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Images of the Senior Population Portrayed by the American Insurance Industry

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IMAGES OF THE SENIOR POPULATION PORTRAYED BY THE
AMERICAN INSURANCE INDUSTRY

A Thesis

Presented to the

School of Communication

and the

Faculty of the Graduate College

University of Nebraska

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

University of Nebraska at Omaha

By

Gina Magee

December 2004

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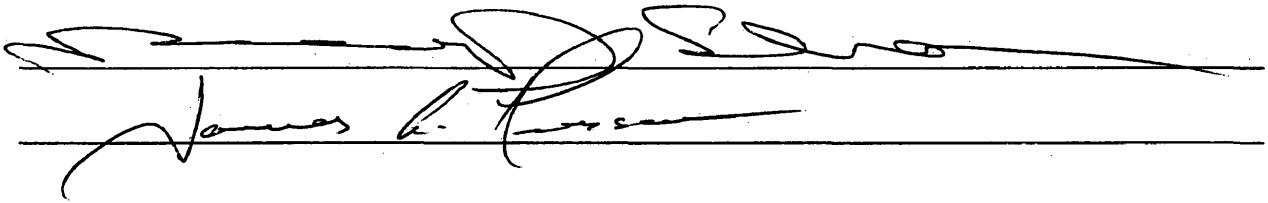


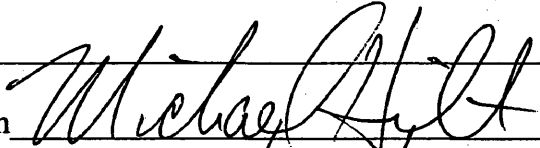
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IMAGES OF THE SENIOR POPULATION PORTRAYED BY THE
AMERICAN INSURANCE INDUSTRY

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University of Nebraska, 2004

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The senior generation is a rapidly growing segment of our population. The need for corporate America to target these individuals for goods and service will continue to increase. One powerful image often used to capture a target audience is the photograph. A photograph used in advertising that portrays an older adult in a positive manner may increase the likelihood of seniors purchasing a good or service from the company that is the owner of the portrayal. Although there have been several studies regarding the portrayal of people in advertising, there have not been any studies found that analyze the portrayal of senior adults in health and insurance web sites. This study seeks to add to the current literature about the advertising portrayal of senior adults through a content analysis of health and insurance web sites. A content analysis of 37 web sites were reviewed which yielded 28 photographs. The analysis shows that the health and insurance industry favorably portrays the senior population as a whole.

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Chapter 1

Introduction

According to the U.S. Census Bureau's report "Keeping Up with Older Adults: Older Adults" (2000), 25 million men and 31 million women were aged 55 and older in the year 2000. As this segment of the population grows, the need for corporate America to target these individuals for goods and services will also increase. The older population, similar to other age groups, requires specialized target marketing in order to attract their attention. Important elements such as catchy phrases, enticing graphics, page layouts and photography capture the spirit of a targeted audience and are all items that need to be carefully considered when vying for a particular group of people. This may especially be true for older Americans due to the sensitivity that is associated with aging and becoming a senior citizen.

One group of people that may be sensitive to aging is the Baby Boomers. The Baby Boomers are born between the years of 1945 and 1965 (Keister & Deeb-Sossam, 2001). In the year 2004, the Baby Boomers are between the ages of 39 and 59. Many do not consider themselves as seniors or being old. This reasoning can be explained by three factors – retirement, healthcare and grandparents. First, many people do not retire from work until at least age 65, with many retiring well after the age of 65. Second, healthcare is a major topic in our society today. The health insurance especially designed for seniors – Medicare – cannot be purchased until an adult is at least age 65. Third, the traditional role of a grandparent is no longer associated just with old age and visiting grandchildren

on the weekend or vacation. Today, grandparents may be middle-aged adults who might be the main caregiver of a grandchild. McMahon (2003) found that 60 percent of grandparents living with their grandchildren are younger than 60 years of age. These grandparents are more likely to be responsible for their grandchildren (50 percent) than those age 60 and over (31 percent).

Regardless if a person is a Baby Boomer or beyond the Baby Boomer age, one marketing entity that concentrates on the senior market is the health and insurance industry. Companies that offer goods and services such as prescription drugs, insurance products, and financial advice target the ever-growing market of the older population. The reason that the health and insurance industry focuses on targeting the senior market is because it fits nicely into the supply and demand of this older population. As people grow older, the need for more prescription medicines, various types of financial services and insurance products also dramatically increase. Certain types of insurance, such as Medicare Supplement insurance, are specifically designed for the older population. In fact, one must be at least 65 years old to buy Medicare Supplement insurance.

There are two very important issues associated with people aging and the need for corporate America to capitalize on people growing older. One issue is the sensitivity of aging. As corporate America increasingly targets the senior market, there becomes a need to be sensitive to the image of the older population. Stereotypes that portray aging adults in a demeaning manner might contribute to a downward spiral of societal attitudes that have become negative with reference to the older population. The second critical issue that needs to be addressed is whether or not corporate American fulfills the needs of

the senior market. As the population grows older as a whole, it is the responsibility of society to ensure aging adults are treated with care and with the right intent.

In this thesis, these two aspects are examined by analyzing the content of health and insurance companies' web sites that specifically target individual consumers. To determine which web sites should be reviewed for analysis, six search engines were utilized. Similar to the work of many other researchers (Peroutka, 2001; Kisely, 2001; Anselmo, Lash, Stieb, & Haver, 2004; Graber & Weckmann, 2002), search engines were selected for the entry of the keywords "senior health and insurance companies." The web sites under review were examined for overall content, which includes text, graphics and messages conveyed. Since the visual image can be a very powerful tool, photographic and graphic images were utilized as the main source of determining the portrayal.

