

# Financial Management of Local Governments in Poland—Selected Problems

Tomasz Uryszek

**Abstract**—The article examines the value and structure of local revenues, financial autonomy of local governments, equalization of fiscal imbalances and public debt management at the local level in Poland. The research shows that the Polish public finance sector is already considerably decentralised, however the level of financial autonomy of local governments is low and the local revenues are unable to cover expenditures. Thus, the amounts of local public debt keep expanding. Though a system of equalizing grants was introduced to diminish horizontal fiscal imbalances, its' efficacy is still limited.

**Index Terms**—Debt, decentralization, expenditures, financial autonomy, local government, public finance, revenues.

## I. INTRODUCTION

The progressing decentralisation of public finances in Poland calls for discussing the most important problems concerning financial management of local governments. Local governments act within a legal regime defined by the legislature, which reduces the range of options they can exercise to determine the structure of their revenues and expenditures and to take on obligations. At the same time they have to carry out tasks in their own name and on their own account. The range of the tasks keeps extending with public finance becoming more decentralised.

The purpose of this article is to present the results of research into the financial situation of Polish local governments and the major problems in the management of public funds the governments face. The article is based on the Polish and international literature on the subject and the presented data were made available by the Polish Ministry of Finance and Eurostat.

## II. LOCAL GOVERNMENT STRUCTURE IN POLAND

Poland received its new administrative division on 1 January 1999. The new system divided the country into three tiers of territorial government: voivodeships, poviats and communes. The new division has been somewhat modified over time. Today Poland has 16 voivodeships, 379 poviats and 2479 communes. Voivodeships fall into the category of the regional level of government, but official EU's statistics recognise it as local government. Local authorities at all

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levels are elected every four years in general and direct elections. The central administration offices in the voivodeships are outside the local government structure. Local governments are responsible for fulfilling their own tasks as well as those requested by other authorities, including the central government. To be able to do this, local governments were provided with different sources of revenues, for instance they can take on financial obligations including bank credits and loans and issue debt instruments. They are also allowed to grant sureties and guarantees. Specific laws governing these actions have been provided in statutes enacted by the national parliament.

## III. REVENUE STRUCTURE

The sources of revenues available to local governments in Poland are provided in a separate statute [1]. According to its provisions, these are local governments' own revenues, conditional and unconditional grants from different form the national budget and from other public institutions. It is worth noting at this point that while the boards of self-governing units of local administration are free to decide about the allocation of their own revenues and unconditional grants, conditional grants must be spent on the specified purpose [2].

The catalogue of the sources of own revenues is extensive and the sources differ depending on the level of local government. The local government revenue act of 2003 broadly indicates local taxes and charges, local governments' share of national taxes, revenues from local governments' property and capital investments, as well as other sources (e.g. legacies and gifts bequeathed to the local government, revenues from fines, etc.). The classification of shares in national taxes as own revenues of local governments appears to be inconsistent with the principles of fiscal federalism and international literature [2]. The size and structure of local governments' revenues in Poland in 2009, based on the data form Polish Ministry of Finance is shown in Table I.

TABLE I: SIZE AND STRUCTURE OF LOCAL GOVERNMENTS' REVENUES IN POLAND IN 2009

Revenues	Amount in PLN	Share in total revenues (%)
Own revenues	75 297 351 734,62	48,63
- inc. Shares in national taxes	33 593 945 329,18	21,70
Conditional grants	34 249 722 728,64	22,12
- inc. Investment grants	11 495 705 039,24	7,42
Unconditional grants	45 295 386 768,00	29,25
-incl. equalization grants	11 355 962 408,00	7,33
Total revenues	188 436 406 560,44	100

Among all levels of local government, communes have access to the widest range of fund-raising options, but the range of tasks they are expected to fulfil is also the widest. Communes are the only level of local government that can use local taxes for revenue purposes, but the Polish law does not allow them to create taxes [3]. The power to create taxes has been granted to the Parliament of the Republic of Poland by the Constitution of Poland [4]. Nevertheless, communes can impose local levies (including taxes) in the extent allowed by the relevant acts [4]. Their power to model the burden of local taxes primarily involves their right to determine the object of taxation, the taxpayer, and tax rates (in compliance with the laws in force) [5].

