (EU-SILC). The field includes the following topics: people at risk of poverty or social exclusion, inequalities, income distribution, poverty, living conditions, and material deprivation as well as ad hoc EU-SILC modules organised into sets of indicators concerning specific topics.

**Table 4.** Financial situation of the surveyed population

Financial situation		Rural areas of the WCR	Rural areas of the MRR	Masovian Voivodeship
<b>What is the total income in the household of the respondent (income “on hand”)</b>				
<input type="checkbox"/> 0–1,000 PLN		42.3%	27.1%	42.6%
<input type="checkbox"/> 1,001–2,000 PLN		23.1%	21.7%	23.6%
<input type="checkbox"/> 2,001–3,000 PLN		17.9%	20.7%	16.3%
<input type="checkbox"/> 3,001 PLN and more		20.5%	30.4%	17.5%
<b>Does the respondent have savings:</b>				
<input type="checkbox"/> yes		14.1%	9.6%	7.2%
<input type="checkbox"/> no		85.9%	90.4%	92.8%
<b>Has the respondent ever been in a situation that could be considered “living in poverty”?</b>				
<input type="checkbox"/> never and almost never		20.5%	26.9%	22.5%
<input type="checkbox"/> sometimes		38.5%	44.9%	43.2%
<input type="checkbox"/> often and always		41.0%	28.2%	34.2%
<b>Index of severe material and social deprivation</b>				
1.	Timely payment of fees related to the apartment, repayment of instalments, and loans	67.9%	75.3%	69.3%
2.	Heating the apartment according to needs	51.3%	64.7%	68.3%
3.	Consumption of meat, fish (or vegetarian equivalent) every other day	43.6%	65.7%	55.0%
4.	Having at least two pairs of properly fitted footwear appropriate to the season	43.6%	74.4%	67.8%
5.	Internet access	35.9%	65.7%	59.5%
6.	Replacing worn clothes with new ones	30.8%	58.3%	50.6%
7.	Spending a small amount of money once a week on your own needs	26.9%	40.7%	38.5%
8.	Meeting friends/family for a meal/drink at least once a month	21.8%	45.2%	38.2%



9.	Regular participation in various leisure activities	19.2%	23.7%	24.5%
10.	Replacement of damaged furniture	8.9%	13.5%	11.9%
11.	Owning a car	8.9%	34.3%	18.2%
12.	Covering unexpected expenses	5.1%	16.3%	12.7%
13.	Paying for a weekly holiday trip for household members once a year	0.0%	11.8%	9.0%

Source: Based on MCPS data (2022)

It is worth noting the way in which the respondents perceive the level of income that would allow them to live at a moderate standard (taking into account the subjectivity of this term, see Table 5). To some extent, this data can be interpreted as the financial aspirations of the respondents. Attention should be paid to the two largest groups: every fourth respondent in the WCR indicated that an average standard of living for their household would be ensured by income ranging between 1,000 and 2,000 PLN, while the same number of respondents indicated a higher amount, above 4,000 PLN. One-third of respondents indicated income levels within the middle of the scale, between 2,000 and 4,000 PLN. In MRR, 40% of respondents live at an average level and need around PLN 4,000 per month. The share of other indications was correspondingly lower, the exception being the few beneficiaries who indicated an income not exceeding PLN 1,000.

**Table 5.** Perception of the desired financial situation of the surveyed population

What amount of income, according to the respondent, allows you to live on an average level (amount for a household)	Rural areas of the WCR	Rural areas of the MRR	Masovian Voivodeship
0–1,000 PLN	3.9%	2.2%	1.9%
1,001–2,000 PLN	25.7%	12.2%	20.8%
2,001–3,000 PLN	16.8%	15.4%	26.1%
3,001–4,000 PLN	18.0%	12.2%	17.4%
4,001 PLN and more	27.0%	43.6%	20.0%
uncertain	7.8%	14.4%	13.7%

Source: Based on MCPS data (2022)

Differences in perceptions of income and living standards were observed, for example, in the percentage of people unable to determine the amount necessary to maintain their household at a certain level. Levels were defined as “making ends meet” (which could be subjectively perceived as either the minimum or necessary level), modest, moderate, and high. In the case of a high standard of living, almost one-fifth of those surveyed (in both types of rural areas) were unable to determine the necessary amount.

### *Perception of social assistance activities in two types of rural areas*

Participants were also asked to indicate their assessment of the activities of social assistance centres and the available forms of assistance for those in need. A very high percentage of people in the WCR and in the MRR rated the actions of social assistance centres, whose services they use, as good (the sum of responses of good and very good). A bit in contrast, which is indicated by the respondents' lower scores, are the respondents' answers regarding the assessment of the state's activities.

