



LIVEWIRE THE NEWSLETTER
Resources for Reaching 40+ Consumers

ISSUE 17 ■ WINTER 2006

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JWT Mature Market Group



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letter from the editor



2007 is just around the corner and planning for the New Year is in full swing. How prominently does the consumer aged 40+ figure into your strategy?

Let us help! And then put away every preconceived notion you may have about consumer behavior after the age of 40. This issue of *LiveWire* dispels them. The insights into the lives of people after the age of 40 illustrate our philosophy that values, not age are the real drivers of behavior. From the workplace to romance to technology, it is apparent that Boomers, in particular, are driving trends – not following them.

And then there are the women. Women 40+ drive sales in nearly every product category, and yet we struggle to find images of ourselves in the media, places to shop that understand our economic power, or services that fit our needs. We are not a segment. We are shoppers, wives, caregivers, mothers, daughters, employees, girlfriends, adult children . . . and the lifestage drum

beats on. *BOOM: Marketing to the Ultimate Power Consumer – The Baby-Boomer Woman*, by Mary Brown and Carol Orsborn PhD, captures the work of forward-thinking companies who are learning and capitalizing on this consumer.

Our focus in 2007 is to expand the traditional view of media for marketing leaders. We're seeing interesting twists on the traditional categories; developing knowledge into how consumers 40+ are using technology and new media; and building

key partnerships in areas like experiential marketing. The annual Beyond the Numbers Boomer Summit, Boomers 2.0 – Marketing to the 40+ Consumer Today, is dedicated to exploring these issues.

Thank you for meeting us here each quarter. We value your comments, suggestions and ideas for articles.

Happy New Year!

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on your bookshelf

LiveWire Book Feature

By Elizabeth Hines

BOOM: Marketing To The Ultimate Power Consumer – The Baby Boomer Woman

By Mary Brown and Carol Orsborn, Ph.D.

Women in the U.S. today make the majority of purchasing decisions, spending trillions of dollars each year on everything from food and clothing to appliances, cars, vacations, and real estate. One particular segment of this demographic has more spending power than any other: Baby Boomer women. Long-ignored by marketers in favor of their younger counterparts, Baby Boomer women have emerged as *the* power consumer, and they are more financially empowered than any previous generation of women.

In *BOOM: Marketing To The Ultimate Power Consumer – The Baby-Boomer Woman*, co-authors Mary Brown and Carol Orsborn of Imago Creative reveal what makes Boomer women buy, and how to successfully appeal to such a challenging yet ultimately rewarding demographic. Not only do they share the results of proprietary research from their own firm but they have also compiled dozens of case histories from market experts at Intel, Ford, Liz Claiborne, L.L. Bean, Seabourn Cruises, Wellpoint, and Mary Kay, among many others.

The introductory chapter, “She’s the Sweet Spot,” explains in detail how the Baby Boomer woman gained her status as the powerhouse consumer. You will discover how and why Baby Boomer women are becoming more experimental and adventurous as they age, as well as the critical “Seven Things You May Not Know About Boomer Women (But Should).” In the next several chapters, Brown and Orsborn “unravel the myth of the stereotypical Boomer woman,” and make a compelling case for the uniqueness of each individual, which is largely due to the originality of the Baby Boomer generation overall. In the chapter, “She’s Complex,” the authors discuss the importance of appealing to those very values and experiences that make the Boomer generation so distinct. They also reveal the major differences when marketing to Boomer men and women, as well as how important it is to remain sensitive to cultural and racial differences.

Baby Boomer women tend to define themselves in terms of their life stage, not their chronological age. In “She’s Her Stage, Not Her Age,” the authors explain the genius of “life stage marketing,” the practice of appealing to women on the basis of their life circumstances. They also summarize the findings from their “empty nest” research project. The

chapter, “She’s Motivated,” digs deeper into the “life stage portraits” described by the authors earlier in the book to determine what motivates women’s purchasing decisions on an archetypal level. You will also learn about the Imago Diagnostic (“ID”), a critical assessment tool that helps marketers develop a motivational profile of their target consumer.



“Everyone will benefit from recognizing the potential of Boomer women in this ‘new marketing universe,’ where the 18-34-year-olds are no longer the most coveted demographic.”

“She’s in the Driver’s Seat” takes you through the different purchasing processes of male and female consumers. Brown and Orsborn also outline eight main deliverables necessary to win the Boomer woman’s consumer loyalty. The chapter, “She’s Changing Channels,” describes the enormous potential for marketers to support and engage women’s various networks, especially woman-to-woman networks. Harnessing the power of female relationships will help marketers establish a more personal relationship with their customers, which is critical during the current consumer-driven “influencer revolution,” described in great detail in this chapter. The authors also include a how-to guide for developing a strong Web presence that will effectively connect with Baby Boomer women.

The final chapter, “She’s Waiting,” gives a specific breakdown of who exactly needs to take advantage of this booming market. Brown and Orsborn issue specific “calls to action” to five audiences desperately in need of a wake-up call – marketing directors, corporations, Boomer women executives, Boomer women themselves, and market researchers. Everyone, they argue, will benefit from recognizing the potential of Boomer women in this “new marketing universe,” where the 18- to 34-year-olds are no longer the most coveted demographic.

Baby Boomer women are a segment no smart marketer can afford to ignore, and the days of the “invisible” 40+ woman are over. With insider information and cutting-edge strategies, *BOOM* will help your company tap into this lucrative market.

“On your bookshelf” is a regular LiveWire column featuring books that provide additional insight into communicating effectively with consumers 40+. To order the books featured here, visit www.paramountbooks.com or call Paramount Market Publishing, Inc. toll-free at 888-787-8100.

BOOMERS 2.0 – TECHNOLOGY AND NEW MEDIA FOR THE 40+ MARKET

By Mary Brown



Genevieve Bell, ethnographer and anthropology guru at Intel, has one of the most unconventional, not to mention cool, jobs I know of in the tech industry: she travels the world observing how people use technology in everyday life. She then helps Intel translate these insights into meaningful design and technology innovations.

