

Consumption and Spending Patterns at St. Olaf College

Abstract

The purpose of this study was to come to a better understanding of the various spending patterns of students at St. Olaf College. Specifically, the spending patterns of senior male students were compared to the spending patterns of senior female students. Through qualitative research patterns, attitudes, and behaviors were revealed. After conducting sixteen interviews of students from Ytterboe Hall, the data suggest that males and females at St. Olaf College have significantly different consumption and spending patterns.

Setting/Community

In order to understand the various spending patterns that will be discussed later in this study, it is important to understand the setting in which these patterns exist. The environment at St. Olaf College no doubt affects the spending patterns of students. St. Olaf College is a private, Lutheran-affiliated four-year educational institution situated in Northfield, Minnesota. St. Olaf College is about forty minutes south of Minneapolis and St. Paul, a large metropolitan area. Northfield has a population of about 15,000 people, including students at both of its colleges, St. Olaf and Carleton College. The town offers tiny cafes, coffee shops, a few bars, and a couple fast food chains. Northfield is largely comprised of small businesses. Yet in the past few years, a new wave of corporate business has come to Northfield, as the town now has a Target, Applebees, Cub Foods, and Menards. Students now have more freedom of consumer choice, and a wider variety of goods and services available to them.

One element of St. Olaf College that strongly affects student consumption and spending is the structure of Buntrock Commons, which resembles a shopping mall. Buntrock commons is centrally located on campus and is the backbone of college life on campus. All of the on-campus sources for the necessary details of college life are centralized in Buntrock Commons. The student cafeteria, Stav Hall, serves breakfast, lunch, and dinner in a log-cabin like atmosphere, where students can purchase different meal plans. Students can also purchase food and drink in the Cage, a grill and snack bar located on the main floor of the commons. Both Stav Hall and the Cage are run by a corporate food service, and employ a small number of college students. The student-run Lion's Pause provides many sources of entertainment, as it presents a wide variety of concerts and shows, and contains pool tables, a video arcade, and a student lounge with a big-screen television. Students can also purchase

food and beverages from the kitchen at the Pause, ranging from pizza and soda to bagels and milk shakes. The food and drinks at the Pause are significantly cheaper than that of fast food or pizza chains, which makes the Pause a very attractive option for hungry students. The Viking Theatre is a small movie theatre, and provides another source of entertainment for students. The college bookstore also affects student spending at St. Olaf College. It is managed together with the Carleton College bookstore and a downtown store. At the bookstore, students can purchase everything from textbooks and t-shirts to chips, toothpaste, and computers.

At St. Olaf College, 99% of the 3000 student body lives on-campus all four years of their college experience. Residential living is divided into twelve residence halls. Five halls are reserved for first-year students and the remaining seven are reserved for upperclassmen. All residence halls are coed by floor. For the purposes of my study, I used senior students from Ytterboe Hall. Ytterboe offers students the chance to live in “pods”, which are sets of rooms located around one larger central living room. Nearly all “pods” have six rooms, and ten students can live in the “pod”. There are four double rooms and two single rooms. Each room enters into the large living space, so it forms a small community within the larger St. Olaf community. All rooms in Ytterboe have phones, but long distance calls must be paid for by parents or students. Most rooms have small refrigerators, TV’s, microwaves, stereos, CD players, and video cassette or DVD players that belong to one of the roommates. Some students also have personal computers. Within the dormitory, and throughout the entire campus of St. Olaf, alcohol consumption is prohibited, but alcohol remains a significant source of consumption.

The Question

With regards to consumption and spending, college is a unique time in a person’s life. It is most likely the last time in which most students will not have to pay all of their bills and have relative freedom to spend a majority of their money from income and/or parents on what they choose. As a senior student at St. Olaf, I am taking advantage of this unique lifestyle largely because my parents still help me pay for college and some of my other expenses. Most people I know also live this way. After college ends and I and my fellow senior students enter the “real world”, we will face having to pay a majority of our money toward bills, and thus have less to spend on what we choose. Many students will also have to repay student loans. Thus, the college environment at St. Olaf seems to be a “bubble” in which students have fewer expenses and can spend their money relatively freely. This definitely seems to be true among the students of St. Olaf College.

