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Financial Standing of Young Consumers and Their Financial Competences in the Light of Research Findings

Summary

The segment of young consumers meets a particular interest on the side of both market researchers and business. As it was noticed in the report *Bogactwo mądrości – spełnianie potrzeb starszych konsumentów*: “The prevailing in recent decades cult of youth has shaped the way in which firms perceive the consumer. Though at present the bigger and bigger and more and more influential group of consumers are individuals aged 50+, the majority of suppliers of products and services have still been designing and adjusting their offer only to the young generation” (Deloitte, 2012). It is this group of consumers which is perceived as one of potential and innovative consumers. Hence the knowledge of the young people’s financial standing, competences, behaviour is of substantial cognitive and applicative importance. An aim of the article is to present the young Poles’ financial standing in the light of findings of the survey for the National Register of Debts¹ as well as the selected competences of young consumers based on results of the quantitative (main²) survey carried out among 1000 Poles (recognised as at least minimally competent) in August 2013, for two groups: individuals aged 18-29 accounting for 26% and, for comparison, aged 30-39 accounting for 14% of the population surveyed. The

¹The survey was carried out by the research institute Millward Brown commissioned by the National Register of Debts of the Economic Information Bureau by the method of computer-assisted telephone interviews (CATI). The sample of 1021 individuals aged 18-35 years was randomly selected by quota. The survey was carried out in 2014.

See *Finansowy portret młodych, cz. I – młodzi zarabiają, cz. II – młodzi wydają*, Krajowy Rejestr Długów Biura Informacji Gospodarczej, Warszawa 2014.

²The main survey was preceded by the omnibus survey in which Poles were asked to relate to 20 statements which might differentiate their attitudes towards the issue of sustainable consumption. Based on the received answers there were singled out five statements (the so-called filter): 1) If the product is proecological and has such marking, then I shall willingly buy it, even if it costs 10% more than the one without such a marking; 2) I would like that the direct manufacturer received fair payment for the product even if I had to pay for it 10% more; 3) I regularly sort waste; 4) When buying something new I first listen to the opinions of acquaintances on the issue; 5) I almost always read the composition of food products being bought. Indication by the respondents of three of them qualified the respondent to a further quantitative survey (the main), which had the nature of consumer survey. Respondents were adult Poles aged 18-74 who were recognised as the minimum competent. The survey was carried out among 1000 respondents by the telephone interview method (CATI) in August 2013. The characteristics of the research sample: sex: women – 51%, men – 49%; age: 18-29 (26%); 30-39 (16%); 40-49 (19%); 50-59 (15%); 60+ (24%); education: primary (6%), vocational (14%), secondary (46%), higher (34%); household’s net income: up to 2 thousand zlotys (29%); 2001-4000 zlotys (34%), 4001 zloty and more (16%), denial (21%); residence: countryside (39%), town with less than 25 thousand (13%), town with 25–49 thousand (11%), town with 50–99 thousand (8%), town with 100 thousand and more inhabitants (30%), provinces: Dolnośląskie – 7%; Kujawsko-Pomorskie – 5%; Lubelskie – 5%; Lubuskie – 3%; Łódzkie – 7%; Małopolskie – 9%; Mazowieckie – 14%; Opolskie – 3%; Podkarpackie – 5%; Podlaskie – 3%; Pomorskie – 6%; Śląskie – 12%; Świętokrzyskie – 4%; Warmińsko-Mazurskie – 4%; Wielkopolskie – 9%; Zachodniopomorskie – 4%.

The surveys were conducted within the grant “*Kompetencje konsumentów jako stymulanta innowacyjnych zachowań i zrównoważonej konsumpcji*” nr 2011/03/B/HS4/04417, financed from the National Science Centre’s resources.