Only health and insurance companies that target individual consumers, not employers, are analyzed. Additionally, health and insurance companies who specifically target younger individuals were not included in this study. This includes health, financial services and insurance products, such as dental insurance, that are typically not purchased by old people. Car insurance web sites will also be excluded. Car insurance web sites do not target the senior population, and tend to not have older people in their advertisements or on their web sites. Another elimination process included duplicates. If the same web site appeared on more than one search engine results, the material was only reviewed once.

It is clear that there is a need to study the images and portrayal of the senior population and this endeavor will be considered a necessary task. Although there are

several studies that involve the older population, no studies were identified that specifically target how aging adults are portrayed in health and insurance web sites, and if corporate America is meeting their needs. Since the population is becoming older, the need to complete further research on the senior market will increase each year.

Chapter 2

Review of Literature

In order to provide comprehensive research into the portrayal of the senior population in images contained within health and insurance industry web sites, several topics were reviewed. To manage the review of literature, the topics were grouped into four areas of research.

The first area of research is specific to demographics and statistics relating to the older population. The review of literature in this area of research primarily contains U.S. Census Bureau data and special reports relating to aging adults. Reviewing data, which specifically provides information regarding the current population of the senior market, will assist in providing an accurate assessment of this population and will aid in the assumptions of future trends.

The second area of research regards the communication, interaction and preferences of the older population. Various topics are researched within this review of literature. Topics such as physical health, memory, service preferences, retirement and planning thoughts, and personal situations, such as dating, are all included. This area of research is distinctively important because it provides basic concepts regarding the personal side of aging adults. This information can translate into assumptions on how older Americans want to be treated, viewed and their preferences regarding everyday life and communication.

The third area of research reviews web site content and information. Since the Internet is still a fairly new medium, previous studies were reviewed and utilized that specifically contained information regarding Internet content reviews. These previous studies of Internet content reviews helped to provide a foundation of the methodology for this study on the portrayal of aging adults in health and insurance company web sites. The review of web site literature is not confined to only health and insurance web sites, but also includes research pertaining to various types of industries. Not limiting the web site review of literature specifically to health and insurance web sites will serve two purposes. First, it expands the knowledge base since there are very few studies that involve the review of Internet web sites pertaining specifically to health and insurance companies. Second, it provides valuable information with regard to which method is the best approach in reviewing web sites. Reviewing web site literature will provide insight regarding which web sites should be reviewed, specific elements to search for in a web site; and determining which graphical items to rate. These concepts will assist in the critique of health and insurance web sites specific to the portrayal of older Americans.

The fourth area of research is centered on the actual thesis topic. The review of literature in this section contains specific studies regarding past articles that have reviewed the same topic of the portrayal of older adults in advertisements or other forms of media. Although there is not a wealth of information in this section, due to the lack of studies that have been completed, it will help to provide a foundation and report the progress of portraying the senior population in various communication channels. It is optimistic to assume that, over time, the portrayal of older adults in various mediums will

increasingly become more positive. Also included in this section is research that is specific to health and insurance issues.

Demographics

In order to study the portrayal of aging Americans in health and insurance web sites, we must first understand how large the current population is and how big this population will become in the near future. According to “All across the U.S.A.: Population Distribution and Composition, 2000” (2000), the U.S. population is growing older. “The median age of the population in 2000 was 35.3 – the highest it has ever been. In 1990, the median was 32.9” (p. 1). Although this statistic pertains to a younger age, it is relevant to demonstrate how the population as a whole is getting older.

According to “U.S. Interim Projections by Age, Sex, Race, and Hispanic Origin” (2004), in the year 2000, there were over 35 million Americans age 65 and over. This accounted for 12.4 percent of the total population. It is projected that in a quarter of a century the number of people age 65 and over will double with the percent of the population increasing by over a third. In 2030, it is projected that there will be over 71 million Americans age 65 and over, which will account for 19.6 percent of the total population. Within this group, those who were aged 85 years and older had the highest percentage of growth from 1990 to 2000 (Hetzl & Smith, 2001). The population of 65 years and over increased 12 percent from 1990 to 2000. The greatest increase in this group was Americans between the ages of 85 to 94 years old – which accounted for a 37.9 percent increase. The smallest increase in the group of people age 65 and over is

Americans between the ages of 65 to 74 years old – which accounted for a 1.6 percent increase. This small increase reflects the relatively low number of births in the late 1920s and early 1930s. This trend is expected to reverse. The small increase of Americans between the ages of 65 and 74 will soon become a much larger group and increase as the oldest Baby Boomers reach age 65 – which will occur in the year 2010.

There are several other interesting statistics regarding the senior population. In “The 65 Years and Over Population: 2000” (2001), the following demographic information is provided.

1. Women outnumber men in the 65 years and over population. In 2000, there were 14.4 million men and 20.6 million women.
2. The West and South regions had the most growth with the Midwest and Northeast having the least growth. The highest percent of increase was 20 percent in the West. The lowest percent of increase was 5 percent in the Northeast. When analyzing state specific information, Nevada has the largest increase in the older population with a 72 percent increase. Rhode Island has the smallest increase in the older population with one percent.
3. The percent of people age 65 and older living in a nursing home decreased from 1990 to 2000 by .6 percent (5.1 percent to 4.5 percent).

It is evident that the older population will become a large economic force in this country starting in the next several years.

Most people have encountered a personal experience with an older person in terms of parents, grandparents, extended relatives, friends, co-workers and neighbors.

Due to the generation gap, the younger population typically has certain stereotypes regarding older adults. Common stereotypes, in relation to the older population, include married, home-owning hermits, with limited discretionary cash, but possible high net worth, poor health and interest in political news. Often thrown in the mix are snowbirds – those individuals who live in the Southern region during the winter (or all year) and then travel to the Northern region during the summer. Grouping all older adults into these categories is unfair, and in several cases untrue, but not completely unfounded. Many of these traits represent the older population as indicated in the chart below (“Demographic Profile”, 2003):

Table 1.

