

Stefan Forlicz

Wrocław School of Banking

Purchase decision making in the Polish households against survey results¹

Abstract. In this article, the author has attempted to analyse the problem of making purchase decisions concerning both everyday consumables, such as food, beverages, household chemicals, cosmetics, etc., and durable goods (real properties, cars, furniture, audio/video devices and household appliances) in the Polish households. They are often made independently by a single person representing the given household, and to a certain extent, they also constitute an outcome of the arrangements between the household members. Therefore, the main point of the study was to determine whether the consumption structure in the Polish households develops according to the traditional model as assumed by the neo-classical economics, or if a democratic model starts to prevail. Another issue studied was also the influence of the most significant demographic characteristics, such as sex, age, education, social group or place of residence, on the manner in which the said decisions are made.

It seems that the survey results analysed are sufficient grounds for claiming that the democratic model of the purchase decision making, with regard to both the everyday shopping and buying of durable goods, will gradually become more and more popular in the Polish households primarily due to predominance of this model in younger households.

Key words: household, decision making, purchasing

1. Introduction

In accordance with the currently predominant trend in economics, namely the neo-classical economics, a household was perceived as a uniform decision making entity. It was then considered to be a kind of “black box”, and whatever happened

¹ This article has been developed under the grant provided by the Ministry of Science and Higher Education for “Informative activities of household members versus their economic behaviour”.

within the household was disregarded. Not until the works of G.S. Becker², the economics started analysing the processes taking place inside a household. In Poland, broad-scale studies of these problems have actually only been conducted by W. Tyc³.

Within the framework of the studies financed under the grant of the Ministry of Science and Higher Education for a project entitled "Informative activities of household members versus their economic behaviour", the problems studied included the degree in which purchase related decisions for both everyday use consumables, such as food, beverages, household chemicals, cosmetics, etc., as well as durable goods, i.e. cars, furniture, household appliances, are made independently by a single person representing the household, as well as the extent to which such decisions constitute an outcome of a collective agreement between various household members. Therefore, the main point of the study was to determine whether the consumption structure in the Polish households develops according to the traditional model as assumed by the neo-classical economics, or if a democratic model starts to prevail. Another issue studied was also the influence of the most significant demographic characteristics, such as sex, age, education, social group or place of residence, on the manner in which decisions are made.

This article provides a discussion on the results of the survey conducted in December 2010 by the Public Opinion Research Centre (CBOS) upon a request of the Wrocław School of Banking. A standardised survey was conducted on a sample of N = 500 households selected by application of a target and amount method entailing their structure and number (5 and more persons, 4, 3, 2 and 1 person households), source of income (employment: permanent, seasonal, social coverage: old age pension, disability pension, social benefit, unemployment benefit), territorial differentiation: town and country, in 7 agglomerations (associated with territories of the provinces existing by 1998): Wrocław, Rzeszów, Białystok, Szczecin, Kraków, Poznań and Warsaw.

However, quantitative surveys have not always provided binding answers to the questions of the reasons for certain trends, therefore, the studies discussed in this article will be extended by focus group surveys to be performed in the said agglomerations.

2. Making everyday shopping decisions

In order to determine the manner in which purchase decisions are made with regard to everyday consumables, the following question was asked: "Who usually

² See e.g.: G.S. Becker, *Ekonomiczna teoria zachowań ludzkich*, PWN, Warszawa 1990; idem, *A treatise on the family*, Harvard University Press, Cambridge Mass. 1981.

³ W. Tyc, *Ekonomiczne i społeczne uwarunkowania transformacji rodziny*, Wyd. Akademii Ekonomicznej we Wrocławiu, Wrocław 2007.

decides what to buy during everyday shopping (food, cleaning supplies, etc.)?” Those surveyed were provided with three reply options:

- a) whoever is the buyer makes the decision independently (the respondent could indicate the given person’s role in the household),
- b) the buyer considers the requisition of other household members,
- c) one person prepares a shopping list (again, the respondent could indicate the said person’s role in the household).

Among 497 persons who replied to the question, 335 (67.40%) claimed that the decision on the structure of everyday purchases is made of the person doing shopping, 139 (27.97%) persons stated that the one doing shopping responded to the requisition of other household members, and 23 (4.63%) persons said that a list was prepared by one person.

