

Economic exclusion of older consumers in Poland in the context of consumer culture theory

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Abstract

According to the National Strategy of Social Integration for Poland, older persons constitute one of the social categories particularly susceptible to exclusion. This is mainly due to the fact that retirement in Poland is frequently connected with a deterioration of an older persons' financial situation. At the same time it should be noted that in the next years the segment of older persons is going to form an increasingly larger part of the Polish society, which means senior persons are becoming an increasingly attractive market segment. This segment is going to be important for many businesses not only due to its increase in size, but also to its quality-related features including: high loyalty, attachment to brands and products, risk avoidance, and the stable structure of needs. In this context, the aim of the paper is to identify the market behaviours of older consumers in Poland and to attempt to explain them based on the assumptions of the consumer culture theory (in the light of authors' own empirical research). Due to the specificity of the researched group and the sensitive nature of the research problems, it was decided to use narrative analysis – respondents (students of the Third-Age University (UTW) in Bialystok) were asked to write ethnographic essays.

Keywords

exclusion, consumer culture theory, older consumers

Introduction

According to the National Strategy of Social Integration for Poland (2008), older persons constitute one of the social categories particularly susceptible to social exclusion. This is mainly due to the fact that professional activity of Polish older persons is very low (the lowest among the EU member states), and due to the sense of very strong alienation experienced by persons from this social group (social participation of Polish elderly persons is between two and three times lower than of their counterparts from Western European countries, Report about intellectual capital of Poland, 2008).

Moreover, retirement in Poland is frequently connected with a deterioration of older persons' financial situation. This commonly perceived interrelation is confirmed by the opinions of senior citizens, although many studies indicate that older persons are not the group most vulnerable to poverty (*EAPN Poland...*, 2010). Compared to the pre-retirement period, older persons' income is usually lower. The negative assessment of their financial situation is caused, however, also by other factors. First of all, older persons tend to financially help their children, and in some cases they even support them on a regular basis. Senior persons' financial situation is further complicated by their high cost of living due to the fact that many of them live alone. Their chances for improving their financial situation through professional work are low. In addition, a large proportion of their income is spent on medicines and medical treatment (Palska, 2004). The consequent deterioration of retirees' financial situation significantly affects their lifestyle and their consumption practices consumer culture.

At the same time, however, it should be noted that in the next years the segment of older persons is going to form an increasingly larger part of the Polish society. This is confirmed by the Central Statistical Office's data indicating that the increase in average lifespan, which started in the country in early 1990s, is going to continue until at least 2013. In 2007, persons over 65 years of age constituted about 13.5 percent of the population. According to demographic estimates, by 2035 pensioners will form about 27.5 percent of the population (www.polskisenior, 2009).

According to numerous Western European and US scientific publications, the growth of the senior population makes it increasingly attractive as a market segment (Cole and Gaeth, 1990; Yoon, 1997; Cole et al., 2008).

Over the last decade, a number of market research projects was carried out on market behaviour of older consumers, relating e.g. to the food market (Chambers et al., 2008), financial services market (Moschis et al., 2003), tourist services market (Huang and Hsien-Tang Tsai, 2003), decision-making and brand selection patterns

(Cole et al., 2008) or older persons' participation in advertisements (Carrigan and Szmigin, 2000). Yet, the research results do not find application in Poland as older consumers in our country display totally different behaviour patterns, which is mainly due to the historical conditioning of their market attitudes. Currently in Europe, research relating to older consumers is focused primarily on better methods of reaching the segment, while in Poland the segment has been freshly discovered. This, to a large extent, results from the popularly accepted and still functioning stereotype of older persons being unattractive for the market as customers.

In this context, the aim of this paper is to identify the market behaviours of consumers-students of the University of the Third Age in Poland and to attempt to explain them based on the assumptions of the consumer culture theory.

As noted by Brewer and Trentmann (2006), modern consumption is characterised by remarkable richness and diversity. Therefore, it is extremely difficult to accommodate such variety within a single interpretative framework. According to the authors, no single narrative of consumption, no single typology of the consumer and no monolithic approach will suffice. And they advise us, when we struggle with the daunting task of composing a coherent view of consumers and their life strategies, to recognize that markets are necessarily embedded within complex political and cultural matrixes that that give acts of consumption specific resonance and imports. Only then, according to the authors, will we be able to do justice to modern consumption in all its power and plenitude (Bauman, 2009). Hence, due to the specificity of the studied group and the context of the socio-economic status of the studied social category in Poland, it was considered that the most adequate theoretical basis for the study would be a synthesis of the Consumer Culture Theory with the theory of exclusion.

