UNIVERSITY OF KWAZULU-NATAL

THE CONSUMPTION OF DISPOSABLE INCOME AMONG FEMALE MALL SHOPPERS IN PIETERMARITZBURG

By

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DECLARATION

I, Jessica Vinod Kumar declare that

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ABSTRACT

The growing significance of the female market gives marketers impetus to tap into this promising market. Much can be gleaned from the consumption habits of women. Numerous studies conducted provide statistics of consumer spending amongst women. However, in order to effectively target women in the Pietermaritzburg region, a study of women"s spending specific to this area will prove most useful. Additionally, because of the dynamic nature of the economic environment, current research on markets proves invaluable.

Emergent trends show that consumers are likely to be found in shopping centres. Given the inclination of urban consumers to shop in malls, this research study focuses specifically on female mall shoppers. Consequently, the current study seeks to determine the disposable income and spending habits of female mall shoppers in Pietermaritzburg. Specifically, the main purpose of the study is to determine the amount of disposable income available to female mall shoppers in Pietermaritzburg; which categories of product and service they spend this disposable income on; and to ascertain if there is a difference in this spending among race groups. Data was collected by questionnaire and analysed using chi squared and Kruskal Wallis tests to identify if there are differences in the disposable income and the amount spent on various products and services with respect to race groups of the female shoppers.

In sum, the findings suggest that the disposable income available to the female mall shopper in Pietermaritzburg is significantly higher than the national average; and that there is a distinct difference in the median amounts of money spent on different categories of product and in the median monthly household income with respect to race. These findings can be useful to forward thinking marketers, who may use this information to tap into the female market in Pietermaritzburg. Overall, these findings lead to important managerial implications for targeting female mall shoppers in Pietermaritzburg.

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LIST OF ACRONYMS AND ABBREVIATIONS

AIDA   awareness, interest, desire and action

ANOVA   analysis of variance

AUB   attention, understanding and believability

CBD   central business district

GDP   gross domestic product

SPSS   Statistical Package for the Social Sciences

Stats SA   Statistics South Africa

Three I"s   impact, image and involvement

UK   United Kingdom

US   United States

US$ United States dollar

CHAPTER 1 :
INTRODUCTION TO THE STUDY

1.1.   INTRODUCTION

It is widely asserted that a sound knowledge of consumer behaviour is indispensable to successful marketing (Hoyer & MacInnis, 2009: 16; Pride & Ferrell, 2012: 192). The study of consumers enables marketers to understand and predict consumer behaviour in the marketplace; seeking to meet customers" needs in accordance with the marketing concept (East, Wright & Vanhuele, 2008: 4; Hoyer & MacInnis, 2009: 18; Pride & Ferrell, 2012: 192). This is especially important currently since radical changes in the economic environment are shaping new patterns of consumer behaviour and impacting on consumer spending (Grossberg, 2009: 5). Consumers are enjoying unprecedented amounts of disposable income, especially due to the rising middle class in emerging markets (Euromonitor, 2010: paragraph 16). It has been found that the recent global economic crisis has not resulted in consumers exercising financial caution regarding general spending (Strutton & Lewin, 2012: 378). Furthermore, the growing economic clout of women globally (Harkness, 2013: 208) presents a myriad of opportunities for forward-thinking marketers. A clear understanding of consumption provides marketers with valuable insights to plan strategy. Largely sidelined for many a decade, the female market has come under much focus in recent times (Banytė, Paunksnienė & Rutelionė, 2007: 53; Harkness, 2013: 208).

1.2.   BACKGROUND AND MOTIVATION FOR THE STUDY

Globally, the female market has been defined as the most promising market of the future (Barletta, 2003 as cited in Banytė *et al*., 2007: 53). As more women receive further education and enter into professional careers, they pursue more active and economically independent lives (Galinsky, Aumann & Bond, 2013: 279). Concurrent with the rapid growth in female labour force participation (Jacobsen, 2013: 185) is narrowing wage gaps between men and women (Faroohar, 2010: paragraph 3; Sidani, 2013: 425), with women"s incomes soaring over the past three decades (Lau, 2009: paragraph 7; The European Institute of Women"s Health, 2006: paragraph 3-4). Paralleled with women"s increasing income, is an increase in their buying power (Faff, Hallahan & McKenzie, 2011: 101). This development has also been apparent in post-apartheid South Africa; more noticeably

within the Black Diamond group, the emerging middle-class black market (The UCT Unilever Institute of Strategic Marketing, 2009: 1). As the level of women"s income has increased, items traditionally purchased and marketed to men, are now dominated by females (Banytė *et al.*, 2007: 53). Women now initiate in excess of 80% of purchases (Johnson & Learned, 2004 as cited in Banytė *et al.*, 2007: 53) and make the bulk of buying decisions (Huddleston & Minahan, 2011: 170) and purchases (Dennis, Morgan, Wright & Jayawardhena, 2010: 152). Thus the focus of this research was the female market in South Africa.

Consumer spending is South Africa"s main growth engine, accounting for 60% of gross domestic product (GDP) spending (Hazelhurst, 2009: paragraph 4). In 2005, it was reported that Pietermaritzburg, the commercial hub of the KwaZulu-Natal Midlands, had seen increased trends in retail activity, which were expected to continue in the future (Coetzee, 2005: 20). However, this growth trend could now possibly be hindered by the current economic turmoil. South Africa entered its first recession in 17 years (Mail and Guardian, 2009: paragraph 3), with disposable income being shrunk by the largest margin this decade (Pressly, 2008: paragraph 2).

In recent times, South Africa"s economy is reported to be adversely affected by global conditions, particularly by severe recessionary conditions in Europe (Industrial Development Corporation, 2013: 2). According to Simpson (2009, cited in UCT Unilever Institute of Strategic Marketing, 2009: paragraph 13), the recent recession poses serious risk to businesses. He further asserted that there is a "brief, but critical window of opportunity" for marketers to reconsider and amend their strategies as customers hastily adjust their buying behaviour (UCT Unilever Institute of Strategic Marketing, 2009: paragraph 13). It is therefore crucial to measure purchase behaviours in these tougher economic times.

Studying consumer spending has considerable benefit as it carries an expression of consumers" preferences (Otto, Davies, Chater & Stott, 2009: 10). Research specifically on female consumers" spending patterns in Pietermaritzburg is lacking, yet this is a potentially lucrative market for Pietermaritzburg retail businesses. Marketers in Pietermaritzburg ought to have an understanding of where their products "fit into the consumer"s spend basket" to consider how best to react to sluggish sales in the economic downturn

(Bizcommunity, 2009: paragraph 10). Therefore, this current research on female consumer expenditure in Pietermaritzburg will provide valuable cues for forward-thinking marketers, giving a contemporary view of the intended market, and thereafter the strategies that can be employed to tap into the female market in this city.

Extensive study on expenditure patterns of consumers globally is often country or province-specific, with the assumption being that the results could be translated to other areas within the region. Existing research shows definite divergence among race groups in terms of consumption (Stats SA, 2008: paragraph 10), but without demonstrating the peculiarities of spending specific to this region. It is believed that it will be useful and of great interest to other researchers and marketers, to draw comparisons between spending amongst different race groups of female shoppers in Pietermaritzburg.

1.3. OBJECTIVES OF THE RESEARCH

The aim of the current study was therefore to determine the disposable income and spending habits of female mall shoppers in Pietermaritzburg.

1.3.1. The research question and objectives

The research question is thus:

How do female mall shoppers in the Pietermaritzburg area spend their household disposable income; and is there a difference among the race groups in this spending?

The primary research objectives are therefore:

a.   To determine the magnitude of disposable income amongst female mall shoppers in Pietermaritzburg.

b.   To ascertain the types of products and services these women spend money on.

c.   To establish how much is spent on each type of product/service.

The secondary objective is to determine the influence of sub-cultural factors, such as race and age, on spending amongst these women.

1.3.2. Delimitations of the study

This study does not consider antecedents or the determinants of spending, but is rather a description of the spending patterns of female mall shoppers in Pietermaritzburg.

1.4. OVERVIEW OF RESEARCH METHODOLOGY

This section provides an overview of the research methodology employed in this study. The aim of the research was to determine how female mall shoppers in Pietermaritzburg spend their household disposable income; and to determine the influence of sub-cultural factors, such as race and age, on this spending. The research design of the study is descriptive, with quantitative data being collected via a questionnaire. The questionnaire was developed around prior studies on income and expenditure, such the US Department of Labor Consumer Expenditure Survey (US Bureau of Labor Statistics, 2010) and Statistics South Africa"s (Stats SA"s) Income and Expenditure of Households Report of 2010/2011 (Stats SA, 2012b). For the purposes of this research, the mall intercept survey method was used, and a pretested questionnaire was administered by the researcher.

The target population for the study comprised of female mall shoppers with disposable income, and the sampling frame was female shoppers at Liberty Midlands Mall. This mall was chosen specifically as it is by far the largest mall in Pietermaritzburg and in the KwaZulu-Natal Midlands (Liberty Holdings, 2013: 1), drawing an average of 700 000 shoppers monthly (Chetty, 2014). Convenience sampling was utilised in this study, with efforts being concentrated on ensuring that the sample was as diverse as possible by targeting an equal proportion of each race group in various age categories. The quota of 100 respondents in each of the four major race groups in the sample was set in order to draw comparisons between the groups. The data was collected at the Liberty Midlands Mall over a period of three weeks and was subsequently analysed using the SPSS (Version 21) to process the data.

1.5. ANTICIPATED CONTRIBUTION OF THE STUDY

This description of Pietermaritzburg female mall shoppers" disposable income and shopping expenditure is unique in terms of describing consumer behaviour of this group. Prior study on expenditure by province has revealed substantially different spending patterns between gender and race groups (Stats SA, 2008: paragraph 10). Hence it is not

viable to make inferences of patterns found in the country or even province, to the city of Pietermaritzburg. Although a plethora of information is available regarding consumption patterns in South Africa, the delimitation of this research to the city of Pietermaritzburg will serve to provide information very specific to this city. A more detailed examination would demonstrate consumer behaviour that is specific to Pietermaritzburg. In light of the current recession and today"s extraordinarily competitive environment, the research can be used to highlight opportunities for marketers in this city.

Secondly, although theoretical works on consumer behaviour provide accounts of what different groups should be inclined to spend on, such habits are not static. Given the pressures of the recent recession, it is interesting to note the expenditure patterns of women in this context. One of the main purposes for the development of marketing to women identified by Barletta (2003 as cited in Banytė *et al.*, 2007: 53) is to integrate the uniqueness of the female sub-culture and use the resultant knowledge to influence women"s buyer behaviour. Therefore, an investigation of differing consumer behaviour among *female* shoppers will help marketers to better target and influence female consumers.

Additionally, the effect of culture on marketing has drawn increasing interest in recent times (De Mooij & Hofstede, 2011: 181; Ghosh & Rimi, 2013: 11; Soares, Farhangmehr & Shoham, 2007: 277). Lenartowicz and Roth (1999: 781) reported that close to 10% of articles published in prominent journals during the period 1996 to 2000 used culture as an independent variable. In a similar vein, the current study should also attract interest and add value to comparative and cross-cultural research, as it contrasts behaviour in women of different races (and therefore, cultures). To reiterate, the results of this study will help to distinguish consumer behaviour with regard to differences in spending amongst women of different race groups in Pietermaritzburg. Any insights into differences of these consumptions can contribute to the design of effective marketing strategy.

1.6.   OUTLINE OF STUDY AND CONCLUSION

This study aimed to examine the consumer behaviour, more specifically the household disposable income and spending thereof, of female mall shoppers in the city of Pietermaritzburg.

In subsequent chapters, a more detailed examination of marketing literature is presented. Chapter 2 discusses the conceptual background of the current study, which is based on an extensive review of literature on consumer spending. Consumer spending is defined, and the major sources of influences on consumer spending are presented.

Consumer spending patterns and trends of selected global markets are detailed in Chapter 3. Trends in global female consumer spending are revealed.

Chapter 4 concerns consumer spending specifically in South Africa. The latter part of the chapter places special emphasis on the South African female market.

The methodology and its conceptual underpinnings used in the study are highlighted in Chapter 5.

Chapter 6 presents the findings and results of the survey and includes analyses of the findings.

The final chapter, Chapter 7, deals with the conclusions of the study, as well as limitations and recommendations.

As stated, the following section, Chapter 2, presents an analysis of the marketing literature on concepts in consumer spending relevant to the current study.

CHAPTER 2 :
LITERATURE ON CONSUMER SPENDING

2.1.   INTRODUCTION

The purpose of this chapter is to introduce the central topic of consumer spending. It explains why the study of consumer spending is of importance to marketers. Drawing on research and literature on the subject, factors influencing consumer spending are detailed. The next section seeks to define consumer spending.

2.2.   WHAT IS CONSUMER SPENDING?

The amount of resources utilised to satisfy needs and wants, measured by the sum of the expenditure on goods and services by consumers is called consumption (Dunn, 2008: 22). Private consumption expenditure is defined as the total final expenditure of all households (Tustin, 2004: 29) and refers to all amounts spent on goods and services (Tustin, 2004: 28). A private consumption expenditure model is detailed in Figure 2.1 below.
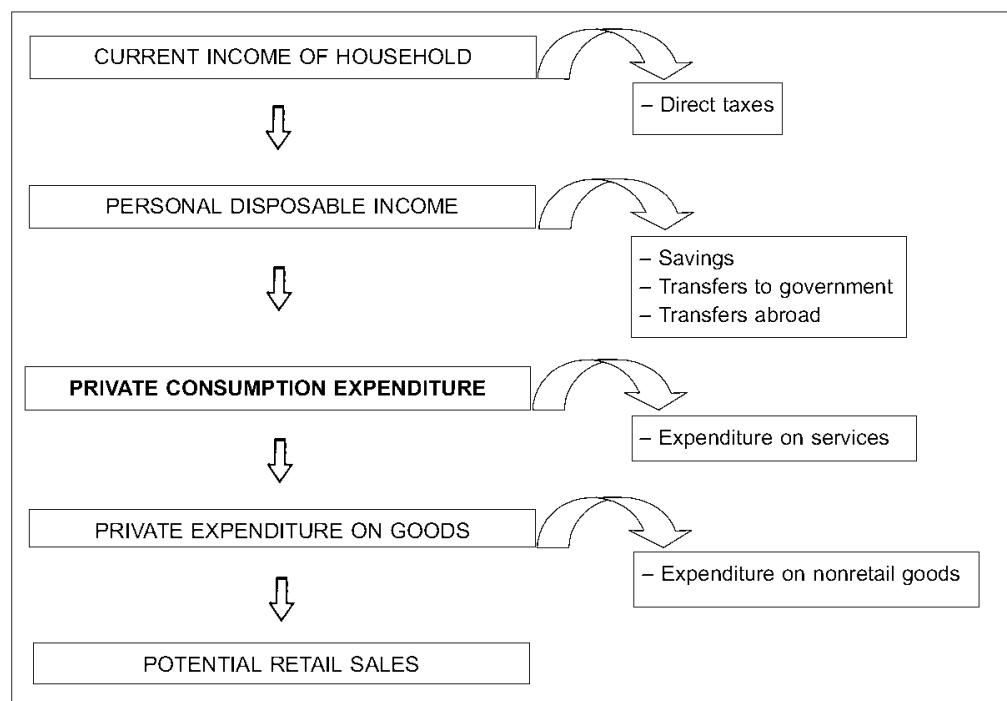
Figure 2.1: Private consumption expenditure model

Source: Tustin, 2004: 27.

Consumer spending by households on products and services is commonly referred to as consumption (Mankiw, 2008: 569). A close relationship is shared between consumer spending and what is termed „disposable income" (Baumol & Blinder, 2009: 559). Disposable income is defined as the income available after direct taxes have been removed from total household income (Jenkins, Brandolini, Micklewright & Nolan, 2012: 4). Discretionary income is money that is left over once key expenditures are paid, such as rent or mortgage, utilities, essential expenses such as food, clothing, childcare and transport and debt repayments (Farrell & O"Connor, 2003: 38). This is money that can be freely used towards luxury food, extra clothing, material goods and other „indulgences" (Farrell & O"Connor, 2003: 38).

2.3.   THE IMPORTANCE OF CONSUMER SPENDING STUDIES

Quantifying consumer spending is a vital element of tracking consumer behaviour (Tustin, 2004: 37). The rising pressures of highly competitive marketing environments render it crucial that marketers have a clear understanding of consumer behaviour of their market, as they strive to attain competitive advantage (Hawkins, Mothersbaugh & Mookerjee, 2010: 8). Behavioural data is being gathered in large quantities by establishments and government (Otto *et al.,* 2009: 10). The rationale for studying consumer behaviour is two-fold: a focus on macro marketing problems (how society meets the needs of consumers), and micro marketing problems – where organisations need to have a grasp of consumer behaviour in order to make efficient use of resources to solve problems in marketing management (Otto *et al.,* 2009: 10). It is asserted that organisations "apply theories and information about buyer behaviour on a daily basis" (Hawkins *et al.*, 2010: 5).

Measuring consumer spending has considerable informative potential as consumption is a closely observed indicator of economic wellbeing as it accounts for a great amount of economic activity (Lau, 2009: paragraph 5). Consumer spending accounts for 60% to 70% of the GDP of industrialised countries such as the G-7 (Cotsomitis & Kwanf, 2006: 597). A detailed understanding of spending patterns also discloses a household"s living standard (Farrell & O"Connor, 2003: 38). Research into consumer spending is vitally important to marketers as it indicates consumers" preferences for goods and services (Otto *et al.,* 2009: 10).

Within the context of increasing women's power in the economic world, it is valuable to understand the relationship between a woman and her spending (Banytė *et al.,* 2007: 53). Women play an important role in deciding when, what and where to purchase across many cultures, and thus industries have to increasingly take into account the needs and changing lifestyles of the female market to be successful (Lau, 2009: paragraph 9). Therefore, tracing such movements is important as businesses plan strategies to better target the female consumer (Lau, 2009: paragraph 9).

2.4.   FACTORS INFLUENCING CONSUMER SPENDING

Many factors influence consumer behaviour and ultimately, consumption and spending. Marketers have come to realise that the better they comprehend the factors underpinning consumer behaviour, the better they are able to develop successful marketing strategies to meet their consumers‟ needs (Hawkins *et al*., 2010: 7). A variety of approaches to explain consumer behaviour led to the development of numerous consumer behaviour models (Mullen & Johnson, 2013: 4). A review of these models is conducted below.

- **A review of consumer behaviour models**

Undifferentiated models were used prior to 1960, and amounted to lists of variables deemed to impact consumer behaviour. Some of these models include: The Three I‟s (impact, image and involvement), AIDA (awareness, interest, desire and action), and AUB (attention, understanding and believability) (Mullen & Johnson, 2013: 5). However, these lists of variables seldom proposed any integrated framework or significant empirical evidence to justify their use by marketers (Mullen & Johnson, 2013: 5).

From 1960 to 1967, the next general trend in models was unilineal, building on earlier simpler models by arranging the list of variables influencing consumer behaviour in a pre-established sequence in a single, one-way flow of influence (Mullen & Johnson, 2013: 5). An example of a unilineal model is the Hierarchy of Effects Scheme by Lavidge and Steiner (1961, as cited in Robertson, 2011: 273), which outlines six steps to purchase (awareness, knowledge, liking, preference, conviction and purchase). The model proposes that each step is necessary and that there are no feedback loops to earlier stages (Robertson, 2011: 273). Although unilinear models began to display some of the inter-

dependence on factors influencing consumer behaviour, they are nevertheless viewed as rigid assumptions on the complexity of this behaviour (Mullen & Johnson, 2013: 5).

More recently, cybernetic models have been developed, with the term „cybernetic" alluding to developments in information science (Mullen & Johnson, 2013: 5). These models improve on prior linear models by using an integrated approach, citing a number of interrelated variables affecting behaviour and usually incorporate the process of feedback in consumer behaviour (Mullen & Johnson, 2013: 6). The main departure from earlier models is that these include both considerations from behavioural science and marketing research, resulting in an interconnected perspective of consumer behaviour.

Examples of this type of model include that by Blythe (2013: 13), who listed the antecedents of consumer behaviour to be psychology, economics, sociology, anthropology and neuroscience. Hawkins *et al*. (2010: 27) proposed a consumer behaviour model that has four inter-connected elements, namely: external influences, internal influences, self-concept and lifestyle and the decision-making process. According to the model, self-concept and lifestyle are determined by external influences of culture, sub-culture, demographics, social status, reference groups, family and the marketing activities of firms; and by internal influences such as perception, learning memory, motives, personality, emotions and attitudes of the individual (Hawkins *et al*., 2010: 27). Consequently, the individual influence factors represent the psychological processes that affect individuals involved in the consumption of goods and services; and these in turn affect the decision process to consider and purchase goods and services (Hawkins *et al*., 2010: 26).

A more recent model by Mullen and Johnson (2013: 2) describes a stimulus situation connecting the consumer"s behaviour and internal processes within social and cultural contexts. Kotler *et al*. (2010: 148) posited that cultural, personal, social and psychological factors influence consumer purchases. Hence it can be seen that the strength of cybernetic models lies in the comprehensive perspective of factors that influence consumer behaviour (Lunn, 2011: 40). However, this approach is a potential source of weakness, as it imposes a „herculean task" on researchers due to the scope involved in these models (Lunn, 2011: 40). Consumer behaviour is the result of a myriad of influences, and purchasing decisions are not made in isolation (Hawkins *et al*., 2010: 26). While all the variables or factors

influencing consumer behaviour are acknowledged, for the purposes of this study, it was prudent to focus mainly on those factors that were investigated during this research.

For the purposes of this study, the model for consumer behaviour proposed by Kotler *et al*. (2010: 148) was used. As mentioned, the Kotler model considers a range of factors that influence consumer behaviour, providing a general overview of the process (Kotler *et al*., 2010: 148). This model lists external sources of influences on purchases made by consumers to be cultural and social; and internal sources to be personal and psychological factors (Kotler *et al*., 2010: 148). The justification of using this model is that this model asserts that cultural factors such as culture, sub-culture and social class are a major determinant of consumer spending (Kotler *et al*., 2010: 26); and it is the aspects of sub-culture that formed the focus of this current study.

As this study centred around the effect of cultural factors on consumer behaviour and consumption, it is consequently these specific influencers that were considered in Kotler's model. The cultural context is the sum of customs, arts, religions, economics and politics that differentiates one society from another and that influences an individual's consumer behaviour (Mullen & Johnson, 2013: 138). Cultural factors influencing consumer behaviour delineated by Kotler include culture and sub-culture (Kotler *et al*., 2010: 26). The ensuing discussion begins with the effect of cultural factors on consumer behaviour.

2.4.1. Cultural factors

It is hardly surprising that marketers view cultural factors as profound determinants of consumer behaviour and consumption (Samli, 2012: 21; Sarma, 2014: 66). According to Kotler *et al*. (2010: 148), the cultural factors affecting the consumer include culture and sub-culture.

2.4.1.1. Culture

Culture may be defined as the "set of basic values, perceptions, wants and behaviours learnt by a member of society from family and other important institutions" (Kotler *et al*., 2010: 148). In the Western world, cultural values are predominantly those of individualism, a preoccupation with youthfulness and a strong work ethic as a means of achieving personal goals and material rewards (Du Plessis & Rousseau, 2003: 401). Cultural values in South Africa are primarily of Eurocentric (a focus on individualism,

materialism, a work ethic, achievement and status) and Afrocentric origin (an inclusive, participative, group orientation focused on enjoying life, rather than acquiring material wealth) (Du Plessis & Rousseau, 2003: 401). Differences in spending can be attributed to culture (De Mooij, 2003: 191). For example, greater spending on life insurance occurs in individualistic cultures than in collectivistic cultures (as it is assumed that individuals cannot depend on family to support one"s dependents in individualistic cultures) (De Mooij & Hofstede, 2011: 189). In collectivist cultures in Europe, consumers spend a higher percentage on food than people in individualist cultures (De Mooij, 2003, 191). In cultures where grooming is valued, expenditure on clothing and footwear tends to be high (De Mooij, 2003: 191). Other research has found that consumers in individualistic cultures spend more on items that boost status, such as luxury accessories, than in collectivist cultures (Souiden, M"Saad & Pons, 2011: 339).

However, it is important to note that culture shifts occur over time (Kotler *et al*., 2010: 148). Solomon (2009: 9) reported that changes in culture, such as the growing need for convenience, has resulted in greater spending on food home deliveries and child-care for working parents, whereas aging has resulted in increased spending on exercise equipment and cosmetics. South Africa is on course towards developing a shared culture, though differences exist amongst citizens (Du Plessis & Rousseau, 2003: 402). The next aspect of cultural factors that will be discussed, sub-culture, is an important influencer in this differentiation between consumers.

2.4.1.2. *Sub-culture*

Sub-culture may be defined as a group of consumers who share a sense of identification (Mullen & Johnson, 2013: 138) and patterns of behaviour (Hawkins *et al*., 2010: 156). Sub-cultures are usually defined by factors such as age, race, language and religion (Kotler *et al*., 2010: 149). As Figure 2.2 indicates, the degree to which an individual consumer behaves in a manner specific to a sub-culture depends on the extent to which that sub-culture is identified with (Hawkins *et al*., 2010: 157).
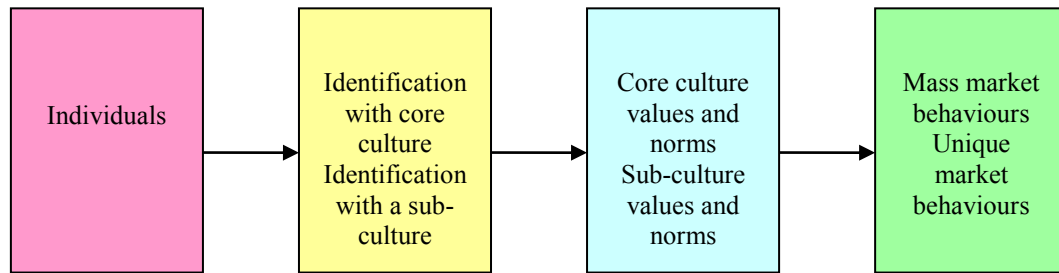
Figure 2.2: Identification within a sub-culture produces unique market behaviours

Source: Hawkins *et al*., 2010: 157.