Table 1. Diversification of replies to the question: “Who usually decides what to buy during everyday shopping (food, cleaning supplies, etc.)?” in a breakdown into both sexes

Reply option	Respondent’s sex		Total
	female	male	
a) number	223	112	335
percentage	74.33	56.85	67.40
b) number	66	73	139
percentage	22.00	37.06	27.97
c) number	11	12	23
percentage	3.67	6.09	4.63
Total	300	197	497

Source: author’s own study based on the survey results.

A characteristic feature of the results obtained is that more women than man provided answer a), whereas more men than women answered b).

While taking the detailed question about the person making the independent purchase decision into consideration, as shown in Table 2, it is evident that the independent everyday shopping decisions are mostly made by women, since the survey conducted implied that men made this decision only in 53 cases, which accounts for merely 16.51% of all independent decisions.

In terms of everyday shopping, the model deeply rooted in the Polish households during the former socialist era, i.e. everyday shopping performed by women making independent decisions, is predominant.

This model is popular yet strongly diversified in terms of the respondents’ age (Table 3). Despite the small number of the youngest respondents, for whom the results may have been random, it is evident that the older the persons surveyed were, the more independent their decisions during shopping were, whereas collection of the requisitions among the family members became less and less popular.

However, one must bear in mind that the persons representing the youngest and the oldest group lived relatively more frequently in one-person households.

Nevertheless, it should not pass unnoticed that the replies were considerably diversified with regard to the respondents' education, which may be surprising to some extent, since one could expect that the democratic model of everyday purchase decision making would have been more common among more educated persons.

An insufficient number of representatives of certain social and professional groups does not allow for a profound analysis of diversification of the replies provided (Table 5). The only significant difference in the foregoing structure of replies is a far higher percentage of independent purchase decisions in the group

Table 2. Replies to the question about the person making independent purchase decisions during everyday shopping

Number	Respondent's sex		Total
	female	male	
Myself, the respondent	195	47	242
Wife, spouse, female partner	4	53	57
Husband, spouse, male partner	6	1	7
Daughter, daughters	2	0	2
Son, sons	0	1	1
Mother	3	3	6
Another family member (grandmother, son-in-law, grandson, etc.)	0	1	1
Respondent together with the spouse or partner	2	1	3
All together, the entire family	1	0	1
Difficult to say, variously, depending on the product	1	0	1
Total	214	107	321

Source: author's own study based on the survey results.

Table 3. Diversification of replies to the question: "Who usually decides what to buy during everyday shopping (food, cleaning supplies, etc.)?" according to the respondents' age

Reply option	Respondent's age					
	20-24 years	25-34 years	35-54 years	55-64 years	65 and more	total
a) number	12	48	118	83	73	334
percentage	70.59	59.26	61.46	74.77	76.84	67.34
b) number	5	29	65	25	15	139
percentage	29.41	35.80	33.85	22.52	15.79	28.02
c) number	0	4	9	3	7	23
percentage	0.00	4.94	4.69	2.70	7.37	4.64
Total	17	81	192	111	95	496

Source: author's own study based on the survey results.

of old age pensioners and a far lower percentage of those collecting requisitions from other household members. However, it probably results from the fact that old age pensioners belong to the oldest group of respondents as well as that one-person households occur relatively more often in this social and professional group.

Table 4. Diversification of replies to the question: “Who usually decides what to buy during everyday shopping (food, cleaning supplies, etc.)?” according to the respondents’ education

Reply option	Respondent’s education					
	basic	basic vocational	secondary	post-secondary	higher	total
a) number	30	73	130	16	86	335
percentage	71.43	67.59	67.35	66.67	66.15	67.40
b) number	10	29	55	8	37	139
percentage	23.81	26.85	28.50	33.33	28.46	27.97
c) number	2	6	8	0	7	23
percentage	4.76	5.56	4.15	0.00	5.38	4.63
Total	42	108	193	24	130	497

Source: author’s own study based on the survey results.

It is also difficult to notice significant divergences in the income per a single household member. The fact of the democratic purchasing model being more popular in the group of the wealthiest persons is not absolutely definite, since this group was rather small (Table 6).

