
Segmenting the grey market: the case for fifty-plus “lifegroups”

Segmenting the
grey market

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Introduction

Several authors have recently focused on the growing “grey market”: adults who are aged over 50 years old (Beck, 1996; Mitchell, 1996; Kang and Ridgway, 1996; Weaver, 1996; Burt and Gabbot, 1995; Semon, 1995; Mazur, 1993). The catalyst for this development lies in changing demographic trends. Population figures and forecasts suggest that the traditional youth market, to which so much marketing effort has been directed in the past, is shrinking. The good news is the rise in the population of those aged over 50, creating a whole new marketing opportunity for several industries, including financial services, travel, health care, security and leisure activity (Beck, 1996; Weaver, 1996; Anon., 1994; Doka, 1992). The sports and exercise industry historically has tended to target the youth market to the almost total exclusion of anyone aged above 50 years old. Although the Sports Council and UK government continue to champion youth sport, shrinking population trends in the 0-15 year age group suggest this traditional sports market cannot be relied upon exclusively for the future. This realisation has alerted sport and leisure providers, as well as many other industry marketers, to the opportunities which lie in alternative target groups. Already in the US and Australia, the sport and exercise industry, among others, are vigorously targeting the grey market. In the UK, there is also growing evidence of marketing interest in the “older consumer”: B&Q’s over-sixties card; Norwich Union’s Lifelong Plus insurance product; and “grey media” such as The Oldie, Saga magazine and Mature Tymes.

There are good reasons for the sport and exercise industry to target the grey market, since their product is particularly attractive to the older consumer, if delivered in an appropriate manner. In the UK, sports centres[1] are showing a burgeoning interest in targeting the over-fifties. Yet, although there are examples of good practice, there remains in general a lack of understanding of the needs of the fifty-plus consumer. This is a failing common to many marketers, who have a tendency to approach the “greys” as a homogeneous group of “hard-to-please” customers (Mitchell, 1996; Semon, 1995; Anon., 1994; Kavanagh, 1994; Doka, 1992). In many instances, past failure to realise the potential opportunity which exists in marketing to older consumers can be put down to products which were poorly perceived and marketed (Semon, 1995).

This has in some cases created a vicious circle of disinterest in the older consumer. A better understanding of the motivations and constraints which influence the fifty-plus consumer can help marketers to deliver more appropriate products and services. This article will examine the evidence supporting the growth in the grey market world-wide; identify key issues related to understanding the fifty-plus consumer; outline a more useful segmentation approach to identify target groups within the over-fifties population, and finally as an example, demonstrate how this might be applied to segmenting the over-fifties market for sports centres.

The growth of the grey market world-wide

There is wisdom in marketers around the world recognising the grey market. It has been predicted that by the year 2000, there will be 390 million people world-wide aged 65 or over (Mutrie *et al.*, 1993). In the developed world, several countries are facing rapidly changing demographic trends. In the UK, by 2024 over 40 per cent of the population will be over fifty, with 18.7 per cent of the population retired, and by the year 2040, 20 per cent of the US will be aged over fifty (Anon., 1994 ;Burt and Gabbot, 1995). These figures alone account for over 43 million potential consumers (Chief Leisure Officers Association, 1996; Mintel, 1989; Di Gilio and Howze, 1984). Canadian society is also ageing, with 6.8 million people predicted to be over sixty-five by 2031 (Singleton, 1985; Colston, 1986), and Japanese demographics show similar trends (Fujiwara, 1987). Australian estimates suggest by 2031 20 per cent of the population will be over sixty-five, compared to 11 per cent in 1989 (Burns 1992). Beck (1996) suggests that by 2030 30 per cent of the population in OECD countries will be aged 60+, compared to around 18 per cent at present, but the rise in the numbers within the older generation is not restricted to developed nations. Even in developing countries within Latin America and Asia it is predicted the number of people aged sixty-plus will double to 14 per cent by 2030, and in China from the current figure of 10 per cent to 22 per cent (Beck, 1996). By the year 2000 over 400 million people will be aged 60+ within developing nations.

