

IMPACTS OF THE COVID-19 PANDEMIC ON THE CONSUMPTION POTENTIAL OF FAMILIES: CASE STUDY IN THE MUNICIPALITY OF JAÚ/SP

IMPACTOS DA PANDEMIA DE COVID-19 NO POTENCIAL DE CONSUMO DAS FAMÍLIAS: ESTUDO DE CASO NO MUNICÍPIO DE JAÚ/SP

IMPACTOS DE LA PANDEMIA DE COVID-19 EN EL POTENCIAL DE CONSUMO DE LAS FAMILIAS: ESTUDIO DE CASO EN EL MUNICIPIO DE JAÚ/SP

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ABSTRACT

Consumption potential indicates how much money families in a given location have available to spend on specific categories during the year, but as the covid-19 pandemic impacted the lives of consumers, there was an influence on the habits and spending of the population due to the fall. income, insecurity about the future and threat to health. In view of this, this article aims to describe the consumption potential and identify the purchase items of families in the municipality of Jaú, in addition to measuring the variation between the years 2020 and 2022. It is a case study, specifically the municipality of Jaú/SP, using quantitative data on consumption potential, number of companies and expenditure items. The results indicated that the consumption of families in this location should move about R\$ 5.4 billion in 2022 and occupy the 157th position in the national ranking and 50th of the total consumption potential in the state. As for consumers' consumption habits, basic items continue to be a priority, with a great advantage over the others, with 27.84% of disbursements going to housing, own vehicle (10.89%), food consumption at home (8.39%) and street food (3.91%). It is noteworthy that the business profile of Jaú was affected, with the closing of more than 1,100 businesses in 2022 compared to 2021, with the retail and accommodation sectors being the most impacted.

Keywords: Consumption potential. Economic class. Jaú. Household Consumption.

RESUMO

O potencial de consumo indica quanto dinheiro as famílias de um determinado local têm disponível para gastar com categorias específicas durante o ano, mas como a pandemia do covid-19 impactou na vida dos consumidores, houve influência nos hábitos e gastos da população em virtude da queda da renda,

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insegurança quanto ao futuro e ameaça à saúde. Diante disto, este artigo tem como objetivo descrever o potencial de consumo e identificar os itens de compras das famílias do município de Jaú, além de medir a variação entre os anos de 2020 e 2022. Trata-se de um estudo de caso, especificamente o município de Jaú/SP, com utilização de dados quantitativos sobre potencial de consumo, número de empresas e itens de gastos. Os resultados indicaram que o consumo das famílias desta localidade deve movimentar cerca de R\$ 5,4 bilhões em 2022 e ocupar a posição 157^o no ranking nacional e 50^o do potencial de consumo total no estado. Quanto aos hábitos de consumo dos consumidores, os itens básicos seguem como prioridade, com grande vantagem sobre os demais, sendo 27,84% dos desembolsos destinam-se à habitação, veículo próprio (10,89%), consumo de alimentos em casa (8,39%) e alimentação na rua (3,91%). Destaca-se que o perfil empresarial jauense foi afetado, com o fechamento de mais de 1.100 negócios 2022 em comparação com 2021, sendo que os setores de comércio varejista e alojamento foram os mais impactos.

Palavras-chave: Potencial de Consumo. Classe Econômica. Jaú. Consumo das Famílias.

