

## SINGLES ON THE CONSUMER MARKET IN POLAND

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### ABSTRACT

The socio-economic changes taking place in Poland in the twenty-first century caused, among others, the changes of the family model, which resulted in a strong increase in the number of one-person households (the so-called singles). It is estimated that the share of modern singles at different ages will increase by 2030 in a global perspective by about 20%, especially in big cities. In Poland in 2017, the fraction of these households was 23.5%. Satisfying the various needs of singles should shape the market of goods and services addressed to this group of consumers. The author, using the data from the GUS (Central Statistical Office) household budget surveys in 2015 and the results of a co-authored own survey carried out in 2017, investigated consumer behaviours of singles from large cities in two age groups of young people and opinions about the degree of preparation of the Polish market, including the Internet, to meet their needs. Diagnostic and application usefulness is expressed by information important for the marketing activity of enterprises that will adjust their market offer to the expectations of a growing group of Polish one-person households.

**Key words:** single, consumer behaviour, market, marketing

**JEL codes:** D12, G5, J11

### INTRODUCTION


Technological, demographic and economic changes result in the emergence of new trends in consumer behavior. A. Dąbrowska [2011] noticed that such behavioral trends as care for health, comfort, sensuality, individuality, the need to make contacts are related to the behavior of singles to a large extent. The consumption structure depends on the changes in the composition of households. According to Eurostat data (EU-28), in 2017 in Europe the share of one-person households amounted to 33.6% [Eurostat 2019]. Thus, demographic changes will be forcing new consumption behaviors and, consequently, differentiation in market offers.

In October 2015, the European Commission presented the New Market Strategy for Singles, which

was to bring benefits for both consumers and entrepreneurs, including assistance in undertaking start-up activities, facilitating international economic cooperation or limiting obstacles in the lives of older people [European Commission 2019]. The announcement of this Strategy resulted from the observation of changes on the market of goods and services, which were more often “visited” by lonely people. Consumer market for singles has become of massive character, because representatives of these households, especially those over 25 years of age more often than marriages with children were buying the food, alcoholic beverages, clothing. Their spending on transport, tourism and entertainment services were much higher.

Young people spend more on goods that serve pleasure, the middle generation can afford extravagant shopping. However, it should be emphasized that

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such behaviors mainly concern people living in cities and with relatively high incomes [Lubowicki-Vikuk 2011].

The Polish subject literature is not very current, it covers the years of the beginning of consumerism development, which provoked the author to analyze the factors that determine, among others, the expenditures of one-person households in the middle of the second decade of the 21st century.

The aim of the work is to diagnose consumption behaviors of young people aged 25–45, living in the largest Polish cities as entities on the market of goods and services. An interesting research task was, among others, to identify factors influencing the distribution of expenditures on various goals, which may interest managers who create product and service offers for a growing group of Polish singles in the role of consumers. The study used statistical data from the Central Statistical Office on household budget surveys. As a tool for statistical analysis, the analysis of distributions of respondents' opinions was used.

### Single as an entity on the market

In the literature on the subject, there is no explicit definition of a group of people referred to as singles. A. Dąbrowska et al. [2018] assumed that “single is a person living without a partner or outside the family, running a one-person household”. The definition of the American sociologist P.J. Stein [1976] is considered classical, according to which “a single is a woman or a man who is not married or does not live in informal heterosexual or homosexual relationship”. The most frequently mentioned attributes of these people are: high education, wealth, young age (although the lower age limit is not precisely specified), a specific (independent, individual) lifestyle.

Singles in the role of consumers were given relatively little research interest.

