

CONSUMERISM IN THE PURCHASING BEHAVIOR OF POLISH SENIORS

Tomasz Zalega✉

University of Warsaw, Poland

Abstract. Consumerism is understood as a consumer trend closely associated with modern outlooks on life and value systems and with the growth of individual and social prosperity which involves excessive consumption of material goods and services. These consumption patterns mainly address secondary (higher-order) needs that result from the evolution of societies. The needs keep on growing due to progressive globalization, economic development and technical progress. However, note that it is currently difficult to clearly distinguish between primary and secondary needs because some secondary needs may be felt so strongly that they become similar to basic needs. Consumerism is visible in many aspects of consumers' everyday lives. Nowadays many people, including seniors, buy excessive amounts of material goods they do not need for living in the society on a daily basis. The reasons for these developments include increased social prosperity and wealth; diversity of market offers; shorter product lifecycles; accelerated flow of goods and ideas; pursuit of new products; widespread acceptance of diversity; and a developed system of installment loans for purchasing products and services. This paper seeks to provide some insight into consumerism in consumer behavior of people aged 65+ in Poland, based on the author's research findings. The theoretical part of this study explains the concept, nature, causes and consequences of consumerism based on a critical review of the relevant literature. Later, this paper draws on the author's own research and sheds light on seniors' consumer behaviors that are clearly part of the consumer trend termed consumerism. A positive or negative attitude towards shopping is determined by age, education level and wealth of the seniors surveyed. The findings on how often the elderly buy food confirm that the seniors surveyed can be considered active consumers. Young-old seniors do shopping far more often than the oldest-old. Almost half the 65–74 age group state that they shop for food every day,

compared to 2/5 of respondents in the 75–84 age group and to less than one in ten oldest-old respondents. Every third senior consumer claims to always buy more products than actually needed, while one in five does so occasionally. Almost half of the elderly said that they sometimes threw away expired or rotten food. The pursuit of new material goods by senior consumers is reinforced by increasingly sophisticated instruments of social persuasion, with advertising playing a key role as it efficiently seizes the opportunities offered by the development of new information technologies (e.g. behavioral targeting). The relatively high percentage of consumer behaviors that can be termed consumerism may be partly explained by age, health, lifestyle and rather poor environmental awareness.

Keywords: seniors, consumerism, lifestyle, consumer behavior

INTRODUCTION

Consumption is not something bad in itself; each individual living today is a buyer of various types of material goods and services. The problem arises when consumption becomes the main life goal and people treat the pursuit of better living conditions as a key area of their activity. Individuals then take a one-sided view and adopt a distorted hierarchy of values. They assess other people's behavior and personalities from the perspective of material values.

Distortions in the area of consumption may refer to excessive consumption of certain material goods, their accumulation beyond the actual needs, or the desire to own the latest products despite those now possessed

✉Tomasz Zalega, PhD hab., prof. UW, National Economy Department, University of Warsaw, Szturmowa 3 St., 02-678 Warszawa, Poland, e-mail: tomasz.zalega@wp.pl, <https://orcid.org/0000-0002-7488-1184>

being equally good. It should be clearly stated that today's societies are to a large extent focused on consumption as one of the key human activities. Consumption is the basic driving force and commitment for citizens living in a consumer society. As Bauman aptly notes, consumers perceive it as an expression of freedom and empowerment since everyone is told: "be yourself," which has a practical bearing on the acquisition of new goods (Bauman, 2009, pp. 20–21). Consumer culture simply encourages individuals to consume goods because of their semantic rather than functional aspects. In addition, it promotes what is referred to as "positional consumption" where the material goods or services acquired are an indicator of one's social position. The basic characteristics of consumer culture include: transformation of needs into desires; fetishism of goods; hedonistic values; ostentatious idleness and conspicuous consumption; aestheticization of everyday life; human alienation; diversification and rapid changes in most areas of human life (Carr et al., 2012, pp. 221–222; Firat et al., 2013, p. 189; Sassatelli, 2007, p. 4). However, the leading ideology of consumer culture is consumerism. More and more senior consumers are following new consumer trends, including consumerism. This trend implies certain structures, forms and methods of consumption but also drives the emergence of new needs and motives behind addressing them. Today, seniors are ever more commonly inclined to pursue these changes. This paper seeks to provide some insight into consumerism in consumer behavior of people aged 65+ in Poland, based on the author's research findings. The study consists of two parts, the theoretical and the empirical one. The first one explains the concept, nature, causes and consequences of consumerism, building upon a critical analysis of literature. The second (major) part is empirical. The basis for conclusions is provided by the research material collected by means of a questionnaire-based survey conducted by the author with Polish seniors.

