



Older markets and the new marketing paradigm

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Focus on youth

Interest in older people as consumers is a relatively new phenomenon – too recent to have resulted in a substantial body of broadly accepted theory about their behavior. At best, there are only scattered, thin veins of consensus on the matter. Whatever consensus exists draws primarily from two perspectives while ignoring perhaps the most important perspective of all: *human development in the later years*.

Marketing to older consumers largely operates against the backdrop of a grim tapestry of aging reinforced by gerontology. Gerontology's traditional focus on the wages of age, as tallied in propensities among older people toward chronic illness and decline in sensory, motor and cognitive acuties, has obscured the brighter side of age: *self-realization*.

Independent of gerontology's influences, marketers' views of aging consumers are distorted by decades of nearly exclusive focus on youth and pre-middle age adult markets. Biases exalting youth over age permeate advertising. Older people are commonly shown acting out values more characteristic of younger people in scenes of self-indulgence reflecting the egocentric "me first" orientation of youth. Rarely are older people shown expressing altruistic values which increasingly influence their consumer behavior as they age.

One source of unrealistic images of older people in marketing are the world views of young adults who dominate the creative output of marketing agencies (Lee, 1995). This makes serious misconceptions of older consumers in marketing inevitable. Advertising widely promotes denial of aging, treating it as a thing of the mind to be overcome merely by acting and thinking young. "Thinking young" is supposedly the disposition of healthy-minded older people. However, while older people might say they stay healthier by thinking younger, many could be mislabeling their real orientation – *which is not age-based*. "Acting young" does not so well describe the disposition of healthy-minded older people as "acting ageless." The older mind experiences time differently than the younger mind does (Wolfe, 1990).

Thinking young is a futile use of fantasy to cope with the irreversible. It is neither a realistic exercise nor necessary to a positive outlook in old age. This was poignantly demonstrated in a moving paean to old age in a book forthrightly entitled *Old Age*, written by a 74-year-old woman (Luke, 1984). She warns that to delay dealing with old age is to refuse the healing and nurturing tonics of grief. Grieving over spent youth is justifiable and furthers development, as long as grieving is neither protracted nor obsessive. Erikson reflects this theme in his eighth stage of development in which reconciliation takes place between the actions of the youthful self and the values of the wiser older self. Maslow espouses similar positions.

Age is a positive
development

The idea that “thinking young” is praiseworthy is the product of a society steeped in narcissistic values. Advertising showing 60-, 70-, and 80-year-olds trying to act like 30-year-olds is grossly unauthentic to many older people – notwithstanding that some might say otherwise in focus groups. Authenticity is a prominent value among older people. The lack of it in advertising may account for older consumers’ resistance to marketers’ messages.

Marketing is overly influenced by gerontological perspectives. Too much stress is placed on compensating for older consumers’ declining acuties, such as being attentive to such matters as type size, ink color, paper reflectivity, matte and texture. While those items are not unimportant, matters such as the more complex world views and aspirations of older consumers are given short shrift. Marketers attend “sensitivity sessions” to learn how “old” is different from “young,” but differences stressed are “undesirable side-effects of aging.” Marketers come away with firmer images of why being old is a bad experience – one that encourages them to pity the old.

The marketing profession largely has not come to terms with aging in the marketplace, perhaps because many marketers have not come to terms with their own aging. A person who disdains their own aging cannot understand older people because they cannot empathize with them. Empathy is the ability to identify with and understand another person’s situation, feelings and motivations *by feeling something of what the other person feels*. Empathy is an emotional, not a rational understanding. It is not invoked by smearing Vaseline on the glasses of a young person to simulate cataracts, or by tying a person’s preferred hand down to simulate the effects of stroke-caused paralysis, forcing them to use their nonpreferred hand. These “sensitivity” practices promote pity more than empathy. They ignore the fact that older people with such conditions have had more time to adjust than the hour required for a “sensitivity session.”

