SELF-PERCEPTIONS OF THE PORTRAYAL OF MATURE CONSUMERS IN ADVERTISING

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The post World War II generation has been, and will remain for the foreseeable future, a potent demographic group. The disposable income of the aging Baby Boomers is immense and increasing, while the purchasing power of those under 45 is expected to shrink steadily for years to come.

Despite the seeming appropriateness of targeting mature Americans, many firms somehow manage to instead offend this segment. The Baby Boomer generation feels that the way their generation is portrayed in advertisements is inappropriate and/or offensive. Advertising executives would be well advised to portray older consumers in a more favorable light.

INTRODUCTION

Age has long been a useful segmentation variable for marketers across many product and service categories. But in the last two decades the demographics of the American population began to change in ways that appear to undercut the appropriateness and effectiveness of segmenting on the basis of age alone. This is a particular concern to those targeting the vast market comprised of mature consumers, herein defined as those over the age of 55.

Advertising executives of large broadcast television networks, radio, and consumer product and service organizations may not recognize the growing number of life-experienced, affluent, older consumers. Often executives, who are themselves young, focus their efforts on reaching a shrinking youth market. Marketers should consider appealing to the values of older audiences (Thomas and Wolfe 1995).

Age is certainly not irrelevant to consumer needs, wants and behavior (Fairley 1996). However, there is evidence that generational barriers have become much more permeable than is generally supposed. Marketers err when they make assumptions about older consumers rooted in old census data and timeworn stereotypes. Today's mature consumers differ from their predecessors in that they are more active and healthier (Greco 1988a).

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LITERATURE REVIEW

The under-55 age group is steadily shrinking as a proportion of the American population. Between 1990 and 2000, the median age in the United States rose from 35.2 to 36.6 (www.census.gov a). Moreover, the so-called "senior boom" phenomenon is projected to be relatively permanent. According to the US. Census Bureau, the under-55 population will rise from 218 million as of July 1, 2001 to 235 million by July 1, 2015, a modest 7.7 percent increase, while the over-55 population will increase from 59 million to 102 million over the same time period, a extraordinary 72.4 percent surge (www.census.gov b; www.census.gov c). This huge growth rate makes the over-55 segment even more important to marketers than their numbers alone would indicate.

Perhaps more importantly, the purchasing power of Generation X is predicted to fall by $41 billion early in the 21st century – even as the purchasing power of the aging Baby Boomers increases to $284 billion. Already, Americans over 50 control 77 percent of all financial assets and 50 percent of all discretionary income (Dychtwald 2000; Hammond 2000). Mature consumers not only spend more than younger Americans on most products and services (Russell 1997), the over 55 cohort will continue to have more spending power than previous generations of older Americans (Penfold and Dychwald 1998). The size, growth, and purchasing power of the over-55 segment of the U.S. population would seem to indicate a significant market opportunity.

Table 1
Demographic Groups and Income
(Lempert 1994; Lee 1997)

Age Group	Average Household Size	Median Income ($)	Discretionary per capita Income ($)
38-52	3.1	36,000	3,200
50-64	2.4	50,300	15,300
64-79	1.9	28,600	9,500
80+	1.5	10,700	5,000

As can be seen from the Table, the average American consumer's discretionary income grows steadily and significantly after the age of 38, peaking when this cohort reaches their 50s and 60s. In fact, individuals in the 50-64 age group have nearly five times the discretionary income as those in the 38-52 cohort. Additionally, most 50 to 65-year-olds (a group which currently numbers 65 million Americans) have more free time than younger consumers and can look forward to a longer, healthier life span than previous generations (Council on Economic Advisors 1999). Although the average retirement age declined four to five years for both men and women since 1950 (Gendell and Siegel 1992), recent anecdotal reports contend that the current retirement age is increasing (Walsh 2001). However, careful analysis of Social Security and Current Population Survey data indicates that retirement age continues to decline (Gendell 2001). Regardless of whether retirement age is currently increasing or decreasing, projections are that life expectancy will continue to increase; e.g., retirees can expect to live an additional 16 to 19 years after retirement (Council on Economic Advisors 1999).

Furthermore, those in the over-50 segment of consumers are purchasing more in some discretionary categories as they curtail their spending in others. Shifts in spending patterns are in keeping with the mood of people in their mature years. Many mature consumers are not seeking possessions or trimmings for the home but want to add experience to their lives (Weaver 1997; Francese 2002). "Between ages 40 and 60, enjoyment shifts to 'catered experiences' such as going to restaurants, sporting events, attending art shows, and traveling. Between 60 and 80 years, the focus shifts toward 'being experiences,' interpersonal relationships, philosophical introspection, and the higher connectedness with life," summarizes Schewe (1991, p. 65). These changing in spending patterns of older American consumers should spark interest on the part of advertising executives.

