
Quality of Life of Young Consumers: Evidence from Poland

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Abstract:

Purpose: The paper aims to evaluate selected aspects of the quality of life of young consumers.

Design/Methodology/Approach: The following research methods were selected: a literature analysis and empirical research - questionnaire. The study was conducted using the CAWI (computer-assisted web interview) in April-June 2021 on young consumers of the West Pomeranian Voivodeship in Poland. The analysis and interpretation of the data obtained from the qualitative research were developed using quantitative methods - descriptive and statistical.

Findings: Despite the COVID-19 pandemic that has been prevailing for over a year, which results in the deterioration of basic macroeconomic categories, such as GDP, unemployment, and inflation, which have a direct impact on the lives of individuals, and despite the inadequate assessment of certain aspects of life and the environment, young consumers generally assessed the quality of your life as well and very well.

Practical Implications: The paper shows the importance of subjective assessment of the quality of life and may be helpful to institutions responsible for developing appropriate programs to improve the lives of young people.

Originality/Value: This study contributes to the literature by showing that the subjective assessment of individual areas of life and the quality of life, in general, may differ, and the improvement or deterioration of the quality of life may not always be directly related to economic growth.

Keywords: Quality of life, consumer, young consumer.

JEL classification: N30, D10,

Paper Type: Research study.

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1. Introduction

Despite the growing interest in the concept of quality of life, there are no unambiguous terms to characterize this category in the literature. The term quality of life has many dimensions: philosophical, social, cultural, medical, and finally, economic. Therefore there is no universal definition of quality of life, which is caused by its interdisciplinary character and occurrence in various research disciplines (Farquhar, 1995).

The beginnings of interest in the concept of quality of life can be dated back to ancient times. From the beginning, the concept of quality of life was associated with satisfaction, happiness, or fulfillment. Since ancient times, thinkers have tried to define the most critical individual goals, the realization of which would lead to a satisfying life. They have also tried to find clues as to how to achieve this goal. For example, for Hippocrates, happy life was to be expressed by a state of inner balance. For Aristotle, on the other hand, the most crucial goal was to strive for eudaimonia (a state of complete satisfaction), i.e., the highest possible attainable good that would guarantee happiness (Trzebiatowski, 2011). However, it should be noted that, as Kot (2004) points out, neither ancient nor medieval philosophy combined the ideal of happiness with economic prosperity.

In the 20th century, the term quality of life was probably first used by Pigou in 1920 in his work "The Economics of Welfare." However, it should be noted that until the mid-20th century, quality of life was more of a sociological and psychological category. Nowadays, the growing interest in quality of life dates back to the 1950s. The reason for this was, among others, the economic development of Western countries after World War II and the associated increase in consumption, which, however, did not translate into increased satisfaction and improved social mood. At that time, quality of life also began to be treated as an economic concept, determining what affects a good life. Since then, the number of domains (characteristics, evaluation criteria) essential to the quality of life has also gradually increased.

Given the above, it seems reasonable to research to determine the level of quality of life, to identify factors influencing it, or areas that should be improved. The validity of such considerations arises both from the point of view of the individual and society as a whole. In the paper, against the background of general considerations about the quality of life, an attempt was made to analyze selected aspects of quality of life. For this purpose, the results of a survey were presented.

The considerations conducted in this paper are organized as follows. The literature background section reviews the relevant literature. The methodology and findings section shows research methodology and analyses included the data collection method and empirical results. The last section includes comments, conclusions, and directions for future research.

2. Literature Review

It should be emphasized that considerations on the quality of life have an interdisciplinary character. They are of interest to researchers from many different fields, are carried out on many levels, focusing on various aspects. The quality of life, as noted by Kołakowski, is never unchanging and widely accepted. (Kołakowski, 2011).

As a result, there are many narrower or broader definitions of this concept, starting from understanding it as welfare or even consumption itself (Bywalec, 2007). The precursor of the "economic" definition of life quality was J. Bentham. In his work "An Introduction to The Principles of Morals and Legislation" in 1789, he had the notion of constructing a 'felicific calculus' ("Happiness Account") to assess the human life situation, of which the results were obtained by comparisons of pleasures and unpleasantness (Sirgy *et al.*, 2006). It is worth noting that one of these "pleasures" was to be rich (Słaby, 2015).