To experience empathy with older consumers means to see age as a *positive* development. This is not as difficult as it seems. Older people generally feel more positive than younger people about their current lives (Cohen, 1989). Having positive feelings about age when life remaining is short may seem illogical to a young person who loathes his/her own aging, but the point at hand stands: the inability to feel positive about one’s own aging is a barrier to understanding older people.

Mature-minded older people experience aging in self-reassuring ways. They understand that aging is the arrow of time superimposed on their life trajectories to make possible the yeasty experience of continuous becoming – continuing self-realization . “Becoming” requires the passage of time, and is the main object of growth: *the movement of an organism from a lower and simpler state to a higher and more complex state*. The imperative to develop and grow is a lifelong force designed by nature to promote continuous improvement in survival skills.

This imperative is the perennial force from which the central purpose of life – the realization of potentialities – draws power. Potential is the future that influences the present. Extinction of potentiality and its teleological influence is coterminous with extinction of conscious existence and not a moment earlier. Yet, virtually no marketing to older people reflects this fundamental tenet of life. Instead, images of stasis dominate.

Imperatives to develop and grow

Neither the end of family raising or career years, nor chronic infirmity nor terminal illness extinguish the power of developmental imperatives. This is because the wellhead of developmental imperatives is encapsulated in the biochemical codes of DNA. DNA codes contain the seeds of motivations that relentlessly urge us to realize our potentialities. We choose our responses to these urges, but we are not their author. We are ceaselessly subject to their teleological power – the power of the future (potential) to affect the present.

How is it that such a powerful force as the innate imperatives to develop and grow are totally ignored in marketing? Much of the answer lies in the inchoate resistance in our culture to any claim that destiny is not wholly subject to individual will – “You can do anything you set out to do!” The self-help book industry largely rests on the claim that almost godlike omnipotence resides in each person’s psyche, waiting to be tapped. We are conditioned from early childhood to think that we unilaterally control our future, that no destiny awaits us except one of our own making. We supposedly reach adulthood as essentially completed products, like pieces of machinery coming off an assembly line ready for service. In this completed state of development, we are presumed to be capable of doing whatever we set our minds to.

Neither science, common sense, nor our personal experiences support this belief. It is a narcissistic belief that denies reality. This belief is particularly misleading to people when they are in late adolescence and early adulthood, when resistance to notions that any higher order predisposes our behavior generally is strongest. This outlook promotes a false sense of equality in adult society which breaks critical links between generations. When intact, these linkages facilitate knowledge transfer between the experienced and the novice, equipping the latter better to negotiate life. Tattered and broken linkages between generations in modern society are another reason marketing – dominated by young people – broadly reflects lack of understanding of aging and aging consumers. From whom do young people learn about later life these days?

Intergenerational transfer of knowledge

Our culture not only widely disregards the value of intergenerational knowledge transfer between adults, but it also tends to regard people over 50 as obsolete. They often are shoved to the sidelines in jobs, or by “early buyouts” of their employment. They are depicted in marketing messages living largely purposeless, self-indulgent lives. The idea of any meaningful future for an older person, beyond “collecting rewards for working hard earlier in life” has little standing in marketing because it has little standing in society at large.

It is time marketers deal with the considerable evidence that we are not completed specimens at any age. Continuing development *is* life. All our lives we experience constant change in our values, needs, aspirations and behavior that progressively makes us more distinct (individuated) from others. Nevertheless, researchers widely classify consumers in typologies without regard to developmental changes. The fact that no typology system has ever become an accepted standard suggests there are critical weaknesses in traditional approaches to typing consumers. Typologies are continuously pushed on stage, usually bearing catchy names like “Bluebloods,” “New Traditionalists” and “Irreverents,” and so on, only to be later replaced by yet newer typologies.

Integrating development psychology

Significant improvement in marketing activities can be achieved by deeply integrating development psychology into research and practice. Researchers and practitioners would have a body of information to facilitate more accurate predictions of behavior and more successful campaigns. This would be true in all markets because, as children do, adults pass through predictable stages of physical and psychological change that shape their consumer behavior.

