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WHO IS THE SENIOR CONSUMER?

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WHO IS THE SENIOR CONSUMER?

Abstract

As the population of seniors in Europe grows, the mature consumer market initiates enormous opportunities for all industries. This new market has now captured the attention of marketers, product manufacturers and service providers who are facing this first issue: who really is the senior consumer and how do we identify him? An in depth analysis of the review of literature in Marketing has been led and has revealed that this question has still no unique and stable answer. In order to provide a stable conceptual framework for research and study on the senior consumer, this article proposes the building of a new, stable and precise definition, linked to an indicator that aims to empirically identify the senior consumer. The applied method of building is inspired from set mathematical theory. The resulting definition could be used by every researcher and practitioner whatever industry he/she is interested in.

Keywords

Senior consumer definition, market opportunity, characterization, indicator

INTRODUCTION

In North America, Australia, Europe and Japan, there are more elderly people than ever before (Günter, 1998; UN 2000). They have reached a high proportion within their populations (Gabriel, 1990; United Nations Development Program 1999) and their numbers are likely to continue rising (U.S. Bureau of Census 2000). This growing senior segment, long ignored by marketers (Bartos, 1983), is initiating enormous opportunities for industries (Dychtwald, 1997). Indeed, not only is this segment important in size, but also in buying power (Heslop 1987, Rizal 2003, Guiot 2006). But who really are these senior consumers? Indeed, if every marketer agrees on the market potential of seniors, there is still a lack of consensus on a proper and unique definition of these consumers considered as: (1) people aged 50 and over (Lavery, 1999; Anderson and Langmeyer, 1982), or (2) people aged 55 and over (Javalgi et al., 1992; Shim et al., 2005), or (3) people aged 60 and over (Cleaver and Muller, 1998; Muller and Polle, 2001; Goulding, 2002), or (4) people aged 65 and over (Heslop, 1987; Bernhardt and Kinnear, 1976; Barak, 1982), or (5) people who are retired (Tamaro-Hans, 1999), or finally, (6) people who are experiencing biological, psychological and social ageing (Belk Smith and Moschis, 1989; Guiot, 2005). This lack of consensus raises two main issues. First, for academics, the issue of stability in the conceptual framework for research on the senior consumer. Second, for practitioners, the issue of the appropriate tool of identification of the senior consumer. This article proposes a new and stable definition of the senior consumer that could be used by researchers as well as by practitioners whatever industry they are interested in. The method applied is inspired from set mathematical theory and the definition is linked to an indicator that aims to empirically identify the senior consumer. An application of this definition to the tourism industry is given as an example.

I. THE SENIOR CONSUMER: A FRAGILE CONCEPT

An analysis of the senior consumer literature review reveals that this concept is characterized by two types of elements. On one hand, elements that do not vary whatever the identity of the marketer (who mentions them) is and/or whatever the type of industry the marketer (who mentions them) is working for. Every researcher and every practitioner agree on these elements as intrinsic characteristics of the senior consumer. Consequently, these elements will be named “non varying elements” of the concept. On the other hand, one element does vary depending on the identity of the marketer (who mentions it) and/or depending on the type of industry the marketer (who mentions it) is working for. This element, which will be named the “varying element”, is the definitions of the senior concept. Various definitions of the senior consumer exist and the lack of consensus on a unique appropriate definition raises the issue of the stability of the conceptual framework for research on this topic.

I.1. The Non Varying Elements of the Senior Consumer Concept

The analysis¹ of the senior consumer literature review in Tourism and Marketing Journals (appendix 1) has revealed three non varying elements for the concept. These elements, listed in Table 1 below, are cited by each practitioner as stable characteristics of the senior consumer.

Non Varying Characteristics of the Senior Consumer Concept
(1) senior is part of a high potential target for one industry
(2) senior has reached or has passed a chronological age threshold above which some old age signs appear
(3) senior feels younger than his/her own chronological age

Non varying characteristics of the senior consumer concept

Table 1

The first stable characteristic (1) refers to the market potential of the senior segment for one industry. This is a market potential generated by the important size of the elderly population, and by the increase in the elderly population’s buying power (Gottlieb, 1997; Rizal, 2002,

¹ This research takes place in France. That is why, as a first step in the analysis of the literature review, the French literature review has been analysed. The non-varying elements identified in this context were then used to identify precisely the equivalent of this senior consumer concept in the English literature review. Consequently, the French literature review and the English one are dealing with the same concept.

2003; Davis et al., 2003). This market potential is the reason why this segment has captured the attention of researchers and practitioners. By becoming an interesting target for marketers, this “grey market” (Treguer, 1995) should then be entitled by a term that reflects its peculiarity: its advanced age, without being pejorative (Guiot, 2005). That is the reason why the word senior has been chosen (The Newbury House Dictionary of American English 1996). The second stable characteristic (2) is intrinsically linked to the word senior as it refers to its etymological origin. Indeed, originally, senior was the superlative masculine and singular of the Latin word “senex”, which means “the old individual”. Consequently, senior originally meant “the oldest one”. In addition, the current definitions (within The Newbury House Dictionary of American English 1996²) of this word also refer to this characteristic.

