



Baby boomers and busters: an exploratory investigation of attitudes toward marketing, advertising and consumerism

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Abstract The purpose of the current study was to compare and contrast various marketing- and consumer-related attitudes and behavior across the baby boomer (those born between 1946-1964) and baby buster (those born between 1965-1976) generations. Study results suggest that baby busters, compared with baby boomers, are more favorably predisposed toward marketing and advertising. It was also found that the two generations differ in their understanding of the domain of marketing. These findings have important implications for marketing practitioners and academics alike. Possibly the most significant finding of the present study was the generally elevated levels of compulsive buying found across both generations. Using Faber and O'Guinn's compulsive buying clinical screener, we found that 7 percent of baby boomers and 11 percent of baby busters were classified as compulsive buyers. These are considerably higher than earlier estimates of the incidence of compulsive buying and warrant further investigation.

Importance of age characteristics

For consumer marketers and researchers, no demographic characteristic is more important than age. Age, for instance, plays an integral role in determining consumer behavior (Mitchell, 1995). Successive generations, however, are often dissimilar in important ways. The baby boomer and baby buster generations are good examples. An investigation of the socio-cultural environment in which members of the baby buster generation were raised provides clues toward explaining some of their consumer-related behavior. Damon (1988) identified three aspects of the socio-cultural environment that have likely impacted this generation's attitudes and behavior toward marketing, advertising, and shopping. She cites the breakdown of the traditional family, the ubiquitous nature of marketing messages, and the fact that spending continues to be a form of worship in our society. These factors have likely created an environment that shapes and reinforces beliefs, attitudes, and personal norms that are consistent with the idea that overspending and compulsive buying are acceptable forms of behavior (Roberts, 1998; Veblen, 1899). Because each generation has its own character, it is critical that we study generations as they age. Effective marketing (e.g. product, advertising, and media strategy) will be defined by each generation. The purpose of the current, exploratory research is to compare and contrast empirically various marketing- and consumer-related attitudes and characteristics associated with the baby boomer and baby buster generations in a single, cross-sectional study.

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Differences across generations

Differences across generations of Americans are what help to shape our society. Social differences inherent in our society can be attributed largely to generational replacement (Mitchell, 1995). That is, as generations age, they are replaced by younger generations who often have new and different attitudes and values. And, this transition is what shapes society. The size and immense social impact generated by the baby boom generation almost guarantees that the attitudes and values affiliated with this generation have influenced, and will continue to influence, successive generations – including the baby bust generation. As implied above, however, each generation has its own unique experiences and characteristics. Thus, it is tenuous to assume that both the Boomer and Buster generations share all the same attitudes regarding the social impact, benefits, importance, and nature of marketing, consumerism, and advertising.

The baby bust generation

The baby bust generation consists of approximately 44 million consumers born between 1965 and 1976 and comprises some 17 percent of the US population (Dunn, 1993). The moniker “baby bust” refers to the severe decrease in birth rates during the time period, compared with the “booming” birth rates experienced between 1946 and 1964. Other common names for this group include “Generation X,” “Twenty something,” and the “F-You deneration” (Fisher, 1997). Most commentary concerning baby busters is negative, largely anecdotal, markedly non-empirical, and often portrays members of this generation as lazy (i.e. “slackers”), disinterested (Mitchell, 1995), demanding, uppity, and disrespectful (Fisher, 1997). In reality, however, baby busters are likely no more lazy than were baby boomers when they were young adults.

Preoccupation with possessions

One factor that appears to accurately distinguish the baby buster generation from other generations is its preoccupation with material possessions and shopping. Baby busters were the first generation exposed to malls from their earliest years. This generation spent more time in malls than anywhere else, with the exception of home and school. Having spent so much time in malls, it is not surprising that members of this generation find little to challenge the assumption that the goal of life is to make money and buy products (Dunn, 1993). Growing up, baby busters were exposed to an average of 20,000 TV commercials per year (Bartlett, 1997). Baby busters are heavy television watchers and were the first generation to have access to cable stations (in most states) during their early years. Average household television viewing grew from five hours and six minutes per day in 1960, to seven hours and four minutes in 1992.

Exposure to television

The advent of cable TV, in conjunction with high levels of TV viewership overall, suggests that this generation – more so than any other – has been profoundly affected by television (Roberts, 1998). Baby busters were also the first generation to have television (along with commercials) in the classroom. In addition to television, the Internet and an ever increasing exposure to marketing messages of all kinds have created a very consumer-oriented and consumer-savvy generation. Generation Xers are very materialistic and want to indulge their materialistic values (Spiers, 1992). Litvan (1996) cites research by Yankelovich and Partners that characterizes members of this generation as “driven to shop” and likely to spend more time in retail stores compared with other consumers. Money is a focal point with baby busters. In 1972, for instance, fewer than 18 percent of baby boomer high school seniors reported that having lots of money was

important. In contrast, by 1992, 37 percent of Generation X high school seniors said that money was very important (Mitchell, 1995).