RESUMEN

El potencial de consumo indica cuánto dinero tienen las familias en un lugar determinado para gastar en categorías específicas durante el año, pero como la pandemia del covid-19 impactó en la vida de los consumidores, hubo una influencia en los hábitos y gastos de la población debido a la caída de ingresos, inseguridad sobre el futuro y amenaza para la salud. Ante ello, este artículo tiene como objetivo describir el potencial de consumo e identificar los artículos de compra de las familias del municipio de Jaú, además de medir la variación entre los años 2020 y 2022. Se trata de un estudio de caso, específicamente del municipio de Jaú /SP, utilizando datos cuantitativos sobre consumo potencial, número de empresas y partidas de gasto. Los resultados indicaron que el consumo de las familias de este local debe mover cerca de R\$ 5,4 mil millones en 2022 y ocupar el puesto 157 en el ranking nacional y el 50 del potencial de consumo total del estado. En cuanto a los hábitos de consumo de los consumidores, los artículos básicos siguen siendo prioritarios, con gran ventaja sobre los demás, destinándose el 27,84% de los desembolsos a vivienda, vehículo propio (10,89%), consumo de alimentos en el hogar (8,39%) y comida callejera (3,91%). Cabe destacar que el perfil empresarial de Jau se vio afectado, con el cierre de más de 1.100 negocios en 2022 respecto a 2021, siendo los sectores de comercio y alojamiento los más afectados.

Palabras clave: Potencial de consumo. Clase económica. Jaú. Consumo de los Hogares.

1 INTRODUCTION

The context imposed by the health and economic crisis of Covid-19 had an impact on the consumer market and on the performance of companies, which needed to reinvent themselves to meet the new demands for customer service (ALMEIDA; FROEMMING; CERETTA, 2020).

The retail market has accelerated its transformation, due to the process of integrating its physical and virtual dimensions and the possibility of reducing products to digital information. In this way, the physical store maintains its relevance as a place of experience, but with the significant number of physical stores closed in recent years, it indicates that it is necessary to better understand, from the consumer's perspective, the experience that will maintain the relevance of physical stores (PENA; BRITO , 2020).

A study carried out by Sebrae identified that six out of ten companies reported a drop of at least 30% in revenue in 2020 compared to 2019. The most impacted sectors were tourism (-59%), creative economy (-58%), food service

(-46%). Among the group that modified the operating model, 84% of retail companies responded that they made sales using social networks, apps or the internet (FGV, 2021).

For any improvement to be stipulated and assigned by an establishment, it is necessary to know the size and behavior of the consumer. To sell better, studies are needed on who the consumers are and the factors that can interfere with the act of buying. Thus, understanding people's emotions and experiences when consuming or postponing consumption is critical to understanding and predicting the intertemporal decisions they make (AVILA; BIANCHI, 2015).

Faced with this scenario, Covid-19 emerged, which significantly altered the lives of individuals, companies and governments, who had to adapt to an unknown and completely uncertain scenario. This new situation forced everyone involved to rethink strategies to maintain their businesses and economic activities. Innovation, development and creation of more efficient and safer sales channels for consumers has become a matter of survival and guaranteeing the existence of companies in the post-pandemic period (REZENDE; MARCELINO; MIYAJI, 2020).

In this context, the consumption or market potential carries the idea of an upper limit for the transactions that can occur in a given location, when all sellers and buyers of a category of good or service are considered (ARANHA, 1998).

It should be noted that studying the changes in consumption, in a given region during the Sars-CoV-2 pandemic, allows for a deeper understanding of the different levels of development and consumption characteristics, in which this population finds itself.

In this sense, and seeking to contribute to this discussion, this research aims to describe the consumption potential and identify the purchase items of families in the municipality of Jaú, in addition to measuring the variation between the years 2020 and 2022.

It should be noted that this is not a new issue. The particularity of this study is to offer an interpretation on the composition of economic classes, the consumption potential and analyze which are the highest expenses according to each family income in this location.

One of the hypotheses that this research intended to validate is that the Covid-19 pandemic has impacted the lives of consumers and the expenses of families in this locality due to the drop in income, insecurity about the future and threat to health.

2 THEORETICAL BACKGROUND

This section begins with consumption and consumer theory.

2.1 Consumption and Consumer Theory of the

The traditional consumer theory assumes that individuals rationally define their expenses within their budget limitations and thus maximize their satisfaction (SIMONSEN, 1967; CARVALHO; GARÓFALO, 1992).