Market and consumer research is a \$400 million business. Much of it is wasted effort, as suggested by an annual failure rate of new products reaching more than 80 percent, and by a Wharton School of Business study that attributed 32 percent of marketing failures to "inadequate research" (Clancy and Shulman, 1991). Believing the best way to learn about consumers' needs and motivations is to ask them is one of the biggest contributors to failure. The truth is, "We have reason to doubt that full awareness of our motives, drives, and other mental activities may be possible." (Restak, 1994). Sadly, the economic stakes involved in a transformation of consumer research based on what Restak says makes strong resistance a certainty. The costs are too great for too many companies. Nevertheless, much is now happening that will make transformational change essential to the survival of traditional research companies. These events include revolutionary new discoveries in brain science.

Best source of information

Recent findings in brain science have deeply undercut the underlying premise in traditional consumer survey research that consumers are the best source of information about their behavior. Brain scientists have a plausible explanation for why consumers often indicate one thing in research but do another in the marketplace. It seems we use different sites in our brains and different processes to mull over abstract or hypothetical information than when we consider a matter that is directly relevant to our interests (Damasio, 1994). In effect, one person answers the researcher's questions while another shops. Both dwell in the same body.

In real life situations, consumers primarily evaluate incoming information viscerally (emotionally) in terms of its personal implications. In contrast, research subjects evaluate information primarily through reasoning processes. In real life, personally relevant decisions are a blend of visceral and mental information processing, with emotions being the primary assayer of value, according to Damasio (1994). Indeed, he argues, it is impossible for any of us to make personally relevant decisions without emotional evaluations. For this reason, lack of visceral processing in consumer research would account for high error rates in predictions of consumer behavior.

The rising adult median age – now close to 44 – also is having a major impact on consumer research. Partly this is due to increasing individuation that takes place in midlife and beyond. More pronounced differences between consumers in later life makes the creation of effective normative models of consumer behavior more difficult. Such models are more effective in younger markets because younger consumers' behavior is less differentiated.

A new construct of consumer behavior held to reduce dependence on traditional consumer research has been formulated by the author. Called developmental relationship marketing (DRM), this construct adds the dimension of human development to relationship marketing. DRM rests on the platform of a new definition of marketing:

Marketing: product-related information processing

Information processing styles

"Black and white" interpretations

Marketers process information based on research, their experiences and their biases to generate product-related messages for consumers. Consumers process information based on the content of marketers' messages, their own experiences and biases to consider and make buy/no buy decisions. The DRM definition of marketing highlights the importance to researchers and marketers of understanding how the mind/brain complex (M/B complex) receives and processes information. Yet, this receives remarkably little attention in research and marketing.

The M/B complex processes information differently at various stages of personal development. Traditional consumer research and marketing assume that after childhood we all process information basically the same. However, a substantial body of research has evolved to refute that. Information processing styles evolve across the life span, resulting in older people drawing significantly different meanings from a matter than they would have, say, 20 years earlier. Meanings inferred from an advertisement by older minds can be quite different from those intended by a young copywriter creating the advertisement.

The younger a person is, the more concrete their perceptions and the less sensitive their responses to metaphorical and nuanced meanings, at least in comparison with their later life self. Younger minds tend to perceive the world as being more "black and white" than more mature minds. As Adams points out, older people tend to demonstrate greater ability in "encoding deeper psychological and metaphorical meanings." (1991).

One of the most important practical implications of the differences between younger and older people in cognitive operations concerns communication styles. The disposition of younger minds toward "black-and-white" interpretations of reality calls for more concrete and direct expressions in marketing messages. And this is precisely the character of most advertising targeting younger consumers. However, the older mind is more disposed toward "shades of gray" interpretations of the world. This calls for less concrete and more indirect expressions in marketing messages.

Messages for older consumers that have a level of specificity which would appeal to younger consumers carry a higher risk of polarizing consumers between those who identify with the product and those who do not. More individuated minds produce more individuated perceptions of products. Younger, less individuated minds are more polarized by opinions of others than by product attributes.