Personal Facts of Older Adults

Percentage of adults ages 65 to 74 voting in the 2000 Presidential Election	69.9%
Percentage of adults over age 65, married with spouse present	70.1%
Percentage of homeowners ages 55 to 64	81%
Percentage of income spent on Entertainment for adults ages 55 to 64	5%
2001 Family Net Worth, ages 55 to 64	\$727,000

These facts are good indicators for the future of the population due to the expansion of the senior population. For example, the population of people age 65 and older increased 12 percent from 1990 to 2000 (Hetzl & Smith, 2001). With medical advances and new technology, people are living longer. In fact, “A child born in the

United States at the beginning of the 20th century might expect to live 47 years. By the end of the century, life expectancy increased to 74 for men and 79 for women” (“Keeping Up With Older Adults: Older Adults”, 2000, p. 1). Additionally, Polyak (2000) reported that Americans over the age of 65 have seven trillion dollars in wealth, which is over 70 percent of the country’s assets.

Communication, Interaction and Preferences

In the review of communication, interaction and preferences of the senior population, several topics were explored in an effort to provide an all-encompassing look at this rapidly growing group. Topics ranging from service preferences to dating and lifestyle changes were included in the review of literature. Even with an older person’s own personal experience, such as dating, image is a very important factor. Coupland (2000) found that to act and look older in a dating advertisement is less marketable compared to build a positive self image with forms of age denial. As Moschis (1996) indicates:

When people experience major life events, they often change their outlook on life as they re-evaluate their wants, goals, and roles on both personal and consumer levels. As they go through these changes, older consumers’ needs for products obviously change, but so do their perception of and responses to advertisements and promotions (p. 45).

Moschis (1996) classified the life-stages of older adults into four categories: Healthy Indulgers, Healthy Hermits, Ailing Outgoers and Frail Recluses. The Healthy

Indulgers were identified as 18 percent of the 55 and over population and had the fewest life events such as chronic health conditions, retirement concerns and coping with the death of a spouse. The Healthy Indulgers are more likely to move to a different location later in life and are seeking independent living in the form of townhouses and condominiums. Out of the four categories, this group most closely resembles Baby Boomers (Moschis, Bellenger, & Folkman Curasi, 2003). The portrayal of this group in health and insurance web sites should focus on their current lifestyle of an active life, with possibly the inclusion of a sunny, snowbird location.

The Healthy Hermits consist of the largest group of seniors with 36 percent of the 55 and over population. Healthy Hermits have experienced life events that affect their self-disposition, such as the death of a spouse. Since they are less socially interactive, they tend to stay in their original homes where they raised their children. In targeting this group of seniors, health and insurance web sites should concentrate on a happy, home environment with possibly grandchildren present.

The Ailing Outgoers (29 percent of the 55 and over population) accept their aging and realize their limitations in life, but do not adjust their environment accordingly. They tend to be financially conservative and are concerned with looking socially acceptable. The Ailing Outgoers are also likely to move to a different location later in life. This group is the most likely to be concerned with how older people are portrayed in advertisements (Moschis, Bellenger, & Folkman Curasi, 2003). The portrayal of this group by health and insurance web sites should focus on couples who are active, nicely dressed in modern attire, but located in a conservative environment, such as a park.

The last group, Frail Recluses, comprises of the smallest segment of the 55 and over population (17 percent). They also accept the aging process, but have made adjustments in their life to compensate for their age. Frail Recluses also have become more spiritual since the death of a spouse. Similar to the Healthy Hermits, they are also likely to stay in their original homes. Health and insurance web sites should portray this group of seniors in a bright location with possibly reading or capturing their spirit of volunteering their time in the community.

There are several factors to consider when communicating with the senior market. Researchers have discovered many elements that can improve communication with the aging adult. For example, older adults are more alert in the morning and less alert in the evening (West, Murphy, Armilio, Craik, & Stuss, 2002). Many advertising designs and communication points can also affect interaction with the senior market. Contrary to popular belief, the older population as a whole does not have a preference for large font sizes (Pettigrew, Mizerski, & Donovan, 2003) or a substantial preference to discount programs (Spiller & Hamilton, 1993). Additionally, they are more concerned with financially providing for their grandchildren than they are providing for their children (Wright, 1999).

A concern for the older population is trust, building relationships and convenience. Due to their age, there may be a potential for older consumers to become victims of financial fraud. Pettigrew, Mizerski, and Donovan (2003) summarize that companies “develop trusting relationships, treat older clients with dignity and respect, ensure the full disclosure of all fees and commissions, and keep up to date with relevant

changes in the financial environment” (p. 341). Other research also found that establishing relationships with the older population is likely to attract current senior customers to new company advertisements (Spiller & Hamilton, 1993). Additionally, Moschis, Bellenger, and Folkman Curasi (2003) found that the main reason for older adults to initiate and continue their relationship with a financial provider was primarily linked to two factors. The ability to conveniently reach the provider ranked highest at 46 percent, and the ability and willingness to explain various financial services ranked second. Slightly over 42 percent of the respondents indicated this factor to also be very important. Balazs (1995) also found that the senior market places a high priority on convenience. In relation to her study pertaining to over-the-counter products, respondents indicated the decision to purchase was dependent on the convenience of the store and overall ease of shopping.

Web Sites

The review of literature specific to web site content review was varied according to topic. Topics ranging from online content of privacy notices, to finding the appropriate information by utilizing keywords in a search engine, to how web sites provide a source of information, were all included in the review. Utilizing past web site content review studies will assist in the methodology of this study. First, there are thousands of web sites, with hundreds of web sites pertaining to the health and insurance industry. Selecting which web sites to review is a difficult task without previous

research. Second, each web site is different in design. By reviewing past studies on Internet content review, a determination can be made regarding which elements to review by utilizing a previous study methodology. Third, rating the web site for effectiveness is a very subjective task. By reading prior research, a previous methodology can be selected on how each element should be rated.