Consumer-wise generation

This generation's relative preoccupation with money and shopping, along with its consistent exposure to high levels of advertising, have likely impacted the attitudes it holds regarding marketing and promotions. Baby busters have been labeled as media savvy and the most consumer-wise generation ever (Freeman, 1995a). For instance, Saatchi Advertising has labeled Generation X the "Bellwether generation," or a generation that portends an underlying change in consumer attitudes (Freeman, 1995a). Nonetheless, exactly how all this exposure to advertising has affected this generation's attitudes toward consuming, marketing, and the like is open to speculation. Again, a lack of careful and empirical-based research has hindered our understanding of these important attitudes and behaviors.

Need to understand baby buster group

Freeman (1995b) characterizes baby busters as suspicious of unsubstantiated product claims and hype in general. Thus, it is important for marketers to thoroughly understand this group that they can establish effective and long-lasting relationships with them (Dunn, 1993). In a rare empirical investigation on the subject, Manolis *et al.* (1997) identified and tested various themes from Coupland's (1991) foremost book entitled, *Generation X*. Manolis *et al.*'s research suggested, among other things, that baby busters portray marketing efforts in a negative light. In his book, Coupland (1991) states that members of the baby bust generation view marketing as a highly manipulative practice that is one of the "bottom feeding" jobs in society (p. 81). Members of Generation X are thought to despise marketing for the uniformity it has brought to shopping areas, and the general lack of creativity associated with consumption in mini-malls (Coupland, 1991; Manolis *et al.*, 1997).

In contrast to the above, Freeman (1995a, p. 30) quotes Kevin Kolbe who said:

unlike the baby boomers, Generation Xers are not hostile toward advertising; they know advertising is to sell a product, and their attitude is "tell me more about your product, give me information, reasons why I should buy it."

Similarly, Manolis *et al.* (1997) found some evidence suggesting that, perhaps, members of Generation X are not more negatively predisposed toward shopping compared with baby boomers. For instance, the researchers conclude that, contrary to popular literature (e.g. Coupland, 1991), baby boomers are equally "jaded" with regard to shopping, marketers, and advertising, when compared to members of the baby bust generation.

The baby boom generation

Baby boomers were born between 1946 and 1964 and comprise the largest single generation of Americans (Mitchell, 1995). This generation grew up in an era of unprecedented growth in which the USA had a trade surplus. By contrast, baby busters were raised in a seemingly more volatile economy, at times characterized by stagflation, limited real growth, and trade deficits. The differences between the two generations are not, however, limited to economics, but also reflect changing demographics, political movements, and technology (Herbig *et al.*, 1993).

Baby boomers provide an interesting example of how the defining attitudes of a generation change with age. Boomers were raised to be independent and to believe that they controlled their own destinies (Mitchell, 1995). During the 1960s, these ideals manifested themselves in a generation who did not trust authority and seemed to spurn the values of their parents. However, in

the 1980s this same generation was preoccupied with money and material possessions (e.g. "yuppies"). As a new millennium begins, boomers may best be described as struggling to find a happy medium between happiness and financial security. Owing to its massive size, this generation has had, and will continue to have, an enormous influence on US culture and economics.

Less idealistic

As noted above, Manolis *et al.* (1997) concluded, among other things, that baby boomers are equally jaded with regard to shopping, marketers, and advertising, compared with members of the baby bust generation. Today, boomers are less idealistic than they once were (Rock, 1995), and are easily turned-off by advertising, stores, and shopping malls that cater to young people (Russell, 1997). Instead, aging boomers prefer information-intensive ads that identify a product's benefits as opposed to image-oriented marketing that often targets younger consumers (Hodges and DeCoursey, 1996).

Empirical investigation

Research goals and objectives

The primary objective of the present exploratory research is to investigate empirically both baby boomers and busters in a single, cross-sectional study. Specifically, potential differences in attitudes associated with marketing, consumerism (e.g. spending and buying behavior, etc.), and advertising across the baby boomer and buster generations will be investigated.

Although some research has been conducted in this area, only a small handful of studies can be considered empirically-based, thereby limiting marketers' understanding of these two large cohorts of consumers. Further, even fewer studies have compared the two generations utilizing cross-sectional research, thus hampering researchers' ability to make accurate comparisons across the two generations. Attitudinal differences across these generations will likely affect marketing practice and strategy, as effective marketing will be defined in part by each generation. An improved understanding of marketing-related attitudes associated with these two generations is particularly important for at least two reasons. First, the sheer size of the baby boom generation suggests that it is, and will continue to be, important to understand this generation's attitudes toward marketing and advertising. As they age, boomers will likely continue to spend more money than other generations (Rock, 1995). Specifically, they will be spending the money they accumulated during their years of prosperity (Williams, 1998). And, contrary to stereotypes, spending does not plummet in retirement (Russell, 1997). This will be particularly true with the baby boomer generation, who, as a group, will have more money in retirement than any generation ever.

Bellwether generation

Second, the baby busters have been labeled the "bellwether generation" (Freeman, 1995a), and, as such, are thought to signal an underlying change in consumer attitudes and behavior. This suggests that understanding what motivates baby busters to shop will help marketers to understand not only busters, but also subsequent generations of consumers. And, the relatively young age of the baby bust generation means that they will be a viable target market for years to come.