survey was carried out with the use of a questionnaire of the survey by the CATI (computer-assisted telephone interview) method. The surveys carried out by NRD show that more than 1/3 of young Poles receive money from parents or family, or have bills paid thereby. Independently able to subsist is every fourth 25-30-years old individual and as much as 14% 30-years old ones. Young people are more often satisfied than dissatisfied with their financial standing. Almost every second young Pole is satisfied or very satisfied with their financial standing; only 23% are dissatisfied or highly dissatisfied. As much as 30% of the respondents were unable to evaluate their standing. Young Poles' households' incomes are highly diversified. On average, young Poles' families have at their disposal the amount of 2,669 zlotys per month. Living on credit is for many young people the only possibility to start their independent lives. Almost one half of Poles up to the age of 35 years availed themselves with credits and loans whenever. In turn, the authors' surveys indicate that financial competences of young Poles require educational activities whose need is indicated by the respondents. Many young people do not plan their budget or special purpose spending, do not prepare a purchase list, although many young people display high self-assessment of their competences as regards finance management. The presented research findings have the cognitive and applicative character. The article is of the research nature.

Key words: young people, consumers, financial standing, competences.

JEL codes: D12, D31, D33

Introduction

Many people included into the group of young people (it is assumed that those are people who are younger than 35 years) have grown in the realities of free-market economy. This is a generation for which living on credit is not anything bad; quite to the contrary, meeting needs, not only real ones, indispensable for existence, but more and more frequently contextual needs (Szczepański 1981, p. 137; Bylok 2013, p. 35-47), takes place with the use not so much one's own savings as credits and loans. In this respect, they definitely differ from their parents for whom taking credit/loan often enough was a serious and thoroughly informed life decision.

One can hardly wonder at contemporary young people as the market encourages buying and products are within reach, under the principle: "buy today, pay tomorrow". Banks and parbank institutions encourage reaching out for an 'easy' money (Dąbrowska 2013, p. 116).

The ability to carry out self-control depends on a number of factors, mainly subjective, e.g. attitudes. Attitude, according to the definition provided by R.A. Baron and D. Byrne, is "a lasting, general evaluation of people (including oneself), objects, and problems" (Solomon 206, p. 242). In turn, B. Wojciszke under attitudes understands "relatively lasting tendencies to a positive or negative relationship to the object of attitude" (Wojciszke 2011, p. 200).

Empirical research related to the theory of social representations proved that there prevail in the society the two opposite attitudes towards financial behaviour: pro-saving and pro-consumption (Webley, Nyhus 2001, p. 96-99).

It is proper to quote the words uttered by T. Veblen who noticed that “it is much more difficult to reduce expenses, to leave off the once achieved living standard than to increase expenses adequately to the growth of wealth” (Veblen 1971, p. 93). The reasons should be seen in consumers’ strong habit to the achieved living standard and lifestyle, the acquired social status. Sources of financing consumption in such a situation become external resources, for example, loans and credits.

Financial standing of young Poles

Financial standing is a determinant of the household’s economic condition, its abilities to meet needs as well as indicates abilities to make savings, financial liabilities and their timely settlement.

As the survey “Financial Portrait of Young People” of the National Register of Debts shows, 72% of young Poles live on gainful employment, 29% of young people work within the framework of employment contract for indefinite time-period earning on average 3,209 zlotys per month. On average, young people’s families earn 2,669 zlotys; people with higher education – 3,219 zlotys (with vocational education – 2,280 zlotys); living in towns – 2,872 zlotys (in the countryside – 2,490 zlotys). Taking into account the sex, men still are in a better situation – there are working 79% of them vis-à-vis 65% of young women; the average income of men’s household amounts to 2,936 zlotys compared with 2,385 zloty sin case of women.

Up to 25 years of age, most often young Poles work within the framework of ‘junk’ job contract earning on average 2,582 zlotys; in the group of people aged from 26 to 30 years, there prevail employment contracts for a definite time-period, with the average salary of 2,748 zlotys; after the 30th year of life, young people more often work having their employment contracts for an indefinite time-period, with the average monthly salary of 2,826 zlotys.

In the group of young Poles living together with their parents there prevails (46% of respondents) salary up to 2,000 zlotys (with the average of 2,508 zlotys); salary of singles is placed within the interval of 2,001 to 5,000 zlotys (47%; 2,511 zlotys), like in case of families with children (50%; 3,084 zlotys), and partners without children (39%; 2,940 zlotys).

