

GfK Consumption Trend Sensor 2014

Stability
Slight Expansion
Threats

in Germany, Poland, the UK, France and Austria
in Russia
in Spain, Italy and the Netherlands





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GfK Consumption Trend Sensor 2014 Summary

The current economic situation in Europe is reflected in the evaluations and attitudes of the consumer in various countries: Whilst in **Germany** and **Austria** every second consumer can be regarded as resistant to the crisis, roughly every third consumer in **Spain** and **Italy** can be classified as threatened by the crisis. At present the **mid-ranking housewives** must be considered as particularly affected by the limitations. That is to say, precisely that group which, due to its responsibility for purchasing many things, has a central function for private demand in most countries. (cf. *Chapter 3.3*).

Which attitudes dominate consumption in Europe? The trend dimensions of consumption that have dominated the opinion of European consumers with a two-thirds majority since the new millennium will now be summarized. All seven trend dimensions become more pronounced with increasing age. For example, only 49% of Europeans under 30, but 70% of Europeans over 30 say that they buy what

is necessary. Even the readiness to take risks depends strongly on age: While 71% of the 30 plus group admit to being cautious, 51% of younger consumers consider themselves sometimes prepared to dare to do something.

In light of demographic developments in Europe - overall fewer but simultaneously more older consumers (cf. *Chapter 2.2*) - it remains to be seen whether the opinion landscape of European consumers will continue to be dominated (and even more strongly) by reliability, preservation, restraint, security and functional views in the coming years.

- Levelling-off: I do not care if others have the same products (75%)
- Family orientation: have a family (73%)
- Security conscious: be cautious (66%)
- Environmental awareness: live an environmentally aware life (66%)

- Puritanism: Buying what is necessary (65%)
- Functional view: priority is that the car works (63%)
- Fashion indifference: Behave timelessly (61%)


And how will the spending of private households develop in 2014? A slight increase in Poland, the UK, Germany and in Spain is confronted by a further slight decrease or rather stagnation of demand of private households in the Netherlands and in Italy. For **Russia**, however, an increase in private consumption of about 5% can be presumed in 2014 (cf. *Chapter 7*). Potential effects of economic sanctions against Russia, particularly the risk of a capital shortage, resulting from the current Ukraine crisis have to be awaited.

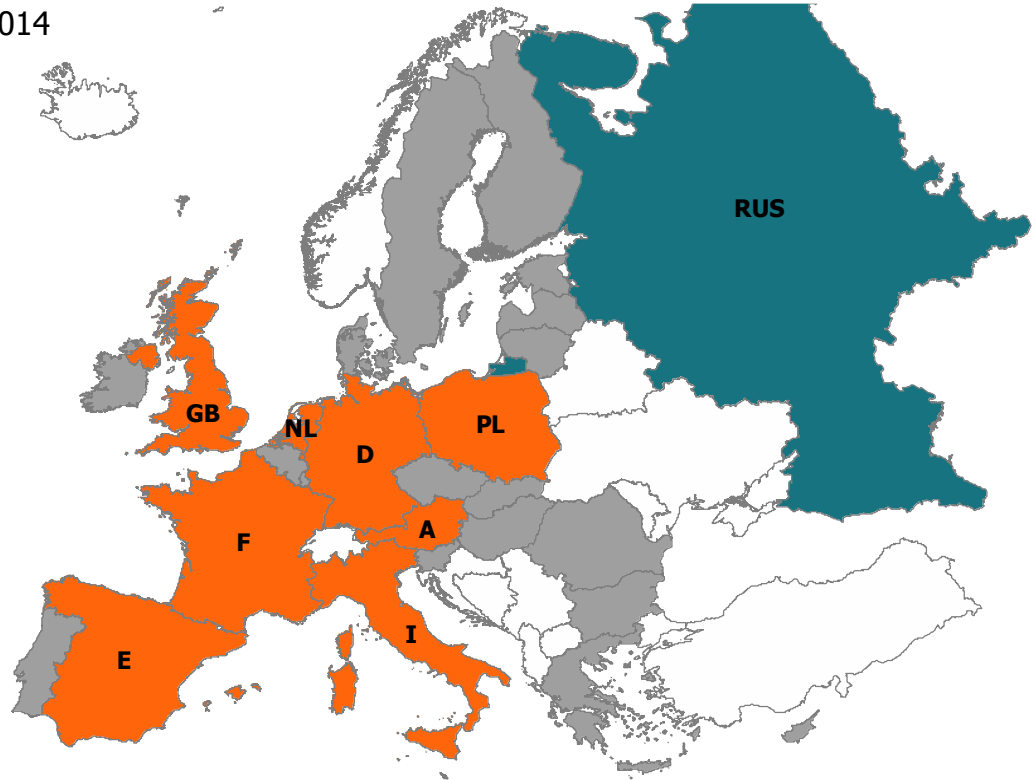
Ronald Frank
GfK Verein

Introduction



Figure 1 - GfK Consumption Trend Sensor 2014

 +  = 442 million consumers
in 9 European countries



The GfK Consumption Trend Sensor produced by the GfK Verein provides information on the basic trends regarding individual consumption within the European Union and Russia, which has a population of almost 143 million inhabitants. The eight EU countries included in this study account for roughly 75% of consumers in the 28 EU member states, which have a total population of 506 million inhabitants (cf. *Eurostat 2014a*). Together, the groups of people aged 14, 15 or 16 years and above, of relevance to representative empirical investigations of this kind in these eight EU countries and in Russia, make up a market of 442 million individual consumers.

The GfK Consumption Trend Sensor was developed in conjunction with the Institut für Wirtschafts- und Sozialpsychologie (Institute for Business and Social Psychology) at Cologne University and has been surveyed in Germany at two-year intervals since 1995 (cf. *GfK Verein 1996*). In 2001, the survey was broadened to include five

more European countries: France, Italy, Poland, Spain and the UK (cf. *GfK Verein 2002a*). Since 2005, the GfK Consumption Trend Sensor has formed an integral part of the European Consumer Study conducted by the GfK Verein. Within this framework, central developments in consumer behaviour are now also being monitored in Austria, the Netherlands and Russia.

The GfK Consumption Trend Sensor, which is a standardised longitudinal measuring instrument, focuses on dimensions of social change relevant to consumption. In the process, a variety of theoretical approaches to describing and explaining value changes observed in advanced industrial societies since the 1960s form the sociological background. Initial pride of place here goes to the approach developed by Ronald Inglehart in the 1970s and which has been continuously expanded since, which concerns post-materialism, social modernisation and cultural change (cf. *Inglehart 1977; Inglehart/Welzel 2005*). Second, there is the

theory, formulated by Ulrich Beck in the 1980s, involving individualisation (cf. *Beck 1986*), the starting premise of which is that people's own biographies are becoming an increasingly powerful function of the individual. This approach was further refined by Stefan Hradil on the basis of empirical analyses into the concept of a "singles society" (cf. *Hradil 1995*). Under this approach, single persons are virtually the spearhead of social individualisation processes. Third, there is the increasing significance, as recorded by the sociologist Helmut Klages, of the values of self-expression in all developed countries (cf. *Klages 1985*). Fourth, we have the picture outlined by Gerhard Schulze in the early 1990s of the "experience society" (cf. *Schulze 1992; Schulze 2003*), the central leitmotif of which is "live one's life". Here, the value of experiencing a car, item of clothing or semi-luxury item is deemed more significant than the value of using them.

However, in the meantime, the limitations of this experience-led orientation are becoming increasingly clear, since during times of economic crisis, the spotlight once again returns to the concrete uses of products and a balanced price/performance ratio for a wide variety of products (cf. *GfK Verein 2010b*).

By contrast, trend researchers like Faith Popcorn and Matthias Horx, for example, focus on qualitative and heuristic aspects. However, their social diagnoses often have no verifiable underlying empirical basis. In contrast, the sociologist and author Holger Rust represents a position showing a clear empirical slant within trend research by advocating “quiet argumentation using available data on demographic development, contemplation of the cultural and economic legacies with which different age groups have grown up, their careers as consumers, and their entrenched desires” (cf. *Rust 1996; Rust 2008; Rust 2011*).

The following depiction of empirically compiled trends relevant to consumption focuses chiefly on the structural differences between individual countries. In instances where significant differences are apparent within the respective countries, separate reference will be made to these. In addition, for Germany, France, Italy, Poland, Spain and the UK, the current results for trend dimensions will be investigated in terms of their temporal development. Minor variations from one hundred percent are produced in cases where individual answers are missing.

For all nine countries, the current results are also analysed in terms of differences within biographical lifeworlds (cf. *GfK Verein 2005a*; cf. *Chapter 11*). The development of consumption-related attitudes within the middle class alone is of key importance for private consumption in all developed societies. Across all nine countries investigated, the proportion accounted for by the lower, middle and upper middle classes amounts to

49%. The Netherlands records the highest proportion at 64%; with Poland and Russia the lowest at 33% and 39% respectively (cf. *Kleining 2014a*). In general terms, the middle classes across the globe can be denoted as the engine of social change, and this also applies to consumer behaviour (cf. *GfK Verein 2008a*).

Structural indicators for private consumption

2

2.1 Demographic trends

2.2 Trends regarding age structure

2.3 GfK Purchasing Power® and inflation in the nine survey countries

2.1 Demographic trends

According to a forecast by the United Nations, by 2020, the population in the nine countries of the GfK Consumption Trend Sensor is likely to increase slightly from the current 523.5 million to 525.8 million. However, while Austria, France, Italy, the Netherlands, Spain and the UK can expect their populations to continue growing, the respective populations of Germany and Russia will continue to fall. A positive migration balance is currently occurring in Poland as workers who have been abroad are returning because the economic situation is poor in other countries, such as the UK. This is further boosted by the fact that the generation born when there was a high birth rate in the 80s will themselves be having children between 2010 and 2020 (cf. *UN 2012*).

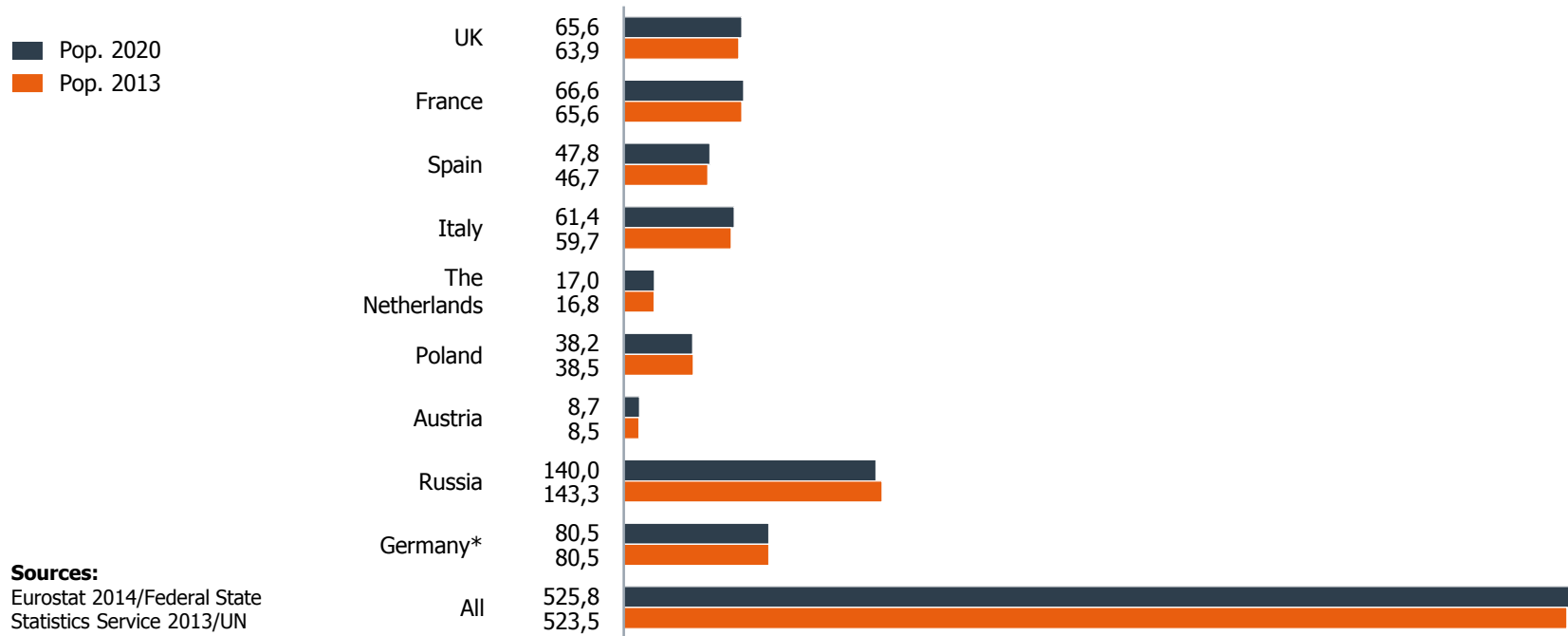
Important factors influencing this development are birth dynamics, current and future age structure, life expectancy in the individual age groups and of course, projected net migration (cf. *Birg 2003*).

Figure 3 shows the anticipated scale of annual demographic change for the respective individual countries in the years ahead. Above average birth rates and positive net migration characterize the situation in the UK, France and the Netherlands. By contrast, population growth in Spain, Austria and (as yet) Italy remains attributable solely to migration. In comparative terms, below-average birth rates and negative net migration, particularly in Russia, are leading to population shrinkage (cf. *UN 2012*). This is expected to have corresponding repercussions on private consumption, the labour market and the demand for infrastructural installations (cf. *Berlin Institute 2009/2011a/Manager Magazin 2007*). For Germany the development in the coming years remains to be seen, against the background of a revised population count through the 2011 census on the one hand, and a net immigration from southern European countries which has increased since 2012 on the other (cf. *Federal Statistical Office 2014a*).

In 2013, however, an increase of about 300,000 inhabitants should be expected.

2.1 Demographic trends

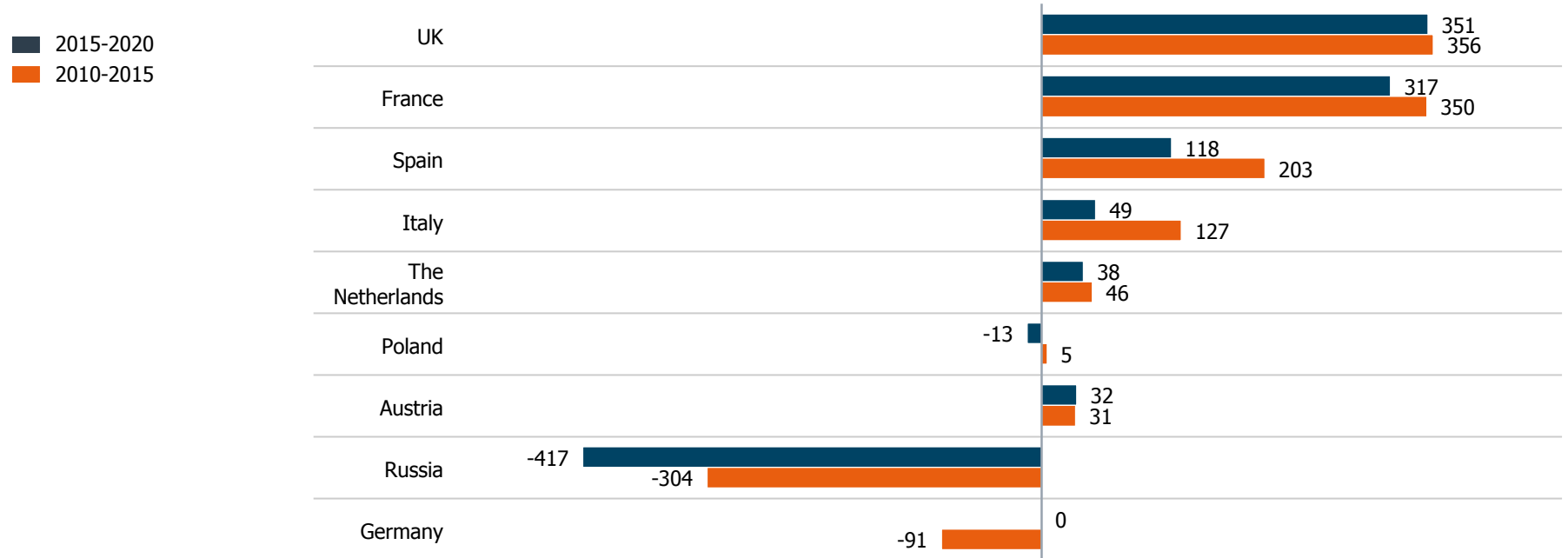
Figure 2 - Population in 2013 and 2020 in millions (projection)



Sources:
Eurostat 2014/Federal State
Statistics Service 2013/UN
World Population Prospects.
The 2012 Revision

NB: Valid projection for Germany based on new census data (2011) is not possible at this time

Figure 3 - Population change per year in thousands between 2010 and 2020.



Sources:
UN World Population Prospects.
The 2012 Revision

NB: Valid projection for Germany based on new census data (2011) is not possible at this time

2.1 Demographic trends

As is evident from *Figure 4*, over the coming two decades, the anticipated changes in population are likely to be very disparate across the individual **European regions**. While the majority of French and British regions, the southern areas of Scandinavia, Switzerland and parts of South Germany, the North-East of Italy and southern and eastern Spain can anticipate a rise in their populations and consequently, an increase in consumption, over large tracts of central and eastern Europe, East Germany and South Italy, as well as the Champagne-Ardennes region in France the population will shrink. Individual regions with population growth are the exception, for example, the region around Prague. Only a process of continuous migration could reverse this situation in the medium term (cf. *Berlin Institute 2008*). In West Germany in particular, only the number of single and two person households in the older age-groups is likely to rise (cf. *Federal Statistics Office 2011*).

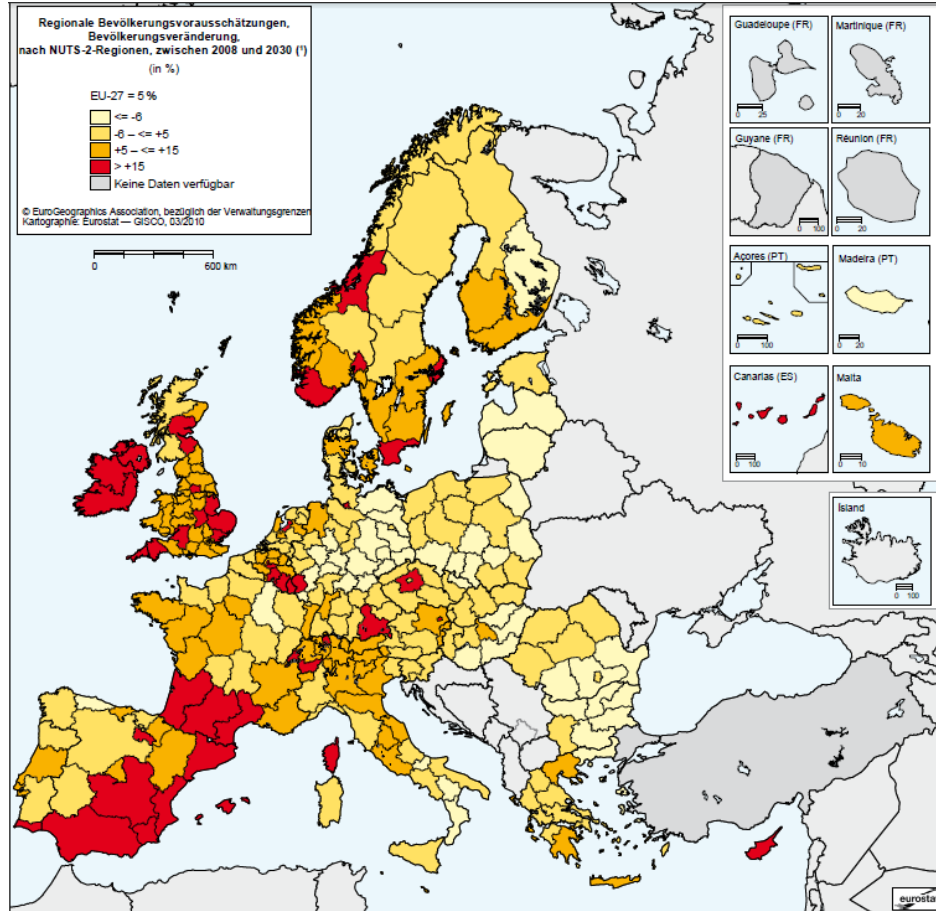
In *Figure 5* the expected **population development in Russia** by 2030 is additionally illustrated. The capital Moscow will continue to grow and the region around Moscow even more so. Highly qualified professionals, in particular, are attracted to the capital, but less qualified migrants are also trying to find a job on the Moscow labour market. The growth in the Tyumen region in central Russia is above all attributable to the excavation of raw materials and the corresponding requirement for young and skilled workers. The population increases in the more rural, somewhat underdeveloped regions of Dagestan, Altai, Tuva and Chechnya in the south are due to the continued above average birth rate (cf. *Berlin Institute 2011*).

2.1 Demographic trends

Figure 4 – **Europe**: Population forecast 2008 to 2030

Change in percentage

NB: Growth will only occur in European regions highlighted in red and orange



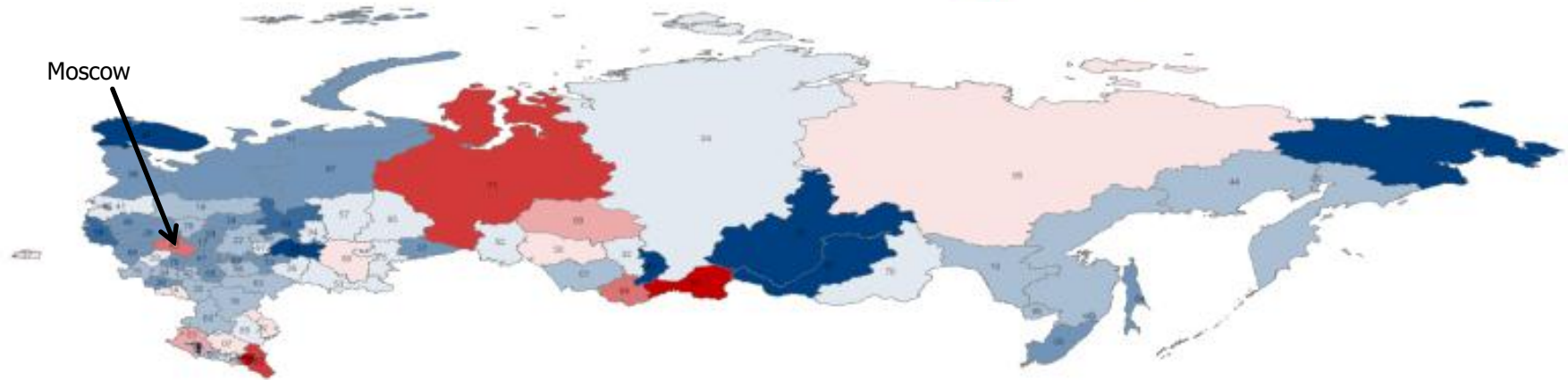
(*) Frankreich, ohne Departements d'outre-mer (FR9).