According to Gillingham and Reece (1981), quality of life is the degree of satisfaction obtained by an individual due to the consumption of goods and services, spending free time, using other material and social conditions of the environment in which the individual is located. Słaby (2012) states that the quality of life is a synthesis of well-being in the material sense and well-being in the mental sense and concerns several dimensions of human life, economic and non-material, including, e.g., diseases, the effects of aging, which increasingly affect people in age despite a relatively good income situation.

Kusterka (2003) points out that the quality of life is co-created by such elements as wealth understood as material goods owned by people, security both in terms of health and in terms of loss of property, and the economic sense, health, and well-being, the state of the natural environment, wealth spiritual related to access to education and culture, sense of belonging to the local community, interpersonal relations.

An attempt at a broad and complete definition of the concept of quality of life is the proposal by Bywalec (2007). He defines the quality of life as a state of satisfaction, happiness, contentment resulting from the entirety of existence, that is: taking advantage of the natural environment, good health, prosperity in life, social position, welfare, and consumption.

Current views of good quality of life further emphasize, among other things, mobility, the ability to care for oneself, and effective coping with the effects of chronic stress. They also emphasize physical and social activity (Rożnowska, 2009) More broadly, *quality* of life is defined as an individual's perception of their position in life in the context of the culture and value system they live in, about their own goals, expectations, standards, and interests (WHO).

When reflecting on the theoretical aspects of quality of life, it is also worth mentioning the Quality of Life Index, created in 2005 by the British weekly Economist. This indicator combines the subjective life satisfaction survey results with objective factors of the quality of life in different countries. The quality of life parameters and the measures used to present them are: -financial situation - GDP per capita in USD, - health - average life expectancy, in years, - political stability and security - evaluation of political stability and security, - family life - divorce rate (per 1,000 inhabitants), expressed on a scale from 1 (the lowest divorce rate) to 5 (the highest), - community life - this variable becomes one if the country has a high rate of church attendance or trade union membership; otherwise zero, - climate and geography - latitude, to distinguish between hot and cold climates, - job security - unemployment rate, as a percentage, - political freedom - average indicators of political freedom and civil rights. Scale from 1 (completely free) to 7 (no freedom), - gender equality - proportions of average earnings of men and women.

It can be noted that in the assessment of the quality of life, both objective and subjective evaluation and its multidimensionality are critical (European..., 2003). Objective assessment is based on the measurement of well-being through some observable facts, such as economic, social, and environmental statistics (e.g., GDP or related measures of economic activity, water quality, illiteracy rates, patent applications, suicide numbers or victimization rates, traffic accidents or life expectancy, etc.). While measures of subjective well-being directly capture human feelings or actual experiences (van Hoorn, 2007). Sęk (2008) has a similar approach to these issues. Objectively understood, the quality of life is a set of living conditions and human activity. These conditions can also be called determinants of the subjective quality of life. The subjectively understood quality of life results from the evaluation and evaluation of various spheres of life and life as a whole. The CSO similarly defines the quality of life, taking into account the multifaceted nature of this concept. The quality of life includes both an objective assessment of the material and non-material dimensions of life and individuals and social groups' social situation and a subjective sense of life satisfaction (GUS, 2018).

An interesting classification of the approaches to defining "quality of life" was made by Panek (2016).

Table 1. *Approaches to defining the concept of quality of life*

Scandinavian approach	Representatives of this concept used works on welfare in their approach to measuring the quality of life. This concept was understood as the disposal by individuals of such resources as money, property, knowledge, mental and physical energy or social bonds, enabling these individuals to shape their living conditions in a controlled and conscious manner. The authors of this concept focused on objective living conditions.
American approach	Representatives of this concept put emphasis on the subjective well-being of individuals, shaped by the interaction of material and social resources. Subjective personal well-being is shaped by five main

	elements: emotional well-being, happy life, vitality, resilience and functioning, which are then disaggregated into sub-components. In turn, subjective social well-being consists of social support as well as trust and a sense of belonging, which are also divided into sub-components.
Integrated approach	- E. Allardt's (1993) approach, which presented a holistic approach to the quality of life, based on the theory of basic needs, - German approach: based on the definition of quality of life presented by W. Zapf, which took into account the mutual relations between objective living conditions (material aspects, working conditions, health, social relations) and subjective well-being in various spheres of life (cognitive and emotional element).

Source: Prepared by the author based on Panek (2016).