CONSUMERISM AS A TREND AND LIFESTYLE: THE CONCEPT AND NATURE

Increased consumption can be considered neither a necessary nor a sufficient condition for the emergence of consumerist attitudes. Consumerism, construed as materialistic hedonism (with all reservations regarding the use of this term in this context) or excessive interest

in consumption, is an individual relationship between people and material goods and services. The Polish Dictionary defines the concept of consumerism as excessive attachment to the acquisition of material goods (Słownik języka polskiego, 2007). This definition of consumerism includes a considerable load of subjective judgment as the expression "excessive attachment" leaves room for interpretation. Consumerism is also defined as a lifestyle of individuals with strong focus on consumption and possession, or even as an exaggerated interest in consumption (Aldridge, 2006, pp. 14–15). In attempting to specify the meaning of consumerism, J. Szczepański stated that it implies excessive consumption of material goods and services, resulting from an apparent rather than real human need for power, influence, prestige and higher social position, and for dominance over others (Szczepański, 1981, p. 146). Irrational attempts to meet these needs have negative environmental, social and individual consequences. According to Z. Bauman, "consumerism is a type of social system resulting from the secondary transformation of prosaic, permanent and basic human needs, desires and longings into the main driving force of a society. That driving force coordinates the reproduction of the system, social integration, social disparities and the formation of individuals, while playing a fundamental role in building the identity of individuals and groups as well as in choosing and following individual life strategies" (Bauman, 2009, p. 36). Bauman believes consumerism is about "gathering impressions" (pleasurable experiences), and therefore "neither *possessing* nor *being* do truly matter in models of a happy life. Instead, what matters is the use." This means immediate use which can be discontinued when an object no longer provides satisfaction (Bauman, 2007, p. 180). Thus, the consumption syndrome does not involve collecting and getting attached to objects but constantly getting rid of them and replacing them with newer and better ones. A valuable object of consumption enables immediate enjoyment and effectively disappears after the interest in it has faded (Bauman, 2004, p. 173). The syndrome makes people need more and more new items they treat according to the "buy, use and discard" pattern. In turn, M. Golka defines consumerism as an attitude consisting in an unjustified acquisition (inconsistent with actual needs and environmental, social or individual costs) of material goods and services (Golka, 2004, p. 7). According to Elkins, consumerism means excessive acquisition of material goods and services, resulting from the

erroneous belief of consumers that “(...) the possession and use of an increasing number and variety of goods and services is the principal cultural aspiration and the surest perceived route to personal happiness, social status, and national success” (Elkins, 1991, p. 246). S. Loureiro provides a similar definition of consumerism as a set of views and values characteristic of (but not exclusive for) the global capitalist system, aimed at convincing people that the best way to assert human value and achieve happiness is through consumption and possession of goods (Loureiro et al., 2014). K. Romaniszyn offers a slightly broader definition of consumerism. She claims that consumerism is, on the system side, (...) commoditization of everything that can be commoditized and, on the consumer side, a spiral of never-ending desires resulting in a commitment to acquire and consume more and more new goods and services (Romaniszyn, 2011, p. 34). A. Kurzak argues that consumerism consists in individuals consuming material goods and services that are not supported by actual actions. This behavior is part of material mindset and activity of market participants, and poses an increased threat to the global biosphere and survival of humanity (Kurzak, 2016). In turn, the author believes that consumerism is a consumer trend resulting from progressive globalization and internationalization of the world economy, rapid economic and urban development and the evolution of new technologies (as a consequence of technological progress), strongly correlated with lifestyles, living standards and values of individuals, focused on excessive purchase of material goods and services often not rationally grounded in the actual needs of an individual. This means that the consumerism pattern is dominated by anthropocentric awareness manifested by the continuous acquisition, consumption and use of material goods and services and by the discharge of increasing volumes of waste to the natural environment, thereby contributing to its degradation. Consumerism wastes natural resources and human labor, thus threatening the natural environment and causing a whole range of social problems such as economic disparities or loss of value of the social and family life. The negative consequences of consumerism have given rise to various environmental trends and movements that firmly reject excessive consumerism and materialism and call for respect for the principles of sustainable development based on respect for the environment combined with a responsible use of the achievements of the modern world.

