

**THE ELDERLY FASHION CONSUMER:
A FORGOTTEN MARKET**

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by

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BACKGROUND

This paper is based on research sponsored by Research Group B of the Bureau of Business Research, Graduate School of Business Administration, the University of Michigan.

This group of department stores from seven midwestern states provides financial and logistical support to basic research into consumer behavior. This paper is one in a series of reports on this behavioral research.

ABSTRACT

This paper reports the characteristics of elderly women fashion consumers and then compares their shopping and buying behavior with young matrons. The conclusion is that major differences exist between the generations with particular emphasis on alternatives considered, predispositions formed prior to shopping embarkation, and reliance on sales persons and newspapers.

Introduction

A recent Business Week special report on the aging commented that: "they feel slighted and ignored as consumers."^{1/} An observer of the women's fashion clothing market would agree that its emphasis has been toward the "Pepsi generation." This emphasis continues despite an over-65 market of 20 million persons with some \$60 billion spending power. The commonly cited statistic that women outlive the male of the species adds to the notion that the elderly woman presents a very viable market segment for the fashion industry.

John A. Howard has stated that "you have a psychological thing here, many older people don't want to be reminded that they are old, and they often tend to react against advertising and marketing programs that separate them from the masses."^{2/} While it may be true that there is a myth about the older American consumer's wanting his or her own individual styles, nevertheless it is also apparent, especially from the Business Week special report, that elderly consumers do differ from other age groups in their buyer behavior patterns.

^{1/} Business Week, November 20, 1971, pp. 52-59.

^{2/} Ibid., p. 55.

Certainly any marketer reaching for this consumer segment will want to understand its behavioral patterns. If the strategist is aiming toward a "transgenerational" marketing effort, then he'll want to understand the differences and similarities in behavior between the generations and adjust his strategy towards satisfying all segments.

The Study

The initial phase of this study consisted of 75 in-depth interviews with consumers, sales clerks, merchandise buyers, and other management personnel. The overall objective was to identify similarities and differences in buying behavior among consumers of fashion goods. A subsequent mail survey was conducted among women in four southwestern states. The elderly fashion market was examined by asking women over 60 years old about their general shopping patterns and their specific behavior in the most recent purchase of a garment for themselves. Specifically, they were asked to consider the purchase of one of several categories of clothing which included pants suits, dresses, skirts, pants, blouses, or coordinated sportswear. The responses of 350 women were analyzed in the study, and all differences cited are at the customary .05 level of significance.^{3/}

^{3/} Samuel Richmond, Statistical Analysis (2nd ed.; New York: Ronald Press Co., 1964) pp. 205-7.

In keeping with the marketing strategist's needs, the elderly market was first characterized by citing the shopping behavior patterns of the majority of the elderly consumers. Then they were compared to the market segment represented by the 30-year-old "young matron." The reasons for choosing this comparative segment are discussed later.

Character of the Market

The elderly woman, in purchasing for herself, can be characterized as a "loner," that is, she seldom or never is accompanied by a "shopping pal." She has significant purchase predispositions and is highly reliant on sales clerks and newspapers in her buying decision. Specifically, the older woman shops in few stores before making a buying decision and usually shops in only one store on the date of buying. Purchases are specifically planned, and impulse buying is a minor pattern.

Numerous predispositional factors influence the buying action. No specific color preference is formed prior to shopping, but there are negative color preferences--certain colors that the older women will not buy. There are predispositions for a certain fabric content in a garment; this is supported by a negative reaction to dry-cleanable and nonpermanent press clothing. The other major predispositional factor is an upper price limit that provides a ceiling for the purchase. However, there is little evidence of a lower price limit.

Most elderly women pay for their purchase in cash (or by check), despite the fact that two-thirds have a charge account at the store where the purchase is made.

As mentioned above, there is reliance on the sales clerk. The majority use the sales clerk heavily for an evaluation of both the fit and style of the garment.

Of particular interest to the marketer is the fact that more than 80 per cent of the elderly reported that they enjoy shopping for themselves and that they have a high fashion consciousness. This fashion consciousness is maintained by either shopping in the stores or using newspaper editorial content or advertisements. The elderly shopper reports a high reliance on newspaper advertising for her purchase decision.

The concentration of the older woman is in either full-line department stores or specialty, high-fashion women's clothing stores. More than two-thirds reported that they shopped for the garment which they ultimately purchased only in one store or one type of store.

Comparison with the Young Matrons

The above description of the elderly is interesting and of use to the marketing strategist. Even more useful, however, is a comparison with the women in a younger age group. Selected for comparison were those women in the age bracket from 30 to 40 years of age who were not employed full time and who could be described as housewives.

