

Selling to Seniors

— The 50+ Marketing Report —



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MARKETING

How to Do Well & Do Good In the Aging Boomer Marketplace

Businesses, organizations and entrepreneurs face a wealth of opportunities when it comes to serving the aging boomer market, and those that combine “doing well with doing good” will capture their share of customers, says Mary Furlong in her new book *Turning Silver into Gold: How to Profit in the New Boomer Marketplace*.

Furlong—founder of SeniorNet, Third Age Media and Mary Furlong & Associates, which sponsors the annual What’s Next? Boomer Business Plan Competition—outlines areas where consumer demand will explode over the next several years as the boomers age. To do well in this market also will mean doing good by helping boomers age well—physically, emotionally, socially, financially and spiritually, she says.

“The most powerful insight we present is that for boomers today, amassing material possessions is not as important as having experiences that satisfy the mind, body and spirit,” Furlong writes.

She explores eight areas where she predicts boomers will be spending their money as they age: health, travel, passion and play, sexuality and romance, fashion and beauty, housing, family and eldercare. Among the high-lights:

- **Health:** Health is becoming much more than just medicine and doctors—it now encompasses fitness, spiritual well-being, entertainment and beauty, Furlong says. “Industries are blending as doctors’ offices come to look more like spas and spas take on medical-type services.” She predicts a huge growth in “med spas” offering everything from laser hair removal and skin rejuvenation to prescription-strength facials and cosmeceuticals.
- **Travel:** Boomers see travel as a necessity, not a luxury. “They want to see, taste, tour, learn, chill, film, connect, play and serve,” Furlong writes. She predicts an increase in educational, intergenerational and adventure travel that gives boomers “once-in-a-lifetime” experiences and ties into their passions and desire to connect with others.
- **Passion and play:** The key here is to connect boomers

to passions from their youth and build community around them. Gardening, music, books, pets, lifelong learning, sports and motorcycles are just some examples.

- **Sex and romance:** Whether single or married, sex and romance are important to boomers. Opportunities exist in drugs to ease the challenges of aging; dating services; education on relationships; and gifts, travel, experiences and celebrations that help people nourish and grow their relationships.
- **Fashion and beauty:** Boomers spend heavily on fashion and beauty products to keep them feeling good about themselves. Online purchases will increase, as Web sites offer enhanced selling tools like virtual dressing rooms.
- **Housing:** Boomers want housing that offers a “sense of community, involvement, connection and a reasonable lifestyle,” Furlong writes. In addition to price, they’ll be looking for culture, education and play, as well as comfort and simplicity. There are also market opportunities for people who choose to age in place, such as services to ease the burdens of home maintenance.
- **Family:** Loneliness, empty nesting and grandparenting are key factors that will “dictate how and where boomers build their communities,” Furlong says. Boomers don’t put a price tag on their family relationships.
- **Eldercare:** Innovative products and services are needed to help people cope with increasing longevity—for both elders and those who care for them. Caregiving is extremely stressful, and businesses that help ease the anxieties and frustrations associated with it can “do well by doing good,” Furlong states.

Throughout the book, Furlong points to social issues, technology and spirituality as issues of high importance to boomers and huge opportunities for businesses and entrepreneurs.

“The key to success in reaching baby boomers is tying

your business idea to the social issues that surround aging, such as loneliness, empty nests, dating after 50, the death of a loved one and retirement,” Furlong writes. The desire to manage relationships and connect with others—friends, family and people who share similar passions—is a driving force for boomers, especially as they age.

“When you understand what people are coping with in their 40s, 50s and 60s (and beyond), you can plan a wealth of new products and services targeted for this demographic,” she states.

Technology also is a critical component to reaching boomers, Furlong tells *STS*. “Boomers want to stay in the game, and they use technology to stay connected,” she says. Boomers embrace new technologies such as Webcams that allow them to interact with their grandchildren who live in distant states and cell phones that keep them in touch with loved ones.

Spirituality and giving back are the “gold at the end of the rainbow” for boomers as they age, Furlong says. “Businesses that target boomers will need to ask deeper questions. What energizes boomers’ spirits? Which causes inspire them? Which products and services will help them realize their dreams?”

Furlong’s book also includes chapters designed to help entrepreneurs finance their ideas for the boomer market, tell their story in the media and reach boomers through marketing and sales strategies.

“Boomers have a bonus round of life, and entrepreneurs need to think of new ways to help them sustain their future,” Furlong tells *STS*.

Info: Furlong, 415/902-8671; www.maryfurlong.com

INDUSTRY NEWS

New AARP Branding Campaign Reflects Members’ Needs, Lifestages

Can you boil your brand down to five words? AARP has done just that as part of its new branding campaign, which is rolling out with print ads in major newspapers and magazines and television spots during prime time.

“Health, finances, connecting, giving, enjoying.” These are the five words AARP is focusing on in an effort to meet the needs of its members who span three generations over age 50.

“We’re trying to be more relevant to what our members are telling us their needs are,” says Emilio Pardo, AARP’s chief brand officer. “These words reflect the energy and

SELLING TO SENIORS

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vitality our members say they feel. They are the core—or secret sauce—of all the brand work we do.”

A print ad in the *Washington Post* defines AARP as “an organization for people who have birthdays.” Within the photo collage, only one picture features a person with gray hair. Others are younger-looking 50+ers, smiling, hugging and celebrating with family members of all ages. “We’re all getting older,” the copy reads. “So what do we do? Do we let age define who we are and what we can do? No, we make the most of it.”

