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Organizing the Baby Boomer Construct: An Exploration of Marketing, Social Systems, and Culture

By Jeremy H. Lipschultz, Michael L. Hilt, and Hugh J. Reilly

Abstract: Baby boomer trends are applied in the development of a conceptual framework that offers a social systems and cultural model for future studies. While there has been considerable recent attention paid to baby boomers, the studies lack a coherent theoretical base that would allow for more advanced and continuing research. Aging baby boomers heading into retirement present excellent research opportunities for scholars.

Aging baby boomers, a generation born between the years 1946 and 1964, present a profound set of research opportunities in the areas of marketing and politics. Since the dawn of modern advertising and public communication, there has never been a group with the financial resources, political interest, and desire to influence the course of history. The children born after World War II burst onto the scene at a unique moment in history:

The boomers—a generation born into national wealth and power, raised on the promise of their limitless potential and self-worth, reared on television and advertising, enthralled by the wonders of modern science and medicine—are, for all their differences, a most potent emblem for the long American Century (Zeitz, 2005, p. 48).

This article explores the literature focused on baby boomer trends, applies findings in the development of a conceptual framework, and offers a model for future studies. While there has been considerable recent attention paid to baby boomers, the studies lack a coherent theoretical base that would allow for more advanced and continuing research. This is somewhat surprising given the obvious connections to sociological research, media studies, and other work.

A Sociological Basis for Study

Urbanization has been considered by sociologists to be one of the “master trends” of the 20th century—an era in which the baby boomer generation was born (Lowery & DeFleur, 1995, p. 6). Industrialized societies tended to be viewed as “culturally rootless and personally anonymous,” and this altered traditional lifestyles:

People still had families and friends, but the increasingly mobile, differentiated, and bureaucratized society was one that tended to reduce close personal ties between people rather than strengthen them (pp. 7–8).

As baby boomers rang in the new millennium, theorists emphasized postmodernism and postindustrialism, but there was considerable debate about the “cultural logic” of the arguments (Jameson, 2001, p. 550), and the core term culture, also falls short:

...we must go on to affirm that the dissolution of an autonomous sphere of culture is rather to be imagined in terms of an explosion: a prodigious expansion of culture throughout the social realm, to the point at which everything in our social life—from economic value and state power to practices and to the very structure of the psyche itself—can be said to have become “cultural” in some original and yet untheorized sense (p. 582).

In other words, the rapid expansion of culture that baby boomers have presided over since the 1960s needs to be addressed in theoretical terms. In this sense, development of specific concepts would allow for a deeper understanding of *age-based* concerns. For example, Park (1974, 1931) linked culture and community as mechanisms that are used to control environments and peoples:

It is because what is customary in the community becomes habit in succeeding generations that the fund of tradition which we call culture persists and accumulates. Once habits formed by individuals have become conventionalized, sanctioned, and transmitted they become a communal possession (p. 3).

In this sense, cultural studies explore the concept of “social cohesion” (Janowitz, 1952, p. 232). This is what Stamm (1985) referred to as “community ties” (p. 56). While Janowitz and Stamm both emphasized the importance of place, community can also be considered a state of mind. For example, this is a generation that shared the experience of the Vietnam War era in America, and this is a context that is frequently revisited through politics and media. This involves not so much what Dewey (1917) termed “physical juxtaposition,” but rather “genuine intercourse—of community of experience” (p. 35). As early as the middle of the last century, Katz and Lazarsfeld (1955) identified the importance of the “youth culture” (p. 296). Opinion leadership on topics such as fashion and movies seemed to be influenced by age. Katz and Lazarsfeld suggested that “advice-giving is most likely to flow among people of more or less the same age” (p. 305).

Aging baby boomers share an experience of culture and communication that is defined by media usage and a desire to explore themselves and their world. The boomer experience may be linked to what economist Richard Florida (2004) has called the “creative class”—a new global economy based on creative work:

The Creative Age requires nothing short of a change of world view. Creativity is not a tangible asset like mineral deposits, something that can be hoarded or fought over, or even bought and sold. The U.S. must begin to think of creativity as a “common good,” like liberty or security (p. 136).