As identification within a sub-culture yields distinctive market behaviours, it is prudent for these sub-cultures to be considered as consumption predictors.

The following diagram, Figure 2.3, provides an outline of the various major sub-cultural categories in South Africa, according to Kotler *et al.* (2010: 149). These include age, race and gender sub-cultures (Kotler *et al.,* 2010: 149) which are addressed below.
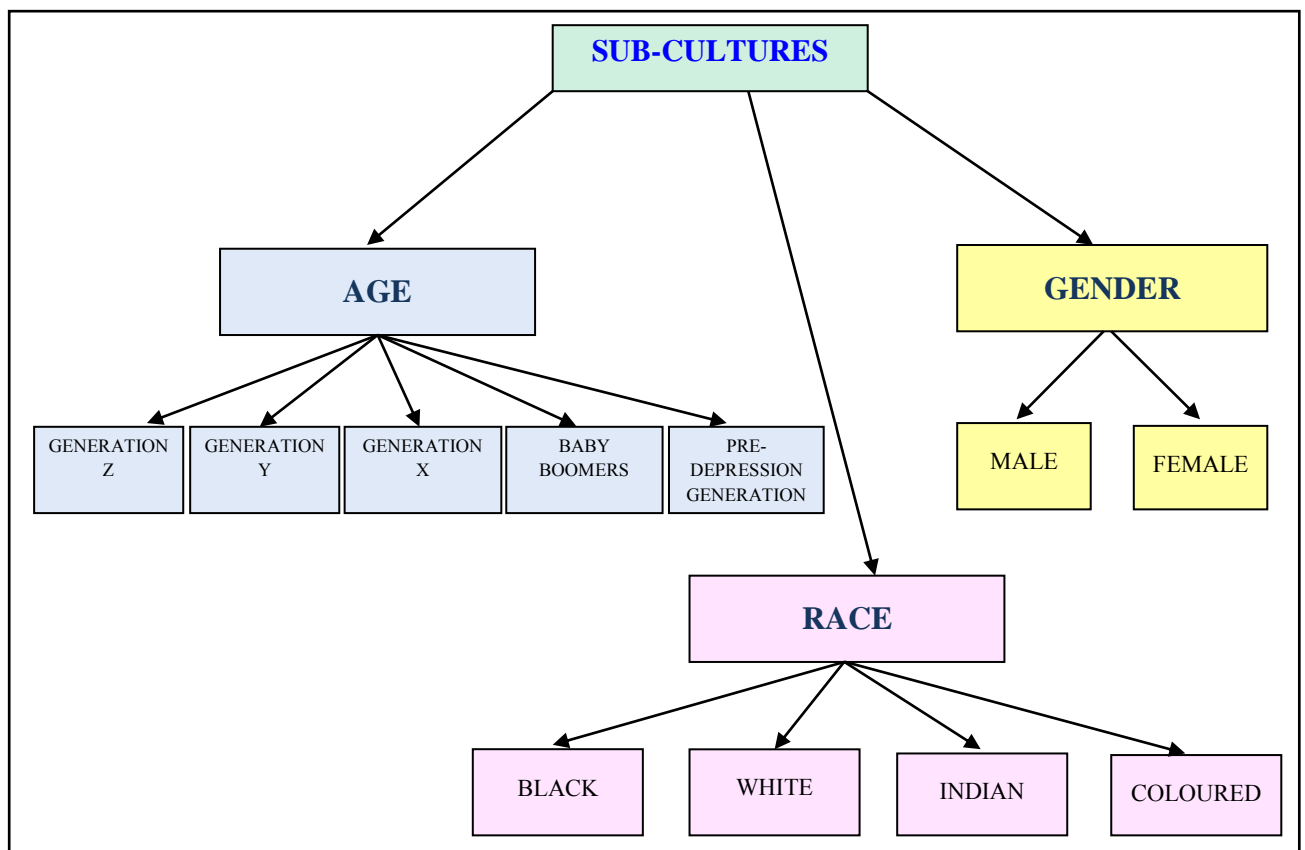
Figure 2.3: South African sub-cultures

Source: Kotler *et al.,* 2010: 149.

As can be seen in Figure 2.3, various sub-cultures can be considered in a study of consumer spending. The first sub-culture to be delved into is the age sub-culture.

Age sub-culture

An individual's consumption pattern will change over a lifetime, as the demand for different products and services is dependent on age, with the consumer moving through a life cycle from a child dependent on parents, to a retired older citizen (Kotler *et al*., 2010: 149). Prior research shows significant differences in spending across age sub-cultures; for example Lassman (2014: 7) reported that spending on personal healthcare increases with age. Spending patterns by age also demonstrate greater spending on apparel, transportation and entertainment in consumers under 35 years than their older counterparts, while the opposite is true for healthcare and insurance (US Bureau of Labor Statistics, 2010: 1). Food consumed at home expenditures vary with age, with the youngest consumers spending the least, while the oldest cohort spend the most per capita (Blisard, 2011: 1). The age group 36-40 and 51-55 spend more on food purchased away from home (Blisard, 2011: 1).

A report by the US Department of Agriculture found that disposable income increased with age in employed individuals, except for a decline in income for the youngest individuals (Blisard, 2011: 1). In addition, income peaked between the ages of 50 and 59 (Blisard, 2011: 1).

Kotler *et al.* (2010: 149) claimed that age is an important aspect in defining sub-culture in South Africa, with the country wielding a relatively young population (more than 50% of the population is younger than 25 years). Although age groups may be organised in many different ways, five main categories of age sub-culture as identified by Kotler *et al.* are: the Pre-depression Generation, Baby Boomers, Generation X, Generation Y (Millenniums) and Generation Z (Kotler *et al*., 2010: 149). These generational or age groups (cohorts) may reflect a person's "generational values which in turn can drive their consumption behaviour" (Williams, Page, Petrosky & Hernandez, 2010: 21). While the theory of generational differences is universal, how those generations are defined is specific to a certain society (Hole, Zhong & Schwartz, 2010: 88).

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- **Pre-depression group**

The Pre-depression age group is comprised of those individuals born before 1930 (Hawkins *et al*., 2010: 125). Due to their aging, this group is primarily concerned with spending on health, retirement and personal security (Williams *et al*., 2010: 23). In line with this, research in South Africa has shown that healthcare expenditure was found to rise considerably on retirement in this age group (Butler & Van Zyl, 2012: 22).

- **Baby Boomers**

Baby Boomers refer to those consumers born between (and including) 1946 and 1964 in the Western world (Howell, 2012: 21). In South Africa this group of consumers are those born between 1943 and 1970 (Hole *et al*., 2010: 88). As Boomers are reaching their peak years, their children are likely to have moved out, and hence the Boomers now have low or no mortgages and a lot of disposable income (Rees, 2014: 75). For these reasons, Baby Boomers are usually big spenders and tend to spend high amounts on themselves (Twigg & Majima, 2014: 23). Recent research has concluded that this group tends to spend highly on clothing, personal grooming and cosmetics (Twigg & Majima, 2014: 23).

- **Generation X**

Generation X consists of individuals born between 1965 and 1985 (inclusive) (Howell, 2012: 21). In South Africa this group of consumers are those born between 1970 and 1989 (Hole *et al*., 2010: 88). Research shows that Generation X consumers are continuing to develop their careers and hence their disposable incomes are increasing (Howell, 2012: 22). This group tends to buy products and services to set up households and for young children and represent a major force in the market for vehicles, appliances and children"s products (Williams & Page, 2011: 7).

- **Generation Y**

Consumers born in the time period from 1986 to 2002 are considered to be part of Generation Y; and as their careers are still young, discretionary income is lower than that of Generation X-ers (Howell, 2012: 21). In South Africa this group of consumers are those born between 1990 and 2000 (Hole *et al*., 2010: 88). This group represents the largest generation currently in South Africa (Smith, 2010: paragraph 10) and also dominate in numbers in other developing countries such as India (The Nielsen Company, 2013:

paragraph 5). Interestingly, research has shown that the past recession has revealed no change in the spending habits of Generation Y, suggesting that these consumers are "consistent buyers for the long-term" (Howell, 2012: 21). Known to be "big spenders" in general, the age group 18-34 years of Generation Y spends more than all other age categories on clothing (Williams *et al.*, 2010: 21). Other key product areas include accessories, footwear, room furnishings, action sports equipment, and entertainment (Williams & Page, 2011: 9). Research in South Africa has displayed a tendency in members of Generation Y to spend highly on status consumption (Bevan-Dye, Garnett & De Klerk, 2012: 5578) and that this group is highly active in the market for green products (Anvar & Venter, 2014: 189).

- **Generation Z**

Generation Z consumers, born after 2002, are the newest generational cohort (Williams & Page, 2011: 10). This generation is characterised by having high levels of competence with technology and considerable marketing savvy (Williams *et al.*, 2010: 31), displaying a globalisation of buying trends (Prince & Martin, 2012: 31). It is primarily the girls in this generation that are marketed towards spending on music, fashion and cosmetics, while children in this group greatly affect family purchases on items such as food and vehicles (Williams & Page, 2011: 11). Generation Z in South Africa are set to be an important consumer group of the future as they reach ages of employment, since this youngest generation currently represents more than a quarter of the population (Euromonitor, 2011: 6).

From the above discussion, it can be seen that these various age sub-cultures tend to have significantly differing spending patterns. A recent study supports this notion, revealing that age sub-cultures are a better predictor of spending differences than other demographic variables, such as race (Eastman & Liu, 2012: 93). These differences are more significant in some categories than others, such as conspicuous consumption (spending on products as an illustration of personal wealth) (Solomon, 2010 as cited in Howell, 2012: 31). Research suggests that consumption increases from older to younger cohorts in the spending categories of food away from home, clothing, personal care and alcohol and tobacco expenditures (Segall, 2013: 86). Similar differences in age sub-cultures have been noted in South Africa (Knipe & Du Plessis, 2005: 28). Further research on spending patterns in

South Africa will be covered in Chapter 4 of this study. The next sub-culture to be considered is the race sub-culture.

Race sub-culture

Members of the same race group have a common heritage that influences consumption decisions (Hawkins *et al*., 2010: 159). The three race groups most frequently addressed in marketing in the West are the White, Hispanic and African-American markets (Hawkins *et al*., 2010: 159). The African-Americans in the United States tend to have lower education levels and lower household incomes than those of their counterparts (Hawkins *et al*., 2010: 159). The United States Bureau of Labor Statistics reported clear differences in the consumption patterns of these race groups regarding product usage in various categories with the Hispanic group spending more on food and transportation than the other race groups (United States Bureau of Labor Statistics, 2013: 3). The African-American race group spends more than any other group on housing while Whites in the United States spend by far the most on healthcare (United States Bureau of Labor Statistics, 2013: 3).

South Africa is a racially diverse country. The four major race groups are Whites, Africans, Indians and Coloureds (Stats SA, 2013b: 2). Modern South Africa is a multiracial democratic society, yet past racial discrimination and segregation continue to impact South African society, politics, culture and the economy (Wordpress, 2014: paragraph 5). Racial difference is still deeply ingrained in the South African culture (Wordpress, 2014: paragraph 5). As in the United States, South Africa‟s major cities remain largely racially segregated, with „African‟ and „White‟ neighbourhoods (Wordpress, 2014: paragraph 5). Racial inequalities exist in South Africa, with details in Table 2.1 overleaf of different social indicators from the 2011 Census.

Table 2.1: Social indicators across race groups in South Africa (2013)

Indicator	African	Coloured	Indian	White	RSA
No schooling (20 years and over)	10.5%	4.2%	2.9%	0.4%	8.6%
Grade 12 and/or higher education (20 years and over)	35.2%	32.6%	61.6%	76%	40.7%
Average annual household income	R60 613	R112 172	R251 541	R365 134	R103 204
Unemployment rate	28.1%	24.2%	10.8%	6.6%	24.7%

Source: Stats SA, 2012b and Stats SA, 2013c: 22.

Table 2.1 highlights the disparity amongst population groups, demonstrating that the African majority is poorer with lower education levels than any of the three other racial groups. Economically, South Africa‟s high unemployment rate affects Africans the greatest, while White South Africans‟ unemployment rate is lower than that of many developed European countries and the US (Wordpress, 2014: paragraph 5).

Given these economic disparities, prior research has revealed differences between the groups in their spending patterns, for example African and Coloured households tend to spend relatively more on visible consumption than White households (Kaus, 2013: 63). Other studies show significant variances in consumption categories across race groups, the details of which will be discussed in a subsequent chapter on consumer spending in South Africa (Chapter 4). The next sub-culture to be discussed is the gender sub-culture.

Gender sub-culture

Perhaps one of the most pervasive determinants of consumer behaviour is gender, with differences in consumption patterns common (Räty & Carlsson-Kanyama, 2010: 646). All societies tend to associate some traits and roles with females and others with males, with many products being associated with a particular gender (Schiffman & Kanuk, 2000: 365). Research has shown large variations in spending by gender, for example in the United Kingdom (UK) females spend more than males on food, clothing, childcare and education and males spend more on alcohol, motor vehicles, home repairs, eating out, gambling and vacations (Pahl, 2008: 578). Another study found spending on healthcare is greater in

females than in males across age groups (Cylus, Hartman, Washington, Andrews & Catlin, 2011: 1). This is of importance, even in South Africa, as in 2013, Stats SA reported that 51% (approximately 27,16 million) of the population is female (Stats SA, 2013a: 1), making females a considerable market.

Working women are a segment of great interest to marketers as they now control or influence 85% of all purchase decisions; and differ in spending patterns and in shopping patterns from their male counterparts (Miller & Washington, 2012: 224). As women now view themselves as primary decision makers in households, and are chiefly responsible for the payment of bills, they have become an economic force that marketers must take cognisance of (Miller & Washington, 2012: 224). Hence the focus of the current study was on the female market.

2.5. CONCLUSION

To conclude, the main focus of this study was to determine differences across income and consumer spending amongst female mall shoppers. The aim of this chapter was to draw attention to literature on the theoretical factors affecting consumer purchasing, elucidated in various consumer behaviour models.

While purchasing behaviour is affected by many factors outlined in these models, this study centred on the effect of sub-cultural factors. Sub-cultures are usually defined by factors such as age, race, gender and religion (Kotler *et al*., 2010: 149). This study focuses specifically on the effect of race and age on spending habits amongst female mall shoppers in Pietermaritzburg. Current literature demonstrates that age cohort and race group are major determinants of consumption patterns amongst consumers. The next chapter discusses in detail actual consumer spending trends in the global arena, in order to give insight into the different types of categories that consumers spend on, as well as the proportion spent on these categories.

CHAPTER 3 :
GLOBAL CONSUMER SPENDING TRENDS

3.1. INTRODUCTION

The focus of this current research study was on consumer spending of female mall shoppers, and therefore in this section it makes sense to present a review of global consumer spending trends. As South Africa is often viewed as having the characteristics of both a developed and a developing country, due to vast income disparity (Molawa, 2010: 1), the consumption of both developed and developing countries (emerging markets) will be discussed in this chapter, for the basis of comparison. While this chapter deals with global consumer spending trends, consumption specifically in South Africa is dealt with in Chapter 4.

The ensuing discussion begins with an overview of global consumer spending, and a comparison of consumption between developed and developing countries of the world.

3.2. GLOBAL CONSUMER SPENDING

Consumer spending differs vastly between countries, depending on the standard of living, and cultural and demographic factors (Pöllänen & Eloranta, 2009: 100).

Regarding a global view of spending, research by Pöllänen and Eloranta (2009: 100) categorised countries in order of average GDP. The world can be divided into segments of one billion people: countries which have the highest GDP per capita rate fall into the segment „First billion" (meaning that the highest income billion people are in that segment) (Pöllänen & Eloranta, 2009: 100). The next group of wealthiest countries is classified in the „Second billion" segments set, and so forth. China is classified in the „Third billion" and India in the „Fourth billion". The „Fifth billion" segment includes South Africa as well as Indonesia, Egypt, Philippines, Nigeria, Pakistan and Vietnam (Pöllänen & Eloranta, 2009: 100).

The following figure, Figure 3.1 presents a review of annual consumer expenditure per person according to this classification.
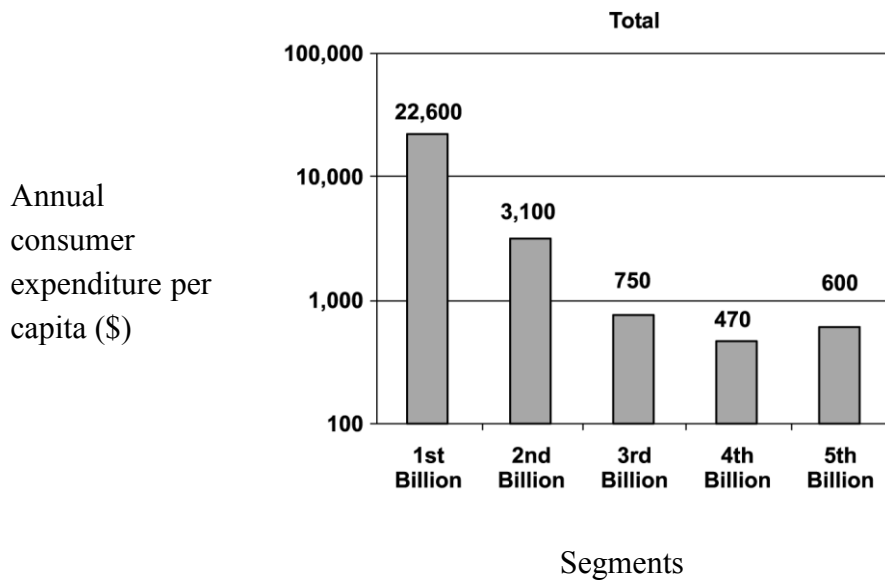
Figure 3.1: Annual consumer expenditure per person

Source: Pöllänen & Eloranta, 2009: 100.

From this figure, it is clear that consumer spending is highly variant across developed and developing countries. Consumer expenditure per person is almost 40 times greater amongst „First Billion" consumers (22,600 US$ per year) than amongst the „Fifth Billion" consumers (600 US$ per year). Pöllänen and Eloranta (2009: 100) reported that the disposable money per person is nearly 70 times higher in developed countries than in India and nearly 50 times higher than in China.

Further analysis showing distribution of spending by defined product categorisation is illustrated in Figure 3.2 below.
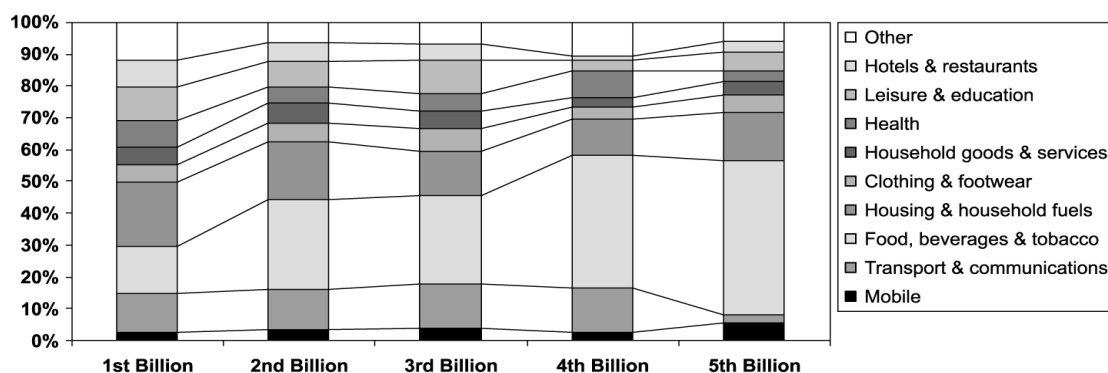
Figure 3.2: Distribution of global spends by category

Source: Pöllänen & Eloranta, 2009: 99.

Figure 3.2 reveals that lower income groups spend a greater proportion of their income on basic needs (such as food), then they use the remaining income to improve their quality of life and economic and social status (Pöllänen & Eloranta, 2009: 100). The share of food, beverages and tobacco as a part of total consumer expenditure is greater in developing (65%) than in richer countries (35%) (Pöllänen & Eloranta, 2009: 100). The smaller share of spending on basic necessities in poorer countries also means that disposable money grows faster than the GDP − when consumers have more disposable income, a smaller share of the additional money is then allocated to necessities (Pöllänen & Eloranta, 2009: 100).

A key global trend in consumer spending is the general decrease in spending due to the global recession which began at the outset of the last quarter of 2008 (Grossberg, 2009: 5). The paucity of full time employment globally has resulted in diminished discretionary consumer spending in the developed world (Grossberg, 2009: 5). This in turn affects the spending on luxury products, and while Western consumers are seen to reduce their spending on such items, the newly established middle class of the East, particularly China and India, has been showing increased indulgence in luxury goods (Kasriel, 2010: paragraph 25).

As stated previously, South Africa is often viewed as having characteristics of both developed and developing countries which is as a result of income disparity (Molawa, 2010: 1). Since the current study on consumption was conducted in a South African city, the consumption of both developed and developing countries (emerging markets) are discussed in this chapter. The following sections deal with consumption in the developed countries of the US and the UK where expenditure surveys are conducted rigorously and often, leading to vast amounts of current information on consumption patterns.

3.3. CONSUMER SPENDING IN THE UNITED STATES (US)

The United States consists of 122,29 million consumer units (households), with an average of 2,5 persons per household (Miller & Washington, 2012: 27). Household spending in the country is discussed in the following section.

3.3.1. Household spending in the US

The percentage distribution of annual expenditures for households in the US from 2009 to 2012 is shown in Table 3.1 below.

Table 3.1: Percentage distribution of annual expenditures for households in the US

SPENDING CATEGORY	2009	2010	2011	2012
Average annual expenditures	100.0	100.0	100.0	100.0
Food	13.0	12.7	13.0	12.8
Food at home	7.6	7.5	7.7	7.6
Food away from home	5.3	5.2	5.3	5.2
Alcoholic beverages	0.9	0.9	0.9	0.9
Housing	34.4	34.4	33.8	32.8
Shelter	20.5	20.4	19.8	19.2
Utilities, fuels and public services	7.4	7.6	7.5	7.1
Household operations	2.2	2.1	2.3	2.3
Housekeeping supplies	1.3	1.3	1.2	1.2
Household furnishings and equipment	3.1	3.0	3.0	3.1
Apparel and services	3.5	3.5	3.5	3.4
Transportation	15.6	16.0	16.7	17.5
Vehicle purchases (net outlay)	5.4	5.4	5.4	6.2
Gasoline and motor oil	4.0	4.4	5.3	5.4
Other vehicle expenses	5.2	5.1	4.9	4.8
Public and other transportation	1.0	1.0	1.0	1.1
Healthcare	6.4	6.6	6.7	6.9
Entertainment	5.5	5.2	5.2	5.1
Personal care products and services	1.2	1.2	1.3	1.2
Reading	0.2	0.2	0.2	0.2
Education	2.2	2.2	2.1	2.3
Tobacco products and smoking supplies	0.8	0.8	0.7	0.6
Miscellaneous	1.7	1.8	1.6	1.6
Cash contributions	3.5	3.4	3.5	3.7
Personal insurance and pensions	11.2	11.2	10.9	10.9
Life and other personal insurance	0.6	0.7	0.6	0.7
Pensions and social security	10.5	10.5	10.3	10.2

Source: US Bureau of Labor Statistics, 2014: 5.

It can be seen from Table 3.1 that similar to previous years, housing is the largest expenditure, amounting to 32,8% of total expenditures in 2012. This is followed by transportation (17,5%) and food (12,8%). The most prominent change in spending over time has been on vehicle purchases, rising to 6,2% of total consumption expenditure, compared to 5,4% in 2011 (US Bureau of Labor Statistics, 2014: 5).

Average annual percentages of household spending in the US in 2009 are displayed in Figure 3.3 below.

U.S. CONSUMER UNIT EXPENDITURES
Average annual expenditures and percent of total:

CASH CONTRIBUTIONS $1,821
ENTERTAINMENT $2,698
FOOD $6,133
READING $118
TRANSPORTATION $8,758
ALCOHOLIC BEVERAGES $457

3.7%
0.2%
5.4%
12.4%
0.9%
Food at home $3,465 **7%**
Food away from home $2,668 **5.4%**

17.6%
Vehicle purchases (net outlay) $3,244 **6.5%**
Gasoline, motor oil $2,384 **4.8%**

U.S. CONSUMER UNIT (average)
Age: **48.8**
Number of vehicles owned: **1.9**
Percent homeowner: **67%**
Number of persons in consumer unit: **2.5**
Number of earners: **1.3**

INSURANCE, PENSIONS $5,336
Pensions, Social Security $5,027 **10.1%**
10.8%
Life, other personal insurance $309 **0.6%**

EDUCATION $945
1.9%

Expenses, other transportation $3,130 **6.3%**
0.7%
TOBACCO* $323
*incl. supplies

AVERAGE ANNUAL EXPENDITURES $49,638
Income before taxes $63,091

Household furnishings, equipment $1,797 **3.6%**
Housekeeping supplies $639 **1.3%**

3.8%
APPAREL and SERVICES $1,881
1.2%
PERSONAL CARE* $588
*products and services
5.7%
HEALTHCARE $2,853
1.6%

Shelter $10,023 **20.2%**
Utilities, fuels, public services $3,477 **7%**
Household operations $984 **2%**

34.1%
HOUSING $16,920
MISCELLANEOUS $808

Figure 3.3: United States consumer unit expenditures

Source: US Bureau of Labor Statistics, 2009: 1.

Figure 3.3 displays statistics for 2009 on average household spending, and serves to provide a visual demonstration of proportions for the purposes of comparison. As demonstrated by the figure, housing, food and transportation amount to the largest share of consumption, followed by insurance and pensions (US Bureau of Labor Statistics, 2009: 1).

3.3.2.   Comparison of US consumer spending by race

Consistent with literature, it is reported that in the US, race sub-culture has a profound influence on consumption. It has been found in the US that Hispanic households spend more on transportation and food than other groups. African-American households spend a larger share on housing than other race groups, and White, non-Hispanic households spend

larger amounts on health care and entertainment than other households. The proportion of spending on cash contributions also varied, as can be seen in Table 3.2 below.

