

SECOND-HOME OWNERS' SPENDING PATTERNS IN RURAL LOCATIONS: SOME EVIDENCE FROM FINLAND AND POLAND

Adam CZARNECKI ¹, Maarit SIRENI ²

¹ PhD, Senior Researcher, Institute of Rural and Agricultural Development, Polish Academy of Sciences, email: aczarnecki@irwirpan.waw.pl,

² PhD, Adjunct Professor, Karelian Institute, University of Eastern Finland, email: maarit.sireni@uef.fi

Abstract

Agricultural decline (in terms of income and employment) has been accompanied by matching processes of urban residents' increasingly profound exploration and growing interest in the more distant locations treating the countryside more as a place of consumption. This can be clearly through demand of second-home owners for various goods and services supplied locally by farms, businesses and individuals. This paper seeks to assess the scale of local purchasing among the second-home owners in Finland and Poland as well as to identify what factors decide that in some locations demand for certain local products is considerable and diversified while in others – weak and modest. The data used in this study come from postal surveys and direct interviews with almost 900 second-home owners conducted in 40 municipalities in Finland and Poland. In order to identify main drivers for respondents' consumer behaviour/spending patterns Mann-Whitney U test and Kruskal-Wallis test were applied.

Keywords:

Second homes, rural economy, local purchasing, consumer behaviour, expenditure patterns

Introduction

As many researchers have stressed in their works the second-home phenomenon may play beneficial role and have (significant) positive impact on the rural/community's economy (Newby 1988, Tamer et al. 2006). Among the main advantages income and employment opportunities for rural businesses, farms and households are usually pointed out (Weagraff 2004, Brida et al. 2011). These profits have a chance to be quite considerable in economic terms and regular when some critical conditions for establishing long-term and stable economic relationships with the locals are met. Large number and high concentration of secondary residences, accessibility to local shops and services as well as local embeddedness of the owners (rural roots, previous rural experience as a visitor/tourist) are usually of a great importance with regard to the impact size and characteristics bringing a boost to the local community development in various aspects (Czarnecki 2014, Heffner & Czarnecki 2015).

However, the significance of second homes for the local is much dependent on the second-home owners'/users' consumption behaviour that is their expenditure patterns including spatial pattern/arrangements as well as quantitative (volume of purchased goods and services) and qualitative patterns (the structure of commodity bundle) (Marjavaara 2008, Müller 2002). Being aware of certain local circumstances, second-home owners' everyday practices, preferences and economic rationality, some of expenditure patterns can be favourable while other particularly disadvantageous for the community's economy.

Given the above, the main aim of the paper was to assess the scale of the local spending and then to identify crucial factors influencing expenditure patterns for various types of local goods and services demonstrated by second-home owners in rural locations of Finland and Poland.

1. Literature review

As for the effects and influences for the local economy many researchers have stressed the beneficial role and positive implications resulting from second homes (Newby 1988, Tamer et al. 2006). They have usually argued that trade exchange between second-home owners and the local business may increase economic performance of local enterprises and contribute to the local people's incomes at least providing additional incomes/source of income to farms and households (Nielsen et al. 2009, Brida et al. 2011, Hjalager et al. 2011, Czarnecki 2014) while some of them have proved even the contribution to jobs creation for locals (Weagraff 2004).

On the contrary, depiction of such a positive/beneficial picture of the local economic impact has been contested and criticized quite often, although without emphasizing threats, risks or real downsides but rather focus on weak, insufficient and of a poor quality influences underlining their numerous (actual) limitations (Nordin 1993). Among the most often mentioned they have pointed out weak or uncertain influence on the local labour market with the small number of new jobs, their seasonal and part-time character, employment insecurity, low wages in comparison to jobs generated by other industries (Gallent et al. 2002, Luloff et al. 1994, Marcouiller 1997, Wallace et al. 2005).

To recapitulate one can argue that economic benefits flowing from tourism depend primarily on the level of expenditures incurred by tourists while the latter depend on tourists' consumption patterns and preferences (Divisekera & Nguyen 2014) which in this case means that for local purchasing and the local economic performance second-home owners expenditure patterns are of a great significance. These, in foundations, are influenced by consumption determinants that can be seen as key-factors to understand and fully assess the impact of second-home tourism on the community's economy. Therefore what are the crucial determinants and preconditions of consumption patterns demonstrated by second-home owners?