1. Exclusion: definitional approach

In Europe, the phenomenon of exclusion is getting increasing attention but its significance varies depending on the context. It is often connected with terms such as poverty, marginalisation or deprivation. Exclusion relates to the process by which groups in society become disenfranchised and marginalised. Exclusion in focusing on relational issues, is concerned with the breakdown of the links between an individual and their family, friends, community and state services and institutions. This means that social exclusion is a broad term as it covers a wider range of socially disadvantaged individuals and groups and focuses on a dynamic process not merely a static description of a situation (Sandell, 1998). Exclusion, as Room explains, is

[..] inadequate social participation, lack of social integration and lack of power' (Room, 1995). Therefore, social exclusion means lack of adequate access to resources and lack of integration into key social institutions, and is thus seen as capturing „the complex, dynamic and multiple characteristics of marginalization” (O'Brien and Penna, 2008).

Exclusion may be analysed in three dimensions: economic, social and political. The economic dimension is concerned with issues relating to income and production as well as access to goods and services. There are three main categories for considering the social dimension of exclusion: access to social services (e.g. health and education); access to the labour market; and the opportunity for social participation and its effects on the social fabric (this involves relational ties between individuals and society and individuals and the state). The political dimension of exclusion encompasses access to human and political rights (Bhalla and Lapeyre, 1997). The dimensions clearly overlap and could be further subdivided. The present article focuses mainly on the social and economic dimensions.

Although the phenomenon of exclusion has several dimensions, its economic dimension is highly important as it may be both a cause and an effect of marginalisation in the other dimensions, and may entail many other negative phenomena. Low income translates not only into limited access to goods, but also into a deteriorated social situation and psychological condition. According to Bauman (2006), in a consumer society lavish consumption is a sign of success. Those unable to obtain and consume certain items and to practice certain lifestyle may not be happy. Low-income consumers often have to suffice with lower quality goods and services, for example, they may have no choice but to purchase second-hand goods, an option that is almost always viewed as second best (Williams and Windebank, 2001).

2. Consumer culture theory

To better understand and explain the phenomenon of economic exclusion of consumers, the factors shaping the contemporary consumption model should be looked at in the context of so-called consumer culture theory. It has been suggested that the following four conditions are necessary for a consumer culture:

- a substantial portion of a population consume at a level substantially above subsistence;
- exchange dominates self-production of objects of consumption;
- consuming is accepted as an appropriate and desirable activity;

- people judge others and themselves in terms of their consuming lifestyles (Rassul and Hollander, 1986).

Additionally, modern consumption is characterized, among others, by an increase in consumer choice, the expansion of shopping as a leisure pursuit and the pervasiveness of advertising in everyday life. In a consumer culture it has become a societal expectation that consumers should respond to the temptations of the marketplace (Hamilton, 2009). Hamilton (2009) even states that interaction with the marketplace provides consumers with resources for the construction of identity and emphasis is often placed on the portrayal of a socially acceptable image. It has been suggested that consumers can either buy their identity – „to have is to be” – or discover their identity by monitoring reactions to goods and services, both approaches identifying the central role of consumption (Hamilton, 2009).

As Bauman (2005) says: „a ‘normal life’ is the life of consumers, preoccupied with making their choices among the panoply of publicly displayed opportunities for pleasurable sensations and lively experiences”. The importance of consumption in today’s society has resulted in many consumers judging themselves based on their ability to consume. Baudrillard (1998) suggests that consumption has a homogenising effect and is responsible for the „total organisation of everyday life”. Indeed, we live not only in a consumer society, but in a consumer civilization (Bauman, 2005).

In a consumer society, the ability to adjust to and comply with the requirements of consumer culture is the only thoroughly acceptable choice. This choice is also a precondition of full membership in the society (Bauman, 2009). A „Consumer society” is one that promotes the selection of consumer lifestyle and life strategies, and encourages their selection while disapproving any of their cultural alternatives.

In a society of consumers we all have to be consumers by vocation (i.e. we should perceive and treat consumption as our calling). Consumption understood as a vocation is a common human right and a universal human responsibility that knows no exceptions. In this respect, the consumer society does not know and does not consider any age differences. Members of the society living in a consumer culture are bombarded with instructions telling them that to gain or maintain the desired social status, to meet the obligation towards the society and to protect one’s self-esteem it is necessary to buy this or that product. If, regardless of their age, sex or social status, they fail to buy it they are going to feel imperfect, disabled and inferior. According to Bauman’s concept, they are going to become „defective consumers” whom the society will consider inefficient and doomed to exclusion (Bauman, 2009). „Defective consumers” are people without adequate resources and/or shopping enthusiasm or people otherwise resistant to marketing activities. These are people with

limited resources, and thus unable to adequately respond to the „call” from the society or, more precisely, to the “seductive courtship” of the commodity market. In a consumer society such imperfect, defective consumers are considered a loss (Bauman, 2009).

