

**PROBLEMS RELATED
TO CONSUMER
ADDICTION, AND
OVER-INDEBTEDNESS**

FINAL REPORT

ANALYSIS OF DATA AND GENERAL CONCLUSIONS

TOTAL DATA IN THE EUROPEAN UNION

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I.- ANALYSIS OF ADULT DATA

I.-1.- PROFILE OF THE ADULT CONSUMER

(See tables of data and graphs on pages: 1 to 100 and 158 to 189)

Following the analysis of the answers that are given in the tables of data and relative graphs, it is clear that, although the majority profile of the European adult consumers reflects an acceptable level of self-control in buying and spending, (of course much greater than the level of young people, as we will see further on), the problems of consumer addiction, impulsive buying and deficiencies in self-control in spending are, in absolute numbers, very important. Approximately 33% of the adult population have these problems: 18% light or moderate and 15% intense.

Although we are now going to analyse the majority profile, the distribution of answers varies considerably, as we will be able to see, depending on the sex and whether they belong to the addict group or not.

It must be stated that these percentages, which we give here, as well as those that we will give when referring to the young people, are derived from the fact that the answers that reveal the existence of addictive behaviour or lack of self-control, coincide in 95% of the cases in the same group of people, which denotes the existence of a very clear differentiation in the behavioural patterns of the consumers.

Beginning with self-control in spending, we can see that 28% European adult consumers state that they keep a control of all their expenses; 48% always leave enough money in their bank accounts for emergencies (N/R-31). However, 12% expressly admit that they find it difficult to control the money they spend, and 16% that “their money seems to disappear without them realising how they have spent it” (N/R-48). A majority percentage say they have no problems in reaching the end of the month.

40% usually check the bills and receipts for the things they buy, and the same proportion takes a shopping list when they go to a hypermarket or supermarket (N/R-62); they use their credit cards only when absolutely necessary and practically half deny, opposed 22% who agree, that they tend to spend more when they get paid, at the beginning of the month (N/R-80).

Respect to being attracted by large shopping centres, we can see that although only 13% expressly state that “I like spending time in large shopping centres,” (N/R-53) and 45% disagree with the statement “I enjoy walking round department stores”, however in answer to question 11, “I prefer to go shopping in a medium-sized establishment (such as a supermarket) than in a hypermarket or large department store”, 41% of the adult consumers studied express their disagreement whilst 26% express their agreement. Therefore, it can be deduced from this that this majority preference for large shopping centres has more to do with it being more conven-

ient to do the shopping there than considering spending time in these centres to be a pleasant activity.

The European consumer is, to a great extent, sceptical respect to advertisements (42% do not believe anything that they say), and the majority also distrust publicity, although the present-day consumer society is accepted/rejected in the same proportion. (30%, representing the least difference between agreement/disagreement of all the questions set out in the questionnaire).

Respect to being attracted by purchasing stimuli, we see that 19% of the consumers expressly acknowledge that “they love shopping”. 26% (opposed to 41%) that “shopping is enjoyable”. We find similar agreement/disagreement proportions respect to the statement “I like going window-shopping”, although there is a greater level of disagreement, 57%, respect to the option proposed in question 90 “I like going into department stores and hypermarkets even though I don’t have to buy anything”. Half say that window-shopping is not one of the most enjoyable things to do in a city, and almost 70 percent deny that “when I am sad shopping cheers me up” (question no. 41) or that they go shopping to cheer themselves up if they are sad or depressed. Almost twice that amount deny that they like going into shops, even though it is just to look round, and there is also a majority who “only like going shopping when they are sure about what they want”. Respect to the statement about saving, “I am a thrifty person”, and as a very significant piece of information, it is one of those where the difference is the smallest, specifically 0.87, between agreement and disagreement.

Respect to another series of variables studied in the questionnaires, and related to the aforementioned self-control respect to buying and spending of the European adult consumers, they seem to be thoughtful, meditating what they buy and spend and not hurrying into things; thus, 35% state that “they do not usually regret the things they buy”, although 15% recognise that they often buy on impulse. More than half deny that they are capricious people, and more extensively, 73%, deny buying useless things that they later regret having bought; finally, they deny, as mentioned above, “buying things without having thought it over well” (N/R-65), 68%.

I.-2.- COMPARATIVE ANALYSIS OF ADDICTS AND NON-ADDICTS

(See tables of data and graphs on pages: 153, 209 and 210)

Let us point out, in the first place, that the study carried out reflects that 33.22% of the consumers, that is, approximately a third, present a high level of addiction to rash or unnecessary consumption, problems of serious impulsive buying, or an obvious lack of financial self-control. We refer to these consumers as “addicts”. 66.78% appear as responsible and self-controlled in consumption and in spending, and we refer to them as “non addicts”. The percentage of addiction is 32% in the case of men and 34% in the case of women.

Within the group of addicts, 55% (18% of the total) can be considered as having a light or moderate addiction, and 45% (15% of the total) have an important level of addiction.

Comparing the answers from these two groups is essential to discover which are the factors that determine the excessive or inadequate behaviour of such an important number of consumers.