Finally, the third stable characteristic (3), “senior feels younger than his/her own chronological age”, was first noticed by the gerontological researchers Tuckman and Lorge (1954) and Blau (1956). Research indicates that the majority of elderly have a strong tendency to see themselves as considerably younger than their chronological age. Consequently, a new non-chronological age variable, entitled subjective age, has been developed. It measures an individual’s self perception in terms of reference age groups (Blau, 1956, 1973; Peters, 1971; Rosow, 1967, 1974; Ward, 1977; Mutran and George, 1982), and subjectively establishes how a person feels about such reference age groups. Progressively, researchers have focussed on this subjective age variable and have developed an overall concept to describe a variety of alternative non-chronological age variables. Among them, the cognitive age (Barak and Schiffman, 1981) is of interest for research on seniors. This age is defined as an individual’s actual age-role self-concept, reflecting his/her age-identity in terms of four age dimensions (feel-age, look-age, do-age, and interest-age) and is expressed in years (Barak and Gould, 1985). More precisely, a relevant variable for the study of senior consumer behaviour is the discrepancy between a respondent’s chronological age and his cognitive age (Barak and Schiffman, 1981; Stephens, 1991; Wilkes, 1992; Dune and Turley, 1997). Entitled youth age, this variable reflects the number of years a person perceives him/herself to be younger (or older) than his/her chronological age (Barak and Gould, 1985). This variable has already been used as a segmentation variable for the tourism senior market (Cleaver and Muller, 1998). The first results confirm the relevance of youth age and may explain more about senior consumption behaviours than chronological age.

² “Senior citizen : an old person, someone usually over 60 years old”, The Newbury House Dictionary of American English (1996)

If there is a consensus from researchers and practitioners on the three characteristics of the concept listed in Table 1 above, there is a lack of consensus on one element: the senior consumer definition. Various definitions are used in the research and studies of senior consumers. This variability of a definition generates the fragility of the concept.

I.2. The Varying Elements of the Senior Consumer Concept: A Definition

I.2.1. The Various Definitions of the Concept

An analysis of the international literature review (appendix 2) has revealed two major elements. First, each definition of the concept is intrinsically linked to a criterion that allows distinguishing senior consumers from non senior consumers. This criterion is particularly useful for the identification of senior consumers in empirical work. Second, there is a lack of consensus on the senior consumer definition and, consequently, on the criterion. As a matter of fact, in Marketing, two types of criteria are used: **a chronological age threshold** (Chevalier, 1999, 2003; Guiot, 1999, 2001; Claxton and Gorn 1985; Chiu Fui et al., 1994; Mathur and Moschis, 1995; Geuens and Weijters, 2002) and **retirement**, defined as the time when one leaves the workforce and stops working (Tamaro-Hans, 1999).

Moreover, considering the criterion entitled chronological age threshold, it appears that marketers do not agree on the appropriate threshold to distinguish senior consumers from non senior consumers. This threshold could be either 50 years (Chevalier, 1999, 2003; Guiot, 1999, 2001; McMellon et al., 1997), 55 years (Kucukarslan et al., 1993; Mathur and Moschis, 1995), 60 years (Boulbry, 2004, Muller and Polle, 2001; Goulding, 2002), or even 65 years (Heslop, 1987; Bernhardt and Kinnear, 1976; Barak, 1982).

Finally, it is important to underline the fact that if some authors do justify their choice for a criterion (Tamaro-Hans, 1999; Chevalier, 2003; Barak, 1982; Kucukarslan et al., 1993), some others do not (Heslop, 1987; Claxton and Gorn, 1985; Muller and Polle, 2001; Cleaver and Muller, 2001). However, the justifications could be different.

This lack of consensus on the senior consumer definition (and criterion) raises two important issues. First, it raises the issue of the stability of the conceptual framework for research on the senior consumer. Second, it raises the issue of the opportunity to compare results from different studies on the senior consumer. Indeed, for empirical work, the researcher will

choose a precise chronological threshold, linked to the criterion (definition) he/she has chosen, to identify and then target the people to study or interview. Different chronological thresholds will lead to different age groups of people studied or interviewed. Hence, the issue is: how to compare the results of studies on individuals, named by the same word “seniors”, but who do not belong to the same age groups?

These two issues underline the fact that the use of different definition criteria generates important limits in research. Hence, a unique criterion is needed and the relevance of each criterion currently used should be studied. The purpose of the following section is to introduce the main limits of the two criteria cited previously.

I.2.2. The Limits of the Current Criteria Used to Identify Senior Consumers

- The limits of the chronological age threshold

The chronological age threshold is obviously an interesting demographic and financial border between two parts of the population. It is also a criterion easy to use empirically. However, some limits do exist in using this criterion to identify senior consumers.

Limit 1: The chronological age thresholds used vary depending on the author, the industry and the cultural context (appendix 2)

We have already mentioned the fact that different chronological age thresholds are used to define the group of senior consumers. This lack of consensus is the first limit in the use of this criterion.

Limit 2: A criterion that defines a heterogeneous target

In addition, choosing one chronological age as a unique criterion to distinguish senior consumers from non senior consumers leads to defining a large and heterogeneous target. Large in size because it means that we need to consider the group of people aged from 50 up to 100 years. Heterogeneous in terms of revenues, needs, health, consumption habits and values (Serriere, 2003).

Limit 3: A dynamic criterion

Finally, this criterion is linked to historical events such as the Great Period, medical progress and the access of women to paid jobs. Consequently, it reflects a social and economic reality

of the current society at the beginning of the 21st century. But, it could change depending on fertility rates and future social and political changes. It means that this criterion is a dynamic one, depending on the period of history, basically depending on time.

Consequently, the chronological age criterion has to be complemented. Indeed, it could be considered as a necessary criterion for the empirical part, but in regards to the limits listed above, this criterion is not a sufficient one.

- The limits of retirement criterion

Retirement is a useful criterion to delineate changes within senior tourism consumption. However, the use of this criterion could generate difficulties, particularly in terms of comparative studies.

Limit 1: The retirement age varies from one country to another

Within the majority of the countries within the Organisation for Economic Co-operation and Development³, the legal age to retire and receive a public pension is 65 years old. However, three countries do not follow this rule: Norway, with a legal age of 67 years, and Korea and France, where the legal age is 60. Consequently, the use of retirement as a criterion could generate the difficulty of comparing the results of studies led in different countries (where the legal age for retirement is different). However, this observation also emphasizes the cultural dimension of the senior consumer concept.

