Deconsumption in consumer behaviour of Polish seniors

Abstract: Deconsumption is manifested as voluntary abandonment of behaviours aimed at satisfying the desires created by marketers in favour of conscious, rational and ethical choices to meet one’s needs. This consumer trend essentially involves voluntary discontinuation of egocentric consumption behaviour that may result both from the motivation of an egocentric individual focused on the good and from concern for the welfare of social groups, future generations and the natural environment, or may ensue from purely altruistic motivation. The article seeks to provide some insight into the reasons and scope of deconsumption in consumer behaviour of people aged 65+ in Poland. The study consists of two parts: theoretical and empirical. The first one explains the concept and essence of deconsumption as well as its key forms and determinants, building upon a critical analysis of literature. The second, major part is empirical. The basis for conclusions is provided by research material collected by means of a questionnaire-based survey among Polish seniors. The survey clearly shows that the level of deconsumption, and thus consumer behaviour consistent with this trend, is most influenced by demographic and social characteristics of those aged 65+ such as: age, sex, education, income and place of residence. It turned out that the female seniors surveyed evinced more interest in deconsumption than their male counterparts. Following the analysis, it can also be concluded that young old people (65–74) who have completed higher and secondary education, earn a monthly income of above PLN 3000.00 per capita, live in Warsaw, Gdańsk, Wrocław and Poznań and actively participate in UTA courses are most strongly influenced by the deconsumption trend, which is becoming an increasingly common way of life for the elderly.

Key words: deconsumption, consumption, seniors, consumer behaviour

JEL classification: M30, M31

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Introduction

In recent centuries, consumption has been a way for many people to express their own identity and status. From Sartre [2007] to Belk [2010], social thinkers treated consumption as a manifestation of one’s identity. As rightly pointed out by Cova and Dalli, consumers resort to markets chiefly to express their identity through the purchase of goods and services [Cova and Dalli 2009, p. 319]. Lipovetsky, on the other hand, argues that consumption, penetrating almost all spheres of life, encourages people today to buy goods and services for their own pleasure rather than only to emphasise their social status [Lipovetsky 2005, pp. 29–71]. Today’s societies, in particular highly developed ones, mould their members so that they can and want to take on the role of a consumer and subordinate other areas of life to consumption. Shopping has so overwhelmed consumers’ awareness that their life goals, ambitions, joys and sorrows are associated with the search for and acquisition of material goods. However, at the end of the 1980s, on a constant consumption spree in developed countries, more and more people began to feel surfeited with and weary of a continuous pursuit of material things. Societies living in developed countries embarked on qualitative changes in consumption because the total quantity of material goods satisfying the needs of individuals had already been provided [Sodhi 2011, p. 180]. Some society members started asking the question: Does the meaning of life lie in “crazy” consumption involving the purchase of any and all products that we want to have and that shortly cease to please us and end up in the trash, with the sole trace that they leave being a more and more destroyed planet? This problem was aptly formulated as the slogan of the social campaign Consuming the Earth is consuming our future carried out in 2008 by the Belgian WWF together with the Germaine agency (Antwerp). The campaign aimed to draw attention to excessive and reckless consumption destroying the Earth’s non-renewable resources in the long run. Thus, human greed can lead to the self-destruction of man. The increasing awareness of the effects of unrestrained pursuit of products made many people begin to look for alternative ways of acquiring products in times of hyper-consumption. An anti-consumption lifestyle and rational shopping gained popularity, consequently leading to the emergence of a whole range of new consumer trends that stood in opposition to excessive and reckless consumption. New alternative trends in the consumer approach became a counterbalance to consumerism. These trends include deconsumption.

Deconsumption is more than a trend: it is a wave movement. In the phase of discovering consumption, social status is measured by the number of goods possessed. When one already owns a lot of them, one’s status is however identified with experience [Kapferer et al. 2017, pp. 16–18]. Possessing a minimum quantity of goods necessary for life is treated today by some consumers, especially those who are conscious, as a new experience. According to well-known French anthropologist, Parise [2017], people believe that, by limiting consumption, they will regain control
of their lives and escape the existence that no longer satisfies them. It is therefore necessary to specifically assess the extent to which deconsumption is present in the daily purchase behaviour of Polish consumers, in particular the elderly. More and more senior consumers are following new consumer trends, including deconsumption. This trend implies a new structure, new forms and methods of consumption but also the emergence of new needs and motives for their satisfaction. Today, seniors are increasingly willing to follow these changes.

This article seeks to provide some insight into deconsumption, its determinants and manifestations in consumer behaviour of people aged 65+ in Poland, based on the results of the author’s own research. To this end, the primary focus is on the manifestations of deconsumption in the form of: sustainable consumption, ethical consumption, collaborative consumption, anti-consumption and the developing slow-food movement. The study consists of two parts: theoretical and empirical. The first one explains the concept and essence of deconsumption as well as its key forms, building upon a critical analysis of literature. The second, major part is empirical. The basis for conclusions is provided by research material collected by means of a questionnaire-based survey among Polish seniors.

Literature review

The concept and the essence of deconsumption

Deconsumption denotes not only confining consumption of goods and services to a level consistent with one’s reasonable needs but is also a step towards conscious consumption, thus encouraging consumers to be more active in their market roles and imposing new functions on them. It can therefore be said that deconsumption means rational, conscious, responsible and ethical consumption, with its key slogan: “less is more”. In related literature, nonetheless, what is striking is not only definitional but also terminological inconsistency as regards this consumer trend. It is defined by synonymous terms such as anti-consumption or regressive consumption.