The campaign is part of an overall effort to define AARP as a lifestage organization, Pardo tells *STS*. “The needs of our members are really ageless—they’re based more on lifestage,” he says. “A 50+ woman could be a mother with teenage children, a grandmother for the first time or a student going back to school.”

The birthday concept is something that stood out in research among target markets, he says. “It was a clear winner—people gravitated to that.”

Part of AARP’s strategy is to reach out to younger audiences, as well, to bring the message that its work benefits all age groups. One TV ad features the Buzzcocks’ classic punk-rock song “Everybody’s Happy Nowadays.” It ran during the Golden Globe Awards and featured several generations celebrating the matriarch’s birthday.

“We’re all going to get to 50, and AARP’s mission is to serve society as a whole,” Pardo says. “We want to help people live the life they want as they age.”

Another TV ad features no older adults at all—just children talking about key issues that AARP says impact all generations—healthcare and financial security.

In a spot called “Future Champions,” nine children deliver the message—“My dad says if you make a promise ... You should always keep it. So what about Social Security? What about pensions? Will we keep those promises? Don’t even get me started about healthcare.”

The ad ends by asking viewers to “join AARP in championing your future and the future of every generation.” It’s running on major cable and network stations.

As part of the new campaign, AARP also plans to place more online advertising on Web sites that reach audiences broader than just older adults, Pardo tells *STS*.

“You’ll see us buying by need versus by age or generation,” he explains. That means AARP will show up on sites featuring topics like health, finance, travel and caregiving—all of which are top priorities for 50+ members. Examples include ABC, WebMD, Yahoo, American Greetings, Everyday Health and NPR.

Info: www.aarp.org

AARP Maryland Builds Brand Through Basketball Sponsorship

AARP’s name is popping up in new places, as the national and state offices try to build awareness of the brand as a vibrant, energetic organization.

In Maryland, the state office is on the basketball court with a sponsorship of three U. of Maryland women’s basketball games.

“We saw this as an opportunity to get our name out to a new audience and build our brand in Maryland,” says Tiffany Lundquist, AARP Maryland spokesperson. “I have a sign in my office that says 100% of the U.S. population is aging. The issues we’re working on are for all of America.”

At the games, AARP Maryland also sought to highlight specific issues it’s focusing on in the state. One game featured a message about financial security and retirement planning, and the first 2,000 fans received a free calculator. At another game, the focus was on the state energy crisis, and early fans received flashlights.

AARP members were able to buy tickets to the games at half price.

“While AARP has been around for 50 years, the state offices are fairly new,” Lundquist says. “We want to let people know we’re here in the state working on issues important to them.”

Info: Lundquist, 410/895-7614

HOUSING

Offer Choices, or Your Competitor Will

Choice is the name of the game in senior housing today, says Barbara Kleger, a national 55+ housing consultant—and if you don’t offer a wide variety of options to your residents and prospects, your competitors will, she warns.

Today’s 50+ housing market is full of choices—in residences, in lifestyles and in financial options. And today’s older adults want customization. That means to stay competitive, communities must offer more, Kleger advises.

“People want the freedom of choice,” she tells *STS*. “You need to give them more options because other people are.”

One of Kleger’s clients, Applewood Estates in Freehold, NJ, recently renovated and upgraded its community to offer greater choice to residents and prospects, she says.

Among the offerings:

- **Residences:** People now can choose everything from apartment living to upscale cottages.

- **Dining:** In addition to a traditional restaurant-style dining room, there's a casual-style bistro.
- **Health & Fitness:** Applewood added a full-service fitness center and indoor lap pool.
- **Arts:** A new 250-seat performance center plays to residents' love of music and the arts.
- **Financial programs:** Prospects now have a variety of financing options to choose from, with different entrance fees and refundable amounts.

In retirement housing today, it's all about selling the "experience," Kleger says. "It's not even just the lifestyle anymore, and no one is selling bricks and sticks."

"It's all about meeting the desires of today's market," she adds. "Offering more choices opens up your door to prospects."

When deciding which options to offer, Kleger advises talking to current residents and prospects and listening to them on an ongoing basis. At Applewood, focus group research laid the groundwork for the expansion project's planning and design phase, and continual feedback contributes to programming and service enhancements.

Kleger promotes what she calls the "reverse golden rule." Instead of "do unto others as you would have them do unto you," the rule is "do unto others as they would do unto themselves." In other words, ask people what they want and then give it to them.

Info: Kleger, 215/893-3635 or bkleger1@aol.com

Design, Closeness to Family Key Reasons 55+ Movers Choose a Community

About 45% of people aged 55+ who chose to move to an age-qualified active-adult or other type of 55+ owner-occupied community cite the design/looks of the community as the top reason they selected it, states a new report from the National Assn. of Home Builders' 50+ Housing Council.

For buyers of active-adult housing, the next reasons they selected their community were closeness to friends and relatives (24%) and leisure activities (22%). For buyers in other 55+ owner-occupied communities, the housing unit itself came in second (32%), followed by closeness to friends and relatives (22%).

People moving into independent living, however, put closeness to friends and relatives (33%) first, followed by design/looks (23%) and the housing unit itself (14%). Convenience of public transportation (9%) was important to this group, as well.

These and other statistics are outlined in *Profile of the*

50+ Housing Market, issued at the recent International Builders' Show. The report looks at past, present and future trends in the market based primarily on data from the Census Bureau's American Housing Survey, which since 2001 has asked respondents whether they live in age-restricted buildings or communities.