Less detailed and more nuanced messages allow older consumers to define a product in their own terms. This may perplex those who are accustomed to older consumers wanting more information than younger consumers. But desire for more information tends to arise *only* after serious interest in a product is generated. Prior to then, older consumers generally are more interested in the prospective relationship than with the product and its producers.

Forging a bond – an emotional activity – is more important as a first step in older markets than in younger markets. Early heavy emphasis on product features and benefits may yield little response because sensitivity to emotionally neutral information decreases with age (Carstensen and Turk-Charles, 1994). Once the bond is established, the older mind will be more receptive to facts about the product, provided that facts are not embellished by superlatives and hyperbole. Older consumers are more intent

Five key motivating values

on making decisions with minimal influence from others than are younger consumers, reflecting, as Maslow said, “increased resistance to enculturation.”

Detailed discussion of the range of developmental changes in cognitive styles and other behavioral functions across the lifespan is beyond this paper’s scope. However, the underlying premise of DRM symbolizes the overarching role of personal development on consumer behavior:

Consumers’ needs, the motivations urging satisfaction of their needs, and the general courses of action consumers take to satisfy those needs primarily are determined by their current individual levels of personal development.

The extension of the above premise into practical application depends on a new model of human motivation. This model presumes all motivations to have roots in the brain, not in the conscious mind. In this model, the extension of this premise into practical application depends on a new model of human motivation. This model presumes all motivations to have roots in the brain, not in the conscious mind. In this model, root motivations originate in five systems of key underlying motivating values (KUMe values):

- (1) *Identity values*: survival and integrity of the individual.
- (2) *Relational values*: the individual’s connections in temporal and cosmic schemes.
- (3) *Centering values*: the individual’s purpose.
- (4) *Adaptational values*: personal growth.
- (5) *Conservation and renewal values*: energy management.

KUMe values, hence root motivations, originate in the brain because information received from the external world through the sensory organs far exceeds the capacity of the conscious mind’s working memory – its RAM, so to speak. To whittle incoming information down to manageable levels, the brain, working with the unconscious mind, screens incoming information based on what is sensed as being relevant to a person’s survival scenario. KUMe value systems contain the benchmarks for these subliminal screening processes.

Thus, root motivations are dynamic urges to take action on behalf of basic survival needs associated with identity, relationships, centering, adaptation and conservation and renewal needs. Free will enables *creative responses* to those urges, but does not originate them. Free will, operating at the level of the conscious mind, exists to exercise options and actualize potentials, ideally in a manner benefiting self and species.

KUMe values operate in two general aspects. The first aspect is *generic* KUMe values, so called because they are common to all humans. Generic KUMe values are mediated, in evolutionary terms, in the ancient parts of the brain’s architecture which contain the more primitive fight or flight, feed and mate imperatives. The second aspect of KUMe values are personal KUMe values which are primarily mediated on the mind side of the M/B complex.

In the DRM model, root motivations are activated by bipolar forces, much as the armature of an electric motor is activated by the opposing forces of two magnetic poles. The origins of root motivations are *always* internal – *never* external. Thus, in DRM theory, marketing messages do not motivate consumers. They bring consumers internally generated motivations into conscious fields of play where consumers make connections between their

Two evolutionary tracks

Relationships at risk

internally generated motivations and the product offered. Advertising cannot awaken what is not already present, any more than a picture can be made to appear on unexposed film.

Root motivations are viscerally (and emotionally) mediated because they rise from generic KUMe values. Thus, marketing messages generally will be more effective if they are designed to initially promote strong visceral/emotional responses. Research suggests this is particularly true in older markets because, with greater maturity, we rely more heavily on emotional reads of reality.

The bipolar forces in each KUMe value system are oriented to either the present world or to a broader cosmic scheme. The present world orientation generally dominates behavior in the first half of life; the more cosmic orientation generally dominates behavior in the second half of life as shown in Table I.

