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BUYING BEHAVIOR AND CONSUMPTION: SOCIAL CLASS VERSUS INCOME

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The theoretical part of the paper examines the significance of social class and income in understanding consumption and purchasing behavior based on the previous research results. The empirical part displays research methodology and results. The aim is to determine which of the two analyzed concepts - social class or income - has more influence over the buying behavior, i.e. consumption of certain products/services. The research was conducted on a sample of 270 respondents. Keeping in mind the research goals, three hypotheses were set. The results confirmed two of them entirely and one partly, showing that both social class and income significantly influence buying behavior. Among 19 analyzed cases, social class proved to be more significant in eight of them and income in four. The research showed that income better explains purchasing habits and behavior with less visible products associated with significant expenditures, while social class matters more with products reflecting life-style values, i.e. more visible and expensive products associated with class symbols. Since members of different social classes and income categories differ significantly in buying preferences with all analyzed products/services, it can be concluded that both variables, depending on specific situations and types of products/services, constitute important market segmentation criteria.

1. INTRODUCTION

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The concept of social class was introduced into the marketing literature in the late 1950s[3] (Kemm 1958 according to Myers et al., 1971). Since then, marketing scholars and practitioners have paid considerable attention to this category. In the theory of marketing and buyer behavior, the concept of social class is considered the basic determinant of consumption behavior. In fact, among behavioral scientists, there was a consensus that market behavior of individuals is closely related to their social class. In this context, social class was often considered more important than income in affecting buying behavior (Slocum and Mathews, 1970).

When looking at numerous theoretical disputes and postulates (from the early to the contemporary ones), one might argue that the social class concept is more complete and comprehensive than the notion of income when considering their relevance in understanding and explaining consumption and buyer behavior. The reasoning behind this varies. Although social class is often associated with higher income, income still presents only one of many characteristics of social class. Individuals or families of different social classes can dispose of similar income[4], i.e. those in the bottom or top income group should not all be in the bottom or top social class group. Furthermore, income grows higher as we grow older, which has no bearing to social class changes. Also, families with one or more working members and subsequently a higher income are not automatically members of a higher social class. Much more so than income, social class is associated with values and life-styles of consumers, both of which significantly determine the consumption structure and behavior for numerous products. This point of view is shared by Levy (1966 according to Schaninger, 1981), Myers and Guttman (1974 according to Schaninger, 1981). Levy argued that «social class variations are variations in lifestyle», while Myers and Guttman consider social class to be a valuable segmentation base because it captures those lifestyle differences that income ignores.

Personal values and attitudes can have a greater influence to buyers' behavior than the amount of income they have access to. This means that members of different social classes that have similar incomes, can, depending on their values and preferences, spend it on different contents and activities. In relation to values, one can talk about the significant consumers' segment whose income is not high enough to be considered wealthy by the contemporary society. However, in their desire to buy only the best, they buy less often and

[3] The use of social class as a market variable was first suggested by Martineau 1958.
[4] For example, a person with a university degree, a teacher or lawyer may have the same or lower income than a car mechanic.

not as much, but they buy quality goods. Finally, families in each social class can, depending on their income level, be divided into three subgroups: over-privileged, average and underprivileged. Note that the over-privileged and underprivileged families, despite the considerable difference in their purchasing power, retain the buying habits and the behavior of the segment they belong to. Despite everything that is said above, it would be irrational and wrong to deny the influence that income has over buying behavior, both on type and prices of products purchased.

2. REVIEW OF RELEVANT RESEARCH RESULTS

Since the late '50s, the question of superiority of one criterion over another has been a subject of many research studies. Early researchers, for example, argued that social class was a better variable than income as a predictor of consumer behavior (Martineau, 1958; Coleman, 1960 and Wasson, 1969 in Keiser and Kuehl, 1972; Schaninger, 1981; Shimp and Yokum, 1981).[5] The social class vs. income debate initiated a series of research studies dealing with the same issues (Matthews and Slocum, 1969; Myers et al., 1971; Myers and Mount, 1973; Hirisch and Peters, 1974) whose authors reached contrary results and established superiority over social class. Myers and his colleagues provided support for the predictive power of income over social classes in explaining expenditure patterns for low-priced packaged goods and cosmetics (Myers et al., 1971) and semi-durable and durable goods, plus selected services, such as clothing, furniture, appliances and travel (Myers and Mount, 1973 in Hughstad, 1981).[6] Hirsch and Peters (1974 in Sivadas) and Sivadas (1997) suggested that income is better than social class in predicting leisure and recreational activities.