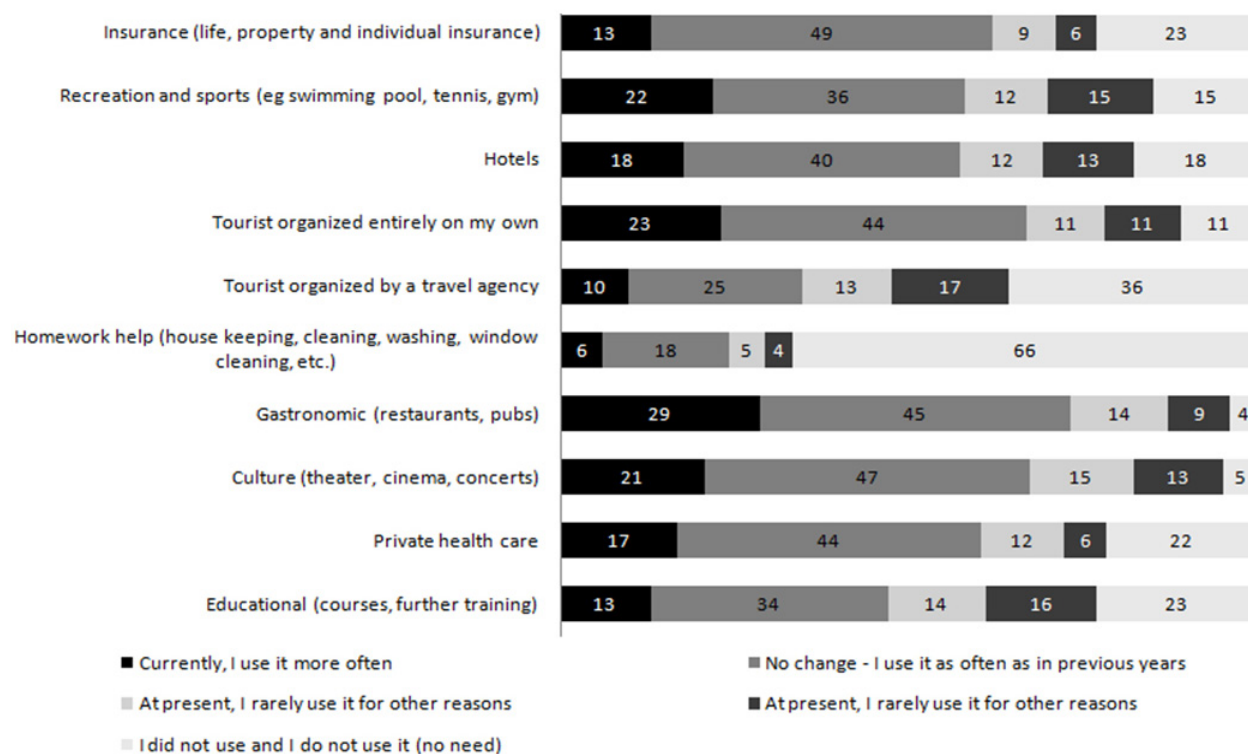
A. Dąbrowska et al. in 2018 attempted to answer the question whether the growing percentage of one-person households in the Polish population is an increasingly visible segment of the market. Quoted authors [Dąbrowska et al. 2018] conducted an own quantitative survey at the turn of July and August 2017 using the ePanel.pl platform ( $n = 501$  persons aged 2–45, residents of the five largest cities in Poland). The ques-

tions contained in the questionnaire made it possible to characterize the behavior of singles on the market of food products and to assess the state of the offer of these products for one-person households (singles). Respondents also assessed the level of satisfaction with the services dedicated to singles in the fields of culture, gastronomy, tourism, recreation and sport, proposed through the Internet and by traditional means. Figure 1 presents a graphic illustration of the distribution of the subjective assessments of the financial situation, strong determinants of purchase decisions.

Authors [Dąbrowska et al. 2018], summarizing the results of a study conducted in 2017, stated that “only every fourth respondent-single from a large city found on the market offer dedicated to singles”, only some respondents noticed an improvement in relation to e.g. packaging/package size for singles. A noticeable part of people representing this market segment (62%) buys food online. Although, more than half of respondents positively assessed their financial position, the opinions about tendency to pay a higher price for goods delivered via the Internet was quickly divided and undifferentiated by gender, age, place of residence, and housing conditions.

An important element in recognizing the needs of singles on the consumer market is the share in the structure of consumption of services, which, as revenue increases, become a point of growing interest for them. Figure 1 presents the distributions of the use of various types of services in dynamic terms, which made it possible to compare the interest in the services market in 2015–2017.

