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# Learning to love the older consumer

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## Abstract

*This paper examines how and why marketing has largely ignored the older consumer and concentrated on younger targets. It explores some of the myths of the older consumer and through examining recent research in the USA and the UK makes a plea for accepting the older consumer as still very much in the main stream of marketing. It also explores how society constructs age and how older people may wish to see themselves. While age related myopia is unsatisfactory for both consumers and marketing, older consumers may express a wide range of identities, making them a potentially complex target for marketing. The paper suggests that more research is needed to explore the different motives and identities of these important consumers with a view to better meeting their needs in terms of appropriate products, messages and media.*

## Keywords:

Older consumers,  
age, segmentation,  
innovation

## INTRODUCTION: SOME LESSONS FROM THE USA

This paper sets out to examine how and why older consumers continue to be largely ignored by the marketing community. It examines a range of research studies with the view to exploding some of the myths surrounding this sector of the population, beginning with the US experience.

There has been extensive academic interest in the older consumer in the USA. This originated from an awareness of the unquestionable march of demographics towards an ever-ageing market and one that is shifting the

balance away from youth towards older age groups. The range and diversity of research conducted in the USA has highlighted both the need and opportunity for better understanding of the older consumer. Not only has this taken the form of exploring the nature of this important segment of the population but also how such people compare to younger generations in terms of their buying and media habits (Dawson and Spangenberg, 1987; Hirschman and Solomon, 1983). Despite suggestions that age demarcations in marketing are dead and lifestyle is everything, the evidence, some of which will be presented in this paper, belies

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this assertion. Youth is still worshipped, and age, while it may bring wisdom, just is not a sexy word in marketing terms. We hope to point out the flaws in this 21st-century myopia and begin our argument by highlighting some of the research themes and results from the North American experience where age, while possibly no more attractive than in Europe, is at least beginning to be recognised as a force to be reckoned with.

US studies have covered a range of issues surrounding the use of older models and the implications that their inclusion or absence in mainstream advertising may have. A series of content analysis-based studies conducted throughout the 1980s showed that older models were appearing in a smaller proportion of advertisements that contained people than their proportion in the overall population (Gantz *et al.*, 1980; Swayne and Greco, 1987; Ursic *et al.*, 1986). Further research in the 1990s confirmed a tendency for older models to be under-represented and/or portrayed as debilitated (Roberts and Zhou, 1997; Zhou and Chen, 1992; Peterson, 1992, 1995). When shown in advertisements, older people were frequently presented in a stupid, feeble or amusing way. Their absence might reflect their irrelevance to consumption behaviour and indeed to society as a whole (Moschis *et al.*, 1997; Salmon, 1997; Peterson, 1995; Peterson and Ross, 1997; Langmeyer, 1993; Zhou and Chen, 1992). Some thought that the lack of older models was related to the advertiser's belief that they would alienate their most important audience — the youth market (Deutsch *et al.*, 1986; Mathes *et al.*, 1985; Mazis *et al.*, 1992; Sawchuck, 1995). However, to counter this assertion, there was some evidence to show that older models were viewed at the very least neutrally, even positively, by younger audiences for many products (Greco *et al.*, 1997; Gubernick, 1996; Milliman and

Erffmeyer, 1990). One answer to the issue of older models was put forward by Greco (1989). He suggested identifying product categories, which could be 'sheltered', such that the media or the message was targeted to older people as the prime users of the product. As market segmentation implies, this involves adapting to specific target markets: where markets are very diverse, such as in the case of age segmentation, one might use different messages and/or different media. For example, mobility aids are largely advertised in journals directed to the elderly, whereas certain types of holidays might have a wider generational appeal and then a transgenerational approach or the use of figures 10–15 years younger might be used to avoid alienating the younger users. Where appropriate, one target market can be 'sheltered' from another especially when there is a wide range of targeted media. However, the concept of 'sheltering' only seems to work one way; the young need to be sheltered from the old but not vice versa.

