POLITECHNIKA GDAŃSKA

Karta przedmiotu

Nazwa i kod przedmiotu	Empirical research on household economic behaviour and well-being, PG_00070241						
Kierunek studiów	Analityka gospodarcza (studia w jęz. angielskim)						
Data rozpoczęcia studiów	październik 2025 r.			Rok akademicki realizacji przedmiotu	2025/2026		
Poziom kształcenia	II stopnia			Grupa zajęć	Grupa zajęć fakultatywnych		
Forma studiów	stacjonarne			Sposób realizacji	na uczelni		
Rok studiów	1			Język wykładowy	polski		
Semestr studiów	2			Liczba punktów ECTS	3.0		
Profil kształcenia	ogólnoakademicki			Forma zaliczenia	zaliczenie		
Jednostka prowadząca	Wydziały Politechniki Gdańskiej -> Wydział Zarządzania i Ekonomii -> Katedra Statystyki i Ekonometrii						
Imię i nazwisko wykładowcy (wykładowców)	Odpowiedzialny za przedmiot	dr Piotr Paradowski					
	Prowadzący zajęcia z przedmiotu						
Formy zajęć	Forma zajęć	Wykład	Ćwiczenia	Laboratorium	Projekt	Seminarium	RAZEM
	Liczba godzin zajęć	15.0	30.0	0.0	0.0	0.0	45
	W tym liczba godzin zajęć na odległość: 0.0						
Aktywność studenta i liczba godzin pracy	Aktywność studenta	Udział w zajęciach dydaktycznych, objętych planem studiów		Udział w konsultacjach	Praca własna studenta	RAZEM	
	Liczba godzin pracy studenta	45		5.0	25.0	75	
Cel przedmiotu	Empirical research on household economic behaviour and well-being.						

Efekty uczenia się przedmiotu

Efekt kierunkowy	Efekt z przedmiotu	Sposób weryfikacji i oceny efektu
[K7_U04] potrafi opracować i przekonująco zaprezentować wyniki specjalistycznych analiz, zapewniając ich pogłębioną interpretację podczas debat i spotkań z różnymi odbiorcami.	The student is able to independently carry out quantitative analyses of household economic well-being (savings, debt, wealth distribution) using microdata in R, and to clearly present and interpret the methods, results, and policy implications for both expert and non-expert audiences.	[SU1] Assessment of task fulfilment [SU2] Assessment of ability to analyse information [SU3] Assessment of ability to use knowledge gained from the subject [SU4] Assessment of ability to use methods and tools [SU5] Assessment of ability to present the results of task
[K7_W06] zna i rozumie zasady oceny wiarygodności wykorzystywanych danych, wykorzystując pogłębioną wiedzę specjalistyczną z zakresu analityki gospodarczej.	The student knows and applies quantitative methods for analysing statistical data—especially financial and economic microdata on households—including procedures for assessing data quality (sampling, missing data, multiple imputation) and the reliability of empirical results.	[SW1] Assessment of factual knowledge [SW3] Assessment of knowledge contained in written work and projects

<table>
<tr><td>Treści przedmiotu</td><td colspan="3">Treści przedmiotu - wykład
This course examines policy and research questions concerning the economic well-being and behaviour of households. The focus is on analytical economic measures of well-beingspecifically wealth, but also income and consumptionas they are used in empirical research and to inform policy-makers.

During the lectures, we explore the level of savings, investments, and debt, how wealth is distributed among households, and which factors affect wealth holdings and accumulation, such as compositional differences across households and associated behaviours. Since household behaviours are informative for understanding developments in household wealth at the micro level, the following topics are covered: i) saving and investment attitudes and behaviours, including risk aversion, financial literacy, financial planning, and how financial information is obtained; ii) housing attitudes; iii) loan refinancing, payment behaviour, and credit lines available; iv) household financial constraints.

Treści przedmiotu - ćwiczenia
The lab component of the course provides tools for the analytical, computational, and econometric investigation of these questions using R. The empirical exercises employ household microdata from various countries, accessed via the LISSY system, to analyse the Luxembourg Wealth Study (LWS) database.

In the R labs, students learn how to handle large-scale microdata, construct measures of wealth and well-being, and apply econometric methods to study household savings, investments, debt, and wealth distribution in a comparative, cross-country perspective. The lab also introduces multiple imputation procedures for dealing with missing or incomplete data, allowing students to perform more robust and reliable empirical analyses.</td></tr>
<tr><td>Wymagania wstępne i dodatkowe</td><td colspan="3">Methods of Quantitative Analysis.</td></tr>
<tr><td rowspan="3">Sposoby i kryteria oceniania osiąganych efektów uczenia się</td><td>Sposób oceniania (składowe)</td><td>Próg zaliczeniowy</td><td>Składowa oceny końcowej</td></tr>
<tr><td>Opinia recenzenta (krytyczna ocena lektury z listy uzupełniającej)</td><td>60.0%</td><td>20.0%</td></tr>
<tr><td>Studium przypadku</td><td>60.0%</td><td>80.0%</td></tr>
<tr><td>Zalecana lista lektur</td><td>Podstawowa lista lektur</td><td colspan="2">Campbell J, Ramadorai T. (2025). Fixed: Why Personal Finance Is Broken and How to Make It Work for Everyone. Princeton University Press; https://press.princeton.edu/books/ebook/9780691263311/fixed

OECD (2013), OECD Guidelines for Micro Statistics on Household Wealth, OECD Publishing. http://dx.doi.org/10.1787/9789264194878-en