Passionate about looking beyond the assumed consumers of technology (young, early adopters), Bell described an individual she observed recently while in France. This person had adeptly created a warren of tech equipment in a cozy abode. Uploading, reloading, and troubleshooting multiple programs and utilities didn't faze this individual in the least. This person just happened to be a woman in her 70s. (She had also sewn quilted covers for all her equipment!) Granted, this French granny is a bit of an anomaly today, but get ready for a lot more where she came from when Boomers hit their 70s and beyond.

Companies and marketers stereotypically assume digital media and technology are predominantly the realm of the young. Yes, today's kids and teens have never known anything but a digital world – it's practically part of their DNA. They have few barriers to incorporating technology or assimilating new media into all aspects of their lives. I asked my teenage daughter, "What's the difference between how you and your friends use the computer and how I use it?" "Simple," she quipped, "for us it's fun, for you it's work."

Boomers experienced the personal computer explosion and the birth of the World Wide Web during the 1980s, when they were squarely planted in their 20s and 30s. For most of us, our initial experience with digital technology and communications was synonymous with the workplace,

although some of us did our share of gaming on early versions of Atari's Pong. Fast forward to 2006, with the oldest Boomers turning 60 and entering the heretofore "mature" space. They may not have been born into a digitally transformed world, but they definitely are entering their midlife and beyond having lived through the digital revolution.

Yet, despite their size, purchasing power, and experience with all things digital, Boomers remain one of the most underserved audiences on the Net and of technology in general when it comes to customized destinations, products, and services.

Baby Boomers currently account for one-third of the 195.3 million Web users in the U.S., making them the Web's largest constituency¹. Seventy-five percent of Leading-Edge Boomers and 78 percent of Trailing Boomers are online².

Boomers spend more money on online shopping than the average Web user³. Kristin Kelly, of the online dating site Match.com, says Boomers are their fastest-growing segment, having increased by at least 350 percent since 2000, and now comprise 22 percent of total users.

Huge opportunity lies in understanding how to shape digital technology and media to make life better, richer, and more convenient for the 40+ crowd in all areas: health, travel, working in semi-retirement, entertainment, home and living environments, finances and investments, care giving, community, and relationships.

Take, for example, the case study Rose Rodd, Director of Corporate Marketing at Palm, Inc., shared with us for our book, *BOOM*⁴. Palm's research revealed that the demographic segment with the greatest emotional need for Palm's products had previously barely been considered for PDA (personal data assistant) ownership: busy women trying to balance numerous aspects of their lives and often on a budget. The Palm Zire was created to offer these women what they truly desired: a simpler life. Palm built

their strategy around selling the "real-world benefits" of the Zire organizer, not the "technology." By 2005, Palm's female customer base was up four- to fivefold over the rate in 2002. And the heaviest users of the Zire handheld were older than expected: 35 to 55 years of age – predominantly women of the Baby Boomer generation.

With the growing tendency of delayed retirement, Boomers will continue to be an active part of the workforce. Yet at the same time, as people reach their 40s, 50s, and beyond, physical impairments due to the process of aging are inevitable. There will be a hot market catering to this increasing need for more "accessible" technology that considers deteriorating vision, loss of manual acuity, and hearing impairment (perhaps from one too many rock concerts). The trick will be to avoid any positioning that smacks of geriatric overtones, which will be an instant turn-off to Boomers.

Online social networking, put on the map by the likes of MySpace.com and YouTube.com, is evolving for the "older" crowd. Jeff Taylor, founder of Monster.com, launched Eons.com this year as the "MySpace" experiment for those over the age of 50. With the tongue-in-cheek motto, "Let's Live to Be 100 (or die trying)," Eons may be a pioneer in letting go of the milquetoast environments of "mature" communications of yore.

To jump-start the dialogue on digital communication in the lives of those 40+, the JWT Mature Market Group presents its 6th Annual Beyond the Numbers conference "Boomers 2.0 – Reaching 40+ Consumers in the New World." Join the JWT MMG team and a roster of visionaries as we dive into today's hottest emerging topics. The conference will be held at the Wynn Las Vegas, March 26-27, 2007. For more information, contact PME Enterprises, (860) 724-2649 x11 or email liz.pme-events@snet.net.

¹ JupiterResearch

² Pew Internet & American Life Project survey, December 2005

³ JupiterResearch

⁴ *BOOM: Marketing to the Ultimate Power Consumer – The Baby Boomer Woman*, by Mary Brown and Carol Orsborn PhD

"Huge opportunity lies in understanding how to shape digital technology and media to make life better, richer, and more convenient for the 40+ crowd in all areas."



Mary Brown is a Partner of the JWT Mature Market Group and spearheads the agency's premier Boomer market division. She has more than 20 years of experience as a brand champion, most recently as President and Founder of Imago Creative, the only marketing firm in the U.S. specializing exclusively in marketing to Boomer women. Imago Creative has partnered with clients ranging from travel and fashion to healthcare and finance, creating cohesive brands with market presence and results-driven strategies. Mary is also the co-author (with Carol Orsborn, PhD) of the definitive book on marketing to this demographic: *BOOM: Marketing to the Ultimate Power Consumer – The Baby Boomer Woman* (published by Amacom, and available at Amazon.com)

THE WAY THEY SEE IT – VISION CHANGES AND AGING

By Mark H. Beers, MD, President, American Federation for Aging Research



The denial starts for most people in their early forties: their arms just don't seem long enough. They push the book farther and farther from their eyes and know they need reading glasses. But people in their 40s don't like to think that this common change in vision, called presbyopia, is a sign of aging.