The facts of ageing have been put succinctly by Barak (1998: 192) 'being elderly has always been unpopular and that has not changed'. American research has recognised that being young is better than growing old. This is not a state of mind restricted to the very young; studies conducted in the 1980s showed an 'ideal' age to be somewhere under 30 (England *et al.*, 1981; Swayne and Greco, 1987). Such research has been used to explain why models over 40 were rarely used in advertising (Barak, 1998). Studies have also shown that America's sense of age-consciousness is primarily one of age denial and rejection of identification with being old (Barak, 1987, 1998; Stephens, 1991). Barak (1998) contends that among today's American prime-lifer generation (40–69) this age denial is stronger than ever with a deep-seated need to be increasingly youthful. In terms of lifestyle, this would appear to

have driven prime-lifers along two routes, not necessarily at odds with one another. On the one hand there is an increasingly affirmative attitude to positive ageing, improved fitness and general well-being, while at the same time billions of dollars are being spent on products to ward off the signs of ageing.

This age-consciousness raises the deeper underlying issue of the association between age and unattractiveness and whether advertisers do not wish to see their products associated with something they deem unattractive. While Shakespeare's seven ages of man recognised the physical and mental decline of old age, the negativity of age is largely a 20th-century phenomenon, partly due to the rise in significance of the teenager in the 1960s and beyond (Vincent, 1995) and to the introduction of retirement policies, which have divided those involved in the working population with those now unproductive and potentially a burden on the young (Gilleard and Higgs, 1998). The lack of interest in older women in particular has been related to negative social stereotypes associated with their physical appearance and sexuality, which defines them as unattractive and sexually inactive (Tunaley *et al.*, 1999). However, older men's sexual attractiveness is less likely to be linked to appearance, rather, they may be described as 'distinguished' because of a supposed link between maturity and typically male values of power or affluence (Pliner *et al.*, 1990).

A fundamental management question is whether older consumers have and are willing to spend money on goods and services. Clearly if the market is made up of those surviving on state pensions or unwilling to part with their cash there is little to be gained from targeting them. The evidence from the USA shows that older people do have money and are willing to spend it. The 'Baby Boomer' generation hold over 50

per cent of discretionary income and they are known to be major buyers of premium products including cars, alcohol, vacations and financial products (Sawchuck, 1995). This group also spend more than others on women's clothes, cosmetics and entertainment (Russell, 1995).

One of the most fruitful areas of research in the USA has been in segmentation. There are huge variations in family, marital status, ethnicity, geography, education and social class. While chronological age has been shown to be a poor discriminator of older consumers, their health status and degree of social orientation does seem to have a major social impact (Moschis and Mathur, 1993). A number of US studies have sought to identify segments within the older age groups, for example, Mathur *et al.* (1998) found that what they called the new-age elderly had a different value orientation, being about 12 years younger than their chronological age. This concept of cognitive age rather than chronological age has become increasingly significant in US research, typically being measured as the age role reflecting self-perceived age (Barak, 1998). Silvers (1997) found that what have been termed the cognitively young expressed more willingness to try new brands, seek information and were less cautious in buying. Further research studies suggested that consumers with a younger cognitive age were more likely to be opinion leaders and brand switchers (Barak and Gould, 1985) and were self-confident about their consumer decision-making skills (Sherman *et al.*, 1988).