Due to the broad scope of the examined issues, difficulties may arise in defining all its indicators and variables. However, various ways of examining the quality of life allow, however, to isolate problems that should be the subject of theoretical analysis and then practical activities. Research on the quality of life seems to be particularly important in the context of the current crisis caused by the COVID19 pandemic.

3. Research Methodology

In order to analyze and evaluate selected aspects of the quality of life, in the period April-June 2021, a survey was conducted on a group of young consumers of the West Pomeranian Voivodeship. The study was conducted using the questionnaire mainly using the CAWI method and included approximately 330 people aged 19-35. Two hundred seventy-four questionnaires were filled, and only such were included in the analyses.

When examining selected aspects of the quality of life, young consumers were asked about: assessment of the financial situation and the degree of satisfaction of selected groups of needs, health assessment, assessment of the environment, interpersonal relations, level of satisfaction with particular areas of life. This concept of measuring the quality of life refers to both international recommendations and Polish research in this area (GUS, 2018; Słaby, 2017).

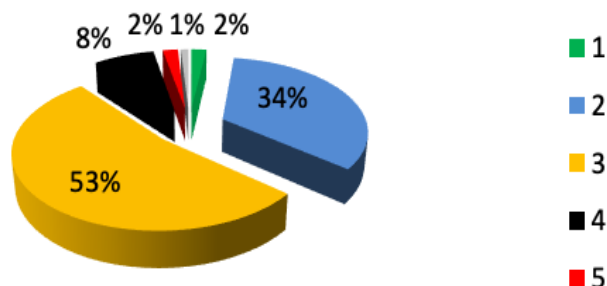
In the literature, it is characteristic that different authors treat the limits of age ranges for different categories of consumers differently. Some authors suggest that young consumers should be considered those aged up to 35 (Hawkins, Best, and Coney, 1998; Włodarczyk-Śpiewak, 2004; Olejniczuk-Merta, 2008). It is worth emphasizing that the quality of life is often related to an individual's role in society or the cultural group in which an individual lives. Age is also important. The research focused on young consumers. Several reasons dictated the selection of people aged 19-35 for the study. An essential criterion for specifying the category of young consumers is their features, like a specific social group. Young consumers can be classified into a separate social category in terms of similar conditions in which this age group finds themselves and within certain limits of similar needs and

obligations. It can be assumed that the period of youth is a time of significant changes. During this period, the individual makes essential decisions and roles. This applies, among other things, to decisions about continuing education (choice of studies), entering the tough - especially now in times of pandemic - labor market. Many people at this age start families or decide to have children. Many decisions made during this period must often have an impact on the rest of life. All the features mentioned above, functions, and processes make this social group stand out from others.

4. Results and Discussion

In the group of respondents, approximately 55% were women and 45% men. When making their assessment of the financial situation, about 36% of young consumers considered it good and very good, more than half as average. About 10% described their financial situation as bad and very bad.

Figure 1. Subjective assessment of the financial situation of young consumers in the West Pomeranian Voivodeship



Note: Where: 1 - very good, 2 - good, 3 - neither good nor bad, 4 - bad, 5 - very bad, 6 - hard to say.

Source: Prepared by the author based on the results of primary research.

These results translated into the way of managing money. About 2% of the surveyed young consumers indicated that they live very well and can afford some luxury. 30% declared that it was enough for them without much saving. About 55% of respondents said that they live an average life - it is enough for them every day, but they have to save to make more severe purchases. The need to spend money sparingly was declared by about 11%, and another 2% stated that they live poorly and are not sufficient even for basic needs. Comparing these results to the nationwide survey conducted in Poland in 2017, it can be noted that despite the pandemic, young consumers currently assess their budget much better compared to the entire population - in 2017, the indicator of good self-esteem in the household budget (the percentage of respondents who, according to their assessment, have enough money for a lot without special saving, or who can afford a specific luxury) was 15,3% (GUS, 2018).