Figure 5 – Russia:
Population forecast 2008 to 2030

Change in percentage

NB: Growth will only occur in regions of Russia highlighted in red and pink

Bevölkerungsentwicklung 2010-2030

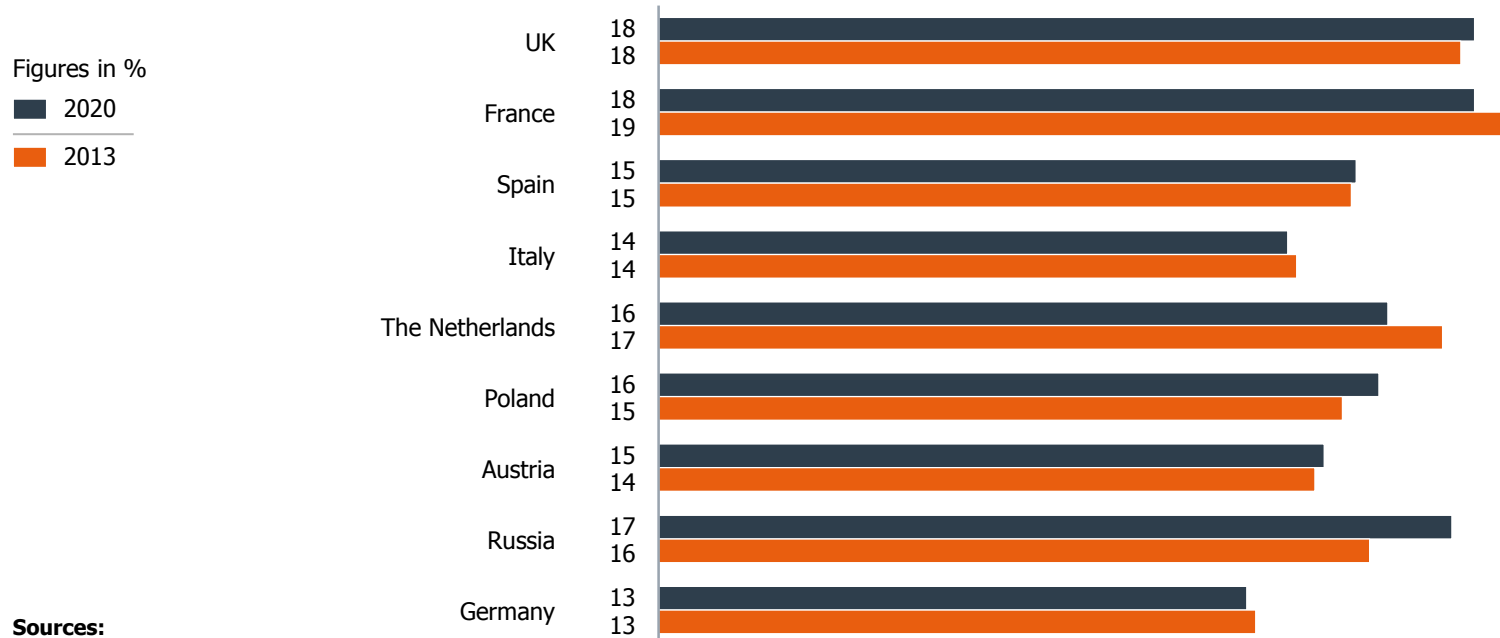


Sources:
Rosstat 2011

2.2 Trends regarding age structure

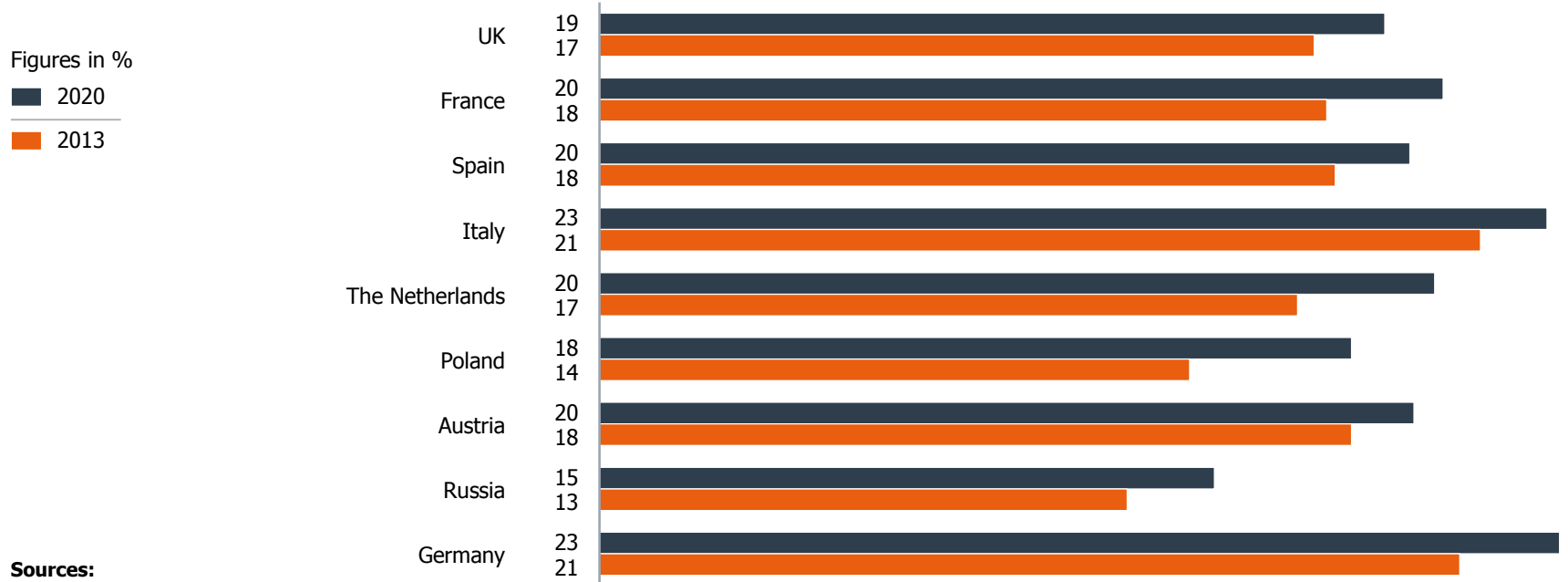
In the medium term, the **under-15 age group**, that is, the potential consumers of tomorrow, looks set to become proportionately less significant in most European countries. This age group will decline on average by 1% to 2% by the middle of this decade. This should be considered in light of the fact that between 1970 and 2013, the proportion of under-15s in Europe overall has already dropped from 25% to its current level of 16%, or to express it another way, by one third. Only Poland and Russia can expect a slight relative growth until 2020. Between 2010 and 2020 Poland is benefiting from the those who were born as part of the high birth rates in the 80s, as they are now coming to the age where they have children, and in Russia the age structure is shifting in the medium term due to the drop in life expectancy of Russian men since the 80s (cf. *UN 2012*). However, as far as the younger generations in Russia are concerned, life expectancy is again anticipated to rise slightly.

In contrast, the group comprising **older people** is gaining further in importance, both as voters and as consumers, in all the survey countries. In Germany and Italy, one in five inhabitants is already 65 or older and by 2025, the figure will be one in four. However, because of the further increase in life expectancy, the over-65s group in France, the UK and the Netherlands will soon account for approximately one fifth of the population, in spite of the comparatively high birth rates in these countries. As already indicated, the lower proportion of over-65s in Russia in a cross-national comparison results from the appreciably lower life expectancy among men, which, although it has improved to 63, is still 14 years below male life expectancy for Germany (cf. *UN 2012/BpB 2003*).

Figure 6 – Percentage of **under 15s** in 2013 and 2020 (projection)**Sources:**

Eurostat 2013/Federal State Statistics
Service 2013/UN World Population
Prospects. The 2012 Revision

Figure 7 – Percentage of **over 65s** in 2013 and 2020 (projection)



Sources:
Eurostat 2013/Federal State Statistics
Service 2013/UN World Population
Prospects. The 2012 Revision

In the nine survey countries, the rankings in terms of current **GfK Purchasing Power for 2013/2014** are still led by Austria, Germany and France. Only Norway or Switzerland can achieve an even higher purchasing power in Europe. The two countries Italy and the Netherlands are just over the average for all EU States with their purchasing power per inhabitant. In contrast the British have won again in terms of purchasing power, whose purchasing power per inhabitant has risen by about 5% in comparison to 2011. Compared with the years prior to 2008, the pound sterling continues to be rather weak (cf. *EZB 2014*). And, due to less increase in real income per consumer, the Polish consumers currently have somewhat less disposable income than two years ago (cf. *DIW 2014a*).

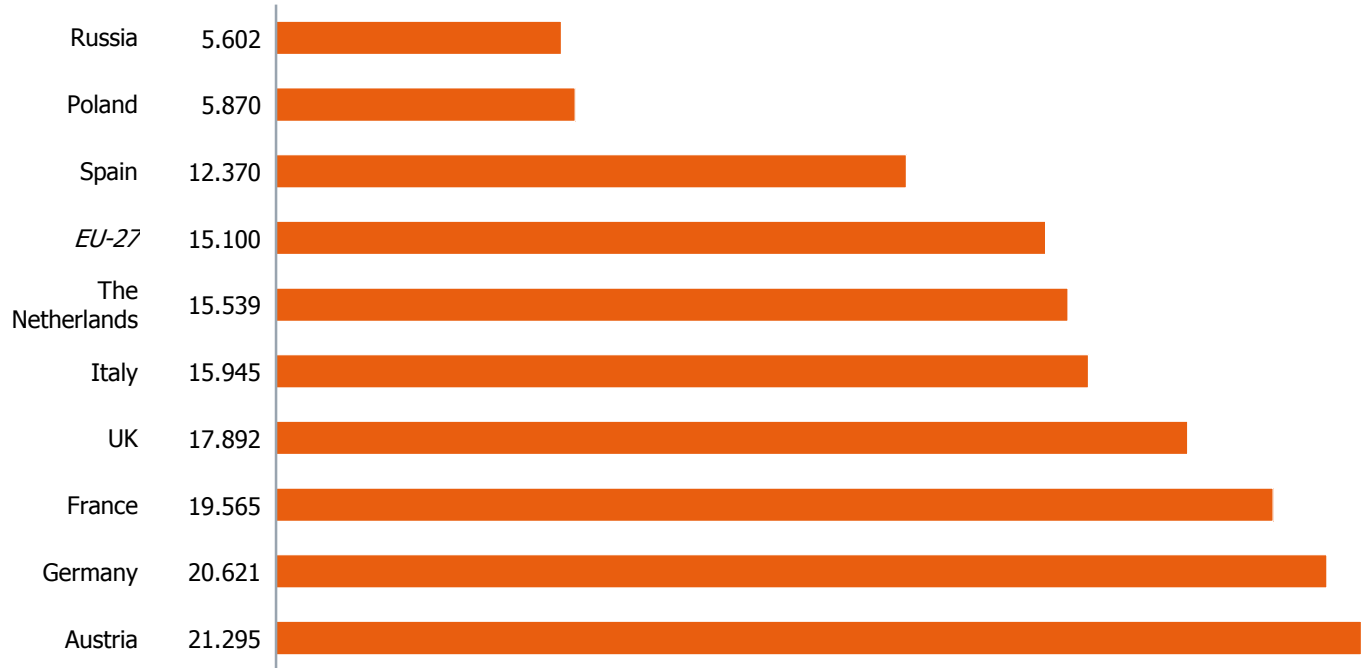
Also in Spain the purchasing power of 12,370 euros per inhabitant has sunk by almost 10%, with a background of a sharp increase in unemployment and massive drops in the construction industry (cf. *German Institute for Economic Research (DIW)*

2014a). Tourism in Spain continues to contribute towards a surplus in service industry (cf. *Federal Foreign Office 2014a*). Russian consumers now have more than a quarter of German purchasing power at their disposal. In light of rising employment *and* wages, salaries and pensions, Russian purchasing power has increased significantly by around 10% since 2012 (cf. *German Institute for Economic Research (DIW) 2014a*). Since the summer of 2013, the rouble to euro rate fell by around 20% (cf. *ECB 2014*).

Table 1 shows the **range of GfK purchasing power within the individual countries for 2013/2014** on the basis of NUTS-2 regions (median regions or areas). The leaders in terms of purchasing power in the nine countries represented here are Upper Bavaria and the Île de France, which is the Greater Paris area, and central London. In Poland and Russia, consumers in the regions around both capital cities had the most disposable income. In Spain, the Navarre region with

Pamplona as it continues to lie in first place for purchasing power and in Italy the Aosta Valley region has replaced Emilia-Romagna at number one. The huge disparity between the regions of individual countries remains: while there is a vast North/South divide between rich and poor in the Russian Federation in particular, but also Spain and Italy, the distribution of purchasing power is far more even in the Netherlands and Austria.

Figure 8 - GfK Purchasing Power® Europe 2013/2014 in euros per capita



Die GfK purchasing power includes household income from work and assets. State benefits such as pensions, unemployment benefits and child-care allowance are also included here.

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Table 1: Range of GfK Purchasing Power 2013/2014 in individual countries (figures in euros)

Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Upper Bavaria: 25,465	Ile de France: 23.334	Comunidad Foral de Navarra: 15.717	Lower Austria: 21,956	Mazowieckie: 7,779	Aosta Valley: 19,486	Utrecht: 17,163	Inner London: 25,285	Gorod Moskva: 12,684
Chemnitz: 16,860	Nord-Pas-de- Calais: 16,826	Extremadura: 8,954	Carinthia: 20,450	Podkarpackie: 4,411	Campania: 11,010	Groningen: 13,298	West Midlands: 14,679	Republic of Kalmykia: 2.454

Table 2: Inflation rates in the nine countries (figures in %)

Inflation rate in % based on HVPI (harmonised consumer price index)	EU-27	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Dec. 2013/ Dec. 2012	1.0	1.2	0.8	0.3	2.0	0.6	0.7	1.4	2.0	*6.5
Comparison: Dec. 2011/ Dec. 2010	3.0	2.3	2.7	2.4	3.4	4.5	3.7	2.5	4.2	*8.4

If inflation had had a rather decreasing impact on the domestic demand in the EU-27 at the end of 2011, then in spring 2014, against a background of an inflation rate of 1.0% in the EU-27 at the end of 2013, it is the danger of a deflation risk that is being discussed (cf. *DIW 2014b*).

Alongside Russia, only in Austria, Finland, Estonia and the non-euro country the UK does the rate of price increase continue to be close to the target of just under 2% inflation as advised by the ECB. In Russia the base rate in spring 2014 - even

following the Crimean Crisis - is already 7% (cf. *German Institute for Economic Research (DIW) 2014a*).

In particular the decreasing prices for telecommunications services, fuels and for medical services have contributed to the inflation which has fallen since the end of 2012, whilst the increased prices for electricity, tobacco products as well as for offers in gastronomy greatly affected inflation (cf. *Eurostat 2014c*). In Russia the prices primarily for groceries, tobacco products, cotton products, but also for living have continued to rise

above the average (cf. *Federal States Statistics Service 2014a*).

As a result of sustained growing global demand for processed foods, fossil fuels and biofuels such as ethanol, especially in the BRIC countries and emerging economies, the price of food, energy and raw materials is anticipated to rise again worldwide in the medium term (cf. *IEA 2013*).

Sources:

Eurostat 2012a/2014a, *OECD 2012/2014

The economic situation facing European consumers

3

- 3.1 Estimates of the current financial situation facing households
- 3.2 Estimates of individual job security
- 3.3 The economic crisis facing European consumers
- 3.4 Development of the financial situation facing households over the past 12 months
- 3.5 Estimates of the financial situation facing households in the next 12 months

3 The economic situation facing European consumers

The subjective assessments of private consumers in Europe are the result of cognitive processes fashioning and adapting exterior economic parameters in the respective country (cf. *GfK Verein 1996*), across Europe and, in connection with the process of economic globalisation, increasingly in other eastern European and Asian countries as well (cf. *GfK Verein 2002b*). The global financial and economic crisis has shown how strongly the global economic interweaving influences the consumption behaviour of the consumer: on the price level for energy and groceries, on the job market - and on the market for investments. The typology of biographical lifeworlds performs a segmenting function here, in order to connect individual consumer behaviour with society's structure and dynamics. The typology presently reflects the distinctly different degrees to which European consumers feel themselves impacted by the current crisis (cf. *Kleining/Prester/Frank 2006*).

Today, one in five consumers in the nine survey countries feels at least comfortably off and able to afford a fair amount. This positive assessment continues to be by far the most pronounced in the Netherlands (51% compared to 46% in 2012). The percentage of the Dutch who are generally managing quite well has increased from 38% to 43% at present.

Even amongst the consumers in Germany and Russia the satisfaction with personal finances has increased significantly compared to 2012 across the countries. Thus in Germany 38% of consumers are now at least well supplied. For this reason, for the first time in many years the level of financial satisfaction from 1995 of 37% has just about been exceeded. The differences between West and East Germany (41% compared to 35%) although continue to exist. For Germany, just taking into consideration the group which says it is just about managing and that at times financial means are becoming inadequate (West: 16%, East: 21%), it

shows that the existing gap has actually narrowed.

In Poland, Austria, France and the UK the estimate of the individual's financial situation has remained continually stable in comparison with 2012. However, a notable deterioration stands out among the consumers in Spain and Italy: Whilst the group which claims to be coping on the whole now falls under the 50% mark, in turn the number of those who only just about scrape by at the most is increasing to 41% in Italy and to 37% in Spain.

3.1 Estimates of the current financial situation facing households

The relevance to consumption of the question involving the assessment of the current financial situation is shown by a current analysis by the GfK ConsumerScan household panel in Germany 2013: people who are comfortably off or do not need to tighten their belts account for a 32% share of discount store purchases of Fast Moving Consumer Goods (FMCG) which is appreciably lower than in the case of consumers who are just about keeping their heads above water or cannot make ends meet (42%). Full range outlets also have a higher share with better off consumers (22% versus 19%). And while pharmacies and self-service department stores in both groups have a similar stake in daily expenses (6% and 17% respectively), consumers in a good situation spend almost double in specialist shops (24% vs. 14%) as well as in bakeries, butchers and at weekly markets that which financially disadvantaged consumers spend (10% compared to 6%) (cf. *GfK ConsumerScan 2014*).

If we consider this financial estimation with

regard to the lifeworlds in the nine countries, the top-ranking young persons (33%), the top-ranking mid-lifers (35%), the top-ranking housewives (28%) as well as the elderly men and women of the middle class (33% and 26% respectively) are categorised primarily again in 2014 as currently being most frequently provided for adequately. For the elderly men and women of the working class (33% and 26% respectively), the elderly people living alone (27%) and very particularly for the mid-ranking housewives (37%) the individual's financial situation is in contrast significantly more often distinguished by the fact that they are only just scraping by or are partially not even making ends meet. In Spain (56%) and more prominently in Italy (66%) this estimate is expressed most frequently by the mid-ranking housewives.

Table 3: Current financial situation (figures in %)

	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
I've no need at all to control my spending	2.1	4.2	2.1	0.7	4.2	0.6	0.6	8.1	3.5	1.0
I am comfortably off and can afford a few things	17.5	33.8	8.4	13.8	28.7	17.4	7.9	42.9	14.6	14.8
I mostly get by	57.7	45.2	62.9	48.1	48.3	69.6	48.2	34.1	62.5	68.0
I can just about keep my head above water	16.6	13.9	17.9	23.3	15.7	8.5	28.3	11.1	14.0	14.2
I simply can't make ends meet	5.4	2.9	7.9	14.1	3.2	3.0	12.7	3.0	5.2	0.8

Table 4: Current financial situation (figures in %)

	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
I've no need at all to control my spending	2.1	2.1	1.6	4.0	4.1	2.8	2.6	1.4	0.6	1.3	0.6	4.7	4.6	1.1	0.7	3.1
I am comfortably off and can afford a few things	17.5	17.3	15.8	28.5	30.5	25.3	19.1	17.1	9.3	13.4	13.9	28.6	21.3	9.8	9.6	11.9
I mostly get by	57.7	63.2	61.2	57.3	55.2	53.7	56.3	56.7	52.7	60.0	59.5	52.8	56.9	62.3	56.3	58.0
I can just about keep my head above water	16.6	7.9	12.8	7.5	7.8	13.8	14.9	17.1	27.3	18.8	18.8	11.9	13.6	20.4	23.9	23.4
I simply can't make ends meet	5.4	5.8	7.4	2.3	1.9	4.2	6.9	6.5	9.5	6.1	6.7	1.7	2.5	5.2	8.8	3.3

3.2 Estimates of individual job security

Alongside an individual's financial situation, individual perceptions about possible job loss provide an additional micro-level indicator of the consumption mentality among private consumers. This is because anyone who entertains the possibility of losing their job will adapt their consumer spending in anticipation of lower future income, (cf. *GfK ConsumerScan 2009*). In the nine survey countries 52% of consumers are employed part- or full-time, according to their own statements. In the three countries Russia, Austria and the Netherlands even 6 in 10 of those surveyed had a paid occupation. The differences in level of the employment quota between northern, central and southern Europe continue to exist (cf. *OECD 2014*).

If unemployment had decreased in the years before 2009 compared to the year before, then an increase can be registered after the crisis year 2009 for many countries, with the exception of Germany and Russia. In the UK and Austria unemployment

remains on a similarly high level. The striking thing about this is that, with the exception of Germany, in all countries long-term unemployment (being unemployed for 1 year and longer) in particular has increased since 2009 (cf. *OECD 2014*). Especially in Italy and Spain, but also in the UK and Germany this group forms the core of those who are unemployed with a proportion of over 40%.