However, this conclusion related only to the criteria of usage/non-usage, while social class was of more significance when observing frequency of usage or purchase. Slocum and Matthews (1970 and 1972) updated an earlier study and conclude that income was at least as important as social class in predicting type of credit card usage, i.e. that neither variable was superior. Another study (Keiser, Kuehl 1972) also shows that both variables, income and social class, are positively related to brand identification. Namely, adolescents with high earnings and in the upper class were able to identify more brands than other adolescents. A very comprehensive and valuable research was conducted by

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[5] For example, concerning furniture purchases of consumers in different classes, Coleman (1960) found that the correlation between prices of goods purchased and social class is relatively quite high in these product areas, while the correlation between price paid and annual income is lower than one might expect (in Keiser, and Kuehl, 1972).
[6] Both studies only examined the presence of various products on hand.

Schaninger (1981) in the analysis of both usage/non-usage criteria as well as frequency of use data for a large variety of products. In his study, he came to the following conclusions: (1) Income is more important than social class in explaining the consumption of low social value products and services that are not related to class symbols[7], but require substantial expenditures (major kitchen and laundry appliances and recreational vehicles). Income also better determines the purchase frequency for soft drinks, mixers and distilled alcohol, i.e. alcoholic beverages; (2) Social class[8] is a better predictor than income in areas that do not involve high dollar expenditures, but reflect an underlying lifestyle, values, (e.g. concern with health and body, drinking imported and domestic wines) or homemaker role differences, not captured by income. Furthermore, social class is superior for understanding the purchase of highly visible, symbolic, and expensive goods, such as living room furniture[9]; and (3) The combination of social class and income is generally superior for highly visible products that require moderate or substantial expenditure and also serve as class-linked symbols (clothing, automobiles, television sets).[10] Contemporary marketing and consumer behavior literature often refers to the results of Schaninger's study and generalizes the presented conclusions.

Since the beginning, that is the mid '80s, the empirical interest for the issues and debates on social class vs. income weakens, with the exception of only a few, less comprehensive studies on this subject (e.g. Tomlinson et al., 1993[11], Sivadas, 1997 and Williams, 2002[12]).

One can conclude that since the phenomena of social class in marketing became a subject of study, most research studies have considered this category far more than income. Despite many doubts and critical attitudes of certain

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[7] This conclusion is contrary to Coleman's findings (1960 in Schaninger). Zaltman and Wallendorf (1979 in Schaninger) proposed that income would be superior to social class for inconspicuous products bought for in-home use.

[8] When classifying individuals into social-class groupings, Schaninger, like most of the other researchers, used the Hollingshead Index of Social Position, based on two basic socioeconomic variables: occupation and education.

[9] This is in line with Coleman's (1960 in Schaninger,1981) empirical evidence.

[10] Peter's (1970) relative occupational class income concept has enhanced the ability of social class to predict select consumption phenomena. Further more, some research studies found that relative class income represented an important determinant of buying behavior for coffee (Klippel and Monoky, 1974 prema Dawson et al., 1990) and retail store selection (Dawson et al., 1990).

[11] Tomlinson and colleagues (1993) found that class gives a more powerful prediction of food consumption than income.

[12] Social class did relate to a greater number of criteria than income. However, a far greater number of significant relationships were observed when relative class income was employed (Williams, 2002).

authors and researchers on the practical usefulness of social class for explaining and predicting the consumption phenomena, there are many papers and research studies that imply that behavioral patterns, purchasing motives and consumption of certain products and services differ significantly in relation to social class affiliation[13].