As the research shows, parents/family support young Poles:

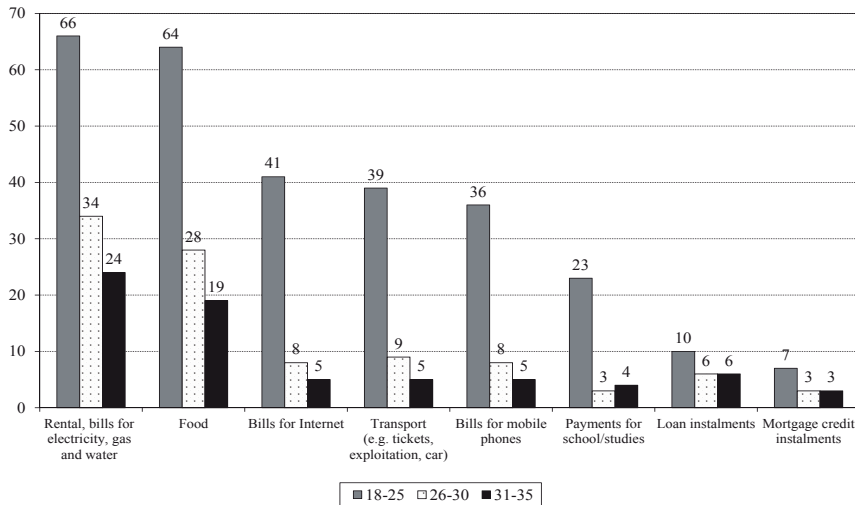
- 37% of them make use of financial support from others,
- 27% receive money for housekeeping,
- 23% have the paid rental or part of bills.

The support is, first of all, used by the individuals aged 18-25 (60%), next 26-30-years old (24%) but also the oldest in this group, 31-35-years old (14%). In case of students, 75% of young people use the financial support. It is worthwhile to note that in terms of finance even individuals with secondary and higher education are not independent – by 41% of them in each of these groups are financially supported.

In all the age groups, most often parents/family pay rentals, bills for electricity, gas and water as well as they finance food products. In the youngest group, they often pay also bills for the Internet, communication, bills for mobile phone (Chart 1).

Chart 1

Types of financial support of young Poles by parents/family



Source: The report “*Finansowy portret młodych*” [The Financial Portrait of Young People], op.cit.

It is proper to note that 39% of the surveyed individuals are satisfied with their financial standing and 9% - very much satisfied, whereas 23% were more or less dissatisfied. As much as 30% could not clearly assess their standing.

The greatest optimists appeared to be the youngest. Almost half of them are satisfied and 11% very much satisfied. The level of satisfaction is the lowest in the group aged from 26 to 30 years, what can be explained by the life cycle, entering by many people the stage of self-reliance.

Among thirty-year old people, 46% are satisfied and 8% very much satisfied. Also in this age group we can observe a little bit more of those more satisfied and the least group of people dissatisfied with their financial standing. More than one half of singles (57%) are satisfied with their financial standing; it is also this group where there is the least number of people dissatisfied (13%). Country dwellers are usually more satisfied than inhabitants of big towns and cities (52% of those satisfied vis-à-vis 42%). The most dissatisfied are inhabitants of big towns and cities (100-400 thousand inhabitants; as much as 29% express their dissatisfaction with their current financial standing) what can be attributed to the specificity of life in large agglomerations.

More often about the lack of cash complained women (46%) than men (37%); however, it is them who work less frequently and often earn less. The age also differentiates financial standing of young Poles. Despite the fact that people in their thirties mostly work and earn the biggest money, it is them who most often encounter the situation that they lack money. It can be explained by a different phase of life and occurrence of the needs they did not have when were younger. Families with children (48%) more often indicate lack of money than singles (34%) or individuals living with parents (41%).

Young people's propensity to take loans/credits (the survey carried out for the National Register of Debts)

Young Poles are the generation which, like their peers from other countries of the European Union, meet their needs with the use of external funds. For many of them credit is the only opportunity to obtain their own flat, for independent life. As the survey called "*Finansowy portret młodych*" carried out for the National Register of Debts shows almost one half of Poles before 35 years of age have whenever used credits and loans. Young people, who want to borrow money, most often apply to the bank (79%), much more seldom to intermediaries offering instalment credits at stores (17%) and money-lending firms (12%). Money-lending firms' offer is more often used by individuals before 25 years of age (35%) as well as casual workers (36%) and jobless people (24%), what may issue from a greater ease of getting loan than from the bank.

