# EVALUATION OF AGE-RELATED LABELS BY SENIOR CITIZENS

BERT WEIJTERS

e-mail: bert.weijters@vlerick.be

MAGGIE GEUENS

e-mail: maggie.geuens@vlerick.be

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BERT WEIJTERS[1]

Vlerick Leuven Gent Management School[1]

e-mail: bert.weijters@vlerick.be


MAGGIE GEUENS

Vlerick Leuven Gent Management School[2], Ghent University, Brussels University

e-mail: maggie.geuens@vlerick.be

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[1] Contact: Bert Weijters, Senior citizens Marketing Research Centre, Vlerick Leuven Gent Management School, Bellevue 6, B-9050 Ghent, Belgium, mailto:bert.weijters@vlerick.be, tel: +32/9/210.98.76, fax: +32/9/210.98.75

# ABSTRACT

The age-related labels '50+,' 'senior'and 'retired' are evaluated by a 45+ sample. Results show the appreciation of the terms increases upon entering the 50+ / senior / retirement group and keeps on increasing with age once the treshold age is crossed. The findings that label evaluations are generally positive and that 65 years is the mode of indicated treshold age for senior citizenship lead to an alternative interpretation of previous research (Tepper, 1994): people under 65 might consider being labeled 'senior' undesirable because it is deviant from normality rather than because of the negativity of the label as such.


Keywords: senior; 50+; age labels; marketing communications

# INTRODUCTION

Although senior citizens are considered an interesting consumer group to a growing extent, more accurate information is still needed to guide marketing efforts targeted at this age segment (Günter, 1998). First of all, the determination of a cut-off point defining the 'senior age' is a delicate question (Schiffman & Sherman, 1991; Wolfe, 1993). Nevertheless, the age of 50 or 55 still seems to hold as a widely accepted boundary between senior citizens and younger groups (Szmigin & Carrigan, 2001; Dunne & Turyley, 1997, respectively). Defining a segment is only a start, another difficult step is designing an effective method to reach it. Despite efforts to discern subsegments in the senior market (Bone, 1991; Moschis, 1996), in business it still is a widespread practice to offer promotions, services or products to the mature market as a whole. In this context, Dunne & Turley (1997) point out a gap in our current understanding: *"There has been a notable lack of research on how responsive older people are to messages and cues directed at them precisely as older, elderly or senior."* Therefore, this study aims to examine how certain labels used as age segmentation cues are perceived and evaluated by the target audience as well as by people younger in age. At the same time, we try to pinpoint a treshold age for defining the senior group, based on the perception of respondents.

# PREVIOUS RESEARCH

The response of senior consumers to age segment oriented discounts is strongly influenced by their perception of age related labels. Tepper (1994) applies labeling theory in order to better understand the underlying processes: *"Elderly consumers may reject senior-citizen-type discounts to avoid self-devaluation that might occur with personal acceptance of the status (resisting private self-labeling) and/or to avoid stigmatization from others who become aware of the status (resisting social labeling)."* Thus, a basic presumption is that labels referring to a relatively high(er) age are negative in nature and therefore inhibit response to age oriented approaches. Tepper studies the effect of an age segmentation cue using the label 'senior citizens'. Depth interviews reveal 3 levels of responsiveness to consumer offerings promoted with age segmentation cues: (1) rejecting senior citizen discounts to avoid self-devaluation (based on private self-labeling); (2) rejecting senior citizen discounts to avoid stigmatization (based on public self-labeling); (3)

assigning positive meanings to the status that promotes senior citizen discount usage. These levels of responsiveness result in a five stage evolution to acceptance of the senior label, the final stage being 'unqualified disclosure'. In an experimental design, support is gathered for this model. In the youngest category, aged 50-54, lower discount usage intention is reported as a consequence of greater self-devaluation and greater perceived stigma. For the middle categories, aged 55-59 and 60-64, presence of age segmentation cues results in higher self-devaluation and greater perceived stigma, but not in lower discount usage intention. For the group aged 65 and over, no such effects are found. In general, self-devaluation increases with higher social visibility, especially for the cognitively younger group.