Focusing on the selection of the “currently, I use it more often” and “I rarely use it” variants, it can be noticed that in 2017, compared to the previous two years, over 1/5 singles more often used recreational and sports services, tourism organized without the help of travel agencies, catering and cultural. It may be a surprise that financial considerations have limited the use of many services by about 10–15%. The fewest restrictions concerned services related to running a home (a decrease of 5%). Quite symptomatic with regard to singles at an early age, living in the largest cities in Poland, was the non-use of services offered in the Internet, and such proceedings concerned, for example, 55% of respondents (insurance services), 50%



**Fig. 1.** Graphic illustration of distributions of assessments concerning use of services by singles in 2015–2017.

Source: Prepared on the basis of study 2017.

(private health care) or 60% (recreational and sports services). Mobile applications are becoming more and more popular, facilitating the use of cheap vacation places (e.g. Airbnb), gastronomic services (e.g. Delicious.pl) and transport services (e.g. city-bike – Veturilo). A new trend in the change of lifestyle is fostered by the new trend on the services market and the increasing popularity of conscious and collaborative (community) movement.

Opinions of respondents from one-person households are different (depending on) due to typological features of singles. The first step in assessing the strength of opinion dependence on the market of goods and services dedicated to singles was the use of Cramer’s correlation coefficient [Luszniewicz and Slaby 2008]<sup>1</sup>. Table 1 presents numerical assessments of this measure of correlation strength for nine of the 21 questions contained in the questionnaire of selected

opinions, which may serve as a basis for confirming the assumption that consumer behaviors of singles on the commodity and services market are varied, although the respondents were homogeneous as to their age and place of living.

The statistical independence was marked in bold when treating the sample as a random sample. In this situation, the assessment of the dependence strength should be treated as only approximate.

Based on the results presented in Table 1, it should be noted that despite the relative homogeneity of the sample, the vast majority of opinions were only slightly dependent on respondents’ age. For five cities in total, dependence of opinions on gender was stronger than on the age. Gender of respondents only living in Warsaw turned out to be a stronger factor differentiating opinions if compared to the ratings of people living in the other four cities. Such a situation was related

<sup>1</sup> When the correlation table was 2×2, this correlation strength measure was determined with the Yates’s correction.

**Table 1.** Numerical assessments of Cramer’s factor (dependence of opinion on gender and age)

Specification	Warszawa, Kraków, Poznań, Gdańsk, Wrocław n = 501		Warszawa n = 180		Kraków, Wrocław, Poznań, Gdańsk n = 321	
	sex	age	sex	age	sex	age
Have you met the promotions of goods or services directed to singles?	0.138	0.056	0.131	0.030	0.140	0.061
Do you think that information about the offer of goods and services for singles is sufficient?	0.078	0.036	0.046	<b>0.064</b>	0.095	0.029
In your opinion, has the market of goods and services for singles changed in recent years?	0.143	0.126	0.174	<b>0.123</b>	0.131	0.153
Do you think there are such food products that should be available / sold in smaller packages?	0.050	0.026	0.020	0.062	0.090	0.000
Do you buy food products labeled as healthy, organic, bio?	0.182	0.126	0.220	0.280	0.226	0.165
Do you think that the market currently offers food products adjusted by the basis weight / / size of the packaging for the needs of a one-person household?	0.037	0.025	0.032	<b>0.021</b>	0.043	0.042
Do you buy products using mobile devices?	0.111	0.021	0.186	0.019	0.075	<b>0.042</b>
How would you rate your level of satisfaction with the services ordered online and without the help of the Internet?						
Culture	0.150	0.122	0.239	0.268	0.113	0.084
Gastronomy	0.123	<b>0.068</b>	1.079	<b>0.122</b>	0.120	0.063
Tourism	<b>0.116</b>	<b>0.113</b>	0.169	<b>0.076</b>	<b>0.191</b>	0.142
Recreation and sport	0.072	<b>0.091</b>	0.196	<b>0.142</b>	0.158	0.066
How do you spend your free time during weeks / weekends (alone or with other people)?						
Culture	0.085	<b>0.039</b>	0.070	0.068	<b>0.098</b>	<b>0.096</b>
Gastronomy	0.108	<b>0.078</b>	0.140	0.100	0.164	<b>0.072</b>
Tourism	0.112	<b>0.040</b>	0.198	0.040	<b>0.072</b>	<b>0.050</b>
Recreation and sport	<b>0.037</b>	0.037	0.142	0.025	<b>0.091</b>	0.197