Although the baby boom and bust generations might conceivably be compared on any number of consumer-related variables and/or constructs, two particular types or forms of consumer-based attitudes are the subject of the present research. They include:

- (1) general/overall feelings regarding the use, value, and denotation of marketing and advertising (d'Amico, 1985; Dubinsky and Hensel, 1984; Keown, 1982); and

Relevance of attitude formats

(2) compulsive buying (Faber and O'Guinn. 1992).

By focusing on these two – and only these two – types of attitude, we pose to conduct not only a parsimonious study, but a psychometrically sound one as well. Both attitudes have received a fair degree of attention in the marketing and consumer behavior literatures, and, accordingly, can be considered both valid and reliable attitudinal constructs. Additionally, the two attitude formats have particular relevance to marketing practitioners and consumer educators as they strive to both influence and predict consumer behavior.

General attitudes toward marketing and advertising. Two fundamental questions to ask when investigating attitudinal differences and/or similarities across varying groups or generations of consumers include:

- (1) what exactly does each generation consider to be “marketing” *per se*? and
- (2) what sorts of feelings (i.e. positive, negative, etc.) do these generations have with respect to marketing and advertising activities?

A little used, but unique scale developed by d'Amico (1985) will be used to decipher how baby boomers and busters “define” marketing. Scale items present individual scenarios and respondents are asked whether or not each scenario could be construed as a marketing activity. d'Amico originally used the scale to assess whether college level business faculty from various departments held different opinions as to what constitutes marketing. d'Amico found that accounting and finance faculty, compared with marketing and management faculty, were more likely to judge many illegal and/or unethical scenarios as marketing activities. No studies known to the present authors have compared boomers and busters on these dimensions. In sum, it is not clear what differences and/or similarities may or may not exist across the two generations in terms of both how each defines “marketing,” and feelings associated with marketing and advertising activities.

Similarly, Keown (1982) and Dubinsky and Hensel (1984) developed scales to measure attitudes toward marketing and advertising, respectively. These scales have been used to measure marketing practitioners and students, and have not been used to compare distinct generations of consumers.

Important implications

Understanding various attitudes associated with marketing and advertising across two distinct generations of consumers clearly has important implications for researchers and practitioners alike. For instance, an understanding of how exactly each generation defines marketing, in addition to whether or not they like or dislike marketing and advertising functions, represent important insights on the part of marketers as they prepare effective marketing strategy.

Compulsive buying. Another important dimension by which to compare and contrast distinct generations of consumers is “compulsive buying.” Described as “chronic, repetitive purchasing that becomes a primary response to negative events or feelings” (O’Guinn and Faber, 1989, p. 155), compulsive buying behavior has recently come to the attention of marketing and consumer researchers (e.g. Scherhorn, 1990). Often utilizing a scale developed by Faber and O’Guinn (1992), researchers have primarily focussed on adult populations (i.e. baby boomers) when measuring and studying compulsive buying. Past research reveals that, on average, from 1-6 percent of adult consumers are compulsive buyers. To the best of our knowledge, only one study has addressed compulsive buying among baby busters (Roberts, 1998). Briefly, Roberts (1998) found that 6 percent of the

300 baby busters who took part in his study could be classified as compulsive buyers. It appears, therefore, that baby busters may be on the upper-end of earlier estimates of compulsive buying among baby boomers (Faber and O'Guinn, 1992). Of course, such a conclusion is tenuous at best given the limited number of studies investigating compulsive buying in and among the baby buster generation.

Effects of compulsive buying

The incidence of compulsive buying has many important public policy and research implications. As noted by Roberts (1998), for example, high rates of compulsive buying among consumers can potentially have negative effects on both economic and natural environments. Increased incidences of personal bankruptcy and credit abuse are only some of the possible negative effects of compulsive buying from an economic standpoint (e.g. Lamiell, 1996). As far as the natural environment is concerned, compulsive buying can contribute to the insatiable appetites of consumers who strive for more and more product, thereby devouring more and more of the earth's resources (cf. Schmookler, 1991).

Although largely anecdotal, the current literature suggests that the two generations of consumers may differ in potentially significant ways in terms of the incidence of compulsive buying and attitudes associated with marketing and advertising. These differences (and/or similarities), however, are unclear at this time. Thus, the current study aims to clarify if and where these difference exist.

Method

Measures

Measuring scales utilized

As implied above, the attitudinal constructs utilized in the current study have been measured previously. Accordingly, we utilized 12 items of d'Amico's (1985) scale to denote what is considered marketing by each respondent group. Attitudes toward marketing and advertising were measured with 12 items developed by Keown (1982) and Dubinsky and Hensel (1984), respectively, and Faber and O'Guinn's (1992) seven-item compulsive buying scale was used to measure the incidence of compulsive buying (see Tables I and II, respectively). As noted earlier, the d'Amico scale denotes different scenarios and measures what subjects believe to be (or not to be) marketing. This scale utilizes semantic differential type responses ranging from one to four (see Table I). The second set of 12 items measured subjects' attitudes (likes, dislikes, etc.) toward marketing and advertising generally, and utilized