Limit 2: The various expressions of the criterion in France

The legal age to retire in France is 60 years. However, “an invisible border fixed at 55 years old” does exist in people’s minds (Rochefort, 2004). As a matter of fact, various situations exist: retirement, progressive retirement, pre-retirement, retirement in anticipation (Tamaro-Hans, 1999) that entail a difficulty to use this criterion empirically. This empirical use will become all the more difficult with the growing tendency of holding concurrently a job and retirement (Méli and Martineau, 2006).

³ Thirty countries, such as the United State of America, France, Australia, Canada, United Kingdom and Belgium are members of the OECD

Limit 3: A dynamic criterion

Within a country, the retirement criterion is a dynamic one. It means it will change depending on social and political reformations. These reformations could impact the legal age for retirement, which could become higher in future years, while also affecting the nature of the retirement period. For instance, the access of women to paid jobs has been one of the most important sociological changes in developed countries. These women are now retired, and they are the first generation of women receiving their own pensions. Consequently, there is an increase in the number of couples who receive a double pension, and as a result, there is an increase in the amount of revenue per retired person (Rochefort, 2000, 2004). Hence, this reformation has had a great impact on the nature of the retirement period (Rochefort, 2004).

In future years, new changes could impact these two aspects of retirement. In addition, these changes could be different from one country to another. As a result, this criterion is too restrictive and should be complemented for use by the entire scientific community.

II. PROPOSITION OF A STABLE SENIOR CONSUMER DEFINITION BASED ON THE NON VARYING ELEMENTS OF THE CONCEPT

The first purpose of this article is to propose a stable senior consumer definition. It means a definition in which there is a consensus from marketers. Hence, such a definition should reflect the three senior consumer properties in which there is a consensus from marketers (Table 1). The second purpose of this article is to propose a definition that could be used empirically by each marketer. Hence, at a later time, a criterion, linked to this stable definition, can be built.

II.1. A Stable Definition of the Senior Consumer

Set mathematical theory has been applied to build this new definition. This theory offers the opportunity to build a clear overall definition based on stable properties. Individuals are considered as mathematical elements named y_j , $j \in \mathbb{N}^4$, and living in a field named E . Among the individuals, senior consumers are considered as specific mathematical elements named x_i , $i \in \mathbb{N}$. They are living in a smaller set named Df_x . Df_x is included inside E and is called the senior consumer definition set. Like every definition set, Df_x owns stable properties P_i that characterize itself. These properties distinguish the senior consumers (who are living inside Df_x), from the non senior consumers (who are not living inside Df_x). Indeed, each element x_i of Df_x is defined by (or owns or fulfils) the set of stable properties P_i , whereas the elements y_j that cannot enter Df_x are not defined by (or do not own or do not fulfil) the set of the stable properties P_i . However, if an element y_j owns the set of properties P_i , this element could hence be considered as a senior consumer and allowed to enter Df_x .

There is a consensus among researchers and practitioners on the three non varying elements listed in Table 1 as characteristics of the senior consumer. Consequently, in order to create a definition that will be used by the greatest number of marketers, these non varying elements of the concept will be considered as the stable properties, P_i , of the senior consumer definition set. The combination of these three elements will generate a stable senior consumer definition. Before achieving this combination, each characteristic should have been clearly defined or detailed.

⁴ \mathbb{N} : set of the natural numbers (integers)

- Consumption behaviour change and chronological age threshold

The non varying element, quoted (2) in Table 1, is “senior has reached or has passed a threshold chronological age above which some old age signs appear”. As we are considering consumption potential by studying the senior consumer, this age threshold should be considered as a consumption change threshold. It means that **a senior consumer is an individual who has reached or who is over a chronological age limit that is the starting point of biological⁵ and/or social⁶ aging expression. This expression of aging entails a change in the individual’s consumption behaviours.**

- Dependency of the chronological age threshold on industry

The non varying element, quoted (1) in Table 1, is “senior is part of a high potential target for one industry”. The central element within this characteristic is: An individual will be considered as a senior consumer **regarding one given industry**. This means that **an individual could be considered as a senior consumer by industry A and as a non senior consumer by industry B (with $B \neq A$)**. This element is crucial since it is mainly the origin of the lack of consensus on this concept. This characteristic allows detailing the chronological age threshold discussed previously: **this chronological age threshold depends on the type of industry**. Above this chronological age limit, the individual’s consumption of products from the given industry has changed. **As the senior market is a high potential market** for the given industry, we can precise that **this change is an increase in the consumption of products**.

Finally, the element, quoted (3) in Table 1, is: “senior feels younger than his own chronological age”. This element could be simply expressed in these words: **a senior consumer is an individual who feels younger than his/her chronological age**.

⁵ At the biological level, the ageing of the cells entail different degradations, such as the degradation of the nervous cells that entails sensorial, motive and cognitive loss (Guiot 2006).

⁶ At the social level, the author reeferes to the Roman military use of the term senior (Boulbry 2003). Applied in current societies, social ageing refers to retirement.

Considering the set of the three elements detailed, we propose the following definition:

An individual, who is naturally experiencing signs of (social and/or biological) aging, that has initiated changes in its consumption of products i , and who feels younger than his/her chronological age, is considered as a senior consumer for the industry i , $i \in N$, N : set of the integers.

A criterion, linked to this definition, is now needed to allow the empirical identification of the senior consumer.

II.2. The Senior Consumer Indicator

The mathematical translation of the three non varying properties (Table 1) will provide the senior consumer criterion. Indeed, as the definition is based on the set of these three properties, the criterion will be its proper empirical translation. To clarify the terminology used, we will say that the result of the translation of each property is an empirical property or a criterion. Consequently, the translation of the set of properties will be a set of criteria, named indicator.

