

10 Tips for Marketing to a Mature Audience

The specialist Advertising & Marketing consultancy, **Evergreen Direct**, has been designing successful direct marketing appeals to American ‘seniors’ for more than 15 years. They offer these tips to help new mature marketers get started.

1. Know your market. In the same way that every automobile isn't a Ford, every member of the mature market isn't a “senior.” Those over 50 are part of a multi-segmented group, each segment having its own wants and needs. What's more, each age segment can be defined further by income, ethnic status, health, discretionary time, and more. Is your target market in their early fifties, possibly with children still in college and likely still part of the working force? Are you talking to those in their early 60's who may well have impending retirement and health concerns?

The point is, when it comes to the mature market, one size does not fit all. It's important that you identify the segment to whom you are selling and take the time to incorporate that knowledge in everything from your copy and design to your choice of media.

2. Just the facts, please. “Been there, done that,” may well be the battle cry of the over 50 set. The most effective sales message to this group explains in a clear and straightforward way exactly why they should be interested in what you have to offer and exactly what benefits they will receive.

3. Build relationships. As a whole, this market values personal ties and will take the time to get to know you and your product or service. Experience tells them that few things require an instant decision. It's unlikely that they will respond well to pressure tactics.

4. Use life stage marketing. Life-changing events (a child's marriage, retirement, moving, health problems, etc.) are defining moments for this market. Use these events to create connections. For example, market fitness products by focusing on the parents' free time now that the kids are gone - or financial services products that provide enough post-retirement security for a dream vacation.

5. Educate the market. Some of the most successful campaigns educate the market on real-life concerns while subtly slipping the product message in between the lines. American Express, for example, built its pre-retirement base by sponsoring seminars on fraudulent telemarketing. Promotional events were low-key, but those attending knew the sponsor cared enough to help them protect their money

6. Design with eyes in mind. No matter how young they may feel and act, diminished vision is a fact of life for most people over the age of 50. Set type in a readable size (12 point is recommended) and use plenty of white space, bold

headlines and subheads to make copy a pleasure, rather than a chore to read.

Consider column width when designing. While long copy is acceptable to this group, which overall prefers a strong rationale for buying, shorter columns are easier to read than type set across an entire page width.

In photography and graphics, four colour is preferable to black and white. Choose models with some sensitivity to your market. Clearly today's over-50 group is not confined to rocking chairs...or to the golf course. Use photography and art that reflect the lifestyle of the group to whom you are speaking.

7. Avoid Scare tactics. Scare tactics and discouraging news about aging won't motivate this group to act or buy. Consider this: Seven in ten people over 50 say they love to try new things; roughly 10 percent of those attending college are over 50; health club memberships by this group are up nearly 150 percent since 1988. Direct marketers who recognize the joys of aging stand a much better chance of reaching this market.

8. Don't call them names. Probably the quickest way to turn off the younger members of the over-50 group is by offering them “senior” discounts, or products designed for “seniors.” When speaking to those over-65, it pays to avoid labels such as “old” and “elderly”. As one ad executive says, “the only label these people like is ‘grandparent’.”

9. Demonstrate your credibility. If your company has been in business for 25 years, say so. If you're new on the block, emphasize your commitment to customer service. Testimony from satisfied clients, research results, professional endorsements, documentations and evidence are all key copy elements.

10. Remove the risk. Offer a money-back guarantee, free trial period or lifetime warranty. Reassure the reader that there are real human beings at the other end of the correspondence. Use names in your copy as you talk about the people who will be making the product, handling the account, or providing the service you offer.

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How to...

The biggest hurdle for Madison Avenue is its belief in five key assumptions about mature consumers - some dating to the days of I Love Lucy - despite research to the contrary:

✔ **Myth 1: Mature consumers are brand loyal.**

This is the single-biggest myth, experts say. Consumers 45 and over are just as likely as younger consumers to experiment with or switch brands, according to a study by AARP and RoperASW. "will find themselves rewarded," says Jim Fishman, publisher at AARP Publications.

