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**DETERMINANTS OF YOUNG CONSUMERS'  
BEHAVIOUR ON THE MARKETS  
OF CENTRAL AND EASTERN EUROPE**

## Introduction

The research of consumer behaviour of children and youth is justified not only by the fact that children are the prospect adult consumers and their present attitudes and consumption habits will be shaping their behaviours after a couple of years but also by the notion that children directly or indirectly take part in everyday purchasing decisions of their families.

The young consumers' market can actually be described as having three levels:

- primary market where the purchases are made directly by children,
- influence market where products are purchased by the family members under the influence of children,
- future market on which young consumers are treated as future buyers of goods and services (Solomon, 2006).

Some research results show that the value of products bought for and by the juveniles amounts to as much as 100 thousand dollars (Kraak and Pelletier, 1998, p. 31; McNeal and Yeh, 1993). It is estimated that in Poland young consumers at the age of 7 – 18 spend 300 million PLN per month (*Co młody konsument wiedzieć powinien*, 2007), of which teenagers spend about 200 millions PLN (*Moje konsumenci ABC*, 2006).

The common European children and youth market includes 16% of the Union population, which accounts for over 78 million persons\*. The conditions in which children live differ significantly between particular European countries. But at the same time we can note several tendencies leading to the unification of the children and youth behaviours, such as: the standardisation of supply, tendency to eliminate disproportions in the standard of living between countries and on the other hand numerous interpersonal relationships established by young people as well as the growing intensity of contacts with the cultures of other countries and societies.

The research conducted in the field of young consumers' behaviours concentrate on two main areas – the identification and the description of both determinants and symptoms of these behaviours. Unfortunately, the characterization of market behaviours of young people meets several difficulties. In case of desk research, the obstacles mainly result from the lack of uniform, comparable data for different countries, or even total inaccessibility of data in certain areas or for some nations. Additionally, the existing data (e.g. published in the international yearbooks and on the websites of Eurostat) do not concern the specific nature of this market, and as a result one has to infer about the youth behaviours on the basis of the determinants shaping this market.

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\* [Http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=1&language=en&pcode=tps00010](http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=1&language=en&pcode=tps00010) refers to children under 14.

On the other hand, the primary research projects in this field rarely include a greater number of countries because of the high costs and organisational difficulties involved. For example, Professor A. Olejniczuk–Merta and her team conducted the research in as many countries as Poland, Hungary, the Czech Republic, Slovakia, Lithuania and Latvia (Olejniczuk-Merta, 2007), but still the study did not refer to other European countries.

A child plays a certain role and influences each stage of the decision process as well as each aspect of the purchase (e.g. where to buy, when to buy) (Schiffman and Kanuk, 1987). Making the decision concerning the purchase of products for children may be the task of parents as well as of children with different share of votes depending on the child's age and the specific product in question. The research results show that the decisions to purchase foodstuffs are made by mothers themselves or they are joint choices of mothers and other adult family members. A similar situation refers to the purchase of personal hygiene products. In case of toys the decision in more than 55% belongs to children and parents together, and in 12% – to children alone. Children also influence the decisions to buy clothing and shoes: their co-participation reaches 45-50% and the older the children the greater their impact on the choice of goods meant for them. It was additionally noted that over 60% of children at the age of 12-15 bought food products (for themselves or for the family) independently choosing a particular brand (Olejniczuk-Merta, 1996). Influence exerted by children over the purchase is the greatest in case of products used by themselves (breakfast cereals, toys, clothing); moderate in case of some activities undertaken by the family (vacation, going out to the restaurant) and the lowest in case of durable and expensive products (Belch and Ceresino, 1985; Foxman and Tansuhaj, 1988), but one should mention that, especially in case of durables, children's influence occurs mostly at the first stages of the decision process (problem recognition, information search) (Filiatrault and Ritchie, 1980), while it is weaker at the purchase stage. Children can also decide about some aspects of the purchase, leaving to parents the rest of the resolutions. For example it is the children who choose the type of a cell phone but the choice of an operator, a type of a contract and a place of purchase is made by the parents (*Dojrzałe inwestycje*, 2007)

In this paper we used the data from the accessible international statistics, related to the EU countries, with particular attention paid to the new EU members (except for Bulgaria\*), i.e. Poland, Hungary, the Czech Republic, Slovakia, Lithuania, Latvia, Estonia, and Romania. The data served as the basis for the description of the determinants shaping the children & youth market in these countries. The secondary data as well as the research results presented in the literature were also used to characterize purchasing behaviours of children.