3. RESEARCH METHODOLOGY

The purpose and goal of this paper is to determine which of the two analyzed concepts - social class or income - has a greater influence on buyers' behavior in Croatian consumers, i.e. their consumption of certain products and services.

3.1. Sample, data collection and research hypothesis

Empirical research was carried out on the sample of 270 respondents in the two largest Croatian cities - Zagreb and Split. In the selection of sample units, the convenience sample was used, which has taken into account the fundamental characteristics important for the research. Therefore, the sample included respondents of various occupations, education and income levels. The research was carried out in February 2004. Survey methodology was used to collect data.

The questionnaire consisted of 22 questions, of which 19 referred to the preferences and behavior in eating, clothing and buying durable or prestige goods and services (apartments, cars, boats, life insurance, and holidays). The last three questions referred to the respondents' (and their household) characteristics. The intent was to encompass those product and service categories, the consumption of which can establish differences in the buyer behavior of members of different social classes. Not only were the usage and possession of a product analyzed, but also the type of the consumed product, the importance of certain criteria when choosing and purchasing the product, and the usage frequency. The questions used were structured as multiple choice questions. Based on theoretical postulates, issues researched and determined goals, three hypotheses were set:

H[1]: Social class, in general, has a greater influence on the consumption of most products than income.

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[13] More on this in Mihić (2005).

H[2]: Social class better explains consumer preferences and buyer behavior with products that reflect lifestyle values (e.g. macrobiotic nutrition, wine, etc.), highly visible and more expensive products associated with class symbols (clothing, automobiles, etc.) and food products, excluding fish.

H[3]: Income is a better predictor with products of a lower social significance, i.e. inconspicuous products of higher expenditure, such as alcoholic beverages (spirits), certain fish types, and life-insurance policies.

3.2. The respondents' segmentation according to social class and income categories

Every respondent, based on his/her socio-economic characteristics, has been assigned to: (1) one of the three social class groups, and (2) one of the three income groups.

Social Class Groups

For the classification of respondents into social classes, we used a modified Index of Social Position (ISP)[14] formed by three determinants: occupation, education and income. The largest weight (4) was given to occupation, as the most important determinant of the social class, while education and income were given the same weight (3). Each respondent was accordingly given a certain number of points which classified him/her as a member of one of three classes (upper, middle, and lower). To calculate the index, we used the following formula:

ISP score = (Occupation score x 4) + (Education score x 3) + (Income score x 3)

Table 1 shows the social position determinants and their correspondent values, while Table 2 presents the classification system and social class scores.

Income Groups

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[14] Unlike the original Hollingshead's Index of Social Position, which comprises two determinants (occupation and education), this also includes a third determinant (household income) as the essential component of social class. The items of determinants were adapted to the circumstances in Croatian society.

Income information is obtained by asking the respondent to which of the 10 income groups his/her family belongs (see Table 1); this is based upon total family income for the previous month[15].

Table 1. Social Position Determinants (Scales) and Correspondent Values

Occupation Scale (Weight of 4)	
Description	**Score**
Unemployed; housekeepers	10
Students	9
Pensioners;	8
Machine operators and semiskilled employees; employed in marginal semi-skilled and unskilled jobs	7
Skilled employees - workers in manufacturing, retailing, catering and service industries; bus and truck drivers, police and firefighters, etc.	6
Administrative personnel (office workers), technicians and similar occupations	5
Public school teachers, engineers, freelancers	4
Middle management, owners of small businesses, government officials, moderately-successful professionals	3
Higher level business executives or managers, owners of middle-sized businesses (10-20 employees), successful professionals	2
Government top officials, top corporate executives, leading-prominent professionals, "rich" business owners (large business owners)	1

Education Scale (Weight of 3)	
Description	**Score**
No education	10
Incomplete elementary school	9
Elementary school	8
Skilled worker	7
Secondary education	6
Highly skilled worker	5
College degree	4
University degree	3
Specialist	2
Master, PhD	1

Income Scale (Weight of 3)	
Description	**Score**
Up to 1000 KN	10
Up to 2000 KN	9

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[15] When observing income, the question that arises is which income to measure. This paper used the category of family income since it is the category that most authors and researchers use. Besides, family income reflects the purchasing power and behavior of individual consumers better than individual income.