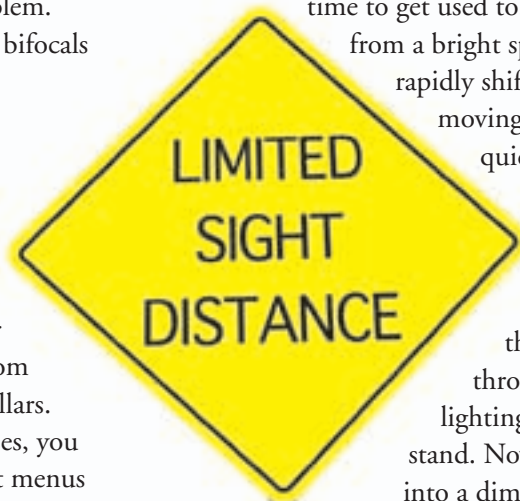
And there are many more vision changes yet to come, although most of the others are still a few decades off. If you conduct business of almost any kind, knowing about the visual changes of aging may help you and your older customers see eye to eye.

To focus on objects nearer than about two feet, the eye relies on the flexibility of the lens. When trying to see things that are close, muscles in the eye allow the lens to become more curved, allowing the lens to focus on close objects. But as we age, the flexibility of the lens and its ability to change its curvature decrease. The eye can no longer focus on close objects, so it becomes difficult to see things such as small print. The eye can still focus at farther distances, so that the normal tendency is to push reading material farther away. But then, the print becomes too small to read easily (or eventually one's arms are not long enough to hold material far enough away). Reading glasses correct the problem. People who already wear glasses generally move to bifocals or variable focus lenses.

The world of business has taken advantage of the very common need for reading glasses. You can buy inexpensive, and often perfectly adequate, reading glasses in the supermarket and pharmacy. Or you can get designer frames or tiny folding glasses to stow away in your pocket or purse. At least one manufacturer will fit your custom lenses into platinum frames for a few thousand dollars. Yet whether you use expensive or inexpensive glasses, you will probably complain that the print of restaurant menus is too small and candlelight isn't conducive to reading once you've gotten past a certain age.

The problems get worse over time. By the time most people have gotten to 60 or 70, their ability to see in dim light becomes even more impaired. They trip over edges of rugs and low furniture that they cannot see, and the obfuscation of shadows looms everywhere. Indoor lighting created for ambience is no longer adequate for seeing. Architects and lighting engineers create beautiful spaces, but those spaces do not always accommodate the needs of our aging population. Dr. Janet Sunness, an ophthalmologist specializing in macular degeneration and the director of the Hoover Services for Low Vision and Blindness at the Greater Baltimore Medical Center, notes that "there are several considerations in terms of lighting for people over 60. They need a lot of light to see, and their vision deteriorates when in a dim environment. However, many older people are also sensitive to glare, so that bright sunlight may bother them and wash out what they are trying to see. The best conditions are good direct lighting for reading and other tasks, and good lighting without glare for general comfort. Some people benefit from mildly tinted glasses, including conventional sunglasses, but some do best with yellow or light amber tints, which reduce the glare without reducing light too much."

Worse still is that changing light levels require a long time to get used to. When a young person moves from a bright space to a dark space, the eye rapidly shifts modes and adjusts. On moving into bright light, the eye quickly adjusts again. The older eye is slow, often very slow, in making those transitions. Imagine walking into the brightly lit atrium of a movie theater. Sunlight pours in through the windows and strong lighting leads to the refreshment stand. Now pass through a doorway into a dimly lit theater. Often the first thing an older person encounters there is a ramp or stairs. Unable to see in the



dark, older people stumble, grab the walls, or call out for help from their companions, who are equally disoriented. A gradual change in lighting would have allowed the older eye to grow accustomed and adapt. Upon leaving – after nearly two hours in a dimly lit space, the same person moves rapidly into the bright atrium and is blinded once again, this time by glare.

This same pair of problems occurs even more dangerously as older people drive from full daylight into a dark tunnel. For more than a few seconds, they may see nothing at all, hoping that a sudden turn is not required. As they leave the tunnel, they are blinded again. Newer tunnels use graduated lighting at both ends to help prevent accidents, but thousands of older tunnels remain a hazard for the elderly. Why haven't the highway engineers and the car companies been addressing these issues?

An older person doesn't have to leave the house to encounter vision problems produced by a poorly informed society. As the eye ages, colors in the blue end of the spectrum are experienced with less contrast. Yet, blue is the favorite color of many graphic designers, who use it in place of black to emphasize print and as background to soften the harsh look of white paper. But the older eye sees blue more like gray: the common practice of printing dark blue ink over a light blue background appears as dark gray print over a light gray background and cannot be easily read. What was meant to create highlights and emphasis, appears muddy and dull. Red, on the other hand – brightly seen by the older eye – can be used in print and design to catch the

attention of older people. High contrast in printing with black print is best for most older people.

All of these changes are normal: none requires disease to explain the changes that occur. Yet diseases of vision are common and leave elderly people with far worse visual disturbances. Among the most common are the changes in the eye caused by age-related macular degeneration. Dr. Sunness, who is also a 1991 recipient of an American Federation for Aging Research Grant, notes that "one in ten people over the age of 75 has some significant visual loss from macular degeneration. The vision loss is often not obvious to others because it affects only the central vision—the ability to read and recognize faces, rather than the peripheral vision. Most people

with macular degeneration look straight at you, even though they are not actually seeing you." Other common problems include glaucoma and diabetes. All of these can lead to moderate and severe losses of vision.

The world of business interacts with older adults through myriad visual forms. Almost everyone advertises to the elderly, but almost no one considers what the elderly can see clearly in those advertisements. Every business involved in reaching the elderly, from architecture and engineering to printing, needs to understand what changes in vision with age, if the goal is to get the elderly to see it your way.

For more information about healthy aging, please visit the American Federation for Aging Research at www.afar.org and its educational Web site Infoaging (www.infoaging.org).



Print becomes too small to read easily (or eventually one's arms are not long enough to hold material far enough away).