Therefore, attention must be paid to the questions that do not refer directly to consumption and which, therefore, have not been taken into account to establish this classification, so the differences we find between the two groups are decisive. From these answers we can highlight two very obvious aspects: on the one hand the group of addicts are influenced to a greater extent by the advertisements and consumer ideas, and on the other hand, the greater personal dissatisfaction, lack of incentives and low level of self-esteem of this same group. Together with these differences, the self-qualification of the individuals as “capricious” –which we must consider as a psychological feature that is not well defined but which has a great influence on consumer behaviour-, is the most outstanding aspect. Thus we see that 37% of the non-addicts, opposed to 67% of the addicts consider themselves to be “not capricious”.

Respect to the greater exposure and acceptance of advertising influences, we can see that, whilst half the non-addicts state that “they do not believe anything they say in advertisements” (N/R-28), in the case of addicts, the percentage is 30%. This idea is seen more clearly in question number 44: the percentage of addicts that distrust publicity is 20 points less than non-addicts. On the other hand, there is an essential piece of information, which requires no further comment: twice as many consumer addicts state that “they watch a lot of television” (N/R-16) than non-addicts.

Clear proof of the influence of certain ideas on addicts, disseminated through publicity, is their greater acceptance of the consumer ideology. Thus 35% of them, opposed to 19% of the non-addicts believe that “buying expensive things, such as good cars, give a great deal of social prestige” (N/R-42). The percentage of addicts who “like the consumer society they live in” is eight points above that of the non-addicts. We can also see that 48% of the addicts, opposed to 39% of the non-addicts, agree with a clearly consumer idea “I would be happy if I could afford to buy all the things I wanted” (N/R-74).

Respect to the answers to the questions that have to do with personal dissatisfaction, boredom and lack of incentives, the differences between the two groups are more significant. The number of addicts that consider that “they spend too much time at home not knowing what to do” (N/R-52) is four times greater than the number of non-addicts. Likewise the percentage of consumer addicts who consider that “their lives are very different to how they would like them to be” is double that of non-addicts. There are also a lot more addicts who “often think that they should make great changes in their lives” (N/R-5), “those who are often sad without knowing why” (N/R-77), those who “usually get bored when they’re alone at home” (N/R-50) and those who recognise that “they do not like the life they lead” (N/R-10).

Compensating for depressive states, which has been pointed out as one of the causes of consumer addiction, is reflected, although to a lesser extent than the aspects of dissatisfaction that we have pointed out: 18% of the addicts, opposed to 13% of the non addicts, state that “they often feel depressed”.

Logically related to the above, several aspects of self-esteem are significantly less in addicts. Thus, 36% of the addicts, opposed to 23% of the non-addicts, are not satisfied with their physical aspect (N/R-21) and the percentage of addicts that believe other people don’t usually like them, is six points higher than the percentage of non addicts (N/R-81). Only 48% of the addicts, opposed to 65% of the non addicts, believe that they have the same skills and abilities as other people (N/R-9). In the same way, the addicts are much less “satisfied with themselves” (N/R-69).

Another psychological type factor: addicts like places where there are a lot of people more than non addicts (N/R-36).

Respect to the questions referring to consumer behaviour, there are logically important differences between addicts and non addicts, as they are exactly these which have been taken into account to establish this classification. To give an example, we include some of these clear differential answers, which refer to two types of statements: those that have to do with financial self-control and those that have to do with addiction to buying. Among the first we can see that the addicts state that “their money disappears without realising what they have spent it on” (76% of the non addicts disagree with this and 35% of the addicts agree), that they do not check the bills or receipts for the things they buy (only 15% do so respect to 52% of the non-addicts) or that they do not control their spending (only 12% of the addicts do so opposed to 51% of the non addicts). The majority recognise that they are often upset at having spent their money foolishly (N/R-1). They state, in a proportion five times greater than non addicts, that they find it difficult to control the money they spend, and the same proportion believe that their financial problems are due more to spending too much money than not having money to buy what they need.

Respect to buying, we can see that 42% of the addicts opposed to 80% of the non addicts believe that they do not usually rush into buying things without having thought it over well. Likewise, to a much greater extent, they buy things that they do not use later (N/R-73). 36% opposed to 11% of the non-addicts recognise that “they like shopping a lot”. They also buy a lot more things on impulse (N/R-30). Finally, a very high percentage, which trebles that of non-addicts, recognises that when they see something they like, they can’t get it off their minds until they buy it (N/R-35).

Finally, let us point out that, logically, the average score in general variables is much higher in addicts than in non-addicts, as can be seen in the relative table of data. In addiction to buying (Variable A) the addicts score 60 on average and the non-addicts 53.6. In consumerism and buying compulsion (Variable B) the addicts average 61.7 and the non-addicts 52.4. In Variable C, imbalance in spending and tendency to over-indebtedness, the difference is enormous: 63.4 in addicts opposed to 49.7 in non-addicts.

I.-3.- COMPARATIVE ANALYSIS OF ADULT MEN AND WOMEN.

(See tables of data and graphs on pages: 152, 207 and 208)

The greatest differences between the answers of men and women have appeared in all the questions related to the attraction to buying stimuli, (variable A). On the other hand, the answers referring to variable C, self-control or imbalance in spending, and the answers to not strictly consumer-related questions, are not so significant.

In effect, as can be seen in the table of data and graphs of mean variables, women average 59.2 in addiction to buying behaviour (Variable A), way above the men, who average 51.75. In consumerism and buying compulsion (Variable B) the smallest differences (57.4 women and 53.5 men). In the imbalance of spending and tendency to over-indebtedness, the differences are small (54.8 women and 53.9 men).