The Polish communes' control of taxes is therefore limited by the country's political and law-making systems. Communes can determine their budget revenues (e.g. by changing the rates of local taxes or by granting tax reductions or exemptions to taxpayers) only within the statutory limits defined by the Parliament.

According to Eurostat data the value of local governments' revenues to GDP ratio in Poland has been significantly higher than the average of European Union countries (see Table II).

TABLE II: LOCAL GOVERNMENTS' REVENUE TO GDP RATIO – POLAND AND EUROPEAN UNION (YEARS 2008-2011)

	2008	2009	2010	2011
Poland	14,0	13,7	13,9	13,4
European Union	11,4	12,1	11,9	11,7

Local governments' revenues fall short of their expenditures, which creates budget deficits. Table III makes a comparison of budget balances and revenue-to-expenditure ratios of local governments in Poland with EU-27 averages between 2000 and 2010 (Eurostat data, ESA).

TABLE III: BALANCES OF LOCAL GOVERNMENTS' BUDGETS AND REVENUE-TO-EXPENDITURE RATIOS – POLAND AND EUROPEAN UNION

Fiscal Year	Deficit or surplus (in % GDP)		Revenue-to-expenditure ratio (in %)	
	Poland	European Union	Poland	European Union
2000	-0,40	0,00	96,27	100,00
2004	0,10	-0,20	100,78	97,37
2006	-0,30	-0,20	97,81	98,25
2007	0,00	-0,10	100,75	99,12
2008	-0,20	-0,20	98,58	98,26
2009	-1,00	-0,40	92,52	97,56
2010	-1,10	-0,40	92,00	96,72

The data show considerable variations in the budget balances of local governments in both Poland and the EU, but in Poland they are stronger than in the other EU member states. In addition, the period of economic crisis seriously deteriorated the financial results of Polish local governments (more than the EU average).

#### IV. FINANCIAL AUTONOMY

The problem of local governments' autonomy, including financial autonomy, has been extensively covered in the literature. Financial autonomy can be considered in terms of revenue autonomy, expenditure autonomy or their combination [6]. Revenue autonomy is frequently equated

with local government's right to create sources of revenues for its budget. If a somewhat wider approach is taken, the revenue autonomy of authorities can also be considered with respect to their right to pursue fiscal policy within their territorial jurisdiction [7]. This includes, for instance, the right to create the sources of own revenues (e.g. local taxes or charges), the granting of tax reductions or exemptions or tax payment deferrals, but also, to some extent, the management of assets held by the local government with the purpose of generating revenues. The scope of revenue autonomy plays an important role in the decentralisation of public finances [8].

Expenditure autonomy can be interpreted in terms of local governments' freedom to spend their funds. It is therefore limited by the amounts and structure of revenues in local budgets, because expenditure autonomy of local governments depends on the availability of revenues that they can fully control under the law in force [7].

Revenue autonomy is strongly related to expenditure autonomy, because the scope of expenditure autonomy is determined by revenue amounts and their structure in local budgets. It is so, because expenditure autonomy of local governments arises from their ability to have revenues that they can allocate as they wish within the limits of the law [7]. The freedom to create budget revenues should be accompanied by the freedom to spend them [7]. It is therefore not possible to treat expenditure autonomy and revenue autonomy as completely separate notions. A significant amount of local governments' revenue autonomy (such as their right to create various „unique” sources of revenues) is likely to increase the level of tax competition [9]. The efficacy of this mechanism shows territorial variations, though, and depends, *inter alia*, on the specific solutions implemented by particular countries [10] and on the mobility of the population [11].

The results of empirical studies [12], [13] show that the scope of revenue autonomy of Polish local governments is relatively narrow. As far communes are concerned, local taxes represent a relatively small proportion of their budget revenues (less than twenty per cent). Secondly, communes are in principle not allowed to create their own „unique” taxes or other significant source of revenues. Their active revenue policy consists in setting tax rates below their maximal levels, the granting of tax reliefs and exemptions, as well as the remission of overdue taxes. Communes exercise these rights to adjust the amount of their revenues. In general, however, their power to determine the structure of their revenues is very limited, so their authorities have fewer chances of participating in tax competition. A considerable share of communes' revenues is represented by intergovernmental grants. Their amounts are not fully (let alone directly) controlled by communes, so they reduce the scope of their revenue autonomy. Poviats and voivodeships are not allowed to create local taxes to draw revenues. In fact, their ability to determine local revenues is insignificant. These two tiers of self-government hardly have revenue autonomy at all.