The **American Federation for Aging Research (AFAR)** is a private, nonprofit organization whose mission is to support biomedical research on aging. It is devoted to creating the knowledge that all of us need to live healthy, productive, and independent lives. Since 1981, AFAR has awarded nearly \$93 million to more than 2,200 talented scientists as part of its broad-based series of grant programs. Its work has led to significant advances in our understanding of the aging process, age-related diseases, and healthy aging practices. AFAR communicates news of these innovations through its organizational Web site www.afar.org and educational Web sites Infoaging (www.infoaging.org) and Health Compass (www.healthcompass.org).

ONE MORE MYTH EXAMINED—ROMANCE AND NEW RELATIONSHIPS IN LATER YEARS

By Connie Goldman



Most of those who contribute a Guest Thinker column in the *LiveWire* newsletter are involved in the world of marketing, advertising, branding, and exploring new and innovative ways to approach, involve, and sell to a desired population.

I can't tell you very much about those particular skills, but I can explore with you some insights into people in midlife and the years beyond that might be useful in those endeavors — and possibly challenge some preconceptions and assumptions that have influenced the attitudes and ideas of those who work in the world of providing products and services.

Author and aikido black-belt holder George Leonard observed, “I challenge you to watch television commercials for a week. You'll see beautiful, incredibly slim young people jumping up and down and throwing frosty cans of diet cola or beer to each other. What does this say to an older person in America? Purely and simply, you're out of the loop. Americans have an appetite for staying young—no, more than an appetite—an insatiable hunger to remain unwrinkled, thin, and youthful.”

In a world where being or seeming young is desirable, negative stereotypes of aging persist. To be assured that we're not regarded as out of the loop, over the hill, or labeled as “old folks” or “seniors,” we are told in many different ways to be who we used to be, not who we are now. Even those “baby-boomers,” some already in their 60s, are rubbing shoulders with retirement and looking at a reflection in the bathroom mirror that has graying hair, drooping eyelids, and more than one chin. And then there are the birthday cards with greetings of “Happy birthday – and remember, when the going gets tough, it's time for prunes and bran flakes.” Or “At your age

my wish for your birthday is that I can find you someone to help you read and comprehend this card.” Some actually sent me one that sums up the general, often unspoken, attitude toward aging in America: “Aging is what makes furniture worth more and people worth less! Happy Birthday.”

I recently asked some people between the ages of 20 and 45 what they thought about 70-year-old people hugging, touching, having sexual relations, sometimes getting married, often just living together, or designing their own pattern of sharing their lives. Some laughed, some just smiled. Others asked, “Why would they want to do that?” They seemed to understand why a divorced or widowed person in his or her 40s or maybe 50s would re-mate, “their kids need

two parents,” “over half of their lives are ahead of them,” “it's natural, we're sexual beings and need a partner,” Aren't people over 65 beyond all that?”

There are the endless jokes about loss of sexuality. A colleague of mine recently commented “That topic is as old as ancient Roman comedy, which routinely made fun of older people who had any interest in love or sex.

Similar gag lines are familiar in sitcoms today, and jokes about impotence are abundant. It's a subject that in everyday conversation raises an eyebrow or elicits a smirk.

Love, intimacy, sex, and building meaningful relationships are not the exclusive domain of the young. Older couples who have found new life-partners in their later years have generously told me their stories. It has become quite common to hear of people in their 60s, 70s, 80s and beyond living together, sometimes marrying, often preferring a “commitment ceremony” or designing their own arrangement for sharing their lives. There's an independence of spirit that comes with aging that surprises younger people. A woman in her 70s confirmed this for many when she told me,

“Sexuality is alive and thriving in folks with big bellies and gray hair.”

“We make our own plans on how we live together. Why at my age would I give a hoot about what people think?” And sex? Alive and well, according to the 22 couples I interviewed for my recently published book, *Late Life Love – Romance and New Relationships in Later Years*.

Older people embrace, kiss, and make love. Sexuality is alive and thriving in folks with big bellies and gray hair. Touching, caressing and enjoying each other's bodies offer intimacy and pleasure. For some, the physical relationship isn't what it was in their younger days, yet many have told me that both their lovemaking and emotional lives get richer and deeper in their late-life relationships. Our human needs for closeness, touch, and intimacy remain with us until our last breath. People of all ages embrace, kiss, and make love. Here are some brief quotes extracted from the interviews in my book.

“I find there's a frivolity about sex at our stage of life. It unfolds the way it ought to. There's no pretense. What you see is what you get. There's nothing to hide by the time you get to your 70s”

“It was apparent when we first met that we had a physical attraction for one another and that has never left us. We can't keep our hands off each other even when we're watching television. You can be mature and still be romantic, you know!”

“The common joke is that children of any age don't want to think of their parents knowing about sex or doing anything sexual. Well, we really enjoy sex and find sexual expression in a lot of ways.”

“I don't have any inhibitions and I enjoy sex more now than when I was younger. I do like to have sex in the dark because if I catch sight of my arm with all the skin hanging down, it's distracting. When I see it, I think, “Who is this oldlady?” Anyway, we

continue to have a very romantic and sexual relationship and I love that.”

“We can satisfy each other whether we're fully equipped to have traditional sex or not, even at age 80 we continue to need physical intimacy and tenderness.”

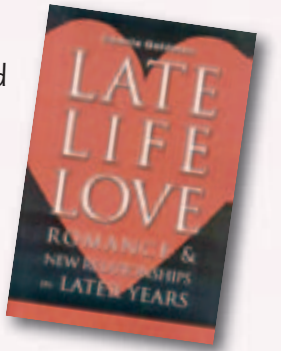
“We may not have sex the same way as when we were younger, but we have good sex, satisfying and enjoyable, with tender intimacy, and we enjoy each other's body a great deal. We sleep nude and a night rarely goes by without touching and cuddling.”