The various commercial businesses that emerged in the 20th century were enveloped by a phase of capitalism, in which consumption is a central part of capital appreciation, creating a society aimed at consuming indiscriminately, which was called the Consumer Society (BAUMAN, 2008).

Consumption can be defined in three aspects: the first analyzes the process of exchanging and using products; the second, the form of relationship between suppliers and demanders and the third analyzes consumption as a matter of differentiation between individuals and groups (CANCLINI, 2010).

The concept of consumption is related to economies of scale, modes of production, business modeling and the idea of a consumer society that is associated with a perspective of social groups with different needs, where dissatisfaction is a fundamental factor to increase the desire for consumption (SANTANA; REIS; OLIVEIRA, 2016)

In this way, the analysis of consumption allows us to understand how commerce, city, society and environment are elements that complement each other, inserted in a framework that is increasingly used and influenced by the act of buying (MARCHESINI JUNIOR, 2011).

Consumer demand is linked to variables such as income, but also to desires or preferences for differentiated or customized goods, whose composition differs from the so-called changes in the traditional economy (GALVÃO; ALMEIDA, 2018).

There are some ways to analyze consumption, and one of them brings the concept of potential market, which is the set of consumers who express some level of interest in a given offer (KOTLER; KELLER, 2019). However, being interested is not enough to buy, as it is necessary to have physical access to the good, qualification to consume it and availability of income (OLIVEIRA et al., 2019).

Thus, the concept of market or consumption potential arises, which represents a subset of the total market demand, a concept that presupposes the availability of income to purchase the product. This potential can also be defined as the ability of a branch of activity to absorb a specific amount of sales of a product for a given period, from a certain area, which may be the municipality or region to which the location belongs (KOTLER; KELLER, 2019).

2.2 Consumption Potential Models

In general, consumption potential models, in a given region for a given class of products or services, result from the interaction of the number of families existing there and the intensity of their average consumption, which is a function of the families' income, their needs or aspiration for the product and the availability of the good or service and information about it (ARANHA, 1998).

Among the factors that help explain consumer buying behavior is social class, which determines how individual consumers buy and use products.

The division of populations into classes has direct interests in several areas of knowledge, such as demography, sociology, political sciences and, of course, economics. In general, five classifications are used to separate human societies: upper class, upper middle class, middle class, lower class and lower class, generally based on the observed income levels of the population (ROSA; GONÇALVES; FERNANDES, 2014).

In Brazil, there are some criteria for classifying society, such as the Brazil Criteria of the Brazilian Association of Research Companies (ABEP), the criterion of the Secretariat for

Strategic Affairs (SAE), of the federal government, the criterion of the Center for Social Policies, of FGV and the IBGE criterion (2022).

Critério Brasil is based on comfort items to classify people into social levels in order to assess consumption capacity for goods and services. These data, however, include the acquisition of goods and services up to the date of the approach to assess socioeconomic status (KAMAKURA; MAZZON, 2013).

In 2020, the items used in *Critério Brasil* included the number of bathrooms, domestic servants, cars, microcomputers, household appliances, in addition to the level of education of the head of the family, through a database with some attributes present in the households in which it is set up a scoring system (ABEP, 2022).

The creation of the Brazil Economic Classification Criterion is an estimator of the consumption capacity of the household and although it contains items of a social nature, such as education level, the criteria items are used only as indicators of consumption capacity, with no intention of attributing to it any sociological character (KAMAKURA; MAZZON, 2013).

After the score obtained, the household is classified into six socioeconomic strata: A, B1, B2, C1, C2 and D-E (Table 1).