The report points to some disconnects between what builders think 55+ customers want and their cited reasons for moving. While builders say the primary reason people move to active-adult housing is their desire for a maintenance-free lifestyle, nearly 20% of this market says the main reason is that they want a better-quality house or apartment. Among those moving to 55+ owner-occupied or independent-living communities, 22% move for family or personal reasons.

Only about 5% of 55+ households move each year, the report states. But the market for housing catering to them will grow with the expanding older population. NAHB predicts that 40% of all households will be headed by someone aged 55+ by 2012. The number of households in the 65-74 age group alone will increase more than 38% between 2005 and 2014, accounting for 4.5 million additional households, researchers state.

Other report statistics include:

- More than 45% of 55+ households are married couples. More than 25% are one-person female.
- 80% of 55+ households are headed by white, non-Hispanics, but that will change over time given the relatively high immigration rates in the United States.
- The share of 55+ households with college experience has increased steadily from 38% in 1997 to 49% in 2005.
- More than 13% of 55+ households own second homes.
- 75% of 55+ households live in communities that are neither age-qualified nor occupied mostly by people 55+.
- Nearly half of the households in age-qualified active adult homes are in the south.
- West Virginia has the highest percentage (42%) of 55+ households, followed by Florida (41%).
- Age-qualified active-adult homes are more likely to be near water and in gated communities that offer recreational facilities.
- 48% of households aged 55-64 rate their current communities a 9 or 10, while 57% of those aged 75+ do.
- Age-qualified active-adult homes tend to be smaller, usually offering two bedrooms and two bathrooms in less than 2,000 sq. ft.

Info: www.nahb.org/50plus

Groups Promote Livable Communities

AARP joins with the National Assn. of Home Builders to promote homes and communities designed to be easy, comfortable and safe for people of all ages.

The two groups say they will present an annual Livable Communities Award to builders, remodelers and developers who create projects that incorporate design elements to accommodate people of all ages and physical abilities; easy access to community services such as transportation, retail, medical and social activities; improved energy efficiency; and enhanced site design.

There will be winners for both large and small projects in each category. Projects must have been completed and opened or eligible for occupancy between Jan. 1, 2005, and June 1, 2007. Applications are due June 1.

Info: www.aarp.org/livablecommunitiesaward

HEALTHCARE

Kit Capitalizes on Brain Craze

Aging boomers are snatching up brain health products, as they look to heed the advice “use it or lose it.”

One of the latest is the Healthy Brain Kit, featuring physicians Andrew Weil, author of *8 Weeks to Optimum Health*, and Gary Small, director of the UCLA Memory & Aging Research Center.

The kit features two CDs with brain secrets and “mental aerobics” exercises, a 52-page guide with nutrition and lifestyle recommendations and 35 brain-tuning cards offering tricks, tips and teasers to enhance brain fitness.

“My goal is to try to get helpful information out to people and empower them because brain health is not all about genetics,” Small tells *STS*.

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Boomers are beginning to experience “middle-age pauses,” Small says, and they want to be proactive about staving off age-related mental decline.

Science is catching up with this trend, as research increasingly shows people can have a direct impact on their brain health through exercise, nutrition and lifestyle.

“A lot of companies and scientists are trying to capture this market, but not all of them are engaging or fun,” Small says. “You have to hook people with fun.”

Small says he's also working with Mattel to develop a \$19.95 handheld device featuring fun, easy brain-enhancing games. The device will be sold at retail stores like Target.

The Healthy Brain Kit is selling in bookstores and other retail outlets for \$26.95.

Info: Small, 310/825-0291

Younger Seniors Most Likely to Use Alternative Medicine & Therapies

Complementary and alternative medicine (CAM) is growing in popularity among older adults, with 63% of 1,559 respondents aged 50+ telling AARP they have used one or more such therapies.

People aged 50-64, with household incomes of \$75,000+ and a college degree, are the most likely to report having tried CAM, AARP discovers in a study with the Nat'l Center for Complementary & Alternative Medicine and the Nat'l Institutes of Health.

Massage therapy, chiropractic manipulation and other bodywork (45%) top the list of CAM therapies used, followed by herbal products or dietary supplements (42%); mind/body practices, including hypnosis and meditation (15%); naturopathy, acupuncture and homeopathy (14%); and energy therapies (10%).

Most people say they use CAM therapies to treat a specific health condition, for overall wellness, to supplement conventional medicine or to prevent illness.

Yet, only 22% say they have discussed their use of CAM with their doctor, mostly because their doctor never asked, they didn't know they should or there's never enough time during an office visit. Some patients also perceive that their physicians are unwilling to discuss CAM therapies or will react negatively to them.

Researchers say more education is needed to encourage older adults to discuss their use of CAM therapies with their physicians.

Info: www.aarp.org/research

ADS & CRITIQUES

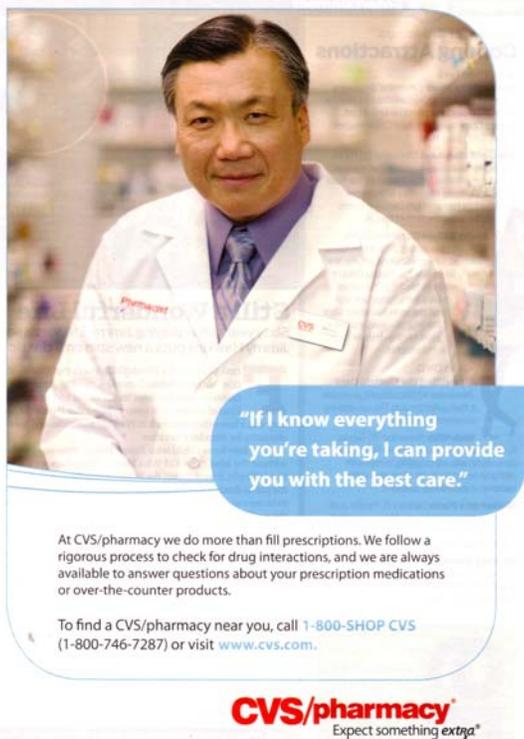
This month, STS asked reviewers to compare and contrast two ads each from two businesses. In each pairing, the ads appeared within weeks of each other. For CVS/pharmacy, the Medicare ad appeared in the Washington Post, and the other ran in AARP The Magazine. For Rexford Place, the "Better Living" ad appeared in the Washington Post magazine, and the other appeared in the Guide to Retirement Living.