About the lack of creditworthiness more often complain individuals before 25th year of age, students as well as people with primary and secondary education. Another reason for non-borrowing is the lack of ability to repay subsequent monthly liabilities.

The average monthly liability of young people's households on account of loans amounts to 603 zlotys and mortgage credits—to 739 zlotys. Instalments of almost every tenth respondent amount to more than 999 zlotys. Greater monthly liabilities are attributed to the individuals living in married couples (loan instalment amounts to 814 zlotys, credit instalment – to 960 zlotys) than unmarried individuals (loan instalment: 439 zlotys, credit instalment: 513 zlotys). The highest liabilities have families with children – every month their account is reduced by 831 zloty son account of loans and by 1017 zloty son account of mortgage credit. The structure of expenses to cover liabilities confirms that it is just credits what serves young people building their independence and adult life.

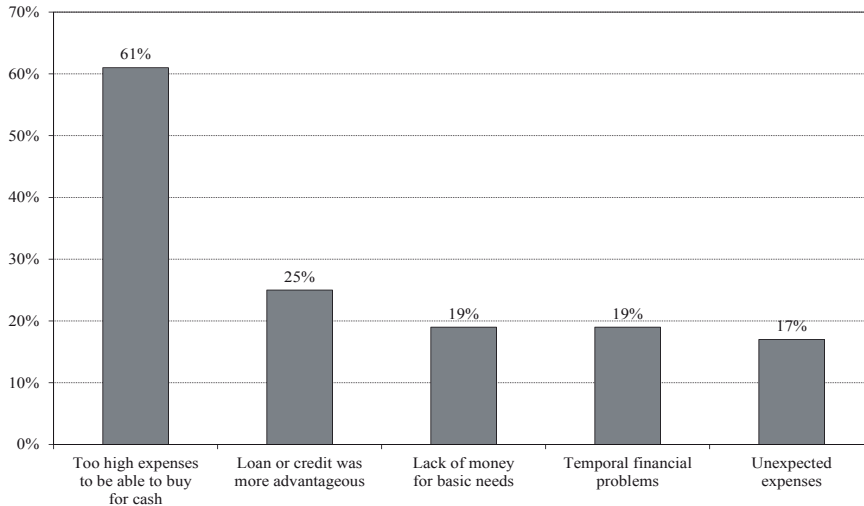
The number of people, who have borrowed, grows with age. In the group of people before 25, money was borrowed by every fifth respondent, whereas among the people aged 30+—by seven of ten. For loans and credits much more seldom reach individuals with primary education; 75% have never incurred such liabilities. Only 6% among pupils and students have availed themselves of the opportunity to gain funds from those sources.

The main reason for incurring financial liabilities by young people was too large one-off expenditure to buy a thing (in the list of dream things, there were most often furniture,

apparel, electronic devices, household appliances, foods, car or motorcycle) for one's own money (Chart 2).

Chart 2

Reasons for incurring financial liabilities



Source: *Finansowy portret młodych*, op. cit.

The youngest, aged from 18 to 25, if they borrow, then the reason is a purchase of a car, scooter or motorcycle (37%) but also holiday travels (8%) or hobby (6%). This means that the youngest Poles want to satisfy high-tier needs, to have a pleasure disregarding the costs and real financial abilities. The fashion for certain geographical destinations also makes accomplishment of journey at any cost. "The priority is me and my needs, my hobbies". Young people like surfing, diving, exercise extreme sports. This is often an element of being distinguished, leaders imitation and sometimes of the prestige or self-fulfilment. In this age group, there were also prevailing the following reasons: "Temporary financial problems", "Incidental expenses", what confirms the earlier reflexion concerning an ease to make decisions on borrowing and pampering oneself. It is worthwhile to emphasise that individuals from this age group most often live with parents and make use of parents' aid as well as they most seldom indicated that could not afford buying certain goods.

In the age group 31-35, almost every third person considered that 'Loan/credit would be more profitable'. Such a situation would be justified if costs of repayment thereof were lower than the gained profits from investing savings.