Table 1 - Social strata according to *Critério Brasil* methodology

Social strata	Points
A	45-100
B1	38-44
B2	29-37
C1	23-28
C2	17-22
D/E	0-16

Source: ABEP (2021)

2.3 Covid-19 Pandemic and Impacts

According to Incerti et al (2022), the Coronavirus is a pathogen that can cause infections in multiple physiological systems, however, it has a main action in the respiratory system. Coronavirus respiratory syndrome outbreaks occurred in 2003 and 2012, both stemming from Chinese cases. Also in December 2019, cases of pneumonia of unidentified etiology were reported at that time. These cases were confirmed in Hubei City, Wuhan Province, China. This pneumonia was soon associated with the new 2019 coronavirus, which causes the respiratory syndrome that came to be called COVID-19, being caused by the SARS-Cov-2 virus, the etiological agent of this disease.

The virus is transmitted between humans by direct contact or by droplets resulting from coughs or sneezes from an infected person. The emergence and pathogenicity of the infection, along with potential therapeutic strategies, are analyzed to combat the COVID-19 pandemic. Given the extreme importance of the current pandemic caused by SARS-CoV-2 and the fact that there is no identified and standardized pharmacological treatment, some therapeutic alternatives are raised through drug repositioning (INCERTI et al., 2022).

For Ferreira Junior & Santa Rita (2020), the size of the crisis can be determined by the measures and policies taken to avoid large-scale contagion, thus contributing to the flattening of the curve. However, Covid-19 has heightened the unstable character of the world economy, and, in particular, the Brazilian economy, made explicit in the fluctuations in the prices of financial assets, exchange rates, commodities, as well as in the collapse of production and the increase in unemployment rates and the public debt of countries.

As for DaSilva; Da Silva (2020, p. 11), when discussing the three periods of the Brazilian economy in the crisis caused by the coronavirus, pre (Feb-Mar 2020), during (Apr-Jul 2020) and post-pandemic (Aug. 2020 onwards), understood that:

In the first period, the first signs of a reduction in economic activity were observed, as a result of the isolation and social distancing measures promoted in other countries and initiated in Brazil in March. Partial closure and reduction of working hours of companies, adherence to the home office work regime, interruption of the productive chain of some sectors of the economy, reduction of exports and beginning of a trajectory of pessimistic expectations of investors, both in the financial market and in the productive. The second period was marked by an increase in the economic recession due to the spread of the coronavirus throughout the national territory and, in an attempt to minimize the effects of the crisis, the government expanded credit lines for SMEs, micro and small companies, however, many businessmen were unable to access these lines, since they had no way of proving payment guarantees. The government also carried out the granting of Emergency Aid and the easing of rules for the Continued Provision Benefit program. In the third period, there is a resumption of economic activity and government reforms such as fiscal, tax, economic opening, among others, support this initiative. During this period, with effective vaccination, the reduction in the number of cases contaminated by the disease is already a response from the health system and there are several unified measures to combat the virus (DA SILVA; DA SILVA, 2020, p.11) .

As future prospects, the effectiveness of State intervention in the economy and other measures will depend on the survival capacity of companies, families and financial institutions and, in the case of success, the storm can be survived, but the “next day” must be considered, as this will also require a set of measures to stimulate demand, since the problem will not be one of supply, since the productive capacity of the economy will have been preserved.

The price in human lives and the fiscal and monetary costs of minimizing the economic and social effects of Covid-19 make it clear that health and education are not only crucial for improving social well-being, but are also major investments from an economic point of view. (FERREIRA JUNIOR; SANTA RITA, 2020).

The consumption habits of individuals also changed with the pandemic, starting to look for goods that provide them with a situation of security in the face of the problem. The classic variables given by Economic Theory to explain consumption such as price, income, preferences, expectations and habits still persist, what changes is the profile of demanded goods and the way of acquisition, prioritizing hygiene and cleaning products, food or any other others that allow them to have a sense of security and protection of life (REZENDE; MARCELINO; MIYAJI, 2020).

3 METHOD

The present study presents descriptive and quantitative characteristics. Descriptive, as it aims to describe the characteristics of a given population or phenomenon or establish relationships between variables, in addition to studying characteristics such as income level and consumption potential, addressed in this work.