Many thanks to our reviewers, which included a team from Love & Co. a senior marketing firm in Frederick, MD, (Rob Love, president; Tyler Sprecher, creative director; and Beth Werrell, copy director) and Brad Neeley, vice president/creative director for Creating Results marketing firm in Woodbridge, VA.

CVS/pharmacy

Love & Co.: For CVS, it's hard to pick a clear winner, as each of these ads has a distinctly different purpose.

The black-and-white "Medicare Prescription Plans" ad is focused on just one thing—Medicare prescriptions. Its straightforward design and minimal copy deliver its message quickly and effectively. This direct approach is augmented by the catchy, compact and effective tagline, "Medicare made easier."



"If I know everything you're taking, I can provide you with the best care."

At CVS/pharmacy we do more than fill prescriptions. We follow a rigorous process to check for drug interactions, and we are always available to answer questions about your prescription medications or over-the-counter products.

To find a CVS/pharmacy near you, call 1-800-SHOP CVS (1-800-746-7287) or visit www.cvs.com.

CVS/pharmacy
Expect something extra[®]



Medicare Prescription Plans

ALL accepted
We accept your plan.

SAME low prices
As anyone else.

EASY transfer
Just give us a call at 1-800 SHOP CVS (1-800-746-7287) or bring in your prescription bottle. We'll do the rest.

CVS/pharmacy
Medicare Made Easier

However, the ad's overly simplistic design could cause problems. The sterile and "blocky" design does nothing to make it stand out among ads competing for attention. Even the "Medicare made easier" tagline gets lost.

More importantly, the copy does not separate CVS in any clear way from its competition. CVS may make a prescription transfer easy, but if it offers the same price as your current pharmacy, why would you switch? The ad should give the reader tangible reasons to switch to CVS.

By contrast, the ad with the CVS pharmacist is a full-color branding ad that addresses the "Why switch to CVS?" question by focusing on its "rigorous process to check for drug interactions." Whereas the Medicare ad was robotic and detached, the pharmacist ad puts a human face to the company. The pharmacist looks official, professional, trustworthy and age appropriate. In short, he looks as if he can relate to issues affecting seniors. And the overall message is supported by the effective and catchy tagline, "Expect something extra."

Unfortunately, the copy undermines the humanistic concept behind the ad. The primary message—checking for drug interactions—is buried in the body copy, where most people won't see it. (An analysis of Starch research studies showed that, on average, only about 30% of the people who could remember seeing an ad actually read most of the copy.) The headline hints at the main benefit, but doesn't state it clearly. The ad would be much stronger if that key selling point was communicated more directly in the headline.

So which is more effective? How about a hybrid? Take the pharmacist ad, rework the headline, then add a banner that says: "Medicare Prescriptions? All plans accepted. Low prices. Easy transfer." Now you've got a reason to make the switch!

Neeley: Continuity of messaging and design is the foundation of brand building. In both of these sets of ads, it appears that continuity was either an oversight or not a concern to these advertisers.

The CVS ads are part of a larger regionally purchased media advertising campaign. The “If I know everything ...” ad is one of a series of similar CVS print ads, and therefore *drafts off* the recognition the reader has with other TV and print offerings. I feel the headline reads a bit like a disclaimer by placing the obligation of receiving effective service upon the consumer’s actions.

Regardless, this CVS campaign generally has been effective with seniors. It is reasonably memorable and positions CVS pharmacists as knowledgeable experts and protectors of the consumer’s welfare. In this case, they do so by systematically checking for drug interactions. Each CVS ad in this series carries the positioning line: “Expect something extra”—a consumer promise of superior service.

Many advertisers find it necessary to supplement their brand-building advertising with more retail, time-sensitive or price-driven offers. However, each discovers the necessity of carefully balancing the harmful role this type of advertising plays in eroding brand identity. After all, brand identity is the key element that adds value.

I am perplexed by the retail nature of the “Medicare Prescription Plans” ad. This ad delivers potentially brand-building messages in a decidedly retail presentation. It unnecessarily erodes the value of the CVS brand without a discernable reason for doing so. There is no coupon. There is no special pricing. As if it were from another advertiser, it abandons the CVS positioning line: “Expect something extra” in favor of “Medicare made easier.” This may be a compelling thought, especially regarding the complex nature of anything having to do with Medicare, but I would argue that “Medicare made easier” is limiting to the CVS

brand. It is far diminished by the more global promise that “Expect something extra” delivers.

Differentiating positioning lines are rare. They should be treated as sacred. And they should consistently appear on every piece of advertising produced.

Rexford Place

Love & Co.: Rexford Place’s “Better Living” ad is a clear winner over “Winter Can Be Lonely.”