“We have mutual oral sex, which gives us both a good deal of pleasure.”

“He's world's best lover. I've never had a physical relationship with a man that was truly satisfying. With this man, I find ecstasy. Now that's pretty great, isn't it?”

Each couple, with eyes wide open, with maturity and wisdom, has made adjustments and compromises in dealing with finances, adult children, living situations, deteriorating health, and growing dependence. These are but a few of the challenges that come along with the joys and pleasures of re-mating in the later years.

It's a time of life when individuality reigns. So much for that often-heard generalization and lumping together of people between 60 and 90. Whether you work in a service industry or in the world of business, these generalizations and cauterizations of how older people act, feel, and behave prevent understanding of the aging process. Ageist attitudes are subtle yet often deeply ingrained. Watch out!



THE MOST INFLUENTIAL FORCE IN HUMAN BEHAVIOR

By David Wolfe



In my blog posts I've been discussing the idea that survival in the long run depends on a simple principle of nature: grow or go. In other words, growth is an integral function of self-preservation.

Cicero used the term conatus to describe the forward-striving nature of human psychology.

The concept of conatus (con-na-tus) deserves serious attention in consumer research and marketing as no other aspect of human beingness exerts more influence on consumer behavior.

Conatus stands for the natural tendency inherent in all organisms for self-development and pursuit of continuity. Conatus is the ultimate source of self-preservation behavior. We do not so much choose to preserve our individual existence as we respond to deep-seated primal urges that originate outside of our conscious minds to do so. Free choice comes in how we answer those urges.

Conatus like gravity is an ever-present force. It influences us in what we perceive, think, do and are, all in service of personal development and self-preservation.

Self-preservation is not just about physical existence. It encompasses our standing in society, career, and personal relationships. It is at the core of our efforts to secure and preserve resources we need to fulfill our objectives.

Self-preservation is also about belief systems, because beliefs are integral to a person's self-image, a personal aspect of humanness that people sometimes defend to the death.

Self-preservation behavior extends to emotional connections people have with their country, political party, – and yes, even companies and brands they patronize. Consumer outrage over the introduction of New Coke vividly illustrates how people's self-image can become so tightly connected with a brand that changes to the brand's image may be received as a personal assault.

And, of course, the self-preservation imperative is the source of sexual desire in which nature's intended end game is perpetuation of the species.

The 17th Century Dutch philosopher Baruch Spinoza regarded conatus as the fundamental animating principle of life. The ways conatus influences us varies by season of life. Conatus pulls us toward our highest levels (maturity) of human beingness like earth's gravity pulling all upon it toward its bosom.

An understanding of conatus in the context of today's older markets reveals crucial insights into consumer behavior that had little marketing value when youth ruled the marketplace. For example, the issue of legacy (symbolic immortality) had little place in most consumers' aspirations and buying behavior in the more youthful markets of the past. Today, it has become a significant factor, as well recognized, for example, by the luxury watch maker Patek Phillippe.

It is the forces of conatus that compel us to seek out ways of extending our existence beyond our temporal existence. The philanthropic world knows this well if not the Latin term standing for the idea.

I propose that the influence of conatus is not limited to humans and other organic life. The institutions we create – governmental, educational, eleemosynary, commercial, and even little league soccer teams – are all subjected to the influence of conatus because all are extensions of human beings.

The biggest challenge we face today, as a species, as a nation, as participants in whatever organizations we are part of, is growing into the next dimension of human life. We are being summoned by the forces of conatus to adapt – which means to grow – in order to reach the higher levels of human existence required by changing conditions to survive. Those who do not answer this summons are doomed.

The late Peter Drucker knew this when he advised in his 1993 book, *Post Capitalist Society*:

The one thing we can be sure of, the world that will emerge from present values, beliefs, social and economic structures will be different from anything anyone today imagines.

Grow or go.

"We do not so much choose to preserve our individual existence as we respond to deep-seated primal urges that originate outside of our conscious minds to do so. Free choice comes in how we answer those urges."

FORWARD THINKING ON A COMING WAVE OF WORKPLACE CHANGE

By Robin Zaleski

Delayed retirement, too many retirees, the rising cost of healthcare – these are just a few of the topics that have permeated mainstream and business media since the first Boomers turned 60 this year. The workplace is one of the areas most subject to change as Boomers age. *Fortune* magazine reported in July that 80 percent of executives are concerned about Boomer retirees causing a "brain drain," yet fewer than 20 percent have a plan to address it.

Recently, a group of business executives met in Chicago's Aon Center to discuss and debate the issues surrounding America's aging workforce. This inaugural event was AGW – the Aging Workforce Summit, presented by Prudential Financial and sponsored by Aetna and Microsoft, October 26-27, 2006. Attendees examined not only the financial impact of the aging workforce but also its effects on human capital and institutional intelligence, and how they are all interwoven in our corporate and social culture.

Dr. Gene Cohen, Director of the Center on Aging, Health & Humanities, George Washington University, opened the conference with his overview of the psychological and physiological mind-set of the older worker. Drawing on anecdotes from his new book, *The Mature Mind*, Dr. Cohen illustrated that the brain continues to grow throughout life and becomes vastly more creative as it develops.

With age may come wisdom, but it can also bring bad eyesight, weakened hearing, and loss of dexterity. A team from Microsoft demonstrated advances in adaptive and accessible technology that can be customized to meet the individual needs of employees – accommodations such as making documents easier to see and Web sites easier to use. As corporations increase their use of technology, accessibility enables older workers to stay on the job and be productive.

Presenters from Prudential, Aetna, Pfizer, and the Employee Benefit Research Institute got to the heart of the financial matter, providing some sobering – and enlightening – statistics on retirement savings, employee benefits, and

healthcare costs. The very notion of "retirement" was challenged, because some reports show that nearly three-quarters of American Boomers have saved less than half of what they will need to retire. Many will need to work longer and retire later and they still won't be able to afford healthcare. If and when they do retire from a long-term job, it may be that they use their "retirement" years to try a new profession, start their own business, or dedicate themselves to a social cause, such as working for a nonprofit.