Table 3.2: Shares of average annual expenditures by race in the US

CATEGORY	Hispanic or Latino	African-American, non-Hispanic	White and all other races, non-Hispanic
Housing	35.6	37.3	32.0
Transportation	19.7	17.5	17.2
Food	15.5	12.1	12.6
Health care	4.5	5.2	7.4
Entertainment	3.8	4.0	5.4
Cash contributions	1.9	3.5	4.0

Source: US Bureau of Labor Statistics, 2014: 3.

The next aspect to be discussed is female consumption in the US.

3.3.3. Female consumer spending in the US

As theoretical consideration of consumption establishes gender as an important determinant of spending, this section details female consumption in the US. This is also important in the context of the current study, as the focus is on female mall shoppers. In the US there has been a gradual shift of wealth and authority from males to African-American females (Kaba, 2005: 33). Generational changes in education, pay-scales, workforce participation and domestic roles demonstrate that women are a vital market (Miller & Washington, 2012: 224).

The rise in discretionary income of females has seen an increase in the size of the mass affluent group, comprising 10,8% of the 80 largest metropolitan regions in the US (Miller & Washington, 2012: 221). It has been widely noted that women influence some 85% of all consumer spending in the United States, with 79% reporting that their opinion governs financial decisions in their families (Miller & Washington, 2012: 224).

Their influence also extends to making 94% of home furnishing purchases and other product categories, including homes (91%), new bank accounts (89%), do-it-yourself products (80%), and automobiles (60%) (Miller & Washington, 2012: 224).

Additionally, an aging population has resulted in a considerable segment of older women with buying power. Table 3.3 below shows the percentage share of spending amongst women in the 40-59 year age on various categories in 2006.

Table 3.3: US Women aged 40-59 share of spending category

CATEGORY	% SHARE
Cosmetics/ fragrances/ skin care	51%
Men's casual sportswear	46%
Women's casual clothing/sportswear	44%
Athletic shoes	43%
Women's shoes	38%
Men's shoes	35%
Children's clothing	29%
Other athletic clothing	22%
Fine jewellery	20%
Costume jewellery	19%
Men's business clothing	18%
Women's business clothing	17%
Infant's clothing	17%

Source: WSL Strategic Retail, 2006: 2.

As demonstrated in the table, expenditure shares are high for women in this age group, especially in cosmetics, fragrances and skincare, as well as in apparel and jewellery.

The next section deals with consumer spending in yet another developed economy, the United Kingdom.

3.4.   CONSUMER SPENDING IN THE UNITED KINGDOM

Spending trends in the UK see the majority of spending towards food and non-alcoholic drinks, housing, transport and recreation (Office for National Statistics, 2010: 69).

3.4.1. Household spending in the UK

The average annual percentages of spending by proportion of total expenditure, of households in the UK are displayed in Table 3.4 below:

Table 3.4: UK household expenditure as a percentage of total expenditure

CATEGORY	% SHARE
Food & non-alcoholic drinks	11%
Alcoholic drinks, tobacco & narcotics	2%
Clothing & footwear	5%
Housing (net), fuel & power	11%
Household goods & services	6%
Health	1%
Transport	13%
Communication	3%
Recreation & culture	13%
Education	1%
Restaurants & hotels	8%
Personal care, cosmetics, accessories and childcare	8%
Other, including mortgage interest and holiday spending	18%

Source: Office for National Statistics, 2010: 69.

Households in the lowest income groups spend a greater proportion of their expenditure on housing, fuel and power (24%), and food and non-alcoholic drinks (17%), than those in the highest income groups, (7% and 8% respectively). Yet, households in the highest income group spend almost twice as much (15%) on transport than households in the lowest gross income group (8%) (Office for National Statistics, 2010: 3).

The items that households spend the most money on also differ by the economic activity of the household reference person. The household reference person is the member of the household responsible for accommodation, or the individual with the highest income (Office for National Statistics, 2010: 11). In households where the household reference person is in employment, spending is highest on transport, and recreation and culture, as

opposed to where the person is unemployed, where spending on housing, fuel and power and food and non-alcoholic drinks is greatest (Office for National Statistics, 2010: 3). Average weekly expenditure is also greater in households where the reference person is in the „large employers and higher managerial" occupational group, compared to households where the household reference person is in a „routine" occupation (Office for National Statistics, 2010: 3).

3.4.2. Comparison of UK consumer spending by age

In line with the current study, age sub-culture has emerged as a useful tool to aid in the understanding of consumption differences. Average weekly expenditure varies considerably by the age of the household reference person (Office for National Statistics, 2010: 3). This can be seen clearly in Table 3.5 below.

Table 3.5: UK household expenditure as a percentage of total expenditure by age

CATEGORY	Less than 30 years	30-49 years	50-64 years	65-74 years	75 years or over	All house-holds
Food & non-alcoholic drinks	9	10	11	14	16	11
Alcohol, tobacco & narcotics	2	2	3	3	2	2
Clothing & footwear	5	5	5	4	4	5
Housing (net), fuel & power	17	10	10	12	17	11
Household goods & services	5	6	6	7	8	6
Health	1	1	2	1	2	1
Transport	13	13	16	12	7	13
Communication	3	2	3	2	3	3
Recreation & culture	9	12	14	18	14	13
Education	1	2	2	0	0	1
Restaurants & hotels	9	8	9	7	6	8
Personal care, cosmetics, accessories and childcare	7	8	7	7	9	8
Other, including mortgage & holidays	19	22	14	13	12	18

Source: Office for National Statistics, 2010: 115.

Households where the household reference person was aged 30 to 49 years had the highest average expenditure while those aged 75 years and over had the lowest average household expenditure per week (Office for National Statistics, 2010: 3). The proportion of spending on food and non-alcoholic drinks increases with the age while the pattern is reversed for spending on restaurants and hotels (Office for National Statistics, 2010: 3). Spending on recreation and culture, as a proportion of total spending, increases with age, and then declines after 74 years in the UK (Office for National Statistics, 2010: 3). Consumption expenditure on food and non-alcoholic drinks also increases with age, while the opposite is true for restaurants and hotels (Office for National Statistics, 2010: 3). This data is clearly illustrated in Figure 3.4 below.
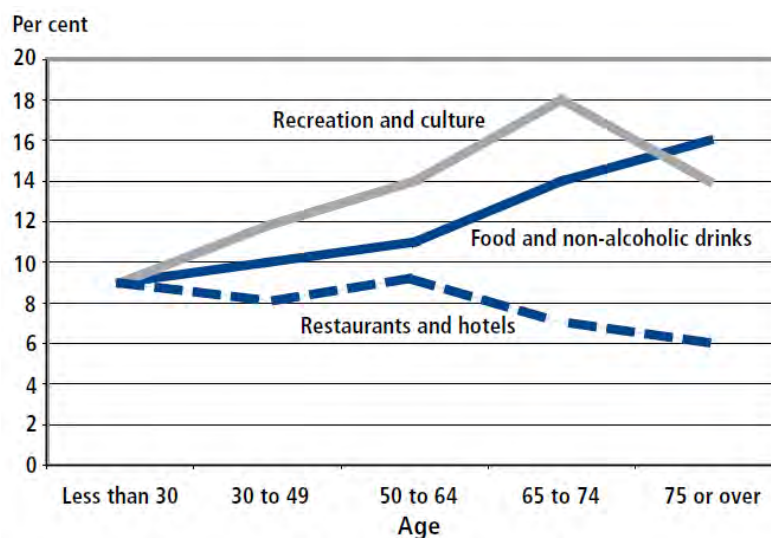
Figure 3.4: UK expenditure on selected items as a proportion of total spending by age

Source: Office for National Statistics, 2010: 3.

3.4.3.   Female consumer spending in the UK

Household surveys in the UK revealed that household spending is controlled by women. The percentage of total household spending controlled by women in the UK is outlined in Table 3.6 overleaf.

Table 3.6: Percentage of total household spending controlled by women in the UK

CATEGORY	Percentage
Women's clothes	90
Children's clothes	85
Food	80
Childcare / school expenses	78
Medical / dental expenses	59
Household goods	51
Tobacco	43
Recreation	42
Men's clothes	40
Holidays	36
Gambling	35
Meals out	34
Repairs to house	33
Motor vehicles	31

Source: Goldman Sachs Global Investment Research, 2009: 12.

The research found that women in the UK exert the greatest control over the purchasing of women‟s and children‟s clothing, food and childcare, in addition to other categories shown in Table 3.6 above. In another study, female purchasing was dominant in the categories of skin care, cosmetics, baby food and hair care (Nicholas, 2007: paragraph 5).

The next discussion deals with consumption in emerging markets, as comparisons can be drawn with the "third world" characteristics of South Africa. It must be noted that although South Africa is also considered an emerging market, consumption in South Africa will be dealt with specifically in Chapter 4. The markets of India and China are the primary focus in the following section, due mainly to them being the biggest emerging markets but also given that Indians are a major race group in South Africa and that many Chinese nationals have now migrated to South Africa, forming a substantial part of the population

(approximately 360 000 people) (Stats SA, 2013b: 2), and hence are part of the sample of the current study.

3.5.   CONSUMER SPENDING IN EMERGING MARKETS

According to Kasriel (2010: paragraph 29), emerging markets in countries such as India and China, display increased annual disposable income, as shown in Figure 3.5 below.
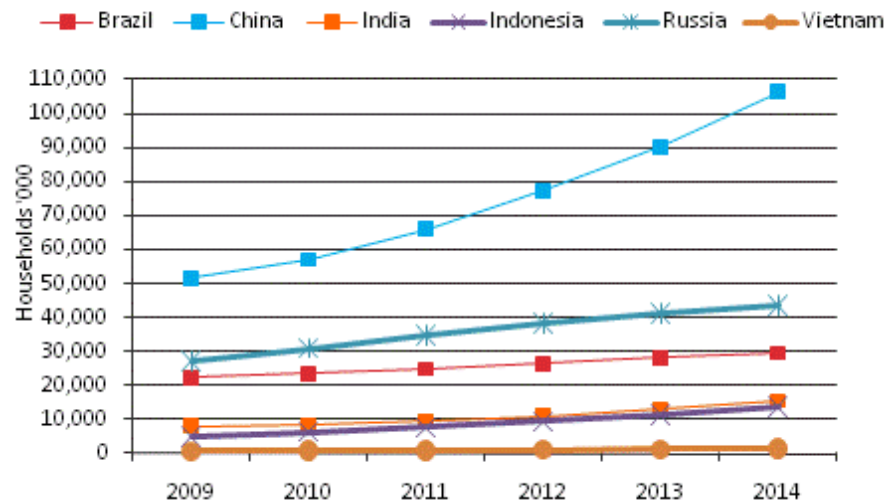
Figure 3.5: Households with an annual disposable income over US$10,000 in selected countries: 2009-2014

Source: Kasriel, 2010: paragraph 28.

Figure 3.5 above displays the predicted gradual increase in annual disposable income across households in emerging markets, with China showing the greatest increase over time.

Two emerging markets of significance in this study are India and China, as Indians and Chinese are part of the demographic make-up of South Africa. Consumer spending per person is nearly 50 times higher in developed countries than in India (22,600 US$ to 470 US$ per year) (Pöllänen & Eloranta, 2009: 100). Consumers in China and India spend about 200 US$ per person on food, beverages and tobacco annually. In 2006, the share of transport and communication spend was significantly large in India (16,5% of total consumption) and in China (17,8%) (Pöllänen & Eloranta, 2009: 100).

3.5.1. India

Consumer spending by individuals in India sees the largest share of expenses being spent on food, followed by other expenses, savings and housing (Thompson, 2012: paragraph 5). This is demonstrated in Figure 3.6 below.
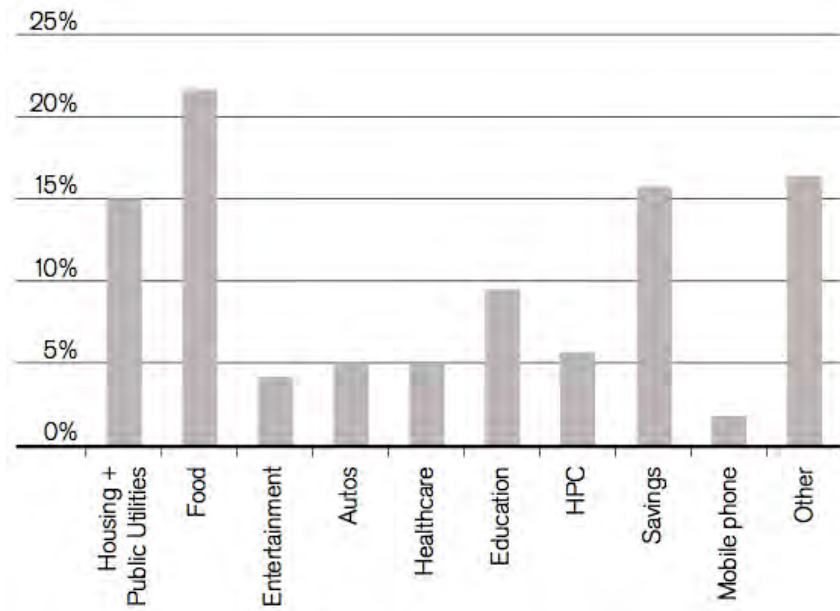
Figure 3.6: Consumer spending in India (Individuals)

Source: Thompson, 2012: paragraph 5.

Spending differs significantly in India, based on urban and rural consumers (National Sample Survey Office, 2013: 3). The average rural Indian spends 52.9% of the value of expenditure consumption on food. In categories that are deemed "non-food items", fuel and light for household purposes amount to 8% of total share of expenditure. The percentage share of expenses that is spent on clothing and footwear is 7% while medical expenses are 6.7% and education accounts for 3.5% (National Sample Survey Office, 2013: 3).

The average urban Indian spends 42.6% of the total household consumption expenditure on food (National Sample Survey Office, 2013: 3). Spending on education amounts to 6.9% of the expenditure share, fuel and light amount to 6.7%, and clothing & footwear to 6.4% (National Sample Survey Office, 2013: 3).

3.5.2. China

Individuals in China were found to spend the largest of their expenditure share on savings, followed by food and other expenses (Thompson, 2012: paragraph 5). This can be seen in Figure 3.7 below.
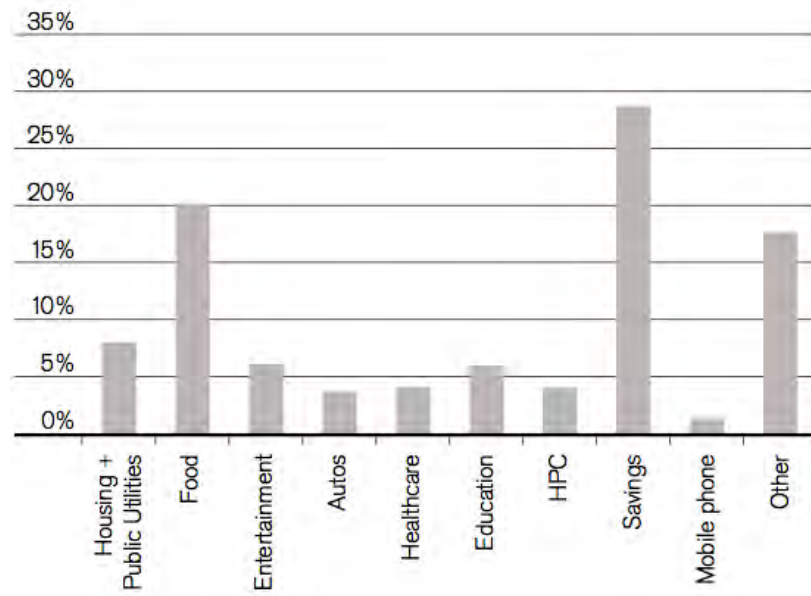
Figure 3.7: Consumer spending in China (Individuals)

Source: Thompson, 2012: paragraph 5.

Household consumption in China is relatively low compared to the US, Japan and the UK (Hodgson, 2009: paragraph 2). However, disposable income has a large effect on consumption (Chen, Guo & Zhang, 2010: 5) and rising urban incomes are seeing urban residents spending a higher percentage of their income on processed, packaged and imported food and drinks (The Economist Intelligence Unit, 2009: 10).

Annual earnings are set to increase in China, paralleled with increased consumption, and an increase in retail sales (The Economist Intelligence Unit, 2009: 10). During the next 20 years, an emerging middle class, with colossal spending power is set to arise in China (Farrell, Gersch & Stephenson: 2006: 8). As incomes increase, the spending patterns of this group will change, stimulating growth across consumption categories (Farrell *et al.*, 2006: 8). It has been reported that women consumers are fuelling the growth in consumption in China (Fenton, 2007: paragraph 1). In fact, women in Asia were tipped to be spending an estimated US$516 billion by 2014 (Lau, 2009: paragraph 6).

A pervasive trend present in Asia is the ageing of these populations with the effect of this seeing a rise in expenditure on health-related goods and services (Banjanovic, 2009: paragraph 5).

3.6.   CONCLUSION

In line with the current study describing consumer spending among female mall shoppers in Pietermaritzburg, this chapter has focused on global consumer spending trends. As South Africa is often viewed as an emerging market with some developed world characteristics (Molawa, 2010: 1), consumption in both developed and developing countries were considered.

As expected, it was found that global consumption is on the rise as consumers experience unparalleled growth in their disposable income. However, consumer spending per person is almost 50 times higher in developed countries, such as the US and the UK, than in emerging markets such as India and China, due to income disparities (Pöllänen & Eloranta, 2009: 100). While the greatest share of consumption among Chinese and Indian consumers is spent on food, the greatest share of spending among consumers in the US and UK is housing and related expenses. Distinct differences were viewed in spending related to age categories in the US and UK specifically. Further, the research revealed that as the global population ages, consumption increases across categories such as recreation and medical-related expenditure. It was also noted that in both first world and emerging markets, women are experiencing rising economic levels, fuelling consumption across all categories, especially food and apparel.

Now that the global patterns of consumption have been discussed, the next chapter focuses specifically on consumer spending in the South African market, for the purposes of comparison with spending among female mall shoppers in Pietermaritzburg – in the focus of the current study.

CHAPTER 4 :
CONSUMER SPENDING IN SOUTH AFRICA

4.1.   INTRODUCTION

This chapter discusses consumer spending in South Africa in detail. This serves as the backdrop for the current study, which looks at consumer spending among female mall shoppers in the city of Pietermaritzburg. Firstly, the demographics profile of South African is outlined, as the current study seeks to determine if the demographic variables related to sub-culture affects spending among female mall shoppers. Thereafter consumption patterns are detailed, which will enable the drawing of comparisons with the current study's findings.

4.2.   THE SOUTH AFRICAN MARKET

In this section, the demographics of the South African market are discussed, as different groups often share a common culture. Culture is an important determinant of spending patterns in consumers, and is a central focus of this study.

4.2.1.   Demographic profile

For 2013, Stats SA estimated the mid-year population of the country to be 52, 98 million (Stats SA, 2013b: 2). Approximately 51% (roughly 27,16 million) of the population is female (Stats SA, 2013b: 2). The racial profile sees the majority of South Africans being African (79,8%), followed by Coloureds (9%), Whites (8,7%), and Indian/Asians (2,5%) (Stats SA, 2013b: 3). The population estimates for 2013 (mid-year) are displayed in Table 4.1 overleaf.

Table 4.1: Mid-year population estimates by population group and sex: 2013

POPULATION GROUP	Male		Female		Total	
	Number	% of male population	Number	% of female population	Number	% of total population
African	20 607 800	79.8	21 676 300	79.8	42 284 100	79.8
Coloured	2 306 800	8.9	2 459 400	9.1	4 766 200	9.0
Indian/ Asian	669 200	2.6	660 100	2.4	1 329 300	2.5
White	2 239 500	8.7	2 362 900	8.7	4 602 400	8.7
Total	25 823 300	100.0	27 158 700	100.0	52 982 000	100.0

Source: Stats SA, 2013b: 3.

The population is distributed across nine provinces (Stats SA, 2013b: 2). The mid-year population estimates by province for 2013, are provided in Table 4.2 below.

Table 4.2: Mid-year population estimates by province: 2013

Province	Population estimate	% of total population
Eastern Cape	6 620 100	12.5
Free State	2 753 200	5.2
Gauteng	12 728 400	24.0
KwaZulu-Natal	10 456 900	19.7
Limpopo	5 518 000	10.4
Mpumalanga	4 128 000	7.8
Northern Cape	1 162 900	2.2
North West	3 597 600	6.8
Western Cape	6 016 900	11.4
Total	52 982 000	100.0

Source: Stats SA, 2013b: 3.

The province of Gauteng comprises the largest share of the population (24,0%), while KwaZulu-Natal has the second largest population (19,7%) (Stats SA, 2013b: 2).

4.2.2.   Educational levels

Education is an important means to economic upliftment. It is noted that 76% of South Africans (20 years and older) have a minimum of some high school education (Stats SA, 2012a: 12). Educational levels of persons 20 years and older, are outlined in Table 4.3.

Table 4.3: Educational levels of persons 20 years and older in South Africa

Educational levels	%
No formal education	6,5
Some primary/primary complete	17,2
Some secondary	37,1
Grade 12 (NSC)	27,4
Tertiary	11,5
Other	0,3

Source: Stats SA, 2012a: 12.

It has been found in previous studies, that large divergences in education levels are evident across the race groups, with White and Indian adults being the most highly educated (TNS Research Surveys, 2009: 1). This is evident in Table 4.4 below.

Table 4.4: Educational levels by race in South Africa

	African	White	Coloured	Indian	TOTAL
	%	%	%	%	%
No formal education	2	0	2	0	2
Some primary/primary completely	14	1	15	5	12
Some high school/ high school completed	74	60	73	75	73
Post matric	10	39	10	20	12

Source: TNS Research Surveys, 2009: 1.

Differences in education levels are evident across the race groups (TNS Research Surveys, 2009: 1). Considering that education levels may impact employment and remuneration, it is expected that similar racial skews affect income levels.

4.2.3. Income levels

South Africa is one of the most highly developed countries in Africa, yet great disparities exist in income of the population race groups due to past inequity (Business Report, 2010: paragraph 2). Data at a household level is probably more indicative of living standards in

the country than data at a personal level (TNS Research Surveys, 2009: 2). Table 4.4 below indicates average income levels across the population groups.

Table 4.5: Average monthly household income in South Africa

	African	**White**	**Coloured**	**Indian**	**TOTAL**
Average monthly household income	R5 803	R32 250	R11 599	R21 060	R9 961

Source: Stats SA, 2012b: 12.

In South Africa, the average household income is R9 961 per month. It can be seen that the average household income for African households is considerably lower than the other race groups. As well as differing significantly by race, income levels also contrast by region. The table below (Table 4.5) displays the average household income levels by province in the country.

Table 4.6: Average monthly household income by province

PROVINCE	**Average monthly household income**
Gauteng	R13 020
Western Cape	R11 955
Northern Cape	R7 181
KwaZulu-Natal	R6 921
Mpumalanga	R6 467
Free State	R6 276
North West	R5 830
Eastern Cape	R5 378
Limpopo	R4 737

Source: Stats SA, 2012b: 12.

Gauteng boasts the highest average monthly household income (R13 020); followed by the Western Cape (R11 955), Northern Cape (R7 181) and KwaZulu-Natal (R6 921) (Stats SA, 2012b: 12). The Limpopo province has the lowest average monthly household income, at R4 737 (Stats SA, 2012b: 12).

4.2.4. Household density

The financial stress of lower incomes for African and Coloured households mentioned above is further exacerbated by the larger size of these households in comparison to White and Indian/Asian households (Leibbrandt & Levinsohn, 2011: 24). In terms of household density (or household size), there are on average five people per household in South Africa (Leibbrandt & Levinsohn, 2011: 24). The average household size by race group is given in Table 4.6 below.

Table 4.7: Household size by race

RACE GROUP	AVERAGE HOUSEHOLD SIZE
African	5,3
White	3,5
Coloured	5
Indian/Asian	4,6

Source: Leibbrandt & Levinsohn, 2011:24.

Those most likely to live in the poorest of conditions are also the most likely to have the largest households (TNS Research Surveys, 2008: 2).

4.3. CONSUMPTION DISTRIBUTION IN SOUTH AFRICA

Concomitant with a booming economy post-apartheid, was an increase in disposable income and consumer spending (Stats SA, 2008: 16). Figure 4.1 displays the distribution of private consumption in South Africa in US Dollars from 2003 to 2009.
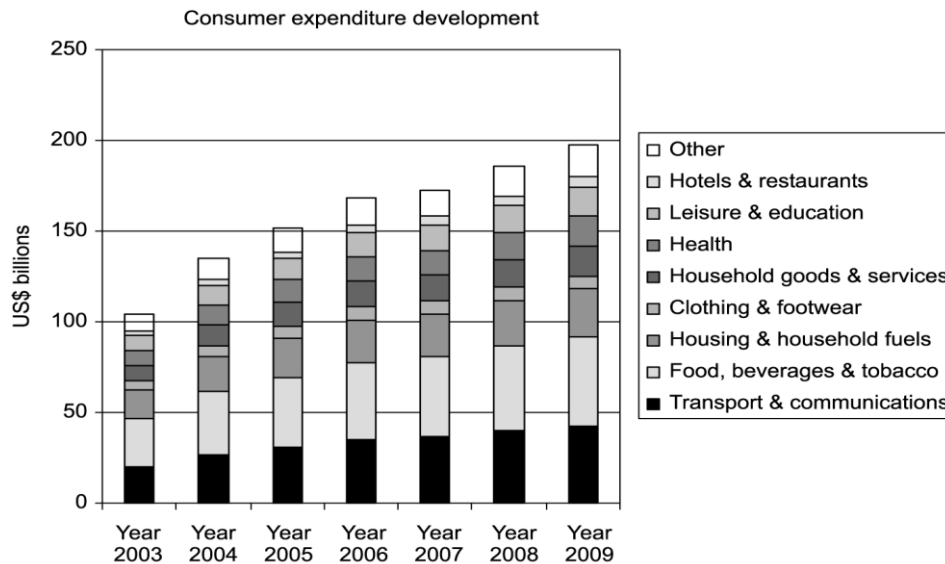
Figure 4.1: Consumption distribution in South Africa 2003-2009

Source: Pöllänen & Eloranta, 2009: 103.