The “Better Living” ad has a clean and appealing design, the highlight of which is the wonderfully vibrant, warm and dynamic image of the smiling gentleman. The nicely styled fonts lend a contemporary feel to both the ad and to Rexford Place itself.

And the copy, “imagine ... discover ... explore,” is an excellent approach to capture the attention of self-directed, independent seniors. In addition, the limited use of copy provides room for the reader to “imagine,” just as the ad’s call-to-action requests, leaving them wanting to know more about the community.

While the “Better Living” ad is full of life, energy and warmth, the “Winter Can Be Lonely” ad is common and dated. The unsophisticated layout, the use of outdated fonts that don’t interact well together and the poor choice of stock visuals all contribute to a negative feel.

Specifically, the visual, with its wicker furniture and men in sweater vests, portrays the community as if it were a nursing home in disguise, highlighting rather than downplaying stereotypes about senior living.

Moreover, the headline for the “Winter Can Be Lonely” ad might be offensive to seniors in that it implies they’re lonely and need to make new friends. Our firm’s research consistently has shown that seniors are turned off by copy that belittles (inadvertently or not) their lives, and the “having more friends” message is particularly poorly received.

We Make
Senior Living
Better Living
imagine...discover...explore...

REXFORD PLACE
A WATERMARK COMMUNITY
9885 Greenbelt Road Lanham, MD 20706
www.rexfordplace.com

Schedule your personal tour (877) 293-5883

*Winter can be lonely...but it doesn't have to be
Because at Rexford Place, you can make new friends...*

With a private apartment, full schedule of activities, dozens of services and amenities, three meals per day served in our elegant dining room, and a community of new friends, Rexford Place will make you forget about winter.

Call us today to schedule a tour.
Life at Rexford Place will make a world of difference.
301-486-1590

REXFORD PLACE
Independent and Assisted Living
Pathways Residence for the Memory Impaired
9885 Greenbelt Road Lanham, MD 20706

We do see a few opportunities for making the “Better Living” ad even better. First, from a readability perspective, the gold tones, the color-on-color treatment and the reversed call-to-action can be difficult for seniors to read, and the equal housing logo is small and difficult to see. Some tweaking of these items could enhance the ad.

Second, although we appreciate the minimalist approach to the copy, seniors do “want the facts,” and the copy does not provide many details about Rexford Place—not even if it is a CCRC or a senior apartment community.

The copy also doesn’t offer anything to support the headline, “We Make Senior Living Better.” One or two short, well-crafted sentences could provide the information seniors want to make them contact the community.

Neeley: I empathize with seniors choosing to move into a progressive-care community. It must be a daunting decision—it’s the point when we accept the fact that we will shortly require assistance beyond our own physical means.

Maintaining independence by being in control of one’s own destiny is paramount in the minds of the target consumer. Both ads appear to be addressed directly to the potential residents as the decision maker. That’s good.

Next, both ads suggest ways prospects will be spending their time. This, no doubt, is a key interest of the target audience. So that’s good, too.

However, over-defining the way seniors may spend their time does not serve the “Winter Can Be Lonely” ad well. While its copy tells more than is likely to be read, the visual is the most dominant communication. Do we truly want to play cards to fill the hours? Or would it be more compelling if these hours could be filled pursuing our own unique and productive interests? By contrast, the “We Make Senior Living Better Living” ad allows readers to insert their own definition of their unique interests.

However, this ad also has a number of issues all its own. It offers a bold proposition, but gives the reader little reason to believe it. It invites the reader to “imagine ... discover ... explore ...” The statement appears to be a call-to-action encouraging readers to pursue their own interests. But I must ask: Imagine what? Discover what? Explore what? Could the art director have provided some visual help to make this message less obscure?

And while the color palette is attractive, the lack of contrast between key copy and backgrounds is not reader-friendly to aging eyes.

Info: Love & Co., 301/663-1239,
www.loveandcompany.com; Neeley, 703/494-7888,
ext.12, www.creatingresults.com

FINANCIAL SERVICES

Retirement Planning Involves Knowing What Drives Your Client’s Happiness

Helping pre-retirees plan for retirement involves getting to know what drives their personal happiness, lifestyle and values, indicates a new survey from Nationwide Financial.

In a survey of 500 people aged 55-70, Nationwide discovers five segments, each with its own priorities that directly influence retirement savings and spending plans. Understanding what motivates each of these segments is the key to helping them prepare for and get the most out of their retirement, the findings show. The five segments are:

- **High-Timers** (34%), who want to maintain their current lifestyle in retirement plus enjoy the extras. They want to afford nursing-home care if they need it, and they’re less concerned with leaving an estate or assisting their children. They do more planning for retirement.
- **In-the-Moments** (22%), who are less concerned about planning for nursing-home care or their estate. Yet, they still want to maintain their lifestyle and afford extras.
- **Self-Sufficient** (17%), who are willing to give up some luxuries if necessary, care about affording health and long-term care, and want to stay in their own homes.
- **Homebodies** (16%), who are focused on their children and want to stay in their homes. They expect to live on less in retirement and aren’t concerned about healthcare.
- **Connecteds** (11%), who feel it’s important to have extras and are likely to work longer to get them. They’re willing to sacrifice their home and want to help their kids.

Info: www.nationwide.com

New Reverse Mortgage Offers Older Homeowners Lower Interest Rates

BNY Mortgage Company offers a new type of reverse mortgage designed to entice older homeowners who may have resisted this type of loan due to high costs.

STS asks Richard Peters, BNY Mortgage executive director, about the new Home Equity Conversion Mortgage (HECM) 100 product.