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\* Bulgaria was excluded since there was no accessible, complete data referring to examined variables for this country.

## 1. The influence of demographic factors over the children's behaviour

Among the factors shaping the behaviours and the scope of purchases on the children & youth market, economic and demographic determinants are of the dominating nature.

Demographic factors influencing the behaviours of young people in the purchasing processes include first of all: their age, sex, and size of their families. The structure of population by age, population growth, and size of households determine, above all, the size of this market. Since 2004 the total population of the European Union has risen, but in fact the population has been decreasing in the new members of the EU (see Table 1).

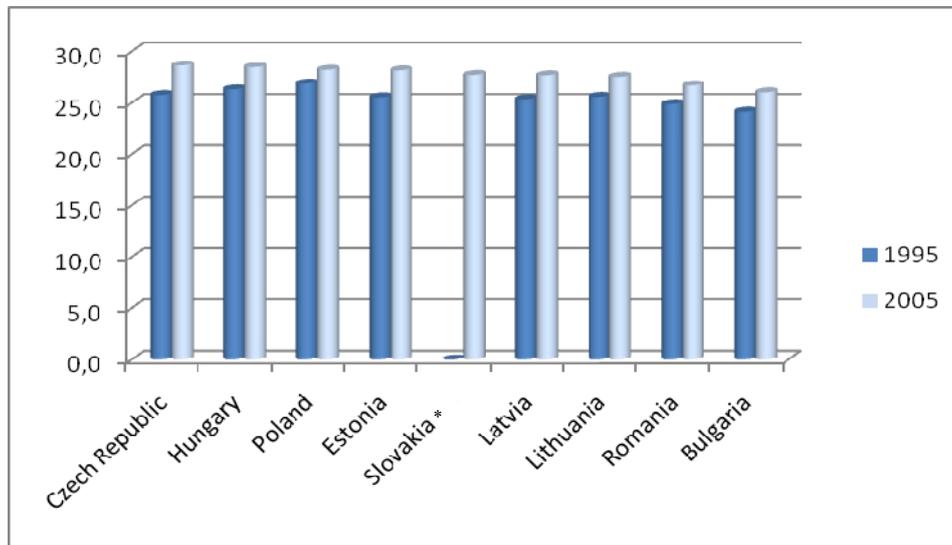
Table 1

Population in the countries of Central and Eastern Europe

Country	Population size		
	1998	2004	2008
The Czech Republic	10299125	10211455	10381130
Estonia	1393074	1351069	1340935
Latvia	2420789	2319203	2270894
Lithuania	3562261	3445857	3366357
Hungary	10279724	10116742	10045401
Poland	38659979	38190608	38115641
Romania	22526093	21711252	21528627
Slovakia	5387650	5380053	5400998
Total	94530693	92728243	92451991

Source: Eurostat (2008).

In the examined countries of Central and Eastern Europe the number of children has been falling and the indices of the population growth are low, too. Additionally, in all these countries, the mean age of women at childbearing rises (see Figure 1). Women, who decide to have their first child relatively late, usually have stable professional and economic positions, which allows them to increase expenses covering child's maintenance, including more frequent use of services.

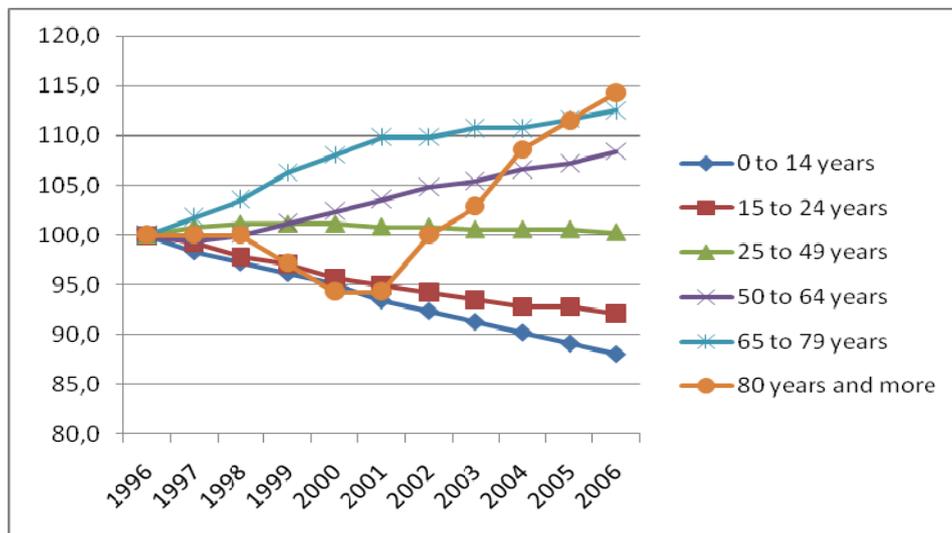


\* Data for year 2005 are unavailable.