In the literature, consumerism can be considered at socio-psychological, historical/sociological and philosophical/anthropological levels. In the first case, it is construed as an individual character trait, a personal value system with strong focus on possession of goods and consumption. At the historical/sociological level, consumerism is perceived as a typological feature and a development trend followed by the information society. In this case, consumerism becomes a model of civilization for the functioning of society. Conversely, at the philosophical/anthropological level, consumerism is conceived as a general typological evolutionary trait of humans as a species. The point is that the whole evolution of our species is a race to possess more and to fulfill our needs at the expense of existential efforts and creativity. It can therefore be said that the first and third ways of understanding consumerism are completely compatible because the first one can potentially concern every human being, and the last one – by definition – applies to everyone. The second level is fundamentally different since it is not characteristic of the entire (or a large part of) humanity but rather of a separate type of society, a consumer society (Leszczak, 2012, pp. 12–13).

In the context of consumerism, consumerist and consumer society can be discussed (Wallman, 2015). The former is a modern society where consumption is the ultimate goal, while politics, social morality and customs are of secondary importance. In contrast, a consumer society is aware of its rights and strives to acquire high-quality healthy products while paying particular attention to production ethics, respect for human rights, environmental protection etc. This implies that when making consumer decisions, a consumer society is guided by ethical and social considerations and shows great concern for the natural environment.

Typical manifestations of consumerist behavior include “shopping” (i.e. the acquisition of goods and services as a fully-fledged and independent anthropological function) and the compulsive buying disorder (CBD, a morbid addiction to purchasing goods and services, spending free time shopping) as a socio-psychological consequence. Standard symptoms of CBD include walking around shops without a specific purpose, viewing most products in a shop (being fascinated with the abundance and visual aspects), an irrational desire to buy unnecessary items, and mood swings experienced when refraining from visiting shops (a condition similar

to the bipolar disorder, neurosis and anxiety) (De Graaf et al., 2014; Håkansson, 2014).

CAUSES AND CONSEQUENCES OF CONSUMERISM

In the 21st century, people have goods our ancestors could only dream of, and yet want to buy even more. In addition to essential goods, they buy items they not need at all. The paradox, however, is that consumers strongly believe that what they buy is indispensable. It is difficult for them to imagine they could live without all these things. A survey conducted in 1994 with a group of over 1800 consumers by Juliet B. Schor of Boston University clearly confirmed that – whether poor or rich – individuals will always wish to earn more while striving to maximize the utility derived from the consumption of goods purchased in order to satisfy their needs. Every 2–3 years, the respondents were asked a question about their disposable income and the products that they needed to fully meet their needs. It turned out that after 2–3 years, the respondents not only had higher real disposable incomes than before but also stressed that they would like to earn much more. Moreover, they always felt a deficiency and wanted to earn even more to better satisfy their desires. In late 1990s, the Americans shifted their point of reference from ordinary people to the most successful figures, i.e. the wealthiest 20% of households whose consumption success was perfectly documented by mass media (Schor and Thompson, 2014, pp. 97–98). The life of today's societies has been subdued to the constant desire to purchase products. Most people think they have to consume products and, where possible, replace them with other, newer and better ones. Today, products are used until newer models are launched rather than until physically worn out. This is reflected in short product life cycles. An endless “produce-purchase” spiral emerges whereby manufacturers deliver new products to the market and consumers buy them, discarding them shortly afterwards in order to purchase the latest versions. This contributes to a series of unnecessary purchases. In the literature, this process is referred to as the Diderot effect. The term comes from the name of Denis Diderot, an 18th century French writer and philosopher who wrote an essay on a silk dressing gown that had changed his life. Although his studio was in a very good condition, he decided to change the interior design radically, only because it did not match