Just under one in five people currently in employment in the survey's nine European countries regards his or her job, or that of another member of the household, as under threat. Currently the subjectively perceived job security is at its highest in Germany and Austria at 75% and 71% respectively, it is at its lowest in Italy and Spain (54% and 58% respectively), but also in the UK and the Netherlands (59% and 60% respectively). Compared to 2012, job security has increased particularly in Germany, whereas a notable decrease in job security can be seen in Spain, Italy and the Netherlands. Above all

employed people in simple circumstances in Italy (28%), Spain (27%) and in the UK (28%) express their fears about their job position.

Economic analyses based on the example of Germany reveal that, since the beginning of the 1980s, skills-specific jobless quotas among low-skilled and highly-skilled workers have continuously headed in opposite directions. Thus, in 2005 only 4.1% of employees with a Higher Education degree were affected by unemployment (1980: 1.8%). On the other hand in the group comprising workers with no vocational qualifications, the unemployment rate stood at 26% (1980: 5.9%) (cf. *IAB 2008*). This looks similar in many other EU countries. In the process, the repercussions on purchasing power in the individual consumer lifeworlds, must be viewed as significant (cf. *Berlin Institute 2012a*).

Table 5: Estimates of job security (figures in %)

	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
My <u>own</u> job might come under threat: yes	18.4	6.6	20	22.6	6.4	19.5	23.5	22.5	21.5	20.4
Probably /definitely not	66.0	75.4	68.6	57.9	70.5	61.4	54.2	60.3	59.4	69.4
Can't say at the moment	15.6	18.0	11.5	19.6	23.1	19.1	22.3	17.2	19.1	10.2
Jobs of <u>other members of the household</u> might come under threat: yes	18.8	7.0	16.7	22.3	7.4	18.1	22.9	23.1	15.5	23.1
Probably /definitely not	62.9	73.1	68.6	54.3	63.7	58.7	54.5	58.9	65.1	63.0
Can't say at the moment	18.4	19.9	14.8	23.4	28.9	23.1	22.6	18.0	19.4	13.9

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Table 6: Estimates of job security (figures in %)

	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
My <u>own</u> job might come under threat: yes	18.4	4.5	6.8	12.7	16.5	16.8	16.9	17.5	18.0	20.3	23.3	7.7	-	25.0	-	13.9
Probably /definitely not	66.0	73.0	72.0	70.8	71.1	66.0	66.5	67.3	56.4	64.1	63.2	57.0	-	38.2	-	72.5
Can't say at the moment	15.6	22.5	21.3	16.4	12.4	17.2	16.6	15.2	25.6	15.6	13.5	35.4	-	36.8	-	13.6
Jobs of <u>other members of the household</u> might come under threat: yes	18.8	10.5	15.9	12.6	15.6	15.2	14.6	19.4	24.8	22.0	24.4	21.8	20.1	21.2	24.8	-
Probably /definitely not	62.9	61.8	62.5	71.1	69.7	69.0	64.8	62.6	53.0	62.5	60.7	61.5	62.4	56.2	52.8	-
Can't say at the moment	18.4	27.6	21.6	16.4	14.8	15.8	20.6	18.0	22.1	15.6	15.0	16.7	17.4	22.5	22.4	-

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Table 7: Unemployment rate (figures in %)

	EU-27	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Unemployment rate in 2013	10.8	5.3	10.3	26.4	4.9	10.3	12.2	6.7	7.5	5.5
Unemployment rate in 2011	10.0	5.9	9.7	21.7	4.1	9.6	8.4	4.4	8.0	6.5
Unemployment rate in 2009	8.9	7.5	9.4	18.1	5.0	8.2	7.8	3.5	7.6	8.5

3.3 The crisis facing European consumers

This consumer typology combines the assessment of personal financial circumstances with the threat to at least one job in the household of the survey respondents and thereby tries to measure the vulnerability of the private consumer towards economic crises. Only those indicating that they are coping well and in whose households nobody is threatened with job losses are characterized as *'crisis-resistant'*. Alternatively, *'crisis-prone'* denotes consumers who are just about keeping their heads above water or who are not making ends meet, or who feel the threat of a member of the household losing a job. Those indicating that they are managing in general terms are predominantly described in Europe as consumers *'in a constrained financial situation'*.

Overall, consumers in Austria, Germany, and Poland are currently least threatened by the crisis. On the other hand, private consumers in Italy, the Netherlands, Spain and the UK are the most susceptible to the impact of the economic crisis. In

contrast, crisis resistance of consumers increased noticeably in Germany, Poland and Russia compared to 2012.

The most crisis threatened among those surveyed were those in the income-earning phase of life aged between 30 and 59 years. In this group, 36% of Europeans should be categorized as under threat from the crisis. In Spain and Italy, this even currently affects one in two consumers. Among the over-60s, while the proportion of crisis-resistant individuals dominates at 62% across the board in Europe, in Russia (39%), Spain (36%), Italy (41%) and France (32%) decidedly more pensioners are financially constrained or under threat from the crisis than in Germany and the Netherlands where the corresponding proportion is just 19% and 12% respectively.

A high level of crisis-resistance was also observed in European older middle class and working class men (77% and 65% respectively) and

older people living alone (71%), as well as in young and mid-life top-ranking men (32% each). Conversely, it is women and men in lower income situations (41% and 38% respectively), mid-ranking housewives (43%) and middle aged mid-ranking consumers (35%) that are most susceptible to the impact of the crisis in Europe.

Table 8: Consumer crisis types (figures in %)

	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Crisis-prone	26.1	16.3	27.7	36.2	17.0	17.5	33.5	27.9	27.5	26.7
Constrained financial situation	42.3	34.4	45.6	36.9	36.0	47.8	42.3	24.8	42.9	47.9
Crisis-resistant	31.6	49.2	26.7	26.8	47.0	34.7	24.2	47.3	29.6	25.4

Table 9: Consumer crisis types (figures in %)

	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Crisis-prone	26.1	19.6	28.7	23.6	25.3	29.9	29.7	35.1	42.8	38.1	41.0	5.0	10.8	5.9	11.4	1.2
Constrained financial situation	42.3	60.5	52.9	44.3	42.6	43.8	48.8	46.0	46.2	47.8	44.9	18.3	26.5	29.5	39.9	27.3
Crisis-resistant	31.6	19.9	18.4	32.1	32.1	26.3	21.5	19.0	11.0	14.1	14.1	76.7	62.7	64.6	48.7	71.4

3.4 Development of the financial situation facing households in the last 12 months

The development of an individual's financial situation in 2013 has remained relatively unchanged in comparison to the estimate for 2011 in the nine survey countries. However, this general impression obscures very different developments in the individual countries: whilst in Germany, Austria and Poland the retrospective estimate has stayed relatively constant, in Russia the proportion of those which reported an improvement in financial situation for 2013 has expanded further (from 22% to 25%). In contrast the group of consumers who esteem their financial situation to be worse in retrospect is growing in Italy (from 32% to 39%), Spain (from 36% to 51%), the Netherlands (from 24% to 32%) and in France (from 36% to 43%).

All in all, however, just over one in two consumers continue to see no noteworthy difference regarding their finances. Particularly consumers in training (57%) and in retirement (59%) do not report any financial change within the last year.

The greatest improvement by far in financial terms comes about for the consumers in the lifeworld of top-ranking young persons (35%), and is above average in Germany (47%), Austria (36%), the Netherlands (48%) and in Russia (53%).

Contrary to this the financial situation of the mid-ranking housewives (41%) worsened in retrospect. In France (49%), Spain (67%), Italy (54%) and the UK (43%) in particular, the female consumers of this lifeworld were affected at the time by financial cuts. Even the pensioners in France (56%) express a deterioration of their financial situation. Here the Pension Reform, which came into force in 2011 (including raising the retirement age, increasing the minimum contribution period), should have an impact (cf. *AA 2014f*).

The financial circumstances of pensioners in Russia are much improved: Currently only 31% still

report a deterioration in their earnings. The average pension amount in Russia has steadily increased in recent years and is now approximately EUR 241 per month, which is above the poverty line (cf. *AA 2012b*).

3.4 Development of the financial situation facing households in the last 12 months

Table 10: Development of the financial situation facing households over the past 12 months (figures in %)

The financial situation has ...	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
improved appreciably	2.8	2.8	4.3	1.2	2.4	0.8	0.5	5.2	4.5	3.2
improved somewhat	15.3	19.2	12.2	7.9	17.5	12.2	4.0	16.1	15.8	22.1
remained the same	51.9	63.0	39.7	40.2	56.0	59.7	55.6	45.0	49.5	52.4
worsened somewhat	22.7	12.4	31.2	39.2	19.5	23.4	28.9	20.4	21.3	17.7
worsened appreciably	6.6	2.3	11.9	11.3	4.6	2.8	10.1	11.8	8.0	3.8

3.4 Development of the financial situation facing households in the last 12 months

Table 11: Development of the financial situation facing households over the past 12 months (figures in %)

The financial situation has ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
improved appreciably	2.8	3.0	4.0	8.0	3.5	3.0	4.2	2.2	2.9	3.4	2.7	1.1	1.0	0.5	0.3	0.5
improved somewhat	15.3	14.9	18.8	27.3	19.9	18.6	22.3	14.6	12.3	17.9	19.8	8.4	5.9	4.6	5.9	6.0
remained the same	51.9	59.4	51.9	47.5	52.6	53.9	48.0	49.5	43.1	46.9	47.2	58.3	62.4	59.0	56.8	60.2
worsened somewhat	22.7	15.5	20.1	14.4	19.5	19.4	19.2	23.0	31.7	23.2	23.7	26.2	23.7	27.0	25.7	25.4
worsened appreciably	6.6	2.7	4.4	2.7	4.4	4.7	5.8	9.8	9.1	8.2	6.4	6.1	6.5	7.9	10.4	7.8

3.5 Estimates of the financial situation facing households in the next 12 months (1)

The subjective financial expectations of private consumers provide a good indicator of the impact consumers expect to see from impending changes that will influence the development of private incomes, the tax burden, social security contributions and interest-rate levels. While inflation expectations for the Eurozone have remained moderate at 1.0%, the figures remain disproportionately high for the UK and Russia at 2.1% and 5.8% respectively (cf. *DIW 2014a*). Since 2012 the proportion of those who see the future pessimistically has only reduced in the Netherlands (from 26% to 21%) and in the UK (from 29% to 20%). In contrast, those who see the future significantly more pessimistically than two years ago are the Italian (from 21% to 28%) and the Spanish (from 19% to 29%) consumers. On the other hand, the German (from 15% to 18%), the Austrian (from 15% to 19%) and the British consumers (from 21% to 24%) expect an improvement in their finances for 2014 more frequently.

However, approx. seven out of ten consumers in Germany, Austria and Italy are still not expecting any marked change in their personal financial circumstances.

Beyond this, individual events specific to certain phases in a person's life, for example leaving school or college or entering retirement, will determine the expectations of consumers to a certain extent, regardless even of their respective overall economic situation. Thus, it is apparent in all nine survey countries that financial optimism is most heavily pronounced among the under-30s in Europe (35%). Of the 30 to 49 year olds, 24% expect an improvement and in the group of European respondents over 50 years of age, only one in ten currently remains optimistic about the financial situation, and while 63% anticipate no change, almost one in four is now worried about a deterioration. Even more pessimistic are the over-50s in France (41%), Spain (29%), Italy (31%) and in the Netherlands (30%).

3.5 Estimates of the financial situation facing households in the next 12 months (2)

Financial pessimism is currently above average among European consumers in the groups of mid-ranking mid-lifers and mid-ranking housewives (22%). This is particularly true for these consumer groups in France and Spain (33% each respectively), Italy (29%) and the UK (32%). In 2014, the financial outlook for the near future is assessed as negative by European pensioners on low incomes particularly in the Netherlands (50%), France (41%), Italy and Spain (each 34% respectively).

Already adopted or future reforms, such as raising the retirement age due to demographic developments, the removal of the option to take early retirement, pension adjustments below the rate of inflation or pension cuts, respectively, and foreseeable higher spending on health (health insurance contributions and top-up payments) will for a proportion of current – and future – senior citizens in Europe lead to a real or perceived negative impact on their financial situation (cf. *DIA*

2012/DFI 2009). This is also currently true particularly for the situation in France (cf. *AA 2014f*). This development could be supported by the high level of dependency that pension schemes have on financial market performance in the UK and the Netherlands, among others. Furthermore, both policy and the media in Europe are paying greater attention to poverty among older people (cf. *DIW 2011a*). Earlier, reference has already been made to the improved economic position of Russian senior citizens (cf. *Chapter 3.4*).

3.5 Estimates of the financial situation facing households in the next 12 months

Table 12: Development of the financial situation facing households in the next 12 months (figures in %)

The financial situation will ...	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
improve appreciably	3.5	1.9	6.4	1.9	4.3	0.8	0.2	6.9	4.8	4.8
improve somewhat	17.0	15.6	17.8	16.4	15.1	13.2	7.3	16.1	19.2	22.3
remain the same	57.1	73.8	46.2	52.4	66.0	63.7	62.9	50.9	54.5	50.5
worsen somewhat	14.8	6.5	20.1	23.9	12.1	15.1	22.5	16.4	16.7	10.1
worsen appreciably	3.9	0.8	8.3	4.8	2.4	2.3	5.6	4.6	3.5	3.2

3.5 Estimates of the financial situation facing households in the next 12 months

Table 13: Development of the financial situation facing households in the next 12 months (figures in %)

The financial situation will ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
improve appreciably	3.5	3.8	9.1	8.7	3.7	2.9	5.3	3.3	3.2	4.3	4.3	0.9	0.6	0.3	0.2	0.0
improve somewhat	17.0	23.7	22.0	27.5	16.0	19.1	25.5	13.6	19.6	21.4	20.9	6.1	9.9	4.5	7.6	5.2
remain the same	57.1	56.5	53.7	51.1	61.2	60.5	51.6	54.3	51.8	50.0	54.1	64.4	65.1	63.7	63.3	69.1
worsen somewhat	14.8	7.8	9.1	10.5	13.3	12.8	9.8	18.0	17.8	15.2	12.9	19.8	15.9	20.2	20.7	19.0
worsen appreciably	3.9	0.6	2.1	1.0	3.4	2.7	2.7	4.4	4.0	4.6	3.8	5.7	5.7	7.6	5.0	4.4

The housing situation facing European consumers

4

- 4.1 The current housing situation facing the household
- 4.2 The value of individual property
- 4.3 The plan to purchase a property in the next two years

4.1 The current housing situation facing the household

4.2 The value of individual property

Both the value of apartments and houses and the plan to purchase greater assets such as a property or a car are good indicators for estimations about the development of the purchasing power as well as of the climate for private consumption generally (cf. GfK Verein 2004c/2009a). Thus, since the turn of the century, the housing prices have almost doubled in Spain and the UK. Many consumers have used this increase in value to take out loans for other areas of consumption or for a further property. Generally the increase in value of assets influences private consumption positively because the attractions of saving decrease. Yet because the prices for flats and houses have been falling since 2008 the potential for consumption financed by loans is now becoming increasingly limited (cf. *RICS 2012*).

In the countryside people have their own house and in the cities people rent or own flats more often - the housing situation in Europe can be described in this slightly simplified manner. Thus,

almost half of consumers in Germany, France and Austria live in rented housing, according to their own statements. Whilst in most countries individually owned houses prevail, consumers live in owner-occupied flats in Spain, Italy, Russia and also partially in Poland. It should be noted that in Russia many flats continue to be shared by several families, where the living space per resident at about 20 metres squared is approximately half as big as in Western Europe (cf. *Mieterecho 2007*).

In correspondence to the economic situation, in Spain and in the Netherlands more than one in two owners and in Italy one in three owners claim that their property has decreased in value within the last 1 to 2 years. In France, which likewise boasts an extraordinary price boom for houses and flats, one in five answered that their property is now worth less. At the same time in Spain, Italy and the Netherlands it is overwhelmingly the owners from middle-class lifeworlds who complain about a drop in value of their houses and flats.

In Germany, Austria and Italy the housing markets were distinguished in the last few years less through speculative exaggerations. In Germany the prices for houses and flats, after many long years of stability and - dependent on location - partially also of decrease in price, have meanwhile risen again remarkably (cf. *RICS 2012/Immobilienzeitung 2014*). Increases in value of property have, as well as in Germany, been reported by flat-owners in France (the area around Paris and the Mediterranean coast), Austria and in Russia as well as, after a phase of decline, in the UK.

Table 14: Housing situation (figures in %)

Do you live ...	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
In a self-owned single family house/double house/terraced house	33.9	39.6	43.3	19.7	34.9	48.0	20.9	54.4	54.6	21.4
In a self-owned multiple family dwelling	6.5	5.2	0.9	1.8	6.1	7.6	13.2	2.2	0.8	11.2
In a self-owned flat	32.2	7.5	6.1	56.9	8.3	34.3	45.7	6.6	3.8	60.6
In a rented single family house/double house/terraced house	8.6	7.6	18.5	1.7	7.2	1.2	2.2	18.9	30.9	0.9
In a rented multiple family dwelling	18.3	40.0	30.8	19.9	43.5	7.8	17.7	17.0	9.1	5.2

Table 15: Housing situation (figures in %)

Do you live ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
In a self-owned single family house/double house/terraced house	33.9	33.1	26.1	35.2	51.1	49.9	28.2	38.0	24.1	22.5	22.7	53.7	53.1	37	33.3	33.2
In a self-owned multiple family dwelling	6.5	6.3	8.8	5.0	4.6	4.3	5.7	4.5	5.2	8.0	7.7	6.6	6.8	7.1	8.4	7.6
In a self-owned flat	32.2	34.0	26.2	23.0	24.8	15.6	31.9	30.0	27.1	43.4	39.9	25.4	28.1	35.9	42.7	32.1
In a rented single family house/double house/terraced house	8.6	7.4	9.5	14.2	7.6	9.9	12.1	9.0	15.7	6.1	10.5	4.2	3.2	5.4	4.0	6.7
In a rented multiple family dwelling	18.3	18.0	28.6	22.1	12.0	19.5	21.5	17.8	27.7	19.4	18.8	9.7	8.4	14.2	11.1	20.2

Table 16: Value of individual property (figures in %)

Has the value within the last 1-2 years ...	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Increased	36.0	30.7	32.8	5.0	30.4	18.2	4.8	6.6	38.6	65.4
Decreased or	18.5	6.1	19.3	66.3	5.2	19.0	34.8	56.6	10.2	2.4
Stayed more or less the same?	30.1	41.6	41.8	17.3	50.5	50.2	38.0	25.8	32.3	17.8
No data	15.5	21.6	6.0	11.4	13.9	12.6	22.4	11.0	18.9	14.4

Table 17: Value of individual property (figures in %)

Has the value within the last 1-2 years ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Increased	36.0	26.0	24.2	35.6	36.6	32.6	32.0	34.8	36.6	45.4	51.6	27.8	30.7	29.6	26.4	33.0
Decreased or	18.5	11.3	18.8	22.6	18.4	20.0	23.4	22.4	24.6	14.1	9.8	26.6	23.0	22.9	22.4	15.3
Stayed more or less the same?	30.1	25.3	30.7	30.7	35.5	33.2	31.8	29.9	23.3	29.0	27.1	32.7	30.3	32.5	32.9	30.0
No data	15.5	37.4	26.3	11.2	9.6	14.1	12.7	12.9	15.5	11.5	11.4	12.9	16.0	15.0	18.3	21.7

4.3 The plan to purchase a property in the next two years

The concrete intention to purchase a house or a flat within the next two years is most strongly pronounced across Europe amongst the **20- to 40-year-olds**, that is among the consumers at the stage when they are starting their own homes: Almost one in five in this age group would like to obtain a property in the near future. In France and Poland (both 18%) as well as in the UK (13%) and the Netherlands (12%) this was predominantly a self-owned house. In Russia (10%), Spain (6%) and in Italy (5%) people continue to strive to buy their own flats. In Germany the intention to purchase a property in this age group has now increased considerably at 16% (compared to 10% in 2010). In Austria the intention to buy at 13% among 20- to under 40-year-olds is somewhat lower than in 2010 (15%).

Compared to 2010 primarily in Spain (from 12% to 6% currently) the willingness to buy a property has sharply decreased. With a total of 8%, however, the intentions to build and purchase

properties in Germany are at the level of 7% to 8%, which has been relatively constant since the start of the 80s, on the level of private households and they are - despite the currently very low interest rates only to a small extent subject to economic fluctuations (cf. *GfK Verein 2010c*). However, in Germany the intention to buy an owner-occupied flat in the next two years has risen (from 1.2% to 2.4% currently). In locations with more than 500,000 residents the stated intention to purchase is even at 6%.

If we consider across the different countries the lifeworlds of consumers according to their intention to obtain a property, then the readiness to acquire a house or a flat at its most pronounced amongst the top-ranking young persons (27%) and the mid-ranking young persons (17%).

4.3 The plan to purchase a property in the next two years

Table 18: Acquisition plan for property (figures in %)

	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
A single family house/double house/terraced house	5.6	2.9	10.0	1.9	4.1	15.7	1.1	5.9	11.3	3.1
A multiple family dwelling	0.8	1.1	-	-	1.5	3.4	0.8	0.4	1.5	0.2
A flat	4.7	2.4	4.4	3.3	3.5	8.7	6.3	2.7	1.8	6.5
An undeveloped plot of land	1.5	1.1	1.6	0.7	1.6	0.3	0.6	1.5	0.6	3.1
No, none of these	83.0	90.8	82.5	93.9	89.5	69.7	78.8	87.3	79.8	81.1
No data	4.8	2.7	2.3	0.1	-	2.4	12.5	3.0	5.5	6.3

4.3 The plan to purchase a property in the next two years

Table 19: Acquisition plan for property (figures in %)

	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
A single family house/double house/terraced house	5.6	4.8	4.1	13.3	8.3	7.9	8.3	4.4	4.8	5.6	5.0	3.0	5.0	1.9	2.5	2.9
A multiple family dwelling	0.8	0.3	1.4	1.1	0.7	0.4	1.0	1.0	0.8	0.8	1.1	0.6	0.9	0.4	0.6	0.5
A flat	4.7	2.9	4.3	9.4	4.3	4.3	5.7	3.3	3.2	6.7	6.2	2.9	3.0	3.1	3.8	2.4
An undeveloped plot of land	1.5	0.5	1.5	3.0	2.1	1.6	2.4	1.4	1.6	1.8	1.9	0.7	0.4	0.1	1.4	0.5
No, none of the above	83.0	81.8	84.4	70.7	81.4	82.4	76.5	84.0	84.0	81.4	82.6	89.3	84.6	91.3	87.2	89.7
No data	4.8	9.8	4.7	3.7	4.2	4.2	7.2	6.2	5.8	3.8	3.8	3.6	6.4	3.2	4.5	4.0

Internet use



Alongside television, radio and printed media, the Internet has firmly established itself as the fourth everyday medium, being used very regularly – and increasingly also with mobile devices. The user circle therefore encompassed all who had used the Internet in the last four weeks (cf. *Media Perspectives 2013*). In the nine survey countries, more than two-thirds stated that they had used the Internet in the last four weeks. The Netherlands lead the way (92%) in terms of Internet users, followed by the UK (79%), France (78%), and Germany (76%).