Scale	Item/scenario	Factor/dimension
Dubinsky and Hensel (1984)	Most of the time I feel that advertising is very offensive ^b	Attitude toward marketing/advertising
Keown (1982)	Marketing benefits the consumer	Attitude toward marketing/advertising
Dubinsky and Hensel (1984)	In general, I think that advertising is very offensive ^b	Attitude toward marketing/advertising
Dubinsky and Hensel (1984)	I think that we could do without most advertising ^b	Attitude toward marketing/advertising
Keown (1982)	Marketing does not create a waste of resources	Attitude toward marketing/advertising
Keown (1982)	Marketing middlemen are not harmful to society	Attitude toward marketing/advertising
Dubinsky and Hensel (1984)	Most advertising insults my intelligence ^b	Attitude toward marketing/advertising

(Continued)

Table I. Definitions of and attitudes toward marketing and advertising^a

Scale	Item/scenario	Factor/dimension
Dubinsky and Hensel (1984)	Advertising which uses appeals to sexual needs is all right in its place	Sex in advertising
Dubinsky and Hensel (1984)	I think that there is too much use of sexual appeals in advertising today ^b	Sex in advertising
Keown (1982)	Higher prices are not the end result of marketing	NA
Keown (1982)	Marketing practitioners are socially responsible	NA
Keown (1982)	Too many advertisements try to sell people things that they do not really need ²	NA
d'Amico (1985)	A female employee of an "escort service" spends the night with a client who is willing to pay her \$250	NA
d'Amico (1985)	A new graduate makes friends with members of a business seminar because the members seem like really nice people	NA
d'Amico (1985)	A realtor knowingly sells worthless property in Arizona, sight unseen, to a poor retiree	NA
d'Amico (1985)	A prostitute sells her services for \$20	NA
d'Amico (1985)	You are at the laundromat and receive a free sample of laundry detergent	NA
d'Amico (1985)	A new graduate makes friends with members of a business seminar because he has just become an insurance salesman	NA
d'Amico (1985)	A church operates a daycare center for member's children and asks the parents using the center to contribute to its upkeep	NA
d'Amico (1985)	A church encourages members to contribute money so that the church can continue God's work	NA
d'Amico (1985)	A grocery store located in a poor neighborhood sells merchandise at higher than normal prices since the people in that neighborhood have no place else to shop	NA
d'Amico (1985)	A wealthy businessman donates to the American Cancer Society because the donation can be used as a tax write-off	NA
d'Amico (1985)	A grocery store located in a poor neighborhood sells merchandise at lower than normal margins so as to help in that neighborhood	NA
d'Amico (1985)	A grocery store located in a poor neighborhood sells merchandise at higher than normal prices because the manager has determined that doing business in that neighborhood is risky and expensive	NA

Notes:

^aThe Dubinsky and Hensel (1984) and Keown (1982) items followed five-point Likert-type responses, and the d'Amico (1985) items followed four-point, Likert-type responses

^bItems were reversed scored

Table I.

Please indicate how much you agree or disagree with each of the statements below

1. If have any money left at the end of the pay period, I just have to spend it

Please indicate how often you have done each of the following things

2. Felt others would be horrified if they knew of my spending habits
3. Bought things even though I could not afford them
4. Wrote a check when I knew I did not have enough money in the bank to cover it
5. Bought myself something in order to make myself feel better
6. Felt anxious or nervous on days I did not go shopping
7. Made only the minimum payments on my credit cards

Note:

Each of the seven items followed by a five-point, Likert-type response. The scoring equation is $-9.69 + (Q1*0.33) + (Q2*0.34) + (Q3*0.50) + (Q4*0.47) + (Q5*0.33) + (Q6*0.38) + (Q7*0.31)$, and scores ≤ -1.34 are commensurate with compulsive buying (Faber and O'Guinn, 1992)

Table II. Faber and O'Guinn's (1982) compulsive buying scale

Likert-type responses ranging from 1 to 5 (e.g. 1 = strongly agree; 5 = strongly disagree). The Faber and O'Guinn compulsive buying scale (or screener) consists of seven, Likert-type items (1 = strongly agree; 5 = strongly disagree) and measures whether or not respondents can be classified as "compulsive buyers" (see Table II).

Subjects and procedure

Mail-intercept procedure

Data were collected utilizing a mall-intercept procedure and subjects were shoppers from shopping malls in the southwestern USA. Quota-type sampling was utilized in the mall-intercept format, and the data gathering process consisted of a personal intercept (i.e. the researchers and their assistants solicited various shoppers), whereby potential respondents were asked to complete a questionnaire. Consistent with extant literature (e.g. Dychtwald, 1997; Smith and Clurman, 1997), baby boomers were classified as those born between 1946 and 1964, and baby busters between 1965 and 1976.