II.2.1. The Property of Dependency on One Industry i , $i \in N$

An individual will be considered as a senior consumer regarding one given industry. It means that an individual could be considered as a senior consumer by industry A and as a non senior consumer by industry B (with $B \neq A$). We propose to express empirically this dependency of the concept to one type of industry, though this formulation:

Property

Senior = Senior (industry i), $i \in N$, N : Set of the integers

II.2.2. The Chronological Age Threshold's Properties and the Consequences of Aging over This Threshold: First Criterion

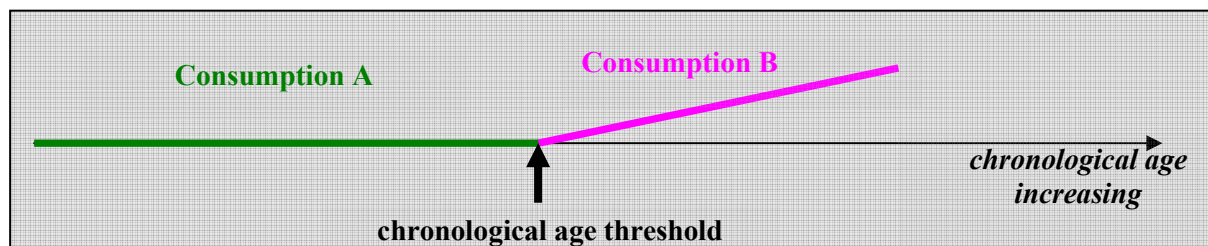
We have to translate the following definition: “a senior consumer is an individual who has reached or who is over a chronological age limit that is the starting point of biological and/or social aging expression. This expression of aging entails a change in the individual’s consumption behaviours”. First, the empirical translation focuses on the chronological age threshold. This threshold owns two noticeable properties. First, as we have noticed it previously, this chronological age threshold depends on the industry of interest. Hence, empirically:

Chronological age threshold = Chronological age threshold (industry i), where $i \in N$

Second, this chronological age threshold is dynamic. Indeed, it is dependent on the historical period of time, and could change from one decade or century to another. Hence, empirically:

Chronological age threshold = Chronological age threshold (industry i , t), where $i \in N$, t is the time

Finally, above this chronological age limit, the individual’s consumption of products from the given industry has changed. As we have seen it previously, this change is an increase in the consumption of products. That is why, for a given industry i , we draw on the graph [1] the impact of the chronological age threshold on the senior’s consumption of the products i .



Impact of the chronological age threshold on consumption

Graph [1]

Consumption A: consumption behaviour type A

Consumption B: consumption behaviour type A, $A \neq B$.

Consequently, the criterion linked to this property is:

Criterion

At a given date t , and for a given industry i , an individual is considered as a senior consumer if:

$$\text{chronological age}_{\text{individual}} \geq \text{chronological age threshold (industry } i, t), \text{ where } i \in N$$

II.2.3. The Tendency of feeling Younger: Second criterion

The concept of youth age (Barak and Gould, 1985), also called the tendency of feeling younger (Guiot, 2005), is useful for empirically translating the third definition. Indeed, the variable of youth age has already been introduced as the discrepancy between a respondent's chronological age and their cognitive age (Barak and Schiffman, 1981; Stephens, 1991; Wilkes, 1992; Dune and Turley, 1997). The discrepancy is symbolised by Δ and is calculated this way:

$$\Delta = \text{chronological age} - \text{cognitive age}$$

This variable reflects the number of years a person perceives him/herself to be younger (if the result is ≥ 0), or older (if the result is ≤ 0) than his/her chronological age (Barak and Gould, 1985). Consequently, the empirical translation of the third property is:

Criterion

An individual is considered as a senior consumer if $\Delta \geq 0$

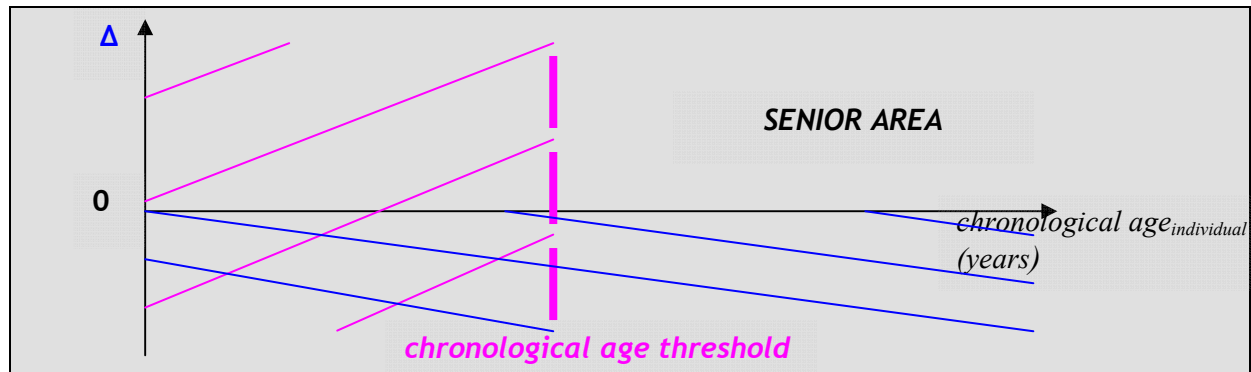
Consequently, the **indicator**, based on the set of these three criteria, is:

Considering an individual at one given date t ,

$$\text{If } \left\{ \begin{array}{l} 1. (\text{chronological age})_{\text{individual}} \geq (\text{chronological age threshold (industry } i, t)) \\ \text{AND} \\ 2. \Delta = (\text{chronological age})_{\text{individual}} - (\text{cognitive age})_{\text{individual}} \geq 0 \end{array} \right.$$

Hence this individual is a senior consumer for the industry i

Graphically, the senior consumer indicator could be defined as below:



Senior Consumer Indicator

Graph [2]

II.3. Application of the Indicator to one Industry: the Identification of the Senior Consumer for the Tourism Industry