Source: own study using Statistica12.

in particular to the assessment of the satisfaction of singles from the use of culture, gastronomy, tourism, recreation and sport services.

### The behaviour of singles on the market of goods and services according to research by the Central Statistical Office

The basis for the diagnosis of consumption patterns of singles were data from a secondary source,

which are the results of the Central Statistical Office household budget surveys [GUS 2016]. In 2015, 7455 one-person households (singles) took part in the household budget survey [Household Budget Surveys 2015, 2016], which accounted for 20.0% of all households participating in the survey in 2016. Persons aged 25–35 accounted for 8.1% of 606 one-person households, and at the age of 36–45, 5.2% (391 households).

The subject of the analysis was a one-person household (single) and the diagnosis covered persons with higher education, in two age groups: 25–35 and 36–45, residing in five selected large Polish cities, whose population exceeded 500,000 people (Warsaw, Wrocław, Kraków, Poznań and Gdańsk).

A statistical analysis of the structure of expenses and the state of ownership (flat, luxury items, tourist equipment, insurance, cash management) was also made. The current state of research related to this group of households in Poland can be assessed as insufficient to predict trends in changes in the consumption of goods and services, which is important for planning the activities of enterprises providing services to this group of consumers.

Table 2 presents the structure of a selected sample of one-person households in Poland based on data from the CSO household budget surveys in 2015 in three demographic cross-sections (age, education, place of residence). The analysis of the situation in the five largest cities was based on background of 16 cities with a population of 200,000–499,999 people.

It is worth noting that within 584 one-person households, people with higher education aged 25–45 constituted only 1.8% of a random sample of all households surveyed in 2015, which is difficult to consider as a representative group in the household

budget survey performed by the Central Statistical Office in 2015 in relation to all singles aged 25–45 in Poland. According to J. Czarnecka [2012], there are around five million singles in Poland aged 25, who live mostly in big cities, work in large corporations and have their own businesses. Singles are more and more purchasing power, which is noticed by the construction sector offering a growing propositions on the market of hotel-type flats with outside services (e.g. communal laundries, canteens, cafes, mini kindergartens as sharing economy in housing estates).

Respondents living in 16 large cities represented 12 provinces (without Lubuskie, Opolskie, Podkarpackie and Warmińsko-Mazurskie), whereby the distribution of their number in these provinces by age groups was not identical. There were definitely fewer singles aged 36–45, which can also be seen in the distribution by sex and age. Women aged 25–35 predominated, men aged 25–35 accounted for 37.7% of all singles in this age group. However, the distribution by gender was almost identical for both age groups. Table 3 presents the characteristics of the distribution of singles with higher education by age.

In 2015, the average age of a single aged 25–35 was just a little over 29 years. Because the distribution by age was almost symmetrical, the study included also singles younger than 29.2 years of age and older,

**Table 2.** Number of one-person households in selected Polish cities in household budget surveys

Number of singles with higher education			
Age	25-35	36-45	Total
Poland, total	404	180	584
16 cities (200,000 inhabitants and more) in total	294	96	390
<b>Biggest cities*:</b>			
Warszawa	120	34	154
Poznań	20	7	27
Gdańsk	21	7	28
Wrocław	27	8	35
Kraków	37	14	51

\* the remaining 11 cities are: Łódź, Szczecin, Bydgoszcz, Lublin, Katowice, Białystok, Gdynia, Częstochowa, Radom, Sosnowiec, and Toruń.