Many researchers have stressed the great importance of households' socio-demographic characteristics, focusing mainly on the household wealth described by disposable incomes, as the main determinant of spending (Foster 1985, Cage 1989, Lehto et al. 2004, Mehmetoglu 2007). Then gender, age and education make a difference when explaining local purchasing. Especially purchaser's age is considered as a significant distinguishable variable across of new forms of tourism, as in the notion of lifestyle (Agarwal & Yochum 2000). Here the family life-cycle as the explanatory theory can be useful and it have been proved so far in Finnish (Pouta et al. 2006, Rantanen & Hyyryläinen 2012) and other foreign studies (Jang et al. 2004,) focusing on demand for local services among second home owners demonstrating significant explanatory power for differences in expenditure patterns. Some of the purchaser's socio-demographics (education, wealth, economic activity, occupation) may be echoed in his/her origins that here is considered as urban (metropolitan, small town) or rural place of living (Lehto et al. 2001, Laesser & Crouch 2006) thus it may be treated as a universal/complex factor.

There is no doubt over the household size (number of members and the number of children as a separate category which means second-home users in this case) to be an influential factor for the size of demand and amount of spending (Nicolau and Más 2005). This is because the increasing household size reflects not only in growing needs and demand but also in growing disposable income of a household (adult members/those bringing income to the household) thus subsequently in increasing purchasing power (Czech 2012).

Moreover, besides purchaser's socio-demographics certain expenditure patterns e.g. for infrequent/typically leisure services are influenced by some other important determinants associated with holiday home location characteristics/destination area factors (in various territorial dimensions: a village, locality, municipality, neighbourhood) (Rinne &

Saastamoinen 2005). These may be widely considered as factors influencing accessibility for local shops and services and result from level of equipment with facilities (shops, businesses, services) and location of a village (a second-home location) with regard to towns and cities or local growth/service centres (Heffner & Czarnecki 2015) or a level of the economy structure diversification (Alward et al. 1992).

Such considered accessibility (spatial, time- and cost-accessibility) especially in the case of second-home owners is also highly shaped by the distance from primary to secondary residence which is particularly evident when analysing purchases of goods. Shorter distances influence local purchasing in a pretty negative way as major part of second-home users buys food products and everyday use articles in their permanent location and bring all of them to their second homes (Müller 2002, Czarnecki 2014).

Finally, one may refer to the physical and qualitative characteristics of a (second) home/property itself, e.g. size of the house, home equipment with facilities and utilities. They may have significant explanatory power especially when analysing local supply with construction or renovation services, maintenance services or building materials. Here a very helpful in understanding of such consumption patterns is the theory of product life-cycle where the product is a second home. We can imagine that different needs follow the very beginning – the initial phase of the second-home i.e. land/property purchases (increased needs and demand for construction services and building materials) and completely different in consecutive phases that can be called ‘as of a typical leisure time’ when expenses for construction services decrease but everyday life (foodstuffs) and infrequent purchases (catering, recreational facilities) become very common. Needs and motivations are even different in declining phase of the product (second-home) when various long- and short-term strategies are undertaken by the owners or their descendants.

2. Objectives, methodology & data sources

There were two main research objectives formulated for this study. First, to assess the scale of local purchasing among second-home owners in Finland and Poland in terms of the number of players/actors involved in as well as in terms of the monetary value (amount of spending). Here, ‘local purchasing’ means transactions that were made at the location of respondent’s secondary residence (village or municipality or neighbourhood). Second, to identify crucial factors and preconditions influencing expenditure patterns demonstrated by second-home owners with regard to their summer/holiday residences.

To meet these objectives, transactions between second-home owners and the local people were examined. All the economic linkages were evaluated through interpretation of data obtained solely from second-home owners. As for the analyzed transactions the focus was put on recurrent relationships alone. In fact it included those having long-lasting dynamics and reflecting in economic development rather than in short-term growth. It excluded from the analysis all the one-time transactions – mainly land property purchases.

Furthermore, to be more precise in identifying factors influencing consumption patterns numerous variables were taken into account representing four types of characteristics, i.e. (owner’s) respondent’s socio-demographic characteristics, second-home location’s characteristics, home/property’s characteristics and additional characteristics (e.g. respondent’s second-home leisure practices and activities or respondent’s social ties). Thus this approach allowed to build/construct the ideal consumer profile that is the most beneficial for the local/rural economy.