**Figure 1. Mean age of women at childbearing (in years)**

Source: Ibid.

The late birth of the first child also determines the fact that many women resign giving birth to another child, which results in essential decrease in the number of children in particular countries. Figure 2 illustrates this situation in 27 countries of the European Union.



**Figure 2. Population in 27 countries of the EU by age class (1996=100)**

Source: Ibid.

But this situation does not necessarily mean that the expenditures on the children market are decreasing as well. Higher incomes that smaller households can spend on products for children result in the fact that needs and preferences of the offspring are taken into consideration to much greater extent than before. This tendency fosters the appearance of so called filiarchate\*, which also manifests itself through the market choices of children.

Age is one of the most important factors determining children market behaviour as well as their influence exerted over families' purchasing decisions. A child learns how to play the role of a consumer from their earliest years. This process consists of five stages:

1. Observation.
2. Requests formulation.
3. Making choices.
4. Purchases accompanied by the adults.
5. Independent purchases (Solomon, 2006).

The first stage – observation – is characteristic even for children who cannot speak. While accompanying parents during shopping, a child receives many visual, acoustic, tactile and olfactory stimuli. On this basis, the baby starts to believe that the shop makes a fine, familiar place where pleasant things (especially food) can be bought. As the child gets older the scope of their purchasing behaviour broadens: the baby takes the product and puts it into the basket. This is the beginning of the choosing stage. Soon the child wants not only to choose, but also to be conscious that they finalize the purchase transaction – they give money to the salesman, sometimes they even pack the products. This stage involves shopping with adults (so called co-shopping). Such experiences lead the child to the stage of independent purchases – they go shopping, choose product, pay (with parent's or their own money) by themselves. This way a young individual becomes a consumer with full rights.

After acquiring purchasing abilities, the majority (68%) of young people independently does shopping for the family at least once a week and even more of them (70%) accompany another member of the family while shopping (Giza-Poleszczuk, 2006)\*\*. The time spent on shopping is usually a pleasure for juveniles. They actually love doing shopping, e.g. 5-9 year old children like grocery shops and older children prefer toyshops. Children visit shops on average 5.2 times a week, i.e. 270 times a year. The observation of their behaviour at the shop allows for making some conclusions about the importance of contact with a product at the point of sale. The possibility

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\* Filiarchate describes the system of roles within the family (permanent or characteristic for the particular situation), in which the leading role is played by a child (in contrast to the patriarchate or matriarchate).

\*\* The research was carried out on the sample of 3,349 students of primary and secondary schools from the whole Poland.

of an eye contact with products while shopping causes that even babies who cannot speak yet, may show the product that they like. Older children can look at the products, read the labels etc. (Rust, 1993).

The role of children in the decision process depends on the structure of the family of a young individual and its life style. The process of shaping a child into a consumer is to greater extent determined by these parents who spend more time with their offspring and who buy them more products. Also the parents at higher education levels have stronger influence over their children's decisions (Polachek and Polachek, 1989).

The decrease in the number of children in the contemporary family results in the higher income per capita and the greater attention paid to one child by parents. This in turn, may cause that the child's wishes are satisfied faster and that the parents encourage or even make their offspring to undertake different types of after-school activities. So, despite the falling number of children in the society, the expenses on the children market are increasing.

Among the factors describing the family, the special meaning is attributed to the size. There are few research studies referring to relationships in numerous families and their influence over the market decisions. It is frequently stressed that such families are in worse economic situation and that this situation determines consumer behaviour more than other factors. It was also observed that children from larger and at the same time less authoritarian families had greater impact on the household's decisions (Nelson, 1978).