For every fifth young Pole, loan and credit serves repayment of previous debts or coverage of current expenses. Among elder people, such situations take place definitely more seldom.

Individuals around 30 year of age most often decide to take a loan to buy something to their household or to make a repair, but it is also them who live independently. Almost three of ten 30-years old people decided to credit real estate. The strict procedure of taking mortgage credit causes that chances to take it are higher in case of individuals with the most stable situation in the labour market.

The greater profitability of loan or credit as compared with cash payment was indicated by as many as every fourth young Pole. This confirms the earlier thesis that young Poles are not afraid of taking a loan or credit. However, difficulties may concern timely repayment thereof.

It is proper to note that for 36% of young Poles there happened not to pay their bills at due times. Unpaid liabilities concerned:

- invoice for telephone/Internet – 23%,
- payment of rentals, bills for electricity, gas, water, etc. – 20%,
- loan-repayment instalment – 10%,
- credit-repayment instalment – 8%,
- credit card – 6%.

Outstanding liabilities were settled in the following ways: from current income, wage (45% of indications); using assistance of the family, friends (41%); there were reduced expenses (30%); there were used savings (15%); there was undertaken an additional job (10%); there was taken a loan, there was used the credit card (8%); there was sold the property (2%).

It is worthwhile to add here that, as the research shows, 47% of young Poles save, 13% have savings from 5 to 25 thousand zlotys, and 5% have savings above 25 thousand zlotys.

Financial competences of young Poles in the light of authors' own research

Every household has budget which allows for meeting the essential and higher-tier needs at different levels of satisfaction. According to the Central Statistical Office (GUS), the household's budget comprises cash and non-cash incomes and expenditures of the household for a given period (A. Dąbrowska, F. Bylok, M. Janoś-Kresło, D. Kielczewski, I. Ozimek 2014) (*Pojęcia stosowane ... 2014*).

Competences mean the *theoretical knowledge and practical skill distinguishing a given person with an ease of effective, efficient, corresponding with the qualitative expectations satisfaction of needs of lower and higher tier retaining responsibility for choices and decisions being made*³.

Rational management of financial means requires budget planning. As the quantitative research shows, the budget is not planned at all by 26% of people aged 18-29 (statistically significant dependence) and 33% of people aged 30-39. The higher per cent of people not plan-

³ More widely: Dąbrowska, Bylok, Janoś-Kresło, Kielczewski, Ozimek, (2014) (monograph in print).

ning their budget among individuals in their thirties is quite surprising as in this group people more often have their families, more stabilised lifestyle, they have to think of meeting not only their own needs but also those of other members of the household. Among those who plan their budget, on the monthly basis, there are planning their budget, respectively, 49% and 58% (statistically significant dependence), and in a longer perspective – 18% and 16%.

The competent consumer not only ought to plan his or her budget but to plan purposeful expenses what allows making more reasonable, informed decisions.

As the research shows, there are not planned at all purposeful expenses (e.g. purchase of RTV devices, household appliances, a car, a lot, gaining new skills – by way of use of paid training, courses, etc.) by 36% of people aged 18-29 and by 38% of those aged 30-39. Such plans on the 6-month basis are prepared, respectively, by 30% and 31% (statistically significant dependences), on the annual basis – by 19% in each of the age groups, and in a longer perspective – by 15% and 12% of consumers.

Very well estimate their competences as regards management of household's finance 36% of people aged 18-29 and 40% of those aged 30-39.

Important is the need of financial consultancy demand for which was reported by 69% of people aged 18-29 and 83% of those aged 30-39. This means that very many people are aware of lack of competence as regards household's finance management and they would readily have availed themselves of prompts how to manage it rationally in order to be able both to meet needs without fears that it would not suffice them to the end of month and to save or invest financing surplus.

