

Winter 2000

A Content Analysis of Advertising in Magazines Directed at United States and United Kingdom Seniors

Ray Markham Smith
Old Dominion University

Follow this and additional works at: https://digitalcommons.odu.edu/businessadministration_etds



Part of the [Gerontology Commons](#), and the [Marketing Commons](#)

Recommended Citation

Smith, Ray M.. "A Content Analysis of Advertising in Magazines Directed at United States and United Kingdom Seniors" (2000). Doctor of Philosophy (PhD), Dissertation, , Old Dominion University, DOI: 10.25777/g2et-4r29
https://digitalcommons.odu.edu/businessadministration_etds/62

This Dissertation is brought to you for free and open access by the College of Business (Strome) at ODU Digital Commons. It has been accepted for inclusion in Theses and Dissertations in Business Administration by an authorized administrator of ODU Digital Commons. For more information, please contact digitalcommons@odu.edu.

A CONTENT ANALYSIS OF ADVERTISING IN MAGAZINES

DIRECTED AT

UNITED STATES AND UNITED KINGDOM SENIORS

by

Ray Markham Smith

B.A. August 1963, Wake Forest College

M.B.A. December 1992, University of North Carolina at Charlotte

A Dissertation Submitted to the Faculty of
Old Dominion University in Partial Fulfillment of the
Requirements for the Degree of

DOCTOR OF PHILOSOPHY

BUSINESS ADMINISTRATION

OLD DOMINION UNIVERSITY
December 2000

Approved by:

Earl D. Honeycutt, Jr. (Director)

Kiran Karande (Member)

James P. Johnson (Member)

ABSTRACT

A CONTENT ANALYSIS OF ADVERTISING IN MAGAZINES DIRECTED AT UNITED STATES AND UNITED KINGDOM SENIORS

**Ray Markham Smith
Old Dominion University, 2000
Director, Earl D. Honeycutt, Jr.**

The seniors (55+) market is a growing, attractive market. While this market represents almost one-fourth of the total population in the United States and is slightly higher in the United Kingdom today, this segment is projected to grow to approximately one-third of the population over the next quarter century.

Relative to their proportion of the total population, seniors, and especially women, have historically been underrepresented as general advertising models. When seniors are portrayed, they are often used in supporting roles or in a negatively stereotyped manner. While the aging process is associated with declines in mental and physical capabilities, and healthcare is a major concern of the group, this is only one of many areas of interest to this diverse population segment. There is evidence that the portrayal of seniors has improved; but advertising is still designed by persons with an average age of 30, who are focused on the declining youth market and who do not, nor do they desire to, know the senior market.

This research expands prior advertising studies by investigating advertising practices toward seniors. That is, only limited research has been conducted using magazine advertisements targeted towards seniors and no cross-national studies were found in the literature. The study investigates (1) how firms currently advertise to the senior market; (2) how practitioners communicate with seniors in comparison to published academic research; (3) the similarities and differences of print advertisements for seniors from two similar countries; and (4) the support for standardization of print advertisements directed towards the senior market based upon advertising practices in two similar cultures.

The literature advises that advertising targeted to seniors should utilize certain methods and techniques that are beneficial in reaching this market, although little evaluation has been made of the adoption of these recommendations. The literature also indicates that advertising is an important source of information for seniors. Half-page and larger advertisements from 1999 issues of magazines targeted specifically to the seniors market were analyzed utilizing the content analysis methodology (Kassarjian 1977).

A number of advertising characteristics were discovered, which revealed that (1) senior models are frequently employed in advertising directed towards this population; (2) the frequency of usage of women has increased; (3) positive role portrayals of seniors in advertising are strongly evidenced; (4) senior models are associated with a limited number of high involvement products and services; and (5) greater amounts of informational cues are found in healthcare and financial service advertisements.

Because advertising is a significant portion of marketing expenditures, the use of standardized advertising cross-nationally can result in economies of scale and efficiencies in creating a universal brand image for multinational companies. In this study data were collected from magazines in the U.S. and the U.K., two countries considered to be similar in many ways, including demographics. The cross-national data indicate that certain advertising techniques recommended in the literature for seniors are similarly utilized, but that significant differences remain in the application of advertising practices in the two countries. The findings suggest that advertisers should exercise caution and think locally, even when their advertising follows a global approach.

ACKNOWLEDGMENTS

From my period as a doctoral student, there are several persons to whom I want to express my appreciation for assistance in achieving the Ph.D. First is the group of professors at Old Dominion University with whom I have been associated in the classroom, in international travel, or in other ways. I have learned something from each and every one.

Among this group of professors are three individuals who deserve special mention - the members of my Dissertation Committee: Dr. Earl Honeycutt, Dr. Kiran Karande, and Dr. James Johnson. Each has served as a teacher, a mentor, a resource, and a friend. Dr. Karande has been helpful as the methodologist on the Committee, giving me direction and assisting with research questions. Dr. Johnson as a native of Great Britain has been invaluable in providing insights from the British perspective and was particularly helpful in getting judges to obtain the data from the United Kingdom. Dr. Honeycutt has been a guide, a mentor, and a valued friend in his assistance in the preparation of this dissertation, especially in his editorial and conceptual direction, as well as in providing opportunities for travels to the Philippines during my studies. This group has kept me focused and working in the appropriate manner. I am deeply indebted to them.

For help in obtaining my data, I must thank the editorial offices of several magazines, especially *Choice*, *Goodtimes*, *McCall's*, *Modern Maturity*, *New Choices*, *Saga*, and *Yours*. The willingness of the editor or one of the staff to talk and correspond with me as I investigated the magazines to analyze was extremely important. I thank the judges who assisted in coding of the advertisements. Dr. Johnson contacted a number of friends in England to assist in finding the judges. My thanks go particularly to Dede Hollowell at the U.S. Embassy and her husband, Wil, who were successful in finding

people to participate in my research in London.

Last, I thank my family. My two daughters and my son, along with their spouses, have all given me encouragement and support as I worked through the doctoral process. But the one person to whom I am most grateful is my wife. She supported my decision to take early retirement from a thirty-three year career to pursue this degree. For most of the first three years, she remained at our home while I was studying two states and six hours away. She encouraged me when I had doubts and helped celebrate my achievements along the way. I will never be able to repay her or express fully my gratitude to her.

TABLE OF CONTENTS

	Page
LIST OF TABLES.....	ix
LIST OF FIGURES.....	xi
Chapter	
I. INTRODUCTION AND DISCUSSION OF THE ISSUE.....	1
INTRODUCTION.....	1
IMPORTANCE OF CROSS-CULTURAL STUDIES.....	2
SELECTION OF THE CROSS-NATIONAL MARKETS.....	4
SIMILARITIES OF THE SENIOR MARKETS.....	7
STATEMENT OF THE PROBLEM.....	12
PURPOSE OF THE RESEARCH.....	13
PLAN OF THIS DISSERTATION.....	14
II. LITERATURE REVIEW.....	15
RESEARCH RELATED TO SENIORS.....	15
Stereotyping of the Older Population.....	15
Changes Associated with Aging.....	17
Development of Segmentation Models.....	23
Sources of Information for Seniors.....	27
ADVERTISING RESEARCH RELATED TO SENIORS.....	29
Lack of Empathy by the Advertiser.....	29
Stereotyping Reflected in Advertising.....	32
Segmentation in Advertising.....	36
Print Advertising as a Source of Information.....	37
Skepticism Towards Advertising.....	40
CROSS-CULTURAL ANALYSIS OF ADVERTISING.....	42
DEVELOPMENT OF HYPOTHESES.....	47
Print Size.....	47
Graphic Illustrations.....	48
Role Portrayal and Stereotyping.....	49
Product Association.....	53
Sources of Information.....	55
Standardization.....	56
III. METHODOLOGY.....	59
CONTENT ANALYSIS.....	59
METHOD OF DATA GATHERING.....	61
Selection of Magazines.....	61
Definitions of Coding Concepts.....	65
Selection of Judges.....	68

Training of Judges.....	70
Selections of Advertisements.....	70
METHOD OF ANALYZING DATA.....	74
IV. ANALYSIS OF DATA.....	75
COLLECTION OF DATA.....	75
AGREEMENT OF CODING BETWEEN JUDGES.....	76
RESULTS OF TESTING RESEARCH HYPOTHESES.....	78
V. CONCLUSIONS AND IMPLICATIONS.....	100
IMPLICATION OF RESULTS.....	100
CONTRIBUTIONS OF THE STUDY.....	105
LIMITATIONS OF THE STUDY.....	106
OPPORTUNITIES FOR FUTURE RESEARCH.....	108
BIBLIOGRAPHY.....	110
VITA.....	129

LIST OF TABLES

Table	Page
1. Hofstede's Dimension Scores and Rankings for the United States and the United Kingdom.....	6
2. Percentage of Senior Population Living With Spouse in the United States and the United Kingdom.....	11
3. Some Myths Associated With Aging Exploded.....	16
4. Arguments for Global Advertising.....	45
5. Readership Profiles of Magazines Used in Study.....	62
6. Mission Statements of Magazines.....	63
7. Magazine Screens on Advertising.....	64
8. Descriptive Adjective Sets Used in Content Analysis of Magazine Advertisements.....	66
9. Product Categories.....	67
10. Information Cues: Criteria for Classification as Informative or Noninformative.....	69
11. Data Sheet.....	71
12. Instructions for Completing the Data Sheet.....	72
13. Advertising Content of Magazines.....	73
14. Percentage Agreement of Coding by Judges.....	77
15. Results of Analysis of Font Sizes in Advertising to Seniors.....	79
16. Usage of Human Models in Advertising to Seniors.....	80
17. Use of Two or More Models by Ad Size.....	81
18. Model Age Groupings in Study.....	82
19. Two Most Predominant Model(s) Age 55 and Above in Study.....	82
20. Role Portrayal of Seniors.....	83
21. Gender of Predominant Model(s).....	84

22. Positive Portrayal of Models.....	85
23. Product Categories Associated with Senior Models.....	87
24. Product Categories Associated with Male Senior Models.....	88
25. Product Categories Associated with Female Senior Models.....	89
26. Product Categories Associated with Male and Female Senior Model.....	90
27. Healthcare/Non-Healthcare Informational Cues in Senior Advertising.....	92
28. Cross-national Analysis of Fonts.....	93
29. Cross-national Analysis of Usage of Human Models.....	93
30. Cross-national Analysis of Number of Human Models.....	94
31. Cross-national Analysis of Age of Models.....	94
32. Cross-national Analysis of Role Portrayal of Seniors.....	95
33. Cross-national Analysis of Gender of Senior Models.....	95
34. Cross-national Analysis of Portrayal of Females in Positive Role.....	96
35. Cross-national Analysis of Product Categories Using Senior Models.....	97
36. Cross-national Analysis of Product Categories Using Men Senior Models.....	97
37. Cross-national Analysis of Product Categories Using Women Senior Models.....	98
38. Cross-national Analysis of Information Cues in Healthcare Ads.....	99
39. Research Findings for Hypotheses 1 - 7.....	100
40. Cross-national Research Findings for Hypothesis 8.....	104

LIST OF FIGURES

Figure	Page
1. Seniors as a Percent of Projected Total Population in the United Kingdom and the United States, 1985-2050.....	9

CHAPTER I. INTRODUCTION AND DISCUSSION OF THE ISSUE

INTRODUCTION

To be effective marketers of products and services, advertisers must understand their market. Today one of the most lucrative markets, but perhaps the least understood, is that group of people who are age 55 and above, usually referred to as seniors or the elderly. In order to understand this group, marketers must understand their lifestyles and values. From this understanding, marketers can analyze the activities, interests, and opinions (AIOs) of mature persons in order to determine their needs for products and services. In addition, segmenting the senior market allows targeted communication strategies to be developed. By knowing such target market details advertisers can monitor and, perhaps more importantly, anticipate changes in order to adjust as necessary in the presentation of products and services. The senior market has often been overlooked by the practitioner (*Advertising Age* 1989, Diddlebock 1989, Fry 1997, Greco 1986, Russell 1997); but even when not overlooked, the approach taken to reach this market has often been an inappropriate one (Fry 1997, *Marketing News* 1982, Schewe 1989, Ward 1989).

The term **advertising** has many different meanings. It is a business that provides marketing services through which brand awareness is created and demand is stimulated. It is an art because it is a creative expression of a concept by the practitioner. As an institution, it is the manner in which a firm utilizes the mass media to communicate with its target audience. Finally, it is a cultural phenomenon in its reflection as a cultural artifact and historical record of the market for which it was created (O'Guinn, Allen, and Semenik 2000). A more precise definition of advertising, which appears to encompass most definitions from various sources, is:

A paid, mass-mediated attempt to persuade (O'Guinn, Allen, and Semenik 2000, p. 6).

Today there appear to be few markets that are isolated from remote influences. Regardless of what product or service the firm produces, very rarely does a firm operate without some foreign

influence on the business. This foreign aspect of business affects the advertiser, too, as advertising is often conducted in more than one country. Cultural differences that exist in multiple countries add to the complexities of the marketing effort. Not only must advertisers know their target market, but they must also seek to make the advertising effort as efficient as possible in getting the message to the market. If there are ways to utilize similar advertising methods in diverse locations, the cost of advertising is less, and hence there is the need to examine multicultural settings to learn if there are similarities in like societies that will create economies of scale in the advertising efforts.

IMPORTANCE OF CROSS-CULTURAL STUDIES

Culture is the sum total of life which includes norms and values that control the behavior of a group, including verbal and nonverbal systems of expressive behavior of a group (Herbig 1998). Biswas, Olsen, and Carlet (1992) suggest that cultural differences are apt to appear in advertisements of different societies. Conversely, it can be inferred that cultural similarity would also be reflected in advertisements within culturally similar countries. The ability to recognize similarities between cultures would provide a common ground from which to begin recognizing differences and adapting an advertising strategy in multinational situations. Yavas and Rowntree (1980) support this by indicating that there “are factors that suggest a high degree of similarity in themes, copy, and executional tactics between countries of similar economic development and culture” (cited from Cutler and Javalgi 1994, p. 118). A caveat, however, should be noted: Samiee and Jeong (1994) point out that most studies referred to as a “cross-cultural” analysis are in fact “cross-national” as the subjects studied are defined by political boundaries rather than cultural boundaries. This leads to an *a priori* assumption that each nation consists of only one culture or is dominated by one culture.

As firms become more global, differences as well as similarities between cultures become

more important. Companies operating in multinational locations need to understand if and how they should modify their marketing efforts when facing diverse cultures (Craig and Douglas 1999). The debate over global marketing predates Theodore Levitt's provocative article (1983) by over a decade (Buzzell 1968; Keegan 1970). The idea of a standardized marketing strategy is certainly compelling in theory. Marketers would like to be able to use similar advertising campaigns to achieve economies of scale as well as to create a universal brand image and to simplify strategy planning (Tansey, Hyman, and Zinkhan 1990). Standardized advertising is the use of the same theme as well as copy, except for language translation where necessary, and illustrations for an advertisement in the various countries in which a product is marketed (Herbig 1998). For example, John Deere promotes its products using a single globalized strategy since tractors have a uniform image in nearly all markets worldwide (Blackwell, Ajami, and Stephan 1991). However, cultural differences make standardization difficult in most situations (Biswas, Olsen, and Carlet 1992). Cross-cultural research is therefore important to help understand both similarities and differences in developing methods of communicating with the target audience in multinational situations.

The field of international marketing research is fairly new. In the early 1980s, relatively few studies of marketing practices within multiple countries had been conducted (Craig and Douglas 1999). Since that time, however, cross-cultural marketing research has been an area of interest and activity. The literature indicates that a number of studies have analyzed advertising in culturally diverse countries (e.g., Al-Olayan and Karande [In press]; Albers-Miller and Gelb 1996; Biswas, Olsen, and Carlet 1992; Cheng and Schweitzer 1996; Gilly 1988; Hong, Muderrisoglu, and Zinkhan 1987; Keown, Jacobs, and Ghymn 1993; Mueller 1987, 1991; Tansey, Hyman, and Zinkhan 1990). Fewer cross-cultural studies have been conducted that utilize cultures which are considered to be culturally similar (e.g., Biswas, Olsen, and Carlet 1992; Cutler and Javalgi 1994; Cutler, Javalgi, and Erramilli 1992; Katz and Lee 1992; Weinberger and Spotts 1989a, 1989b).

Craig and Douglas (1999) point out that, although the quantity and quality of academic research in marketing has increased, more commercial research has been conducted than academic research during this period. Also, academic research is often hampered by a lack of adequate funding along with the complexity of the process associated with conducting international research. The authors also suggest that commercial research is conducted primarily to provide managers with information to make timely and accurate decisions.

SELECTION OF CROSS-NATIONAL MARKETS

Although cultures may have similar backgrounds and be at similar stages of development, there will always be differences between countries (Culter and Javalgi 1994), which also makes sense intuitively. If we take a family unit made up of parents and two or more children, it would be impossible to find two children who are exactly alike, even though they have similar backgrounds within that family. In like manner, it would not be expected that any two cultures, even with many similarities, would be exact duplicates. However, we can analyze data about the cultures to find sufficient similarities that allow us to view the two cultures as comparable, resulting in our being able to predict certain behavioral similarities. Chen and Allmon (1998) lend support for this supposition in a study of the perception of media in three cultures. Perception patterns in two countries considered to be very alike, the U.S. and Australia, were found to be similar, while the patterns of a dissimilar culture (Taiwan) were found to have significant differences.

For a number of reasons the United States (U.S.) and the United Kingdom (U.K.) are considered to be similar. One source often cited for determination of similarities is the work of the social psychologist, Geert Hofstede. Forty countries were originally studied (1979) and later expanded to fifty countries (1983) in terms of four dimensions which he termed Power Distance (PDI), Uncertainty Avoidance (UAI), Individualism (IDV), and Masculinity (MAS). As shown in

Table 1, the U.S. and U.K. are very similar using Hofstede's indices, with the greatest difference being in UAI. At about the same time, William Davidson (1983) published an article on the market similarity to the United States and entry sequence for market development. The United Kingdom was third in correlation of similarity of the markets (exceeded only by Canada and Australia) and first in entry sequence. A review and synthesis of the published literature on country clustering by Ronen and Shenkar (1985), which included some of the work reported by Hofstede, indicated support for Hofstede's reported results. Five of the nine studies included the U.S. and the U.K., which in all cases were reported in the same cluster. A later study developed a model which placed cultures on a continuum from minimum to maximum sociocultural differences in which Britain ranked as the most similar to the U.S. outside of North America (Samovar and Porter 1994).

Ronen and Shenkar (1985) indicated that national units are logical for clustering because country borders delineate legal, political, and social boundaries for both employees and employers. They further suggested that the Anglo-American cluster had many country similarities because of a common culture derived from colonization as well as a similarity in language, religion, and technological development. Other researchers have indicated the cultural similarity of the United States and the United Kingdom (Cutler and Javalgi 1992; Weinberger and Spotts 1989a, 1989b). Katz and Lee (1992) expand on the similarities, pointing out that the two countries share a common language as well as a similarity in history and culture. In addition, both nations are highly developed with a modern, industrialized society in which the marketing of both goods and services is advanced. The free-market policies of the 1980s have drawn the two countries even closer from the standpoint of economic policies. For the purposes of this study, the authors cited above also describe a close similarity of the advertising industry. Both countries spend approximately the same percentage of GNP on advertising (of which Jones [2000] indicates 1995 expenditures on magazine advertising as a percentage of aggregate media expenditures was 9% in the U.S. and 6% in the U.K.). Advertisers in both countries are known world-wide for creativity and effectiveness

Table 1. Hofstede's Dimension Scores and Rankings for the United States and the United Kingdom								
Dimension Country	PDI		UAI		IDV		MAS	
	Score	Rank	Score	Rank	Score	Rank	Score	Rank
United States	40	38	46	43	91	1	62	15
United Kingdom	35	42/44	35	47/48	89	3	66	9/10

Source: Hofstede 1979, 1983.

of their advertising. Four of the top advertising firms in each country are owned by a parent company in the other country. All of the major U.S. marketers operate in Britain and many of the leading British marketers operate in the U.S. In addition, many brands are similarly positioned and are marketed with the same brand names in both markets (Jones 2000). Hence, there is support for the premise that the two cultures may be viewed as being similar. Based upon the premise that these two cultures are similar, this study will focus upon the senior segment of the U.S. and U.K. markets.

SIMILARITIES OF THE SENIOR MARKETS

Most historical data has defined the senior market as those persons with a chronological age of 65 and above. There are several reasons for this. In the United States 65 has been the age when people qualified for full Social Security benefits and Medicare. Age 65 was also the age when most workers retired (Visvabharathy and Rink 1983). In addition, governmental statistics usually defined seniors as those age 65 and over (Linden 1985). Similarly, in the United Kingdom the pension age is 65 for males and 60 for females (Office for National Statistics 1998).

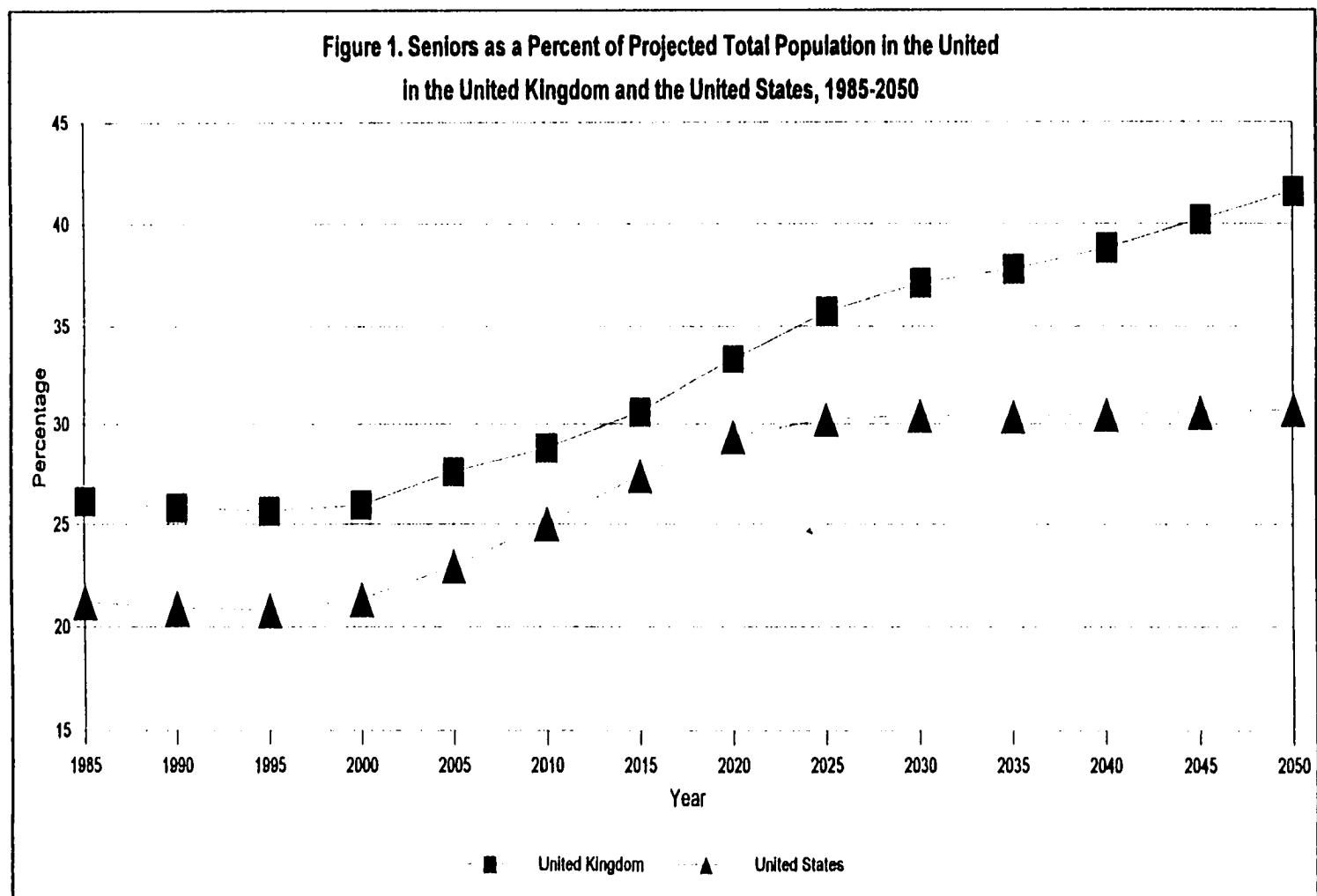
The definition of the age at which one is defined as a “senior” has changed in recent years. One reason for this is that the age at which one retires has been decreasing. The average retirement age in the 1950s was age 67 in the U.S., but had dropped to age 63 by the late 1980s (Mergenhagen 1995). The trend towards earlier retirement continues (Archer 1998), and additionally, the age for receiving a “senior discount” is fairly standard at age 55 from the author’s personal experience with dining, travel accommodations, and other facilities extending such discounts. An even younger age of 50 qualifies a person for membership in the American Association for Retired Persons (AARP) in the United States and for the Association for Retireds and Persons over 50 (ARP/050) in the United Kingdom. For purposes of this study, the senior market is defined as those persons age 55 and above, although certain data presented may only be readily available with a

different age grouping.

The senior market has grown in the United States throughout the twentieth century. At the turn of the century, there were just over 3 million persons, or about 4% of the total population, who were over 65. This had increased to 18.5 million, or 9.4% of the total, by 1966 (Goldstein 1968). As this segment of the population continued to increase, the group of persons age 65 and above surpassed the number of teenagers in mid-1983 (Dychtwald and Flower 1989). In 1990 over-65s totaled 31 million persons with an additional 22 million ages 55-64 (Moschis 1996). Including this younger age group, the senior market was approximately 22% of the total U.S. population in the mid-1990s (of which the AARP [1996] reports the 65 and older portion at 12.8%) and is projected to be one-third of the total population by 2030 (Moschis 1996).

Population in the United Kingdom is similar on a percentage basis, although the total population numbers are smaller for the country. In 1996 the population of pension age (males age 65, females age 60) was 18.1% (Office of National Statistics 1998). Projections of the senior population (as defined for this study, age 55 and above) indicate that one-third of the population will fall into this age group by 2025, five years before the United States (ARP/050 1998). As shown in Figure 1, this age group as a percentage of the total exceeds that of the United States, and the data also projects that the group will continue to grow after the percentage of seniors in the United States levels off in 2030.

Other demographic variables indicate further similarities in the populations of the U.S. and the U.K. According to *The World Factbook 1999* published by the Central Intelligence Agency, the overall ratio of males to females in the two countries is similar for the general population (.96 in the United States and .97 in the United Kingdom). For the populations age 65 and above, the ratios are the same (.7), which suggests the ratios should remain similar in the future. Literacy of the population is 97% in the United States and 99% in the United Kingdom. Life expectancy at birth is also similar for the two countries: 76.2 years United States and 77.4 years United



Source: Office of National Statistics, Population Estimates Unit, United Kingdom, 1998, and International Data Base, United States Bureau of the Census, 1998.

Kingdom. Age Concern England (1998) reported that in the United Kingdom males at age 60 had a life expectancy of 18.5 years and females at the same age could expect to live 22.4 years while the American Association for Retired Persons (1996) reported that in the United States for persons age 65 the life expectancies were 15.5 years and 19.2 years respectively.

Data on marital status of seniors is also similar according to the latest data in the International Data Base from the U.S. Census Bureau (1998). Slightly over three-fourths of men age 55 and above and just over one-half of women in the same age group are married (See Table 2). Although the age groupings above age 54 are slightly different, there is a distinct similarity in the percentages of married persons in the two countries.

The older population tends to have a lower level of education than the general population (Moschis 1996). Twenty-five years ago the average educational level of those persons over 65 was eight years (Waddell 1975). Twenty years later, some 11% of the age group had college degrees in the U.S. (Moschis 1996). The latest figures available from 1998 indicate that 33% of the men in the U.K. aged 55-64 have the equivalent level of a U.S. high school education, compared to slightly over 34% being classified as high school graduates in the U.S. For women, the data for those aged 55-59 indicated only 9% in the U.K. versus almost 39% in the U.S. were high school graduates (Matheson and Summerfield 1999; Yntema 1999). No data on the educational attainment for the population over the age of 65 were available from the U.K. governmental agencies.