Up to 3000 KN	8
Up to 4000 KN	7
Up to 6000 KN	6
Up to 8000 KN	5
Up to 10000 KN	4
Up to 13000 KN	3
Up to 16000 KN	2
More than 16000 KN	1

Table 2. Social Class Classification System[16]
(respondents as members of a social class)

Social Strata	Range of Scores	No. of Respondents	% of Respondents
Upper and Upper-middle	10-27	51	19.0
Middle	28-60	147	54.0
Lower-middle and Lower	61-100	72	27.0
Total	**-**	**270**	**100.0**

Based on points assigned to each group, respondents were classified in one of the three basic income (Table 3) groups, comparable to previous social class groups.

Table 3. Household Income Classification System (respondents as members of income class)

Income Groups	No. of Respondents	% of Respondents
Upper (more than 13000 Kn)	60	22.2
Middle (up to 13000 Kn)	125	46.3
Lower (up to 6000 Kn)	85	31.5
Total	270	100.0

3.3. Data analysis

A statistical package, Statistica 7, was used for data processing and analysis. To estimate if the relationship between two variables is statistically significant, Chi-square was used. Namely, in order to determine whether and to which extent the two analyzed variables (social class and income) affect the

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16 To make the analysis more operative and simple and for easy reference, three-way classification (upper, middle, and lower) is used by including the upper-middle class to the upper class, while the middle class includes both middle and working class.

buying behavior and thus also product consumption, the chi-square test was calculated for each one of them. By null-hypothesis, it was assumed that there is no difference in the behavior or consumption of the three groups of consumers (members of a social or income class). However, there is a problem when comparing significance because, strictly speaking, the calculated chi-square values cannot be directly compared in order to determine whether social class or income is most closely related to product consumption, or whether the difference between the two observed χ^2 values (above the determined significance level) is statistically relevant. On the other hand, the chi-square calculations for both social class and income came from contingency tables, with the same number of categories and almost exactly the same number of cases in each category. Hence, based on the χ^2 value, it is, after all, possible to make comparisons and determine which category – social class or income – has more bearing on buying behavior, i.e., which of them better explains the purchase and consumption of certain products.

4. RESEARCH RESULTS

Table 4 shows the chi-square values for social class and income groups for certain products/services. Tables that contain respondents' answers for every individual product-case, in terms of the variables observed, are too voluminous to present here and are not necessary for the aim of this paper or the issue it deals with.

Results presented in Table 4 show that both social class and income have a considerable influence on buyers' behavior. Namely, the values of the chi-square test show that respondents' answers, in terms of the consumption or usage of all product/service categories we tested, significantly differ based on their social class affiliation. The same goes for income, with the exception of the «connection» between income and consumption of macrobiotic food, which at a 0.01 significance level appears to be of no relevance.

Out of 19 analyzed product/service cases, social class is superior in seven of them: macrobiotic food, types of consumed meat, choice of buying criteria for clothing, automobile ownership, frequency of theater visits, housing arrangements and importance of furniture design. In these cases, there are major differences in chi-square values or relevancies based on significance levels.

It could also be said that social class, compared to income, also better explains the consumption of fast food since the difference in respondents' opinions related to their social class is significant at a level of p<0,005, while

there is no such difference related to income. On the other hand, income better explains the consumption and buying behavior with four items out of the analyzed 19 (type of consumed fish, consumption of alcoholic drinks, frequency of restaurant visits, life and other insurance payments). In the remaining seven cases (quantity of meat or fish in daily nutrition, type of consumed wine, importance of clothing brands in purchasing decisions, fashion style, boat ownership, skiing and summer holidays), there are no major differences in chi-square values related to social class and income categories.