The highest growth in online use over the last three years was recorded in Germany and Spain with a growth of more than 5%. In the mean time the rise in online coverage is primarily attributed to the over 50-year-olds and equally the remaining potential can only be found there (cf. *Media Perspektiven 2013*). Currently in the nine survey countries 85% of under 50-year-olds are online regularly, meanwhile it is 53% of the 60 to 69-year-

olds group and only after an individual's 70th birthday does the proportion of Internet users fall down to only 20%. Above all in Russia and Poland (both 5%), Spain (6%) and in Italy at 13% Internet use is hardly widespread at all (yet) in this age group. All things considered, middle class elderly men and women (54% and 40% respectively) are on the Internet more often than working class elderly men and women (21% and 22% respectively).

Socioeconomic differences are still decisive in the acquisition phase: while 91% of top-ranking consumers are online, only four out of ten middle class consumers use the World Wide Web. Only two thirds of men and women on lower incomes surf the net. In addition, the difference in Internet use between the nine countries is most apparent in the last-mentioned group (94% in the Netherlands and 81% in Germany as opposed to only 58% in Russia and 71% in Spain).

Table 20: Internet use over the last four weeks (figures in %)

	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
2014	67.0	75.5	77.9	66.3	68.8	61.2	63.5	91.7	78.6	52.3
2012	62.7	69.1	72.7	60.5	70.1	56.6	60.3	86.8	77.3	48.2

Table 21: Internet use over the last four weeks (figures in %)

	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
2014	67.0	96.4	95.5	95.6	87.6	88.2	90.2	73.0	76.7	67.2	66.0	53.5	40.3	20.8	22.4	22.6
2012	62.7	93.4	95.7	94.0	84.6	85.5	88.4	68.0	70.2	62.0	60.9	46.7	28.7	19.3	17.9	15.7

Developments within individual trend dimensions



6

- 6.1 Sense of duty
- 6.2 Pleasure consciousness
- 6.3 Wealth consciousness
- 6.4 Escapism and passivity
- 6.5 Reality consciousness
- 6.6 Trend dimensions according to lifeworlds

The following table provides an overview of the consumption trends taken into consideration. The respective individual trend dimensions are compiled via statements and then compared. Each statement is representative of the main trend dimension. Since the 2008 Trend Sensor, the media sector has been broadened to include Internet use. The Internet has now established itself in Europe as the fourth everyday media outlet alongside television, radio and the printed media, having taken on an entertainment, information and transaction function (cf. *Media Perspektiven 2013/ GfK Verein 2010a*).

Below, the 18 different trend dimensions affecting consumer behavior will be illustrated in the context of their respective trend sphere. To this end, these bipolar items, which now number 18, have been researched with the help of factor analysis involving their structure. For the nine countries currently under investigation, five trend spheres continue to be produced. Compared with

the 2012 Consumption Trend Sensor, a shift in the individual trend items is evident. Thus passivity now correlates more strongly with escapism and price orientation becomes part of reality consciousness. Consumption-relevant attitudes continue to be contrasting, with the Netherlands at one end of the scale (expression of personality and orientation towards the present) and Russia at the other (materialism and work orientation). The positioning of value in these two countries in the *world value survey* on the axis: Self-development versus survival continue to be reflected in the results of the current GfK Consumption Trend Sensor (cf. *Inglehart/Welzel 2005*). Despite the many social and economic changes, European consumers have demonstrated surprisingly stability in their value orientation over the years.

The individual trend dimensions for consumption can be condensed into the following five trend spheres:

6 The trend dimensions in detail

Trend dimensions I-IX		
Shopping as pleasure	1	Shopping as a chore
Basic benefits	2	Additional benefits
Escapism	3	Reality
Family orientation	4	Single orientation
Orientation towards the present	5	Orientation towards the future
Hedonism	6	Puritanism
Conspicuous consumption	7	Less conspicuous consumption
Materialism	8	Post-materialism
Leisure orientation	9	Career orientation

Trend dimensions X-IIX		
Fashion consciousness	10	Fashion indifference
Leveling-off	11	Selectivity
Price orientation	12	Quality orientation
Risk-taking	13	Safety consciousness
Activeness (prosumption)	14	Passivity
Environmental awareness	15	Environmental indifference
Lifestyle	16	Standard of living
Community orientation	17	Cocooning
Digital escapism	18	Selective Internet use

6 Trend spheres within individual trend dimensions

Trend sphere	Sense of duty	Pleasure consciousness	Wealth consciousness	Escapism/Passivity	Reality consciousness
Trend dimension	Family orientation Future orientation Cocooning Selective Internet use Puritanism	Shopping as pleasure Lifestyle Fashion consciousness Selectivity	Work orientation Materialism	Escapism (TV) <i>Passivity</i>	Basic benefits Less conspicuous consumption <i>Price orientation</i> Environmental awareness Safety consciousness

Starting a **family** is an important goal in life for three out of four Europeans. People in highly-developed societies aspire to two factors: dependable relationships and the attainment of personal fulfilment (cf. *Inglehart/Welzel 2005*). In order to realise these desires in the individual countries it is necessary to overcome assorted objective barriers (economic situation, striking a balance between work and family) and subjective barriers (finding a partner who matches one's own ideas). However, this has only a limited bearing on subscribing to this outlook on life. While in France and Spain orientation towards family has increased slightly, for the UK, Austria and Germany, a slight decline in this trend dimension is evident.

The importance of family grows with age, so that nearly four out of five over-50s ascribe great value to the family. Across all the countries, the desire to be independent is a need that tends to be felt among younger consumers: school pupils (47%), students (46%), top-ranking and mid-

ranking young persons (32% and 34% respectively) and men on a low income (34%) cite this desire most often. However, 36% of older people living alone also appreciate this regained freedom.

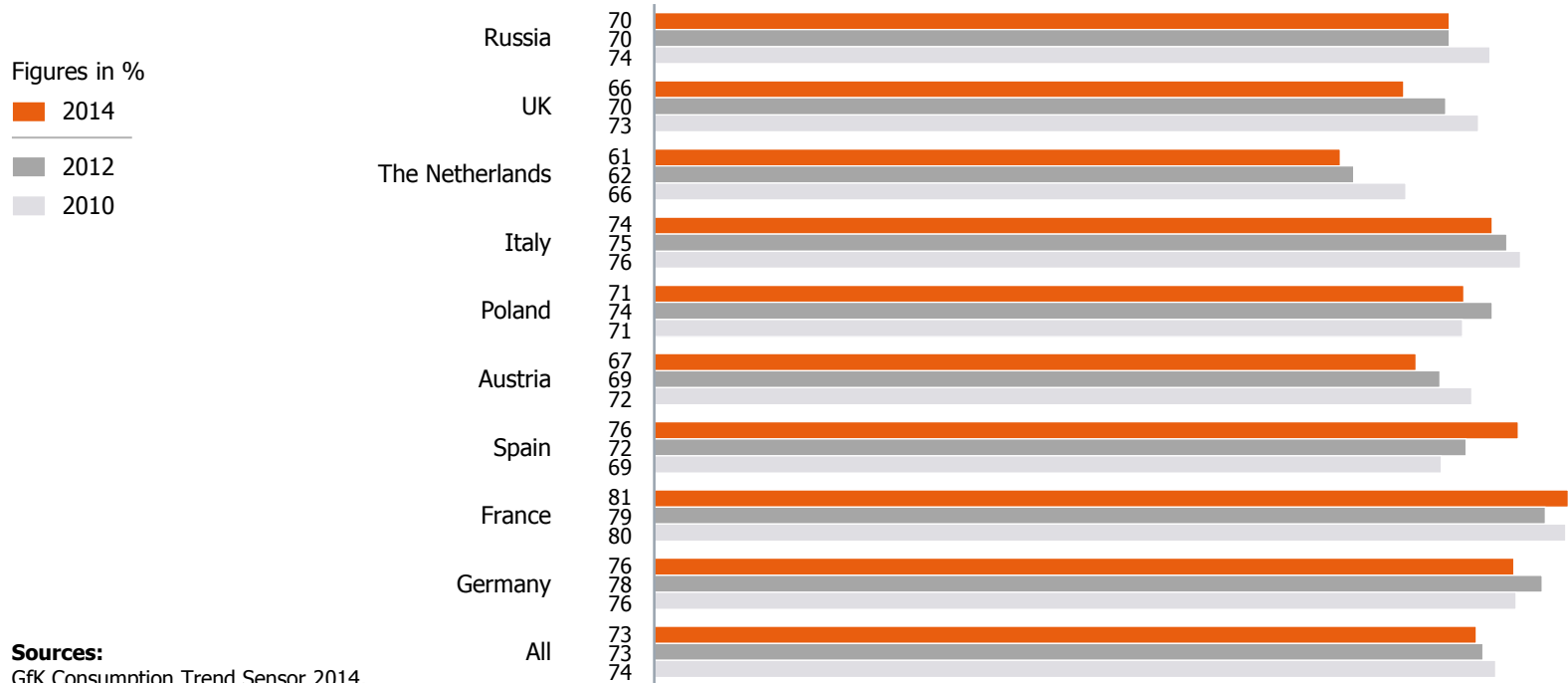
“Thinking more about the **future** or living for the moment” – this question divides consumers in the nine survey countries into two camps. Future orientation clearly predominates in Russia and Italy, while Dutch, British and French respondents display by far the most pronounced orientation towards the present. Compared with 2012, a decline in future orientation in France can be noticed, with only Russia, Poland and the UK seeing an increase in what will be tomorrow.

Living for the moment is a desire felt above all among consumers in the lifeworlds comprising school pupils (65%), students (52%), top-ranking young people and top-ranking housewives (54% and 53%), but also the older middle and working-class men (59%) and older people living alone

(56%), who are back in a position where they have more time and money for their personal needs and tend to live for the here and now. On the other hand, above all, mid-ranking housewives (54%) as well as consumers on a lower income (56%) and older working-class consumers (55%) tend to look more firmly to the future.

6.1 Sense of duty

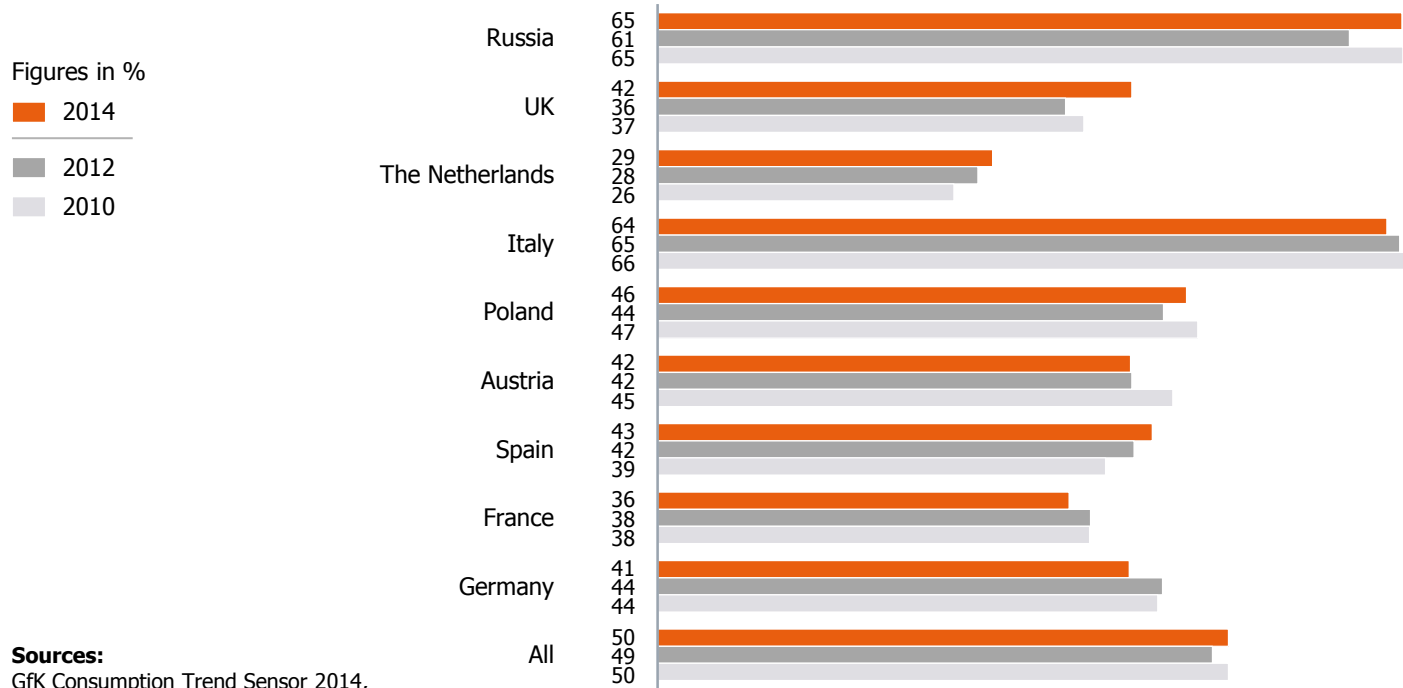
Figure 9 – Have a family (<=> live independently)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

6.1 Sense of duty

Figure 10 – Look to the future (<=> enjoy the here and now)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Sociability or cocooning? – One in two European consumers currently prefers to spend leisure time with friends, relatives or acquaintances. Only in Italy and Russia did more than one in two respondents say they would prefer to spend their leisure time relaxing on their own. In the first instance, whether consumers would rather spend their leisure time socializing with others or spend the time relaxing on their own is a question of age-specific needs: more than three out of four respondents below 30 years of age stated that they were happy to be with friends. Among consumers aged 30 to 60, half chose sociability and half chose cocooning, whereas 60% of over-60s tended to want to spend their leisure time on their own. However, for older singletons, sociability again seems to become more important (43%), particularly in the UK (55%), the Netherlands (58%) and Germany (56%).

Overall, the trend towards spending leisure time alone has remained stable during an era of

economic hardship. While the trend towards spending free evenings and weekends alone and undisturbed has increased in the UK, more and more, the Dutch are seeking company in their free time.

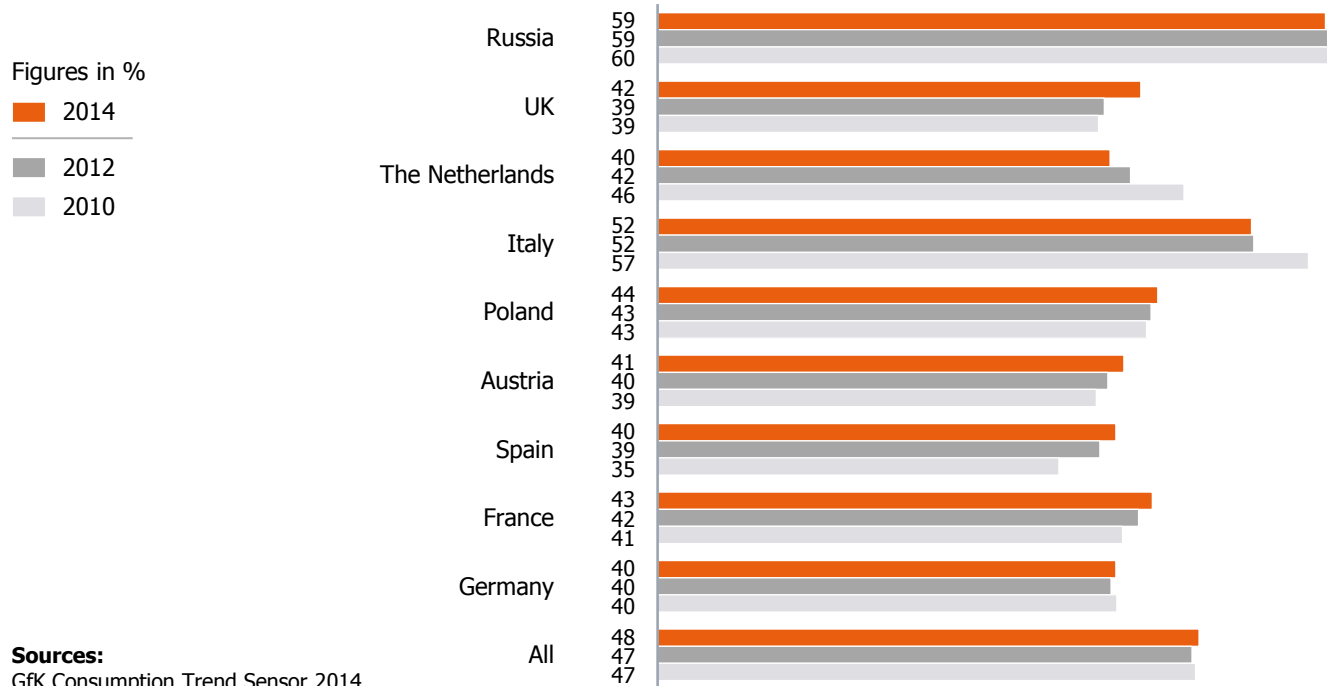
Six out of ten Internet users describe their online behaviour primarily as **visiting specific sites and services**, rather than randomly surfing the web and often losing track of time. Apart from in France and Spain the tendency to spend hours on the web has however grown more frequent in the last few years.

On the whole, spending hours surfing the web is more commonplace only among school pupils and students (74% and 67% respectively), and young mid-ranking and top-ranking persons (52% and 44% respectively) (cf. *GfK Verein 2010a*). The decisive factor here is the age of the person: the proportion of those spending hours on the Internet tails off from 61% among 14 to 29 year olds to

35% in the 30 to 49 year olds and just one-quarter of Internet users aged 50+. Current studies plotting actual periods of online use confirm these findings. For example, Germany: while 14 to 29 year olds spend an average of 237 minutes on the web every day, the over-50s are only online for just under 116 minutes a day, so half as much. Internet usage on mobile devices contributes additionally to a noticeably higher time spent online: 208 minutes a day compared to only 122 minutes in the group of people who cannot access the Internet on their mobiles (cf. *Media Perspektiven 2013*).

6.1 Sense of duty

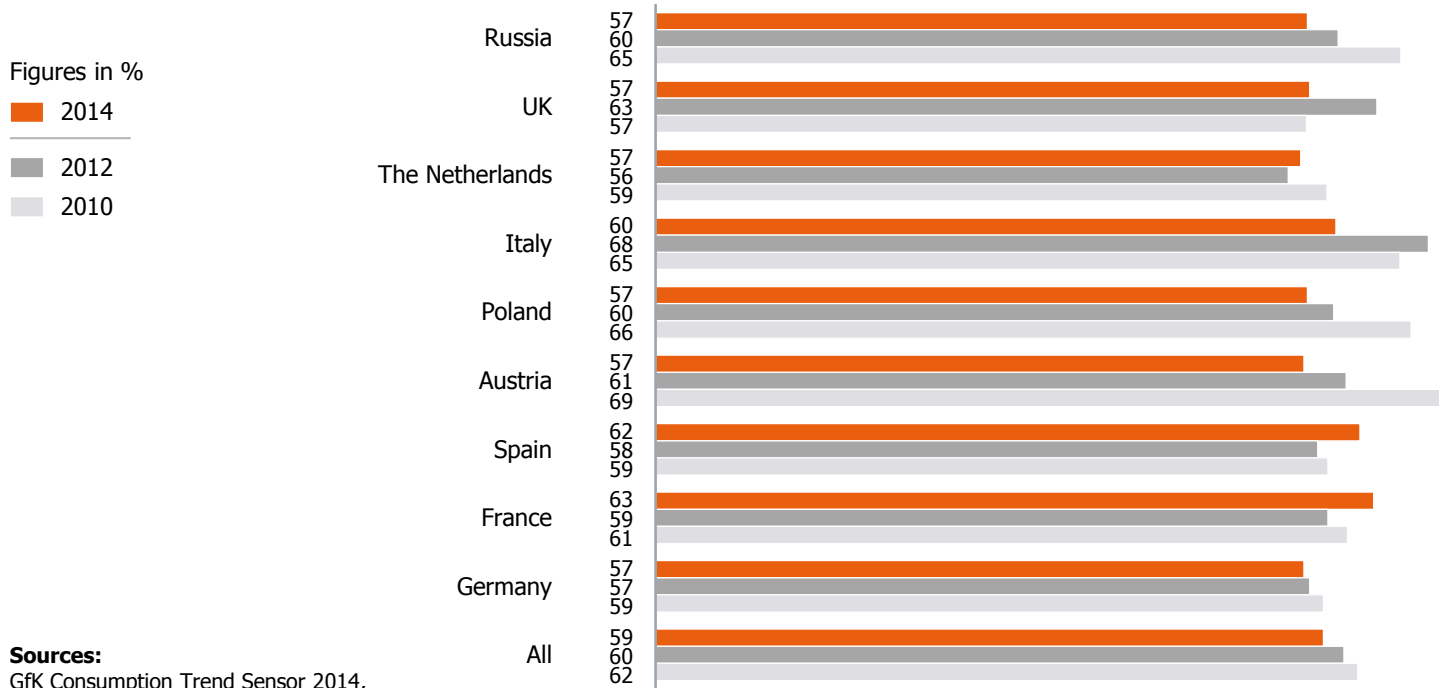
Figure 11 – Relax undisturbed (<=> spend free time with friends)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

6.1 Sense of duty

Figure 12 – I only visit specific sites on the internet (<=> I can spend hours surfing the web)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