✔ **Myth 2: Mature consumers care only about price.**

Consumers 45 and up are more likely to buy higher-priced brands and cheaper price than people younger than 45, says Stephen Frost, research director of AARP Publications. "These consumers are not eating cat food on limited budgets." read Consumer Reports," he says.

✔ **Myth 3: Mature consumers don't shop the Web.**

The image of technophobic old fogies dies hard. The numbers tell a different story: Roughly half of 50-plus consumers own personal, and 70% have Internet of those PC owners have shopped online; 78% have made purchases.

✔ **Myth 4: Mature consumers think alike.**

AARP says marketers must speak to at least three groups: leading-edge boomers, 45 to 56, still in their peak likely to buy higher-priced brands and earning years; the gap generation, 57 to 65, who are planning work and lifestyle changes; and consumers 66 and up, entering retirement years.

✔ **Myth 5: Marketers can reach mature consumers as "spillover" by advertising to younger consumers.**

Marketing is becoming so segmented that mature consumers need their own messages, Frost likely to buy higher-priced brands and represent half the population, and the traditional target of consumers aged 25 to 44 years old will shrink." Consumers 45 and up are more likely to buy higher-priced brands and cheaper price than people younger than 45, says Stephen Frost, research director of AARP Publications. "These consumers are not eating cat food on limited budgets." read Consumer Reports," he says.

For those who are serious about targeting the 50-plus customer 10 tips for selling to Seniors

- **Do not treat all Seniors similarly.** Using age as the only determinant can be very misleading. You'll get better results using age combined with income and net worth in determining the market.
- **Be prepared for contradictions.** Mature customers can behave inconsistently -sometimes altruistic then selfish, thrifty then spendthrift, concerned then indifferent. The reason? They apply different criteria to different decision-making situations. They decide first on the basis of perceived value; if it's low priority cost come first.
- **Don't assume staff understand seniors.** Sensitivity training of seniors is critical to a bank seeking to build lasting associations with older customers. With 70 percent of bank Sine qua non et a azid salam at et satrium usque hocest ehm a et rubin leui zad quinque et plicati frmeon ofee. staff being under 35 years of age, they need constant reminders of how to provide quality service to older customers. The reason? They apply different criteria to different decision-making situations. They decide first on the basis of perceived value; if it's low priority cost come first.
- **Lose the stats.** Not because Seniors don't understand them; they've just heard too many to trust them any more. Younger people might be impressed by a barrage of statistics. Their elders respond better to emotional pitches. And they like it to be presented with a whole solution for their needs rather than only being shown one type of financial product.
- **Sell the company first, then its products.** As they age Seniors like to be connected to a bank that has a good reputation for all its activities not just for making shareholders profits. Get the bank's community and charity work high up the agenda.
- **Don't wear blinkers.** That is, don't avoid the problems of poor hearing and eyesight. Staff should assume it's possible they are dealing with a customer who has diminished faculties until they learn otherwise. But don't shout; speaking clearly and carefully (not s-l-o-w-l-y) is enough.
- **Juniors skim, Seniors read.** So efforts on printed publications is well rewarded. Make it easy-to-read with no financial jargon. Small print is out but huge type is patronising. Use serif fonts for body text. The reason? They apply different criteria to different decision-making situations. They decide first on the basis of value; if it's low priority cost come first.
- **Symbols mean more.** Especially for those with longer memories. Home, pets, children, famous landmarks are all useful. But, please, no solitary trees on bleak landscapes warded. Make it easy-to-read with no financial jargon. Small print is out for pensions or health information. It's been done to death - literally when it appeared on the credits of Six Feet Under!
- **Seniors can take it.** They don't shy away from what old age will mean but that's no reason to emphasise pain or physical constraints. Treat them with respect AND honesty by showing you know aging brings its pleasures as well as decline. The reason? They apply different criteria to different decision-making situations. warded. Make it easy-to-read with no financial jargon. Small print is out They decide first on the basis of perceived value; if it's low priority cost come first.