The case study strategy was adopted in this work, specifically the consumption of families in the municipality of Jaú/SP. This method provides an excellent measure for studies of emerging practices, as well as for building and developing theories, in addition to allowing the researcher to identify and explain key variables and their links (YIN, 2014).

Quantitative perspectives were also used when defining the variables that were the object of this study (GDP, population, urban households, age group, consumer spending).

To achieve the objective, IBGE-Cities data was analyzed in addition to the Consumption Potential Index (IPC Maps), organized by IPC Marketing estimated for the year 2022. The IPC Maps 2022 study is a secondary database, which it is prepared and updated annually by the company IPC Marketing (IPC, 2022).

For the definition of classes, this study adopted the Brazil Economic Classification Criteria (ABEP, 2022) to designate income classes, that is, the criterion is exclusively economic classes, it does not classify the population into social classes.

According to this criterion, the monthly household income estimates for the socioeconomic strata are based on the PNADC 2019 (Pesquisa Nacional por Amostra de Domicílios Contínua (PNADC) of IBGE (2021) and represent approximations of the values that can be obtained in samples of market surveys, media and opinion.

According to this criterion, the socioeconomic stratum and its respective average household income can be listed as shown in Table 2.

Table 2 - Socioeconomic Stratum and Average Household Income

Socio Economic Stratum	Average household income (BRL)
A	22.749,24
B1	10.788,56
B2	5.721,72
C1	3.194,33
C2	1.894,95
D/E	862,95
Average	3.333,97

Source: ABEP (2022)

ABEP's *Critério Brasil* uses 35 permanent income indicator variables that have allowed the segmentation of Brazilian households into strata and the subsequent study of the relationship between socioeconomic level and household consumption potential regarding 20 categories of products and services (ABEP, 2022).

4 RESULTS AND DISCUSSION

The municipality of Jaú is located in the interior of the state of São Paulo, at a distance of 296 km from the capital (PMJ, 2022), has more than 153,000 inhabitants, 149,000 of which in the urban area, who account for the annual per capita consumption of BRL 32,903.82.

The elderly population (+ 60 years old) corresponds to 17.93%. In the economically active age group (18 to 59 years), there are more than 92.7 thousand, which represents 60.4% of the total population (IBGE, 2022).

Of the more than 17,000 formal companies in the municipality, (73.07%) are in the retail trade and services in general. Although Jaú is recognized by federal and state government agencies as a producer of women's shoes, the industries in the municipality represent 18.21% of the companies, followed by the agribusiness sector with 8.72%, with emphasis on the cultivation of sugar cane (IBGE, 2022; IPC, 2022).

When comparing data from 2022 with previous years, period of closure of trade and change in consumer behavior, it was observed that the Jauense business profile was affected, with the closing of more than 1,100 businesses (-6.1%) in 2022 compared to 2021. The most impacted sectors were retail trade and accommodation with a reduction of -14% and -9.8%, respectively.

As a result of the closure of shops to contain the contagion and proliferation of Covid-19, sales through digital means have proven to be one of the main options to avoid company bankruptcy and employee dismissals (GUIMARÃES JUNIOR et al., 2020). Thus, contrary to what happened with retail trade, the results indicated that the delivery sector grew 31.1%, followed by health services (+15.8%), education (+12.2%) and financial activities (+4.94%).

The consumption of Jauenses families should move around R\$ 5.4 billion in 2022 and occupy the 157th position in the national ranking and 50th, which represents 0.35% of the total consumption potential in the state of SP.

The results of consumption in Jau reflect the progress in the national scenario of economic indicators, especially the labor market, whose recent data show that the pace of recovery has intensified over the first months of 2022, with the return of many people to economic activity and looking for a job (IPEA, 2022).