#### **WHAT HAS BEEN LEARNED IN THE UK**

In the UK far less management research activity has been undertaken with a view to understanding older consumers and their relevance, or indeed importance, to marketing. Areas of research interest have been primarily in the fields of quality of life, health and

social deprivation. Researchers are beginning to examine images of ageing (Featherstone and Wernick, 1995; Lavery, 1999) and there have been a number of newspaper and magazine articles deriding the image and portrayal of older people (Riddell, 1996; Miller, 1998; Rampton, 1998), but there has been relatively little research focusing directly on older consumers and their reaction to advertising, the media and the products and services available to them. An important contribution to understanding the older consumer has been made by a market research practitioner, Long (1998). This study highlighted the neglect of marketing and advertising towards older consumers, both in terms of the markets targeted and the characters depicted in advertising copy. One reason identified for this disinterest, which is echoed in the USA and Europe (Greco, 1989; Szmigin and Carrigan, 2000), is the age profile of those working in advertising. The average age of most advertising executives is below 50 and this potentially contributes to an environment which lacks empathy towards the older population (Tréguer, 1998; Lee, 1997). Long also pointed to a seemingly simple but often ignored aspect of marketing and the older consumer which is the limited number of products and services for which they are specifically targeted and for which older models are used. In the 21st century it is no longer adequate to use the argument that a young model will suffice for products that are used by all age groups. Older consumers want to see a representative view of the world. As one of Long's respondents pointed out:

'We go and shop for washing powder just like them (ie younger consumers) but they never show anybody our age' (Long, 1998).

Increasingly the evidence supports this view. A study for IPC Magazines (1998) found older people under-represented and where used it was largely for

disability aids. Respondents in this study stated how depressing they found the fixation with those over 50 as almost always being shown as infirm rather than portraying them as able-bodied, mainstream characters. Other recent reports by Age Concern and the BBC (Cumberbatch *et al.*, 1998) and by Carat Insight (1998) revealed that older people are dissatisfied with current advertising that is irrelevant to them and their self-identity. Despite such views and similar demographic trends to those in the USA, advertising continues to pursue youth. The ITV Advertising Education Award for 1998/9 sought ways of attracting 'young, more upmarket viewers to maintain its dominant position in the important influential younger viewer market' (ITV, 1998). Another recent study found that advertisers and their agencies continued to see only certain product categories as appropriate for older people to advertise (Szmigin and Carrigan, 2000). While estimates suggest that the over 45s have nearly 80 per cent of all financial wealth in the UK (Long, 1998), the fact is that being old is not cool.

The media industry has also helped to perpetuate this lack of interest in older consumers. Network television programmers in the USA focus on younger audiences because it earns more advertising revenue than programming for older audiences (Garron, 1998). TV time buyers pay almost \$24 per 1,000 to reach the 18–35 audience compared to \$10 per 1,000 for older audiences (Grossman, 1998). This premium is paid for the seemingly sound management reason that younger viewers are harder to reach, with the 18–49 age group watching 40 per cent less TV than older people. The TV watching profile is replicated in the UK with older people watching 5 hours per day compared to 2.7 hours for the 16–24-year olds. The result has been a continued search by the media for the holy grail of attracting the shrinking but less affluent younger audience

(Rampton, 1998; Kay, 1998; Marrin, 1998). If older consumers were one homogenous group, perhaps some credence could be given to this relative indifference, but a critical point here is that they are not all the same; treating such a varied group of consumers, covering an age span of say 40 years, really does seem like lazy marketing. This age myopia is fundamentally a hang-up from the past and has led to the continued lightening of content, especially in news and documentary programmes searching for younger audiences to programmes which currently tend to have a majority of people over 50 viewing (Grossman, 1998). If TV planners and advertisers don't catch up with the demographic reality they may find that they lose out by treating all over 50s the same.

#### **AGEING OR AGELESSNESS**

A deeper understanding of the older consumer can be gleaned by taking a broader view of academic contributions, in particular at work in sociology, cultural and gerontology. One important issue raised in these areas revolves around whether we are witnessing the development of an ageless society, and if so what the implications might be for individuals and society. On the one hand is the view that age is socially constructed (Turner, 1996), with older people in the West being removed from the labour market at defined ages regardless of their ability or desire to continue to work (Walker, 1980). An effect of state policies related to retirement age and pensions has been to devalue the old and imply a dependency upon the state for material consumption (Gilleard, 1996). If age can be viewed as a psychological state and social construct, then categories within an age continuum can be added or removed. If teenagers were only 'discovered' in the 1950s, might not old age be eliminated in the 21st century? The other side of this debate argues that by denying the reality of old age people

sacrifice their own future (Andrews, 1999) and this in turn leads to the inevitable search for 'staying young', the implications of which have been outlined by a number of authors (Benson, 1997; Barak, 1998).