STS: *How is the HECM 100 different than traditional reverse mortgage products?*

Peters: HECM 100 is a monthly adjustable HECM with a lower margin resulting in higher principal limits and lower total cost versus the current monthly adjustable HECM.

STS: What features make it attractive to today's older homeowners?

Peters: Older Americans can receive more money at an overall lower cost. For example, a reverse mortgage customer aged 70 with a home valued at \$300,000 can receive approximately \$13,000 more in borrowing capacity with a HECM 100 than the traditional HECM loan. At today's interest rates, the homeowner will save about \$28,000 in interest costs over the expected life of the average loan.

STS: Do you believe this product will encourage more older homeowners to consider a reverse mortgage?

Peters: Yes. A common issue deterring older homeowners from a reverse mortgage has been cost. If all seniors who did a reverse mortgage in 2006 chose a HECM 100, BNY Mortgage Company would have distributed 85,638 loans and saved consumers approximately \$28,000 in interest over the expected life of the average loan.

Info: www.bnyreverse.com

8 Million Own LTC Insurance

Eight million Americans now own long-term care insurance either on their own or through their employer, states the *2007 LTCi Sourcebook*, published by the American Assn. for Long-Term Care Insurance.

Long-term care insurers paid out a total of \$3.3 billion in benefits in 2006, the report states. A third of the payments made by eight of the largest insurers were allocated for home care, nearly 30% went toward assisted living and 36% paid for nursing-home care.

The statistics point to the fact that long-term care insurance covers much more than just nursing homes—something insurers agree needs to be made more clear to potential customers.

A major stumbling block in selling long-term care insurance is that most people still see it as nursing-home insurance, and no one wants to end up in a nursing home. In fact, a new survey by John Hancock finds that 53% of 1,000 people surveyed said that going to a nursing home is worse than becoming bankrupt, and half said they consider it worse than dying.

Info: www.aaltci.org; www.jhancock.com

Correction: The contact information given for Lori La Bey and Senior Lifestyle Trends in the February 2007 issue of *STS* (p5) was incorrect. The correct information is 800/708-8661 and www.SeniorLifestyleTrends.com. We regret the error.

50+ Use Automatic Bill Payment

Americans aged 50+ are just as likely as people aged 25-49 to use automatic bill payment, with about half saying they've used it at least once each month.

This is one finding from the new *Consumer Payment Study* by AARP, which examines the use of newer electronic payment methods and online transactions among people aged 25+ who have bill-paying responsibility for their households.

The main reason people say they don't use automatic bill payment is that they don't want to give up control of their payments, AARP discovers.

People aged 50-64 (65%) also are nearly as likely as those aged 25-49 (71%) to have an ATM card; however, only 42% of people aged 65+ say they have one. Those who don't say they simply don't need or want one.

When it comes to online banking and bill payment, about 20% of all people aged 25+ report using them, with the percentage dropping for people aged 50+. Privacy and security are the main reasons people say they don't use these online services.

Info: www.aarp.org/research

MEDIA

AmericanLife TV Mixes Classic TV with Original Programs to Snag Boomers

Formerly known as the Nostalgia Channel and Good Life, AmericanLife TV Network is adding more original lifestyle programming to its line-up to appeal to viewers aged 40+.

The independent network, which boasts 11 million viewers nationwide through various cable systems, is mixing its schedule of classic TV shows such as *The Man from U.N.C.L.E.*, *China Beach* and *Chico and the Man*, with original programming that speaks to this demographic and its interests, says Darlene Chapman-Holmes, vice president of marketing.

Til Debt Do U\$ Part, for example, is a reality-based program designed to help people get back on track financially, and *Fixing Dinner* features a cooking expert who comes into families' homes to help them make easy, healthy meals.

"Most of our viewers are not retired, in fact, they're very busy," Chapman-Holmes tells *STS*. "They're taking care of parents and grandparents and taking care of kids."

This January, the network aired its first news documentary, *A Journey to Darfur*, featuring reporter Nick Clooney and his son, actor George Clooney, on location in the genocide-ravaged region of Darfur, Sudan. Nick Clooney also hosts a show called *Moments that Changed Us*, which features witnesses to milestones in American history, including John Glenn and Walter Cronkite.

In its viewer research, AmericanLife finds news is number-one for this market, and comedy and movies—especially dramas—are very popular.

Advertising on the network is primarily direct response and regional, Chapman-Holmes says, but the network is hoping to broaden its appeal now that it has moved into major markets such as New York City and Los Angeles.

Info: Chapman-Holmes, 202/289-6633, ext. 3029; www.americanlifetv.com

Boomer Radio Offers Online Music

A new Internet radio station is hoping to entice members of the “radio generation” to listen to their favorite songs and information through their computers.

Boomer Radio now operates five channels of programming—including “Cruisin’ Oldies,” “Back to the 70s” and “Vintage Rock”—with the goal to expand to 25.

“Boomers are the radio generation; they took their radios with them wherever they went,” says founder Ron Rubin. “It’s amazing to me how radio today has disenfranchised boomers—they only care about 18-24-year-olds.”

Baby boomers are among the earliest adopters of new technologies, and Rubin is hoping they will catch the wave of Internet radio, which allows people to listen to a music channel through an audio player on their computer desktops.

“Regular radio has them in their cars on the way to work, but we’ve got them all day long,” Rubin says. No special equipment is needed to run Boomer Radio online; listeners just go to the Web site and pick which channels they prefer.

“We’re playing music they grew up with, but we recognize that as people grow older, their tastes become more eclectic,” he tells *STS*. The station also hopes to offer talk channels with topics of interest to boomers.

