



opinion survey

4th survey 2006

CONCLUSIONS

Youth,
Economy and Consumption



MINISTERIO
DE TRABAJO
Y ASUNTOS SOCIALES

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somos **diferentes**
somos **iguales**



**YOUNG PEOPLE'S OPINION SURVEY AND SITUATION
(4th survey 2006)**

Youth, Economy and Consumption

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YOUNG PEOPLE'S OPINION SURVEY AND SITUATION (4th survey 2006)

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Presentation

The survey presented here includes the opinions of the young regarding their economy and consumption. These aspects play a crucial role in the processes of independence, emancipation and socialisation of the young.

1. The first section covers the financial situation of youths. It provides information on their labour situation, own income and that of others, their capacity to administrate expenses and the amount of money available for housing and food.
2. The second topic addressed is youth consumption. Young people have been surveyed on several questions related to consumption (frequency and spending): products and leisure activities, additional expenses, shopping criteria and behaviour and needs assessment.
3. The third issue dealt with in this survey describes the relationship of the young with banks. Information has been collected on their savings capacity, the type of bank accounts they have and the loans granted by the banks.

Profile of youths surveyed

The profile of the youths participating in the survey comprising the fourth poll of 2006, and whose opinions are described below, can be defined with the following sociodemographic profile:

- A slightly higher number of males (52%) than females (48%).
- As for age, groups have greater weight as age increases; thus the group from 15 to 19 comprises 26% of the sample, the group between 20 to 24 makes up 33% and the eldest group (25 to 29) represents 41%. To interpret results and opinions it is necessary to take into account the greater demographic weight of older youth cohorts.
- Nine out of ten youths surveyed were Spanish. The remaining ten per cent were youths of other nationalities, notably coming from Latin America (5%), Eastern Europe (2%) and North Africa (1%).
- As for the year youths from other countries participating in this survey arrived in Spain: 15% arrived in our country before 2000, 50% between 2000 and 2003 and 33% came to Spain between 2004 and 2006.
- With respect to marital status (or cohabitation) of the sample of youths surveyed, the majority are single (78%), 12% are married and 9% live with a partner.
- The usual place of residence for most youths is the family home (64%), one out of four (27%) live in an independent household away from their family and 9% share housing with others.
- The personal financial situation of those surveyed shows that most of them (27%) live only off the income of others (generally their parents). The group of those who live only off their own income is 27%. The young who live mainly off their own income but receive help from others comprise 22%. And finally, 18% state they live mainly off the income of others, although with some own income.

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- As for financial dependence or independence, most state their economy is fully integrated with that of the family (42%); followed by those who say their economy is fully independent (28%) and those whose situation is semi-independent (28%).
- The labour situation of most youths surveyed is full-time work (43%). Those who study full-time amount to 29%. Those who combine work and study are 15%. And finally 10% of youths are unemployed.
- Youths who are working or have worked in the past, do or did so primarily in skilled or semi-skilled jobs (27%), followed by those who work or worked as service staff (19%), tradesmen or technicians (18%), sales representatives (13%) and in administrative work. (12%).
- Working or unemployed youths have or had above all jobs with temporary contracts (50%), 41% are or were permanent employees and 5% are self-employed.
- The great majority of these youths work or worked for private companies (86%), while 10% are or were employed by public Administrations.
- The level of completed education of those surveyed in most cases reaches ESO (obligatory secondary education) or first year of advanced secondary education (31%), followed by youths who have completed LOGSE secondary school (22%), those with LOGSE primary studies (11%), higher vocational education (9%), those with certificates (8%), those with degrees (7%) and those with ordinary level vocational education (7%).
- As for religion, most youths state they are non-practicing Catholics (52%), followed by those who are practicing Catholics (12%). Non-believers represent one out of eight (13%). And those who define themselves as indifferent to religion amount to 11%.
- Around three out of four surveyed (73%) completed primary studies at a public school; 20% did so at a religious school and 6% studied primary at a secular private school.
- Ideologically, the youths surveyed position themselves mostly in the political centre. Thus, on a scale from right to left, ranging from 1 to 10, youths on average are located at 4.6.