The tourism industry is one of these industries that could consider the senior market as an opportunity of growth. Indeed, seniors have the free time required for the consumption of tourism (Muller and Strickland, 1995; Tamaro-Hans, 1999; Chevalier, 2003) and show a desire to travel: they give travel the highest priority for their retirement years (Supernaw, 1985), they take more holidays (Lavery, 1999) and spend a larger proportion on travel and leisure than any other age group (McGuire et al., 1988), and finally, they go longer distances and stay away longer than any other segment of the population (Shoemaker, 1989). Consequently, seniors are an opportune market for travel (Organisation Mondiale du Tourisme 2000). Unfortunately this senior traveller is still not clearly defined: either chronological age thresholds (Anderson and Langmeyer, 1982; Javalgi et al., 1992; Lavery, 1999; Cleaver Sellik, 2004; Shim et al., 2005) or retirement, considered as the limit that defines an increase in the tourism consumption potential (Tongren, 1980; Supernaw, 1985; Tamaro-Hans, 1999), are used to define him/her.

The application of the indicator to the tourism industry requires the identification of the chronological age threshold for this industry. This means identifying the threshold that activates an increase in an individual's tourism consumption. Considering the impact of free time (when retired) on tourism consumption (Shoemaker, 1989; Supernaw, 1985; Tamaro-Hans, 1999), the retirement age is the chronological age threshold. Consequently:

Considering an individual at one given date t ,

$$\text{If } \left\{ \begin{array}{l} 1. (\text{chronological age})_{\text{individual}} \geq (\text{retirement age } (t)) \\ \text{AND} \\ 2. \Delta = (\text{chronological age})_{\text{individual}} - (\text{cognitive age})_{\text{individual}} \geq 0 \end{array} \right.$$

Hence this individual is a senior consumer for the tourism industry

This definition provides a stable conceptual framework for research on the senior traveller. It also emphasizes the importance of the variable Δ , youth age, on the study of the seniors' tourism consumption behaviours.

CONCLUSION

As a conclusion, the senior consumer definition that was built could be considered as a first attempt to establish a stable conceptual framework for research on the senior consumer. Even if this definition does not solve the issue of comparing results between studies dealing with different industries, the conceptual framework built provides several advantages. First, it provides an opportunity for marketers to agree on a unique senior consumer definition. Second, it provides a relevant tool, the indicator, which empirically identifies the senior consumer for each industry. Third, the dependency on the variable of time, t , allows this conceptual framework to be used today but also in future years as well. Finally, it justifies the use of Δ in senior consumer research. Several issues could then be addressed: the use of Δ as a segmentation tool has already led to interesting findings (Cleaver and Muller 1998, Guiot 1999) and needs further investigations; the study of the influence of Δ on the information channels' choice could help reach the target more efficiently. This research is all the more needed in countries such as France, where the senior consumer has received very little attention.

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APPENDIX 1

Identification of the non varying characteristics of the senior consumer’s concept within the French literature review*

Authors date of publication	Title	characteristic 1 <i>belong to the 20's century demographic wave</i>	characteristic 2 <i>Reflect a high market potential</i>	characteristic 3 <i>Have reached a Chronological age higher than an old age</i>	characteristic 4 <i>Feel younger than their chronological age</i>	characteristic 5 <i>Their consumption has changed in terms of needs and priorities</i>	characteristic 6 <i>Do not want to be treated differently from the others</i>	characteristic 7 <i>Have a strong desire to consume</i>	characteristic 8 <i>Are loyal to brands</i>	characteristic 9 <i>Have free time</i>	characteristic 10 <i>Want to learn more and to recieve more informations</i>
<i>French academic articles</i>											
Tamaro- Hans A. 1999	Les incidences du passage activité / retraite sur le consommateur Décisions Marketing, N°18, pp 61-67	cited	cited	cited	cited	cited	cited	cited		cited	cited
Chevalier C. 1999	La perception des publicités par les seniors Décisions Marketing, N°18, pp 41-49	cited	cited	cited	cited	cited	cited				
Guiot D. 1999	Age subjectif et segmentation des seniors Décisions Marketing, N°18, pp 15-23	cited	cited	cited	cited						
Guiot D. 2001	Tendance d'âge subjectif: quelle validité prédictive? Recherche et Applications en Marketing, Vol 16, n°1 pp 25-41	cited	cited	cited	cited	cited					
Chevalier C. 2003	Un papy-boom sur Internet Décisions Marketing, N°29, pp 57-65	cited	cited	cited	cited			cited	cited	cited	cited
Guiot D. 2005	L'influence du vieillissement sur le comportement du consommateur senior: revue de la littérature, éléments d'analyse conceptuelle et défis méthodologiques pour le marketing des seniors Actes du XXIè Congrès AFM - Nancy	cited	cited	cited	cited					cited	
Guiot D. 2006	Un cadre d'analyse du processus de vieillissement et de son influence sur le comportement d'achat du consommateur âgé Recherche et Applications en Marketing, vol. 21, n°1, pp 57-79	cited	cited	cited	cited	cited					
<i>French publications and articles from marketing practitioners (1/2)</i>											
Guerin C. 1995	Papy-Boom, le marketing des seniors Ed. Les Presses du Management	cited	cited	cited	cited	cited	cited	cited	cited (concerning the food and nutrition products)		cited
Poquet G. 1996	Le pouvoir et le rôle économique des plus de 50 ans Etude CREDOC pour ILC-France	cited	cited	cited	cited	cited					
Treguer J. P. 1995	18 règles d'or pour séduire les seniors Tirez profit du raz-de- marée senior Ed. Dunod	cited	cited	cited	cited	cited		cited	cited		cited
Rocheftor R. 2000	Vive le Papy-Boom Ed. Odile Jacob	cited	cited	cited	cited	cited	cited				
Treguer J. P. 2002	Le Senior Marketing, vendre et communiquer aux générations de plus de 50 ans Ed. Dunod	cited	cited	cited	cited	cited	cited	cited			
Serrière F. 2003	Conquérir le Marché des Seniors Ed. Village Mondial	cited	cited	cited	cited	cited	cited				