3. Seniors in a consumer culture theory

Within a consumer culture, non-participation in consumption norms is a key feature of social exclusion (Burchardt et al., 1999). Seniors’ low income excludes them from what Bauman describes as „normal life” and, consequently, deprives them of the possibility to live a „happy life” as viewed by the society under consideration. In a consumer society a „normal life” is the life of consumers preoccupied with making their choices among the panoply of publicly displayed opportunities for pleasurable sensations and lively experiences”. A „happy life”, in turn, is defined as making use of the many opportunities of offered by the market (Bauman, 2006).

Throughout their pre-retirement lives people internalize the consumer society ideology and, having retired, begin to have difficulties with meeting the expectations of that society (in accordance with the binding consumer culture model). As a result, they become excluded. The impossibility to get permanently engaged in consumption-oriented behaviours makes persons without such possibility perceived as defective (defective consumers, consumers with a defect). Thus, they are not (also in their own opinion) equal members of the society (Hamilton and Catterall, 2006). Economic exclusion entails many negative consequences, including isolation from the consumer society and consumer culture, i.e. to social exclusion (Hamilton, 2009; Hamilton and Catterall, 2006). Finding ways to overcome the consumption-related defect seems the only remedy against this embarrassing situation.

This results in market behaviours which are typical of low-income social groups and which constitute attempts to adapt to the new situation:

- they try to rationally plan their expenditures and, in the case of larger purchases, save money in advance, for a longer period of time;
- persons with low income prefer to use cash as this makes it easier for them to control their expenditures. They also plan their household budgets in a completely different way, i.e. they plan their future expenditures well in advance (sometimes even several months in advance);
- they make their market choices from a narrow range of products and services (Hamilton, 2009). The key barrier to consumer choice is money. Thus for these consumers the ideology of free choice is difficult to realize. As a result,

the shopping experience for low-income consumers is largely utilitarian and task-related and such consumers have few opportunities to act on hedonic shopping motivations. Therefore, while choice is a central feature in discourse on consumer culture, it is not something that is available to all. Furthermore, in the case of low-income consumers „shopping is experienced as a window through which they are invited to look and a door through which they cannot enter” (Hamilton, 2009). Persons with low income often go to stores just to stay there, without the intention of buying anything, only to „consume” the shopping space - „windowshopping”. The purpose of this „consumption prophylaxis” is to stay up to date, to follow new consumer trends and aspirations and be in touch with them (Hamilton and Catterall, 2006).

In addition, non-working senior citizens have problems with excess amounts of free time and finding ways of spending it. In the consumer world, however, there is no room for boredom as the consumer culture does everything to get rid of it. The happy consumer life is insured against boredom, yet money is needed there. Money is an access card to places where boredom is prevented, such as shopping malls, clubs and cinemas (Bauman, 2006). Defective consumers are also those who experience boredom. Senior citizens, with hardly any financial surplus, can afford only few inexpensive forms of leisure activities and thus their participation in the consumer culture is limited.

Due to financial obstacles, material possessions (consumer goods) are of less importance for excluded consumers. Instead, the role of non-material values such as religion, memories and relationships grows. Social environment, including the family, neighbours and friends, begins to play the most significant role. Less attention is paid to material items as an element constructing one’s identity.

Instead, other elements are used (Hamilton and Catterall, 2006). Earlier studies clearly show that people with low income have high social capital thanks to which they get support in difficult moments (Lee et al., 2000). Thus it can be suggested that many families adopt a „familistic orientation” to coping with poverty that is associated with „collectivist values such as sharing, cooperation, unity, loyalty, respect, and restraint, as well as behavioural norms pertaining to mutual assistance, family obligations, subordination of individual needs to family needs, and preservation of family honor dignity” (Sillars, 1995). In this way exclusion within the marketplace can be countered by the inclusive effects of the family unit (Hamilton, 2009).

Many senior citizens who have adjusted to today’s consumer world are people who have adopted the overall cultural pattern of our times: they are still active, sometimes continue to work professionally and, in some ways, however defective they

might be, participate in the consumer culture. These are persons who keep up with modern everyday life in its various dimensions, e.g. follow trends, skilfully use mobile phones and the Internet, etc. In the literature on the subject, those senior citizens are referred to as „transition winners” (Zalewska, 2006).

4. Older people in Poland as consumers

It should be noted that currently in Poland the advancement of research on, as well as companies' interest in, older consumers are analogous to the level of knowledge which existed in Western Europe in 1980s. The lack of sound marketing knowledge of the older persons' segment, accompanied by numerous stereotypes and prejudices, causes the market's low interest in this social category in our country.

As of today, Poland has over 5 million people aged over 65. Their approach to the market offer is a pragmatic one. They spend money with care and avoid risks. They seek good prices but at the same time focus on sufficient quality. They expect solutions which meet their needs but they do not want to be openly discriminated (*Pensioner...*, 2011).