Speakers from IBM, YourEncore, Challenger Gray & Christmas, and Boston College's Center for Retirement Research debated the myths and realities of the aging workforce: potential labor shortages in the certain industries, the effects of globalization and immigration, and the timing of a wave of mass retirement. Of particular note was the riveting Transitions panel: three experts enacted the pre-retirement concerns of executive, middle-management, and rank-and-file workers at a fictional corporation, then dissected the needs, values, and expectations from their corporate culture.

What we do for a living, where we work, who we work with and for, and how we are rewarded for our work – as individuals, these are the gauges we use to measure and define ourselves during our careers. As employers, we measure in broader terms of market share, technological implementations, and financial returns. We leave it to the media, demographers, and government to measure the cultural shifts and social expectations and to implement public policy to handle them. Then, at some point, we step back and examine the circumstances and solutions that now shape our corporate culture, our workforce strategies, and their bottom-line impact. The speakers, sponsors, and attendees who gathered at AGW represent forward thinking on aging workforce issues. The premise of the conference, the ideas exchanged, and the workplace practices that will be enacted as a result are the genesis of huge changes in the way we all work.

GOING GLOBAL: LEARNING FROM INDIA'S SENIOR HOUSING

Part II of a 2-part series

By Jeff Rosenfeld, Wid Chapman, with Evan McCullough

SENIOR HOUSING HAS FOUND A NICHE IN THE GLOBAL VILLAGE.

Nations as different as India, Brazil, and Sweden are now dealing with the fact that their populations are aging. And as aging becomes a worldwide phenomenon, so does senior housing. But senior housing now takes different forms around the world.

The previous installment of this article looked at senior housing in Japan, Sweden and Israel. All three of these nations have nursing homes, but in addition, they have created housing that reflects local needs and demographics. Japan, for example, is exploring robotics in hopes of maintaining quality care in a nation where there is a significant shortage of caregivers. “Japan may face a shortage of...workers, but it has an abundance of robots,” observes a recent news report (Reuters, 2005:2). And the coming of robots impacts on senior home design, as when, for example, homes must have wider doorways and barrier-free floor plans. “Service robots” and mechanical helpers can only glide from room to room only if there are no obstacles.

Sweden is now promoting “adult communities” where people aged 45 or older can live in apartment buildings or housing complexes. In this context, it is worth mentioning Stockholm’s Vallgossen House, which has apartments with 3 distinctive IT packages. The idea is that residents can move from apartment to apartment — and to a more comprehensive IT package — as they become more frail. The design of places like Vallgossen House enables people to “age in place” and remain connected to friends and neighbors in the building.

And Israel is responding architecturally to an elderly population consisting of both native-born Israelis and new (but elderly) immigrants. Many elderly people migrate to Israel so they can be buried in The Holy Land. For example, an estimated 130,000 elderly people had migrated from the former

USSR to Israel by 2001, and now comprise 20 percent of all elderly people living there (“Israel’s Elderly,” 2003:2).

Israel has responded by building “Sheltered Housing” and “Supportive Communities.” Sheltered housing in Kiryat Ono, for example, includes low-rent apartments and common areas where elderly residents — usually from the same country of origin — can socialize and begin the process of assimilating into Israeli life.

The sheltered housing at Kiryat Ono and other supportive communities is worlds away from the senior housing on Israel’s kibbutzim. Seventy-five of Israel’s 267 communal settlements, or kibbutzim, have become retirement communities because residents aged in place together. Most of these 75 kibbutzim have been retrofitted and redesigned to meet the needs of their aging and frail residents (Amir et al, 2005: 160-63).

Japan, Sweden and Israel are quite different from one another, but all three are postindustrial nations. This installment looks at India, which is also a rapidly aging nation but one still characterized by a mix of preindustrial and postindustrial sensibilities.

INDIA'S OLD-AGE HOMES

Old-age homes in India actually date back to the 18th century (Nair, 1989:137) but have never been perceived as mainstream housing for most of India’s elderly people, only for those elderly people who were destitute, or had been abandoned by their families. Many of these are “free” old-age homes operated by Hindu or Christian orders such as Little Sisters of the Poor. The remainder are “for pay” homes that run the gamut from luxury to low-rent. But as of 1998, less than 1 percent of India’s aging population — an estimated 16,000 people out of India’s 566,581,640 people aged 60+ — was living in any kind of old-age home (HelpAge India, 1998: 132).

Until recently, it was the norm for the joint family, with its tradition of filial piety and patrilocal residence, to provide care and shelter for aging family members. But joint families are more difficult to maintain now that so many Indian people follow the job market, which often takes them to other nations.

As a result, there are now increasing numbers of older people, often from “respectable” families who are left behind in India. It is worth mentioning the Rajaji Elders’ Home in this context. Rajaji Elder’s Home in Bhiwadi is attractive, nicely landscaped, and well-maintained. Rajaji has developed its marketing strategy based on the fact that older people from “respectable” families are being left behind when upwardly children move abroad. Rajaji literally promotes itself as a place for older people “[whose] children have moved away to a foreign land” (www.Rajajielders.com). Even a nursing home as modern and well-run as this still relies on the Indian norm that nursing homes are primarily for elders whose families will not or cannot take care of them.

Privacy is almost nonexistent in most of India’s “free” old-age homes. In fact, the most striking aspect of their design is the public nature of sleeping space. Residents usually sleep in men’s or women’s dormitories, which typically house 3-10 people in a single sleeping room. Many of the residents in these “free” old age homes sleep in dormitories without curtains or partitions between the beds. But a new and very different form of senior housing is emerging in India. It coincides with the emergence of India’s new elites — families that have made their fortunes in financial and technological areas. They are now becoming consumers of new, high-end senior housing.