As a senior sociology and management studies student, I have become greatly interested in student consumption and spending. I have always desired to compare the consumption patterns of students at St. Olaf College with my own. But more specifically I have been fascinated with how males and females differ in their particular consumption and spending behaviors. So when I learned that I needed to conduct an ethnographic research study for my Sociology class, I immediately knew that a comparison of male and female student consumption at St. Olaf was exactly what I wanted to do. In my analysis of student consumption, I only wanted to focus on how students spend their earned money for entertainment and necessity purposes. I included gas purchases in my analysis, but I did not want to include spending on car insurance, other auto expenses, or other bills. I began thinking of questions that I would like to know about student consumption and spending. Where do students obtain their spending money? What do students spend most of their money on? Of the goods that students purchase, do they care if they purchase generic or name brand goods? How much of student entertainment is provided by St. Olaf? How often do students splurge or make purchases on impulse? How do friends affect the spending of students? How do parents influence students in their spending? These were just a sample of the questions running through my head, which I wanted to use to gain insight into student consumption. I would soon make questions out of my personal questions, comparing the consumption and spending of male and female students at St. Olaf. After having built a foundation of certain questions I was seeking, I felt that I was ready to begin collecting the examples of consumption and spending within the context of St. Olaf College.

Methodology

In this particular study, the main objective was to gather a fair representation of the consumption experiences and practices of St. Olaf College senior students. I planned to find fourteen of my interviewees at Ytterboe Hall, but I also intended to find two males and two females living off-campus to participate in my study. The reason I chose to interview off-campus students was so I could see if their consumption and spending differed from those students living on campus. I chose Ytterboe Hall because it is the dormitory in which a majority of the senior students live, and I also live there. I tried to locate individuals from all four floors of Ytterboe, and tried to locate individuals with different majors at St. Olaf. When I was ready to start looking for potential interviewees, I walked into random “pods” on every floor of Ytterboe, and knocked on students’ doors inside each individual “pod”. When a student would answer the door, I told them that I was conducting a study,

what its purposes were, and asked them if they would care to participate, either right then at that time, or at a later date. My approach worked well, and I had no problems finding my fourteen students to participate in the study.

Most of the students who agreed to take part in the study preferred to conduct their interviews in their own pod soon after their agreement to participate. The remaining students chose to be interviewed in my own pod. As for my four off-campus representatives, I asked four students with whom I am acquainted with to take part in the study. One male and one female live in St. Olaf sponsored houses on St. Olaf Avenue, the other female lives in an apartment in Northfield, and the other male lives with his parents in Cannon Falls, Minnesota. All four agreed to participate, and their interviews were conducted at the Cage, which was a more neutral location than my pod or their living quarters.

I have focused mainly on gathering information through the process of interviews. I chose to use this method due to its open-ended nature for collecting information and behaviors. Each interview consisted of a short written survey and a base set of questions. Due to this constant set of questions, my study remained consistent and my data was easy to organize. I controlled the direction which the interviews took, and thus kept them focused and to the point. Because of the study's qualitative nature, I will be able to obtain detailed information that I could not have obtained from a quantitative study. However, because I only interviewed sixteen people, my results will not be generalizable towards the whole population of college students. In addition my data may not be relevant to non-senior St. Olaf students because my study only looks at senior students. Despite these limitations to my study, I proceeded nevertheless because I knew that I would receive valuable data.

Findings

After gathering all the information provided by the participants, I separated the male responses from the female responses, and began drawing comparisons between the two. My findings will be structured according to the comparisons between males and females. The first thing I looked at was how much money students spent in an average month. Males and females reported spending similar amounts of money, with both genders having a mean range of \$101-\$150 per month. The lowest reported range for males was \$1-\$50 and for females was \$51-\$100. The highest reported range for males was \$301 or more and for females was \$201-\$250. So more or less, the males and females I interviewed spend similar amounts of money. There was also no noticeable difference in the amounts of money spent by those students living off-

campus. When asked where their spending money came from, six of the eight male interviewees said their spending money comes from their own work experiences, either summer jobs or work during the school year. The two remaining males receive allowances from their parents as a means of getting spending money, although one of the males also works in the summer. Of the female interviewees, four said their spending money comes from an allowance provided by their parents along with their own work. One female only received spending money from her parents. The three remaining females provided all of their own spending money by working. In regards to how the interviewees gain their spending money, five of the eight females receive help from their parents in obtaining spending money, while six of eight males receive no help from their parents and earn their own spending money from work.