Historically older people were segmented as outside of mainstream consumption. Benson uses a series of editorials from the 20th century to highlight how middle-aged people were expected to merge into the background and play safe in their dress, behaviour and so forth. Others have suggested that we readily categorise people into what is appropriate for their age segment (Levy, 1959). More recently we have been encouraged to reach and enjoy a 'good' old age with entreaties to eat well and stay fit (Benson, 1997), where the onus is often put upon the older person to maintain a lifestyle akin to some mythical mid-age point (Tulle-Winton, 1999). Such 'successful' ageing may deny older people the right to age in a manner appropriate for them and their identity. Tunaley *et al.* (1999) found that older women could accept weight gain and were more accepting of their body size in light of their determination to enjoy the foods they liked despite the disapproval of others. On the other hand many of today's 'prime-lifers' are seeking to stay young as long as possible through the intervention of cosmetic surgery (Barak, 1998).

#### **IS IT POSSIBLE TO BE OLD AND INNOVATIVE?**

While the demographics show that at least some proportion of the older market is affluent and that as a whole older consumers watch more television, there still remains the question of whether it is worth trying to cater for their interests and needs independently from those of the younger groups. Certainly the received wisdom has been that the old are stuck at home and will watch anything, so there is little need to talk specifically to them as they are unlikely to go out and buy beyond a

limited range of tried and tested goods and services. This leads us to a key proposition of this paper; the old are changing, they do not fit the stereotypes the media so readily ascribe to them, they are more innovative than previous generations and they are becoming a lot more discriminating about what they watch. Research from the 1980s identified that time spent watching television in later life was primarily determined by sociological and psychological characteristics and that age was only a determinant in terms of how physical restrictions limited activities out of the home (Dawson and Spangenberg, 1987). Even those who are more housebound have the opportunity to pass their time in other ways from watching television. A recent study conducted by BRMB for Age Concern (2000) revealed that four million older people own a computer and spend more time on it, on average nine hours per week, than watching Coronation Street or Eastenders.

Although there has been some research that has linked the profile of an early adopter with being younger (Robertson *et al.*, 1984), the more encouraging results have been from the linkage of some personality traits with innovativeness (Foxall *et al.*, 1998) and the recognition that consumer innovativeness is domain specific (Goldsmith and Goldsmith, 1997). Older consumers are not necessarily going to be in the market for all innovations, which may make the domain-specific approach particularly appropriate, but increasingly the empirical research shows that older people do adopt innovations and a key to recognising their adoption is understanding why they adopt. For example, Lunsford and Burnett (1992) refer to the adoption of electronic funds transfer in banking by older consumers as being largely due to the value they gain from its safety and dependability. Increasingly older consumers use the Internet and email services (Tréguer, 1999), refuting the

view that the old reject such new technology, using as they do the Internet as a route to education, leisure and communications (Carat Insight, 1998; Age Concern, 2000). Older people do not only use the technology, they use it to purchase goods; books, stocks and shares and business equipment are more likely to be purchased on line by those over 55 than the average adult web user (<http://webplan.net>). In mainstream consumer goods, the brand switching behaviour of older consumers is very similar to the young (Uncles and Ehrenberg, 1990); they are not as set in their ways as some might think. Similarly a recent commercial study found that young and old women have main brands of cosmetics but also experiment with other brands and that young women are just as likely as older women to have been using the same brand for years (Flack, 2000).