This older population also controls a significant portion of the wealth in the two countries. Roszak (1998) indicates that those over age 50 control half of the disposable income and hold 75% of the financial assets in the U.S. Persons over the age of 50 controlled 74% of the personal wealth (financial assets) in the U.K. in 1995 according to the Inland Revenue (2000). The Henley Centre reported that the population over 45 is responsible for about 30% of consumer spending in the U.K. and controls almost 80% of the financial wealth (Long 1998). Although some of the data is not available for the specific age range in this study, the available facts indicate that there are many

Table 2. Percentage of Senior Population Living With Spouse in the United States and the United Kingdom

United States ¹			United Kingdom ²		
Age Group	Married Males	Married Females	Age Group	Married Males	Married Females
55-64	79.16	65.75	55-64	81.32	72.06
65-74	78.36	53.02	65-79	75.31	46.87
75-84	72.80	30.40	80+	53.79	15.38
85+	46.84	9.68			
All 55+	76.57	50.01	All 55+	75.87	50.31
¹ 1995			² 1991		

Source: International Data Base, U.S. Bureau of the Census, 1998.

similarities between the senior populations in the two countries which, added to the cultural data, strongly suggests that the senior segments of the two societies are very similar for purposes of conducting this cross-cultural analysis.

STATEMENT OF THE PROBLEM

Over the past quarter century, the economic attractiveness of the senior market has been discussed in various media. The fact that this market has been ignored to a large degree has been addressed in the popular press (Barr 1993; Gottlieb 1997; Holland and Conaway 1991; Linden 1985, 1986a, 1986b; *Media Decision* 1977; Peterson 1999; Russell 1997; Sherman 1987). A number of articles in the academic literature also suggest that seniors represent a significant marketing opportunity that cannot be overlooked (Burnett 1991; Day *et al.* 1988; Greco 1986, 1987; Gruca and Schewe 1992; Keane 1985; Leventhal 1997; Moschis, Lee, and Mathur 1997; Visvabharathy and Rink 1983, 1985). As indicated above, this market controls the largest portion of the wealth in the U.S., and this situation can be expected to increase as we enter the twenty-first century and this segment of the population increases.

A Special Report in *Advertising Age* in 1989 pointed out that advertising agencies had conducted in-depth studies of this market, but that creative departments had been slow to react in spite of the favorable outlook for the senior market (Diddlebock 1989). More research continues to be done by commercial firms than through academic research (Craig and Douglas 1999). Since much continues to be published touting the attractiveness of the senior market, it might be inferred that practitioners continue to react slowly to the importance of this growing market. To date, little academic research has been published that provides an accurate multinational assessment of print advertising to the senior market in the U.S. and U.K. In a recent study of content analyses of advertising in general covering 1970-1997, only 42 percent of the articles were studied in a cross-cultural or cross-national context (Harris and Attour 2000). There was no indication that any of the

studies had been directed towards a specific target market.

PURPOSE OF THE RESEARCH

A review of the literature indicates a number of advertising studies have been conducted worldwide which examine senior citizens as a target market. Most existing advertising research, however, has been conducted privately by individual firms and their agencies (Craig and Douglas 1999). Because these private studies are proprietary to the sponsor, they are not available in the public domain. In response to this vacuum, this study investigates published print advertisements from magazines that are directed toward the older population in the United States and the United Kingdom. A primary goal of this study is to examine whether the practitioner utilizes the results of the published research on magazine advertisements and if there appears to be differences in this usage in the two countries.

There are four purposes of this study. The first purpose is to document how firms currently advertise to the senior market. This study will be operationalized by conducting a content analysis of print advertisements in magazines targeted at seniors in U.S. and U.K. The second purpose is to document how advertising practitioners currently approach communication with the seniors market versus the published academic research findings. That is, the research will compare the similarities and differences found in the advertising sample against existing managerial implications proposed by academic research. The third purpose is to determine the similarities and differences that exist through an examination of print advertisements from two similar countries - the U.S. and the U.K. The fourth, and final, purpose is to determine if there is empirical support for standardizing print advertisements in these two similar cultures.

Although this is a significant market with large resources for spending, only a small portion of the advertising budget (e.g., 10% in Europe) is spent on the over-50 market (Webb 1998). If the data indicates that research results are being utilized to reach the market, then perhaps improved

success can be achieved by increasing the percentage of the advertising budget directed towards this market. On the other hand, if the data suggests that the practitioner is not using the empirical findings, advertisers might want to adjust the approach taken in communication with this market through print media. This study is also important because similar findings from both cultures will lend support for standardization of print advertising within countries found to have great similarities.

PLAN OF THIS DISSERTATION

Chapter Two is a review of the existing marketing research related to marketing to seniors in general and to advertising specifically. From this literature, a set of hypotheses were developed to guide the research and analysis of the advertisements from the selected magazines. The third chapter provides a detailed explanation of the methodology employed in this study. This information includes an explanation of how the magazines were selected for this analysis, along with the demographic and circulation data that allows a comparison of the similarities and differences of the magazines. Also included in Chapter Three is a review of content analysis methodology and the proposed method of examining data from the study, including how the data from the two countries were compared.

The fourth chapter presents the findings in the form of collected data and the statistical analyses generated by the study. The final chapter offers the conclusions and implications suggested by the results, an explanation of the perceived limitations of the study, and suggestions for future research studies.

CHAPTER II. LITERATURE REVIEW

Marketing research in the area of the older consumer has been conducted primarily over the past 25 years. Waddell (1975) found only three doctoral dissertation abstracts related to older consumer marketing in a search covering from the 1930s through the early 1970s. In addition, he found only three articles in the major marketing journals in the first half of the 1970s. Although the 1971 White House Conference on Aging had encouraged research in this area, Waddell (1975) noted that there had been essentially no response by advertising researchers and that there appeared to be a need for additional study in this area.

Since the mid-1970s, interest in the more mature consumer has generated increased research interest. Not only have a number of articles been published touting the attractiveness of the senior market, but numerous theoretical and empirical articles, as well as some less scientifically developed, have been published in this area. Moschis (1991) points out that existing knowledge as well as strategies for marketing to this populace is somewhat conflicting, however, since no theory has been advanced to explain all behavior. Indeed, more than one theory has often been introduced to explain the same phenomenon.

Two avenues of past research have been explored, the first being research related to seniors in general and the latter being marketing studies of advertising directed toward this population. Based upon this research, specific hypotheses have been determined for the study.

RESEARCH RELATED TO SENIORS

Stereotyping of the Older Population

Age bias exists in all societies, although on an individual basis the degree of prejudice can be influenced by the closeness of the contact and the individual experience with older people (McTavish 1971). In the past, aging has been an issue that was taboo and was not discussed

openly, written about, or portrayed in advertising – a denial known as *gerontophobia* (Dychtwald and Flower 1989). While age has long been revered in China and a person may claim to be older than his actual age, the opposite has been true in the U.S. culture (i.e., look how long Jack Benny remained age 39). Dychtwald and Flower (1989) have countered several myths associated with old age as shown in Table 3.

For years, the target market of interest in this study has been portrayed in a stereotyped manner (Abrams 1981; Carrigan and Szmigin 1999b). The term “old” was automatically associated

Table 3. Some Myths Associated With Aging Exploded	
Myth	Actuality
People over 65 are old	There are neither biological nor psychological reasons connected with the age of 65 (p. 32).
Most older people are in bad health	As people age, they may develop chronic health problems, but are not necessarily bothered or experience limitations because of them (p. 34).
Older minds are not as bright as younger minds	There is no such disease as senility and actually only 10% of Americans over the age of 65 show a loss of memory and less than half of these have any serious mental impairment (pp. 38- 39).
Older persons are non-productive	There are no consistent data to show superior productivity for any age group (p. 41).
Older people are unattractive and sexless	Current research shows that both men and women continue to feel sexy and sensual in later life (p. 44).
Older people are basically the same	No age group possesses greater variety insofar as physical abilities, personal styles, tastes and desires, or financial capabilities (p. 47).

Source: Dychtwald and Flower 1989.

with sickness and decline (French and Crask 1977). Greco (1987) indicated that for decades the common impression of seniors was that this market was homogeneous and small in number, had low incomes, and was in poor health, old fashioned, and miserly. It had been further suggested that older citizens were portrayed as comic characters that were hard of hearing or otherwise shown with negative images (Keane 1985). Sherman (1987) indicated seniors had been characterized as frail and unhealthy, unresponsive to new products, having a narrow range of interests, preoccupied with problems such as medical, and homogeneous as a group. A common stereotype was that the “mature market” was in poor health, isolated socially, and lacked interest in life and adventure (Moschis 1996). Furthermore, seniors were viewed as frail, unhealthy, forgetful, and mentally slow (Winski 1992). Long (1998) found that younger people (under 30) associate older people with a lifestyle of “decrepitude, imbecility, and physical repugnance” (p. 86).

Basting (1998) stated that one of the most widely held associations with aging is in terms of loss. As one ages, he/she loses his/her beauty. Aging has been further associated with a loss of both financial and physical power. Older people lose their independence as well as their flexibility and potential for growth. (The author notes, however, that medical advances and improved health coverage in recent years have done much to counter many of these attributes in both perception and reality.)

Today, seniors as a group are very evident in their exercise of influence, in their vitality, and in their affluence. The elderly market is both a lucrative market, as already discussed in Chapter I, as well as a pervasive influence with its higher levels of education along with its wealth (Roszak 1998). This can only be expected to increase as the Baby Boomers begin to age into the senior market.

Changes Associated with Aging

Even the youngest adult can recall personal physical and physiological changes experienced

during his/her lifetime. Members of the senior population have seen a lifetime of these changes. As one ages, the changes experienced often are associated with a decline in certain abilities. When some activities are stopped or reduced, different activities may compensate. Seniors continue their levels of activity and lifestyle into the later years, contrary to the assumption that people become less active as they age (Palmore 1968).

Aging is a process that is both unavoidable and normal. With age come physiological, social, and cognitive changes (Gruca and Schewe 1992). Layton (1975) reports that changes in sensory and nervous system capabilities are associated with the aging process. Vision is usually the first of five sensory changes to decline, followed by decreased hearing sensitivity. Cognitive skills are altered also as memory along with perception and learning abilities are reduced (Gruca and Schewe 1992).

There are some physiological changes which people experience with advancing age that are important to marketers. Aging is a highly complex biological process, with a progressive decrease in the ability to deal with one's environment. How one progresses through these changes is the result of one's genetic make-up as well as the environment in which one exists. Genetic inheritance influences longevity and physical characteristics, such as weight, loss of hair, wrinkling, and even susceptibility to certain diseases. The environment can also influence longevity through such avenues as exposure to communicable diseases (such as diseases from smoking, air pollution, or pesticides) or stress-related problems.

Much has been written in the literature of other disciplines, but Charles Schewe (1988) authored a noteworthy article which discusses the aging process as it relates to marketing. The sensory modes begin to change earlier in life than physiological changes. Changes in the sense system are important because these sensors keep us current with our surrounding environment. Of particular importance in advertising are changes in vision and hearing.

Visual function tends to be optimal around age 8 with a resulting loss of accommodation

capacity around the age of 50 (p. 65). Fortunately, the loss of visual acuity can often be compensated by prescription eyeglasses. What this loss of visual perception means to marketers is that often size, price, and labeling on packaging may need to be enlarged or that increased display lighting may be needed for items directed towards the senior market. One way in which this change is already being addressed by the government is by using larger and easier-to-read lettering on road signs (Holmes 2000). An associated vision loss in differentiation of colors may require heightened contrast for items that are visually presented. As an example, Mason and Bearden (1979) found 72% of the subjects in their food shopping study had problems reading the information contained on packaging. Other problems have been found with tamper-resistant packaging, such as lining up arrows and hard to open tops (Meyers 1997).

Hearing acuity loss tends to be less in early and middle adult years, with an accelerating loss in later years. Impairments to auditory sensitivity tends to be greater than visual losses, and deficits tend to be associated with loss in understanding of speech, although distortion may affect only certain hearing frequencies. Men experience greater hearing loss than women (p. 67). Schewe notes that marketers must therefore consider such items as time-compression and competition from background noises in oral communication with seniors.

It is also true that many older adults do not experience such physical declines and are quite active physically. While the type of physical activity may change as one ages, the ability of members of this group to be involved and to be competitive does not necessarily change (Ostroff 1989). As an example, the author served as an official at an international Masters Swimming (adults over the age of 18) championship event several years ago. There were many participants over the age of 55, including one swimmer in his eighties who competed in the mile swim event.

Aging is also associated with changes in one's intellectual abilities. For persons in good health, the changes normally occur gradually. Just as a lack of physical activity can cause one to lose physical proficiency, disuse of intellectual facilities can lead to a decline in these abilities.

Disease, such as atherosclerosis or Alzheimer's disease, can also lead to decline. However, many seniors retain full intellectual capabilities with little or no decline evident well into their eighties or nineties (Ostroff 1989). The speed with which people process information usually slows as they age, and this decline seems to be accentuated with an increased rate of presentation. An offset to this appears to be in areas in which an older person has wide past experience (Phillips and Sternthal 1977). These authors suggested the use of newspapers as a method of presentation for learning new information because the exposure can be self-paced, which presumably could be inferred as applicable to other print media such as magazines. Another mental change that may occur is loss of short-term memory (Long 1998; Lonial and Raju 1990). Attention also tends to decrease with age as one loses the ability to filter out external distractions. Although there are some changes in the brain's volume, there is a body of evidence which indicates that the brain continues to adapt to change and to function in the cognitive process well into older age (Long 1998).

Information storage and retrieval tends to slow as one ages (p. 89). John and Cole (1986) make several suggestions on creative strategies to use with the older consumer:

1. Do not overload commercial messages with information. They should be kept simple and stress only a few of the product attributes.
2. Visual presentations generally benefit the elderly. These can be incorporated into both print and television formats. Where point-of purchase displays are utilized, visual symbols which link the display with other advertising for the product could be very beneficial.
3. The presentation should organize the information in the message and avoid quick changes or distracting material within the message content.

While seniors do experience declines in physical and intellectual abilities, some very positive changes are experienced and should not be overlooked by the marketer. Persons in this group tend

to have more control over their time as they approach and enter retirement. They have accumulated a lifetime of experience and wisdom. In addition, they have a lifetime of accomplishments of which they can be proud. Lastly, seniors are generally willing to give of themselves to help others, both age peers as well as those younger (Ostroff 1989).

A further set of changes discussed in the literature is role portrayal. Both the type and the timing of lifestyle changes can vary, but these changes occur as people age (Schewe and Balazs 1992). One of these adjustments is arrival of the empty nest when the last child departs from the home. This usually occurs sometime in the forties to early fifties when the parent no longer has a day-to-day child rearing role. This is particularly stressful to mothers who must give up a major, high involvement role that has occupied much of their adult lives. Associated with this change is a high degree of freedom from responsibility along with an alteration in the parent-child relationship. The child who is on his/her own is now treated on a more equal basis. Also associated with this loss of responsibility for the children is a greater level of discretionary income (pp. 88-9).

Many people in the younger ages of the senior age grouping are caught in a transition from responsibility for children to helping elderly parents, known as “the sandwich generation.” As people live longer lives, there is increasing need for personal care from family members (pp. 89-90). In addition to care for parents, it cannot be overlooked that one’s spouse may experience decline and also require caregiving as married couples age.

Another role change associated with aging is that of leaving one’s lifetime career at some point and moving into retirement status. Associated changes in lifestyle are greater discretionary control of one’s time, switching from the monthly salary as the main source of income to dependence on retirement and investment income, and adjustments in professional, social, and especially spousal relationships (pp. 90-2).

Associated with the changes in the empty nest role as children move out, get married, and start a family is the new role of grandparent. The former parent no longer serves in a behavioral manner,

but as support for their children who are now in the parental role. The new grandparents can also share some of the responsibilities of rearing grandchildren, such as babysitting or even day care while the parents are at work. The grandparent role is usually more leisurely and informal, being more like good pals with their grandchildren (pp. 94-5).

For seniors who are married, one major role change occurs with the loss of one's spouse. Because husbands generally die before wives, this affects female seniors more frequently. This event requires an adjustment to living independently and often requires taking on tasks that have always been performed by the deceased spouse. This is a very stressful and disruptive change as one deals with this emotional upheaval which can take many forms, such as anger at being left alone to guilt for not being more understanding of the decedent. One long-term result of widowhood is usually loneliness (p. 95).

A final role adjustment for many older adults who are single or widowed is the role associated with dating and possible cohabitation or remarriage. Many of the anxieties faced as a younger adult associated with these activities are present for older people as well. Dating behavior is often difficult to determine as these skills have not been utilized for many years. Dating frequently leads to cohabitation rather than marriage as many seniors do not want to give up their freedom and independence. Companionship appears to be a critical factor in determining how a relationship develops (pp. 96-7).

As suggested, there are numerous changes which affect the senior age group. The changes they experience in their lives are real and unavoidable, but they tend to be gradual. Not every senior experiences them at the same time. Therefore, no arbitrary chronological age can be used to define when changes will affect the individual. As discussed below, several methods have been advanced for defining the senior market on aspects other than age, but recognizing the changes associated with aging aids the marketer in knowledge of this target market.

Development of Segmentation Models

As already noted, the traditional method of defining the older market has been age 65 and above. Certainly through World War II, there were very stringently defined chronological age groupings: education, work/family, and retirement; but over the intervening years this system has eroded. People who in the past may have been defined chronologically as old may be considered more youthful today. While many of the negative connotations associated with old age have not gone away, Basting (1998) suggests that one who refers to someone as “old” today might have reference to their chronological age (determined by the number of years lived), to their biological age (determined by the state of the person’s health), to their social age (determined by social roles), or to their cognitive age (determined by how the person feels).

The age of 50 or 55 is usually the lower boundary of old age today. Age-based criteria tend to utilize 10-year segments (55-64, 65-74, 75-84, 85+), which is the grouping utilized by the U.S. Census Bureau and which are labeled olders, elders, aged, and very old (Moschis 1996). Moschis notes, however, that it is factors which are related to age, rather than age *per se*, that explain behavior and that chronological age alone is not a good indicator of market behavior. Van Auken, Barry, and Anderson (1993) lend support, indicating that segmentation by chronological age for older consumers may be highly inappropriate. Several authors have noted that the senior citizen market is not homogeneous (Greco 1987; Sorce, Tyler, and Loomis 1989), nor is it a homogeneous group that is easily distinguishable from younger groups (Schutz, Baird, and Hawkes 1979). Other studies have further suggested that cognitive age, or the age a person feels, is more important:

- Chronological age alone is not indicative of buyer behavior (Barak and Schiffman 1981; Greco 1987).
- Physiological aging and chronological aging are not necessarily correlated (Phillips and Sternthal 1977; Schewe 1988).
- Consumer needs are driven as much by lifestyle as by age (Lee 1997).

- Many people feel cognitively younger than their chronological age (Barak and Schiffman 1981; Carrigan and Szmigin 1999c; Moschis 1992; Van Auken, Barry, and Anderson 1993).

Quality of life is also more important as a determinant of old age than is chronological age (Schutz, Baird, and Hawkes 1979). Aging is evolutionary, and the process of aging should be characterized by general tendencies as one enters the older stages of life. No two people age in the same way, but an understanding of the values and lifestyles of this target market leads to a more successful marketing effort (Gruca and Schewe 1992).

One model, developed in the mid-1970s by Towle and Martin (1976), divides the over-65s into six buying style segments on the basis of personality characteristics. The segments were described psychographically and then cross-classified by selected buying characteristics. The methodology used was sound, and the segments were developed from empirical data. However, a problem arose in the lack of explanation of why a psychographic profile should or could define a buying style. Although there were some shortcomings of the study, this research is important because it was an early effort which stimulated efforts to develop more comprehensive models of mature purchase behavior (Moschis 1996).

In 1980 Bartos developed another six-segment grouping of older people above the age of 50 based upon a person's adjustments to time, money, and health as he/she moved through the later ages of life. The author did not make clear whether the groupings were based upon actual consumer behavior aspects or if these were empirically determined, although they were discussed in terms of available time and money as well as their health and the phase of their life cycle.

French and Fox (1985) divided the elderly population into nine segments based upon prior empirical gerontological research findings. Prior studies had isolated differing behaviors and attitudes which characterized adjustments to old age. Some 200 gerontologists were questioned

about how well a set of behavioral factors and attitudes described this group. Resulting evaluations produced nine groups clustered along two dimensions: (1) the extent to which older ages were viewed as just a stage in life to be enjoyed as a part of the life experience and (2) how much insecurity or dependence was associated with the adjustment pattern. Market segments were developed from the mannerisms each group exhibited.

Stanford Research Institute developed a segmentation model entitled *Lifestyles and Values of Older Adults* which identified four psychological factors (autonomy - independence, introversion - extroversion, self indulgence - self denial, and resistance to change - openness to change) which have an influence on individuals age 55 and above in housing preference. Gollub and Javitz (1989) used these factors to determine six psychographics for the retirement housing market.

Another model, which was published the same year, was developed by Sorce, Tyler, and Loomis (1989). This model was developed based upon psychographic statements representative of eight lifestyles dimensions, which were subsequently reduced to five lifestyle components. The researchers clustered six lifestyle segments, four of which the authors concluded had greater potential for use by marketers. The problem with this study was that no further analysis was done to determine if the lifestyles could be used to predict consumer behavior. There was also some question as to the generalizability of the study because a nonrandom sample was used.

George Moschis, Director of the Center for Mature Consumer Studies at Georgia State University, has published a stream of articles (1991, 1992, 1994, 1996, 1997; Moschis, Lee, and Mathur 1997; Moschis and Mathur 1993; Moschis, Mathur, and Smith 1993) and written a number of books (1987, 1992, 1994, 1996) around a model he developed to help understand seniors' activities based upon individual differences in aging and types of aging dimensions that occur during later years in life. Gerontographics follows the premise that older persons have similarities as well as differences that result from the interaction of social, psychological, biophysical, environmental, and other events that occur over a person's lifetime. Those who experience similar

circumstances are presumed to reflect similar consumer behavior. Moschis sees this model as more comprehensive than many others because of the multiplicity of dimensions. The model also considers biological, social, and experiential aging factors which were overlooked in other lifestyle models. The derived segments were developed on an *a priori* basis from prior work in the area rather than being developed from data, which Moschis felt could differ across studies and among researchers. Moschis' segmentation model differed across several defined lifestages. The author acknowledges that the model might fit some products better than others and that further work must be done in industry-specific studies to determine the effectiveness of the model.

An attitudinal segmentation model was developed by Morgan and Levy (1993) using a procedure from mathematical psychology to determine motivational segments of the elderly market. The researchers used a series of attitudinal statements which were reflective of the issues under study. The perspectives being utilized were: (1) how older people view themselves as seniors from the standpoint of a variety of situations; (2) how seniors are viewed as health consumers; and (3) how they are viewed as food consumers. Differences in attitudes were linked to certain demographics (age, retirement, lifestyle, and psychographics), which were in turn suggestive of certain attitudes being associated with certain products. For purposes of their study, they defined psychographics as "a person's hopes, needs, fears, beliefs, opinions, and attitudes which shape how one acts and the choices one makes" (p. 12). Moschis (1996) was particularly critical of the methodology as well as the conclusions of this study because he felt that the psychographic statements used were too product specific to be useful in being able to predict consumer behavior.

A more comprehensive model was developed by Silvers (1997) in which Americans aged 18 and above were segmented into seven distinct profiles. The profiles were developed using 25 possible life events and related attitudes and opinions which were highly correlated with age. The results were clustered upon analysis of the data from a random sample approximating the total population. This study suggests that it is the combination, as well as the culmination of these events,

that determine the individual's approach to the marketplace. The basis behind this theory is that as people pass through major events during their lifetimes, they tend to reevaluate what is important, what products they need, and the method through which they select the product. Results were grouped into ten-year segments with exceptions in the lower group (age 18-29) and in the older group (70+). Each of these age groupings showed a strong representation in one or more of the clusters, but the results showed that the population aged 50 and above did not fall neatly or uniquely into any of the clusters. This lends further support to the contention that the older population is not homogeneous, and the study offers possibilities for further development.

Age Wave Health Services conducted a study of the 65+ population. The first phase of the research was released in 1997, which identified five distinct segments within this population based upon criteria important to marketers of healthcare. The results provided further support to the diversification of this population with complex and changing affinities and needs (Clark 1998).

As can be seen, numerous theoretical models have been proposed in recent years. With the exception of the series of publications by Moschis, no follow-up studies have been located in which the models have been tested empirically. Although this area of research is extremely interesting and appears to have very meaningful potential implications for marketers, published data at this point has been theoretical in nature and has not been tested for predicting consumer behavior in the senior market.

Sources of Information for Seniors

Seniors have a lifetime of experience on which to base a number of their decisions (Schiffman 1971, 1972). Schiffman's results were supported in later research (Friedman and Wasserman 1978; Michman, Hocking, and Harris 1979; Reid, Teel, and Vanden Bergh 1980). As seen above, one segmentation model is built on the accumulation of experiences for all ages (Silvers 1997). Even with this large knowledge base, seniors tend to depend on informal sources (e.g., family, friends, neighbors, and salespersons) for information across a large number of products. It has been further

suggested that older persons who have a stronger external orientation also place more importance on such informal sources (Klippel and Sweeney 1974), although Graney (1975) reported opposite findings indicating that the elderly rely on formal sources of consumer information rather than informal sources (also Moschis 1994). Some preliminary work by Swartz and Stephens (1983) suggested that personal sources are an important source of information in the search for services. When seniors seek information on health care, they rely more on medical sources for the less radical innovations in care; but for health care that is more radically innovative, greater reliance is placed on market and mass media sources (Strutton and Lumpkin 1992).

Upon reaching retirement age people experience a decrease in their lifespan, which results in fewer sources of information being readily available. Furthermore, mass media is used more extensively as a source of information as social withdrawal progresses in later ages (Phillips and Sternthal 1977; Tongren 1988). As age increases, people tend to utilize fewer sources of information, especially for larger purchases (defined as those over \$300) according to a study done by Market Facts, Inc., for the American Association of Retired Persons (1990). Gilly and Zeithaml (1985) also determined that older persons process information differently than younger people. Although commercial sources are important as sources of information about the marketplace, they are not relied upon as strongly for actual purchase decisions (Moschis 1994).

The use of family and neighbors as information sources received support in research by Rosow (1970) and Shanas *et al.* (1968). Both personal judgement/experience and advice from friends and associates were found to be more useful sources of information than more formal sources such as newspapers, magazines, and consumer publications (Schutz, Baird, and Hawkes 1979). This could be particularly important to marketers because earlier research had suggested that as older persons go through a passage of social disengagement, they tend to adopt more characteristics associated with the external orientation mentioned above (Kleemeier 1963). In contrast to the above results, Lumpkin, Greenberg, and Goldstucker (1985) found that seniors do not consider salespersons to

be important sources of information, and Lumpkin and Festervand (1987) concluded that the elderly do not rely on experience or on significant others for purchase-related information.

As indicated, seniors are dependent upon outside sources of information, especially as their lifespace begins to decrease resulting from a number of changes in their lives as they become older. The results reported in the literature do not indicate that there are any clear sources to which seniors turn for information, however.

ADVERTISING RESEARCH RELATED TO SENIORS

Mass media has been influential in determining human behavior. The dissemination of information through the mass media was seen as a large contributor to the panic that followed the stock market crash in 1929. The broadcast of "War of the Worlds" by Orson Welles in the 1930s also resulted in mass hysteria. A discussion of the research that relates to the influence of the mass media on consumer behavior to 1990 is contained in O'Guinn and Faber (1991). The present discussion will examine the research stream specifically associated with advertising to the elderly, more specifically the lack of empathy between those who create the advertising and the target market, role portrayal by senior models in advertising, lack of empirical knowledge for effectively segmenting the market, how seniors utilize advertising as a source of information about products, and how seniors perceive advertising claims.

Lack of Empathy by the Advertiser

In order to communicate with the reader, magazine advertising must first catch the attention of the reader (Percy and Rossiter 1997); however, an earlier Starch/INRA Hooper study showed that less than half of published magazine and newspaper ads failed to even attract the attention of readers (Rossiter 1988). The literature suggests that one of the basic problems in advertising to the elderly has been a lack of understanding of this market by the creative developers of advertising copy. This group is young chronologically (Lee and Heubusch 1997). The average age of the

advertising executive in the U.S. is under 50, but even more revealing is that the average age of the advertiser's representative is 31 and of the agency representative is 28 (Thomas *et al.* 1995). The ages are similar in Europe (Webb 1998). In addition to a lack of empathy with, and an understanding of, the senior market, practitioners, and especially the creative people, often never meet a single academic researcher and generally ignore the research findings. Even when they are aware of research results, they are not convinced that the results are accurate. Historically, agencies have relied on their own research (Broadbent 1998). Advertising executives like to think of themselves as opinion leaders, which is a problem since they may be out of touch with reality (Carrigan and Szmigin 1999b). Many of these people are not even aware of the demographics of the senior market. When asked the median age of U.S. adults, the responses were well under the actual median age (Thomas *et al.* 1995).