As the survey called "*Portret finansowy mlodych*" shows, many people dream of buying real estate, furniture, scooter, home appliances, and car. In the survey in question, the consumers were asked what sources of financing they were anticipating. It appeared that among people aged 18-29 as well as 30-39 in the first place there were indicated savings: respectively, 55% and 62%; the second place took bank credit – 30% and 26%; next, additional job – 9% and 6% as well as loan taken from the family and friends, at a work place – by 6% in each of these groups. The decisions concerning purchasing real estate, RTV devices, household appliances, car are usually of the nature of prudent decisions what means that the consumer making his or her purchasing decision goes through the whole decision-making process; particularly extended is the stage of searching information and comparing offers or non-routine decisions (Garbarski 1998, p. 82-84) which usually concern the products already bought earlier; there take place all the phases of the process of making purchase decisions, though the time destined for recognition of the ways of need meeting is considerably shorter than in the case of prudent decisions – the consumer makes a choice based on their experience, opinions of acquaintances, recommendations, time pressure, etc.

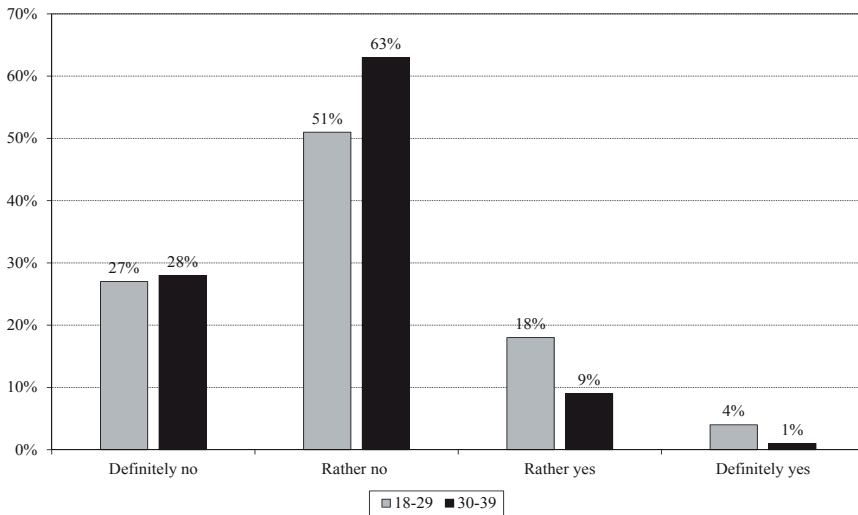
In case of food articles, lists of purchases are not prepared by 16% of people aged 18-29; 21% of them do it only sometimes; 30% do so in case of bigger purchases, and 32% draw a list of purchases every day or almost every day. Those in their thirties most often draw their lists with bigger purchases (30%), a little bit more seldom on the daily basis or almost every day (28%), or sometimes (27%; statistically significant dependence), while 16% – never.

Purchasing foods concerns product bought every day and often; it is usually connected with a routine decision what means that the consumer goes across the shortened decision-making process as it is the product already known to the buyer.

Purchasing decisions are affected, *inter alia*, by advertising. As K. Stasiuk and D. Maison notice, consumers are to a modest extent aware of the fact how much advertisements like brands affect the decisions they make (Stasiuk, Maison 2014, p. 416). Meanwhile, more often than every fourth young respondent declares that advertising does not affect their decisions and merely a few per cent admit that they are affected thereby (Chart 3).

Chart 3

Buying under impact of advertising by respondents aged 18-39 (% of answers)



Source: Authors' own research, 2013.

Although the respondents did not admit that they were buying under influence of advertising, nevertheless very many of them said that they were buying under impact of advertising food products and, on average, every fourth RTV devices, household appliances, electronic devices as well as clothes and footwear (Table 1).

Moreover, 78% of people aged 18-29 and 72% of those aged 30-39 declare that they buy products present in sales promotion and by super price.

From the point of view of households' budget, finance management as well as responsibility for decisions being made in the context of care of the environment, important are young people's attitudes towards use of electricity, water and gas. And so:

- in case of electricity, 48% of respondents do not pay attention to its use, and doing that seldom are 40% of people aged 18-29, while 38% and 41% (statistically significant dependence) do so in the group of those aged 30-39;

- water use is neglected by 37% of respondents, while seldom paying attention are 47% of people aged 18-29; 37% and 41% are attributed to those in their thirties;
- gas use is neglected by 37% of respondents; seldom do so 38% of younger people and, and 36% and 32% of people aged 30-39.