Source: own study based on CSO household survey [GUS 2016].

**Table 3.** Descriptive characteristics of distributions by age in cities, 25–35 and 36–45 years, 2015

Variants	Descriptive statistics (16 cities, 25–45 years)						
	valid <i>N</i>	average	median	min.	max.	variability coefficient (%)	asymmetry coefficient
2015							
25–35	294	29.2	29.0	25.0	35.0	10.4	0.3
36–45	96	39.9	40.0	36.0	45.0	7.2	0.2

Source: own study based on data from household budget survey CSO [GUS 2016] using Statistica12.

but not higher than 35 years. A similar situation occurred in the group of 36–45 years: the average age was almost 40 years with a slight predominance of older singles, but within 36–45 years. The diversity in both schedules was small, which means that the age of singles with higher education “focused” around average 29.2 and 39.9, respectively.

In the sample of one-person households that took part in the household CSO budget survey in 2015, one can notice the vast predominance of households from Warsaw, 120 farms of the so-called singles from this city constituted 26.4% of the surveyed population of respondents in this type of households among 584 in the total scale. The share of singles from 16 large cities accounted for almost 67% of the sample of one-person households in total that filled out budget books in 2015.

#### Analysis of selected conditions of consumption

The main factor differentiating the state and structure of consumption is the material situation. The Central Statistical Office in the study of household budgets uses the concept of disposable income. The average disposable income of the analyzed one-person households from 16 largest cities in Poland amounted to PLN 3590.1 in 2015 in the group of singles aged 25–35 and PLN 4804.4 in the older age group (36–45 years). Based on the designated measures of disposable income distribution structure and available income of one-person households in two age groups, it was found in relation to 16 large cities that “younger” singles had lower income in 2015 than respondents aged 36–45 in average terms [Dabrowska et al. 2018].

High asymmetry coefficients in both age groups indicate a very strong asymmetry, which means that arithmetic means are overstated. In both age groups, singles were dominated by households with relatively lower incomes, although in both groups there were several one-person households with relatively high income, both disposable and available ones what “raised” the arithmetic mean value. It should be emphasized that the income from self-employment on a monthly basis was, on average, very low in both age groups. The varied level of disposable income results in a different level of spending on consumer goods and services. The highest expenses are borne by both age groups of singles for housing maintenance. In the further position in the younger age group, these are food expenses, in the older one – costs of transport. The results of the household budget survey confirm that in addition to expenditure on housing and food needs, expenses related to leisure time, i.e. spending on restaurants and hotels, as well as on recreation and culture are important items.

Total expenditure distributions and spending on goods and services of one-person households in 16 large cities were characterized by relatively low asymmetry, therefore the interpretation of their average level is justified on the basis of the arithmetic average, which indicated that at this level the total expenditure of younger singles in 2015 was around PLN 600 monthly lower than the average spending of singles aged 36–45. Average spending on goods and services was also lower in one-person households aged 25–35 by around PLN 500.

With regard to expenditures for individual purposes, a comparative analysis should be made separately

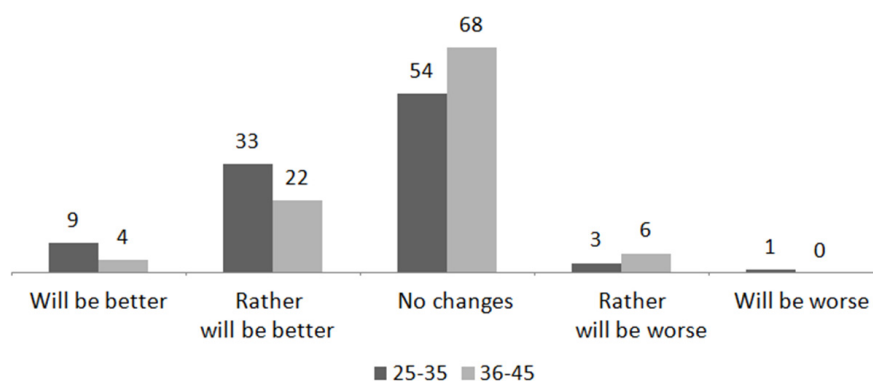
for two groups of households in which distributions for various purposes were characterized by low and high asymmetry. In the first case, the comparison of average expenses was made on the basis of the arithmetic mean, the second on the median. The first group of goals includes: food, expenses for restaurants and hotels. The remaining goals were included in the second group, in which most of the expenditure was at a relatively low level, but there were more households spending significantly more, which caused an excessive arithmetic average. Based on numerical levels of the median, it should be stated that in relation to alcohol and tobacco consumption expenditure, home use and health, half of the surveyed singles aged 25–35 spent more than those from such households, but aged 36–45.