This combination of increased lifespan and significantly increased purchasing power of more mature Americans makes this segment of the population a powerful market. What's important, however, is not to concentrate on the age of the individuals in this market segment, but to concentrate on understanding the segment's wants and needs. Only then can the mature segment be reached by appropriate advertising messages, without these same advertising messages being seen as offensive to the target market.

Although many studies have found that American ads tend to portray older models unfavorably (Langmeyer 1984; Peterson 1992; Zhou and Chen 1992; Lill and Peterson 2001), this characterization has not been found to be universal. For example, Ursic, Ursic and Ursic (1986), based on a longitudinal content analysis of advertisements in ten magazines between 1950 and 1980, concluded that the portrayal of elderly Americans in advertisements could be described as "prestigious". However, perhaps the reason that the elderly have been shown to have negative attitudes toward how they are portrayed in advertisements (Festervand and Lumpkin 1985) is because many evaluations of older models in advertisements have been evaluated as "positive" merely because the characters in the ads were shown as overcoming some sort of infirmity or disability (Carrigan and Szimigin 1999), a situation which could be evaluated as being either positive or negative, depending on one's point of view. Why are not older models seen as simply enjoying life, rather than somehow overcoming it?

It has also been noted that older consumers appeared in advertisements in a smaller proportion that they did in the general population (Gantz, Gartenberg and Rainbow 1980; England, Kuhn and Gardner 1981; Swayne and Greco 1987; Roy and Harwood 1997; Lill and Peterson 2001), and advertising executives stated that they often did not recommend the use of mature individuals in advertisements, even when the target audience for the ads was a mature one (Greco 1988a). In the 1980s almost half of advertising executives did not feel that then current advertising portrayals of the elderly were positive ones (Greco 1988b). For example, a very effective and popular domestic televising commercial of the 1980s was Wendy's "Where's the beef?" commercial, featuring Clara Peller. Although this commercial was humorous to many Americans, many seniors found it to be offensive, because it portrayed them as "cranky, idiosyncratic, and intellectually impaired" (Wolfe 1987, p. 28). Advertisers need to be more considerate of sensitivities of the mature consumer.

PERCEPTION VERSUS REALITY ABOUT OLDER CONSUMERS

Despite their growth in numbers and affluence, many consumers over the age of 55 seem to be viewed through the lens of outdated stereotypes. For example, many women's clothing stores carry virtually nothing larger than size 10, despite the fact that the market for women's clothing size 16 and larger rose from $14 billion to $17.1 billion between 1999 and 2000 – a 22.2 percent increase – while the overall women's clothing market remained flat with a 2.1 percent growth rate over the same period of time (Fetto 2001). This situation makes it difficult for the mature woman to satisfy her clothing needs. The advertising executive needs to be more sensitive to the fact that mature women can afford to and do buy clothing (and other products).

A final example of how the older consumer can be overlooked can be found in a 1996 survey by Billboard Magazine (Anonymous 1996). Consumers aged 50 and over were asked if they had purchased a CD player. The survey found that up to 75 percent of the households with consumers aged 50 and over had CD players, the same percentage as in the core music buying group, those aged 10 to 30. It appears that music, like clothing, is a need not only of younger consumers, but of all age groups.

Why is there such a disconnect between advertisements and the older consumer? One reason often presented is the fact that older consumers are not well understood by the younger individuals who staff most advertising agencies (Miller 1993; Goldman 1995), especially on the creative side (Lee 1997). The average age of employees at advertising agencies in the U.S. is 28 (Thomas and Wolfe 1999), while most advertising executives in continental Europe are "in their twenties and thirties" (Carrigan and Szmigin 1999, p. 311). Advertising executives in the United Kingdom were not only "uninterested in understanding them [seniors]", but actually declined the opportunity to do so when approached regarding working on a campaign targeted toward this sector (Long 1998, p. 86). The youth bias among advertising executives is perhaps best illustrated by the fact that age discrimination lawsuits from this industry account for about 20 percent of all claims filed with the Equal Employment Opportunity Commission, while only 0.2 percent of employed Americans work in this industry (Wells 1997). However, this explanation doesn't go far enough – the advertising agency does not control the advertising copy of their clients, but merely make suggestions. It's the clients who, in the end, continue to "require youthful images for their commercials" (Carrigan and Szmigin 1999, p. 312). The clients may believe that use of older models in advertisements would result in a negative reaction from younger market segments (Langmeyer 1983). Early results confirmed this proposition. Jordan (1983) found that older models were less credible than younger ones. More recent research tends to refute it. Milliman and Erffmeyer (1990) found that middle- and older-aged models were significantly more believable or credible, at least when responses to ads of mature consumers were examined. Greco, Swayne and Johnson (1997) found that, at least for an age-free product, model age had no significantly different effect on differently aged consumers.