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- The person providing the most income to the household is in 35% of the cases the person being surveyed or their spouse and for 61% the main breadwinner is a parent (mostly the father).
- The studies completed by the main breadwinner in the youth's household are primary (47%); those with secondary education are one out of four (26%) and those with tertiary education, 18%.
- 90% of the major breadwinners in the household are working and 7% are pensioners.
- Two out of three of the main breadwinners work or worked as permanent employees, 13% are self-employed, 10% have temporary contracts and 9% are business owners or professionals with employees working for them.
- Around three out of four (78%) of the people providing the most income to the family household work for private companies, compared to one out of five (19%) who work for public Administrations.

I. FINANCIAL SITUATION OF THE YOUNG

27% of the Spanish youths surveyed are fully independent financially; that is, they live only off their income. The rest (73%) depend to a greater or lesser extent on the financial help of others to live (specially their parents).

Full financial independence among youths seems to be slowly taking root in the last few years. In 2000, the number of fully independent youths was 17%; in 2002 it was 23% and at the end of 2006 it rose to 27%.

Financially independent youths.

2000	2002	2006
19%	23%	27%

Source: INJUVE, Youth Report 2000. Youth opinion surveys 2002 and 2006.

FULL FINANCIAL INDEPENDENCE AMONG YOUTHS SEEMS TO BE SLOWLY TAKING ROOT IN THE LAST FEW YEARS. FROM 19% INDEPENDENT YOUTHS IN 2000 WE HAVE GONE UP TO 27% IN 2006.

The profile of fully independent youths is mostly comprised of those who work full-time, the majority are the main breadwinners of the family, mostly males aged 25 to 29, who live in their own home and are married or living with a partner. It is noteworthy that these financially independent youths are far more frequent among the group of foreigners than Spaniards.

Fully dependent youths devote themselves mostly to studying, live in the family home, and the father is usually the main breadwinner. Logically, this applies to the youngest youths, affecting more females than males and more frequently Spanish youths rather than foreigners.

Those whose financial situation is independent or semi-independent (they live off their income although they need some financial support) are slighter fewer (48%) than those who are dependent (they live off the income of others with or without own income) 51%.



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LEVEL OF INDEPENDENCE OF YOUTHS

	DEPENDENT YOUTHS (Totally or Partially)	SELF-SUFFICIENT YOUTHS
Año 2002	56%	44%
Año 2006	51%	48%

Source: Youth opinion surveys 2002 and 2006. INJUVE.

Among *self-sufficient* youths, the majority are working and providing the highest income to the household, they belong to the oldest age group, live in their own home, are married or live with a partner; there is a greater proportion of males than females and they are more frequent among foreign youths.

On the contrary, among dependent youths, most of them study full-time and their economy is integrated in the family household. They belong above all to the younger groups, are mostly single and female in a higher proportion than males, and more frequently Spanish rather than foreign.

SELF-SUFFICIENT YOUTHS ARE MOSTLY MALE, AMONG THE ELDEST GROUP, WORKING, LIVING IN AN INDEPENDENT ECONOMY AND MARRIED OR WITH A PARTNER.

THE PERCENTAGE OF SELF-SUFFICIENT YOUTHS IS HIGHER AMONG FOREIGNERS THAN AMONG SPANIARDS.

PROFILE OF YOUTHS REGARDING LEVEL OF FINANCIAL INDEPENDENCE

DEPENDENT YOUTHS (Totally or Partially)	SELF-SUFFICIENT YOUTHS
Studying	Working
Integrated economy	Independent economy
Among the youngest	Among the eldest
Living in family home	Living in own home
Single	Married/With partners
Female	Male
Spanish	Foreign

Those with some type of own income, obtain it essentially through regular work (70%) and to a lesser extent, from occasional jobs (23%).

Those with regular work are in a higher proportion males, aged 25 to 29, provide the highest income to the household, live independently and are married or living with a partner. They are more frequently foreign rather than Spanish.

Those with occasional jobs are slightly more females than males, aged under 24, whose sole occupation is studying, live in the family home,



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where parents provide most of the income and to a greater extent are single.

Own income in nearly half of the cases (46%) is employed in personal enjoyment, 13% keep most of it and hand in the rest to the household, 9% hand in most of it and keep the rest and 11% hand in all their income to the household economy. The remaining 21% of the youths surveyed did not reply to this question.