#### RECENT RESEARCH

More recent research has explored specific areas of consumption by examining older peoples' purchase intentions. Two studies will be briefly described below. Using the Goldsmith and Hofacker domain-specific scale the purchase intentions of 235 consumers between the ages of 51 and 86 years were investigated in the field of travel and leisure. The Goldsmith-Hofacker is a six-item, valid, reliable Likert-type scale that focuses on the consumer and how he or she behaves rather than the product (Goldsmith and Hofacker, 1991). Scores on this scale range from 6 to 30 with a mean of 18. The sample was drawn from a market research agency specialising in the older market and representative of the UK population of higher socio-economic consumers. These socio-economic groups were considered to be of more interest to marketing specialists, having higher potential spending power. Travel was chosen as a category known to be attractive to the better-off older consumer with more leisure time to

spare (Morgan and Levy, 1996) and it is also an area where there is considerable new product development with many innovative concepts regularly appearing on the market. The results from this study were interesting in a number of ways. First, the sample mean innovativeness score was 19.7 (SD = 5.1), allowing this group to be categorised as quite innovative with regards to travel and leisure services. The respondents consisted of 109 (47.2 per cent) male and 122 (52.8 per cent) female, with 33.3 per cent of them retired, a further 12.1 per cent were retired but doing some kind of voluntary work, 18.2 per cent working part time and 36.4 per cent still working full time. The ages of the respondents ranged from 51 to 86 years with a mean of 59.8 years (SD = 6.1). Using parameters set by an earlier study into travel from Flynn and Goldsmith (1993), the top 24 per cent of the sample with a score of 24 or above were designated as the likely early adopters. The remaining 76 per cent were defined as later adopters reflecting the fact that early adopters are generally a minority of consumers in most market segments (Engel *et al.*, 1990). No significance was found in terms of chronological age between early and later adopters but the overall mean innovativeness score of this group at 19.7 can be considered quite high when compared to other similar studies (Flynn and Goldsmith, 1993). The conclusion from this study was that with an average age of nearly 60 this group of consumers showed a high level of purchase interest and intentions for new travel goods and services.

The second study looked at the purchase intention of older consumers as compared to younger consumers in relation to a new 'health' food concept, PUFA fish (Leek *et al.*, 1998, 2001). There is evidence to suggest that older consumers are demonstrating growing interest in healthy eating (Lewis, 1998; Barnard, 1995). This interest in healthy

foods seems to increase with age and income as consumers become more aware of food-related issues (Lewis, 1998) and older people are more likely to favour fish as a food than other age groups (Dulen and Sheridan, 1999). Consumers were presented with the concept of a fish known as PUFA, the main attribute of which was its contribution to a healthy diet. The fish was presented in a number of different forms — eel, sturgeon and salmon — and consumers were asked questions relating to their likely propensity to try the fish and their willingness to pay a premium price. The sample consisted of 311 respondents, obtained by a market research company through the random call method, who answered a face-to-face questionnaire. Ninety-eight (32 per cent) of the respondents were aged 55 and over and are here classified as older consumers. The remaining 213 (68 per cent) respondents were aged 54 or under and are classified as younger consumers. Quota sampling ensured the sample was representative of Great Britain in terms of sex, socio-economic class and region. The study examined respondents' intentions of purchasing the concept fish, known as PUFA, its unique quality being that it is a polyunsaturated fatty acid-fed fish. Initially there was a passage explaining that a diet high in saturated fats leads to the development of various diseases and a diet high in polyunsaturated fats contributes to preventing various diseases. It also explained that although fish are rich in polyunsaturated fatty acids, the new fish products would have even greater concentrations in their flesh.