The evidence is overwhelming, but not only will there be more older people in the population, but life expectancy has increased by 20-30 years in the last century. Most Baby Boomers born in the years between 1946 and the early fifties are turning fifty, creating a large and attractive market who will have a very different profile from the ÖlderlyÖ of the past. As people pass through lifestages, their buying habits go with them, so, for example, the over-fifties of the future may wear more jeans and drink more Coke than their predecessors (Barnard 1995). This means that marketers cannot rely on the experience of consumer behaviour by past older generations as a measure of the behaviour of older generations today and in the future. This is why a new approach to the grey market is needed.

The grey market

Misconceptions of age

The inherently negative image of ageing based in the depressingly stereotyped images of those who adhere to disengagement theory of voluntary social withdrawal following retirement (Cumming and Henry, 1961; Watts, 1992) is being refuted in many ways. Recent studies suggest many older people have no intention of withdrawing from life, and sport and leisure activities have been suggested as important stimulators for better adjustment to old age (Crespo *et al.*, 1996; Mahon and Searle, 1994; Burns, 1992; Bortz, 1990; Palmore, 1979, Havighurst, 1977). With this large untapped market available, it would seem opportune for sports centres to address their marketing strategy towards this group of consumers.

In terms of guidelines towards developing an appealing and coherent marketing strategy for the fifty-plus market, there have been several issues raised by past research, both in the field of marketing and of sport and leisure. The next section will review some of the concepts and issues raised by previous work.

Marketing literature and research

Marketers who are guilty of assuming that “old” means “decrepit” will have to revisit their definitions of aged as a more demanding grey market defies such stereotypical labelling. Images of frailty and wrinkles have long deterred marketers from focusing on this group. However, industry opinion suggests a mental shift is required to adjust perceptions and overcome the negative connotations old age suggests to some marketers (Mazur, 1993; Kavanagh, 1994; Anon., 1991; Taylor, 1989; Andrews and McKeever, 1990). Most older people feel younger than they are, and often view the term “older” as applying to someone else (Doka 1992). Too many marketers are “young”, and their own self-reference forms a barrier to empathy with the over-fifties.

The elusive nature of the fifty-plus market and the multiple character of the fifty-plus consumer is illustrated in the diverse ways these terms are treated in the literature. In the main, this terminology in itself has created a barrier to reaching the grey market. Research by Age Concern, the British Market Research Bureau and J Walter Thompson have all confirmed that older people do not see themselves as “old” (Mazur, 1993; Mitchell, 1996; Anon., 1992). In the past products which are overtly targeted at “old people” have been rejected by older consumers. Even anodyne terms such as “golden years”, “mature” or “senior citizens” have their critics (Mitchell, 1996; Doka, 1992). Under the same principles as any consumer, older people buy products to fulfil needs, rather than in terms of age, and simplistic chronological segmentation is likely to fail as a result. Tactical marketing which bands groups of older people as consumers with shared needs is more likely to succeed.

Segmenting the fifty-plus market

What marketing literature there is related to the over-fifties tends to be overwhelmingly US research based, although a few UK studies have been undertaken, realising similar findings across this broad consumer category. The consensus is that it is an under-researched market, with most studies concerned with buying behaviour linked to shopping activities. This lack of research activity translates into a lack of marketing information on this group, compounding the preoccupation of marketers with more familiar consumer groups (Tynan and Drayton, 1985). However, the findings have identified several meaningful characteristics related to the behaviour of the fifty plus market. These are a generation who are marketing-literate, value-conscious and demand high levels of service (Mitchell, 1996).