Clearly, there has been a marked increase in spending across categories since 2003, especially regarding transport and communications, food, beverages and tobacco, housing and household fuels, and household goods and services.

4.3.1.   Expenditure of the average South African household

The most recent Household Income and Expenditure Survey reveals that the average South African household spends R95 183 per year (approximately R7 932 monthly), with the largest categories of spending being: housing (32%), transport (17,1%), food (12,8%) and miscellaneous goods and services (14,7%) (Stats SA, 2012: 2). The average spending on main expenditure categories, and the corresponding percentage contribution for households, is outlined overleaf, in Table 4.7.

Table 4.8: Annual household consumption expenditure by expenditure category

MAIN EXPENDITURE CATEGORY	Rand		Percentage contribution
	Total *(in millions)*	Average	
Food and non-alcoholic beverages	159 973	12 200	12.8
Alcoholic beverages and tobacco	13 697	1 045	1.1
Clothing and footwear	56 170	4 284	4.5
Housing, water, electricity, gas and other fuels	399 991	30 505	32.0
Furnishings, household equipment and routine maintenance of dwelling	63 944	4 877	5.1
Health	17 794	1 357	1.4
Transport	213 977	16 319	17.1
Communication	35 431	2 702	2.8
Recreation and culture	38 020	2 900	3.0
Education	33 355	2 544	2.7
Restuarants and hotels	30 332	2 313	2.4
Miscellaneous goods and services	183 614	14 003	14.7
Unclassified items	1 760	134	0.1
Total	1 248 058	95 103	100.0

Source: Stats SA, 2012b: 2.

Housing, water, electricity, gas and other fuels is the largest contributor to household spending, representing 32,0% of total household consumption expenditure. The average household spending on this category amounts to R30 505 annually (or R 2542 monthly). Transport is the second largest expenditure group, with the average household spending R16 319 annually (R1 360 monthly) (Stats SA, 2012b: 3).

The third largest category of spending is miscellaneous goods and services, accounting for 14,7% of total annual household consumption spending (Stats SA, 2012b: 3). According to Stats SA, this can be attributed to the classification system used for the survey conducted, which includes insurance as part of miscellaneous goods and services (2012b: 3). Since medical aid contributions and medical insurance also fall under miscellaneous expenditure, the health expenditure average is deemed to be low (at 1,4%); with this category representing „out-of-pocket expenditure by households" only (Stats SA, 2012b: 3).

On average, a typical household spends R12 200 on food and non-alcoholic beverages annually, amounting to 12,8% of household consumption (Stats SA, 2012b: 3). Consumption expenditure on alcoholic beverages and tobacco was 1,1%, with Stats SA reporting that this figure may be underrepresented as these items "are generally seen as sin expenditure" (2012b: 3).

Clothing and footwear form 4,5% of total consumption, while the remaining categories include: recreation and culture (3,0%), communication (2,8%), education (2,7%), and restaurants and hotels (2,4%) (Stats SA, 2012b: 3).

While the figures above detail consumption expenditure of an average household in South Africa, it would be of interest to view expenditure corresponding to different income groups in the country. Figure 4.2 below provides a demonstration of how household spending differs across income groups in South Africa.
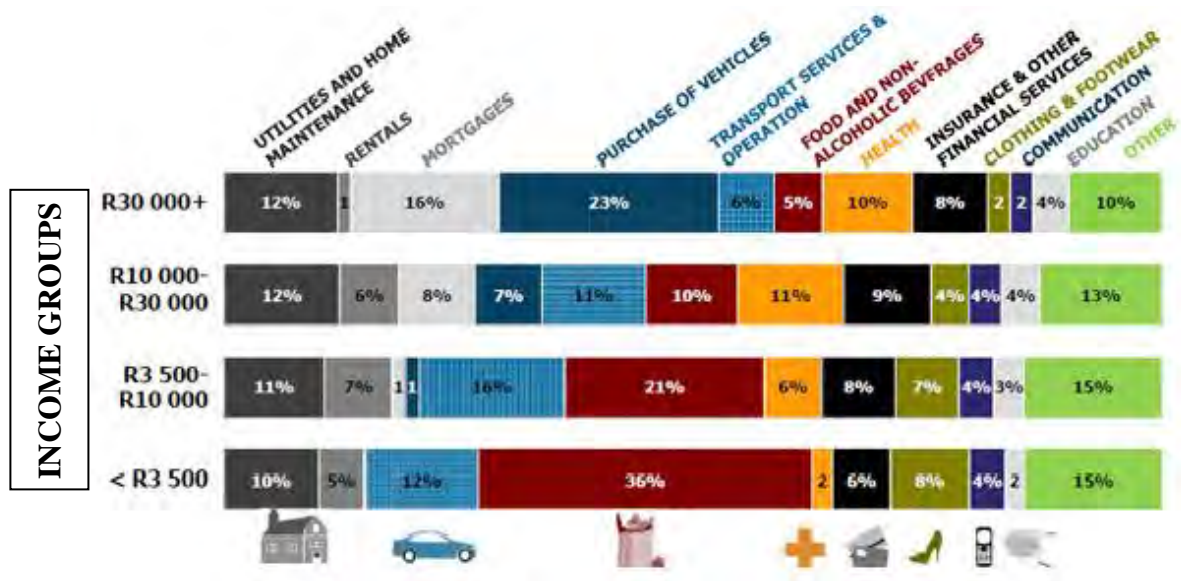
Figure 4.2: The distribution of monthly household expenditure within income groups

Source: Lamprecht, 2013: paragraph 10.

The most pervasive trend in spending related to income group, is that the lower the incomes of households, the greater the amount spent on food (Lamprecht, 2013: paragraph 9) The opposite is true for expenditure on health and education, with lower income groups

spending less, having access to government services; whilst more affluent groups prefer to spend more on private services of this nature (Lamprecht, 2013: paragraph 11).

4.3.2. Consumption expenditure by race group

As discussed in Chapter 2, consumer spending is influenced by a consumer's particular race sub-culture. The current study aims to determine this influence on spending among female mall shoppers in Pietermaritzburg. Hence, consumption expenditure will now be discussed per race group in South Africa. The percentage of total household consumption expenditure per race group is listed below in Table 4.8.

Table 4.9: Percentage of total household consumption expenditure in category by race group

CATEGORY	AFRICAN	COLOURED	INDIAN	WHITE
Food and non-alcoholic beverages	18.7	16.4	6.7	6.4
Alcoholic beverages and tobacco	1.2	2.2	0.7	1.1
Clothing and footwear	6.8	5.1	3.3	2.1
Housing,water, electricity, gas and other fuels	26.5	30.4	36.9	37.9
Furnishings, household equipment and routine maintenance of the dwelling	5.5	4.3	4.1	5.1
Health	1.2	1.4	1.3	1.7
Transport	16.9	14.7	20.5	17.5
Communication	2.9	3.1	3.3	2.7
Recreation and culture	2.4	3.5	3.7	3.6
Education	2.6	2.6	3.1	2.7
Restuarants and hotels	2.4	2.3	1.9	2.8
Miscellaneous goods and services	12.9	13.9	14.7	16.9
Unclassified items	0.2	0.1	0.0	0.1
Total	100	100	100	100

Source: Statistics SA, 2012b: 2.

From this table, comparisons in spending across race groups are possible in the following expenditure categories:

- **Food and non-alcoholic beverages**

African households" spend is the highest, at 18,7%, on food and non-alcoholic beverages with Coloured households spending a similar proportion of 16,4%. Considerably lower spending can be seen for Indian/Asians (6,7%) and Whites (6,4%) (Stats SA, 2012b: 14).

- **Alcoholic beverages and tobacco**

Coloured households spend the highest proportion at 2,2%. African households spend 1,2%, while Indian/Asians and Whites spend similar proportions at 0,7% and 0,8% respectively (Stats SA, 2012b: 14).

- **Clothing and footwear**

African households spend a relatively higher proportion (6,8%) on clothing and footwear in comparison to the amounts spent by Coloured (5,1%), Indian/Asian (3,3%) and White (2,1%) households (Stats SA, 2012b: 15).

- **Housing, water, electricity, gas and other fuels**

African households spend 26,5% and Coloured households 30,4% of their expenditure on housing, water, electricity, gas and other fuels; while Indians/Asians spend 36,9% and Whites, 37,9%. (Stats SA, 2012b: 16).

- **Furnishings, household equipment and routine maintenance of the dwelling**

African and White households spend 5,5% and 5,1% of their expenditure on this category respectively. Coloured households (4,3%) spend similar proportions to Indians/Asians (4,1%) (Stats SA, 2012b: 17).

- **Health**

Spending on health was comparable across race groups, ranging from 1,2% (African households) to 1,7% (White households) (Stats SA, 2012b: 17).

- **Transport**

Indian/Asian-headed households spend the most at 20,5% followed by White (17,5%), African (16,9%), and lastly, Coloured-headed (14,7%) households. (Stats SA, 2012b: 119).

- **Communication**

There are similarities between race groups, as White households spend 2,7% and Indians/Asians households spend 3,3% (the highest) (Stats SA, 2012b: 20).

- **Recreation and culture**

A similar proportion is spent on recreation and culture by Indian/Asian (3,7%), White (3,6%) and Coloured-headed (3,5%) households. African-headed households spend the least at 2,4% (Stats SA, 2012b: 21).

- **Education**

Indian/Asian-headed households spend the highest proportion (3,1%) on education, while the other race groups exhibit similar proportions (Stats SA, 2012b: 21).

- **Restaurant and hotel services**

White-headed households spend 2,6% of their household expenditure on restaurant and hotel services compared to 2,4% for African-headed households and 2,3% for Coloured households. Indian/Asian-headed households spend the lowest proportion (1,9%) in this category (Stats SA, 2012b: 22).

- **Miscellaneous goods and services**

African households spend the smallest proportion of their expenditure on these goods and services (12,9%), Coloureds spend 13,9% and Indian/Asian-headed households spend 14,7%. White-headed households spent the highest proportion at 16,9% (Stats SA, 2012b: 23).

The next section details trends in female consumption in South Africa, given that the current study focuses on female mall shoppers.

4.4. SOUTH AFRICAN TRENDS IN FEMALE CONSUMER SPENDING

There are more female adults in South Africa (51%) than male adults (49%) (Stats SA, 2013a: 1). The most pervasive trend in spending amongst South African women is the proliferation of the "Black Diamond" women‟s spending power (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 4). Black Diamonds are a group of the emerging African elite market (Kotler *et al*, 2010: 150). The female segment of Black Diamonds now wield a spending power equal to that of white South Africans (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 4).

Black Diamond women spend more on non-traditional products such as motor vehicles, and as many head their households, they now make final purchase decisions (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 7). 89% of Black Diamond women make the day to day buying decisions, while 69% make the final decision over the major purchases in their dwellings (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 7).

Black Diamond women also feel a large accountability towards their extended family and spend an average of 15% of their individual income on family members who do not reside at home (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 7).

4.5. CONCLUSION

In line with the current study on the disposable income and spending among female mall shoppers in the city of Pietermaritzburg, this chapter has discussed aspects of the South African consumer. In South Africa, the average household income is R9 961 per month, with the average household income for African households being considerably lower than the other race groups. On average, South African households spend 12,8% of household consumption on food and non-alcoholic beverages (Stats SA, 2012b: 3). Clothing and footwear amounts to 4,5% of total consumption, while the remaining categories include: recreation and culture (3,0%), communication (2,8%), education (2,7%), and restaurants and hotels (2,4%) (Stats SA, 2012b: 3).

Consumption compared across race groups in the country revealed differences in the spending. This was in accordance with theoretical literature presented in Chapter 2, which highlighted race sub-culture as an important variable impacting consumption. African and

Coloured households spend considerably higher than Indian/Asians and Whites on food and apparel (Stats SA, 2012b: 14). In contrast, Indians and Whites spend a greater share on housing, water, electricity, gas and other fuels (Stats SA, 2012b: 16). Indian/Asian-headed households spend the highest proportion on education and transport, while the other race groups exhibit similar proportions (Stats SA, 2012b: 21). The similarities between race groups, such as spending on health, communication and recreation and culture by households were comparable (Stats SA, 2012b: 21).

As females in South Africa are now the majority of the population, their consumption habits are likely to draw increasing attention and hence this study focuses on the female market. The next chapter deals with the methodology employed in the current study to determine the disposable income and consumption among female mall shoppers in Pietermaritzburg.

CHAPTER 5 :
RESEARCH METHODOLOGY

5.1.   INTRODUCTION

This chapter deals with the research methodology employed in the study. It outlines the research objectives, and the main research question. Thereafter the research design used and the techniques used in the data collection and analysis are outlined.

5.2.   PURPOSE AND OBJECTIVES OF THE RESEARCH

The growing significance of the female market gives marketers impetus to tap into this promising market. Much can be gleaned from the consumption habits of women. Numerous studies conducted both abroad and locally, provide statistics of consumer spending amongst women. However, in order to effectively target women in the Pietermaritzburg region, a study of women's spending specific to this area has proved most useful. Additionally, because of the dynamic nature of the economic environment, current research of markets proves more valuable. Emergent trends show that consumers are likely to be found in shopping malls (Geyer, Coetzee, Du Plessis, Donaldson & Nijkamp, 2011: 269). Given this inclination of urban consumers to shop in malls, this study focused specifically on female mall shoppers. Consequently, the study sought to determine the disposable income and spending habits of female mall shoppers in Pietermaritzburg.

5.2.1.   Justification of the focus of the study

This study focused specifically on female mall shoppers in Pietermaritzburg. The reasons for the focus on women who shop at malls are now outlined.

Firstly, the female market has experienced growing economic influence and hence has come under much focus in recent times (Harkness, 2013: 208). For these reasons an understanding of their consumption would provide possible opportunities for marketers, and could yield useful insights to plan strategy to target this growing market.

Secondly, the study focused specifically on mall shoppers. Consistent with research on the value of time to working women, shopping malls were found to attract customers, by providing an assortment of goods and products in a single convenient location (Raajpoot,

Sharma & Chebat, 2007: 827). Mall development and shopping has been on the rise in South Africa, due to offering greater security, greater accessibility from consumers" homes in the suburbs, adequate safe parking, the protection of shoppers against poor weather conditions, and the presentation of a variety of shopping opportunities and entertainment value (Geyer *et al*., 2011: 270). Indications are that in South Africa, consumers prefer shopping centres in suburban areas over traditional shopping areas in central city locations (Geyer *et al*., 2011: 269). Hence the justification of using mall shoppers in this study is that consumers are more likely to be found in malls.

5.2.2.   The research question

As the current study sought to determine the household disposable income and spending habits of female mall shoppers in Pietermaritzburg, the research question is thus:

How do female mall shoppers in the Pietermaritzburg area spend their household disposable income and is there a difference among the race groups in this spending?

5.2.3.   The research objectives

The aim of this research was to describe the consumer spending of women, specifically among mall shoppers, in Pietermaritzburg.

The primary research objectives were:

a.   To determine the magnitude of disposable income amongst female mall shoppers in Pietermaritzburg.

b.   To ascertain the types of products and services these women spend money on.

c.   To establish how much is spent on each type of product/service.

The secondary objective was to determine the influence of sub-cultural factors, such as race and age, on spending amongst these women.

5.3.   THE RESEARCH DESIGN

Research design refers to a framework and logistical arrangements for data collection for the research purpose and analysis thereof (Bryman & Bell, 2011: 40). A descriptive research design was employed in this study. According to Malhotra, Hall, Shaw and

Oppenheim (2008: 70), descriptive research studies are those concerned with describing the characteristics of a market. As this research study essentially aimed to describe what female mall shoppers in the city purchase with their disposable income, a descriptive research approach was used. This entails a quantitative study. Quantitative research collects data that is open to statistical analysis, so that conclusions may be drawn to the population from which the subjects in the sample are taken (Zikmund, Babin, Carr & Griffin, 2013: 134). In this study, the data collected from a sample, was used to draw conclusions about the broader population of female mall shoppers in Pietermaritzburg. The most common technique used to collect descriptive data is the survey or questionnaire (Aaker, Kumar, Day & Lawley, 2005: 62). For the purposes of this research, the mall intercept survey method conducted by the researcher, was used, the details of which are discussed below.

5.3.1. Mall intercept survey

As stated above, the research that was conducted employed a survey questionnaire using the mall intercept technique. The rationale for using this technique is that it has a cost advantage, is not overly time consuming and has fairly high response rates (Zikmund *et al.*, 2013: 186). The mall intercept method is a type of convenience sampling, as potential respondents are not chosen at random and may hence not be representative of the target population, which is a limitation of this method (Johnson & Christensen, 2010: 201). However, in this study, it was not necessary to get a sample representative of the population - rather, the target was female mall shoppers in the city of different demographic groups.

The questionnaire was administered by the researcher. The researcher was able to choose respondents of different race and age groups, to include a broad spectrum of female mall shoppers in the study. A small incentive of candy was offered to encourage participation, and questionnaire administration was kept brief to minimise the inconvenience to the respondents. In order to encourage response to questions requiring sensitive information about income and spending, questionnaires were administered with respondents individually and not in the presence of other respondents or shoppers; and respondents were assured by the researcher that information was confidential and anonymous. An informed consent document outlined the fact that respondents" names were not used in the study.

5.3.2. Methodology

The following section details the methodology of the study, and begins with the sample design.

5.3.2.1. Sample design

Sample design in research addresses two main issues: the selection of the target population and how large this selection will be (Dattalo, 2008: 3). The target population is the complete collection of observations of the research (Lohr, 2010: 3). In this study the target population was female mall shoppers with disposable income. The sample population can be deemed the "subset of the population" (Lohr, 2010: 3), hence in this study, the sample population was Pietermaritzburg female mall shoppers. The sampling frame, a group from which the sample was drawn (Bryman & Bell, 2011: 176), comprised of female shoppers at Liberty Midlands Mall. The use of this mall was chosen specifically as it is by far the largest mall in Pietermaritzburg and in the KwaZulu-Natal Midlands, drawing shoppers from a host of suburbs due to its location off a national road (Liberty Holdings, 2013: 1). This mall boasts foot traffic of approximately 700 000 monthly (Chetty, 2014).

The sample technique of convenience sampling was utilised in this study, and is a type of non-probability sampling where samples are drawn on the basis of convenience (Bryman & Bell, 2011: 190). As non-probability sampling procedures pose difficulties as results may not be generalisable (Bryman & Bell, 2011: 195) and rely on the judgement of the researcher (Zikmund *et al*., 2013: 392), efforts were concentrated on ensuring the sample was as diverse as possible, by targeting an equal proportion of each race group. The quota of 100 respondents in each of the four major race groups in the sample was set in order to draw comparisons between the groups.

The population of females in the Pietermaritzburg region was estimated at the time of study to be 324 082 (Stats SA, 2013: 55). A sample size of 375 was calculated using the total population of females in an Exel sample size calculator. In this study, the income and expenditure of female mall shoppers were ascertained, with differences in this income and expenditure investigated across the race groups. As there are four major race groups to be considered in this study, the sample size decided on was 400 - an equal distribution of 100

per race group, so that the sample was diverse and results could be comparable across race groups.

Now that the sample design has been described, the following section will detail the data collection design.

5.3.2.2. *Data collection design*

Primary data was collected via a questionnaire. Since the study was based on the household disposable income and the spending habits of female shoppers, questions were designed by consulting literature pertaining to the disposable income and spending habits of women in general. The main categories of spending were taken from Stats SA"s Income and Expenditure of Households Report of 2010/2011 (Stats SA, 2012b).

The questionnaire was pretested with a group of 20 respondents (five respondents from each race group). The pilot study respondents came from the same population as the sample for this study (female mall shoppers at the Liberty Midlands Mall). The pilot respondents were selected via convenience sampling. A broad spectrum of female mall shoppers, including different race and age groups was included in the pilot test, as this was the proposed sample of the study. Pretesting is important as it enhances the quality of the questionnaire design and helps reveal errors where they may be corrected before the data collection is commenced (Zikmund *et al.*, 2013: 231). One question was reworded, as the term "disposable income" was found to be incorrectly interpreted or misunderstood by respondents. Hence, this was explained in simpler terms as net income. No other changes were made to the questionnaire, as the pretesting did not reveal other inadequacies.

- **Questionnaire design**

The following questions included in the questionnaire were developed in an attempt to meet the specific research objectives. As mentioned previously, the questions were designed using a combination of extracts from related literature and research material on income and expenditure reports, such as the US Department of Labor Consumer Expenditure Survey (2010) for Questions 1 to 10, and Stats SA"s Income and Expenditure of Households Report of 2010/2011 (Stats SA, 2012b) for spending categories in Question 11. An example of the questionnaire is in Appendix B of this dissertation.

Question 1 determined the age category of the respondent. This was asked in order to determine the age cohort of the respondent.

Question 2 asked for the demographic detail of the participant"s race group. This was included as one of the objectives of the research was to determine if disposable income and spending differed across race groups.

Questions 3 to 5 elicited the nationality, suburb and religion of the respondent. While some of the detail required here was purely demographic, the suburb of Pietermaritzburg was required as the study focused on Pietermaritzburg residents only. Respondents who were not from Pietermaritzburg were excluded at this point in the survey.

Question 6 ascertained the number of people in the household of the respondent, while Question 7 determined the household type.

Question 8 determined the occupation of the respondent, which was included to determine the range of occupations of working women in Pietermaritzburg.

Question 9 revealed the frequency of visiting the Liberty Midlands Mall, the site of the survey.

Question 10 indicated the respondent"s total monthly household income after deductions, as an insight into their household disposable income, which is the chief objective of the study. It was decided to use household disposable income, and not personal disposable income, in order to determine the actual amount available to the respondent for spending. It must be noted that the question did not use the words "disposable income", as it was determined in pretesting that this was not understood or interpreted correctly by all respondents. Hence respondents were asked for their total monthly household income after deductions.

Lastly, question 11 explored the total monthly spend of the female shoppers in various listed categories, as one of the main objectives of the study was to ascertain consumption in different product and service categories. The list of spending categories was derived from prior similar studies: Stats SA"s Income and Expenditure of Households Survey

(Stats SA, 2012b) and the US Department of Labor Consumer Expenditure Survey (2010), and included:

- Housing/ Rent/ Bond
- Electricity and water
- Medical and healthcare
- Personal care, e.g. cosmetics
- Insurance and investments
- Food and groceries
- Education
- Recreation and entertainment
- Clothing and footwear (women"s, men"s and children"s)
- Transport
- Alcohol, tobacco and cigarettes
- Communication (home telephone and cell phone)
- Other

- **Data collection.**

The quantitative data was collected at the Liberty Midlands Mall over a period of three weeks. Prior to the mall intercept survey, permission was obtained from the mall. Convenience sampling was used by the mall intercept technique. The questionnaire was administered by the researcher who selected respondents of different race and age groups, in order to gain a diverse sample consisting of a broad spectrum of female mall shoppers in the study. As discussed earlier, potential respondents were approached and the study and questionnaire administration process was outlined. A small incentive was offered to encourage participation, and through informed consent documents, questionnaire administration was conducted with each respondent in isolation.

5.3.3. Data analysis

This section outlines the data analysis procedures utilised in this study. This comprises techniques suitable for the nominal and interval data collected in the questionnaire. The nominal data is summarised using bar graphs and frequency tables whilst the interval data is summarised using histograms and descriptive statistics such as the mean. The point of

using graphical and descriptive statistics is to identify patterns, trends and outstanding features in the data. The descriptive statistics also include the mean, mode, median and standard deviation. These statistics support the results of the graphical statistics and frequency tables. The SPSS (Version 21) was used to process the data.

In order to test if the data comes from a normal distribution or not, the Kolmogorov Smirnov test was used. Parametric tests, such as the one way analysis of variance (ANOVA), were used to check for differences amongst groups using the various demographic variables such as age or race. The non-parametric counterpart of the ANOVA, the Kruskal Wallis test, was used if the data on these variables were found via the Kolmogorov Smirnov test to be non-normal in nature.

5.3.4. Reliability, validity and ethical issues

In this section, reliability, validity and ethical issues around the study are discussed.

5.3.4.1. Reliability

Reliability refers to the "consistency of the measurement of a concept" (Bryman & Bell, 2011: 158). One of the most commonly used tests of internal reliability, the consistency of results across items, is the Cronbach"s Alpha coefficient test (Bryman & Bell, 2011: 159). The figure 0.80 for the Cronbach"s Alpha test is generally accepted as a satisfactory measure of internal consistency (Sarstedt & Mooi, 2014: 256). This study yielded a Cronbach"s Alpha of 0,821, which is acceptable and considered reliable.

Table 5.1: Reliability statistics

Cronbach's Alpha	Cronbach's Alpha based on standardised items	No. of items
.821	.866	13

5.3.4.2. Validity

The validity of study refers to whether the indicators devised to gauge a concept measure it appropriately (Bryman & Bell, 2011: 159). Validity of the measurement instrument in this

study was ensured by using a pilot study. The pilot study is an important procedure used to improve the internal validity of the research instrument (Stangor, 2014: 101). It involves administering the intended questionnaire on a group on individuals and gaining insight to ensure the instrument yields the appropriate data from the intended sample (Stangor, 2014: 101). The proposed questionnaire was administered to pilot subjects hailing from the same population as the sample; and in the same manner as it was envisaged in the main study. The pilot subjects were asked for feedback to identify ambiguities and difficult questions, and responses were studied to determine if the questionnaire yielded the information intended for the study. The questionnaire was then revised accordingly.

5.3.4.3. Ethical issues

In adhering to good ethics regarding research, an ethical clearance application was submitted to the University of KwaZulu-Natal in order to obtain approval to conduct the survey (refer to Appendix A). In addition, an informed consent document was attached to every questionnaire to inform all participants that they were able to withdraw from the survey at any stage, and assuring them that their details would be kept confidential. The informed consent document can be found in Appendix C. Furthermore, permission was obtained from the Liberty Midlands mall before research was conducted on site.