Next I focused on what students spend their money on. For both male and female interviewees, alcohol and food were the two major items. All of the student interviewees are 21 years old as seniors, and are thus legally able to purchase alcohol. Six out of eight males spend money on alcohol compared to seven out of eight females. The only difference between the male and female purchasing of alcohol is that the females tended to purchase most of their alcohol while at various Northfield bars, while most males tended to buy alcohol at the town liquor store. Seven out of eight females listed food as one of their significant expenses, as did seven out of eight males. Among the seven males, nearly all of them spent money on groceries, while over half of them also spent money on fast food and pizza. Among the seven females, grocery consumption was also very common, but fast food and pizza consumption was nonexistent. Going out to restaurants was common among females, as three out of the eight women said they spent money going out to eat.

Another major source of spending for women was clothing. Five out of the eight female interviewees admitted clothing was one of their primary expenditures. In contrast, only one male interviewee saw clothing as a significant expenditure. For both male and female participants, there were no other items or services named that more than two people had in common. Other examples of items which one or two male interviewees admit to spending money on include events such as movies or bowling, music or DVDs, hygiene products, recreational activities, spending money on girlfriend, cigarettes, gas, and bills. Other expenses which one or two females noted include gas, movies, bills, and CDs.

Students gave a large variety of responses when asked what their reasons were for buying these specific goods, but the primary reason for all participants was for fun and entertainment. All eight women interviewed said that they spent their money on what they did because they wanted to have fun and their purchases provided the necessary entertainment to achieve that end. Two

women believed their food purchases were out of necessity and one of these women also believed her clothing purchases were necessities. This woman lived in an apartment off-campus. The eight men interviewed gave a variety of different responses as to why they spent their money on what they did, but most were concerned with entertainment and fun also. The men's reasons for spending on what they did were passion, indulgence, to carry on their social life, self-satisfaction, release from school, freedom, and of course for entertainment and to have fun. One male saw his food purchases as a necessity, one saw his alcohol and cigarette purchases necessities, and another male believed paying his bills was a necessity. This male student that was paying bills was an off-campus student.

The stores and businesses in which male and female interviewees did a substantial amount of their consumption were largely the same for both genders. However, more of the female interviewees than the male interviewees tended to go some places, and vice versa. Target was a major source of consumption for females, as six of eight said it was a major site of their spending. The store was also a significant source for males, as four of eight said they shop there often. The highest percentage of male interviewees, six out of eight, admitted consumption at grocery stores. Only two out of eight women listed a grocery store. As we already know, a majority of male and female interviewees purchase alcohol, but there is a difference between genders in where they purchase it. Six out of eight women said bars were a primary source of their consumption, while only one out of eight males reported the same. Five out of eight males see the liquor store as a primary source, while only one out of eight females is a primary consumer there. Another major difference between males and females is the proportion of the two genders that consume regularly at clothing stores. Five out of eight females frequent clothing stores, while only one out of eight males do. Two females reported significantly spending at restaurants, while three males spent money at fast food joints or pizza places. Other consumption sites for a small number of male interviewees include internet stores, Best Buy, gas stations, convenience stores, and Walmart.

Consumption of generic or non-name brand goods was another of my areas of interest. Of the male interviewees, six out of eight purchased generic goods whenever they could, except sometimes when buying clothes. These men largely purchased the generic version of most goods because of the typically cheaper price of generic goods and because they believed the quality of the generic good was very comparable to brand name versions of the product. With clothing, some of these male students felt the quality and style of name brands were greater, and this was why they purchased name brand clothes more often than not. The other two male interviewees sometimes buy

generic products, but not very often. One of the males is a bargain shopper, and he buys whatever's on sale, whether it is brand name or generic. The other male equates brand names with higher quality merchandise, and thus mostly buys brand name goods whenever he can, because quality is very important to him. Of the female interviewees, four never buy generic goods because they think the brand name is better and worth the extra price they might have to pay. Three other females sometimes buy generic goods, but it is strictly limited to personal products. The final female interviewee buys generic goods whenever she can, including clothes, because she likes to pay the typically lower prices and sees no difference in the products.

When asked how much of their entertainment wants and needs St. Olaf provided students, five out of eight male students said the school does not provide very much entertainment for them. Five female students' entertainment wants and needs were also not very fulfilled by St. Olaf. For these ten students, the only entertainment they said the school provided them was cheap food and concerts. The three remaining male students feel St. Olaf provides significant entertainment in the form of free movies, dances, concerts, the Pause, weight rooms, and intramural sports. Three female students were also convinced that St. Olaf provided a significant level of entertainment, as they enjoyed the cheap food in the Pause, the concerts, guest speakers, dances, and activities within academic departments. Entertainment appears to be a major factor affecting students' consumption and spending. Of the amount of money male and female interviewees reported spending in an average month, half of both males and females said they spend all of their money on sources of entertainment.