The replies provided by those surveyed are fairly diversified in terms of their place of residence (Table 7). However, it should be noticed that with reference to the towns of up to 10 thousand inhabitants and those of 50-100 thousand inhab-

Table 7. Diversification of replies to the question: “Who usually decides what to buy during everyday shopping (food, cleaning supplies, etc.)?” according to the respondents’ place of residence

Reply option	Place of residence						total
	town of up to 10 thousand inhabitants	town of 10-50 thousand inhabitants	town of 50-100 thousand inhabitants	town of 100-500 thousand inhabitants	town of more than 500 thousand inhabitants	rural areas	
a) number	11	42	14	49	107	111	335
percentage	55.00	57.53	82.35	64.47	69.03	72.08	67.40
b) number	8	27	3	26	38	36	139
percentage	40.00	36.97	17.65	34.21	24.52	23.38	27.97
c) number	1	4	0	1	10	7	23
percentage	5.00	5.48	0.00	1.32	6.45	4.54	4.63
Total	20	73	17	76	155	154	497

Source: author’s own study based on the survey results.

Table 5. Diversification of replies to the question: “Who usually decides what to buy during everyday shopping (food, cleaning supplies, etc.)?” according to the respondents’ social and professional group

Reply option	Respondent’s social and professional group										
	wage workers in public sector	wage workers in private sector	private entrepreneurs	farmers	disability pensioners	old age pensioners	students	unemployed	other persons unemployed or seeking employment	other employed persons	total
a) number	65	82	25	6	15	113	3	16	5	5	335
percentage	61.90	63.49	67.57	50.00	68.18	76.87	60.00	76.19	83.33	83.33	67.40
b) number	33	47	12	6	6	27	2	4	1	1	139
percentage	31.14	34.56	32.43	50.00	27.27	18.37	40.00	19.04	16.67	16.67	27.97
c) number	7	7	0	0	1	7	0	1	0	0	23
percentage	6.67	5.15	0.00	0.00	4.55	4.76	0.00	4.76	0.00	0.00	4.63
Total	105	136	37	12	22	147	5	21	6	6	497

Source: author’s own study based on the survey results.

Table 6. Diversification of replies to the question: “Who usually decides what to buy during everyday shopping (food, cleaning supplies, etc.)?” according to the respondents’ income

Reply option	Net income per one member of the respondent’s household per month										
	less than PLN 325	PLN 326-449	PLN 450-599	PLN 600-1000	PLN 1001-1500	PLN 1501-2000	PLN 2001-3000	more than PLN 3000	hard to say	refused to answer	total
a) number	14	16	19	75	72	56	25	5	9	44	335
percentage	63.64	69.56	59.37	66.96	71.29	73.68	67.57	38.46	56.25	67.69	67.40
b) number	6	7	13	32	21	16	11	7	6	20	139
percentage	27.27	30.43	40.63	28.57	20.79	21.05	29.73	53.84	37.50	30.77	27.97
c) number	2	0	0	5	8	4	1	1	1	1	23
percentage	9.09	0.00	0.00	4.46	7.92	5.26	2.70	7.70	6.25	4.74	4.63
Total	22	23	32	112	101	76	37	13	16	65	497

Source: author’s own study based on the survey results.

itants, where the results deviated from the average the most, the overall number of respondents was relatively small.

However, the question why the model of independent purchase decision making was the least popular among those living the towns of 10-50 thousand inhabitants (from among those options for which relatively many replies were provided) will be left unanswered based on the quantitative survey results only.

3. Purchase decision making for durable goods

Another issue considered in the course of the studies was making purchase decisions for durable goods. Those surveyed were asked the following question: "How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?" and were provided with five options of reply:

- a) One of the family members made the decision independently (Who?),
- b) One of the family members found an interesting offer and convinced others,
- c) Another person found an interesting offer and convinced others,
- d) We all analysed the available options and picked the best one,
- e) Otherwise.

Among 272 persons who had actually made a purchase of durables within the previous 3 years and answered the question, the largest share, namely 115 persons (42.28%), claimed that before making the purchase, all the household members jointly analysed the available options and picked the best one. However, in 88 cases (32.35%), the respondents replied that the decision on the choice of the best option was made by a single person independently. 54 persons (19.85%) answered that one of their family members had found an interesting offer and then convinced others about it. Other replies were provided very rarely.

These results imply that with regard to the purchase of durable goods, the decisions are made in a definitely more democratic way than in the case of everyday shopping (this being probably due to higher unit purchase costs), since only in 1/3 of the households surveyed, the relevant decisions were made by a single person. The analysis of the results provided in Tables 8 and 9 also implies that such independent decisions were more or less equally distributed among men and women.