Thus, the answer to the question “I like accompanying friends and relations when they go shopping”, represents the greatest difference, 28 points, between men and women. The percent-

age was almost identical respect to the attraction of window-shopping; 56% of the men disagree with the fact that "going shopping is enjoyable", opposed to 31% of the women, or respect to those who prefer to walk along streets where there are shops (half the men opposed to 34% of women). 55% do not enjoy being in department stores, opposed to 38% of women (N/R-47); this idea is repeated without exception in all the questions of this type, the percentage of agreement in women being double in many cases, for example, N/R-23, "I like going into shops even if it is just to look", or N/R-37, "window-shopping is one of the most enjoyable things to do in a city".

Likewise, almost 20% of the women "slightly miss the city department stores and the shops when they are in a small town" opposed to 10% of men and there is a considerable difference, 13 points, in favour of women, who disagree with the statement of N/R-54 "I only like going shopping when I know what I want to buy".

The women recognise that they save slightly less, and a large proportion, quite significantly say that they spend more when they are paid, at the beginning of the month, (27% opposed to 15% of men). They also admit that "they would be happy if they could afford to buy all the things they wanted" to a greater extent than men. This idea, which is repeated in questions such as "I often see things that I like but can't afford", counts on the disagreement of 45% of men and only 26% of women.

In short, a quarter of them self-qualify themselves as "people who love shopping", (question 97), opposed to 10% of men who admit this condition.

19% recognise that "they feel sad without knowing why" opposed to 9% of men, and triple the amount of women respect to men "go window-shopping to cheer themselves up when they feel sad". 17% of women admit using shopping as a way to face up to situations of depression and sadness (N/R-3), and only 5% of men.

A curious aspect is that both men and women choose hypermarkets and department stores opposed to medium-sized establishments (such as supermarkets), to do their shopping, (N/R-11), when a clear contradiction to this is that the men say in other questions that "they do not feel comfortable in departments stores" (55%) or that "they do not like spending a log of time in large shopping centres", (70%). It would seem that men, as we have said, choose the convenience of the hypermarkets, even though they do not find it pleasant to shop in them.

However, as we have also pointed out, the differences are much less significant in questions that would refer to other variables, such as impulsive buying or financial self-control. Thus the percentage of impulsive buyers is practically the same: 63%.

There are no significant differences, either, between men and women, respect to self-control and thoughtfulness, as the same proportion recognises that they are self-controlled and thoughtful in their buying, remembering quite accurately normal running expenses every month, and their answers are very similar respect to the difficulties they find in controlling the money they spend (N/R-55). And in some statements related to self-control women exceed men; thus one third of the men, opposed to 44% of women, usually take a shopping list with them when they go to a hypermarket.

Finally, we have to point out that there are significant differences between the answers of men and women respect to how they react to publicity, recognition of watching “a lot of television” or respect to the acceptance/rejection of the consumer society.

II.- COMPARATIVE ANALYSIS OF YOUNG PEOPLE AND ADULTS

(See tables of data and graphs on pages: 151 and 206)

The most obvious conclusion that can be drawn from comparing the answers of young people and adults, is that the former have a higher addiction level to buying stimuli, and a lower level of financial self-control. In the comparative table we can see that, without exception, in all the questions referring to the attraction of visiting shops, shopping, or spending money in an impulsive fashion, the young people clearly exceed the adults.

In effect, we can see that young people like spending time in shopping centres more (N/R-53). The young people who like going up and down the aisles in the hypermarkets, just to see what’s there (N/R-94) double the adults. “Going shopping” is enjoyable for the majority of the young people whilst the majority of the adults disagree with this. They like going into shops and hypermarkets even though they don’t have to buy anything much more than adults (N/R-90).

Respect to financial self-control, the answers are clear in the same sense: they acknowledge more than adults that “they often spend money foolishly” (N/R-1), they are less thrifty (N/R-64), they find it more difficult to control the money they spend (N/R-59), they are much more easily persuaded “to buy things they shouldn’t” (N/R-84), they buy things on impulse much more than adults (N/R-65), and the number of young people who admit that “their money disappears without realising what they have spent it on” is much greater than the number of adults.

As we can see, none of the answers leave any doubt about the results of this comparison: young people are eleven points above adults in the percentage of those who “buy useless things that they later regret having bought” (N/R-46), and the young people agree in a percentage ten points above the adults with one of the most typical statements of consumer addiction: “when I see something I like I can’t get it off my mind until I buy it” (N/R-35).

Although the number of consumers who “go shopping to cheer themselves up when they feel sad and depressed” is a minority, this behaviour is relatively more frequent in young people (24%) than in adults (13%). On the other hand, a much higher percentage of young people than adults like the consumer society they live in. (N/R- 68).

In some questions that do not refer to consumption we can find possible reasons for these differences: the number of young people who say that “they are bored at home” is more than double the number of adults (N/R-50) and a similar proportion think that “they spend too much time at home without knowing what to do”. The majority of young people admit that “they watch a lot of television” whilst the majority of the adults think the opposite (N/16).

Apparently, the attitude of young people towards publicity is less negative: 28% say they do not believe what the advertisements say, whilst this is the opinion of 42% of the adults. However, the percentage of young people who “distrust publicity” is identical to that of adults (N/R-44) and some questions that have to do with the influence of certain forms of publicity seem not to have

had such an effect on the young people: less young people than adults believe that cheap things are almost always worst, (N/R-33) or that people buy things to make others envious.