Similarly, business consultant Roy Spence has argued that advertising, rather than being an advertising business, is a “visionary ideas business” (Coughlin, 2006, para. 1). Spence suggested that advertising is short on big ideas: “We’re in the idea business, because ideas will be the currency of the 21st century” (Meyers, 1999, p. B1). Advertising creativity has been described as the product of individual creative ideas, creative teams, social roles, and cultural influences (Vanden Bergh & Stuhlfaut, 2006).

In a broader sense, understanding baby boomers in the context of marketing and politics requires that we recognize cultural forces and the importance of a market economy. As McManus (1994) outlined, market

theory includes consumer-defined quality and value, consumer responsiveness, market-self correction, producer motivation, efficient allocation of social resources, and freedom of choice (pp. 4–5).

Media and Marketing

Marketers, advertisers, and public relations professionals are accustomed to separating their target audiences into neat little segments. While every target audience has diversity, perhaps none is as diverse as older consumers. If we are to believe the AARP (previously called the American Association of Retired Persons), the older consumer segment begins at age 50 and stretches all the way to centenarians.

Thompson (1990) grouped seniors into three broad categories: “active seniors” (50–64 year olds), “less active seniors” (ages 65–74) and seniors over 75-years old (pp. 28–30). Herzbrun (1991) also split seniors into three segments: preretirement years, where people are still working but planning for their retirement; active retirement years, when grandchildren's needs and concerns about health become more important; and the “elderly” years when seniors become more sedentary (pp. 15–16). What is important is not how older consumers are labeled, but that the marketer or communicator recognizes there are distinct differences in each target audience. These differences help to determine the methods, media and mindset used to effectively reach these disparate groups of seniors.

Demographics and Psychographics

The grandparents and parents of baby boomers survived the Great Depression and World War II. This generation typically believed in working, saving money, and planning ahead. However, as they raised their baby boomer children and grandchildren, they were faced with an emerging consumer culture at a time of relative prosperity. By the time the boomers reached midlife, their sheer numbers and increasing affluence took on increased importance in American culture.

One cultural issue was a change from the 1990s when higher percentages of boomers were said to express and exhibit consumer brand loyalty. The sedentary lifestyle of older consumers traditionally made them good prospects for books, hobby supplies, movies, and health aids (Herzbrun, 1991). However, Underwood (1990) found that “older consumers” had only marginally more brand loyalty than other segments of the population (p. 30). As baby boomers age, traditional brand loyalty may continue to erode.

There are many factors influencing the buying behaviors of older Americans. Bone (1991) narrowed it down to five major characteristics:

1. Disposable income—approximately 33% of older Americans had a significantly higher level of disposable income than the average American.
2. Health—nearly 40% were in poor health.
3. Activity level—approximately 60% still considered themselves “active.”
4. Free time—80% had heavily scheduled days leaving little free time.
5. Social time—most older consumers, 60%, were “Sociables,” choosing to spend the bulk of their time in groups (pp. 47–49).

Yankelovich (2004) reported the 50 + market controlled 70% of the United States household net worth, and that spending was projected to increase by 900 billion dollars in the year 2010. While aging baby boomers are an increasingly important target market, Yankelovich found that only 17% considered themselves as loyal to specific product brands—bursting the stereotype that older consumers become set in their ways.

The United States Census Bureau has projected a steady rise in the percentage of 50-plus consumers to 16.6% of all American males and 19.5% of all American females by the year 2025. In other words, within the next couple of decades, nearly one in five Americans will be heading to or in retirement. This could be particularly important because of the centrality of television in the lives of boomers (Zeitz, 2005). Dychtwald (2003) estimated that already 40 million retirees spend an average of 43 hours a week watching television and that, as a group, they have the lowest rate of volunteerism of any age group (pp. 6–12).