Having analysed the results provided in table 10, one can clearly notice that, as for the decisions regarding the everyday shopping, also in the case of purchasing durable goods, the age of those surveyed played a significant role in making the relevant decision in a household, and despite the fact the group of the youngest respondents was very scarcely represented again, the higher the age, the greater the inclination towards independent one-person decision making. As the age of those surveyed increased, one could notice a clear tendency of decrease in the percentage of households in which the decision was made collegially (replies b) and d) jointly).

Table 8. Diversification of replies to the question: “How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?” in a breakdown into both sexes

Reply option	Respondent's sex		Total
	female	male	
a) number	58	30	88
percentage	36.25	26.79	32.35
b) number	28	26	54
percentage	17.50	23.21	19.85
c) number	5	3	8
percentage	3.13	2.68	2.94
d) number	66	49	115
percentage	41.25	43.75	42.28
e) number	3	4	7
percentage	1.82	3.57	2.57
Total	160	112	272

Source: author's own study based on the survey results.

Table 9. Replies to the question about the person making independent purchase decisions for durables

Number	Respondent's sex		Total
	female	male	
Myself, the respondent	40	23	63
Wife, spouse, female partner	2	2	4
Husband, spouse, male partner	9	0	9
Daughter, daughters	3	2	5
Son, sons	2	2	4
Father	1	0	1
Total	57	29	86

Source: author's own study based on the survey results.

For the decision on the purchase of durable goods, one can also notice a trend of decrease in the percentage of households where such decisions are made by a single person as the education level increases (except for the group of people with post-secondary education the representatives of which, however, were very scarce). Due to a small number of respondents with basic education, it is also necessary to further confirm a far lower percentage of households in this group where the decision in question is made based on a joint analysis of the available offers (Table 11).

Table 10. Diversification of replies to the question: "How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?" according to the respondents' age

Reply option	Respondent's age					
	20-24 years	25-34 years	35-54 years	55-64 years	65 and more	Total
a) number	4	10	37	23	14	88
percentage	44.44	17.24	30.58	43.40	46.67	32.47
b) number	3	12	23	12	3	53
percentage	33.34	20.69	19.01	22.64	10.00	19.56
c) number	0	1	3	4	0	8
percentage	0.00	1.72	2.48	7.55	0.00	2.95
d) number	2	33	57	13	10	115
percentage	22.22	58.90	47.11	24.53	33.33	42.44
e) number	0	2	1	1	3	7
percentage	0.00	3.45	0.83	1.89	10.00	2.58
Total	9	58	121	53	30	271

Source: author's own study based on the survey results.

Table 11. Diversification of replies to the question: "How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?" according to the respondents' education

Reply option	Respondent's education					
	Basic	Basic vocational	Secondary	Post-secondary	Higher	Total
a) number	5	19	32	6	26	88
percentage	45.45	38.78	30.48	46.15	27.66	32.35
b) number	4	8	25	0	17	54
percentage	36.36	16.33	23.81	0.00	18.09	19.85
c) number	0	0	3	1	4	8
percentage	0.00	0.00	2.86	7.69	4.26	2.94
d) number	2	22	41	6	44	115
percentage	1.82	44.90	39.05	46.15	46.81	42.28
e) number	0	0	4	0	3	7
percentage	0.00	0.00	0.00	0.00	3.19	2.57
Total	11	49	105	13	94	272

Source: author's own study based on the survey results.

Table 12. Diversification of replies to the question: “How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?” according to the respondents’ social and professional group

Number	Respondent’s social and professional group										
	wage workers in public sector	wage workers in private sector	private entrepreneurs	farmers	disability pensioners	old age pensioners	students	unemployed	other persons unemployed or seeking employment	other employed persons	total
a) number	18	22	8	3	7	22	1	2	2	3	88
percentage	25.35	25.29	25.81	37.50	58.33	44.00	33.33	66.67	66.67	75.00	32.35
b) number	19	13	7	2	3	7	1	1	1	0	54
percentage	26.76	14.94	22.58	25.00	25.00	14.00	33.33	33.33	33.33	0.00	19.85
c) number	4	3	0	0	0	1	0	0	0	0	8
percentage	5.63	3.45	0.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	2.94
d) number	30	46	16	3	1	17	1	0	0	1	115
percentage	42.25	52.87	51.61	37.50	8.33	24.00	33.33	0.00	0.00	25.00	42.28
e) number	0	3	0	0	1	3	0	0	0	0	7
percentage	0.00	3.45	0.00	0.00	8.33	6.00	0.00	0.00	0.00	0.00	2.57
Total	71	87	31	8	12	50	3	3	3	4	272

Source: author’s own study based on the survey results.