The data on local transactions made by Finnish second-home owners were gathered from the postal survey carried out in 20 selected Finnish municipalities in 2013, while the data for their Polish counterparts were collected through direct interviews made in 20 selected municipalities in 2009. Municipalities to be surveyed were chosen taking into consideration

the highest number of secondary residences in total housing resources (Statistics Finland and Central Statistical Office)) as the main selection criterion. In Finland, the survey sample included 1,000 adult owners (of age ranging from 18 to 80 years old) of secondary residences, while the response rate was accounted for 46.7% (467 respondents). In Poland direct interviews were conducted with 398 second-home owners. By using Mann-Whitney U test and Kruskal-Wallis test were both employed to identify key-drivers (as those statistically significant) for Finnish and Polish second-home owners consumer behaviour with regard to spending in rural locations.

3. Research results

According to the survey data, the vast majority of respondents – 92.3% of Finns and 93.3% of Poles – reported purchasing of goods and/or services locally, i.e. at the second home location. For Finnish consumers local expenditure totalled €1,423,413, ranging individually from €6 to €34,150. The mean per buyer was €3,305 whilst the median was much lower – €1,935 – showing the prevalence of relatively low local monetary expenditure. For Poles the total spending amounted to PLN 2,186,822 (€525,678) and varied from PLN 40 to PLN 122,200 (€10 to €29,375) with the average of PLN 8,030 (€1,930, at the archive exchange rate at the time the survey was carried out, i.e. in September 2009) and the mean value – PLN 3,600 (€865).

Obviously, the exchange rate conversion is purely illustrative and does not allow direct comparisons. Given the different economic situation in both countries, along with different social, demographic and economic characteristics of populations based on the income level, purchasing power, prices of goods and services to some technical conditions concerning the survey samples and case-study selection, there is no substantive/content-related justification for comparisons of this kind, as the compilation is no more than indicative.

Comparability of the populations studied (Poland-Finland, social and occupational groups, functional types etc.) was provided by the application of relative measures, both on local spending levels (annual spending on different goods and services per person/household member) and on the structure of local spending (the share of spending on six predefined types of goods and services in overall local spending by second-home owners, again per household member). Household-budget researchers frequently raise the issue of economies of scale, i.e. in this case how the size of a household affects the overall spending level as well as the structure of spending, with some household expenses remaining constant (e.g. charges for some home-related expenses) (Czech 2012). In accordance with researchers' suggestions, this was levelled out with the help of double weightings. These involved the OECD scale of equivalence in the 70/50 formula, a method which assumes that the first adult has a value of 1, the next adult is 0.7, and a child is 0.5.

The average individual local household spending by second-home owners was €1,978.50 for Finns and PLN 3,149.60 (€757.10) for Poles. Further comparisons of local spending according to significant characteristics of the respondents, their leisure practices, second homes and their locations, are easier to perform if we assume the average level to be 1.00. However, it is worth noting that at the start that this indicator will vary less among Finns than Poles, since it is expressed in EUR for the former and PLN for the latter (where, due to the relative weakness of the currency, the spending ranges are greater). The point here, however, is not to compare the two countries but rather to compare the descriptive categories (independent variables) explaining the diversity of spending levels, and to seek analogies in the correlations between spending and the above-mentioned characteristics.

The analysis focused exclusively on statistically significant correlations (by using Mann-Whitney U test and Kruskal-Wallis test). In the table one asterisk marks those with significance of 0.05 and two asterisks those with greater significance (Table 1).

The respondents' ages significantly differentiated the values of local spending among Poles, where the indicator was 1.14 for the youngest group and 0.79 for the oldest. The area of variation between the two extreme groups was as much as PLN 1,093, or 35% of the average. Next comes origin (place of permanent residence) for Finns, with the highest indicator value of 1.54 in Helsinki and the lowest of 0.78 in small towns, and a range of up to as much as €1,500, which accounts for up to 75% of the average spending. This correlation was strong in all the categories of the study's urban-rural continuum – spending grew with rising urban status, which yet again indicates better pay among urban, especially big-city dwellers compared to the rest of the country. Such an unequivocal correlation was not found among Poles, but one can definitely point to foreign owners of second homes (not a large group) as those with the highest average local spending.