Bywalec and Rudnicki [2002, p. 143] define deconsumption as a conscious reduction in consumption to rational proportions resulting from natural, individual, physical and mental characteristics of the consumer. In turn, Szulc [2012, p. 318] construes deconsumption as rational, conscious, responsible and ethical consumption. Undoubtedly, deconsumption implies consumers’ responsibility for their decisions and choices. The analysed trend is closely connected with the 3Rs principle, 3Rs being an acronym derived from three English verbs: reduce, reuse and recycle. The first verb means “limit” in Polish. It encourages people to limit consumption and refrain from buying new, often unnecessary items. The verb “reuse” means “use again” in Polish and encourages them, as far as possible, to use products many times or use reusable products, which in turn will help reduce waste generation. The verb
“recycle” means “reprocess” and promotes waste sorting, which allows for its reuse and thus protects the environment from over-exploitation and littering. With this in mind, deconsumption may be said to denote an idea of how to repair the modern world with “your own wallet” [Zalega 2012, pp. 224–225].

Deconsumption involves consumers much more frequently choosing different types of encounters and experiences than material goods, which is a kind of transformation of product-related preferences from material to emotional. This means that consumers reject the satisfaction achieved by acquiring goods and seek direct satisfaction in sharing and being with their close ones [Cova 1997, pp. 299–300; Leonard and Conrad 2010, p. 145; Guillard 2017, pp. 11–12]. De Lanauze and Siadou-Martin [2013, pp. 63–64] indicate that deconsumption may be treated as: simplification of everyday consumption behaviour; socially responsible consumption; and trade and non-trade models whereby items are resold, given away or recovered. Citing Etzioni, it can thus be assumed that deconsumption is primarily characterised by: rationalisation of market behaviour; a reduction in the volume of purchased and consumed goods for the sake of their quality; servicisation of consumption; preference for local, regional consumption over international, global consumption; eco-friendly market behaviour; the inclination to engage in systems and networks of collaborative consumption, which allows access to products and services without incurring costs arising from ownership; ethical aspects being taken into account at each stage of the purchasing process; and finally changes in consumer lifestyle [Etzioni 2004, pp. 411–413].

The motivations encouraging deconsumption were linked to making positive changes in the world. Environmental consciousness, sustainability, conservation, and thrift (all connected to the environmental movement) emerged as the main drivers of deconsumption. In some cases, it was termed “conspicuous deconsumption” – a middle-class phenomenon that involved rejecting overt signs of wealth [Dugar 2017, pp. 27–28].

Although deconsumption was presented and studied at the individual level, the only definition of deconsumption in existing literature was macroeconomic. It was defined as “the decline in consumption among households in a given area, sector, nation, or internationally” [de Lanauze and Siadou-Martin 2013, p. 56] – a definition far more overarching and complex than a mere decline in market demand. This treatment of deconsumption seemed to be a leap from an individual level of analysis to the societal level.

Forms and determinants of deconsumption

Deconsumption involves a reduction of the hitherto excessive consumption for various reasons such as a lifestyle change, greater awareness of responsibility, an ethical approach to consumption, increased uncertainty, the economic crisis, etc. Related literature distinguishes various forms of deconsumption such as sustainable
consumption, ethical consumption, collaborative consumption, anti-consumption and movements to reduce consumption, for example slow consumption, voluntary simplicity of consumption.

Sustainable consumption means that individuals deliberately seek to minimise the adverse effects of consuming consumer and investment goods and services through rationalisation and utilisation of production factors (resources) and a reduction of generated post-production and post-consumption waste. This consumer trend is based on the wish to reduce wastage as well as waste and pollution generation and to choose goods and services which comply, as far as possible, with certain ethical, social and environmental criteria. Without a doubt, sustainable consumption is possible only if consumers are well aware of environmental issues, and does not mean consuming less, but in a different, more efficient way that leads to improved quality of life. A prerequisite for practical implementation of the sustainable consumption concept is a reorientation of consumer behaviour, encouraging consumers to change their quality of life, i.e. make a shift from egocentric to ecocentric attitude, and to take into account other people’s needs and environmental protection in their choices. Examples of sustainable consumption may include healthy food, purchasing reusable bags, transport and tourism which do not lead to the degradation of the environment.

Literature most commonly defines sustainable consumption as [Zalega 2015, pp. 12–13]:

1. An alternative lifestyle which, on the one hand, rests upon heavy criticism of post-modern society and, on the other, upon proposals regarding lifestyles inspired by Far Eastern religions (Buddhism, Hinduism). Such an approach to sustainable consumption stands in sharp opposition to excessive consumption (consumerism) and is based on strong environmental awareness and conscience of consumers. Calls are made to define the maximum level of satisfaction of material needs and to make a fairly radical change in life priorities. Examples include environmental (eco-Buddhism, eco-Hinduism), anarchist (squaters) and consumer (freeganism) movements that are most commonly accepted and practised by young people.