French publications and articles from marketing practitioners (2/2)											
Authors date of publication	Title	characteristic 1 <i>belong to the 20's century demographic wave</i>	characteristic 2 <i>Reflect a high market potential</i>	characteristic 3 <i>Have reached a Chronological age higher than an old age</i>	characteristic 4 <i>Feel younger than their chronological age</i>	characteristic 5 <i>Their consumption has changed in terms of needs and priorities</i>	characteristic 6 <i>Do not want to be treated differently from the others</i>	characteristic 7 <i>Have a strong desire to consume</i>	characteristic 8 <i>Are loyal to brands</i>	characteristic 9 <i>Have free time</i>	characteristic 10 <i>Want to learn more and to recieve more informations</i>
Hebel P. Gaignier C. 2005	Les comportements alimentaires des seniors Etude CREDOC	cited	cited	cited	cited	cited (concerning the food and nutrition products)					
Cordemoy A. Sansaloni R. 2005	A tout senior tout honneur La Revue des Marques, N°49	cited	cited	cited	cited				cited		
Guingois S. Thouanel P. 2005	Seniors, une cible de 25 milliards d'euros LSA N° 1899	cited	cited	cited	cited	cited (concerning the food and nutrition products)					
Segond V. 2005	Les tabous d'une France qui vieillit La Tribune	cited	cited	cited	cited		cited				
Eschwege A. 2006	Seniors de demain: la troisième jeunesse Marketing Magazine, N°104, Mai 2006	cited	cited	cited	cited			cited			cited

* The articles and/or the publications that have been analysed are those dealing with the senior consumer. The ten characteristics, listed in the table above, are the ten most cited characteristics (it means the characteristics cited within the greatest number of publications).

APPENDIX 2

Criteria used within the academic English literature revue to distinguish senior consumer from non senior consumer

Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Muller T. Polle M. 2001 Australia	seniors in cyberspace Asia Pacific Advances in Consumer Research Vol 4, pp 193-198	Individuals aged 60 and over Quoted from the text : <i>"seniors, those aged 60 and over"</i> <i>Word from the abstract (seniors)</i>	Chronological age 60 years No justification	1. Increase in the number of seniors who are using internet.
Cleaver M. Muller T. 2001 Australia	Aging Baby Boomers and the desire to travel: how early-boomers differ from late-boomers Asia Pacific Advances in Consumer Research Vol 4, pp 199-204	Individuals aged 60 and over Quoted from the text : <i>"the oldest ones will turn 60 in 2005...over the next quarter century, the number of people aged 60+ in Australia is projected by 1,310,800. Thus, Australia is set up to be populated by the Senior boom"</i> <i>Word from the abstract (senior)</i>	Chronological age 60 years No justification	1. increase of the Baby Boomers' population (demographic potential) 2. increase of the Baby Boomers' economic power (economic potential) 3. the Baby Boomers will turn 60 in 2005
Geuens M. Weijters B. 2002 Belgium	Segmenting the senior market: professional and social activity level Asia Pacific Advances in Consumer Research, Vol 5, pp 140-147	Individuals aged 45 and over Quoted from the text : <i>"A segmentation of the senior market is Presented [...] the resulting 4 groups..."</i> <i>"4 segments, each constituting one fourth of the 45+Market"</i> <i>"the age boundary of 45 is relatively young"</i> <i>Word from the abstract (senior)</i>	Chronological age 45 years No justification	1. increase of the seniors' population (demographic potential)
Claxton J. D., Gorn G. J. 1985 Canada	Lifestyles of the elderly: the past, the present and the future Historical Perspective in Consumer Research : National and International Perspectives, pp 288-292	Individuals aged 65 and over Quoted from the text : <i>"Canada's elderly, people over 65"</i> <i>mot de l'abstract (elderly)</i>	Chronological age 65 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential) 3. small number of researches led on these consumers

Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Heslop L. A. 1987 Canada	Cohort analysis of the expenditure patterns of the elderly Advances in Consumer Research Vol 14, pp 553-557	Individuals aged 65 and over <i>Quoted from the text :</i> "those under 65 (non elderly) to those 65-72 (young-old) to those 73 and over (old-old)" <i>Word from the abstract (elderly)</i>	Chronological age 65 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential)
Bastin E., Guiot D., Perrien J., Roy J. 1998 Canada	Exploring the persuasive effects of a commercial for a pharmaceutical product: the elderly vs. young adults Advances in Consumer Research, Vol 25, pp 513-517	Individuals aged 55 and over <i>Quoted from the text :</i> "the elderly (eg people over 55 years old)" <i>Word from the abstract (seniors)</i>	Chronological age 55 years No justification	1. increase of the seniors' population (demographic potential)
Goulding C. 2002 United Kingdom	An exploratory study of age related vicarious nostalgia and aesthetic consumption Advances in Consumer Research Vol 29, pp 542-546	Individuals aged 60 and over Not quoted from the text: the author uses "senior citizen" as a synonymous of "elderly". He also names senior citizen the people who are after the "fifties" <i>Word from the abstract (elderly)</i>	Chronological age 60 years	1. Interesting target for the study of the nostalgia concept
Bernhardt K. L. Kinnear T. C. 1976 USA	Profiling the senior citizen market Advances in Consumer Research Vol 3, p 449-452	Individuals aged 65 and over <i>Quoted from the text :</i> "senior citizen market...individuals aged 65 and over" <i>Word from the abstract (senior)</i>	Chronological age 65 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential)
Martin C. R., Jr 1976 USA	A transgenerational comparison - The elderly fashion consumer Advances in Consumer Research Vol 3, pp 453-456	Individuals aged 60 and over <i>Quoted from the text :</i> "Elderly (over 60 years)" <i>Word from the abstract (elderly)</i>	Chronological age 60 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential)

Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Martin C. R. Jr, Towle J. G. 1976 USA	The elderly consumer: one segment or many? Advances in Consumer Research, Vol 3, pp 463-468	Individuals aged 65 and over Quoted from the text : <i>"the elderly, over 65 consumers"</i> <i>Word from the abstract (elderly)</i>	Chronological age 65 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential) 3. small number of researches concerning the ways of segmenting this target
Deshpande R., Srivastava R. K., Zaltman G. 1978 USA	Perceptions of unfair marketing practices: consumerism implications Advances in Consumer Research, Vol 5, pp 247-253	Individuals aged 65 and over Quoted from the text : <i>"the elderly segment of the consumer market which in most studies is operationally defined as 65 and over"</i> <i>Word from the abstract (elderly)</i>	Chronological age 65 years Justification : Empirical definition that has been used in previous studies	1. individuals who are targeting with non suitable and non satisfying Marketing strategies
Deshpande R, Krishnan S. 1981 USA	A consumer based approach for establishing priorities in consumer information programs: implications for public policy Advances in Consumer Research Vol 8, pp 338-343	Individuals aged 65 and over Quoted from the text : <i>"the elderly (chronologically defined as over 64 years in age)"</i> <i>Word from the abstract (elderly)</i>	Chronological age 65 years No justification	1. most appropriate group of study for the empirical study
Cosmas S. C. Lee Meadow H. Plotkin A. 1981 USA	The elderly consumer: past, present, and future Advances in Consumer Research, Vol 8, pp 742-747	Individuals aged 65 and over Quoted from the text : <i>"senior citizen market defined as those 65+"</i> <i>Word from the abstract (elderly)</i>	Chronological age 65 years No justification	1. critical importance of this segment because of: *increase of the seniors' population (demographic potential) *increase of the seniors' economic power (economic potential) 2. small number of researches led on these consumers since the last 20 years
Visvabharathy Ganesan 1982 USA	Product specificity in public policy toward the elderly Advances in Consumer Research, Vol 9, pp 23-26	Individuals aged 65 and over Quoted from the text : <i>"elderly persons (defined here as those in the age group of 65-and over)"</i>	Chronological age 65 years justifications: 1. from a biological point of view, an individual aged 65 and over is somehow "old". 2. the majority of the American workers get retired at 65 years old. At this time, important events happen : a decrease in revenue, an increase in	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential)

			free leisure time and maybe a social disengagement Consequently : 65 years old is the reasonable "cut-off point"	
		<i>Word from the abstract (elderly)</i>		
Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Barak B. 1982 USA	Elderly solitary survivors and social policy: the case for widows Advances in Consumer Research, Vol 9, pp 27-30	Individuals aged 65 and over <i>Quoted from the text :</i> <i>More precisely : "elderly widows" are</i> <i>The widows aged 65 and over</i>	Chronological age 65 years justifications: at the age of 65 and after: 1.widows are in a greater number than widowers; 2. 2/3 of these widows are living alone (criterion chosen by the author for the « solitary survivors » concept); 3. in 1965, the Medicare program is dedicated to people aged 65 years and over, and the article deals with the such programs.	1. increase in the number of governmental programs dedicated to the oldest 2. overall significant progress in the economic Situation of the elderly population 3. some people, particularly widows, still have strong financial difficulties
		<i>Word from the abstract (elderly)</i>		
Deshpande R., Krishnan S. 1982 USA	Correlates of deficient information environments: the case of the elderly Advances in Consumer Research, Vol 9, pp 515-519	Individuals aged 65 and over <i>Quoted from the text :</i> <i>"this market segment [...] the over</i> <i>64 age group is growing more rapidly..."</i>	Chronological age 65 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential) 3. small number of empirical researches on these consumers
		<i>Word from the abstract (elderly)</i>		
Moschis G. P. Smith R. B. 1984 USA	Consumer socialization of the elderly: an exploratory study Advances in Consumer Research Vol 11, pp 548-552	Individuals aged 60 and over Not quoted from the text: The sample: 286 « senior citizen », we infer that the author uses the American definition of « senior citizen ». In addition, the author refers to articles in which the criterion is the limit of 60 years.	Chronological age 60 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power (economic potential) 3. increase in the interest of researchers in gerontology, sociology and consumer behaviour for this part of the population
		<i>Word from the abstract (elderly)</i>		
Schewe C. D. 1984 USA	Buying and consuming behavior of the elderly findings from behavioral research Advances in Consumer Research	Individuals aged 65 and over <i>Quoted from the text :</i> <i>"the elderly [...] those consumers over the age of 65"</i>	Chronological age 65 years No justification	1. increase of the seniors' population (demographic potential) 2. increase of the seniors' economic power