Two separate groups

The resulting sample consisted of two separate groups or sub-samples of boomers and busters. The first group responded to d'Amico (1985), Dubinsky and Hensel (1984), and Keown's (1982) scales on marketing and advertising (only) and consisted of 476 subjects – 57 boomers and 419 busters. The ratio of males to females for the boomers was 44 and 56 percent, respectively, and 54 and 46 percent, respectively, for the busters. The second group responded to the Faber and O'Guinn survey on compulsive buying (only) and consisted of 917 subjects – 380 boomers and 537 busters. In this group, the ratio of male to female for the boomers was 45 and 55 percent, respectively, and 41 to 59 percent, respectively, for the busters. It is worth noting that the buster data were collected before the boomer data, and, although we had originally planned to collect very large and equivalent samples (i.e. equally large numbers of boomers and busters in each group, etc.), an unexpected lack of resources precluded us from fully realizing this goal. We were initially able to collect very large sets of buster data before it became apparent that our resources would not allow us to subsequently collect the same number of boomer responses, and, although we could have manipulated the data to create equal-sized groups (i.e. by eliminating some of the buster data, etc.), we elected not to do this, and, instead, to utilize all the data collected. Although the buster means and scores will be estimated with greater precision compared with the boomer means and scores in the ensuing analyses, and the buster data will contribute disproportionately to the

standard error of statistical tests, we contend that there is nothing inherently wrong with this situation. And, the fact that the size of the boomer data sets are sufficiently large in and of themselves, provides further rationale to utilize the entirety of the data collected.

Results

Measures

Reliability tests

Before comparing the two generations of consumers, each of the three measures utilized in the study was tested for reliability. In order to reduce the number of items in the Dubinsky and Hensel (1984) and Keown (1982) marketing and advertising scales, the 12 items were factor analyzed.

Principal components analyses yielded two factors or composite variables: an attitude toward marketing/advertising factor – seven items asking how subjects felt in general about marketing and advertising, and a sex in advertising factor – two items asking how subjects felt about the portrayal of sex in advertising (see Table I). Owing to low standardized factor loadings on the composite variables and/or conceptual uniqueness, three of the 12 items were analyzed separately (see Table I). Similarly, each of the 12 items (or scenarios) of the d'Amico scale were also analyzed separately.

Cronbach's alpha for the attitude toward marketing/advertising factor was 0.81, and the correlation between the two sex in advertising items was 0.41 ($p < 0.001$). See Table I for a complete listing of the items comprising each variable.

Rigorous scale development and validation procedures on behalf of Faber and O'Guinn (1992) found the compulsive buying scale to be highly reliable (i.e. $\alpha = 0.95$), one-dimensional, and valid. In the present study, Cronbach's alpha for the seven compulsive buying items was 0.77. Unlike most scales in marketing, the compulsive buying scale acts as a clinical screener.

Subsequently, a pre-established scoring equation is utilized to determine whether or not subjects are classified as compulsive buyers. See Table II for the scoring equation.

A comparison across generations: baby boomers and busters

The data from the two questionnaires (one measuring marketing/advertising domains and attitudes and the other compulsive buying) indicate the extent to which the baby boomer and buster generations can – from a marketing perspective – be considered significantly different. Although largely anecdotal, previous research suggests that the two generations of consumers can be different in yet unpredictable ways. The current findings not only suggest that there are differences (and similarities) across the two generations, but they begin to identify where exactly some of these differences reside. Table III reports all mean scores and ANOVA results. In general, more positive scores are indicative of more positive or agreeable responses.

Positive affect regarding marketing

Beginning with the Dubinsky and Hensel (1984) and Keown scales (i.e. Table I), the findings suggest that the baby busters have more positive affect regarding marketing and advertising – per the attitude toward marketing/advertising factor – compared with the baby boomers (M 's = 3.47 and 2.94, respectively; $F = 28.45$; $p = 0.00$). For instance, busters are less likely to perceive marketing and/or advertising as offensive, useless, and non-beneficial compared with boomers. Likewise, busters, compared with boomers, are less likely to attribute higher prices to marketing activities (M 's = 3.30 and 2.98, respectively; $F = 4.72$; $p = 0.03$). In terms of social responsibility, busters perceive marketers to be more socially responsible

Factor/variable	Boomer mean	Buster mean	F-value	P-value
Attitude toward marketing/advertising	2.94	3.47	28.45	0.000
Sex in advertising	3.04	2.87	1.93	0.165
Higher prices ^b	2.98	3.30	4.72	0.030
Socially responsible ^b	2.88	3.18	6.02	0.015
Ads selling things people do not need ^b	3.27	3.11	1.17	0.281
Escort service ^b	2.16	2.97	24.72	0.000
Members seem like nice people ^b	2.34	2.51	1.21	0.272
Realtor sells worthless property ²	2.75	2.87	0.51	0.477
Prostitute sells services ^b	2.53	2.50	0.03	0.864
Free sample of laundry soap ^b	3.64	1.80	117.93	0.000
Because he has just become an insurance salesman ^b	3.05	2.17	31.46	0.000
Contribute to daycare center at a church ^b	2.56	2.54	0.01	0.908
Money for God's work at a church ^b	2.74	2.42	3.76	0.053
Grocery store in poor neighborhood – normal prices ^b	2.81	2.62	1.19	0.276
Donation to American Cancer Society ^b	2.51	2.86	4.59	0.033
Grocery store in poor neighborhood – lower than normal prices ^b	2.79	2.24	11.24	0.001
Grocery store in poor neighborhood – higher than normal prices ^b	2.29	2.62	4.33	0.038

Notes:

^aCompulsive buying results are not reported here, and can be found in the text

^bVariable represents single item (see Table I)

Table III. Means and ANOVA results^a

compared with boomers (M 's = 3.18 and 2.88, respectively; F = 6.02; p = 0.02).