Similarly, the respondents' education had a greater impact on expenditure differentiation among Finns than among Poles. The spending indicator was 1.20 for the best-educated group and 0.64 among those with an elementary education. At the same time, the degree of variation was €1,110, while the average spending of the latter group was just over half that of the university-educated group. Among Poles, spending was higher in the working group (1.06), especially entrepreneurs and higher-level specialists and executive managers, than the non-working group (0.95). Among Finns, where more detailed categories of professional activity were used, it was higher mainly among people with a higher professional status: entrepreneurs, specialists, civil servants and higher-level white-collar workers (1.30-0.96). It was the lowest among the unemployed (0.06), and in the working group – among manual labourers even lower than among retirees. Interestingly, Finnish second-home owners showed no disproportion between the working and non-working groups, which can be partly explained by the lower variability when spending levels are expressed in EUR, but also by smaller disparities in income between people in work and retirees (who were the clear majority among second-home owners).

Table 1 Finnish and Polish local spending against socio-demographic, locational and second-home breakdowns

	Finns	Poles		Finns	Poles
Respondent's age	2.7	*-1.9	Home equipment	*24.1	**17.0
Working mobile	1.00	1.14	0	0.61	0.82
Working non-mobile	1.01	1.00	1	0.64	0.46
Post-working	0.98	0.79	2	0.99	1.03
Respondent's permanent place of living	**32.0	13.6	3	1.32	1.09
Helsinki / Warsaw	1.54	0.97	Distance to health centre	**4.1	-1.1
Other large cities	1.05	0.91	≤15 km	1.17	1.16
Medium-sized towns.1	0.92	1.57	≥16 km	0.84	0.83
Medium-sized towns.2	0.78	0.62	Distance to pharmacy	**4.3	** -3.3
Small towns and villages	0.85	1.19	≤15 km	1.14	1.11
Respondent's education	**19.3	**17.1	≥16 km	0.85	0.87
Primary school	0.64	1.30	Distance to grocery	**3.4	-0.4
Vocational school / training course	0.66	0.89	≤15 km	1.09	0.98
High school	1.14	0.86	≥16 km	0.83	1.16
University/polytechnics	1.20	1.13	Distance to specialty shop	** -2.7	-1.7

	Finns	Poles		Finns	Poles
Respondent's economic activity	-1.7	*21.5	≤15 km	1.11	1.00
Working	1.00	1.06	≥16 km	0.93	1.00
Non-working	1.00	0.95	Distance to restaurant	**4.3	**5.8
Net monthly household income	**35.2	**37.3	≤15 km	1.16	1.26
≥7 501 € / ≥10 001 PLN	1.44	2.57	≥16 km	0.81	0.68
5 001–7 500 € / 5 001–10 000 PLN	1.26	1.21	Leisure activities: Renovating/DIY	**2.1	**3.0
2 501–5 000 € / 3 001–5 000 PLN	0.91	0.89	Yes	1.39	2.24
1 251–2 500 € / 1 501–3 000 PLN	0.79	0.82	No	0.98	0.86
≤1 250 € / ≤1 500 PLN	0.36	0.52	Leisure activities: Total	*34.0	12.6
Respondent's rural roots	*2.4	*2.5	0	0.43	0.81
Yes	0.88	0.45	1 (1-4)	0.64	0.93
No	1.17	1.07	2 (5-6)	0.94	1.03
Length of ownership	*11.8	4.8	3 (7-9)	1.06	1.16
≤4y	1.23	1.41	4 (>10)	1.34	0.61
5-9y	1.03	1.06	Social activity. Total	**28.9	*2.5
10-19y	1.14	0.86	Yes	1.29	1.11
20-29y	0.95	0.81	No	0.88	0.94
≥30y	0.74	0.86	Social activity. Local markets, local events	**3.0	-0.5
Localisation factors: Municipality of birth	*1.8	**2.0	Yes	1.35	1.55
Yes	1.07	0.08	No	0.93	0.94
No	0.98	1.06	Social activity. Other (NGOs, meetings etc.)	**2.8	**2.2
Localisation factors: Inheritance	0.5	**2.6	Yes	1.54	1.24
Yes	0.49	0.77	No	0.90	0.97
No	1.02	1.04	SH usage over past 3 years	*17.0	**35.5
Length of stay: Nights spent	**64.7	**29.5	Increased (a lot + slightly)	1.10	1.50
0	0.40	4.50	Remained stable	1.01	0.71
≤29	0.47	0.80	Decreased (a lot + slightly)	0.70	0.70
30-59	0.77	0.42	I cannot say	0.70	0.81
60-89	0.94	0.58	Plans to use SH as permanent in the future	**22.9	**20.1
90-149	1.43	1.18	Yes (+ probably yes)	1.19	1.82
≥150	1.67	1.54	No	0.92	0.68

