

# The finances of municipal governments in Poland during the pandemic

Marcin Surówka<sup>1</sup>, Wioletta Bień<sup>2</sup>

<sup>1</sup>Cracow University of Economics  
Poland

<sup>2</sup>University of Applied Sciences in Nowy Targ  
Poland

**Abstract**— This study aims to evaluate the impact of the COVID-19 pandemic on local financial conditions and municipal budgets, and to identify effective measures for municipal financial management. The research methods used include literature review, analysis of financial indicators, and deduction. A comparative analysis was conducted of key measures illustrating the state of local finances during the pandemic in the years 2020–2022, compared to the two preceding years, which were characterized by robust economic conditions. The study utilized data from municipal budgets in Poland for the years 2018–2022, based on numerical data from the Reports on the Activities of Regional Audit Chambers, budget execution reports by local government units, and information from the Ministry of Finance.

The analysis confirms the impact of the COVID-19 pandemic on the state of local finances and a reduction in the financial stability of municipalities. This is evidenced, among other things, by the reduced significance of tax revenues in the structure of budgetary income and a decrease in investment activity.

**Keywords**— municipality, financial management, local government finance, municipal finance during the pandemic

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## I. INTRODUCTION

The outcomes of the activities of local government units (LGUs) aimed at improving the quality of life of residents are closely tied to their financial situation, including their ability to systematically increase budget revenues and the capacity to undertake new public tasks. The potential for increasing revenue depends significantly not only on the efficient

management of local government units but also on macroeconomic conditions that shape the economic situation of the entire country and on unpredictable events that can significantly disrupt the ongoing economic and social changes. One such event was the onset of the COVID-19 pandemic in 2020, whose numerous restrictions aimed at containing this event had severe economic and social implications. Additionally, the observed inflationary processes, exacerbated by the war in Ukraine, in many cases could have negatively impacted the operations of local governments.

More than 75% of local government finances are centered around the municipal level, including cities with county rights, where the majority of investments and public services are also carried out. For municipalities, the changes observed since the beginning of 2020 have been considerably less favorable. For municipalities, the changes observed since the beginning of 2020 have been considerably less favorable.

Tax authority is held only by municipalities, meaning they have the right to levy local taxes and fees. While the rates are determined by the municipality, they must comply with the frameworks and maximum tax rates set by legislation. Municipalities also have the largest share in the transfer of personal income tax (PIT).

The aim of this study is to assess the impact of the COVID-19 pandemic on the financial condition of local governments and the deterioration of municipal budget outcomes, as well as to identify effective measures for municipal financial management. To achieve this research objective, an analysis and assessment of the level and structure of municipal revenues and expenditures, as well as budget outcomes, were conducted. In order to reflect the effects of the pandemic on local finances,



a comparative analysis was performed on the key measures illustrating the financial condition of municipalities during the pandemic years of 2020-2022, compared to the two preceding years, which were characterized by favorable economic conditions. The analysis utilized a categorization of municipalities based on their type, allowing for the assessment of the variation in the financial conditions of rural, urban, urban-rural municipalities, and cities with county rights. The article used data from the study of municipal budgets in Poland for the years 2018–2022, which were compiled based on numerical data from the Reports on the Activities of Regional Audit Chambers, budget execution reports by local government units, and information from the Ministry of Finance.

## II. THE FINANCIAL ECONOMY OF LOCAL GOVERNMENT AND ITS DETERMINANTS

The municipality holds a special position within the state's system as the fundamental unit of local government (Article 164 of the Constitution of the Republic of Poland 1997), endowed with legal personality, organizational, administrative, economic, and political autonomy. To enable municipalities to fulfill the tasks assigned to them through the decentralization of state functions, it was necessary to provide these municipalities with assets and define sources of revenue (Article 3 on the Revenues of Local Government Units 2022). The scope of local government tasks and the costs associated with performing these tasks have a direct impact on the amount of financial resources that local governments should have at their disposal to carry out these tasks effectively and at a level appropriate to the needs of the community.