In the WCR the respondents rated financial assistance and material aid the highest on a five-point scale. The assistance offered in the form of training and counselling was rated the lowest by respondents, which may be surprising given that four-fifths of those surveyed are unemployed. It is also worth noting that almost 40% of people believe that the help obtained from the social assistance centre within the next year will not allow them to improve their difficult life situation.

The respondents were also asked to assess a catalogue of changes that could be made to ensure that the assistance offered is effective and tailored to the needs of social assistance beneficiaries. The table below (Table 6) shows the two statements that were rated the highest and the other two that were rated very low by the participants. The first group includes statements suggesting that monetary and material benefits should be increased. The second group, the low-rated ones, includes ideas related to labour market activity: securing jobs and improving the vocational skills of social assistance beneficiaries.

In the MRR, the answers were analogous. It is noteworthy that among the five most numerous indications was “access to free medical care”. This draws attention to the specificity of peripheral rural areas, which includes limited access to basic services. This indication is somewhat surprising in the context of the fact that it did not appear in the WCR, where one in five respondents was over 65 years of age, and 70% of them have a disability certificate. It must be also noted that metropolitan areas tend to have greater access to various resources, such as jobs, health services, educational institutions, and transport infrastructure. Therefore, beneficiaries of social assistance in metropolitan areas may have higher expectations regarding financial support, but also other services and development opportunities.

**Table 6.** Evaluation of received forms of assistance

Social assistance	Rural areas of the WCR	Rural areas of the MRR	Masovian Voivodeship
<b>Evaluation of the operation of a social assistance centre:</b> <input type="checkbox"/> good and very good <input type="checkbox"/> neither good nor bad <input type="checkbox"/> definitely wrong and wrong	85.9% 10.3% 3.8%	82.1% 14.1% 3.8%	80.5% 14.6% 4.9%
<b>Evaluation of the state's operation to improve the situation of beneficiaries' household:</b> <input type="checkbox"/> good and very good <input type="checkbox"/> neither good nor bad <input type="checkbox"/> definitely wrong and wrong	41.0% 35.9% 23.1%	34.3% 41.7% 24.3%	34.8% 32.7% 32.5%
<b>Rating of top five forms of assistance:</b>	cash benefits, financial assistance, housing assistance, in-kind assistance, disseminating information on the possibility of using various forms of assistance by people in need	cash benefits, financial assistance, in-kind assistance, assistance for housing purposes, increasing access to free medical services	cash benefits, financial assistance, in-kind assistance, assistance for housing purposes, disseminating information on the possibility of using various forms of assistance by people in need
<b>The most effective forms of assistance, according to the respondents:</b> <input type="checkbox"/> benefits in the form of cash should be increased <input type="checkbox"/> in-kind aid should be increased	4.6 4.3	4.5 4.3	4.6 4.3
<b>The least effective forms of assistance according to the respondents:</b> <input type="checkbox"/> one's job should be secured by the state <input type="checkbox"/> more training and further education opportunities would offer better chances of improving one's situation	2.9 2.8	3.1 3.5	3.1 3.1

Source: Based on MCPS data (2022)

The employees of organisational units of social assistance institutions were asked, first of all, to indicate to what extent the assistance provided by social assistance centres is effective. The respondents rated the effectiveness of support in overcoming crisis situations the highest, followed by overcoming poverty and integration into the labour market. Therefore, in their opinion, the assistance provided is of interventionist nature.

Secondly, the respondents were asked, just like the beneficiaries, to indicate the most and least effective forms of assistance. In the WCR, cash benefits were among the most effective forms of assistance. Financial benefits were also highly rated by beneficiaries, who, as already mentioned, believed that their amounts should be increased. According to the surveyed social assistance centre employees, disseminating information about available forms of support among those in need is also highly effective. In the MRR, the answers were different. Here, employees paid attention to the high efficiency of providing a free, hot meal, and helping the elderly in running a household. In this case, there seems to be more emphasis and hope for greater effectiveness in non-monetary assistance.

According to the surveyed employees of social assistance centres, the least effective forms of assistance in the WCR are supported in the form of cheap transportation and access to cheap communal and social housing. In MRR, they were providing access to cheap municipal and social housing and free Internet.