In relation to other goals, the situation was reversed, half of the younger singles had spending smaller than singles aged 35–45. It should be noted that in both of these age groups no expenditure on education was recorded in 2015. Relatively the most in both groups was spent on home use (over PLN 500 and almost PLN 700). Relatively the least was spent on housing equipment, alcoholic beverages, health and clothing and footwear, while expenditures for these purposes were lower among singles aged 36–45 (excluding housing equipment). The characteristics of the way of managing the money was characterized by choosing one of five variants of the answer: 1 – we can afford a certain luxury; 2 – we have enough for us without special savings; 3 – it is enough for every day, but we

have to save on more serious purchases; 4 – we have to be very economical on a daily basis; 5 – not enough even for basic needs.

The distributions of the grades indicated a slight asymmetry, so about 68% of the singles tested (within one standard deviation from the average scale in both age groups) believed that their money management allows them to meet their needs (“it is enough for every day, but we need to save for more serious purchases”, “enough for many things, without special savings”). The scale averages did not differ in both age groups and were closer to the number 3. The level of satisfying the needs was assessed by selecting the appropriate number on the scale: 1 – good; 2 – rather good; 3 – average, neither good nor bad; 4 – rather bad; 5 – bad; 6 – not applicable, no such a need. The worst assessed was the satisfaction of the needs in the field of education and training, while the highest in the field of nutrition – these ratings were higher in the group of single-seniors.

Singles (one-person households) rated their financial situation well in 16 cities – 57% of singles aged 25–35 and 58% aged 36–45 together declared good and very good ratings. The five-degree scale is dominated by the answers that the material situation is on average level and that it has not changed, these were especially the singles at the age of 36–45. The improvement was mainly felt by people aged 25–35. The fact that the material situation will improve over the next 12 months convinced a larger percentage of younger singles, but also a larger percentage in



**Fig. 2.** Graphic illustration of the expected assessment of change in the material situation over the next 12 months  
Source: own study based on CSO household survey [GUS 2016].

this age group was convinced that it will not change. Singles aged 36–45 were more pessimistic. One can say that one-person households of young and middle-aged people not only assessed their financial situation well, but also rather did not worry about the future. Negative assessments were expressed by a small percentage of people (Fig. 2). These results did not foretell the increase in the purchasing power of one-person households.

Summing up, on the basis of data from 16 major Polish cities, it was possible to state that in 2015, the conditions (incomes) and consumption behaviors (through expenditure level), as well as cash management self-assessment and the standard of living of singles aged 25–35 were slightly worse than singles about 10 years older. It should be emphasized that in both age groups there was an uneven amount of income, because there were people with very high incomes in those groups. It should also be noted that income in only a few cases was the result of self-employment. In assessing the satisfaction of needs, the worst assessments concerned meeting of the needs in the field of education, while the highest were related to food.

In the assessment of the standard of living, it should be stated, based on the results from the CSO research, that households did not have equipment, apartments, second homes or holiday plots, which could be considered as luxurious. There were relatively low amounts of money spent for three types of insurance (for life, health, housing), more money for these purposes was spent by singles aged 36–45. It should be emphasized that the surveyed households were not burdened with a loans. It is worth noting that according to the Credit Information Bureau (BIK) in 2015, 560 thousands of young borrowers with various family situations had 938.8 thousands of loans. These people in the following years had to pay PLN 6.2 billion [PolskieRadio24 2016].