According to the publication „Konsumentów obraz własny” (2008), (Consumers' own picture), ordered by the Office for Competition and Consumer Protection, the largest part of Polish senior consumers are classified under the category „withdrawn consumers”. Persons classified into this group are those who buy only the most necessary basic products. They nearly always use price as the only criterion in their product selection decisions. They do not read information on goods' packages, and pay no attention to ingredients specifications and quality marks. The brand name or manufacturer's name is also of low importance for them. They most willingly buy proven products at proven places. Despite their generally low incomes, contemporary Polish retired persons and pensioners increase their consumption expenditures. Polish retired persons constitute a large and quickly growing group with increasing possibilities (<http://www.money.pl>).

Over the last years, older peoples' lifestyle has been significantly changing. It is even possible to speak of a specific „revolution” in this field. The development of, and public access to, social assurance in the form of retirement pensions and ill-health pensions have led to a situation in which third-age people constitute an active, independent and, what is most important, economically independent social group. Older peoples' consumption level and patterns are no longer subject to significant limitations. On the contrary, in many cases their consumption activity increases. This is because of the fact that these persons are usually in good health and still have

many years of life before them. With a lot of free time, most of their primary material needs satisfied, and own sources of income, many older persons may even intensify some of their consumption activities, such as cultural activities, tourist activities, or social life (*Trends...*, 2009). It is estimated that the next decade will bring further significant changes in their consumption patterns (*Pensioner ...*, 2011). According to the research carried out by Inquiry, retired persons in Poland want to be treated in the same way as other consumers (*Pensioner ...*, 2011).

5. Research methods

Research objectives:

- Identification of market behaviour of older persons in Poland as a economic excluded group of consumers.
- Identification of forms of older persons' participation in the consumer culture.
- The attempt to explain market behaviour of older consumers in Poland based on the assumptions of the consumer culture theory.

Due to the specificity of the researched group and the sensitive nature of the research problems, it was decided to use narrative analysis which is one of the qualitative methods of collecting empirical material.

Narrative analysis is an approach to the elicitation and analysis of language that is sensitive to the sense of temporal sequence that people, as tellers of stories about their lives or events around them, detect in their lives and surrounding episodes and inject into their accounts (Bryman and Bell, 2007). Polkinghorne (1991) has suggested that narratives are the most important means by which our experiences are made meaningful. Thereofre, narratives are viewed as a possibility to get better insight into the principles followed by people in their actions. Consumer researchers have adopted narrative ideas to develop a richer understanding of different aspects of consumption and so make sense of this particular aspect of their lives (Shankar et al., 2001).

Narrative analysis may be applied to the empirical material collected in various ways. One of the ways is essay writing by respondents, on a topic determined by the researcher. Essay is an unconventional research procedure which involves personal introspection. Reid and Brown (2006) call this research method „autoethnography”. It relies on analysing his or her own personal experiences pertaining to the topic under consideration and bringing them together in the form of an extended autobiographical essay. Extended introspective essay has been employed by a number of

prominent consumer researchers in analyses of collecting behaviour, sporting activities, aesthetic appreciation and near-death experiences. Personal introspection can be considered a source of potentially useful knowledge in itself or, at the very least, as a means of generating interesting hypotheses which can be tested by more conventional research techniques (Reid and Brown, 1994).

The research for the needs of the present article was conducted among 15 seniors i.e. persons at the age of 55 - 70 (10 women and 5 men). Nearly all of them (14 persons) had university-level education. Prior to their retirement, the respondents represented the following main professional groups: teachers, physicians and librarians.

In view of the research objectives, it was decided to reach the more active part of the segment: students of the Third-Age University (UTW) in Białystok. The group was chosen because of:

- specificity of the research problem – the UTW students, as a more active part of the analysed segment;
- the authors' conviction that consistently with the social trends observed in Western Europe, over the next years among Polish seniors there will be an increase in the number of socially engaged persons; thus, the UTW students are good representatives of „tomorrow's senior persons" in Poland;
- the decision to conduct the study among the UTW students – an active part of the senior society – was also caused by the fact that prior to their retirement those persons had been full members of the consumer society (their professional roles were connected with social recognition, and their income levels were satisfactory), which changed later, primarily in connection with their income lowering; from this point of view, it seems of interest to determine how, in their new situation, those persons cope with the requirements of the consumer culture;
- the research method's specificity which required strong involvement on the side of the respondents.

The selected persons were asked to write a 3 to 4 page long essay with the structure presented to them. The essay consisted of 3 parts: information about the author, description of own market behaviours and description of a typical day in one's life.

The analysis of the essays will be supplemented by 3 in-depth interviews: with two women (57 and 62 years old) and one man (58 years old) with university-level education, representing retired teachers.