Significant differences between generations

The d'Amico scale represents scenario-type questions wherein subjects indicated the extent to which particular scenarios "are marketing" or "are not marketing" (see Table II). Overall, these analyses highlighted some significant and interesting differences in terms of what each generation considers to be marketing. First, baby busters, compared with boomers, were more likely to feel that a female employee of an "escort service" spending the night with a client constitutes marketing (M 's = 2.97 and 2.16, respectively; F = 24.72; p = 0.00). Next, busters were less likely to feel that receiving a free sample of laundry detergent at a Laundromat is marketing, compared with boomers (M 's = 1.80 and 3.64, respectively; F = 117.93; p = 0.00). Likewise, busters, compared with boomers, were less likely to consider the situation wherein a new graduate makes friends with members of a business seminar because he has just become an insurance salesman as marketing (M 's = 2.17 and 3.05, respectively; F = 31.46; p = 0.00). Busters were less likely to consider a church encouraging its members to contribute money so that the church can continue God's work to be marketing, compared with the boomers (M 's = 2.42 and 2.74, respectively; F = 3.76; p = 0.05). In the case of a wealthy businessman donating to the American Cancer Society because the donation can be used as a tax write-off, busters were more likely to see this as marketing compared with boomers (M 's = 2.86 and 2.51, respectively; F = 4.59; p = 0.03). The final two scenarios involved a grocery store in a poor neighborhood. In one scenario, the grocery store located in the poor neighborhood sold merchandise at lower than normal margins so as to help the people in the neighborhood. Here, busters were less likely to consider this marketing compared with boomers (M 's = 2.24 and 2.79, respectively; F = 11.24; p = 0.00). In the other scenario, the grocery store located in the poor neighborhood sold

Generation X more favorable to marketing

Two perspectives

merchandise at higher than normal prices because the manager had determined that doing business in the neighborhood was risky and expensive. In this case, busters were more likely to see this as marketing compared with boomers (M 's = 2.62 and 2.29, respectively; F = 4.33; p = 0.04).

The final set of analyses are based on the second (and separate) set of data and pertain to Faber and O'Guinn's compulsive buying screener.

Importantly, the weighting scheme as determined by Faber and O'Guinn (1992) for each of the seven items of the scale, as well as a cut-off point of -1.34, were utilized in the present study. In short, all respondents (baby busters and boomers alike) who scored less than -1.34 were considered compulsive buyers (see Table II). Using this formula resulted in an 11 percent rate of compulsive buyers among baby busters, and a 7 percent rate of compulsive buyers among boomers. Subsequently, a chi-square test was performed to determine whether or not these two ratios are significantly different from one another. The results indicate that there is no significant difference in the incidence of compulsive buying among baby busters and boomers (χ^2 = 0.163; p = 0.69).

Discussion

Defining and describing marketing and advertising

The present research suggests that, despite being exposed to a constant barrage of marketing efforts since early childhood, members of Generation X (baby busters) are more favorably predisposed toward marketing and advertising compared with members of the baby boomer generation.

Freeman (1995a) states that busters are the most consumer savvy generation to ever hit the marketplace. The current study also found that members of Generation X do not find marketing and/or advertising offensive or useless, and are less likely to attribute higher prices to marketing efforts compared with baby boomers. Additionally, Generation X members perceive marketing to be more beneficial and marketers to be more socially responsible than baby boomers.

The above results should best be viewed from two perspectives – those of the baby busters and the baby boomers. It is clear that after years of exposure to marketing, members of Generation X are consumer-savvy and understand the purpose and value of marketing activities. They view marketing as playing an important role in society. This is in stark contrast to earlier, non-empirical research that portrayed members of Generation X as cynical of marketing efforts.

From the perspective of the baby boomer generation, marketing is neither benign nor beneficial to society. This large group of consumers has gone from the "we" generation to the "me" generation, and, as members enter their 1950s, have apparently settled somewhere in between these two opposing philosophies. Age and stage of life cycle may play important roles in this generation's cynicism as it pertains to marketing. Baby boomers, more than baby busters, felt that marketing could be offensive, useless, offer little benefit to society, and lead to higher prices, and that marketing practitioners were not socially responsible. This generation's focus on money and careers in the 1980s has given way to a more balanced approach to life today. An important quality of life issue includes balancing financial concerns with other quality of life issues. This concern has apparently led members of the baby boomer generation to look on marketing with some skepticism.

d'Amico's 12 marketing scenarios were designed to assess how various groups perceive marketing. For instance, do these groups see marketing as merely selling, or perhaps swindling? Or, do the same groups share a broader understanding of the complexities and activities that comprise marketing? The results of the present study were both enlightening and perplexing in this regard.