In a study analyzing Internet sites for headache information (Peroutka, 2001), a very simplistic approach was taken with regard to selecting which web sites should be reviewed. The top ten leading search engines were utilized by entering the keyword of headache. The number of web pages identified by each search engine were recorded and analyzed. Subsequently, the top ten results from each search engine were compiled and listed in order of appearance (for a total of 100 page listings). A cross-examination was completed to determine which web sites most frequently appeared in the results. This appears to be a very fair and valid approach in determining which web sites should be reviewed according to the subject.

Additionally, in the Peroutka (2001) study, the approach in rating the web site content was also simplistic and produced valid results. Each web site was reviewed in five categories. The five categories included basic information, content, accuracy, references and site design. Each category was awarded a maximum of twenty points based on the quality of information utilizing a pre-identified rating component. For example, zero points were awarded if the web site did not contain any information on citing references. Conversely, twenty points were awarded if the web site contained

references attached to primary medical sources as well as links to other relevant web sites.

In a study which reviewed the content of online privacy notices (Milne & Culnan, 2002), the approach of determining which web sites should be reviewed was derived in a more complex manner, partly attributed to the topic being studied. In this study, the information provided in the previous four web sweeps, which was directed by the Federal Trade Commission (FTC), were utilized. Information from two of the four web sweeps was obtained through a Freedom of Information Act request. The authors of the study provided the information from the remaining two web sweeps. This data was compared across the top 100 web sites. Information regarding how the top 100 web sites were selected was not provided.

Many researchers determined which web sites to review by entering a keyword into one or more of the top search engines (Peroutka, 2001; Kisely, 2001; Anselmo, Lash, Stieb, & Haver, 2004; Graber & Weckmann, 2002). Since the researchers completed their reviews during different time periods, a variety of “top” search engines were utilized. Some of the common search engines included www.google.com and www.yahoo.com. Kisely (2001) indicated that the nine search engines that were selected were based on the search engines that were available on the home page of Netscape and Microsoft Explorer, two popular Internet browsers.

Other researchers utilized different methods to determine which web sites to review. These methodologies were often more specific to the area of research. For example, Griffiths, Christensen, and Evans (2002) selected seven pharmaceutical sites

that would be of interest to practicing general clinicians. Doupi and Van Der Lei (1999) selected clearing houses and indexing sites to identify sites eligible for review based on a set of criteria. Last, in the study of how *Fortune* 500 company web sites assist journalists in news gathering, all 500 company web sites were reviewed (Callison, 2003). The actual number of web sites that were reviewed ranged from seven web sites to 500 web sites.

Researchers utilized some form of a checklist to evaluate specific items on the web site. One item on the checklist of Peroutka's (2001) study was, "Well-written, authoritative patient-based overview of headache for knowledgeable patients," (p.22). Another example of a checklist item is "Includes online management tool(s)" (Griffiths, Christensen, & Evans, 2002, p. 212). Additionally, many researchers used a system for calculating points in an effort to rate effectiveness. Some researchers used a frequency approach. For example, how web sites titled their press room "Press room" was one approach (Callison, 2003). Other researchers were looking for key information such as whether or not the site provided information on their privacy policy (Anselmo, Lash, Stieb, & Haver, 2004; Peroutka, 2001).

Portrayal of Older Adults in the Media

Although there are a few articles that have studied the depiction or portrayal of older adults in the media, there were no studies found that specifically examine the portrayal of the senior population in health and insurance web sites. One study was discovered that closely resembles the health and insurance industry. Peterson (1995)

analyzed the portrayal of senior citizens by banks in newspaper advertisements. The bank industry can be compared to the insurance industry due to the financial services that both entities provide to individuals. In her analysis regarding newspaper advertisements, she found that even banks that targeted the senior market portrayed older adults more negatively compared to younger adults.

Many studies have been focused on the stereotypes of aging adults in magazine advertisements (Robinson, Popovich, Gustafson, & Fraser, 2003; Miller, Miller, McKibbin, & Pettys, 1999; Lusk, 1999; Baker & Goggin, 1994; McConatha, Schnell, & McKenna, 1999; Bramlett-Solomon & Subramanian, 1999), while a few have focused their studies on the broad concept of advertising in an aging society (Carrigan & Szmigin, 2000; Bradley & Longino, Jr., 2001). Reviews of stereotypes of aging adults in magazine advertisements have utilized magazines varying from popular publications such as *Life* and *Better Homes and Gardens* to a more targeted audience such as *Modern Maturity* and *The American Journal of Nursing*. Most authors agree that the media reflects and influences the societal values and social change. As Miller, Miller, McKibbin, and Pettys (1999) maintain, advertising reinforces these stereotypes and aggravates ageism. Similarly, Robinson, Popovich, Gustafson, and Fraser (2003) also believe that “Stereotypes are comprised of belief sets about the characteristics of members of specific social groups that influence attitudes and behaviors toward them” (p. 504).