The research procedure used in the project implementation followed the grounded theory methodology developed by Charmaz (2009). It considers the researcher to be a part of the researched world and of data collected. The researcher

constructs his/her grounded theory by his/her past and future involvement and interactions with the researched people, perspectives and practices. The approach of Charmaz (2009) assumes that no theory offers an interpretative portrait or detailed picture of the researched world. The hidden meanings of those researched, the views formed based on own experience and the developed theories are the constructs of reality.

According to the grounded theory methodology, the empirical material has undergone the coding process. The qualitative coding determined the direction of the researchers' acquisition of knowledge in the process of analysing the data collected. The codes were created based on what has been noticed in the data. They emerged in the analysis of the data and defined its meaning. Using such active coding the researchers interacted with the data several times, asking themselves different questions about it. As a result, the coding moved them to unexpected areas and suggested new research questions. According to the grounded theory methodology, the researchers throughout the research process were open to the examination of all theoretical possibilities discovered in the data (Charmaz, 2009).

6. Research results and discussion

Seniors about themselves. Seniors, especially the active ones who attend the classes organised by the University of the Third Age, clearly stress that they feel younger than indicated by their dates of birth. At the same time they emphasise they are not a homogenous group and therefore do not want to be perceived as such. In their opinion, they are different in terms of age, health condition and related degree of activity. Moreover, they do not see any social dichotomy between themselves and the rest of the society. In their view, they form a social category which is equal to the other groups in the society.

„Young people call us seniors or pensioners, and perceive us as a single group [...] We just do not feel we are a separate social group at all.”

„One day I was walking down the street and suddenly saw a poster at a travel agency, advertising holidays for senior persons over 50. And an alarm light turned on in my head: how come, when you are over 50, you are classified as a senior person already? [...] It's not like that, that we all, starting from the age of 50 until death, are simply seniors. There are age groups among us, too. So where does the old age start?”

„Two years ago, at the inaugural lecture [at the University of the Third Age] Ms President presented the age groups [of UTA students], i.e. how many people of what age studied at the University. She said that the oldest student was 94, and how many there were in different other age groups, and added that the rest, about 100 or 120 persons, were the youth i.e. just over 60.”

The respondents also appreciate the advantages of their senior age. First of all, they enjoy the freedom of not having to deal with their professional duties: „My present life is freedom - just comfort and luxury.” Seniors appreciate their quiet life, free of pressures at work and the related stress and constant competition: „We no longer have to press for it, as young people do; we don't compete, don't fight for things, and we are aware of this”. Older age also results in a different approach to the surrounding world, and the change of attitude to everyday life:

„This greater enjoyment of life, arising from the awareness that nothing lasts forever. In everyday life it is reflected by greater openness to other people. I am no longer so careful about reacting in the most appropriate way. I find it easier to tell someone that I like him or that I like what he does.”

However, there are opposite opinions too. Some seniors believe that as a group they are dissatisfied with themselves.

„I hear opinions that we are generally sad, that elderly people are sad. And I don't mean young people perceiving us in this way. That's what we think ourselves.”

Symptoms of economic exclusion. A clear aspect of economic exclusion whose effects are strongly experienced by the seniors participating in the study is a very poor financial situation of retired people. Because of their very limited financial resources, they spend most of their income on their household bills, food and other necessities of everyday life:

„I spend most on food and on household bills (my bills take up a third part of my pension).”

„[...] I have to save money because winter is coming and there will be high gas bills. In the summer I can survive for my 1000 zlotys per month, and may even save a little, but in winter when the temperatures are the lowest I have to pay 1000 zlotys just for gas. I've got to have money for it so I have to use common sense in my thinking. First of all, I have to pay my telephone bills, electricity bills and my insurance contribution.”

Larger expenses important for the functioning of the household have to be planned well in advance. Some respondents claim that their limited budget forces them to take bank loans to buy more expensive things:

„For example to buy some clothes, a jacket or leather shoes, I have to collect money for several months.”

„[...] If I have to buy some household appliance such as a refrigerator, a washing machine, or a vacuum cleaner, I have to take a loan at a bank[...].”

Senior persons' low income often forces them to resign from buying books or newspapers on subjects in which they are interested, not to mention the necessity to give up on their needs for relaxation:

„I must admit I no longer buy newspapers. I also gave up buying regularly such magazines as *Działkowiec* [Gardener], *My Garden*, *My Kitchen*, and others.”

„I stopped buying books a long time ago already. And I can only dream about going on holiday, a tourist trip or a religious pilgrimage trip.”

Due to the low income senior citizens cannot meet their needs to a satisfactory extent. Their limited financial resources force them to spend their money in a rational way and to plan any expenditure well in advance. Rational household budget management often means the necessity to save money for a long time with the aim to have any reserve in the case of increased needs.