The results from this study were interesting from the point of view of a comparison between older and younger consumers and their reaction to a new food concept. The younger consumers were found to be slightly less likely to purchase the PUFA fish in its various forms than the older consumers. The general consumption pattern was

similar for both younger and older consumers, with half of both age groups willing to purchase PUFA fish, slightly less willing to purchase premium-priced PUFA fish and less than 10 per cent willing to purchase PUFA eel or PUFA sturgeon. An interesting difference between the two age groups was that the older age group expressed greater willingness to buy premium-priced PUFA fish than the younger group, nearly 40 per cent as compared to the younger group's 26 per cent. While this study was again only considering purchase intentions, rather than actual purchase, there was no evidence to suggest that older consumers were likely to be less innovative in their consumption behaviour. From a marketing point of view they may indeed be more interesting in that they would invest more value in this kind of healthy food product as shown by their willingness to pay a higher price for a premium product.

### Revisiting Segmentation

These two studies are used to illustrate a number of points which, although not new, need to be reiterated. First, older consumers are still very much part of mainstream consumption and, second, there is not necessarily a cut-off point in age terms for innovative consumption behaviour. If this is not new information, then why draw so much attention to it? The answer has two sides, both of which marketing should address. First, the social implications are that older consumers want to feel part of mainstream consumption and should not be excluded from it or be used in a token fashion to suit some creative solution. When soliciting opinions from advertising agencies and organisations involved with older people this aspect of communication often arose. As a director from an international advertising agency said, there is a 'tendency to polarise — from the

classified ads at the back of the *Express* to old folks getting their kit off in the Lloyds TSB ad'.

While he made the claim that the problem for advertising agencies is often that people do not want to be reminded that they are old, he also urged marketing to return to considering appropriate segmentation: 'What they should be doing is looking at segmenting their media/advertising plans to ensure the older market is being talked to in an appropriate way.'

Christine Cryne, the Marketing Director of Help the Aged reinforced the commercial perspective by suggesting that current portrayals of people aged over 50 were 'either very glamorous or very patronising' but tempered this point by saying that older people do not necessarily recognise themselves as being old. The problem as she saw it is one of actual lack of awareness of the growing market of the over 50s; advertisers and agencies will not alter their communication until they recognise that there really is a market there. Reg Starkey of Prime (an agency specialising in the older market) highlighted the double-edged sword for the older consumer as being overlooked, first 'because the marketing mantra is "younger people are the future of our brand"' and, second, that the industry needs to be encouraged to acknowledge the value of the older consumer, who does not want to be portrayed as 'a batty old grandmother'. Help the Aged reinforced this sentiment, 'We are all (hopefully) going to get old. Help the Aged strongly believes that older age is something to look forward to.' The expert opinions solicited for this study suggest that while there is a trend towards the increased use of older people in advertisements, the change in understanding and presenting them as part of mainstream consumption is not yet on target.

The other major point is what we consider to be a primarily commercial one of missing a marketing opportunity.

As noted above, the more affluent older consumer has money to spend. If they are not targeted with relevant messages, why should they buy? In marketing lectures up and down the country, students are being taught the value of segmentation by customer benefits rather than product features and yet the marketing reality does not seem to support this for the older margarine, detergent, car or chocolate bar consumer. Let us consider one exception, financial services. In a recent study (Szmigin and Carrigan, 2000), over half of the advertising agencies spoken to said they would think it suitable for an older person to be the central figure in an advertisement for financial services, as compared to under a quarter for cars. Christine Cryne from Help the Aged also noted that financial companies were recognising the 50-plus consumer as a 'lucrative market' but added that 'there are a multitude of markets of different types within the 50-plus band'. The fact is that there are many types of older consumer, some rich, some poor, some innovative and some less so, but the question remains as to whether it is worth trying to find out what the differences are in order to segment and reach this market more effectively. It may be that older consumers are more difficult to convince than the young; Schiffman and Sherman (1991) described the new age elderly as 'selectively innovative', saying they will accept a novel practice or buy something new, when they feel they will benefit from making the purchase. But this, in one sense, is another chicken and egg story; is it not worth bothering with the old because they are more difficult to convince than the young, or do they become more difficult to convince because people bother so little with them?