III.- ANALYSIS OF THE INFORMATION ABOUT YOUNG PEOPLE

III.1.- GENERAL PROFILE OF YOUNG PEOPLE

(See tables of data and graphs on pages: 101 to 150 and 190 to 205)

Following the analysis of the answers it can be deduced that, as we will analyse later on in the comparison young people/adults, young people are much more addicted to shopping and more vulnerable to consumer stimuli. But, this comparison aside, the attraction that the majority of them feel towards shopping is clear, considering it to be a pleasing and pleasant activity in itself. Therefore, we can think that the intense level of addiction to consumption and recklessness in spending presented by approximately 20% of the young people is a result of that majority attraction by consumption stimuli.

In effect, shopping is enjoyable for the majority of the young people (43% agree opposed to 25% who disagree) and the majority also think that “shopping is one of the most enjoyable things to do in a city” (N/R-10). We will realise how great this attraction is if we observe the statements made in negative form, where the intermediate postures usually decrease. Thus, we can see that where most young people coincide is in their disagreement with the following statements: “shopping is boring (73% disagree), “department stores get me down” (67% disagree) or “I would often prefer other people to do my shopping for me” (65% disagree).

Although not as great as the attraction for shopping, the addiction to consumer stimuli (Variable A) is also very extended, although with important differences between the sexes, as we will see later on. 25% like “going window-shopping”, and 28% “go into the Department Stores even though they don’t have to buy anything”. 28% also admit that “they like going into shops even though it’s just to look” (N/R-28). But when the statement is set out in a less explicit manner, the attraction of young people for consumer stimuli is clearer: 33% “like to spend time in shopping centres”. Also: there is a clear majority (40% agree opposed to 33% who disagree) who “like to go up and down the aisles of the hypermarkets just to see what there is”. There is also a majority, although smaller, who prefer to go for a walk in streets where there are shops and shop-windows. (N/R-22).

Young people’s attraction for “shopping” is a logical result of the permanent desire to acquire new things. The majority admit that “there are always things they would like to buy” (NR/-31). And this desire to buy things is usually comes before their actual possibilities: 55% admit that they see a lot of things that they like and can’t afford (N/R-34). In this regard we must observe that 28% admit that “when they see something they like they can’t get it off their minds until they buy it” which is a statement that psychologically determines consumer addiction. It is also interesting to see that shopping cheers 24% up when they are sad.

In other statements that are very symptomatic of behavioural problems of young people as consumers, the percentages of explicit agreement are usually around 20%. 23% admit that “their money disappears without realising what they have spent it on” and 24% “spend all the money they have very quickly” (N/R-14). 19% recognise that they find it difficult to control the money they spend (N/R-35). 18% have arguments with their family about the money they spend, and

17% recognise that “people who know them believe they spend too much” (N/R- 8). Exactly the same percentage admit that “they buy useless things which they regret having bought later”. But let us observe, too, that when the statement is set out less categorically the level of agreement increases: 34% admit that they often “spend money foolishly” (only 38% state the opposite).

With regard to impulsive buying, we see that 15% clearly admit that “they often shop on impulse”. But this is a small percentage due to the great amount of intermediate answers. Therefore, it is clarifying to observe that only 34% “do not usually regret the purchases they make” (N/R-20). A similar percentage, 36% “think a lot before buying something” (N/R-11).

Young people do not believe that people buy things to make others envious (71% disagree), and 46% disagree with “buying expensive things or brand clothes gives a lot of social prestige”. However a large majority accept an idea of materialistic happiness related to consumption: 67% disagree with the statement “I would be very happy if I could afford to buy all the things I wanted” (N/R-3). It is also tremendously significant that it is this statement with which the greatest number of young people (49%) are “totally in agreement”. In fact the acceptance without criticism, by the young people, of the typical way of life of the consumer society is clear: a great majority admit that they like the consumer society in which they live (N/R-27).

Respect to publicity, the young people are not too critical. By a very small difference (35% vs. 32%) those who say they “distrust advertising” are majority but those who state “they do not believe anything that the advertisements say” are a minority (28% opposed to 41%)".

Few young people consider themselves to be thrifty (only 23%) but the majority say that they like to keep money to face up to unforeseen expenses (N/R- 29).

Although the analysis of the questions not related to consumption is not the objective of this report (except respect to the study of its relationship with the consumer addiction that we will talk about below), we must refer to some answers that show a relatively high level of dissatisfaction in young people, which, on the other hand, is frequent in adolescence: 33% say that they are usually bored alone at home. 19% believe that they have less skills or abilities than other people. 23% admit that they are often sad without knowing why. 28% say that “their lives are very different to what they would like” and only 39% are “satisfied with themselves”. Those who are not happy with their physical aspect (N/R-18) are the majority, too. Let us say, finally, that the majority of the young people believe that they "watch a lot of television" (N/R-12).

III.-2.- COMPARATIVE ANALYSIS OF YOUNG CONSUMER ADDICTS AND NON-ADDICTS

(See tables of data and graphs on pages: 155 and 212)

Firstly, we have to point out that the proportion of young people who we consider to be “consumer addicts” (including in this term those who are intensely attracted by buying stimuli, and those that lack self-control in consumption and spending) is much greater than the proportion of adults. 46% of the sample have to be included in the group of addicts and the remaining 54% have to be considered as non-addicts. The difference by sexes is more marked than in adults, as the percentage of addiction is 53% in the case of young women and 39% in the case of young men.