As Burt and Gabbot (1995) concluded, the literature consensus is that like other customers, the fifty-plus market is not homogeneous, although often treated as such (Chief Leisure Officers Association, 1996; Mazur, 1993). A more sophisticated bases for segmentation is required. In straightforward demographic terms, discretionary income has been shown as a key variable (Gabriel, 1990; Bone, 1991). Financially, most studies suggest a "two tier" grey market, with some experiencing fairly affluent old-age. In most western developed countries there are older people who benefit from a variety of income sources: state pensions; occupational pensions; savings and investments and possibly a job (Beck, 1996). Mortgages are paid, children have left home and expenses tend to be lower for this market. The over forty-fives are Australia's wealthiest group of consumers (Burns, 1992), and the over fifties in the USA hold 51 per cent of all discretionary income, have a combined income of over \$800 billion, account for 40 per cent of consumer demand, 75 per cent of savings and over one-third of health club memberships (Doka, 1992). Others are less well provided for, experiencing a distinct lack of disposable income which places constraints upon their spending choices. This suggests that the financial dichotomy is more relevant in predicting fifty-plus buyer behaviour than simplistic age categorisation.

Certainly, it is straightforward to break up the market into life-stage segments (e.g. 50-59, 60-69 etc.) but tends to be also fairly meaningless. As Doka (1992) states, older people often have less in common with each other than younger generations. They did not have the unifying culture of global media and technology that today's youth market experiences, and thus often vary extensively in terms of family/marital status; ethnicity; geography, education and social class.

As Burt and Gabbot (1995) found, most of the research into shopping behaviour of the elderly is related to the elicitation of their needs and desires in relation to store attributes. Although there are both comparisons and contrasts between US and UK findings related to elderly shopper behaviour, there are some useful conclusions related to segmentation. Moschis (1992) reviewed several studies of shopping behaviour, citing the Centre of Mature Consumer Studies who surveyed 156 over-fifties. He concludes that there is a clear

difference in the reasons behind the buyer behaviour for different products by the elderly. This was supported by the work of Burt and Gabbot (1995) in the UK, who also found when they interviewed 838 older consumers that they were influenced by a variety of factors depending upon the store and the product category. This suggests one should not make assumptions of homogeneous influencers in relation to fifty-plus behaviour. However, central characteristics which have emerged from studies into fifty-plus shopping behaviour suggest these are consumers who are overtly brand loyal; seek comfort, reliability, good service and “a touch of class” in what they buy (Semon, 1995; Kreitzman, 1994). They are also the least likely to complain to manufacturers and regulators, and more likely to simply switch products when dissatisfied (Moschis, 1992). This might account for the paucity of consumer feedback from this group and might also suggest why marketers feel they are hard to please. A lack of post-purchase evaluation has resulted in few strategy alignments, and compounded fifty-plus consumer dissatisfaction. Identification of what would encourage loyalty in this group would be a step in redressing this misconception.

Emerging from a review of previous studies is the author's belief that marketing to fifty-plus consumers is not a single, finite action, but rather should emphasise the ongoing interactions between buyer and seller: the relationship which is developed. Past research reveals that the nature of the relationship, the level of involvement and the interaction which has taken place during the shopping experience are all strong influencers on fifty-plus buyer behaviour.

A body of research throughout the eighties conducted by Lumpkin elicited 1,952 “grey” respondents (Lumpkin, 1984; Lumpkin *et al.*, 1985). His investigation of clothing shopping behaviour tried to distinguish between the effects of age and retirement in the behaviour of older consumers. He developed the following lifestyle groupings: the inactive/apathetic critical shopper with little interest or enjoyment in shopping; the price/quality/guarantee conscious/personalising shopper, who feels young, is price conscious, and values brands and sales service, and the confident comparison shopper, who is the opinion leader, uses credit and compares shops to evaluate products. Wee (1993) also identified the desire for more personalised shopping among some older consumers, and more leisurely approaches, echoing Lambert (1979) and Lumpkin *et al.* (1985) who suggest differences among fifty-plus consumers in relation to the level of service and convenience they seek.