the new gown. Certainly, the Diderot effect contributes to persistent insatiability, resulting in a situation where consumers buy much more products than they actually need (Zalega, 2014, pp. 314–315). Another reason for the constant sense of insatiability is what is referred to as the paradox of choice. Today's consumer society has too much choice when shopping, which perturbs the way the individuals address their needs. When consumers are dissatisfied with a purchase – even to the slightest degree – and are surrounded by a wide range of available products, they will make sure to derive full satisfaction by buying another product. Nowadays, credit cards have also become an enemy of rational consumption. Consumers who use them instead of cash are less aware of the value of transactions. This actually means that the higher the credit card limit, the greater the apparent purchasing power of consumers. Today's consumers tend to seize this opportunity and buy even more products despite the lack of real funds (Schor, 2010, p. 37). Within the last five decades, people have acquired more goods and services than all previous generations together, and worst of all, this process is still on the increase, accelerating more and more dynamically (Roose, 2014). People own so many things that they sometimes do not have enough space at home to store them. There have even emerged rental companies offering storage space for excessive unused products (Zalega, 2015, pp. 7–8).

According to a WWF (World Wide Fund for Nature) report, people will need natural resources from at least one more planet to meet their needs at the current level by 2030. There are many opinions on this issue. However, regardless of how real the risks are, it is certain that the consumption model and structure require global changes (Living Planet Report, 2012).

Progressive and reckless consumption is dangerous, yet many people are unaware of this, especially in good times when the economy grows. Economic growth results in greater prosperity measured by GDP per capita. In times of prosperity, few people consider the purpose of spending money. Whenever their own budget allows them, they wish to own everything they want. They often do not ask themselves a key question: do they actually need the products they purchase? Will the next thing they buy not become a nuisance soon – a nuisance that they will want to get rid of? It should always be remembered that excessive and reckless consumption is also a huge source of waste. The average Pole produces 250–300 kg of waste a year, Americans generate 864 kg per

capita, and the average Japanese as much as 1000 kg per capita. According to UN data, around 50 million tons of electronic waste is treated annually around the world. In Poland, 40 thousand tons of equipment (such as TV sets, radios and players) is thrown away each year. This is 1/10 of all Polish electronic waste. 189 thousand tons of household appliances such as refrigerators, washing machines or cookers and 38 thousand tons of smaller devices such as mobile phones, computers, telephones or printers are disposed of (Nadolski, 2013). A total of up to 400 thousand tons of electronic waste are generated each year in Poland. The corresponding figure for the US was 3.4 million tons in 2012. This incredible amount of electronic waste results from unrestrained consumption among modern consumers who, wishing to keep up with new products, buy newer models. Thus, very often, they replace fully functional and usable equipment which becomes electronic waste (www.electronicstakeback.com/wpcontent/uploads/Facts_and_Figures_on_EWaste_and_Recycling.pdf). The world drowning in waste is one of many effects of consumerism. The Great Pacific Garbage Patch, located in the northern part of the Pacific Ocean between Hawaii and California, provides terrifying evidence of how insensitive people are to the adverse effects of hyper-consumption. It is estimated that the drifting patch is twice the size of Texas ([www.focus.pl/technika/wielka-pacyficzna-plasma-smieci-6742](http://www.focus.pl/technika/wielka-pacyficzna-plama-smieci-6742)). Undoubtedly, consumerism contributes to environmental degradation and depletion of natural resources. Since 1980, people have consumed one third of our planet's resources – forests, natural minerals, water, raw materials and many more – just to process it into usable products (www.theguardian.com/science/2005/mar/30/environment.research). Each year, more than 250 million hectares are deforested in the tropics, which is equivalent to destroying the area of Greece each time. Nowadays, man degrades nature so rapidly that in order to maintain a stable environmental condition, the human kind would need not one but several planets. Interestingly, after half a year only 1% of the products bought finally stay at home. The remaining part goes to waste. There are 70 bins of poisonous and toxic industrial waste per one waste bin produced by the world population (Leonard, 2007, pp. 64–65). Food production is one of the factors with the most severe environmental impact. For reasons such as excessive production, irrational consumption, purchasing too many products at a time or product expiration, one third of food produced