Regardless of the reason, an important wakeup call to marketers should be the finding in a 1997 study that many mature consumers believe most ads insult their intelligence (Peterson and Ross 1997). Subaru, for instance, won few new customers over 55 when its advertising showcased a ditzy-looking grandmother looking guilty and foolish as she zipped off surreptitiously in her son's sports car. Denny's restaurants were criticized for commercials built around a conversation between two elderly sisters, both unattractively groomed and one too hard of hearing to catch the brand name. More recently, some e-businesses have made similar missteps, e.g., in a television ad for Tfwaterhouse.com, a frumpy grandmother whines about her problems in making investments.

Older consumers (women, in particular) seem to recognize that age does affect physical appearance (Wilkes 1992), although often these changes are unwelcome. Part of the reason why older persons react negatively to such portrayals is that many see themselves as younger than their chronological age, even 10 to 15 years younger (French and Fox 1985; Cooper 1993). However, research has found that elderly consumers' attitudes toward, and intent to purchase products directed to them, are not positively affected by the use of older models in advertising (Rotfeld, Reid and Wilcox 1982). In this light, it is interesting to note that prescription drug advertising, which is often directed to older consumers, has not been found to increase branded drug requests any more among this group than among younger cohorts (Peyrot et al. 1998).

Marketing researchers often seem to bypass the older consumer. Therefore, when the mature consumer fails to purchase products that have been designed and marketed without consideration of their needs and preferences, that failure is often considered evidence of their unimportance in today's marketplace, a vicious circle in that it is used to confirm the practice of ignoring them (Semon 1995).

REACHING THE OLDER CONSUMER

The mature consumer needs to feel that he or she remains handsome/beautiful, energetic, attractive; still serves a purpose to society, can make a difference, is important, and is a valued repeat customer. In other words, the mature consumer wants to be portrayed positively in advertising (Penfold and Dychwald 1998). This mature consumer is sensitive to messages that make him or her appear to be out-dated, disoriented, not worth an effort to attract, and cheap. Some firms appear to have taken these ideas to heart: in 1994, the Mabelline Company shifted $15 million from advertising of its basic brand to a product line developed for older women (Stern 1993; Sloan 1994), in 1996, ServiceMaster began marketing its heavy-duty cleaning service to seniors (Lee 1997), and late in 2000, L'Oreal introduced several skincare products aimed directly at older women (Witt 2000).

Programs and promotions need to talk the language of the mature consumer and be placed in media with which they are familiar, particularly newspapers and magazines. E-mail and videos, in contrast, may rarely be a part of the mature American's life-style. Research has indicated that older consumers respond to educational information, but demand significant detail. Also, whereas traditional advertising has a selling focus on a single opportunity, mature consumers tend to respond more favorably to a total service philosophy (Gebhart 1992).

Mature consumers desire personal service, want to see themselves in advertising campaigns, and appreciate an upbeat message (Rosendahl 1992). Although it may be necessary for marketers to properly segment their older markets before crafting product and promotional strategies (see, for example, Burnett 1991; Lovas 1993; Sloan 1993), the overall advertising approach taken by marketers tends to offend, or at least, not appeal to, the entire segment (Beck 1990; Milliman and Erffmeyer 1990).

DEVELOPMENT OF HYPOTHESES

A number of reasons have been advanced for why mature consumers feel negatively toward how they are often portrayed in today's advertising: the belief that older consumers are not well understood by advertising executives (Goldman 1995; Miller 1993), the perceptions that most ads insult mature consumers' intelligence (Peterson and Ross 1997), and the inability of many older consumers to accept their chronological age (French and Fox 1985; Cooper 1993). Regardless of the reason(s), evidence appears to exist that many older consumers do not seem happy with how their age group is portrayed in today's advertisements. Thus, the formal hypotheses will examine if this basic premise is, in fact, correct:

- **H_1**: The majority of the sample surveyed will feel offended by the portrayal of their age group in advertisements.
- **H_2**: The sample surveyed does not believe that advertising addresses their needs.
- **H_3**: The sample surveyed does not believe that the actors and actresses in TV commercials represent their age group.

METHODOLOGY

In order to test the above hypotheses, a short survey was developed, and distributed to a senior citizen organization. This organization, Senior Citizens Activities Network, is a 17,000 member, non-profit adult school which serves the over 55 adult community in the Jersey Shore area. A small gratuity was paid to the organization to allow its members to be surveyed. One hundred and fifty of the self-described "most active" seniors completed the survey.