The number of siblings determines the young consumers' inclination to emulation. The share of people inclined to emulate others increases as the number of household members rises and vice versa – the proportion of individuals resistant to interpersonal influences is the highest in the smallest, two-member families. The conclusion is that the larger the family, the more it shapes the susceptibility to interpersonal influences in its offspring and some way it "accustoms" the children with emulation since the child in a large family is to much greater degree obliged to follow and obey group norms (Burgiel, 2003).

The consumer's sex and their siblings' sex is also crucial – boys are more critical towards advertising, they participate in the family shopping less frequently and their participation is in fact concentrated on electronic equipment, computers and sports equipment. On the other hand, girls more frequently take part in making joint family decisions, do shopping for the family and accompany their parents during shopping. The main fields of their interest include cosmetics, clothing, and different household products like detergents, household equipment, etc.

## 2. Description of economic determinants

Economic determinants of children and youth consumers' behaviours must be recognised in two ways. First, from the child's family perspective – economic situation of the household determines the level of expenditures on satisfying children's needs, as well as the degree, ways and forms of needs' satisfaction. Secondly, from the child's perspective – children have certain funds at their disposal so identifying the level of these funds and the directions of their spending seems to be an important question.

The nature of economic factors influence is specific on the children market. One of the reasons of such a situation is the fact that it is parents' responsibility to satisfy all physiological needs and the majority of other basic needs of their offspring. As a result, the market choices of children do not reflect the typical hierarchy and intensity of needs, which in turn changes the nature of incomes' and prices' influences over young consumers. On the other hand, advertising and other marketing actions are very important on this market. Their influence is especially strong since the youngest children completely lack criticism toward such actions and the marketing tools directed at teenagers are strengthened by their popularity and the reference groups' acceptance.

In the EU countries one can observe a high degree of stratification and essential inequality in case of income distribution: the Gini coefficient\* amounts to 0.327 for all the membership countries, but it is the highest in Portugal (0.41) and in Latvia, Lithuania and Poland (in all cases it amounts to 0.36) (*Growth and Income Distribution...*, 2008).

This situation determines relatively high diversification of households' expenditures per one child. Additionally, that problem is deepened by the fact that in particular countries of the UE, different number of people live under the poverty line: the highest rate of poor people can be noted in Poland (35%) and in Lithuania (33%). This refers mostly to children from incomplete and large families – they suffer from significantly higher poverty risk than the rest of households with children (*Child Poverty...*, 2008) (see Figure 3).

In the whole EU-25, as well as in most countries, the poverty risk for children living in lone-parent households is almost twice as high as the average poverty risk for all children together (34% against 19%). National poverty rates for children living in lone parent households rank from around 20% in the Nordic countries to 50% or more in Ireland, Lithuania and Malta. On the other hand, the poverty risk for children

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\* The Gini coefficient is probably the most famous indicator of the society's stratification and income distribution. Its value ranges from 0 to 1, where 0 means ideally equal income distribution, and 1 means that the total income is concentrated in one household. The higher number the greater inequality.

growing up in large families (with 3 children or more) is 25% in the whole EU-25 group. The risk ranges from around 10% in Sweden and Finland to ca. 40% or more in Estonia, Portugal, Latvia, Lithuania and Poland. Only in Sweden and Germany living in a large family does not increase the risk of being poor for a child.

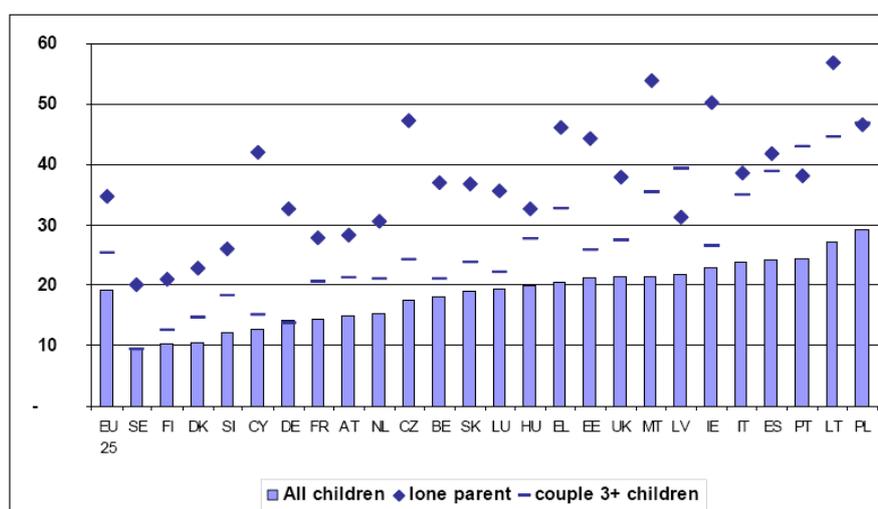


Figure 3. At-risk-of-poverty rate of all children and of children living in households most at risk (%), EU-25, 2005

Source: *Child Poverty...* (2008).