The employees of social assistance centres were also asked about who, besides authorised persons, benefits from the assistance offered by these institutions. The response indicating that assistance also reaches “people who know how to manipulate the system” was rated highest on a five-point scale. This may suggest that the employees see that assistance does not only go to the persons eligible. It also seems to reflect a sense that social assistance is not properly targeted.

Let us note that many beneficiaries indicate that cash benefits are the most desirable form of support. It is obvious that for many people in financial difficulties, this kind of support is essential to meet their basic needs. For many, receiving extra funding can be the difference between living in extreme poverty and a minimum level of dignity. However, they seem to focus on being provided with short-term financial support and less on acquiring the skills and tools necessary to manage independently in the future. This approach of beneficiaries also seems to be noticed by the employees of social assistance centres, many of whom indicated that the help goes primarily to “resourceful people”. It is also worth mentioning that the majority of employees of social assistance centres agreed with the statement that social assistance is the most effective in crisis situations. This raises the question of the duration of the crisis situation because as we indicated earlier, two-thirds of the beneficiaries have been receiving social assistance for more than two years.

The clash of the needs and opinions of social assistance beneficiaries with the opinions of employees of social assistance centres suggests that social assistance systems focus on reducing social inequalities, trying to ensure equal opportunities for all members of society, but primarily in the economic dimension, less in terms of improving competencies and improving their self-sufficiency. It should be emphasised that this concerns both rural areas located near the capital (where higher costs of living, a more

**Table 7.** Selected results of research among employees of social assistance centres

Opinions among employees of social assistance centres	Average rating WCR	Average rating MRR
<b>Evaluation of the degree of effectiveness of assistance provided by the social assistance centres:</b> <input type="checkbox"/> when moving out of poverty <input type="checkbox"/> when integrating into the labour market <input type="checkbox"/> crisis situations	3.2 3.4 3.6	3.2 3.1 3.5
<b>Evaluation of the possibility of verifying the degree of the use of funds in social assistance</b>	3.8	3.7
<b>The most effective forms of assistance according to the surveyed employees of social assistance centres*:</b>	cash allowances, dissemination of information on the possibility of using various forms of assistance by people in need	providing a free, hot meal, helping the elderly in running a household
<b>The least effective forms of assistance according to the surveyed employees of social assistance centres*:</b>	cheap transport (buses), providing access to cheap municipal and social housing	providing access to cheap municipal and social housing, free Internet
<b>Indication of who else, apart from the authorised persons, receives the assistance:</b> <input type="checkbox"/> only authorised persons <input type="checkbox"/> people who know how to set oneself up/ meddle ("dodgers") <input type="checkbox"/> entitled persons, but not in a difficult situation <input type="checkbox"/> people who can circumvent the rules <input type="checkbox"/> resourceful people	3.1 3.6 3.0 2.9 2.8	3.4 3.2 3.0 3.1 2.7

Source: Based on MCPS data (2022)

absorptive labour market, other social norms, and expectations can be observed) as well as peripheral areas (with a relatively worse situation on the labour market, smaller resources of local services, and poorer access to them).

## Conclusion

The aim of this article was to identify the characteristics of social assistance beneficiaries living in suburban rural areas. The analysis focused on the results obtained

in the project entitled *Conducting a study on the causes of poverty in the Masovian Voivodeship based on the prepared methodological report and developing a Programme to Combat Poverty and Social Exclusion in the Masovian Voivodeship for 2023–2026* (project number 3/MCPS/05/2022/B/BS). Respondents were selected from a sample of rural residents in the Warsaw capital region. The counties inhabited by the participants are located in an area strongly influenced by Warsaw and connected to the city. These are areas that are part of a rich and rapidly developing region.

Therefore, the article contributes to the characterisation of people who use social assistance in suburban rural areas. This subject has not yet been addressed by researchers in the scientific literature in Poland. Prior to our research, only the marginalised areas as well as the needs and problems of people living there were the subject of interest of scholars. On the other hand, the areas characterised by high growth rates, high level of competitiveness, and a specific location, namely, in the vicinity of large centres unaffected by the peripheral status resulting from established history (location at the edges of current or previous administrative borders of provinces), worse demographic, and economic situations have not been researched previously.

Our analysis showed that the social assistance beneficiaries surveyed in the rural areas of the Warsaw capital region included mostly women, those of working age, who were independent householders, childless, and a significant proportion of whom had a disability certification. These characteristics are identified in the literature as contributing to social exclusion and poverty risk. The participants value the monetary and material assistance provided by local social assistance centres, and their activities are positively evaluated by those surveyed.