HYPOTHESES TESTS

Hypothesis 1 was designed to examine how content/discontent mature consumers were with portrayal of their age group in advertisements. The sample was asked "How often do you feel offended by portrayals of mature consumers in advertising?". Possible responses were Very Often, Somewhat Often, Not Very Often, and Never, and were coded from 1 to 4, with 1 being Very Often and 4 being Never. The mean value obtained was 2.67, and the results of a t-test indicate that respondents are, in fact, offended by the portrayal of their age group in advertisements ($t = 31.115$, $df = 149$, $p = 0.000$). Hypothesis 1 is thus strongly supported.

Hypothesis 2 was designed to examine how positively or negatively advertising was perceived to address the needs of the older consumer. The sample was asked "How strongly do you believe that advertising (in general) addresses your needs?". Possible responses were Very Strongly, Somewhat Strongly, Not Very Strongly, and Never, and were coded from 1 to 4, with 1 being the most positive and 4 the most negative. The mean value obtained here was 2.87, and the results of a t-test indicate that mature consumers do not feel that advertising meets their needs ($t = 46.704$, $df = 149$, $p = 0.000$). Hypothesis 2 is thus also strongly supported.

Hypothesis 3 was designed to examine how older consumers felt about how accurately their age group was portrayed in TV commercials. Respondents were asked "How often do the actors/actresses in TV commercials represent your age group?". Response categories and scoring were the same as for Hypothesis 1. The mean value obtained was 2.85, and the t-test results indicated that this hypothesis, too, was strongly supported ($t = 53.002$, $df = 149$, $p = 0.000$).

POST HOC ANALYSIS

Results of a one-way ANOVA to determine if differences existed among the responses to question 1 showed that statistically significant differences did not exist ($F = 1.428$, $df = 149$, $p = 0.237$). Since statistically significant differences were not found in this sample with respect to how often survey respondents were offended by the portrayal of their age group in advertisements, the entire sample was analyzed together to examine how important advertisements were to them. Participants were asked how often advertising has been of help in making a purchase decision, and how likely that they would seek information from advertising when considering a purchase. The mean response to the former question was 2.89 and to the latter question was 2.85. Both of the questions were scored on a scale of 1 being Very Often, 2 being Somewhat Often, 3 being Not Very Often, and 4 being Never. Respondents thus felt strongly that advertising was not helpful to them in making a purchase decision, nor would they be likely to seek information from advertising in considering a purchase.

Finally, respondents were asked if advertising directed at mature consumers should be increased, decreased, or remain the same. Despite their expressed misgivings about advertising portrayals of seniors, 49.3 percent of this sample indicated that advertising directed at seniors should be increased, 30.7 percent felt it should remain the same, and only 20 percent wished it to be decreased.

CONCLUSIONS

Previous research suggested that older consumers in the United States would have negative feelings about how their age group is portrayed in advertisements. This study confirmed the existence of such negative impressions, finding that not only were older Americans offended by the portrayal of their age group in ads, but also that advertising did not address their needs and that the actors and actresses in TV commercials did not represent their age group. Not surprising in light of these overwhelmingly negative assessments were findings that older consumers did not believe that advertising was helpful to them in making a purchase decision, and that they would not be likely to seek information from advertisements in considering a purchase. These assessments of the appropriateness of how advertisements portray older consumers indicate that advertising executives and the marketing staffs of consumer goods and services firms should carefully re-examine their approach to and portrayal of older consumers in their advertisements. However, marketers should not totally despair. Almost half of the respondents felt that advertising directed toward older consumers should be increased, and only 20 percent wished it to be decreased. The implication here is that older Americans still have some faith in advertising. Given the substantial and growing purchasing power of this segment, marketers should strongly consider how offensive their current portrayals of it are thought to be. Advertising people are, by definition, "creative people". Certainly they should be creative enough to refrain from regularly offending a segment with so much potential.

SUGGESTIONS FOR FUTURE RESEARCH

Although these results show that older consumers are convinced that the portrayal of their age group in advertisements is inappropriate, it does not indicate how this age group feels it should be portrayed. Investigations into portrayals which would appeal to seniors are indicated, especially for marketers wishing to appeal to this age segment. Marketers wishing to appeal to age segments other than the senior market should also consider investigating how ads portraying seniors might be structured so as to also appeal to other age groups.

This research is based upon a moderately sized, local sample. To better ensure generalizability of results, any replication and/or extension should be based on a larger, more regional or national sample.

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