Advertising is coming to Internet radio slowly because “there is no line item on Madison Avenue” for it, Rubin says. He’s actively seeking funders to expand the station. Two years ago, Webcast Metrics Ratings ranked it the fifth most-listened to independent Internet radio service.

Info: Rubin, 814/446-2844; www.boomerradio.com

INTERNET

A Site Just for Boomer Girls

BoomerGirl is the name of a new Web site targeting women over 40.

“We launched BoomerGirl.com to fill a void,” says Cathy Hamilton, Web site director and columnist. “The youth-obsessed media doesn’t seem to be paying attention to boomer-aged women, who are the true power consumers in today’s market. There are 40 million of us, we’re at the peak of our earning power, and we make or influence 80% of household spending. We’re online now in huge numbers. Yet, with a few notable exceptions, there are no publications—especially online—that serve this group with relevant, useful content in a fresh, dynamic and young-spirited way.”

BoomerGirl is targeting women aged 42-60, although much of the content appeals to younger and older women, as well, Hamilton tells *STS*. “We’re interested in women from all geographic areas and income levels, although we’re more likely to appeal to mid and upper-income levels.”

Hamilton calls BoomerGirl.com a “one-stop shop” for news, information, tips, fun and community. “We have a phrase-a-day Spanish lesson with our exclusive and oh-so-hunky instructor, Ramon,” she says. “And we offer new and different opportunities for our readers to interact with the site, such as submitting essays for our Herspectives and Memorials pages where readers can post a tribute to someone they’ve lost. Anyone can create a blog or form her own club on BoomerGirl.”

Other popular site features include a political blog called Red Skirt/Blue Skirt; the Single Files, where single women blog about what it’s like to be dating again in midlife; and the Men’s Room, where boomer-aged men blog about women and other issues.

Hamilton says the site is designed to be appealing and easy to navigate, but not overwhelming. It does offer advertising, as well.

Info: Hamilton, 785/832-6319; advertise@boomergirl.com

Job Searches Popular at Cranky

People using the new 50+-specific online search engine Cranky.com are looking for information about jobs after retirement, brain builders, body mass index and Reiki—an alternative health practice, indicates the Web site’s top searches for January.

Other searches in the top 10 include blogs, arthritis, travel, homesharing, online dating and triathlon. These are a switch from Paris Hilton, who tops the list of most other search engines, Cranky.com says.

The site also lists “fast movers” in January—search terms that grew quickly in popularity over a short time. Among them are Stephen King, senior sexuality, blogs, best places to retire and retirement coaching.

Info: www.cranky.com; www.eons.com

TRAVEL

Vacation.com Maps 2007 Trends

Baby boomers are a recurring theme throughout the top 10 travel trends for 2007 recently outlined by Lauraday Kelley, vice president of education and training for Vacation.com.

Speaking at the Society for Accessible Travel & Hospitality 11th World Congress, Kelley said “the travel industry will see a remarkable growth in the leisure segment over the next 18 years as more and more boomers have the freedom and time to spend money more freely.”

Her top trends include:

- **Family vacations** will boom as parents and grandparents see travel as a way to reunite the family.
- **Cruise vacations** will continue to be popular, as lines become destinations, not just ships, where boomers can be pampered in a controlled environment.
- **Spa vacations** will flourish among boomers still working and looking for ways to de-stress and de-tox their body and mind.
- **All-inclusive pricing** will appeal to boomers on a fixed budget.
- **Lifestyle hotel brands** such as NYLO and ALOFT will appeal to boomers who want to look and feel young.
- **Adventure travel** will offer life on the edge, as well as a milder version with moderation and comfort for older boomers.
- **Religious travel** will continue to grow with boomers seeking pilgrimages to religious destinations.
- **The Internet** will be the travel research and planning tool of choice.
- **Comparison shopping** will be more commonplace as consumers search the Web for the best deal.
- **Travel agents** will become an endangered species.

Info: www.vacation.com

MARKET DATA

Gardening, Reading Top Pursuits of 55+

Gardening is a favorite leisure pursuit for people aged 55+, reveals an analysis of the *Statistical Abstract of the U.S.* by the International Council of Active Aging.

The data, which cover 1985-2004, show gardening was the most frequently cited leisure activity (56%) among those aged 55-64, followed by reading a book (48%), engaging in an exercise program (48%), watching movies (46%), attending an art/craft fair and festival (35%), visiting a historic site (31%), visiting an art museum or gallery (27%), sewing (18%) and photography (12%).

Reading a book was the most popular activity for those aged 65+, followed by attending an art/craft fair and festival, and visiting a historic site or art museum/gallery.

People age 55-64 spent an average of \$3,000 on entertainment and reading, the statistics show. Among the top purchases in 2004 were walking shoes (40%), golf club sets (33%), rod/reel combinations (31%), aerobic shoes (29%) and multipurpose home gyms (20%).

Info: www.icaa.cc

TV Land Begins Boomer Panel

As part of its campaign to woo the boomer market to its cable network offerings, TV Land establishes a Boomer Panel of about four million boomers through Online Test-ing eXchange, an online research firm.

The network plans to poll the panel regularly on hot topics. The first one asked members to make predictions for the Super Bowl, and detail how they plan to watch it.

Sixty-percent of members said they planned to watch the game, and 48% said they were looking forward to the commercials. Those they were anticipating the most were from Anheuser Busch (44%), Pepsi/Diet Pepsi (13%) and Coke/Diet Coke (5%).