Based on a review of existing research related to market-based social support, Rook and Pietromonaco (1987) considered the behaviour of older shoppers who use consumer-market interactions as a substitute for the traditional social support (i.e. family, spouse) which is often missing in later years. They identified three categories of “beneficial functions of social bonds”: help, companionship or intimate interaction, and regulation. The suggestion is that service providers deliver these benefits to consumers. In terms of segmentation, some consumers will seek “help”, which is provided by emphatic listening, advice or straightforward material services. Others will seek “companionship” or more intimate interaction, which can be provided by an

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assistant who might discuss a common leisure pursuit, or share humour. Finally, “regulation” is viewed as feedback about inappropriate behaviour. Customers seeking social interaction have their needs supplied by service staff. This fits with Webster’s (1992) argument for a move from a transaction to a relationship focus, as well as previous service/relationship findings, and may prove particularly appropriate when dealing with the grey market.

Based on UK research, Gabriel (1990) suggested lifestyle segmentation for the over-55’s, and developed eight lifestyle groups based on the variables of health, financial status and marital status. Bone (1991) reviewed 33 studies, and also identified what he felt to be key variables: discretionary income; health; activity level; discretionary time and response to other people. He generated 32 possible segments of grey consumer. In the US, Moschis (1992), echoing Bone(1991) and Gabriel (1990) also suggested health as a key variable in segmenting the grey market, but linked it with what he described as “extroversion-introversion”. The suggestion was that some older people are private and home centred, while others are more interested in socialising and travel. By integrating social support literature with consumer retail patronage behaviour, Kang and Ridgway (1996) developed a conceptual framework which underlines the importance of the need for social support in explaining buyer behaviour in older consumers. Although untested empirically, it raises interesting points, given their suggestion is that consumers can be characterised by their circumstances in terms of whether or not they have high or low social support (e.g. family, friends), and their need for high or low market interaction. They posit four categories of consumer each identical except for their existing social support.

Kang and Ridgway posit that Consumers B and D who choose not to engage in marketplace interactions, prefer to buy mail-order, and have shorter shopping trips. Consumers A and C are more frequent “mall-shoppers”, and enjoy shopping trips primarily because they seek the interaction with sales people and fellow shoppers. Identification of these consumer “types” should, in theory, allow their behaviour patterns to be understood. From the shopping-centre research related to older consumers, clear common themes emerge, particularly in relation to income, health, quality/service levels and social interaction/relationships. Depending upon the market/product in question, segmenting according to needs related to these criteria would appear to be more appropriate, than mere chronological categorisation.

Table I.
Summary of consumer
categories

	High social support	Low social support
High market interaction	Consumer A	Consumer C
Low market interaction	Consumer B	Consumer D
Source: (Kang and Ridgway, 1996)		

Sports and leisure related literature and research

Marketing literature has already suggested differing motivations explain a consumer's need for a particular product. In terms of the motivations behind older consumers' participation or non-participation in sport, past literature has suggested several factors which parallel the segmentation criteria mentioned previously.

A survey conducted by the National Council for Ageing showed that there was little public perception that "greys" will be active in sports. Age norms often guide, reflect and reinforce non-participation by the fifty-plus in active sports. This can translate into sports providers underestimating the potential for veteran sports. However, in an extensive study conducted in Finland, Andersen *et al.* (1990) found participation in sports centre activities by elderly people was motivated by the perceived health dividend. This has been supported by research in the UK conducted by the Sports Council (1994a; 1994b) and several medical studies into gerontological deterioration which have found that exercise plays a vital role in reversing its advance (Barry *et al.*, 1993; Jacobsen and Kulling, 1989; Fournier and Fine, 1990). Thus, the medical evidence – both physical and psychological – advocates involvement in sport by older consumers.

More recently Watts (1992) has suggested sport involvement by the elderly as a solution to the problem of disengagement: successful adjusters to old age are more likely to be regular participants in physical activity (Palmore, 1979; Bortz, 1990). This ties in closely with the work of Kang and Ridgway (1996); Rook and Pietromonaco (1987) and Moschis (1992), where sports involvement could provide the same benefits as shopping, in terms of interaction and social relationships.