Cynical yet broad perspectives

Despite generally more positive attitudes toward marketing and advertising compared with baby boomers, members of Generation X espoused a somewhat more cynical, yet broad perspective of marketing. They felt, for instance, that an "escort service" exemplifies marketing. The fact that escort services – a potentially illegal activity (in most states) – were seen as marketing suggests that baby busters have a somewhat broad and perhaps cynical understanding/perspective of marketing. Moral judgments aside, an escort service is an exchange relationship, and exchange is at the heart of any marketing activity. Baby busters also perceive charitable contributions (for tax purposes), and selling goods at an inner-city grocery store at higher than normal prices as marketing. Baby buster responses to these questions again indicate a somewhat cynical perspective of marketing.

Narrower definition

Interestingly, members of Generation X, compared with baby boomers, also adhered to a narrower understanding/definition of marketing in some cases. For instance, Generation Xers were less likely than baby boomers to feel that the following activities listed below were marketing:

- receiving a free sample of laundry detergent at the laundromat;
- making friends with members of a business seminar as a new insurance salesman;
- church members being asked to maintain the church's day care center; and
- selling goods below cost at an inner city grocery store to help people in that neighborhood.

The sentiments expressed by baby busters in these cases suggest that this generation defines marketing more narrowly than baby boomers. Overall, it appears that baby busters may see marketing as consisting primarily of its two most common (stereotypical) components: advertising and selling. Baby boomers, on the other hand, seem to have a broader understanding of some of the more subtle dimensions of marketing, such as sampling, networking, and non-profit marketing activities.

Growth of compulsive buying

Compulsive buying

An important finding of the present study was the incidence of compulsive buying found in both generations. Using Faber and O'Guinn's (1992) clinical screener for compulsive buying, 11 percent of baby busters and 7 percent of baby boomers were classified as compulsive buyers. These results are consistent with the growth of compulsive buying among Generation Xers as found by Roberts (1998). Previous research involving a broad range of adults estimated that between 1 and 6 percent of consumers can be classified as compulsive buyers. The present results clearly indicate that, overall, compulsive buying may be on the rise.

A number of theories exist to explain this seemingly increasing incidence of compulsive buying among baby busters and boomers. Ger and Belk (1996) indicate that technological innovation is rapidly increasing the spread of a "consumer culture" across national boundaries. Factors such as

communication technology, mass media, international travel, and multinational marketing campaigns are all contributing to a worldwide consumer culture. The influence of these factors along with the messages transmitted via various mass media, will undoubtedly affect consumers – especially those who were raised in an environment of technological change and commercial media expansion. The consumer socialization literature suggests that childhood and adolescence are the most crucial periods for acquiring consumption-related orientations – whether these orientations are desirable or undesirable (Moschis and Cox, 1989).

Negative relationship with age

A negative relationship between age and compulsive buying has been found across a number of studies (d'Astous, 1990; d'Astous and Tremblay, 1989; O'Guinn and Faber, 1989). Inglehart (1990) suggests that materialism declines as lower-order needs are met and consumers begin to focus on satisfying higher-order needs. At some point in life, one inevitably realizes that money and possessions are not the source of real happiness. Baby boomers, for instance, are largely affluent and may soon reach the stage in life where they can consider non-pecuniary pursuits and goals. On the other hand, baby boomers may simply find a happy medium between their previous, other-directed (i.e. 1960s-1970s) and self-interested (i.e. 1980s) phases of life. The important question becomes: what does the future hold for these generations, some of whom have, since very early childhood, found little to challenge the assumption that the goal of life is to make money and subsequently spend increasing levels of discretionary income?

Socio-cultural environment

Another way to interpret the present findings is to consider the socio-cultural environment. As alluded to in the introduction of this paper, Damon (1988) identified three aspects of the socio-cultural environment that have likely impacted baby buster attitudes and behavior toward marketing, advertising, and shopping. She cites the breakdown of the traditional family, the ubiquitous nature of marketing messages, and the fact that spending continues to be a form of worship in our society. It is not hard to imagine that baby boomers may also be affected by these environmental factors.

Several studies by Roberts (1998, 1999) and Roberts and Martinez (1997) have identified the use of credit cards by young adults as an important contributing factor to baby busters' heightened levels of compulsive buying. Credit card use stimulates spending. Baby busters have been raised in a credit card society; they grew up with debt and use credit freely (Ritzer, 1995). In the same way, boomers have used – and abused – credit for much of their adult lives.

A final theory that may be helpful in interpreting the present results involves parental behavior as an indicator of a child's behavior. Research suggests that addictive or compulsive behavior may be influenced by other family members' behavior. d'Astous *et al.* (1990) and Roberts (1998, 1999) found a significant positive relationship between a respondent's perception of his/her parents' compulsive buying tendencies and his/her own compulsive buying behavior. Scherhorn (1990) suggests that families of addictive buyers often use money or gifts to reward behavior. For instance, single heads of households or busy two-wage earner families often substitute money and credit cards for emotional support with members of the baby buster generation (Dunn, 1993; Herbig *et al.*, 1993). Consumer behavior is a learned behavior that begins in childhood (McNeal, 1987). Experiences in acquiring and using money during childhood have an impact on adult consumer behavior (Doss *et al.*, 1995).