Dunne and Turley (1997) apply this theory to the responsiveness to banking schemes explicitly aimed at, again, 'senior' citizens. Survey results obtained among a 55+ sample indicate a high proportion of people acting according to the 'unqualified disclosure' level of Tepper (1994). Among other things, they conclude that *"mature adults did not appear to be concerned about the negative social consequences of their consumption behaviour."*

## RESEARCH OBJECTIVE

Since the response of senior consumers depend on the perception of age labels and since besides the label 'senior' no other labels have been investigated yet, the current study focuses on 3 age-related terms: two rather objective categorizations, 'retired' and '50+', on the one hand, and 'senior', the label used by Tepper (1994) and Dunne & Turley (1997), on the other hand. These 3 labels are very similar in meaning and/or etymological stem in different european languages.

Two different types of analyses are carried out. On the one hand, for each term, the comparison is made between people who belong to the category and people who do not. Down-ageing (chronological age − cognitive age) is taken into account as well, since people who are cognitively younger maybe more sensitive to the effects of private and public self-labeling (Tepper, 1994). For the term 'senior', we examine which age respondents consider the treshold. On the other hand, the three different labels are compared to one another to find out which of the 3 is evaluated best over all.

# RESEARCH METHOD

## RESPONDENTS

A postal questionnaire was sent to 4800 Belgian citizens aged 45-75, representative on age, gender, and place of residence. This resulted in a net sample of 621 useful responses, a response rate of 12.94%. 55% of the respondents are male, 45% are female. The mean age is 58 years; 42.7% belong to the age group 45-54, 32.1% to the group 55-64, and 25.2% to the group 65-74. 53% of the respondents are retired, 47% are still working. 37.7% of the respondents define themselves indirectly as senior (see below), 62.3% do not.

## MEASURES

Independent *measures*. *Sociodemographic* variables included are age and professional activity (working / retired). Concerning s*enior treshold age,* respondents are asked to indicate - on a scale listing decades (e.g. 60) and mid-decades (e.g. 65) - the age at which they believe a person can appropriately be labeled 'senior'. For *'senior self-perception'* the above treshold age is subtracted from the respondents own age. As a consequence, a division into two groups is obtained: those who consider themselves younger than senior citizens and those who already count themselves among this age group. *Down-ageing* (mean: 7.26, std.dev. 6.01) is operationalized by subtracting cognitive age from real age. Cognitive age is measured by means of the scale proposed by Barak & Schiffman (1981) and extensively validated by Wilkes (1992) (cronbach's alpha = .918; $\bar{x}$ = 50.78; s = 10.08). This measure is strongly related to age (r = .806, p<.001). The correlation between down-ageing and real age is smaller (r = .102, p = .011).

Dependent *measures.* Evaluation of each of the age-related labels on a 5-point likert scale ranging from '1=negative' to '5=positive' in answer to the question "Please indicate for each of the terms below which impression it gives you: '50+', 'retired', and 'senior'".

# RESULTS

Univariate anova's are performed for the evaluation scores of each age label seperately ('retired', '50+' and 'senior' respectively; see table 1). The categorization into people who belong to these labeled groups and those who do not is used as a fixed factor, while chronological age and down-ageing are used as a covariate (except for the 50+ analysis, here age is the categoric fixed factor).

## RETIRED

The evaluation of the term 'retired' is significantly influenced by age ($p=.01$) and retirement ($p=.04$). Down-ageing shows no significant effect. Retirees give an average score of 3.66 ($s = .07$), as opposed to the mean of 3.00 ($s = .07$) among people who are still active in the work force. Table 1 shows that the evaluation increases with age among the retirees.

## '50+'

Age is entered in an anova as a categoric fixed factor, using age brackets of 5 years. Age exerts a significant influence on the way respondents evaluate the label '50+' ($p< .001$). Scores go in a steadily increasing line, starting near the neutral point at the age of 45-49 and mounting up to '4' among those aged 70 and over. In a post-hoc Scheffé test, only these extreme age categories (the youngest and the oldest) differ to a significant extent. Down-ageing shows no significant effect.

## 'SENIOR'

On average, people in our sample indicate 64.11 years as the treshold age for becoming senior ($s = 7.87$). Only 13.7% of respondents consider someone a senior citizen before the age of 60, while 65 is both the median and the mode the age boundaries indicated.

The evaluation of the label 'senior' is significantly related to the binary division into people who perceive themselves as being younger than seniors and those who consider

themselves as being senior already (p<.001), while the effect of age as a continuous covariate is marginally significant (p = .07). Down-ageing shows no significant effect. Self-perceived seniors give an average score of 4.06 (s = .07), while the psychologically younger group gives an average of 3.12 (s = .07).  Among self-defined seniors, the evaluation scores seem to increase with age (table 1).