A municipality independently manages its finances based on a budget, the draft of which is prepared by the executive body according to budgetary law principles and adopted by the legislative and oversight body in the form of a budget resolution for a specific fiscal year. Current expenditures planned for the fiscal year cannot exceed the sum of current revenues, the budget surplus from the previous year, and unallocated funds (Article 243 of the Public Finance 2023). Municipalities adhere to the principle of budget balance and strive to achieve an operational surplus and are also required to maintain a reserve (ranging from 0.1% to 1%). For the budget to be effective, strategic, transparent, and trusted by citizens, it requires proper management by the local government authorities (OECD, Better Governance, Planning, and Services in Local Government Units in Poland 2021).

The financial status of a municipality during a given period reflects its financial situation, and thus its ability to perform tasks, achieve budget balance, as well as expand its assets and meet the needs of its residents (Stanny & Strzelczyk, 2017, p. 161-184). The financial situation determines the municipality's capacity to fund services using accumulated revenues within specific socio-economic and institutional conditions, or the ability of local government authorities to generate sufficient financial resources necessary to meet obligations during that period (Majchrzak, 2012, p. 30).

Revenue and budget expenditures are factors that equally impact a municipality's financial situation. The size and structure of local government revenues are primarily determined by legal and political factors. Municipal governments have a certain range of competencies regarding the design of local taxes and fees; however, their limited authoritative powers relate mostly to less efficient sources of tax revenue. On the other hand, budget expenditures reflect the tasks undertaken by local government to meet the needs of residents. A fundamental issue in managing budget expenditures is the proper allocation of public funds between current and investment expenditures. Investment expenditures deplete financial resources allocated for current needs but serve developmental purposes.

The possibilities for rationalizing budget management are defined by four factors: the size and structure of the municipality's budget, municipal property and the state of land use, the local government's management strategy, and external conditions affecting financial management (Gwoździcka-Piotrowska, 2012, p. 34). The level of the budget increases with the state of land use and the economic base of the municipality. A direct reflection of this is the amount of budget revenues from taxes. The possibilities for increasing the municipal budget vary locally. Factors influencing the level of revenue include: the location and character of the municipality, demographic situation, as well as the economic base and state of land use, including the labor market situation, the number of businesses, the value of investment expenditures, and the state of infrastructure (Owsiak, 2001, p. 192).

The possibilities for increasing revenue depend, among other factors, on macroeconomic conditions and unforeseen events disrupting the socio-economic situation of the country, such as the crisis triggered by the SARS-CoV-2 pandemic in 2020. Macroeconomic processes conditioned by the epidemic had a multi-faceted impact on local government finances. At the same time, unemployment increased and public sector debt in Poland rose significantly, related to the transfer of large amounts of public funds to institutions and businesses to mitigate the negative effects of the economic recession. The economic and social problems caused by the COVID-19 pandemic raised many concerns about the deterioration of the financial situation of local government units (LGUs) and the limitations on their ability to perform tasks crucial for residents.

## III. THE IMPACT OF THE PANDEMIC ON LOCAL GOVERNMENT FINANCES IN THE LIGHT OF THE LITERATURE

Publications released in the early months of the pandemic highlighted the risks that local government finances might face. Survey research conducted in June 2020 among representatives of local government authorities at various levels in 24 EU countries confirmed the significant concerns of municipalities about the negative impact of the pandemic on their finances, due to the increasing disparity between declining revenues and rising expenditures (OECD & CoR, 2020).

OECD forecasts indicated that the COVID-19 pandemic

would lead to a significant decline in local government tax revenues, both from their own sources and from shared personal income tax (PIT) and corporate income tax (CIT) with the central government (OECD & CoR, 2021). It was also pointed out that local authorities, in seeking savings, would first cut discretionary expenditures, notably delaying the implementation of investment projects and routine infrastructure maintenance (Maher et al., 2020, p. 644–650).