globally goes waste. Global natural resources used to produce 1.3 billion tons of food each year are consumed in vain. Food that is finally thrown away absorbs almost 250 km³ of water a year and generates 3.3 billion tons of carbon dioxide. According to “Don't waste food” (Nie marnuj jedzenia), a report published by the Federation of Polish Food Banks, ca. 89 million tons of food goes waste in the European Union. The corresponding figures for Poland and the US are ca. 9 million tons and over 66 million tons, respectively (Federacja Polskich Banków Żywności, 2017). As regards wasting food, Poland is shamefully ranked 5th in the European Union. According to European Commission data, with 175 kg of food waste produced annually per capita in the EU, nearly 79 million people lived at the poverty line in 2017 (www.businessinsider.com.pl/twoje-pieniadze-budzet-domowy/ile-polacy-wyrzucaja-jedzenia-raport-pazdziernik-2017/7285v6k). The WBCSD (World Business Council for Sustainable Development) report states that most people in developing countries live in poverty. Every year, as many as 2.6 million children die from malnutrition-related causes. 1.2 billion people live in extreme poverty worldwide on less than USD 1.25 per day (Sustainable..., 2008). By reducing the amount of wasted food by only 15% in the US alone, 25 million people could be fed (www.nrcd.org/living/eatingwell/files/foodwaste_2pgr.pdf).

The enormous amount of food and other products thrown away during production and consumption is a big problem of today's world, all the more so that a significant part of waste continues to be suitable for use and consumption. In the last four decades, the scale of negative consumerism-related phenomena has contributed to the development of alternative trends in consumer behavior, such as conscious and sustainable consumption.

CONCEPTUALIZATION OF RESEARCH

In this paper, the empirical material comes from the second stage of the author's research based on a survey questionnaire, administered from March to September 2017 in ten Polish cities of various populations and areas. The survey covered 1786 consumers. In accordance with the research assumptions, the sample included only persons over 65 years of age who took independent purchase decisions in the market. The selective quota sampling procedure was used. The characteristics (quotas) covered by the research were gender and age.

Direct research in the form of a survey questionnaire was chosen because the respondents are elderly people whose openness to new media (Internet, smartphone, iPod) commonly used in research is limited.

The survey was conducted with students of the University of the Third Age (UTA) at state universities in Warsaw, Kraków, Łódź, Poznań, Gdańsk, Katowice, Lublin, Białystok, Toruń and Wrocław, and with members of parochial clubs in parishes located in the Archdioceses of Warsaw, Kraków, Łódź, Białystok, Gdańsk, Katowice, Lublin, Poznań, Wrocław and in the Dioceses of Warszawa-Praga and Toruń.

The seniors surveyed were assessed in order to measure several aspects, including their purchasing behaviors that can be classified as consumerism. The survey results regarding these behaviors were based on their statements only.

SELECTION AND CHARACTERISTICS OF THE RESEARCH SAMPLE

Studying consumer behavior is an extremely intricate process. This is due to the complexity of consumption and consumer purchasing behaviors in the field of consumer decision-making. As an important step, the research includes explaining the phenomenon examined through the adoption of specific indicators. This is essential because the indicators are used to define a certain characteristic of an object or phenomenon which is related to another characteristic in such a way that the occurrence of the first one implies the occurrence of the other one. An indicator is a measurable (empirically available) variable. When consumer behaviors are investigated, explanatory indicators used to address the complexity of this phenomenon include demographic (gender, age, place of residence, household size) and socio-economic indicators (education, disposable income).

Women made up 72% of the survey population, with only every third respondent being male. There were definitely more women than men, and people aged 65–74 formed the largest age group in the sample. The place of residence was another important variable in the research. In line with the research assumptions, the sample comprised respondents living in the largest Polish cities.

Respondents were also asked about their education level. The questionnaire included four categories

of education: primary, basic vocational, secondary and tertiary education. Seniors with a secondary education were the largest group. Nearly 2/5 of those surveyed declared this level. Every third respondent had completed basic vocational education, and every fifth was a university graduate. In the sample surveyed, seniors with a primary education had the smallest share (10.8%).

Half of those surveyed were members of households consisting of two persons, while less than 2/5 represented single-person households. Every ninth respondent was a member of a three-person household.

The largest group of respondents included people with a monthly per capita income varying in the range of PLN 2001.00 to PLN 3000.00. For every third respondent, the income did not exceed PLN 2000.00. In turn, every sixth senior had a monthly disposable income of between PLN 3001.00 and PLN 4000.00 per capita. The smallest group of respondents included households where the income was above PLN 4000.00 per capita a month.