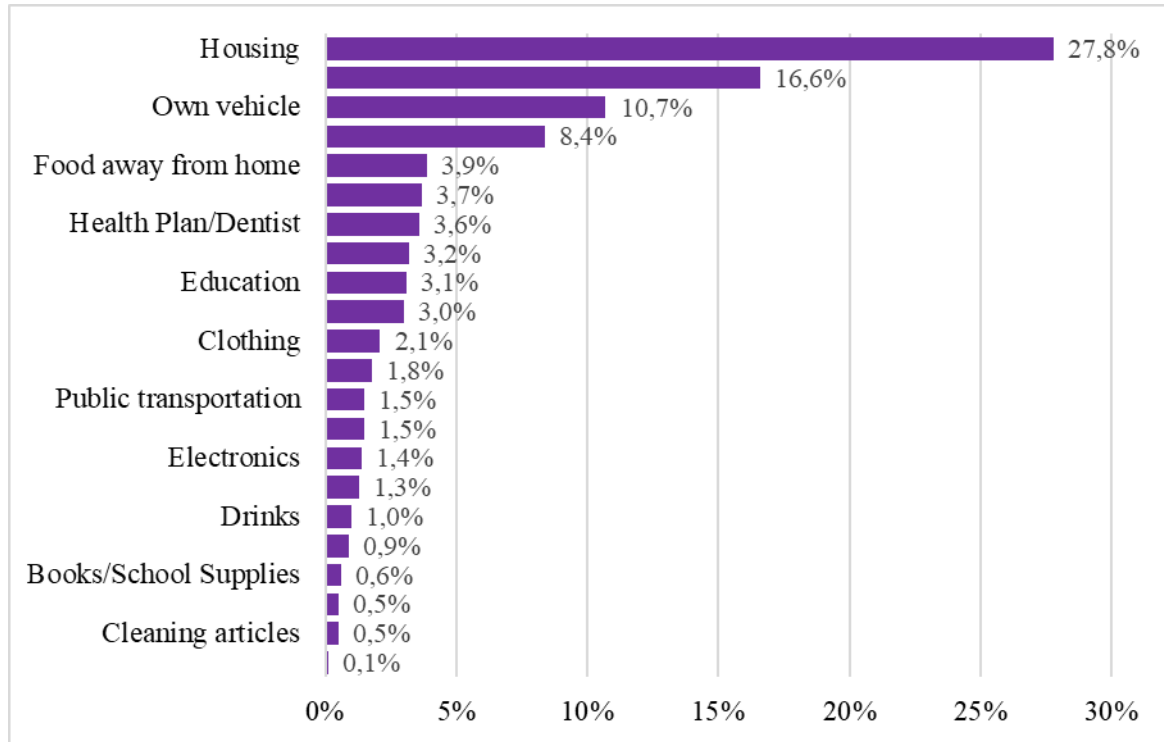
As for the consumption habits of consumers in Jaú, basic items continue to be a priority, with a great advantage over the others, with 27.84% of disbursements earmarked for housing. This value does not only refer to the amount paid for rent or financing of own houses, but also expenses with property tax, condominium, water, electricity, telephone, TV, domestic services, gas, repair of domestic appliances and furniture (Graph 1).

The results also show consumer preferences when it comes to spending their income. Thus, there was an increase in expenses with other expenses (17.08%), which include investments in beauty, payment of domestic servants, family ceremonies, religious practices, services in general, life insurance, for example.

The third item with the greatest potential for consumption of annual income should be own vehicle, which adds up to 10.89% of annual income. The survey also indicated that food consumption at home (8.39%) will be much higher than food on the street (3.91%).

The study also detected the following items consumed by the population in 2022: construction material (3.78%), health expenses (3.71%), education expenses (3.23%), medicines (3.18%), hygiene and personal care (2.93%), clothing (2.09%), recreation and culture (1.83%), household items (1.47%), urban transport (1.46%), electronics (1.43%), travel (1.38%), beverages (1.03%), footwear (0.88%), school supplies (0.64%), tobacco (0.53%), cleaning articles (0.53%) and, finally, 0.13% refer to jewelry, costume jewelry and haberdashery (Graph 1).