Luigi Guiso, Paolo Sodini; Household Finance: An Emerging Field, Handbook of the Economics of Finance 2013, Volume 2, Part B: 1397-1532, https://doi.org/10.1016/B978-0-44-459406-8.00021-4

Cristian Badarinza, John Y. Campbell, Tarun Ramadorai; International Comparative Household Finance, Annual Review of Economics 2016, 8 (1): 111-144, https://doi.org/10.1146/annureveconomics-080315-015425

John Y. Campbell; Restoring Rational Choice: The Challenge of Consumer Financial Regulation, American Economic Review: Papers & Proceedings 2016, 106(5): 130, http://dx.doi.org/10.1257/aer.p20161127

John Y. Campbel, Tarun Ramadorai (2025). Household Finance in Retrospect and Prospect. https://campbell.scholars.harvard.edu/sites/g/files/omnuum5881/files/2025-09/CampbellRamadorai_HouseholdFinanceRetrospectProspect_29Sept202</td></tr>
</table>

Uzupełniająca lista lektur	Maarten C.J. van Rooij, Annamaria Lusardi, Rob J.M. Alessie; Financial Literacy, Retirement Planning and Household Wealth, The Economic Journal 2012, 122(560): 449478, https://doi.org/10.1111/j.1468-0297.2012.02501.x Julia Le Blanc, Alessandro Porpiglia, Federica Teppa,c Junyi Zhu, Michael Ziegelmeyer; Household Saving Behavior in the Euro Area, International Journal of Central Banking, June 2016, https://www.ijcb.org/journal/ijcb16q2a2.pdf Dirk Brounen, Kees G.Koedijk, Rachel A.J.Pownall; Household financial planning and savings behavior, Journal of International Money and Finance 2016, 69: 95-107, https://doi.org/10.1016/ j.jimonfin.2016.06.011 Foster, J. E., S. Seth, M. Lokshin, and Z. Sajaia. 2013. A Unified Approach to Measuring Poverty and Inequality. Washington, DC: The World Bank. http://documents.worldbank.org/curated/en/281001468323965733/pdf/782980PUB0EPI0000PUBDATE05010020130.pdf Campbell, J. Y. Household finance. The Journal of Finance 2006, 61 (4), 1553-1604. https://doi.org/10.1111/j.1540-6261.2006.00883.x Cocco, J. F., Gomes, F. J., & Maenhout, P. J. Consumption and portfolio choice over the life cycle. The Review of Financial Studies 2005, 18(2), 491-533. http://faculty.london.edu/fgomes/cgm.pdf Van Rooij, M., Lusardi, A., & Alessie, R. Financial literacy and stock market participation. Journal of Financial Economics 2011, 101(2), 449-472. https://doi.org/10.1016/j.jfineco.2011.03.006 Campbell, J. Y., & Cocco, J. F. Household risk management and optimal mortgage choice. The Quarterly Journal of Economics 2003, 118(4), 1449-1494. https://scholar.harvard.edu/files/campbell/files/campbellcocco_qje2003.pdf Frank Cowell, Brian Nolan, Javier Olivera, Philippe Van Kerm, Wealth, Top Incomes and Inequality, LWS Working Papers Series 2017, No. 24, http://www.lisdatacenter.org/wps/lwswps/24.pdf Cupak, Andrej, Pirmin Fessler, Joanne W. Hsu, Piotr R. Paradowski (2022). Investor confidence and high financial literacy jointly shape investments in risky assets, Economic Modelling, Volume 116, https://doi.org/10.1016/j.econmod.2022.106033 Lindner, P. (2015). Factor decomposition of the wealth distribution in the euro area. Empirica, 42(2), 291-322. Jappelli, T. (1990). Who is credit constrained in the US economy?. The Quarterly Journal of Economics, 105(1), 219-234. D'Ambrosio, C., Jantti, M. & Lepinteur, A. (2020). Money and happiness: Income, wealth and subjective well-being. Social Indicators Research, 148(1), 47-66 Espasa-Reig, J., Moreno-Monroy, A. I., Salas-Rojo, P., Paradowski, P.R. (2025). Household Financial Fragility and Asset Poverty in OECD Regions: New Indicators and an Experimental Imputation Method. OECD Regional Development Papers, No. 160. OECD Publishing, Paris, https://doi.org/10.1787/ee9f2f16-en MacLean, A., Paradowski, P.R. (2024). Financial Capability, Cumulative Advantage and Racial Inequality in Wealth. LWS Working

		Papers Series No. 44, http://www.lisdatacenter.org/wps/lwswps/44.pdf Bavaro, M., Paradowski, P.R. (2025). Missing Wealth Distribution, Wealth Inequality and Anti-inequality Policies. LWS Working Papers Series No. 50, http://www.lisdatacenter.org/wps/lwswps/50.pdf
	Adresy eZasobów	
Przykładowe zagadnienia/ przykładowe pytania/ realizowane zadania	1. Using the Luxembourg Wealth Database (www.lisdatacenter.org), present basic facts about who owns asset and how much, how ownership and compositions of assets as well as risk aversion varies according to wealth, income, and age. Perform your analysis on Austria and UK. Discuss your findings. 2. Examine the association between financial literacy and net worth controlling for other factors. Does financial literacy facilitate wealth accumulation? If so, in what type of assets knowledgeable individuals invest? Utilize the U.S. and Italian wealth microdata from the Luxembourg Wealth Database (www.lisdatacenter.org). Do Americans differ a lot from Italians?	
Zajęcia praktyczne w ramach przedmiotu	Nie dotyczy	