PRESENCE OF CONSUMERISM IN CONSUMER BEHAVIOR OF THE SENIORS SURVEYED

The respondents' attitude towards shopping is an extremely important element to consider when analyzing the seniors' shopping habits and preferences (Table 1).

In the context of these findings, it can be concluded that almost 3/5 of seniors like shopping or like it very much. Every third person aged 65+ claims to be reluctant to shop, and only every seventh senior admits disliking shopping.

A positive or negative attitude towards shopping is determined by age, education level and wealth of the seniors surveyed. Shopping is a big or very big pleasure for people aged 65–74, mostly women with a secondary or tertiary education, earning a monthly income of over PLN 3000.00 per capita and living in Warsaw, Kraków or Poznań. The survey results indicate that senior university graduates more often reported that they liked shopping than those with a primary education (Kendall's Tau-b was 0.161 at $p \leq 0.01$). The analysis also suggests that women, compared to men, were not only far more inclined to do more frequent shopping but also declared that shopping was a great pleasure for them (Kendall's Tau-b was 0.117 at $p \leq 0.01$). In turn, a better financial situation motivated the seniors interviewed to

Table 1. Attitudes towards shopping among the seniors surveyed (%)

Items	Attitude towards shopping			
	I like it very much	I like it	I do shopping because I have to	I do not like it
Total	24.8	34.3	26.3	14.6
Age				
65–74	39.3	40.3	15.2	5.2
75–84	19.0	39.5	21.4	20.1
85 and more	16.1	23.1	42.3	18.5
Gender				
Female	26.7	35.1	24.3	10.9
Male	22.9	33.5	28.3	18.3
Education				
Primary	23.5	33.6	29.5	13.4
Basic vocational	22.6	35.2	25.8	16.4
Secondary	27.3	33.9	26.7	12.1
Tertiary	25.8	34.5	23.2	16.5
Income per capita				
Up to PLN 2000.00	12.5	30.9	34.2	22.4
PLN 2001.00–3000.00	21.7	31.8	27.8	18.7
PLN 3001.00–4000.00	30.5	35.2	20.9	13.4
More than PLN 4000.00	34.5	39.3	22.3	3.9
Place of residence				
Warsaw	26.1	35.2	24.9	13.8
Kraków	25.6	35.7	25.8	12.9
Łódź	23.9	34.3	26.7	15.1
Wrocław	24.8	33.9	25.1	16.2
Poznań	26.1	35.0	25.7	13.2
Gdańsk	25.8	34.1	25.9	14.2
Katowice	25.1	33.9	26.9	14.1
Lublin	22.9	33.7	27.3	16.1
Białystok	22.8	34.2	27.8	15.2
Toruń	24.9	33.0	27.0	15.1
UTA students	27.9	37.2	24.0	10.9
Parochial community members	21.7	31.4	28.6	18.3

Source: own research.

do shopping more often, and also made them more frequently admit that shopping was a source of big or very big pleasure (Kendall's Tau-was 0.109 at $p \leq 0.01$). In addition, some of them (mostly women) said that they

liked shopping or liked it very much, emphasizing that they often did shopping with a neighbor or friend.

In contrast, the greatest reluctance to shop was reported by the oldest seniors (85+), mostly men with

a higher or basic vocational education, earning a per capita monthly income of up to PLN 2000.00 and living in Wrocław or Lublin.

The findings on how often the elderly buy food confirm that the seniors surveyed can be considered active consumers. Every fourth respondent does shopping each day, more than 2/5 of seniors do it a few times a week, and every third once a week. Only 2% of respondents shop less frequently. It can therefore be stated that over 2/3 of the elderly are active consumers who systematically visit both small shops and local open-air markets as well as shopping malls and shopping centers.

This frequency is influenced by the age of respondents (Kendall's Tau-b = 0.193 at $p \leq 0.01$). Young-old seniors do shopping far more often than the oldest-old. Almost half the 65–74 age group state that they shop for food every day, compared to 2/5 of respondents in the 75–84 age group and to less than one in ten oldest-old respondents.

Having general knowledge of the frequency of shopping done by the seniors surveyed, a question may be asked: when making purchase decisions, do older people fit into the consumer trend of consumerism?

Some of the seniors surveyed saw consumerism in their consumer behavior (Table 2).