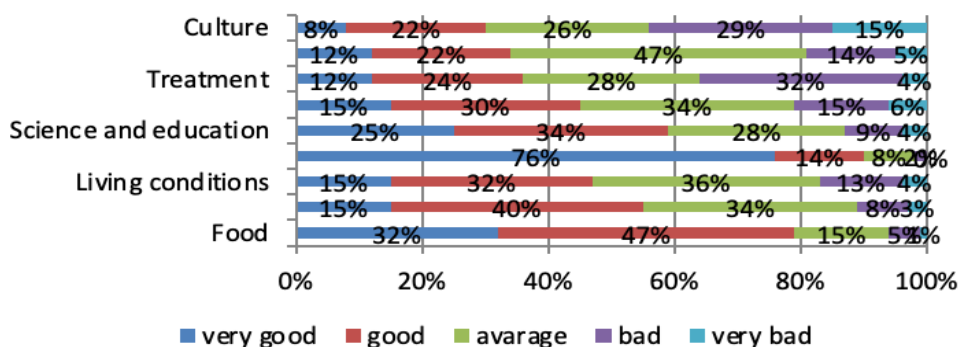
Young consumers from the West Pomeranian Voivodeship were also asked about changes in the financial situation and expectations for future changes in this area. The vast majority of respondents (approximately 70%) assessed that their financial situation had deteriorated over the last year and indicated the economic effects of the COVID pandemic as the main reason for this state of affairs. At the same time, the expectations of young people about their future material situation are optimistic. Over 47% of young consumers from the West Pomeranian Voivodeship expect a positive change in their financial situation in the coming year (18% believe that the material conditions will improve, 29% that they will instead improve). 5% of the respondents believe that the material conditions of their households will not change, 17% expect the situation to worsen, and 31% are unable to determine.

The respondents were also asked about the most important limitations in expenses caused by their current financial situation. Based on their responses, a hierarchy of constraints was created:

- reduction of expenses on culture 82% of responses,
- reduction in the purchase of clothing and footwear 71% of responses,
- limitation of spending on leisure by 52% of responses,
- resignation from renewing the apartment 40% of responses,
- buying cheaper clothes and shoes 25% of responses,
- 22% reduction in spending on education,
- buying cheaper food 16% of responses,
- saving water, electricity 12% of responses,
- reduction of expenses on the purchase of hygiene and cleaning products 10% of responses.

At the same time young consumers also assessed the degree of satisfaction of selected needs for individual types of goods and services. The structure of the answers is presented in Figure 2.

Figure 2. The degree of satisfaction of selected groups of needs among young consumers

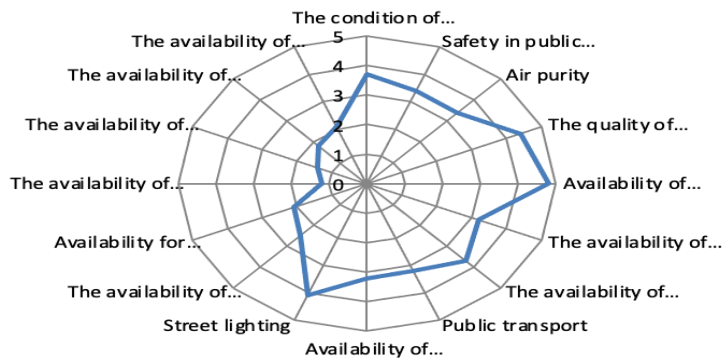


Source: Prepared by the author based on the results of primary research.

A significant part of the respondents assessed the level of satisfaction of their needs as good or very good, especially in the case of basic expenses (most visible in relation to personal hygiene, food, clothing and footwear). On average, over 40% of the respondents believed that the level of satisfaction of the needs related to the expenditure of free choice, such as participation in culture (cinema, theater, concerts), was bad or very bad. The degree of satisfaction of the needs related to recreation was assessed slightly better. In a similar way, young consumers assessed the level of satisfaction of the needs related to housing and home furnishings, as well as treatment and health care.

The life of young consumers in the West Pomeranian Voivodeship were also characterized on the basis of information on infrastructure. The structure of the responses is shown in Figure 3.

Figure 3. Average assessment of individual elements of the social and living infrastructure of young consumers in the West Pomeranian Voivodeship



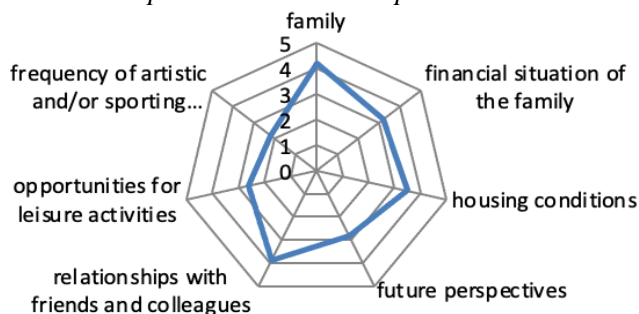
Source: Prepared by the author based on the results of primary research.