5.4.   CONCLUSION

To conclude, this chapter has discussed the research process of the current study and the justification thereof. The primary aim of this research was to describe the income and consumer spending among female mall shoppers in Pietermaritzburg. The study also intended to determine the influence of sub-cultural factors, such as race and age, on spending amongst these women. Therefore, the sample was intended to be diverse in terms of race and age. Data was collected using a pretested questionnaire by the researcher who selected suitable respondents by convenience sampling via the mall intercept method in the largest mall in the city, the Liberty Midlands Mall. The data was then analysed using the SPSS programme (Version 21). The next chapter provides the details of the findings of the study.

CHAPTER 6 :
PRESENTATION AND DISCUSSION OF FINDINGS

6.1.   INTRODUCTION

This chapter deals with the findings related to this study that aimed to measure the disposable income of female mall shoppers in Pietermaritzburg, as well as describe consumption patterns of these women. Data was collected from a sample of female mall shoppers at the largest mall in the city that is centrally located. The findings discussed begin with a description of the demographic characteristics of the sample. Thereafter, the household disposable incomes, categories of products and services spent on, as well as the respective amounts spent on these various categories by the sample are reported.

6.2.   DESCRIPTION OF SAMPLE

The sample was composed of 356 women shoppers. A summary of the sample descriptive statistics is given below.

Table 6.1: Summary of sample descriptive statistics

	Mean	Std. Deviation	Variance
NUMBER OF ADULTS IN HOUSEHOLD	2.11	.750	.563
NUMBER OF CHILDREN IN HOUSEHOLD	1.56	1.260	1.588
MALL VISIT FREQUENCY	4.06	1.299	1.686

The mean, sample variance and sample standard deviation were considered in the analysis. The mean is the sum of all the values divided by the sample size, and is considered an average (Bryman & Bell, 2011: 344). The sample variance is the degree or quantity by which each observation varies one from another (Zikmund *et al*., 2013: 346). The sample standard deviation is the square root of the sample variance. The standard deviations are consistently about „1‟and this indicates good consistency between the observations due to the low variability (Zikmund *et al*., 2013: 346).

The details of the sample description follow in the next section.

6.2.1. Age distribution

The distributions of the age groups were roughly bell shaped with the age group 30-45 years (36%) being a modal, followed by 21-29 years (28.1%) and 46-65 (25.8%) years, showing a greater prominence of middle aged respondents.
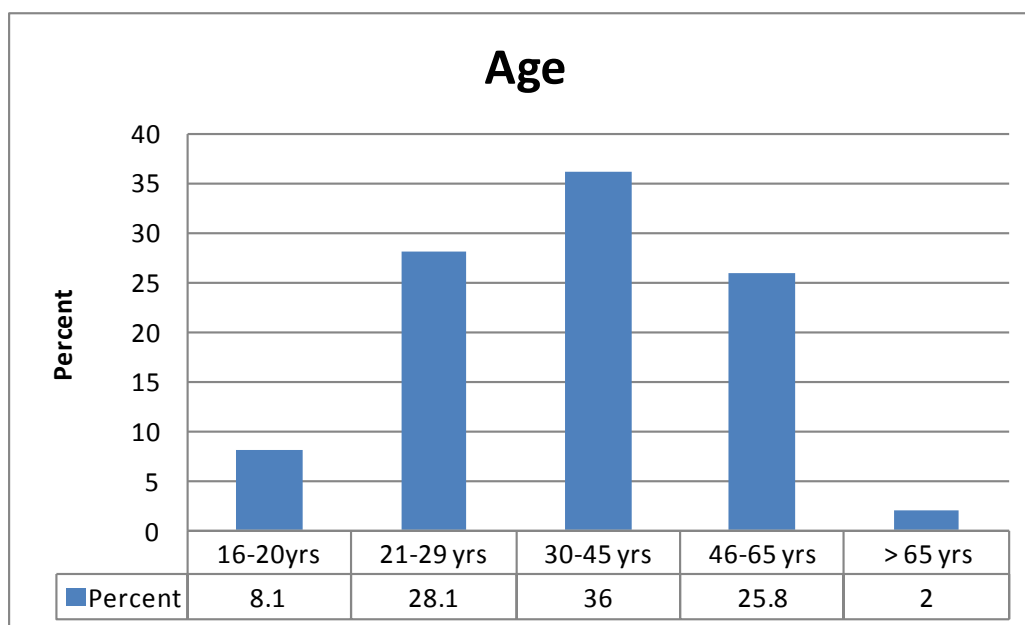
Figure 6.1: Age distribution of sample

Recent statistics in the Pietermaritzburg region reveal that 15-19 year old females make up 9,7% of the female population in the city (Stats SA, 2013a: 55). The 20-29 year category for females comprise 21,2% of the female residents in Pietermaritzburg (Stats SA, 2013a: 55). The 30-44 year old age group consists of 20,7% of the female population (Stats SA, 2011: 55). The 45-64 year old females in Pietermaritzburg make up 16,99% of female residents in the city (Stats SA, 2013a: 55). Females who are 65 and older comprise 6,3% of the female residents in Pietermaritzburg (Stats SA, 2013a: 55). In this study, the modal age group was 30-45 years (36%) followed by 21-29 years (28.1%). This sample appears to have a greater representation of these two age groups than the actual females in the corresponding age groups in Pietermaritzburg females, perhaps as they are in their economic prime and hence are more likely to frequent shopping malls. It is also possible that the shopper profile of the Liberty Midlands Mall may not be typical of the general Pietermaritzburg population.

6.2.2. Race group of respondents

The sample consisted of an equal proportion of African, White and Indian respondents and a lower proportion of Coloured respondents. These results are demonstrated in the figure below.
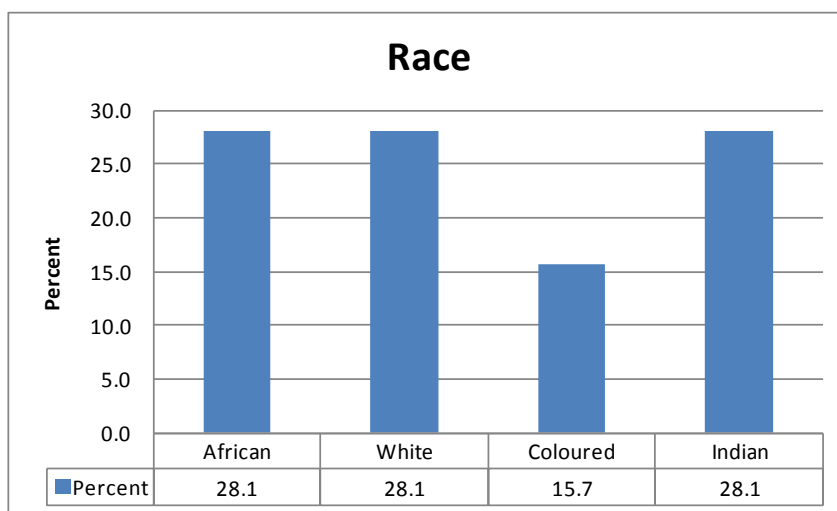
Figure 6.2: Race groups of respondents

The data collection methods attempted to attain an equal distribution of the race groups, but fell short in terms of the number of coloured respondents. In 2013, the percentages of the race groups among Pietermaritzburg respondents were: White 27%, Indian 31%, African 37% and Coloured 5% (TNS Research Surveys as cited by The City Press, 2013: paragraph 11). As the Coloured race group only comprises 5% of the city‟s population (Roots as cited by The City Press, 2013: paragraph 11), it is assumed that this is the reason for the shortfall in the number of coloured respondents in this study.

6.2.3. Highest education level of respondents

The modal education groups were Matric (28.7%) and Diploma (27%). This is evident in Figure 6.3 below. According to Stats SA (2013a: 22), 31,2% of residents in KwaZulu-Natal aged 20 years and older had a Matric (grade 12 level of education) with 9,1% of people having higher education levels. Thus it can be seen that about 54,5% of the sample were fairly highly educated, having an education level higher than a matric qualification.
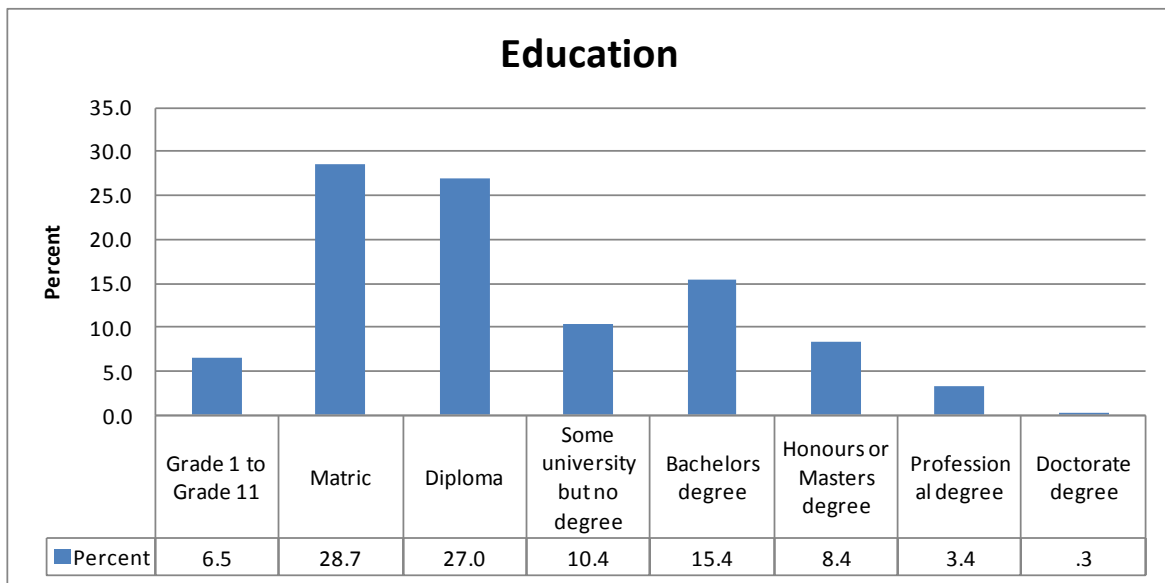
Figure 6.3: Education levels of respondents

6.2.4. Nationality of respondents

The majority of the respondents were South African (99.4%). Only 0,6% of the respondents were not South African citizens.

6.2.5. Religion of respondents

The different religions of respondents are shown in Figure 6.4 below.
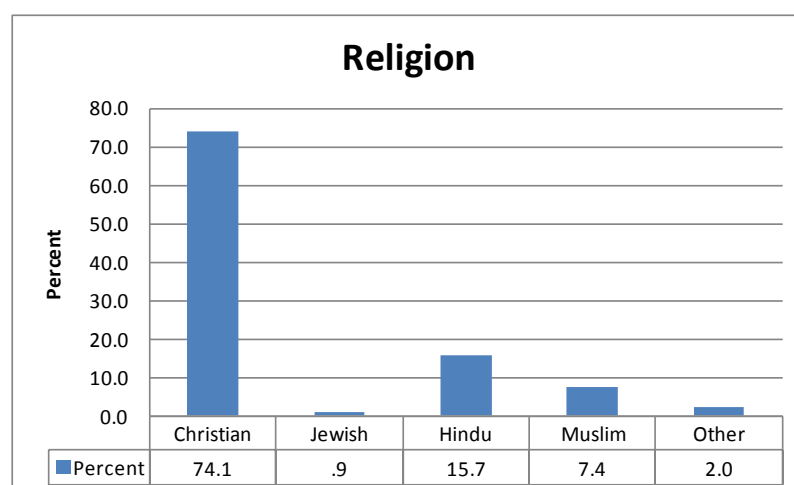
Figure 6.4: Religion of respondents

The dominant religion in the sample was Christianity. This was followed by Hindus, Muslims, Jews and members of other religions, such as those of Shembe faith.

In South Africa, the religions of citizens proportionally were reported to be: Christian (72,6%), Muslim (1.5%), other (2.3%), unspecified (1.4%) and none (15.1%) (Central Intelligence Agency, 2013: paragraph 4). Hence the high percentage of Christians, as well as the percentage of "other" religions is similar. However, as this study aimed for an equal distribution of respondents per race group, the religious statistics may not be comparable to the national average, where the race groups differ significantly in proportion.

6.2.6.   Area in which respondents live

Respondents came from different suburbs in Pietermaritzburg (See Appendix D). The suburbs were grouped in areas, revealing the distribution following in Table 6.2.

Table 6.2: Area of residence of respondents

AREA	PERCENTAGE
CBD AND SURROUNDING SUBURBS	54,6%
NORTHDALE AND SURROUNDING SUBURBS	19,7%
EDENDALE AND SURROUNDS	13,6%
OUTER PIETERMARITZBURG SUBURBS	12,1%

The majority of the respondents lived in the central business district (CBD) and surrounding suburbs.

6.2.7.   The household size of respondents

The average number of adults in a household was 2.11 and the average number of children in a household was 1.56; whilst the modal number of adults and children per household were both at 2.

Hence, the average household size of respondents was 3,67. The average household size in the Pietermaritzburg region was 3,7 in 2011 (Stats SA, 2013a: 27). Hence the respondents" average mirrors the census average of 2011.

6.2.8. Household description of respondents

The majority of the sample were married with children in school/post school study (41.6%), followed by the single with no children group (27.2%). Single parents with children in school/post school study comprised 22,2% of the sample, while those who were married with adult children no longer living at home were 4,2% of the sample. Married respondents with no children were 3,9% of the sample. Single parents with adult children no longer living at home formed 0,8% of the sample; and were the lowest occurring household type. These figures can be seen in Figure 6.5 below.

Household description

Percent	Single, no children	Married, no children	Single parent with children in school/post school study	Married with children in school/post school study	Married with adult children no longer living at home	Single parent with adult children no longer living at home
Percent	27.2	3.9	22.2	41.6	4.2	0.8
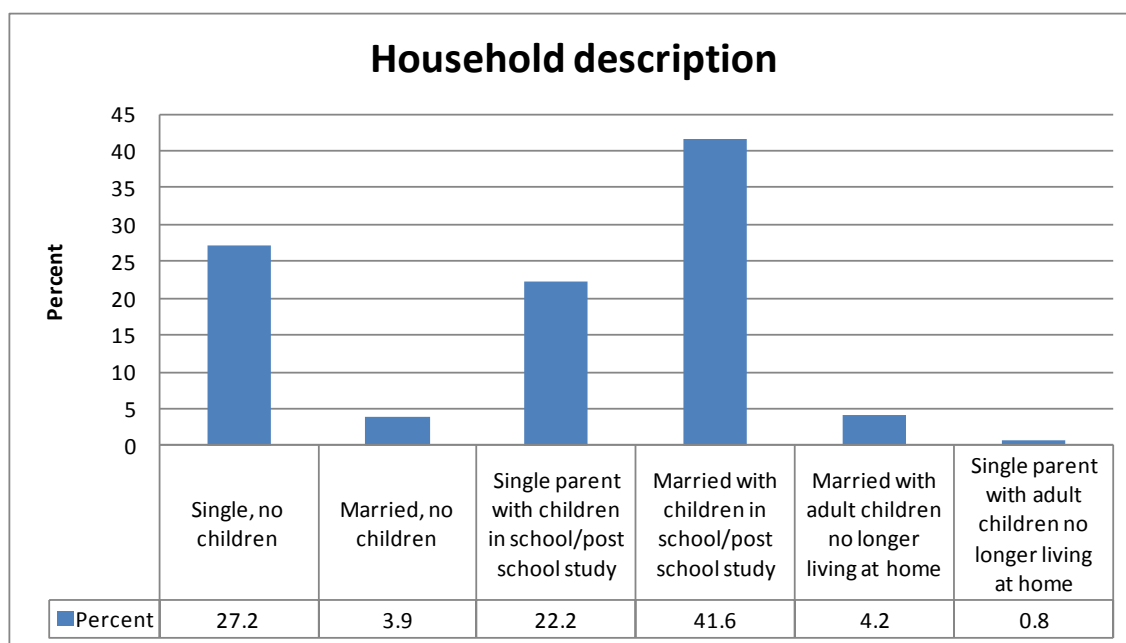
Figure 6.5: Household description of respondents

It was determined in 2011, that the Pietermaritzburg region comprised of households that could be described as: Married/living together (25,5%); Never married (69,5%); Widowed/widower (3,2%) or Separated/divorced (1,2%) (Stats SA, 2013a: 21). The sample differed widely from the provincial statistic, as a larger percentage (45,5%) of the respondents were married.

The dependency ratio in the city is 50,7%, revealing that there is a burden on those of age group 15-64 years to care for children younger than 15 years (Stats SA, 2013a: 20). In this study, 68% of respondents form part of a household with dependent children, which could

indicate a high dependency ratio and increased spending on products and services related to children.

6.2.9. Occupational distribution of respondents

There were varied occupations represented in the sample. These are grouped in the categories in Table 6.3 below.

Table 6.3: Occupational category of respondents

OCCUPATIONAL CATEGORY	PERCENTAGE
MANAGERIAL	8,3%
PROFESSIONAL	23%
TECHNICAL	28,8%
CLERICAL	13,5%
ELEMENTARY	22,5%
DOMESTIC WORK	0,01%
OTHER	3,9%

Occupations are classified into the following groups, according to The Organising Framework for Occupations, a national framework for the identification of occupations originally developed by Stats SA, used in the National Income and Expenditure Survey of 2010. The major occupational categories are:

- Managers: legislators and senior officers, corporate and general managers

- Professional: physical, mathematical and engineering science professionals, life science and health professionals, teaching and other professionals

- Technical: natural, engineering, life and health science and teaching associate professionals

- Clerical: office clerks and customer services clerks

- Elementary: sales and services occupations

- Domestic work: domestic helpers and cleaners

- Other: occupations unspecified and not elsewhere classified (Stats SA, 2010).

The largest category was represented by technicians and associate professionals (28,8%), followed by professionals (23%) and elementary workers (22,5%). Clerks comprised 13,5% of the sample, managers 8% and "other" occupations were 3,9%. The lowest proportion was domestic workers (0,01%).

Stats SA (2012a: 37) revealed that for females, the proportions of occupational categories are: elementary jobs (20,8%), domestic workers (14,6%), clerical (17,0%), sales and services (14,8%), technicians and associate professionals (14,1%), professionals (6%) and managerial occupations (6,1%), and other (6,6%). The current study appeared to have greater percentages of managers, professionals, and technicians and associate professionals. This could be reasoned by the sample being more affluent, as the population of female shoppers in an urban mall. A significant difference was observed regarding domestic workers as they were a very small part of the sample, compared to the national female average. As their earnings are not envisaged to be high, it is unlikely that these women would form part of the typical urban mall shopper, and this could explain the low representation.

6.2.10. Liberty Midlands Mall visit frequency of respondents

The greatest frequency of visitation to the mall was monthly (30,1%), followed by once a week (27,5%), once fortnightly (17,1%), less than once a month (14%), 2-5 times a week (9,3%) and daily (2%). Although the largest share of respondents visited the mall monthly, weekly visits were also high, and this possibly demonstrates the propensity of consumers to seek out malls for shopping activity (Geyer *et al*., 2011: 269). A summary of the frequency of mall visits by respondents is detailed in Figure 6.6 overleaf.
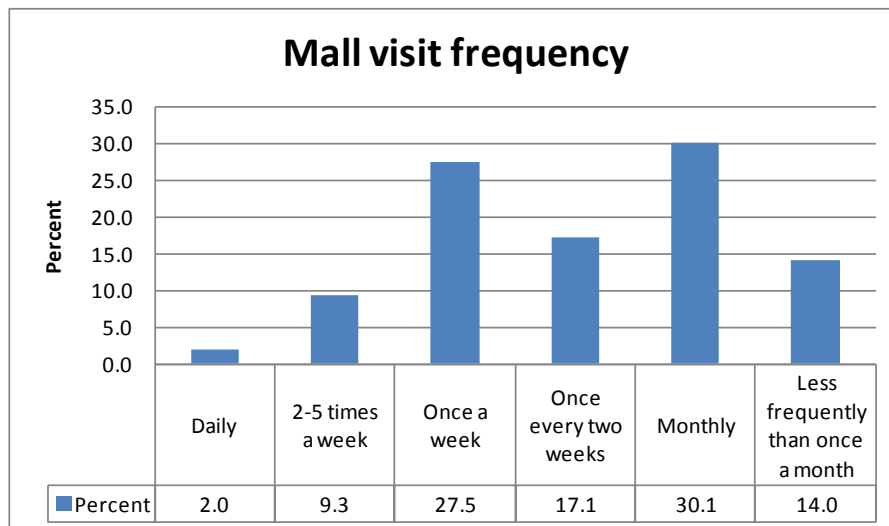
Figure 6.6: Mall visit frequency of respondents

6.3. THE HOUSEHOLD DISPOSABLE INCOME OF RESPONDENTS

The total monthly disposable household income was derived by respondents adding the net incomes of all the earners in the respondent''s household. The female mall shoppers had access to an average monthly disposable income of R22 723.50. The upper quartile of household disposable income was R30 000, while the lower quartile was R12 000.

Table 6.4: Total household monthly disposable income

		Total household monthly disposable income
Mean		22723.50
Median		20000.00
Mode		20000
Std. Deviation		14290.854
Variance		204228500.397
Percentiles	25	12000.00
	50	20000.00
	75	30000.00

According to Stats SA, the average household monthly income in South Africa is R9 961 (2012b: 5), while the average household monthly income in KwaZulu-Natal is R6 670 (2011: 178). Hence this study revealed significantly higher household incomes than both the national and provincial averages.

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6.4.   THE MONTHLY SPENDING ON PRODUCT AND SERVICE CATEGORIES

The total monthly spending on the various spending categories, as well as the proportions of each related to the total expenditure is detailed in Table 6.5 below.

Table 6.5: Monthly spending per category

SPENDING CATEGORY	Mean in Rands	%
HOUSING/RENT/BOND	2 976.44	25.35
ELECTRICITY AND WATER	845.81	7.2
MEDICAL AND HEALTHCARE	1 086.42	9.25
PERSONAL CARE	330.55	2.82
INSURANCE AND INVESTMENTS	1 051.67	8.96
FOOD AND GROCERIES	1 619.34	13.79
EDUCATION	718.85	6.12
RECREATION AND ENTERTAINMENT	543.29	4.63
CLOTHING AND FOOTWEAR	657.76	5.6
TRANSPORT	1 059.88	9.03
ALCOHOL, TOBACCO AND CIGARETTES	119.13	1.01
COMMUNICATION	416.96	3.55
OTHER	314.10	2.68
TOTAL	11 740.20	100

The majority of the money spent was for housing/rent/bond, medical and healthcare, food and groceries and transport. This is clearly visible in Figure 6.7 overleaf, which provides a visual indicator of the relative expenditure across categories.
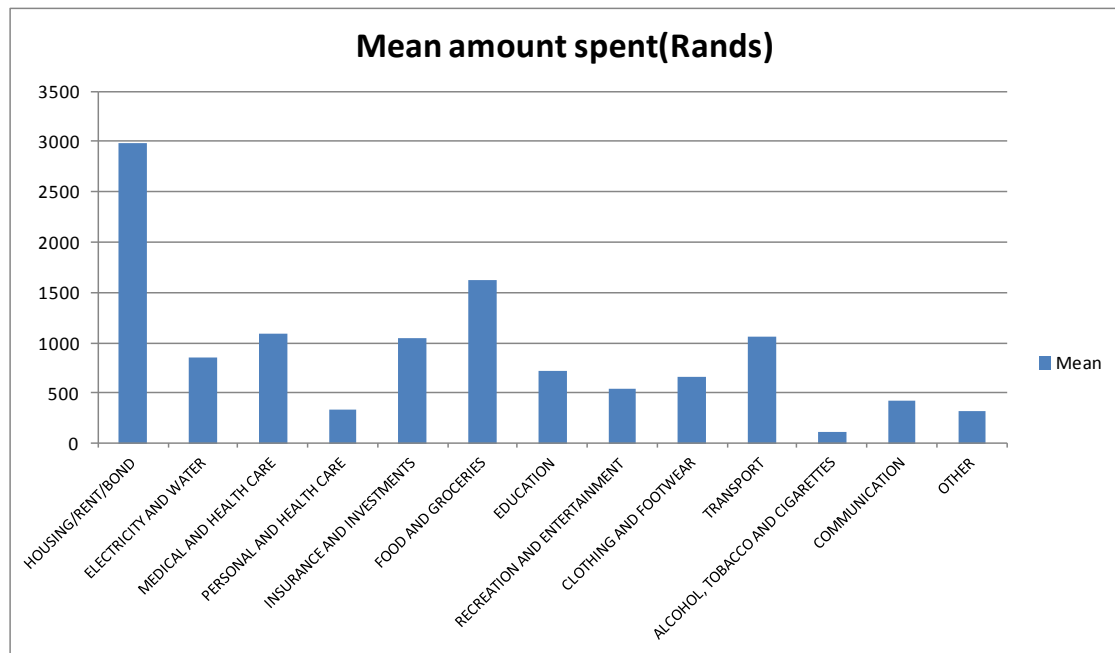
Figure 6.7: Mean amount spent on category in Rands

6.5. DIFFERENCES IN INCOME AND SPENDING ACROSS AGE CATEGORIES

KRUSKAL WALLIS TEST

The Kruskal Wallis test was used to check for differences in the median monthly income as well as the amount spent on various products and services with respect to the various demographic variables. It must also be noted that the Kruskal Wallis test is the non-parametric counterpart of the ANOVA.

The following hypothesis was used to determine if a difference exists in disposable income available and in spending across age categories of respondents:

The null hypothesis (H_0) is that there is no difference in the median amounts of money spent on different categories and the median monthly income with respect to age.

The alternative hypothesis (H_1) is that there is a difference in the median amounts of money spent on different variables and the median monthly income with respect to age.

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The results are displayed in Table 6.6 below.