Another area of interest I looked into in this study involves student splurging and impulse buying. Four males admitted to splurging once a month or more, mainly on clothes, DVDs, or electronic gadgets. Only two females admitted to splurging once or more a month, also mainly on clothes or going out with friends. Four men hardly ever splurge, and six women also seldom splurge. Their reasons for never splurging are mainly financial, as they cannot afford to spend more than a certain amount. Of the eight interviewed males, four said they make impulse purchases once a month or more, while four rarely buy impulsively. Of those male students who buy impulsively, the goods they buy are food, clothes, DVDs, or electronic equipment. The four men who rarely buy on impulse say that their impulses do not control what they spend their money on. As for the female interviewees, seven out of eight of them admitted at least occasionally buying something on impulse. Four buy something about once a month, usually clothes. Two make purchases on impulse three or four times a month, and one female makes about seventy percent of her purchases on impulse, which are mainly clothes. Thus, females

in the study appear to be much more affected by impulse when making purchases, while males are not as affected.

I also inquired about credit card usage in my study. Six out of eight females reported hardly ever using a credit card, while two said they used theirs once a month. Most of the female participants had check cards/debit cards that they used most of the time if they did not have cash with them. As for the male participants, two do not have a credit card and three others rarely use theirs. The remaining three students use their credit cards twice a month, ten to fifteen times a month, and twenty times a month. All of the students said they pay for their credit card from their checking account, and only one gets help paying the bill from parents.

The effect friends have on student consumption was another big topic of interest. Only two males and two females reported friends having little to no effect on their consumption and spending decisions. The six other males said that friends have a huge effect on their spending because their friends play a large role in determining what their entertainment is going to be, and they have to spend money to maintain their lifestyle and do what friends are doing. One of these six males also said that he asks friends for advice on what products to buy, and so his friends give him advice on his spending and consumption decisions. Six female interviewees also said that friends effect their spending. Their consensus was that the effect was only during times of entertainment, when the women would go out shopping and spend money on each other, or when they would go out to a bar or restaurant.

My final area of interest for the study involved parental attitudes toward spending, and how these attitudes affected students. When asked what their parents' attitudes were toward spending, female interviewees gave me a range of answers including cheap, conservative, only buys necessities, and average. One of the females said her mom was conservative and practical while her dad was impulsive. The male interviewees reported similar answers with their parents' views including stingy, save first, avoid debt, conservative, thrifty, buy what they need, tight spenders, and spend wisely. One male said he really doesn't know what his parents think about spending. The parents of both male and female interviewees have similar views toward spending and consumption. Of the male students, seven of eight said that they have been affected in some way by their parents' views on spending. Ways in which they have been affected include: not buying on impulse, not charging a lot on credit cards and getting in debt, helping to be more conservative, saving for the future, paying more money for quality goods, teaching the meaning of the dollar, avoiding big purchases, researching before purchasing, and quality is better than quantity. One male student reported not being affected by his parents' decisions whatsoever, but this was also the same student who did not

know his parents' attitudes toward spending. As for the female interviewees, five said that they have become more conservative and thrifty as a result of their parents' attitudes on spending. One female said that she has turned out like her father, but her father is an impulsive buyer. The other two female interviewees in the study said that they have turned out completely opposite from their parents in their views on spending and consumption. Both girls are impulsive buyers, and their parents are conservative spenders. These two students reported that they usually spend more money than they have, and they do so because their parents will bail them out and pay the extra money they spend. These female students were an exception, as the remaining females and all of the males reported spending an amount less than or equal to the amount of money they have each month.

Conclusions

Within the findings, many interesting patterns in the data appear. First of all, male and female interviewees spend roughly the same amounts of money, but their spending money is provided in different ways. A majority of males gain their spending money solely from their own work experience, while a majority of females receive some help from parents in providing for their spending money, even though some of these students also provide money from their own work. Nearly all of the students of both sexes spend a significant amount of money on alcohol and food, except there is a difference in that men purchase alcohol at liquor stores and women purchase alcohol at Northfield bars. A large percentage of both males and females purchase food at grocery stores, but males buy fast food and pizza more often than females, and females go out to restaurants more often than males. Target is a major site of consumption for both males and females. Also, more females frequent clothing stores and purchase clothes than do males. The reasons males and females give for making purchases all involve wanting to have fun and provide entertainment. Consumption for these college students revolves around fun.