Young consumers rated elements of social and living infrastructure on a scale of 1 to 5, with 1 - very bad and 5 - very good. Probably as a result of changes introduced in connection with the COVID-19 pandemic, access to health care facilities was rated the lowest (1.2). Access to cultural and recreational facilities was rated similarly low (mean score of 1.4). Safety in public places (3.2) and cleanliness of air (3.4) and water (4.4) were rated fairly well.

Such an important factor also influences the quality of life assessment as the state of health. That is why young consumers were asked about their self-assessment of their health. Despite the pandemic lasting for more than a year, an indicator of good self-esteem of health condition was more than 65% (14% of young consumers feel very satisfied and 51% satisfied), about 25% rated their level of satisfaction in this regard, indicating a middle answer - neither satisfied nor dissatisfied, and about 10% of respondents were not satisfied in this aspect. It is worth considering, that in 2017 (GUS 2018), in the nationwide survey the indicator of good health self-esteem was lower and amounted to approximately 60%.

Community involvement is an essential factor in the quality of life. This aspect was analyzed through questions about participation (last year) in volunteering and support for various charitable activities. It can be noted that young consumers are characterized by a relatively high degree of social activity. More than 65% of the surveyed young consumers participated in various social charity actions, taking an active part in collecting food, clothes, money, and helping personally through or donating money to a specific cause. The remaining 35% of respondents did not participate in any of these types of activities.

Figure 4. Evaluation of satisfaction with selected areas of life according to young consumers of the Zachodniopomorskie Voivodship.



Source: Prepared by the author based on the results of primary research.

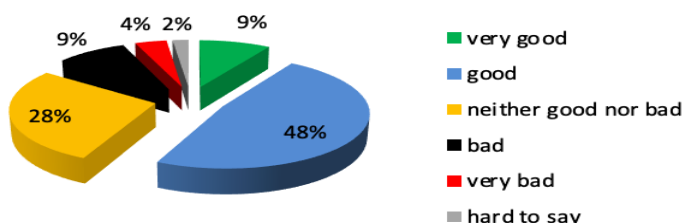
Finally, young consumers were asked to rate their level of satisfaction with selected areas of their lives. Based on the results, it can be concluded that the most satisfying life areas for young consumers are family life and relationships with friends/acquaintances. On a scale of 1 to 5, where: 5 - definitely satisfied, 4 - rather satisfied, 3 - neither satisfied nor dissatisfied, 2 - rather dissatisfied, 1 - definitely dissatisfied, these areas scored on average in the order of 4.2 and 3.8. The frequency of cultural and sporting events was rated the lowest. It should be noted that although particular aspects of life or its environment were often rated average (or even poor in some cases) by the respondents, in the end just over half of the respondents' subjective assessment of quality of life was described as good (57% of indications, Figure 5). In turn, 13% of respondents assessed the quality of their life as bad or very bad.

5. Conclusions

Research on the quality of life seems to be particularly important in the current crisis caused by the COVID19 pandemic, which results in the deterioration of macroeconomic categories, such as GDP, unemployment, or inflation, which have a direct impact on the lives of individuals through adverse effects on disposable income, or increased uncertainty and risk in daily work and private life. Based on the study regarding assessing the quality of life of the young consumers in the selected

areas of life and the global aspect, it is noted that despite flawed assessments of some aspects of life or the environment in which they live, young consumers assessed their lives quite well.

Figure 5. Subjective evaluation of the quality of life of young consumers in the Zachodniopomorskie Vovoidship



Source: Prepared by the author based on the results of primary research.

Moreover, when comparing the results of subjective assessments of young people with the results of nationwide surveys carried out a few years ago, it can be noticed that despite the crisis, young consumers now assess their possibilities of managing and spending money better. This may mean that the improvement or deterioration of the quality of life is not always directly related to economic growth. This can be a field for future research, which should repeat and extend existing research to identify how significant and relevant this relationship is in this aspect. As young consumers are an essential part of society, the obtained research results may be helpful for institutions responsible for creating and developing appropriate programs influencing the quality of life of young people.

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