Seniors' unsatisfactory financial situation also determines the choice of places where they go shopping. According to the respondents, they often buy clothes at local open-air markets or second-hand shops. Yet, these choices are sometimes caused not only by limited financial resources but also by the lack of shops selling clothes which meet the needs of older people.

„I usually go shopping to „Piast” residential area¹; less frequently I go to shopping galleries. [...] I rarely buy branded clothes. I rather tend to use local markets at *Hetmańska*, *Kawaleryjska* and *Andersa*². [...] I sometimes buy trousers, jackets or blouses from a tailor's shop.” [K S9]

„I go shopping mainly locally, to the small shops in my residential area; sometimes I go to a *Biedronka* store³.” [K S14]

Forms of senior persons' participation in the consumer culture. Due to their low income (entailing specific economic exclusion) seniors are unable to be full members of the consumer society and to participate in all dimensions of the consumer culture. They become “defective consumers” as categorised by Bauman (2006). However, this does not meant total isolation on their side. On the contrary, senior

¹ Name of a residential area in Białystok.

² Names of streets in which open-air markets are located.

³ Name of discount network store.

citizens as consumers try to find their place in the consumer culture by seeking alternative (affordable) forms of participating in it. This is in line with the changes that take place in overall lives of older people. With time, their needs and lifestyles change, which entails a change in their consumption patterns. It may thus be concluded that senior citizens in Poland participate in the consumer culture but they do it differently than the rest of the society.

Bauman notes that a normal consumer is a person who reacts to different kinds of temptation coming from the market (Bauman, 2006). The surveyed senior citizens also emphasise that they like shopping, particularly at hypermarkets and large self-service shops.

„I like shopping at large self-service stores such as „Auchan.” [K S3]

„I like shopping at large self-service stores. [...]” [K S3]

„When I buy a new piece of garment or a pair of shoes, it really improves my mood. I love hats and matching handbags, when their colours go well with the clothes.” [K S9]

According to the surveyed seniors, building one's image through purchased products is rather a domain of younger people. Senior persons have much less consumerist attitude, which does not mean they do not understand representatives of younger age categories in this respect:

„Definitely the market offer is targeted at younger people, but I don't get upset because of this, I don't mind. I have no such need for equal emphasis on people of all ages in this field. Because it is young people who want to wear fashionable clothes, although it is their mothers or grandmothers whom they ask for money. Older people also want to wear nice clothes, they feel such a need, but they are guided by common sense. At my age I sometimes wonder why I would need another skirt. I know it's fun to buy some new clothes, but what does it really change in life? Nothing, and I'm aware of this, and young people are not. They always want something new.”

Besides, shopping and staying at hypermarkets or shopping malls plays an additional, social function for older persons.

In her study on people in poverty Hamilton (2009) indicated that limited participation in consumer culture was a highly unpleasant experience for those surveyed. Older people with their less consumerist attitude do not perceive this limitation so strongly. Seniors, with their awareness of transience, extend their attitude also onto the area of consumption. Therefore, they attach less importance to material objects and shop with more consideration. Also, the structure of their consumption tends to change.

First of all, older persons have a lot of free time and are focused on spending it in an interesting, yet affordable way. Depending on individual preferences, it may be gardening activities, development of other interests and hobbies, or seeking new forms of leisure. Seniors would have no problems with spending their time in a variety of interesting ways if they had more substantial incomes. Yet, with their low household budgets, they are forced to direct their consumption towards meeting their spiritual needs. Therefore, they highly value experiences connected with the presence of other people, with sport and cultural activities and aesthetic experience.

The various practiced forms of activity result from the need to kill boredom. Indeed, as argued by Bauman (2006), those who get bored can blame themselves only, becoming an easy target of scorn and condemnation. One of the senior respondents said: „I seek contact with those close to me and with people in general, at least on the phone or via the Internet” [K S13]. The other surveyed senior persons declare that they use their time in a well-planned way, and indicate that they often do not have enough time:

„I have never had the problem of boredom, never in my life. [...] I have a constant sense of duty and I am aware I'm not making it; I just don't have enough time. [...] I have completed several computer courses. I take part in meetings with the police and with employees at the bank. I am a student of UTW. I write articles for a magazine entitled „Forever Young”. I have also taken part in literary competitions at the University.”

„I can't tell you about other people my age, but for me days are too short. As long as health allows I want to work as a volunteer, to complete a painting course, to paint, exercise, swim, to participate in different events, lectures, trips and festivals, because it's good to feel needed and appreciated.”[K S13]

„Having retired [...] we lead a different life than we did before, when we worked professionally and brought up children. But still we are short of time, we take up new challenges, we are active and we are making sure we use our time in a way that is good for us; we are enjoying life to the extent our financial situation allows us.” [K S4]

The shortage of money forces seniors to save if they want to buy products making it possible for them to spend their free time in a more interesting way. The possibility to meet this need is, however, so important for those surveyed that despite their low incomes they save and allocate money to it.