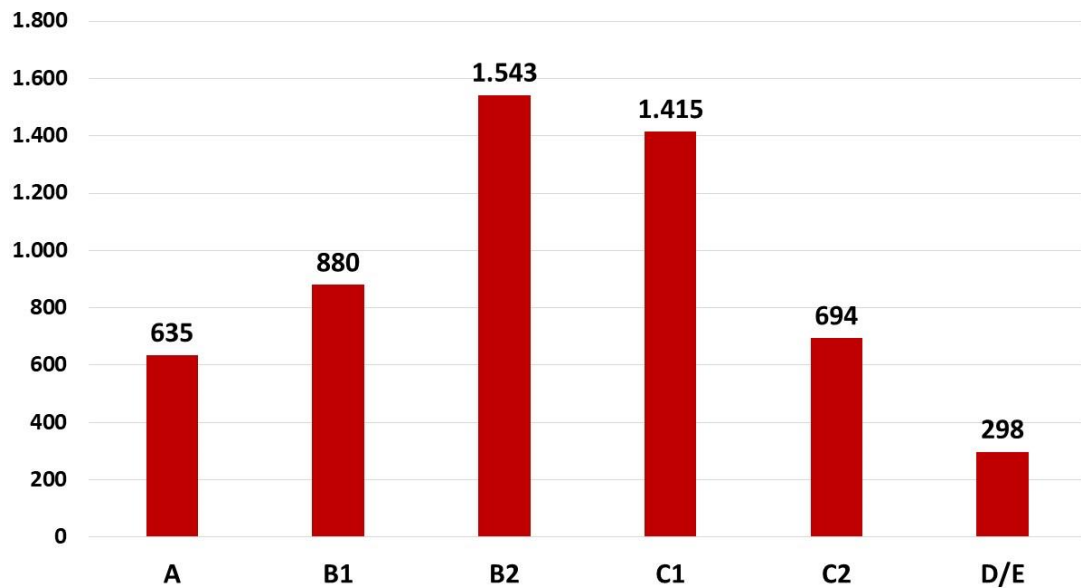
Graph 1 - How the population of the micro-region spends its income



Source: Prepared by the authors based on data from IPC Maps (2022)

As for the consumption power of the economic classes, it is estimated that in 2022 the B class will be responsible for the largest volume of spending on products and services in the municipality with R\$ 2.42 billion (44.3%) in Jaú, followed by class C with R\$ 2.10 billion, which represents 38.6% of the municipality's total. The D/E class, on the other hand, should consume around R\$ 298 million (5.45%). Group A generates around BRL 635 million in expenses or 11.62% of the total. In 2021, there was a reduction in the number of households in classes B2 and C1, when compared to 2020, increasing the number of households in social strata C2 and D/E, see Graph 2.

Graph 2 - Amount spent by the population of the micro-region by income class (in millions)



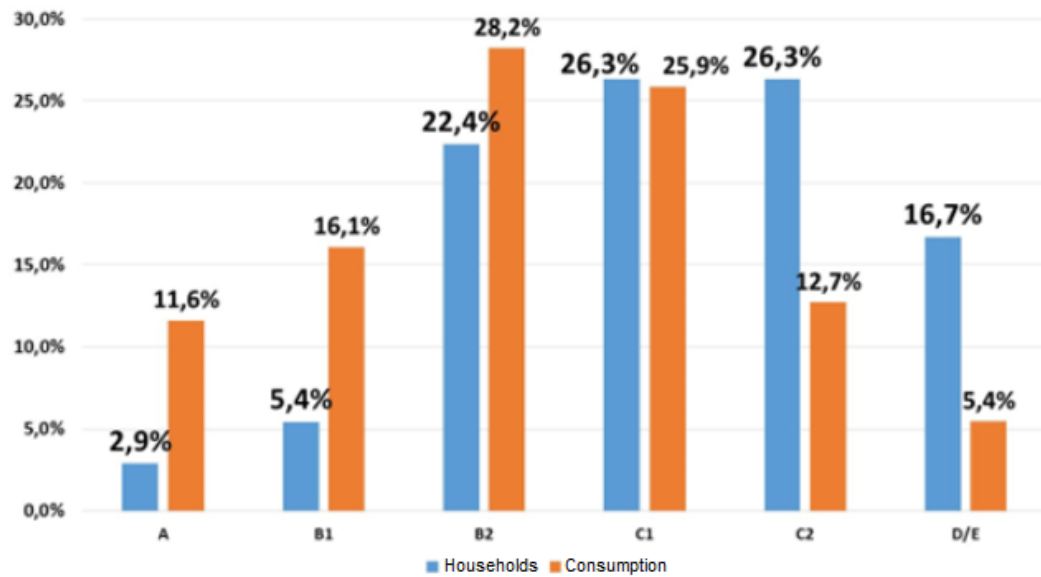
Source: Prepared by the authors based on data from IPC Maps (2022)