Table 4. Chi-square values for social class and income groups

Category	Social Class χ^2	Income Class χ^2
Food and beverages		
Consumption of macrobiotic food	15,764**	8,764
Consumption of fast food	12,964*	10,138*
Meat and fish in daily diet	48,693**	56,574**
Most frequently consumed sort of meat	69,713**	47,083**
Most frequently consumed sort of fish	93,559**	135,568**
Most frequently consumed sorts of wine	125,274**	122,563**
Consumption of alcoholic drinks	20,470*	33,011**
Clothing		
Most important criteria in purchasing clothing	123,159**	87,527**
Importance of clothing brand in purchasing decisions	166,719**	167,129**
Fashion style	163,756**	167,584**
Durable goods		
Car ownership	61,311**	21,647**
Boat ownership	52,601**	58,268**
Various types of services (catering, entertainment, finance)		
Visits to restaurants	106,027**	157,384**
Frequency of theatre visits	102,628**	86,562**
Payment of life insurance and other kinds of additional insurance	35,803**	55,591**
Other		
Housing status	43,607**	22,328**
Importance of furniture design when setting up house or apartment	161,850**	135,914**
Skiing holidays	124,989**	116,225**

Summer holiday accommodation	171,195**	182,330**

* significant at p<0.01
** significant at p<0,0005

In cases where the differences in respondents' answers were greater in relation to social class or income group affiliation, it would be interesting to specify the source of these differences. For example, members of a higher social class consume more macrobiotic food than the respondents of the upper income groups. With fast-food, it is quite the opposite; lower income families consume more fast food than lower social class families. When looking at types of meat, members of a higher social class compared to higher income groups, eat more lamb and less chicken. When choosing and purchasing clothes, lower social class groups give more consideration to price and less to quality, compared to lower income groups. While all the respondents of the higher social class are car owners, that is the case with only 13.33% of the respondents of a higher income group. Contrary to this, there are more car owners in lower income groups than is the case with the lower social class.

Higher social class members more frequently attend the theater than do members of the lower social class, which can be attributed to the influence of education and level of interest for this type of service. Looking at housing and comparing social class to income, there are more apartment owners among those who belong to the higher social class than there are subtenants or those still living with their parents. Finally, consumers belonging to the higher social class pay more importance to furniture design than do those coming from higher income groups.

In cases where income is more dominant compared to social class, the different sources can be found while observing the behavior and consumption of lower and middle class members. For example, members of the middle income group eat pilchard less than those of the middle social class. Contrary to this, respondents belonging to the higher and lower categories of income consume more of this fish than those of the higher and lower social classes. Furthermore, members of the lower income group compared to those from a lower social class, consume less of the national and well-known brands of alcoholic drinks and more of the less familiar brands. Contrary to this is the behavior of middle income group consumers compared to middle social class consumers. Respondents from a lower income category do not go to restaurants as much or as often as those from a lower social class. Similarly, middle income category

members compared to members of their respective social class group go to restaurants less frequently. Finally, there are more consumers belonging to the middle income category compared to the middle social class group buying life insurance policies or other types of insurance policies. When comparing lower income to lower social class groups, those who get insurance policies are fewer in the lower income group.

5. CONCLUSION AND MARKETING IMPLICATIONS

The results of the research confirm the H_1 and H_3 starting hypotheses. Since social class was proven to be more significant in eight of the analyzed products/cases, and income in four products/cases, we can accept hypothesis H_1 which says that social class compared to income has a greater influence over the consumption and purchase of a greater number of products. Furthermore, the research has shown that income better explains buying habits and behavior, with less visible (inconspicuous) products associated with significant expenditures (alcoholic drinks, life and other insurance policies, type of fish consumed[17]), based on which hypothesis H_3 is accepted.

It is necessary to point out that the differences are more emphasized in members belonging to lower and middle social classes than those from the higher class. Out of the 16 purchasing situations/cases, where the superiority of social class over income was expected, social class did prove to be a more important indicator in eight of them (e.g., theater attendance, macrobiotic nutrition, importance of furniture design, etc.). It is interesting to note that with some "prestigious" products/services such as skiing trips or summer vacations, social class and income had a similar influence over the purchasing decisions, while the frequency of restaurant visits is more influenced by income. Considering the mentioned examples, hypothesis H_2 can be partly accepted.