Losier *et al.* (1993) developed a motivational model linked to participation in leisure, based on the results of questionnaires administered to a group of 102 elderly Canadians. Although intrinsically investigating self-determination theory, their findings supported the importance of motivation as a factor in research dealing with the elderly, which had been suggested by earlier studies (Howe, 1987; O'Connor *et al.*, 1992). Their view was that different types of motivation lead to particular leisure outcomes in older people. Four types were identified: intrinsic (leisure for fun); self-determined extrinsic and non self-determined extrinsic (means to an end) and amotivation (not knowing why; no known motivation). Greater consumer leisure satisfaction will lead to greater leisure participation. If marketers can identify what motivates older consumers to participate in leisure, and if they can successfully communicate perceived benefits and reduce perceived constraints, then theoretically consumer satisfaction and participation will increase.

Some researchers have suggested that life cycle is related to motivation to engage in sport. Dodd (1991) suggests differing needs for different chronological groups (e.g. 50-59; 60-69). However, given the consensus of past literature related to the grey market, it would seem the addition of more

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meaningful criteria would be needed beyond age to determine lifestyle groups within this market.

Meaningful segmentation of the grey market: applications for sports centres
Building upon the work of previous authors and the key findings which emerge, the author suggests, the following, more meaningful categorisation of grey consumer.

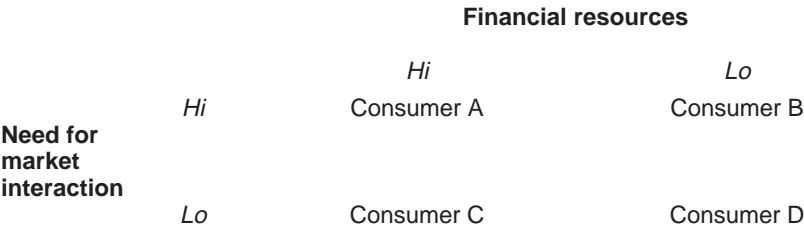
The state of health and level of social independence of a grey consumer have been shown to be more important variables than age for meaningful segmentation, since age is not necessarily an indicator of well-being. Some deterioration in health can usually be expected in older consumers, but that deterioration does not necessarily mean major health restrictions. However, it is logical to assume that most very old (over eighties) would experience health restrictions (Sports Council, 1992). Using this classification, it is possible to simplistically segment the fifty-plus population, but this alone will not allow understanding of buyer behaviour. Each sub-market needs to be further segmented using additional criteria to allow target markets to be identified, and to enable more sophisticated predictions of grey consumer behaviour to take place. For example, it has been shown that grey consumers are motivated by psychosocial needs, and their financial status. The following categories could be developed for the “New Old”. As a group, the “New Old” experience good health, independence and have extensive leisure time, making them ideal targets for sports centres:

Relating this information to the sports centre market, the following profiles can be established.

Table II.
A classification of
grey consumers

Young old	Pre-retired, no health restrictions Independent, restricted leisure time
New old	Newly-retired, few health restrictions Independent, substantial leisure time
Middle old	Some health restrictions, requires limited assistance, substantial leisure time
Very old	Extensive health restrictions, requires extensive assistance, substantial leisure time

Figure 1.
Categories of potential
“New Old” sports
centre consumers



		Segmenting the grey market
Consumer A	High level of disposable income; good health, high need for social support/market interaction from sports activity	
Consumer B	Low level of disposable income; good health, high need for social support/market interaction from sports activity	
Consumer C	High level of disposable income; good health, low need for social support/market interaction from sports activity	
Consumer D	Low level of disposable income; good health, low need for social support/market interaction from sports activity	<div>51</div> <div> Table III. Profiles of “New Old” consumers </div>