The scope of local governments' revenue autonomy is determined not only by the amount of their own revenues but also by the value of unconditional grants paid by the state

budget and other local governments. The available analyses show that the value and structure of local governments' transfer revenues are important for their expenditure autonomy. Fast expanding amounts of grants between 2004 and 2010 had an adverse effect on the expenditure autonomy of local governments. However, this finding should not be treated as showing an obviously negative phenomenon, because the increase in conditional transfers to local governments was caused by greater amounts assigned to projects co-financed from EU sources. In this specific case, reduced expenditure autonomy was accompanied by a significantly growing volume of investment spending. The structure of the unconditional transfers made to local governments shows that most of them were calculated and awarded based on the educational needs of local communities. The amount of equalization transfers also increased, pointing to attempts being made to constrain further growth of territorial disproportions in local governments' capacity to create revenue. The increasing amounts of unconditional grants enlarged financial resources fully controlled by local governments, but in the years 2004-2010 local government's revenues from the unconditional grant grew more slowly than from the conditional grants. Among the OECD countries, the Polish rate of transfer revenues used to finance local governments is average [14]. However, the positive thing is that the structure of the revenues is more favourable from the perspective of revenue autonomy than the OECD average.

#### V. HORIZONTAL FISCAL IMBALANCES

The equalization of local governments' revenues mainly serves the purpose of reducing differences in the economic (or revenue) capacity of local governments at the same level (i.e. of diminishing horizontal imbalances). In very simple terms, the process of equalization involves monetary transfers that the national budget directs to the economically weakest governments or direct transfers from the „better off” local governments to the “poorer” units. Equalization transfers very frequently take a form of an unconditional grant [15], which is calculated with a formula based on measures characterizing the economic and financial or social situation in the region (area). Particular countries develop specific solutions suiting their needs. In practice, equalization funds are frequently supplied by the „more prosperous” local governments. A local government exceeding the levels of predetermined indicators (e.g. economic growth indicators) is required to contribute specific amounts to the national budget which form an equalization fund and are subsequently distributed among other, economically “weaker” units. The theory of fiscal federalism calls these contributions *negative transfers* (*negative grants*). The serious problem that appears at this point is the following: if the relatively „rich” local governments must support the “poorer” ones, how can it be established that they have “too much funds” and the poor one „too little?” Trying to identify the specific amounts to be transferred is even more difficult.

It is noteworthy that the equalization function of unconditional grants raises doubts [16]. Unconditional grants support the „weaker” regions (and make it easier for

particular local governments to compete with each other) but an equalization system may also decelerate the development of the „richer” local governments (because of the aforementioned negative grants and similar systems). Moreover, the „poor” governments receive funds to meet their basic needs, so they may lose interest in seeking sources of revenue on their own [2]. Even these authors who accept the equalization function of the unconditional grants frequently indicate that equalization funds are not a necessary characteristic of relations between the national government and local governments [17]. The less developed regions frequently have a surplus of unutilized factors of production (such as relatively inexpensive labour) and fairly low costs of investment than the better developed and „rich” regions. These assets can trigger their fast economic growth without the use of equalization grants [18]. There are also direct arguments pointing to the weaknesses of the equalization function; if we assume that the ultimate purpose of revenue equalization is to support the less prosperous citizens and to provide them with higher standard of living, a system equalizing the revenues of local governments is not the best way to achieve this. Aid offered to the poorer local government goes to all their residents – the poorest and the richest alike. There are many disputes and debates on these subjects, both theoretical and underpinned by empirical data. Their multitude cannot change the fact that many of the economically „weaker” local governments simply need help. This conclusion can be found in the European Charter of Local Self-government [19] that Poland signed too. According to the Charter, financially disadvantaged local communities must be protected by equalization procedures or balancing measures that mitigate the impacts of unequal distribution of the potential sources of incomes and of expenditures the communities must make.