YOUTHS WITH SOME TYPE OF OWN RESOURCES, OBTAIN THEM ESSENTIALLY FROM A REGULAR JOB (70%) AND TO A LESS EXTENT, FROM OCCASIONAL JOBS (23%)

ENJOYMENT OF OWN INCOME BY YOUTHS

HAND IN ALL OR ALMOST ALL TO HOUSEHOLD	KEEP ALL OR ALMOST ALL
20%	59%

Under a different interpretation, it could be said that nearly half of youths enjoy their own income themselves (46%). In comparison, there is a third of youths (33%) who hand in part or all of their income to support the family economy.

Those living exclusively off the income of others (which includes housewives), have an average of €36 a week. These young dependents have more money as their age increases. The group of dependent married youths (especially housewives) have much more money for own expenses by sharing their partner's family economy.

Most youths surveyed state they have a fully dependent economy integrated in the family one (42%), 28% have a partly independent economy and 29% state they have an independent economy.

Youths with a dependent economy (totally integrated in the family one) are above all students, who live in their family home, are minors, single and of a middle socioeconomic class.

Those with an independent economy provide the highest income to the household, work full-time, belong to the group aged 25 to 29 and are married or live with a partner.

Youths with a semi-independent economy are those who combine work and study, live in their family home, are more frequent as age increases and to a higher extent, are single.

YOUTHS WITH AN INDEPENDENT ECONOMY ARE AGED BETWEEN 25 AND 29, ARE THE MAIN BREADWINNERS IN THEIR HOUSEHOLD, WORK, AND ARE MARRIED OR HAVE A PARTNER.

TYPES OF ECONOMIES OF THE YOUNG

DEPENDENT ECONOMY (42%)	SEMI-INDEPENDENT ECONOMY (28%)	INDEPENDENT ECONOMY (29%)
Studying	Studying and working	Working
Among the youngest	Older groups	Among the eldest
Live in family home	Live in family home	Live in own home
Single	Single	Married / With partner
Middle-class		Provide highest household income

EXPENSES YOUTHS DECIDE ON AND ADMINISTRATE ARE ABOVE ALL FOR CLOTHING AND SHOES (93%), LEISURE (80%) AND TRANSPORT (80%)

As for the expenses which youths freely decide on and administrate, the most significant are clothing and shoes (93%), leisure and entertainment (93%) and transport (80%). It is far less frequent for youths to administrate the cost of education (41%), food (24%) and housing (19%).

Living and food expenses are decided and administrated above all by married youths or those with a partner living in their own home.

Clothing and shoe expenses, as well as transport and entertainment, are decided to a greater extent by single youths who live with their parents and are studying.

PROFILE OF YOUTHS ACCORDING TO EXPENSES THEY DECIDE ON AND ADMINISTRATE

HOUSING AND FOOD EXPENSES	TRANSPORT AND ENTERTAINMENT EXPENSES
Married Living in their own home	Single students Living in family's home

Youths who have an independent economy and who decide on and administrate their housing expenses spend an average of €360 on rent (if they live in rented property) and €520 to pay for a mortgage (if they are buying their own home). In these cases, utility costs (water, electricity, telephone, etc) amount to about €128. Food expenses represent an average of €283 a month.

The amount of money youths have available for the expenses they decide on and administrate represent an average of nearly €100 a week (98.10) and 480 a month.

THE AMOUNT OF MONEY AVAILABLE FOR THE EXPENSES DECIDED ON AND ADMINISTRATED BY THE YOUNG AMOUNT TO AN AVERAGE OF NEARLY ONE HUNDRED EUROS A WEEK (98.10) AND 480 A MONTH.



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WHILE YOUTHS WHO REMAIN IN THE FAMILY HOME ADMINISTER LEISURE AND TRANSPORT COSTS, WHEN THEY START LIVING INDEPENDENTLY THEY BEGIN ADMINISTERING HOUSING AND FOOD EXPENSES.

This amount increases according to sex (males have more money available for these expenses than females). The level of income also increases with age, as their financial independence increases, among those living in their own home; among those married and living with a partner and among Spanish youths more than foreign ones.

The housing and cohabitation situation are the variables that best explain the decisions related to youth expenses. While youths live in their family home and remain single, they decide on leisure, transport and education expenses to a greater extent; as they begin to live independently or get married or move in with a partner, they begin to administer primarily housing and food expenses.

II. CONSUMPTION OF YOUTHS

The main leisure activities conducted with some frequency by young people (at least once a month) are going to bars and cafés (74%), eating out (55%), going to the cinema or theatre (48%) and going to discotheques or clubs (45%). It is less frequent that they go away for a weekend or an outing (22%), have street drinking parties (20%) or visit sports centres (20%). And even less frequent is that they attend sports events (11%), music shows or concerts (10%) or game rooms and amusement arcades (9%).