INDIA'S RETIREMENT RESORTS

In recent years, India has developed a newer, more Western type of senior housing. This can best be called “Retirement Resort Living”

because it is much more like a luxury hotel than a nursing home. Retirement resort communities are springing up near New Delhi, Mumbai, and Bangalore. They often contain a mix of apartments, cottages, and villas — with access to upscale shopping, fitness facilities, spas, and — in deference to Hindu tradition — yoga and meditation centers.

A recent article in *The Times of India* referred to India’s new senior communities as “New-Age Housing” (Sharma, 2005:1). One of the newest — Ashiana Utsav — is billed as “...a gated residential community,” which may be the first in India to have gates, electronic alarms, and security guards (www.Ashianahousing.com).

The villas, cottages, and apartments in these retirement resort communities are typically “barrier-free environments” (Nayar, 2004:2) featuring homes built entirely on one level, and containing bathrooms with railings in the showers. Residents take comfort from knowing that they live in a “Community of Care,” with easy access to shopping, fine dining, social activities, and medical assistance. Ashiana, on the outskirts of New Delhi, has positioned itself as the prototype for similar retirement resorts in Bangalore, Mumbai, Hyderabad, and other large Indian cities (Nayar, 2004:3).

The market for India’s new senior housing reflects the massive social and economic changes transforming India over the past two decades. Instead of appealing just to Brahmin families — India’s traditional elite — the market for these new, gated communities is “...people from the middle and upper classes” (Nayar, 2004:2) who have made their fortunes more recently. Prodeepta Das, for example, describes her visit to a retirement community in Calcutta that rents exclusively to “...people from professional backgrounds” (Das, 2005:3). This is a far cry from the classic Indian old-age home, which typically housed people who were destitute.

Advertising for Classic Kudumbam, a resort retirement community on the outskirts of Chennai, even includes “testimonials” by physicians, attorneys, and other members of Chennai’s technological elite. Doctor Venkat Memi, for example, says this is “...a great facility,” and Mr. Srinivasachar, Advocate, remarks that Classic Kudumbam “...is exceptionally good” (www.Kudumbam.com 2006).

These testimonials (there were easily 50 of them on the website as of this writing) call attention to the fact that India’s new retirement communities are appealing to more men, more married couples, and upscale professionals from India’s technological and financial elites. This is a dramatic departure from traditional old-age homes whose residents were widows with little or no income.

Advertising for India’s new senior housing almost always mentions that the wealthy residents who live there are still on good terms with their families. M.K. Dixit, for example, is a retired school principal, who tells *The Times Of India* that “...mine is a very happy family. It’s just that I want to live on my terms and conditions” (Sharma, 2005:1. italics added).

On a similar note, a retired corporate executive and his wife have moved to a retirement resort near New Delhi, where they will enjoy “...comfort, care, security and even entertainment” (Nayar, 2004:1). This is a far cry from the accounts of elder abuse, abandonment, or poverty that sometimes push elderly people into India’s traditional old-age homes. In one such account, a 74-year-old woman explains that “...my son threw me out,” which is the reason she now sleeps on a cot in the dormitory of a free old-age home in Calcutta (Das, 2005:1).

Dormitory living is out of the question in upscale retirement resorts such as Ashiana Utsav or Classic Kudumbam. Dignity Lifestyle Village, on the outskirts of Mumbai, offers residents a choice of villas, twin-bed cottages, or single-bed cottages. There is no option for dormitory living at Dignity Lifestyle Village. Cottages are luxuriously appointed, with twin beds and “wardrobes, one writing table, TV, refrigerator, safe deposit locker, and decorative puja alcove” (Dignity Lifestyle Village, 2005:2). There is Western-style privacy here. Unprivate dormitories are nowhere to be seen.

LEARNING FROM INDIA'S SENIOR HOUSING

Senior housing has gone global, but does not have the same forms and functions that it has in the United States or Canada. Globalization has brought new forms of senior housing to India. But the older, more traditional forms have not disappeared. Instead, India has developed a two-tiered system of senior

housing: a Western-style set of options now exists alongside traditional forms.

The single most important lesson to be learned from this is the fact that traditional forms of senior housing — in this case the old-age home — do not necessarily fade away or disappear because Western-style housing for seniors has arrived. Instead, traditional and Western-style housing coexist — and sometimes compete with one another.

India has become a nation with a two-tiered system of senior housing. There is the old-age home linked to India’s ancient norms of caste and gender. The old-age home came to be because some unfortunate people did not have families to take care of them. They ended up in old-age homes by default, and their experience reflects the fates and fortunes of local families. India’s old-age homes are also local in terms of architecture and design. They reflect regional variations in building materials, architectural style, and even drainage (Cooper and Dawson, 1998: 197). Globalization has brought new forms of senior housing to India. Resort retirement communities, and the small but growing number of assisted living facilities in India, are Western in form and function, and are surprisingly homogeneous.

Finally, the gap between indigenous old-age homes and western-style resort retirement communities continues to widen. Traditional old-age homes are shaped by India’s older social order; in particular the Hindu belief in Vanaspratha. Vanaspratha is the idea that old age should be a time for meditation, solitude, and self-denial (in the quest for deeper knowledge). India’s old-age homes are an ideal backdrop for this religious experience.

Resort retirement communities are shaped more by globalization and the increased influence of financial and technological elites. India’s new elites are affluent and consumption-oriented. Old age — for members of these elites — is a time for self-indulgence and not self-denial. Resort retirement communities offer the promise — perhaps the Western promise — of the “good life” in one’s final years.

This philosophy is echoed in the architecture and design of places like Classic Kudumbam and Ashiana Utsav. Nirvana may be a long way off. But this is easily forgotten in resort retirement villages. At least for India’s elites, senior housing has gone global.