	Finns	Poles		Finns	Poles
Home size	**38.1	**34.2	I cannot say	1.04	0.73
<49.9 m ²	0.67	0.43			
50-99.9 m ²	0.86	0.96			
100-149.9 m ²	1.23	0.93			
≥150 m ²	1.78	2.33			

Source: own study.

Moreover, household income was one of the most important factors affecting local spending among second-home owners in both populations considered. To generalise, the higher the income, the higher the local spending level, with very large variation, from 1.44 for the wealthiest to 0.36 for the least affluent Finns, and from 2.57 to 0.52 respectively for Poles. The variation was especially wide among Poles, at PLN 6,465 (2,148 among Finns) and was equal to four times the average spending for the poorest group. Hence in both populations income contributed to the greatest disproportions in local spending levels.

Variables describing family ties to the village where the second home was located, and also those associated with the way the owners came to acquire their second home, which was often related to such ties, had a perceptible impact on local spending. To generalise, rural roots, the second-home locality being the respondent's place of birth, relatives and friends currently living in the second-home village/municipality and above all inheriting the second home had a negative effect on the level of spending on local goods and services – for Finns it was 0.87 to 1.15 for those who had purchased their second home, and for Poles – from 0.40 to as much as 1.96 for those who had purchased land and built their second home. First of all, building a home is likely to contribute significantly to increased spending (also locally), while inheriting a home in most cases largely precludes such a necessity and thus does not contribute to raising the overall level of spending. In addition, as the analysis outcomes showed, inheriting coupled with a rural background and having relatives and friends in the area generally contributed to lower local spending on all categories of products and services, which could suggest that they are at least in part provided for free by local people (relatives, hired workers, friends) or via informal distribution channels, usually at a lower cost than official prices offered by enterprises.

Higher local spending was also reported by those who had had a second home for a relatively short time (up to 5 years) (1.23 among Finns and 1.41 among Poles), compared for example to those with the longest ownership (over 30 years) (0.86 among Poles and 0.74 among Finns), which is mainly due to the high demand for renovation and construction services and building materials at the early stage in the life cycle of the product (second home), generating very high spending and contributing substantially to the dynamic growth of the overall spending level.

How long people stayed at their second home during the year was also a major factor, and it is no surprise that spending increased gradually with the increasing length of stay. It was similar for those who declared an increasing length of stay (by number of nights spent) at the second home year-on-year (over the past 3 years) (1.10 for Finns and 1.50 for Poles); this group had a higher level of local spending than people who reported an unchanging or shortening length of stay (0.70 and 0.81 respectively). Declarations as to the future use of the second home were also part of this tendency, as respondents planning to move to their second home for good in the unspecified future reported higher average local spending (1.19 for Finns and 1.82 for Poles) than those who were not considering or rejected such a possibility (0.92 for Finns and 0.73 for Poles), the main factor being high spending on building materials, construction/renovation services and maintenance costs among Poles.

More active forms of leisure time (the number of different leisure practices) were also reflected in the level of spending. The more practices listed, the higher the spending, which could mean that adding to the number of leisure practices requires financial outlays – to buy accessories, pay local fees (e.g. harbour, use of facilities, recreational rentals etc.) use of services, hence the higher average spending for more active respondents.

Higher average local expenses were also incurred by people who took part in local events such as markets, but also by those who showed greater commitment to local community life (through participation in local organisations, community work for the local area, village meetings, consultations), which is important insofar as it indicated the integration of this group of second-home owners into the local community not only in an economic sense but more comprehensively. It may also mean that community activity contributes to greater local economic activity and vice versa, which might at least partly support the idea that second homes (or their owners) are a critical resource for reconstructing and revitalising rural communities suffering from depopulation and ageing.