From Table III it is clear that sports centres can identify a more appropriate target group of grey consumers at which to direct their efforts. Aiming at all of these would be wasteful, particularly given the restricted resources of most sports centres. Limited means requires focusing on niche markets. Based on the above classification, both Consumer A and Consumer B would be more appropriate segments to target. As consumers, Group A will have health, leisure time, independence, high levels of disposable income, and be motivated to seek social interaction. Given that a key benefit from sport is social involvement, Group A consumers would be a market for which to develop sports activities which provide a high level of market interaction. Group B consumers are equally motivated by social needs, and would also benefit from such sports services. Financially, these groups could be differentiated. Group B

Consumer need	Sports centre provision	<div> Table IV. Needs related sports provision </div>
Quality/reliability/comfort	High quality facilities, equipment, Strong customer-care/customer-relations services	
Health maintenance (self-determined extrinsic motivation)	Activities adapted to 50+ health needs	
Health prevention (non-self determined extrinsic motivation)	GP referral schemes linked to sports centre activities	
Replace work “gap” in retirement	Coach schemes/volunteer roles for 50+	
High level social interaction/social support	Strong social element to sports activities. Friendly staff-customer relations. High quality customer care. Staff empathetic to 50+ needs. Emphasis on “group” activities. Creation of strong group feelings of belonging.	
Fun/pleasure (intrinsic motivation)	Sports services/activities tailored to 50+ abilities. Emphasis on enjoyment of sport.	
Low level social interaction/social support	Opportunities for individual sports	

consumers could be encouraged to use facilities in off-peak times with discounts (e.g. early-morning swimming), whereas Group A consumers might be attracted to more expensive activities (e.g. those involving special equipment, such as archery). Equally, Group A consumers might be appropriate targets for private, fee-paying sports centres, and Group B might be appropriate targets for pay-on-entry public facilities.

Taking Losier *et al.*'s (1993) work as a motivational model, and adapting it to the case of sports centres, the following needs based provision for fifty-plus customers is postulated:

This can be taken further by the development of the "Fifty-Plus Lifegroup Matrix" (see Table V). Based upon previous research findings, the matrix identifies possible groups of grey consumer in relation to the sports centre market:

	Intrinsic	Motivation	Extrinsic
Finance high/ Social support needs high	<i>Good timers</i> Fun-centred Group activity Staff directed Strong customer care/relations High quality facilities		<i>Health seekers</i> Health promotion Health maintenance GP referral Staff directed Strong customer care/relations Volunteer coaching High quality facilities
Finance high/ social support needs low	<i>Affluents</i> Individual activities Autonomous Low staff involvement High quality facilities		<i>Affluent health seekers</i> Health promotion GP referral Autonomous Low staff involvement High quality facilities
Finance low/ social support needs high	<i>Companionables</i> Discounts Staff directed Fun-centred Group activities Strong customer care/relations		<i>Directed</i> Discounts Health promotion Health maintenance GP referral Group activities Staff directed Strong customer care/relations Volunteer coaching
Finance low/ social support needs low	<i>Independents</i> Discounts Autonomous Low staff involvement Fun-centred		<i>Independent directed</i> Discounts Health promotion Health maintenance GP referral Autonomous Low staff involvement

Table V.
The fifty-plus lifegroup
matrix

Clearly the above are not mutually exclusive. It would be feasible to promote services which appeal to several groups but on a different level, for example activities can be fun, highly sociable, good quality and improve fitness (e.g. fifty-plus aerobics) which would attract several groups with differing motivations. For example, the Good Timers, Health Seekers, Companionables and Directeds might all be accommodated by such a service. In contrast, there are clearly groups which would require quite different services and appeals: an expensive, independently-based activity (e.g. hang-gliding) would be less suitable for a group such as the Companionables, but appeal to both Affluents, and Affluent Health Seekers.