Some authors have found that senior men are more often seen in advertisements compared to senior women (McConatha, Schnell, & McKenna, 1999; Lusk, 1999; Baker & Goggin, 1994), while only one study (Watkins, Lichtenstein, Vest, & Thomas, 1992)

has seen results of significantly fewer senior males. A study conducted by Robinson, Popovich, Gustafson, and Fraser (2003) found that seniors perceived many advertising stereotypes of older people to be offensive, with the most offensive stereotype “portraying seniors as out of touch and objects of ridicule” (p. 516). Peterson (1995) also discovered negative portrayals in the form of discrimination. When she analyzed the portrayal of senior citizens by banks in newspaper advertisements, she found that young adults were often photographed instead of senior adults. Conveying negative stereotypes or portrayals about the senior population can have a damaging effect on both the consumer and the bottom line of corporate America. It is crucial for advertisers and the media to portray older adults in a positive manner. The media encourages demand of a product, and the senior market reads and watches the media (Mebane, 2001). It is assumed that the more favorable a person is depicted in advertising, the greater the likelihood that increased sales results will occur. As Carrigan and Szmigin (2000) phrased it, “Discrimination, however, may be costing the marketing industry access to the wealthiest group of older consumers who seem to be particularly sensitive to and offended by advertising” (p. 224). Conversely, Bradley and Longino, Jr. (2001) communicate a different message in their article. They believe that marketers realize the potential dollar power older adults have in the industry and take appropriate actions to target these individuals: “But the expanded purchasing power of mature consumers has encouraged marketers to generate advertising that older people find appealing” (p. 21).

Defining the age breaks of the senior market is cumbersome and requires careful consideration. As discussed in the Introduction, many adults over the age of 55 do not

see themselves as “seniors”. There are, in fact, many people who consider being under the age of 65 still a relatively young age. It is apparent, in the several studies already cited, that an exact age has not been used in determining a person’s elderly status. Several approaches to identifying an older adult have been taken in different studies. Table 2 outlines the various age determination approaches when reviewing the stereotypes of the senior population. As indicated below, age is often not an indicator. Fragasso (2004) defined the senior market in two segments. The first segment comprises of “preretirees” who are age 55 and older, up to the actual retirement date. The second segment is comprised of “retirees” who are already retired. Fragasso defined these two segments separately, “Because they are different in their concerns and motivation and, therefore, how you relate to them may be different” (p. 50).

Outlining the various age determination approaches is helpful in determining which components, or measures, should be utilized when studying the depiction of seniors in health and insurance web sites.

Table 2.

Previous Measures Utilized in Identifying Stereotypes with Older Adults in Magazine Advertisements

Author(s)	Measurement Categories
McConatha, Schnell, & McKenna, 1999	Sex, age, apparent race, product advertised, role (i.e. dependent, professional, passive or active and celebrities)
Robinson, Popovich, Gustafson, & Fraser, 2003	Eccentrics, grouchy, despondent, unattractive, financially insecure, sentimental/overly-affectionate, out of touch,

	conservative, physically/mentally deficient
Miller, Miller, McKibbin, & Pettys, 1999	Physical appearance, emotional state, activity depicted as active or sedentary, nature of social situation such as alone or with friends
Baker & Goggin, 1994	Product, gender, estimated age category such as child/adult/older adult, number of people
Bramlett-Solomon & Subramanian, 1999	Direct mention of age 65 or over, extensive gray hair, extensive wrinkling of face and hands, use of an ambulatory aid or a retired/grandparent reference
Lusk, 1999	Gender, age (young/middle/old/unknown), level of illness, gender-specific product, category of illness, race, whether or not the person was smiling

In the methodology section, a combination of the above Measurement Categories methods will be utilized in the present study to determine which individuals should be identified as senior adults. The previous research cited provides valuable information in the formation of future studies, and specifically this study, when reviewing the portrayal of aging adults in health and insurance web sites. In determining which web sites should be selected for the study, the research that has been completed previously will also be utilized.

Chapter 3

Methodology

Objective

The objective for the present study is to analyze health and insurance web sites in an effort to determine how older adults are portrayed. As the senior market becomes a larger segment of the population, most companies will begin targeting this group of aging adults. Health and insurance companies, in particular, have a vested interest in obtaining a greater market share. As indicated in the Introduction, older adults have wealth that begs to be invested. Investing is the major focus of health and insurance companies, regardless if it is an investment in health, assets or the future.

Hypotheses

The following hypotheses are proposed:

H1. Health and insurance web sites will portray older adults in a positive manner.

It is hypothesized that this industry realizes the importance and potential market share the senior population currently has and will continue to have in the future; therefore, their web sites will portray seniors favorably overall. The ultimate positive image will consist of a senior smiling, active and in an outdoor setting with the lack of any negative items present.

H2. Health and insurance web sites will portray seniors with a family or group of people more often than portraying seniors alone. Portraying seniors alone projects a more negative image. Since the health and insurance industry realizes the importance and potential market share of seniors, their web sites will portray seniors favorably by grouping them with other people.

Methodology

A content analysis is used for this study. First, a methodical approach must be utilized to determine which web sites should be reviewed for analysis. Similar to many other researchers (Peroutka, 2001; Kisely, 2001; Anselmo, Lash, Stieb, & Haver, 2004; Graber & Weckmann, 2002), several search engines will be selected for the entry of a keyword. Seven search engines were selected by the researcher and were based on personal experience and common use. The seven search engines include:

1. <http://www.google.com> – touted as the most popular search engine, this search engine is the most commonly used search engine by the researcher for personal use. Google’s home page contains a tagline “Searching 4,285,199,774 web pages”.
2. <http://www.yahoo.com> – Yahoo is still a very popular search engine and has 247 million members as indicated in their Media Relations link (<http://docs.yahoo.com/info/misc/overview.html>).
3. <http://msn.com> – The Microsoft network is also a common search engine.
4. <http://altavista.com>

5. <http://aolsearch.com>
6. <http://lycos.com>
7. <http://teoma.com>

To determine which health and insurance web sites should be selected for review, the key words “senior health and insurance companies” was entered into each of the seven search engines. The top ten results from each search engine were compiled for a total of 70 web sites. Duplicate web sites were removed so that each web site was only represented once. Other web sites that were removed included health and insurance web sites that targeted employers. Companies targeting employers do not typically represent a person who is an aging adult. Most employees are still actively working (not retired) and under the age of 60 years of age. Additionally, health and insurance companies that specifically target younger individuals were not included in this study. This includes health, financial services and insurance products that are typically associated with the target market of an aging adult. Products such as dental insurance or car insurance might not specifically target an older adult.