Older markets are more complex than younger markets (Wolfe 1992). Thomas *et al.* (1995) stated "(m)ost advertisers...simply don't want to learn how to market to older consumers. The mature mind is far more complicated than its youthful counterpart" (p. 28). Although much has been published indicating the lucrative nature of the growing elderly market, advertisers have not yet been convinced that their focus should be redirected. Marketing has depicted aging as a significant problem and youthfulness as an ultimate virtue. Hence, the youth market receives the greatest emphasis (Carrigan and Szmigin 1999a; Lee and Heubusch 1997). Agencies seek customers of their own age and shy away from customers over 50 (Webb 1998). Roszak (1998) indicates that for advertisers, youth represents an arena of pizzaz and excitement and follows the old marketing maxim of not targeting consumers over the age of 50 because they cannot be reached (p. 125), but that this is true only because advertisers have made it so (p. 126). The mature audience drifts towards other sources of entertainment and education. This leaves the 18-49 audience that everyone is scrambling to reach as a diminishing prize (p. 130). Agency people have little understanding of older people and are fixated on developing advertising that will impress their peers and win awards.

Such advertising often has little relevance to older consumers (Lee and Heubursch 1997; Nielson and Curry 1997), who are worth more financially and intellectually as a group (Roszak 1998). Advertising agencies continue to have negative attitudes towards the aged, giving the impression seniors are a drain on society and, hence, view seniors as non-buyers and “losers” (Long 1998; Thomas *et al.* 1995). Those who acknowledge the importance of this market and use older models often overcompensate “by depicting them as skydiving, tanned demigods with unlimited disposable income” (Fry 1997, p. 23).

This study is an analysis, however, of advertising in publications that has been specifically directed to the senior consumer. Advertising is important to this market, although a negative relationship has been found for both chronological age (Smith and Moschis 1985; Smith, Moschis, and Moore 1985) and reported health status (Smith and Moschis 1985) in the interaction with advertising in the mass media. Lonial and Raju (1990) reported that disengagement, activity, and social theories have been suggested as an explanation of the idea that as seniors age and their lifespan decreases, the elderly tend to use alternative activities, such as the mass media, as a source for satisfying the gap in their lives. Under disengagement theory, a person tends to voluntarily sever his/her ties with society, and the person may turn to the mass media as a way of compensating for this loss of social interaction. Activity theory suggests that the contraction of one’s lifespan does not occur voluntarily, but is forced upon the person as he/she ages. Under this theory, such alternative activities as interaction with the mass media help the person deal with the social withdrawal process. Under socialization theory, life is a constant learning process. People are continually learning new or altered roles; and as they face a reduction in social interactions, they turn to the mass media to provide the information and other cues needed to deal with their lives. These authors point out, however, that these alternative explanations do provide interesting alternative explanations for seniors’ usage of the mass media, but that they are not sufficiently unique to enable hypothesizing and testing to develop a theory to explain the psychosocial

processes that determine such media usage by the elderly.

Stereotyping Reflected in Advertising

It is important to review the general research findings of role portrayals of seniors in the media. When an advertisement is prepared, regardless of the medium for which it is prepared, it is often repeated and may not change for some period of time. The characters may be exhibited in continually changing circumstances, although the role characterization continues. Repeated usage, therefore, perpetuates the image of the character. One example is Betty Crocker as a symbol of certain food products by General Mills. The character has been utilized since 1936, but has gone through several iterations as attitudes and lifestyles of consumers have changed over the intervening years. The latest portrayal of Betty Crocker was adopted in 1996 and is reflective of a multicultural background (Perreault and McCarthy 2000). Likewise in the U.K., Katy has been portrayed by three successive actresses in advertisements for Oxo, a bouillon cube, since the 1960s.

Role portrayal historically has been a depiction of seniors in a negative manner. In a study published in 1980, Kubey indicated that over the preceding fifteen years, the television industry had made great advances in eliminating the negative stereotypes of ethnic minorities and of women. Beginning in the 1960s more blacks were seen on television in more realistic and positive roles (Kubey 1980), although Roberts and Zhou (1997) in a study of advertising in *Modern Maturity* (a magazine used in the present study), covering the years 1959-1991, found few non-white characters having roles in advertising content. The feminist movement led to changes in the portrayal of women in the 1970s. Kubey (1980) indicated that some changes had been made with regard to age and agism and predicted this would improve significantly into the 1980s.

Later literature suggests that many improvements are still needed, some twenty years later. It has been frequently noted in the literature that advertisers have tended to underutilize older people in advertising (ARP/050 1999; Dodd 1989; Gantz, Gartenberg, and Rainbow 1980; Greco 1989;

Langmeyer 1983; Peterson 1992; Swayne and Greco 1987; Ursic, Ursic, and Ursic 1986); but when they were used as models, it often has been in negative and unflattering ways (Carrigan and Szmigin 1999b; Greco 1987; Keane 1985; Long 1998; Peterson 1992; Ursic, Ursic, and Ursic 1986; Winski 1992; Zhou and Chen 1992) or inaccurately (ARP/050 1999; Swayne and Greco 1987; Ward 1989). A further implication by such portrayal of older adults is an unrealistic reflection of the overall age composition of the general population, which in turn can open the door to ethical questions related to agism (Carrigan and Szmigin 1998). Another aspect noted in the literature is the disproportionate use of females in advertising to seniors (Langmeyer 1993). Ursic, Ursic, and Ursic (1986) found increasing usage of the elderly over the period from 1950-1980; however, men were used nine times more frequently than women. Davis and Davis (1986) also noted that the number of seniors used in advertising does not correlate with the percentages of the population, that the number of male models is greater with the men shown as being more powerful, active, and productive while women were portrayed as more passive and “as useful accouterments to males” (p. 47), which was supported more by Robinson, Duet, and Smith (1995). Data from the U.K. also indicate an underrepresentation of those over the age of 50 (Carrigan and Szmigin 1999b).

Hiemstra *et al.* (1983) indicated that the absence of the elderly in television advertising and the way in which the elderly were portrayed when utilized affect others’ attitudes towards the elderly. Peterson (1992) noted the negative portrayal of seniors is not as pronounced in advertising directed specifically towards seniors as in advertising that is aimed primarily at younger people. Langmeyer (1993) found that a relationship exists between both attitudes and self esteem and the portrayal of the role model in advertising. Older consumers will not respond to advertising, however, that has been ill-conceived or that was designed for another generation (Carrigan and Szmigin 1999a). Older people want to see images that are healthy and fit-looking in their own age group (Diddlebock 1989; Dychtwald 1997). Roberts and Zhou (1997) found that the mass media can influence images, both positively and negatively. Negative portrayals in advertising create a

negative self-perception by providing cues to expected behavior (also Smith, Moschis, and Moore 1984). This not only affects social behavior of seniors, but also the social attitude of others toward seniors (Kubey 1980; Langmeyer 1983, 1993; Swayne and Greco 1987; Zhou and Chen 1992). In a longitudinal analysis of 67 studies of consumer behavior studies published over a thirty year period, older consumers were found to react negatively to advertising that reminded them they are old (Tongren 1988). Interestingly, there is some evidence that poor portrayals of seniors may also cause limited boycotting of the products advertised (Festervand and Lumpkin 1985).

Carrigan and Szmigin (1998) indicated that most of the research on the frequency of usage and the portrayal of seniors has been done in the U.S. and Canada. Their results indicate that the results are similar in the U.K. with an under-representation of seniors and fewer women than men being utilized in advertising in publications of general circulation. Additionally, they suggest that a positive image of older people may influence their behavior, which supported an earlier study in which self-esteem advertising was found to affect behavior (Durgee 1986). A recent study published in the *Journal of the American Geriatrics Society* also suggested that positive stereotypes do improve the mood and self-confidence of seniors, which in turn impacts their behavior, although the study did not indicate how long the positive effect lasts (Hausdorff, Levy, and Wei 1999).

As noted earlier in this chapter, declining health tends to accompany the process of aging. Smith (1976) suggested that the negative portrayal of seniors in ads for prescription drugs helped reinforce negative stereotypes of the elderly and that such portrayal could influence attitudes of physicians toward elderly patients. Lusk (1999) reported from related medical literature that advertising images not only reflect and reinforce society's stereotypical concepts, but also shape society (Kalisch and Kalisch 1987). Furthermore, stereotyping can also lead to ignoring of individual situations (Ganong, Bzdek, and Mandarino 1987), which can lead to suboptimal health care (McDonald 1996). This author also indicated a number of studies of patient images in medical journals which found a greater negative bias against women by healthcare providers. Dr. Lusk

found similar treatment of seniors with a greater bias against women, suggesting that the delivery of adequate medical care for seniors could potentially be negatively influenced by the stereotypical portrayal in advertising.

Carrigan and Szmigin (1999) and others (Anna 1999; Gubernick and Kroll 1996; Robinson, Duet, and Smith 1995) indicated that there is some evidence that the status and image of the 50+ market has improved, but that there is still room for improvement in role portrayal and that more creativity and innovation is needed. There still appears to be a need to accurately represent the elderly in the media, especially when the advertising is directed towards older people. While marketers have feared that an appeal to older consumers may make their products less attractive to younger consumers (Thomas *et al.* 1995), there is no definitive research supporting this concern (Carrigan and Szmigin 1999a). Greco, Swayne, and Johnson (1997) and Milliman and Erffmeyer (1990) found that using older models was viewed very positively by younger viewers for many products. Gubernick and Kroll (1996) cites advertising by Compaq computers and Clinique cosmetics which used older models as having positive reactions from all age groups.

Research on cognitive age has been conducted on adults of all ages, but adults in the 55+ age group have been studied most frequently (Stephens 1991). Seniors often think of themselves as being younger than their chronological age (Stephens 1991; Underhill and Caldwell 1983). Nelson and Smith (1988) noted that conventional wisdom holds that older women react negatively towards advertisements featuring older women; however, they found a greater willingness to react positively to such advertising using age peers. Previously, it had been found that approximately 95% of the female models were less than the age of 55 (Caballero and Solomon 1984), which supported these researchers' finding in earlier studies in 1977 and 1980. In an exploratory study using a sample of females ages 30-69, Barak and Gould (1985) linked the idea of cognitive age to advertising and found evidence that seniors who felt younger than their chronological age were less likely to be price sensitive, traditional, old-fashioned, and reclusive and were more likely to eat out and spend

time watching television and reading. The resulting correlations suggested that the younger cognitive age might be the important factor.

The Center for Mature Consumer Studies suggests that older adults who think they look and act younger than their chronological age may be a psychological reflection of a resentment against aging and a method of rejecting the negative stereotypes associated with aging (Moschis 1992). Stephens (1991) suggested that no special targeting from young and middle-aged consumers was necessary for those who feel younger than their age, but that those who were cognitively old were better targets for services and goods that are useful in their more sedentary lives. Milliman and Erffmeyer (1990) and Greco, Swayne, and Johnson (1997) also found that older models do not necessarily turn off younger viewers and these models are viewed at least neutrally and often positively.

Segmentation in Advertising

The general work in the area of segmentation, as presented earlier in the chapter, indicates that most studies have been theoretical and have been published within the last two decades. Based upon comments made in 1979, lifestyle segmentation may hold significant potential for advertisers to the senior market:

...lifestyle is the orientation to self, others, and society that each individual develops and follows. Such an orientation reflects the values and cognitive style of the individual. This orientation is derived from personal beliefs based on cultural context and the psychosocial milieu related to the stages of the individual's life. These elements shape the preference system that guides the individual in the formation of goals and in the exercise of choice. Thus the behavior of the individual involved in obtaining and using economic and social goods and services, including the decision processes that precede and determine these acts, are not random, but rest upon a limited number of distinct values that give meaning and direction to his or her life and influence choices among alternatives. (Schutz, Baird, and Hawkes 1979, p. 4)

The importance of an appeal to the stages of life in advertising to seniors has been acknowledged in recent literature (Burkart 2000; Dychtwald 1997; Englis and Solomon 1995; Lee and Heubusch 1997; Moschis, Lee, and Mathur 1997; Swenson 1988), and this area of research appears to have

extremely significant possibilities for helping marketers and advertisers better understand the senior markets. Currently, there are insufficient research findings to be beneficial in a cross-cultural analysis of print advertising. The key will be in finding the unique underlying issues and values related to lifestyles that affect purchase decisions in the senior market (Fairley 1997).

Print Advertising as a Source of Information

The senior market prefers simple, relevant communications according to a survey by Donnelley Marketing, and members of this group will read longer copy when it is informational, not condescending relative to their age (Sherman 1987), and the print is easy to read. For an ad to be considered informational according to the academic literature, it must contain one or more informational cues (Stern and Resnik 1991), such as the fourteen cues suggested in Resnik and Stern (1977).

As people reach their senior years, they appear to rely more on the advertising in the mass media (Smith, Moschis, and Moore 1985). The literature on the usage of the various media as a source of information indicates mixed results. There is a stream of studies of domestic television commercials (e.g., Alwitt 2000; Davis 1972; Johnson and Cobb-Walgren 1994; Peterson and Ross 1997; Phillips and Sternthal 1977; Reid *et al.* 1985; Schreiber and Boyd 1980; Singh *et al.* 1994; Stephens 1982; Stephens and Warren 1983; Stern and Resnik 1991; Weinberger and Spotts 1989a, 1989b) with additional analyses of television commercials cross-culturally (e.g., Gilly 1988; Katz and Lee 1992; Nevett 1992). Television viewing is an important medium in the life of seniors, but one problem found was that television advertising is perceived unfavorably because it interrupts the entertainment aspect of television viewing (Mittal 1994). The increasing availability and usage of remote controls has resulted in television advertising becoming less influential. Viewers can zap advertising on television with the result that printed ads are reemerging in their importance in the life of seniors (Collins 1989). This finding of the revival of the importance of print advertising

received support from a report in *The Wall Street Journal* (1989) that television advertising had no effect in increasing sales and from the findings of a survey of the advertising industry reported in *The Economist* (1990) which referred to this as a “crisis in advertising” (Stewart 1992; Stipp 1992).

There is also a stream of research documenting the influence and increasing importance of magazine advertising for seniors. Schreiber and Boyd (1980) reported that magazine ads were selected by older respondents as being more important than newspaper, television, radio, or bus advertising, which was supported by Moschis (1992). Other studies have confirmed that magazine advertisements are considered highly informative by respondents (Bauer and Greyser 1968; Healy and Kassarian 1983; Laczniak 1979; Soley and Reid 1983; Stern, Krugman, and Resnik 1981) and are used as sources of objective information (Lumpkin and Caballero 1985; Mason and Bearden 1978).

Some evidence, however, is suggestive of the lack of influence of magazine advertising. Schiffman (1971) found the elderly to be light users of magazines. Burnett (1991) concluded that while the older population in general is a heavy user of newspapers and magazines, the affluent and moderately affluent neither like nor utilize advertising and actually hold a negative attitude towards advertising. This was supported by Alwitt and Prabhaker (1992) who reported a negative relationship of income and favorable opinions of advertising.

An individual’s response to advertising is moderated by the reader’s motivation and ability to process information (Cacioppo and Petty 1985; MacInnis and Jaworski 1989). As discussed, the processing of information slows with aging. It has been suggested that placement of advertising in different media vehicles may improve the delayed memory of the message through repeated exposure (Singh *et al.* 1994). Dependence on magazine advertising is particularly important in conveying the message as age increases because the pace of the transmission is controlled by the reader (Johnson and Cobb-Walgren 1994; Phillips and Sternthal 1977; Tongren 1988).

As discussed in Chapter I, the educational level of the senior market is rising. Stephens (1981) reported that print media is more appealing for the highly educated. The findings of Moschis (1992) supported this and further suggested that usage of print media is increasing with the trend toward earlier retirement and increased leisure time for viewing print media, thus increasing the influence of magazine ads on consumer decisions, although it was found that magazine readership declines for older seniors starting around age 65.

Since magazine advertising is recognized as being important for seniors, the methodology for effectively reaching seniors has been analyzed. For advertising directed towards seniors, Davis and French (1989) suggested that advertising that focuses on seniors is best used in publications which specifically target the senior market. Collins (1989) indicated that an effective advertisement must have enough graphics to catch the attention of the viewer. Concrete wording in print advertising has also been found to be more effective than abstract wording in generating positive attitudes and buying intentions (Burns, Biswas, and Babin 1993). Kesner (1998) and Schewe (1989) are among authors in the non-academic writings who have suggested additional aids which should be used when communicating with the elderly:

- Keep the message simple and avoid irrelevant information.
- Do not overload the message with excessive information.
- Use readable type and bold headlines and subheadings.
- Make use of color where possible.
- Demonstrate credibility, such as test results and endorsements.
- Leave plenty of white space in the presentation.

Advertisements for both products and businesses are used for information (French and Crask 1977). Price/quality evaluation data has been found to favorably position a product for elderly consumers (Lumpkin and Festervand 1987). Although comparative advertising was not found to be perceived as being substantially more informative than other advertising (Aaker and Norris

1982), comparative ads contained more information than non-comparative ads (Harmon, Rozzouk, and Stern 1983). One study of advertising as persuasion or information (Marquez 1977) found evidence that the type of advertisement most effectively used is a function of the type of product being advertised. For products that are inexpensive, non-technical, and which are already familiar to the reader, persuasion is the better approach. For types expressing an advocacy toward a point of view, presenting details of how the product works, data on terms of purchase, or just presenting information itself, informational ads are considered more appropriate.

Skepticism Toward Advertising

Research results on the credibility of advertising have been mixed. The very nature of a free marketplace tends to encourage exaggeration in advertising, which can result in consumer skepticism (Obermiller and Spangenberg 1998). Calfee and Ringold (1994) found that advertising does provide useful information (see also Obermiller and Spangenberg 1998), but that there is widespread skepticism about claims made in advertising and consumers discount such claims accordingly. They also found that the majority of their sample often judged advertising to be untruthful and only a method used by marketers to persuade people to buy things they did not want. Other empirical results have shown that the elderly do not have a high regard for advertising and perceive advertising as lacking credibility (Festervand and Lumpkin 1985; Festervand, Lumpkin, and Skelly 1985; Lonial and Raju 1990). Muehling (1987) and Andrews (1989) suggest that opinions of advertising have become increasingly negative. Mittal (1994) found that between one-third and one-half of the subjects in their sample denied increased buying confidence from advertising.

Opposite results have been reported by other researchers. French and Crask (1977) attributed high credibility to advertising. A longitudinal analysis of 67 studies over a period of thirty years demonstrated that there had been an increase in the perceived credibility of information in the mass

media (Tongren 1988). A more recent study (Shavitt, Lowrey, and Haefner 1998) documented a more favorable perception of advertising than previous studies.

An individual's response to an ad is mediated by his/her attitude toward such ad, which acts as a filter of the initial advertising input (MacKenzie, Lutz, and Belch 1986). Several research studies offer possible mediating factors to an advertisement's credibility. One factor is consideration of the age of the model utilized in the ad. Milliman and Erffmeyer (1989) used models from three different age groups in the same ad and found evidence that the middle-aged and older models were perceived as being more credible and believable than younger models. There had been similar research by Bristol (1996) in which the credibility was higher for the middle-aged (mid 40s) and older (mid-60s) endorser than the younger (mid-30s). Bristol (1996) further noted that the middle-aged endorser was perceived less negatively than the older, suggesting that this was the result of the older viewer not wanting to be like the older endorser or just not being able to identify with a person in his/her peer age group.

In a somewhat similar area is the use of celebrity endorsers. Seniors have been critical of the use of celebrities. Long (1998) found that many older adults judged that the spokespersons chosen had done little to make them worthy of being in a position of respect and that exploiting their position for commercialization was belittling. The author concluded that this older generation felt that status and money should not be mixed, which is different from how younger consumers feel today.

Alwitt and Prabhaker (1992) suggested that one reason for such skepticism is that seniors simply feel they cannot rely on the way products are depicted. This lends support to earlier findings that the liberal use of claims to differentiate from the competition (e.g., "world's best") along with the public's increasing educational level has evolved into an increasing skepticism of advertising. The use of research results to increase believability can help. However, if the "expert" is unknown or if there is no exposition of the expert's qualifications, the use of the "man on the street" is just

as believable. Results from an outside organization or third party improves believability when sufficiently disclosed. It was recommended that only the directionality of the results should be disclosed in the headings of the advertisement, with any elaboration or detail being shown in the advertising copy or, even better, in a footnote (Beltramini and Evans 1985).

Similar recommendations to overcome skepticism were made by Terence Haller, Chairman of the Older American Research Institute, in *Advertising Age* (1995). He suggested that language in advertising should be simple and not condescending, seniors should not be patronized, concentration should be on product benefits, spokespersons should be tested for effectiveness, the language must be clear and uncluttered, and clear and spacious visuals should be utilized.

Although seniors rely on print advertising as an important source of information, it is from a prejudiced viewpoint created by skepticism of many claims made within the advertisements. It behooves the practitioner to consider the results suggested within the academic literature to improve the perception of information contained within advertisements.

CROSS-CULTURAL ANALYSIS OF ADVERTISING

A number of studies of cross cultural advertising in the various media have been published with varying results. Although the focus for this study is print advertising in magazines directed towards seniors, results from cross-cultural studies of the various media must be considered. Advertising on a worldwide basis continues to grow in importance, although it is difficult to utilize a universal approach to advertising because of sociocultural and legal barriers across nations and peoples (Douglas and Wind 1987). "In order to communicate successfully, advertising must appeal to values that are salient in the culture of its intended audience" (Belk, Bryce, and Pollay 1985, p. 11).

There has been an ongoing controversy for many years as to whether or not international advertising can be standardized (Onkvisit and Shaw 1987), on which no consensus has been

reached (Spotts, Weinberger, and Parsons 1995). Boote (1982) pointed out that “...values represent reasonably durable beliefs which guide attitude formation and ultimately behavior through the choices which people are forced to make in routine situations. If we accept the evidence that values are critical to product, model and brand choice, the advertising must convey its message about the product in a manner which is consistent with the values of the people in the target group. Thus, the issue of advertising the product in two or more countries requires an evaluation of similarities and dissimilarities with respect to both demographic and psychological traits” (p. 20). The author concluded that there was tenuous support for standardized advertising in the U.S., Germany, and France; however, Shaw and Onkvisit (1983) criticized Boote’s data analysis and conclusions and issued a caution against utilizing a standardized advertising program based upon this study.

Most of the cross-cultural research in advertising has used the United States as a basis of comparison or has approached the research from the American point of view (Harris and Attour 2000). Many studies support the hypothesis that the content of advertising must be different across different cultures. Albers-Miller and Gelb (1996) suggest that the cross-cultural variation in advertising is observable since some advertising will appeal to values that are salient in one culture, while would not be true in other cultures (see also Reid *et al.* 1985). This supports earlier studies which concluded that:

- advertising is reflective of culture (Hong, Muderrisoglu, and Zinkhan 1987), and
- cultural values provide the context for interpretation of the ads, are implied within ads, and vary between countries (Tansey, Hyman, and Zinkhan 1990).

Results from a study across four countries found that differences are greater than similarities, even when the countries were divided on a common heritage or regional basis (Cutler and Javalgi 1994). These authors concluded that each market must be approached as being unique and that standardized advertising should be used cautiously (also see Cutler and Javalgi 1992; Cutler, Javalgi, and Erramilli 1992; Tansey, Hyman, and Zinkhan 1990). In a multicountry study of

advertising, results indicated that major differences exist in information content and creative styles of advertising in order to present information in a manner that is familiar and acceptable to the target markets (Keown, Jacobs, and Ghymn 1993). The authors concluded that advertising has not been standardized within these dissimilar cultures and should not be expected to be standardized anytime soon. Hite and Fraser (1988) analyzed the advertising strategies of U.S. multinational companies to determine the degree of standardization and found that the majority used a blend of standardization and localization. Those firms using a standardized approach tended to use a single U.S. advertising agency, while those following a localized approach utilized foreign agencies.

Advertising communities in both the U.S. and the U.K. believe that their advertising is the best in the world. This has had the effect of encouraging marketers in these two countries to translate Levitt's concept of global marketing to global advertising. This has been given impetus by the fact that English has become the *lingua franca* of business worldwide (Czinkota *et al.* 1998). There are a number of arguments which support the concept of standardized advertising as shown in Table 4.

A study of forty countries by Sriram and Gopalakrishna (1991) resulted in six groupings of countries in which the U.S. and the U.K. were clustered with nine other countries which share a common British heritage, from which the authors suggested standardization of advertising could be attempted. Katz and Lee (1992) indicated that if standardized advertising would work anywhere, it would be in the U.S. and U.K. (also see Cutler and Javalgi 1992; Weinberger and Spotts 1989a); however, there are significant differences in the television systems in the two countries, such as the ownership/sponsorship of television broadcasters, method of selling and broadcasting of airtime, and differences in the type and format of product advertising. Similar differences in television advertising were noted by Nevett (1992). Weinberger and Spotts (1989a) indicated that television ads in the U.S. contained more informational content than ads in the U.K.

In a study of creative strategy in magazine advertising in the U.S. and U.K., Spotts,

Weinberger, and Parsons (1995) suggested that customization of international advertising may be the most appropriate approach, even in similar cultures. Support for standardized business-to-business advertising was given by Cutler and Javalgi (1994). An early study of cross-cultural advertising (Miracle 1966) suggested that because visual components have a role in attracting

Table 4. Arguments for Global Advertising

Marketing Arguments

- It is logical that brands marketed in a common format to similar customers in different countries would use the same communication in all of the markets.
- It makes sense to appeal in the same way to groups of people with common values, interests, and needs with similar frames of reference.
- International media enable international advertising. Many publications and broadcasts are carried across many markets, and carrying different messages in media which overlap boundaries has the potential to confuse the markets.
- Customers are becoming increasingly exposed to advertising outside of their home counties with increasing global tourism and business travel. Conflicting messages will damage the brand image.

Economic Arguments

- The costs associated with making a commercial or series of commercials is expensive. The increased costs to make a universal advertisement usually is less expensive than making a series of different ads for each market.
- Economies in costs are achieved by using centralized development of advertising.
- Global media companies provide the opportunity to produce global campaigns to capitalize on cross-border economies.

Control Arguments

- Corporate headquarters is generally the location of the people who understand the brand best. Control of advertising from this central point enables consistency in all markets.
- Such a central corporate team in alliance with the global agency provides better overall control and harmony in the advertising effort.

Creative Arguments

- Centralized advertising allows the exploitation of great creative ideas and efforts in all markets.
- Great advertising ideas are able to transcend numerous markets.

Fashion Argument

- If everyone else is doing it, the bandwagon effect suggests that no one wants to be left behind.

Source: Adapted from White 2000

attention to advertising, this is the element of advertising most amenable to standardization across cultures, but a more recent study of visual components, in both similar and dissimilar cultures, found different visual components being used (Cutler and Javalgi 1992).

Some studies across societies considered to be similar suggest that advertising cannot be standardized because differences still exist even between similar cultures (Biswas, Olsen, and Carlet 1992; Caillat and Mueller 1996). Frith and Wesson (1991) stated that the U.S. and U.K. share a common cultural heritage, but that the two countries are only superficially similar as this heritage began to diverge two hundred years ago. They suggested that there are resulting differences today in culture and ideology, specifically differences in values of individualism, egalitarianism, and direct speech which are masked by a common language, and further questioned the efficacy of standardized global advertising strategies. A respected advertising executive in the U.K., Judie Lannon, suggested that while there are many similarities between the U.S. and the U.K., there are also significant differences in both the strategy and the focus of advertising in the two countries (Lannon 1986). She indicated that the U.S. introduced the U.K. to advertising, but that the U.K. has surpassed the U.S. to a higher plane, classifying U.K. advertising as more holistic and humanistic as compared to a more linear and pragmatic direction in the U.S. These differences were supported by Spotts, Weinberger, and Parsons (1995). Jones (2000) also noted several differences. One is that campaigns originating in the U.S. are rarely used in the U.K. and that British campaigns are even more rarely used in the U.S., although the same advertising media are employed. U.S. advertising also is more product focused, while the British advertising utilizes more user imagery, focusing on brand personalities and nonfunctional qualities. Nevett (1992) noted that British ads use more humor and have a greater usage of visual cues than American ads which contain more information. Cutler, Javalgi, and Erramilli (1992) noted a substantially heavier usage of people in advertising in the U.S. when compared to the U.K.

A strong case can be made that similarities between the U.S. and the U.K., such as economic,

cultural, demographic, and language, would lead to an expectation that standardization of advertising could be effective in the two countries. Indeed, some of the literature suggests that if any two countries could utilize advertising standardization, it would be these two allied, powerful world nations. However, prior research has suggested that even these similar cultures have sufficient differences that at best limited support for standardization without some degree of localization could be expected.