Table 2. Consumer behavior of the seniors surveyed that can be classified as consumerism (%)

Responses	Whenever possible	Rarely	Never
I buy more products than I actually need	31.2	22.6	46.2
I buy carefully, only as much as needed at the moment	49.3	32.5	18.2
Before I buy a product, I gather product information confirmed by other consumers	19.5	44.9	35.6

Source: own research.

Over 82% of respondents declare that they buy carefully, just as much as they need at a given moment, which reduces the risk of wastage. In the decision-making process, over 3/5 of them rely on feedback from

other consumers. However, every third senior consumer claims to always buy more products than actually needed, while one in five does so occasionally. Almost half (49.6%) of the elderly said that they sometimes threw away expired or rotten food. At this point, a question arises regarding the key reasons why seniors discard food.

Senior consumers who notice that food is wasted in their household usually cited the following major reasons: use-by date expiration; purchase decisions made under the influence of emotions induced by advertising; and shopping inadequate to needs because of lack of consumer awareness (52.9%). The seniors interviewed most frequently throw away: bread (31.3%), cold cuts (29.6%), fruits (25.4%), yoghurt (16.8%), deli products (12.3%), white cheese (9.7%), milk (6.8%), meat (5.7%) and fish (3.2%).

The survey shows that every third senior also buys unnecessary non-food products. Almost 3/5 of respondents said they bought different kinds of goods or services only because their friends, relatives or neighbors had done so. Among non-food items mentioned by seniors as being bought to show off, the following were most commonly indicated: electronics (27.9%), clothing and footwear (21.6%), household appliances (17.8%), furniture (12.6%) and foreign holidays and trips (7.4%).

Table 3. Reasons why the seniors surveyed discard food

Responses	Number of respondents (N = 1786)	Percentage of responses
The use-by date has expired	604	33.8
Too much food bought under the influence of emotions induced by advertising	507	28.4
Too much food bought because of lack of consumer awareness	354	19.8
A bad-quality product bought	236	13.2
A distasteful product	230	12.9
Improper storage of food	171	9.6
Too big helpings	130	7.3
No shopping list	29	1.6
I did not think about it	18	1.0

Note: the respondents could select more than one answer.
Source: own research.

Consumption as a way to show off is obviously practiced by people with a high disposable income. The sample included four respondents (two from Warsaw, one from Kraków and one from Poznań) who described themselves as affluent. They spend more than 9% of their income on higher-order goods (including luxury goods) annually. These were: alcohol (usually champagne, single malt whiskey and bourbon, red wine), luxurious furniture, art (paintings, aquatints, etchings and sculptures), electronics and stationery, clothing and accessories (belts, gloves, scarves, glasses), cosmetics and perfumes, foreign trips and stays in exclusive spas. Similar consumer behaviors, that can be classified as a way to show off for wealthy seniors living in Western Europe, were observed by Amatulli et al. (2015).

Symptoms of consumerism comprise buying on credit and borrowing from banks¹. When looking at how the seniors' households borrow money for various purposes, it may be stated that over 2/5 of them used credits and loans to finance the renovation of their house/flat; every fourth senior spent credits and loans on durable goods (mainly infotainment equipment and domestic appliances); every seventh on current consumption; every ninth on medical treatment and medicines; every twentieth on fixed housing charges; and 4.6% on repayment of earlier debts.

The relatively high percentage of consumer behaviors that can be termed excessive consumption may be partly explained by age, health, lifestyle and rather poor environmental awareness.

When analyzing consumerist behaviors, attention should also be paid to the shopping locations visited by the seniors surveyed. Shopping at open-air markets and small corner shops is very popular among the elderly. Frequent shopping at corner shops, bazaars and open-air markets was declared by 60% of those surveyed. The inhabitants of Warsaw (43.5%), Gdańsk (42.3%) and Poznań (41.2%) shopped at small corner shops most often, whereas respondents living in Toruń (31.3%) and Katowice (29.9%) did so least frequently. They were mostly women aged 65–74 who had

completed secondary vocational or higher education and had a monthly income of more than PLN 3000.00 per capita.

In the context of the survey, it can be concluded that respondents who shop at small stores and local bazaars usually bought fruits and vegetables (87.8%), cold cuts (57.6%), meat (54.1%), poultry (36.9%) and dairy products (27.4%). As for non-food products, clothing (32.6%), footwear (30.2%) and cosmetics (27.3%) were the most popular ones among seniors.