2. Environmental consumer macro-trend that emphasises consumers’ interest in environmental issues such as reduction and long-term use of consumer goods, use of only renewable and limitless energy sources, purchase of second-hand goods, avoidance of goods that are harmful to the environment, etc. This approach to sustainable consumption identifies it with the dynamic development of consumer eco-trends involving consumption of eco-friendly goods and services, such as conscious consumption and collaborative consumption [Harrison et al. 2005, pp. 2–3; Freestone and McGoldrick 2008, pp. 451–452; Black 2010, pp. 407–408].
3. Holistic thinking whereby consumers consider matters far beyond the protection of the natural environment when making purchase decisions. They thus take into account social (the idea of Fair Trade, equitable remuneration for work, boycott of products produced in violation of animal rights, e.g. natural fur, goose liver pâtés, cosmetics tested on animals, etc.), political (consumption of goods and services that do not support regimes, military juntas, etc.) and economic issues (preference for regional or national products).

Deconsumption comprises collaborative consumption, which consists in renting, borrowing, exchanging or bartering goods. This trend refers to the concept of sharing as well as the product function, the so-called product service approach, while deriving many benefits from an item without having to own it. No matter what we think about it, it will be getting stronger. The key advantages of collaborative consumption include: saving money, time and space, increasing the number of friends and acquaintances, strengthening social ties and relationships, reducing environmental degradation, minimising waste and surpluses that are generated through overproduction and overconsumption, and using goods in a more efficient and deliberate manner [Zalega 2018]. Rather than a precise definition of collaborative consumption, Belk [2010, pp. 717–718] suggests contrasting the prototypes of sharing (mothering and the pooling and allocation of household resources) with the prototypes of gift giving (the exchange by Della and Jim in O. Henry’s story “The Gift of the Magi”) and of marketplace exchange (buying bread at a shop for money). Belk [2007, p. 126] suggests that collaborative consumption involves “the act and process of distributing what is ours to others for their use and/or the act and process of receiving or taking something from others for our use”. A more succinct definition is provided by Benkler [2004, pp. 278–279], who sees collaborative consumption as “nonreciprocal pro-social behaviour”.

Deconsumption also involves ethical consumption. When choosing products, consumers should take into account the policy of companies, pay attention to whether workers’ rights are not violated, whether there is no exploitation or whether the company is socially responsible. It is important for consumers not only to be driven by their interests but also to consider the entire manufacturing process. Consumers can say “no” to companies that do not act responsibly and ethically. However, we often excuse ourselves, claiming that we are not able to change this situation on our own and therefore we do not try to alter our behaviour.

What is indirectly connected with ethical consumption is the idea of Fair Trade. In practice, products with the Fair Trade logo are bought by the so-called competent (socially responsible) consumers who make informed purchase decisions (I know what I am buying and I know who I am buying it for). Through their lifestyles and consumer choices, such consumers primarily prefer eco-friendly forms of consumption and engage in activities falling within the scope of sustainable consumerism, which draws attention to global consequences of consumption growth, correlations
between lifestyle and consumption style, clean production, etc. It is socially responsible consumers who are and may be not only initiators of future positive systemic changes towards sustainable development and sustainable consumption but also promoters of Fair Trade. Moreover, it should be noted that sufficiently strong and effective associations of socially responsible consumers may ultimately contribute to the rise of a sustainable society through their actions for sustainable consumption and Fair Trade [Zalega 2016, p. 249].

Consumer social movements also play a vital role in deconsumption. The major ones include environmental movements that promote “better lifestyles more compatible with nature” perceived as forms of opposition to consumerism and eco-friendly consumption. Such consumption should embody the rational use of consumer goods, an attitude consistent with the principles of environmental protection, consumption of eco-friendly goods, reduced consumption of goods generating hazardous post-consumption waste, preference for goods that produce small amounts of post-consumption waste, reduced consumption of resources and energy for the production of consumer goods, and minimised consumption of natural resources through the application of clean techniques of manufacturing consumer goods.

Deconsumption moods were expressed as Voluntary Simplicity Movement that emerged in the mid-1980s and proclaimed the return to moderate, restrained consumption in line with the laws of nature and human health. This movement not only promotes a change involving a transition from a materialistic lifestyle to one focused on intangible values but also campaigns for rational market and consumption behaviour, organises various anti-consumption actions, for instance Buying Nothing Day, Car-Free Day, Screen-Free Week, etc. [Cherrier et al. 2011, pp. 1759–1760; Flaming 2015, pp. 409–411]. Voluntary simplicity means one’s independent choice to reduce spending, while paying attention to intangible values such as a sense of meaning and life satisfaction. As claimed by Alexander [2011, pp. 134–135], voluntary simplicity is an oppositional living strategy that rejects the high-consumption, materialistic lifestyles of consumer cultures and affirms the simple life that involves providing for material needs as simply and directly as possible, minimising expenditure on consumer goods and services, and directing progressively more energy towards pursuing non-materialistic sources of satisfaction and meaning. This generally implies accepting a lower income and a lower level of consumption in exchange for more time and freedom to pursue other life goals that do not rely on money.

Another practical manifestation of deconsumption is the “slow life” movement, which is gaining in popularity in Western European countries. According to its ideological message, it is supposed to be the antithesis of an ever faster pace of life, including faster consumption. This movement results, among others, in “slow food” restaurants springing up in opposition to fast food restaurants. The “slow life” movement is also manifested as promotion of “slow work”, meaning good job done consistent with the old German adage “langsamt aber sicher” (slowly but well) rather
than in a hurried and exhausting manner. The so-called slow cities are also emerging where slow motion infrastructure, namely walking paths, bicycle routes, is being intensively developed along with surrounding retail outlets. The ideas of “slow motion” are beginning to reach interpersonal electronic communications (slow e-mail). They consist in reduced frequency of using e-mail and mobile phones, thereby preventing addiction to them. Because the “slow” idea puts emphasis on qualitative aspects of human life, it is treated as an example of an eco-friendly lifestyle, perfectly fitting in the concept of deconsumption.