DEVELOPMENT OF HYPOTHESES

Seniors rely upon advertising carried in the mass media (Smith, Moschis, and Moore 1985). While television viewing plays a major role in the lives of seniors, Mittal (1994) found an alarming amount of negative opinion towards television advertising, one reason being its intrusive interruption of television's entertainment programming (Stern and Resnik 1991). The influence of print advertising has reemerged in importance (Collins 1989; Stewart 1992; Stipp 1992), making the usage of tools to enhance the effectiveness of advertising very important. Based upon past research results, a number of hypotheses were postulated to analyze the usage of certain techniques in this study of print advertising in magazines directed towards the mature market in the U.S. and the U.K.

Print Size

Aging is a normal and unavoidable phenomenon which has a number of associated physiological changes (Layton 1975; Schewe 1989). One such change is the decline in visual acuity as a person grows older (Schewe 1988, 1989). The availability of an almost unlimited number of fonts available to the creative designer allows type used in the presentation of advertising to be mixed and matched in any combination and in any point size desired. The decline of visual acuity associated with aging makes it imperative that advertisements for seniors utilize print that conveys the message in a manner that is readable by this target audience. With regard

to this issue, the literature suggests that the presentation should be of sufficient size to see details (Schewe 1988). Kesner (1998) recommended designing such ads with the seniors' eyes in mind by using type in a readable size, defined as 12-point minimum, with the usage of sufficient white space along with bold headings and subheads "to make copy a pleasure...to read" (p. 53). There appears to be limited analysis of the use of this technique in meeting the change in visual acuity, however. While the literature has indicated that those responsible for the creative design of advertising do not have, nor do they desire, knowledge of the older market (Roszak 1998; Thomas *et al.* 1995; Webb 1998), the use of print of sufficient size might seem to be a basic assumption in advertising to seniors. The type of advertising under analysis may fall short in some creative areas, but it was hypothesized that the size of print in the presentation of such advertising would be appropriate:

H₁ Magazine advertisements targeted to the senior market contain larger fonts more frequently than smaller fonts.

Graphic Illustrations

Many advertisements contain visual illustrations that are used to either attract the attention of the viewer or to enhance the presentation of the message. To be effective, however, the illustrations used in advertising must contain images which attract the viewer's attention immediately in order to prevent the advertisement from being lost in the clutter of ads competing for attention (Collins 1989). John and Cole (1986) suggested that visual presentations are beneficial in senior advertising because older adults remember information better with the use of visual aids. Schewe (1989) reported that visual aids enhance learning and improve recall, particularly if the message is simple and devoid of irrelevant or distracting data. Collins (1989) also reported that images take precedence over words and are more stylish and forceful. Kesner (1998) suggested color as preferable to black and white graphics.

For purposes of this study, visual illustrations were classified into two categories, one of which was designated as “photographic” for those ads which contain human models of any age depicted in the advertisement and the other being termed “illustrative” which was any graphic depiction in the advertisement other than “photographic”. Little analysis of the mix of photographic versus illustrative graphics has been noted; however, as stated above graphics are used to catch the viewer’s attention. A number of studies, however, have suggested that portrayals of models influence the viewers’ self-perception (Greco 1989; Hausdorff, Levy, and Wei 1999; Langmeyer 1983; Swayne and Greco 1987; Zhou and Chen 1992) and, in turn, the opinion towards the product (Durgee 1986). It was anticipated that ads would use photographic illustrations to provide more meaningful visual graphics for the senior market, leading to the following hypothesis:

H_{2a} Magazine advertisements targeted to the senior market which contain graphic illustrations utilize photographic visuals more frequently than illustrative visuals.

It follows logically that the greater the size of the advertisement, the fewer space restraints for the creative designer and, hence, the greater flexibility associated with the graphic content. This provides greater space for the use of models, which suggests a related hypothesis:

H_{2b} Magazine advertisements that target seniors which are full page or larger utilize more than one model in photographic visuals more frequently than smaller ads.

Role Portrayal and Stereotyping

Taylor and Lee (1994) reported that a review of the manner in which groups are portrayed in advertising can indicate how the groups are perceived by society in general. Conversely, repeated exposure to stereotyped portrayals can result in acceptance of such portrayals as reality (Gerbner *et al.* 1980). Just as a market can be defined by ethnic and racial background, another way of segmenting a market is by age, as in the present study. Published research has indicated a

historical age bias against seniors in advertising, both in the focus on younger markets (Winski 1992) and in the underutilization of senior models within advertisements (Abrams 1981; Langmeyer 1983; Carrigan and Szmigin 1999b; Winski 1992). There are indications that this may be improving (Winski 1992), especially if the vehicle is targeted towards the mature audience (Carrigan and Szmigin 1999b; Langmeyer 1993) or if the product is aimed at the senior market (Peterson 1992). To test this, the following hypothesis was proposed:

H₃ *Photographic illustrations in magazine advertisements for the senior market utilize senior models more frequently than younger models.*

Seniors have historically been portrayed in a negative manner in advertising. Aging is accompanied by a number of physiological, biological, and social changes (Long 1998; Moschis 1996), which have been reflected in such portrayals of seniors in advertising. Negative portrayals have suggested seniors are comic and senile (Keane 1985); frail, unhealthy, forgetful, and mentally slow (Winski 1992); losers, decrepit, and physically repugnant (Long 1998); or helpless, naïve, and uninformed (Peterson 1992). However, it has been reported that aging is not as negative as has been suggested (Carrigan and Szmigin 1999b; Moschis 1996; Ostroff 1989). Not only is the senior market made up of people who continue to enjoy life and be productive (Keane 1985), but the demographics discussed in Chapter I show this segment of the total market is growing in number and influence.

Evidence has also been published that seniors prefer portrayals of peers to be positive (Diddlebock 1989; Dychtwald 1997) and respond to people their own age who are portrayed in a positive manner in advertising (Carrigan and Szmigin 1998, 1999b; Durgee 1986). Carrigan and Szmigin (1999b) reported that older consumers are receptive to the use of age peers in advertising, although their earlier study (1998) indicated a lack of support confirming that older consumers prefer peers. Another study (Milliman and Erffmeyer 1990) found seniors preferred middle-aged and older over younger models. Kesner (1998) further suggested that advertising should utilize

models that reflect a sensitivity to, and the lifestyle of, the target market.

There is evidence that the image of seniors being portrayed has improved (Anna 1999; Carrigan and Szmigin 1999b; Gubernick and Kroll 1996; Robinson, Duet, and Smith 1995), although room for improvement still exists. Peterson (1992) concluded that a negative portrayal of seniors is not as pronounced when the advertising is directed specifically towards the senior market. Positive portrayals of seniors have also been found to have a positive effect on senior viewers (Carrigan and Szmigin 1998; Durgee 1986; Hausdorff, Levy, and Wei 1999). The present study utilizes magazines which specifically target the senior market, some of which have restrictions against negative portrayals of seniors. Therefore, advertisers in magazines which specifically target this market in senior magazines would be expected to be cognizant of the importance of the usage of seniors in positive roles, thus leading to the following hypotheses:

H₄ Photographic illustrations in magazine advertisements for the senior market portray seniors in a positive role more frequently than a negative role.

General advertising research results have shown that women, both in the U.S. and U.K., have been portrayed in stereotyped roles. An early study (Courtney and Lockeretz 1971) found women shown infrequently in a workplace setting, but portrayed in food preparation and teaching roles or in a clerical position if portrayed in the workplace. The authors noted that such roles were not characterized in an offensive manner, but failed to show the range of roles filled by women. Caballero and Solomon (1984) found women often shown in neutral or indeterminable settings, although the roles were no longer confined to only the kitchen and bathroom setting. They did find that women were portrayed in fashion roles or as sex objects for products which were targeted towards women and that women models were generally younger than the senior category. A cross-national study of television ads in three countries, one of which was the U.S., found differences in female role portrayals in the three countries studied, but that in all countries women were not portrayed as peers with males (Gilly 1988). A study by Ferguson, Kreshel, and Tinkham (1990)

of ads in a feminine magazine showed evidence of sexism and stereotypical portrayal in advertising in spite of a stated magazine policy against such content. Although Klassen, Jasper, and Schwartz (1993) found women to be portrayed in traditional roles in a high percentage of ads, the data did suggest that this limited role portrayal had been decreasing and that women are being portrayed in a greater variety of roles. Additional evidence that role portrayal of women may be improving has been reported by Anna 1999; Carrigan and Szmigin 1999a; Gubernick and Kroll 1996; and Robinson, Duet, and Smith 1995.

One area related to women in which there has been much criticism is the predominance of male models in senior advertising (Carrigan and Szmigin 1998; Gantz, Gartenberg, and Rainbow 1980; Kubey 1980; Langmeyer 1993). A study by Ursic, Ursic, and Ursic (1986) found the male-female ratio for senior models to be nine-to-one. A more recent study (Carrigan and Szmigin 1998) indicated a continued underrepresentation of senior women when compared with their number in the overall population. Women represent about 54% of the mature market in the U.K., but were found as models in only 28% of magazine advertisements in another study by the same authors (Carrigan and Szmigin 1999c). ARP/050 (1999) cited a study of television advertising by the BBC which indicated an improvement in the male-female ratio more recently to a level of three-to-one.

Women generally live longer than men, which results in a rising percentage of women versus men as age increases. Therefore, the female percentage of the senior market increases from approximate equality to significantly higher numbers over the span of the senior years as men have a shorter life expectancy, which would lead to a logical expectation of greater usage of women in advertising for seniors. As shown, there has been some indication of improvement in the frequency of usage of senior females in advertising, which along with the strong feminist movement over the past quarter century seeking equality for women, suggests that there would be an underlying pressure for this to change. Based upon the evidence, however, it was anticipated that role portrayals for senior women are positive, but that the inequality of the usage of senior female

models has not been overcome, resulting in the following hypotheses:

H_{5a} Photographic illustrations in magazine advertisements directed towards seniors utilizing senior models portray women less frequently than men in the dominant role.

H_{5b} Photographic illustrations in magazine advertisements for seniors portray women less frequently than men in a positive role.

Product Association

In addition to changes in health and mental capacities as one ages, which naturally leads to health as a concern for many seniors (Sherman 1987), seniors also experience lifestyle changes brought about by the alteration of their roles in life. In addition to controlling a great proportion of individual wealth as discussed in Chapter I, the members of this group have passed the age of child rearing and have moved or will soon move into a retired status. Many of the changes provide increased leisure time, which may lead to new or increased participation in a number of activities. There are changes in other roles of seniors, such as the important role of becoming grandparents. These changes in the senior's lifestyle may lead to greater demands for certain products by seniors.

Past advertising research in general has indicated the use of seniors as models in advertising varies by product class. Ursic, Ursic, and Ursic (1986) found that senior models were shown in advertising for more expensive, upscale products (e.g., motor vehicles, electronics, jewelry, travel, cameras, etc.). Zhou and Chen (1992) compared ads which used older models with those which used younger models and found that the older characterization was associated with a variety of product categories that were distinctly different from the categories associated with younger models. Carrigan and Szmigin (1999b) found that ads targeted towards seniors tend to be for a limited range of products, many of which emphasize the loss of capacity associated with old age. Another study by the same authors (1998) indicated that older models are only used for a limited number of products in the U.K., mainly financial services, travel and holidays, health products,

and household appliances and not for general product categories. Carrigan and Szmigin (1999c) indicated that the use of seniors as models is not appropriate for every product, although they suggested seniors were appropriate when the product is exclusively for seniors, such as retirement products, or when a senior model can bring “wisdom appeal” to a transgenerational product.

Petty, Unnava, and Strathman (1991) indicate that the perceived personal relevance may be the most important variable motivating the processing of a message. This concept is known as Involvement, or the degree of relevance or importance a product or service has for the consumer (Sheth, Mittal, and Newman 1999). High personal relevance motivates people to closely review the presented information (Petty and Cacioppo 1979). In an advertising context, high relevance results in greater time spent in processing the information, resulting in greater product-related thought and inferences about the product (Kareides 1988). Conversely, low involvement reduces information scrutiny (Petty, Cacioppo, and Schumann 1983). Sheth, Mittal, and Newman (1999) suggest that high involvement products can be those for which there is an ongoing interest such as healthcare and medications or shorter-term high involvement products involving a purchase decision after which the ongoing usage is taken for granted such as the purchase of a car or major appliance. Seniors relate to senior models, and it was anticipated that advertising would use senior models for products which would be considered high involvement:

H_{6a} Magazine advertising for seniors uses senior models more frequently for high involvement products and services than for low involvement products and services.

Many products have been considered gender dependent in general advertising, such as detergents being a product to be advertised by a female model and automobiles being a masculine product. Gender continues to be an important positioning variable, although this may be gradually waning (Bellizzi and Milner 1991). Unfortunately, very little analysis of product categories associated with senior as models has been reported, and even less has been noted where the analysis included gender. An earlier study (Langmeyer 1983) reported that male models over the

age of 60 were associated with liquor and financial institutional ads while female models in this age group were associated with communications (such as telephone companies), food, and hygiene products. Greco (1988) questioned senior advertising executives on which products they felt older persons would be effective communicators in advertising. The responses indicated health, travel, and financial services, although the results did not indicate gender of the model. These findings led to the following hypotheses being posited:

H_{6b} In magazine advertisements for seniors, male senior models are depicted more frequently for financial and technical products and services than for other (non-financial and non-technical) products and services.

H_{6c} In magazine advertisements for seniors, female senior models are depicted more frequently for home and personal care products and services than for other (non-home and non-personal care) products and services.

H_{6d} In magazine advertisements for seniors, both male and female senior models are depicted more frequently for leisure time and healthcare products and services than for other (non-leisure and non-healthcare) products and services.

Sources of Information

Lifestyle changes associated with progression through the later years in life lead to a heightened reliance on advertising in the mass media as an informational source of great importance to this target market (Phillips and Sternthal 1977; Smith, Moschis, and Moore 1985, Tongren 1988). Print advertising is an important source of data on which seniors rely for product information (Schreiber and Boyd 1980) as print media allows the processing of the message of the ad to the discretion of the reader (Mittal 1994). To be considered informational, an advertisement must contain one or more informational cues (Resnik and Stern 1977). Several studies have indicated that magazine advertising is highly informative (Laczniak 1979; Marquez 1977; Stern,

Krugman, and Resnik 1981). However, John and Cole (1986) cautioned that too much information may create difficulties for seniors and suggested that the number of product attributes be minimized. Schewe (1989) supported this by indicating that the advertising message not be overloaded. Therefore, advertisers would be expected to place informational data in advertising in magazines directed toward seniors.

As discussed above, health is a particularly important issue for seniors because of the declining capabilities physically and mentally that accompany aging (Sherman 1987). Seniors age 65 and above are the heaviest users of health services in the U.S., accounting for 29% of all hospital discharges and one-third of the country's healthcare expenditures (Schewe 1989). The concern over quality healthcare and its costs are constant subjects of discussion in the political and legislative arenas as well as in the daily news on television and in newspapers and magazines. Because of its importance to seniors, it is logical that advertisements related to healthcare would be extremely informative, leading to the hypothesis that:

H₇ In magazines advertisements targeted towards seniors, higher numbers of informational cues are used in advertisements related to healthcare products and services than for other (non-healthcare) products and services.

Standardization

Advertising of a product has to be presented in a manner that is meaningful in the different countries in which the product is marketed. To be effective in communicating its message, the question arises as to whether the same techniques can be utilized in multiple markets. The controversy over the standardization of international advertising has been around for a number of years (Onkvisit and Shaw 1987) and still has not been resolved (Spotts, Weinberger, and Parsons 1995).

A number of studies have evaluated advertising in the U.S. and U.K. Sriram and

Gopalakrishna (1991) analyzed forty countries and the analysis of the data resulted in the U.S. and the U.K. being in the same cluster suggesting that standardized advertising might be successful in the two countries. Both the U.S. and the U.K. have similar advertising regulations such as what can be advertised and requirements for substantiation of advertising claims, but these are not seen as a factor which might create differences (Nevett 1992). Several authors (Cutler and Javalgi 1992; Katz and Lee 1992; Weinberger and Spotts 1989) suggested that standardized advertising would work in the U.S. and the U.K. if it would work anywhere.

While Frith and Wesson (1991) agreed that the two countries have a common heritage, the two cultures began to diverge many years ago, resulting in many differences which are often overlooked today because of the common language. Caillat and Mueller (1996) acknowledged similarities in the two societies, but indicated that differences exist which do not allow standardization. Lannon (1986) pointed out that the focus of advertising in the U.S. and the U.K. is different, although she agreed that there are many similarities between the two. This position was supported by Spotts, Weinberger, and Parsons (1995).

Much of the evidence suggests that standardization of advertising would not work, even in two countries viewed as similar as the U.S. and U.K. No prior work, however, has looked at advertising directed to the senior market as a unique segment of the two countries to analyze the features of the advertising. Because no prior research has been noted in the area of print advertising directed towards seniors, a number of exploratory research questions arise. Based upon a cross-national comparison, the components of print advertising in magazines directed towards seniors which were analyzed in this study, several hypotheses were posed as exploratory in nature as follows:

H_{8a} There is a significant difference between font sizes utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8b} There is a significant difference between the usage of graphic illustrations in

advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8c} There is a significant difference between the usage of senior models in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8d} There is a significant difference between the portrayal of seniors in a positive role in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8e} There is a significant difference between the portrayal of women in the dominant role in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8f} There is a significant difference between the portrayal of women in a positive role in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8g} There is a significant difference between the type of products and services for which senior models are utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8h} There is a significant difference between the products and services for which senior men models are utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8i} There is a significant difference between the products and services for which senior women models are utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.

H_{8j} There is a significant difference between the number of informational cues contained in healthcare advertisements targeted towards the senior markets in the U.S. and the U.K.

CHAPTER III. METHODOLOGY

The values of exchange and the exchange process itself depend upon oral and written communication (Kassarjian 1977). Numerous authors have noted that content analysis is an appropriate method to use in analyzing communication (Malhotra 1999; McDaniel and Gates 1998; Zikmund 1997a, 1997b).

CONTENT ANALYSIS

Content analysis is an investigative technique for the study of the message itself rather than the communicator or the audience (Kassarjian 1977). Hence, the signs and symbols within the ad become the unit of analysis rather than either the intent of the source or the action of the interpreter. Kassarjian (1977) notes that characteristics of this methodology are objectivity, systematization, and quantification in order to identify both content and characteristics of the message. Kassarjian explains these factors of the methodology as:

1. *Objectivity* - procedures that minimize the possibility that the researcher's subjective predispositions are reflected in the results and that allow another researcher to reach similar conclusions in an analysis of the same set of data.
2. *Systematization* - methodological design that eliminates bias in the analysis of the elements that fit the analyst's thesis in order to have results that have theoretical relevance and are generalizable.
3. *Quantification* - judgements associated with the analytic category must be quantifiable in order to measure the extent or omission of a given analytic category and, in turn, make the data amenable to statistical analysis in order to interpret the results.

Content analysis was originally developed in the social sciences and was a method through which cultures could be studied at a distance. The systematic analysis of words and pictures is a

tool through which elements of the culture are determined. Advertising lends itself to this technique and has been used as a tool to understand how advertisements treat values in society, such as wealth, age, health, and social status (Wheeler 1988).

Content analysis is also widely accepted as a method of cross-cultural analysis in both advertising and marketing journals. A longitudinal study of content analysis studies during 1970-1997 (Harris and Attour 2000) found ninety-three journal articles, of which 58.1 percent were single country studies and the remainder were cross-cultural or cross-national, two categories which Samiee and Jeong (1994) indicate are difficult to separate. Of the 93 content analysis articles, 56.4 percent of these article were investigations of print advertising (Harris and Attour 2000).

Van de Vijer and Leung (1997) indicate that the researcher must decide if the objective is to find differences or universalities. In this particular study, an overall assumption is that the two cultures are similar and that this similarity of the two cultures could provide certain universalities in advertising content which would support the concept of standardization. One of the methods these authors discuss is the need to match the cultural groups as much as possible in their demographic characteristics, which has been done in the present study as discussed in Chapter I.

There is no “right way” to perform a content analysis (Weber 1990), nor is there a perfect or flawless cross-cultural analysis (Samiee and Jeong 1994). The investigator must make a judgement call to determine the method most appropriate to the individual study. Kubey (1980) cautions the researcher to remain mindful that there is the possibility of reviewer subjectivity, such as a coder’s judgement of age or image of the model, which may have an influence on results from a content analysis.

METHOD OF DATA GATHERING

Selection of Magazines

There are a number of magazines that target the mature market, especially in the U.S.; however, most of these publications focus upon a special interest, such as travel or health, or are published for a limited geographical area. For purposes of this study, magazines with a distribution throughout the two countries that are targeted toward a general senior readership were analyzed. Only two magazines that fit this category were found in the United States and four in the United Kingdom. Advertising from selected issues from 1999 for two magazines from each country were used in the study. Data on circulation and demographics are presented in Table 5, mission statements of the individual magazines in Table 6, and restrictions on advertising content in each magazine in Table 7.

The U.S. magazines reviewed were *Modern Maturity* and *New Choices*. AARP publishes *Modern Maturity* bi-monthly, and the magazine is distributed to all members. There are ten regional and three single state editions of each issue. Advertisers can select the edition(s) in which they wish to appear. *Modern Maturity* achieved the distinction of having the largest U.S. magazine circulation in 1988 when it exceeded both *Reader's Digest* and *TV Guide* (Menchin 1989). Additional benefits of AARP membership include access to a number of products that AARP market research has determined are of interest to its members. Many vendors of these products advertise in *Modern Maturity*, although the products may also be offered through other methods such as direct mailings, brochures, and the monthly newsletter. A wide scope of topics are covered in *Modern Maturity*, such as articles on health, finance, travel, second careers, retirement locations, and pensions (Ostroff 1989).

The other U.S. magazine selected was the monthly *Reader's Digest New Choices: Living Even Better After 50*, or *New Choices* as it is usually called. This magazine was originally entitled *50 Plus* until it was acquired by Reader's Digest, which changed the name subsequent to its

Table 5. Readership Profiles of Magazines Used in Study				
Publication Data	<i>Modern Maturity</i>	<i>Goodtimes</i>	<i>New Choices</i>	<i>Saga</i>
Circulation	20,543,357	80,000	602,824	935,399
Readership	N.A.	N.A.	1,900,000	1,719,000
Publication Frequency	Bi-monthly	Bi-monthly	Monthly	Monthly
Readers age 55+	N.A.	N.A.	78.8%	81%
Reader Gender:				
Male	37.1%	50%	39.7%	40%
Female	62.9%	50%	60.3%	60%
Median Age of Readers	65.0 years	63.0 years	61.0 years	N.A.
Median Income	\$34,219	N.A.	\$46,620	N.A.
Marital Status:				
Married	65.4%	N.A.	71.4%	N.A.
Not married	34.6%	N.A.	28.6%	N.A.
Data As Of	6 months ended 12-31-98	12/98	6 months ended 12-31-99	6 months ended 6-30-99

Source: Magazine Publishers

Table 6. Mission Statements of Magazines***Modern Maturity* (Association Mission Statement)**

AARP is the nation's leading organization for people age 50 and older. It serves their needs and interests through information and education, advocacy, and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special benefits and services, including *Modern Maturity* magazine and the monthly *Bulletin*.

***Goodtimes* (Association Mission Statement)**

To change the attitude towards the age of individuals and society as a whole so as to enhance the quality of life for the over-50s, both present and future. ARP/050 will accomplish this by being the voice of the 18 million over-50s, unifying them to achieve economic, social, and political benefits and encourage mutual respect and understanding between the generations.

New Choices

***New Choices* is the authority of health, personal finance and travel for men and women age 50 to retirement. Readers who are already enjoying retirement will also find valuable information in its pages. Each month, *New Choices* brings its readers practical, reliable, timely and inspirational advice on Health & Nutrition, Retirement Planning, Money & Investing, Travel and much more.**

***New Choices* will also help its readers enrich their lives in other ways, such as exploring the internet, cooking, beauty and fitness, and making the best use of their leisure time. *New Choices* is upbeat and inspiring. Our message is: "you can do it...and we'll show you how."**

Saga

***Saga* is a general interest monthly Magazine whose aim is to produce an entertaining, informative and campaigning magazine which will both stimulate and help the over 50's enjoy their retirement.**

Source: Magazine Publishers

purchase. This magazine, according to data from the publisher, is the only national magazine for the mature market in the U.S. that is subscription driven. Although articles on various subjects are included, its Mission Statement indicates the primary focus is on health and nutrition, retirement planning, money and investing, and travel. This magazine has been successful not only because

of its high editorial quality, but because of its upbeat approach to what life can be after the age of 50. In fact, there is a recurring message to this effect in each issue of the magazine (Ostroff 1989).

Four magazines were found in the U.K. with a focus on the senior market. One is *Goodtimes*, published by ARP/050 and similar to its U.S. counterpart. While the membership of ARP/050 does not have the same degree of penetration of the senior market that the AARP has in the U.S., reviewing the demographic data available, the Mission Statement, and contents of the magazine indicates a good match with *Modern Maturity*. The data furnished by the publisher did not indicate any restrictions on the advertising that is carried in the publication. The magazine is published bi-monthly, similarly to its counterpart in the U.S.

The other selection from the U.K. was *Saga* Magazine. This monthly magazine has the second largest circulation in the U.K., exceeded only by *Reader's Digest* according to data furnished by the publisher. As seen in Tables 5 and 6, *Saga* is very similar to *New Choices* in circulation, readership, gender mix of readers, and mission. The parent company of *Saga*

Table 7. Magazine Screens on Advertising

<i>Modern Maturity</i>	The publication strives to avoid ageist stereotypes. This means that ads for many products of a medical and therapeutic nature are excluded, such as hearing aids and prescription drugs. Ads for cigarettes and other tobacco products are not accepted. Ads for any products that do not take a positive approach, for self-defense weapons, and that promote a political, religious, or public policy position are declined.
<i>Goodtimes</i>	No restrictions provided.
<i>New Choices</i>	No advertising for cigarettes or tobacco products is accepted.
<i>Saga</i>	Ads must not be patronizing or disparaging to the magazine or its readers.

Source: Magazine Publishers

Magazine, Saga Group Ltd., offers a number of affinity services, such as travel, insurance, and investment services which are advertised in the magazine (Davies 1997).

Two other magazines, *Choice: Get the Most Out of Life* and *Yours: For the Young at Heart*, were considered. *Choice* focuses on the leisure lifestyle with an emphasis on finance, health, and travel with a circulation of over 100,000 and readership of over 352,000 according to the publisher; however, its emphasis is on a younger and more upscale segment of the senior market (Archer 1998). *Yours* focuses on consumers age 60, having a high female readership (Archer 1998), and has a circulation of more than 310,000 (publisher information). While both magazines were considered to be excellent by the author, they were excluded from the analysis due to the combination of their focus on a narrow segment of the senior market and lower circulation figures, although *New Choices* and *Saga* were similar in overall reader profile.

Definitions of Coding Concepts

Several concepts were developed or adopted for use in this study and are defined for clarity in reporting this study. The first are *larger font* and *smaller font* sizes. Larger font size was defined as 12-point typeface or larger, and smaller is anything less than 12-point.

Two categories of graphic visuals were used. The first was termed *photographic*, which included any illustration which depicted human models of any age. The second category was labeled *illustrative*, which included any type of visual portrayal that did not include human models, such as labels or brands, animals, or buildings.

For purposes of this study, an ad was considered to use *color* if any color other than black and white was employed in the ad.

Although it has been discussed throughout the paper, this serves as a reminder that a *senior* is defined as anyone perceived as age 55 or older.

Langmeyer (1993) developed a set of 23 adjectives in a magazine and television content

analysis, which was used in this study to determine *positive role* portrayals - See Table 8. Role portrayal was considered for a maximum of two central figures where human models are shown, similar to the method described in Ford, Voli, Honeycutt, and Casey (1998). For ads which had

Table 8. Descriptive Adjective Sets Used in Content Analysis of Magazine Advertisements

Positive

happy	happy, enjoying, playful, smiling, laughing, out-going, friendly, jolly, singing, ecstatic, thrilled, hearty
confident	confident, proud, self-satisfied, satisfied, pleased, independent
impressive	impressive, distinguished, sophisticated, professional, wealthy
knowledgeable	knowledgeable, intelligent, clever, wise, shrewd, informative, skillful, competent
sincere	trustworthy, honest, sincere
healthy	healthy athletic, active, sporty, attractive
ambitious	ambitious, hardworking, working
grandparently	grandmotherly, grandfatherly
manly	manly, he-man, rugged, rustic
helping	helping, generous, serving, confiding, sharing
curious	curious, interested, questioning, adventuresome
relaxed	relaxed, comfortable, peaceful, serene, content, vacationing, contemplative, thoughtful
amazed	amazed, shocked, awed, surprised
amused	amused, wistful
domestic	domestic, old-fashioned

Negative

unhappy	sad, unhappy, hurt, in pain, painful
angry	angry, bitter, warlike, threatening, glaring, mean, ugly, demanding, condescending
unfriendly	unfriendly, stern, cold, uncomfortable
sick	sick, disabled, frail, tired, dead, passive

Either: Depending on the Context

concerned	concerned, anxious, chagrined, worried, frightened, confused, struggling
silly	silly, clowning, funny
intense	intense, concentrating, penetrating, involved, serious, intent
exasperated	exasperated

Source: Langmeyer 1993

more than two models, the two figures considered to play the dominant roles in the individual advertisement were selected and the portrayal of these models coded.