The economic situation of local governments in Poland is strongly diversified. The differences can be illustrated with GDP per capita. Considerable territorial differences can also be found in Poland regarding the amounts of own revenues derived by local governments at all levels. The amounts show very strong correlation with regional GDPs. The rate of correlation between regional per capita GDPs and the amounts of local governments' own revenues in particular regions stands at 97%. It is so, because the catalogue of own revenue sources available to local governments includes taxes (both collected locally as well as their share of national taxes [1]) the amounts of which directly depend on the activity and sales of local enterprises [20], etc.

As a result of strong differences in per capita GDPs and local governments' own revenues equalization transfers are necessary to reduce differences in the development of particular regions. The document that the Polish Ministry of Finance distributed among city and town councils and poviats boards explains that the solutions provided in the local government revenue act are intended to further the decentralization of public tasks and funds, and thereby to increase the availability of public funds to local governments as well as their economic responsibility by enlarging the proportion of locally raised revenues in the total revenues [21]. These purposes correspond to the trends presented in the literature on fiscal federalism [15]. The document addresses also the problem of considerable regional

differences in the revenues of particular local governments on all levels (i.e. communes, poviats and self-governing voivodeships). The differences were the reason why an equalization system protecting the economically weakest governments was introduced Poland. The system is based on equalization transfers: horizontal differences in the revenues of communes and poviats are made up for using the so-called *equalization part* and the balancing *part* of the unconditional grant, whereas voivodeships are entitled to the *equalization part* and the *regional part* of this grant. In 2009, the total value of equalization transfers made to local governments exceeded 11 billion PLN, so they accounted for over 7% of all local governments' revenues. The per capita values of equalization transfers made to local governments varied strongly between regions, showing high correlation between the economic capacity of particular regions (expressed through GDP per capita and own revenues per capita) and the amounts of equalization transfers.

The Polish system of equalization transfers also has a mechanism requiring the "better off" local governments to make financial contributions to the appropriate components (*parts*) of the unconditional grant directed to the „poorer” governments (in terms of fiscal federalism this system might be called a system of *negative grants*).

When the principles of fiscal federalism are applied to evaluate the Polish revenue equalization system we find that the system and the principles are generally consistent (as far as the tools and the very concept of equalization are concerned). On the other hand, between 2009 and 2011 equalization transfers accounted for only 7%-8% of all local governments' revenues in Poland. Further, there are strong differences in regional GDPs and local governments' own revenues. This situation contrasted with the long time availability of equalization transfers leads to the question about the efficiency of their use (or granting) [22]. The values of GDP per capita and equalization grants (based on the data of Polish Ministry of Finance) in Polish regions are given in Table IV.

TABLE IV: GDP AND EQUALIZATION TRANSFERS IN POLISH REGIONS (VOIVODSHIPS)

Voivodship	GDP per capita		Own revenues per capita		Equalization grants per capita	
	year	year	year	year	year	year
	2007	2008	2009	2008	2009	2009
Dolnośląskie	33 567	2 481,83	2 365,85	173,25	200,34	
Kujawsko-Pomorskie	26 801	1 763,27	1 708,64	296,57	362,03	
Lubelskie	20 913	1 332,71	1 249,30	421,90	518,14	
Lubuskie	27 350	1 770,07	1 706,43	288,77	344,69	
Łódzkie	28 371	1 969,18	1 879,26	220,00	259,01	
Małopolskie	26 456	1 835,51	1 819,92	251,70	296,32	
Mazowieckie	49 415	3 417,68	3 260,43	203,85	255,66	
Opolskie	25 609	1 782,39	1 643,71	268,07	334,03	
Podkarpackie	20 829	1 389,29	1 335,51	414,37	508,54	
Podlaskie	22 896	1 561,76	1 600,29	392,95	460,19	
Pomorskie	30 396	2 287,44	2 152,35	199,13	231,95	
Śląskie	32 761	2 335,15	2 196,87	85,35	104,73	
Świętokrzyskie	23 741	1 506,06	1 500,59	399,17	487,64	
Warmińsko-Mazurskie	22 961	1 652,32	1 542,92	391,56	474,24	
Wielkopolskie	32 266	2 020,72	1 978,83	185,60	227,55	
Zachodniopomorskie	27 708	2 066,94	2 027,91	273,25	329,62	

It is very difficult to make an unambiguous evaluation of the system. It generally follows the principles of fiscal federalism, but its efficacy seems moderate. The amounts of equalization transfers show significant and negative correlation with the economic and financial situation of local governments (e.g. expressed through GDP per capita and own revenues per capita). This is positive phenomenon, as it shows that equalization funds go to the weakest local governments and that rates of own revenues per capita or GDP per capita rising in local government units decrease the amounts of equalization funds. Poland uses also a system of negative grants which is typical of fiscal federalism.