Another manifestation of deconsumption is local consumption. Organisations promoting deconsumption point out that it is important where consumers shop. What we buy and where we buy is equally weighty since we need to know the distance that products travel before they are at our home in order to be sure that they are fresh and safe. Therefore, references are made to the so-called foodmiles – the distance that products travel before they appear on a consumer’s table. This also concerns the distance that we cover every day to go to a shop, so we should buy in the nearest shops where we have direct contact with the shop assistant who knows and cares about clients. Promoting foodmiles is beneficial for consumers as they receive fresh and less processed products and bear lower costs. Foodmiles encourage consumers to take into account the country of origin of products, buy local products, seasonal products, in nearby shops – then we have quality assurance, purchase healthy and fresh products and contribute to national and local development [Jackson 2004, pp. 167–169].

Another expression of deconsumption is anti-consumption, understood as abandoning the forms of consumption characteristic of the Western lifestyle for the sake of environmentally friendly forms [Albinsson et al. 2010, pp. 413–414, Black and Cherrier 2010, p. 471]. Anti-consumerism does not turn against consumption in general but only against its excessive, irrational form. It assumes that consumerism is a threat to the spirit of modern humans and their system of values. Therefore, as part of anti-consumerism, new consumer behaviours are being promoted, for example self-supply or repairs of already possessed goods, giving up car transport for cycling, denial of consumption of products from living beings, recovery of dumped products (dumpster diving) and acquiring products at no cash expenses (shop lifting) [Portwood-Stacer 2012, pp. 91–93].

De Lanauze and Siadou-Martin [2013, pp. 57–63] formulated four forms of values from the practice of deconsumption based on an intrinsic and extrinsic bifurcation. Intrinsic values consisted of the hedonic value (a do-it-yourself approach leading to value and fun) and the spiritual value (an approach focused on environmental, ethical, and policy implications). Extrinsic values consisted of the utilitarian value (a buy-less approach) and the social value (a buy-healthy approach). Overall, the understanding of deconsumption seemed to be nascent and non-existent beyond the instances described above. A review of the literature on deconsumption confirmed that information was lacking in this area.
Research methodology

Conceptualisation of research

The empirical material contained in this article comes from the second stage of my research conducted in the form of a questionnaire-based survey from March to September 2017 in ten Polish cities of various populations and sizes. 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. In order to select the sample, the selective quota sampling procedure was employed. The characteristics (quotas) covered by the research were: sex and age.

Direct research in the form of a questionnaire-based survey was chosen in view of the older age of respondents whose openness to new media (Internet, smartphone, iPod) often used in research is limited.

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

The seniors surveyed were assessed in order to measure, among others, deconsumption in their consumer behaviour. The survey results concerning their activity as regards such behaviour were based on their declarations only.

Today, the elderly are not only important actors in consumption but also significant research entities. In the sphere of consumption, an increasing proportion of older people and their economic emancipation have an essential impact on both the level and structure of consumption. Consumers aged 65+ were chosen for the research in view of their growing importance and decision-making power in today’s households. The existing stereotype of older persons as lonely and poor is slowly starting to be replaced by the image of active people and consumers interested in active life whose approach to life is more hedonistic and who try to meet their needs and those of their immediate family members. Therefore, the elderly are increasingly regarded as an important segment of the market.

Selection and characteristics of the research sample

Studying consumer behaviours is an extremely intricate process. This is due to the complexity of consumption and consumer purchase behaviours in the field of consumer decision-making. Such research encompasses an important step to explain the phenomenon examined, namely adoption of specific indicators. This is essential because an indicator is used to define a certain characteristic of an object or phenomenon which is in such a relation with another characteristic that indicates the occur-
rence of the latter when it occurs itself. An indicator is a measurable, i.e. empirically available, variable. When consumer behaviours are investigated, indicators explaining their complexity include demographic (sex, age, place of residence, household size) and socio-economic indicators (education, disposable income).

The survey covered 72% of women, 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. Place of residence was also an important variable in the research. In line with the research assumptions, the sample comprised respondents who lived in the largest Polish cities.

Respondents were also asked about their level of education. The questionnaire included four categories of education: primary, basic vocational, secondary and higher. Seniors with secondary education formed 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 primary education constituted the smallest proportion (10.8%).

Nearly 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 whose monthly per capita income ranged from 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.

Findings and discussion

Consumer behaviour of people aged 65+

Respondents’ attitude towards shopping is an extremely important element to consider when analysing seniors’ shopping habits and preferences (Table 1).

In the context of the 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 secondary or higher education, earning a monthly income of over PLN 3000.00 per capita and living in Warsaw, Kraków and Poznań. The survey results indicate that more senior university graduates reported that they liked shopping than those with primary education (Kendall’s tau-b coefficient was 0.161 for \( p \leq 0.01 \)). The analysis also suggests that women not only were
far more inclined to do more frequent shopping but also declared that shopping was a great pleasure for them, as compared with men (Kendall’s tau-b coefficient was 0.117 for $p \leq 0.01$). In turn, a better financial situation made the seniors interviewed not only do shopping more often but also more frequently claim that shopping was a source of big or very big pleasure (Kendall’s tau-b coefficient was 0.109 for $p \leq 0.01$). In addition, some of them (mostly women) said that they liked shopping

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

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

Source: The author’s research.
or liked it very much, emphasising that they often did shopping with a neighbour or friend.