Another interesting pattern that appeared from the study is that a much higher percentage of male interviewees purchase generic goods than do female interviewees. Aside from purchasing clothes, most male students wanted to pay the typically lower price of generic goods, and didn't believe there was much of a difference in quality from the name brand alternatives. Most female students believed the name brands were higher quality and didn't care very much about the increase in price. In terms of impulse buying behavior, a higher percentage of females admitted to making purchases on impulse than did males.

Credit card usage between the two sexes was largely the same, and both males and females stated that friends had a large effect on their spending

decisions. Friends mainly affected what they did in terms of entertainment, so the students did what their friends were doing, and spent money accordingly. The majority of male and female interviewees had parents with conservative attitudes toward spending. Nearly all males have become more conservative like their parents, which a significant amount of females have also become. However, two females reported that they are complete opposites of their parents and are impulsive buyers.

After collecting data from the off-campus students, I noticed that their data hardly differs at all from data of those students who live on campus. They purchase the same things, have similar reasons for doing so, and have overall similar consumption and spending patterns. The most enlightening results of this study are the differences in consumption and spending patterns discussed in the results, between male and female interviewees. In regards to the differences in consumption and spending patterns between males and females, my bibliographic sources did not shed any light on understanding my findings in a larger social and cultural context. St. Olaf College could use the data from this study to evaluate entertainment options on campus at St. Olaf. By looking at student spending patterns, the administration of St. Olaf can know more about the students who populate the college, and they can move the school in the direction of these patterns. I would love to do a much larger study on consumption at St. Olaf, and compare classes of students to see how their consumption patterns differ. This would be a wonderful topic of further research, one that would be very interesting and rewarding.

Written Questionnaire

1. Please circle the dollar range that most accurately applies to the amount of money you have for spending during an average month?

- 0-50

- 51-100
- 101-150
- 151-200
- 201-250
- 251-300
- 301 or more

2. Please circle the dollar range that most accurately applies to the amount of money you actually spend during an average month?

- 0-50
- 51-100
- 101-150
- 151-200
- 201-250
- 251-300
- 301 or more

Oral Questionnaire

1. Where does your spending money come from?

2. During an average month, what are the items or services that you spend most

of your money on?

3. Which of these are necessities?
4. How do you justify the other purchases that are not necessities?
5. How often do you purchase generic, or non name-brand goods or services?
6. What are the stores or businesses in which a majority of your consumption and spending occurs?
7. During an average month, how much money do you spend on entertainment?
8. How much of your entertainment wants and needs are fulfilled by St. Olaf, and how does this either increase or decrease your spending?
9. What is a large amount of money for you to spend in a month?
10. How often do you splurge?
11. What is a large amount of money to splurge on?
12. How do you pay for these splurges?
13. How often do you make purchases on impulse?
14. How often do you use a credit card during an average month? How do you pay for it?
15. What effect do friends have on your spending decisions?
16. How would you characterize your parents' attitude toward spending?
17. How have your parents' attitude influenced you in your spending behavior?
18. Do you often have to monitor your spending?

Information and Consent Form

You are invited to participate in a research study investigating student consumption and purchasing behaviors. This study is being conducted by the author, an undergraduate student at St. Olaf College under the supervision of Caroline Anderson, a faculty member from the Department of Sociology/Anthropology. You were selected as a possible participant in this research because you are a senior, and are a member of the study's target population. Please read this form and ask questions before you agree to be in the study.

The purpose of this study is to gain insight into student consumption patterns and buying behaviors through participant interviews. Approximately sixteen people from the senior class of St. Olaf College are expected to participate in this research. If you decide to participate, you will first be asked to complete a very brief written questionnaire. Following this you will be asked to answer eighteen questions orally. This study will take approximately fifteen minutes over one session. The study has no risks to you, and your name will remain confidential. There are no direct benefits to you for participating in this research, but you may benefit in some way by more fully realizing your consumption levels and spending behaviors.

Participation in this research study is voluntary. If you decide to participate, you are free to stop at any time. If you have any questions, please feel free to contact me. If you have other questions or concerns regarding the study and would like to talk to someone other than the researcher, you may also contact Jo Beld, Administrator of the St. Olaf College Institutional Review Board, at 646-3343 or beld@stolaf.edu.

You are making a decision whether or not to participate. Your signature indicates that you have read this information and your questions have been answered. Even after signing this form, please know that you may withdraw from the study at any time.

I consent to participate in this study.

Signature of Participant/Date

Signature of Witness/Date

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