The second-home community/municipality characteristics also played an important role in the level of local spending. The extent to which the municipality was covered by retail trade (grocers' and specialist shops) and services (healthcare, catering, etc.). The presence of any such outlet in the second-home locality or nearby (within a 15 km radius from the second home in Finland and within 5-10 km in Poland) contributed significantly to rising overall expenditure and also spending in the given outlet category (retail shops – spending on basic commodities (food products), bars and restaurants – spending on food away from home). Only for Poles was the proximity of grocers not reflected in increased overall spending, but only in spending on food and everyday articles, which is not particularly surprising considering that even rural areas are well saturated with family-run grocers.

Conclusions

In light of research results it is quite difficult to produce recommendations for local, regional authorities or businesses (although in the latter group is slightly easier) mainly because not all the consumption patterns preconditions, circumstances and factors as well as demand drivers can be created, shaped and moderated by these stakeholders. Hence, their influence on second-home owners' economic behaviour and consequently their local spending is very limited if any. However among the factors there are some determinants that are crucial for (and at the same time reflects in) local and seasonal (expressed by second-home owners) consumption, i.e. equipment with shops, services and leisure/recreation facilities. These can be at least to some extent shaped by local authorities and local business owners e.g. through investments, promotional activities attracting investors and external capital. There is no doubt that such undertakings can be effective enough to contribute to the economic (consumption) attractiveness of a municipality ensuring seasonal residents broader and more complex provision of goods and services. As a result disadvantageous consumption behaviour demonstrated by second-home owners and their spending patterns could be modified in favour of local economy linking them thoroughly with local businesses. What is more, reasonable economic policies and decisions might have made the municipality attractive for new second-home owners or even might have maintained/expanded local shops and services networks as well as keep the supply quality as much attractive as people would decide to move there permanently.

Obviously, it is much dependent on local authorities' attitudes and strategies implemented towards second-home phenomenon. The pro-development actions have more chances to be undertaken in municipalities in which second homes are treated as an important (local) resource and are considered as a development priority and stimulus in local development (economic, tourism) strategies (it means basically municipalities with very high number or

concentration of summer homes). On the other hand, it has to be stressed that such municipalities may (potentially) suffer from relatively high environmental pressure and from (potentially) serious social conflicts. So, further pro-attractive action could be stopped or contested by the locals in the context of sustainable rural development in which more desirable would be to keep a kind of *status quo* i.e. the most optimal/stable number of summer homes and this may mean no more incentives to make investments or improvements at any costs (including social and environmental ones). Since second-home phenomenon is rather complex issue and has not economic implications alone but of a multifaceted character it is slightly difficult and challenging to make recommendations for economic policy not considering direct and indirect effects for spheres of other local development.

References

1. Agarwal, V.B., & Yochum, G.R. (2000). Determinants of tourist spending. In: A.G. Woodside, G.I. Crouch, J.A. Mazanec, M. Oppermann & M.Y. Sakai (Eds.), *Consumer psychology of tourism, hospitality and leisure*, (311-330). CABI: Wallingford.
2. Alward, G.S., Workman, W.G., & Maki, W.R. (1992). Regional economic impact analysis for Alaskan wildlife resources. In: G.L. Peterson, C.S. Swanson, D.W. McCollum & M.H. Thomas (Eds.), *Valuing wildlife resources in Alaska*, (61-86), Westview Press, Boulder.
3. Brida, J.G., Osti, L., & Santifaller, E. (2011). Second homes and the need for policy planning. *Tourismos: An International Multidisciplinary Journal of Tourism*, 6(1), 141-63.
4. Cage, R. (1989). Spending differences across occupational fields. *Monthly Labour Review*, December 1989, 33-42.
5. Czarnecki, A. (2014). Economically detached? Second home owners and the local community in Poland. *Tourism Review International*, 18(3), 153-166.
6. Czech, A. (2012). Metodologiczne aspekty badań konsumpcji w ujęciu bezpośrednim. *Economics and Management*, 4, 7-17.
7. Divisekera, S., & Nguyen, V. (2014). *Regional variations in tourist consumption patterns: A model of demand for domestic tourism in Australia*. Nara Tourism Statistics Week: 13th Global Forum on Tourism Statistics, Nara, Japan, 17-21, November 2014.
8. Foster, A.C. (1985). Wife's Labour Force Participation and Family Housing Expenditure. *ACCI Proceedings*, s. 27-31.
9. Gallent, N., Mace, A., & Tewdwr-Jones, M. (2002). *Second homes in rural areas of England*. The Countryside Agency, Wetherby
10. Heffner, K., & Czarnecki, A. (2015). Linking locally: Second home owners and economic development of the rural community. In: P. Dannenberg & E. Kulke (Eds.), *Economic development in rural areas: Functional and multifunctional approaches*, (185-210), Ashgate Publishing, Farnham (Series: The Dynamics of Economic Spaces).
11. Heffner, K., & Czarnecki, A. (2011). Wpływ zjawiska drugich domów na rozwój obszarów wiejskich. In: K. Heffner & A. Czarnecki (Eds.), *Drugie domy w rozwoju obszarów wiejskich*, (131-162), Instytut Rozwoju Wsi Rolnictwa PAN, Warsaw.
12. Hjalager, A.M., Staunstrup, J.K., & Ibsen, R. (2011). Trade and value developments in the Danish second-home sector: Implications for tourism policies. *Tourism Economics*, 17(3), 677-691.
13. Jang, S., Bai, B., Hong, G., & O'Leary, J. (2004). Understanding travel expenditure patterns: A study of Japanese pleasure travellers to the United States by income level. *Tourism Management*, 25, 331-341.