In contrast, the greatest reluctance to shop was reported by the oldest seniors (85+), mostly men with higher and basic vocational education, earning a per capita monthly income not exceeding PLN 2000.00 and living in Wrocław and Lublin.

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 deconsumption?

Implementation of deconsumption in consumer behaviour of the seniors surveyed

Before making any decision, in particular before buying products, senior respondents assess whether their purchase is actually necessary or whether it is solely intended to raise their own material status. Over 82% of them 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 gather product information confirmed by other consumers. Such behaviours should probably be assessed positively since they reduce the risk of buying a wrong product that is contrary to expectations (Table 2).

Table 2
Consumer behaviour of the seniors surveyed that can be classified as deconsumption (%)

<table>
<thead>
<tr>
<th>List of responses</th>
<th>Whenever possible</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>I buy carefully, only as much as needed at the moment</td>
<td>49.3</td>
<td>32.5</td>
<td>18.2</td>
</tr>
<tr>
<td>Before I buy a product, I gather product information confirmed by other consumers</td>
<td>19.5</td>
<td>44.9</td>
<td>35.6</td>
</tr>
<tr>
<td>I use water sparingly</td>
<td>66.2</td>
<td>27.2</td>
<td>6.6</td>
</tr>
<tr>
<td>I limit gas consumption</td>
<td>58.2</td>
<td>31.6</td>
<td>10.2</td>
</tr>
<tr>
<td>I use electricity sparingly</td>
<td>67.1</td>
<td>27.1</td>
<td>5.8</td>
</tr>
</tbody>
</table>

Source: The author’s research.

The percentage of people aged 65+ exhibiting various deconsumption behaviours is gradually increasing, although the results obtained are not satisfactory in many respects and are additionally dependent upon sex, age, disposable income and place of residence. As shown by the findings, many respondents admitted that they used water (93.4%), electricity (94.2%) and gas (89.8%) sparingly. In the three cases, those who did so whenever possible were the dominant group. Concerning electricity saving, senior respondents most frequently switched off the light in unused rooms, used energy-saving light sources and other energy-saving devices. In turn, gas saving refers to simple everyday activities such as cooking meals and water for tea and coffee – respondents stated that they did not boil more water than they actu-
ally needed, used covers on pots when preparing meals and made sure that the gas stove fire did not go beyond the edge of the pot. As regards water saving, seniors’ behaviours involve simple solutions such as refraining from using running water if not necessary (closing taps during everyday activities) or making sure that the water and sewerage system in the flat is leaktight. Respondents also tried to use water rationally during everyday bathing (shower instead of bath, shorter showers) and cleaning (they did not use the washing machine if they had not prepared the optimal amounts of clothes).

Deconsumption behaviour is also manifested as sustainable consumption. The proportion of seniors who declared that they acted fully in line with the idea of sustainable consumption was much higher among women (13.8%) than men (10.6%) as well as among university graduates (14.1%) and those earning a monthly per capita income of more than PLN 4000.00, mostly inhabitants of Warsaw (13.3%), Poznań (12.8%) and Gdańsk (12.1%), and those actively attending UTA courses (15.1%). In contrast, older people who considered their consumption to be unsustainable were seniors with primary education (67.3%), mostly men (57.3%), aged 75–84 (62.3%), with a monthly income not exceeding PLN 2000.00 per capita (64.1%), living in Łódź (56.2%) and Katowice (55.8%) and being parochial community members (56.7%).

In the context of the presented results, the largest group of senior respondents claimed to use reusable bags (93%), and more than 2/3 of them did so whenever possible (Table 3). Nearly 93% of seniors sorted waste, of which 63.4% admitted doing so always. The responses show that those surveyed most often segregate plastic packages, metal and paper. These actions are relatively often taken up by senior respondents mainly for financial reasons (they save water and electricity due to their low income and use their own bags to avoid additional spending on disposable bags at the point of sale, etc.).

The deconsumption trend also encompasses trade and non-trade models where items are resold, given away or swapped [de Lanauze and Siadou-Martin 2013, pp. 58–61, de Lanauze and Siadou-Martin 2014, pp. 37–39]. This implies that collaborative consumption also plays a vital role within deconsumption. The survey shows that only 16.1% of respondents declared that they knew what this consumer trend essentially involved and only 9.2% of them took an active part in it (Table 4).

More than half of senior consumers (often or more rarely) buy used products that they purchase on web portals or in second-hand shops. Those interested in such shopping are most frequently women aged 65–74 who have completed secondary or basic vocational education, have a disposable income not exceeding PLN 2000.00 per capita, and live in Łódź (55.2%), Poznań (52.6%) and Kraków (51.3%). The main driver for such purchases is the opportunity to buy undamaged and still functional products and the reluctance to overpay for new ones (41.5%). For 19.3%, it is a lower price and in the case of 18.8% – an opportunity to buy a product that
### Table 3
Consumer behaviour of the seniors surveyed that can be classified as sustainable consumption (%)