About the Authors: Jeff Rosenfeld took his doctorate at SUNY Stony Brook, and is Director of the Gerontology Program at Hofstra University. Along with Wid Chapman, he is the author of *Home Design In An Aging World* (Fairchild Books, Inc.), which will be published in 2007. He is interested in making cross-cultural comparisons of senior housing.

Wid Chapman, AIA/IIIDA, is founder and principal of Wid Chapman Architects, 20 West 22nd Street, Suite 1412, New York, NY 10010. Evan McCullough moved to New York City in 2006, after receiving his master’s of architecture from the University of Utah. He is working for Ronnette Riley, Architect.

DID YOU KNOW?



According to figures compiled by the Recording Industry Association of America, consumers 45 and up accounted for 25.5 percent of music sales last year, more than twice as much as any other age group. And Boomers and matures aren't just hitting the stores – they are also shopping for music online. Consumers over 50 accounted for 24 percent of Internet music sales.

Baby Boomers are the biggest proponents of word-of-mouth marketing, according to new research by the Keller Fay Group and Manning Selvage & Lee. Their study found that more than one-third of all “conversation catalysts” are Boomers age 40 to 59. The research also shows that 55 percent of women and 47 percent of men find word-of-mouth recommendations more credible than marketing. Most word-of-mouth conversations take place face-to-face, rather than by technological methods such as e-mail or texting. And the best source for reaching potential 40+ catalysts? Boomers are most likely to mention something they read about in the newspaper.



SAVE THE DATES!

AAHSA Future of Aging Services Conference
March 19-21, 2007
 Marriott Wardman Park Hotel, Washington DC
 For more information, go to www.aahsa.org

ALFA 2007 Conference and Expo
(Assisted Living Federation of America)
“The Most Important Event for Assisted Living Executives”
May 15-17, 2007
 Hilton Anatole Hotel, Dallas TX
 For more information, go to www.alfaconferenceandexpo.com

American Society on Aging and The National Council on Aging 2007 Joint Conference
March 7- 10, 2007
 Sheraton Chicago Hotel & Towers, Chicago IL

Beyond the Numbers 2007: Boomers, Technology, and New Media
March 26-27, 2007
 Wynn Las Vegas, Las Vegas NV

PARTNERING CAN DOUBLE MARKETING EFFORTS

By Walt Steenbergen, Integrated Media, Inc.

There is power in numbers. Don't you feel safer crossing a busy street with a group of others? The same can be said in marketing efforts. Selecting a partner can strengthen your credibility and give you a bigger bang for your buck. With careful strategic planning, your marketing efforts may be more powerful than you ever imagined.

Consider the example of Kaiser Permanente, a working partnership of two organizations serving a carefully aligned health care market. Together, these two organizations provide health care at the local, regional and national level to 8.4 million voluntary members all over the United States.

Golden Age Entertainment is another company that has aligned itself to provide educational programs for millions of active adults in the past several years. In that time, Golden Age Entertainment has also cultivated relationships with potential partners to provide powerful events and programs that are in high demand by seniors today.

Much relationship development goes on behind the scenes before a strategic marketing partner is identified. Golden Age Entertainment has developed a solid, trusting relationship with the network of 2,500 senior center directors and staff – not to mention the active adults that attend each day.

The marketing partnerships Golden Age Entertainment selects are those that will best benefit the end-user—the attendee of the senior center, an active adult whose age may range from 55 to 85. These partners may range from service industry representatives, such as large insurance providers, to vendors of products such as diabetic testing supplies.

“Senior centers are an excellent venue. Our population is aging. People go to senior centers, so by using Golden Age Entertainment, you don't have to fight that battle of getting people to come to your events. Many times when you hold events, you just cross your fingers and hope people will show up. By holding these events in locations where people are regularly attending, it makes event management that much easier,” said Lara Markenson, Senior Account Executive, Robert Marston and Associates on working with Golden Age Entertainment for client Johnson & Johnson, LifeScan.

“Such meaningful educational events would not be possible for us to construct without our sponsoring partners,” says Ken Unger, President of Golden Age Entertainment. “Our partners bring in-depth knowledge of products and services. We provide a qualified audience who is genuinely interested to learn about the topic we're presenting. It's a win-win for all involved.”

“Selecting a partner can strengthen your credibility and give you a bigger bang for your buck.”

Walt Steenbergen is Director of Marketing for Integrated Media. He has more than twenty years experience in advertising and marketing including sales management and client services. He lives with his wife and two children in Woonsocket Rhode Island.

BOOMER MARKET SPECIALIST JOINS JWT MATURE MARKET GROUP TO SPEARHEAD BOOMER-FOCUSED GROWTH

JWT Mature Market Group has appointed Boomer marketing specialist Mary Brown as Partner to spearhead the development of the agency's premier Boomer market division.

Brown comes to the Mature Market Group with more than 20 years of experience as a brand champion, most recently as President and Founder of Imago Creative, the only marketing firm in the U.S. specializing exclusively in helping companies build brand relationships with Boomer women.

Brown has also co-authored, with Carol Orsborn, PhD, the definitive book on marketing to this demographic, *BOOM: Marketing to the Ultimate Power Consumer – The Baby-Boomer Woman* (AMACOM, September 2006).

“As leaders in understanding the Boomer and mature market space, JWT Mature Market Group recognizes that the Boomer generation is radically changing the

demographic landscape as they enter midlife and beyond,” says Brown. “Joining forces with the Mature Market Group provides a powerful opportunity to guide the industry in the Baby Boomer arena.”

JWT Mature Market Group is excited to have another thought leader on board. According to Senior Partner Lori Bitter, “We wanted to provide our clients with the best team and resources available, and there are only a handful of people with this particular expertise. Mary’s skill as a strategic thinker and her unparalleled experience in this market make her a perfect addition to our group.”

Brown, who maintains a busy speaking schedule and is frequently sought by the media as an industry expert, will be a regular contributor to *LiveWire*. Her article on Boomers and new media appears on page 4 of this issue.