In Poland the monthly cost of alimentation of one child ranged in 2001 from 65 PLN to 200 PLN depending on the economic and demographic situation of the family, and sometimes it even reached 400 PLN. The expenditures for hygiene products for children ranged from 5 to 50 PLN, and even 150 PLN per month. Expenditures for clothing for one child per year ranged from 60 to 600 PLN, and sometimes they amounted to as much as 1500 PLN. Annual expenditures on toys, hobby, free time activities ranged from 50 to 800 PLN, and in some cases they reached 250 PLN (Fatyga, 2002).

A part of these funds directly gets into the hands of children. The resources at young people's disposal include:

- permanent pocket money,
- money received irregularly as a so called special-purpose fund,
- money received as presents,
- income from permanent or occasional work.

Different research results indicate various levels of these amounts and directions of their spending. According to studies conducted by B. Fatyga in 1999-2001, less

than 10% of young people declared not having their own money at all. The rest of them got from 50 to 400 PLN or more per month. The largest group of older teenagers (attending upper secondary schools) received around 100 PLN from their parents to cover their own expenses, and the largest group of younger teenagers (attending primary and lower secondary schools) could spend on themselves about 50 a month. The value of children's pocket money is rising: e.g. in the USA in 1991 the teenagers received on average 4.20 \$ while in 1997 they got already 6.13 \$. The pocket money makes about 45% of the child's income – the rest consists of payments for household duties as well as presents from relatives (Solomon, 2006).

Youth that do not receive sufficient amounts to satisfy their needs try to make money on their own. In the study on the vacation spending, 7.7% of students declared that they worked regularly and 19.6% occasionally during the school year. More persons – every fifth student – worked during vacation. Undertaking a job is much more popular among older children – offspring starts working in every third family with children at the age of 16-19 and only in every twenty fifth family with children at the age of 7-12 (Staszyńska, 2006).

The next economic factor indirectly shaping the young consumers market is attributed to the level and standard of household equipment, which in turn determines children's access to promotional media. The most important and effective way to reach young buyers is television advertising, but in the past few years the importance of other media has been increasing as well (Marsh, 1999). High effectiveness of communication through the television results mostly from the TV high accessibility. In Great Britain 68% of children at the age of 5 – 16 have got TV set in their room, of which almost half have digital TV (Cowlett, 2001). In Poland the rate of children having their own TV set is lower – 47% (Machul, 2006) but at the same time fewer children have their own room. Unfortunately, this does not make it difficult for them to spend on average over 2.5-3 hours a day in front of the TV screen – the same amount of the time that British teenagers spend watching TV.

Use of computers and the Internet in particular is some sort of competition for the television.. Every third Polish household is equipped with a personal computer but only half of them have access to the web (Statystyka dla smyka, 2006). A computer is, first of all, a tool of entertainment so it can actually compete with a TV set. A computer without any access to the Internet offers insufficient opportunities for communication with young consumers. But we can observe the tendency to use gamevertising, i.e. placements of the products in the plot of computer games (e.g. McDonald's uses this promotional tool).

The majority of teenagers have their own mobile phones. For example, in Great Britain the rate amounts to 64% of children at the age of 11-16 (Cowlett, 2001); in the USA – 56% of children at the age of 11-17 (Morgan-Besecker, 2004). In Poland

26% of children at the age of 11-14 have their own cell phones (Machul, 2006)\*. Possessing a mobile phone allows young people to become the receivers of not only advertising messages sent by sms, but also of more advanced promotional tools, offered by the mobile telephony. Teenagers use their cell phones with much higher intensity than adults: young people at the age of 13-17 are more open to new products and solutions and more eager to use e.g. broadband data transmission, watching TV and listening to the music on the phone, individualisation of the phones by specific ringtones, etc. (Johnson, 2006, p. 36).