Similar conclusions were drawn in a report published by the Bank of National Economy, indicating that most local governments anticipated a significant decline in tax revenues for 2020 from PIT and CIT, estimated at around 8-9 billion PLN. There was also an expectation of a decrease in budget revenues from local fees and property incomes, as well as the need to increase current expenditures to counteract the effects of the pandemic, while cutting other budget expenditures (Walewski et al., 2020, p. 46).

P. Swianiewicz and J. Łukomska (Swianiewicz & Łukomska, 2020, p.121) noted a significant decrease in the share of local governments in personal income tax revenues, particularly in cities with county rights and suburban municipalities. A noticeable drop in property tax revenues was attributed to exemptions granted by municipalities to protect businesses from the effects of lockdowns. The authors emphasized that adverse changes in local government finances were mitigated by increased transfers to their budgets, although this heightened the trend toward reducing local governments' autonomy in expenditure policy.

According to E. Malinowska-Misiąg, despite the very diversified financial standing of local government units, the first year of the pandemic turned out to be better for municipalities than initially expected. The pandemic crisis most significantly affected urban municipalities and cities with county rights, whereas rural municipalities were the least

impacted. She also noted that the budget surplus recorded by local governments in 2020 was mainly due to a major decrease in capital expenditures and the transfer of government support at the end of the year for future investments (Malinowska-Misiąg, 2022, p. 48–63)

Similarly, S. Kańduła and J. Przybylska observed a slight decrease in revenues and an increase in expenditures in local government units (Kańduła & Przybylska, 2021, p. 665–686).

Given the conclusions from the literature review indicating the implications of the pandemic crisis for the finances of local government units, it is appropriate to conduct analyses based on data concerning municipal governments. This would help determine to what extent these conclusions result from patterns related to the basic budget categories of the smaller group that includes municipalities, which are the fundamental local government units.

#### IV. ANALYSIS OF MUNICIPAL BUDGET BALANCE DURING THE PANDEMIC

In response to the spread of the COVID-19 pandemic in 2020, local government authorities anticipated a major decline in revenues during this period, mainly from taxes and fees. However, as shown in Table 1, various types of municipalities experienced only a slight decrease in revenues and a modest decline in the growth rate compared to 2019. Particularly in rural municipalities, the pandemic's effects did not significantly worsen the revenue situation. The adverse shifts were more pronounced in cities with county rights and urban municipalities. The deepening economic crisis is reflected in the decrease in the average revenue growth rate across all types of municipalities during the years 2021-2022.

TABLE 1. MUNICIPAL REVENUE IN POLAND (IN PLN THOUSAND)

Specification	Total revenue in the years					Revenue dynamics (in %)			
	2018	2019	2020	2021	2022	2019/2018	2020/2019	2021/2020	2022/2021
Municipalities in general, including:	121 425 598	135 161 459	149 090 471	163 483 715	171 813 486	111.3	110.3	109.7	105.1
urban municipalities	26 908 060	29 818 355	32 467 403	35 204 558	35 127 202	110.8	108.9	108.4	99.8
urban-rural municipalities	41 651 690	46 719 655	51 400 759	56 544 352	59 857 804	112.2	110.0	110.0	105.9
rural municipalities	52 865 848	58 623 449	65 222 309	71 734 805	76 828 480	110.9	111.3	110.0	107.1
Cities with powiat status*	85 507 791	93 894 354	100 314 429	111 045 555	110 196 310	109.8	106.8	110.7	99.2

\*Including the Capital City of Warsaw

Source: Own elaboration based on data from the Reports on the Activities of the Regional Audit Chambers and Budget Execution by Local Government Units in the years 2021-2022, National Council of the Regional Audit Chambers, Warsaw 2023, and Information on the Execution of Local Government Budgets, Budget Reports for the years 2018-2022, Ministry of Finance (<https://www.gov.pl/web/finanse/sprawozdania-budzetowe> <https://www.gov.pl/web/finanse/sprawozdania-budzetowe> as of December 4, 2023).