This suggests why many sports centres may have been unsuccessful in the past with fifty-plus customers. A strategy of mass marketing would clearly fail, since it does not take into account the differentiation among the over-fifty population. In addition, the constraints to consumer participation shown earlier are further exacerbated by common service provider shortcomings: poor equipment and facilities; inadequate adaptation of activities; inappropriately targeted promotional messages focusing on irrelevant issues; staff behaviour which does little to promote the social support being sought by the older customer and a general lack of awareness of the needs of the grey market.

Conclusion

While the focus of this article is on the conceptual development of fifty-plus lifegroup profiles, a variety of issues and propositions emerge from which future empirical inquiry can be derived. As well as testing the matrix empirically to confirm the categorisation postulated, the author intends to explore the grey market in much wider research terms for several reasons.

Firstly, the grey market is no more challenging to understand and deal with than any other generation of consumers, and may be considerably less so than the nebulous "Generation X" which occupies the minds of so many of today's businesses. Previous "bad press" has made the grey consumer seem for some, impossible to please, and best abandoned. Others recognise the opportunities presented by the over-fifties, yet remain unaware of how to proceed, tending to approach them as a whole, rather than diverse. The above framework can be used to identify and define the multiple characters to be found within the fifty plus market.

The way forward for sports centres will initially require clarification of the demographics of their target market. Basic criteria of age and levels of disposable income are the starting point for the segmentation process. More sophisticated research will then be needed to establish the motivational factors which influence sport and leisure participation of their local fifty-plus population. It should be possible to identify groups of consumers who fall into the various Lifegroup categories, and establish which are the most attractive (in terms of size, accessibility etc.) for the centre to target. A well-equipped sports centre in an area with a high proportion of affluent "greys" might choose to market their products and services to Good Timers, Health Seekers, Affluents

and Affluent Health Seekers. This would require a high quality facility, state of the art equipment, appropriately trained staff and strong customer-staff relationships. Pricing could be at a reasonable premium if quality is maintained, as most would be willing to pay for good service. Promotional strategy could appeal on a combination of emotional and rational grounds – good health achieved in a friendly, sociable surrounding. This would enable high quality public facilities to compete with private, fee-paying organisations. Alternatively, a population of lower income “greys” would suggest less expensive, but value-led facilities for Companionables, Directeds, Independents and Independent Directeds. Certainly the importance of social interaction as a motivator in sport participation would suggest sports centres focus strongly on their relationship marketing, with customer relations developing loyalty among the greys.

The overriding principle being established is that targeted rather than “shotgun” marketing is more likely to succeed with grey consumers. Treating them as a homogeneous groups of difficult customers will simply result in lost opportunity. It is therefore time to consider how research in this area should proceed in the future. Using Sheth (1979) cited in Cornwell (1997), the following questions are addressed:

1. What has been the focus of fifty-plus research, and what should be the future focus?
2. How have we researched the fifty-plus market in the past and where should we go from here?
3. Why in the past did we choose to study the fifty-plus market, and what should be the future motivation for our continued interest in this area.

Most past research has been centred in the shopping behaviour of the over-fifties, but this is a fairly limited view of grey purchasing. Sports related research has also tended to be medically focused, rather than marketing focused, with few studies investigating sport and leisure as a “product” the grey consumer would seek. Additionally much research has been US based, and non-specific in its definition of the “grey consumer”. The conceptual model developed in this article suggests that as a starting point for future research, segmentation of the grey market into meaningful sub-groups would help marketers to better understand how fifty-plus consumers behave. It has already been shown that different influences affect grey buyers for different products and services. Research needs to establish what values, needs and motivations drive the grey consumer in order to suggest how organisations might fulfil those needs. Research also needs to explore more diverse buying situations for the fifty-plus consumer than in the past. Good health, high disposable incomes and extended leisure time make the “greys” potential consumers for a much wider range of markets: travel, home-services, sports and leisure, arts and entertainment and even technology. Although there has been interest shown in the past towards the grey market, it has been small-scale and limited, both in academic and industry terms. With the demographic trends of the future changing the balance of the population, grey

marketing power is set to explode in the future. This in itself is strong motivation for continued research interest in this area.

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