The reasons for choosing this particular age group classification were:

1. They are similar to the elderly since they do not have a purchase predisposition imposed by an employment environment.
2. This is an age group--similar to the elderly--that is projected to have heavy growth in ensuing years. This young matron group will grow as the children of the postwar baby boom reach the 30-year age classification.

Thus, the elderly woman fashion consumer was compared to younger women--whose activities centered on the home and not a work-place, and whose numbers will increase dramatically in the next few years--for the similarities and differences in their shopping and purchasing behavior.

Shopping planning and alternatives considered

The first point of comparison between the two groups is the number of stores in which buyers shopped prior to the purchase. The elderly shopped in fewer stores compared to the young matron in total stores visited and, in fact, shop fewer stores than the young matron on the actual day of purchase (Table 1). The elderly not only examine fewer alternative stores, but spend more time on the final decision.

There is also a difference between the two segments in the preplanning of the purchase. The young matron is more specific in her planning and less inclined toward going to the market place with a general plan or no plan at all (Table 2). So, while impulse purchasing is a minority pattern for both segments, the elderly have a tendency to have less specific planning prior to embarking on their shopping activity.

TABLE 1

Comparison of Stores Shopped In
(Percentage of Consumers)

<u>Total Stores Shopped In</u>	<u>Young Matrons</u>	<u>Elderly</u>
One	26.3	38.5
2 or 3	31.6	34.6
4 or 5	31.6	21.8
6 or more	10.6	5.1
 <u>Stores Shopped in on Day of Purchase</u>		
One	38.9	51.4
2 or 3	44.4	31.1
4 or 5	11.1	13.5
6 or more	5.6	1.4

TABLE 2

Purchase Preplanning
(Percentage of Consumers)

Which of the following describes your purchase?	Young matrons	Elderly
Planned to buy this garment before starting my shopping trip	75.0	61.3
Had in mind the purchase of "something new to wear"--but not the particular type of garment I bought	15.0	22.5
Pure impulse purchase--did not plan to buy before starting out	10.0	16.2

Purchase predispositions

There is a stronger tendency in the elderly toward a fabric preference and a greater predisposition for specific colors. However, the young matron does restrict her purchasing with a more fixed upper price limit and fewer are influenced by the present accessories they have in their wardrobe (Table 3). Both segments are alike in their method of payment--both favoring cash payment, but making that payment in a store where they currently maintain a charge account (Table 4).

Influence of sales clerks

A major difference between the two groups is in the utilization of the sales clerk in the purchase decision. The young matron evidences little, if any, reliance on the sales clerk for either an evaluation of fit or style (Table 5). In fact, fewer of the younger shoppers initially sought out the sales clerk in their shopping and showed a greater predisposition to purchase from a male sales clerk (Table 6).

Shopping enjoyment and fashion awareness

There is no significant difference in the shopping enjoyment experienced by the two age groups; but there is a decided difference in their fashion awareness, with a surprising tendency for the elderly to be more avant garde (Table 7).

Another difference is in the method for keeping abreast of fashion developments. The emphasis by the young matron is on

TABLE 3

Purchase Predispositions
(Percentage of Consumers)

	Young matrons	Elderly
Had a specific color of garment in mind before starting shopping	25.0	41.8
Certain colors would not purchase	78.9	80.5
Had a specific fabric in mind before starting shopping	40.0	67.1
Garment purchased was permanent-press	80.0	73.4
Would have bought if garment had to be dry-cleaned	31.3	26.9
Would have bought garment if washable, but not permanent-press	31.6	41.3
Garment purchased did match accessories presently in wardrobe	80.0	91.5
Had an upper price limit for purchase	75.0	67.1

TABLE 4

Method of Payment
(Percentage of Consumers)

	Young matrons	Elderly
How did you pay for this garment:		
Cash or check	55.0	52.5
Charge account	45.0	46.3
Other--layaway	--	1.2
Did you have a charge account in the store where you made the purchase?		
Yes	60.0	67.1
No	40.0	32.9

TABLE 5

Sales Clerk Reliance
(Percentage of Consumers)

	Young matrons	Elderly
Helpfulness of sales clerk's evaluation of style:		
Very	21.1	51.9
Some	5.3	26.0
Little	26.3	13.0
None	47.4	9.1
Helpfulness of sales clerk's evaluation of fit:		
Very	22.2	54.7
Some	5.6	25.3
Little	11.1	6.7
None	61.1	13.3

TABLE 6

Sales Clerk Preference
(Percentage of Consumers)

	Young matrons	Elderly
Specifically sought out the clerk that sold her garment	5.0	21.9
Would have purchased garment from a male clerk	75.0	64.5

TABLE 7.