According to the seniors participating in the survey project, their pensions are low, but if they plan carefully they can save small amounts of money and spend them on books or going to the theatre or cinema:

„A great part of the budget is household bills: rent, electricity, gas, etc. Then there is food and cleaning products, and then expenses connected with culture and education: newspapers and magazines, cinema, participation in events [...]” [K S3]

Sometimes this last category constitutes a regular part of the household budget: „on average, I spend 60–70 zlotys per month on all sorts of books about health, diet, handicrafts, biographies, non-fiction books, but also novels [...]. From time to time I also buy records with music.” [K S0]

The survey shows that senior citizens spend their time very actively. They develop their interests and hobbies (painting, theatre, journalism) which they neglected when they worked professionally. They take part in sports activities and various cultural events (at the philharmonic, theatres, museums etc.).

„I like going to the cinema very much, and I go to Alfa or to Biała⁴ for cheaper film showings before 1 p.m.”[K S3]

„In my free time [...] I go to concerts at the Philharmonic, to the theatre and to photography and painting exhibitions. For the last three years I have been running a theatre group for senior persons at the UTW in Białystok.”[K S14]

„I have become a UTW student, and 2 times a month I have an opportunity to listen to many interesting lectures. I go to exhibitions at different museums, and I’m a co-editor of a magazine entitled „Forever Young”. I go to different trips and rides and of course I sometimes go to the cinema and theatre” [...] [K S9]

„I am a UTW student. I go to the lectures, and in addition I meet with people at the Seniors Club. Once a week I have rehearsals with our choir. I attend different events, mainly when the admission is free.” [M S1]

„Four times a week I have a senior gym class. Once a week I have a dancing lesson and a Nordic walking lesson. In addition, once a month I take part in a group walk, even up to 15 km long.”

„[...] and also the theatre or the cinema, and in November and December the Seniors Day, the Christmas meeting, and the New Year meeting.” [K S9]

This means that despite their low income senior citizens take successful attempts to participate in cultural life, meet with other people and counteract social exclusion. The „consumption of experience and impressions „replaces the consumption of material goods, and meets important needs of older people. At the same time, it becomes the hallmark behaviour of seniors in a consumption culture. The University of the Third Age is a very important institution facilitating this „consumption of experience,;:

⁴Alfa and Biała are names of shopping malls in Białystok.

„Thanks to the UTW in Bialystok I belong to a group of very active senior ladies. [...] What’s even more important, I have activities planned for each day and for each week, so I do not have to sit at home alone.”[K S9]

The „consumption of experience” by senior persons is also visible in their shopping patterns. Shopping and stay at hypermarkets or shopping malls plays an additional, social role for them. First of all, for seniors, as a less well-off part of the society, shopping may be a form of prevention against exclusion from consumption. When going to stores, older persons have the opportunity to follow general consumption trends and habits. In addition, window shopping makes it possible for them to maintain existing social contacts and establish new ones.

Moreover, as noted by one of the respondents, „such shops [hypermarkets] have done a lot of good for people with low income” because they offer products at relatively low prices. They have also opened for many poorer persons, including retired ones, access to products they could not afford before, and the possibility to have products such as clothes changed or replaced if needed.

Economic exclusion of elderly persons in Poland results in their limited participation in the consumption culture, in a way different from the rest of the society. On the other hand, however, these aspects of the consumer culture which are characteristic of the senior segment of the society constitute a specific system of preventing exclusion.

Conclusions

According to the concept of consumer culture as understood by Bauman (2006), persons who cannot become full members of this culture form a category of „defective consumers” who are doomed to exclusion. In the case of elderly persons in Poland, the basis for exclusion is economic exclusion which prevents seniors from fully participating in all possibilities of „consuming life” in the way imposed by contemporary culture. The research carried out for the needs of this study shows, however, that third-age consumers have their own ways of participating in consumer culture, which are adequate to their economic possibilities. They buy products and services according to their financial possibilities, but also according to their priorities in life. Their participation in consumption is connected mainly with their attempt to find ways of spending free time (adequately to their financial situation); this can be done through cultural, tourist or social activities. In their market decisions and behaviours, they have shifted from the consumption oriented at „having” to the consumption focused on „being”, where „being” means the cultivation of their passions, interests

and social objectives. Their „consumption of experience” is a method of preventing social exclusion.