Table 1**Products bought under impact of advertising (% of indications)**

Age	Food products	RTV devices, household appliances, electronic devices	Car	Insurance services	Education of children	Catering services	Furniture	Clothes, footwear
18-29	70%	18%	5%	4%	3%	4%	6%	25%
30-39	62%	23%	5%	4%	4%	5%	4%	21%

Source: Authors' own research, 2013.

It is important whether young people are ready to change their purchasing habits taking into account the idea of sustainable consumption, i.e. to buy only what is necessary, in order not to throw away products; to buy natural environment-friendly products; to always use an ecological, reusable bag; to prefer local manufacturers; when buying RTV devices, household appliances to pay attention to use of energy and water.

Readiness to change one's hitherto habits was definitely declared by every second person aged 18-29 and by 38% of 30-year olds; would be rather disposed 37% of people in a younger age group, and 38% in the group of 30-39 years.

Resumption

In general, we can say that the financial portrait of young Poles is not too optimistic. Behaviour displayed by young people, particularly those aged 18-25, indicate the need for educational activities, for making people aware why the contemporary consumer should plan their budget, what consequences are in case of untimely repayment of drawn liabilities, and that not every need must be satisfied at once. "Buy mindfully and make commitments being aware they have to be repaid" are the principles which may safeguard many young people against financial troubles.

As Adam Łacki, Chairman of the Board of Management of the National Register of Debt of the Economic Information Bureau S.A., rightfully states (*Kredyt...* 2014), young people must remember to build their credit history both in the credit information office and

in the business information offices. They should prevent the situation that they are included in the list of debtors already at the beginning of their adult life as there is yet a very long way before them. The database of the National Register of Debts at present includes more than 770 thousand people below 35 years of age. Those are debts on various accounts: unpaid loans and credits, but also unpaid bills of rentals and mass media and utilities. In aggregate, young people have outstanding liabilities for almost 4 billion zlotys. The most indebted young person is 34 years old and has 4.8 million of debt.

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Sytuacja finansowa młodych konsumentów a ich kompetencje finansowe w świetle wyników badań

Streszczenie

Segment młodych konsumentów znajduje szczególne zainteresowanie ze strony zarówno badaczy rynku, jak i biznesu. Jak zauważono w raporcie *Bogactwo mądrości – spełnianie potrzeb starszych konsumentów*: „Panujący w ostatnich de-

kadach kult młodości ukształtował sposób, w jaki firmy postrzegają konsumenta. Pomimo, że obecnie coraz większą i bardziej wpływową grupą konsumentów są osoby w wieku 50+, większość dostawców produktów i usług wciąż projektuje i dostosowuje swoją ofertę tylko do młodego pokolenia” (Deloitte, 2012). To w tej grupie konsumentów upatruje się potencjalnych i innowacyjnych konsumentów. Stąd wiedza o sytuacji finansowej, kompetencjach, zachowaniach ludzi młodych ma istotne znaczenie poznawcze i aplikacyjne. Celem artykułu jest przedstawienie sytuacji finansowej młodych Polaków w świetle wyników badania Krajowego Rejestru Długów, a także wybranych kompetencji młodych konsumentów w oparciu o wyniki badania ilościowego (głównego) przeprowadzonego wśród 1000 Polaków (uznanych za przynajmniej minimalnie kompetentnych) w sierpniu 2013 roku, dla dwóch grup: osób w wieku 18-29 lat liczącej 26% i dla porównania w wieku 30-39 lat liczącej 14% badanej populacji. Badanie przeprowadzono przy wykorzystaniu kwestionariusza ankiety techniką CATI (ang. *Computer Assisted Telephone Interview*, czyli wspomagany komputerowo wywiad telefoniczny). Badania przeprowadzone przez KRD wskazują, że ponad 1/3 młodych Polaków dostaje pieniądze od rodziców lub rodziny lub ma przez nich opłacane rachunki. Samodzielnie jest się w stanie utrzymać co czwarty 25-30 latek i aż 14% trzydziestolatków. Młodzi są częściej zadowoleni niż niezadowoleni ze swojej sytuacji finansowej. Niemal co drugi młody Polak jest zadowolony lub bardzo zadowolony ze swojej sytuacji finansowej, jedynie 23% jest niezadowolonych lub bardzo niezadowolonych. Aż 30% badanych nie potrafiło ocenić swojej sytuacji. Dochody gospodarstw domowych młodych Polaków są bardzo zróżnicowane. Średnio rodziny młodych Polaków dysponują kwotą 2 669 złotych miesięcznie. Życie na kredyt jest dla wielu młodych ludzi jedyną możliwością na rozpoczęcie samodzielnego życia. Niemal połowa Polaków do 35. roku życia korzystała kiedykolwiek z kredytów i pożyczek. Z kolei badania autorek dowodzą, że kompetencje finansowe młodych Polaków wymagają działań edukacyjnych, na potrzebę których wskazują sami respondenci. Wiele młodych osób nie planuje budżetu, ani wydatków celowych, nie sporządzają listy zakupów, aczkolwiek wielu młodych dokonuje wysokiej samooceny kompetencji w zakresie zarządzania finansami. Przedstawione wyniki badań mają charakter poznawczy i aplikacyjny. Artykuł ma charakter badawczy.

