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## **Changing Consumption Patterns in Hungary**

### **ABSTRACT**

People in a generation or cohort experience the same significant events when they're growing up. Attitudes and values are formed to a great extent when a generation or cohort passes into adulthood. In Hungary the fall of the socialist regime and the transition to market economy represented an axial moment, as the principles and logic ruling life and leading to success have transformed substantially. After the transition, not only the socialist ideology, but also its economic implications have been wiped away by the market economy.

In our recent study we investigate familial relationships in consumption patterns using a sample of grandparents, parents and their children in Hungary. Attention is focused on generational differences in the attitudes and the personal experiences toward consumption. First we conducted in-depth interviews with 15 families (44 respondents) completed with observation of their shopping behavior. In the second phase we did quantitative analysis using national representative sample (N=500). We studied (1) the relationship between consumption and personal values, (2) the accepted degree of consumption and (3) the perception of the consumer society in Hungary.

*Key words:* family, consumption, generations, consumer behaviour

### **INTRODUCTION**

In the past few decades, Consumption Studies in Western Europe and the United States have become an independent discipline within social sciences (Ritzer-Slater 2001). One of the most popular topics in Consumption Studies is the development of consumer culture and its present status, within which the process of becoming a consumer is of central importance. Consumer culture is not equivalent to a mere change in quantity: in addition to an increase in the number of consumers – within the various social layers – and the rate of consumption, there is also a basic change in the quality of the social role of consumption. Thus, when studying consumer culture, it is not sufficient to analyze merely the macro-indicators, the economic-political

changes, but we should dig much deeper: we need unravel the degree to which consumption forms the daily life of the members of society, its influence on us and on society as a whole.

## **THEORETICAL BACKGROUND**

Literature of Consumption Studies shows three approaches to consumer society. The first approach places an emphasis on the quantitative indices, with the focus of analyses on individual consumption – within this that of global products, shopping malls and the increase of marketing activities. The majority of historical studies, ecologically oriented studies, and superficially oriented papers which use consumer society more as a “journalistic term”, reflect this approach.

The second approach sees the essence of change in the gathering of ground of individual consumer logic: in consumer culture “the most basic social activities and cultural values, ideas, goals and identities are determined in combination with consumption, i.e. other social dimensions are focused on consumption – instead of, for example, the role played in work, citizenship, a religious group or the army”. (Slater 1997a:24). One of the branches of this approach studies how consumer logic alters previously government-provided services – for example, health care, education and culture. The other branch deals with the self-determining role of consumption: to what extent do we determine our goals in life and our identity in correlation with consumption?

According to the third approach, the unfulfilled desires are deemed not only to be normal in consumer culture, but are considered to be an indispensable prerequisite for social and economic development. The background of change is the basic change in values: the former puritan values – saving, planning with an eye to the future, the stocking of goods – is replaced by a hedonist system of values – spending, buying for credit, a focus on the present, the fast devaluation of goods, and the change in styles. According to Bauman (1998), the frontiers between luxury and everyday goods become slurred as the aim of consumption – even on a theoretical level – is no longer the satisfaction of needs, but also the experience and the pleasure. Thus the debate on the appropriate degree of needs loses its significance.

The two basic approaches to consumption are the economic and the anthropological views. The economic approach considers consumption to be the fulfillment of needs at the micro level. It assumes that the consumer makes rational decisions on the basis of a specific

preference curve. The anthropological approach is closer to the consumer behavior view which studies consumption in a cultural context. This approach is taking into consideration the symbolic aspects of consumption, as well. The founder of this approach is considered to be Mary Douglas, according to whom consumption serves to indicate the categories of a person's view of the world, his/her relationship to society and self (Douglas-Isherwood 1998). With the help of consumption we record important events (for example: marriage, Christmas), relationships which have a role in the remaking of culture.

The relationship between consumption and self-determination were studied first and foremost with methods of in-depth interviews and observation. Belk (1988) studied objects as a part of "extended self", and studied collectors within this frame. Csikszentmihályi (2001) studied the relationship between people and their objects considered to be most important to them. He concluded that objects serve as a way to record self, social standing and identity on a time scale.

According to Huffman, Ratneshwar and Mick (2000) the characteristics of the chosen products can be tied with upper level aims in life and values. Gutman (1982) combined product attributes and consequences of consumer actions with personal values. The hierarchical model of product meaning called a "means-end chain". The most widespread method for studying the relationship between consumption and values in the field of consumer behavior is the Rokeach (1973, 1976) value list and its modified variations combined with product use, which are surveyed in the form of a questionnaire.