TABLE 2. SHARE OF OWN REVENUES IN TOTAL BUDGET REVENUE (IN %).

Specification	Own revenue				
	2018	2019	2020	2021	2022
Municipalities in total, including:	40.9	40.0	37.6	39.2	46.1
urban municipalities	49.9	47.9	44.6	46.8	51.0
urban-rural municipalities	42.3	41.3	38.6	40.3	42.8
rural municipalities	35.3	35.1	33.3	34.8	39.0

Specification	Own revenue				
	2018	2019	2020	2021	2022
Cities with powiat status*	61.1	56.5	48.4	58.9	56.6
shares in personal income tax (PIT) and corporate income tax (CIT)					
	2018	2019	2020	2021	2022
Municipalities in total, including:	18.0	18.0	16.2	16.8	18.4
urban municipalities	23.4	22.9	20.5	21.4	21.6
urban-rural municipalities	18.4	18.3	16.4	17.1	17.8
rural municipalities	14.9	15.2	13.9	14.4	17.5

Specification	Own revenue				
	2018	2019	2020	2021	2022
Cities with powiat status	29.3	29.3	24.0	31.0	31.8
revenue from taxes and fees					
	2018	2019	2020	2021	2022
Municipalities in total, including:	19.0	18.1	17.9	18.3	19.0
urban municipalities	21.2	20.1	19.6	20.2	22.0
urban-rural municipalities	20.2	19.3	19.0	19.4	20.4
rural municipalities	16.8	16.2	16.1	16.4	16.6
Cities with powiat status	19.4	19.1	17.5	19.1	20.1

\*Including the Capital City of Warsaw

Source: Own elaboration based on data from the Reports on the Activities of the Regional Audit Chambers and Budget Execution by Local Government Units for the years 2021-2022, National Council of the Regional Audit Chambers, Warsaw 2023, and Information on the Execution of Local Government Budgets, Budget Reports for the years 2018-2022, Ministry of Finance (<https://www.gov.pl/web/finanse/sprawozdania-budzetowe> <https://www.gov.pl/web/finanse/sprawozdania-budzetowe> as of December 4, 2023).

From 2018 to 2020, a downward trend was observed in the share of local government revenues in the total amount of budgetary revenues (Table 2). In 2020, there was a significant reduction in the share of personal and corporate income taxes in budgetary revenues across all municipalities compared to the previous year. This was certainly a result of the economic crisis triggered by restrictions aimed at curbing the spread of the coronavirus. The situation was somewhat different for revenues from fees and taxes directly contributing to municipal budgets, as a slight decline in the importance of this revenue source was already visible in 2019, and this trend continued in 2020. This was due to various exemptions granted by municipalities to protect businesses from the effects of the lockdown. However, the scale of changes in this area was much smaller compared to the impact on income tax shares. In the years 2021-2022, the share of local revenues in the total amount of municipal revenues increased, mainly due to the rise in municipalities' shares in income taxes.

TABLE 3. SHARE OF EXTERNAL TRANSFERS IN TOTAL BUDGETARY REVENUES (IN %).

Specification	General subvention				
	2018	2019	2020	2021	2022
Municipalities in total, including:	23.4	22.5	21.2	22.6	20.3
urban municipalities	16.7	16.2	15.3	17.9	16.2