	Vol 11, pp 558-562	Word from the abstract (elderly)		(economic potential)
Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Feigenbaum A. M., Fox M. C., Roscoe A. M. 1984 USA	A longitudinal analysis of consumer behavior in the elderly population Advances in Consumer Research Vol 11, pp 563-568	Individuals aged 55 and over Quoted from the text: "there are 3 sub- groups of elderly : [55-64] age is referred to as mature adult, [65-64] as young elderly, and 75 - plus as old elderly" Then: " the elderly (age 55+) subjects" Word from the abstract (elderly)	Chronological age 55 years justification Categorization from the research on social gerontology (Sherman et Shiffman 1983): three sub groups are existing within the "elderly" group.	1. increase in the American population aged 55 and over between 1970 and 1980 2. interest for this part of the population as a new area of researches 3. increase of the seniors' economic power (economic potential)
Ahtola Olli T., Hutton R. B., McNeill D. L. 1986 USA	Marketing to vulnerable groups: testing the effects of peers and incentives on elderly response to home energy audits Advances in Consumer Research, Vol 13, pp 481-485	Individuals aged 60 and over Quoted from the text : In the sample's description Word from the abstract (elderly)	Chronological age 60 years No justification	1. lack of information concerning efforts to reduce the energetic consumption of this people 2. historically, this part of the population has some difficulties to understand the changes in the energy production.
Christopherson V. A. 1986 USA	Substance abuse in special populations: alcohol usage and the senior citizen Advances in Consumer Research Vol 13, pp 663	Individuals aged 65 and over Not quoted from the text: The Author uses a sample of people aged 55 and over Word from the abstract (elderly)	Chronological age 65 years justification lifestyles before 65 years and their relationships with the drinks consumption's habits	
Lee Meadow H., Sirgy J. M., Rahtz Don R. 1988 USA	Elderly life satisfaction and television viewership: an exploring study Advances in Consumer Research, Vol 15, pp 141-145	Individuals aged 60 and over not Quoted from the text: The author uses "senior citizen" in the text and Describing his methodology : "people 60 and over" Word from the abstract (elderly)	Chronological age 60 years No justification	1. individuals who consume a great volume of hours of mass media
Barak B, Gould S. J., Stern B. B. 1988 USA	Ideal age concepts: an exploration Advances in Consumer Research Vol 15, pp 146-152	Individuals aged from 55 to 69 years Quoted from the text : "Matures (55-69)" Word from the abstract (Matures)	Chronological age bracket that begins at 55 years and that lasts 14 years justification: it is a cohort	1. individuals who are part of the target to study the concept of ideal age within an adult population

Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Loomis L. Sorce P. Tyler P. R. 1989 USA	Intergenerational influence on consumer decision making Advances in Consumer Research Vol 16, pp 271-275	Individuals aged 60 and over <i>Not quoted from the text</i> Sample's description : choice for people whose parents are 60 and over <i>Word from the abstract (elderly)</i>	Chronological age 60 years <i>No justification</i>	1. small number of studies on the Influence of the generation on the consumer behavior
Belk Smith R., Moschis G. P. 1989 USA	Proposal and development of a dialectical model: examining the elderly consumer Advances in Consumer Research Vol 16, pp 285-292	Individuals experiencing the biological, psychological and social ageing <i>Not quoted from the text</i> The authors raises the issue about the senior's definition <i>Word from the abstract (elderly)</i>	The beginning of the biological, psychological and social ageing	1. increase of the seniors' population (demographic potential) 2. increase of the marketers' interest for this target
Havlena W. J. Holak S. L. 1991 USA	"The good old days": observations on nostalgia and its role in consumer behavior Advances in Consumer Research Vol 18, p 323-329	Individuals aged 50 and over <i>Not quoted from the text</i> "2 large groups consumers: the baby boomers (now in their late 30s and 40s) and the senior citizens." <i>Word from the abstract (senior)</i>	Chronological age 50 years <i>No justification</i>	1. The majority of products or advertising including Nostalgia are dedicated to the target: baby boomers and seniors.
Kucukarslan S., Pathak Dev S., Segal R., Sirdeshmukh D. 1993 USA	The vulnerable consumer in the high blood pressure drug market: bothered but satisfied? Advances in Consumer Research Vol 20, pp 245-252	Individuals aged 55 and over <i>Not quoted from the text</i> <i>Word from the abstract (elderly)</i>	Chronological age 55 years <i>justification:</i> This choice depends on the area of study : the majority of people who suffer from blood pressure problems are 55 and over.	1. dependency on the area of study: the majority of people who suffer from blood pressure problems are 55 and over. 2. individuals 55 and over use medical prescriptions more frequently than the rest of the population 3. increase of the population of people aged 55 and over (demographic potential)
Chiu Fui J. M., Hui Wang, Sherman D. H. 1994	Are consumption patterns of elderly households consistent with a life-cycle model? Asia Pacific Advances in Consumer Research Vol 1, pp 237-245	Individuals aged 65 and over <i>Quoted from the text</i>	Chronological age 65 years <i>no justification</i>	1. increase of the seniors' population (demographic potential)

USA				
		<i>Word from the abstract (elderly)</i>		
Authors date of publication/ country	Title	Definition of senior used	Criterion senior/non senior justifications for the choice of this criterion	Reasons for the research on seniors
Articles published in the electronic data base of Advances in Consumer Research with the word senior(s), mature(s) or elderly within the abstract				
Mathur Anil Moschis G. P. 1995 USA	Older consumers' vulnerability to bait-and-switch Advances in Consumer Research, Vol 22, pp 674-679	Individuals aged 55 and over <i>Not quoted from the text</i> <i>Word from the abstract (elderly)</i>	Chronological age 55 years no justification Criterion used in the empirical part	1. increase of the seniors' population (demographic potential) 2. increase of the interest of researchers for this target 3. Unscrupulous practitioners are also interested by part of the population
Rust R.T., Wan-Yu Yeung K. 1995 USA	Tracking the age wave: parsimonious estimation in cohort estimation in cohort analysis Advances in Consumer Research, Vol 22, pp 680-685	<i>Not quoted from the text</i> <i>Word from the abstract (elderly)</i>		1. increase of the seniors' population (demographic potential) 2. changes in the ages distribution within the American population
McMellon C. A., Sherman E., Schiffman L. G. 1997 USA	Consuming cyberseniors: some personal and situational characteristics that influence their on-line behavior Advances in Consumer Research, Vol 24, pp 517-521	Individuals aged 50 and over <i>Not quoted from the text</i> The author is using data from the AARP members. These members are 50 and over. In addition, the term "elderly internet user" is used as a synonymous of cybersenior. <i>Word from the abstract (elderly)</i>	Chronological age 50 years No justification	1. significant increase in the use of internet by this target 2. increase of the information systems' supply (from Intel, Apple and Microsoft) dedicated to this segment