Summing up, data on the situation of households of singles living in five large Polish agglomerations confirmed that incomes, expenses and self-assessments of the financial situation were at a relatively lower level in the group of people aged 25–35 than 36–45. Nevertheless, it was income that would satisfy basic needs, but for more serious purchases, the singles had to save. It was possible to notice that about 30% of

respondents, especially younger ones, optimistically anticipated favorable changes in the next 12 months, i.e. in 2016.

## CONCLUSIONS

Based on the results of the own study, opinions on the market of goods and services dedicated to one-person households living in the largest cities in Poland and their satisfaction with the current offer varied despite the homogeneity of the investigated group (age 25–45, major cities, higher education). The dependence of opinions on typological features (age, gender, current income level) was relatively small. Only every fourth single from a big city encountered an offer dedicated to this group of consumers in the analyzed years. Respondents indicated that the offer is growing, but still insufficient, e.g. in the field of food they indicated the lack of smaller packaging/lower weight of food products.

Data obtained from CSO's surveys of the household budgets also indicated good financial situation. Total expenditures as well as money spent on goods and services were lower in the 25–35 age group. Singles of the age from this group spent more on alcohol, housing and health, while older people from the age group of 36–45 years spent more on satisfying other needs.

Consumption behaviours of Polish singles aged 25–45, living in large cities, more and more often illustrate global consumer trends, e.g. faster shopping and preferences for organic products. A relatively large share of expenditure on tourism and recreation depicts the choice of wellness as an aspiration to a work-life balance, which they also consider to be a status symbol. Singles are increasingly inclined to consume as a part of collaborative consumption. This is due not only to the low income of younger singles (25–35), which forces themselves to save money in the face of the need for some more expensive products, but also to join the movement for sustainable development and social responsibility, which is expressed in various online forums.

At present, there is visible a slow reaction of companies to the needs of people living alone. This market segment, especially for young people, is growing in



importance. Lack of empirical recognition of opinions about market preparation for senior singles living in urban and rural areas should constitute further research tasks for representatives from various scientific disciplines, in particular for marketers. Disturbing are the opinions of singles from metropolitan areas that the use of culture, private healthcare and insurance services, despite of the good mostly declared financial situation in 2016 if compared to 2015 is smaller. Reasons indicated by the respondents “burden” the producers and tenderers of various types of services, because the market has not yet adapted to dynamically changing needs in the conditions of changes in the family model and changes in the lifestyle of consumers.

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## SINGLE NA RYNKU KONSUMPCJI W POLSCE

### STRESZCZENIE

Zachodzące w XXI wieku zmiany społeczno-ekonomiczne w Polsce spowodowały m.in. zmianę modelu rodziny, co skutkuje silnym wzrostem liczby jednoosobowych gospodarstw domowych (tzw. singli). Szacuje się, że udział współczesnych singli w różnym wieku wzrośnie do 2030 roku w ujęciu globalnym ok. 20%, szczególnie w wielkich miastach. W Polsce w 2017 roku frakcja tych gospodarstw domowych wynosiła 23,5%. Są to nie tylko osoby młode, ale również w średnim wieku oraz seniorzy. Zaspokojenie zróżnicowanych potrzeb singli powinno ukształtować rynek dóbr i usług adresowanych do tej grupy konsumentów. Autorka wykorzystując dane z badań budżetów domowych GUS w 2016 roku oraz wyniki współautorskiego badania własnego wykonanego w 2017 roku, zbadała zachowania konsumpcyjne singli wielkomiejskich w dwóch grupach wiekowych oraz opinie o stopniu przygotowania polskiego rynku, w tym internetowego do zaspokojenia ich potrzeb. Użyteczność diagnostyczna i aplikacyjna wyraża się informacjami ważnymi dla działalności marketingowej przedsiębiorstw, które będą dostosowywać swoją ofertę rynkową do oczekiwań rosnącej grupy polskich jednoosobowych gospodarstw domowych.

**Słowa kluczowe:** singiel, zachowania konsumpcyjne, rynek, marketing