Prediction for next generation

If the incidence of compulsive buying has increased from the baby boom generation to Generation X, what is in store for subsequent generations? Carried to its logical conclusion, one could expect that members of Generation Y (those born after 1976) will be even more prone to such behaviors (cf. Manolis, *in press*). Compulsive buying has potentially severe consequences for the individual affected, others around him/her and society at large. Frustration, anxiety, tension, interpersonal problems, and financial strain are all likely results of compulsive buying (McElroy *et al.*, 1994; Roberts, 1998). Compulsive buying can also signal the likelihood of other problems, such as alcoholism, gambling, drug use, and eating disorders (Faber *et al.*, 1995; McElroy *et al.*, 1994). The implications for society are also severe.

Increases in personal bankruptcies and credit card debt are potential negative economic aspects of compulsive buying. Personal bankruptcies in the USA topped 1 million in 1996. Charge-offs of credit card debt rose to 4.4 percent in 1996, compared to 1.9 percent in 1983 (Lamiell, 1996). The increase in personal financial problems among those under 35 years of age is even more dramatic. Nearly 9 percent of people under 35 years of age are at least 60 days behind in their payments on all kinds of debt. In 1996, 8.7 percent of personal bankruptcy filers were under the age of 25. A few years earlier this figure was closer to 1 percent (McBride, 1997). Magee (1994) asserts that our country's burgeoning federal deficit portrays our culture's receptiveness to debt and overspending. The increase in credit card debt, often incurred by compulsive buyers, over the last 20 years is thought to be associated with the growth in the federal deficit. This compulsion to buy may also have dire consequences for the environment. Schmookler (1991, p. 17) asserts that the "materialistic appetite of Western civilization serves as the engine of our environmental destructiveness. It is, therefore, important to understand why it is that, having so much, we are still fast devouring the earth in our hunger for more." A culture of consumption discourages a focus on environmental concerns, and hinders involvement in public domain issues (Droge and Mackoy, 1995). It is apparent that compulsive buying affects all members of society. Understanding such behavior is the first step in its treatment.

Two primary questions

Future research and study limitations

Future research

Further research efforts in this area should focus on two primary questions. First, how do general attitudes toward marketing and advertising affect consumer behavior? Measuring specific attitudes toward more specific aspects of marketing (e.g. direct mail, telemarketing, sales promotions, etc.) will likely lead to more accurate predictions of subsequent consumer behavior (Bentler and Speckart, 1979). Additionally, identifying the factors (e.g. beliefs and evaluations) that shape these attitudes would be enlightening, as would understanding how these attitudes affect responsiveness to various advertising appeals and media usage.

A second area of needed research entails measuring carefully the incidences and antecedents of compulsive buying within segments of both the baby buster and boomer generations. It would be a critical flaw to expect members of such diverse generations to act in concert with respect to marketing-related issues. Also, if Roberts (1998) is correct, it is important that researchers identify the "transmission agents" for compulsive buying in

order to better understand the spread of this behavior from one consumer generation to the next. As discussed earlier, ever increasing levels of compulsive buying have significant implications for the individuals affected, their interpersonal relationships, and society at large.

Limitations

Limitations of the present study include the samples and scales used. Random samples of clearly defined segments of either generation would improve the study's generalizability. Although the present study used an ambitious sampling plan, mall-intercept surveys suffer when it comes to securing random samples.

Different constructs measured

The present study used Faber and O'Guinn's (1992) compulsive buying clinical screener. Clearly, this is the most widely used and generally accepted measure of compulsive buying. However, Edwards' (1993) 13-item scale was also designed to measure compulsive buying and warrants further research scrutiny. As such, Edwards' scale may help estimate the proportion of consumers who are compulsive buyers. Cole and Sherrell (1995) assert that Faber and O'Guinn's (1992) compulsive buying measure only captures the more extreme cases of compulsive buying, and other researchers (Roberts, 1998; Roberts and Sepulveda, 1999) have called for an improved measure of compulsive buying. The Faber and O'Guinn (1992) scale contains items that arguably measure constructs that are distinct from the concept of compulsive buying. For instance, items measure credit card use, attitudes toward money, payment of debt, and impulse buying. Thus, these items may be confounded with items designed to measure the antecedents of compulsive buying. Also, Faber and O'Guinn's conceptual definition lacks correspondence with some of the items used to operationalize it.

Importance of this undertaking

Conclusion

The purpose of the current study was to compare and contrast various marketing- and consumer-related attitudes and behaviors across the baby boomer and baby buster generations. Empirical studies focusing on the baby bust generation are few and far between, and even fewer studies have attempted to compare and contrast the baby bust and baby boom generations. The size and spending power of both generations suggests the importance of such an undertaking. Results of the present study suggest that, contrary to popular belief, members of Generation X are favorably predisposed toward marketing and advertising – more so than members of the baby boomer generation.

Study results also found that baby busters have a somewhat narrower, compared with baby boomers, conception/understanding of the boundaries of marketing, yet were more likely to view illegal activities (e.g. escort services) as marketing.

Possibly the most significant findings of the present study were the levels of compulsive buying found across the two generations. Seven percent of baby boomers and 11 percent of baby busters were classified as compulsive buyers. Although the difference between the groups was not statistically significant, it was in the hypothesized direction and is similar to findings reported by Roberts (1998). Also, the reported levels of compulsive buying are above the estimated range of 1-6 percent found in earlier research. The public policy implications of such findings are significant.

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