#### The borders of legitimate consumption

The degree of acceptable consumption, the circle of goods and the right to consumption has been a source of debate in all societies since ancient times. The historical analyses of the legitimate borders of consumption – e.g. Hilton (2001) studied the UK, Horowitz (1985) the US – were all conducted with content analyses and concentrated on the changes in the discourse on consumption. Livingstone and Lunt (1992) used an open-ended questionnaire to study the distinction between luxury and everyday goods. The international comparative study of Ger and Belk (1999) used interviews to compare the justifications for materialism and consumer decisions.

The large sample survey of Schultze (1994) is tied to this topic somewhat less directly. According to his results, the borders of legitimate consumption have dimmed and social consensus on the questions is decreasing. Bourdieu (1984) also studied the consumption patterns considered to be legitimate in certain social groups and emphasized the role of education. In 1987, Schama studied the process of the cultural and moral legitimization of consumption in the Dutch Golden Era with rather diversified methods ranging from document analysis to the evaluation of material culture.

The principles of everyday practice and consumption were studied by Miller in his London ethnography, in the course of which he accompanied his subjects shopping and conducted interviews with them. Similar ethnographic methods were applied by Humphrey (1995) in Russia and in various shopping ambiances by Gregson and Crewe (1997), Miller, Thrift et al. (1998).

#### Consumption Patterns in the Eastern Block

Results of a number of studies have proven that already in the era of socialism the countries of the Eastern Block developed certain characteristics of the “Western consumer”: primarily the consumer desires, the symbolic perception of assets, and the increasing role of assets in the elaboration of the identity. In the Seventies, the importance of material assets in the value hierarchy became quite high (S. Nagy 1997: 47). At that time, Hoffmann (1977a, 1977b) studied the mechanisms of decision making, the consumerization process according to social structure and the models of cash management in Hungary.

An important interdisciplinary study on this topic with Romanian, Yugoslav, Croatian, Slovenian and Hungarian researchers took place in 1996 under the title “Culture with borders: shopping tourists and traveling objects in post World War II Central Europe”. The aim of the study was to explore the influence of Western objects and ideas on the process of formulation of consumer society and on the development of local identities (Wessely, 2000). The analysis concluded that a special type of consumer society came into being in these countries – even if to a limited and somewhat different way. In his work “Consumer proclamation in defense of shopping tourism” Djurdja Bartlett (2000) emphasizes the role of shopping tourism as a factor in identity forming.

The results of lifestyle studies conducted since the political changes – e.g. Agnes Hofmeister-Tóth (1998, 2003), Maria Töröcsik (1998) and several studies of market research agencies – shows that the segmentation of Hungarian society into consumer life-style groups serves as a reliable base for forecasts. It suggests that consumption has an increasing role in our contemporary society.

In Hungary during the Socialist Era, the central element of the discourse was the debate on the “acceptable degree” of consumption. The official point of view differentiated two types of purchase: (1) real necessity fulfillment “turning into private property” and (2) false need, the “private property”. However consumption of goods belonging to the first category were supported by the authorities, its circle and quantity was precisely determined and limited (Dessewffy 2002). The strengthening of the legitimization of consumption is shown by the fact that after the revolution, consumption became one of the main tools of “conciliation with society”, the “Compromise”: the authorities retreat from the sphere of everyday life, ensure relative freedom of consumption and increase in the standard of living, in exchange for which political passivity is expected.

In the field of consumer values, the socialist system – altruism, acting for the good of the community, interest in culture, etc – reflects a post-materialist orientation (Saarnit 2000; cited by Keller-Vilhalemm 2003). According to the data of World Value Surveys, however, following the political changes in the former socialist countries, there was a strong change in the direction of materialist values (Hofmeister, 2003). This can be attributed on the one hand to market economy, strong competition and the success of private enterprises. On the other hand, it can be explained by the effects of liberation from the mandatory values of the socialist system. The political changes, however, were accompanied by the influence of Western culture, thus the post-materialist values gain popularity in the post-socialist countries – first of all amongst the younger generation. (Toomere 2001, cited by Keller-Vilhalemm 2003)

## EMPIRICAL STUDY

### Methodology

In our recent study we investigate familial relationships in consumption patterns using a sample of grandparents, parents and their children in Hungary. Attention is focused on generational differences in the attitudes and the personal experiences toward consumption. In order to gain deeper understanding, we have developed a two-step methodology. First we conducted in-depth interviews with 15 families (44 respondents) completed with observation of their shopping behavior. In the second phase we did quantitative analysis using national representative sample (N=500). We studied (1) the relationship between consumption and personal values, (2) the accepted degree of consumption and (3) the perception of the consumer society in Hungary.