In defining a *dominant role* portrayal by the model, Robinson, Duet, and Smith (1995) reported a method of profiling the elderly in which a major, or dominant, role is someone who is the dominant character in the advertisement or, although not stated, presumably is co-equal with another for multiperson portrayals.

A list of 21 *product categories* was adapted from prior advertising studies of advertising to seniors by Carrigan and Szmigin (1999b); Ursic, Ursic, and Ursic (1986); and Zhou and Chen (1992) - See Table 9.

Stern, Krugman, and Resnik (1981) listed fourteen *informational cues* used to determine if ads are informative or noninformative, which has been used in a number of studies - See Table 10.

Table 9. Product Categories

1. Household furnishings and appliances
2. Travel and holidays
3. Food
4. Health and medicine
5. Personal care/hygiene
6. Society (religion, charities, etc.)
7. Entertainment
8. Financial services (including insurance)
9. Clothing
10. Sporting goods
11. Tobacco
12. Alcohol (beer, wine, liquor)
13. Cameras
14. Automotive
15. Diet aids
16. Education
17. Information Technology (computers, communications)
18. Jewelry
19. Media (magazines, newspapers, television, radio)
20. Gardening tools and yard supplies
21. Other

This list was adopted for this study for coding the amount of information contained within individual ads.

Selection of Judges

Previous research does not indicate any standard number of judges to use in a content analysis. Kubey (1980) indicated that many studies have used only one judge. Others have used two analysts (Gross and Sheth 1989; Roberts and Zhou 1997; Stern, Krugman, and Resnik 1981; Zhou and Chen 1992, 1997), three analysts (Langmeyer 1983, 1993; Madden, Caballero, and Matsukubo 1986; Peterson 1994), four analysts (Peterson 1992; Peterson and Ross 1997), and five analysts (Peterson 1995). Many cross-cultural studies have used a coder from each country or area being studied (Al- Olayan and Karande [in print]; Cutler, Javalgi, and Erramilli 1992; Keown, Jacobs, and Ghymn 1993), one judge from each country plus a judge who was bilingual (Biswas, Olsen, and Carlet 1992; Hong, Muderrisoglu, and Zinkhan 1987), or one additional judge from one of the countries under study (Tansey, Hyman, and Zinkhan 1990).

There were also no standards provided for qualifications of the reviewers. Tansey, Hyman, and Zinkhan (1990) used a high school graduate from one country and two graduate students from the other country. Other studies employed undergraduate students (Mueller 1991) or graduate students (Peterson 1992, 1994, 1995; Peterson and Ross 1997; Al-Olayan and Karande [in print]), while others used young- and middle-aged adults (Langmeyer 1983, 1993) or provided no details on background (Madden, Caballero, and Matsukubo 1986; Robinson, Duet, and Smith 1995; Stern, Klugman, and Resnik 1981; Zhou and Chen 1992, 1997).

For this study of advertising directed at seniors, it was deemed to provide the most meaningful information if the reviewers were members of the target market in order to obtain a representative age perception. It was also important to obtain opinions of representatives of both genders since past research has shown that these can differ (Gantz, Gartenberg, and Rainbow

Table 10. Information Cues: Criteria for Classification as Informative or Noninformative

(1) *Price-value*

- What does the product cost? What is its value-retention capability?
- What is the need-satisfaction capability/dollars?

(2) *Quality*

- What are the product's characteristics that distinguish it from competing products based on an objective evaluation of workmanship, engineering, durability, excellence of materials, structural superiority, superiority of personnel, attention to detail, or special services?

(3) *Performance*

- What does the product do, and how well does it do what it is designed to do in comparison to alternative purchases?

(4) *Components or contents*

- What is the product composed of? What ingredients does it contain?
- What ancillary items are included with the product?

(5) *Availability*

- Where can the product be purchased?
- When will the product be available for purchase?

(6) *Special offers*

- What limited-time nonprice deals are available with a particular purchase?

(7) *Taste*

- Is evidence presented that the taste of a particular product is perceived as superior in taste by a sample of potential customers? (The opinion of the advertiser is inadequate.)

(8) *Nutrition*

- Are specific data given concerning the nutritional content of a particular product, or is a direct specific comparison made with other products?

(9) *Packaging and shape*

- What package is the product available in which makes it more desirable than alternatives? What special shapes is the product available in?

(10) *Guarantees and warranties*

- What postpurchase assurances accompany the product?

(11) *Safety*

- What safety features are available on a particular product compared to alternative choices?

(12) *Independent research*

- Are results of research gathered by an "independent" research firm presented?

(13) *Company research*

- Are data gathered by a company to compare its product with a competitor's presented?

(14) *New ideas*

- Is a totally new concept introduced during the commercial?
- Are its advantages presented?

Source: Stern, Krugman, and Resnik 1981

1980; Greco, Swayne, and Johnson 1997). Therefore, a male and female in the U.S. and a male and female in the U.K. would be selected to review the ads from the selected magazines. Other criteria established were that each judge should be between the ages of 55 and 70, should have family income of between \$50,000 and \$75,000 U.S. (approximately £33,000 and £50,000 U.K.), and some college or university study was preferred, but not mandatory.

Training of Judges

The judges were trained for approximately two hours following the methodology of Robinson, Duet, and Smith (1995). The concepts as defined previously were discussed in depth with the judges until each of the judges had a mutual understanding of the concepts. Each judge was provided a copy of Tables 8, 9, and 10 along with examples of 12-point fonts in different typefaces as references for coding of the advertisements. The Data Sheet and Instructions (Tables 11 and 12) were used for coding information from individual advertisements was discussed to clarify any points unclear to the coders. A set of practice ads from unused issues of the magazines was used as a training tool to familiarize the judges with the forms and to clarify any grey areas.

Selection of Advertisements

Saga is the only magazine in the study that is issued every month. *New Choices* is issued ten times per year with the months of July-August and December-January combined into one issue. *Modern Maturity* and *Goodtimes* are each issued bi-monthly, but *Modern Maturity* is published bi-monthly starting with January-February and *Goodtimes* starting with February-March. To avoid burdening the judges with excessive ads, but still having a complete annual cycle of magazines, only issues containing the last month of each quarter in 1999 (March, June, September, and December) were analyzed.

Table 11. Data Sheet

Data Sheet for Content Analysis of Print Ads in Magazines										
Advertisement ID: _____ (1-5)					Reviewer No. _____ (6)					
1 The ad contains a visual illustration. (If "No", skip to Item 10)					1 - Yes		2 - No		(7)	
2. The visual illustration contains human models. (If "No", skip to Item 10)					1 - Yes		2 - No		(8)	
3. The number of human models in the ad is:					1	2	3 or more		(9)	
4. The number of male and female models shown is:					Male:	1	2	3 or more	(10)	
					Female:	1	2	3 or more	(11)	
5. The race of the model(s) portrayed is(are):					1 - White	2 - Non-white	3 - Mixed		(12)	
6. What age is(are) the model(s):					1 - All models appear to be age 55 or older					
					2 - All models appear to be under age 55					
					3 - There is a combination of models and ages					
7. The two most predominant models in the illustration are age 55 or older					Model 1:	1 - Yes	2 - No	(14)		
					Model 2:	1 - Yes	2 - No	3 - NA	(15)	
8. Models who are 55 + are portrayed in a negative manner. (See list of descriptive adjectives for assistance in defining negative and positive)					Model 1:	1 - Yes	2 - No	(16)		
					Model 2:	1 - Yes	2 - No	3 - NA	(17)	
9. The product or service is indicated graphically.					1 - Yes		2 - No		(18)	
10. The ad contains at least one color. (If ad is black and white only, skip to Item 12)					1 - Yes		2 - No		(19)	
11. The predominant color in the ad is:					1 - Red	2 - Green	3 - Blue	4 - Yellow	(20)	
					5 - Brown	6 - Gray	7 - Orange	8 - Purple		
					9 - Pink					
12. The category of the product being advertised is:					1	2	3	4	5	6
(See list of product categories for codes)					8	9	10	11	12	13
					15	16	17	18	19	20
					21	22	(21-22)			
13. The smallest font or typeface used for the heading and subheading is 12-point or larger. (See samples of 12-point fonts)					1 - Yes		2 - No		(23)	
14. The smallest font or typeface used for the text of the ad is 12-point or larger. (See samples of 12-point fonts)					1 - Yes		2 - No		(24)	
15. The number of informational cues in the ad is:					0	1	2	3	4	5
(See list of 14 visual cues)					7	8	9	10	11	12
					14	13				(25-26)
16. The type(s) of information cues in the ads is(are):					1	2	3	4	5	6
(See list of 14 visual cues)					8	9	10	11	12	13
					14				40	

Table 12. Instructions for Completing the Data Sheet**Instructions for Completion of Data Sheet**

Each magazine advertisement has an Identification Number. Some numbers may have a letter (A, B, C), which is only to alert you that this is a multi-page ad. Please enter the number (without the letter) on the Data Sheet. Any ad marked "OMIT" is a duplicate of an ad elsewhere in the magazine and is to be skipped.

Please enter your Reviewer Number on the Data Sheet.

This data sheet is designed to gather information on the content in a series of ads. The items require an answer for which you are to circle the number associated with the appropriate answer.

Item 8 requests a response for the portrayal of the human model(s) in the ad. A list of adjectives is provided as a guideline in determining the appropriate response for an individual advertisement.

Item 12 requests your categorization of the product in the advertisement being reviewed. A list of 21 product categories is provided for selecting the most appropriate category.

Items 13 and 14 request the size of the typeface or font being used in the advertisement. A sample of popular 12-point fonts is provided for guidance in determining your response.

Items 15 and 16 ask about informational cues contained within the ad being reviewed. A list of definitions for fourteen informational cues is provided to assist you in determining how many and the type of cues are contained in the ad.

Table 13 provides data on advertising content of the magazines being analyzed. The proportion of advertising in each issue of the four magazines is approximately the same, with a maximum difference between magazines of 4.2%. It should be noted, however, that Saga Publishing is a division of Saga Group Ltd., which provides a number of services for persons age 50 and above. One sizable division is Saga Holidays Ltd. *Saga Magazine* carries a Travel Holiday section in each issue which is a large travel brochure averaging 24 pages in length. This section was excluded from the data in the table and from the study.

Ads of one-half page and larger were used in the study. It has been determined in previous research that a review of ads less than one-half page makes the task of reviewing ads very time consuming and does not alter the quality of the results (Langmeyer 1983). It was also noted that

Table 13. Advertising Content of Magazines				
	<i>Modern Maturity</i>	<i>Goodtimes</i>	<i>New Choices</i>	<i>Saga</i> ¹
Number Issues per Year	6	6	10²	12
Average Number of Pages per Issue³	95.3	92.0	97.2	134.7⁴
Average Number of Advertising Pages per Issue	37.1	37.8	41.9	57.2
Average Number of Advertising Half Pages or Larger per Issue⁵	32.3	31.3	33.8	46.3
Average Number of Half Page or Larger Ads per Issue	30.7	36.2	29.4	58.2
Average Portion of Issue in Advertising⁶	38.9%	41.1%	43.1%	42.5%
Average Proportion of Advertising in Half Page or Larger Ads⁵	87.1%	82.8%	80.7%	80.9%
Average Proportion of Advertising Using Human Models	57.2%	47.0%	53.7%	40.8%

¹Data is for nine issues only as Publisher could not furnish January, February, and May issues

²Monthly except July-August and December-January

³Includes covers

⁴*Saga* is published by Saga Publishing Ltd., a division of Saga Group, Ltd. Each issue contains the Travel Holiday section which is a travel brochure and averages 24 pages per issue. These pages skewed the data and were excluded.

⁵Some ads are as long as 3 pages

⁶Excludes all advertising inserts, either bound or loose, not on numbered pages

the larger ads also utilize more graphics due to fewer space limitations. Hence, the decision was made to use only half-page and larger ads. Based upon the number of ads per issue in each magazine as shown in Table 13, a database of 513 ads (123 from *Modern Maturity*, 106 ads from *Goodtimes*, 102 ads from *New Choices*, and 182 ads from *Saga*) was available after the elimination of duplicate ads within issues of the same magazine.

For identification and analysis purposes, the author coded each advertisement used in the study with a five-digit identification number. The first digit indicated the magazine (1 = *Modern Maturity*, 2 = *Goodtimes*, 3 = *New Choices*, 4 = *Saga*), the second digit indicated the size of the advertisement (1 for \geq half page, but $<$ full page; 2 for full page; 3 for $>$ full page), and digits three through five represented the unique number of the ad using sequential numbers from 001-513.

METHOD OF ANALYZING DATA

A Data Sheet (Table 11) was developed using statements designed to provide responses to the contents of the ads associated with the proposed hypotheses. The judges coded the 513 ads used in the study over a period of several days, after which a reliability check was made for inter-coder reliability by comparing the coding of ads in the study.

Most researchers using content analysis have used simple, univariate statistical methodology (Harris and Attour 2000), which was the method used in this study. Analysis of frequencies, t-tests, and the Chi-Square statistics were computed utilizing SPSS 9.0 for Windows, the results of which are presented in the next Chapter.

CHAPTER IV. ANALYSIS OF DATA

Chapter IV discusses the data collection methodology, testing of the hypotheses, and a discussion of the study's findings. While content analysis methodology has been widely utilized in studies of advertising, this investigation appears to be a first to employ seniors from the target group to code a cross-national selection of advertisements directed toward the senior market in the United States and Great Britain.

COLLECTION OF DATA

As presented in Chapter III, a content analysis of a total of 513 advertisements was collected. Two magazines published for seniors in the United States, *Modern Maturity* and *New Choices*, and two in the United Kingdom, *Goodtimes* and *Saga*, were used in the study. Advertisements of half page and larger from four issues (March, June, September, and December, 1999) of each magazine were reviewed. There were a total of 225 ads (123 from *Modern Maturity* and 102 from *New Choices*) from the U.S. and 288 ads (106 from *Goodtimes* and 182 from *Saga*) from the U.K. Each advertisement was coded by two judges.

Two individuals, one male and one female, in both the U.S. and the U.K., agreed to serve as judges to code the advertisements from their respective country. Although data on the individual's income and education was not specifically elicited from the judges, visits by the author in the homes of the judges confirmed that the suggested criteria appeared to have been met. All judges satisfied the criterion that their chronological age be greater than 55. That is, the ages of the two U.S. judges were in their late 50s, and in the U.K., the female was approximately age 60 and the male approximately age 70.

The U.S. judges reside in a southeastern state and participated in a joint training session on the coding of the advertisements. Joint training was not possible for the U.K. judges as one lived in a London suburb and the other judge resided in central London; therefore, separate

training was conducted. Training was accomplished by personally meeting with the judges to explain the purpose of the study and to review the method of data collection. After a general introduction, each judge was shown sample issues of the magazines to be reviewed in the study, along with a set of forms for reference in coding of the ads. The set of forms included copies of the Data Sheet (Table 11) and the Instructions for completing the Data Sheet (Table 12). Also included were reference materials for use in completing the Data Sheet. These reference materials were comprised of a list of Descriptive Adjectives (Table 8) to help in determining positive and negative portrayals in Item 8, the list of Product Categories (Table 9) for utilization with Item 12, copies of a selection of different fonts in 12-point type for Items 14 and 15, and a list of Informational Cues (Table 10) for Item 16. Each of these items was discussed until the judges agreed that they had a thorough understanding of these tools. The final portion of the training consisted of coding a set of sample ads from each magazine to be reviewed. The judges were able to discuss features of the ads with the author - and with each other in the U.S. - to gain clarification, as needed.

Coding of the advertisements were independently performed by each judge at his or her residence. When the author collected the data sheets from the judges, they were reviewed for completeness. The Data Sheets were reviewed by the author, and survey items that had been overlooked were completed by the judges, resulting in all ads being coded and used in the study. The judges completed coding of the advertisements over a four week period during the Fall of 2000.

AGREEMENT OF CODING BETWEEN JUDGES

Upon analysis of the data for agreement of coding between the judges in each country, an operational error was noted due to the coding methodology. Under the planned method of data entry, a disagreement between judges on the first item in the Data Sheet on visual illustration

automatically produced disagreement on the second item. Similarly, a disagreement between judges on whether human models were utilized (Item 2) could have produced automatic errors in the next eight categories. In both cases, a “no” answer caused the judge to jump to Item 10 on the data sheet resulting in a default response rather than a coder response to the subsequent item(s). Because of this operational error, those cases which were not true coder disagreement were eliminated from the calculation of percentages of agreement between judges, and these cases in the same categories were subsequently eliminated in the data analysis related to the hypotheses.

Table 14 presents the percentages of agreement of the judges by category, as well as by total study, for both the U.S. and the U.K. For content analyses, the accepted standard established by Kassirjian (1977) is a minimum of 80%. The data comparisons indicate that three items did not

Table 14. Percentage Agreement of Coding by Judges		
Category	Country	
	U.S.	U.K.
Visual illustration in ad	95.6	94.4
Human model(s) in ad	92.1	93.0
Number of human models	97.1	96.3
Gender of human model(s)		
Male	94.6	95.6
Female	94.8	93.8
Age of model(s)	89.3	89.6
Age of predominant model(s)		
Model 1	91.7	93.3
Model 2	90.2	91.1
Portrayal of model(s)		
Model 1	89.8	93.7
Model 2	91.7	94.4
Category of product in ad	74.2	78.1
Size of font in ad		
Headings and subheadings	96.4	81.3
Text	56.0	87.8
Number of informational cues	12.4	31.9
Total Study	86.5	82.8

individually meet the 80% agreement standard. That is, judges did not reach an 80% agreement on the product category (74.1% and 78.2%), font size (56% in the U.S.), and number of cues presented in the advertisement (12.4% and 31.9%). Comments on these three categories will be made later in the chapter, in the discussion of the hypotheses findings associated with that category. However, the judges were in agreement in excess of the 80% standard in eleven categories and the overall agreement by the judges within each country exceeds the standard, suggesting reliability of the data. Specifically, the judges agreed 86.5% and 82.8% in the U.S. and U.K. respectively.

RESULTS OF TESTING RESEARCH HYPOTHESES

The first research hypothesis was:

H₁ *Magazine advertisements targeted to the senior market contain larger fonts more frequently than smaller fonts.*

To test this hypothesis, responses to two items on the Data Sheet (Item 13 and Item 14) were analyzed. These items requested the judges look at the size of the fonts used for the headings and subheadings of the advertisement and also the size of the fonts used for the text of the advertisement. As shown in Table 14, the judges had a low percentage of agreement on the size of the font, especially in the text portion of the U.S. advertisements. The researcher reviewed the ads in which disagreement occurred and determined that the size of the fonts used in the ads appeared to be very borderline on whether they were 12-point in size which appeared to be the basis for most of the disagreement between judges. Therefore, the author cast a tie-breaking vote on all advertisements in which there was disagreement among the judges as suggested in the methodology of Alden, Mukherjee, and Hoyer (2000).

The frequency of positive (Yes - all fonts for the headings and subheadings, or the text, were 12-point or larger) responses to Items 13 and 14 on the Data Sheet was calculated for both

countries utilizing the Frequencies procedure in SPSS 9.0. To determine if the results were statistically meaningful, a *t*-test was calculated using the One Sample T Test in SPSS 9.0 using data from each country. The responses on the Data Sheet were “Yes” (coded into the database as 1) or “No” (coded into the database as 2). Since the hypothesis was related to frequencies, an equal number of Yes and No responses would result in a Mean of 1.5. Therefore, the Test Value for the test was set at 1.5, and the confidence level was set at 95%.

The results of these analyses are presented in Table 15. Based upon the data, H_1 for the headings and the subheadings in both countries was supported; however, H_1 for the text fonts was not supported by the data from either country. This indicates that practitioners appear to use small print for the text of advertisements directed towards seniors, even though the literature cautions against this practice (Kesner 1998; Rosnak 1998; Thomas *et al* 1995; Webb 1998).

Table 15. Results of Analysis of Font Sizes in Advertising to Seniors				
	Headings and Subheadings		Text	
Country	U.S.	U.K.	U.S.	U.K.
Number of advertisements	225	288	225	288
Positive responses	219	239	101	37
Percentage positive	97.3%	83.0%	44.9%	12.8%
<i>t</i> -value	43.972	14.872		-18.810
df	224	287		287
Level of Significance	p<.001	p<.001	N.S.	p<.001

The first part of the second research hypothesis stated:

H_{2a} *Magazine advertisements targeted to the senior market which contain graphic illustrations utilize photographic visuals more frequently than illustrative visuals.*

Responses to Item 2 on the Data Sheet were analyzed after deleting those advertisements in which

there was procedural disagreement and for those ads which were not applicable to the hypothesis. Since coder agreement was high, as indicated in Table 14, ads in which there was coder disagreement were eliminated because the discarding of these cases would not materially affect the results. The frequency of positive responses that human models were used in the visual illustration was analyzed. Statistical meaningfulness was determined in the manner discussed in the first hypothesis. Results of the analysis are presented in Table 16.

While the literature indicates visual aids support information retention (John and Cole 1986) and recall (Schewe 1989), little analysis of the use of “photographic” versus “illustrative” graphic depictions has been published. Based upon the statistical results reported here, H_{2a} was supported through results which indicate that graphics which include human models are utilized in advertising to seniors more frequently than visual illustrations without human models.

Table 16. Usage of Human Models in Advertising to Seniors		
Country	U.S.	U.K.
Number of advertisements	191	233
Use of human models	129	140
Use of human models percentage	67.5%	60.1%
<i>t</i> -value	5.163	3.137
df	190	232
Level of Significance	$p < .001$	$p < .001$

The next part of Hypothesis Two investigates if a larger number of models are utilized with an increased size of the ad:

H_{2b} *Magazine advertisements that target seniors which are full page or larger utilize more than one model in photographic visuals more frequently than smaller ads.*

The prestudy coding of the size of the ad was recoded for this analysis into two categories: 1 for \geq half page, but $<$ full page and 2 for \geq full page. The number of models was provided by Item 3

of the Data Sheet, which was recoded for this analysis as 1 for one model and 2 for two or more models. After adjustments were made for the operational error and ads which were not applicable to the hypothesis, ads on which there was coder disagreement were also deleted because high coder agreement (Table 14) suggested no material affect on the statistical results. Results are presented in Table 17.

This hypothesis is supported by the results in the U.K. For advertisements that are half to full page in size, the U.S. and the U.K. data suggests that the use of one model or multiple models is equal, although the results are not significant. The U.S. data for larger ads actually indicates a slight decline in the usage of multiple models, although this is not significant. Only the data from the U.K. supports the hypothesis.

Table 17. Use of Two or More Models by Ad Size				
	Ad ≥ Half Page, < Full Page		Ad ≥ Full Page	
Country	U.S.	U.K.	U.S.	U.K.
Number of advertisements	22	51	103	85
Two or more models utilized	11	25	49	57
Two or more models percentage	50.0%	49.0%	47.6%	67.1%
<i>t</i> -value				3.327
df				84
Level of Significance	N.S.	N.S.	N.S.	p<.005

The next three hypotheses, H₃, H₄, and the two parts of H₅, analyze the area of Role Portrayal and Stereotyping of seniors. The first of these hypotheses analyzes the frequency of usage of seniors in advertising:

H₃ *Photographic illustrations in magazine advertisements for the senior market utilize senior models more frequently than younger models.*

Data for the analysis related to this hypothesis emanated from Items 6 and 7 of the Data Sheet. The

database was adjusted for the operational error and for ads which did not utilize senior models. It should be noted that the coding of these items involved the judges' age perception of the models, which could influence the responses. Since the percentages of agreement (Table 14) were still in excess of 80%, this is only noted. The data was adjusted also for advertisements on which there was coder disagreement.

Table 18 displays data from Item 6. As can be seen, neither age grouping was predominant; however, data from Item 7 as reported in Table 19 provides additional insight about the usage of senior models through data on the age of the predominant model(s) in the advertisements in the study. The data supported the hypothesis in the U.S., although the results

Table 18. Model Age Groupings in Study				
Country	U.S.		U.K.	
Number of ads	107		113	
Age of Models	Number	%	Number	%
All 55 or older	51	46.7	38	33.6
Combination of ages	18	17.8	19	16.8
All under 55	38	35.5	56	49.6

Table 19. Two Most Predominant Model(s) Age 55 and Above in Study				
	Most Predominant		Next Most Predominant	
Country	U.S.	U.K.	U.S.	U.K.
Number of advertisements	104	124	41	66
Model age 55+	65	61	27	25
Model age 55+ percentage	62.5%	49.2%	65.9%	37.9%
<i>t</i> -value	2.620		2.114	-2.015
df	103		40	65
Level of Significance	p<.02	N.S.	p<.05	p<.05

from the U.K. magazines did not provide support for the hypothesis.

The second hypothesis under Role Portrayal and Stereotyping relates to the nature of the portrayal of seniors models in advertising to seniors:

H₄ Photographic illustrations in magazine advertisements for the senior market portray seniors in a positive role more frequently than a negative role.

The data for this analysis was derived from Item 8 on the Data Sheet along with qualifying data for age of the models from Items 6 and 7. It should be noted that the wording of Item 8 stated that seniors are portrayed negatively as suggested in earlier research (e.g., Keane 1985; Long 1998; Peterson 1992; Winski 1992). After adjustments of the data for the operational error and ads with no human model(s) and all models under age 55, the data were further adjusted for items in disagreement by the judges.

Results of the analysis are shown in Table 20. This hypothesis is supported by the data. It is worthy of note that the data shows 100% positive role portrayals for seniors in the U.K. advertising and almost 100% in the U.S., supporting other research findings that the role of seniors

Table 20. Role Portrayal of Seniors				
	Predominant Model 1		Predominant Model 2	
Country	U.S.	U.K.	U.S.	U.K.
Number of advertisements	68	60	29	26
Positive role portrayals	66	60	29	26
Percentage of ads	97.1%	100.0%	100.0%	100.0%
<i>t</i> -value	22.978	*	*	*
df	67			
Level of Significance	p<.001			

* *t* cannot be computed as standard deviation is 0

has been improving (Anna 1999; Carrigan and Szmigin 1999b; Gubernick and Kroll 1996; Robinson, Duet, and Smith 1995), especially when the advertising is specifically directed at seniors (Peterson 1992).

The third Role Portrayal and Stereotyping hypothesis was divided into two parts related to the frequency of use of senior female models. The first hypothesis was related to the proportionate usage of women in the dominant role in senior advertising:

H_{3a} Photographic illustrations in magazine advertisements directed towards seniors utilizing only senior models portray women less frequently than men in the dominant role.

This hypothesis was an analysis by gender of the role. The database was adjusted by the same method as has been used throughout the study, with an additional adjustment for advertisements in which it could not be determined that the models were either male or female. Since the Data Sheet provided no gender information on the predominant models, only advertisements portraying models of the same gender were analyzed.

Table 21 displays the results, which do not support the hypothesis. The U.S. data shows a greater percentage of men in the predominant role in the ads reviewed; however, the results were

Table 21. Gender of Predominant Models				
Country	U.S.		U.K.	
Number of advertisements	33		24	
Predominant Model(s)	Frequency	%	Frequency	%
Male	20	60.6%	4	16.7%
Female	13	39.4%	20	83.3%
<i>t</i> -value	N.S.		-4.290	
df			23	
Level of Significance			p<.005	

not significant at the 95% level of confidence. The hypothesis was not supported in the U.K. since data indicated that women were employed significantly more frequently than men in the ads within the study. Although the advertising and gender literature has been critical of male model dominance in advertising (e.g., Carrigan and Szmigin 1998; Langmeyer 1993), women appear in advertising directed towards seniors in a predominant role more frequently than may have been true in the past, suggesting improvement in this area in the U.K..

The second part of the hypothesis was related to the frequency of the usage of women in a positive role and thus stated:

H_{5b} Photographic illustrations in magazine advertisements for seniors portray women less frequently than men in a positive role.