Within the group of addicts 44% (20% of the total) would present a slight or moderate addiction, whilst 56% would present an important level of addiction (26% respect to the total).

As in the case of the adults, we must pay special attention to the differences found in the behaviours or assessments that are not directly related to consumption, as these are what are going to let us find the causes of the behaviours of these young "addicts".

As in the adults, the self-qualification as "capricious" is the most differentiating psychological feature. 36% of the addicts do not consider themselves to be capricious, opposed to 68% of the non-addicts.

Self-esteem is also very low in the addicts. The percentage of these who usually think that they have less skills or abilities than others is more than double the percentage of non-addicts. We can see that, as in the adults, boredom, lack of vital satisfaction, and the lack of different incentives other than consumption, are the characteristics that seem to differentiate addicts from non-addicts. The number of young addicts who state that "they are often at home for a long time without knowing what to do" (N/R-30) is way above double. The percentage of addicts who recognise that their lives are very different to what they would like (N/R-6) is also much greater. Half the addicts, opposed to 25% of the non-addicts, recognise that they "are usually bored alone at home" (N/R 33). And the percentage of addicts who "are often sad without knowing why" (N/R 45) is nineteen points more.

The relationship between addiction and watching a lot of television seems clear, although less than in the adults: 45% of the addicts respect to 32% of non-addicts believe that they watch a lot of television (N/R 12). But contrary to what it might seem, and although the influence of publicity in consumer addiction is obvious, the results indicate that, in the case of young people, the greater credulity respect to publicity is not a differentiating element between addicts and non-addicts. This is so because, as we have seen when comparing adults and young people's answers, the less negative attitude towards publicity is a characteristic shared by the majority of the young people, whether they be addicts or non-addicts. The percentage of addicts and non-addicts who "don't believe what the advertisements say" is not very different and there is no difference respect to the number of those who "distrust publicity" (N/R 39).

However, the acceptance of certain ideas disseminated by publicity is much higher among young consumer addicts: 38% of them, opposed to 16% of non-addicts, agree that "being able to buy cars and expensive things gives a lot of social prestige".

One detail to be highlighted, because it is a curious and significant fact, and because it can clearly be seen in the study, is that, contrary to adults, young people who are happier with their physical aspects are the ones most addicted to consumption (N/R-18). Said in colloquial terms, young people tend to be more consumer-addicted the more attractive they believe they are, and adults are greater consumers the least satisfied they are with their physical appearance.

Respect to the questions directly related to consumption, we must repeat that, as they are the ones that have been taken as the basis to establish the addict/non addict classification, it is logical that there are important differences between addicts and non addicts in all of them.

So, the intense attraction that addicts feel for shops and shopping centres is clear: 57% of the addicts like spending time in shopping centres, opposed to only 12% of the non addicts. In similar percentages they state that "they like going into department stores and hypermarkets even though

they have nothing to buy” (N/R 19). More clearly: the majority of the addicts state that “they like window-shopping” whilst only 6% of the non-addicts have the same opinion. (N/R 25) and 51% “like going into shops even though they don’t have to buy anything” whilst only 8% of the non-addicts agree with this statement (N/R 28). Going shopping is “enjoyable” for 71% of the addicts and for 18% of the non-addicts (N/R 10).

Lack of self-control in buying and spending is another clearly differentiating element. Four times more addicts recognise that “they spend the money they have very quickly”, and almost five times more that “they find it difficult to control the money they spend”. And the number of addicts whose “money just goes without them realising what they have spent it on” triples that of the non-addicts (N/R 47). The number of addicts who recognise that “they buy useless things that they later regret having bought” is double.

Finally, impulsiveness is the other typical element of young consumer addicts: they recognise buying many things on impulse (N/R 26) and 32% of these respect to 8% of the non-addicts state that they often buy things without having thought it through first (N/R 23). On the other hand, those addicts who “when they see something they like, can’t get it out of their minds until they buy it” are in the majority.

Logically in the general variables the score of addicts is much higher. Their average in variable A –addiction to consumer stimuli- is 72.79 opposed to 53.58 of non-addicts. In variable B, -impulsive buying and lack of spending control-, the average of addicts is 57.31 opposed to 46.83 of non-addicts.

III.-3.- COMPARATIVE ANALYSIS OF YOUNG MEN-WOMEN

(See tables of data and graphs on pages: 154 and 211)

As a first general conclusion, it must be highlighted that young women are the ones who, after the comparative study of the data, score higher in all the questions related to addiction to consumption and buying stimuli (variable A), the differences being much less significant, and often non-existent, respect to Variable B, that is, impulsive buying and lack of spending control. Results which would confirm, in short, the tendency already reflected in the table of total variables of young people differentiated by sexes: where young women have an average of 65.70 opposed to 59.08 in variable A and on the contrary in variable B there is practically no difference (51.64 women and 51.33 men).

Thus, in answer to statement 10, “I find shopping fun”, there is a great difference, 24 points, with a similar difference in question 46, “I would often prefer other people to do my shopping for me”. In the same regard, 39% of the young men disagree (opposed to 25% of the women) with the fact that window-shopping is one of the enjoyable things to be done in a city.

Only 10% of the young women are bored by having to buy clothes, respect to double the number of men, and 50% of them say that they do not like spending time in large shopping centres, opposed to 35% of the women.