<table>
<thead>
<tr>
<th>List of responses</th>
<th>Whenever possible</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>I buy carefully, only as much as needed at the moment</td>
<td>49.3</td>
<td>32.5</td>
<td>18.2</td>
</tr>
<tr>
<td>Before I buy a product, I gather product information confirmed by other consumers</td>
<td>19.5</td>
<td>44.9</td>
<td>35.6</td>
</tr>
<tr>
<td>Before I buy a product, I always check its expiry date</td>
<td>62.3</td>
<td>29.6</td>
<td>8.1</td>
</tr>
<tr>
<td>Before I buy a product, I check if it is biodegradable (recyclable)</td>
<td>11.2</td>
<td>58.2</td>
<td>30.6</td>
</tr>
<tr>
<td>I use reusable bags</td>
<td>66.8</td>
<td>26.2</td>
<td>7.0</td>
</tr>
<tr>
<td>I choose products in green, minimised packaging</td>
<td>10.6</td>
<td>40.2</td>
<td>49.2</td>
</tr>
<tr>
<td>I avoid purchasing disposable items (plates, cups, cutlery, plastic bags)</td>
<td>41.5</td>
<td>23.4</td>
<td>35.1</td>
</tr>
<tr>
<td>I regularly sort waste</td>
<td>63.4</td>
<td>29.6</td>
<td>7.0</td>
</tr>
<tr>
<td>I throw out used batteries into special containers</td>
<td>45.2</td>
<td>34.1</td>
<td>20.7</td>
</tr>
<tr>
<td>I replace light bulbs with energy-saving ones</td>
<td>55.5</td>
<td>32.5</td>
<td>12.0</td>
</tr>
<tr>
<td>I buy energy-efficient equipment</td>
<td>35.2</td>
<td>47.0</td>
<td>17.8</td>
</tr>
<tr>
<td>I throw out expired drugs into special containers</td>
<td>17.6</td>
<td>20.1</td>
<td>62.3</td>
</tr>
<tr>
<td>I collect waste separately</td>
<td>28.2</td>
<td>29.1</td>
<td>42.7</td>
</tr>
<tr>
<td>I return glass bottles to collection points</td>
<td>21.8</td>
<td>19.9</td>
<td>58.3</td>
</tr>
<tr>
<td>I buy drinks in recyclable packaging</td>
<td>24.0</td>
<td>18.2</td>
<td>57.8</td>
</tr>
<tr>
<td>I pay attention to eco-labels</td>
<td>14.4</td>
<td>34.9</td>
<td>50.7</td>
</tr>
</tbody>
</table>

Source: The author’s research.

### Table 4
Seniors’ activities associated with collaborative consumption (%)

<table>
<thead>
<tr>
<th>List of responses</th>
<th>Whenever possible</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>I buy second-hand products (clothing and footwear) in second-hand shops or on web portals</td>
<td>24.3</td>
<td>26.8</td>
<td>49.2</td>
</tr>
<tr>
<td>I make cashless exchanges of needless clothes and shoes</td>
<td>5.8</td>
<td>2.6</td>
<td>91.9</td>
</tr>
<tr>
<td>I make cashless exchanges of read books and unwanted gifts</td>
<td>6.4</td>
<td>2.1</td>
<td>91.5</td>
</tr>
<tr>
<td>Using a website, I make available one of rooms in my flat/house for a fee, in the period of my choice</td>
<td>3.5</td>
<td>3.1</td>
<td>93.4</td>
</tr>
<tr>
<td>I swap various items, both used and unused, with strangers</td>
<td>0.4</td>
<td>0.7</td>
<td>98.8</td>
</tr>
<tr>
<td>I buy more expensive products to co-own them with other consumers</td>
<td>0.3</td>
<td>3.0</td>
<td>96.7</td>
</tr>
<tr>
<td>I rent my car or motorcycle to strangers via an Internet platform/application</td>
<td>0.1</td>
<td>1.7</td>
<td>98.2</td>
</tr>
</tbody>
</table>

Source: The author’s research.
they cannot afford if it is new. In turn, 12.7% of the seniors surveyed perceive such purchases as a possibility of buying a unique product, whereas 7.7% give different reasons. Almost every twelfth senior declared having made a cashless exchange of unnecessary clothes and footwear, read and needless books and unwanted gifts in order to reduce spending on clothing, footwear and books. Literature refers to such consumer behaviour as clothswap. More broadly, cashless direct exchange of goods can be regarded as a good example of fashion for saving and eco-friendliness in an unconventional style and is commonly termed swapping. Such behaviours were reported mostly by inhabitants of Łódź (10.1%) and Warsaw (9.9%) who were UTA students (10.3%). They were mostly women with secondary education, having a monthly disposable income not exceeding PLN 2000.00 per capita. In turn, every fifteenth senior declared having made one of the rooms in their flat/house available for a short period of their choice via a webpage in order to earn additional money. Such consumer behaviour is known as roomsharing. This response was indicated mainly by seniors from Gdańsk (7.4%), Kraków (6.9%) and Toruń (6.8%). They were mostly persons of 65–74 years of age with secondary or higher education and a monthly per capita income under PLN 3000.00, who were also parochial community members (6.9%). On the other hand, the least popularity among the seniors surveyed is enjoyed by carpooling (1.8%), rental of necessary items from private individuals for a fee (1.1%) and purchase of more expensive products to be co-owned with other consumers (0.6%). The last two forms of collaborative consumption are associated with high uncertainty, hence the respondents’ reluctance to take such opportunities. In order to overcome this stereotype, a change in mentality as such is not enough. The basis of collaborative consumption is trust in another unknown person. Without putting trust in a stranger, there is no chance of consumers behaving in a manner that would be in line with collaborative consumption. According to the collected data, the majority of seniors surveyed admit that the key disadvantage of collaborative consumption is the lack of full trust in strangers. It can therefore be supposed that such perception of the downsides of collaborative consumption by respondents may (but does not have to) be meaningful as regards their negligible interest in this consumer trend.