Insert Table 1 About Here

## COMPARISON 'RETIRED', '50+', 'SENIOR'

The evaluation scores of the three terms significantly differ from one another (repeated measures F (1, 546) = 6826.808, p<.001).  In a paired samples t-test, each difference is significant at a .05-level.  '50+' is perceived in the most positive way, followed by 'senior' and 'retirement' respectively.

Insert Table 2 About Here

## IMPLICATIONS

The results of the current study show, first of all, that the age-related labels tested are perceived in quite a positive way.  Especially '50+' and 'senior' are evaluated rather high and can, therefore, probably be used as age segmentation cues in marketing practice. One should not do so indistinctly, however: the appreciation of the terms increases when entering the categories labeled (50+, retirement, senior) and keeps on evolving in a positive way with age once the treshold age is crossed. This finding makes it even more important to rightly pinpoint the relevant tresholds, an obvious matter when discussing 50+ and retirement, but more of a thorny question for the often used 'senior'-label.  In our belgian - partly french, partly dutch speaking - sample, 65 years is the median and mode treshold age indicated.  This figure contrasts rather sharply with the common use of the ages of 50 and 55 years as a treshold (e.g. resp. Bone, 1991; Buck, 1990).

Based on the above, we make the following conjecture: part of the labeling effects found in Teppers (1994) experiment are probably due to the appropriate perception of an inappropriate classification rather than to the inappropriate perception of an appropriate classification.  People under 65, especially those aged 50-54, might consider them being labeled 'senior' as undesirable because it is deviant from normality, although the label itself is not perceived as being unfavourable, if correctly applied, e.g. to people aged 65 and over (Johnson, 1995).  This possible alternative explanation can be avoided in future research by operationalizing age identity in terms of the age segmentation cue used in the experiment, i.e. by asking people whether or not they consider themselves 'senior' instead of using categories 'young', 'middle-aged', 'older' and 'elderly' (Tepper, 1994).

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Tables and figures

# TABLE 1

## Mean scores label evaluation by age and identification category

| Age | 'retired' | | | | 'senior' | | | | '50+' | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Non-retired | | Retired | | Non-senior | | Senior | | 50- | | 50+ | |
| | $\bar{x}$ | s | $\bar{x}$ | s | $\bar{x}$ | s | $\bar{x}$ | s | $\bar{x}$ | s | $\bar{x}$ | s |
| 45-49 | 3.11 | 0.11 | 3.00 | 0.84 | 3.15 | 0.11 | 3.25 | 0.25 | 3.30 | 0.12 | / | / |
| 50-54 | 2.94 | 0.12 | 3.55 | 0.21 | 2.99 | 0.13 | 3.50 | 0.42 | / | / | 3.46 | 0.11 |
| 55-59 | 2.83 | 0.21 | 2.94 | 0.22 | 3.17 | 0.16 | 4.08 | 0.24 | / | / | 3.67 | 0.11 |
| 60-64 | 3.07 | 0.40 | 3.60 | 0.15 | 3.46 | 0.20 | 3.88 | 0.14 | / | / | 3.65 | 0.12 |
| 65-69 | 2.50 | 0.50 | 3.79 | 0.11 | 2.79 | 0.32 | 4.13 | 0.14 | / | / | 3.71 | 0.14 |
| 70+ | / | / | 3.97 | 0.14 | / | / | 4.26 | 0.11 | / | / | 4.02 | 0.15 |
| total | 3.00 | 0.07 | 3.66 | 0.07 | 3.12 | 0.07 | 4.06 | 0.07 | 3.30 | 0.12 | 3.66 | 0.06 |
| p* | 0.040 | | | | 0.001 | | | | 0.001 | | | |

p of F main effect of fixed factor non-retired/retired, non-senior/senior, 50-/>=50 resp.

# TABLE 2

## Mean scores for three age-related labels

| | N | Mean | Std. Deviation |
|---|---|---|---|
| 50+ / les plus de 50 ans | 565 | 3.58 | 1.23 |
| gepensioneerd / retraîté(e) | 584 | 3.29 | 1.26 |
| senior | 582 | 3.47 | 1.29 |