BOYS SPEND MORE MONEY AND MORE FREQUENTLY ON LEISURE ACTIVITIES THAN GIRLS.

The activities they conduct more frequently are the ones they spend the most on, thus youths spend an average of €62 a month eating out; €51 going to discotheques and around €39 a month on bars and cafés.

Boys conduct these leisure activities more frequently than girls, except for going to the cinema or theatre and going on outings, as these activities are more often carried out by females.



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YOUTH LEISURE ACTIVITIES BY SEX

MALES	FEMALES
Going to bars or cafés Eating out Going to discotheques or clubs	Going to the cinema or theatre Going on outings

ONLY 13% OF YOUTHS SAY THEY "DRINK IN THE STREET" EVERY WEEK, VS 67% WHO SAY THEY NEVER DO.

For all the consumer activities mentioned above, male expenditure is greater than that of females.

Age determines the frequency and expenditure on leisure activities. As age increases youths are more often involved in entertainment activities entailing an expense. The amount of money devoted to these activities also increases with age.

DRINKING IN THE STREET IS AN ACTIVITY LINKED TO STUDENTS. WHEN THEY START WORKING, IT IS MORE COMMON TO GO TO BARS AND CAFÉS AND EAT OUT.

The employment situation also considerably conditions the frequency of leisure activities and level of expenditure. Having a job and therefore a steady income, implies being able to partake more frequently in leisure activities requiring an expense and spending more on these activities.

- While they are studying, it is more frequent that they partake in street drinking.
- Those who only work and those who work and study go to bars and cafés more often and eat out more frequently.

Those with a higher own income are the ones who conduct more monthly activities involving disbursement and are also the ones who spend more money in these activities.

The frequency and cost of buying a series of personal items provide some clues to understand the consumption trends of our young.

Youths frequently consume clothing and shoes (59%) and personal care products and services (hairstylists, cosmetics...) (48%). Other objects consumed with a relative frequency are magazines (32%), records and CDs (26%), books (24%) and newspapers (23%). Less frequent among youths is the purchase of DVD films (14%), computer or video games (4%) and comic books (3%).

SPENDING ON CLOTHING AND SHOES REPRESENTS AN AVERAGE OF € 82 A MONTH.

As for expenditure in these products, specially marked is that devoted to clothing and shoes, averaging about €82 a month.

Sex indicates some differences in the consumption of these products and services.

- Females shop more frequently for clothing, personal care products, books and magazines than males.
- Boys more frequently than girls buy newspapers, comic books, DVD films and computer games.

YOUTH LEISURE ACTIVITIES BY SEX

MALES	FEMALES
Newspapers	Magazines
Comic books	Books
Films	Clothing and shoes
Computer games	Personal care products

ALTHOUGH FEMALES SAY THEY BUY CLOTHING AND SHOES MORE FREQUENTLY THAN MALES, THEY SPEND AN AVERAGE OF ELEVEN EUROS LESS A MONTH ON THESE PRODUCTS THAN BOYS DO.

As for spending in these products, in most cases, boys spend somewhat more each month than girls. Only in personal care do females say they spend more than boys a month (€14 more). It is notable that although females say they buy clothes and shoes more frequently, they spend an average of €11 a month less in these items than males do.

The fact that youths devote their time to studying and/or working determines the frequency of their buying and the level of expenditure of entertainment items. Those who work and those who work and study buy these leisure products more frequently. And naturally, they also spend more money every month on buying these items.

Availability of own resources (on their own or complemented by others' resources) determines the higher frequency and greater spending on this type of leisure products.

93% OF YOUTHS USE AND SPEND MONEY MORE THAN ONCE A MONTH ON THEIR MOBILE TELEPHONE. AND 43% SAY THEY BOUGHT A MOBILE TELEPHONE LAST YEAR.

Aside from these expenses, there is another set of consumer products that youths use frequently. The star product is the mobile telephone. 93% use and spend money on this service more than once a month. Transport expenses are quite common: nearly half of those surveyed (46%) include transport in their own vehicle in their monthly expenses and 38% say they monthly spend money on public transport.