The research subject discussed in this paper relates to the very important issue of people’s permanent need to find themselves in the conditions of consumer culture through their entire lives. The process of age ingand change of social status does not free man from playing the role of a consumer. However, it necessitates finding new, alternative forms of consumption, adjusted to the current stage of person’s life. It therefore appears that the term „defective consumer”, suggesting consumption-related disability, should not be used in relation to senior persons, particularly those forming an active part of the society. For older consumers, higher needs (for experience, including aesthetic experience) become priority ones, which is not the case in other economically excluded groups. This hierarchy of needs is usually characteristic of well-off persons. Therefore, senior citizens may be described as consumers of quasi-luxury products. The attractiveness of this group is also connected with a significant increase in the number of older consumers to take place in the coming decades. Yet, the segment is going to be important for many businesses not only due to its increase in size, but also to its quality-related features, including: high loyalty, attachment to brands and products, risk avoidance, and stable structure of needs.

This paper focuses primarily on economic exclusion as one of the main reasons for older persons’ „defective” participation in consumer culture. It should be noted, however, that the issue of market behaviour of seniors in Poland is much more complex and multifaceted and therefore requires further study.

Today, when it is in fashion to be young, even the very term „old age” is stigmatising and is connected with a number of stereotypes associated with people’s functioning in late adulthood. In the contemporary culture, youth constitutes one of the main values. As Ferry says, „we live in a world in which the field of meanings and values is determined by the future, in which the Promethean cult of youth is observed - which must lead to the recognition of old age as something shameful that should be hidden away.” It should be emphasised, however, that old age is a natural stage in human life and is a continuation of all previous periods of human existence. Old age does not mean a sudden disruption of the continuity of the individual’s personality - on the contrary, it strengthens this continuity. The core of one’s personality remains constant throughout his or her life. What changes is the acquired forms of behaviour and features such as self-confidence, cognitive interests, or motivation (Wiza, 2009). These acquired forms of behaviour are to a large extent conditioned by culture, including the pervasive consumer culture. A significant group of senior citizens in Poland (including those who participated in the study carried out for the needs of this paper) are able to find themselves in today’s reality and adapt to the

current model of culture. They remain active, work voluntarily, also in the many newly established self-support organisations for seniors, and take part in various forms of education and culture. They are „up to date” with modern communications technologies.

In trying to find themselves in the consumer society, senior persons use different ways. One of them is „to have young spirit”. Featherstone and Hepworth (2005) maintain that physical ageing is merely a mask behind which one’s true identity is hidden. While our external appearance changes with age, our identity remains unchanged. A symptom of belonging to a consumer culture is to take attempts to stay young, also psychologically. To avoid growing old, our minds should stay flexible, easily adapt to constant changes and acquire new skills. Such an image, promoted by the media, certainly affects the beliefs and behaviours of the audience. A senior person is accepted when he or she behaves like a young one and tries to fight and postpone the signs of aging, using the various methods offered by contemporary culture. In view of the above considerations it may be concluded that the reason for marginalization is not the old age as an objective feature of individuals; instead, it is senior persons’ unwillingness or inability to keep up with youth promoted by our culture (Zalewska, 2006).

The results of this study clearly reveal a number of stereotypes about older persons. The term „old age” is stigmatising in itself. Future studies should address the question of how to improve the image of older persons in the Polish society. It is therefore advisable to examine young people’s perceptions of seniors, and their prejudices regarding old age. The study among seniors has merely revealed the phenomenon of their economic exclusion as well as their attempts to cope with it in different ways. Another direction of research in this area could be quantitative studies aimed at measuring the phenomenon to determine its dimensions with more accuracy.

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Ekonomiczne wykluczenie seniorów w Polsce w kontekście teorii kultury konsumpcji

Streszczenie

Zgodnie z Narodową Strategią Integracji Społecznej dla Polski ludzie starsi stanowią jedną z grup społecznych szczególnie zagrożonych wykluczeniem. Wynika to głównie z faktu, że przejście na emeryturę w Polsce jest często powiązane z pogorszeniem się sytuacji finansowej osób starszych. Jednocześnie należy zauważyć, że w ciągu najbliższych lat segment osób starszych będzie stanowić coraz większą część polskiego społeczeństwa, co oznacza, że staje się on atrakcyjną grupą konsumentów. Ten segment będzie ważny dla wielu przedsiębiorstw, nie tylko ze względu na jego wzrost liczebny, ale także w związku z jego właściwościami, takimi jak: wysoka lojalność, przywiązanie do marki i produktów, unikanie ryzyka i stabilna struktura potrzeb. W tym kontekście celem artykułu jest określenie zachowań rynkowych starszych konsumentów w Polsce i próba ich wyjaśnienia w świetle założeń teorii kultury konsumpcyjnej. Ze względu na specyfikę badanej grupy i „delikatny” charakter problemów badawczych, zdecydowano się zastosować analizę narracyjną jako metodę badawczą. Wybraną grupę studentów Uniwersytetu III Wieku w Białymstoku poproszono o napisanie esejów etnograficznych.

Słowa kluczowe

wykluczenie ekonomiczne, teoria kultury konsumpcji, seniorzy

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