Deconsumption also involves ethical consumption. Only one in five older people felt that they had made a consumer choice based on the social reputation of a company, while one in eight declared having refrained from a purchase because of social or environmental considerations. About 15% of them claimed that they did not buy products tested on animals, whereas only every tenth senior consumer said that they avoided buying products from countries known for gross violations of human rights, such as Indonesia, North Korea or Myanmar. This answer was mostly indicated by seniors aged 65–74, with a higher education degree, a monthly income exceeding PLN 3000.00 per capita, living mainly in Warsaw (19.3%), Poznań (17.8%) and Gdańsk (16.9%), and actively attending UTA courses (19.7%). However, the survey
also reveals that a relatively small percentage of seniors (16.4%), when shopping for
clothes and footwear or electronics, pay attention to information about compliance
with employee/human rights in factories of clothing, footwear and electronics manu-
facturers and to eco and/or social labels (e.g. Fairtrade certificate, Ecolabel) inform-
ing that the product is eco-friendly and/or comes from Fair Trade. Slightly greater
importance is attached to eco-friendliness and responsible production in the case of
food, although it is nutritional values and composition of the product that primarily
matter. Over 1/4 of the surveyed people aged 65+ who buy clothing and footwear,
electronics, and food would be willing to pay more if they were certain that these
products were manufactured in a more responsible manner. In the case of seniors
buying clothing and footwear, this proportion was 28.2, and 27.3% for electronics.
This percentage stood at 29.1% for those buying food. Women aged 65–74 with
higher education, earning a monthly per capita income of above PLN 3000.00, liv-
ing in Warsaw (27.6%), Poznań (26.6%) and Wrocław (26.1%) and attending UTA
courses (29.1%) declared eagerness to pay more for products manufactured in a
responsible manner generally more often than their male counterparts.

What is indirectly connected with ethical consumption is the idea of Fair Trade.
The survey shows that only one out of three senior respondents heard about this idea.
These were mostly young old female respondents with higher education, earning
PLN 3001.00–4000.00 and above PLN 4000.00 per capita, primarily living in War-
saw (26.3%), Poznań (21.7%) and Wrocław (18.9%), and actively attending UTA
courses. On the other hand, the fewest respondents exhibiting consumer behaviour in
line with ethical consumption and the so-called ecological intelligence lived in Toruń
(6.5%) and Białystok (5.2%). It was also noted that senior members of parochial
communities were less aware of environmental issues and less frequently displayed
consumer behaviours consistent with ethical consumption (6.8%).

Senior consumers most commonly buy the following Fairtrade-certified food
products: coffee (beans and instant), tea, cocoa, yerba mate, chocolate, nuts (cash-
ews, groundnuts and Brazil), dried fruit (mango, pineapple, dates), bananas, spices
(sea salt, vanilla sticks, peppercorns) and sweets (spelt biscuits, crispy bars). As re-
gards non-food products, the most frequently purchased products with the FairTrade
logo include craft products: textiles (tablecloths, tapestries), carpets, clothing and
home furnishings.

What is linked with deconsumption is social movements promoting eco-friendly
consumption. Voluntary simplicity is a good example. It is closely correlated with
anti-consumerism. The survey shows that the most frequently chosen form of con-
sumption simplicity is the production of food at home. Every fourth senior respond-
ent grows fruit and vegetables in gardens on their premises or on garden plots. In
turn, nearly 3/5 of respondents produce home-made products such as compotes, pre-
serves and jams. More than 2/5 of people aged 65+ give up driving and choose pub-
lic transport and bicycle instead. These behaviours, which perfectly fit into the Vol-
untary Simplicity Movement, were most often displayed by seniors living in Poznań (61.7%), Warsaw (60.3%) and Wrocław (58.6%). They were mostly women with higher or secondary education, having a monthly disposable income of over PLN 4000.00 per capita, and actively attending UTA courses (61.2%).

Deconsumption behaviour is also manifested as local consumption, where consumers attach great importance to the shopping place. Many senior consumers want to find everything they need easily and relatively quickly, hence not only shop arrangement and appropriate product display are vital but it is also the shop proximity that matters. People aged 65+ expect shops to offer them good value for money. Shopping atmosphere is also becoming ever more important to seniors. It is a factor that makes seniors differentiate between shops more and more strongly. In addition, senior consumers have learned by now that they gain more by visiting not only various kinds of shops (discounts, corner shops), supermarkets and hypermarkets but, above all, local bazaars and markets since it is there that they can not only buy fresh and healthy products but also spend time, meet their neighbours and talk to sellers. In the last few years, especially after the recent economic crisis, shopping at markets, bazaars and small corner shops has become fashionable again. Over 2/5 of respondents admitted frequently doing shopping at markets and small corner shops. The inhabitants of Warsaw and Wrocław shopped at corner shops and bazaars most often (43.5% and 40.8% respectively), whereas respondents living in Toruń did so least frequently (31.3%). They were mostly women aged 75–84 and 85 and more who had completed secondary vocational and higher education and had a monthly income of more than PLN 2000.00 per capita. Senior consumers doing shopping at small shops and local bazaars usually bought fruit and vegetables (87.8%), cold cuts (57.6%), meat (51.4%), 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 shoppers.