Other products frequently consumed are tobacco (38%), contraceptives (30%) and games of chance and lotteries (26%).



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Average expenditure in these services is ruled by that of own vehicles to which young people devote nearly €85 a month. This is followed by spending on tobacco (€54), mobile telephone (€35), public transport (€29), lotteries (€19) and contraceptives (€16).

Most of these products and services are consumed more frequently by boys, the typically masculine activities that stand out are use of own car and spending on games of chance and lotteries. As for spending on all of these products, males spend more than females, except on mobile telephones, where male and female monthly spending is similar.

Both frequency of consumption and spending on these products increases as youths get older, with the oldest group (25-29 years old) being the one with highest capacity for this type of consumption.

2.1. YOUTH PERSONAL USE PURCHASES IN THE LAST YEAR.

Continuing with youth consumption, they have also been asked about the purchase of a series of products in the last year. More than half of those surveyed (55%) stated they had bought sports gear or clothing and 43% had bought a mobile telephone.

Purchase of technology products in the last year has been quite frequent among Spanish youths. 26% say they have bought a music player (CDs, MP3), 23% a digital camera and 20% say they have bought a computer. Those who have bought a video or DVD player are 18%, a television 17% and a sound system 11%.

Those who have bought a car in the last year represent 17% and a motorcycle 6%. There are also 5% who say they have bought a musical instrument.

As for the approximate cost of these products, the highest naturally corresponds to car expenses with an average of nearly €11,325 and for a motorcycle €2,982. Average expenses for the rest of the products are similar to the average market price of these products.

PURCHASE OF TECHNOLOGY PRODUCTS IS INCREASING AMONG THE YOUNG. FOR EXAMPLE, 20% OF YOUTHS BOUGHT A PERSONAL COMPUTER LAST YEAR.



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The money spent on all these products in most cases has been covered by the youths themselves with their own money, although it is also quite common to find parents paying out money to purchase this type of items.

Boys, more than girls, usually pay for this type of consumer products with their own money. While girls rely on their parents' money to a greater extent to purchase these items.

Average spending on most of these consumer goods is greater among boys than girls.

AVERAGE SPENDING ON CONSUMER GOODS IS HIGHER AMONG YOUNG MALES THAN FEMALES.

The age of the youths determines to a great extent their consumer habits:

- Purchase of sports gear and clothing and CD and MP3 players is more frequent among the youngest set (aged 15-17).
- Purchase of mobile telephones is more common among youths aged 18 to 24.
- Buying a motorcycle is more frequent up to the age of 24, while that of a car increases after 20.
- Purchases of electronic goods such as digital cameras or video players increase with age.

Likewise, age determines who pays for these products: up to the age of 18, it is primarily the parents who cover these costs, while after youths come of age, it is more usual that these products are paid for by the youths themselves; a trend which increases as they get older.

Naturally, as their age increases, the average annual spending on these products also increases. The oldest group (aged 25-29) spends the most money on these consumer goods.

The greater availability of own resources by youths is proportional to their higher purchase of these products and the amount of money devoted to buying them.

Whether youths spend their time studying and/or working has an impact on their consumption of these products:

- Youths who only study are less capable of consuming and spending on these products; usually their parents cover these expenses.



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- Those who combine working and studying, and especially young workers, have a higher purchasing power. They are mostly the ones who pay for these items with their own money.

2.2. ADDITIONAL EXPENSES.

AVERAGE SPENDING ON ADDITIONAL EXPENSES AMONG THE YOUNG IS €474 IN TUITION, €595 ON HOLIDAYS AND €90 IN SPORTS ACTIVITIES.

Other frequent expenses of youths that can be considered extraordinary are annual expenses on text books and school material (39%), tuition (37%), holidays without the family (35%), enrolment in sports activities (17%) and other additional trips without the family (16%).

Of these additional expenses, in the case of educational costs (tuition, books, etc.) it is more common that they be covered by parents, while spending on travel and holidays and sports activities are more often covered by the youths themselves.

The average cost of these activities is €147 for school material and books, €474 for tuition, €595 for holidays and €90 for sports activities.

GIRLS SPEND MORE THAN BOYS ON EDUCATION (TUITION AND SCHOOL MATERIAL), WHILE BOYS SPEND MORE THAN GIRLS ON LEISURE ACTIVITIES (TRAVEL AND HOLIDAYS AND SPORTS ACTIVITIES).