However, respect to impulsive shopping, the differences are not so clear. 62% of men and 54% of women deny shopping on impulse, and the men describe themselves to a greater extent as thoughtful in their spending. But regretting having bought useless things (N/R 50) occurs in

almost 26% of the men respect to only 9% in the women. In the same regard, 40% of the young men “are often unhappy about having spend their money foolishly”, opposed to a littler more than a quarter of the young women. And the answers respect to finding it difficult to control the money they spend, or self-qualification as “thrifty” are very similar among men and women.

We must also observe a series of answers referring to questions not directly related to consumerism, and which could explain this greater attraction towards consumer stimuli by the young European women. In effect, even though there are no quantitatively important differences respect to questions clearly related to depression, (for example, statement 45, “I often feel sad without knowing why”), or boredom, it is true that the young European women double the percentage concerning personal dissatisfaction. So, 26% of the women opposed to 13% of the men state that they “are not satisfied with themselves” (question 21); 30% are cheered up by buying things when they are sad opposed to 18% of young men, and a highly significant fact and one which must be underlined, is that 40% say they are unhappy with their physical aspect, opposed to 24% of young men.

Finally, it is interesting that there are no differences between sexes in the greater acceptance of the consumer society by young people than by adults, there being great identity both in this question and in the questions related to their lesser criticism of publicity (67% of the men and 65% of the women “would be very happy if they could afford to buy everything they wanted”). On the contrary, the percentage of young men who watch a lot of television (45%) is greater that that of women (approximately a third).

IV.- INTERREGIONAL COMPARISON OF DATA

IV.-1.- INTERREGIONAL COMPARISON OF ADULTS

(See tables of data and graphs on pages: 156)

From this comparative study of the adults’ data in the different European regions, the great similarity in the distribution of answers to most of the statements must be highlighted. There are hardly any differences in the general variables, which reflect very similar scores respect to addiction to buying behaviour, consumerism and compulsion and imbalances in spending. This interterritorial similarity is highly significant, above all if we compare it to the clear differences that exist respect to sex, age and addiction level. These data emphasise the technical logic of the study, which, as indicated in the Introduction, has been developed by different teams of people in each country and with questionnaires translated into the different languages.

However, below we give some of the exceptions to this uniformity, which reveal a series of attitudes and nuances that are more or less accentuated in some replies and which indicate small differences among the consumers from the different European regions.

Thus, the British are the ones that like to spend time window-shopping, they acknowledge buying on impulse, hypermarkets and department stores do not get them down so much and they are the ones who, in their large majority, think they use credit cards too much. They are also more trusting and credulous respect to publicity. Finally, and although not directly related to consumerism, they are the ones who like being alone the most.

The Italians are the ones who in their majority say “they enjoy themselves window-shopping” and the ones who most like spending time in shopping centres. Perhaps related to the above, they are the ones who most admit getting bored alone at home, and the ones who most recognise that they often feel depressed. They are the ones who most state that “they only like going shopping when they know what they want to buy”. But, however, they are also the ones who recognise that they find it difficult to control the money they spend and they are the ones who are most surprised about forgotten purchases when they receive their credit card statements. Finally they are the ones who most buy clothing and others things that they do not use later.

The Spaniards are, in relative terms, the ones who most say they do not enjoy going to department stores and they are the ones who feel most oppressed by being in these establishments. They are the ones who are most used to checking the bills and receipts from their purchases to make sure they are correct and they are the ones who most take a shopping list when they go to a hypermarket or supermarket. But, one curious fact is that they are the ones who are most attracted by looking in jeweller’s or costume jeweller’s shop windows and the ones who least like looking for presents to give to others. They are also the ones who least recognise finding it difficult to get to the end of the month.

IV.-2.- INTERREGIONAL COMPARISON OF YOUNG PEOPLE

(See tables of data and graphs on pages: 157)

Unlike the adults, significant differences among countries are observed respect to the young people, with up to eight points differences in the general comparison variables. The young British turn out to be the most addicted to any type of consumer stimuli and also the ones who have the least control over what they spend, the ones who buy more impulsively and, finally, the most consumer addicted. The Italians would be at the opposite extreme, being, in relative terms, the most self-controlled in their buying and spending. The Spaniards are in an intermediate position, although their attitudes are more similar to the Italians. In fact, in the reply distribution graphs it is easy to see that the young Spaniards and Italians are very similar to each other, but they are quite different from the British, on the contrary.

These differences are shown in how they react to the different statements. The British are the ones that most agree with all the statements related to consumer addiction and shopping attraction: they are the ones who are cheered up the most by going shopping when they are sad and the ones who most like shopping. They recognise, more than the Italians and the Spaniards, spending their money as soon as they get it. They are also the ones who most like visiting shops and window-shopping and the least distrusting respect to advertisements. Finally they are the ones who most regret having bought useless things, who have more family arguments about their money they spend and, perhaps related to their behaviour as consumers, they are the one who most acknowledge being bored at home for a long time without knowing what to do.

As we have said, the answers from the young Italians are the exact opposite: they are the ones who least enjoy going shopping or spending time in large shopping centres. They are the ones who most distrust publicity and the ones who least regret having bought unnecessary things. They are also the ones who consider themselves to be least “capricious”. Consumer behaviour aside, but related to it, it must be said they are the ones who watch the least television,

the ones with the highest personal satisfaction ratio and the ones who spend least time "bored at home, without knowing what to do".

As we have said, the young Spaniards have an intermediate posture in almost all the statements, although they are closer to the Italians. The only exception is that they are the ones who most admit often getting upset due to having spent their money foolishly.