Słowa kluczowe: młodzi konsumenci, sytuacja finansowa, kompetencje.

Kody JEL: D12, D31, D33

Финансовое положение молодых людей и их финансовая компетентность в свете результатов исследований

Резюме

Сегмент молодых потребителей особо привлекателен как для исследователей рынка, так и бизнеса. Как отмечается в отчете *Богатство мудрости – осуществление потребностей пожилых потребителей*: «Господствующий в последние десятилетия культ молодости сформировал образ, каким фирмы воспринимают потребителя. Несмотря на то, что в настоящее время все большей и все более влиятельной группой потребителей являются лица в возрас-

те свыше 50 лет, большинство поставщиков продуктов и услуг по-прежнему проектирует и приспособляет свое предложение только к молодому поколению» (Deloitte, 2012). Это в этой группе потребителей усматривают потенциальных и инновационных потребителей. И потому осведомленность в отношении финансового положения, компетентности, поведения молодых людей имеет существенное познавательное и прикладное значение. Цель статьи – представить финансовое положение молодых поляков в свете результатов обследования Национального списка должников, а также избранных видов компетентности молодых потребителей на основе результатов количественного (основного) исследования, проведенного среди 1000 поляков (признанных по крайней мере в минимальной степени компетентными) в августе 2013 г., для двух групп: лиц в возрасте 18-29 лет, насчитывающей 26%, и для сравнения в возрасте 30-39 лет, насчитывающей 14% обследуемой популяции. Обследование провели с использованием вопросника анкеты по методу CATI (англ. *Computer Assisted Telephone Interview*, т.е. компьютерной системы телефонного интервью). Обследования, проведенные по заказу Национального списка должников, указывают на то, что свыше 1/3 молодых поляков получают деньги от родителей или семьи, или же родственники оплачивают их счета. Самостоятельно в состоянии содержаться каждый четвертый обследуемый в возрасте 25-30 лет и даже 14% респондентов в возрасте 30 лет. Молодые люди чаще довольны, нежели недовольны своим финансовым положением. Почти каждый второй молодой поляк доволен или очень доволен своим финансовым положением, лишь 23% недовольны или очень недовольны. Даже 30% обследуемых не умели оценить свое положение. Доходы домохозяйств молодых поляков весьма дифференцированы. В среднем семьи молодых поляков располагают суммой 2.669 злотых в месяц. Жизнь на кредит для многих молодых людей – единственная возможность начать самостоятельную жизнь. Почти половина поляков в возрасте до 35 лет хотя бы один раз пользовалась кредитами и займами. В свою очередь, авторы доказывают, что финансовая компетентность молодых поляков требует просветительной работы, потребность в которой указывают сами респонденты. Многие молодые люди не планируют свой бюджет ни целевых расходов, они не составляют списков покупок, хотя многие молодые люди высоко оценивают свою компетентность в отношении управления финансами. Представленные результаты исследований имеют познавательный и прикладной характер. Статья имеет исследовательский характер.

Ключевые слова: молодые люди, потребители, финансовое положение, компетентность.

Коды JEL: D12, D31, D33

Artykuł nadesłany do redakcji w czerwcu 2014 r.

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