In the qualitative study we aimed to unravel the change towards consumption through the study of differences among the generations. The best possibility for this is offered through the study of multi-generation families as here we can keep to a minimum the effects resulting from other factors. The criteria for being included in the sample is two or more generations, of which the first generation was born before 1939, the second before 1969, and the third before 1990. With this we can ensure that the elder members of the sample lived the major part of their life under socialism, while the youngest ones lived in the years of market economy. Fifteen families were included in the sample, i.e. 15 families were interviewed – approximately 44 persons – in twelve different settlements. The variegation of the sample is ensured by the criteria of varying incomes and places of residence, which, according to our hypothesis, have an important effect on the questions studied.

The qualitative phase builds on three methodological elements which affect all three generations of the families. We unravel the social and historical context of change in the attitude to consumption by “episodic interviews”. This technique is a variant of the walk of life interviews which were developed primarily to uncover group-specific differences. (Flick 2002, 2005). According to the results of earlier research (see Miller and Ger and Belk) this method reveals general attitudes to consumption, the respondents talk about their everyday buying experiences less frequently. This is why we use the “family focus group” (Flick 2005) technique where the family functions as a conflict group in debating topics related to buying

customs. The fieldwork for the qualitative research phase was organized between September and November in 2006.

Using the results of the qualitative methods we have formulated statements for the survey. The degree of agreement was measured on 5-point scale and a sample of 500 persons was used in face to face interviews. The national sample is representative on gender, age, settlement type and region. Selection based on quota among 18-65 aged people. The quantitative field work was carried out in November 2007.

{ Insert Table 1. here }

{ Insert Table 2. here }

In our study we laid special emphasis on the differences among three age groups. People under 30 years old represent a generation socialized after the collapse. They grow old in the consumer society. People between 30 and 49 years old met the market economy as young or middle aged adults. They have experiences both from the past- and the nowadays consumption. Elderly people above 50 years old lived the main part of their life under the socialist regime. They gained most of their consumption knowledge from that time. Sample size in case of the youngest group is 144. People between 31- 49 years old represented with 202 respondents in the sample while 154 stand for the age group of 50 – 65 years old people.

## Research results

### General attitudes toward consumption

Results from the qualitative phase indicate that people under 30 years old seem to have the most solid knowledge about consumption while they expressed negative associations most frequently. The oldest people mentioned only positive associations but they proved to be the less experienced consumers. In general, if one says ‘consumption’ or ‘shopping’, it may suggest demand for daily needs on food or non-food items but these words have a diverse meaning for the examined age groups. For the youngest, the phenomenon means the spending of lots of money. People in their middle ages mainly associate on some routine activity with, while the oldest group dissociates the words from them.



Studying the emotional side of wording, we found mostly neutral reactions. In general, majority of the respondents did not express any emotions related to 'consumption' or 'shopping'. However we could find some positive and negative associations.

- Positive: leisure, relax, take care of others, like of shopping
- Negative: forced to do it, over consumption, spending (waste) lots of money or identify oneself with the money he or she spend

The results suggest that socialization into shopping starts earlier than some years before. For people under 30 years old, the childhood is the time when they did their first shopping. For the oldest group this happened rather in their adulthood.

In the last decade, shopping and consumption became more popular than in the 80's. We could find the most negative feelings toward the phenomenon amongst the younger people. They perceive a close connection between consumption and promotion/ marketing communication, which is rejected by them. For older people shopping is a family activity without any negative feelings. However there is understanding amongst all groups that importance of consumption is growing just like the spending on huge quantity of products.

Shopping mall, supermarket, hypermarket are well known expressions for all respondents. The youngest people have the most solid knowledge on them and mentioned more frequently negative associations like persuasions or over-consumption. The middle generation tends to like these shopping places. The rational behind is that one can find 'everything' in one building and it gives you opportunity for entertainment, as well. The oldest people mentioned only positive associations but they proved to be the less experienced ones.

#### Importance and realization of consumer values

In order to measure personal values we used two sets of statements in our survey. The first one reflects on importance of values, the second one considers the realization of values in one's life. The value statements derived from Rokeach, complemented with previous learnings from several value studies, among others the EVE Network (Millar, C. – Hofmeister Toth, A. 1995).<sup>1</sup>

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<sup>1</sup> The EVE Network included other countries beside Hungary: Bulgaria Romania, Slovenia, Czech Republic, Slovakia, Poland, East-Germany, UK and West Germany were included and used for comparison. The focus of this research was on

In the total sample health, family, safety, happiness and honesty are on the top of the list. At the end of the ranking we can find modesty, prestige, qualification, originality and enjoyment.