Fashion Awareness & Shopping Enjoyment
(Percentage of Consumers)

	Young matrons	Elderly
Is shopping for your own clothes something you enjoy?		
Enjoy very much	60.0	55.0
Enjoy somewhat	25.0	31.3
Enjoy not much	15.0	12.5
Enjoy not at all	--	1.2
Which of these statements best describes your fashion awareness?		
I read fashion news regularly and try to keep my wardrobe up to date with fashion trends	5.0	11.1
I keep up to date on all fashion trends although I don't always attempt to dress according to these changes	70.0	55.6
I check to see what is currently fashionable only when I need to buy some new clothes	5.0	11.1
I don't pay much attention to fashion trends unless a major change takes place	15.0	22.2
I am not at all interested in fashion trends	5.0	--

magazines, both fashion and general, and on in-store shopping. To maintain her fashion awareness the elderly consumer relies more upon the newspaper, both in its advertising and editorial content, and on in-store shopping (Table 8).

Buying influences

The young matrons are not only less reliant on the sales clerk for their informational requirements concerning the garment, but they show less tendency to rely upon newspaper advertising (Table 9). While both groups are "loners" when it comes to shopping, seldom or never being accompanied by other people, this is a stronger characteristic in the older buyer (Table 9).

Purchase and shopping location

The two groups were also compared by the type of store they shopped in and the type in which they ultimately purchased. The comparison for the two groups by type of store shopped shows a heavier penetration of the young-matron market by both Sears and the boutique store. The independent department stores are more heavily utilized by the elderly buyer (Table 10).

While shopping activity is important the ultimate point of purchase is even more crucial. Here the comparison between the two groups (Table 11) shows an overwhelming allegiance by the older buyer to the high-fashion specialty women's store and independent department store. The young matron segment seems to "spread" its purchases over differing type of stores.

TABLE 8

Method of Fashion Maintenance
(Percentage of Consumers)

	Young matrons	Elderly
Method of keeping up on current fashions in women's clothing:		
Going to fashion shows	5.0	3.7
Reading fashion magazines	10.0	6.1
Reading other magazines	15.0	2.4
Reading fashion articles in newspapers	5.0	27.0
Looking at newspaper ads	5.0	8.9
Going shopping in stores	40.0	34.9
Discussing fashions with other women	5.0	--
Observing what other women wear	10.0	12.2
Asking a man what he likes	--	--
Watching TV	5.0	4.9
Listening to radio	--	--

TABLE 9

Newspaper & Shopping Pal Reliance
(Percentage of Consumers)

	Young matrons	Elderly
How often do you look at store ads for women's clothing in newspapers?		
Regularly	55.0	51.9
Fairly often	5.9	28.4
Once in awhile	35.0	18.5
Never	5.0	1.2
How helpful do you find newspaper ads when buying your clothes?		
Very helpful	20.0	40.7
Somewhat helpful	40.0	33.3
Of little help	25.0	18.5
Of no help	15.0	7.4
How often do you go shopping with others for clothing?		
Regularly	10.0	2.5
Fairly often	25.0	17.3
Once in awhile	35.0	59.3
Never	35.0	21.0

TABLE 10

Type of Stores Shopped
(Percentage of Consumers)

Type of Store Shopped	Young matron	Elderly
J. C. Penney store	5.0	8.5
High-fashion, specialty women's store	55.0	53.7
Fashion boutique	15.0	1.2
Independent department store	35.0	42.7
Discount house	15.0	12.2
Sears store	25.0	8.5

TABLE 11

Type of Store Where Purchase Was Made
(Percentage of Consumers)

Store Type where Purchase Made	Young matron	Elderly
J. C. Penney store	6.7	3.7
High-fashion, specialty women's store	40.0	50.0
Fashion boutique	6.7	1.8
Independent department store	26.7	33.3
Discount house	8.8	7.4
Sears store	5.1	3.7

Summary

There are major, significant differences between the elderly consumer and her younger counterpart. In summary, the older woman shops in fewer stores, both in the aggregate and on the day of purchase. She is less specific in her purchase preplanning and has more definite fabric and color predispositions, but less of an upper price limitation. She is more influenced by current accessories in her wardrobe and is more reliant on the salesclerk and newspaper advertising in her purchase. She is more aware of fashion trends, either by observation in stores or from perusal of newspaper content. She is seldom accompanied by a shopping companion and tends to shop and buy more in specialty, high fashion women's stores or full-line, independent department stores.

Any marketer who is endeavoring to sell clothing to a broad age range of American women--a transgenerational marketing strategy--should recognize the differences and similarities cited above in designing that strategy. Certainly any strategist will account for the reliance by the elderly consumer on the sales clerk and newspaper. While the older woman may buy differently and in different places, she is nevertheless not the mythological fashionless woman that many have depicted.