Thomas and Sullivan (1989) found that, “The mature customer is healthier, wealthier and wiser, especially about money matters, than any other group of this age in our history” (pp. 32–34). Older customers fit one of two groups: pre- and postretirees. Two basic fears for retirees may be (a) that they would outlive their savings and (b) that they would become sick and have to be cared for by family or health care professionals. These twin fears may tend to influence many of their buying decisions (Thomas & Sullivan, 1989, pp. 32–34). Older consumers may be cautious spenders, in part, because of the dramatic effect of declining available income in retirement. Income, however, does not tell the entire story. In many cases, mortgages have been paid off, and large items may be paid for with cash. Living expenses, with the notable exception of medical expenses, are often lower.

Older consumers between the ages of 50 and 64 tend to be healthy and in their peak earning years (Waldrop, 1992). Men at age 55 can expect to live another 22 years, and women can expect to live for another 27 years. Some members of this group retire before 65, but even those few often work part-time somewhere else once they retire.

Among “mature householders” over 65, Social Security becomes the primary source of income (p. 24). Unfortunately, workers whose incomes were modest when they were employed paid less into the system and will have lower retirement incomes. The median incomes for “mature householders” are lowest among older women who had little or no employment experience. These women make up 65% of householders over 85 (p. 28).

The conclusions about boomers' impact often are contradictory because of varying views about their activity versus inactivity. Still, the group that is likely to have the single biggest impact upon our nation is the baby boomers. The vanguard of this group has already become part of AARP's target market (Dychtwald, 2003):

The assumption that boomers would migrate through life's stages in exactly the same way as the smaller and more traditional generations before them proved to be way off-base. More indulged as children, boomers were also more inclined to question the status quo and more willing to speak out and challenge authority than members of any previous generation (p. 7).

Dychtwald contended that at every stage of their lives, boomers have had to “fight through the bottleneck that their own numbers have caused” (p. 8). While they have received more attention than any other group, the odds against receiving the services and benefits they want has always been an uphill challenge: “As boomers migrate into maturity, their vast influence over the economy, social policy and culture in general will transform America into a gerontocracy” (p. 8).

Boomers are predicted to try to postpone old age, and their desire for personal growth and new lifestyle challenges will “render obsolete the traditional ‘linear life’ paradigm” (p. 9). Boomers won't follow the traditional pattern of education, career, then retirement and leisure:

It will become normal for 50-year-olds to go back to school and for 70-year-olds to reinvent themselves through new careers. Phased retirements, part-time and flex-time work, and

“reirements” will become common options for elder boomers who either need or want to continue working (p. 9).

According to a Merrill Lynch retirement survey, 81% of boomers expected to work past the age of 65. Dychtwald interpreted this as evidence that aging baby boomers “want the action” and “don't want to be on the sidelines” (Adler, 2005, p. 54). As noted above, these views are frequently challenged by alternative interpretations.

In the end, the 50-plus crowd is difficult to categorize either demographically or psychographically. According to the AARP, the group spent more than \$400 billion on apparel and entertainment in 2003, making them a true economic force. However, while those between 50 and 65 have much higher average incomes than the national average, average incomes drop rapidly after 65, the traditional retirement age.

Marketing, Aging, and “Forever Young”

Older consumers account for more than 40% of total product demand (Lewis, 1996). For the 50-plus age group, discretionary income and personal assets of their households drive consumer demand (Thompson, 1990). The biggest mistake made by most marketers is to lump all those over 50 years of age into one homogenous group. However, despite attempts by greeting card manufacturers and the AARP, there is nothing magical about the age 50. Most workers still have many productive years left in their career. What is significant is whether a person is retired or still working. It appears that lifestyle is more important than actual age—supporting the idea of what Stephens (1991) labeled as the concept of “cognitive age”—older people may have a cognitive age that is 10 to 15 years younger than their actual age (p. 37). That is, their values more closely match the interests of younger people and may have great impact on planning for marketers and advertisers trying to reach this age group. Older consumers who are cognitively young can be reached by many of the same methods employed to reach younger audiences. They are active. They need many of the same goods and services. They may be good prospects for travel services, cars, and other leisure activities.