Based on importance of values the youngest generation differ the most from the total sample and from the other two generations, as well. For them, “lust for life” is the most important value before health. Family is the fifth in their ranking. Besides freedom, honest and wealth are more important to them compared to the total population. Among the less important values we can find thrift instead of enjoyment (unlike in the total sample). For people between 30 and 49 years old the order of importance is very similar to the total sample while the oldest group appreciates honesty, order and charitable better than the others. In their case considering the bottom end of the list we can see success.

There are statistically significant differences amongst the generations for the following values (confidence interval: 95%): modesty, enjoyment, originality and success.

Considering the agreement on importance of certain values (top2 boxes), there are 10 percentiles or greater difference among generations for the following ones:

- Modesty: 56% of people under 30 years old agree that modesty is important (4 or 5 point on the scale) while 72% of people above 50 years old believes the same.
- Qualification: Not surprisingly, the value is less important for the elderly people and the most important for the youngest age group. 81% of 18-30 years old, 75% of 31-50 years old and 56% of people 50 years old or above agree.
- Performance: Significant difference between the youngest and oldest age groups. 82% of the oldest and 92% of the youngest generation agree that performance is important. We found the same differences in case of two similar values, namely ‘achievement’ and ‘success’.
- Enjoyment: Majority of 18-29 years old people believe that enjoyment is important (85%) in life. Among 30-49 years old we can find 77% agreement, while only 68% of people above 50 agree.

Considering the realization of values in one’s life we could find different results. In the total sample honesty is in the first place, the second one is sincere, the third one is family. Among

the first ten values there are only two end-state of existence, namely freedom and family. The others are mode of conduct like charitable, self-sufficiency and modesty. At the bottom of the list there are prestige, contentedness, success, thrift and wealth.

We could identify significant differences among generations in terms of realization of values. For people under 30 years old, health and happiness are among the leading values but family and freedom are less expressed in their life compared to the total sample. The ranking of values for people in their middle ages is similar to the total population. Only one exception exists, which is happiness. Happiness is part of the 10 leading values in this group. The top 10 values for people above 50 are the same as for the total population. However there are some modifications in the order. Modesty and order is more described in their life while freedom is less expressed.

There are statistically significant difference among the generations for the following values in terms of realization (confidence interval: 95%): lust for life, wisdom, enjoyment, achievement, wealth, originality, success and contentedness. In each case, the younger generation evaluates higher these values compared to the older generation. Considering the agreement on realization of certain values in one's life (top2 boxes), we can conclude that younger people feel themselves healthier, happier and more successful than older people. In sum, they have more contentedness in their life. See some examples below.

- Health: Not surprisingly, younger people feel themselves healthier. 89% agrees that health is part of their life. 72% of people between 30 and 49 years old and only 37% of people above 50 years old reported the same.
- Lust for life: Majority of people under 30 feel lust in his/ her life (83%). The ratio is declining with the age, however still high in age group of 30-49 years old people (79%). Elderly people less agree with this one, 56% of them answered in this way.
- Happiness: Older people feel less happiness in their life compared to younger people. 82% of respondents under 30, 79% respondents between 30-49 and 58% of respondents above 50 agreed with it.
- Safety: Like above, increasing the age means decreasing the safety. 76% of people under 30, 62% of people between 30-49 years old and 58% of people above 50 evaluated 'safety' as part of their life.

Focusing on values related to consumption, we identified three items. These are wealth, thrift and enjoyment. Considering the top list of values none of them is part of it. Not in case of the importance of values or in realization in one's life. Out of the three statements wealth is the most important and enjoyment is the less important among the total population. In realization of values, enjoyment has a better position than its importance. On the contrary is true for wealth. It is more important than its current existence in one's life.

Studying the age group of 18-29 years old people wealth is the 10<sup>th</sup> most important value. Enjoyment is on the 19<sup>th</sup> and thrift is on the 21<sup>st</sup> place out of the 24 values. In realization, wealth owns the last position, the next to last be thrift. Realization of enjoyment in one's life moved forward four places compared to its importance. There is no significant difference between realization of wealth and thrift however the difference between their importance is significant (confidence interval: 95%) The contrary is true for the difference between enjoyment and thrift. There is no significant difference between their importances, however there is between their realizations. We found statistically significant difference between enjoyment and wealth both in terms of their importance and realization.