The same data from H_{5a} was used with no additional adjustments to the analyzed data. Results are reported in Table 22. As discussed above in H₄, role portrayal has improved regarding the perceived role of female advertisement models. When the data were analyzed by gender, the only roles coded as negative by the judges occurred in the U.S., although the numbers of analyzed advertisements was small.

Table 22. Positive Portrayal of Models				
Country	U.S.		U.K.	
Gender of Model	Male	Female	Male	Female
Number of advertisements	20	9	4	20
Positive role portrayals	20	7	4	20
Percentage of positive portrayals	100.0%	77.8%	100.0%	100.0%
<i>t</i> -value	*		*	*
df				
Level of Significance		N.S.		

* *t* cannot be computed as standard deviation is 0

All role portrayals in the U.K. and all male portrayals were viewed as being positive by the judges. No *t*-test could be conducted, since all data was rated as positive and provided data that was constant except for the U.S. female model data, which was not significant.

The next hypothesis related to Product Association. The product associated with the advertisement was indicated in Item 12 on the Data Sheet from the judges' reference to a list of twenty-one product categories (Table 9). The last item on the list was the final resort category of "Other." As shown in Table 14, the percentage of agreement among judges for this item was under the minimum of 80% suggested by Kassirjian (1977). The perception of the judges as to the appropriate category was open to some degree of subjectivity, as suggested by the low percentage of disagreement. To compensate for this disagreement, the researcher cast a tie-breaking vote for one of the categories indicated by the judges in the same manner utilized in H_1 . The database was also adjusted for ads in which there was no human models, no senior models, or disagreement between the judges in these areas.

The first part of the hypothesis states:

H_{6a} Magazine advertising for seniors uses senior models more frequently for high involvement products and services than for low involvement products and services.

The categories were recoded for high involvement or low involvement. Sheth, Mittal, and Newman (1999) state that involvement concerns the degree of relevance or importance a product or service has for a consumer. These authors further noted that involvement can be an ongoing interest or a shorter-term high involvement in which the consumer is extremely involved prior to making the purchase decision, but is not ongoing after the decision is reached. Berkowitz *et al.* (2000) indicate that high involvement has three characteristics: the product is (1) expensive, (2) can have serious personal consequences, or (3) is a reflection on one's social image. Based upon this criteria, the categories from Table 9 that were classified High Involvement - Ongoing are health related (health and medicine, personal care and hygiene, and diet aids) and financial services and High

Involvement - Short Term are household furnishings and appliance, cameras, automotive, information technology, and jewelry. Other categories were classified Non-High Involvement. All category data was recoded into either High Involvement (2) or Non- High Involvement (1). Frequencies of the use of senior models associated with the two classifications are shown in Table 23. The data supports the hypothesis that links senior models to high involvement products.

Table 23. Product Categories Associated with Senior Models				
Country	U.S.		U.K.	
Classification	Frequency	Percentage	Frequency	Percentage
High Involvement	63	80.8%	50	80.6%
Non-High Involvement	15	19.2%	12	19.4%
Number of advertisements	78		62	
t-value	6.851		6.058	
df	77		61	
Level of Significance	p<.001		p<.001	

The other three parts of this hypothesis are similar, except that each part examines a subcategory of H_{6a} . The first looks at the products associated with senior male models, the second at products associated with senior female models, and the third with products associated with the combination of a senior male and female model. Since the literature revealed little analysis of product categories associated with gender of the senior model, the hypotheses are exploratory and based upon logic. Further adjustments to the data were made to eliminate cases not associated with each hypothesis. Each of the other parts is discussed separately.

The second part of the hypothesis states:

H_{6b} *In magazine advertisements for seniors, male senior models are depicted more frequently for financial and technical products and services than for other (non-*

financial and non-technical) products and services.

For this hypothesis, the categories determined to be Financial was financial services and Technical were health related (health and medicine, personal care and hygiene, and diet aids), cameras, automotive, and information technology. All other categories were defined as Non-Financial and Non-Technical. Table 24 displays the frequencies associated with male senior models in these categories. The hypothesis was supported by the U.S. data, but the data was insufficient (three ads) to make a determination of significance in the U.K.

Table 24. Product Categories Associated with Male Senior Models				
Country	U.S.		U.K.	
Classification	Frequency	Percentage	Frequency	Percentage
Financial and Technical	19	95.0%	2	66.7%
Non-Financial and Non-Technical	1	5.0%	1	33.3%
Number of advertisements	20		3	
<i>t</i> -value	9.000		N.S.	
df	19			
Level of Significance	p<.001			

The sub-part of the hypothesis that predicts the products associated with female senior models reads:

H_{6c} *In magazine advertisements for seniors, female senior models are depicted more frequently for home and personal care products and services than for other (non-home and non-personal care) products and services.*

For this part of the hypothesis, the categories classified as Home were household furnishings and appliances and as Personal Care were healthcare (as defined in the previous hypothesis) and clothing. All other categories were defined as Non-Home and Non-Personal Care. Table 25

presents the frequencies associated with female senior models in these categories. The hypothesis was not supported in either country, indicating that female senior models are used in more diverse categories than hypothesized.

Table 25. Product Categories Associated with Female Senior Models				
Country	U.S.		U.K.	
Classification	Frequency	Percentage	Frequency	Percentage
Home and personal care	21	51.2%	7	35.0%
Non-home and non-personal care	20	48.8%	13	65.0%
Number of advertisements	41		20	
<i>t</i> -value				
df				
Level of Significance	N.S.		N.S.	

The final part of this hypothesis explores the products associated with a combination of male and female models in the same advertisement, as follows:

H_{6d} In magazine advertisements for seniors, both male and female senior models are depicted more frequently for leisure time and healthcare products and services than for other (non-leisure and non-healthcare) products and services.

For this sub-part of the hypothesis, the categories determined to be Leisure Time were travel and holidays, sporting goods, and gardening tools and yard supplies and Healthcare categories were previously defined in *H_{6b}*. All other categories were defined as Non-Leisure Time and Non-Healthcare. Table 26 presents the data associated with combined male and female senior models in these categories. The hypothesis was not supported by data from either country, suggesting a more diverse usage of combined models than hypothesized.

Table 26. Product Categories Associated with Male and Female Senior Models				
Country	U.S.		U.K.	
Classification	Frequency	Percentage	Frequency	Percentage
Leisure time and healthcare	17	41.5%	18	51.4%
Non-leisure and non-healthcare	24	58.5%	17	48.6%
Number of advertisements	41		35	
<i>t</i> -value				
df				
Level of Significance	N.S.		N.S.	

The next hypothesis investigates the number of informational cues contained within the advertisements by product category:

H₇ In magazine advertisements targeted towards seniors, higher numbers of informational cues are used in advertisements related to healthcare products and services than for other (non-healthcare) products and services.

The data for this analysis was derived from Item 12 (product category) and Item 15 (number of informational cues) of the Data Sheet. For the data related to this hypothesis, it was noted that responses by the judges on the numbers of cues within an advertisement had the potential for the greatest subjectivity in the study. What might be judged as an information cue to one judge may not be by another. As seen in Table 14, this exploratory item in the questionnaire provided the greatest disagreement among the judges. In the U.S. data, the male judge found more cues than the female in all but seven of the ads which reflected disagreement. The reverse was true in the U.K., where the female judge found more cues in approximately two-thirds of the cases not in agreement. This seeming gender bias is only noted, and no adjustments of the data were made.

A correlational analysis of the cues found by the judges was run. With no adjustment to the data, the correlations of the coding was .469 and .462 for the U.S. and U.K. judges

respectively, indicating that the data did have correlation. If ads in which the disagreement on number of cues greater than ± 2 were eliminated, the correlations increased to .737 and .564, respectively. Further adjustment to ± 1 increased the correlations to .869 and .712. A determination to eliminate disagreements in excess of ± 2 was made to have a larger database of advertisements for analysis. For the remaining ads in which there was disagreement on the number of cues, the responses were averaged. For differences of 1, the average was rounded up or down on an alternating basis.

Table 27 presents the results of the analysis by number of cues. If more than two cues are selected to reflect a high level of informational cues, the analysis of advertisements towards seniors reveals that 56.3% of the healthcare advertisements and 47.4% of other types of ads carry high informational content in the U.S. Both types of ads communicate high informational content in the U.K. - 75.4% healthcare and 62.9% other types. The difference is statistically significant in the U.S., but not in the U.K.

The next three parts of the hypothesis were posed to compare the findings of senior advertising characteristics in the U.S. and the U.K. to see if there are similarities in usage which might provide an insight into possibilities for standardization of advertising to seniors in the two countries. Utilizing the Crosstabs procedure in SPSS, the data was analyzed using the same data associated with $H_1 - H_7$ above. The Chi Square statistic was calculated to assess the level of significance of the findings.

The first part of H_8 states:

H_{8a} There is a significant difference between font sizes utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.

Data from the analysis is presented in Table 28. As reflected in the table, fonts used in the headings and subheadings are very heavily weighted towards the larger fonts. The results show a significant difference between the countries, however. The analysis of fonts used in the text

Table 27. Healthcare/Non-Healthcare Informational Cues in Senior Advertising								
Country	U.S.				U.K.			
Type of advertisement	Healthcare		Non-healthcare		Healthcare		Non-healthcare	
Number of Informational Cues	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
0	4	12.5%	1	.9%	0	.0%	1	.5%
1	3	9.4%	20	17.5%	4	7.5%	10	4.5%
2	7	21.9%	39	34.2%	9	17.0%	71	32.1%
3	5	15.6%	28	24.6%	19	35.8%	89	40.3%
4	11	34.4%	19	16.7%	16	30.2%	42	19.0%
5	0	.0%	6	5.3%	5	9.4%	8	3.6%
6	2	6.3%	1	.9%	0	.0%	0	.0%
Number of advertisements	32		114		53		221	
	Pearson $\chi^2 = 22.012$, df = 6, p<.005				N.S.			

reveal that the weighting is towards smaller fonts in both countries, although much more strongly in the U.K. The analysis of the text fonts has greater significance as indicated by the larger χ^2 . There are significant differences between the countries, as stated in the hypothesis, which is supported.

Table 28. Cross-national Analysis of Fonts				
	Headings and Subheads		Text	
Country	U.S.	U.K.	U.S.	U.K.
Font Size:				
12-point or larger	219	239	101	37
Less than 12-point	6	49	124	251
Pearson χ^2	27.164		65.950	
df	1		1	
Level of Significance	p<.001		p<.001	

The second part of the hypothesis assesses the usage of graphic illustrations between the two countries:

H_{8b} *There is a significant difference between the usage of graphic illustrations in advertisements targeted towards the senior markets in the U.S. and the U.K.*

Data relating to this hypothesis are presented in Tables 29 and 30. Neither the usage of human models nor the number of models used in senior advertising differs significantly between the two countries. H_{8b} is not supported by the data.

Table 29. Cross-national Analysis of Usage of Human Models		
Country	U.S.	U.K.
Advertisements Used Human Models:		
Yes	129	139
No	62	93
N.S.		

Table 30. Cross-national Analysis of Number of Human Models		
Country	U.S.	U.K.
Number of Models Portrayed		
One	65	54
Two or more	62	80
N.S.		

The difference in the usage of senior models in advertisements directed towards seniors is the characteristic that is the subject of the third part of the hypothesis:

H_{8c} There is a significant difference between the usage of senior models in advertisements targeted towards the senior markets in the U.S. and the U.K.

Table 31 presents results of the cross-national analysis of the data on the age of the models utilized in which all or the two predominant models are over the age of 55. As shown in this table, models age 55 and older are portrayed more frequently in the U.S. than the U.K. The hypothesis is supported, indicating that there is a difference in the usage of senior models between the countries.

Table 31. Cross-national Analysis of Age of Models		
Country	U.S.	U.K.
Age of Model Portrayed:		
55 and older	64	43
Under age 55	38	56
Pearson $\chi^2 = 7.525$, df = 1, $p < .01$		

The fourth part of H₈ investigates the differences in role portrayal of seniors:

H_{8d} There is a significant difference between the portrayal of seniors in a positive role in advertisements targeted towards the senior markets in the U.S. and the U.K.

Results of the analysis of the data, displayed in Table 32, shows that seniors are portrayed in a positive role in almost all advertisements and that the difference between the two are not significant. The hypothesis is not supported.

Table 32. Cross-national Analysis of Role Portrayal of Seniors		
Country	U.S.	U.K.
Perceived Role Portrayal:		
Positive	95	86
Negative	2	0
N.S.		

The next part of H_8 analyzes the usage of women in a dominant role within senior advertising:

H_{8c} *There is a significant difference between the portrayal of women in the dominant role in advertisements targeted towards the senior markets in the U.S. and the U.K.*

Table 33 exhibits results of this analysis between countries. The data indicates that more male senior models are employed in advertising in the U.S. and more females are utilized in the U.K. There is a significant difference in the usage of models by gender between the two countries, providing support for the hypothesis.

Table 33. Cross-national Analysis of Gender of Senior Models		
Country	U.S.	U.K.
Gender of Models:		
Male	20	4
Female	13	20
Pearson $\chi^2 = 11.005$, $df = 1$, $p < .005$		

H_{8f} looks at the differences in the two countries insofar as the perception of the positive role portrayal of women in senior advertising:

H_{8f} *There is a significant difference between the portrayal of women in a positive role in advertisements targeted towards the senior markets in the U.S. and the U.K.*

As shown in Table 34, females are portrayed in a positive role in both countries. In the advertisements reviewed, there were no negative role portrayals of females in the U.K., although women were perceived as being shown negatively in about 20% of the U.S. cases. This difference provided significance between the results in the two countries. The hypothesis is supported.

Table 34. Cross-national Analysis of Portrayal of Females in Positive Role		
Country	U.S.	U.K.
Portrayal of Females:		
Positive	7	20
Negative	2	0
Pearson $\chi^2 = 4.774$, $df = 1$, $p < .03$		

The next three parts of H_8 look at the products and services in which seniors are utilized as models. The first part looks at the products and services overall:

H_{8g} *There is a significant difference between the type of products and services for which senior models are utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.*

Utilizing the data from H_{6a} in which the products were recoded as High Involvement and Non-High Involvement, the cross-national analysis between the two countries was performed, with the results shown in Table 35. As can be seen, the differences were not significant, thus failing to support the hypothesis.

Table 35. Cross-national Analysis of Product Categories Using Senior Models		
Country	U.S.	U.K.
Category		
High involvement	63	50
Non-high involvement	15	12
N.S.		

The next part of the hypothesis investigated the cross-cultural frequency of male models in financial and technical products:

H_{8h} *There is a significant difference between the products and services for which senior men models are utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.*

The results exhibited in Table 36 indicate that males are used predominantly in a limited number of categories and that there is not a significant difference between the two countries. It should be noted, however, that a limited number of advertisements were available related to this hypothesis. The hypothesis is not supported.

Table 36. Cross-national Analysis of Product Categories Using Men Senior Models		
Country	U.S.	U.K.
Product Category		
Financial and technical products	19	2
Non-financial and non-technical products	1	2
N.S.		

This part of the hypothesis which investigates the association of products and services to model gender examines the hypothesized categories employing the usage of female models:

H_{8i} *There is a significant difference between the products and services for which senior women models are utilized in advertisements targeted towards the senior markets in the U.S. and the U.K.*

The results shown in Table 37 indicate differences are not significant between the two countries.

The hypothesis is not supported.

Table 37. Cross-national Analysis of Product Categories Using Women Senior Models		
Country	U.S.	U.K.
Product Category		
Home and personal care products	20	13
Non-home and non-personal care products	21	7
N.S.		

The last sub-part of the hypothesis analyzes the usage of informational cues in healthcare advertisements:

H_{8j} *There is a significant difference between the number of informational cues contained in healthcare advertisements targeted towards the senior markets in the U.S. and the U.K.*

This analysis analyzed the advertisements from the two countries which fell into the healthcare category, with results displayed in Table 38. As shown in the data, there are larger numbers of informational cues in ads for healthcare products in the U.K. than in the U.S. The data reflect a significant difference between the two countries, thus supporting the hypothesis.

Table 38. Cross-national Analysis of Information Cues in Healthcare Ads		
Country	U.S.	U.K.
Number of Informational Cues in Ad		
0	4	0
1	3	4
2	7	9
3	5	19
4	11	16
5	0	5
6	2	0
Mean Number of Informational Cues	2.75	3.17
Pearson $\chi^2 = 16.292$, $df = 6$, $p < .02$		

CHAPTER V. CONCLUSIONS AND IMPLICATIONS

This chapter consists of four sections which will discuss the implication of the results, the contribution of the study, limitations of the study, and suggestions for further research.

IMPLICATION OF RESULTS

Table 39 brings together the results of the first seven hypotheses which look at several characteristics of advertising in magazines directed towards senior in the United States and the United Kingdom.

Table 39. Research Findings for Hypotheses 1 - 7			
H	Characteristic	Proposition	Result
1	Font size	Font larger than 12-point in headings Font larger than 12-point in text	Supported at $p < .001$ Not supported
2 _a 2 _b	Visual illustrations Number of models	Human models used more frequently More models in larger ads	Supported at $p < .001$ Supported (U.K.) at $p < .005$
3	Senior models	Senior models used more frequently	Supported (U.S.) at $p < .05$
4	Model portrayal	Senior models portrayed positively	Supported at $p < .001$
5 _a 5 _b	Dominant role Positive role	Women employed less frequently Positive role for women less frequently	Not supported Not supported
6 _a 6 _b	Product association Product association	Seniors used for high involve products Males used for financial and technical prods	Supported at $p < .001$ Supported (U.S.) at $p < .001$
6 _c	Product association	Females used for home and personal care products	Not supported
6 _d	Product association	Combination of males and females used for healthcare/leisure products	Not supported
7	Information cues	Higher numbers of cues associated with healthcare ads	Supported (U.S.) at $p < .005$

The first seven hypotheses examined various characteristics of advertisements directed towards seniors in both the United States and the United Kingdom. The hypotheses were

developed based upon theoretical results published in the literature, primarily over the past quarter century.

Several authors have cautioned against the use of smaller fonts in advertising to seniors (Kesner 1998; Rosnak 1998; Thomas *et al.* 1995; Webb 1998). Kesner (1998) specifically suggested 12-point minimum print size. The data from this study indicated that this guideline is followed in a significantly large number of cases for headings and subheadings in both countries. To a lesser extent textual fonts of 12 point or larger are used in the U.S., while fonts smaller than 12-point were used in almost 90% of the cases in the U.K. One area which bears further investigation is whether there is greater usage of verbiage in U.K. ads. One possible explanation is that advertising costs are greater per person reached in the U.K. than in the U.S. Advertisers may, therefore, try to communicate greater amounts of information in U.K. advertising.

Visual illustrations are used in advertisements to attract attention, to enhance the message, and to make the message more forceful (Collins 1989; Kesner 1998; Schewe 1989). The portrayal of models influences the viewer (Greco 1989; Swayne and Greco 1987; Zhou and Chen 1992). The first part of the second hypothesis predicted a greater use of human models than other graphics. The data supported this premise, indicating that advertisers do utilize models in a significant portion of ads for senior viewers.

The second portion of this hypothesis presupposed that the greater the advertising space available, the greater the number of models used in the advertisement. Data indicated that even ads of a half to full page in size used multiple models approximately half the time, although the results were not significant. For larger ads, multiple models were used significantly more in the U.K., although the percentage of multiple model ads in the U.S. was less than half but, again, the results were not significant. Although the theoretical support for this hypothesis was not extensive, greater ad size can provide greater flexibility in content. A

consideration which was not investigated was whether the depiction of the models is larger in ads of full page or larger compared to those in the smaller ads.

As indicated by the demographics associated with seniors, this group is growing in numbers and wealth accumulation, which makes this market extremely important to businesses. Historically, seniors have been underutilized in advertising, although this has been changing especially in advertising directed to the senior market (Carrigan and Szmigin 1999b; Langmeyer 1993; Peterson 1992). The related hypothesis analyzed the usage of age peers in senior advertising. The data reflected the usage of senior models with greater frequency in the U.S. Data from the U.K. suggest a continued under-utilization of senior models in that country. Future analysis of whether this phenomenon is general or is product-related should be undertaken.

As published findings indicate, seniors have been portrayed negatively in advertising (Keane 1985; Long 1998). Seniors have been shown to prefer positive portrayals (Diddlebock 1989; Dychtwald 1997) of peer models (Carrigan and Szmigin 1999b; Durgee 1986). The fourth hypothesis provided very strong indications of positive role portrayals in senior publications. This conclusion is drawn because role portrayals were perceived as positive in all cases in the U.K. and in over 95% of cases in the U.S.

The fifth hypothesis investigated the usage of women in the predominant role in the first part and in a positive manner in the second part relative to the usage of men. Women models in advertising have failed to mirror the diverse roles filled by women in current U.S. and U.K. society (Courtney and Lockeretz 1971) and women have not been portrayed on an equal basis with men (Gilly 1988). The frequency of male models in advertising has been predominant (Carrigan and Szmigin 1998; Langmeyer 1993), although women live longer than men and represent increasing percentages of the population in older age groupings. The hypothesis that women were used less frequently than men was not significantly supported in

the U.S. and the data provided a strong indication of predominant usage of women models in the U.K. In advertising to seniors it appears, as suggested in the literature, that more women are being employed as models as suggested in the literature.

The second part of the hypothesis that women are portrayed positively less frequently than men was not supported. With the exception of females in the U.S. who were perceived to reflect a negative role in two of the advertisements reviewed, all role portrayals were viewed as positive, indicating a change in this area that previously was criticized in the literature.

The sixth hypothesis related to types of products and services that advertise toward seniors. Senior models have been shown to be associated with product categories that are distinct from categories associated with the use of younger models (Zhou and Chen 1992). The list of categories for this study was an adaptation from lists used in other studies of advertising to seniors by several authors (Carrigan and Szmigin 1999b; Ursic, Ursic, and Ursic 1986; Zhou and Chen 1992). In fact, advertisements related to all categories listed in Table 9 were not found in this study.

The first part anticipated senior models being utilized for high involvement products, especially those of high personal relevance (Petty, Unnava, and Strathman 1991) such as healthcare or also short-term, high involvement products, such as automobiles or major household furnishings and appliances (Sheth, Mittal, and Newman 1999). The hypothesis was supported by the data.

The other three parts examined subcategories of the data for which the hypotheses had limited prior theoretical support. Male models were associated with advertisements for financial and technical products and services. Women were found not to be associated with more traditional female products as home and personal care items, but with more diverse categories of products. This has been criticized in the past, and the implications of the findings is that more diverse roles are shown in ads to seniors.

The seventh hypothesis examined the number of informational cues associated with healthcare ads. Healthcare is of particular importance to seniors from the standpoint of the costs associated with these products and services (Schewe 1989) and the fact that one's health declines as one ages. Because of the importance in seniors' lives and since advertising is used as an avenue to which seniors turn for information (Schreiber and Boyd 1980), healthcare ads were anticipated to contain the greatest amount of information. Healthcare ads contained the greatest number of informational cues relative to other types of products as a whole in the U.S. In the U.K., higher numbers of informational cues (and average of over three per ad) were found in healthcare ads as well as other types of ads. The data indicated that U.K. ads generally have higher amounts of information than U.S. ads.

The last hypothesis consisted of a cross-national comparison of the data from the two countries, as presented in Table 40. This hypothesis was divided into ten parts, anticipating significant differences between advertising characteristics in the United States and the United Kingdom.

Table 40. Cross-national Research Findings for Hypothesis 8			
H	Characteristic	Proposition	Result
8 _a	Font size	U.S. and U.K. different	Supported at p<.001
8 _b	Visual illustrations	U.S. and U.K. different	Not supported
8 _c	Senior models	U.S. and U.K. different	Supported at p<.01
8 _d	Model portrayal	U.S. and U.K. different	Not supported
8 _e	Dominant role	U.S. and U.K. different	Supported at p<.005
8 _f	Positive role	U.S. and U.K. different	Supported at p<.03
8 _g	Product association		
	- seniors	U.S. and U.K. different	Not supported
8 _h	Product association		
	- men	U.S. and U.K. different	Not supported
8 _i	Product association		
	- women	U.S. and U.K. different	Not supported
8 _j	Information cues	U.S. and U.K. different	Supported at p<.02

One of the basic tenets one learns as a marketer is to “Know Your Market.” The results of this study suggest that advertisers in both the United States and the United Kingdom have yet to become fully familiar with the senior market, although progress appears to have been made based upon this cross-national study of senior advertising. In many cases, the practice of the two countries appears to be different or perhaps the adoption of published theoretical findings in one or both countries has not occurred. Results indicate that differences in the areas of the usage of visual illustrations and the positive portrayals of senior models are similar in both countries. The data on advertisements indicate further that men models are portrayed in advertising for similar type products, but that women are being employed in ads for more diverse groups of products in both countries. However, the data provide evidence that many other areas of advertising practice continue to be significantly different. These results provide low empirical support, therefore, for standardized advertising to seniors in the United States and the United Kingdom.

CONTRIBUTIONS OF THE STUDY

As the demographics indicate, the senior market is an extremely important, although often overlooked, market. The first Baby Boomers in the U. S. move into the senior category in 2001, when many become eligible to retire, and substantial numbers are projected to make such an election (Aeppel 1999). In addition, Baby Boomers are forecasted to inherit \$10 trillion from their parents over the next forty years that will be added to the wealth they have already accumulated from years of bull markets and retirement plans (Herubin 1999).

Advertisers have overlooked the senior market due to the youthfulness of people responsible for the preparation of advertising (Thomas *et al.* 1995; Webb 1998) who have not wanted to learn about this market (Roszak 1998; Thomas *et al.* 1995) due to the complexities of

the market (Wolfe 1992). The emphasis in advertising is still on the youth market (Carrigan and Szmigin 1999a; Lee and Heubush 1997; Webb 1998).

This study presents evidence of the importance of the senior market as well as an analysis of how advertisers approach this market as an isolated, separate target market. The senior market *per se* has not been studied extensively, nor has any prior work been done comparing and contrasting advertising practice cross-nationally for this market. Thus, much of this work has been exploratory in nature.

According to White (2000), the advertising communities in the two countries - the U.S. and the U.K. - believe their advertising product is the best in the world. This belief has had the effect of encouraging marketers in the two countries to translate Levitt's concept of global marketing (1983) to global advertising. This has been given impetus by the fact that English has become the *lingua franca* of business worldwide (Bhuyan 1998; Czinkota *et al.* 1998; Kirk 1998; Usunier 1996). A number of arguments are found in the literature for the concept of standardized advertising as cited by White (2000); however, the major contribution of the present study is that results suggest that advertising in these two countries appears to utilize a limited number of common approaches in advertising presentations. These results further suggest that the sensible route to follow in advertising in the United States and the United Kingdom is to think locally, even if the advertising effort subsequently follows a global approach in action.

LIMITATIONS OF THE STUDY

The magazines used for the study appeared to be very similar as discussed in Chapter 3. One limitation that should be noted is the membership of ARP/050 in the U.K. The percentage of the total senior population which it reaches in that country is not as great as the percentage

of seniors served by the AARP in the U.S. This fact might influence the types of advertisements that are targeted to this particular medium and on the market reached by the publication.

The present study utilized 513 advertisements from the two countries, 225 from the United States and 288 from the United Kingdom. Each ad was reviewed by two judges. Another limitation noted was the length of time associated with the gathering of the data. The author anticipated that an advertisement could be reviewed within an estimated 2-minute period, which suggested a period of approximately a full day to encode the ads. No time period to complete coding was indicated to the judges nor was coding done in the presence of the author, but the length of time to code the ads and comments made by the judges about the time involved suggested to the author that the time element was much greater than anticipated. This could provide difficulty in subsequently recruiting judges to add to the database. The author does not believe that the length of time associated with the coding was age related from personal knowledge of and discussion with the judges.

The Data Sheet was developed by the author, since no similar document was found in the literature. One limitation noted in analyzing the data was that ads which portrayed multiple models (except when all models were of the same gender) or where the models were of mixed age (combination of models over and under age 55) did not provide information on the gender of the predominant models.

Once the data was gathered and subsequently encoded, it was also discovered that a small number of cases had to be eliminated due to certain operational errors or certain advertisements were not applicable to the individual hypothesis. This resulted in some analyses that had a reduced set of data from which to draw conclusions. This is considered to be the greatest of the limitations noted for the study.

Presentation of the data revealed that in certain cases, such as the number of informational cues and the size of the type font, there was noted a potential gender bias

associated with the results. No adjustment or test was made for such bias, although it was noted as a consideration in reviewing the results of the analyses.