## VI. LOCAL GOVERNMENTS' DEBT MANAGEMENT

The debt of local governments in Poland is steadily driven upwards by their growing demand for funding. During the recent economic slowdown (crisis) the rate of debt growth even accelerated. The Polish law does not allow local governments to have debt in excess of 60% of their revenues. This rule does not apply to obligations assumed to cover the costs of projects co-financed by EU and to non-repayable foreign funds. The value of local government debt to GDP ratio in Poland is much lower than the average for all European Union countries (see Table V – Eurostat data).

TABLE V: LOCAL GOVERNMENT DEBT TO GDP RATIO IN THE YEARS 2008-2011 – POLAND AND EU

	2008	2009	2010	2011
Poland	2,3	3	3,9	4,3
European Union	5,2	5,8	5,9	5,9

The predominant items in the structure of local governments' debt are definitely bank credits and loans (see Table VI). In 2010 they accounted for 91.5% of all local debt (bank credits represented over 67%). Debt instruments (municipal bonds and bills) were used definitely less often than bank credits and loans. At the end of December 2010, municipal debt instruments (bonds) represented 8% of all debt of local governments. Despite local governments' growing interest in municipal bonds, they still seem to underestimate the benefits offered by instruments that enable funds to be raised quickly and at low cost.

TABLE VI: STRUCTURE OF LOCAL GOVERNMENT DEBT – YEAR 2010

Debt instrument	All creditors		Domestic creditors	Foreign creditors
	PLN million	structure (%)	PLN million	PLN million
Bank credits and loans	50 406,70	91,49	41 914,10	8 492,60
- long-term	49 886,90	90,55	41 394,30	8 492,60
- short-term	519,8	0,94	519,8	0
Debt securities	4 406,20	8,00	3 289,40	1 116,80
- long-term	4 399,20	7,98	3 282,40	1 116,80
- short-term	7	0,01	7	0
Other	281	0,51	281	0
Total	55 093,90	100,00	45 484,50	9 609,40

Municipal debt instruments were mainly purchased by domestic commercial banks whose portfolios accounted for over 72% of the debt instruments (bonds and bills) issued by

local governments. Local governments preferred to issue long-term debt (with maturities exceeding 1 year) that represented 98.5% of their total liabilities. Short-term debt was issued only occasionally. Interestingly, a large group of entities investing in municipal debt was foreign investors that accounted for around 17.4% (over 9.6 billion PLN) of total debt issued by local governments.

The debt mainly serves investment purposes. Both correlation analysis and regression models show a clear relationship between local governments' investment spending and their debt levels [23]. Because Poland needs projects fostering its development, the steadily rising volume of investment spending must be recognised as a positive phenomenon. However, many local governments have found themselves very close to the mandatory debt limits.

## VII. CONCLUSION

The analysis presented above shows those local governments in Poland struggle with several serious problems even after the public finance sector in Poland has been considerably decentralised. Deficit is a permanent feature of their budgets, which means that revenues are not sufficient to cover expenditures. As a result, the amounts of local public debt keep expanding. This debt, mainly bank credits, is one of the most important sources of funding that local governments use to finance their investments. Many local governments are nearing the maximum level of debt allowed under the law. The scope of financial autonomy granted to local governments in Poland is relatively narrow. Only communes have revenue autonomy, as they are the only units that can derive revenues from local taxes (but not to create them). However, their fiscal policy must fit within the limits of the national law enacted by the Parliament. The expenditure autonomy of local governments is restricted by the substantial proportion of conditional grants in the structure of their revenues. Additionally, particular local governments differ considerably from one another regarding their capacity to generate revenues and „wealth”. To eliminate the differences, a system of equalization grants has been constructed on the principles of fiscal federalism, but its efficacy is very limited.

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