For people between 30-49 years old importance of wealth is in the first part of the top list (12<sup>th</sup> place) while enjoyment (20.) and thrift (19.) are at the bottom of the ranking. In terms of realization of values, enjoyment owns better position compared to the other two. Just like in the youngest group, there is no significant difference between realization of wealth and thrift however the difference between their importance is significant (confidence interval: 95%). Again, the contrary is true for the difference between enjoyment and thrift. There is no significant difference between their importances, however there is between their realizations. We found statistically significant difference between enjoyment and wealth both in their importance and realization.

People above 50 years old rank wealth and thrift in the middle of the importance of values list. Wealth is on the 14<sup>th</sup> and thrift is on the 16<sup>th</sup> places. Enjoyment is one of the least important values; its position is the 22<sup>nd</sup>. In realization of values, wealth is the last one while enjoyment has the 17<sup>th</sup> and thrift the 18<sup>th</sup> positions. In this group, there is significant difference between realization of wealth and thrift however the difference between their importances is not significant Comparing the realization of enjoyment and thrift the difference is not significant statistically, but difference between their importances is significant.

Moreover we found statistically significant difference between enjoyment and wealth both in their importance and realization. (Confidence interval is 95% in each analysis).

Studying the attitudes toward consumption we used a set of 16 statements in our survey. The items were developed on the bases of our qualitative research results. The statements reflect on the importance of shopping and consumption in respondents living.

We can conclude that consumption is not ruling respondents' life (see: Table 3). In the top end of the list we can find the more practical and conservative statements, like the following:

- We should save money before buying certain things (3rd place)
- I only buy things what I really need (5th place)
- I invest my money into stable, enduring things (6th place)
- We should buy useful items what we are really in the need of (7th place)

In the same time more hedonic items are at the bottom of the ranking (from the 11th to 16th places):

- It is important for me to give expensive presents for Christmas
- When I do shopping I try to consider the latest trends
- I don't buy things just to make my life easier
- It is important for me to receive expensive presents for Christmas
- I used to buy things to get relaxed from the everyday stress
- I feel sorry if I get less expensive presents than my friends

Moreover the number one item with highest mean score reflects on generosity. It says that "I enjoy giving presents". 76% of respondents (top2 boxes) agreed with it. Only one statement suggests enjoyment in consumption, namely "Having nice things is part of my self-realization". (4th place)

{Insert Table 3. here}

The generations show differences in the evaluation of the tested statements. Out of the 16 statements we found statistically significant differences amongst the generations in case of 12 items (see: Table 4).

Importance of the tested items differ more between genders according to the degree of agreement (top2 boxes). It seems that younger people enjoy shopping more, and purchase has some abstract meanings to them, as well. For older people consumption is more need based. There are 20 percentiles or greater difference in top2 boxes results between the youngest and oldest generations for the following statements:

- Consumption contributes to a large extent to reach the state of happiness

62, 5% of people under 30 years old agree with it. This ratio is only 40, 5% among people 50 years old and above.

- I try to purchase the things that are important to me as soon as possible

Majority of the youngest generation agrees with the statement (82%) while half (52, 5%) of the oldest age group thinks the same.

- When I do shopping I try to consider the latest trends

52% of people under 30 years old agree with the item. Among people 50 years old or above the ratio are only 22, 9%.

- We should buy useful items what we are really in the need of

We can see contrary result with this statement. Here the majority of oldest people agree (71%) while minority of the youngest age group (48%) has the same view.

- I only buy things what I really need

Same results as above. People above 50 years old agree with the statement (68%). Among people under 30 years old we found only 45% agreement.

{ Insert Table 4. here }

## Relations toward consumption

After data reduction procedure we can conclude that attitude towards consumption covers three main topics. Using the 16 statements, through factor analysis<sup>2</sup> we identified three main features. These are labeled in the following way:

- consumption orientation: consumption is important, covers necessary and enjoyment goods, as well
- egoist consumption: consumption is primary driven by personal needs and enjoyment
- need-based consumption: the shopping is mainly focused on necessary things

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<sup>2</sup> Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

{ Insert Table 5. here }

{ Insert Table 6. here }

Based on results from factor analysis we applied cluster analysis and identified three groups.

*1. The Consumption oriented (N=227)*

Consumption is important to this group - they do not tend to buy only necessary things. However they are not egoist consumers. 47% of the group belongs to the middle generation, 76% of them are under 50 years old. They are men and women with equal rate. Only 8% lives in Budapest and 18% in Central Hungary.

*2. The Need-driven (N=117)*

People in this group tend to buy only things what they are really in the need of. Consumption is not important to them and they are not egoist. 50% of the group is 50 year age old or above, only 11% is under 30. Majority (57%) are men. 15% of these people live in Budapest, 20% in Central Hungary. People living in villages, represent 39% within the cluster.