It has already been stated that several of the hypotheses were exploratory in nature. There were no prior cross-national studies of advertising related to the senior market found in the literature and, hence, no theoretical background on which to base the hypotheses, which is within itself a limitation. A further limitation is that more extensive statistical analysis might provide additional insights into the data, particularly if the database is expanded in the future.

OPPORTUNITIES FOR FUTURE RESEARCH

A number of future research ideas arise from an analysis of the work presented herein. One such opportunity is suggested by a limitation indicated above. Since the membership of ARP/050 does not reach as large a proportion of the seniors in Great Britain, a separate analysis of each magazine might provide insights into whether or not some of the differences noted in this study exist within an individual magazine. Or, it would be revealing to learn if these differences appear generally in senior advertising.

Several additional characteristics would supplement the findings of this study. One is the race of the models portrayed. Some studies of the use of non-whites in general advertising have been published in the literature. One characteristic to examine is the role of diversity in senior advertising in a future cross-national analysis.

Another technique that calls for future study is the usage of color in senior advertising. Several research queries come to mind related to color. How frequently is color used in the advertisements, and are there differences between countries? Is there any color, or colors, that seem to be used more frequently in senior advertising, and does it differ by country? Is there an apparent association between a particular color and a product category? If associations of

product and color occur, do they differ by country? Does any product category associate with the use of no color, and is this true cross-nationally?

The author noted from reviewing the database that Clothing is a category of advertising that appears frequently in the U.K., and it was noteworthy that the number of information cues associated with this category appeared to be high. This suggests that Clothing may be a product category of particular interest to seniors, but one which appears to always employ younger models. In light of prior research that indicated that seniors may not always react positively to younger models, research in this area of senior advertising is worthy of future exploration.

A final area of general interest in cross-national research would be to request that the judges from one country code the ads in magazines from the other country to analyze differences and agreements with judges from the other country. International research can often represent large expenditures of time and money for researchers to gather data in foreign locations. A determination, for example, that a judge in the United States views advertising in Great Britain in the same manner that the U.K. judge perceives that advertising would allow greater and more efficient usage of resources for research in some situations. This is a particularly intriguing question which bears further investigation.

This study has endeavored to learn more about how advertising toward senior consumers is practiced in both the U.S. and the U.K. It is essential, because of the growing importance of this consumer segment, that additional studies be conducted to provide both managers and society with a more thorough understanding of “real world” business practices.

BIBLIOGRAPHY

- (1977), "Don't Overlook the \$200 Billion 55-Plus Market," *Media Decisions*, 12 (10), 59-61, 116, 118, 120, 122.
- (1982), "Research Suggests 9 Rules for Advertising to the Elderly," *Marketing News*, 15 (21), April 16, 1, 9.
- (1999), "Seniors in the Media," www.arp.org.uk.
- (1989), "Stories Tell the Story, But Dollars Don't Follow," *Advertising Age*, May 22, S-4.
- (1990), "A Survey of the Advertising Industry," *The Economist*, June 9.
- (1989), "Television Ads Ring Up No Sale in Study," *The Wall Street Journal*, 213 (2), B-6.
- (2000), "Wealth Statistics," ir.gsi.gov.uk.
- Aaker, David A. and Donald Norris (1982), "Characteristics of TV Commercials Perceived as Informative," *Journal of Advertising Research*, 22 (2), April-May, 61-70.
- Abrams, Bill (1981), "Advertisers Start Recognizing Cost of Insulting the Elderly," *Wall Street Journal*, March 5.
- Aeppel, Timothy (1999), "The Outlook: Plants Face Challenge as Boomers Retire," *Wall Street Journal*, July 12, A1.
- Age Concern England (1998), "Older People in the United Kingdom," www.ace.org.uk.
- Al-Olayan, Fahad S. and Kiran Karande (In print), "A Content Analysis of Magazine Advertisements from the United States and the Arab World," *Journal of Advertising*.
- Albers-Miller, Nancy D. and Betsy D. Gelb (1996), "Business Advertising Appeals as a Mirror of Cultural Dimensions: A Study of Eleven Countries," *Journal of Advertising*, 25 (4), Winter, 57-70.
- Alden, Dana L., Ashesh Mukherjee, and Wayne D. Hoyer (2000), "The Effects of Incongruity, Surprise, and Positive Moderators on Perceived Humor in Television Advertising," *Journal of Advertising*, 29 (2), Summer, 1-15.
- Alwitt, Linda F. (2000), Effects of Interestingness on Evaluations of TV Commercials," *Journal of Current Issues and Research in Advertising*, 22 (11), Spring, 41-53.
- and Paul R. Prabhaker (1992), "Functional and Belief Dimensions of Attitudes To Television Advertising: Implications for Copytesting," *Journal of Advertising Research*, 32 (5), September/October, 30-42.
- American Association of Retired Persons (1990), "Older Consumer Behavior," www.aarp.org.

- (1996), "Profile of Older Americans," www.aarp.org.
- Andrews, J.C. (1989), "The Dimensionality of Beliefs Toward Advertising in General," *Journal of Advertising*, 18 (1), 26-35.
- Anna, Cara (1999), "Older Models Gaining Respect in the Industry," *The State*, March 11, D2.
- Archer, Belinda (1998), "Grey Goes Active," *Campaign*, April 24, 29-30.
- Association for Retired and Persons Over 50 (1998), "Information - Statistics," www.arp.org.uk.
- Barak, Benny and Steven Gould (1985), "Alternative Age Measures: A Research Agenda," *Advances in Consumer Research*, Elizabeth Hirschman and Morris Holbrook, eds., 12, 53-58.
- Barak, Benny and Leon G. Schiffman (1981), "Cognitive Age: A Nonchronological Age Variable," *Advances in Consumer Research*, Kent Monroe, Ed., 8 602-6.
- Barr, Danielle (1993), "The Grey Market Matures," *Marketing*, October 21, 27.
- Bartos, Rena (1980), "Over 49: The Invisible Consumer Market," *Harvard Business Review*, 58, January-February, 140-48.
- Basting, Anne Davis (1998), *The Stages of Age: Performing Age in Contemporary American Culture*, Ann Arbor: University of Michigan Press.
- Bauer, Raymond A. and Stephen A. Greyser (1968), *Advertising in America: The Consumer View*, Boston: Division of Research, Graduate School of Business Administration, Harvard University.
- Belk, Russell W., Wendy J. Bryce, and Richard W. Pollay (1985), "Advertising Themes and Cultural Values: A Comparison of U.S. and Japanese Advertising," *Proceedings of the Inaugural Meeting of the Southeast Asia Region, Academy of International Business*, K.C. Mun and T.C. Chan, eds., 11-20.
- Bellizzi, Joseph A. and Laura Milner (1991), "Gender Positioning of a Traditionally Male-Dominant Product," *Journal of Advertising Research*, 31 (3), June/July, 72-9.
- Beltramini, Richard F. and Kenneth R. Evans (1985), "Perceived Believability of Research Results Information in Advertising," *Journal of Advertising*, 14 (3), 18-24, 31.
- Berkowitz, Eric N., Roger A. Kerin, Steven W. Hartley, and William Rudelius (2000), *Marketing*, Sixth Edition, Boston: Irwin McGraw-Hill.
- Bhuian, Shahid N. (1998), "An Empirical Examination of Market Orientation in Saudi Arabian Manufacturing Companies," *Journal of Business Research*, 43, 13-25.
- Biswas, Abhjit, Janeen E. Olsen, and Valerie Carlet (1992), "A Comparison of Print Advertisements from the United States and France," *Journal of Advertising*, 21 (4), 73-81.

- Blackwell, Roger, Riad Ajami, and Kristina Stephan (1991), "Winning the Global Advertising Race: Planning Globally, Acting Locally," *Journal of International Consumer Marketing*, 3 (2), 97-120.
- Boote, Alfred S. (1982), "Psychographic Segmentation in Europe:...A Case for Standardized International Advertising," *Journal of Advertising Research*, 22 (6), December/January, 19-25.
- Bristol, Terry (1996), "Persuading Senior Adults: The Influence of Endorser Age on Brand Attitudes," *Journal of Current Issues and Research in Advertising*, 18 (2), Fall, 59-67.
- Broadbent, Tim (1998), "The New Advertising Thinkers," *Campaign*, 24, July, 18-9.
- Burkart, Bill (2000), "'New Lens' Needed to View Over-50s Market," *Media Age*, February 28, www.mediaage.net.
- Burnett, John J. (1991), "Examining the Media Habits of the Affluent Elderly," *Journal of Advertising Research*, 31 (5), October-November, 33-41.
- Burns, Alvin C., Abhijit Biswas, and Laurie A. Babin (1993), "The Operation of Visual Imagery as a Mediator of Advertising Effects," *Journal of Advertising*, 22 (2), June, 71-85.
- Buzzell, Robert D. (1968), "Can You Standardize Multinational Marketing?," *Harvard Business Review*, 46 (6), November-December, 102-13.
- Caballero, Marjorie and Paul J. Solomon (1984), "A Longitudinal View of Women's Role Portrayal in Television Advertising," *Journal of the Academy of Marketing Science*, 12 (4), Fall, 93-108.
- Cacioppo, John T. and Richard E. Petty (1985), "Central and Peripheral Routes to Persuasion: The Role of Message Repetition," in *Psychological Processes and Advertising Effects: Theory, Research, and Application*, Linda F. Alwitt and Andrew A. Mitchell, eds., Hillsdale, NJ: Lawrence Erlbaum Associates.
- Caillat, Zahna and Barbara Mueller (1996), "Observations: The Influence of Culture on American and British Advertising," *Journal of Advertising Research*, 36 (3), May/June, 79-88.
- Calfee, J.E. and D.J. Ringold (1994), "The Seventy Percent Majority: Enduring Consumer Beliefs About Advertising," *Journal of Public Policy and Marketing*, 13, 228-38, as cited in Obermiller and Spangenberg (1998).
- Carrigan, Marylyn and Isabelle Szmigin (1999a), "In Pursuit of Youth: What's Wrong with the Older Market?," *Marketing Intelligence & Planning*, 17 (5), April-May, 222-30.
- (1999b), "The Representation of Older People in Advertisements," *Journal of the Marketing Research Society*, 41 (3), July, 311-26.
- (1999c), "Targeting the Cognitively Young," *Marketing and Research Today*, February, 1-9.

- (1998), "The Usage and Portrayal of Older Models in Contemporary Consumer Advertising," *Journal of Marketing Practice: Applied Marketing Science*, 8, 231-48.
- Central Intelligence Agency (1999), *The World Factbook 1999*, www.odci.gov/cia/publications.
- Chen, Henry C.K. and Dean Allmon (1998), "Perceptions of the Media in Three Different Cultures: the U.S., Australia & Taiwan," *International Journal of Advertising*, 17 (2), 233-53.
- Cheng, Hing and John C. Schweitzer (1996), "Cultural Values Reflected in Chinese and U.S. Television Commercials," *Journal of Advertising Research*, 36, May-June, 27-45.
- Clark, Bruce (1998), "All Seniors Are Not Alike," *The Healthcare Forum Journal*, 41 (1), January-February, 30-.
- Collins, Julia M. (1989), "Image and Advertising," *Harvard Business Review*, 67 (1), January-February, 93-7.
- Courtney, Alice E. and Sarah Wernick Lockeretz (1971), "A Woman's Place: An Analysis of the Roles Portrayed by Women in Magazine Advertisements," *Journal of Marketing Research*, 8, February, 92-5.
- Craig, C. Samuel and Susan P. Douglas (1999), *International Marketing Research*, Second Edition, New York: John Wiley & Sons.
- Cutler, Bob D. and Rajshekhar G. Javalgi (1992), "A Cross-cultural Analysis of the Visual Components of Print Advertising: The United States and the European Community," *Journal of Advertising Research*, 32 (1), January-February, 71-80.
- (1994), "Comparison of Business-to-Business Advertising: The United States and the United Kingdom," *Industrial Marketing Management*, 23, 117-24.
- Cutler, Bob D., Rajshekhar G. Javalgi, and M. Krishna Erramilli (1992), "The Visual Components of Print Advertising: A Five Country Cross-cultural Analysis," *European Journal of Marketing*, 26 (4), 7-20.
- Czinkota, Michael R., Ilkka A. Ronkainen, Michael H. Moffett, and Eugene O. Moynihan (1998), *Global Business*, Second Edition, Fort Worth: Dryden Press.
- Davidson, William H. (1983), "Market Similarity and Market Selection: Implications for International Marketing Strategy," *Journal of International Business Studies*, 11 (4), December, 439-56.
- Davies, Jim (1997), "Grey Media Grows Up," *Campaign*, April 4, 25-7.
- Davis, Brian and Warren A. French (1989), "Exploring Advertising Usage Segments Among the Aged," *Journal of Advertising Research*, 29 (2), February/March, 22-9.
- Davis, Richard A. and James A. Davis (1986), *TV's Image of the Elderly: A Practical Guide for*

Change, Lexington, MA: Lexington Books.

- Davis, Richard H. (1972), "A Descriptive Study of Television in the Lives of the Elderly Population," unpublished doctoral dissertation, University of Southern California, cited in Schreiber and Boyd (1980).
- Day, Ellen, Brian Davis, Rhonda Dove, and Warren French (1988), "Reaching the Senior Citizen Market(s)," *Journal of Advertising Research*, 27 (6), December 1987-January 1988, 23-30.
- Diddlebock, Bob (1989), "Creative Departments Slow to Act," *Advertising Age*, May 22, S-6.
- Dodd, Yvonne (1989), "Those Old People Are Not Me," *Advertising Age*, May 22, S-2.
- Douglas, Susan P. and C. Samuel Craig (1997), "The Changing Dynamic of Consumer Behavior: Implications for Cross-cultural Research," *International Journal of Research in Marketing*, 14, 379-95.
- Douglas, Susan P. and Yoram Wind (1987), "The Myth of Globalization," *Columbia Journal of World Business*, 22, Winter, 19-29.
- Durgee, Jeffrey F. (1986), "Self-Esteem Advertising," *Journal of Advertising*, 15 (4), 21-42.
- Dychtwald, Ken and Joe Flower (1989), *Age Wave: The Challenges and Opportunities of an Aging America*, Los Angeles: Jeremy P. Tarcher, Inc.
- Dychtwald, Maddy Kent (1997), "Marketplace 2000: Riding the Wave of Population Change," *Journal of Consumer Marketing*, 14 (4), 271-5.
- Englis, Basil G. and Michael R. Solomon (1995), "To Be and Not To Be: Lifestyle Imagery, Reference Groups, and The Clustering of America," *Journal of Advertising*, 24 (1), Spring, 13-28.
- Fairley, Sharon (1997), "Senior Smarts: The Experts Sound Off," *Brandweek*, 38 (30), August 4, 24.
- Ferguson, Jill Hicks, Peggy J. Kreshel, and Spencer F. Tinkham (1990), "In the Pages of *Ms.*: Sex Role Portrayals of Women in Advertising," *Journal of Advertising*, 19 (1), 40-51.
- Festervand, Troy A. and James R. Lumpkin (1985), "Response of Elderly Consumers to Their Portrayal by Advertisers," *Journal of Current Issues and Research in Advertising*, 8 (1), 203-26.
- Festervand, Troy A., James R. Lumpkin, and Gerald U. Skelly (1985), "Attitudes of the Elderly Toward Their Portrayal in Advertisements," *Proceedings, 1985 AMS Educators' Conference*, 303-7.
- Ford, John B., Patricia Kramer Voli, Earl D. Honeycutt, Jr., and Susan L. Casey (1998), "Gender Role Portrayals in Japanese Advertising: A Magazine Content Analysis," *Journal of Advertising*, 27 (1), Spring, 113-24.

- French, Warren A. and Melvin R. Crask (1977), "The Credibility of Media Advertising for the Elderly," *Contemporary Marketing Thought, 1977 Educators' Proceedings Series #41*, Barnett A. Greenberg and Danny M. Bellenger, eds., 74-7.
- French, Warren A. and Richard Fox (1985), "Segmenting the Senior Market," *Journal of Consumer Marketing*, 2 (1), Winter, 61-74.
- Friedman, Monroe P. and Ira M. Wasserman (1978), "A Community Survey of Purchase Experiences of Older Consumers," *Journal of Consumer Affairs*, 12 (2), Winter, 300-8.
- Frith, Katherine Toland and David Wesson (1991), "A Comparison of Cultural Values in British and American Print Advertising: A Study of Magazines," *Journalism Quarterly*, 68 (½), Spring/Summer, 216-23.
- Fry, Andy (1997), "Shades of Grey," *Media*, April 24, 23-24.
- Ganong, L.H., V. Bzdek, and M.A. Mandarino (1987), "Stereotyping by Nurses and Nursing Students: A Critical Review of Research," *Research in Nursing Health*, 10, 49-70, as cited in Lusk (1999).
- Gantz, Walter, Howard M. Gartenberg, and Cindy K. Rainbow (1980), "Approaching Invisibility: The Portrayal of the Elderly in Magazine Advertisements," *Journal of Communication*, 30 (1), 56-60.
- Gerbner, George, Larry Gross, Michael Morgan, and Nancy Signorelli (1980), "The 'Mainstreaming' of America," *Journal of Communications*, 30 (3), Summer, 10-29.
- Gilly, Mary C. (1988), "Sex Roles in Advertising: A Comparison of Television Advertisements in Australia, Mexico, and the United States," *Journal of Marketing*, 52, April, 75-85.
- and Valerie A. Zeithaml (1985), "The Elderly Consumer and Adoption of Technologies," *Journal of Consumer Research*, 12, December, 353-57.
- Goldstein, Sidney (1968), "The Aged Segment of the Market, 1950 and 1960," *Journal of Marketing*, 32, April, 62-68.
- Gollub, James and Harold Javitz (1989), "Six Ways to Age," *American Demographics*, June, 28-35, 56-57.
- Gottlieb, Marilyn (1997), "Want Sales Success: Try Selling Direct to Seniors," *Direct Marketing*, 60 (4), August, 18-23.
- Graney, Marshall J. (1975), "Communication Uses and the Social Activity Constant," *Communication Research*, 2 (4), October, 347-66.
- Greco, Alan J. (1986), "Commentary: The Fashion-Conscious Elderly: A Viable, But Neglected Market Segment," *Journal of Consumer Marketing*, 3 (4), Fall, 71-75.
- (1988), "The Elderly as Communicators: Perceptions of Advertising Practitioners," *Journal*

- of Advertising Research*, 28 (3), June/July, 39-46.
- (1987), "Linking Dimensions of the Elderly Market to Market Planning," *Journal of Consumer Marketing*, 4 (2), Spring, 47-55.
- (1989), "Representation of the Elderly in Advertising: Crisis or Inconsequence?," *Journal of Consumer Marketing*, 6 (1), January, 37-44.
- , Linda E. Swayne and Edna B. Johnson (1997), "Will Older Models Turn Off Shoppers?," *International Journal of Advertising*, 16, 27-36.
- Gross, Barbara L. and Jagdish N. Sheth (1989), "Time-Oriented Advertising: A Content Analysis of United States Magazine Advertising, 1890-1988," *Journal of Marketing*, 53, October, 76-83.
- Gruca, Thomas S. and Charles D. Schewe (1992), "Researching Older Consumers," *Marketing Research*, 4 (3), September, 18-23.
- Gubernick, Lisa and Luisa Kroll (1996), "Gray Hair is Cool: Suddenly Madison Avenue is Using Grandma and Grandpa to Sell Computers and Cosmetics. What's Going On Here?," *Forbes*, 157 (9), May 6, 116.
- Haller, Terence (1995), "Older Consumers Don't Believe You: How to Overcome Seniors' Skepticism," *Advertising Age*, 66 (32), August 14, 14.
- Harmon, Robert R., Nabil Y. Razzouk, and Bruce L. Stern (1983), "The Information Content of Comparative Magazine Advertisements," *Journal of Advertising*, 12 (4), 10-9.
- Harris, Greg and Suleiman Attour (2000), "Content Analysis of Advertising 1970-1997: A Review and Assessment of Methodologies," in *The Handbook of International Marketing Communications*, Sylvester O. Monye, ed., Malden, MA: Blackwell Publishers, 237-49.
- Hausdorff, Jeffrey M., Becca R. Levy, and Jeanne Y. Wei (1999), "The Power of Ageism on Physical Function of Older Persons: Reversibility of Age-Related Gait Changes," *Journal of the American Geriatrics Society*, 47, 1346-9.
- Healey, John S. and Harold H. Kassarian (1983), "Advertising Substantiation and Advertiser Response: A Content Analysis of Magazine Advertisements," *Journal of Marketing*, 47 (1), 107-16.
- Herbig, Paul A. (1998), *Handbook of Cross-Cultural Marketing*, New York: International Business Press.
- Herubin, Danielle (1999), "Inheritance Windfall on Way: Baby Boomers Await Transfer of Wealth," *The State*, December 20, D1.
- Hiemstra, Roger, Maureen Goodman, Mary Ann Middlemis, Richard Vosco, and Nancy Ziegler (1983), "How Older Persons Are Portrayed in Television Advertising: Implications for Educators," *Educational Gerontology*, 9, 111-22.

- Hite, Robert E. and Cynthia Fraser (1988), "International Advertising Strategies of Multinational Corporations," *Journal of Advertising Research*, 28 (4), August/September, 9-17.
- Hofstede, Geert (1983), "Dimensions of National Cultures in Fifty Countries and Three Regions," in *Explications in Cross-cultural Psychology*, Lisse: Swets and Zeitlinger B.V.
- (1979), "Value Systems in Forty Countries: Interpretation, Validation, and Consequences for Theory," in *Cross-cultural Contributions to Psychology*, Lutz H. Eckensberger, Walter J. Lonner, and Ype H. Poortinga, eds., Lisse, Swets and Zeitlinger B.V.
- Holland, James R. and Frank Conaway (1991), "Reaching Older Audiences: Aging America Presents Communications Challenges and Opportunities," *Public Relations Journal*, 47 (5), May, 14-15, 20-21.
- Holmes, Charles W. (2000), "Aging Nation Faces Sweeping Changes, Researcher Predicts," *The State*, July 7, A4.
- Hong, Jae W., Aydin Muderrisoglu, and George M. Zinkhan (1987), "Cultural Differences and Advertising Expression: A Comparative Content Analysis of Japanese and U.S. Magazine Advertising," *Journal of Advertising*, 16 (1), 55-61, 68.
- John, Deborah Roedder and Catherine A. Cole (1986), "Age Differences in Information Processing: Understanding Deficits in Young and Elderly Consumers," *Journal of Consumer Research*, 13, December, 297-315.
- Johnson, Rose L. and Cathy J. Cobb-Walgren (1994), "Aging and the Problem of Television Clutter," *Journal of Advertising Research*, 34 (4), July/August, 54-.
- Jones, John Philip (2000), "Rational Arguments and Emotional Envelopes: American and British Advertising Compared," in *International Advertising: Realities and Myths*, John Philip Jones, ed., Thousand Oaks, CA: Sage Publications, 141-51.
- Kalisch, P.A. and B.J. Kalisch (1987), *The Changing Image of the Nurse*, Menlo Park, CA: Addison-Wesley, as cited in Lusk (1999).
- Kardes, Frank R. (1988), "Spontaneous Inference Processes in Advertising: The Effects of Conclusion Omission and Involvement on Persuasion," *Journal of Consumer Research*, 15, September, 225-33.
- Kassarjian, Harold H. (1977), "Content Analysis in Consumer Research," *Journal of Consumer Research*, 4, June, 8-18.
- Katz, Helen and Wei-Na Lee (1992), "Oceans Apart: An Initial Exploration of Social Communication Differences in US and UK Prime-time Television Advertising," *International Journal of Advertising*, 11, 69-82.
- Kaynak, Erdener and Pervez N. Ghauri (1986), "A Comparative Analysis of Advertising Practices in Unlike Environments: A Study of Agency-Client Relationships," *International Journal of Advertising*, 5, 121-46.

- Keane, John G. (1985), "Our Aging Populace: Advertising Implications," *Journal of Advertising Research*, 24 (6), December 1984-January 1985, RC 10-12.
- Keegan, Warren J. (1970), "Five Strategies for Multinational Marketing," *European Business*, January, 35-40.
- Keown, Charles F., Lawrence W. Jacobs, and Kyung-Il Ghymn (1993), "Content Analysis of Mass Media Advertising in the United States, Japan, South Korea and China," *Asian Journal of Marketing*, December, 31-43.
- Kesner, Robert (1998), "10 Tips for Marketing to a Mature Audience," *Direct Marketing*, 60 (11), March, 52-3.
- Kirk, Donald (1998), *The Business Guide to the Philippines*, Singapore: Reed Academic Publishing Asia.
- Klassen, Michael L., Cynthia R. Jasper, and Anne M. Schwartz (1993), "Men and Women: Images of Their Relationships in Magazine Advertisements," *Journal of Advertising Research*, 33 (2), March/April, 30-9.
- Kleemeier, R.W. (1963), "Attitudes Towards Special Settings for the Aged," in *Process of Aging*, R.H. Williams, C. Tibbits, and W. Donahue, eds., New York: Atherton Press.
- Klippel, R. Eugene and Timothy W. Sweeney (1974), "The Use of Information Sources by the Aged Consumer," *The Gerontologist*, 14 (2), 163-66.
- Kubey, Robert W. (1980), "Television and Aging: Past, Present, and Future," *Gerontologist*, 20 (1), 16-35.
- Laczniak, Gene R. (1979), "Information Content in Print Advertising," *Journalism Quarterly*, 56, 324-7, 345.
- Langmeyer, Lynn (1993), "Advertising Images of Mature Adults: An Update," *Journal of Current Issues and Research in Advertising*, 15 (2), Fall, 81-91.
- (1983), "Age Role Portrayals in Magazine Advertisements: A Content Analysis," *Proceedings, Southern Marketing Association*, 286-89.
- Lannon, Julie (1986), "New Techniques for Understanding Consumer Reactions to Advertising," *Journal of Advertising Research*, 26 (4), RC6-9.
- Layton, Barry (1975), "Perceptual Noise and Aging," *Psychological Bulletin*, 82 (6), 875-83.
- Lee, Richard E. and Kevin Heubusch (1997), "The Youth Bias in Advertising," *American Demographics*, 19 (1), January, 46-50.
- Leventhal, Richard C. (1997), "Editorial," *Journal of Consumer Marketing*, 14 (4), 269-70.
- Levitt, Theodore (1983), "The Globalization of Markets," *Harvard Business Review*, 61 (3), May-

June, 92-102.

- Linden, Fabian (1985), "New Money and the Old," *Across the Board*, July/August, 43-49.
- (1986a), "Spending Boom and Bust," *American Demographics*, 8 (10), October, 4-5.
- (1986b), "The Income Elite," *American Demographics*, 8 (8), August, 4.
- Long, Nick (1998), "Broken Down by Age and Sex - Exploring the Ways We Approach the Elderly Consumer," *Journal of the Market Research Society*, 40 (2), April, 73-91.
- Lonial, Subhash C. and P.S. Raju (1990), "The Decision Process and Media-Related Interactions of the Elderly: A Synthesis of Findings," *Journal of Current Issues and Research in Advertising*, 13 (2), 277-312.
- Lumpkin, James R. and Marjorie Caballero (1985), "Locus of Control and Information Sources of the Elderly," *Proceedings of the Southern Marketing Association*, cited in Davis and French (1989).
- Lumpkin, James R. and Troy A. Festervand (1987). "Purchase Information Sources of the Elderly," *Journal of Advertising Research*, 27 (6), December/January 1988, 31-43.
- Lumpkin, James R., Barnett A. Greenberg, and Jac L. Goldstucker (1985), "Marketplace Needs of the Elderly: Determinant Attributes and Store Choice," *Journal of Retailing*, 61 (2), Summer, 75-105.
- Lusk, Brigid (1999), "Patients' Images in Nursing Magazine Advertisements," *Advances in Nursing Science*, 21 (3), 66-75.
- Lysonski, Steven (1985), "Role Portrayals in British Magazine Advertisements," *European Journal of Marketing*, 19 (7), 37-55.
- MacInnis, Deborah J. and Bernard J. Jaworski (1989), "Information Processing From Advertisements: Toward an Integrative Framework," *Journal of Marketing*, 53, October, 1-23.
- MacKenzie, Scott B., Richard J. Lutz, and George E. Belch (1986), "The Role of Attitude Toward the Ad as a Mediator of Advertising Effectiveness," *Journal of Marketing Research*, 23 (2), 130-43.
- Madden, Charles S., Marjorie J. Caballero, and Shinya Matsukubo (1986), "Analysis of Information Content in U.S. and Japanese Advertising," *Journal of Advertising*, 15 (3), 38-45.
- Malhotra, Naresh K. (1999), *Marketing Research: An Applied Orientation*, Third Edition, Upper Saddle River, NJ: Prentice-Hall.
- Marquez, F.T. (1977), "Advertising Content: Persuasion, Information or Intimidation?," *Journalism Quarterly*, 54, 482-91.