Table 6.6: Differences in spending across age categories

Test statistics[a,b]

	Chi-Square	df	Asymp. Sig.
TOTAL HOUSEHOLD MONTHLY DISPOSABLE INCOME	32.328	4	.000
HOUSING/RENT/BOND	45.144	4	.000
ELECTRICITY AND WATER	52.816	4	.000
MEDICAL AND HEALTHCARE	43.027	4	.000
PERSONAL CARE	34.503	4	.000
INSURANCE AND INVESTMENTS	36.498	4	.000
FOOD AND GROCERIES	97.488	4	.000
EDUCATION	24.791	4	.000
RECREATION AND ENTERTAINMENT	26.151	4	.000
CLOTHING AND FOOTWEAR	34.052	4	.000
TRANSPORT	35.943	4	.000
ALCOHOL, TOBACCO AND CIGARETTES	7.410	4	.116
COMMUNICATION	57.878	4	.000
OTHER	4.980	3	.173

a. Kruskal Wallis test

b. Grouping variable: AGE CATEGORY

Analysis revealed that at the 5% significance level, for p-values that are less than 0.05, this study will reject H_0 with the conclusion that there is a difference in the median amounts of money spent on different variables and the median monthly household income with respect to age except for the other products and services since their p-values are greater than 0.05, i.e. alcohol, tobacco and cigarettes and other.

It was found that the 46-65 years had the highest average monthly household income followed by the 30-45 years age group. The 46-65 years age group spent the highest average amount of money on all the products and services except personal and healthcare, education and entertainment and recreation which the 30-45 years age group did spend the highest average amount of money on.

The descriptive statistics can be found in Appendix D.

6.6.   DIFFERENCES IN SPENDING ACROSS RACE GROUPS

The following hypothesis was used to determine if a difference exists in disposable income available and in spending across race groups of respondents:

The null hypothesis (H_0) is that there is no difference in the median amounts of money spent on different variables and the median monthly household income with respect to race.

The alternative hypothesis (H_1) is that there is a difference in the median amounts of money spent on different variables and the median monthly household income with respect to race.

The descriptive statistics can be found in Appendix D.

It was found that at the 5% significance level, since the p-values are less than 0.05, this study rejects H_0 and concludes that there is a difference in the median amounts of money spent on different products and services and the median monthly household disposable income with respect to race except for the personal and healthcare, education and other products and services since their p-values are greater than 0.05.

The results are displayed in Table 6.7 overleaf.

Table 6.7: Differences in spending across race groups

Test statistics[a,b]

	Chi-Square	df	Asymp. Sig.
TOTAL MONTHLY HOUSEHOLD INCOME	67.592	3	.000
HOUSING/RENT/BOND	53.674	3	.000
ELECTRICITY AND WATER	67.119	3	.000
MEDICAL AND HEALTHCARE	30.841	3	.000
PERSONAL CARE	7.600	3	.055
INSURANCE AND INVESTMENTS	13.862	3	.003
FOOD AND GROCERIES	9.260	3	.026
EDUCATION	2.704	3	.439
RECREATION AND ENTERTAINMENT	32.072	3	.000
CLOTHING AND FOOTWEAR	14.992	3	.002
TRANSPORT	20.745	3	.000
ALCOHOL, TOBACCO AND CIGARETTES	66.215	3	.000
COMMUNICATION	70.733	3	.000
OTHER	2.856	3	.414

a. Kruskal Wallis test

b. Grouping variable: POPULATION GROUP

The White race group generally had the highest average monthly household income and the highest average spending on most of the products and services except for personal and healthcare, insurance and investments, food and groceries, clothing and footwear, transport and other products and services. The Indians had the highest average spending on these latter products and services. It is noted that the Coloured race group had the highest average spending on alcohol, tobacco and cigarettes.

6.7.   DIFFERENCES IN SPENDING ACROSS EDUCATION LEVELS

The following hypothesis was used to determine if a difference exists in disposable income available and in spending across different education levels:

H_0: there is no difference in the mean amounts of money spent on different variables and the median monthly household income with respect to education.

H_1: there is a difference in the mean amounts of money spent on different variables and the median monthly household income with respect to education

The descriptive statistics can be found in Appendix D.

Table 6.8: Differences in spending across education levels

Test statistics[a,b]

	Chi-Square	df	Asymp. Sig.
TOTAL MONTHLY HOUSEHOLD INCOME	110.103	7	.000
HOUSING/RENT/BOND	79.416	7	.000
ELECTRICITY AND WATER	74.331	7	.000
MEDICAL AND HEALTHCARE	69.511	7	.000
PERSONAL CARE	59.610	7	.000
INSURANCE AND INVESTMENTS	84.037	7	.000
FOOD AND GROCERIES	73.018	7	.000
EDUCATION	25.499	7	.001
RECREATION AND ENTERTAINMENT	57.762	7	.000
CLOTHING AND FOOTWEAR	69.050	7	.000
TRANSPORT	69.226	7	.000
ALCOHOL, TOBACCO AND CIGARETTES	4.766	6	.574
COMMUNICATION	100.198	7	.000
OTHER	13.382	6	.037

a. Kruskal Wallis test

b. Grouping variable: HIGHEST EDUCATION LEVEL

As expected, it is seen that those respondents with a professional degree, honours or master's degree and a bachelor's degree had the highest average monthly household income and the highest average spending across all the services and products.

At the 5% significance level, since the p-values are less than 0.05, this study rejects H_0 for all of the variables in the table above whose p-values are less than 0.05 and concludes that there is a difference in the median amounts of money spent on different products and services and the median monthly household income with respect to education, except for the alcohol, tobacco and cigarettes since their p-values are greater than 0.05.

6.8.   DIFFERENCES IN SPENDING ACROSS RELIGIOUS GROUPS

The following hypothesis was used to determine if a difference exists in disposable income available and in spending across different religious groups:

H_0: there is no difference in the median amounts of money spent on different variables and the mean monthly household income with respect to religion.

H_1: there is a difference in the median amounts of money spent on different variables and the mean monthly household income with respect to religion.

The descriptive statistics can be found in Appendix D.

At the 5% significance level, since the p-values are less than 0.05, this study rejects H_0 for all of the variables in the table above whose p-values are less than 0.05 and concludes that there is a difference in the median amounts of money spent on different products and services and the median monthly household income with respect to religion, in the categories of electricity and water and alcohol, tobacco and cigarettes. There were no significant differences in housing/bond/rent, medical and healthcare, personal and healthcare, insurance and investments, food and groceries, education, recreation and entertainment, clothing and footwear, transport and communication and other products and services since their p-values are greater than 0.05.

Table 6.9: Differences in spending across religious groups

Test statistics[a,b]

	Chi-Square	df	Asymp. Sig.
TOTAL MONTHLY HOUSEHOLD INCOME	10.127	3	.018
HOUSING/RENT/BOND	2.998	3	.392
ELECTRICITY AND WATER	10.587	3	.014
MEDICAL AND HEALTHCARE	4.993	3	.172
PERSONAL CARE	.552	3	.907
INSURANCE AND INVESTMENTS	7.636	3	.054
FOOD AND GROCERIES	1.244	3	.742
EDUCATION	5.220	3	.156
RECREATION AND ENTERTAINMENT	2.210	3	.530
CLOTHING AND FOOTWEAR	2.886	3	.410
TRANSPORT	1.751	3	.626
ALCOHOL, TOBACCO AND CIGARETTES	25.302	3	.000
COMMUNICATION	2.930	3	.403
OTHER	.935	2	.626

a. Kruskal Wallis test

b. Grouping variable: RELIGION

The results reveal that the respondents belonging to the Jewish religion had the highest average monthly household income and spent the most on average across all services and products except for personal and healthcare, food and groceries, clothing and footwear, transport and communication and other products and services. Respondents belonging to the Muslim religion were on average the highest spenders in personal and healthcare, food and groceries, clothing and footwear and other services and products whilst the respondents belonging Hindu religion were the highest spenders on average in transport and communication.

6.9. DIFFERENCES IN SPENDING ACROSS HOUSEHOLD TYPES

The following hypothesis was used to determine if a difference exists in disposable income available and in spending across different household types:

H_0: there is no difference in the median amounts of money spent on different variables and the mean monthly household income with respect to household description.

H_1: there is a difference in the median amounts of money spent on different variables and the mean monthly household income with respect to household description.

Descriptive statistics are listed in Appendix D.

The research shows that those respondents who were married with no children had the highest average monthly household income and on average also spent the highest across all service and products except education and food and groceries. Those respondents that were married with children in school/post school study spent an average amount that was higher than all the other groups when it came to education and food and groceries whilst those that were married with adult children no longer living at home spent on average the most for alcohol, cigarettes and tobacco.

At the 5% significance level, since the p-values are less than 0.05, this study rejects H_0 for all of the variables in the table above whose p-values are less than 0.05 and concludes that there is a difference in the median amounts of money spent on different products and services and the median monthly household income with respect to household description, except for the alcohol, cigarettes and tobacco and other products and services since their p-values are greater than 0.05.

Table 6.10: Differences in spending across household groups

Test statistics[a,b]

	Chi-Square	df	Asymp. Sig.
TOTAL MONTHLY HOUSEHOLD INCOME	88.626	5	.000
HOUSING/RENT/BOND	53.247	5	.000
ELECTRICITY AND WATER	67.057	5	.000
MEDICAL AND HEALTHCARE	35.292	5	.000
PERSONAL CARE	33.905	5	.000
INSURANCE AND INVESTMENTS	39.643	5	.000
FOOD AND GROCERIES	99.564	5	.000
EDUCATION	48.476	5	.000
RECREATION AND ENTERTAINMENT	36.395	5	.000
CLOTHING AND FOOTWEAR	52.275	5	.000
TRANSPORT	33.857	5	.000
ALCOHOL, TOBACCO AND CIGARETTES	1.623	5	.899
COMMUNICATION	59.722	5	.000
OTHER	4.778	4	.311

a. Kruskal Wallis test

b. Grouping variable: HOUSEHOLD DESCRIPTION

6.10. DIFFERENCES IN SPENDING DEPENDING ON THE FREQUENCY OF MALL VISITS

The following hypothesis was used to determine if a difference exists in disposable income available and in spending across the frequency of mall visits:

H_0: there is no difference in the median amounts of money spent on different variables and the mean monthly household income with respect to frequency of mall visits.

H_1: there is a difference in the median amounts of money spent on different variables and the mean monthly household income with respect to frequency of mall visits.

Those respondents who visited the mall 2-5 times a week had the highest average monthly household income and spent on average the highest amounts of money across all services and products except for food and groceries, education and transport, and the respondents that visited the mall once a week on average spent the most for these products and services.

At the 5% significance level, since the p-values are less than 0.05, this study rejects H_0 for all of the variables in the table above whose p-values are less than 0.05 and concludes that there is a difference in the median amounts of money spent on different products and services and the median monthly household income with respect to frequency of mall visitation, except for the education, alcohol, cigarettes and tobacco and other products and services since their p-values are greater than 0.05.

Table 6.11: Differences in spending across mall frequency

Test statistics[a,b]

	Chi-Square	df	Asymp. Sig.
TOTAL MONTHLY HOUSEHOLD INCOME	34.713	5	.000
HOUSING/RENT/BOND	26.278	5	.000
ELECTRICITY AND WATER	30.014	5	.000
MEDICAL AND HEALTHCARE	38.191	5	.000
PERSONAL CARE	30.991	5	.000
INSURANCE AND INVESTMENTS	27.606	5	.000
FOOD AND GROCERIES	23.364	5	.000
EDUCATION	8.226	5	.144
RECREATION AND ENTERTAINMENT	15.511	5	.008
CLOTHING AND FOOTWEAR	47.535	5	.000
TRANSPORT	20.407	5	.001
ALCOHOL, TOBACCO AND CIGARETTES	4.019	5	.547
COMMUNICATION	32.330	5	.000
OTHER	2.367	5	.796

a. Kruskal Wallis test

b. Grouping variable: MALL VISIT FREQUENCY

6.11.   CROSS TABLULATIONS AND CHI-SQUARE TESTS

These tests were used to determine significant relationships between the frequency of mall visits and various demographic variables. The chi-square test of independence or relatedness was used here but this test requires a minimum of 5 observations per cell. The data collected violated this assumption and hence to overcome this problem the exact chi-square test of independence was used. The variables and associated p-values are displayed in Table 6.12 below.

Table 6.12: Mall visitation frequency by demographic variable

VARIABLES	P-VALUE
Mall visitation frequency with age	0.041
Mall visitation frequency with race	0.094
Mall visitation frequency with education	0.171
Mall visitation frequency with religion	0.501

It is evident that the only significant relationship observed was between the frequency of mall visits and the age group of respondents. The chi-square test statistic is 32.301 (20 df) and a p-value of 0.041 which is significant at the 5% level and implies a relationship between age and mall visitation. It was found that the majority of the age groups visit the mall on a monthly basis except for the 30-45 year age group who visit the mall once a week. This data is summarised in Table 6.13 below.

Table 6.13: Mall visit frequency by age category

		MALL VISIT FREQUENCY						
		Daily	2-5 times a week	Once a week	Once every two weeks	Monthly	Less frequently than once a month	Total
AGE CATEGORY	16-20yrs	0.6%	0.8%	1.4%	2.2%	2.0%	1.1%	8.1%
	21-29 yrs	0.8%	3.4%	6.7%	4.5%	7.3%	5.3%	28.1%
	30-45 yrs	0.3%	2.0%	11.2%	6.7%	11.5%	4.2%	36.0%
	46-65 yrs	0.3%	3.1%	8.1%	3.4%	8.7%	2.2%	25.8%
	> 65 yrs	0.0%	0.0%	0.0%	0.3%	0.6%	1.1%	2.0%
Total		2.0%	9.3%	27.5%	17.1%	30.1%	14.0%	100.0%

6.12.   DISCUSSION OF FINDINGS

In this study, the household disposable income, as well as the spending of this income across various product and service categories, was investigated among female mall shoppers in Pietermaritzburg. The primary research objectives were:

a.   To determine the magnitude of disposable income amongst female mall shoppers in Pietermaritzburg.

b.   To ascertain the types of products and services these women spend money on.

c.   To establish how much is spent on each type of product/service.

The secondary objective was to determine the influence of sub-cultural factors, such as race and age, on spending amongst these women.

The findings were presented in the preceding section and the following section now offers a discussion of these findings.

6.12.1.   The magnitude of disposable income amongst female mall shoppers in Pietermaritzburg

The results show that the mean monthly disposable income was R22 723.50 per household, and amounts to an annual disposable income of R272 682. A median monthly disposable household income of R20 000 (R240 000 per year) was determined. The average household income in 2010/2011 according the Stats SA (2012a: 1) is R119 542 per year. This is significantly lower than the current study"s findings. A possible reason for this is that the urban mall shopper could have a higher income than the general population.

It was expected that education levels played a role in the sample"s relatively high levels of disposable income. This study displayed that 93,5% of female mall shoppers had an education level of grade 1 to grade 12. It is has been reported that 76% of South Africans (20 years and older) have a minimum of some high school education (Stats SA, 2012a: 12). Hence this sample was better educated than the national average, which was expected as the sample was drawn from an urban shopping mall.

Branson and Leibbrandt (2013: 8) showed that higher education levels in South Africa result in greater earnings and that the entry to tertiary education has increased, especially

for females. With 15,4% of respondents holding a bachelor's degree and 12,1% having a post graduate degree, it can be asserted that perhaps education has been a factor to influence economic upliftment and subsequently high levels of disposable income in female mall shoppers in Pietermaritzburg.

The Income and Expenditure Survey of 2010/2011 further found that that the average annual household income in South Africa was conspicuously lower for African households at R69 632, while the average for Coloured households was R139 190. Indian/Asian households had an average of R252 724 and White households had an average of R387 011 per annum. Literature also confirms that African-Americans in the United States tend to have lower education levels and lower household incomes than those of their counterparts (Hawkins *et al*., 2010: 159). In this study, the national trends were mirrored as race groups showed varied levels of annual disposable income, with White females having the largest disposable income (R337 440), followed by Indians (R318 660) and Coloureds (R247 928.50). African female mall shoppers proved to have the lowest disposable income at R175 808 annually.

Clearly, this demonstrates that race sub-culture has a pervasive effect on the disposable income of female mall shoppers in Pietermaritzburg.

6.12.2. The types of products and services bought, and the total spend on these categories by female mall shoppers in Pietermaritzburg

The Income and Expenditure survey found that the average South African household spent R95 183 during the period September 2010 to August 2011 (Stats SA, 2012b: 2). In this study, female mall shoppers were found to spend an average of R139 518 annually. Therefore female mall shoppers in Pietermaritzburg spend 46,5% more than the national average.

The total spend of African female mall shoppers in the study amounted to R275 069.28 annually. Coloured female mall shoppers reported a total spend of R382 945.92, with Indians spending R485 523.72, and Whites with the highest spend at R494 370. These figures were higher than national averages, possibly due to the sample having higher levels of disposable income (as reported above), and hence greater spending power.

The highest share of monthly spending of female mall shoppers in this study, was on the categories of: housing/ rent/ bond (25,35%), food and groceries (13,79%), medical and healthcare (9,25%), transport (9,03%) and insurance and investments (8,96%). This closely parallels the income and expenditure report of 2010/ 2011 (Stats SA, 2012b: 3), where the main categories of spending were housing (including water, electricity and other utilities), transport and food. According to the Income and Expenditure survey, 32,0% of all household consumption expenditure in South Africa is spent on housing, water, electricity, gas and other fuels (Stats SA, 2012b: 3). Expenditure on food and non-alcoholic beverages accounted for 12,8% of total expenditure (Stats SA, 2012b: 3).

It was interesting to note that transport ranked high among the products and services where money was being spent. It could be possible that not many of the respondents that participated in this sample were vehicle owners, or that vehicle costs and petrol costs were deemed as transport costs by the respondents.

All of these services and products relate to one‟s quality of life so clearly and logically the most amount of money will be spent on these products and services.

6.12.3. The influence of race on spending amongst female mall shoppers in Pietermaritzburg

Research reveals that marketing theory views race sub-culture to be an important influence on consumption, as members of the same race group have a common heritage that influences purchasing decisions (Hawkins *et al.*, 2010: 159). Prior research shows that differences in total spend across race groups in South Africa are substantial (Stats SA, 2012b: 2). In 2012, the average spend of Coloured households was reported as almost twice as large as African households at R97 965 per annum, with the average Indian/Asian household spending twice as much as Coloured households at R198 695 (Stats SA, 2012b: 2). The average expenditure for White households was the highest at R314 524 per annum (Stats SA, 2012b: 2).

In this study, the total annual spend of African female mall shoppers was R99 261.24, with Coloured female mall shoppers reporting a total spend of R156 930, Indians spending R135 017.40, and Whites with the highest spend at R166 863.70. It can be seen that while the total spend is higher in all the race groups in the sample relative to national statistics,

the results similarly demonstrate that the White race group has the highest total spend, followed by Indians, Coloureds and Africans.

It is evident in this study that White female mall shoppers generally had the highest average spending on most of the products and services except for personal and healthcare, insurance and investments, food and groceries, clothing and footwear, transport and other products and services. The Indians had the highest average spending on these latter products and services (personal and healthcare, insurance and investments, food and groceries, clothing and footwear, transport and other products and services). It is noted that the Coloured race group had the highest average spending on alcohol, tobacco and cigarettes.

Regarding the percentage share of spending, White and Coloured female mall shoppers were found to spend the greatest share on housing, rent and bond and electricity and water (at 36,1% and 35,1% respectively), while Indians spent 32,5% and Africans 25,4%. This differs from prior research in South Africa as Coloureds spend 30,4% in this category (Stats SA, 2012b: 2). However, the percentages spent nationally by Whites (37,9%), Indians (36,9%) and Africans (26,5%) (Stats SA, 2012b: 2), displays similarity with the current study.

Similarities with national statistics were also found in terms of food and groceries, with Africans spending the highest percentage share in the current study (16,8%), followed by the Coloured race group (13,9%). However, the percentage share of spending among Indian (12,9%) and White female mall shoppers (13,1%) was almost twice as high compared to the national statistics.

Another spending category in which spending share in this study was similar to household consumption in South Africa was communication, with the difference being that White female mall shoppers in Pietermaritzburg spend 4,1%, compared to 2,7% nationally (Stats SA, 2012b: 2). Additionally, spending on alcohol, tobacco and cigarettes also paralleled national studies, with female mall shoppers spending a similar share and the Coloureds spending the highest percentage share in this category.

The percentage share of consumption on clothing and footwear was highest among Coloured female mall shoppers, followed by Africans, Indians and Whites. Nationally, it is Africans and Coloureds that spend the largest share on this category (Stats SA, 2012b: 2).

Departures from the national average were seen in the categories of education and recreation and entertainment. African female mall shoppers were found to spend the most on education, followed by Coloureds. This is in contrast with national statistics, which revealed that Africans and Coloureds spend the lowest in this category (Stats SA, 2012b: 2).

In the category of recreation and healthcare, African female shoppers spent 4,3% on this category, while nationally this figure is at 2,4% (Stats SA, 2012b: 2). The amount spent by female mall shoppers is comparable across race groups in the study, unlike national trends. African female mall shoppers also spent the largest percentage share on personal care in comparison with other race groups. This could mean that the African sample in this study are more affluent than the national average African, which is expected as the sample was found to have higher incomes than the national average. It is possible that the African females in the sample included a proportion of Black Diamond women who wield spending power. It has also been reported that Black Diamond women spend more on non-traditional products (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 7) and this is a possible reason for this departure from the national trend in terms of spending on recreation and for the spending on personal care.

Hence, even though it was predicted that South Africa was on course towards developing a shared culture (Du Plessis & Rousseau, 2003: 402), differences in consumption related to race sub-culture were found in this study. This reinforces the notion that race is an important variable in describing differences in consumer spending.

6.12.4. The influence of age on spending amongst female mall shoppers in Pietermaritzburg

Literature has revealed that a consumer‟s consumption pattern is dependent on age (Kotler *et al.*, 2010: 149), with research showing significant differences in spending across age sub-cultures (Lassman, 2014: 7). Consistent with this, this study found that consumption varied considerably across age groups among female mall shoppers.

The age group 30-45 were the greatest spenders in the current study, in terms of average spend in Rands. This group falls into the Baby Boomer cohort and prior research reveals that Boomers now have high disposable incomes (Rees, 2014: 75) and are usually big spenders (Twigg & Majima, 2014: 23). Recent research has concluded that this group tends to spend highly on clothing, personal grooming and cosmetics (Twigg & Majima, 2014: 23). This trend was visible in this study, with the age group 30-45 years spending more than other age groups on these categories.

The age category 16-20 years spent the greatest share of their total expenditure on housing (19,4%) followed by insurance and investments (12,1%) and transport (10,4%). The age category 21-29 years spent their largest share of their expenditure on housing (24,2%), food and groceries (13,4%) and medical and healthcare (9,6%). The age group 30-45 years spent the largest share of their total expenditure on housing (25,8%), food and groceries (14,8%) and transport (9,5%). A similar trend was observed in the 46-65 year age group, as they spent the largest share of their expenditure on housing (25%), food and groceries (13,5%) and transport (9,2%). Female mall shoppers over the age of 65 years the largest share of their expenditure on food and groceries (18,5%), medical and healthcare (15,1%) and housing (12,9%).

The 16-20 year old category spent a greater share of the expenditure on clothing and footwear, personal care, transport, education, insurance and investments, alcohol, tobacco and cigarettes and communication than all other age categories. This age group can be categorised as Generation Y, who are known to be big spenders (Williams *et al*., 2010: 21). Research in South Africa has displayed a tendency in members of Generation Y to spend highly on status consumption (Bevan-Dye, Garnett & De Klerk, 2012: 5578), which could explain the high spending share on clothing and footwear and personal care. Prior research demonstrates greater spending on clothing, communication and transport in younger consumers than their older counterparts (Williams *et al*., 2010: 21), while the opposite is true for healthcare and insurance (US Bureau of Labor Statistics, 2010: 1). Hence while the results of the study concur with research on spending in some categories, it does not correspond regarding insurance and investments.

In this study, the age group of older than 65 years spent a greater share of the expenditure on food and groceries, medical and healthcare and recreation and entertainment than all

other age categories. Lassman (2014: 7) reported that spending on personal healthcare increases with age in the US. Research in South Africa has also revealed high expenditure on healthcare in older retired people (Butler &Van Zyl, 2012: 22).

The age categories 21-29 years, 30-45 years and 46-65 years all spent the greatest share of their total expenditure (approximately 25%) on housing/ rent/ bond. These categories primarily form the age cohorts of Generation X and Baby Boomers in South Africa. Generation X tends to buy products and services to set up households and for young children (Williams & Page, 2011: 7), and this is a possible reason for the high spending in this category. Recent trends in South Africa have seen Boomers also spend their high disposable incomes on property (SA Commercial Property News, 2012: paragraph 3).

The results demonstrate that age is an enduring factor influencing consumer spending in female mall shoppers in Pietermaritzburg. There was also a significant relationship found between age and mall visitation, as older female mall shoppers tend to visit the mall more than younger shoppers. This makes sense since the older people form part of the Baby Boomer generation, who have high levels of disposable income, in addition to Generation X, who are developing their careers and also have sizable disposable incomes (Howell, 2012: 22).

6.13. CONCLUSION

The results show that the average monthly disposable income of respondents was R22 723.50 per household whilst the upper quartile of monthly income was R30 000 and the lower quartile of monthly income was R12 000 and a median monthly household income of R20 000. This figure was considerably higher than the national average, implying that this sample of urban mall shoppers was economically empowered. The top five categories of products and services where the average finances were spent were housing/ rent/ bond, food and groceries, medical and healthcare, transport and insurance and investments.

The research also showed that some differences exist across age and race group with respect to monthly household income and the amount spent on some expenditure categories by female mall shoppers.

There was a significant relationship found between age and mall visitation. It was found that older people tend to visit the mall more than younger people and this makes sense since the older people possibly have greater earning power and have money to spend.

This chapter has presented the results of this study and a discussion of these findings. The next chapter concludes the study by providing recommendations for marketers, limitations of the study, suggestions for further research, and overall conclusions.