These activities are more common among females than among males, except for enrolment in sports activities, which is slightly higher among boys than girls.

As for the cost of these activities, girls spend more than boys on education (tuition and school material), while boys spend more than girls on travel and holidays and sports activities.

YOUTH EXPENDITURE ON ADDITIONAL ACTIVITIES BY SEX

MALES	FEMALES
Education (tuition and school material)	Entertainment (travel and sports activities)

Age determines to a large extent youth behaviour regarding this type of additional expenses:

- The younger they are (15-17) the higher the spending on education, which is usually covered by parents
- As they get older, consumption of leisure activities increases, especially holidays without the family.
- These expenses tend to increase with age; as youths get older, they tend to cover them with their own income to a higher proportion.



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AVAILABILITY OF OWN RESOURCES (EXCLUSIVELY OR IN ADDITION TO THOSE OF OTHERS) BY THE YOUNG HAS AN IMPACT ON THE HIGHER FREQUENCY OF LEISURE ACTIVITIES (TRAVEL AND HOLIDAYS) PAID BY THE YOUTHS THEMSELVES.

Availability of own resources (exclusively or in addition to those of others) by the young has an impact on the higher frequency of leisure activities (travel and holidays) paid by the youths themselves.

The youths' occupation conditions their consumer behaviour:

- If youths only study, it is more common to find spending devoted to education (tuition and school material) which is usually paid for by the parents.
- Those who both work and study, naturally, include among their additional expenses those related to education, but it is also quite common to find spending on leisure activities such as travel and holidays and enrolment in sports activities. Most of these expenses are covered by the youths themselves.

2.3. CRITERIA FOR BUYING CLOTHING AND ACCESSORIES

THE MOST VALUED CRITERIA BY THE YOUNG WHEN SHOPPING FOR CLOTHING OR ACCESSORIES ARE COMFORT, QUALITY AND PRICE.

The criteria taken into account by young people when shopping for clothing and accessories are in order of importance *_on a scale where 0 is "don't consider it at all" and 10 means "very important"_,* comfort (8.3), quality (7.7) and price (7.6). They also consider, although to a less extent, the elements of fashion (originality _ 6.0_, not clashing _ 5.8_ and fashionable _ 5.6_). On the other hand, what youths consider less important are brand (4.8), standing out (4.3) and even less so, advertising (3.3).

The criteria of youths when shopping for clothes shows different behaviour patterns for boys than girls:

- Females award more importance to price than males do, to fashion, originality and not clashing.
- Males award more importance than females to comfort, quality and brands.

CRITERIA MOST VALUED BY YOUTHS WHEN SHOPPING BY SEX

MALES	FEMALES
Comfort	Price
Quality	Fashionable
Brand	Originality
	Not clashing

With regard to age, there are also some differences regarding youth criteria when shopping for clothes and accessories.

- The youngest (15-17) award more importance than the rest to brands, fashion, standing out and advertising.
- After 18, they give more importance to price.
- Those in the oldest group (25 to 29) give more importance than the youngest ones (15-17) to comfort, price and quality.

CRITERIA MOST VALUED BY YOUTHS WHEN SHOPPING BY AGE

YOUNGEST	ELDEST
Brand Fashion Standing out Advertising	Pricing Comfort Quality

THE MOST FREQUENT YOUTH BEHAVIOURS WHEN SHOPPING ARE CHECKING THE CHANGE RETURNED (78%) AND TAKING ADVANTAGE OF SALES AND PROMOTIONS (73%).

The most common behaviours among the young (they do it always or nearly always) when buying a product are checking the change they get back (78%), taking advantage of sales or promotions (73%). Other less frequent actions or behaviours are comparing prices before buying (58%), checking labels (57%) and checking guarantee (56%). The number of youths who say they buy well-known brands represents 40% of those surveyed.

When buying clothing and accessories, females, to a greater extent than males, usually look at labels, read instructions, check their change, compare prices and above all, take more advantage of sales and promotions. Males, on the contrary, buy to a greater extent well-known brands and check the guarantee.

Age also determines youth behaviour when shopping:

- The youngest (15-17) lend more importance to brand products when shopping.
- After 18, they usually buy more taking advantage of sales and promotions.
- As they get older, they tend to give more importance to checking labelling and instructions of use, guarantees and comparing prices before buying.