The inequality between economic and social classes can be observed when comparing households and consumption potential. In the social classes defined by the IBGE as higher (A and B), the percentage of urban households by social class is lower than the consumption potential of these categories. The opposite occurs in the lower social classes, where the percentage of households in the micro-region is greater than its consumption potential. In percentage terms, class D/E, which represents 16.7% of households, corresponds to only 5.4% of total consumption, while the higher social classes (A and B) represent 30.7% of households and 55.9% of total consumption. Class C corresponds to 52.6% of households and 38.6% of total consumption (Graph 3).

While class A spends more resources on expenses with employees, lawyer services, life insurance and construction materials, consuming about 27.61% of its income, in addition to expenses with housing (22.08%) and its own vehicle (11.18%), the D/E class consumes more than half of expenses with housing and food at home (51.72%).

The data, seen in Graph 3, showed that the Consumption Potential of the municipality of Jaú in 2022 was 11.1% higher than 2021 and 44.07% higher than 2020. When comparing the results of 2022 with 2020, the year in which the business, a new trend in consumer behavior, who spends more on their own vehicle (+45.7%) to the detriment of even spending on clothing (+45.3%) and housing (+45%).

Graph 3 - Comparison between % urban households and % potential consumption by economic class



Source: Prepared by the authors based on data from IPC Maps (2022)

Till the end of 2022, some slow down of economic activity is expected, due to external and internal factors, with lower growth and greater uncertainty, given the increase in observed and expected inflation rates in most countries and the persistence of the war between Russia and Ukraine, which should prolong the current problems in production chains (IPEA, 2022).

5 FINAL CONSIDERATIONS

This study aimed to describe the consumption potential and identify the purchase items of families in the municipality of Jaú, in addition to measuring the variation between the years 2020 and 2022.

The results indicated an increase in the expectation of consumption by the families of Jaú for 2022, when compared to the previous years of 2020 and 2021, with a greater participation of economic strata B and C. It was noticed, in the data, a change in the consumption pattern with a significant increase in items such as cleaning items, transport and beverages.

The difficulties and challenges imposed by the pandemic resulted in a reduction in the number of companies in the locality, especially those focused on the retail trade segment, unlike the delivery sector, which saw a significant increase in the number of businesses.

With the crisis triggered by the pandemic, there was also a displacement of part of the B2 and C1 economic classes to lower purchasing power classes such as C2 and D/E, indicating an expansion of popular consumption with low value-added items that are normally consumed more frequently by low-income families, especially food at home and housing expenses such as rent, water and electricity.

It should also be noted that this research has some limitations. There was a methodological choice (case study) in the city of Jaú/SP due to data access. Thus, future studies could investigate changes in consumption in other locations and/or regions.

Despite the limitations, it is believed that the results reported here present some contributions. A practical implication of the present work is to discuss how an external event such as the pandemic impacted the number of businesses and household consumption, especially in the municipality of Jaú/SP. It is believed that this is a theme that continually needs to be explored in Brazilian studies.

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