*3. The Egoistic consumers (N=144)*

For egoist consumers consumption is driven by their personal needs and enjoyment. Everyday needs and requests of other people are not important to them. 36% percent is under 30 years old in the cluster, 74% is under 50 years old. 60% is women among them. Budapest represents 36%, Central Hungary 51% in this group. We can find the lowest rate of villages in this cluster.

Materialist – post-materialist orientation

We covered the measurement of the materialist – post-materialist orientation in our research project using the Inglehart (2000) scale. Our results support prior findings, namely there was a strong change in the direction of materialist values in the former socialist countries. We found that 36% of the total population has materialist values and other 20% can be considered rather materialist. In sum, 56% belongs to this value orientation. Besides, only 7% shows post-materialist orientation. Together with people can be considered rather post-materialist, they are 16% within the Hungarian population. 28% of the population belongs to none of these categories.

Moreover, our results support that the post-materialist values gain popularity in the post-socialist countries however not exactly amongst the youngest generation. We found that the post-materialist orientation is more typical amongst people under 50 years old. Above the age of 50 people have stronger materialist values. Between the youngest and the middle generation there are no differences in terms of materialist – post-materialist orientation. Further research is needed in this field.

{ Insert Table 7. here }

### Limits of consumption

Are there limits of consumption? We investigated the question in both the qualitative and quantitative phase and found surprising results. The problem is unknown and difficult to understand. People in all generations believe that one spends as much as he or she can afford. As long you have money the problem is not exists. They perceive only quantitative limits based on one's income or wealth. Some people mentioned that the world would need a limit in consumption but they believe that this is impossible.

According to the survey, 68% of the total population agrees that we are buying too much goods and unnecessary products over our needs. 77% believes that there is limitation in consumption which is determined by wealth and income (91%). Other factors were hardly mentioned. The second popular answer – limits due to personal needs – got only 7% of the answers. Moreover 58% agrees that today consumption is more characterized by exorbitance and spending than moderate shopping and thrift. In terms of gender and age we could not find remarkable differences. But people living in Budapest agreed on the overconsumption to a higher extent compared to people living the countryside.

{ Insert Table 8. here }

What can we blame for this phenomenon? Out of the tested ten different reasons there are three leading items, namely ads/media (68%), broad product choice (64%) and hypermarkets, shopping malls (72%). The youngest generation mentioned two factors more frequently than the average. 40% of this group blames trends and modernization while in the total population 33% selected these items. In the same time, people above 50 years old mentioned the higher



income more often than the average. 24% believes that higher income is the reason of overconsumption which is 20% in the total population.

{ Insert Table 9. here }

## CONCLUSIONS

According to our qualitative research, people less than 30 years old seem to have the most solid knowledge about consumption and they expressed negative associations most frequently in the same time. Oldest people expressed only positive associations but they proved to be the less experienced consumers.

Based on the importance of personal values, the youngest generation differ the most from the total sample and from the other two generations. For them, “lust for life” is the most important value before health. Family is number two for the total population, but takes only the fifth place in the ranking of the youngest group. For them freedom, honesty and wealth are more important values. On the contrary people above 50 years appreciate honesty, order and charity better than the other two generations.

Considering the realization of the values we found interesting results. In the total sample honesty is in the first place, the second is sincerity, and the third one is family. At the bottom of the list are prestige, contentedness, success, thrift and wealth. There are significant differences among generations in terms of realization of the values. For people under 30 years, health and happiness are among the most important values but family and freedom are less important compared to the other two generations. The ranking of these values for people above 30 is similar to the total population. However in case of the oldest generation there are some modifications in the order. Modesty and order are more described in their life while freedom is less expressed.

We studied the attitudes toward consumption with list of statements. Out of the 16 items we found statistically significant differences among the generations in case of 12 ones. In the top end of the list we can find more practical and conservative statements while the more hedonic ones are at the bottom of the ranking. Generational analysis suggests that younger people

enjoy shopping more and purchasing has some abstract meanings to them, as well. For older people shopping is more need-based. These results are also supported by the factor and cluster analysis. We identified three groups: The Consumption-oriented, The Need-driven and The Egoistic consumers. Nearly 50% of The Consumption-oriented belongs to the middle generation. The Need-driven group is the oldest. Among The Egoistic consumers we found the highest ratio of people less than 30 years. Moreover Budapest and Central Hungary represent a high ratio in this cluster.