V.- GENERAL CONCLUSIONS

1.- A third of the adult European consumers have problems of lack of control in buying or spending.

The majority of the adult European consumers (66.78%) have an acceptable level of self-control when buying and spending. However, the results of the study show that 33.22% of the consumers, that is, approximately one third, present a high level of addiction to rash or unnecessary consumption, serious problems of impulsive buying, or an obvious lack of financial self-control. The percentage of addiction is 32% in the case of men and 34% in the case of women.

Within the group of addicts, 55% (18% of the total) present a light or moderate addiction, and 45% (15% of the total) considerable addiction. 3% reach levels that can be considered as pathological.

2.- Buying addiction, impulsive buying, lack of financial self-control and the tendency to over-indebtedness are not problems that occur separately, but in 95% of the cases they can be found together in the same consumers.

This means that, although conceptually the behaviours or problems are different, they can be considered as part of one single and worrying behavioural pattern of certain people. Therefore, from hereon, we will use the term "consumer addiction" to refer to this behavioural pattern.

On the contrary, what has been called consumer stimuli (variable A of the questionnaire), that is, attraction for going round the shops, window-shopping, spending time in shopping centres, etc., is a different behavioural pattern, which is not always related to the above. This happens in the case of women, whilst the young men present addiction to buying stimuli and consumer addiction associated with each other.

3.- The main causes of consumer addiction have been the following:

a) Pre-existence of a type of characteristic personality, which is self-denominated as "capricious". This term, taken in a colloquial sense, would correspond to a person with strong hedonist tendencies towards consumption. This feature, together with impulsiveness and a relatively high level of anxiety related to buying, configure the psychological profile of the addict.

b) Personal dissatisfaction and lack of incentives or vital stimuli other than consumption. This sentiment, typical of a consumer addict, would be more related to a feeling of tedium or boredom

than with a depressive state. Depression only seems to be related to consumer addiction in a small number of cases, although they may be the most serious cases.

c) A high degree of credulity, lack of critical attitude and vulnerability towards advertisements, together with greater exposure to the media where these messages are more frequent. As the study has reflected, the percentage of addicts who acknowledge watching a lot of television doubles that of non-addicts.

d) The greater acceptance of a certain type of consumer ideas and values, such as the belief that personal prestige, status and social consideration depend on the things that one can buy.

Another type of factors that would be related to consumer addiction in adults, although in a less important way than the previous factors, are low self-esteem, the greater desire for social stimulus or being attracted by places where there are a lot of people and lack of security respect to one's own physical attraction.

4.- Women have turned out to be quite significantly more addicted to consumer stimuli.

This has been revealed in all the questions related to attraction to shops, window-shopping, accompanying other people to do their shopping, going into department stores even though they have nothing to buy, etc. (variable A). It is also obvious that women use buying more to cope with situations of sadness, feeling down or depression.

However there are no significant differences between men and women respect to impulsive buying, nor respect to self-control or imbalance in spending, (variables B and C).

No significant differences have been found, either, between men and women in the other answers indirectly related to buying behaviour (acceptance of consumer values, distrust of publicity, etc.).

5.- Young people have a much higher level of addiction to buying stimuli, and a much lower level of financial self-control than adults.

The study has revealed that, without exception, in all the questions referring to the attraction of visiting shops, shopping, or spending money impulsively, young people clearly exceed the adults.

What we have called "consumer addiction", which can be considered a moderately important problem in adults, is a serious problem in young people. This is so, not only due to the current extension of consumer addition among young people, but above all, because it makes one fear that the current generation of young people may, in the future, become adults with serious problems of impulsive buying, over-indebtedness and consumer addiction.

6.- The majority of the young European consumers have a considerable consumerist tendency and buying addiction.

In all the European regions where the study has been carried out, it has been observed that, for young people, shopping is an extremely attractive activity, one of the enjoyable things (perhaps the most enjoyable?) that can be done in a city. They like going into shopping centres, whether they have to buy something or not. They have a permanent desire to go shopping and purchase

new things. Their degree of impulsiveness in buying and lack of financial responsibility and self-control is very high.

In addition, the majority of the young people accept the consumer society and all the values and behaviours associated with it without criticism or reserves. In fact, the acceptance of consumer values and the greater vulnerability respect to advertisements, which, in adults is a differentiating characteristic of addicts, is majority in young people.

Due to its possible relationship with consumer addiction problems, we must express that the young people's answers have shown a relatively high level of personal dissatisfaction, above all in comparison with the adults. This level of dissatisfaction is even more intense in young women.

7.- The proportion of young “consumer addicts” is much greater than that of adults.

From the data, 46% are consumer addicts (including in this term those who feel an intense attraction for buying stimuli and those that lack self-control in consuming and spending) and 54% are non-addicts. The difference between men and women is more accused in adults, as the addiction percentage is 53% in the case of young women and 39% in the case of young men.

Within the group of addicts 44% would present a light or moderate addiction (20% of the total), and 56% a considerable level (26% of the total). Approximately 8% of the young people have a consumer addiction level that can be considered as pathological.