Respondents regularly shopping at small corner shops and bazaars think that such locations have many advantages. These include: 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%).

The above behaviours and attitudes of senior consumers, aimed at moderate consumption of goods and services, perfectly fit into the consumer trend called deconsumption, which is becoming a serious alternative to consumerism.

Taking into account the presented survey results, some limitations ensuing from a small research sample should be borne in mind. Following the conclusions made, they should not be treated as representative of the population of Polish senior consumers. They only provide some insight into actual behaviours of seniors as part of deconsumption.
This publication should contribute to a broader discussion and exchange of views on deconsumption among those aged 65+, thereby encouraging other Polish scholars and researchers from various scientific and research centres to carry out extensive research in this area.

**Conclusion**

Deconsumption regards a reduction in current consumption and involves consumers choosing different types of encounters and experiences much more frequently than material goods, which is a kind of transformation of product-related preferences from material to emotional. They reject the satisfaction achieved by acquiring goods and seek direct satisfaction that ensues from sharing and being with their close ones. Deconsumption does not, however, mean total abandonment of consumption and the start of, for example, a freegan lifestyle but only its limitation to rational proportions. Such an approach may result from an uncertain economic situation, preference for quality over quantity of consumed goods, decreased consumption of material goods to consume non-material goods instead, as well as common sense and rational satisfaction of needs. Deconsumption also implies looking for alternatives to buying. Repair, exchange, shared use or handmaking are ideas that not only help protect the natural environment by reducing the number of manufactured goods but also can make free time more enjoyable. Undoubtedly, the abandonment of excessive consumption and being “eco” is nowadays, especially in highly developed countries, becoming more prestigious in many instances than having large amounts of luxury goods fitting into conspicuous consumption.

The survey clearly shows that the level of deconsumption, and thus consumer behaviour consistent with this trend, is most influenced by demographic and social characteristics of those aged 65+ such as: age, sex, education, income and place of residence. It turned out that the female seniors surveyed evinced more interest in deconsumption than their male counterparts. Following the analysis, it can also be concluded that young old people (65–74) who have completed higher and secondary education, earn a monthly income of above PLN 3000.00 per capita, live in Warsaw, Gdańsk, Wrocław and Poznań and actively participate in UTA courses are most strongly influenced by the deconsumption trend, which is becoming an increasingly common way of life for the elderly.

Taking into account the presented survey results, certain limitations resulting from a relatively small research sample should be borne in mind. Following the conclusions made, they should not be treated as representative for the population of Polish senior consumers. They only provide some insight into actual deconsumption-related behaviours of Poles aged 65+. This publication should contribute to a broader discussion and exchange of views on deconsumption, thereby encouraging
other Polish scholars and researchers from various scientific and research centres to carry out extensive research in this area.

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Dekonsumpcja w zachowaniach konsumenckich osób starszych w Polsce

**Abstrakt:** Dekonsumpcja przejawia się dobrowolnym odejściem konsumentów od zachowań zorientowanych na zaspokajanie kreowanych przez marketerów pragnień na rzecz wyboru świadomego, racjonalnego i etycznego, związanego z zaspokajaniem odczuwanych potrzeb. Podstawową istotą tego trendu konsumenckiego jest dobrowolne odejście od egocentrycznych zachowań konsumpcyjnych, które mogą być zarówno konsekwencją motywacji egocentrycznej jednostki zorientowanej na dobro, jak i wynikającej z troski o dobro grup społecznych, przyszłych pokoleń oraz o środowisko naturalne lub wynikać z motywacji czysto altruistycznej. Celem artykułu jest poznanie przyczyn i zakresu dekonsumpcji w zachowaniach konsumenckich osób w wieku 65+ w Polsce. Opracowanie składa się z dwóch części: teoretycznej i empirycznej. W pierwszej z nich na podstawie krytycznej analizy literatury wyjaśniono pojęcie i istotę dekonsumpcji oraz kluczowe formy, które ona przyjmuje oraz uwarunkowania. Druga zasadnicza część pracy ma charakter empiryczny. Podstawę wnioskowania stanowi materiał badawczy pozyskany dzięki przeprowadzonym przez autora badaniom w formie wywiadu kwestionariuszowego wśród polskich seniorów. Z przeprowadzonego badania wynika, że na poziom dekonsumpcji, a tym samym na zachowania konsumenckie wpisują się we wspomniany trend konsumencki wśród osób w wieku 65+, największy wpływ mają czynniki demograficzno-społeczne, takie jak: wiek, płeć, poziom wykształcenia, poziom dochodów i miejsce zamieszkania. Okazało się, że badane seniorki wykazywały większe zainteresowanie zjawiskiem dekonsumpcji niż seniorzy. Z przeprowadzonej analizy można również konstatować, że osoby w wieku podeszłym (65–74 lata), legitymujące się wykształceniem wyższym i średnim, osiągające miesięczny dochód per capita powyżej 3000,00 zł, zamieszkujące Warszawę, Gdańsk, Wrocław i Poznań oraz aktywne uczestniczące w zajęciach organizowanych przez UTW, w największym stopniu ulegają dekonsumpcji, która to staje się dla osób starszych coraz powszechniejszym sposobem na życie.

**Słowa kluczowe:** dekonsumpcja, konsumpcja, seniorzy, zachowania konsumentów

**Kody JEL:** M30, M31

Otrzymano: 15 czerwca 2018 / Zaakceptowano: 30 października 2018
Received: 15 June 2018 / Accepted: 30 October 2018