The survey also asked boomers what other products and services they like to see advertised on TV, aside from during the Super Bowl. Top categories were beer commercials (43%), soft drinks (33%), movies (29%), automotive (23%) and food/packaged goods (21%).

Info: www.tvland.com

Have news to share with STS readers? Contact the editor at sts@cdpublications.com.

WASHINGTON WATCH

Consumer Groups Blast Medicare Marketing Tactics

Aggressive insurance agents are selling seniors private Medicare health and prescription drug plans that don't meet their needs, state California Health Advocates and the Medicare Rights Center.

In a new report, *After the Goldrush*, the groups say agents are using unscrupulous sales practices, and the federal government should keep a closer eye on companies selling Medicare health and drug plans.

In particular, the groups say companies pay higher commissions—as much as \$500—to agents who enroll seniors in more profitable Medicare Advantage plans instead of stand-alone prescription drug plans, which pay commissions of only \$60 to \$80. Agents also take advantage of the confusion generated by the wide array of options available to older adults, the groups state.

The report details incidents of unsolicited sales, agents posing as Medicare representatives and agents telling seniors they'll lose their coverage if they don't sign up.

The groups are urging Congress and the Centers for Medicare & Medicaid Services to allow people to change health and drug plans throughout the year so they aren't locked into a plan, authorize state regulatory agencies to oversee plan marketing, mandate 24-hour written advance notice of what products will be marketed during a home visit, require plans to accept enrollment over the phone, and enforce and expand current protections under state law to all Medicare Part D sales.

Info: www.cahealthadvocates.org/advocacy/index.html

Part D Enrollment at 39 Million

More than 39 million Medicare beneficiaries now have prescription drug coverage, CMS states.

About 2.4 million beneficiaries switched plans for 2007. CMS surveyed 800 seniors and found 34% compared plans and more than half evaluated premium, deductible or co-pays and coverage in the process.

More than 88% of all beneficiaries who enrolled in a plan for 2007 chose one that offers coverage other than the standard benefit, CMS says. Enrollment in Medicare Advantage plans increased by more than 900,000, bringing the total number of beneficiaries in these plans to 8.3 million.

Info: www.cms.hhs.gov

Team Recommends Banning DTC Ads

Television ads for prescription medications have “virtually no educational value” and should be banned, concludes Dominick Frosch, leader of a UCLA research team examining direct-to-consumer (DTC) TV advertising.

Frosch and his team examined 38 TV ads for drugs for high blood pressure, cholesterol, depression, insomnia and other conditions. Overwhelmingly, the ads did not describe symptoms or treatment alternatives, but instead relied on emotional appeals, he says.

Frosch's results appear in the January-February *Annals of Family Medicine*, which also features an editorial by David Kessler, former head of the U.S. Food & Drug Admin., also questioning the value of DTC ads.

The Assn. of Nat'l Advertisers quickly counters the reports, saying the ads used in the UCLA study were produced before the industry adopted new standards for DTC advertising, and that other studies prove that DTC are successful in getting people to talk to their doctors about health issues—which is their primary goal.

CALENDAR

March 26-27: 6th Annual Beyond the Numbers Boomer Marketing Summit. Sponsored by JWT Mature Market Group. Las Vegas. **Info:** www.beyondthenumbers.com

April 24-25: DMA Mastering the 50+ Marketplace. Sponsored by the Direct Marketing Assn. New York. **Info:** www.dmamature.org

April 24-25: Boomertirement Industry Summit. Sponsored by MDRT association of financial professionals. New York City. **Info:** www.boomertirement.com

May 9-11: CSA International Summit 2007. Sponsored by the Society of Certified Senior Advisors. Las Vegas. **Info:** www.CSASummit.com

May 12: 11th Annual Prime of Life Festival. Sponsored by Senior Action. Greenville, SC. **Info:** www.scprimeoflife.org

May 30-June 1: Building for Boomers & Beyond: 50+ Housing Symposium. Sponsored by the National Assn. of Home Builders. Denver. **Info:** www.nahb.org

June 19: Third Annual Silicon Valley Boomer Venture Summit & Fourth Annual \$10,000 Boomer Business Plan Competition. Sponsored by Mary Furlong & Associates and Santa Clara University. Santa Clara, CA. **Info:** www.boomerventuresummit.com

To list your event in our calendar, send an e-mail to news-desk@cdpublications.com. We'll also provide complimentary issues to distribute to your attendees, and you can publicize your event with us via newsletter inserts, ads, direct mail or online. For more information, contact Mike Gerecht at mgerecht@cdpublications.com or call 301/588-6380, ext. 130.

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In this 100+ page special report--produced by the editors of *Selling to Seniors*, the nation's leading monthly report on the 50+ market for over 20 years--you'll find a wealth of advice on what health marketers need to know to gain an edge in this competitive field.

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Dr. Leslie Harris, Mature Marketing & Research: *Boomer Myopia: The Forgotten Generation*

Maryellen Molyneaux, The Natural Marketing Institute: *Helping Boomers Convert "Shoulds" into Action*

Linda Fisher, AARP: *The Growing Market Power of 60+: How You Can Capitalize By Serving This Market More Effectively*

Chuck Nyren, Author of Advertising to Baby Boomers: *Advertising, Media and Baby Boomers: A Vibrant Past, Present and Future*

Dr. Ajit Kambil, Deloitte Research: *Wealth and Wisdom: Serving the Needs of Aging Consumers*

Vicki Thomas, Bank Marketing Association: *Banking on the Mature Market*

Donna Berry, Dairy & Food Communications, Inc.: *Baby Boomers: Attitudes, Marketing & Opportunities*

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