14. Lehto, X.Y., Cai, L.A., O'Leary, J.T., & Huan, T.-C. (2004). Tourist shopping preferences and expenditure behaviours: The case of the Taiwanese outbound market. *Journal of Vacation Marketing*, 10(4), 320-332.
15. Laesser, C., & Crouch, G.I. (2006). Segmenting markets by travel expenditure patterns: The case of international visitors to Australia. *Journal of Travel Research*, 44(4), 397-406.
16. Luloff, A.E., Bridger, J.C., Graefe, A.R., Saylor, M., Martin, K., & Gitelson R. (1994). Assessing rural tourism efforts in the United States. *Annals of Tourism Research*, 21, 46-64.
17. Marcouiller, D.W. (1997). Toward integrative tourism planning in rural America. *Journal of Planning Literature*, 11(3), 337-357.
18. Marjavaara, R. (2008). *Second home tourism: The root to displacement in Sweden?* Gerum 2008:1, Umeå University, Umeå.
19. Mehmetoglu, M. (2007). Nature-based tourists: The relationship between their trip expenditures and activities. *Journal of Sustainable Tourism*, 15(2), 200-215.
20. Müller, D.K. (2002). Second homes ownership and sustainable development in Northern Sweden. *Tourism and Hospitality Research*, 3, 343-355.
21. Newby, H. (1988). *The countryside in question*. Century Hutchinson, London.
22. Nicolau, J.L., & Más, F.J. (2005). Heckit modelling of tourist expenditure: Evidence from Spain. *International Journal of Service Industry Management*, 16(3), 271-293.
23. Nordin, U. (1993). Fritidshusbebyggelse. In: H. Aldskogius (Ed.), *Kulturliv, rekreation och turism*, (72-79). SNA, Stockholm.
24. Pouta, E., Neuvonen, M., & Sievänen, T. (2006). Determinants of nature trip expenditures in Southern Finland – Implications for nature tourism development. *Scandinavian Journal of Hospitality and Tourism*, 6(2), 118-135.
25. Rantanen, M., & Hyryläinen, T. (2012). Vapaaajan asukkaat paikallisia palveluympäristöjä muovaamassa. *Maaseudun Uusi Aika*, 2, 59-67.
26. Rinne, P., & Saastamoinen, O. (2005). Local economic role of nature-based tourism in Kuhmo municipality, Eastern Finland. *Scandinavian Journal of Hospitality and Tourism*, 5(2), 89-101.
27. Tamer-Görer, N., Erdoğanaras, F., Güzey, Ö. & Yüksel, Ü. (2006). *Effects of Second Home Development by Foreign Retirement Migration in Turkey*. Paper presented at 42nd ISoCaRP Congress, Istanbul.
28. Wallace, A., Bevan, M., Croucher, K., Jackson, K., O'Malley, L. & Orton, V. (2005). *The Impact of Empty, Second and Holiday Homes on The Sustainability of Rural Communities: A Systematic Literature Review*. York: Centre for Housing Policy.
29. Weagraff, B.S. (2004). *The Contribution of Second Homes to Rural Economies: A Thesis in Agricultural, Environmental, and Regional Economics*. University Park: Pennsylvania State University.