TABLE 4. INVESTMENT EXPENDITURE VS. LEVEL OF DEBT AND BUDGET OUTTURN

Specification	Share of Investment Expenditures in Total Expenditures (%)				
	2018	2019	2020	2021	2022
Municipalities in total, including:	20.3	16.6	14.4	14.3	17.4
urban municipalities	18.9	15.4	13.5	12.6	14.9
urban-rural municipalities	19.6	15.7	13.7	13.8	16.2
rural municipalities	21.6	17.8	15.4	15.5	19.5
Cities with powiat status*	16.4	15.8	14.2	13.8	11.0
Ratio of Liabilities to Total Revenue (%)					
	2018	2019	2020	2021	2022
Municipalities in total, including:	24.8	23.9	23.0	20.9	19.9
urban municipalities	24.7	24.4	25.0	23.4	23.4
urban-rural municipalities	27.6	26.4	25.2	23.3	22.5
rural municipalities	22.6	21.7	20.2	17.8	16.2
Cities with powiat status	42.3	43.8	45.7	43.9	35.0
Year-End Budget Result (PLN million)					
	2018	2019	2020	2021	2022
Municipalities in total, including:	- 5,707.2	- 155.4	5,373.9	10,694.7	- 3,687.1
urban municipalities	- 1,003.4	- 131.8	473.5	1,632.2	- 1,200.2
urban-rural municipalities	- 2,064.2	- 90.0	1,702.3	3,163.3	- 1,671.5
rural municipalities	- 2,639.6	66.4	3,198.1	5,899.3	- 815.3

Specification	General subvention				
	2018	2019	2020	2021	2022
urban-rural municipalities	22.5	21.7	20.5	22.0	19.9
rural municipalities	27.4	26.4	24.7	25.3	22.5
Cities with powiat status*	19.5	19.4	19.7	21.7	17.1
Special purpose grants					
	2018	2019	2020	2021	2022
Municipalities in total, including:	27.7	34.2	30.8	27.5	28.6
urban municipalities	24.3	26.6	29.2	26.4	24.8
urban-rural municipalities	2.7	29.1	31.0	27.7	29.2
rural municipalities	29.4	30.3	31.5	27.8	29.8
Cities with powiat status	22.7	19.9	22.2	20.1	14.4
Income from foreign sources					
	2018	2019	2020	2021	2022
Municipalities in total	4.9	5.0	4.1	2.8	3.6
Cities with powiat status	5.3	5.5	5.1	3.8	3.7

\*Including the Capital City of Warsaw

Source: Own elaboration based on data from the Reports of regional chambers of audit and budget execution by local government units for the years 2021-2022, National Council of Regional Chambers of Audit, Warsaw 2023, and Information on the execution of local government budgets. Budget Reports for the years 2018-2022, Ministry of Finance (<https://www.gov.pl/web/finanse/sprawozdania-budzetowe> <https://www.gov.pl/web/finanse/sprawozdania-budzetowe> as of December 4, 2023).

Annual external transfers had a similar significance for municipal budgets during the studied period (Table 3), with the largest share recorded in rural and urban-rural municipalities. A new source of income was the funds from the Government Fund for Local Investments (RFIL), established in 2020, which included allocations for municipalities to support investments in tourism infrastructure (Resolution of the Council of Ministers No. 6 2021). This certainly contributed to the surplus recorded by most municipalities in the years 2020-2022.

Indicators illustrating the level of investment activity of municipalities during the studied period and the ratio of liabilities to revenues (Table 4) provide grounds to conclude that the reported budget surpluses could have been caused not only by budget support from RFIL but also by a major reduction in investment activity of municipalities, related to the worsening economic situation and increasing uncertainty regarding the implementation of the statement of revenue. However, the level of municipal debt did not change significantly despite the reduction in investment scale.

Specification	Share of Investment Expenditures in Total Expenditures (%)				
	2018	2019	2020	2021	2022
Cities with powiat status	- 1,506.8	- 2,991.1	- 3,187.8	2,842.0	- 4,371.8

\*Including the Capital City of Warsaw

Source: Own elaboration based on data from the Reports on the Activities of Regional Accounting Chambers and Budget Execution by Local Government Units for the years 2021-2022.

A significant downturn can be observed in cities with powiat status. The negative budget results were likely due to changes in economic conditions, regulations concerning PIT taxes, and increasing burdens of state-imposed tasks on local governments. Moreover, rising costs of operation for local governments, high prices for electricity, gas, and building materials, and increases in education expenses resulted in most municipalities recording a budget deficit in 2022.