#### **IS THERE A NEED FOR FURTHER RESEARCH?**

There are still many layers within the study of age and consumption which

deserve greater attention, both at a conceptual and at a more managerial level. Beginning with some of the conceptual issues, while the age or ageless debate has largely revolved around the body, appearance and the visible signs of ageing (Turner, 1996), the discussion needs to be extended into consumption with a view to developing our conceptualisations of consuming throughout life. While much research has dealt with the cultural position of old people in the social organisation, we should also concern ourselves with the choices of old people within different consumption situations and how these choices affect their identity and social connections. Gilleard (1996) has recognised that increasingly older people will remain within contemporary culture and partake of it, but this work also suggested a possible inter-age conflict between the marginalised very old and the lively 'third agers'. Such work also indicates a challenge to existing structures and conceptualisations of age, class and gender in terms of personal identity. If people are more able to exercise choice across all periods of lifespan then existing structures and processes are open to question.

At a managerial level what is now needed is more research into actual and desired consumption by the older consumer. Older women in particular have been largely neglected because of stereotyping which moves them into some sexual twilight zone after a certain age (Gannon, 1994; Sontag, 1978). In their study of older women's feelings about their body size, Tunaley *et al.* (1999) pointed out that the negative stereotyping around older women was often judged in relation to an ideal of female beauty related to youthfulness; women are encouraged to deny the ageing process through the use of anti-wrinkle and body contouring creams, hair dye and cosmetic surgery. Men on the other hand are less likely to be constrained by the youthful ideals of

sexual attractiveness. We need to understand what the older consumers themselves want in terms of lifestyle, appearance, products and media. The results are unlikely to be consistent, which is one of the real challenges for marketing. For example, while it was noted above that many older women are happy with increased body size in the light of other compensations, we also know that older women spend more money on cosmetics and regularly change their make-up to adapt to changes in their skin (Flack, 2000). While we are likely to find variety and paradoxes, with care these could lead to better conceptualisations of this market.

## CONCLUSION

Whichever way marketing decides to go, one thing is sure, today's youth are tomorrow's prime-lifers and tomorrow's prime-lifers will become the older consumers of the future. If the old always stay the same, then maybe there is no need for further research. But the lives of people over 50 today are significantly different from those of their parents and grandparents; most importantly for marketing, they all belong to generations which are adept consumers, brought up on television, changing brands and continued product innovation and development. To this we should add the fact that older consumers do not belong to some amorphous mass of like-minded people quietly waiting until their last new purchase which is going to be either a stair lift or a step-in bath but are otherwise outside of mainstream consumption. They are a wide and varied group with a huge range of differences both in terms of their spending power and circumstances and also in the ways they are using their time. This is not only because of the usual variations that one might find in any large group of people, but also because they cover such a huge age range, 50s, 60s, 70s and beyond. While

we accept the enormous changes that occur from a person moving from the age of 20 to 50, there is an assumption that those from 50 to 80 can be conveniently lumped together. Added to this is the additional complication that some will accept their socially constructed age-related roles while others will not. Perhaps it is because they are so varied that the problems occur. Young people are in many ways more predictable; we know that most are moving along a reasonably clearly defined path of full-time education to first job, marriage, setting up home and children. Over 50 you may be starting a new family, looking forward to your grandchildren, or caring for an elderly relative. Equally you could be thinking of retirement, setting up your own business, or considering returning to full-time education; the patterns of behaviour are less clear and less predictable. The question remains as to whether marketing can be bothered to find out the differences that exist and cater to them both in product and service development and in selective media targeting. It is just possible that more effort and some investment in this direction could produce very positive results for those companies prepared to address the innovative, discriminating and affluent older consumer. What is needed in research terms is extensive and broad-ranging studies that examine the buying habits of different segments of older consumers, their preferred media and suitable messages with which to target them. Continued attention needs to be given to appropriate segmentation, while investment in longitudinal studies to explore how people's buying and media habits change over time would provide a richer understanding of older consumers on which to make marketing decisions.

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