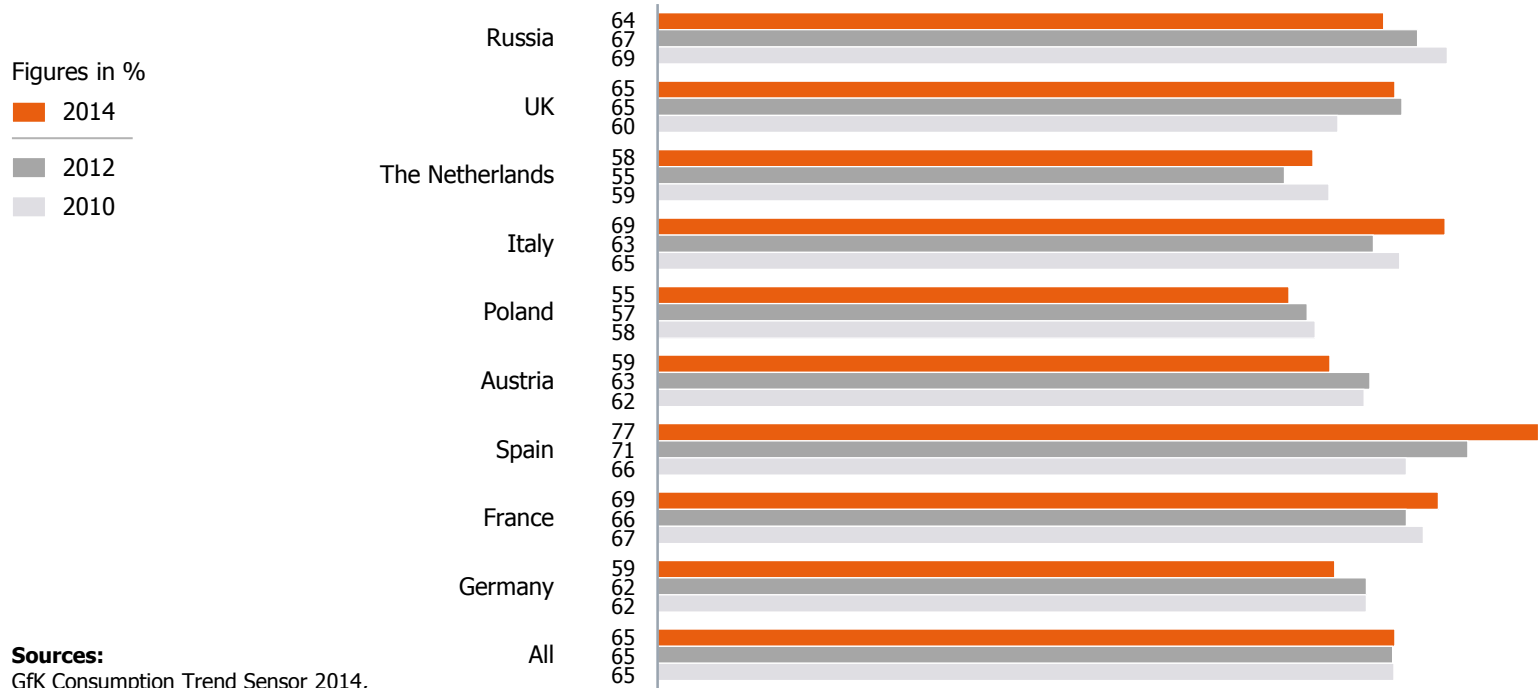
In most survey countries, a **puritan** attitude in relation to shopping dominated in two-thirds of the respondents. The ongoing economic crisis has resulted in a growing trend towards consumers particularly in Spain, Italy and France buying only what is necessary. However, consumers in the Netherlands, Poland and Austria continue to show a generous attitude towards shopping. The trend towards assimilating this attitude to shopping in the last few years has reversed again in the face of economic decline.

As in the case of caution, puritan attitudes towards shopping increase with age. Thus only consumers in young lifeworlds of pupils (62%) predominantly present themselves as hedonistic as far as shopping is concerned, while particularly in lifeworlds of mid-ranking housewives and mid-ranking midlifers (both 70%) and of men on low incomes (68%) people tend to only buy or have to only buy what is necessary. Three out of four of elderly over 60-year-old consumers claim to be

puritanical when shopping. This attitude most strongly affects consumers in Spain (87%), Italy (82%) and Russia (81%), despite financial improvement in the last few years (cf. *Chapter 3.4*).

6.1 Sense of duty

Figure 13 – Buying life’s necessities (<=> buying for pleasure)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Shopping as an experience, as an escape from everyday life, or perhaps also as a personal reward – for more than one in every two European consumers, shopping continues to rank as more than just an everyday necessity, especially in Italy and the Netherlands – and the trend is rising slightly in Germany.

Yet no other trend dimension is split so sharply between younger women and older men: Whereas three quarters of women aged under 40 stress the 'fun' factor in relation to shopping, 65% of men aged over 40 regard shopping merely as a chore. Younger Dutch women (90%), Italian women (80%), younger German and Polish women (82% and 79% respectively) and French women (78%) come top in terms of shopping pleasure in the cross-national comparison, whereas older Russian men (72%), Spanish men (73%) and German men (66%) regard themselves as steadfastly "anti-shopping". Only in the Netherlands and Italy do a majority of male consumers (both

46%) aged over 40 state that they enjoy shopping.

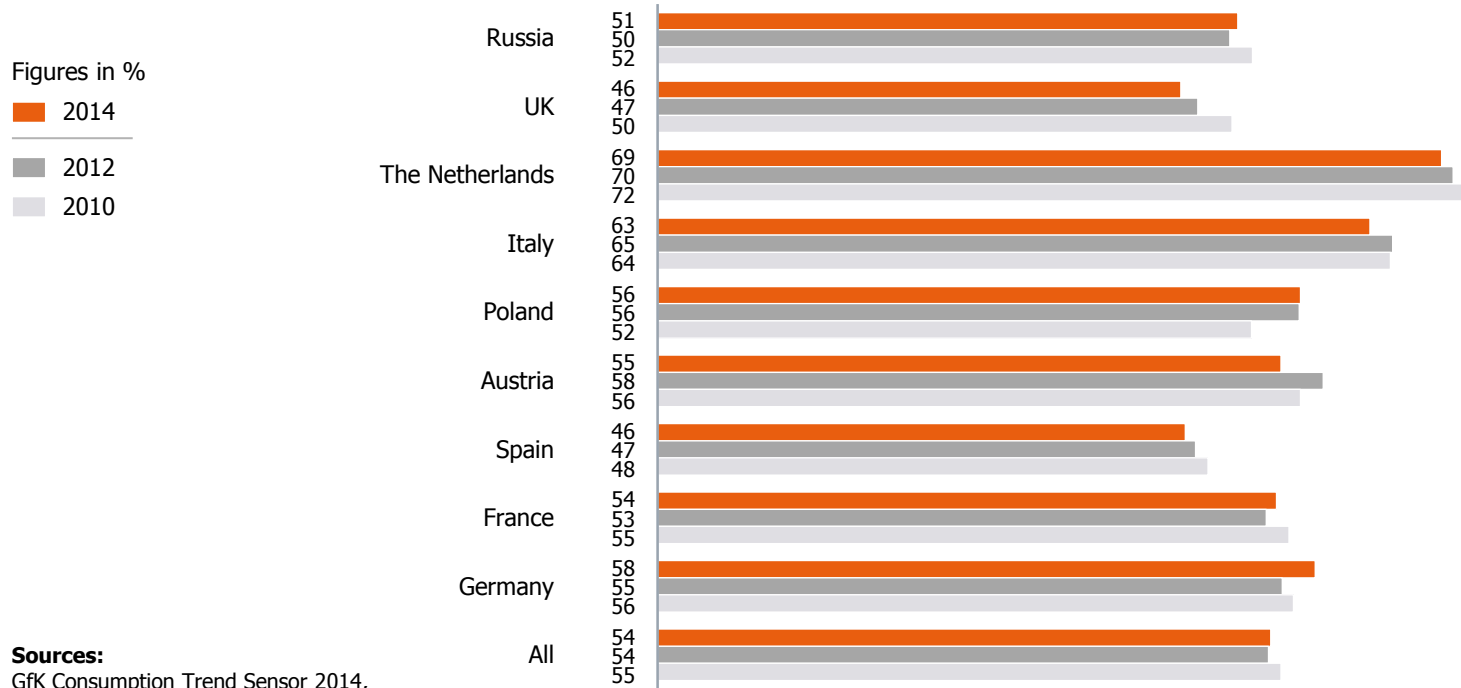
In particular, consumers in the lifeworlds comprising school pupils (72%), students (65%), mid-ranking and top-ranking housewives (68% and 69% respectively), women on a low income (70%) mention 'fun' in relation to shopping. Conversely, working-class older men (70%) and men on a low income (63%) show the strongest aversion to shopping. Other surveys, for example involving Germany, additionally attest to the fact that shopping for clothes, particularly for men among older consumers, tends to constitute a necessary evil and – if possible – is something they would rather delegate to the wife or partner (cf. *GfK Verein 2005d*).

A look at the development over time of the trend dimension for shopping pleasure in the countries investigated since 2010 reveals that shopping pleasure has declined in Spain and in the

UK, in particular. Only consumers in Germany (58%) have increased the level of shopping pleasure compared with two years ago.

6.2 Pleasure consciousness

Figure 14 – Shopping is fun (<=> shopping is a chore)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

A stylishly furnished room, whether at home, in a hotel or even at the office, a beautifully arranged table, the right clothes for different occasions, or a tasteful gift – **ambience** comes in many shapes and forms. Paying attention to ambience, the right atmosphere or the appropriate setting is another trend dimension which tends to be female (65%) and is strongly pronounced across all age groups in equal measure. In particular, female consumers in the Netherlands (93%), the UK (75%) show a predilection for the right ambience.

Current trends involving the finer things in life in Europe can be monitored in February each year at “Ambiente” in Frankfurt am Main, the international trade fair for consumer goods in the areas of home, furnishings, decor, tableware, kitchens, household effects and the world of gifts. In all countries, women consumers in the lifeworld groups constituting mid-ranking and top-ranking housewives (62% and 68% respectively), top-

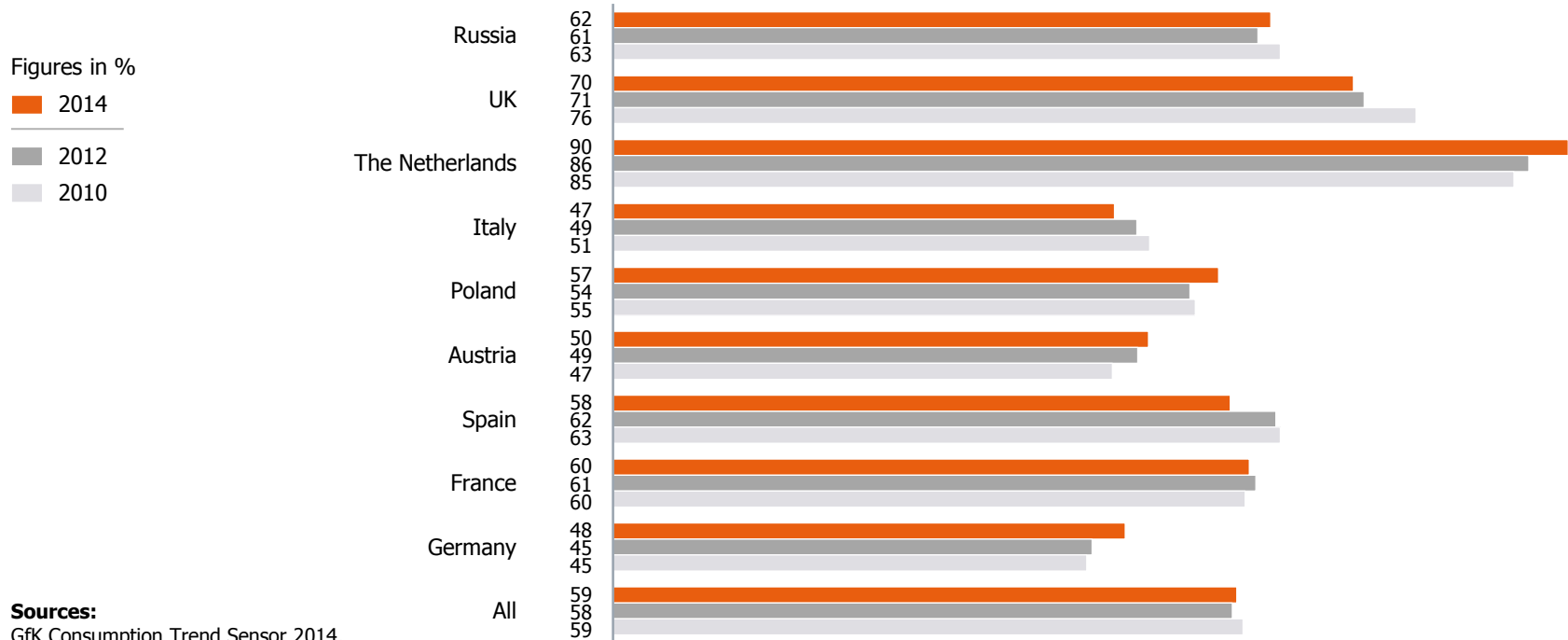
ranking young people (67%) and women on low incomes (66%) show the most pronounced liking for a pleasing ambience.

By contrast, men (48%) tend to place no value on so-called frills. This extends to a majority of males in Germany (66%), Austria (58%), Italy (57%) and Poland (52%). In all nine countries, the lifeworlds of older middle and working class male consumers (48% and 53% respectively) and of men on a low income (50%) attach the least importance to what they consider (unnecessary) frills.

Compared to the 2010 Consumption Trend Sensor, attention to the right ambience has become more important in the Netherlands, Poland and Germany, whereas the trend in the Italy and Spain is again moving away somewhat from excessive frills in economically difficult times.

6.2 Pleasure consciousness

Figure 15 – I always take great care to create the right ambience (<=> I don't care for frills)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Dressing fashionably as a means of signifying one's own personality is expressed more often by younger consumers and by women. Whereas just under 60% of women aged under 40 regard it as important to be fashion-conscious, around four out of five men aged over 40 clearly prefer a timeless appearance, particularly in Germany (80%), Russia and France (both 82%). Above average fashion consciousness is apparent today among younger women in Austria (70%) and Germany (64%) – and among older women aged 40 and over in Poland and Austria (44%) as well as in Germany (42%).

Schoolgirls (77%), female students and top-ranking young females (65% and 56% respectively) as well as mid-ranking young females (64%) lead the way in all European countries when it comes to accentuating their outward appearance through fashion.

Compared with 2010, a rise in fashion

consciousness is currently observable in Russia, Germany and Austria, in particular. In Spain on the other hand having a fashionable exterior has somewhat receded into the background.

Buying things on the grounds of social **distinction**, i.e. in order to stand out from the crowd, continues to be more important for only one in four consumers in Europe. In the process, exclusivity is particularly important above all for younger women under 40 years of age (37%). In the two East European countries of Russia (49%) and Poland (45%), as well as in Austria (44%), younger female consumers state with particular frequency that they like to buy merchandise which no one else owns. This contrasts with European male consumers aged over 40, 85% of whom place no value at all on exclusivity in relation to shopping.

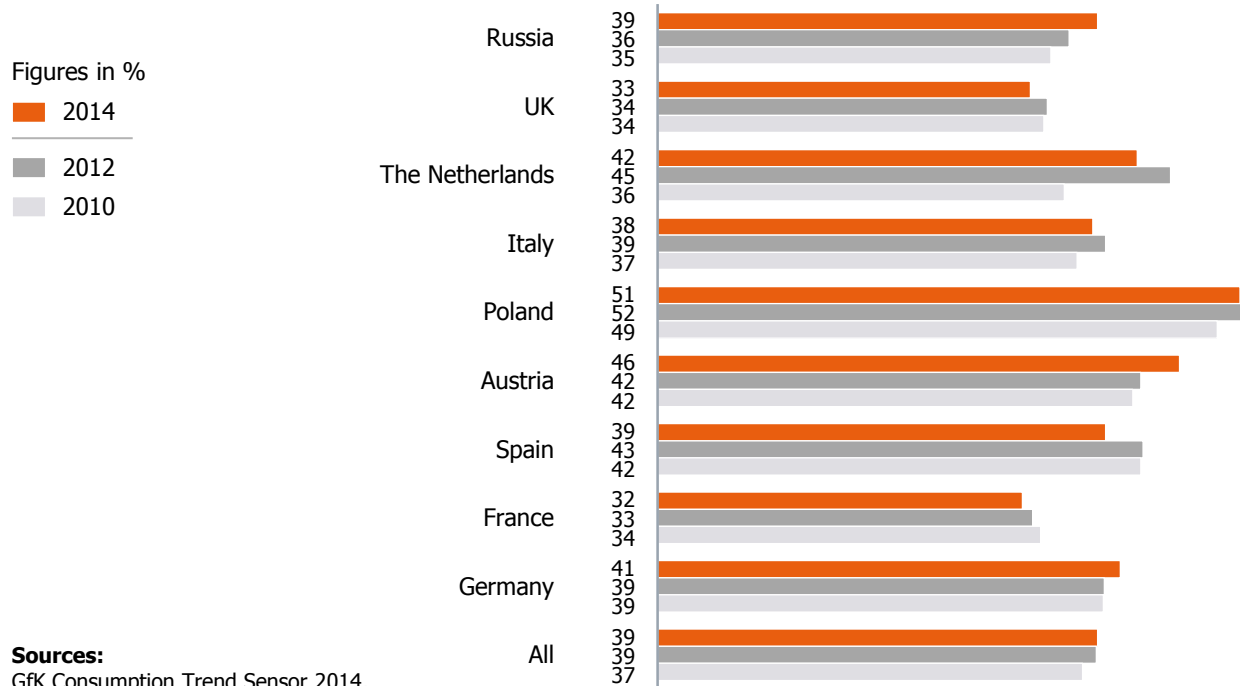
Four in ten European school pupils and students place a high value on expressing their

personality or demonstrating a certain affinity by buying specifically chosen products, while more than eight out of ten consumers in the older middle class group say they are completely indifferent to whether other consumers buy the same items as they do.

Since the last GfK Consumption Trend Sensor in 2012, there has only been a decrease in selective attitudes among Polish and Austrian consumers, whereas a continuous increase in the attitude of not caring whether others buy the same items is evident in the countries of France and Spain.

6.2 Pleasure consciousness

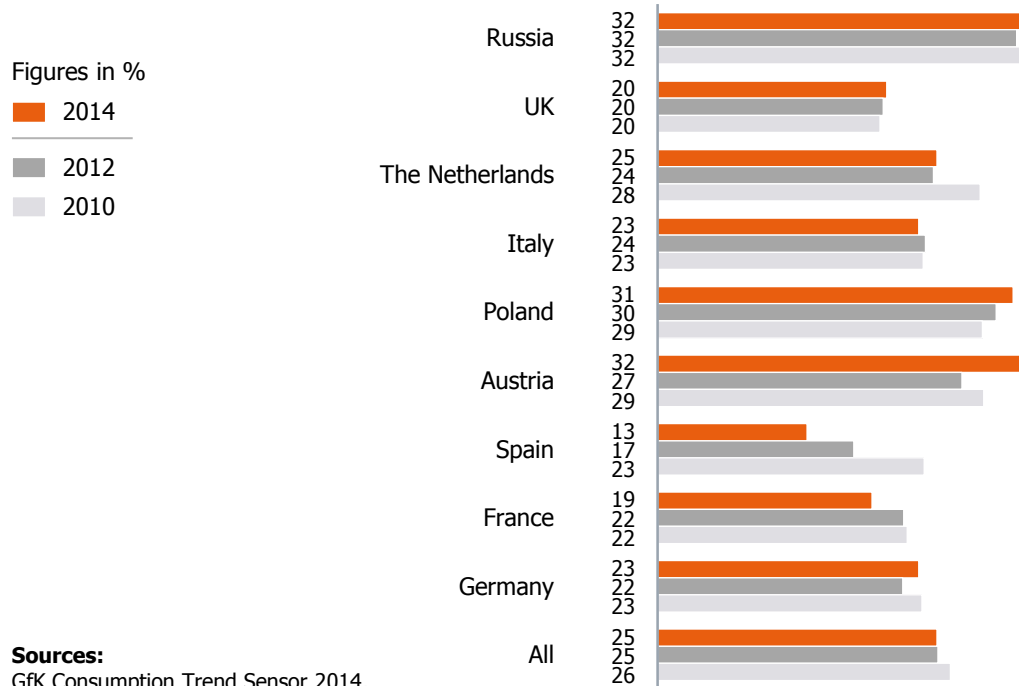
Figure 16 – Behaving fashionably (<=> behaving timelessly)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

6.2 Pleasure consciousness

Figure 17 – I prefer to own products nobody else has (<=> I don't care if others own the same products)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Personal self-fulfilment naturally requires a sufficient measure of available free time. There is therefore a strong correlation between personality development and a pronounced **leisure orientation**. At present, 55% of consumers in the nine survey countries now prioritise leisure time over the possibility of more income. Women (57%) and older consumers over 60 years of age (66%) emphasise this most strongly. It comes as no great surprise that consumers in Russia (57%) and in Poland (54%) are most often prepared to sacrifice their leisure time for more money in order to be able to broaden their consumption. This is particularly true of consumers on a low income in both these East European countries (63% and 58% respectively).

In contrast to Russia and Poland, consumers in the Netherlands and France (66% each) and the UK (63%) are currently those who by their own reckoning are particularly unprepared to cut back on their leisure time in exchange for more money.

In Germany the declining willingness to spend less free time for more income is shown most prominently only in the lifeworlds of the aspiring mid-ranking young persons (50%), the mid-ranking housewives (53%) and consumers on a low income (51%).