- Mason, J. Barry and William O. Bearden (1978), "Profiling the Shopping Behavior of Elderly Consumers," *The Gerontologist*, 18, 454-61.
- (1979), "Satisfaction/Dissatisfaction with Food Shopping Among Elderly Consumers," *Journal of Consumer Affairs*, 13 (2), 359-69.
- Matheson, Jill and Carol Summerfield, eds. (1999), *Social Focus on Older People*, London: The Stationery Office, Office of National Statistics.
- McDaniel, Carl, Jr. and Roger Gates (1998), *Marketing Research Essentials*, Second Edition, Cincinnati: South-Western College Publishing.
- McDonald, D.M. (1996), "Nurses' Memory of Patients' Pain," *International Journal of Nursing Studies*, 33 (5), 487-94, as cited in Lusk (1999).
- McTavish, Donald G. (1971), "Perceptions of Old People: A Review of Research Methodologies and Findings," *The Gerontologist*, 11 (4), Winter, 90-101.
- Menchin, Robert S. (1989), *The Mature Market: A Strategic Marketing Guide to America's Fastest Growing Population Segment*, Chicago: Probus Publishing.
- Mergenhausen, Paula (1995), *Targeting Transitions: Marketing to Consumers During Life Changes*, Ithaca, NY: American Demographic Books.
- Meyers, Herbert M. (1997), Senior Smarts: The Experts Sound Off," *Brandweek*, 38 (30), August 4, 25.
- Michman, Ronald, Ralph T. Hocking, and Lynn Harris (1979), "New Product Adoption Behavior Patterns of Senior Citizens for Cold Remedies," *Proceedings of the Southern Marketing Association Annual Conference*, Southern Marketing Association.
- Milliman, Ronald E. and Robert C. Erffmeyer (1990), "Improving Advertising Aimed at Seniors," *Journal of Advertising Research*, 29 (6), December-January, 31-6.
- Miracle, Gordon E. (1966), "Communication With Foreign Consumers," in *Management of International Advertising*, Gordon E. Miracle, ed., Ann Arbor, MI: Bureau of Business Research, The University of Michigan, cited in Cutler and Javalgi (1992).
- Mittal, Banwari (1994), "Public Assessment of TV Advertising: Faint Praise and Harsh Criticism," *Journal of Advertising Research*, 34 (1), January/February, 35-53.
- Morgan, Carol M. and Doran J. Levy (1993), *Segmenting the Mature Market: Identifying, Targeting and Reaching America's Diverse, Booming Senior Market*, Chicago: Probus Publishing.
- Moschis, George P. (1994), "Consumer Behavior in Later Life: Multidisciplinary Contributions and Implications for Research," *Journal of the Academy of Marketing Science*, 22 (3), Summer, 195-204.

- (1987), *Consumer Socialization: A Life-Cycle Perspective*, Lexington, MA: D.C. Heath and Company.
- (1992), "Gerontographics: A Scientific Approach to Analyzing and Targeting the Mature Market," *Journal of Services Marketing*, 6 (3), Summer, 17-26 and (1993) *Journal of Consumer Marketing*, 10 (3), 43-53.
- (1996), *Gerontographics: Life-Stage Segmentation for Marketing Strategy Development*, Westport, CT: Quorum Books.
- (1996), "Life Stages of the Mature Market," *American Demographics*, 19 (9), September, 44-47, 50.
- (1994), *Marketing Strategies for the Mature Market*, Westport, CT: Quorum Books.
- (1991), "Marketing to Older Adults: An Overview and Assessment of Present Knowledge and Practice," *Journal of Services Marketing*, 5 (2), Spring, 33-41 and (1991) *Journal of Consumer Marketing*, 8 (4), Fall, 33-41.
- (1992), *Marketing to Older Consumers: A Handbook of Information for Strategy Development*, Westport, CT: Quorum Books.
- (1997), "Targeting the Mature Market: Opportunities and Challenges," *Journal of Consumer Marketing*, 14 (4), 282-93.
- , Euehun Lee, and Anil Mathur (1997), "Targeting the Mature Market: Opportunities and Challenges," *Journal of Consumer Marketing*, 14 (4), 282-93.
- and Anil Mathur (1993), "How They're Acting Their Age," *Marketing Management*, 2 (2), 40-50.
- , Anil Mathur, and Ruth Belk Smith (1993), "Older Consumers' Orientations Toward Age-based Marketing Stimuli," *Journal of the Academy of Marketing Science*, 21 (3), Summer, 195-205.
- Muehling, Darrel D. (1987), "An Investigation of Factors Underlying Attitude-Toward-Advertising-in- General," *Journal of Advertising*, 16 (1), 32-40.
- Mueller, Barbara (1987), "Reflections of Culture: An Analysis of Japanese and American Advertising Appeals," *Journal of Advertising Research*, 27, June-July, 51-59.
- (1991), "An Analysis of Information Content in Standardized vs. Specialized Multinational Advertisements," *Journal of International Business Studies*, 22, First Quarter, 23-39.
- Nielson, John and Kathy Curry (1997), "Creative Strategies for Connecting with Mature Individuals," *Journal of Consumer Marketing*, 14 (4), 310-22.
- Nelson, Susan Logan and Ruth Belk Smith (1988), "The Influence of Model Age or Older Consumers' Reactions to Print Advertising," *Journal of Current Issues and Research in*

- Advertising*, 11 (1), 189-212.
- Nevett, Terence (1992), "Differences Between American and British Television Advertising: Explanations and Implications," *Journal of Advertising*, 21 (4), December, 61-71.
- Obermiller, Carl and Eric R. Spangenberg (1998), "Development of a Scale to Measure Consumer Skepticism Toward Advertising," *Journal of Consumer Psychology*, 7 (2), 159-86.
- Office of National Statistics (1998), *Regional Trends* 33, 1998 Edition, www.statistics.gov.uk/statbase/.
- O'Guinn, Thomas C., Chris T. Allen, and Richard J. Semenik (2000), *Advertising*, Second Edition, Cincinnati: South-Western College Publishing.
- O'Guinn, Thomas C. and Ronald J. Faber (1991), "Mass Communication and Consumer Behavior," in *Handbook of Consumer Behavior*, Thomas S. Robertson and Harold H. Kassarian, eds., Englewood Cliffs, NJ: Prentice-Hall, 349-400.
- Onkvisit, Sak and John J. Shaw (1987), "Standardized International Advertising: A Review and Critical Evaluation of the Theoretical and Empirical Evidence," *Columbia Journal of World Business*, 22 (3), Fall, 43-55.
- Ostroff, Jeff (1989), *Successful Marketing to the 50+ Consumer: How to Capture One of the Biggest and Fastest-Growing Markets in America*, Englewood Cliffs, NJ: Prentice Hall.
- Palmore, Erdman B. (1968), "The Effects of Aging on Activities and Attitudes," *The Gerontologist*, 8, 259-63.
- Percy, Larry and John R. Rossiter (1997), "A Theory-Based Approach to Pretesting Advertising," in *Measuring Advertising Effectiveness*, William D. Wells, ed., Mahway, NJ: Lawrence Erlbaum Associates, 267-81.
- Perreault, William D., Jr. and E. Jerome McCarthy (2000), *Essentials of Marketing: A Global-Managerial Approach*, 8th Edition, Boston: Irwin McGraw-Hill.
- Peterson, Peter G. (1999), "Bracing for the Age Wave," *Bloomberg*, July-August, 37-40.
- Peterson, Robin T. (1994) Depiction of Idealized Youth Lifestyles in Magazine Advertisements: A Content Analysis," *Journal of Business Ethics*, 13 (4), April, 259-68.
- (1992), "The Depiction of Senior Citizens in Magazine Advertisements: A Content Analysis," *Journal of Business Ethics*, 11 (9), September, 701-6.
- (1995), "The Portrayal of Senior Citizens by Banks in Newspaper Advertisements: A Content Analysis," *Journal of Professional Services Marketing*, 12 (2), 95-106.
- and Douglas T. Ross (1997), "A Content Analysis of the Portrayal of Mature Individuals in Television Commercials," *Journal of Business Ethics*, 16 (4), March, 425-33.

- Petty, Richard E. and John T. Cacioppo (1979), "Issue Involvement Can Increase or Decrease Persuasion by Enhancing Message-Relevant Cognitive Responses," *Journal of Personality and Social Psychology*, 37, 1915-26.
- Petty, Richard E., John T. Cacioppo, and David W. Schumann (1983), "Central and Peripheral Routes to Advertising Effectiveness: The Moderating Role of Involvement," *Journal of Consumer Research*, 10, 134-48.
- Petty, Richard E., Rao H. Unnava, and Alan J. Strathman (1991), "Theories of Attitude Change," in *Handbook of Consumer Behavior*, Thomas S. Robertson and Harold H. Kassarian, eds., Englewood Cliffs, NJ: Prentice-hall, 241-80.
- Phillips, Lynn W. and Brian Sternthal (1977), "Age Differences in Information Processing: A Perspective on the Aged Consumer," *Journal of Marketing Research*, 14 (4), November, 444-57.
- Reid, Leonard N., W. Ronald Lane, Leila S. Wenthe, and Otto W. Smith (1985), "Creative Strategies in Highly Creative Domestic and International Television Advertising," *International Journal of Advertising*, 4, 11-18.
- Reid, Leonard N., Jesse E. Teel, and Bruce C. Vanden Bergh (1980), "Perceived Risk and Interest in Risk Reducing Information of the Elderly," *Proceedings of the Southern Marketing Association Annual Conference*, Southern Marketing Association, 123-26.
- Resnik, Alan and Bruce L. Stern (1977), "An Analysis of Information Content in Television Advertising," *Journal of Marketing*, 41 (1), January, 50-3.
- Roberts, Scott D. and Nan Zhou (1997), "The 50 and Older Characters in the Advertisements of Modern Maturity: Growing Older, Getting Better?," *Journal of Applied Gerontology*, 16 (2), June, 208-20.
- Robinson, Thomas E., Rick Duet, and Tommy V. Smith (1995), "The Elderly in Advertising: A Content Analysis of Prime-Time Television Commercials," *Proceedings of the 1995 Conference of the American Academy of Advertising*, March, 1-11.
- Ronen, Simcha and Oded Shenkar (1985), "Clustering Countries on Attitudinal Dimensions: A Review and Synthesis," *Academy of Management Review*, 10 (3), July, 435-54.
- Rosow, Irving (1970), "Old People: Their Friends and Neighbors," *American Behavioral Scientist*, 14 (1), September/October, 59-69.
- Rossiter, John R. (1988), "The Increase in Magazine Readership," *Journal of Advertising Research*, 28, 35-9.
- Roszak, Theodore (1998), *America the Wise: The Longevity Revolution and the True Wealth of Nations*, Boston: Houghton Mifflin.
- Russell, Cheryl (1997), "The Ungraying of America," *American Demographics*, 19 (7), July, 12-15.

- Samiee, Saeed and Insik Jeong (1994), "Cross-Cultural Research in Advertising: An Assessment of Methodologies," *Journal of the Academy of Marketing Science*, 22 (3), 205-17.
- Samovar, Larry A. and Richard E. Porter (1994), *Intercultural Communication: A Reader*, Seventh Edition, CA: Wadsworth Publishing, cited in Caillat and Mueller 1996.
- Sherman, Elaine ((1987), "The Senior Market: Opportunities Abound," *Direct Marketing*, June, 82-86, 119.
- Schewe, Charles D. (1988), "Marketing to our Aging Population: Responding to Physiological Changes," *Journal of Consumer Marketing*, 5 (3), Summer, 61-73.
- (1989), "Effective Communication with our Aging Population," *Business Horizons*, 32 (1), January-February, 19-25.
- and Anne L. Balazs (1992), "Role Transitions in Older Adults: A Marketing Opportunity," *Psychology & Marketing*, 9 (2), March/April, 85-99.
- Schiffman, Leon G. (1971), "Sources of Information for the Elderly," *Journal of Advertising Research*, 11 (5), October, 33-37.
- (1972), "Perceived Risk in New Product Trial by Elderly," *Journal of Marketing Research*, 9, February, 106-08.
- Schreiber, Elliot S. and Douglas A. Boyd (1980), "How the Elderly Perceive Television Commercials," *Journal of Communication*, 30 (1), Winter, 61-70.
- Schutz, Howard G., Pamela C. Baird, and Glenn R. Hawkes (1979), *Lifestyles and Consumer Behavior of Older Americans*, New York: Praeger Publishers.
- Shanas, Ellen, Peter Townsend, D. Wedderburn, Henning Fris, P. Milhoj, and J. Stehouwer (1968), *Old People in Three Industrial Societies*, New York: Atherton.
- Shavitt, Sharon, Pamela Lowrey, and James Haefner (1998), "Public Attitudes Toward Advertising: More Favorable Than You Might Think," *Journal of Advertising Research*, 38, July-August, 7-22.
- Shaw, John J. and Sak Onkvisit(1983), "Letters to the Editor," *Journal of Advertising Research*, 23 (6), December/January, 60-1.
- Sherman, Elaine (1987), "The Senior Market: Opportunities Abound," *Direct Marketing*, June, 82-86, 119.
- Sheth, Jagdish N., Banwari Mittal, and Bruce I. Newman (1999), *Consumer Behavior: Customer Behavior and Beyond*, Fort Worth: Harcourt Brace.
- Silvers, Cary (1997), "Smashing Old Stereotypes of 50-Plus America," *Journal of Consumer Marketing*, 14 (4), 303-09.

- Singh, Surendra N., Sanjay Mishra, Neeli Bendapudi, and Denise Linville (1994), "Enhancing Memory of Television Commercials Through Message Spacing," *Journal of Marketing Research*, 31 (3), August, 384-92.
- Smith, Mickey C. (1976), "Portrayal of the Elderly in Prescription Drug Advertising," *Gerontologist*, 16 (4), 329-34.
- Smith, Ruth Belk and George P. Moschis (1985), "A Socialization Perspective on Selected Consumer Characteristics of the Elderly," *Journal of Consumer Affairs*, 19 (1), Summer, 74-95.
- Smith, Ruth B., George P. Moschis, and Roy L. Moore (1984), "Effects of Advertising on the Elderly Consumer: An Investigation of Social Breakdown Theory," *1984 AMA Educators' Proceedings*, R. Belk *et al*, eds., 1-5.
- (1985), "Some Advertising Influences on the Elderly Consumer: Implications for Theoretical Consideration," *Journal of Current Issues and Research in Advertising*, 8 (1), 187-201.
- Soley, Lawrence C. and Leonard N. Reid (1983), "Satisfaction With the Informational Value of Magazine and Television Advertising," *Journal of Advertising*, 12 (3), 27-31.
- Sorce, Patricia, Philip R. Tyler, and Lynette M. Loomis (1989), "Lifestyles of Older Americans," *Journal of Consumer Marketing*, 6 (3), Summer, 53-63.
- Spotts, Harlan, Marc G. Weinberger, and Amy Parsons (1995), "Creative Strategy and Executional Magazine Advertising: A U.S./U.K. Comparison," *Proceedings of the Conference of The American Academy of Advertising*, Charles S. Madden, ed., 34-5.
- Sriram, Ven and Pradeep Gopalakrishna (1991), "Can Advertising be Standardized Among Similar Countries? A Cluster-Based Analysis," *International Journal of Advertising*, 10, 137-49.
- Stephens, Nancy (1991), "Cognitive Age: A Useful Concept for Advertising," *Journal of Advertising*, 20 (4), December, 37-48.
- (1981), "Media Use and Media Attitude Changes With Age and With Time," *Journal of Advertising*, 10 (1), 38-47.
- (1982), "The Effectiveness of Time-Compressed Television Advertisements with Older Adults," *Journal of Advertising*, 11 (4), 48-55, 76.
- Stephens, Nancy and Robert A. Warrens (1983), "Advertising Frequency Requirements for Older Adults," *Journal of Advertising Research*, 23 (6), December 1983/January 1984, 23-32.
- Stern, Bruce L., Dean M. Krugman, and Alan Resnik (1981), "Magazine Advertising: An Analysis of Its Information Content," *Journal of Advertising Research*, 21 (2), 39-44.
- Stern, Bruce L. and Alan Resnik (1991), "Information Content in Television Advertising," *Journal of Advertising Research*, 31, June-July, 36-46.

- Stewart, David (1992), "Speculations on the Future of Advertising Research," *Journal of Advertising*, 21 (3), 1-18.
- Stipp, Horst (1992), "Crisis in Advertising," *Marketing Research*, 4, 39-46.
- Strutton, H. David and James R. Lumpkin (1992), "Information Sources Used by Elderly Health Care Product Adopters," *Journal of Advertising Research*, 32 (4), July/August, 20-.
- Swartz, Teresa A. and Nancy Stephens (1983), "Information Search for Services: The Maturity Segment," *Advances in Consumer Research*, Vol. XI, Thomas C. Kenneary, ed., Urbana, IL: Association for Consumer Research, 244-9.
- Swayne, Linda E. and Alan J. Greco (1987), "The Portrayal of Older Americans in Television Commercials," *Journal of Advertising*, 16 (1), 47-54.
- Swenson, Chester A. (1988), "How to Sell to a Segmented Market," *Journal of Business Strategy*, 9 (1), January/February, 18-22.
- Tansey, Richard, Michael R. Hyman, and George M. Zinkhan (1990), "Cultural Themes in Brazilian and U.S. Auto Ads: A Cross-cultural Comparison," *Journal of Advertising*, 19 (2), 30-39.
- Taylor, Charles R. and Ju Yung Lee (1994), "Not in Vogue: Portrayal of Asian Americans in Magazine Advertising," *Journal of Public Policy & Marketing*, 13 (2), Fall, 239-50.
- Thomas, Vicki, David B. Wolfe, Horst Stipp, and Bruce Goerlich (1995), "Why Won't Television Grow Up?," *American Demographics*, 17 (5), May, 24-9.
- Tongren, Hale N. (1988), "Determinant Behavior Characteristics of Older Consumers," *Journal of Consumer Affairs*, 22 (1), Summer, 136-57.
- Towle, Jeffrey G. and Claude R. Martin, Jr. (1976), "The Elderly Consumer: One Segment or Many?," *Advances in Consumer Research*, Vol. III, Beverlee B. Anderson, Ed., Urbana, IL: Association for Consumer Research, 463-68.
- U.S. Bureau of the Census (1998), *International Data Base*, Washington, DC: International Programs Center, U.S. Bureau of the Census.
- Underhill, Lois and Franchellie Caldwell (1983), "'What Age Do You Feel' Age Perception Study," *Journal of Consumer Marketing*, 1 (1), Summer, 18-27.
- Ursic, Anthony C., Michael L. Ursic, and Virginia L. Ursic (1986), "A Longitudinal Study of the Use of the Elderly in Magazine Advertising," *Journal of Consumer Research*, 13 (1), June, 131-3.
- Usunier, Jean-Claude (1996), *Marketing Across Cultures*, Second Edition, London: Prentice Hall Europe.
- Van Auken, Stuart, Thomas E. Barry, and Robert L. Anderson (1993), "Observations: Toward the

- Internal Validation of Cognitive Age Measures in Advertising Research," *Journal of Advertising Research*, 33 (3), May/June, 82-.
- Van de Vijver, Fons and Kwok Leung (1997), *Methods and Data Analysis for Cross-Cultural Research*, Thousand Oaks, CA: Sage Publications.
- Visvabharathy, Ganesan and David R. Rink (1983), "The Elderly: Neglected Business Opportunities," *Journal of Consumer Marketing*, 1 (4), 35-46.
- (1985), "The Elderly: Still the 'Invisible and Forgotten' Market," *Journal of the Academy of Marketing Science*, 13 (4), Fall, 81-100.
- Waddell, Frederick E. (1975), "Consumer Research and Programs for the Elderly - The Forgotten Dimension," *Journal of Consumer Affairs*, 9 (2), 164-75.
- Ward, Adrienne (1989), "Special Report: Marketers Slow to Catch Age Wave," *Advertising Age*, May 22, S-1.
- Webb, Al (1998), "French Expert Says Advertisers Ignoring Wealthiest Market," *Media News Service*, www.MediaAge.net.
- Weber, Robert Philip (1990), *Basic Content Analysis*, Second Edition, Newbury Park, CA: Sage Publications.
- Weinberger, Marc G. and Harlan E. Spotts (1989a), "A Situational View of Information Content in TV Advertising in the U.S. and U.K.," *Journal of Marketing*, 53 (1), January, 89-95.
- (1989b), "Humor in U.S. Versus U.K. TV Commercials: A Comparison," *Journal of Advertising*, 18 (2), 39-44.
- Wheeler, David R. (1988), "Content Analysis: An Analytical Technique for International Marketing Research," *International Marketing Review*, 5 (4), Winter, 34-40.
- White, Roderick (2000), "International Advertising: How Far Can It Fly?," in *International Advertising: Realities and Myths*, John Philip Jones, ed., Thousand Oaks, CA: Sage Publishing, 29-40.
- Winski, Joseph M. (1992), "The Mature Market: Marketers Mature in Depicting Seniors," *Ad Age*, 63 (47), 51.
- Wolfe, David B. (1992), "Segmenting Your Market: the Key to Marketing to Older Consumers," *Journal of Business Strategy*, 13 (6), November/December, 14-18.
- Yavas, U. and W.D. Rowntree (1980), "The Transfer of Management Know-how to Turkey through Graduate Business Education: Some Empirical Findings," *Management International Review*, 20 (2), 56-64 as cited in Kaynak and Ghauri (1986).
- Yntema, Sharon, Ed. (1999), *Americans 55 & Older: A Changing Market*, Second Edition, Ithaca, NY: New Strategist Publications.

- Zhou, Nan and Mervin Y.T. Chen (1997), "A Content Analysis of Men and Women in Canadian Consumer Magazine Advertising: Today's Portrayal, Yesterday's Image?," *Journal of Business Ethics*, 16 (5), April, 485-95.
- (1992), "Marginal Life After 49: A Preliminary Study of the Portrayal of Older People in Canadian Consumer Magazine Advertising," *International Journal of Advertising*, 11 (4), 343-54.
- Zikmund, William G. (1997a), *Business Research Methods*, Fifth Edition, Fort Worth: Dryden Press.
- (1997b), *Exploring Marketing Research*, Sixth Edition, Fort Worth: Dryden Press.

CURRICULUM VITAE**Ray Markham Smith**Permanent Home Address

2701 Powhatan Dr.
Sumter, SC 29150

Tel. 803-469-7697

e-mail: rmsmith@odu.edu

School Address

Old Dominion University
Department of Marketing
2061 Hughes Hall
Norfolk, VA 23529

Alternate e-mail: msmith@usc.net

EDUCATION:

- 2000 **Ph.D.** in Business Administration, Old Dominion University
 Major Concentration: **Marketing**
 Minor Area: **International Business**
 Dissertation Title: **A Content Analysis of Advertising in Magazines Directed Toward United States and United Kingdom Seniors**
 Dissertation Defense: December 8, 2000
 Commencement: December 17, 2000
- Teaching Interests: Consumer Behavior, Advertising, Retail Marketing, Marketing Strategy, International Business, International Marketing
- Research Interests: Marketing to Seniors, International Marketing (Southeast Asia, United Kingdom))
- 1992 **M.B.A.**, University of North Carolina at Charlotte
- 1981 **CFP** (Certified Financial Planner) Professional Designation, College for Financial Planning
- 1978 Standard Certificate, American Institute of Banking
- 1977 **Certified Financial Services Counselor** Professional Designation
 National Graduate Trust School, Northwestern University
 Thesis: Real Estate Investments for Personal Trust Accounts
- 1971 Basic Certificate, American Institute of Banking
- 1970 Southeastern Trust School (Charter Class), Campbell University
- 1963 **B.A.**, Wake Forest College
 Major: **Sociology and Anthropology**
 Minor: **Psychology**

ACADEMIC AWARDS AND HONORS

During Ph.D. studies:

- 2000 Revisited Manila and other points on Luzon, the Philippines, to study culture of emerging economy; made personal visits to businesses in financial district of Makati
- 1999 Attended “Teaching Across Borders” Workshop aimed at infusing more internationalization into curriculum of all courses
- 1999, Appointed by Dean of College to serve with two tenured faculty members to hear
1998 doctoral student grade appeal (two separate appeals)
- 1999, Participated in two cruises under “Guest of the Navy” Program for educators who
1998 teach military/military dependent personnel for exposure to military lifestyle
- 1998 Doctoral Consortium Fellow, Society for Marketing Advances, New Orleans
- 1998 Appointed by Dean of College as graduate student to meet with the AACSB Reaccreditation Committee
- 1998 Attended Grant Writing Seminar
- 1998 Attended University of San Carlos in Cebu City, the Philippines, with Study Abroad group from Old Dominion University to study the economy and the culture of an emerging country
- 1997 Guest of the Konrad Adenauer Institute seminar in Germany and Poland with a group of American, Russian, and German graduate students to meet with business, educational, political, and military leaders to discuss current and projected conditions under the continued development of the European Union

During M.B.A. studies:

- 1990-1991 Elected by MBA Association as Graduate Student Representative on University MBA Advisory Committee
- 1989-1991 Appointed by Dean of the Graduate School as Graduate Student Representative on Faculty Undergraduate Course and Curriculum Committee to review all undergraduate and undergraduate/graduate course and undergraduate curriculum changes for all six colleges of the University (2 appointments)
- 1989-1991 Officer of Graduate Student Association, Service Recognition Award in 1990
- 1990 Appointed by Dean of the Graduate School as graduate student Marshal during installation of University Chancellor

During M.B.A. graduate studies was asked by three graduate professors to write a Letters of Recommendation to Dean of Business College related to promotion to Professor.

ACADEMIC/PROFESSIONAL AFFILIATIONS

Academy of International Business
 Academy of Marketing Science
 American Academy of Advertising
 American Marketing Association
 Beta Gamma Sigma Honor Business Society
 Institute of Management Accountants
 Mu Kappa Tau National Marketing Honor Society
 Society for Marketing Advances

PUBLICATIONS

Smith, R. Mark, Earl D. Honeycutt, Jr., and Wilhelm Flieger, "Metro Cebu City, the Philippines: A Bright Spot for Global Companies," In *International Entrepreneurship: An Anthology*, Leo Paul Dana (ed.) Singapore: ENDEC, 1999, ISBN 981-04-1642-3.

PRESENTATIONS

Honeycutt, Earl D., Jr., and R. Mark Smith (1998), "Hiring Marketing Managers in Asia: Is There a Problem?", Special Session, Society for Marketing Advances, New Orleans

BUSINESS EXPERIENCE:

- 1996-2000 Doctoral student in Business Administration, Old Dominion University
 Research Associate with various professors
 Courses taught: Principles of Marketing, Retail Marketing
- 1993-2000 Senior Instructor (Adjunct Faculty), University of South Carolina at Sumter
 Courses taught: Principles of Management, Organizational Behavior, Introduction to Computer Concepts, Computer Information Systems in Business, Marketing
- 1970-2000 Owner, MCSALSH Associates
 Part-time business and financial consulting
- 1991-1996 Trust Division Executive, National Bank of South Carolina (now a part of Synovus Financial Corporation, SNV, NYSE)
- 1987-1990 Trust Department Regional Trust Executive, Central Carolina Bank and Trust Company (CCB, NYSE)
- 1983-1987 Trust Department Regional Trust Executive, United Carolina Bank (subsequently merged into another bank)
- 1972-1983 Trust Department Executive, Concord National Bank (now First Charter Corporation, FCTR, OTC)

- 1969-1972 Trust Officer, First Union National Bank (FTU, NYSE)
- 1965-1969 Underwriter, Assistant Division Manager, Jefferson Standard Life Insurance Company (JP, NYSE)
- 1967-1968 Tax accountant, Jacobson & Oakley, CPAs
- 1964-1965 Special Agent, Prudential Insurance Company of America
- 1963-1964 Trainee, Collector, North Carolina National Bank (now BankAmerica Corporation, BAC, NYSE)
- 1960-1963 Research Assistant, Psychology Department, Wake Forest College
- 1960 Research Assistant, Department of Orthopedics, Bowman Gray School of Medicine

COMMUNITY ACTIVITIES

American Philatelic Society
 First Baptist Church - Adult Choir, Sumter Singing Christmas Tree
 South Carolina Special Olympics - Finance Committee Chair, State Treasurer, Executive Committee, Board Member, Summer Games Management Team
 The Shepherd's Center - Board Member

OTHER PUBLICATIONS

"You Should Plan Your Estate, or Someone Will Plan It For You," *The Charlotte Observer*, March 20, 1984, p. 3Q.