We measured the materialist – post-materialist orientation using the Inglehart (2000) scale. Our results support prior findings, namely there was a strong change in the direction of materialist values in the former socialist countries. In the same time our results support that the post-materialist values gain popularity in the post-socialist countries. We found that the post-materialist orientation is more typical amongst people under 50 years old.

We examined the degree of acceptable consumption. Majority of people (68%) believes that we are buying too much goods and unnecessary products over our needs. 91% agree that wealth and income are the limits of consumption. The perceived reasons behind over-consumption are (1) ads/media (68%), (2) broad product choice (64%) and (3) hypermarkets, shopping malls (72%).

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## APPENDIX

	Budapest	Big cities	Towns	Villages	Total
Central	18,2%	0,0%	4,3%	5,8%	<b>28,3%</b>
South-East	0,0%	4,5%	7,0%	6,0%	<b>17,5%</b>
South-West	0,0%	3,7%	3,3%	5,7%	<b>12,6%</b>
North-East	0,0%	5,9%	7,0%	10,9%	<b>23,7%</b>
North-West	0,0%	5,5%	4,5%	7,8%	<b>17,9%</b>
<b>Total</b>	<b>18,2%</b>	<b>19,6%</b>	<b>26,1%</b>	<b>36,1%</b>	<b>100,0%</b>

**1. Table: Sample design according to region and settlement type**

	Men	Women	Total
18-29 yrs	12,5%	13,8%	<b>26,3%</b>
30-39 yrs	10,7%	11,8%	<b>22,5%</b>
40-49 yrs	9,8%	10,7%	<b>20,5%</b>
50-59 yrs	10,0%	11,1%	<b>21,1%</b>
60-65 yrs	4,5%	5,0%	<b>9,5%</b>
<b>Total</b>	<b>47,5%</b>	<b>52,5%</b>	<b>100,0%</b>

**2. Table: Sample design according to age and gender**

Statements	Mean	Std.Dev	top2 (%)
I enjoy giving presents	4,31	0,84	83,53
I try to purchase the things that are important to me as soon as possible	3,95	0,95	71,63
We should save money before buying certain things	3,91	0,91	67,74
Having nice things is part of my self-realization	3,71	1,09	62,73
I only buy things what I really need	3,69	1,12	59,72
I invest my money into stable, enduring things	3,67	1,08	59,92
We should buy useful items what we are really in the need of	3,64	1,16	59,84
Shopping is fun, it worth working for	3,54	1,19	50,60
Consumption contributes to a large extent to reach the state of happiness	3,44	1,11	49,70
We should focus on buy simple things	3,18	1,20	38,28
It is important for me to give expensive presents for Christmas	3,09	1,32	41,57
When I do shopping I try to consider the latest trends	2,84	1,31	34,74
I don't buy things just to make my life easier	2,66	1,28	26,25
It is important for me to receive expensive presents for Christmas	2,54	1,24	22,89
I used to buy things to get relaxed from the everyday stress	2,13	1,28	18,24
I feel sorry if I get less expensive presents than my friends	1,75	1,02	7,62

**3. Table: Evaluation of statements on consumption by total population**

	Statements	Generation 1. (18-30 yrs)			Generation 2. (31-49 yrs)			Generation 3. (50-65 yrs)		
		Mean	Std. Dev	top2 (%)	Mean	Std. Dev	top2 (%)	Mean	Std. Dev	top2 (%)
*	Shopping is fun, it worth working for	3,71	1,08	60,84	3,61	1,21	58,42	3,28	1,22	46,41
*	Having nice thing is part of my self-realization	3,91	0,95	71,53	3,68	1,18	63,86	3,54	1,06	52,94
*	Consumption contributes to a large extent to reach the state of happiness	3,72	1,05	62,50	3,38	1,13	47,52	3,25	1,08	40,52
*	I try to purchase the things that are important to me as soon as possible	4,15	0,78	81,94	3,99	0,95	73,50	3,72	1,07	59,48
*	I used to buy things to get relaxed from the everyday stress	2,38	1,34	22,92	2,05	1,28	16,34	1,99	1,21	16,34
*	When I do shopping I try to consider the latest trends	3,38	1,16	52,08	2,77	1,31	31,34	2,42	1,28	22,88
	I don't buy things just to make my life easier	2,62	1,24	25,69	2,66	1,29	26,73	2,69	1,29	26,14
	I invest my money into stable, enduring things	3,50	1,04	51,39	3,78	1,03	64,85	3,67	1,17	61,44
*	I only buy things what I really need	3,40	1,09	48,61	3,68	1,12	58,91	3,99	1,08	71,24
*	We should focus on buy simple things	2,97	1,17	31,25	3,11	1,23	36,14	3,48	1,15	47,71
*	We should buy useful items what we are really in the need of	3,29	1,18	44,76	3,69	1,12	64,36	3,91	1,12	67,97
*	We should save money before buying certain thinks	3,78	0,90	61,54	3,86	0,92	65,00	4,10	0,87	77,12
*	It is important for me to give expensive presents for Christmas	3,28	1,15	44,44	3,11	1,35	44,06	2,88	1,42	35,53
*	It is important for me to receive expensive presents for Christmas	2,87	1,16	28,47	2,47	1,24	22,28	2,34	1,27	18,42
	I enjoy giving presents	4,34	0,81	84,72	4,35	0,82	85,07	4,24	0,90	80,39
	I feel sorry if I get less expensive presents than my friends	1,85	1,00	7,64	1,71	0,96	6,44	1,71	1,09	9,15