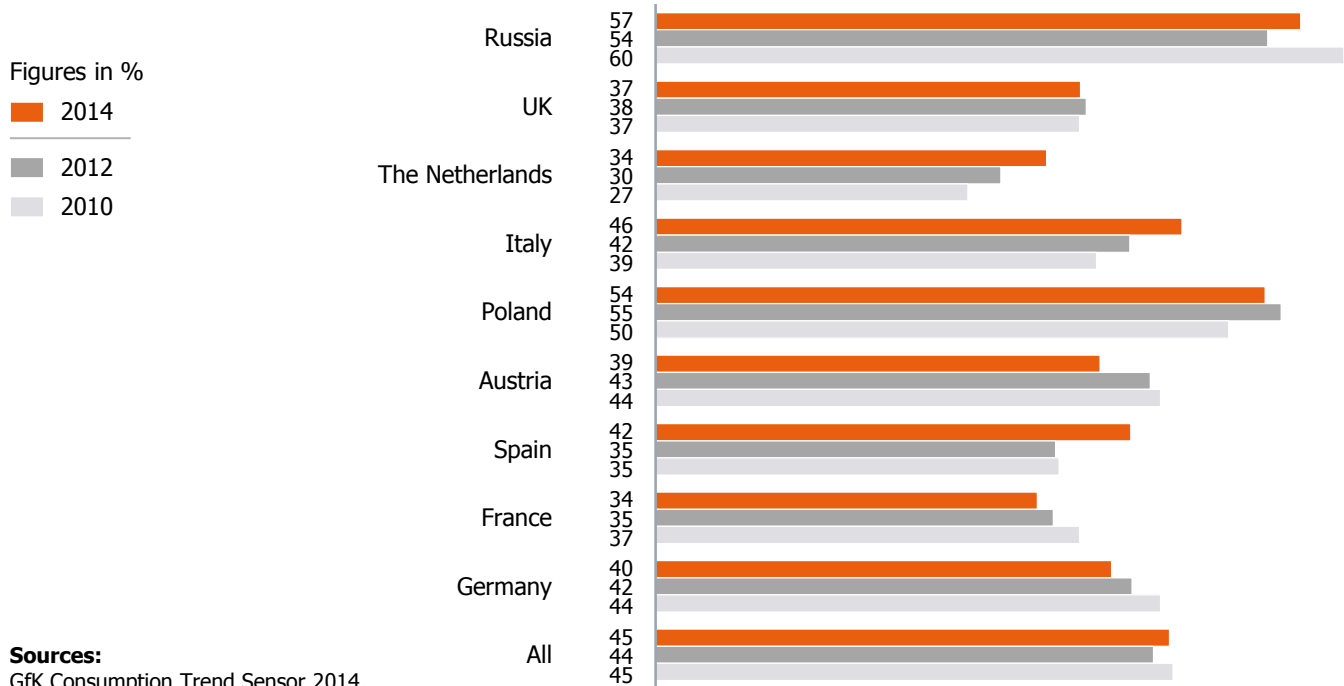
Clearly, however, across the whole of Europe, leisure orientation dominates, particularly in the biographical lifeworlds of older middle class consumers (73%), mid-ranking mid-lifers (57%) and well-situated top and mid-ranking housewives (66% and 64% respectively), who of course already have a good disposable income. This value change, which emerged in western countries in the 1960s and 1970s, now characterizes people and consumers in virtually all biographical lifeworlds, including the younger members of today's senior generation (cf. *GfK Verein 2005b/2008*).

In the course of the past two years, in light of the rise in unemployment, the increase in

willingness to sacrifice a proportion of leisure time for more money is discernible among consumers in Spain, Italy and the Netherlands (cf. *Chapter 3.2*). By contrast, leisure orientation has risen slightly in France and Germany.

6.3 Wealth consciousness

Figure 18 – I would sacrifice my leisure time for more money (<=> leisure time is more important to me than income)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Aspiring to professional or economic success, or the pursuit of 'self-fulfilment' – this trend dimension, together with the issue of work orientation, is at the heart of developments away from traditional and materialistic values and towards post-materialistic attitudes (cf. *Inglehart/Welzel 2005*). This development has been taking place in the economically highly-developed industrial societies since the 1960s/1970s. In these countries, the material survival of the majority of people is guaranteed. As a result, within the meaning of Maslow's hierarchy of needs, there is economic and temporal room for self-fulfilment and/or for a personal lifestyle that goes hand in hand with the consumption of goods and services which should also make this lifestyle outwardly visible.

The form of wealth consciousness depends very heavily on the social situations in which Europeans find themselves living and on their age: Thus generally in the biographical lifeworlds of

elderly middle class women and men (73%), top-ranking housewives and top-ranking mid-lifers (71% and 58% respectively) and of mid-ranking housewives (63%) the desire for personality development is notably more prominent than among men and women on low incomes (43% and 48% respectively). That is where aspiration towards (professional) success and (material) wealth continues to play a substantially more important role.

A clear dominance of traditional and materialistic attitudes in the nine European countries investigated is still discernible only in Russia (67%). Of Russian consumers in work, 71% express a pronounced desire for wealth, while only 42% of employed individuals say the same in Poland. Since the turn of the millennium, in this Catholic and former Communist country the majority of respondents have tended to value a capacity for self-fulfilment. To that extent, Poland now has more in common with Italy or Germany

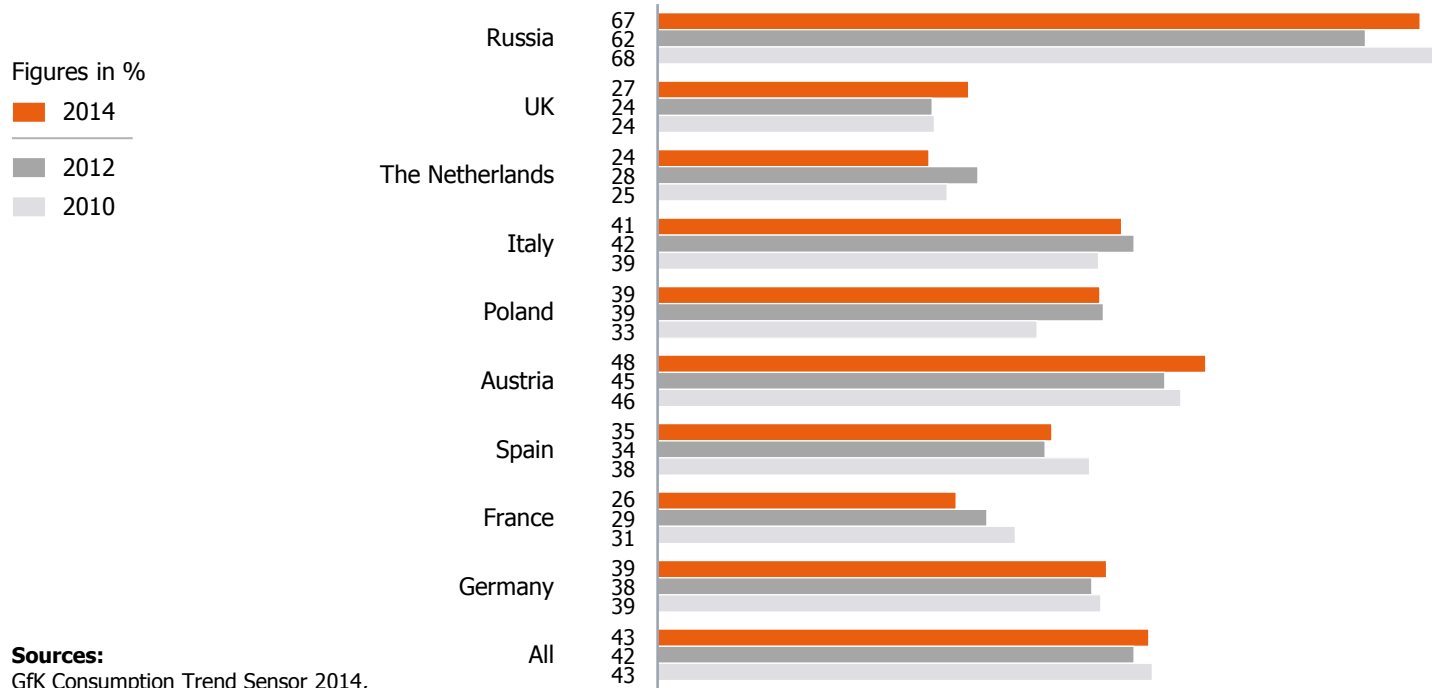
than with Russia. These findings are also confirmed by the research work of Ronald Inglehart's World Values Survey group (cf. *Inglehart/Welzel 2005*).

The contrary position to this is provided by the UK (73%), France (74%) and the Netherlands (76%), which have a clearly post-materialistic attitude throughout almost all their population categories.

Only in France and (somewhat less) in the Netherlands can a further increase in the desire for self-development be seen in the last few years. By contrast, in Russia, Austria and the UK, an increase in aspirations for success and wealth is discernible.

6.3 Wealth consciousness

Figure 19 – I aspire to success and wealth (<=> I aspire to self fulfillment)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

The **medium of television** specifically offers an abundant variety of fictional and non-fictional entertainment, allowing viewers to escape the concerns of everyday life. As a result, television performs an important compensatory experience function for consumers (cf. *Dehm/ Storr/ Beeske 2005*). In the nine countries overall, just over one in two consumers report using television as a diversion from everyday life. Similar to shopping for fun, the tendency towards escapism is predominantly female and also younger, i.e. under 30 years of age, or older, i.e. over 70 years of age: women aged under 30 in Germany (74%), Austria (66%), France (73%) and the Netherlands (65%) show a particularly pronounced liking for escapism. Likewise in Germany and Austria (71% and 67% respectively), Spain (68%) and Italy (63%), a majority of women aged over 70 watch TV as a means of escaping everyday life.

The success of a host of daily soaps and, more recently, of telenovelas – a format that

originated in South America – in this specific target group confirms these findings. Only younger female consumers in Poland and the UK (46% and 47% respectively) use television, by their own reckoning, primarily as an information medium.

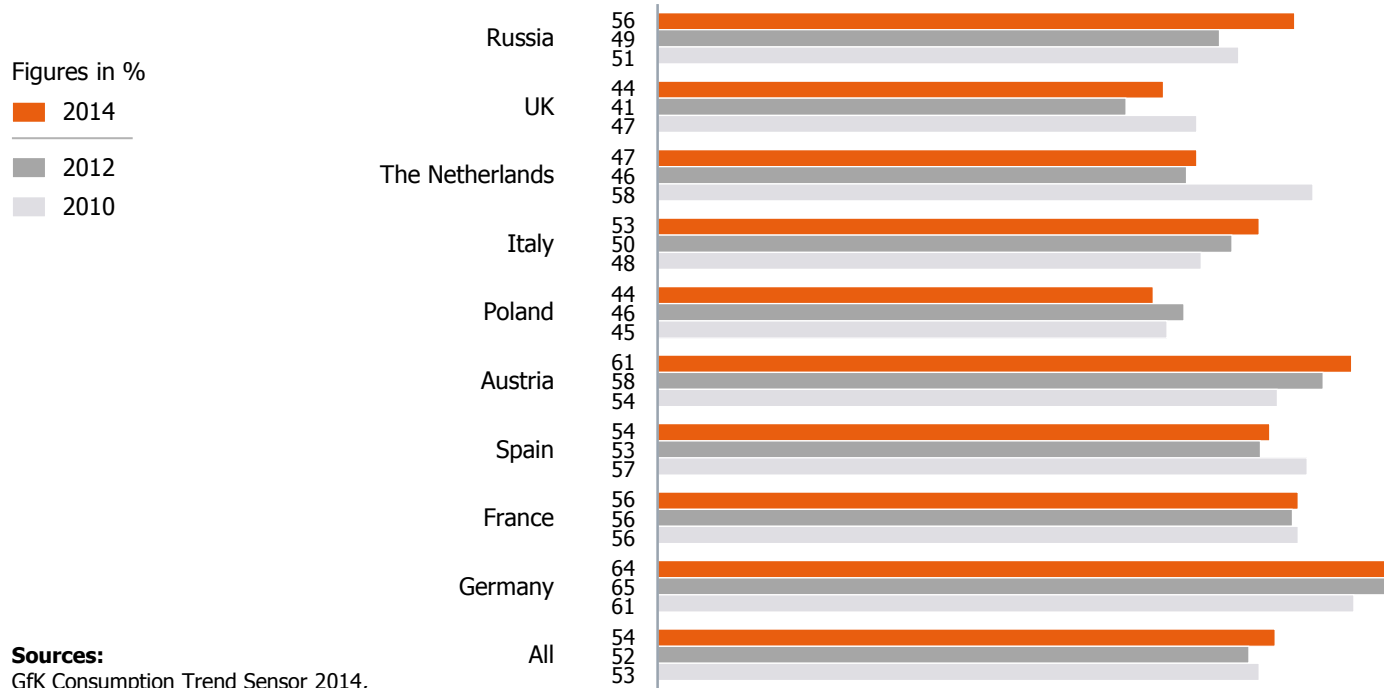
Across all nine countries, however, it is mostly male consumers aged 30 to 69 (54%) who tend to use television as a source of information. Above all, in the Netherlands and Poland (58% and 61% respectively), this consumer group shows an above average information orientation in relation to television. Across Europe, it is mid-life top-ranking individuals and older men (53% and 56% respectively) who are most strongly information-oriented.

In the individual European countries investigated, once again a highly disparate development pattern is apparent for this trend dimension in comparison with 2010: whereas there has been a rise in the proportion of those whose TV

habits are more motivated by escapism in the past two years in Austria and Italy as well as Russia and the UK, the number of more information-orientated media users has increased somewhat in Poland alone.

6.4 Escapism and passivity

Figure 20 – I enjoy being distracted from daily life by TV (<=> I use TV primarily for information purposes)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

6.4 Escapism and passivity

With the exception of France and the Netherlands, the majority of consumers opt to have repairs and maintenance work undertaken by trained specialists, or ask their partners to complete the task. Women are the ones who **tend to delegate** – dependent on whether the woman concerned is (still or once again) living alone: two out of three women consumers aged under 30 or aged over 70 report that they prefer to have repairs carried out for them. In particular, women of this age group in Austria and Germany (86% and 79% respectively), Italy and Spain (75% each) prefer to delegate and rely on help from men.

Doing one's own repairs eases the strain on the household budget and also provides consumers, who are turned into 'producers' by such activities, with a feeling of subjective satisfaction. What is more, a German consumer for example has to work for two hours on average in order to be able to afford one hour's work performed by a specialist. DIY remains the preserve above all of men aged

over 20 (63%) who, whenever possible, prefer to "do it themselves". Only men aged 20 and over in the UK and Russia (57%) say they prefer to employ someone else to repair faulty items. DIY dominates in all survey countries overall in the male lifeworlds of older workers (73%), men on a low income (62%) and older middle-class male consumers (63%).

Older middle-class women (67%), top-ranking and mid-ranking housewives (59% and 57% respectively), older women living alone and female consumers on a low income (57% and 61% respectively) easily show the greatest propensity for engaging the services of specialists across all nine countries. The process of ageing among European consumers coupled with the simultaneous increase in one-person and two-person households is fuelling expectations of a rise in demand for the services of specialists in many regions of Europe over the coming years, naturally depending on the current economic situation (cf. *Berlin Institute 2008/GfK*

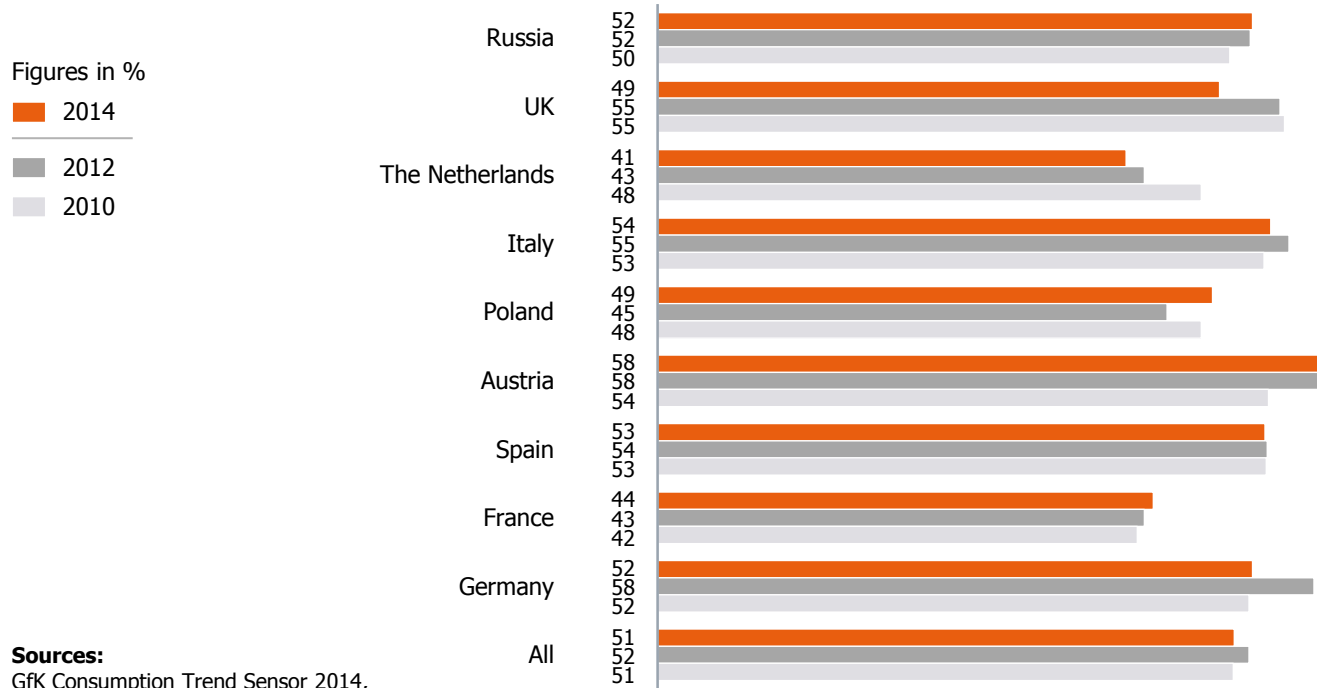
Verein 2009a/b).

Compared with 2010, the willingness to "do-it-yourself" has increased in Russia and Austria, but on the other hand, has declined slightly in the Netherlands, the UK and currently also in Germany.

In Germany the readiness to employ a tradesman has fallen back down below the peak in 2012 to 52%. (cf. *GfK Verein 2012a*). The turnover in trades has developed positively again in the first quarter of 2014, after a slump in revenue in 2012 and 2013. Private building renovations and energy efficiency measures, investments in the infrastructure, the tax bonus for rendered repair jobs (possible since 2006) and above all the flourishing construction economy continue to have a supportive effect (cf. *Federal Statistical Office 2014b*). In addition, in comparison with other industries, trade is afforded above average trust, and not only in Germany (cf. *GfK Verein 2013a*).

6.4 Escapism and passivity

Figure 21 – I have faulty items repaired (<=> I prefer to repair them myself)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Should a **car** simply offer reliability for everyday motoring, or should it also have an appealing design in order to also satisfy aesthetic demands? A majority of young men aged under 40 in Germany (65%), Italy (59%), Austria (61%) and Russia (54%) set great store by the looks of a car. On the other hand, seven out of ten female consumers aged over 40 tend to take a more functional view when it comes to motoring. The vast majority of female consumers in France (92%) and the Netherlands (83%), Italy (78%) and Spain (80%) have this pragmatic view of the car.

Despite just over six out of ten consumers in all nine countries continuing to stress a car's functional side, the value estimation of how a car looks has still increased slightly in Poland, the UK and Austria in recent years. In France, Spain and Italy, more value is again being placed on basic features than was the case. Italy is without doubt still the European leader for car design and names like Pinin Farina, Flaminio Bertoni, Pietro Frua and

Bertone have been internationally synonymous with automobile design for many decades.

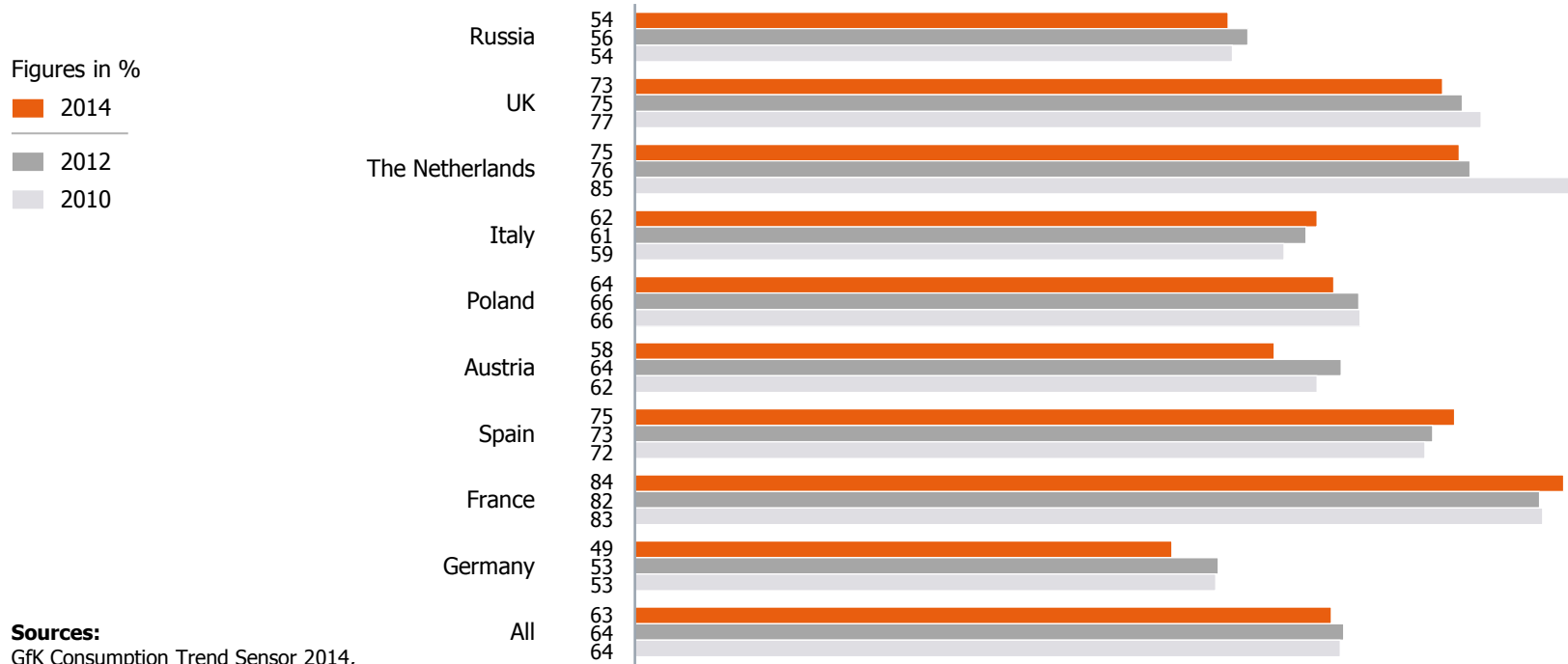
The suggestion that a little more **modesty** would do us all good continues to be represented by a majority of two-thirds of Europeans in the older 50+ age group (68%). People belonging to this age group spent their childhood or youth under the constrained circumstances of the aftermath of the war in the 1950s, and to some extent in the 1960s, and therefore have a consumer experience which differs from that of the following generation. Added to this, many older consumers have already been able to fulfil countless consumption desires during the course of their lives, and as a result, the demand for more modesty is easier to formulate. A very pronounced desire for greater modesty among older Italians (83%), Spaniards (76%) and Austrians (72%) is currently only contrasted by a more conspicuous wish to afford certain things among older consumers in the Netherlands (40%).