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THE ITEMS AND PRODUCTS CONSIDERED MOST NECESSARY BY YOUTHS ARE, IN ORDER OF IMPORTANCE, HAVING A HOME, A CAR AND A MOBILE TELEPHONE.

2.4. NEEDS ASSESSMENT.

The items and products youths lend more importance and therefore consider more necessary are related to having their own home, a car and a mobile telephone. They also consider necessary, although to a less extent, having a computer, a sound system, a television and a DVD player. And the majority do not consider necessary items such as a video player, a motorcycle or a second country residence.

Youths who consider a home and a car more necessary are especially those over 20, who work and live in a semi-independent economy.

Cars are considered more necessary by young males than young females.

All other items mentioned are considered necessary by those belonging to the youngest group (15-17), who only study and live in a dependent economy.

III. RELATIONSHIP WITH BANKS.

More than half of the youths surveyed (56%) say they save some money over the year. In contrast, the remaining 44% say they do not save anything at all.

The average amount of money saved a year is €1,627 .

It is interesting to note that the groups of youths who say they save more money are those aged 15 to 17 and 25 to 29. Although as the age of the young increases, the amount of money they say they save tends to increase.

Availability of own resources (exclusive or complemented by others') favours to a greater extent the possibility of saving money. Those who live only off their own resources are the ones with the highest savings capacity.

MORE THAN HALF OF THE YOUTHS SURVEYED SAY THEY SAVE SOME MONEY OVER THE YEAR.



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YOUTH SAVINGS ARE MOSTLY DEVOTED TO HOUSING AND MORTGAGES (20%) AND AS A RESERVE FOR CONTINGENCIES (19%).

MOST YOUTHS SURVEYED (83%) SAY THEY HAVE SOME TYPE OF ACCOUNT IN THEIR NAME IN A BANK OR SAVINGS BANK.

This is also observed with the link between savings and youth employment. Workers have a higher savings capacity than those who study or are unemployed.

Youth savings are mostly devoted to housing and mortgages (20%) and as a reserve for contingencies (19%). It is less frequent that the money saved is spent on travelling (11%), cars (6%), personal expenses (5%) or clothing (5%).

The great majority of youths (83%) say they have some type of account in their name in a bank or savings bank, compared to the remaining 17% who have no bank account.

As youths get older, and they have own resources available, a job and an independent economy, it is more likely that they have bank accounts in their name.

Most of these are current accounts (47%); 31% of youths say they have a savings account and 26% a youth account. The percentage of those who say they have a housing savings account represents only 4% of those surveyed.

Those with a current account or a savings book correspond to a greater extent to those who are over 20, with own income, who work and have an independent economy.

Those with a youth account are more frequent among the youngest, who live off others' resources, are students and live in a family integrated economy.

The profile of those with savings accounts corresponds above all to youths in the 25 to 29 age group, who work full-time, with own resources but who also need others' resources and who live in a semi-independent economy.



**YOUNG PEOPLE'S OPINION SURVEY AND SITUATION
(4th survey 2006)**

Youth, Economy and Consumption

YOUTH PROFILE BY BANK ACCOUNTS HELD

CURRENT AND SAVINGS ACCOUNTS	YOUTH ACCOUNT	HOUSING SAVINGS ACCOUNT
Over 20	Among the youngest	Between 25 and 29
Own resources	Others' resources	Own resources and some others'
Working	Studying	Working
Independent Economy	Dependent Economy	Semi-independent Economy

3.1. LOANS GRANTED

Around one out of four youths participating in this survey (27%) said they had some type of loan granted by a bank.

Those with some type of loan are more frequent among the eldest group (aged 25-29), married or living with a partner, working, living in their own home and with an independent economy.

This loan is devoted in 58% of the cases to buying a home and in 26% to buying a car.

Those with mortgage loans are to a greater extent females, belonging to the oldest group (25-29), married or living with a partner, have their own home, working, have an independent economy and live in semi-rural environments (between 2,000 and 10,000 inhabitants).

Youths who have a loan with which they are paying for a car are mostly male, aged 18 to 24, single, living with their family, working and with a family or semi-independent economy.

AROUND ONE OUT OF FOUR YOUTHS (27%) SURVEYED SAY THEY HAVE SOME TYPE OF LOAN GRANTED BY A BANK. THESE LOANS ARE DEVOTED IN 58% OF THE CASES TO PAYING FOR HOUSING AND 26% TO BUYING A CAR.