\* statistically significant differences among the generations (confidence interval is 95% )

#### 4. Table: Evaluation of statements on consumption by generations

	<b>consumption orientation</b>	<b>egoist consumption</b>	<b>need based consumption</b>
Having nice thing is part of my self-realization	<b>0,744</b>	0,179	-0,125
Shopping is fun, it worth working for	<b>0,716</b>	0,229	0,013
I do important shopping as soon as possible	<b>0,702</b>	0,019	-0,031
Consumption is important to feel myself happy	<b>0,679</b>	0,325	-0,058
Givng presents makes me pleasure	<b>0,530</b>	-0,276	0,109
I invest my money into stable, enduring things	<b>0,430</b>	-0,096	0,291
I feel sorry if I get less expensive presents than my friends	-0,169	<b>0,736</b>	0,003
I used to buy things to get relaxed from the everyday stress	0,072	<b>0,708</b>	-0,117
I believe it is important get expensive presents for Christmas	0,215	<b>0,681</b>	0,000
When I do shopping I try to consider tha latest trends	0,499	<b>0,548</b>	-0,192
I believe it is important give expensive presents for Christmas	0,360	<b>0,545</b>	-0,014
We should buy useful items what we really need	0,040	-0,042	<b>0,803</b>
Principally we should buy simple things	-0,078	0,092	<b>0,761</b>
I only buy things what I really need	-0,010	-0,256	<b>0,704</b>
We should safe money before buying certain thinks	0,116	-0,102	<b>0,682</b>
I don't buy things just make my life easier	-0,175	0,363	<b>0,457</b>
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
Rotation converged in 6 iterations.			

KMO and Bartlett's Test Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,76854205
Bartlett's Test of Sphericity	Approx. Chi-Square df Sig.	2276,5079 120 0

**5. Table: Results from factor analysis**

<b>Cluster analysis</b>		<b>1</b>	<b>2</b>	<b>3</b>
consumption orientation	Mean	0,607	-0,878	-0,242
	Std Deviation	0,762	0,815	0,822
egoist consumption	Mean	-0,340	-0,659	1,071
	Std Deviation	0,746	0,641	0,706
need based consumption	Mean	-0,199	0,757	-0,301
	Std Deviation	1,081	0,654	0,766

**6. Table: Results from cluster analysis (Ward method)**

	<b>Total</b>	<b>18-30</b>	<b>31-49</b>	<b>50-65</b>
materialst	36%	27%	41%	38%
rather materialist	20%	24%	15%	22%
post-materialist	7%	8%	7%	7%
rather post-materialist	9%	10%	11%	6%
none of them	28%	31%	27%	27%

**7. Table: Materialist – Post-materialist orinetation**

%	total	men	women	18-30	31-49	over 50	Budapest	Countryside
Nowadays we are buying too many things	67,6	68	67	74	67	62	78	65
Nowadays we are buying lots of unnecessary things	69,4	67	71	70	67	71	78	67
Nowadays we are buying over our needs	67,8	68	68	71	68	64	87	64

**8. Table: Perception of overconsumption**

%	total	18-30	31-49	above 50
ads, media	68,1	68	70,6	65
growing product choice	64	60,7	67,5	62,6
higher income	20,6	19,7	18,4	24,4
higher working hours	7,1	5,7	8	7,3
less leisure	3,4	4,1	3,7	2,4
trends	33,3	41,8	28,2	31,7
hypermarkets, shopping malls	72,1	76,2	74,2	65
changing needs	33,6	33,6	33,1	34,1
modernization	32,8	40,2	32,5	26
group expectation, press	31,9	27,9	33,7	33,3

**9. Table: Reasons of overconsumption**