The trend towards more expansive consumption, however, is represented in almost one in two male European consumers aged under 40 (51%). It is younger consumers in Russia and Poland (65% and 55% respectively), in particular, who continue to display the need to catch up and who have a desire for conspicuous consumption. Overall, the highest pride of place is given to expanded consumption in the lifeworlds of European school pupils and students (61% and 45% respectively), young top-ranking individuals and young middle-ranking individuals (49% each) and men in the lower income bracket (48%).

An increase in the desire for more modesty since 2010 can be observed in the UK, Poland and (somewhat less strongly) in Germany, whilst in the past years it is the reverse in Spain, Italy and Russia: more and above all younger consumers represent the approach of wanting to be able to afford something.

6.5 Reality consciousness

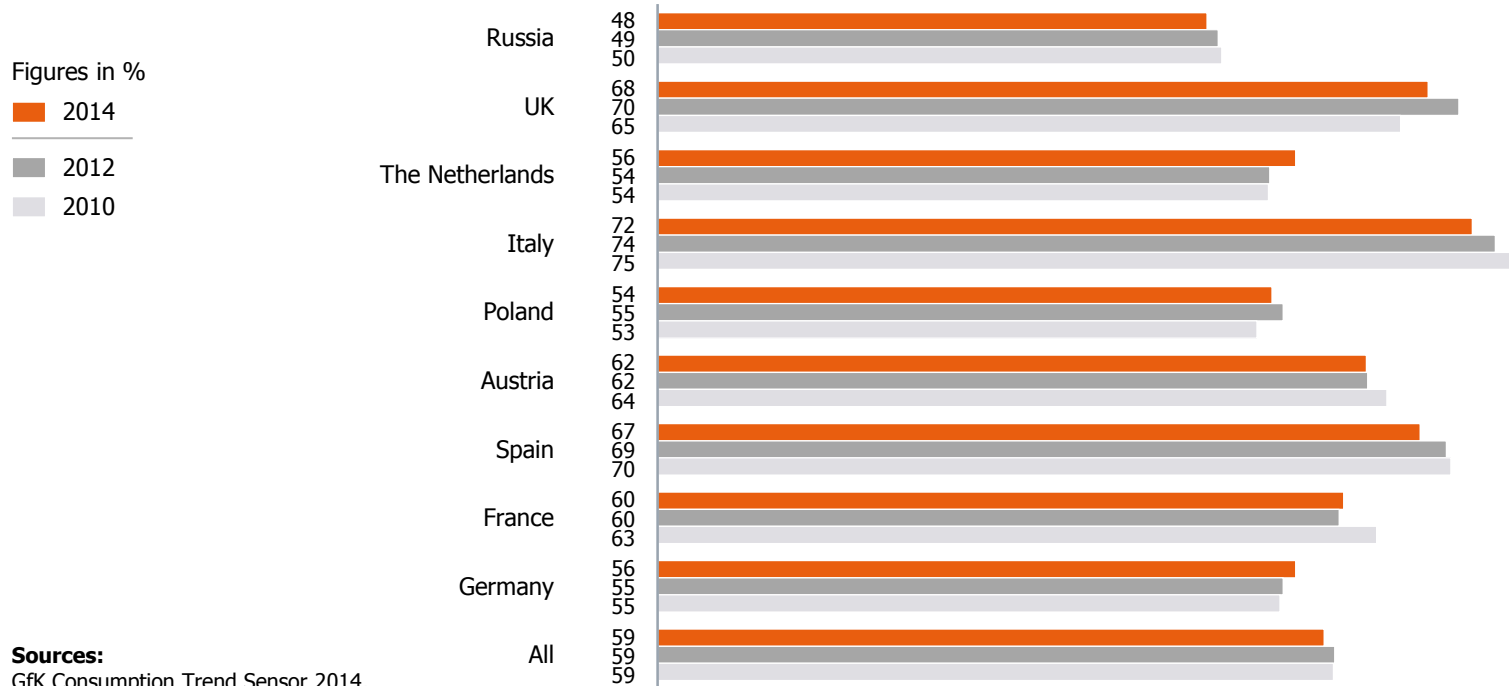
Figure 22 – My priority is that a car must be functional (<=> my priority is that a car must be stylish)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

6.5 Reality consciousness

Figure 23 – A little more modesty would do us all good (<=> I don't see why we shouldn't afford ourselves a bit more)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Taking into consideration the economic and financial crisis, the question as to what the main shopping criterion is, that is to say product **price or quality**, continues to split consumers in Europe down the middle. In particular, this central dimension of the GfK Consumption Trend Sensor noticeably divides up according to a consumer's social lifeworld. Older working class consumers (60%), older people living alone (59%), and in particular the mid-ranking housewives (62%) pay more attention to price. On the other hand, consumers in the lifeworlds made up of top-ranking mid-lifers and top-ranking young persons (61% each) and middle-class older men (62%) can mostly afford to have quality in mind when shopping.

On the whole, an orientation towards quality dominates in Europe in the group comprising male consumers (51%). Particularly in the Netherlands (61%), in Germany and France (53% and 52% respectively) and Russia (53%), these male consumers are principally concerned with quality

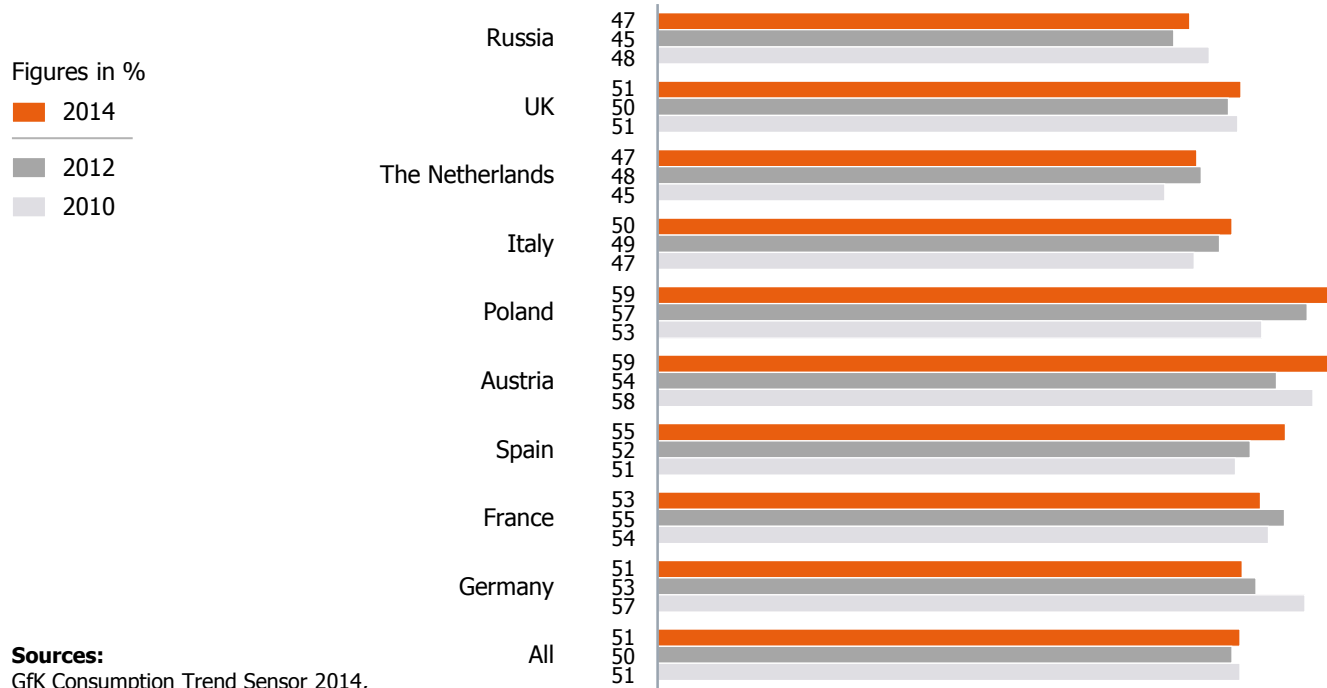
when shopping.

An above average level of price orientation is apparent among female consumers (53%). In Poland (63%), Austria (64%), France (58%) and Spain (57%), female consumers are by their own reckoning eminently price-sensitive. This comes as no surprise, bearing in mind that in many households, it is the women who continue to be responsible in the main for the purchase of daily needs. This applies particularly to women on strict household budgets, so lower income consumers and middle-ranking housewives, who have to watch every euro or zloty while shopping. A survey on the brand orientation for selected products also confirms that European male and female consumers on lower incomes and middle-ranking housewives are primarily looking for the cheapest prices (by necessity) when shopping. (cf. *GfK Verein 2009c*). Thus the mid-ranking housewives in all countries, with the exception of Russia, most affected by the crisis show the greatest sensitivity to price (68%).

While in the last four years a noteworthy increase in price orientation can be observed in Spain, Italy, Poland, but also in Austria and the Netherlands, German consumers are currently an exception in Europe: In Germany - currently with almost 50% crisis-resistant consumers - price orientation has actually fallen in the past years from 57% to 51%. In addition this development is supported by a currently very low inflation rate (cf. *Eurostat 2014c*).

6.5 Reality consciousness

Figure 24 – My first priority when shopping is price (<=> my first priority when shopping is quality)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Living an environmentally aware and energy conscious life, above all, the term 'energy-conscious', has clearly become more relevant for consumers in the industrial countries. Thus the price of crude oil per barrel is above the 100 dollar mark again in summer 2014. The price for super petrol has actually fallen since its peak in summer 2012, but is currently about 15% higher than it was five years ago. In Germany for example, light heating oil costs about twice as much in 2014 as in 2000 and electricity costs for private households have risen by almost 40% since 2007. Gas, on the other hand, has only become more expensive by 12% within the same period of time. (cf. *Federal Statistical Office 2014c*).

In spite of all volatility in terms of price development in the resources market, consumers worldwide will have to reckon with extraordinary increases in price for energy in the future. (cf. *IEA 2013*). This is accompanied by burgeoning public awareness of global climate change resulting from

the steady rise in consumption of fossil fuels (cf. *IPCC 2007*).

Two out of three European consumers still claim that they behave in an environmentally aware and energy conscious manner, although there has been a slight downward trend since 2010. This assertion is pronounced to an above average level among women consumers aged over 50 in France (77%), Austria (79%), Italy (75%), the UK (87%) and Poland (78%).

Conversely, only the relatively small group comprising younger male consumers aged under 30 is somewhat less environmentally aware in comparative terms in the Netherlands (40%), Russia (42%), Germany (49%) and Italy (55%). Overall, at 53%, the group made up of school pupils and students tends to express the lowest environmental and energy awareness in relative terms. In Germany's case, however, the Shell Youth Study 2010 revealed that concern about climate

change has raised awareness of environmental protection and energy saving among the younger generation (cf. *Deutsche Shell 2010*).

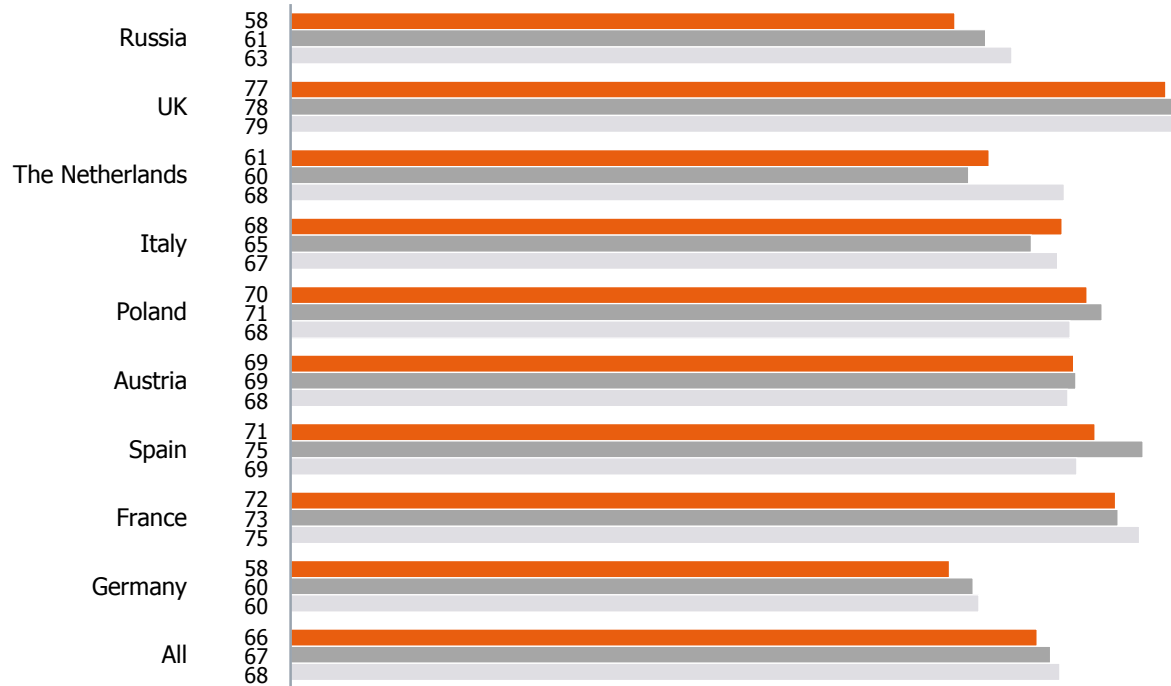
All in all, the lifeworlds made up of elderly consumers (70%), of mid-ranking housewives, top-ranking housewives and top-ranking mid-lifers (69% each) but also of students (!) (70%) emerged as being environmentally orientated to an above average degree.

Compared to the past years environmental awareness has declined in Russia in particular, but also in Germany and the UK.

6.5 Reality consciousness

Figure 25 – I want to live an environmentally-aware and energy-conscious life (<=> I don't always want to suffer from guilt feelings)

Figures in %



Sources:
 GfK Consumption Trend Sensor 2014,
 GfK Verein

When it comes to the trend dimension relating to taking a risk, trying something new, or being **cautious**, waiting and seeing and sticking with the familiar, young men and older women continue to be virtually at opposite ends of the scale. Young men aged under 40 (52%) are very likely to take a risk. Particularly in Germany (68%), Austria and Spain (65% and 64% respectively), and Italy (59%), young men are, by their own admission, willing to take risks. From around the age of 30, caution begins to dominate to an escalating degree: just under two-thirds of 40 to 49 year olds are cautious and among the over-50s, four out of five consumers say that they would prefer not to take risks.

Conversely, older female consumers aged 50+ (81%) are by far the most cautious. This attitude is particularly prevalent in older women in Poland and Russia (86% and 84% respectively), and also in Italy (83%). In Eastern Europe, in particular, the sweeping changes in society taking place during the

90s as a result of the transition from a socialistic planned economy to a market economy have led to massive insecurities, especially among older people, and not just in respect of financial circumstances (cf. *Kappeler 2014/ BpB 2003*).

In all the countries surveyed, consumers in lifeworld groups school pupils and students (59% and 52% respectively), young mid-rankers and young top-rankers (44% and 49% respectively) and men in the lower income bracket (39%), were by far the most prone to risk-taking.

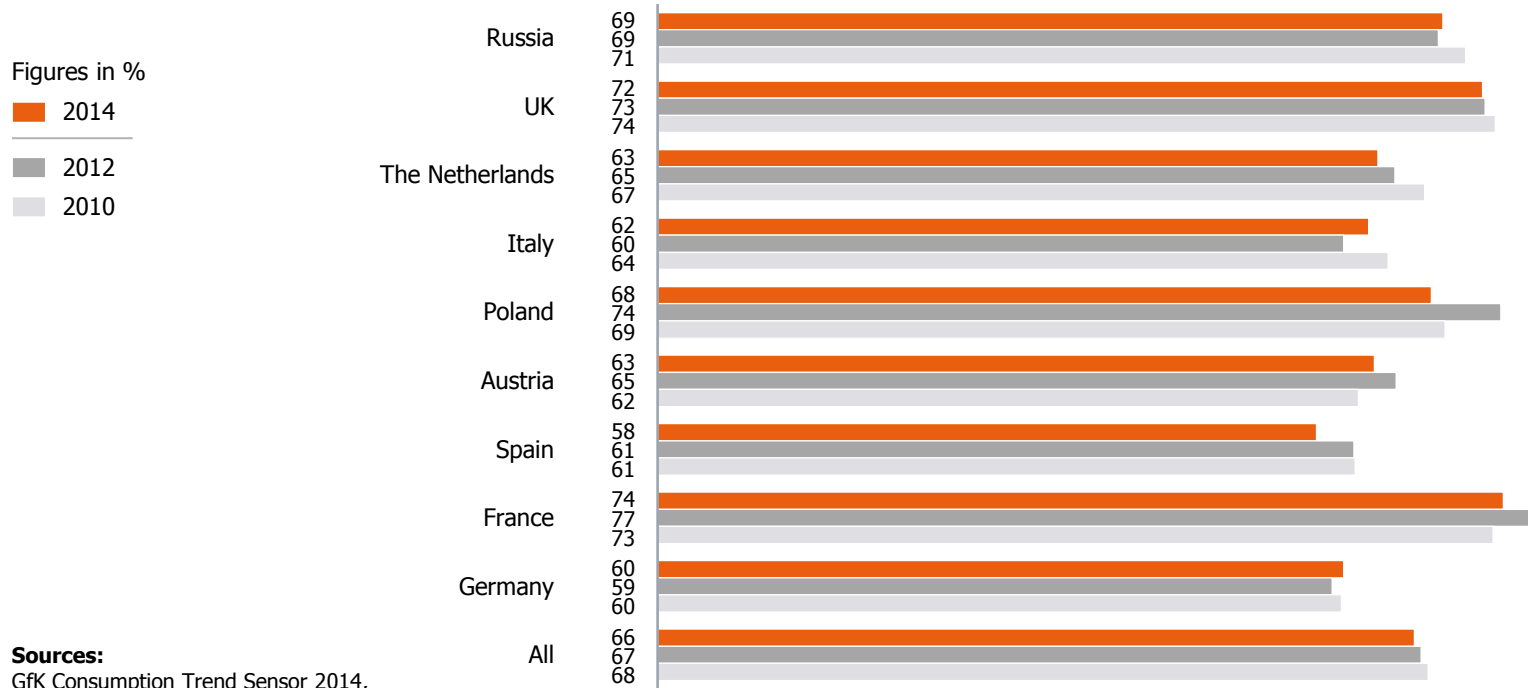
Overall, safety consciousness has remained virtually the same in the nine survey countries over the last four years. At present, a small decline in this dimension has become evident in the Netherlands and Spain, and a slight upturn in Italy.

If these results are compared with the individual value preferences according to *Schwartz*, then it becomes evident that from around 40 years of age consumers in Europe predominantly prefer a

more secure environment, to avoid danger and to avoid taking risks (or any more than necessary) (cf. *GfK Verein 2009c*).