CHAPTER 7 :
CONCLUSIONS AND RECOMMENDATIONS

7.1.   INTRODUCTION

This chapter is the concluding chapter of this research which focused on the income and consumption of female mall shoppers in Pietermaritzburg. The results of the study indicated that disposable income among these female shoppers was considerably higher than the national average, as was average spending by these women on a range of categories. Two of the most important findings were that race and age revealed interesting patterns of consumption divergence among female mall shoppers. This chapter provides recommendations to marketers based on these results of the study. It then outlines limitations of the study and recommendations for further research. Thereafter, the final conclusions are presented.

7.2.   RECOMMENDATIONS TO MARKETERS

The goal of this study was to determine the disposable income of female mall shoppers in Pietermaritzburg, and to determine if race and age influence their spending. In light of the results of the study conducted, the following recommendations are made to marketers:

- Female mall shoppers in Pietermaritzburg should be targeted as a lucrative market segment, as they display high levels of disposable income in comparison to national surveys. The female mall shoppers had access to an average monthly disposable income of R22 723.50. According to Stats SA, the average household monthly income in South Africa is R9 961 (2012b: 5), while the average household monthly income in KwaZulu-Natal is R6 670 (2011: 178). It has been reported that concurrent with women's increasing income, is an increase in their buying power (Faff, Hallahan & McKenzie, 2011: 101). With this direct correlation between income levels and purchasing power, these shoppers are a potentially profitable target market for marketers. Women may have access to the disposable income of other economically active members of their household and are chiefly responsible for economic decisions and buying in the household (Dennis *et al.*, 2010: 152; Miller & Washington, 2012: 224).

- It was found that the African female mall shoppers demonstrated much higher levels of disposable income than the national average for African households. Hence it could be asserted that the Black Diamond segment, a group of the emerging, elite African market in South Africa, are very much present in the female mall shopper segment in Pietermaritzburg. As Black Diamond women now wield a spending power similar to that of their White counterparts (UCT Unilever Institute of Strategic Marketing, 2008: paragraph 4), marketers would do well to target this niche market to capitalise on their significant buying potential.

- Marketing efforts in urban malls in Pietermaritzburg should focus on female shoppers who are single with no children, as these women formed the majority of shoppers. Hence marketers of products that appeal to this segment need to be aware of this fact so that they tailor goods and services to the needs of this segment and are able to gain from these consumers" spending share. This is of importance to marketers of recreation and leisure activities, as leisure expenditures tend to diminish in women with children, being sensitive to economic conditions.

- Segmenting consumers by age cohort is recommended as beneficial in terms of female mall shoppers, since spending on categories differ by age group. A cohort analysis of consumers by marketers can provide an overview of the profile of these generations, and understanding shared cohort values will allow to more effectively meet marketplace wants. For example, Generation Y spent a larger share of their expenditure on clothing and footwear, personal care, transport, education, insurance and investments, alcohol, tobacco and cigarettes and communication than all other age categories in this study, while Generation X and Baby Boomers are the highest spenders on housing, rent and bond. Marketers of these products can provide a sense of personal appeal to this generation, providing the groundwork to build long term relationships. As new cohorts enter the marketplace in time, understanding cohort values may enable enhanced forecasting of changes in product categories.

- Segmenting consumers by race sub-culture is also recommended, due to the study demonstrating highly significant effects of race on spending on various categories, including housing, rent and bond, electricity and water, medical and healthcare, insurance and investments, food and groceries, clothing and footwear, recreation and entertainment, alcohol, tobacco and cigarettes and communication.

- The categories enjoying the highest expenditure by female mall shoppers are: housing, rent and bond; food and groceries; medical and healthcare; transport, insurance and investments; and electricity and water. Therefore, products that are part of, or related to these categories and services that aid in the maintenance or enhancement of these (such as pharmacies in the case of medical care), can be touted by marketers.

- Marketing communications should be targeted to frequent visitors of the mall, as they are the biggest spenders. These groups tend to be Indians and Coloureds.

7.3. LIMITATIONS OF THE RESEARCH

Various research limitations were encountered, and these are elucidated below:

- **Secondary research**

In terms of secondary research, there were limitations of the availability of recent data regarding emerging markets and their spending. No recent gender-specific information could be found relating to consumption in Pietermaritzburg.

- **Sampling procedure**

Non-probability sampling was utilised in this study, as it was not possible to obtain a list of females in Pietermaritzburg, thus ruling out probability sampling. However, the sample was carefully selected to account for the different race groups, and allow for comparisons of spending.

- **Use of the researcher to administer questionnaires**

This technique of using the researcher to administer the questionnaires in the chosen mall meant that the sensitive nature of some of the questions used in the questionnaire, such as income-related questions, could have led to over-reporting by respondents in some cases.

- **Use of the mall intercept technique**

Mall intercept questionnaires must be relatively short in order to encourage response (Wiid & Diggines, 2010: 108).While the questionnaire included all categories of products which

were mentioned as most relevant in the literature, the mall intercept technique limited the extent to which additional categories could be included. It is possible that there are some other, less common categories on which respondents may have spent some of their income. However, it is noted that research by its very nature is never completely inclusive (Ferrante, 2010: 34).

- **Data collection from only one mall**

The current study was based on using one mall since this mall is centrally located and is by far the largest mall in the city. It is possible that the use of a single mall meant that respondents fell into a specific profile of urban consumers, with this mall attracting only a certain type of consumer. Therefore conducting a similar study in other malls in the city may be useful.

7.4. RECOMMENDATIONS FOR FURTHER RESEARCH

The growing significance of the female consumers creates the need for continuous research in order for marketers to tap into this lucrative market. The current study dealt primarily with female mall shoppers in Pietermaritzburg, with the sample drawn from the Liberty Midlands Mall. Other research that may be conducted in the future may entail:

- The disposable income and spending behaviour of female shoppers at other malls in Pietermaritzburg and other regions in South Africa. It is possible that regional differences in expenditure might occur and thus be useful for marketers wishing to target these consumers specifically.

- Expenditure differences by suburb. While respondents were asked about the suburb they live in, a detailed analysis of expenditure by suburb was not undertaken as it was beyond the scope of this research. However, future research could investigate such differences which could influence communication strategies such as bill boards, used by marketers.

- A more detailed study investigating how spending amounts and categories differ by household member in mall shoppers in Pietermaritzburg, given that it was not determined in this study whether the female shopper was the primary spender in the household, and it did not detail the share of spending relative to spouses or partners.

- A study of how other variables, such as occupation group, affects spending.

7.5. FINAL CONCLUSIONS

This study dealt with the analysis of household disposable income and the consumption expenditures of female mall shoppers in Pietermaritzburg. The main purpose of the study was to determine the amount of household disposable income available to female mall shoppers in Pietermaritzburg; which categories of product and service they spend this disposable income on; and to determine if there is a difference in this spending among race groups. Primary data was collected by questionnaire and analysed to identify if differences exist in the disposable income and the amount spent on various categories.

The findings reveal that the household disposable income available to the female mall shopper in Pietermaritzburg is considerably higher than the national average; and that there is a distinct difference in the median monthly household income across race groups. It was also found that the average amounts of money spent on different expenditure categories varied widely by race group and age category. These findings are of vital importance to local marketers who wish to target the female mall shopper of Pietermaritzburg.

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APPENDIX A:

ETHICAL CLEARANCE

UNIVERSITY OF KWAZULU-NATAL

INYUVESI YAKWAZULU-NATALI

14 November 2014

Ms Jessica Vinod Kumar 932486673
School of Management, IT & Governance
Pietermaritzburg Campus

Dear Ms Vinod Kumar

Protocol reference number: HSS/0694/010M
New Project Title: The Consumption of Disposable Income among Female Mall Shoppers in Pietermaritzburg

Approval Notification - Amendment/Recertification

This letter serves to notify you that your request for an amendment and recertification received on 10 November 2014 has been approved as follows:

- Change in Title
- Recertification for 1 year

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach/Methods must be reviewed and approved through an amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

Please note: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for one year from the date of issue. Thereafter Recertification must be applied for on an annual basis.

Best wishes for the successful completion of your research protocol.

Yours Faithfully

Dr Shenuka Singh (Chair)

/pm

cc. Supervisor: Professor Debbie Vigar-Ellis
cc. Academic Leader Research: Professor Brian McArthur
cc. Ms Debbie Cunynghame
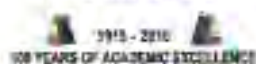
APPENDIX B:

QUESTIONNAIRE

Please TICK the correct answer where appropriate

1. Age category

16 – 20	21 – 29	30 – 45	46 – 65	65 and older

2. How would you describe yourself in terms of the population groups listed?

African	White	Coloured	Indian	Other

3. Highest education level

Grade 1 to Grade 11	Matric	Diploma	Some university but no degree	Bachelor"s degree (e.g. BA, BCom)	Honour"s or master"s degree(e.g. MBA, MEd)	Professional degree (e.g. LLB, MbChb)	Doctorate degree (e.g. PhD)

4. Please indicate your:

Nationality (e.g. South African)	Religion	Suburb in which you live (or city if not a Pietermaritzburg resident)

5. Please indicate the <u>number</u> of people living in your household

Adults	Children

6. Please tick the household applicable to you:

Single, no children	Married, no children	Single parent with children in school/ post school study	Married with children in school/ post school study	Married with adult children no longer living at home	Single parent with adult children not living at home

7. What is your occupation? _____

8. How often do you visit the Liberty Midlands Mall?

Daily	2–5 times a week	Once a week	Once every two weeks	Monthly	Less frequently than once a month

9. Please indicate your total <u>monthly</u> household income (add the net incomes of all the earners in your household)

R

10. Please indicate how much you spend on each of the following categories <u>monthly</u>

	Actual **monthly** spending
Housing/ Rent/ Bond	
Electricity and water	
Medical and healthcare	
Personal care *e.g.* cosmetics	
Insurance and investments	
Food and groceries	
Education	
Recreation and entertainment	
Clothing and footwear(women"s, men"s and children"s)	
Transport	
Alcohol, tobacco and cigarettes	
Communication (home telephone and cell phone)	
Other (Please specify) _____	

APPENDIX C:

INFORMED CONSENT DOCUMENT

I, JESSICA VINOD KUMAR, am a student currently registered for the M. Commerce Masters Degree on the Pietermaritzburg campus of the University of KwaZulu-Natal (UKZN). A requirement for the degree is a dissertation and I have chosen the following topic:

An Analysis of the Consumption of Disposable Income in Female Mall Shoppers in Pietermaritzburg

Please note that that this investigation is being conducted in my personal capacity. I can be reached on jeskumar@yahoo.co.uk or 033 3913140/ 072 728 9294

My academic supervisor is Professor Debbie Vigar-Ellis, based in the School of Management on the Pietermaritzburg campus of the University of KwaZulu-Natal. She can be contacted on Vigard@ukzn.ac.za or 033 2605899.

The purpose of this research is to determine how female mall shoppers spend their disposable income. Information gathered in this study will include data retrieved from the questionnaire that I request you to answer. Please note that your name will not be included in the report as only summary data will be included. Your anonymity and confidentiality is of utmost importance and will be maintained throughout the study.

Your participation in completing the questionnaire is completely voluntary and you are in no way forced to complete the questionnaire. You have the right to withdraw at any time during the study.

I appreciate the time and effort it would take to participate in this study. I would be very grateful for your participation, as it would enable me to complete my dissertation and degree.

Please complete the section below:

I …………………………………………………………….. (Full names of participant) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participating in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so desire.

Signature of Participant…………………………………….………

Date……………………………………………………..………

APPENDIX D:

FINDINGS

SUBURBS OF RESPONDENTS

	SUBURBS	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ALBERT FALLS	1	.3	.3	.3
	ALLANDALE	7	2.0	2.0	2.2
	ASHBURTON	3	.8	.8	3.1
	ASHDOWN	2	.6	.6	3.7
	ATHLONE	6	1.7	1.7	5.3
	BAKERVILLE HEIGHTS	2	.6	.6	5.9
	BELFORT	5	1.4	1.4	7.3
	BISLEY	4	1.1	1.1	8.4
	BLACKRIDGE	1	.3	.3	8.7
	BOMBAY HEIGHTS	5	1.4	1.4	10.1
	BOUGHTON	1	.3	.3	10.4
	CASCADES	1	.3	.3	10.7
	CBD	4	1.1	1.1	11.8
	CEDARA	1	.3	.3	12.1
	CENTRAL	1	.3	.3	12.4
	CHASE VALLEY	7	2.0	2.0	14.3
	CHASE VALLEY DOWNS	1	.3	.3	14.6
	CHASEDENE	1	.3	.3	14.9
	CINDERELLA PARK	2	.6	.6	15.4
	CLARENDON	1	.3	.3	15.7
	CLARIDGE	1	.3	.3	16.0
	CLELAND	5	1.4	1.4	17.4
	COPESVILLE	5	1.4	1.4	18.8
	CRAMOND	1	.3	.3	19.1
	DALTON	1	.3	.3	19.4
	DAMBUZA	1	.3	.3	19.7

	SUBURBS	Frequency	Percent	Valid Percent	Cumulative Percent
	DUNVERIA	6	1.7	1.7	21.3
	EASTWOOD	16	4.5	4.5	25.8
	EDENDALE	16	4.5	4.5	30.3
	EPWORTH	3	.8	.8	31.2
	FERNCLIFFE	1	.3	.3	31.5
	GLENWOOD	2	.6	.6	32.0
	GRANGE	2	.6	.6	32.6
	HAMMARSDALE	1	.3	.3	32.9
	HANIVILLE	1	.3	.3	33.1
	HAYFIELDS	22	6.2	6.2	39.3
	HILTON	5	1.4	1.4	40.7
	HOWICK	4	1.1	1.1	41.9
	HOWICK WEST	2	.6	.6	42.4
	IMBALI	23	6.5	6.5	48.9
	KINGSTON PARK	1	.3	.3	49.2
	LICOLN MEADE	1	.3	.3	49.4
	LINCOLN MEADE	5	1.4	1.4	50.8
	MANDERSTON	1	.3	.3	51.1
	MANOR	5	1.4	1.4	52.5
	MAYOR'S WALK	3	.8	.8	53.4
	MAYORS WALK	1	.3	.3	53.7
	MONTROSE	8	2.2	2.2	55.9
	MOUNT MICHAEL	1	.3	.3	56.2
	MOUNT VIEW	1	.3	.3	56.5
	MOUNTAIN RISE	6	1.7	1.7	58.1
	MPHOPHOMENI	1	.3	.3	58.4
	MYSORE RIDGE	1	.3	.3	58.7
	NAPIERVILLE	4	1.1	1.1	59.8
	NEWHOLMES	6	1.7	1.7	61.5
	NORTHDALE	18	5.1	5.1	66.6
	NORTHERN PARK	4	1.1	1.1	67.7

SUBURBS	Frequency	Percent	Valid Percent	Cumulative Percent
OAK PARK	2	.6	.6	68.3
ORIBI	3	.8	.8	69.1
ORIENT HEIGHTS	8	2.2	2.2	71.3
PANORAMA	2	.6	.6	71.9
PANORAMA GARDENS	2	.6	.6	72.5
PELHAM	13	3.7	3.7	76.1
PELHAM SOUTH	1	.3	.3	76.4
PRESTBURY	4	1.1	1.1	77.5
RAISETHORPE	4	1.1	1.1	78.7
SAMANAVILLE	2	.6	.6	79.2
SCOTTSVILLE	13	3.7	3.7	82.9
SCOTTSVILLE EXT	1	.3	.3	83.1
SIGNAL HILL	3	.8	.8	84.0
SIYAMU	1	.3	.3	84.3
SOBANTU	8	2.2	2.2	86.5
SOUTHGATE	1	.3	.3	86.8
SWEET WATERS	1	.3	.3	87.1
SWEETWATERS	2	.6	.6	87.6
THE GRANGE	1	.3	.3	87.9
THORNVILLE	1	.3	.3	88.2
TOWN	7	2.0	2.0	90.2
TOWN BUSH VALLEY	1	.3	.3	90.4
TOWN HILL	3	.8	.8	91.3
WEMBLEY	9	2.5	2.5	93.8
WESTGATE	3	.8	.8	94.7
WILLOWFOUNTAIN	1	.3	.3	94.9
WOODLANDS	18	5.1	5.1	100.0
Total	356	100.0	100.0	

HOUSEHOLD NUMBER OF ADULTS AND CHILDREN

	NUMBER OFADULTS IN HOUSEHOLD	NUMBER OF CHILDREN IN HOUSEHOLD
Mean	2.11	1.56
Median	2.00	2.00
Mode	2	2
Std. Deviation	.750	1.260
Variance	.563	1.588

Number of Adults in Household
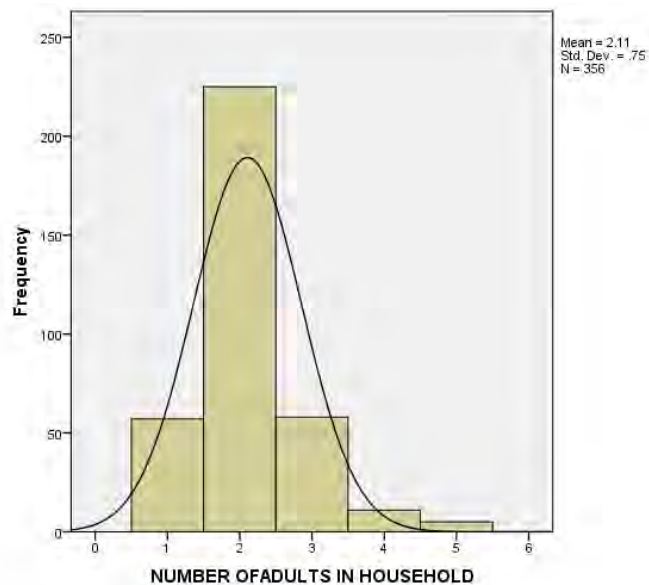
Number of Children in Household
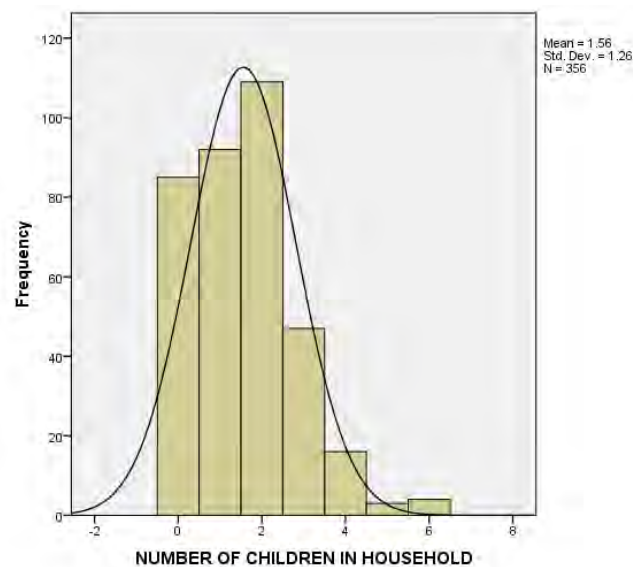
FREQUENCY OF MALL VISIT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	7	2.0	2.0	2.0
	2-5 times a week	33	9.3	9.3	11.2
	Once a week	98	27.5	27.5	38.8
	Once every two weeks	61	17.1	17.1	55.9
	Monthly	107	30.1	30.1	86.0
	Less frequently than once a month	50	14.0	14.0	100.0
	Total	356	100.0	100.0	

STATISTICS BY SPENDING CATEGORY

	Mean	Median	Mode	Std. Deviation	Percentiles 25	Percentiles 50	Percentiles 75
HOUSING/RENT/ BOND	2976.44	2500.00	2000	2018.789	1500.00	2500.00	4000.00
ELECTRICITY AND WATER	845.81	800.00	1000	566.972	400.00	800.00	1100.00
MEDICAL AND HEALTHCARE	1086.42	1000.00	1000	833.294	487.50	1000.00	1500.00
PERSONAL CARE	330.55	300.00	200[a]	227.837	200.00	300.00	400.00
INSURANCE AND INVESTMENTS	1051.67	900.00	1000	815.961	500.00	900.00	1500.00
FOOD AND GROCERIES	1619.34	1500.00	2000	969.368	1000.00	1500.00	2000.00
EDUCATION	718.85	500.00	0	889.785	100.00	500.00	1000.00
RECREATION AND ENTERTAINMENT	543.29	500.00	500	420.358	300.00	500.00	700.00
CLOTHING AND FOOTWEAR	657.76	500.00	1000	510.472	300.00	500.00	1000.00
TRANSPORT	1059.88	600.00	400	1164.465	400.00	600.00	1000.00
ALCOHOL, TOBACCO AND CIGARETTES	119.13	.00	0	192.472	.00	.00	200.00
COMMUNICATION	416.96	400.00	500	285.922	200.00	400.00	500.00
OTHER	314.10	.00	0	1295.920	.00	.00	.00

DESCRIPTIVE STATISTICS: DIFFERENCES IN SPENDING ACROSS AGE CATEGORIES

		Mean	Std. Error
TOTAL MONTHLY HOUSEHOLD INCOME	16-20yrs	15637.93	1675.103
	21-29 yrs	18994.00	1312.391
	30-45 yrs	24583.34	1372.995
	46-65 yrs	26771.74	1385.962
	> 65 yrs	18142.86	5977.850
	Total	22723.50	757.414
HOUSING/RENT/BOND	16-20yrs	863.64	294.579
	21-29 yrs	2196.62	198.486
	30-45 yrs	3301.44	193.633
	46-65 yrs	3673.94	241.705
	> 65 yrs	600.00	.
	Total	2976.44	124.960
ELECTRICITY AND WATER	16-20yrs	336.36	157.551
	21-29 yrs	577.46	50.108
	30-45 yrs	927.91	57.587
	46-65 yrs	1045.18	53.455
	> 65 yrs	512.50	171.239
	Total	845.81	33.644
MEDICAL AND HEALTHCARE	16-20yrs	232.14	122.430
	21-29 yrs	870.00	113.790
	30-45 yrs	1179.35	73.473
	46-65 yrs	1319.36	86.417
	> 65 yrs	700.00	189.737
	Total	1086.42	50.341
PERSONAL CARE	16-20yrs	209.29	53.662
	21-29 yrs	295.28	18.996
	30-45 yrs	372.31	23.058
	46-65 yrs	357.83	21.961
	> 65 yrs	200.00	25.820
	Total	330.55	12.599

INSURANCE AND INVESTMENTS	16-20yrs	536.36	281.642
	21-29 yrs	845.52	122.251
	30-45 yrs	1132.70	69.315
	46-65 yrs	1198.08	75.234
	> 65 yrs	525.00	256.174
	Total	1051.67	48.850
FOOD AND GROCERIES	16-20yrs	436.67	98.917
	21-29 yrs	1213.64	75.778
	30-45 yrs	1896.06	92.253
	46-65 yrs	1979.12	81.937
	> 65 yrs	860.00	208.806
	Total	1619.34	52.962
EDUCATION	16-20yrs	382.35	177.655
	21-29 yrs	414.39	88.440
	30-45 yrs	884.42	113.980
	46-65 yrs	857.03	113.460
	> 65 yrs	100.00	100.000
	Total	718.85	61.994
RECREATION AND ENTERTAINMENT	16-20yrs	286.54	35.794
	21-29 yrs	520.63	58.082
	30-45 yrs	598.83	39.085
	46-65 yrs	588.96	41.848
	> 65 yrs	350.00	221.736
	Total	543.29	24.727
CLOTHING AND FOOTWEAR	16-20yrs	397.41	68.007
	21-29 yrs	564.74	43.521
	30-45 yrs	714.52	52.052
	46-65 yrs	774.16	52.589
	> 65 yrs	275.00	85.391
	Total	657.76	27.725
TRANSPORT	16-20yrs	464.00	39.213
	21-29 yrs	773.98	84.434
	30-45 yrs	1209.60	116.178

	46-65 yrs	1355.06	140.518
	> 65 yrs	360.00	132.665
	Total	1059.88	63.432
ALCOHOL, TOBACCO AND CIGARETTES	16-20yrs	91.67	37.541
	21-29 yrs	126.36	18.343
	30-45 yrs	91.49	14.716
	46-65 yrs	167.54	36.726
	> 65 yrs	33.33	33.333
	Total	119.13	12.664
COMMUNICATION	16-20yrs	209.04	26.681
	21-29 yrs	342.21	25.928
	30-45 yrs	465.96	26.533
	46-65 yrs	510.11	30.185
	> 65 yrs	133.33	49.441
	Total	416.96	15.461
OTHER	16-20yrs	.00	.000
	21-29 yrs	343.75	230.393
	30-45 yrs	15.63	11.098
	46-65 yrs	880.95	502.262
	> 65 yrs	.	.
	Total	314.10	146.734

PERCENTAGE SHARE OF SPENDING ACROSS AGE CATEGORIES

	16-20 yrs	21-29 yrs	30-45 yrs	46-65 yrs	> 65 yrs
HOUSING/RENT/BOND	19.4	24.2	25.8	25	12.9
ELECTRICITY AND WATER	7.6	6.4	7.3	7.1	11
MEDICAL AND HEALTHCARE	5.2	9.6	9.2	9	15.1
PERSONAL CARE	4.7	3.3	2.9	2.4	4.3
INSURANCE AND INVESTMENTS	12.1	9.3	8.9	8.1	11.3
FOOD AND GROCERIES	9.8	13.4	14.8	13.5	18.5
EDUCATION	8.6	4.6	6.9	5.8	2.2
RECREATION AND ENTERTAINMENT	6.4	5.7	4.7	4	7.5
CLOTHING AND FOOTWEAR	8.9	6.2	5.6	5.3	5.9
TRANSPORT	10.4	8.5	9.5	9.2	7.7
ALCOHOL, TOBACCO AND CIGARETTES	2.1	1.4	0.7	1.1	0.7
COMMUNICATION	4.7	3.8	3.6	3.5	2.9
OTHER	0	3.8	0.1	6	0