The question arises, are boomers essentially cognitively young? One answer may be found in the anecdotal data that suggest older people are increasingly an important segment in the video game market. *Business Week* called some of these consumers “gaming grannies” with one 69-year-old using the moniker “Old Grandma Hardcore” (Hahn, 2005, para. 1).

In contrast, consumers who are cognitively old may be more interested in products and services that better fit more sedentary lives (Stephens, 1991). They may be more interested in products and services, “...which help them to cope with a future that is likely to be seen by them as negative” (p. 45). Cognitive age can also have an effect on how marketers reach older consumers. Stephens (1991) suggested that those who are cognitively young are easier to reach because they are more likely to be seeking new information. By targeting younger markets, media may also be effectively used to reach those that are cognitively young. Dr. Andrew Weil, the author of *Healthy Aging*, advocated a perspective that resonates with aging baby boomers:

I do not subscribe to the view that aging suddenly overtakes us at some point in life, whether at 60 or some other milestone...I find it more useful to think of aging as a continuous and necessary process of change that begins at conception...To my mind the denial of aging and the attempt to fight it are counterproductive, a failure to understand and accept an important aspect of our existence (Weil, 2005, p. 62).

The idea of cognitive age was supported by Thompson (1990):

The comparative vitality of today's 50-plus consumers creates younger, healthier self-perceptions. Some experts contend that today's older Americans generally feel as much as 15 years younger than people did at the same age a generation ago. Communicators should always address this segment in a tone consistent with this positive, upbeat, younger self-image. Emphasizing the negative aspects of aging will only reflect negatively on the message (p. 29).

Thompson suggested a five-point strategy to effectively reach older consumers:

1. Segment the message. Realize that baby boomers just reaching the 50-plus age group have a much different outlook than do those consumers already past 75 years of age.
2. Use the time factor. Seniors have more time or perhaps just know how to use it more efficiently. Many marketers use this fact to create exhibits or build interactive relationships with seniors. Many older consumers also have more flexibility than their younger counterparts. This can also work to the advantage of marketers. Thompson lists fast food restaurants and movie theaters as two kinds of businesses that have been successful in attracting older consumers during traditional down times.
3. Provide detailed information because older consumers are more willing to read labels, do comparative shopping, and carefully evaluate a product or service.
4. Take advantage of seniors' inclination to join groups. Marketers should network with these organizations. Marketers whose products or services benefit these organization's members, might find these organizations willing to endorse their products. In addition, many marketers, notably financial institutions, have created their own clubs or membership organizations specifically designed to offer discounts and other product benefits to their members.
5. Use the concept of "added value" to attract older consumers. This is often done through providing better service. It might be something as simple as printing brochures in larger typefaces or adding phone lines to answer customer's questions. Added value can also be reinforced by marketers adding benefits to club memberships. An example would be banks that offer discounts on trips to local sites and special events for their members (Thompson, 1990, p. 29).

Many conventional marketers take their cue from advertisers when devising a marketing plan. Advertisers have long been in love with the 25 to 49-year-old target market. That group is a clear priority. This made perfect sense when the baby boom generation fell into the younger age group. However, now that the baby boomers have begun to move past age 50, plans may need to change.

For years, marketers ignored the older consumer unless they were selling a product or service specifically targeted at seniors, such as dentures or nursing homes. Now seniors have become one of the hottest of all target markets. Still, there is a "great deal of variance of wealth" among members of the mature market (Miller, 1991, p. 11). Although some may have high levels of discretionary income, as well as home equity, many would still fall below the poverty line without their Social Security checks. The apparent bimodal distribution warrants careful consideration.

Businesses may see opportunities in the 50-plus market, but they are not always sure how to approach it. Products, such as cars, health/beauty aids, and airlines may have a lot of appeal to older consumers, but they are rarely featured in ads for these products. As an example, a content analysis of newspaper advertisements for banks looked at how senior citizens were used as models in those ads. Peterson (1995) found that older consumers were not shown as often as their younger counterparts, especially when taking into account the percentage of older consumers that use bank services. In addition, seniors tended to be shown in a less favorable light than their younger counterparts. Not surprisingly, this phenomenon is not as pronounced in the ads of banks focusing specifically on older consumers (Peterson, 1995).