6.5 Reality consciousness

Figure 26 – Being cautious (<=> taking a risk)



Sources:
GfK Consumption Trend Sensor 2014,
GfK Verein

Table 22: Individual trend dimensions (figures in %)

Approval for ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Shopping is fun	53.8	71.7	64.9	57.9	46.9	69.1	55.5	46.7	68.3	36.9	70.3	37.3	54.0	29.8	50.5	47.4
Priority is that the car works	63.3	43.7	57.8	52.1	58.0	65.7	58.1	63.2	70.5	58.7	60.5	67.9	76.0	75.0	78.4	77.4
I enjoy using TV as an escape from everyday life	54.2	69.6	55.3	54.3	46.6	58.7	56.0	49.7	56.5	48.6	57.9	40.1	55.7	48.9	59.0	58.4
Living independently	27.3	47.2	46.3	32.0	21.2	13.4	33.5	23.8	22.0	34.3	27.9	17.0	18.6	12.1	12.8	36.0
Enjoying life in the here and now	49.8	65.2	52.1	53.9	49.7	52.9	50.4	50.1	45.6	44.4	43.5	58.7	48.5	46.2	44.0	56.4
Buying for pleasure	35.3	61.9	47.9	47.0	40.3	39.6	41.6	30.0	30.2	31.6	37.1	27.6	31.9	20.0	20.6	25.3
A little more modesty would do us all some good	58.5	39.4	55.0	51.3	58.3	63.6	51.5	58.0	58.9	52.4	55.4	69.3	68.7	70.3	70.5	71.5
Aspiring towards success and wealth	43.1	43.2	41.3	43.9	41.7	29.5	47.2	43.8	36.8	56.5	51.5	33.8	30.0	43.1	39.5	34.7
I would sacrifice my free time for more money	45.1	51.8	52.3	45.6	36.1	34.2	52.6	43.5	49.5	59.0	54.1	26.5	27.7	38.6	41.0	32.6

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Table 23: Individual trend dimensions (figures in %)

Approval for ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Behaving fashionably	38.6	73.3	60.0	52.2	30.8	47.6	54.8	31.9	43.4	33.5	45.9	18.7	32.3	14.8	23.6	18.7
I most like buying items which no one else has	24.5	44.4	35.9	33.1	24.4	24.2	27.6	20.9	27.5	23.6	30.5	10.2	20.1	7.9	14.8	14.0
When shopping I am most concerned about the price	51.1	49.3	48.7	39.5	39.0	50.9	50.7	48.2	62.1	52.7	53.4	37.8	47.6	61.2	60.1	58.6
Be cautious	66.4	41.2	48.2	51.3	60.0	69.3	55.7	66.1	71.8	61.0	69.4	75.1	79.5	83.0	85.6	84.0
I prefer to repair things myself	49.2	38.0	48.1	47.5	51.4	40.6	54.9	58.1	42.9	62.2	38.4	63.3	32.9	73.2	42.7	42.7
Living an environmentally aware life	65.5	52.6	69.7	61.8	68.8	68.5	60.2	65.5	68.8	60.0	64.5	70.0	74.0	69.0	71.7	68.8
I always care about ambience	58.7	55.0	61.8	67.0	61.8	68.1	59.1	56.0	62.1	49.9	65.6	52.1	59.4	46.0	60.6	56.1
Enjoying free time with friends	52.4	83.2	76.5	65.7	48.6	56.5	68.0	48.3	51.8	50.0	49.1	45.3	43.0	34.1	35.3	43.1
I can spend hours on the Internet	41.2	74.4	67.3	43.6	31.2	34.0	51.8	30.9	41.3	41.6	35.7	23.6	18.1	25	25.6	22.9

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Table 24: Individual trend dimensions (figures in %)

Approval for ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Shopping is a chore	46.1	28.1	35.1	42.1	53.1	30.9	44.5	53.3	31.7	63.1	29.6	61.9	46.0	69.5	49.3	52.2
A car also has to look good	36.0	56.1	41.8	47.7	41.8	34.3	41.2	36.4	28.6	40.6	38.4	31.9	24.0	24.6	20.7	20.0
I primarily use TV for information	45.3	30.0	44.1	44.9	53.2	40.7	44.0	49.7	43.0	51.2	41.5	59.4	43.8	50.4	40.3	40.8
Have a family	72.5	52.8	53.7	68.0	78.5	86.3	66.5	76.2	77.7	65.6	72.1	83.0	80.8	87.4	85.9	63.7
Thinking about tomorrow	50.1	34.4	47.9	46.1	50.3	47.1	49.6	49.5	54.1	55.6	56.5	41.3	51.5	53.6	55.8	43.5
Buying life's necessities	64.7	38.1	52.1	53.0	59.7	60.4	58.4	70.0	69.8	68.4	62.9	72.4	68.1	80	78.9	74.7
You should be able to afford things	41.4	60.6	45.0	48.7	41.7	36.4	48.5	42.0	41.1	47.6	44.5	30.7	31.3	29.7	29.3	28.5
Self-development	56.5	56.8	58.7	56.1	58.1	70.5	52.8	55.6	62.7	43.3	48.3	65.8	69.2	56.4	59.6	64.1
Leisure time is more important to me than more income	54.7	48.0	47.7	54.4	63.9	65.8	47.1	56.5	50.2	40.9	45.8	73.5	72.0	61.0	58.1	66.4

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Table 25: Individual trend dimensions (figures in %)

Approval for ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Behaving timelessly	61.1	26.3	40.0	47.6	68.9	52.2	45.2	67.6	56.0	66.4	54	81.3	67.1	84.5	76.2	80.3
I do not care if others have the same products	75.4	55.6	64.1	66.9	75.6	75.6	72.4	78.9	72.5	76.4	69.5	89.5	79.6	91.9	84.9	85.8
When shopping I am most concerned about the quality	48.8	50.7	51.3	60.5	61.0	49.1	49.3	51.4	37.6	47.3	46.6	62.2	52.2	38.6	39.5	41.0
Taking risks	33.5	58.8	51.8	48.7	40.0	30.7	44.3	33.7	28.2	39.0	30.6	24.9	20.5	17.0	14.2	16.0
I employ someone to repair faulty items	50.6	61.8	51.9	52.5	48.4	59.3	45.1	41.5	57.1	37.8	61.4	36.7	67.1	26.1	56.7	57.2
Not always feeling guilty	34.5	47.4	30.3	38.1	31.2	31.5	39.8	34.5	30.9	39.9	35.5	30.0	26.0	31.0	28.1	31.2
I place no worth in frills	41.3	44.8	38.2	33.0	38.2	31.9	40.6	44.0	37.7	50.1	34.3	47.9	40.6	54.0	39.2	43.9
Relaxing alone	47.5	16.8	23.5	34.2	51.4	43.5	32.0	51.7	48.2	49.9	50.9	54.7	57.0	65.9	64.5	56.5
I only target specific sites on the Internet	58.6	25.6	32.7	56.0	68.8	66.0	48.2	69.1	58.7	58.0	64.1	76.4	81.2	75.0	74.4	77.1

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Consumer spending patterns over the past 12 months



The question regarding the **evolution of spending over the past 12 months** compared to the preceding 12 months provides a subjective assessment from the consumers themselves of how private demand has developed. This assessment is influenced by various factors, for example a person's evaluation of how their own income has changed or even perceptions of inflation. Perceptions of inflation are heavily influenced by developments affecting the prices of daily staples (cf. *Federal Statistical Office 2007a*).

The economic and financial crisis continues to affect consumer spending habits in Europe. Although the majority of European consumers retrospectively estimated that they were still spending around the same amount, this obscures very different patterns of changes in spending: whilst only in Germany can an upward shift, that is, from "the same amount" to "spending more", be observed in comparison with 2012. In France and Russia the relation between the three answer

categories has not changed. In Spain the middle class has slumped on behalf of those who have spent more or less, yet in Poland and the UK it is the reverse. The greatest reduction in spending is reported by consumers in the Netherlands and Italy, at the expense of risen or constant consumer spending. And even in Austria somewhat more consumers say that they have spent less in the last 12 months.


Saving is the main reason for having spent less money, particularly in Italy, Spain and France. Those surveyed in Poland, Russia and Germany answered that it was because of waning interest.

A rise in spending can be seen with nearly 33% in the three lifeworlds of students, young people and top-ranking mid-lifers. In France (45%), Poland (34%), the UK (35%) and Russia (44%) in particular, the more expansive consumer habits were observed in these three lifeworld groups. The mid-ranking housewives are the opposite (26%),

who (can) spend less more often: In France (31%), Spain (37%), Austria (32%), Italy (52%) und in the Netherlands (43%) this group, which is very important for shopping, has been affected extremely badly by limitations.

Table 26: (figures in %)


In the last 12 months, I have ...	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
spent more	28.3	22.1	37.6	17.7	21.7	32.1	10.6	20.9	29.2	38.8
spent the same amount	52.6	60.3	41.3	52.6	63.1	58.3	49.2	55.3	52.1	52.4
spent less	19.0	17.6	21.2	29.8	15.2	9.6	40.1	23.8	17.7	8.9


 Table 27: Reasons for reducing spending (figures in %)

Reasons for reducing spending	All	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Saving	49.7	31.5	54.3	58.8	43.9	43.7	71.5	44.4	44.4	21.8
Life Circumstances	34.5	43.5	40.3	39.3	33.6	26.9	14.0	48.9	34.8	50.5
Declining interest	15.0	25.0	5.5	1.9	22.4	29.3	13.0	6.7	17.1	27.7

Table 28: (figures in %)

In the last 12 months, I have ...	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
spent more	28.3	27.7	31.6	33.5	31.5	29.2	30.6	27.1	28.7	30.6	33.0	25.6	20.7	19.3	23.5	20.1
spent the same amount	52.6	60.6	53.8	51.5	52.4	50.1	50.6	51.4	45.1	49.9	49.0	59.7	57.4	59.3	54.1	57.6
spent less	19.0	11.5	14.6	14.8	16.1	20.6	18.8	21.3	26.2	19.4	17.8	14.5	21.4	21.5	22.4	22.1


 Table 29: Reasons for reducing spending (figures in %)

Reasons for reducing spending	All	JUG	STU	JTO	MTO	HTO	JMI	MMI	HMI	MEI	FEI	ALM/MS	ALF/MS	ALM/AS	ALF/AS	ALL
Saving	49.7	52.1	57.7	57.7	56.1	52.2	62.7	51.1	50.7	47.4	56.5	41.9	44.8	40.7	49.8	30.8
Life Circumstances	34.5	22.3	31.3	29.6	30.1	37.9	32.1	30.3	39.1	39.9	33.3	43.3	32.3	36.1	27.9	38.6
Declining interest	15.0	23.8	8.8	11.6	12.9	8.9	5.2	17.1	10.2	12.7	9.1	14.8	22.9	21.1	22.3	29.2

Trends in private consumption, 2008 to 2013

8

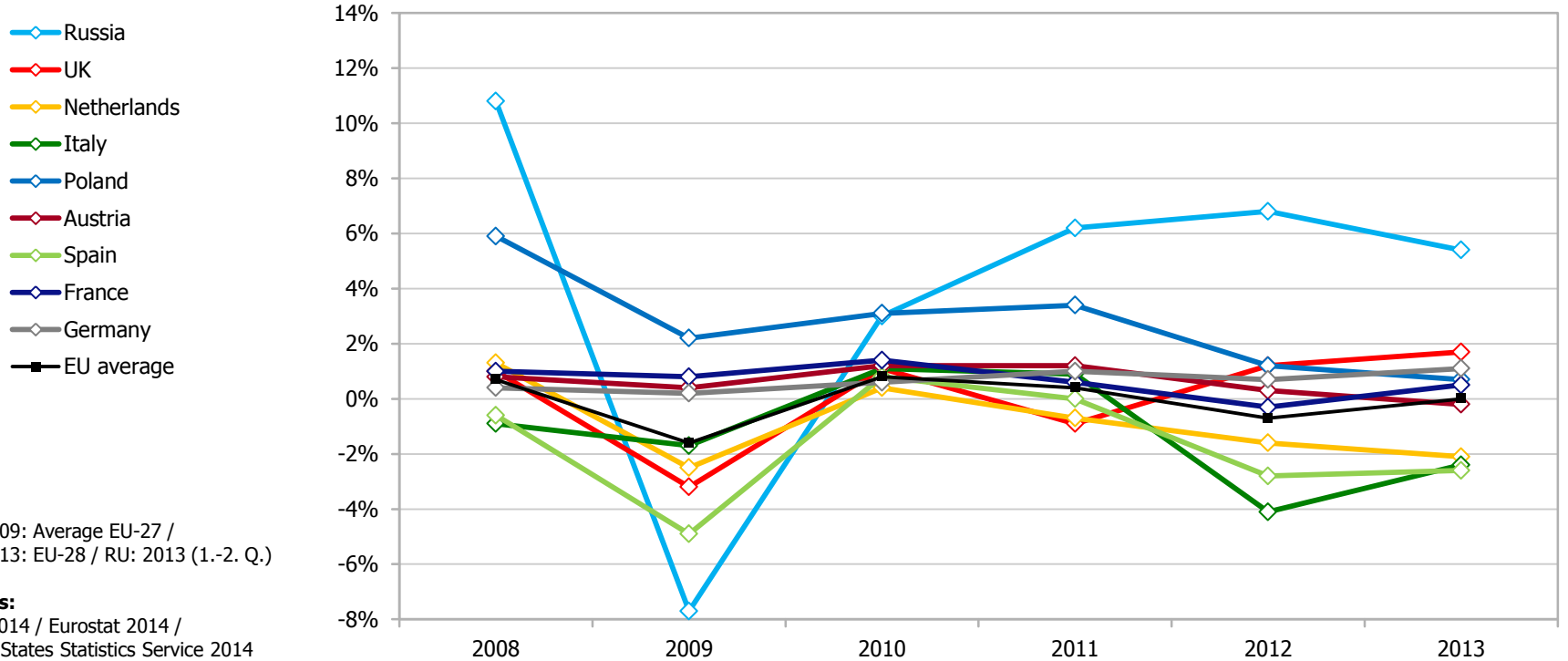
In addition to showing subjective assessments at micro level, *Figure 27* reveals actual consumption trends among private consumers according to the respective official statistics. Annual growth rates for private demand in Russia up to 2008 were more than five times higher than the average for the EU-25. The economic and financial crisis then led to a massive erosion of consumption in private Russian households, which was further exacerbated by the fall in the value of the rouble. The Russian economy has now been able to recover somewhat and private consumption increased by 6% since 2011, supported by a favorable labor market situation in manufacturing, in particular - on average by more than 5% (cf. *DIW 2014c*). With slightly positive growth rates in 2013 in spite of the euro crisis flourishing in southern Europe, the UK, Germany, Poland and France were above the EU average of 0% last year, whilst Austria revealed a slight drop in private consumption in 2013. The Dutch and, even more strongly, the Spanish and Italian

consumers continue to feel confronted by a decline of about 2%. It is therefore not surprising that around one in three consumers in these southern European countries can be categorised as threatened by crisis (cf. *Chapter 3.3*).

Overview for 2014: An increase in private consumption in 2014 of at least 1% is predicted for the EU countries Poland, the UK, Germany and for Spain, which is still suffering greatly under the consequences of the crisis. (cf. *OECD 2014/DIW 2014c*). According to the OECD, the Netherlands and Italy should reckon with a further slight decrease or stagnation of demand in private households for 2014. For Russia, on the other hand, it is assumed that there will be an increase in private consumption in 2014 of around 5% (cf. *DIW 2014c*). Potential consequences of the economic sanctions against Russia due to the Ukraine crisis, in particular the risk of a shortage of capital, must be expected. (cf. *SZ 2014*).

8 Trends in private consumption, 2008 to 2013

Figure 27 - Trends in private consumption, 2008 to 2013 (Change from previous year in %)



Note:
 from 2009: Average EU-27 /
 from 2013: EU-28 / RU: 2013 (1.-2. Q.)

Sources:
 OECD 2014 / Eurostat 2014 /
 Federal States Statistics Service 2014

Research methods



The *GfK Consumption Trend Sensor 2014* was conducted by GfK Technology | Consumer Experiences on behalf of the GfK Verein in the winter of 2013/2014.

The following European countries were included in this survey: Germany (n=2,000 interviews), France, Spain, Poland, Italy and the UK (n=1.000 interviews each), Austria and Netherlands (n=500 interviews each) and Russia (n=2,000 interviews).

Field research, data preparation and data analysis were carried out by GfK network institutes in the individual European countries.

Interviews were conducted in the form of computer-assisted personal interviews (CAPI). The Paper & Pencil method was used in Russia alone.

The choice of potential respondents was made using the quota procedure by specifying the following characteristics, in each case on the basis

of current official statistical data in the respective countries:

- region
- household size
- gender
- age
- occupation

Data was weighted separately per country in accordance with the predetermined specifications of these quota characteristics, so as to present a representative sample of members of the population in private households aged 14, 15 or 16 years old and over.

Definition: level of education and monthly net income

For these two characteristics, three groups were created for each country which took

appropriate account of the different levels of education and income in the respective country, therefore making the results comparable within a European context.

A **low** formal level of education corresponds roughly to a basic school-leaving certificate, the **interim** level is orientated more towards leaving school after the equivalent of Year 10 in Germany, and a **higher** level of education denotes at least a Higher Education technical or general entrance qualification.

Socio-demographic characteristics

10

Gender (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Male	47.5	48.9	47.8	48.6	48.8	48.0	48.0	49.2	48.0	45.3
Female	52.5	51.1	52.2	51.4	51.2	52.0	52.0	50.8	52.0	54.7

Age groups (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Aged 14-19	7.0	6.8	8.2	8.2	7.0	8.1	6.7	7.4	4.1	7.1
Aged 20-29	16.9	13.5	14.1	18.9	15.2	19.3	12.6	14.8	18.6	20.3
Aged 30-39	16.1	13.0	15.6	18.7	15.6	17.0	15.9	17.6	16.3	16.9
Aged 40-49	17.9	18.9	17.3	15.9	19.2	15.4	18.4	18.8	18.6	18.2
Aged 50-59	15.7	17.1	17.6	13.1	16.0	17.9	15.1	17.0	14.6	14.9
Aged 60-69	13.6	12.7	12.9	11.2	12.6	11.6	13.3	12.4	14.1	16.0
Aged 70+	12.8	18.1	14.3	14.0	14.4	10.7	18.0	12.0	13.7	6.6

Occupations (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
In work	52.0	52.3	44.7	37.8	59.2	50.1	44.8	55.0	49.4	63.9
Not in work	8.5	4.0	9.5	22.4	3.5	8.6	8.3	6.3	14.2	3.9
Retired	23.6	27.6	27.5	19.7	27.0	25.3	26.0	18.7	22.6	19.9
School pupils/students	9.0	10.9	9.6	9.8	5.2	10.8	10.2	7.6	6.2	8.0
Housewives/house husbands	6.8	5.1	8.6	10.3	5.2	5.2	10.5	11.0	7.0	4.2

Education (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Low	26.5	35.1	21.4	11.3	16.8	47.2	40.0	25.9	45.3	9.5
Middle	47.8	39.3	49.3	67.7	54.0	38.3	47.8	46.0	30.1	56.0
Higher	24.9	22.0	29.1	21.1	29.0	14.5	12.1	27.5	24.6	34.1

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

Household size (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
1 person	16.4	22.7	18.0	11.3	18.8	8.6	14.3	19.0	20.0	14.5
2 people	30.7	38.6	34.6	30.1	29.0	16.2	30.5	34.8	32.4	27.6
3 people	22.3	17.9	16.3	25.3	20.6	20.8	24.1	16.6	19.6	28.3
4 people	20.0	15.8	17.2	22.7	25.9	25.2	24.0	24.5	16.6	20.5
5 or more people	10.5	5.0	14.0	10.6	5.7	29.2	7.1	5.2	11.5	9.2

Children under 16 in survey households (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
1 child	18.2	13.2	15.8	17.9	19.2	22.2	14.8	13.3	14.0	24.9
2 children	9.9	8.2	13.9	9.0	11.8	15.4	7.7	16.9	10.4	7.7
3 children	2.4	1.7	6.6	1.7	0.9	3.3	1.1	1.0	4.2	0.8
4 or more children	0.8	0.3	1.4	0.4	0.2	1.2	0.3	1.3	2.2	0.3
No children	68.8	76.6	62.2	71.0	67.9	57.8	76.2	67.4	69.3	66.3

Children aged 16 – 19 in survey households (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
1 child	11.0	9.2	12.1	10.1	13.9	17.8	12.0	7.6	6.4	12.0
2 children	1.9	2.0	2.2	0.7	3.2	6.9	1.2	3.1	0.7	1.3
3 children	0.2	0.2	0.5	0.2	0.4	0.5	-	0.4	0.2	0.1
4 or more children	0.1	-	-	0.1	-	0.4	-	0.2	-	-
No children	86.8	88.6	85.2	88.9	82.6	74.4	86.8	88.8	92.7	86.6

Status (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Unmarried, no partner	23.1	22.6	20.2	24.3	19.9	25.2	29.6	26.7	25.5	19.5
Unmarried, with partner	10.0	11.7	19.1	14.2	12.8	3.4	7.8	3.2	15.6	4.7
Married	50.4	47.6	41.1	46.6	49.5	60.0	48.9	58.2	44.2	57.5
Widowed/ divorced/ separated, no partner	14.0	13.4	16.4	13.7	12.4	8.9	12.8	9.4	13.0	16.5
Widowed/ divorced/ separated, with partner	2.1	4.7	3.1	1.2	5.4	2.4	0.8	0.5	1.3	1.1

Monthly equivalent income per household member according to OECD guidelines (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	UK	Russia
Up to €499	25.1	1.3	4.2	20.6	0.1	69.3	4.9	3.6	9.2	57.5
€500 to €999	20.6	11.2	22.4	38.9	10.4	27.8	24.4	16.3	13.4	20.2
€1,000 to €1,499	15.9	24.2	26.0	18.1	33.7	1.9	25.2	31.5	14.2	3.7
€1,500 and more	19.0	38.7	34.7	7.7	48.8	-	18.9	31.2	31.7	0.7
No data	19.3	24.6	12.8	14.9	6.9	1.0	26.6	17.4	31.6	17.9
Average value in €	1.062	1.674	1.454	845	1.611	433	1.225	1.435	1.673	458

Biographical lifeworlds



Abbreviation	Description
JUG	Young person: development of the social side. Adaptation and protest. Youth culture.
STU	Students: the future elite. Lofty goals, tight budgets.
JTO	Top-ranking young persons: the optimum chance of self-expression. Activity and striving for success.
MTO	Top-ranking mid-lifers: the executive elite. Performance and privilege.
HTO	Top-ranking housewives: upper-level women. Self-fulfilment.
JMI	Mid-ranking young persons: the young middle class. On the road to success.
MMI	Mid-ranking mid-lifers: the established middle class. Safeguarding and expanding achievements.
HMI	Mid-ranking housewives: middle-class women. Individuality and duty.
MEI	Low income men: Men living on low incomes. Practicality at work and at play. Traditional masculinity.
FEI	Low income women: Women living on low incomes. Practicality at work and at play. Traditional woman's role.
ALM/MS – ALM/AS	Middle-class/working-class elderly men: the lifeworld of the post-occupational phase. New freedoms and activities.
ALF/MS – ALF/AS	Middle-class/working-class elderly women: the lifeworld of older women. New self-consciousness and devotion to the emotional side.
ALL	Older people living alone (separate household): Self-determined life in old age.

11 Biographical lifeworlds (figures in %)

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	United Kingdom	Russia
JUG	5.9	6.3	7.8	6.7	4.4	7.0	6.1	4.9	3.0	5.8
STU	3.6	4.7	2.7	3.8	1.2	4.8	4.7	3.2	3.8	2.5
JTO	6.7	7.8	9.6	5.3	15.0	2.3	5.8	10.2	12.3	3.6
MTO	7.6	11.4	12.2	3.4	15.1	2.2	8.5	6.0	11.1	3.9
HTO	5.3	9.4	7.7	4.2	8.8	2.9	5.6	11.0	7.3	1.1
JMI	4.7	3.9	4.3	6.2	3.5	6.6	5.4	3.7	5.3	4.1
MMI	6.7	8.4	8.0	6.1	8.4	6.2	7.6	9.9	6.1	4.9

	All 9 countries	Germany	France	Spain	Austria	Poland	Italy	The Netherlands	United Kingdom	Russia
HMI	7.4	6.3	10.0	9.3	5.2	4.5	7.4	12.5	8.7	6.2
MEI	13.3	5.4	6.1	16.0	5.3	22.1	9.7	7.7	6.1	23.8
FEI	12.6	6.3	7.4	12.2	4.2	13.8	6.5	6.1	10.9	23.1
ALM/MS	4.5	7.3	5.9	4.3	4.2	3.5	4.4	8.4	4.7	2.2
ALF/MS	4.1	5.0	3.7	5.4	5.7	4.0	6.1	5.6	3.5	2.6
ALM/AS	5.1	5.0	4.4	5.3	5.9	6.0	7.2	1.9	4.4	4.8
ALF/AS	5.0	3.5	2.8	6.9	6.4	8.4	8.2	1.9	3.5	4.8
ALL	7.3	9.3	7.5	4.9	6.6	5.7	6.7	7.0	9.4	6.6

Sources: GfK 2014 Consumption Trend Sensor, GfK Verein

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