Reasons for the similar influence of social class and income, with a great number of products/services and results that differ from previous researches and expectations in terms of frequency of restaurant visits, wine consumption, etc., lay in the particularities of Croatian society, where social class is mostly identified by income and income significantly determines the purchasing

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[17] The greater influence of income in fish consumption can be explained by considerably higher prices of better quality fish, like gilthead. On the other hand, pilchard is accessible to a wider circle of society considering their price.

structure and habits and is, thus, in the case of the lower social class, quite a limiting factor.

Since members of different social classes in income categories differ significantly in their buying preferences and behavior with all analyzed types of products/services[18] (even the consumption of macrobiotic food considering income level, differs at a significance of $p<0,05$), it is reasonable to conclude that both variables present valuable criteria for market segmentation. Namely, consumers belonging to a particular social class and income category undoubtedly significantly determine their buying habits, preferences, and eventual buying behavior and consumption structure. Which will be more influential and, in the analysis of buyer behavior, more valuable depends on a specific situation, i.e. type of product or service. Therefore, one might argue that, instead of debating over the superiority of one of the two variables observed, it would be more useful to determine types of products/services, the purchase of which is more influenced by income, i.e. social class.

The established class distinctions suggest that consumers of different social classes and income groups require separate marketing programs and strategies in terms of product and service development as well as advertising and communication. This enables producers to create different product lines meant for different social classes. The same can be said for the type of product or service. Thus, for instance, upper class is a good market for real estate, prestigious cars, designer clothes, foreign wines, unusual holidays, expensive hobbies, posh restaurants, etc. Furthermore, advertising messages could be designed to appeal to various social and income classes. For example, the promotional messages directed to the upper class and income group consumers have to stress status, style, taste, sophistication and what one can do with the product to express him/herself.

Class differences can also be useful when determining company positioning strategies. To be positioned in the best possible way, manufacturers and retailers need to be informed about the class membership of their target market and its needs, wants, purchasing motives and requirements in terms of product features and benefits.

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[18] With the "rise" of social class and income, the demand for quality and more expensive food and wines, restaurant visits, theatre attendance, skiing trips, etc. also rises.

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PONAŠANJE U KUPNJI I POTROŠNJA: DRUŠTVENA GRUPA NASPRAM DOHOTKA

Sažetak

Teorijski dio rada razmatra značaj društvene grupe i dohotka u razumijevanju potrošnje i kupovnog ponašanja, zasnovan na prethodnim istraživanjima. Empirijski dio prikazuje metodologiju istraživanja i rezultate. Cilj je utvrditi koji od dva analizirana koncepta – društvena grupa ili dohodak – ima više utjecaja na ponašanje u kupnji i potrošnji određenih proizvoda/usluga. Istraživanje je provedeno na uzorku od 270 ispitanika. Držeći na umu ciljeve istraživanja, postavljene su tri hipoteze. Rezultati su potvrdili dvije u potpunosti i jednu djelomično, pokazujući kako društvena grupa i dohodak značajno utječu na ponašanje u kupnji. Među 19 analiziranih slučajeva, društvena grupa pokazala se značajnijom u njih osam, a dohodak u četiri. Istraživanje je pokazalo da dohodak bolje objašnjava kupovne navike i ponašanje kod manje vidljivih proizvoda sa značajnim izdatcima, dok je društvena grupa značajnija kod proizvoda koji odražavaju životni stil, vidljivijim i skupim proizvodima povezanim s društvenim statusom. Budući da se članovi različitih društvenih grupa i kategorija dohotka značajno razlikuju u kupovnim preferencijama kod svih analiziranih proizvoda/usluga, može se zaključiti da obje varijable, ovisno o specifičnoj situaciji i vrsti proizvoda/usluge, čine važan kriterij tržišne segmentacije.