The image of social assistance beneficiaries functioning in the circle of rural areas around Warsaw presents people in particularly difficult social and professional situations, who have been using social assistance in their daily lives for a long time. This unoptimistic attempt to describe the characteristics of people requiring support, stereotypically associated with people from peripheral and marginalised areas, is intriguing. Suburban areas are characterised in the literature as those with a high level of socio-economic development, while the characteristics of social assistance beneficiaries in the WCR area, even in this small research sample, indicates that they are people who have been struggling with poverty, unemployment, low income, and poor quality of life for a long time. Perhaps the high level of social and economic development, and the accumulation of people with significant social and human capital, does not translate into the formulation of a systematic plan to overcome problems leading to social degradation and stimulate human growth in particularly difficult situations. This may also indicate low institutional efficiency and poor governance quality (see: Marks-Bielska et al., 2017; Spasowska-Czarny, 2017).

The peculiarities of suburban areas can have a significant impact on the appearance of the poor. Specific land use and housing policies implemented by peri-urban localities can influence the presence of low-income people. Some suburban areas may have restrictive zoning regulations that limit the construction of affordable housing or multi-family units, making it difficult for low-income people to find affordable housing options (Kneebone & Braube, 2013). Conversely, suburban localities with inclusive zoning policies and a range of housing options are more likely to have a diverse socio-



-economic mix. In addition, suburbs that have a diverse and robust local economy, with a range of employment options in different sectors, are likely to attract people of different income levels. Otherwise worse if the level of diversity is lower. Let us also pay attention to transport infrastructure, as again, in peri-urban locations, this can also affect the presence of the poor. If public transport options are limited or inadequate, this can create barriers for low-income people who rely on public transport to access employment, education, and basic services. This can result in a concentration of poverty in areas with better transport links or near urban centres. The social dynamics and characteristics of suburban communities undergoing gentrification may influence the presence of poor people. Some suburban communities may have a strong sense of exclusivity or a culture that is less welcoming to people from lower socio-economic backgrounds (Allard & Roth, 2016). Suburbs that prioritise equitable distribution of resources and invest in programmes to reduce poverty may have a more inclusive environment and mitigate concentrations of poverty. It is important to note that these factors, indicative of the characteristics of suburban localities, interact with each other, and the specific context of each suburb will influence the emergence of the poor. Consequently, the presence of poor people in peri-urban areas can vary considerably, from areas of concentrated poverty to more economically diverse communities.

It is difficult to predict the future and the consequences of the suburbanisation of poverty. In peri-urban areas, where poverty becomes concentrated, there is a greater risk of poverty being inherited by subsequent generations. Factors such as limited access to resources, inadequate social and educational infrastructure as well as social inequalities can influence the transmission of poverty from one generation to the next. Lack of equal opportunities and limited access to education or stable work make it difficult to break the cycle of poverty. For relatively young urban communities experiencing new forms of poverty, the causes and transmission mechanisms may differ. In such localities, modernised forms of poverty may be linked to factors such as economic restructuring, job losses, employment instability, or income inequality (Hunter, 2014). New generations may face difficulties in accessing decent work, housing, education, and healthcare. In relatively young urban communities, where there are greater socio-cultural dynamics, factors such as migration, assimilation or access to new educational and occupational opportunities may influence the transmission of poverty. It is, therefore, important to put appropriate interventions and support programmes in place that can break the cycle of poverty and provide development opportunities for the next generation. This includes investments in education, vocational skills, and ensuring equal access to them.

In our view, for a better diagnosis of the suburbanisation of poverty, several key areas should be considered. It is necessary to conduct an ongoing analysis of the statistical background data relating to poverty. It is also possible to conduct spatial analyses to understand the distribution of poverty in peri-urban areas. It can help to identify spatial patterns and potential factors influencing the suburbanisation of poverty. We also see many advantages, mainly related to the issue of generational transmission of poverty already mentioned, in conducting longitudinal studies to examine the dynamics of poverty over time, particularly, focusing on the intergenerational transmission of poverty in peri-urban areas. These studies can follow families or individuals across generations

and analyse how poverty status changes over time, taking into account factors such as educational attainment, employment trajectories, and access to social mobility opportunities. In future analyses, we would like to conduct qualitative research that can shed light on the social, cultural, and psychological dimensions of peri-urban poverty. To this end, we would like to review existing policies and interventions aimed at countering the suburbanisation of poverty. Assessing the effectiveness, strengths, and limitations of these policies in reducing poverty, promoting economic opportunities, and supporting inclusive communities. This assessment can provide evidence-based policy recommendations for addressing this issue more effectively in specific areas.

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