8.- The main causes of consumer addiction in young people have turned out to be the following:

a) As in the case of adults, the pre-existence of some specific psychological features that combine being “capricious” with impulsiveness, fragility and a high level of anxiety related to buying.

b) Personal dissatisfaction, the feeling of tedium or boredom and the lack of non-consumer incentives, which is very frequent in young people.

c) The greater acceptance of consumer values and the psychological vulnerability towards the messages that relate consumption with happiness, social success and personal prestige.

d) The attraction for consumer stimuli as well as spending time in hypermarkets and large shopping centres, watching advertisements, window-shopping, going into shops, although it is just to look, etc., are activities that on their own cannot be considered as consumption, but which, in young people, cause a very intense effect of inciting them to buy and make them predisposed to consumer addiction.

e) The low level of self-esteem and distrust of one's own skills or abilities.

A curious fact that appears in the study is that, unlike the adults, the young people who are happier with their physical aspects are the consumer addicts.

9.- Young women are more addicted to consumer and buying stimuli.

As in the case of adults, after the comparative study of the data, it has been verified that young women score much higher in all the questions related to addiction to consumerist stimuli and buying stimuli (variable A), the differences being much less significant, and often non-existing, with respect to variable B, that is, impulsive buying and lack of spending control. There are no differences either between sexes in the other questions, such as acceptance of the consumer society and of the values and habits it entails, attitude towards publicity, etc.

10.- The differences in behaviour among adults of Great Britain, Spain and Italy, (that is inter-regional differences) are minimal.

In fact, the similarities between the distributions of the majority of the answers are significant, above all the intra-regional differences regarding sex and age. The consumer addiction level is very similar in all the regions.

However, there are aspects where significant differences have appeared in some of the regions. These differences are included in the analysis of previous data (Section IV 1 and 2).

11.- Young Scottish people are the ones who are most attracted by buying, who have greater consumer addiction and less financial self-control. The young Italians are relatively less consumerist and have more self-control in buying, the Spaniards being in an intermediate position.

Although the inter-territorial differences among the young people are relative small respect to the differences between young people/adults or between men/women, certain different behaviours have been revealed. In general, in the distribution of answers the young Spaniards and Italians are much more similar to each other than the Scottish young people.

VI.- RECOMMENDATIONS

1.- The first recommendation is that the Public Institutions, the consumer associations, parents and educators, and in short, the whole society should become aware of the importance of the personal and social problems that derive from consumer addiction, that is, impulsive buying, lack of self-control and responsibility in consumption and spending, personal over-indebtedness, etc.

Not just the current problem that this represents must be taken into account, but also the fact that, as it affects young people to a great extent, it is a problem that is going to grow over the coming years, until it becomes one of the most important challenges of tomorrow's society.

It is not just a question of this behaviour being able to damage the individual well-being, family life or of it being counterproductive for the correct financial and social development of a country. It must also be considered that the society of the future is going to have to modify many consumer habits that are ecologically unsustainable, adopting much more responsible and rational behaviour. This will not be possible, if on an individual level, the people are trapped in unsuitable spending and consumer habits, and by addictive behaviour that he/she is not able to modify.

2.- To achieve the objective indicated above, it would be advisable for the consumer related Institutions and organisations, to start up specific awareness-raising and prevention campaigns.

Apart from the dissemination of the Self-help and Information Manual for consumers which has already been done, the preparation of other supports (video programmes to be shown on television, Web pages, radio programmes, press articles, etc.) could be considered, as they would facilitate the dissemination of its content and recommendations.

3.- It is essential to intensify the education of children and young people as responsible and self-controlled consumers.

This training must be included very seriously and strictly in children's and young people's education programmes, as it will be essential for their personal and social well-being and development in the future. Within this education, aspects such as self-control in personal spending, household accounts, suitable attitudes towards advertisements, rational consumer habits, the significance and adequate use of credit instruments and cards, etc. must be contemplated. For this purpose, it would be advisable for the Didactic Units and the material already prepared, to be complemented with other audio-visual and computer supports to facilitate the teaching.

4.- Provide parents with adequate recommendations respect to the education of their children as responsible consumers.

It would be a question of training the parents in their role as first educators and making them see the need to not reinforce the more capricious or consumer behaviour.

5.- Foster non-consumer leisure activities in children or young people.

In accordance with the data of the study, the difficulty to find activities or amusements that do not mean spending money, is one of the greatest problems that young people find, and one of the factors that most conditions their consumer addiction. Fostering healthy, positive and non-consumer activities in the children's and young people's leisure time must be one of the most important objectives in the social progress of the coming years.

6.- The limitation of any kind of publicity or commercial offers that stimulate buying on credit, hiding the real effects that these purchases will have for the consumer.

As an example, the total price of the item offered, including interests, could be included in any kind of offer of buying on credit. This simple procedure would dissuade a large majority of the consumers from making unsuitable purchases or ending up in situations of over-indebtedness.

7.- Offering psychological help and advice, creating self-help groups and creating the figure of "voluntary tutor" for consumer addicts.

For those consumers who have serious consumer addiction and over-indebtedness problems, a "voluntary tutor" must be offered, who would help them learn to adapt their spending to their income level and to prevent or solve situations of over-indebtedness. Psychological help

and advice must also be offered to these consumers, fostering the creation of self-help groups, which may be very adequate for this type of problems, within the consumer associations.

8.- Possibility of limiting one's own credit purchases in advance.

For the most extreme cases of consumers with a strong tendency towards impulsive spending or over-indebtedness, the possibility of voluntary (or at times forced) limitation in the use of credit instrument or cards. The modern computer means would facilitate this measure as they do in a similar fashion for gambling addicts.

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