Internet still remains the medium having a limited range of influence on the Polish market, even among urban youth. The essential obstacle is attributed to the lack of computers with access to the web in the Polish households. People do not use home computers to access the Internet, surf in the web rarely and shortly, which makes it almost impossible to reach them successfully with the commercial message through this medium.

Almost every fifth child uses the Internet at least a couple of times a week. It creates a great opportunity of exerting promotional influence over young consumers. Since the speed of Internet connections is still unsatisfactory in Poland, people browsing the web engage in other activities: listen to the music or radio and eat, which reduces the degree of their concentration on the promotional appeals.

The determinants mentioned above do not exhaust the subject of influence of various factors over young consumers' behaviour. We presented the description of the ones that are the most specific for this type of consumers, and at the same time so important and universal that their influence can be noted in every group of children and youth. Multilateral influence of these factors determines the occurrence of different behaviours of young consumers and leads to distinguishing homogeneous groups of individuals among them. Their identification is the next step in recognizing this market.

### **3. Determining groups of similar countries by means of the Ward's method**

To estimate the degree of similarity between separate national young consumers' markets, the cluster analysis was used. In order to do so, the choice of variables describing features of these markets was made. It was presumed as the basic substantive criterion that the final set of features would include only the economic and demographic variables. Additionally, the completeness of data for all the examined objects was required. Because of that requirement, Bulgaria was excluded from the analyses since in accessible statistics the data for this country were incomplete.

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\* Data from 2006.

In this way, the set of variables representing two groups of determinants, demographic and economic, was created. The final list of diagnostic variables, making the basis for further analyses, included the following data:

- I. In the group of demographic variables:
  - population (in millions),
  - population under 20 years (in thousands),
  - number of households,
  - rate of households with children rate of population having higher education.
- II. In the group of economic variables:
  - final consumption by private households including indirect taxes, (EU-27 = 100),
  - share of households' expenditures spent on food,
  - number of TV sets in use per 1,000 inhabitants in 2003,
  - Internet access of households (% of all households),
  - at-risk-of-poverty rate before social transfers.

In case of the demographic variables we resigned to include the average number of children in the households since it would be too difficult to classify this factor as stimulant or destimulant. On the one hand, a greater number of children in the family results in a higher number of entities active on this market. On the other hand, a greater number of children is related to reducing the amounts spent on one child in the family. Additionally, the rate of people at higher education levels was chosen as a variable since the research results indicate that this factor is not only shaping the economic situation of the family, indirectly influencing its purchasing decisions, but it also determines the fact of giving children pocket money and the amounts received by offspring.

Among the economic variables the determinants directly showing the households' expenditures were chosen. Total consumption expenditures of households and the share of household expenditures spent on food were supplemented by a variable describing the level of poverty in the particular country. Additionally, two more factors were used, determining the conditions in which the consumption takes place: the number of TV sets and the access to the Internet. They indicate the potential access to promotional messages and determine the possibility to do shopping in the web. The values of the analysed variables are presented in Table 2.

Table 2

Values of diagnostic variables describing the markets of Central and Eastern Europe

Diagnostic variables	Czech Republic	Estonia	Hungary	Latvia	Lithuania	Poland	Romania	Slovakia
Population (in millions)	10,3	1,3	10,1	2,3	3,4	38,1	21,6	5,4
Population under 20 (in thousands)	2185	331	2214	526	859	9211	5168	1337
Number of households (in thousands)	4216,1	582,1	3862,7	802,8	1356,8	13337	7320,2	1645,4
Rate of households with children (in %)	32,2	33,2	33,2	30,0	24,2	28,2	31,6	31,2
Rate of population having higher education (in %)	8,5	11,4	9,2	10,3	16,8	8,4	6,3	7,9
Final consumption by private households including indirect taxes, EU-27=100	60,7	67	58,8	56,4	60	62,9	58,5	58,2
Share of households' expenditures spent on food (in %)	17	20,6	18,2	22,2	29,7	19,1	35,3	26,8
At-risk-of-poverty rate before social transfers (in %)	21	24	29	26	26	30	24	22
Number of TV sets in use per 1000 inhabitants in 2003	538	507	475	859	487	422	697	409
Internet access of households (% of all households)	29	46	32	42	35	36	14	27
Total consumption expenditure of households (domestic concept)	8 700	7 500	7 900	6 800	7 900	7 000	5 300	7 700

Source: GUS (2007); Eurostat (2008).