There are many advertisers that do not look beyond basic demographic data when examining older consumers. Adler (1996) suggested that there are a few simple rules to follow in developing an effective marketing campaign for seniors: (a) avoid stereotypes, (b) accentuate the positive, (c) empower the consumer, (d) divide and conquer, and (e) draw on life-stage events and issues (p. 32).

There are some industries and companies that by the 1980s and 1990s were the first to focus on older consumers. United Airlines was one example. In 1985 they launched "...Silver Wings Plus" which, for a membership fee, allowed people 55 and older to receive discounts on hotels, car rentals, and United fares. The average Silver Wings Plus member was 72 years old and had an annual income of around \$70,000 (Miller, 1991, p. 13).

Marketers previously focused on younger women have begun to see the value of targeting the 50–70-year-old age group: "This group is more educated, active and affluent than any preceding generation of women" (Barletta, 2005, para. 1). Women control 80 percent of household spending and, on average, they live longer than men. Among the businesses that stand to gain from this target market are health care providers, real estate firms, airlines, hotels, health clubs, financial service companies, and banks (Weissman, 1999; O'Connell, 1998; Underwood, 1990; Gardiner, 2001; Karrh, McKee, & Pardun, 2003). Over time, marketing and advertising have diffused into every walk of life, including public affairs.

Politics, Social Construction of Reality, and Opinion Format

Aging baby boomers have also become an increasingly important segment of the candidate pool and the electorate. For example, seniors were among those less than a year after the 2004 presidential election to turn against President George W. Bush and view him as an unsuccessful president (*Senior Journal*, 2005, para. 2). These aging baby boomers have been linked to post-World War II politics, America's counterculture of the 1960s, and a polarizing political climate. Opinion formation is driven by many factors, but it is heavily influenced by experience and environment.

We can think of media portrayal of boomers as constructing reality through the spread of information. The social construction of reality theory has three main tenets at its core: "Society is a human product. Society is an objective reality. Man is a social product" (Berger & Luckmann, 1966, p. 61). Social construction of reality argues that each individual is born into a world where others teach them reality. These can be parents, religion, teachers, friends, or even, as researchers Lang and Lang (1984) posited, television. Perhaps more than any other medium, television's use of close-ups and live coverage of events gives viewers a sense of familiarity with distant or otherwise unknown people and places (Lang & Lang, 1984). McQuail (2007) sees individuals as "learning through the media" in a process that helps define social reality by offering a consistent view of accepted facts:

We learn what our social environment is and respond to the knowledge that we acquire. In more detail, we can expect the mass media to tell us about different kinds of social roles, and the accompanying expectations, in the sphere of work, family life, political behavior, and so on. We can expect certain values to be selectively reinforced in these and other areas of social experience (p. 26).

McQuail suggested "a form of dialogue between persons and fictional characters or real media personalities and also in some cases an identification with the values and perspectives of these 'significant others'" (p. 26). For example, Robinson and Anderson (2006) found that while overall portrayal of older characters in children's cartoons was positive, a number of negative mental and physical characteristics can be seen—attributes such as wrinkles, anger, and forgetfulness are the same ones accepted by audience members. Likewise, Solomon and Englis (1994) argued that product advertising may define reality:

“...audiences who treat mass media images as reflections of reality may be said to have their realities engineered by marketers” (p. 1). Solomon and Englis further argue that any environment where consumption of information occurs is a possible vehicle for reality. As viewers watch a movie, television show, or music video, or even play a video game, they may be unaware that what appears to be a reflection of reality is really a manufactured construction reflecting a change of goods and services between an advertiser and a celebrity or creative producer. However, aging baby boomers have lifelong experiences with visual media and, therefore, may possess specific visual literacy skills and media literacy “knowledge structures” (Potter, 2005, p. 22). Their ability to actively engage with visual media, their degree of social disengagement, and their interest in civic participation are valuable areas for future research. As this group reaches retirement age, they face important choices about how they will spend their remaining years.