Table 13. Diversification of replies to the question: “How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?” according to the household members’ income

Number	Net income per one member of the respondent’s household per month										
	less than PLN 325	PLN 326-449	PLN 450-599	PLN 600-1000	PLN 1001-1500	PLN 1501-2000	PLN 2001-3000	more than PLN 3000	hard to say	refused to answer	total
a) number	1	4	4	21	18	14	8	2	3	13	88
percentage	50.00	33.33	22.22	33.87	33.33	30.43	30.77	15.38	42.86	40.62	32.35
b) number	0	4	7	14	5	10	3	4	1	6	54
percentage	0.00	33.33	38.89	22.58	9.26	21.74	11.54	30.77	14.29	18.75	19.85
c) number	0	0	0	2	3	1	0	1	0	1	8
percentage	0.00	0.00	0.00	3.23	5.56	2.17	0.00	7.69	0.00	3.13	2.94
d) number	1	4	7	24	26	20	13	6	3	11	115
percentage	50.00	33.33	38.89	38.71	48.15	43.48	50.00	46.15	42.86	34.37	42.28
e) number	0	0	0	1	2	1	2	0	0	1	7
percentage	0.00	0.00	0.00	1.61	3.70	2.17	7.69	0.00	0.00	3.13	2.57
Total	2	12	18	62	54	46	26	13	7	32	272

Source: author’s own study based on the survey results.

As for the everyday shopping decisions, one can hardly notice a clear correlation between the association with a social and professional group and the manner of making purchase decisions, except for a clearly larger inclination to make independent one-person decisions by old age pensioners and possibly more frequent cases of joint analysis of available offers among wage workers in the private sector as compared with the wage workers in the public sector. Other groups, save for the private entrepreneurs, who manifested a higher than average inclination to consider the available offers jointly, were too scarcely represented to draw definite conclusions (Table 12).

In the groups of the households whose members gained income from PLN 600 to PLN 3,000 per person, being represented by the largest number of people surveyed, to some extent, one can actually notice an increasing tendency to analyse the available offers jointly rather than to convince other family members about the legitimacy of the option chosen by a single person. Nevertheless, one would definitely not observe a significant influence of the income amount on the inclination to make decisions independently.

With reference to the place of residence of those surveyed, the replies obtained were fairly diversified. However, without further detailed examinations, it would

Table 14. Diversification of replies to the question: "How was the decision regarding the purchase of a car, furniture, audio/video devices and household appliances made?" according to the respondents' place of residence

Reply option	Place of residence						
	town of up to 10 thousand inhabitants	town of 10-50 thousand inhabitants	town of 50-100 thousand inhabitants	town of 100-500 thousand inhabitants	town of more than 500 thousand inhabitants	rural areas	total
a) number	4	15	2	19	25	23	88
percentage	28.57	39.47	40.00	38.00	26.32	33.33	32.47
b) number	3	6	0	13	20	12	54
percentage	21.43	15.79	0.00	26.00	21.05	17.39	19.93
c) number	0	1	0	0	5	2	8
percentage	0.00	2.63	0.00	0.00	5.26	2.90	2.95
d) number	7	16	3	17	40	31	114
percentage	50.00	42.11	60.00	34.00	42.11	44.93	42.07
e) number	0	0	0	1	5	1	7
percentage	0.00	0.00	0.00	2.00	5.26	1.45	2.58
Total	14	38	5	50	95	69	271

Source: author's own study based on the survey results.

be difficult to make any definite conclusions on the origins of those divergences. They may result from a correlation of the place of residence with one of the previously investigated features.

4. Conclusions

It seems that the survey results analysed are sufficient grounds for claiming that the democratic model of the purchase decision making, with regard to both the everyday shopping and buying of durable goods, will gradually become more and more popular in the Polish households primarily due to this model's predominance in younger households.

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