Respondents who regularly shop at small corner shops and open-air markets believe these locations offer many advantages, including: freshness of food (78.5%), proximity to the place of living (68.4%), possibility of ordering a specific product that is not generally in stock (53.6%), and friendly service and trustworthiness of shop assistants (53.5%).

Based on the survey findings, it can be stated that more than 2/3 of senior respondents regularly shopped at discount shops (notably Biedronka, Lidl and Aldi), while every third respondent preferred shopping in hypermarkets (most frequently Auchan, Carrefour and Tesco). Discount shops were most popular among those aged 75–84 who had completed primary and basic vocational education, earned a monthly disposable income of up to PLN 2000.00 per capita and lived in Łódź, Lublin or Gdańsk. Shopping in hypermarkets was preferred mainly by seniors aged 65–74 who had completed general secondary or higher education, had a monthly per capita income of above PLN 3000.00 and lived in Warsaw, Poznań or Kraków.

The survey conclusions regarding consumerist behavior of Polish seniors are largely consistent with surveys conducted among senior Americans (Carpenter and Yoon, 2012; Coleman et al., 2017; Drolet et al., 2010) and Japanese consumers (Kohlbacher, 2012) and the elderly living in Western Europe (Cole et al., 2008; Katz and Marshall, 2003; Komiotis and Kumar, 2009; Yoon et al., 2009; 2010).

Taking into account the presented findings, certain limitations resulting from a relatively small research sample should be borne in mind. Following the conclusions made, they should not be considered representative for the Polish senior consumer population. They only provide some insight into actual consumerist behaviors of Poles aged 65+. This publication should contribute to a broader discussion and exchange of views on excessive shopping, thereby encouraging other Polish

¹ The elderly are a group of customers with stable incomes. Hence, they are targeted by lending institutions, both banks and the shadow banking system. The attractiveness of this group ensues from its stable regular monthly incomes. Also, in the event of death of the borrower, debt repayment is guaranteed, usually by his/her closest ones, family or friends.

scholars and researchers from various scientific and research centers to carry out extensive research in this area.

CONCLUSION

The presented survey results provide a picture of people aged 65+ as active consumers who strive to meet their needs harder than previous generations of seniors. This clearly proves that instead of reducing the consumption potential, old age only modifies it to a certain extent. Moreover, the findings deny the prevailing false stereotype of a “poor and passive” senior. Today, seniors are increasingly creative, using technological advances in their daily lives. This consequently affects their consumer attitudes and behaviors. Like the younger generation, older people want to achieve their life goals quickly, to have desirable consumer goods as soon as possible. To make this happen, they take out loans and often borrow money from banks. As rightly noted by Midgley (2015), restraint and self-limitation have fallen out of fashion and are a burden in a world of joyous, unfettered consumption where the ubiquitous market leads to the expansion of consumerism. This trend makes contemporary consumers – regardless of their age – dependent on comfort, strengthens their hedonistic attitudes, glorifies “the easy way” and effectively makes them lazy.

Confirming diverse attitudes to consumption, the survey findings lead to the conclusion that it is difficult to point to a one-size-fits-all consumption model that is typical of senior consumers and could be clearly identified with consumerism. Without a doubt, decisions about buying food and other products made by today’s senior consumers are not motivated solely by the wish to satisfy specific needs. Instead, they are to a certain extent determined by the need to demonstrate one’s beliefs, socio-economic status, prestige and a specific lifestyle, i.e. values typical of consumerism. Every second senior buys more than needed, which in turn leads to food wastage and disposal of fairly good durables replaced by a newer generation. The pursuit of new material goods by senior consumers is reinforced by increasingly sophisticated instruments of social persuasion, with advertising playing a key role as it efficiently seizes the opportunities offered by the development of new information technologies (e.g. behavioral targeting). The relatively high percentage of consumer behaviors that can be termed consumerism may be partly explained by age, health, lifestyle and rather poor environmental awareness.

The preliminary identification of some manifestations of consumerism in the behavior of Polish senior consumers indicates that such patterns grow in popularity extremely fast. This is enabled by both ongoing globalization and the development of modern technologies, especially the Internet.

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