A Systems Approach to Baby Boomer Research

Given the wealth of demographic and psychographic data on the baby boomer generation, any attempt to organize research about marketing to this group falls short without modeling the potential relationships with social and cultural factors. From a social systems perspective (Vanden Bergh & Stuhlfaut, 2006), baby boomers can be viewed as clients of services from agencies and other entities. This inevitably involves the economic needs and organizational values of those businesses and agencies targeting boomers. (see Figure 1) Entities not only need to see boomers as important consumers, they also need to possess role orientations that value this group.

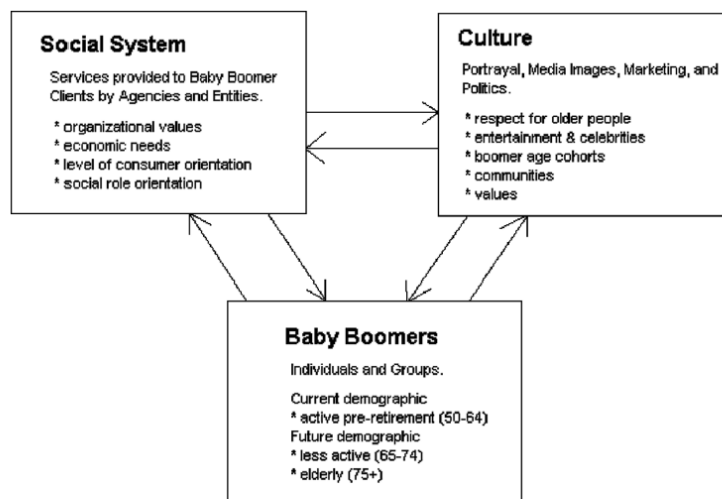


Figure 1. Adaption of Vanden Bergh & Stuhlfaut (2006) social system model of advertising.

Social systems produce goods and services consonant with cultural images, media portrayal, marketing, and political realities. For example, cultural interest in entertainment and celebrities might lead a business to employ these elements in a marketing campaign targeting boomers. Thus, culture is an important input into the business planning process.

The decision to target market baby boomers will lead to various consumer responses. The reaction of the market place to efforts by entities in the social system ought to influence future decisions within the

system. Likewise, media messages will be met with interest or disinterest by baby boomers. The assumption of a systems approach is that each of these components is constantly in flux—adapting to changes in the culture and social system.

Discussion

This proposed systems model suggests the importance of market forces, interests, and consumer choices. Dominant cultural images are seen as consonant with values of the social system, as well as the power of a self-correcting marketplace. Aging baby boomers are increasingly an important target market for advertisers. Thus, boomer values may drive interest in, for example, entertainers and celebrities who are popular with this age cohort.

Businesses, the health care industry, and social service agencies will need to pay closer attention to baby boomer clients. This may require changes in organizational values, new types of consumer orientations, and focus on a changing economic landscape.

A social systems and cultural approach to the study of aging baby boomers offers a rich set of new research questions: How do organizations adapt to serving baby boomers? What role will media images play in transforming assumptions about aging? To what extent will baby boomers be able to remain active in the postretirement years? Will the social system and culture re-define what it means to be elderly? How can a social systems and culture approach enrich our understanding of the baby boomer construct? How should current theories about aging be reexamined and revised?

One limitation to any research involving the baby boomer cohort is the 18-year age span (1946 to 1964). As these people grow older, the differences between older and younger boomers are likely to be more pronounced. The present study theorized about baby boomers and offered potential research questions, but no new primary data were collected. This needs to be done in order to confirm the validity of a systems approach.

Those aging baby boomers who head into retirement with higher levels of disposable income, better health, more interest in remaining active, increasing amounts of free and social time, and an interest in travel present excellent research opportunities for scholars interested in the baby boomer construct. The rapidly expanding and developing Internet presents an additional unique element in the study of engagement and disengagement of older people. Communities—local or online—offer rich possibilities for increasing our understanding of how marketing, social systems, and culture define baby boomers.

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