TABLE 5. REVENUE, EXPENDITURES, AND CURRENT BALANCE OF MUNICIPALITIES IN POLAND IN THE YEARS 2018–2022 (AT CONSTANT PRICES, IN THOUSANDS OF PLN).

Specification	2018	2019	2020	2021	2022
	Municipalities				
current revenue	111,705,533.6	121,078,620.0	126,320,732.0	131,315,805.0	123,414,211.0
current expenditure	100,890,845.0	109,953,807.0	115,774,947.0	116,517,699.0	112,862,729.0
operating results	10,814,688.6	11,124,813.0	10,545,785.0	14,798,106.0	10,551,482.0
	Cities with powiat status*				
current revenue	79,473,147.4	83,810,526.4	84,919,333.4	93,263,094.8	88,785,519.9
current expenditure	72,311,060.2	77,723,354.0	81,853,142.1	83,646,124.8	84,317,729.0
operating results	7,162,087.2	6,087,172.4	3,066,191.3	9,616,970.0	4,467,790.9

\*Including the Capital City of Warsaw

Source: Own elaboration, values at constant prices as of 2018.

A broad range of current activities carried out by municipalities, combined with insufficient revenue levels, is one of the primary factors limiting their financial autonomy. Given the difficulty of providing a detailed account of changes in the tasks performed by municipalities across all areas, a simplification was adopted: the presentation of current expenditures in constant prices will reflect this increase. The increase in expenditures in constant prices indicates a rise in the scope of tasks performed, and consequently, an increase in material and salary expenditures (Table 5).

Between 2018 and 2022, expenditures in constant prices increased by 12%, while in cities with powiat status, the increase was 17%, indicating a steady rise in the tasks undertaken by municipal governments. Admittedly, there was an operational surplus each year due to the growth in municipal revenues (an increase of approximately 11%). Surpluses during the analyzed period ranged from 9% to 13% of current expenditures. This indicates that municipalities were able to generate financial resources for servicing and repaying loan installments. A significantly more challenging situation occurred in cities with powiat status, where the surplus amounted to only 3.7% to 9% of current expenditures. Since 2018, the ratio of operational surplus to expenditures has been steadily decreasing, reflecting the decreasing capacity to manage debt with growing municipal tasks. This situation has led to a considerable weakening of the ability to use own revenues for financing capital expenditures.

## V. CONCLUSION

The assessment of the effectiveness in managing funds should, under specific socio-economic conditions, demonstrate the optimality of the choice of tasks and methods of their

financing. The aim is to counteract the undesirable phenomenon of a reduction in the quality of services provided or the inability to finance investment tasks. Therefore, local authorities should analyze investment priorities and compare them with current expenditures.

Based on the analysis of financial indicators, it can be concluded that events related to the COVID-19 pandemic affected local finances and decreased the financial stability of municipalities. This is evidenced by the reduced significance of tax revenues in the structure of budgetary income, as well as the limitation of investment activity, even in situations where the vast majority of municipalities ended the years 2020 and 2021 with a budget surplus. The deterioration in the financial standing of municipalities has influenced local authorities to seek savings. An expanded program for local investment funding may be helpful. As municipalities reduce expenditures, they should consider optimizing the organization of their units, particularly offices and educational institutions, conducting external audits, and reducing costs associated with existing debt (e.g., issuing municipal bonds with lower interest rates) (Krawczyk, 2021).

Although the activation of the Governmental Fund for Local Investments (RFIL) improved the financial situation of municipalities, it did not translate into increased investment activity for which these funds were allocated. The growth rate of municipal revenues overall from 2020 to 2022 was lower compared to previous years, indicating that the Fund's resources were not decisive for the overall financial situation of municipalities.

Government grants allow merely to finance specific tasks by local officials. According to experts, subsidizing municipalities not only makes local authorities dependent on the government but is also politically motivated (Krawczyk 2021). The question of supporting municipalities through transfers from the state

budget should be a basis for discussion to seek solutions that, by stabilizing the financial management of municipalities, will enhance their financial autonomy.

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