For further investigation it was necessary to transform destimulants into stimulants. There were two destimulants among the identified variables: the share of expenditures on food in the total household expenditures and at-risk-of-poverty rate before social transfers. These two determinants indicate the level of economic development of the society, and the higher their value, the worse the situation.

Different diagnostic variables were presented in different measurement units, so the next step of the analysis was to make them comparable through the process of normalization. In this paper the method of D. Strahl was used.

Data concerning the similarity between examined countries was obtained through the cluster analysis for which the Ward's method was used. As a result of the procedure, it was possible to distinguish groups of countries having similar conditions for the development of the young consumers market. The matrix of Euclid's distances was calculated (see Table 3).

**Table 3**

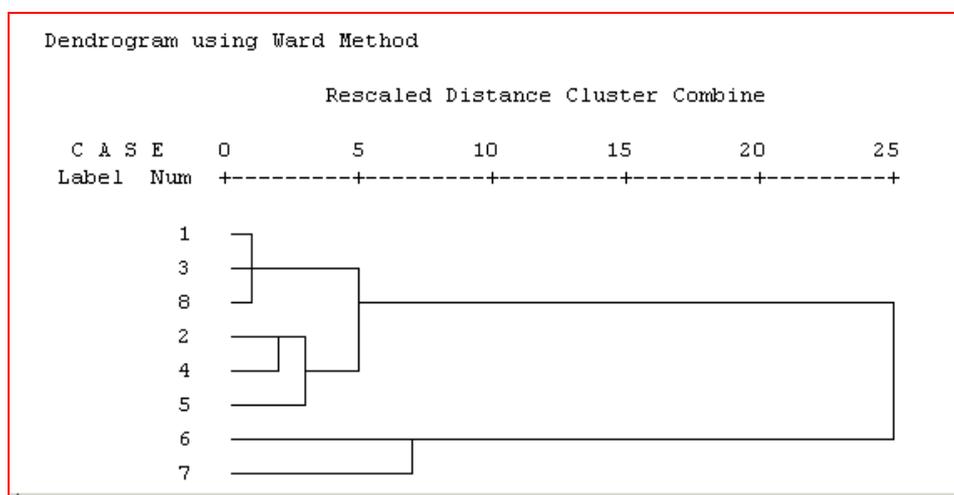
**Matrix of Euclid's distances between analysed countries**

Object	Object							
	1	2	3	4	5	6	7	8
1	0,000	0,370	0,033	0,438	0,462	1,694	0,609	0,118
2	0,370	0,000	0,288	0,222	0,269	2,901	1,553	0,285
3	0,033	0,288	0,000	0,411	0,396	1,676	0,650	0,100
4	0,438	0,222	0,411	0,000	0,424	2,963	1,272	0,438
5	0,462	0,269	0,396	0,424	0,000	2,761	1,454	0,374
6	1,694	2,901	1,676	2,963	2,761	0,000	1,030	2,314
7	0,609	01,553	0,650	1,272	1,454	1,030	0,000	0,824
8	0,118	0,285	0,100	0,438	0,374	2,314	0,824	0,000

Legend: 1. Czech Republic; 2. Estonia; 3. Hungary; 4. Latvia; 5. Lithuania; 6. Poland; 7. Romania; 8. Slovakia.

The longest distance from the rest of the countries was noted for Poland, which means the highest diversity between our country and the other analyzed nations. The shortest distance was observed between the Czech Republic and Hungary and Slovakia. It is also visible on the Figure 4.

The drawing presents the results of connecting separate countries into groups. Dendrograms (tree diagrams) illustrate both connections between countries and clusters arising at the following stages of the procedure.



Legend: 1. Czech Republic; 2. Estonia; 3. Hungary; 4. Latvia; 5. Lithuania; 6. Poland; 7. Romania; 8. Slovakia.

**Figure 4. Grouping the countries by means of the Ward's method**

At the first stage of the “cut”, a dendrogram of connections allowed to distinguish 2 clusters of countries having similar determinants that shape young consumers market:

- the first cluster is represented by Poland and Romania,
- the second cluster is represented by Lithuania, Latvia, Estonia, Slovakia, Hungary and the Czech Republic.

Due to the next “cut”, it was possible to distinguish the following groups of countries:

- the first cluster, similarly, consists of Poland and Romania,
- the second cluster is represented by Estonia, Latvia and Lithuania,
- the third cluster consists of the Czech Republic, Slovakia and Hungary.