Once the web sites were selected, each remaining web site was reviewed for overall content, which includes text, graphics and messages conveyed. Since a very powerful tool is a visual image, photographic and graphic images were utilized as the main source of determining the portrayal. For a consistent review among all web sites, the following methodology steps were used for each web site:

1. Open the link and review the web site home page content utilizing the checklist (See Appendix 1).

2. From the home page, find a link that contained at least one of the key words “annuities”, “retirement”, “long-term care”, or words that indicated an aging adult such as “senior”, “aging”, “elderly”, “older” or “mature”. Click on the link and review the web site content utilizing the same checklist (See Appendix 1).

On the checklist, the option of “Senior (Y/N)” was created to determine if the web site contained an aging adult. To determine whether or not an adult was considered a senior, Bramlett-Solomon and Subramanian (1999) criterion was utilized which included a direct mention of age 65 or over, extensive gray hair, extensive wrinkling of face and hands, use of an ambulatory aid, or a reference to being retired or a grandparent.

To determine whether or not the older adult was alone or with others present, checklist options were created such as “Spouse Present (Y/N)”, “Grandchildren Present (Y/N)” or “Family Present (Y/N)”. It was assumed that if a male/female couple was present, they were considered married. It was also assumed that if children were present, they were considered grandchildren. All other combinations were marked under “Family Present.”

A more complex method was utilized when analyzing whether the portrayal of an older adult was positive or negative. Since favorable and unfavorable images are more subjective, the following options were created on the checklist:

- “Negative Item Present (Y/N)” – specific negative items were recorded by a blank line on the checklist. Items that are considered negative when

viewing images of a senior included products such as wheelchairs, walkers or braces.

- “Senior Smiling (Y/N)” – a smile indicates happiness and overall satisfaction. If a person was frowning or crying, they are considered unhappy or dissatisfied which indicates a negative portrayal.
- “Senior Outside (Y/N)” – people outdoors are considered more active compared to recluses. If an older adult was captured in an outdoor setting, this was considered a positive portrayal.
- “Senior Active (Y/N)” – active people are generally considered healthy and happy. If a senior was active in the image, this was considered a positive portrayal. The activity was also captured on the checklist by utilizing a blank line.

The methodology described above should yield results that are accurate and reflective on the industry as a whole. By using elements from past research, the likelihood of valid results should occur.

Chapter 4

Results

The goal of this study was to analyze health and insurance web sites in an effort to determine how older adults are portrayed. As the senior market becomes a larger segment of the population, most companies will begin targeting this group of adults. Health and insurance companies, in particular, have a vested interest in obtaining a greater market share. Investing is the major focus of health and insurance companies, regardless if it is an investment in health, assets or the future.

Using the methodology outlined in chapter three, a sample of 37 web sites was selected on October 9, 2004. The following seven main search engines were utilized in obtaining the 37 web sites:

1. <http://www.google.com>
2. <http://www.yahoo.com>
3. <http://msn.com>
4. <http://altavista.com>
5. <http://aolsearch.com>
6. <http://lycos.com>
7. <http://teoma.com>

To determine which health and insurance web sites should be selected for review, the key words “senior health and insurance companies” was entered into each of the seven search engines. The top ten results from each search engine were compiled for a

total of 70 web sites. A total of 33 duplicate web sites were removed so that each web site was only represented once, leaving a total of 37 web sites for review. A complete listing of the 37 web sites can be found in Appendix 2.

Out of the 37 web sites, 22 web sites were excluded from the study for various reasons as indicated in Table 3.

Table 3.

Web sites excluded from the study

Web sites	Reason for Exclusion
1. www.shiip.state.ia.us 2. www.ohioinsurance.gov 3. www.nol.org 4. www.ins.state.il.us 5. www.dora.state.co.us 6. www.cbs.state.or.us	These web sites were state or state insurance web sites.
7. www.insurancetracker.com 8. www.quote-health-insurance-plans.com 9. www.lawresearch.com 10. www.localinsurance.com 11. www.lowquotesinsurance.com 12. www.medical-insurance-source.com	These web sites contained photographs or graphics, but not of the senior population.
13. www.webstat.com	This web site was a service to track web site hits.
14. www.unicare.com	This web site was for group insurance.
15. www.health-insurance-source.com 16. www.health-insurance.therail.com 17. www.budget-quotes.com 18. www.bryton.com 19. www.empirehealthstore.com 20. www.wpsic.com 21. www.insurancehowto.com	These web sites did not contain any photographs or graphics. All of the copy and message points were generic and did not mention the senior population.
22. www.insureme.com	This web site was the exact same web site as www.insurancehowto.com .

Out of the 37 web sites, 15 web sites were included in the study. The 15 web sites yielded 28 photographs. Twenty-seven photographs were utilized. In one photograph, an undistinguishable person was sitting in a chair on the beach with the back facing the camera. Five of the 15 web sites produced photographs on both the home page and a subsequent link. Three of the 15 web sites produced photographs on just the home page and seven web sites produced photographs in just the subsequent link. Table 4 illustrates the 15 web sites that were utilized for review.

Table 4.

Web sites included in the study

Web sites	Photograph Location
1. www.vistingangels.com 2. www.seniorcopaycard.com 3. www.insurancebuyeradvocate.com 4. www.healthinsuranceadvisors.com 5. www.ehealthlink.com	Photographs on both the home page and subsequent link.
6. www.namenda.com 7. www.conseco.com 8. www.chubb.com	Photographs on just the home page.
9. www.healthnet.com 10. www.insurancefinder.com 11. www.gefinancial.com 12. www.gerberlife.com 13. www.healthinsinfo.com 14. www.allquotesinsurance.com 15. www.answerfinancial.com	Photographs on just the subsequent link.