DIFFERENCES IN SPENDING ACROSS RACE GROUPS

		Mean	Std. Deviation	Std. Error
TOTAL MONTHLY HOUSEHOLD INCOME	African	14650.67	8214.887	821.489
	White	28120.00	12750.940	1275.094
	Coloured	20660.71	11991.325	1602.408
	Indian	26555.00	17603.933	1760.393
	Total	22723.50	14290.854	757.414
HOUSING/RENT/BOND	African	1633.80	1442.240	171.162
	White	3684.46	1897.311	220.558
	Coloured	3159.18	1849.878	264.268
	Indian	3483.58	2142.754	261.779
	Total	2976.44	2018.789	124.960
ELECTRICITY AND WATER	African	467.24	291.724	33.463
	White	1030.59	557.102	60.426
	Coloured	827.66	580.181	84.628
	Indian	1028.95	596.393	68.411
	Total	845.81	566.972	33.644
MEDICAL AND HEALTH-CARE	African	702.74	569.010	65.270
	White	1333.38	793.934	90.477
	Coloured	977.50	761.068	120.335
	Indian	1265.43	973.609	108.179
	Total	1086.42	833.294	50.341
PERSONAL CARE	African	288.09	202.040	21.416
	White	332.37	189.108	19.610
	Coloured	343.14	189.214	26.495

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	Indian	<mark>362.13</mark>	293.066	30.227
	Total	330.55	227.837	12.599
INSURANCE AND INVESTMENTS	African	851.82	861.704	100.171
	White	1023.64	675.909	72.052
	Coloured	970.27	647.587	106.463
	Indian	<mark>1305.00</mark>	925.298	103.452
	Total	1051.67	815.961	48.850
FOOD AND GROCERIES	African	1390.72	799.783	81.206
	White	1718.62	869.309	89.662
	Coloured	1561.54	738.879	102.464
	Indian	<mark>1791.63</mark>	1264.131	131.795
	Total	1619.34	969.368	52.962
EDUCATION	African	703.95	996.043	129.674
	White	<mark>736.84</mark>	730.614	96.772
	Coloured	737.50	742.197	140.262
	Indian	708.06	991.323	125.898
	Total	718.85	889.785	61.994
RECREATION AND ENTERTAINMENT	African	356.87	280.925	34.320
	White	<mark>656.84</mark>	472.747	48.503
	Coloured	505.77	248.654	34.482
	Indian	592.00	489.280	56.497
	Total	543.29	420.358	24.727
CLOTHING AND FOOTWEAR	African	514.95	362.152	36.771
	White	623.68	380.079	38.995
	Coloured	756.48	469.046	63.829
	Indian	<mark>784.19</mark>	708.218	73.439

	Total	657.76	510.472	27.725
TRANSPORT	African	741.67	583.982	59.602
	White	1128.06	1118.543	112.990
	Coloured	747.06	825.737	115.626
	Indian	1492.72	1608.202	167.667
	Total	1059.88	1164.465	63.432
ALCOHOL, TOBACCO AND CIGARETTES	African	55.42	105.476	13.732
	White	189.55	261.194	31.910
	Coloured	240.91	154.846	26.955
	Indian	50.00	130.005	15.321
	Total	119.13	192.472	12.664
COMMUNICATION	African	251.46	172.106	17.565
	White	540.52	303.282	31.281
	Coloured	424.44	289.832	39.441
	Indian	456.43	284.236	28.712
	Total	416.96	285.922	15.461
OTHER	African	313.04	1351.196	281.744
	White	78.95	344.124	78.947
	Coloured	.00	.000	.000
	Indian	585.19	1787.715	344.046
	Total	314.10	1295.920	146.734

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PERCENTAGE SHARE OF SPENDING ACROSS RACE GROUPS

	AFRICAN	COLOURED	INDIAN	WHITE
HOUSING/RENT/BOND	19.8	28.1	25.1	28.2
ELECTRICITY AND WATER	5.6	7.4	7.4	7.9
MEDICAL AND HEALTHCARE	8.5	8.7	9.1	10.2
PERSONAL CARE	3.5	3	2.6	2.5
INSURANCE AND INVESTMENTS	10.3	8.6	9.4	7.8
FOOD AND GROCERIES	16.8	13.9	12.9	13.1
EDUCATION	8.5	6.6	5.1	5.6
RECREATION AND ENTERTAINMENT	6.4	5.7	4.7	4
CLOTHING AND FOOTWEAR	6.2	6.7	5.6	4.8
TRANSPORT	9	6.6	10.7	8.6
ALCOHOL, TOBACCO AND CIGARETTES	0.7	2.1	0.4	1.4
COMMUNICATION	3	3.8	3.3	4.1
OTHER	3.8	0	4.2	0.6

DIFFERENCES IN SPENDING ACROSS EDUCATION LEVELS

		Mean	Std. Deviation	Std. Error
TOTAL MONTHLY HOUSEHOLD INCOME	Grade 1 to Grade 11	14217.39	9419.306	1964.061
	Matric	15495.10	8936.657	884.861
	Diploma	20082.99	9088.556	927.597
	Some university but no degree	23632.43	12733.880	2093.437
	Bachelor''s degree	29781.82	13410.114	1808.219
	Honours or master''s degree	36423.33	15574.862	2843.568
	Professional degree	49250.00	23932.196	6908.630
	Doctorate degree	58000.00	.	.
	Total	22723.50	14290.854	757.414
HOUSING/RENT/BOND	Grade 1 to Grade 11	680.00	759.825	240.278
	Matric	2008.45	1239.556	147.108
	Diploma	2722.08	1532.917	174.692
	Some university but no degree	3013.04	1491.888	311.080
	Bachelor''s degree	3562.77	1998.137	291.458
	Honours or master''s degree	5113.04	2305.193	480.666
	Professional degree	6333.33	2727.178	909.059
	Doctorate degree	6500.00	.	.
	Total	2976.44	2018.789	124.960
ELECTRICITY AND WATER	Grade 1 to Grade 11	233.33	223.607	74.536
	Matric	590.26	444.783	50.688
	Diploma	746.71	389.682	43.033
	Some university but no degree	1026.92	637.845	125.092
	Bachelor''s degree	1018.63	578.183	80.962
	Honours or master''s degree	1263.57	555.219	104.927
	Professional degree	1620.00	777.174	245.764
	Doctorate degree	1200.00	.	.
	Total	845.81	566.972	33.644
MEDICAL AND HEALTHCARE	Grade 1 to Grade 11	335.00	495.564	156.711
	Matric	623.17	564.304	72.851
	Diploma	1028.02	831.866	92.430
	Some university but no degree	1039.29	561.308	106.077
	Bachelor''s degree	1293.70	787.119	107.113

	Honours or master's degree	<mark>1841.66</mark>	770.657	143.107
	Professional degree	1772.73	1087.282	327.828
	Doctorate degree	1800.00	.	.
	Total	1086.42	833.294	50.341
PERSONAL CARE	Grade 1 to Grade 11	163.00	130.065	29.083
	Matric	272.33	194.051	20.925
	Diploma	306.97	177.798	18.847
	Some university but no degree	335.83	322.352	53.725
	Bachelor's degree	441.67	243.355	33.116
	Honours or master's degree	382.76	170.229	31.611
	Professional degree	<mark>545.83</mark>	269.223	77.718
	Doctorate degree	500.00	.	.
	Total	330.55	227.837	12.599
INSURANCE AND INVESTMENTS	Grade 1 to Grade 11	271.43	349.830	132.223
	Matric	670.00	654.916	84.549
	Diploma	842.53	593.201	65.112
	Some university but no degree	881.36	613.463	106.790
	Bachelor's degree	1492.45	893.158	122.685
	Honours or master's degree	1546.67	763.943	139.476
	Professional degree	<mark>2150.00</mark>	954.892	275.653
	Doctorate degree	1000.00	.	.
	Total	1051.67	815.961	48.850
FOOD AND GROCERIES	Grade 1 to Grade 11	539.47	576.045	132.154
	Matric	1283.33	706.461	72.103
	Diploma	1664.13	775.671	80.869
	Some university but no degree	1864.55	1700.546	296.027
	Bachelor's degree	2008.49	826.353	113.508
	Honours or master's degree	2098.33	709.357	129.510
	Professional degree	<mark>2163.64</mark>	978.031	294.888
	Doctorate degree	1200.00	.	.
	Total	1619.34	969.368	52.962
EDUCATION	Grade 1 to Grade 11	166.67	192.029	64.010
	Matric	433.33	676.891	100.905
	Diploma	728.43	949.013	132.888
	Some university but no degree	763.88	641.156	130.875

	Bachelor's degree	940.91	1067.614	160.949
	Honours or master's degree	1100.00	1040.979	217.059
	Professional degree	500.00	500.000	166.667
	Doctorate degree	400.00	.	.
	Total	718.85	889.785	61.994
RECREATION AND ENTERTAINMENT	Grade 1 to Grade 11	264.29	191.581	51.202
	Matric	419.86	311.776	36.491
	Diploma	465.57	308.984	34.763
	Some university but no degree	501.67	316.360	57.759
	Bachelor's degree	636.86	306.858	42.969
	Honours or master's degree	771.67	488.079	89.111
	Professional degree	1309.09	1009.410	304.349
	Doctorate degree	800.00	.	.
	Total	543.29	420.358	24.727
CLOTHING AND FOOTWEAR	Grade 1 to Grade 11	304.76	191.641	41.819
	Matric	501.65	340.706	35.716
	Diploma	592.47	453.066	46.981
	Some university but no degree	714.32	809.257	133.041
	Bachelor's degree	959.26	490.579	66.759
	Honours or master's degree	796.67	409.780	74.815
	Professional degree	1041.67	596.137	172.090
	Doctorate degree	1200.00	.	.
	Total	657.76	510.472	27.725
TRANSPORT	Grade 1 to Grade 11	433.33	197.782	46.618
	Matric	568.59	352.843	36.786
	Diploma	817.61	714.542	74.496
	Some university but no degree	1136.49	1195.225	196.494
	Bachelor's degree	1647.27	1415.634	190.884
	Honours or master's degree	2020.00	1756.839	320.753
	Professional degree	2316.67	2077.075	599.600
	Doctorate degree	800.00	.	.
	Total	1059.88	1164.465	63.432
ALCOHOL, TOBACCO AND CIGARETTES	Grade 1 to Grade 11	41.67	79.296	22.891
	Matric	154.55	292.858	39.489
	Diploma	112.30	139.241	17.828

	Some university but no degree	88.15	130.326	25.081
	Bachelor's degree	130.45	162.738	24.534
	Honours or master's degree	119.57	173.689	36.217
	Professional degree	88.89	169.148	56.383
	Doctorate degree	.	.	.
	Total	119.13	192.472	12.664
	Grade 1 to Grade 11	180.00	106.227	23.753
	Matric	292.16	184.099	18.503
	Diploma	395.66	228.517	23.955
	Some university but no degree	395.14	241.553	39.711
COMMUNICATION	Bachelors degree	594.34	292.315	40.153
	Honour's or master's degree	608.62	229.545	42.625
	Professional degree	825.00	615.519	177.685
	Doctorate degree	400.00	.	.
	Total	416.96	285.922	15.461
	Grade 1 to Grade 11	.00	.000	.000
	Matric	205.56	823.531	194.108
	Diploma	8.33	40.825	8.333
	Some university but no degree	.00	.000	.000
OTHER	Bachelor's degree	1469.23	2804.278	777.767
	Honours or master's degree	214.29	566.947	214.286
	Professional degree	.00	.	.
	Doctorate degree	.	.	.
	Total	314.10	1295.920	146.734

DIFFERENCES IN SPENDING ACROSS RELIGIOUS GROUPS

		Mean	Std. Deviation	Std. Error
TOTAL MONTHLY HOUSEHOLD INCOME	Christian	21656.15	12491.195	774.671
	Jewish	34666.67	10016.653	5783.117
	Hindu	28754.55	18903.721	2548.977
	Muslim	20480.77	12206.949	2393.980
	Other	25709.57	29075.023	10989.326
	Total	22873.41	14304.516	763.519
HOUSING/RENT/BOND	Christian	2894.19	1914.307	136.044
	Jewish	6000.00	.	.
	Hindu	3394.44	2243.078	373.846
	Muslim	3155.56	2123.599	500.537
	Other	3160.00	3681.440	1646.390
	Total	2999.42	2017.701	125.617
ELECTRICITY AND WATER	Christian	799.34	532.946	36.603
	Jewish	1900.00	141.421	100.000
	Hindu	1025.00	614.567	97.172
	Muslim	957.50	662.784	148.203
	Other	750.00	725.948	296.367
	Total	849.68	567.732	33.928
MEDICAL AND HEALTH-CARE	Christian	1065.88	758.965	54.074
	Jewish	2000.00	.000	.000
	Hindu	1285.56	1089.288	162.381
	Muslim	917.50	671.854	150.231
	Other	814.29	1246.567	471.158
	Total	1091.80	833.617	50.639
PERSONAL CARE	Christian	320.38	195.538	12.702
	Jewish	316.67	160.728	92.796
	Hindu	348.11	223.384	30.684
	Muslim	414.78	454.391	94.747
	Other	260.00	152.315	57.570
	Total	330.31	226.991	12.630

	Christian	985.58	753.462	52.369
	Jewish	<mark>2250.00</mark>	353.553	250.000
INSURANCE AND INVESTMENTS	Hindu	1273.26	906.875	138.297
	Muslim	1165.79	947.519	217.376
	Other	1050.00	1473.431	601.526
	Total	1053.12	818.189	49.160
	Christian	1598.99	819.099	52.118
	Jewish	1666.67	1301.281	751.295
FOOD AND GROCERIES	Hindu	1714.71	1051.394	147.225
	Muslim	<mark>1746.96</mark>	1969.537	410.677
	Other	1633.33	476.095	194.365
	Total	1628.42	972.416	53.530
	Christian	766.66	872.750	71.499
	Jewish	<mark>800.00</mark>	.	.
EDUCATION	Hindu	656.06	1131.423	196.955
	Muslim	553.13	633.895	158.474
	Other	310.00	240.832	107.703
	Total	721.00	892.512	62.488
	Christian	526.42	391.921	26.544
	Jewish	<mark>700.00</mark>	300.000	173.205
RECREATION AND ENTERTAINMENT	Hindu	617.44	505.315	77.060
	Muslim	455.56	338.200	79.714
	Other	820.00	967.988	432.897
	Total	542.54	421.543	24.883
	Christian	640.04	451.155	28.477
	Jewish	533.33	416.333	240.370
CLOTHING AND FOOTWEAR	Hindu	633.00	428.168	60.552
	Muslim	<mark>963.75</mark>	995.847	203.276
	Other	691.67	611.896	249.805
	Total	662.22	512.016	28.016
	Christian	950.80	959.333	60.553
TRANSPORT	Jewish	800.00	608.276	351.188
	Hindu	<mark>1664.90</mark>	1834.123	256.829

	Muslim	1048.57	1229.794	268.363
	Other	1108.33	721.399	294.510
	Total	1068.16	1170.795	64.256
ALCOHOL, TOBACCO AND CIGARETTES	Christian	143.68	208.818	16.356
	Jewish	<mark>400.00</mark>	141.421	100.000
	Hindu	41.46	97.405	15.212
	Muslim	55.56	150.381	35.445
	Other	80.00	130.384	58.310
	Total	119.30	193.079	12.759
COMMUNICATION	Christian	407.96	289.804	18.329
	Jewish	476.67	454.569	262.446
	Hindu	<mark>481.13</mark>	306.310	42.075
	Muslim	391.54	195.094	38.261
	Other	460.00	181.659	81.240
	Total	419.58	286.405	15.601
OTHER	Christian	326.00	1451.784	205.313
	Jewish	.	.	.
	Hindu	333.33	1154.701	333.333
	Muslim	<mark>345.45</mark>	1050.108	316.620
	Other	50.00	100.000	50.000
	Total	315.58	1304.352	148.645

DIFFERENCES IN SPENDING ACROSS HOUSEHOLD GROUPS

		Mean	Std. Error
TOTAL MONTHLY HOUSEHOLD INCOME	Single, no children	21375.26	1443.644
	Married, no children	<mark>40142.86</mark>	6390.117
	Single plarent with children in school/post school study	13272.15	878.897
	Married with children in school/post school study	26926.80	1035.830
	Married with adult children no longer living at home	26500.00	3467.193
	Single parent with adult children no longer living at home	7666.67	2728.451
	Total	22723.50	757.414
HOUSING/RENT/BOND	Single, no children	2086.84	235.981
	Married, no children	<mark>4772.73</mark>	905.447
	Single plarent with children in school/post school study	2066.15	156.656
	Married with children in school/post school study	3735.59	179.314
	Married with adult children no longer living at home	3400.00	800.892
	Single parent with adult children no longer living at home	1550.00	950.000
	Total	2976.44	124.960
ELECTRICITY AND WATER	Single, no children	585.85	67.982
	Married, no children	<mark>1146.43</mark>	146.053
	Single plarent with children in school/post school study	546.09	37.182
	Married with children in school/post school study	1074.67	50.056
	Married with adult children no longer living at home	831.82	190.248
	Single parent with adult children no longer living at home	600.00	400.000
	Total	845.81	33.644

MEDICAL AND HEALTHCARE	Single, no children	994.31	136.907
	Married, no children	<mark>1542.31</mark>	277.572
	Single plarent with children in school/post school study	703.17	78.140
	Married with children in school/post school study	1288.16	66.631
	Married with adult children no longer living at home	1059.09	173.836
	Single parent with adult children no longer living at home	566.67	120.185
	Total	1086.42	50.341
PERSONAL CARE	Single, no children	269.78	20.055
	Married, no children	<mark>500.00</mark>	86.919
	Single parent with children in school/post school study	276.67	20.338
	Married with children in school/post school study	387.19	21.405
	Married with adult children no longer living at home	269.23	29.165
	Single parent with adult children no longer living at home	200.00	.000
	Total	330.55	12.599
INSURANCE AND INVESTMENTS	Single, no children	873.73	123.504
	Married, no children	<mark>1853.85</mark>	326.719
	Single parent with children in school/post school study	697.97	65.649
	Married with children in school/post school study	1207.52	63.620
	Married with adult children no longer living at home	1152.69	231.344
	Single parent with adult children no longer living at home	500.00	500.000
	Total	1051.67	48.850
FOOD AND GROCERIES	Single, no children	926.33	83.243
	Married, no children	1607.14	167.222

	Single parent with children in school/post school study	1411.69	67.006
	Married with children in school/post school study	2100.68	83.544
	Married with adult children no longer living at home	1692.86	248.615
	Single parent with adult children no longer living at home	1166.67	272.845
	Total	1619.34	52.962
EDUCATION	Single, no children	400.00	109.534
	Married, no children	318.18	139.361
	Single parent with children in school/post school study	627.08	132.233
	Married with children in school/post school study	997.06	95.183
	Married with adult children no longer living at home	37.50	37.500
	Single parent with adult children no longer living at home	233.33	145.297
	Total	718.85	61.994
RECREATION AND ENTERTAINMENT	Single, no children	487.84	50.536
	Married, no children	1107.14	175.557
	Single parent with children in school/post school study	389.66	28.306
	Married with children in school/post school study	593.68	29.354
	Married with adult children no longer living at home	600.00	183.624
	Single parent with adult children no longer living at home	250.00	250.000
	Total	543.29	24.727
CLOTHING AND FOOTWEAR	Single, no children	494.35	37.868
	Married, no children	1117.86	157.208
	Single parent with children in school/post school study	536.99	41.127

	Married with children in school/post school study	805.86	49.547
	Married with adult children no longer living at home	425.00	59.193
	Single parent with adult children no longer living at home	233.33	133.333
	Total	657.76	27.725
TRANSPORT	Single, no children	850.00	107.055
	Married, no children	2217.86	526.746
	Single parent with children in school/post school study	695.71	78.172
	Married with children in school/post school study	1300.07	108.044
	Married with adult children no longer living at home	903.57	194.602
	Single parent with adult children no longer living at home	450.00	292.973
	Total	1059.88	63.432
ALCOHOL, TOBACCO AND CIGARETTES	Single, no children	112.71	16.109
	Married, no children	157.69	59.336
	Single parent with children in school/post school study	100.91	21.926
	Married with children in school/post school study	109.71	14.941
	Married with adult children no longer living at home	288.00	196.553
	Single parent with adult children no longer living at home	100.00	100.000
	Total	119.13	12.664
COMMUNICATION	Single, no children	358.51	28.563
	Married, no children	585.71	77.642
	Single parent with children in school/post school study	288.03	20.440
	Married with children in school/post school study	515.98	25.101

	Married with adult children no longer living at home	380.00	76.811
	Single parent with adult children no longer living at home	133.33	88.192
	Total	416.96	15.461
OTHER	Single, no children	71.43	71.429
	Married, no children	1133.33	1074.451
	Single parent with children in school/post school study	284.62	268.387
	Married with children in school/post school study	390.63	275.416
	Married with adult children no longer living at home	.00	.000
	Single parent with adult children no longer living at home	.	.
	Total	314.10	146.734

DIFFERENCES IN SPENDING DEPENDING ON THE FREQUENCY OF MALL VISITS

		Mean	Std. Deviation	Std. Error
TOTAL MONTHLY HOUSEHOLD INCOME	Daily	20428.57	7276.839	2750.386
	2-5 times a week	28545.45	15518.318	2701.392
	Once a week	26553.06	14851.278	1500.206
	Once every two weeks	21459.02	11602.907	1485.600
	Monthly	21252.03	14347.640	1387.039
	Less frequently than once a month	16388.00	12980.230	1835.682
	Total	22723.50	14290.854	757.414
HOUSING/RENT/BOND	Daily	1685.71	474.091	179.189
	2-5 times a week	3973.91	2664.620	555.612
	Once a week	3279.38	1712.680	191.483
	Once every two weeks	3060.00	1605.542	271.386
	Monthly	2900.00	2121.844	234.318
	Less frequently than once a month	1952.94	2058.241	352.985
	Total	2976.44	2018.789	124.960
ELECTRICITY AND WATER	Daily	430.00	370.135	165.529
	2-5 times a week	1262.96	715.836	137.763
	Once a week	902.12	526.941	57.155
	Once every two weeks	810.00	475.718	75.218
	Monthly	838.37	563.272	60.739
	Less frequently than once a month	555.61	464.801	72.590
	Total	845.81	566.972	33.644
MEDICAL AND HEALTHCARE	Daily	366.67	382.971	156.347
	2-5 times a week	1411.79	801.965	151.557
	Once a week	1310.33	822.414	89.203
	Once every two weeks	1076.67	591.138	94.658
	Monthly	1000.60	901.506	98.953

	Less frequently than once a month	591.82	700.654	121.968
	Total	1086.42	833.294	50.341
PERSONAL CARE	Daily	280.00	177.388	67.047
	2-5 times a week	475.45	297.238	51.743
	Once a week	352.72	257.456	26.842
	Once every two weeks	289.31	190.418	25.003
	Monthly	330.97	173.838	18.026
	Less frequently than once a month	237.05	203.933	30.744
	Total	330.55	227.837	12.599
INSURANCE AND INVESTMENTS	Daily	440.00	618.870	276.767
	2-5 times a week	1703.45	1200.144	222.861
	Once a week	1187.04	772.487	85.832
	Once every two weeks	948.89	659.674	98.338
	Monthly	919.76	662.321	71.839
	Less frequently than once a month	728.97	745.180	127.797
	Total	1051.67	815.961	48.850
FOOD AND GROCERIES	Daily	900.00	535.413	202.367
	2-5 times a week	1680.63	935.128	165.309
	Once a week	1934.44	1247.101	131.456
	Once every two weeks	1686.61	799.118	106.787
	Monthly	1479.33	776.150	76.108
	Less frequently than once a month	1304.35	815.123	120.183
	Total	1619.34	969.368	52.962
EDUCATION	Daily	.00	.000	.000
	2-5 times a week	641.30	528.001	110.096
	Once a week	880.95	1099.356	138.506
	Once every two weeks	746.55	643.641	119.521
	Monthly	730.37	992.869	126.094
	Less frequently than once a month	403.70	390.494	75.151

	Total	718.85	889.785	61.994
RECREATION AND ENTERTAINMENT	Daily	457.14	161.835	61.168
	2-5 times a week	<mark>737.67</mark>	499.183	91.138
	Once a week	607.06	493.780	53.558
	Once every two weeks	528.00	414.429	58.609
	Monthly	470.49	317.571	35.070
	Less frequently than once a month	431.43	344.086	58.161
	Total	543.29	420.358	24.727
CLOTHING AND FOOTWEAR	Daily	557.14	207.020	78.246
	2-5 times a week	<mark>1085.76</mark>	556.726	96.914
	Once a week	729.90	586.154	59.515
	Once every two weeks	531.58	332.688	44.066
	Monthly	623.53	462.222	45.767
	Less frequently than once a month	431.40	416.622	63.534
	Total	657.76	510.472	27.725
TRANSPORT	Daily	678.57	297.009	112.259
	2-5 times a week	1312.50	1080.920	191.081
	Once a week	<mark>1472.58</mark>	1585.918	164.452
	Once every two weeks	825.00	744.983	99.553
	Monthly	871.76	962.078	95.260
	Less frequently than once a month	816.17	873.104	127.355
	Total	1059.88	1164.465	63.432
ALCOHOL, TOBACCO AND CIGARETTES	Daily	100.00	141.421	100.000
	2-5 times a week	<mark>179.63</mark>	200.125	38.514
	Once a week	110.28	136.196	16.051
	Once every two weeks	145.59	350.404	60.094
	Monthly	102.94	137.375	16.659
	Less frequently than once a month	92.14	156.190	29.517
	Total	119.13	192.472	12.664
COMMUNICATION	Daily	291.67	165.580	67.598

	2-5 times a week	<mark>543.13</mark>	377.508	66.735
	Once a week	506.63	296.425	29.943
	Once every two weeks	353.16	241.329	31.965
	Monthly	380.18	250.206	24.654
	Less frequently than once a month	315.87	254.694	37.553
	Total	416.96	285.922	15.461
OTHER	Daily	.00	.000	.000
	2-5 times a week	<mark>1037.50</mark>	2815.233	995.335
	Once a week	403.85	1469.825	288.256
	Once every two weeks	583.33	1428.869	583.333
	Monthly	76.00	301.773	60.355
	Less frequently than once a month	27.27	90.453	27.273
	Total	314.10	1295.920	146.734