Our lives unfold along two evolutionary tracks. The first is the species evolutionary track. The second is our personal evolutionary track. Motivations underlying our behavior draw continuously from both tracks. This discussion concludes with an examination of the personal track.

I-values

We each have individual identities and powerful imperatives to sustain them. I-values, the source of reproduction and self-preservation imperatives, are the strongest force in our lives. The temporal pole (dependency) dominates behavior in the first half of life, reflecting younger people's dependency on others for behavior cues. The silent language of appearance is more critical for cue reception and generation among younger people, hence promotes materialistic and narcissistic behavior. Identity remains relatively socially dependent (immature) well into adulthood but, with the onset of mid-life, social dependency begins to wane as the processes of individuation promote greater autonomy. Until mid-life, the superficial values of society guiding a person inhibit levels of autonomy common to more mature personalities.

R-values

Relationships are necessary for orienting ourselves, being grounded, and having connections with resources for assistance in fulfilling our agendas. In the first half of life, our agendas tend toward worldly objectives. We seek relationships that help us with our personal objectives – gaining life partners, good jobs, job promotions, respectable positions in our social groups, and so on. The atemporal pole of spirituality generally has minimum influence.

Around the onset of mid-life, social relationships – especially marital relationships – frequently become at risk, as questions arise about the meanings and directions of one's life. We become more introspective. People

Generic KUMe value systems	Temporal pole	Atemporal (cosmic) pole
I-values	Dependency	Autonomy
R-values	Worldliness	Spirituality
C-values	Egocentrism	Altruism
A-values	Dynamism	Stasis
C and R-values	Disinvolvement	Involvement

Table I. Temporal and atemporal world orientation

Temporal pole dominates

commonly cry out, "I've devoted myself to family, spouse, job...now it's my turn." The inner self, suppressed for years by the social self's desires to look good, be successful and be socially well integrated, cries, "Let me out! Is anybody out there listening?" This foments so-called mid-life crises when the inner self presses us to learn more about ourselves and come to terms with who we really are. Social relationships take on a more experiential than opportunistic meaning. Rising thoughts about mortality promote rising interest in the spiritual. While a person may not believe in an immortal soul, something still arises to promote growing interest in enduring purpose and meaning.

C-values

We each live with dual purposes: promoting the welfare of self and the welfare of the species. In the first half of life, self is the dominant focus because the development and integrity of the individual is dependent on relatively single-minded focus on self. In mid-life, centering (purpose) shifts more toward the welfare of the group (species) as people begin thinking in terms of "giving back."

A-values

The desire to continue existence is both facilitated and made more complex by ceaseless changes in ourselves and our environments. Successful adaptation requires constant growth or continuous "movement from lower and simpler states to higher and more complex states." The temporal pole (dynamism) compels novelty seeking and experimentation among the young to promote development of survival skills. In later life, with libraries full of knowledge in our M/B complexes, we are more inclined to sort through and consolidate what we have learned.

C and R-values

In the first half of life, the temporal pole (disinvolvement) dominates regeneration behavior (*recreation*) in response to a need for relief from the influence and demands of others (spouses, children, bosses, etc.) The strain of dependence and subordination of self (I-values) in the first half of life generates strong desires to escape. These desires often mix with the A-values imperative for novelty to produce "mind-blowing" experiences that temporarily remove a person from their day-to-day freedom-constricted world.

In the second half of life, as the inner self becomes more assertive, the need for escape diminishes. Replenishment of energies more often involves some product. Such activities as volunteerism, various hobbies or travel for learning rather than for escape are examples of energy replenishment activities common among older people.

Conclusion

This paper has concluded with the introduction of a new marketing paradigm, presented in the context of its application to older markets. However, the broader intention of this paper is to demonstrate that a rising adult median age, revolutionary new developments in brain science, and high failure rates in achieving consumer research and marketing objectives are combining to pave the way for a new era in research and marketing. Further, the increasing interest in relationship marketing calls for understanding consumers *as individuals* so as to be effective with them on a

one-to-one basis. A developmental perspective on consumer behavior facilitates that objective.

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