Once the web sites were selected, a coding sheet was developed to calculate the results. For a sample of the coding sheet, please refer to Appendix 3. The two hypotheses were revisited to determine the results of the study.

Hypothesis – H1

H1. Health and insurance web sites will portray older adults in a positive manner. It is hypothesized that this industry realizes the importance and potential market share the senior population currently has and will continue to have in the future; therefore, their web sites will portray seniors favorably overall. The ultimate positive image will consist of a senior smiling, active and in an outdoor setting with the lack of any negative items present.

Hypothesis number one was proven correct in the categories of smiling, in an outdoor setting, and the lack of any negative items. In the category of smiling, there was one photograph that a smile could not be identified. Out of the 26 photographs, 92 percent of the senior adults were depicted smiling. In the category of an outdoor setting, two photographs could not be identified as outside or inside. Out of the 24 photographs, 67 percent were portrayed in an outdoor setting. In the category of negative items, only 7 percent of the photographs contained a perceived negative item. The 7 percent accounted for two photographs. In the first photograph, a senior was sitting in a wheelchair. In the second photograph, a senior was in a bed that appeared to be in an assisted living facility.

In the category of active, hypothesis number one was proven incorrect. Out of the 27 photographs, 37 percent of the senior adults were captured in a moment of activity.

Activities were varied and included items such as walking, sailing, gardening, swimming, jogging and enjoying a carnival. Table 5 illustrates the total number of photographs for each category.

Table 5.

Seniors portrayed in a photograph smiling, in an outdoor setting with the lack of negative items.

Item	Results
Smiling	24/26 (92%)
Outdoor setting	16/24 (67%)
Negative Item	2/27 (7%).
Active	10/27 (37%)

Hypothesis – H2

H2. Health and insurance web sites will portray seniors with a family or group of people more often than portraying seniors alone. Portraying seniors alone projects a more negative image. Since the health and insurance industry realizes the importance and potential market share of seniors, their web sites will portray seniors favorably by grouping them with other people.

Hypothesis number two was proven correct with the majority of the photographs containing seniors with another person. Out of the 27 photographs, 63 percent of the senior adults were portrayed with another person. In the highest percentage (44 percent), most seniors were with what appeared to be their spouse or significant other. Seniors

portrayed with their grandchildren or other family members were equal with each containing 30 percent of the total photographs. Table 6 illustrates how senior adults were portrayed with another person.

Table 6.

Seniors portrayed with other people.

Type of Person	Results
Spouse	12/27 (44%)
Grandchildren	8/27 (30%)
Family	8/27 (30%).

Although a hypothesis was not developed to determine the number of seniors by gender, this information was captured. Out of the 27 photographs, 30 percent of the senior adults were female, 26 percent were male and 44 percent of the photographs contained both a male and female. Table 7 illustrates the number of seniors by gender.

Table 7.

Seniors portrayed by gender.

Gender	Results
Female	8/27 (30%)
Male	7/27 (26%)
Both Female and Male	12/27 (44%).

As the older population grows, the need for corporate America to target these individuals for goods and services will also increase. The older population, similar to other age groups, requires specialized target marketing in order to capture the attention of this desired audience. It was hypothesized that the photography used in health and insurance web sites will capture the spirit of older adults in a positive manner. With the exception of the active category, the hypotheses were proven correct.

Chapter 5

Discussion

According to “U.S. Interim Projections by Age, Sex, Race, and Hispanic Origin” (2004), it is projected that in a quarter of a century the number of people age 65 and over will double. As with most age groups, consumers are more likely to purchase a product or service when the advertising contains a positive portrayal in depicting the consumer’s lifestyle. Most people prefer to view themselves as happy, active adults surrounded by friends and family. A negative portrayal in which an adult appears to be sad, disabled and lonely probably would not entice an individual to purchase a product or service from the company that has created such a portrayal. This may be especially true for older Americans due to the sensitivity that is associated with aging and becoming a senior citizen.

One marketing entity that concentrates on the senior market is the health and insurance industry. As people grow older, the need for more prescription medicines, various types of financial services and insurance products also dramatically increase. Due to the increased demand for these types of products by the older population, combined with their wealth in assets and income, the health and insurance industry has an economic reason to target to these individuals. According to “Demographic Profile” (2003), 81 percent of homeowners ages 55 to 64 had a 2001 Family Net Worth of \$727,000. These demographics indicate a desirable prospect to the health and insurance industry.

For the present study, a content analysis of health and insurance web sites was conducted to determine the portrayal of the senior population in this industry. Due to the financial gain of the health and insurance industry, this study hypothesized that a favorable portrayal of the senior population would occur in the review of health and insurance web sites.

In the first hypothesis, a favorable portrayal was defined as a senior adult smiling, active, in an outdoor setting with the lack of any negative items present such as a wheelchair. Hypothesis number one was proven correct in the categories of smiling, in an outdoor setting, and the lack of any negative items. The majority of the photographs (92 percent) portrayed the senior adults smiling. In some cases, their arms were around another person in happy bliss such as the case in www.conseco.com, www.ehealthlink.com, and www.healthinsuranceadvisors.com. Several of the photographs contained adults with completely gray hair and extensive wrinkles. Even in these types of photographs, negative items were not present. In fact, in one of the only two photographs that were found with negative items, the senior was shown with a smile on their face.

In the category of active, hypothesis number one was proven incorrect. Only thirty-seven percent of the senior adults were captured in a moment of activity. Most of the photographs contained people sitting or just a head shot. This is not too surprising considering an action shot is more expensive and time consuming than taking a picture of a head shot. For example, in the action shot found in the photograph located in the web site www.insurancebuyeradvocate.com, the senior woman was swimming in an outdoor

swimming pool. It is possible that the swimming pool was rented for a few hours to obtain this shot.