The results of the cluster analysis were compared to the comprehensive measure of social development – the Human Development Index. The index reflects results of individual countries in the field of the socio-economic development. UN introduced this system of calculation for the purposes of international comparisons. It was developed in 1990 and since 1993 the United Nations Organisation has used it in its yearly reports. The HDI is calculated on the basis of components related to the following areas: income distribution, human life lengthening, and the level of educational achievements.

The HDI is calculated as the simple average value of the dimension indices and its value ranges from 0 to 1. Certain level of the HDI allows for classifying a given country according to the following typology:

0.0-0.5 – low development of a country,

0.501-0.8 – medium development of a country,

0.801-1.0 – high development of a country.

The index values for the examined countries are presented in the Table 4.

Table 4

Values of the HDI 2006

Countries	HDI
Czech Republic	0,891
Hungary	0,874
Poland	0,870
Slovakia	0,863
Lithuania	0,862
Estonia	0,860
Latvia	0,855
Romania	0,813

Source: Human Development Report (2008).

Comparing Poland to other Central and Eastern Europe countries, one can notice that conditions shaping the market of young consumers in our country are different

than these characteristic for other countries. However, it seems that the observed difference results mostly from the fact that Poland is the country of much higher population than the examined countries of the former Soviet Union. The comparison of the cluster analysis results and the HDI values supports this thesis – in case of the HDI Poland takes the third position among the examined countries and it is located between the countries belonging to the first cluster. On the other hand, Romania, representing the same cluster as Poland, takes the lowest position on the list of countries according to the HDI level. At the same time, it is the most similar country to Poland in relation to demographic factors.

Therefore, the analysed variables allow for the conclusion that the economic conditions of development of young consumers' market are more similar between separate countries. Probably, it will gradually lead to even closer similarity between countries.

Additionally, it should be stressed, that such a result makes impossible to draw direct conclusions about the functioning of one market on the basis of the research conducted on the other. The above indicates the necessity of conducting further primary research referring to separate markets.

Changes that can be observed on the European markets affect the young consumers' markets in a specific way. In all countries of the EU, the GDP level, production and consumption increase. These factors, making the macro-environment of the young consumers' markets, encourage companies functioning on these markets to undertake certain investments. This in turn results in more intense promotional activities of these companies and in looking for new ways of attracting young buyers. There even appear new marketing agencies specialising in actions oriented toward young customers.

The important factor influencing the development of this market is also attributed to the fact that the European Committee adopted the White Book in 2001 concerning new stimuli directed at the European youth. It results in strengthening the measures aimed at children and young people (Olejniczuk-Merta, 2007). The other factors determining the development of children's market still include higher education levels and the growing intensity of contacts between peers from different countries.

While choosing variables for the final set of factors we decided to limit the determinants only to the economic ones and the ones that were accessible in the international statistic yearbooks. The influence of such factors as cultural and social (among which the important role is played by the processes of globalisation, cultural unification, and multilateral penetration of cultures) was omitted. It is also important that all the countries examined belong to the EU, i.e. the organisation that opposes discrimination and creates special conditions for all minorities. As a consequence, mutual penetration of cultures and subcultures is much easier. The young are especially sus-

ceptible to this tendency, first of all because of special open-minded attitudes related to their age that make them look for everything that is new. Secondly, young people are an especially mobile group – they travel and participate in the union programs of students' exchange. Teenagers make contacts with people from other countries and their cultures through the Internet, satellite TV, and while learning about other countries and nations they also recognise new ways of satisfying their needs. At the same time their market behaviours are changing.

Young people spending at least a couple of hours in front of TV or computer screens are given opportunities to know rich market offers. They frequently become family experts, which is even more characteristic because this group is especially eager to try new technical solutions and innovations. The above results in greater participation of children and youth in families' purchasing decisions. Moreover, children's opinions, wishes and preferences are more frequently taken into account.

Beside the factors stimulating development of young consumers market, there are also some factors creating serious obstacles. The most important obstacles result from the fact that the families with children are at greater risk of poverty than the rest of households, which particularly affects incomplete families. The influence of these barriers is in fact so important that they do not only curb the demand on this market but they also become the barrier of development for the children themselves. Limitation of education, interpersonal contacts, and contacts with media, results in the fact that the disproportion between poor and rich children increases. This situation may get worse as the economic crisis deepens. That is why, young consumers markets should be constantly monitored in order to notice the tendencies, especially these dangerous ones, early enough.

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