In hypothesis number two, it was hypothesized that health and insurance web sites will portray seniors with a family or group of people more often than portraying seniors alone. Portraying seniors alone projects a more negative image. Hypothesis number two was proven correct with the majority of the photographs containing seniors with another person. Sixty-three percent of the senior adults were portrayed with another person. Although many of these photographs contained a spouse or significant other (44%), there were several other photographs found with family, grandchildren, friends and a combination of all three. For example, in www.vistingangels.com, all three groups of people were found in one photograph.

During the course of the research, it was interesting to find that a substantial number of state insurance department web sites appearing in the top ten results of the seven main search engines utilized. In the present study, six out of 37 web sites were state insurance department web sites. Although this only accounted for just over 16 percent of the total web sites, it would be interesting to research why these web sites appeared in the search. One theory can be attributed to the stake that the state has in protecting the senior population. Since nearly 70 percent of adults ages 65 to 74 voted in the 2000 Presidential Election, local and state politicians may consider the older population worth protecting against market-driven companies for the sake of their vote (“Demographic Profile”, 2003).

It was also interesting to find a number of health and insurance web sites that target the senior population, but contain only inanimate objects or young adults in the photographs. For example, www.bryton.com designed a very impersonal web site. This web site included a photograph of the outside of their home office building in the home page with no photographs in the link page of Long-Term Care. Another impersonal web site was www.empirehealthstore.com. In this particular web site, a photograph could not be found. The web site was designed with heavy text and a variety of font sizes and styles.

Again, six out of 37 web sites were health and insurance web sites targeting the senior market without senior photographs. Although this only accounted for just over 16 percent of the total web sites, it would also be interesting to research why these web sites refrain from depicting a senior adult in their photographs. One theory as to why health and insurance companies refrain from publishing senior photographs in their web sites can be attributed to the sensitivity of the older population. For example, Moschis (1996) classified the life-stages of older adults into four categories: Healthy Indulgents, Healthy Hermits, Ailing Outgoers and Frail Recluses. The Ailing Outgoers are most likely to be concerned with how older people are portrayed in advertisements (Moschis, Bellenger, & Folkman Curasi, 2003). It is possible that health and insurance companies are in tune with this information and are afraid to portray older adults in their advertising due to the repercussion associated with the depiction.

The goal of this study was to analyze health and insurance web sites in an effort to determine how older adults are portrayed. This was accomplished by selecting and

reviewing the content of health and insurance web sites. With the senior market rapidly increasing, additional studies are needed to assist health and insurance companies create effective marketing campaigns that target the senior population. This study may help guide the content for future target market campaigns by outlining the industry trend regarding the portrayal of the older population. As hypothesized in the present study, a positive portrayal is found in senior photographs located on health and insurance companies' web sites. This study will add to the current literature by demonstrating that the future of senior advertising is headed in a direction of happy people surrounded by family and friends.

Further research is needed to determine why state insurance departments appear in the top ten results of the keyword search of "senior health and insurance companies". By finding an answer to this discovery, it will help lend insight as to why certain industries are targeting the senior population and the strategies behind their advertising. Further research is also needed regarding why senior target-marketing companies refrain from utilizing the powerful image of a senior adult in their advertising. The answer to this discovery will help provide insight into the motivating factors behind the careful selection of photographs which may ineffectively target the senior population.

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Appendix 1

Data Sheet

Web site: _____

1.) Home Page

	Present (Y/N)	Senior (Y/N)	Male, Female or Both (M/F/B)	Spouse Present (Y/N)	Grand-children Present (Y/N)	Family Present (Y/N)	Negative Item Present (Y/N)	Senior Smiling (Y/N)	Senior Outside (Y/N)	Senior Active (Y/N)
Photo										
Copy										
Message										

Negative item _____

Activity _____

2.) Link _____

	Present (Y/N)	Senior (Y/N)	Male, Female or Both (M/F/B)	Spouse Present (Y/N)	Grand-children Present (Y/N)	Family Present (Y/N)	Negative Item Present (Y/N)	Senior Smiling (Y/N)	Senior Outside (Y/N)	Senior Active (Y/N)
Photo										
Copy										
Message										

Negative item _____

Activity _____

Appendix 2

Web Sites – Final List

1. www.allquotesinsurance.com
2. www.answerfinancial.com
3. www.bryton.com
4. www.budget-quotes.com
5. www.cbs.state.or.us
6. www.chubb.com
7. www.conseco.com
8. www.dora.state.co.us
9. www.ehealthlink.com
10. www.empirehealthstore.com
11. www.gefinancial.com
12. www.gerberlife.com
13. www.healthinsinfo.com
14. www.health-insurance.therail.com
15. www.healthinsuranceadvisors.com
16. www.health-insurance-source.com
17. www.healthnet.com
18. www.ins.state.il.us
19. www.insurancebuyeradvocate.com
20. www.insurancefinder.com
21. www.insurancehowto.com
22. www.insurancetracker.com
23. www.insureme.com
24. www.lawresearch.com
25. www.localinsurance.com
26. www.lowquotesinsurance.com
27. www.medical-insurance-source.com
28. www.namenda.com
29. www.nol.org
30. www.ohioinsurance.gov
31. www.quote-health-insurance-plans.com
32. www.seniorcopaycard.com
33. www.shiip.state.ia.us
34. www.unicare.com
35. www.vistingangels.com
36. www.webstat.com
37. www.wpsic.com

Appendix 3 Photo Coding Sheet

Photo	Male, Female or Both		Spouse Present		Grand Present		Family Present		Neg. Present		Smile Present		Outside		Active			
	M	F	B	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	
1																		
2																		
3																		
4																		
5																		
6																		
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25																		
26																		
27																		
28																		
Total																		

Photo Number/Negative Item:

Photo Number/Activity: