

**AN EXPLORATORY INVESTIGATION OF THE IMPACT OF  
CONJUGAL BEREAVEMENT ON SELECTED CONSUMER  
BEHAVIOUR AND LIFESTYLE DIMENSIONS OF WOMEN  
OVER 60 IN IRELAND**

A thesis submitted in candidacy for the degree of  
Doctor of Philosophy.

Darach Turley, M.A.

October, 1993.

Supervisor:     Professor P. M. Chisnall  
                      Dublin City University Business School  
                      Dublin City University

## **DECLARATION**

I hereby certify that this material, which I now submit for assessment on the programme of study leading to the award of Doctor of Philosophy is entirely my own work and has not been taken from the work of others save and to the extent that such work has been cited and acknowledged within the text of my work.

Signed: Daragh Tuohy

Date: 21<sup>ST</sup> October, 1993

## **TABLE OF CONTENTS**

LIST OF FIGURES	ix
LIST OF TABLES	x
ABSTRACT	xii
ACKNOWLEDGEMENTS	xiii

### **CHAPTER ONE INTRODUCTION**

1.1.	Introduction.	1
1.2.	Rationale for this Study.	2
1.3.	Statement of Objectives.	5
1.4.	Resume of Contents.	7

### **CHAPTER TWO THE CONSUMER BEHAVIOUR OF OLDER PEOPLE**

2.1.	Introduction.	10
2.2.	Definitional Problems.	11
2.3.	Neglect of the Senior Market.	14
2.4.	Decrements Associated with Ageing.	
	2.4.1. Senior Sensory Decrements.	16
	2.4.2. Senior Cognitive Decrements.	21

2.5.	Senior Consumer Behaviour.	25
	2.5.1. Senior Product and Store Choice.	26
	2.5.2. Senior Choice Criteria.	32
	2.5.3. Senior Decision Making.	38
	2.5.4. Price in Senior Purchase Decisions.	41
	2.5.5. Senior Brand Loyalty.	46
	2.5.6. Senior Post-purchase Behaviour.	49
2.6.	Innovation and the Senior Market.	54
2.7	Segmentation and the Senior Market.	59
	2.7.1. Demographic Segmentation.	60
	2.7.2. Income Segmentation.	62
	2.7.3. Psychographic Segmentation.	63
	2.7.4. Other Segmentation Bases.	66
2.8.	Seniors and the Mass Media.	
	2.8.1. Senior Media Consumption.	68
	2.8.2. Senior Viewing Motivation.	74
	2.8.3. Senior Attitudes Towards Television.	77
	2.8.4. Seniors, Printed Media and the Radio.	78
2.9.	Senior Product Information Sources.	81
2.10.	Advertising and the Senior Market.	88
2.11.	The Financial Status of Seniors.	101



2.12.	Senior Banking Behaviour.	111
2.13.	Current and Future Marketing to Seniors.	114

### **CHAPTER THREE                      THE PHENOMENON OF WIDOWHOOD**

3.1.	Introduction.	118
3.2.	Demography of Widowhood	118
3.3.	Paradigms of Widowhood	119
3.4.	Effects of Widowhood	124
	3.4.1. Emotional Effects	125
	3.4.2. Psychological/Social Effects	127
	3.4.3. Practical Problems	134
3.5.	Variables Mediating the Effects of Widowhood	140
3.6.	Stages of Widowhood	143
3.7.	Conclusion	147

## **CHAPTER FOUR THE CONSUMER AND FINANCIAL BEHAVIOUR OF WIDOWS**

4.1.	Introduction	150
4.2.	Research on the Consumption of Widows	151
4.3.	The Significance of the Role of Widow	152
4.4.	The Economic Status of Widows	157
4.5.	Conclusions	162

## **CHAPTER FIVE EXPLORATORY RESEARCH AND DISCUSSION OF OBJECTIVES**

5.1.	Introduction	164
5.2.	Exploratory Research	164
5.3.	Elaboration of Objectives	167
	5.3.1. Introduction	168
	5.3.2. Objective One	171
	5.3.3. Objective Two	173
	5.3.4. Objective Three	174
	5.3.5. Objective Four	176
	5.3.6 Development of Hypotheses	177
5.4.	Conclusion	179

## **CHAPTER 6            RESEARCH DESIGN AND METHODOLOGY**

6.1.	Research Design	181
6.2.	Focus Group Methodology	183
6.3.	Population Parameters	185
6.4.	Sampling Options	186
6.5.	Sampling Methodology	189
6.6	Selection and Development of Survey Instrument	191
6.7.	Pretesting and Piloting of the Survey Instrument	196
6.8.	Sample Size Estimation	199
6.9.	Administration of the Survey Questionnaire	200
6.10.	Personal Interviews with Subsample of Widows	202

## **CHAPTER 7            FOCUS GROUP FINDINGS**

7.1.	The Pre-bereavement Phase.	203
7.2.	The Post-bereavement Phase.	207

7.3.	Social Networks.	209
7.4.	Early Purchase Behaviour.	211
7.5	Husband Sanctification.	212
7.6.	Role Expectations.	215
7.7.	Self-Gifts.	216
7.8.	Vulnerability/Complaining.	218
7.9.	Conclusions.	223

## **CHAPTER 8      NATIONAL SURVEY FINDINGS**

8.1.	Sample Profile.	225
8.2.	Analysis of Frequency Data	227
8.3.	Bivariate Analysis	239
8.4.	Analysis of Hypotheses	255
8.5.	Discriminant Analysis	258
8.6.	Factor Analysis	262
8.7.	Multiple Regression Analysis	269
8.8.	Conclusions	274

## **CHAPTER 9      PERSONAL INTERVIEW FINDINGS**

9.1.	Introduction.	277
9.2.	The Role of Widow.	278
9.3.	Accommodation.	281
9.4	Consumer Behaviour.	282
9.5.	Financial Behaviour.	287
9.6.	Vacation and Leisure Activities.	291
9.7.	Conclusions.	296

## **CHAPTER TEN      CONCLUSIONS AND RECOMMENDATIONS**

10.1.	Conclusions.	299
	10.1.1.      Objective One.	299
	10.1.2.      Objective Two.	300
	10.1.3.      Objective Three.	309
	10.1.4.      Objective Four.	310
10.2.	Limitations of this Research.	312
10.3.	Directions for Future Research.	315
10.4.	Recommendations.	319

## **APPENDICES**

1. Respondents for Experience Survey.
2. Moderator Schedule for Focus Groups.
3. Cover Letter for Survey Questionnaire.
4. Instruction Sheet for National Survey Field Staff.
5. Piloted Version of Survey Questionnaire.
6. Item Scales Used in First Draft of Questionnaire.
7. Item Scales Used in Final Draft of Questionnaire.
8. Final Version of Survey Questionnaire.
9. Semi-Structured Questionnaire for Personal Interviews with Subsample.

## **BIBLIOGRAPHY**

## **LIST OF FIGURES**

<b><u>Figure</u></b>	<b><u>Page</u></b>
6.1 Research Design	182
8.1 Principal Component Scree Plot	264
9.1 Attitude Dimensions Towards Product Disposition.	285
9.2 Information Sources for Purchase of Most Recent Durable.	286
9.3 General Purchase Information Sources Used by Widows.	287

## **LIST OF TABLES**

<b><u>Table</u></b>	<b><u>Page</u></b>
8.1 Comparison of Sample and General Population on Selected Demographics.	226
8.2 Decision-Making Style and Financial Experience of Respondents while married.	228
8.3 Financial Preparation Levels for Widowhood.	229
8.4 Awareness of Finance-Related Items while Married.	230
8.5 Financial Status during Widowhood.	231
8.6 Reliability Coefficients for Attitudinal Dimensions.	235
8.7 Aggregate Scores for Nine Attitudinal Dimensions.	237
8.8 Crosstabulation Matrix for Key Finance-Related Constructs.	242
8.9 Crosstabulation Matrix for Index of Financial Experience.	247
8.10 Crosstabulation Matrix for Index of Financial Preparation.	249
8.11 Crosstabulation Matrix for Periods of Financial Hardship.	250
8.12 Crosstabulation Matrix for Relative Financial Status.	252
8.13 Crosstabulation Matrix for Current Financial Status.	254



<b><u>Table</u></b>	<b><u>Page</u></b>
8.14 Standardised Canonical Discriminant Coefficients for Four Independent Variables with Relative Financial Status as Dependent Variable.	259
8.15 Standardised Canonical Discriminant Coefficients for Four Independent Variables with Current Financial Status as Dependent Variable.	260
8.16 Standardised Canonical Discriminant Coefficients for Two Independent Variables with Financial Experience as Dependent Variable.	261
8.17 Results of VARIMAX Rotation of Factors.	265
8.18 Stepwise Multiple Regression of the Effects of Eight Independent Variables on Factor One.	271
8.19 Stepwise Multiple Regression of the Effects of Three Independent Variables on Financial Preparation.	273

## **ABSTRACT**

**AUTHOR:** Darach Turley.

**TITLE:** "An Exploratory Investigation of the Impact of Conjugal Bereavement on Selected Consumer Behaviour and Lifestyle Dimensions of Women over 60 in Ireland"

Many segmentation variables have been employed to differentiate groups of senior consumers. This thesis focuses on an unresearched though sizeable subsegment of this senior market - older widows. The effect of role transition on consumer behaviour has been investigated for a number of roles, however, the transition to widowhood, one of the most significant transitions in a woman's life, has been largely ignored.

The theoretical backdrop to this thesis is twofold. First, the senior consumer behaviour literature is examined to isolate dimensions on which widows may differ from other seniors. Second, a number of bereavement-related constructs from sociology and psychology are identified to help explain possible alterations to the consumer behaviour and lifestyles of older widows.

The empirical research comprises three separate stages. First, focus groups were held to determine in an exploratory fashion the salience of constructs to be researched and to assist in the generation of hypotheses. Second, a structured self-administered questionnaire was administered to a national probability sample of widows over 60 in the Irish Republic. Finally, semi-structured "call-back" interviews were conducted on a subsample of this national sample. Findings from all three strands of the research were then incorporated in the analysis and discussion.

## **ACKNOWLEDGEMENTS**

I would like to extend my sincerest thanks to the following for their valued assistance:

To my supervisor, Professor Peter M. Chisnall, for sensitive encouragement, for the gift of an appreciation for genuine scholarship, and for stimulating a catholic approach to consumer research.

To Teresa, my numerate mentor, for numerous phone-calls and innumerable intrusions on her "quality time".

To Dr. Brendan Whelan, his assistants, and the field staff of the Economic and Social Research Institute for their forbearance and creative advice.

To the library staff of DCU, DIT, TCD, and UCD Medical Library.

To the widows I met, for their time and their readiness to speak so frankly with me about life without a spouse.

*IS DO MO MHÁTHAIR ATÁ AN TRÁCHTAS  
SEO Á THÍOLACADH AGAM.*

# **CHAPTER ONE**

## **INTRODUCTION**

## **CHAPTER ONE.**

### **1.1**

#### **Introduction**

The 1980's have witnessed burgeoning research into the consumer behaviour of what is commonly termed "the senior market", that is, males over 65 and females over 60. This research has paralleled a growing effort on the part of the business community to uncover and address the specific needs of older consumers (Ostroff, 1989a). There are a number of reasons for this nascent concern. The first is the enormous size and growth potential of this age group worldwide, particularly during the second and third decades of the next century (Siegel, 1981). A commensurate growth in numbers has been predicted for Ireland (Population and Labour Force Projections, 1991-2021; Davy, Kelleher, McCarthy, 1987). A second reason is the sizeable financial resources older people command. While significant numbers of them remain financially stretched (National Council for the Aged, 1984), there has been a steady upwards shift in the age distribution of economic power in all European countries in the last decade at the expense of younger families (Johnson, 1990b).

Increasing numbers of marketing practitioners are now middle-aged themselves and aware that they, as members of the "Baby-Boom" cohort, are unlikely to conform to received stereotypes of the older consumer in the decades ahead. Their initiation into middle-age may also have spawned an awareness that the supposed lack of responsiveness by older people to their own promotional efforts may have been more the result of marketing myopia than the outcome of any inherent reluctance by older people to consume. If they have not addressed the specific needs of elderly customers in their

professional lives, as they would do for any market segment, it should come as no surprise that the response of the "grey market" to-date has often verged on the lethargic.

A central focus of the marketing literature devoted to older consumers has been the attempt to differentiate subsegments within this market and to isolate the more discerning and sensitive bases to effect such segmentation. The heterogeneity of the senior market is rarely appreciated fully despite the fact that gero-psychology has shown that people become more dissimilar on many psychological dimensions as they age (Gelb, 1982; Schewe, 1991). To this extent, the elderly market is, if anything, more suited to segmentation than any other.

Differential demand, a characteristic of all viable market segments, is normally the outcome of some altered circumstance in the lives of the consumers who constitute a particular segment. Among the more significant altered circumstances in the lives of older people are possible sensory decrements (Dychtwald & Gable, 1990; Campanelli, 1991), cognitive decrements (Phillips & Sternthal, 1977; Roedder John & Cole, 1986), the departure of offspring from the home (Schewe & Balazs, 1992), retirement (Tongren, 1988), reduced income (Visvabharathy & Rink, 1984), and changed lifestyle (Gollub & Javitz, 1989). Old age should not be viewed as a disease triggered by a chronological threshold which older consumers suffer from, but rather as a multi-faceted phenomenon which occurs in later stages of the life-cycle and whose ramifications on consumption are likely to be varied and quite ideosyncratic.

## **1.2**

### **Rationale for this Study**

One other altered circumstance likely to occur in later years is bereavement, specifically conjugal bereavement. The failure to examine marital status as a possible segmentation variable within the senior market provides the starting point for this thesis. No published research has been conducted to-date on the consumer behaviour of those

consumers for whom old age has entailed a change in marital status. A decision was made to confine the focus of this study to the female widowed and to exclude widowers. The latter are very few numerically and virtually inaccessible for sampling purposes. However, at a deeper level, bereavement is thought to be a qualitatively different event in the case of men (Nussbaum, Thompson, & Robinson, 1989). This of course leaves open the question as to whether bereavement is a more traumatic event for widowers than for widows, a question which will be discussed in chapter 3.3.

It was also decided to confine the study population to widows aged over sixty who had been bereaved within the last decade. Widowhood in early life, precisely because of its non-normative character and the likelihood of dependent offspring, presents a different emotional and social tableau (Fennell, Phillipson, & Evers, 1988). An unsuccessful attempt was made to extrapolate the mean age at which Irish females are bereaved from Census data. Statistical advice given to the author suggested that this obstacle could not be overcome given the manner in which data on marital status are collected by the Central Statistics Office. In the absence of census data it was decided to consult relevant survey data. Fortunately, the ESRI in Dublin had recently conducted a national probability sample of 911 persons aged 65 and over. The mean age of widowhood for females in this sample was 60.197. An age cut-off of 60 years was accordingly adopted for this study.

While most of the effects of widowhood are undoubtedly negative in character, the fact remains that widowhood is one of the most significant events in the female life course (Hansson & Remondet, 1988). Like old age itself, widowhood is a multi-faceted phenomenon. It may denote the loss of a lover, a companion, a provider, the loss of the role of wife. It may also occasion a reduction in income, altered social and living arrangements, having to make many consumer decisions alone for the first time, and, in the short-term, a range of physical and somatic manifestations. The purpose of this thesis is to explore how this polysemous event may affect the consumer behaviour of older females.

The supposition that widowhood might affect consumer behaviour in some fashion



derives, to a considerable extent, from the fact that the passage from wife to widow constitutes, among other things, a major role transition for women. There is an emergent corpus of research in consumer behaviour suggesting that both those in transition to a new social role and initiates of a social role may purchase products or product assortments associated with that particular role. Such purchasing is thought both to confirm the occupant in the new role and to signify occupancy of that role to others (Solomon, 1983, 1988, 1992; Runyon & Stewart, 1987).

The role of widow may not be relished as a role, and behavioural prescriptions associated with it may at best be nebulous. However, if it is conceded that widowhood is a social role, then it becomes pertinent to examine widowhood in the light of the consumer behaviour research associated with role transitions in general.

While gero-psychology (Birren & Schaie, 1990) and gero-sociology (Hendricks & Hendricks, 1979) provide theoretical frameworks for the study of older consumer behaviour in general, no specific theoretical backdrop exists for studying the consumer behaviour of older widows. The term "exploratory" in the thesis title serves to underline this theoretical vacuum. An overview of the respective chapters of this thesis will illustrate how published research on widowhood had to be scrutinised to isolate features of bereavement with possible ramifications for consumer behaviour. The two cognate disciplines where such features were thought most likely to surface were psychology and sociology.

Allied to this problem was the question of which consumer behaviour dimensions would prove most sensitive to the changes brought about by widowhood. It was felt that the impact of an event such as bereavement could be examined to greatest effect by distinguishing three distinct levels of consumer behaviour:

- 1     Descriptive: Does bereavement affect the range or amount of goods and services purchased by widows? Does widowhood alter income and spending levels?

- 2     Motivational: As a result of bereavement, do new or altered motives underlie widows' purchase decisions? Does the absence of the spouse affect the way in which purchase decisions are arrived at and the degree to which consumption is enjoyed?
- 3     Personal: Does bereavement alter the widow's perception of herself as a consumer in any way?

### 1.3

#### Statement of Objectives

The foregoing discussion prompted the formulation of four objectives used to guide the research.

#### Objective 1.

To examine the perceived effects of bereavement on the lifestyles of older widows and on selected dimensions of their consumer behaviour.

#### Objective 2.

To examine the applicability of sociological and psychological constructs relating to bereavement in explaining perceived modifications to the consumer behaviour of older widows.

#### Objective 3.

To examine the perceived effects of bereavement on a number of salient consumer decisions.

#### Objective 4.

To examine the relationship between a range of finance-related behaviours in the pre-bereavement period and the widow's subsequent economic status and adjustment to widowhood.

It was hoped that objective one above would capture any "personal" changes in consumer behaviour. Objective two was to address the preliminary search of psychological and sociological sources to isolate constructs which might impinge on consumption. Objective three was to encompass any "motivational" changes, while objective four was to examine some of the more factual/descriptive aspects of widows' consumer behaviour.

An exhaustive audit of all goods and services procured by widows was deemed both impracticable and inappropriate. Impracticable, because pre- and post-bereavement purchase panel data for widows were not to hand. Inappropriate, because any analysis of longitudinal purchase data should properly be guided by hypotheses. Such specific hypotheses should typically follow rather than precede the broad exploratory research proposed here.

It will be noted that the first three objectives specify the "perceived" effects of bereavement on widows' consumer behaviour. The absence of longitudinal data necessitated the adoption of a retrospective research methodology. Time considerations precluded the use of a before/after research design and so respondents' own powers of recall were used to indicate perceived changes in their consumer behaviour in the post-bereavement phase. Exclusive reliance on recall should be treated with caution for most research populations, however, in the case of widows there are considerations which render this methodology singularly appropriate. These considerations are discussed further in chapter 5.3.1.

While the primary focus of this thesis is to examine the perceived effects of bereavement on the consumer behaviour of older women, the limited published research on widows does suggest that a number of finance-related behaviours during marriage may affect the woman's financial status and well-being during widowhood (O'Bryant & Morgan, 1989). For example, the amount of forewarning the wife had of her husband's impending death, whether she had discussed her future situation as a widow with her spouse, her own experience of financial management - all are thought to impinge on her subsequent

financial status and adjustment to widowhood. It is proposed to examine these variables and their impact in the post-bereavement phase as part of this research.

Older consumers can be a difficult population to reach. For this reason many surveys of their consumer behaviour have utilised institutional or convenience samples (Bernhardt & Kinnear, 1976) with obvious repercussions for the generalisability of findings. This problem is understandably exacerbated when the target population is older widows (Gentry & Shulman, 1985). Despite these difficulties, a concerted attempt was made to generate a random sample of older Irish widows for this study. The achieved sample of 196 widows represents the first national random sample of Irish widows of any age group to be reported in academic research.

## **1.4**

### **Resume of Contents**

The remainder of this chapter will comprise a resume of the chapters which follow.

Chapter two reviews the substantial corpus of published research on the consumer behaviour of older people. Considerable effort was expended in synthesising this material into relatively distinct dimensions. Apart from facilitating the presentation of the chapter it was also hoped that this synthesis would help isolate consumer dimensions on which older widows might register some change as a result of bereavement.

It should be remembered that, whatever their unique circumstances, older widows remain members of the senior market. As long as research on widows remains at an exploratory level, the relevant corpus of literature to be reviewed from a consumer behaviour perspective is that of the senior market.

Chapter three examines the perspectives on widowhood in psychology and sociology. Particular attention is devoted to current paradigms of widowhood and the effects of

bereavement on the practical, social, and emotional plains. The rather liminal status of widows in modern urban society and the normative dilemma this presents for bereaved women are a central focus of this chapter. An attempt is made to determine what influence, if any, the deceased spouse's memory exerts on the widow's decision making and to isolate those factors which may mitigate some of the more deleterious effects of bereavement. Finally, the possibility and advisability of positing stages or phases in the grieving process are examined.

Chapter four notes the dearth of research devoted specifically to the consumer behaviour of older widows. The only exception is a small number of authors whose interest has been mainly confined to the economic and financial aspects of widowhood. Given this vacuum, much of this chapter is speculative and centres on changes in consumer behaviour which a role transition such as widowhood might be expected to give rise to.

Chapter five outlines the exploratory research conducted pursuant on the bibliographical reviews in chapters two and three. This exploratory research contributed to a more detailed elaboration of the research objectives. Each objective is then examined in turn to determine the requisite data requirements. Finally, a number of hypotheses are constructed relating to women's financial behaviour while married and to their subsequent financial status during widowhood.

Chapter six describes the research design adopted to satisfy the respective data requirements. This design has three principal components - focus groups, a national self-administered survey, and a series of call-back interviews. The development of appropriate research instruments for each of these three components is then explained. Particular attention is paid to outlining how the draft survey questionnaire was pretested and piloted and to the manner in which a representative sample of older Irish widows was eventually achieved.

Chapter seven presents the findings from four focus groups. These group discussions were conducted in the Greater Dublin Area. Their main purpose was to ascertain the degree to which a range of psychological and sociological constructs isolated in chapter

three found a resonance in the consumer behaviour of group members. They were also used as a resource for attitudinal scale items incorporated in the national survey questionnaire.

Chapter eight contains the quantitative analysis of the results of the national survey. An attempt is made to gauge levels of financial sophistication among respondents while married and how this might affect economic welfare during widowhood. Particular attention is paid to a number of key variables in the pre-bereavement phase such as the wife's experience of money management, discussions she may have had with her spouse, and the amount of forewarning she had of his death. The impact of these factors on the widow's subsequent financial status is examined in detail.

Chapter nine details the findings from thirty four "call-back" interviews conducted with a sub-sample of widows from the national survey. The purpose of these interviews was to permit respondents "talk through" a number of significant consumer decisions they were likely to have encountered during widowhood.

Chapter ten presents a synthesis of the findings from the three strands of research. The limitations of the current study are outlined as are directions for possible future research on the consumer behaviour of widows. Finally, an assessment is made of widows as a viable subsegment of the senior market and recommendations are advanced for those anxious to cater for the needs of this subsegment.

**CHAPTER TWO**  
**THE CONSUMER BEHAVIOUR OF OLDER**  
**PEOPLE**

## **CHAPTER TWO**

### **2.1**

#### **Introduction.**

As late as the mid 1980's, authors were noting the dearth of literature on the consumer behaviour of seniors (Visvabharathy & Rink, 1984). This was all the more remarkable since this neglect had been highlighted intermittently by a variety of American authors over the previous quarter century (Dodge, 1958; Dodge, 1962; Block, 1974; Klippel & Sweeney, 1974; Phillips & Sternthal, 1977; Meadow, Cosmas & Plotkin, 1981; Timmerman, 1981). More recently, this neglect has also been adverted to outside the U.S. (Tynan & Drayton, 1988a).

With two notable exceptions this era was marked by the absence of any attempt to analyse consumption in the senior market comprehensively. However, in the last eight to ten years the position has improved markedly. Academic marketing journals have witnessed an increasing body of research focused on this sector, accompanied by an emerging number of texts aspiring to articulate the implications of this research for practitioners (Lumpkin, Caballero, & Chonko, 1989; Ostroff, 1989b; Buck, 1990b; Wolfe, 1990).

In volume terms, senior consumer behaviour would appear to have achieved the status of a sub-discipline within consumer behaviour itself. Recent editions of mainstream texts now choose to examine seniors either as a discrete sub-culture (Loudon & Della Bitta, 1993; Hawkins, Best & Coney, 1989; Mowen, 1990) or as a significant and growing segment of any developed economy (Assael, 1987; Engel, Blackwell, & Miniard, 1990). The academic literature, as with any nascent area of research, is characterised by disproportionate levels of interest in some aspects to the detriment of others, a lack of methodological and operational consensus, and an over concentration on one geographic area - most of it emanates from the U.S..



There have been a number of attempts to analyse and synthesise the growing number of studies in this area in overall literature reviews (Meadow, Cosmas & Plotkin, 1981; Lumpkin, 1984; Schewe 1984; Lumpkin, Greenberg & Goldstucker, 1985). However, there has only been one attempt to-date at what might be termed a meta-analysis of this corpus of research (Tongren, 1988). Such an analysis of the proper subject, scope, methodologies and findings of senior consumer studies was singularly timely. For some years previously, a number of authors had begun both to criticise the overly descriptive nature of most published research, and to note a seeming reluctance to delve beneath or beyond such descriptive data (Schewe, 1984; Tantiwong & Wilton, 1985; Moschis, 1987). Indeed, one author has suggested that the paucity of comprehensive analyses of the senior consumer in the literature is itself a litmus of how this market is proving a "tough nut to crack" (Wolfe, 1987a).

## 2.2

### Definitional problems.

Germane to any thesis on the senior market is some agreement on the definition of what constitutes a "senior consumer". The term usually denotes a consumer aged 65 or over unless specified otherwise. This is the accepted practice at present in related disciplines such as gero-psychology and gero-sociology. For females the designation "old" or "elderly" is normally applied to women who are 60 or over (Tinker, 1984). However, this definitional consensus should not mask either the arbitrary genesis of the 65 (60) cut-off point or the widespread and mounting dissatisfaction with it across a wide range of gerontological research.

Blame is usually attributed to the German chancellor Bismark who was anxious that the eligibility age for pensions should be as late a possible. In choosing 65, he chose an age few Germans surpassed at the time and thereby minimised the impact on State coffers - at least in the short term. However, current dissatisfaction with the 65 age mark stems less from historical considerations than from the conviction that it is an inherently unhelpful and arbitrary definition, either because it marks an age when most people do

not in fact feel old (Underhill & Cadwell, 1983), or because chronological age on its own is an inappropriate indicator of whether people should or should not be classed as "old" or "elderly". It seems reasonable, for example, to suppose that life expectancy levels in a particular country will colour people's understanding of what it means to be "old" or "elderly". Further, if life expectancy varies significantly across different social classes as a result of their working and living conditions (Walsh & Walsh, 1978), these terms may have different denotations for each class.

The historical precedent for using 65 and 60 years has been bolstered somewhat by the fact that, operationally speaking, it is a clear cut benchmark and using such a chronologically based designation means that data are more readily available. It also seemed appropriate in a world where the watershed event of retirement was normal and mandatory at 65 for men and 60 for women (Smith, Moschis & Moore, 1985). However, such arguments are being increasingly vitiated in a society where there has been an overall decline in the economic activity of older people caused by early or staggered retirement. Furthermore, in an economy such as the Irish economy, with a high percentage of self-employed and an above average participation rate by over 60's in the agricultural sector, the continued use of the 65/60 cut-off must be increasingly open to question (Labour Force Survey, 1988).

As mentioned earlier, dissatisfaction with the 65/60 benchmark has been voiced from two quarters. The first consists of those authors who consider it acceptable to delineate the "elderly" in terms of chronological age but who consider 65/60 too young. Most take their lead from the pioneering psychological work of Neugarten (1968) who considered the 75 age mark to be a more realistic alternative in that it approximates more closely to that time in people's lives when they begin to perceive themselves as elderly. Some senior consumer studies have yielded significant if less than dramatic differences between the over and under 75 age groups (Gillett, Scott, & Davis, 1982).

The dissatisfaction of the second group of authors with the 65/60 age mark is succinctly crystallised by Smith, Moschis, & Moore (1984):

"The only consensus among gerontologists about the definition of "old age" are [sic] that many physical, social, psychological, and environmental variables are as important or more important than chronological age" (p.3).

For this group chronological age is inherently flawed as a litmus of old age. The range of alternative age measures they propose will be examined later. For present purposes it will suffice to note that most of them are based on respondents' subjective estimation of whether for example, they consider themselves "young old", "old", "elderly" or "old-old".

From a consumer behaviour perspective, it is obviously desirable that the measure eventually chosen co-incides as closely as possible with the older consumer's self perceived age. It is virtually a truism of senior research that most older people see themselves as younger than their chronological age (Baum & Boxley, 1983; Underhill & Cadwell, 1983). Wolfe (1987a) estimates that they do so up to 75% to 80% of their chronological age.

One of the more impressive pieces of research in this area was conducted by Bultena & Powers (1978). In a longitudinal probability study between 1960 and 1970 they found that in 1960, 75% of their over 60 year old respondents described themselves as "middle-aged" as opposed to "elderly" (20%) or "old" (5%). By 1970, of these same respondents who were now over 70, 32% still saw themselves as "middle aged", 38% as "elderly" and 25% as "old". This result suggests a substantial psychological resistance to ageing, however a resistance which diminishes with age. A decline in either physical independence or health was the most common cause of respondents shifting their age designation upwards; all such age shifts proved irreversible.

Lack of consensus on the appropriate age cut-offs to employ has bedevilled senior consumer research and has rendered comparisons between studies highly problematic (Tongren, 1988). Allied to this problem is the urgency in defining operationally such

diverse terms as "elderly", "aged", "senior citizen" etc. and defining them in such a way that the self-perceived nuances of subjective age are encapsulated as far as possible. At the beginning of the 1980's, Meadow, Cosmas & Plotkin (1981) tendered the opinion that defining the word "old" would be one of the major research tasks of the ensuing decade.

Unfortunately, at the beginning of the 90's, and after a productive decade in many other areas of senior consumption, unanimity on the definitional question continues to evade researchers. In the absence of such unanimity, this thesis will continue to employ the 65 cut-off for males and 60 for females unless otherwise stated and will use the terms "senior", "older consumer" and "elderly" interchangeably.

In a recent review of over thirty studies of senior consumer behaviour, 65 for men - 60 for females was the most commonly used chronological age cut-off point (Bone, 1991).

## 2.3

### **Neglect of the senior market.**

There has been a limited discussion on why the mature market has been so tardy in coming to the fore both in marketing practice and marketing literature. Perhaps the first to note this neglect was Dodge (1962) who remarked on how business had consistently ignored the older consumer since the end of World War II. He saw this as a symptom of mounting "agism" in American society, born of the fact that, in industrialised countries, old age is equated with uselessness; those who cannot work cease to be valued. The corollary of this line of thinking was the promotion of youth and the young as the ideal. Reinecke (1964) maintained that there was no unique elderly market, however his contention stemmed not from anti-elderly motives but from his finding that elderly consumption patterns were not homogeneous and that elderly consumers could not be distinguished from other population groupings.

The reluctance to address the senior market seriously in these early years has been attributed to a perceived lack of purchasing power coupled with a dearth of evidence of their differential sensitivity to marketing variables compared to other adult segments of

the population (Phillips & Sternthal, 1977). It has also been attributed to intuitive judgements by marketing practitioners at the time that the elderly did not possess unique wants and furthermore did not need reminding that they were growing old by being singled out in promotional activities (Meadow, Cosmas, & Plotkin, 1981).

Probably the most comprehensive analysis of the reasons for neglect of this market is provided by Timmerman (1981). As it includes virtually all the reasons cited by other authors, her list of possible contributory factors bears repetition:-

- i) Persistence of the negative stereotype of the old as poor and frail coupled with the societal injunction to "think young".
- ii) The belief that the elderly are too rigid and set in their ways to adopt new products.
- iii) Overemphasis by social agencies on the plight of the needy old has compounded the "rocking chair" stereotype which society applies to all older persons.
- iv) The use of aggregated senior consumption data has mitigated against a proper understanding of this market's potential. Data for healthy working 65 year olds has been conflated with data for indigent octogenarians.
- v) There has been insufficient effort expended in differentiating the impact of age and cohort on consumption. Many reported findings of senior purchasing have been too readily attributed to increasing age without first ascertaining whether they might be due to the fact that this current cohort have lived through a unique set of life experiences which subsequent cohorts will not share.
- vi) The custom among marketing professionals - most of whom are under forty - has been to focus on the under fifty age group. It has been assumed that with the older population it is sufficient to target the general population in the knowledge that such promotions "will reach them anyway".

- vii) Apart from some obvious examples, the elderly exhibit below average demand for most goods and services. This criticism however only serves to highlight the "chicken and egg" problem with older consumers. Their below-average consumption is more likely due to a failure to tailor goods and promotions to their needs than to any inherent reluctance to consume.

This reluctance to address the mature market seriously has also been noted in the U.K. by Tynan & Drayton (1988a). They note similar reasons to those cited by Timmerman above. However, they make the additional observation that companies who might otherwise cater for older customers fear that, in so doing, they will alienate potential younger clients and that such fear is often rationalised by claiming that seniors are not a distinct segment but simply "older ordinary people".

Given both the noted reluctance to address the senior market seriously and the lack of terminological consensus, it comes as no surprise that, even among purely descriptive studies, there is little agreement regarding the most appropriate headings or categories to employ when examining senior consumer behaviour. For this reason, the headings used here have been subjectively chosen based both on foci evident in senior marketing literature and on consumption areas where differences with other age groups seem most pronounced.

#### **2.4.1.**

##### **Senior Sensory Decrements.**

Old age is not a disease from which older consumers suffer, and many of the psychological and physiological decrements featured in stereotypical depictions of older people are in fact neither universal nor inevitable (Schewe, 1989). Nonetheless, there is a widespread belief among gerontologists that the likelihood of such decrements increases markedly with advancing years. The relevance of these decrements for a broad spectrum of marketing, media, information acquisition, and information processing behaviours is obvious. Here, it is proposed to examine first the physiological/sensory

decrements associated with the ageing process and then to progress to cognitive decrements relating to information processing and memory.

Gerontological literature is replete with information on the bodily changes which accompany the ageing process. While loss of hair for example, is one of the more visible changes, there are a host of other changes which, though visible, are less frequently adverted to such as increased ear length, and nose breadth, loss of skin pigment, decrease in height, and changes in body contour. These anatomical developments have received scant treatment by senior consumer writers and are limited in their application to such products as apparel and cosmetics (Hogge & Baer, 1986; Schewe, 1989).

However, there has been much more lively interest among consumer behaviourists in the relevance of sensory decrements for product and advertising policy. Drawing mainly on standard gero-psychological works (Botwinick, 1978; Bromley, 1988, Birren & Schaie, 1990; Stuart-Hamilton, 1991), these authors have sought to isolate the more salient decrements for marketing activity. Biological changes which underlie these decrements are obviously of marginal interest in a consumer behaviour context.

The most prominent sensory decrement in senior consumer behaviour literature is the noticeable deterioration in vision. By the age 65 to 70, without some form of correction, some visual loss is likely, connected either with the ability to focus, to resolve images, to discern colours or to adapt to varying levels of illumination (Botwinick, 1978; Campanelli, 1991). Each of these will be considered in turn.

Firstly, older consumers/viewers will have problems of "accommodation", that is, problems in focusing at different distances. As the elasticity of the eye lenses decreases, the elderly find it harder to focus on close objects and fare better with stimuli which are further away. This long-sightedness or far-sightedness, technically known as presbyopia, underlies the preference of older cinema goers for sitting near the back of the auditorium (Dychtwald & Gable, 1990). It can be at least partially compensated for by optical intervention (Botwinick, 1978; Schewe, 1988; Stuart-Hamilton, 1991).

Hand in hand with this accommodation deficiency, go decrements in visual acuity, that is, the ability to keep a clear image of the stimulus on receptor cells in the retina, in other words, to focus in detail on an object. Static visual acuity, the ability to focus in detail on a stationary object usually decreases from the age 50 onwards (Bromley, 1988) and is thought to explain in part why older consumers prefer television to print media and in particular why they prefer television programmes which make greater use of close-up shots such as news bulletins and "chat shows" (Schewe, 1988; Fouts, 1989).

Closely connected with static visual acuity is dynamic visual acuity, the ability to focus on a moving stimulus. This too decreases with age, and has obvious implications for television advertising where the current trend is towards sharper editing with shorter shots (Hartman, 1988; Dychtwald & Gable, 1990)

A third visual decrement associated with ageing relates to the inability to differentiate between certain colours especially those at the green, blue, and purple end of the colour spectrum (Marshall, 1990). It is caused by a yellowing of the crystalline eye lense (Davis & French, 1991) and as a result older consumers are more successful in distinguishing between reds, oranges and yellows (Campanelli, 1988), a fact which has obvious implications for package design (Schewe, 1988).

A similar though distinct decrement is the difficulty older people experience distinguishing between similar colours especially when they are darker colours such as browns, blacks, and dark blues. This contrast sensitivity arises because only one third of the light reaching the retina of a ten year old reaches that of a 60 year old (Browne, 1984; Fouts, 1989). Put another way, after the 45 year age mark, 100% more illumination will be needed each thirteen years to maintain the same ability to distinguish between colours. This may explain the noted aversion of older viewers to mystery-type programmes on television since they involve many night sequences (Fouts, 1989). It also explains the suitability of using bold contrasting colours rather than similar or pastel colours in advertising and packaging to help older consumers discern different images (Campanelli, 1991; Davis & French, 1991). Where print has to be used, the best colour contrast of all is provided by black print on white surfaces (Ross, 1982).



The final visual decrement is a decrease in adaptation level (Stuart-Hamilton, 1991). As a result of this decrement, seniors take longer to adapt to sudden changes in illumination levels such as those encountered in stepping out into the darkness from a well lit room, or in readjusting after the sudden glare of oncoming traffic. One marketing consequence of this decrement is the importance of ensuring that print and packaging surfaces are non-reflective so as not to cause glare (Ross, 1982).

Although auditory losses are more common than visual losses among older consumers, they receive much less attention in the literature. The most prominent auditory decrement is presbycusis, the inability to hear higher frequency sounds (Dychtwald & Gable, 1990). If these frequencies are missed, increasing the volume may not help as it only serves to amplify the confusion (Schewe, 1988). This loss of higher frequencies particularly affects the hearing of sibilants such as the "s" found at the end of most plural nouns. The most obvious consequence of presbycusis is thus poorer speech discrimination (Ross, 1982; Fouts, 1989), a decrease which should be compensated for by more distinct rather than louder diction (Bromley, 1988). Unfortunately, older people do not appear to use lip-reading as a device to compensate for this hearing loss.

Other noted auditory decrements are decreases in dichotic hearing (different stimuli presented to each ear), in the ability to filter out distracting background noise, and in the ability to understand rapid speech, as the "auditory trace" of one word increasingly blends into the succeeding word for older listeners (Ross, 1982; Botwinick, 1978). The advertising import of such decrements is that sound copy should be tinkered with as little as possible. Interruptions and time-compression should be avoided; sound modifications such as reverberation and the inclusion of background soundtrack should be used sparingly (Schewe, 1988).

Data on gustatory decrements are scarce. It appears that there is no *prima facie* case for supposing that the effects of such changes compare in importance with those of vision and hearing (Bromley, 1988). Dychtwald & Gable (1990) claim that 64% of a consumer's taste buds are lost between the ages of 30 and 80 and that this lessens the ability to distinguish between the four basic taste sensations - sweet, bitter, sour, and

salty. In addition to fewer taste buds, there is also lower production of saliva with which to dissolve food, hence the belief that older restaurant patrons complain of food being tasteless more frequently than other groups (Schewe, 1988). There is further evidence of a decline in sensitivity to bitter and salty tastes in old age and a poorer ability to identify blended foodstuffs (Bromley, 1988; Stuart-Hamilton, 1991). There seem to be little if any olfactory decrements associated with ageing (Ross, 1982; Stuart-Hamilton, 1991). Older people experience slight losses in their tactile sense and in their ability to distinguish hot from cold especially on smooth areas of the anatomy (Ross, 1982; Bromley, 1988; Schewe, 1988).

### **Conclusion.**

While the onset of sensory decrements is more probable with advancing age, they are not inevitable and can in most cases be compensated for. To this extent, biological ageing is an uneven and variable process. The more common visual decrements are focussing on close-up and moving objects, distinguishing between certain colours at one end of the colour spectrum, and adjusting to sudden changes in illumination levels. While visual decrements are not as prevalent as other sensory decrements, they do feature more prominently in the marketing literature where a number of compensatory strategies for purveyors of product information in advertising, packaging, and mass media have been suggested. Possible auditory decrements point to the use of simple messages/speech devoid of clutter and excessive electronic ornamentation.

#### 2.4.2.

##### Senior Cognitive Decrements.

Senior consumers themselves are sometimes wont to bemoan the fact that their cognitive powers are not as sharp as they used to be. Gero-psychology broadly supports this observation and an increasing number of consumer behaviour authors are turning to this area in psychology to better understand how seniors process, learn and memorise consumer information. Conceptually, a distinction can be made between information processing, problem solving/learning, and memory, however, in practice this distinction is rarely made due to an understandable degree of overlap. For this thesis, it should suffice to outline the more salient cognitive decrements mentioned in connection with each of these processes.

There is general consensus that consumers suffer a number of important information processing decrements with advancing age. They are less able to distinguish relevant from irrelevant stimuli in making purchase decisions and use fewer processing strategies - hence fewer criteria are used and fewer alternatives considered (Schewe, 1989). They also appear to revert to mental organisation strategies used in childhood (Ensley, 1983). For example, items of information are more likely to be associated on a complementary basis (nail and hammer) than on a similarity basis (nail and screw). Ensley (1983) also maintained that older shoppers use product information in a random and disorganised fashion. This problem is compounded when the product information is new (Roedder John & Cole, 1986). In addition to this, a cautiousness is evident in the way problems are solved coupled with a certain inflexibility in patterns of thinking (Ross, 1982). Due to an age-related decline in the central nervous system, there is a general slowing in the rate at which information is processed (Phillips & Sternthal, 1977).

Stuart-Hamilton (1991) distinguishes between fluid and crystallised intelligence. The former, roughly corresponding to problem-solving ability, decreases with age although 10% to 15% of older people manage to maintain it at previous levels. The latter, corresponding to the consumer's knowledge base, is unaffected by age, a phenomenon also noted by Roedder John & Cole (1986).

Turning specifically to memory, it appears that the impact of ageing on long term memory is quite pronounced, while that on short term memory is almost negligible (Botwinick, 1978; Roedder John & Cole, 1986; Cole & Houston, 1987). This applies provided the short term memory test is straightforward and does not involve any modifications such as repeating a telephone number in reverse order (Stuart-Hamilton, 1991). The substantial decrement in long term memory has been attributed to a susceptibility to interference from the environment when learning consumer information, and neurological degeneration (Ensley, 1983). This means that seniors, rehearsing information for storage in long term memory, elaborate it at a slower and more superficial level (Roedder John & Cole, 1986). It has also been noted how older people have poorer meta-memories, that is, knowledge of their memory, its capacities, and limitations (Ensley, 1983). Two prominent dissenting voices are Ross (1982) and Schewe (1989). Both contest the finding that short term memory does not suffer any decrement with age. However, since neither proffer any primary data to support this contention, their opinion must remain a minority one.

The most impressive research to explain these collective decrements comes from Cole & Houston (1987). They point out that memory loss among older consumers stems either from deficiencies in the way information is initially encoded in memory, or from deficiencies in the way this information is subsequently retrieved from memory. Using an impressive factorial design, they determined that senior memory decrements were due to the first type, encoding deficiencies. Specifically, they said that older consumers were seemingly unable rather than unwilling to encode product information at a deep level, even when explicitly instructed to do so; this applied particularly to product information in print media. For example, when instructed to look out for the meaning of an advertisement they had seen, they chose instead to remember more superficial and physical features such as descriptions of the models or products featured.

Hand in hand with this consensus on information processing and memory decrements, there is also broad agreement among authors that these decrements can be either reversed or compensated for in certain circumstances. It should also be noted that most of the research cited in this section was conducted in laboratory settings and is thus

prone to external validity problems (Ensley, 1983). It is equally possible, as Botwinick (1978) points out, that subjects in such settings may be overly sensitive to being perceived as forgetful and doddering. As a result, they may prefer not to answer at all rather than run the risk of answering incorrectly; this could depress elderly scores in comparative memory research.

In comparative laboratory research, the tests used to gauge senior problem solving prowess are usually of the traditional "scientific" variety. As such, they approximate more closely to the type of problems encountered in school with which younger subjects will doubtless be more familiar. Denny & Palmer (1981) investigated this possibility and found that if real life problems were used, there was a curvilinear relationship between problem solving and age which peaked in middle and late middle age. With traditional scientific problems, there was a linear relationship decreasing with age. So, the type of problem may affect senior cognitive performance substantially. Even more compelling evidence for this thesis was advanced by Capon, Kuhn, & Gurucharri (1981). They too noted the artificiality of many of the experimental tasks used to measure senior information processing. They chose instead to focus on an everyday consumer task, choosing between a number of related products on a number of attributes. They discovered no significant differences between older and middle aged respondents regarding the complexity of the information strategy employed. What differences there were were modest and attributable to a lower motivation to participate on the part of seniors. It did not appear to be due to any innate processing deficiency as a result of age.

A further feature of the tasks used in investigating senior memory is that the subjects may not feel involved in the particular memory task. Hartley & Walsh (1980) and Hill, Storandt, & Simeone (1990) used monetary incentives to heighten motivation levels in memory tasks. Both studies disagreed. However, the latter study which found that incentives did improve senior recall results, offered more enticing incentives in the form of air-tickets.

Practice, training, and familiarity with the stimulus material to be memorised can also compensate for recall deficits (Phillips & Sternthal, 1977; Schewe, 1988; Hill, Storandt, & Simeone, 1990). It also helps if older subjects are given product information organised in a prose passage rather than in a disjointed format, if they are given specific instructions on what they are to do ("memorize carefully" or "visualize"), and if responses are measured by recognition rather than recall, since seniors fare poorly with recall measures (Roedder John & Cole, 1986). A further benefit to older subjects is if visual rather than verbal stimuli are used in the test (Schewe, 1989).

Stine, Wingfield, & Myers (1990) tested whether bisensory augmentation (the use of pictures to augment a soundtrack) would facilitate information retrieval by older viewers. Whilst they used a comparative methodology, their sample size was extremely small. The result was in the negative; it seems that the effort expended in integrating sound with vision may divert processing resources from properly absorbing the information on the soundtrack alone. In a similar vein, Gorn, Goldberg, Chattopadhyay, & Litvack, (1991) found that the presence of background music adversely affected the ability of older viewers to memorise product benefits featured in television advertisements. Finally, information which is self-paced e.g. newspapers, seems to have a higher likelihood of being memorised by older consumers than externally paced information e.g. television (Phillips & Sternthal, 1977; Ross, 1982).

The finding that older consumers fare better when they are permitted to absorb product information at their own pace has received support from recent research on time-compressed advertisements. This type of advertisement, which is both condensed and externally paced, aggravated the difficulties elderly viewers had already experienced in memorising information from normally paced advertisements (Stephens, 1982). Older radio listeners registered better information recall when the soundtrack was moderately expanded to 140% of the normal speech rate (Schmitt & McCroskey, 1981). All of the foregoing suggest that many of the cognitive and processing decrements associated with ageing are not irreversible and are highly contextually bound.

## Conclusion.

The marketing implications of these cognitive decrements are considerable. If older consumers have difficulty in encoding promotional information as Cole & Houston (1987) suggest, then point-of-purchase displays to supplement advertising information are of questionable value since this advertising information is likely to have been inadequately encoded in the first place. These authors also noted the seeming inability of older consumers to process product information at a deep semantic level. If this is the case, then brand differentiation messages should employ sensory-oriented rather than semantically-oriented cues. If older people find irrelevant stimuli distracting, advertising copy should eschew nonsense material and silly brand names. If they use fewer processing strategies, then advertisers should employ the Principle of Parsimony in the number of product benefits mentioned. If familiar cues are better remembered, then themes and images which are well known to seniors should be utilised (Schewe, 1989).

## **2.5**

### **Senior Consumer Behaviour.**

This section examines the senior consumer behaviour literature from the viewpoint of the purchase decision, purchase event, and post-purchase behaviour. The following headings are proposed for the analysis:

- i) The categories of products and services typically purchased and consumed by seniors and the times and locations favoured for such purchasing.
- ii) The criteria employed by seniors to determine product, brand, and store choice.
- iii) The senior decision process. The extent of joint decision making among seniors and their evoked sets.

- iv) Senior price sensitivity and price consciousness. Their amenability to discount schemes and generics.
- v) Senior brand loyalty.
- vi) Senior post-purchase behaviour.

### **2.5.1.**

#### **Senior Product and Store Choice.**

Any examination of the characteristic product assortments and favoured outlets of seniors should be read with the following observations in mind. First, the current senior cohorts in developed countries have witnessed unparalleled and phenomenal upheavals both in the nature and number of offerings and outlets available to them as consumers. In the years 1900 to 1960, the output of goods and services in the U.S. increased twice as much as the rate of population growth (Block, 1974). In this period, brands have proliferated while other familiar brand names have been eliminated. There has been a concomitant mushrooming in the variety of distribution modes and retail possibilities. Younger age groups have grown up in this new purchasing milieu, seniors have had to grow into it.

Second, some authors have noted the more compact purchasing assortments of seniors (Hagemann, 1989). It should be borne in mind that this segment has been widely neglected in terms of concerted marketing effort (Tynan & Drayton, 1988a) and that this neglect, coupled with unfavourable portrayal in advertising, has given rise to a sizeable body of consumers who see themselves as marginal and second rate participants in the marketplace. The cause of smaller purchasing assortments may thus be more the result of marketing inactivity than unresponsiveness on the part of the market.

Literature on the product assortment of seniors is extensive; it is also unanimous on the centrality of food/groceries in this assortment. This has been a consistent finding since



the earliest days of research into the grey market. Dodge (1962) found a proportionately higher percentage of older households' expenditure devoted to foodstuffs, although this proportion varied over different income levels. Samli & Palubinskas (1972) reported that half of their West Coast middle/upper middle class sample devoted over 21% of monthly income to food. Food was also the most frequently shopped for commodity in a comprehensive probability study of older San Francisco consumers (Schutz, Baird, & Hawkes, 1979). A similar conclusion was reached by Mertz & Stevens (1986) and Smith & Baker (1986). One notable exception to this consensus was the finding of Fareed & Riggs (1982) in a comparative study with younger shoppers that, if education and occupational status were held constant, both older and younger groups spend the same amount on food. It is also likely that, within the senior market, product assortments will vary as one passes for example from the 65 year olds to the over 80 year olds. Here, food and furniture should diminish in importance at the expense of health care and medical services (Visvabharathy & Rink, 1984).

The prominence of spending on foodstuffs has also been evidenced in some U.K. studies. Copeland (1982) found lower income elderly devoting 55 to 60% of their consumption budgets to food consumed at home and utilities. Above average expenditure by seniors including over 75's was reported by Kiernan (1986), Buck (1990a), and Buck (1990b) in a number of major food-related areas such as meat, porridge, beverages, and bran products. Whilst acknowledging the large number of single person households in this market, Buck (1990b) points out that it holds considerable promise for fast moving consumer goods producers since the trend for these goods is to tailor them increasingly towards individual tastes even in multi-person households.

The prominence accorded foodstuffs serves to underline the importance of necessities in the spending of senior households. It is now virtually a truism that such necessities are disproportionately represented in senior expenditure (Lumpkin, Caballero, & Chonko, 1989).

Although there seems little reason to dispute the centrality of foodstuffs for older consumers, the reported research comprises a marked heterogeneity of subjects and sampling methodologies. It is also worth noting that:

"no comprehensive studies of the consumer food behaviour of a large probability sample of the population of a major metropolitan area have been conducted" (Schutz, Baird, & Hawkes, 1979, p.126).

Distinctive usage of other services and products by older consumers has also been identified. Expenditure on medical care and services has featured prominently (Dodge, 1962; Fareed & Riggs, 1982; Moschis, 1987; Hagemann, 1989). As expected, this expenditure increased with age.

Other findings include a lower percentage of senior budgets devoted to eating out (Copeland, 1982), transport and education (Hagemann, 1989), and higher proportions allocated to services (Hagemann, 1989), home furnishings and home improvements (Kiernan, 1986), lawn care and vacation experiences (Mertz & Stephens, 1986).

An overview of the descriptive literature on elderly consumption shows a considerable preoccupation with apparel (Martin, 1976; Tongren, 1981; Lumpkin & Greenberg, 1982; Greenberg & Lumpkin, 1983; Lumpkin, Greenberg, & Goldstucker, 1985; Hogge & Baer, 1986; Lumpkin & Hite, 1988; Chowdhary, 1989; Greco & Paksoy, 1989; Lumpkin & Hunt, 1989). While apparel rates a poor second to foodstuffs, this preoccupation stems as much from the fact that clothing remains one of the few high ticket items which all seniors must continue to purchase as it does from the budgetary share it commands. Added to this is the fact that keeping up with apparel fashion affords a means of maintaining a link with society at large for an increasingly disengaged sub-population (Chowdhary, 1989; Greco & Paksoy, 1989). Of course, as physical decrements and restricted physical mobility loom larger for the "old-old" grouping (85+), their spending on clothing declines (Burnett & McDaniel, 1990). However, the foregoing discussion should not obscure the likelihood that, relative to younger age groups, individual seniors spend less on clothing (Copeland, 1982; Moschis, 1987).

Some comment is perhaps warranted here on the question of seniors and their product assortments. A particular consumer's product assortment is not strictly dictated by their age alone but rather by general consumer patterns consequent on life cycle progression - for example, retirement necessitates a reduced clothing expenditure - and by specific product attributes within their assortments (Moschis, 1987). For this reason, it may be more appropriate to examine their buying style rather than the particular product assortment they buy.

Contraction of some senior product assortments has been noted in the literature particularly in the domestic appliance field both in the U.S. and the U.K. (Tongren, 1981a; Tynan, 1990). Such contractions should not be too readily attributed either to a shortage of financial wherewithal or to an unwillingness to adopt things new per se. Existing appliances may have associations with significant life events or a deceased spouse. Their retention thus serves a mnemonic function primarily (McCracken, 1987).

### **Purchase times.**

Some research has addressed the question of the times at which older consumers prefer to go shopping. Mason & Smith (1974) found that two thirds of their sample shopped before noon and, with the exception of a trip for groceries on Fridays, had no preferences for specific days. A similar preference for mornings was evidenced by Mason & Bearden (1978) and Tongren (1988). However Samli & Palubinskas (1972) reported a clear preference for week-ends for such trips. Their respondents also claimed not to spend more than one hour per day shopping.

Moss & Lawton (1982) examined the daily time budget of seniors and discovered 2% of it was devoted to shopping. Interestingly, those in local authority housing were likely to spend ten minutes more per day shopping than those who were home owners. A large sample of seniors from San Francisco claimed to shop at least once weekly, the authors noting that frequency of the shopping excursion was related to involvement in life, being married, and high levels of social interaction (Schutz, Baird, & Hawkes,

1979). A comparative study of 65 to 74, and over 75 year olds in Phoenix found little tapering off in shopping frequency on passing the 75 age mark (Gillett, Scott, & Davis, 1982).

Apart from frequency, there is the further question of whether the older consumer shops alone or in the company of others. The succinct answer from the literature is "alone". Very low levels of shopping with others have been reported (Mason & Smith, 1974; Martin, 1976). Predictably, those living without spouses were much less likely to shop with someone else (Miller & Petrich, 1986). There is also preliminary evidence that the type of goods being purchased may influence the importance of being alone or accompanied. For example, Schutz, Baird & Hawkes (1979) reported 25% of their sample shopping with others for clothing and personal care items, but 44% were accompanied for food and household items.

### **The shopping experience.**

When looking at levels of enjoyment derived from the shopping excursion, the literature is somewhat equivocal. Some sources note recreational, social, and physical exercise motivations behind such outings (Mason & Smith, 1974; Martin, 1976; Mason & Bearden, 1978a; Lumpkin & Greenberg, 1982; Lumpkin, Greenberg & Goldstucker, 1985; Moschis, 1987; Tynan & Drayton, 1987; Lumpkin, Caballero, & Chonko, 1989). Others deny that shopping is in any sense a recreational or leisure activity (Samli & Palubinskas, 1972; Martin, 1976; Lumpkin, 1984). This discordance in the literature has been noted by Lumpkin & Greenberg (1982). It may well be attributable to differing levels of access to public/private transport, and/or differing levels of physical mobility among respondents. A further possibility is that in fact there may be no discordance to explain in the first place; differences in attitudes towards shopping over the time span reported may be simply due to considerable amelioration in the entire retail experience through the provision of a more customer oriented environment and more sensitive merchandising practice.

### Retail preferences.

The final item in this section concerns the retail outlets preferred. Unlike the literature on the experience of shopping, the literature on retail choice is quite consonant. A strong loyalty and liking for the traditional department store has been noted, even though patronising such stores may involve extended travel and extra expense (Bernhardt & Kinnear, 1976; Lumpkin & Greenberg 1982; Chowdhary, 1989). Local retail stores are also favoured (Ganim Barnes & Peters, 1982; Moschis, 1987) and there is a growing satisfaction with suburban shopping malls (Tongren, 1988). Marked aversion has been registered for discount stores (Bernhardt & Kinnear, 1976; Ross, 1982; Greenberg & Lumpkin, 1983), for in-home and non-store alternatives such as mail, phone, and electronic shopping (Mason & Smith, 1974; Mason & Bearden, 1978a; Moschis, 1987; Lumpkin, Caballero, & Chonko, 1989) and superstores (Buck 1990b). Greenberg & Lumpkin (1983) and Lumpkin, Caballero, & Chonko (1989) advance the possibility that such aversions may be due to a degree of risk perceived by older patrons in such retail formats.

However, there is reason to believe that these generalised retail preferences may require some qualification; they may be moderated by the product category being purchased and the demographic profile of the particular senior shopper (Ganim Barnes & Peters, 1982).

Overall, whilst there is considerable unanimity on the retail preferences of seniors, these preferences appear to be at odds with other aspects of older consumer behaviour. As a result, Lumpkin & Greenberg (1982) detect certain paradoxes in senior retail patronage:

- i) They prefer department to discount stores yet, as will be seen later, they are noted for their price consciousness.
- ii) They exhibit a marked aversion for in-home shopping despite a preponderance of mobility and transportation difficulties.

In the service sector, some preliminary evidence suggests that senior consumers' retail choice is quite sensitive to "cross-selling" where, for example, an insurance policy is likely to be acquired from the company the client is already dealing with (Moschis, 1989). Such behaviour is consistent with a consumer segment renowned for loyalty in other spheres.

### **Conclusion.**

The rather factual and descriptive nature of the literature reviewed so far in this section delimits its potential to illuminate senior consumption adequately. However, it does represent a necessary prolegomenon to any deeper analysis. For this reason, it would be rather naive to expect there to be a distinctively senior product assortment, shopping motivation, and retail preference. Thus properly speaking, and taking food as an example, there is no distinctly "senior" food consumer behaviour, but rather a variety of senior consumer food behaviours (Schutz, Baird, & Hawkes, 1979).

#### **2.5.2**

### **Senior Choice Criteria.**

The purpose of this section is to examine the criteria and attributes which determine the product, brand and store choice of seniors. At a somewhat deeper level, it also looks at the characteristic needs and values of older consumers from which such criteria ultimately derive. Seen in this light, the approach taken will mirror the "means - end" perspective advanced by Peter & Olson (1987). Product attributes are means to ends, linked like a chain to consequences and, ultimately, to values. As will become apparent, there has been a notable absence in the literature of any attempt to integrate senior product and store criteria into such a framework.

At the end of any such means - end chain are deep rooted needs and values. Beginning at this level with senior consumers is not only logical but strategically advisable:

"In order for older persons to constitute a distinct market segment, their buying behaviour, desires, needs, or consumer problems must be unique."  
(Lambert, 1979, p.37)

The need to prescind from specific store and product criteria and probe deeper for more fundamental and enduring needs has only been addressed in the senior literature over the past five years. This nascent research has shown both remarkable unanimity and promise.

Central to this recent research is the conviction that older consumers derive little or no satisfaction from the possession of goods per se. Satisfaction is rather a function of the experiences such products or services make available to them (Hartman, 1988). To highlight this point, wide usage has been made of the differing types of consumption experience sought by the three major age divisions of consumers. While the 18 to 40 age group seek "possession experiences", the 49 to 60 age group seek "catered experience" (e.g. theatre, services, travel) and the 60 to 80 group seek "being experiences". For this last group minimal satisfaction derives from owning a car (possession experience), or being pampered on a holiday (catered experience); the crucial question is whether owning the car or being on holiday makes possible a wider range of fulfilling experiences such as seeing grandchildren and visiting interesting locations. The term "being experience" has been variously likened to the fifth level of Maslow's hierarchy (Cooper & Miaoulis, 1988), to being "connected with life", having an enriched appreciation of oneself and a deeper enjoyment of interpersonal relations (Wolfe, 1988).

More recently, the same point has been emphasised by Schiffman and Sherman (1991), who claim that, for seniors, it is the inner experience of consuming that matters, not the outer display. This will increasingly become the case for what they term the "new age" subsegment of the grey market - the growing numbers of educated, adjusted, and financially secure older consumers. The antonym of "being experiences" are "anti-being experiences" (Wolfe, 1987a); such experiences may be precipitated by any advertisement, product, or service with intimations of mortality or vulnerability. One

interesting feature of this proclivity for "being experiences" is that it may involve an androgenous shift particularly for senior males who find themselves oriented more towards the intangible experiential dimensions of life usually associated with women (Wolfe, 1988).

One other interesting and novel approach to understanding the deeper motivation behind senior consumer behaviour has come from within anthropology (McCracken, 1987). In what ranks as one of the more recondite contributions to this topic, the point is made that the economic, utilitarian, view of the senior consumer as a "rational being" is redundant. Goods are seen as culturally mediated symbols rather than bundles of utilities. In the case of seniors in particular, many possessions assume an archival symbolism serving a mnemonic function; the older person, especially if widowed, sees themselves as custodian rather than owner of the object. In a somewhat similar vein, the meaning or symbolism of product assortments is used to define role transitions in later life; there are certain things the retiree/widow either should or should not have. The possibility that there may be constellations of products which have particular symbolism for the role of widow is explored more fully in chapter 4.3.

A similar non-rational analysis of the motivation underpinning senior consumption has been adumbrated in the exploratory work of Mick & DeMoss (1990a). They suggest that many of the goods seniors buy are in fact purchased as "self-gifts". Such purchasing is more properly likened to interpersonal gift-giving where the focus is increasingly on the polysemous communication conveyed than on the utilitarian benefits of the gift. Here, the older consumer is both sender and receiver, the product or service functions as emotional nutrition by conveying messages of self-esteem and reward to the self. It will be seen later in chapter 4.3 that the self gift motive may prove especially salient at moments of role transition such as that from wife to widow.

A number of other authors have sought, in a more conventional way, to suggest current key needs and values of the older market. There is general agreement that comfort, security, nostalgia, and convenience needs increase with age at the expense of more hedonic needs (Hartman, 1988; Schewe, 1991). Indeed, a convincing case has been



made for targeting the older market by focusing on these age-related needs rather than on age itself (Schewe, 1991).

A cautionary note has been sounded regarding the "convenience" need of seniors by Muller (1989). Convenience is often mistakenly associated with time-saving products and services. With a surfeit of free time, older consumers often desire time-using rather than time-saving goods; the "convenience need" is best catered for by those products and services which assist with operations the consumer finds difficult to perform rather than those which are purely time consuming.

At the other end of "means-end" chains from deeper needs are the specific criteria or attributes which are sought in any purchase. Due to early interest by retailers in older customers, the literature is replete with studies on their salient store selection criteria. In analysing senior store criteria there is some justification for choosing a single product category; selection criteria will likely vary by product type (Lumpkin & Hite, 1988). In the light of what was noted in chapter 2.5.1., a predilection for clothing store criteria in particular is not surprising.

Overall, there is less than unanimity regarding the most preferred/mentioned clothing store criteria (Greenberg & Lumpkin, 1983). This lack of consensus appears to have two main causes. First, some use small purposive samples (French & Crask, 1977; Chowdhary, 1989), others larger probability samples (Schutz, Baird, & Hawkes, 1979). Second, some studies fail to compare senior clothing store criteria with those of other age groups (French & Crask, 1977).

Dodge (1962) found a sample of Portland Oregon seniors selecting apparel stores on the basis of assortment, price, and quality. Low prices and convenient location were the top two selection criteria in a later non-probability sample of over 65's (French & Crask, 1977). Subsequent research on clothing store selection became progressively rigorous and comprehensive, most of it using comparative data.

Older subjects were found not to differ significantly from younger customers in terms of the store attributes they prefer (Lumpkin & Greenberg, 1982). They did however express a distinctive need to be valued as customers and they in turn value their relationship with store personnel. Location and ease in shopping did not feature prominently, suggesting that problems with mobility and transport were minimal. Greenberg & Lumpkin (1983) also found little difference on less crucial store features related to convenience such as rest areas and parking facilities.

Somewhat similar results were reported in a study examining apparel store attributes mentioned by retirees and non-retirees of all ages (Lumpkin, 1984). Retirement status was not a significant discriminator of choice determinants but age was. Once again, location and ease of shopping were not significant attributes across either age or retirement groupings.

An advance in the study of senior store criteria occurred with Lumpkin, Greenberg & Goldstucker's (1985) research. Using a nationally representative comparative sample, they distinguished between salient and determinant attributes in choice of clothing store. Salient attributes are important but, because all or most stores possess them, they may not be the determinant attributes which explain the choice of a particular store. The elderly differed from younger subjects on ten out of a total of thirteen determinant attributes. Under 59 year olds sought prices, sales and variety, whereas the 65 to 74 and 75 and over groups laid more stress on a knowledgeable and helpful staff - this stemming more from a need for recognition/ attention than from feelings of inadequacy.

A further development was to compare the views of older patrons and retailers on clothing store criteria (Lumpkin & Hite, 1988). Both groups agreed on the extent to which clothing stores actually possess a range of criteria; senior patrons thus appear to be astute assessors of retail performance. However, both groups differed on what they considered important store criteria for senior patrons. Furthermore, the senior respondents judged that stores do not in practice possess the criteria older patrons deem important such as appropriate garment sizes, requisite parking facilities, and elderly discounts. Other non-comparative studies have been reported on this same topic by

Greco (1986) and Chowdhary (1989) with discordant findings.

There has been a paucity of research on senior store choice criteria for stores other than clothing stores. Lambert (1979) found discounts, courtesy, and assistance from staff were the three most frequently mentioned criteria. For Gelb (1980) and Moschis (1987), active solicitation of senior patronage was most salient. However, it is not so much that older customers have different criteria to the young but that they consider some criteria more important than the young.

One of the more comprehensive studies in this area was conducted by Schutz, Baird, & Hawkes (1979) using five product areas and eight retail modes. Product assortment, prices and location were the pivotal criteria used in evaluating all eight retail modes; store personnel were only of moderate importance. However, perhaps the single most significant finding was that age was irrelevant as a predictor variable of the criteria used to evaluate any of the retail formats - marital and employment status together with social class appeared more decisive variables.

A final group of miscellaneous research has focused on the attributes used for specific products/services. Stephenson (1989) claims that consistency and healthiness were key criteria in the choice of restaurant for seniors. Gabriel (1990) found that U.K. elderly preferred to purchase appliances from the "correct store" i.e. electricity board outlets rather than discount stores. Smith (1989) reported that older Canadian shoppers ranked design constructs (size, parking, layout, doors) first, followed by store selection and accessibility (location, distance) in evaluating different urban shopping centres.

In conclusion, this section on retail choice criteria of seniors has shown them to be relatively similar to other age groups. Where they differ most appears to be on the personal attention/service dimension. It is as yet unclear whether such attention is seen by older customers as a reward for lifelong patronage or as a sign that, despite increasing disengagement, they continue to be valued by society at large. It is equally possible that retail experience in the earlier life stages is colouring their expectations and store selection criteria in later life. Despite this possibility, none of the research

examined has sought to probe the impact of such early experience on subsequent retail preferences in later life.

As will be highlighted later, the senior market is becoming increasingly a services oriented market. While it is more difficult to divorce a service from the outlet through which it is discharged than it is with products, virtually none of the authors cited has investigated the criteria used by older customers to determine service outlet selection.

### **2.5.3.**

#### **Senior Decision Making.**

Having examined the product assortments, retail outlets, and product/store attributes characteristic of the ageing consumer, this section addresses the decision making process itself. The cognitive decrements attendant upon the ageing process have been examined in chapter 2.4.2. For present purposes, the focus is more on the practical question of the kinds of consumption decisions made by seniors.

The possibility that older shoppers might show a preference for one of a number of broad buying decision styles has been examined (Deshpande & Krishnan, 1979). It was found that the adoption of any one buying style - "avoid information" for example - significantly affected whether or not the shopper would be subsequently satisfied with the purchase. Schiffman & Sherman (1991) claim that what they term "the new age" segment of the grey market - young in outlook, inner directed, and well off - will show itself a growing and increasingly confident group in decision making, less concerned with making mistakes and more assured in its accumulated consumer experience.

Using a laboratory setting, Johnson, M.(1990) compared the decision process used by retirees and students in the purchase of a car. Students were found to use more product information in their decisions than the retirees. They also used compensatory decision rules - searching for information on differing attributes for the same brand of car. On the other hand, retirees used a non-compensatory approach, searching for information

on the same attribute across the different brands of cars. Since they found no correlation between intelligence and processing style, it does suggest that the very decision processing style itself may be influenced by age. However, the artificiality of the setting and the small sample size suggest caution in advancing this interpretation.

More recently, Lesser & Kunkel (1991) have advanced the proposition that age specific models of shopping behaviour should be investigated. Their starting point is cognitive developments which occur over the life-span. These developments should, they feel, result at least in modifications to any base-line model of shopping behaviour for different age groups. Preliminary evidence is presented to back up this claim with particular reference to over 60 year old shoppers. Whilst their research was exploratory in character, the ramifications of their thesis for senior consumer behaviour should not be underestimated.

The extent and patterns of joint decision making by wives and husbands are germane to any understanding of their purchase behaviour. The literature reviewed showed considerable unanimity on this issue; as consumers grow older, there is an increased tendency for joint decision making across a wide spectrum of consumer decisions from convenience to high ticket items (Schutz, Baird, & Hawkes, 1979; Tynan & Drayton, 1985b; Smith & Moschis, 1985; Moschis, 1987; Tongren, 1988, Moschis et al., 1991). There appear to be two principal factors responsible for this tendency. The first is the impact of retirement (Tynan & Drayton, 1985b; Moschis, 1987) and the resultant blurring of traditional sex roles leading to greater egalitarianism. Second, there is evidence from psychology that, with increasing age, men become more receptive to their own affiliative and nurturant promptings while women become more responsive to their aggressive egocentric impulses (Neugarten, 1968; Smith & Moschis, 1985). No research has been conducted on the decision making style of widows, the specific focus of this thesis. However, it is worth emphasising that one significant feature of bereavement from a consumption standpoint is this sudden shift from an increasing joint decision making mode to an individual one. The possibility that a form of joint decision making exists between widows and their deceased husbands is investigated in chapter 3.4.2.

Only one study was located which runs contrary to this trend towards syncratic trends among older couples (Miller & Petrich, 1986). However, this research, based on a small sample, simply notes a general trend towards independent decision making without supporting data. The question asked - "did you consider the opinion of others in making a purchase?" - was quite vague and may well have been interpreted to mean "are you capable of making decision on your own?"

Clearly seniors do not undergo a metamorphosis as consumers on reaching their 60th birthday. So, all of the standard concepts and variables still apply to their decision making; one such concept is the evoked set. The literature does suggest however, that senior evoked sets may be prone to certain modifications as a result of the ageing process. The consensus is that the number of brands in the evoked set - sometimes referred to as the "brand repertoire" - is likely to diminish with age (Hoy & Fisk, 1985; Uncles & Ehrenberg, 1990). The main reasons forwarded for this contraction in evoked set size are increasing aversion to the risk of including new brands, and cognitive decrements which adversely affect the retention of product related information. This point has been reinforced by the finding that seniors with the cognitive capacity to search for and utilise more external information were more likely to have larger evoked sets (Swartz & Stephens, 1983).

Seniors have also been found to possess store evoked sets (Schutz, Baird, & Hawkes, 1979; Moschis, 1989), and switching induced by price incentives has been confined to those stores within these evoked sets.

An interesting counterpoint to the consensus in the literature on this point has been the contribution of Uncles & Ehrenberg (1990). They found the annual brand repertoires of U.K. over 55 households for seven fast moving consumer goods to be 2.7 brands versus 3.7 brands for the rest of the population. However, if senior panel records were let run for an additional five months, they achieved the same repertoire size as other households. So, at least for this limited selection of goods, their smaller household size may explain their smaller annual repertoire more effectively than any psychological variable.

The consumer decision process can become more complex as the person experiences increasing debility. In particular, the roles of offspring, friends, and care-givers may become more crucial. Despite the fact that the "old-old" (85+) are set to increase at a faster rate than any other senior group (Belonax, Javalgi, Rao, & Thomas 1991), such third party input has received scant treatment in the literature. Moschis et al. (1991) examined care-giver assistance in the purchase of home appliances. Baumgarten, Rao, & Ring (1976) modelled the choice decision in selecting a nursing home and discovered limited evoked sets - 78% had considered just one nursing home - and minimal input at all stages of the decision by the prospective residents themselves.

#### **2.5.4.**

##### **Price in Senior Purchase Decisions.**

The purpose of this section is to examine the literature dealing with the role of price and economic considerations in the consumer decisions of the ageing market. The majority of authors portray a segment which is cost conscious, non-impulsive, thrifty, and rational, suggesting a "no frills" approach to marketing strategy (Mason & Bearden, 1978a; Schutz, Baird, & Hawkes, 1979; Gelb, 1980; Visvabharathy & Rink, 1984; Mertz & Stephens, 1986; Miller & Petrich, 1986; Moschis, 1987; Stacey, 1987; Conaway, 1991). This trait manifests itself in myriad ways - in a greater propensity to use saving stamps, shopping lists, and to check prices (Ross, 1982), together with above average use of coupons (Zbytniewski, 1979).

Several explanations for this phenomenon are proffered in the literature. Citing the case of retirees in particular, Gelb (1980) suggests that the savings achieved by this style of prudent purchasing constitute a substitute means, albeit a reduced means, of "earning money" after the retiree has ceased earning a salary in the conventional sense. Mertz & Stephens (1986) subscribe to the same view; thrift is an indirect way of saving which, in the case of current senior cohorts, finds its roots in the experience of living through the Depression years. Both sources thus acknowledge a somewhat ambivalent feature of senior consumers in that they have the means to enjoy a life of plenty yet do so with

considerable caution. A third explanation has emerged from social gerontology (Smith & Moschis, 1985; Moschis, 1987). Here, one of the few role prescriptions society ascribes to older people is to retain economic independence, often in the face of shrinking income. This prescription may well explain senior propensity to avail of deals and coupons and the strong economic motivation underpinning their purchasing. A final and more prosaic explanation may be that either fixed or diminishing resources simply dictate that economic considerations are paramount in purchase decisions (Phillips & Sternthal, 1977).

There is some indication that the cautiousness, thrift, and price consciousness attributed to the grey market in general may need some qualification however. It appears, for example, that seniors in some countries consider it more worthwhile to shop around for prices than in others (French et al., 1983). There is also preliminary evidence that price consciousness and inflation awareness may vary between different older shopping taxonomies (Lumpkin, 1985). The situation is further compounded by the increasing realisation in the literature of the need to examine the array of price promotions on offer individually.

The first such promotion to be examined is the special senior discount. American researchers have analysed the implementation, acceptance levels, and effectiveness of such discount schemes (Schneider 1976, Gillett & Schneider, 1978; Mason & Bearden, 1978a). Such schemes usually involve the consumer paying a small fee to join and obtain a membership card; local participating retailers offer discounts typically in the 10 - 15% range. Gillett & Schneider (1978) reported that 42% of older shoppers in their study never used their membership cards. For those who did, there was little evidence that such a scheme changed their store patronage. In the context of the present study it is interesting to note that Spiller & Hamilton (1993) found marital status to be the sole variable distinguishing between high and low users of discount schemes for all five products they tested; married older people were significantly more likely to participate in them than those who were widowed or single.



Early confidence in the promise of senior discount schemes stemmed from two convictions - first that patrons would see them as a sign that they were being singled out for special attention, second, that they were being rewarded for lengthy patronage over the years (Gelb 1980). Research which probed this topic supported such positive perceptions of discount programmes (Mason & Bearden 1978; Lumpkin, Greenberg & Goldstucker 1985). The sole exception appears to have been Lambert (1979) who reported low percentages of his over 65 localised sample seeking such discounts. More recently, it appears that blanket adoption or rejection of these schemes should not be expected since a wide variation in the acceptance of such deals may exist based on the type of product/service being purchased and whether the purchase is made in a retail outlet or in the home (Moschis, 1989; Spiller & Hamilton, 1993). Acceptance may further depend on how directly the scheme is publicised. Too overt a scheme may deter and embarrass potential participants anxious not to be identified as older consumers (Tongren, 1981a).

A second price-related promotion which impinges on senior shopping is generics. Unlike discount schemes, there is unanimity in the literature on a widespread aversion to generics. Zbytniewski (1979) found that while older subjects rated generics as better value than the young, they bought 40% fewer generic items. Strang, Harris & Hernandez (1979) also reported lower acceptance levels of generics by older groups, although these differences were not significant. The perceived inferior quality of generics seemed to be the main reason.

Research by Lumpkin (1985) has also highlighted how the generally accepted price sensitivity of the older shopper has not extended to generics. A note of caution has been introduced however by Ross (1982) who suggested gender differences in senior attitudes to generic products. Citing a Needham, Harper & Steers study in 1981, he noted how over 65's were the only age group where generics were used more by males than females. Indeed, when generic purchasing was analysed across age groups no difference was found between older and younger groups. So, while the bulk of the research suggests an aversion to generics, the grounds for this aversion have yet to be probed. Perceived inferior quality, the relative "newness" and recency of generics, and the

association of generics with economic hardship, suggest themselves as possible grounds to be researched.

The notion of price awareness or price consciousness is related yet distinct from the foregoing discussion of price sensitivity. In a comparative laboratory experiment, Zeithaml & Fuerst (1983) found that older subjects showed poorer price recall, poorer relative price recall, and less certainty about their price recall than younger subjects. For this experiment shelf prices alone - currently the norm in most Irish supermarkets - were displayed. As a result, the absence of item pricing, the pricing format most seniors would have grown up with, may have contributed to the low price awareness reported.

A further possible explanation for low price awareness among seniors may be the trend towards greater use of unit pricing. Bearden & Mason (1979) found that 40% of over 65's in their South Eastern U.S. sample were unfamiliar with such pricing; the figure for the general population was 12%. Interestingly, those seniors who were familiar with unit pricing used it to the same extent as the general population. Similar low usage levels of unit pricing by the elderly have been reported by Ross (1982) and Smith & Baker (1986). The former study suggests the possibility that these problems with unit pricing stem from decrements in visual acuity rather than from difficulties in processing price-related information per se. Such an explanation may also underpin the low usage of shelf pricing referred to earlier (Zeithaml & Fuerst, 1983).

While the thrust of this section on the price sensitivity of older consumers has been to portray them as more price sensitive than younger groups, there has nonetheless been a constant current within the literature disputing this finding. Towle & Martin (1976) discerned six buying - style groupings within the elderly market; the style accounting for the largest percentage of respondents was the "conspicuous" buying style whereas the "economy shopper" style accounted for a mere 10%. Further research (Lumpkin & Greenberg, 1982) found price-related aspects were less important for the elderly than for younger subjects in the purchase of clothing. A similar trend was noted in subsequent research in the same product area (Lumpkin, 1984; Lumpkin, Greenberg & Goldstucker,

1985). Also Smith & Moschis (1985) rejected the hypothesis that older consumers were more likely to use money-saving sales promotion offers. Smith (1989) reported that prices were not a consideration for seniors in their choice of shopping centre.

In line with this dissenting current of research, two comprehensive reviews of older consumer behaviour have disputed the price sensitivity consensus (Schewe, 1984; Tongren, 1988). The most cogent argument is made in the second review by Tongren and is based on the premise that many of the studies in favour of a price sensitive older consumer used small localised samples. For this reason Tongren lays considerable store by the Bernhardt & Kinnear (1975) and Lumpkin, Greenberg, & Goldstucker (1985) studies both of which used large probability samples and both of which claimed that seniors were less price sensitive than younger age groups. However, Tongren's conclusion may yet be proven rather hasty since the Lumpkin, Greenberg & Goldstucker (1985) study analysed sensitivity in only one product area, namely apparel, and the Bernhardt & Kinnear (1975) study simply noted a preference for department over discount stores - a rather tenuous measure of sensitivity to prices.

Tongren also failed to advert to Schutz, Baird & Hawke's (1979) study which used a large probability sample and which found in favour of a wise, careful shopper whose expenditure exhibited logically varying patterns, with over half the respondents comparing prices in stores and shopping for price "specials" at least once a month.

A possible resolution to this dispute may lie in the work of Fox, Roscoe, & Feigenbaum (1984). They highlighted the fact that different results on senior price sensitivity emerge depending on how the concept is operationalised. For example, 75% of their subjects perceived themselves as "thrifty". However, much lower levels of endorsement were registered by the same subjects for the statement "I shop for low prices". Thus, feeling thrifty need not preclude the purchase of expensive quality items.

### 2.5.5.

#### **Senior Brand Loyalty.**

The purpose of this section is to examine the brand behaviour of mature consumers for evidence of loyalty. Authors who have addressed this topic fall readily into two groups - those who feel the senior consumer exhibits above average loyalty and those who disagree. In terms of numbers, the former hold sway. Zbytniewski (1979) reported that her West Coast over 65 grocery shoppers showed high brand loyalty levels but offered no reasons for this. The same phenomenon has been found in the senior banking area in the U.S. (Fensom, 1985) and also among older bank customers in Scotland (Clarkson & Stone, 1990).

A wide variety of explanations for brand loyalty have been proffered. French et al. (1983) suggested that mature grocery shoppers were using brand loyalty as a risk reducing strategy. In support of the high banking loyalty noted in the previous paragraph, Hoy & Fisk (1985) suggested that this was because seniors warmed more than the young to the customised treatment inherent in the provision of financial services. A further possibility for senior brand loyalty levels is that marketers have not made a serious and concerted attempt to woo them away from their current brands (Hartman 1988). In other words, their brand loyalty has yet to be realistically tested. This possibility is indirectly supported by Milliman & Effmeyer (1989) who discovered that older patrons are more loyal to retailers who make a deliberate effort to cater specially for them.

Moschis (1987) offers three further reasons for high senior brand loyalty based on a comprehensive review of the literature. The first is the fact that age correlates directly with store loyalty and this naturally delimits the number of brands from which the consumer can choose. Second, he notes a tendency by older shoppers to use the brand name as a form of cognitive umbrella which can encapsulate a wide variety of attributes and brand information under one accessible label. Third, borrowing from geropsychology, he suggests that brand loyalty is the result of increasing difficulty in processing "new" information which is a normal concomitant of changing brands.

Another rationale for distinctive loyalty levels by seniors was provided by Tongren (1981a). He notes that the elderly are a canny group of consumers who have built up brand loyalty over many years of purchasing - a point often forgotten when comparing them with younger age groups. Coupled to this has been the failure by companies to appeal specifically to this segment; in a cyclical manner this has rendered their brand loyalty even more entrenched. So, the long term consequence for marketers is that the scope for brand switching by seniors, especially in saturated markets is really quite limited.

The sole authors to investigate the correlates of senior brand loyalty were Schutz, Baird & Hawkes (1979). The brand loyal older respondents in their age-comparative study in San Francisco tended to have a positive attitude to change and new experiences, and greater involvement outside the home; they also tended not to be widowed. Brand switchers on the other hand, tended to have higher incomes and higher education. Moschis (1987) noted that exposure to mass media correlated directly with brand switching.

As intimated earlier, there is a group of authors who dispute that the senior market exhibits exceptional loyalty (Towle & Martin, 1976; Schewe, 1984; Schneidman, 1988), or at least that this market does not show the level of loyalty one would expect given their lengthy exposure to operant conditioning in the marketplace (Tongren, 1988). However, only one of these authors conducted empirical research to substantiate this argument and this was based on a rather small localised sample (Towle & Martin, 1976).

A more persuasive contribution to this side of the argument has been made recently by Uncles & Ehrenberg (1990) in the U.K.. Scrutinising panel data for over 55 households, they discovered that the average brand repertoire of such households for 7 f.m.c.g.'s. was only slightly smaller than that of other households. They had used panel data from households with both young and senior heads over yearly intervals. They further discovered that if senior data for the succeeding year was taken into consideration, the older household would achieve the same brand repertoire in 17 months which other households achieved in a year. In other words they switched brands as

much as any other group but over a more protracted timespan.

A number of observations on this study are warranted. Its use of a large, national, representative sample adds weight to the findings. However, these findings question rather than disprove the claim that older consumers are unusually loyal. On the one hand, the fact that older households eventually purchase as many brands as other households, could be taken as evidence that they are as likely to switch as any other segment; if it takes them longer to do so this should come as no surprise since senior households tend to be smaller. On the other hand it could be argued that giving the older households 5 extra months to "catch up" on other households' repertoires is distorting the situation.

The crucial question is the volume consumed per person each year for the seven f.m.c.g's. Using this criterion, Uncles & Ehrenberg found that the volume of each consumer good purchased per person was in fact greater in older households than in younger households. Thus the smaller household size alone would appear not to account for the more restricted brand repertoire of older households. Interestingly, similar AGB panel data from the U.K. has been cited to show that annual brand repertoires of over 55 households are virtually the same in size as those of other households (Buck, 1990a).

While the literature is less than unanimous on the prevalence of brand loyalty among older consumers, there does seem to be agreement that, whatever current levels are, they are set to move in the direction of less brand loyalty for succeeding senior cohorts. Gilson (1982) predicts this on the premise that future seniors will have greater discretionary income. Dychtwald & Gable (1990) and Schiffman & Sherman (1991), predict a similar trend based on higher educational attainment and a resultant consumer who will evaluate brands more on product attributes than on brand reputation.

### 2.5.6.

#### **Senior Post-Purchase Behaviour.**

The final and perhaps most neglected sphere of consumer decision making is post-purchase behaviour. This neglect has percolated through to senior consumer behaviour as well (Waddell, 1975). Insofar as the topic is addressed at all, authors have tended to focus on dissatisfaction levels and complaining behaviour. Many of these authors have not conducted primary research, content to reiterate the received wisdom on this subject. There has been a minimum of dispute regarding what this received wisdom is - older consumers are more accepting, gullible, docile and less querulous than other age groups (Dodge, 1962; Gelb, 1977; Tynan & Drayton, 1987; LaForge, 1989; Moschis, 1989; Burnett & McDaniel, 1990).

Any estimation of older consumers' complaining behaviour is contingent upon how satisfied they are in the first place. Thus, the first question to be addressed is the dissatisfaction levels of maturer purchasers. Bearden & Mason's (1979) small U.S. Southeastern sample of older households reported the same levels of unavailability experienced as the general population for advertised food specials; when this was broadened to encompass "any dissatisfaction experienced over the past year with one or more food items", dissatisfaction levels dipped below those of other shoppers. Mason & Bearden (1978a) similarly noted lower awareness levels of unavailability of food specials by seniors and attributed this lack of awareness to a combination of recall difficulties and a lessened sensitivity to retailing standards. Burton & Hennon (1980) chose to attribute low reported dissatisfaction levels to both marketplace naivete and a desire not to appear overly vulnerable and dependent.

However, greater credence must attach to the work of Bernhardt (1981) which was based on two representative national samples across a large selection of product areas. It yielded higher dissatisfaction levels among older shoppers (16% versus 12%) for all product areas. He tellingly remarks that some authors who have portrayed maturer shoppers as less prone to dissatisfaction have failed to take cognizance of the fact that older consumers generally buy from a more restricted number of product areas, so they

have fewer goods to be dissatisfied with in the first place. Consequently, some form of weighting procedure is apposite when comparing senior dissatisfaction levels with those of other age groups.

There is some discrepancy regarding the product/service areas which are most likely to generate dissatisfaction among seniors. Bernhardt (1981) ranks cars first, followed by appliances and mail order; Burton & Hennon (1980) cite utilities, food and clothing in that order; Schutz, Baird & Hawkes (1979) say cars and banks are most prominent while Waddell (1975) and Smith & Baker (1986) report that the American Association for Retired Persons receives more complaints for mail order goods than for any other category. Thus, despite differences in ranking, there is a modicum of agreement on the more sensitive purchasing areas. Unfortunately, there has been little attempt to probe beneath senior dissatisfaction levels to ascertain either the cause of the dissatisfaction, or the agent deemed responsible for it. Bernhardt (1981) discovered little difference between older and younger consumers regarding either the cause of their dissatisfaction - "unavailability" and "poor quality" were most often cited by both groups - or whom they perceived as responsible (the outlet where the item was purchased for 72%, the manufacturer 20%). Burton & Hennon (1980) have noted that senior dissatisfaction in particular areas is a function of expenditure levels in those areas; they had greater concern for goods which cost more.

Given that senior dissatisfaction levels may not be as depressed as previously thought, the next question to be addressed is the action, if any, taken in pursuance of purchase problems. The impression gleaned from the literature is that seniors are slightly reluctant to undertake remedial action. A variety of remedial behaviours have been examined including complaining to management, returning the faulty good, and contacting legal/consumer agencies. Studies which have used a comparative methodology show seniors to be more docile than the general population (Mason & Bearden, 1978a; Bearden & Mason, 1979; Bernhardt, 1981). However, such comparisons should not obscure the fact that senior complaining behaviour is still quite substantial. A Houston sample of seniors (Gelb, 1977) said 85% would return a product which did not work properly, 43% would complain, and 28% would relay their



experience to others. A study of participants at an A.A.R.P. (American Association of Retired Persons) conference in Atlanta found that the most likely reactions to a consumer problem were: "complaining to the retailer/manufacturer" (55%), "do nothing" (25%), "consult a lawyer" (6%) (Waddell, 1975).

Unfortunately, registering a complaint and having it resolved satisfactorily are two different things. There is some evidence that seniors enjoy poorer outcomes to the complaints they make compared to other shoppers (Mason & Bearden, 1978a). One possible reason may be a residue of ageism on the part of management although it is possible that the complaints in question are rather vague and not voiced as articulately as they might be (Tongren, 1988).

Most authors have advanced some rationale for lower comparative complaining levels by seniors and the rather higher percentages who "do nothing". One possibility is that a surfeit of complaining may exacerbate feelings of dependency among maturer shoppers (Bearden & Mason, 1979). Bernhardt (1981) maintains that lower education levels, lower awareness of consumer rights, and scaled down aspiration levels, all contribute to a lower propensity to complain. None of these causes are of course immutable. It is quite likely that education and rights awareness levels will improve and that current reluctance to complain is attributable primarily to a cohort effect (Gelb, 1977).

Perhaps the most stimulating rationale for reluctance to complain is that of LaForge (1989). She proposes the psychological theory of "Learned Helplessness" whereby older consumers, conditioned and reared in an environment insensitive to complaints become passive and remain so even after this early environment has been replaced by a more consumer-oriented one.

As with virtually all the consumer variables examined in this chapter, there are subgroupings of seniors - in this case seniors exhibiting different dissatisfaction and complaint levels. Using a national probability sample, Deshpande & Krishnan (1979) uncovered five different "buying styles" used by older shoppers across thirty three different products. The use of a particular style affected the likelihood of there being

subsequent complaints. For example, a senior whose "style" involved never using a shopping list, ignoring fine print, and going beyond the allocated budget was most likely to experience post-purchase difficulties. Another national probability sample cited by Lawther (1978) found that older people with high levels of social integration showed more marked complaining behaviour and a more heightened awareness of unfair practices. This need to distinguish between older complainers also applies to their complaints. Moschis (1989) maintained that certain types of complaint were more likely to result in overt complaining behaviour than others. Complaints concerning spoiled goods or prices being higher than advertised were more prone to be actively pursued than those concerning poor quality or poor performance.

If some senior consumers are more likely to complain than others, part of the explanation may lie in their increased vulnerability to the retail and sales practices most likely to yield unsatisfactory outcomes. Indeed, the popular perception is that older consumers are more susceptible to questionable or fraudulent appeals than other consumer groups (Lambert, 1980) and less au fait with consumer rights (Bearden & Mason, 1979) although Schutz, Baird, & Hawkes (1979) have questioned the validity of this perception. While the extent and effect of marketing malpractice on older consumers is beyond the remit of this thesis, some of the consumer behaviour writers do proffer explanations for this heightened vulnerability. The most comprehensive treatment is possibly that given by Waddell (1975).

### **Conclusion:**

The foregoing section 2.5 has examined the literature relating to the senior purchase event understood in a rather restricted sense - the when, where, with whom of going shopping, the criteria used and the importance of price discounts. Any expectation of consensus on such a descriptive area is obviously contingent upon agreement concerning methodological ground rules; such agreement has been noticeably absent. The foregoing review has noted the use of comparative (including data on younger consumer groups) and non-comparative studies, the use of localised convenience, and national probability

samples, the use of different threshold ages to describe "older" consumers, and the use of single product and multiple product studies. Given these shortcomings, it is not surprising that a unified picture has failed to emerge.

However, methodological differences apart, the discordant findings may underscore the naivete of viewing the senior market as a monolith founded upon a single demographic variable - chronological age. They may also promote the realisation that, at least on the descriptive dimensions of purchasing, similarities with the population as a whole outweigh any differences there may be between them.

The overview of the dissatisfaction/complaint levels of the mature market suggests groups of consumers who, broadly speaking, experience the same level of post-purchase dissatisfaction as the population at large and for the same types of problems. However, they show themselves slightly reluctant to initiate complaining behaviour to resolve these problems, a reluctance seemingly borne of the retail environment in which they were raised. Those seniors who do seek redress appear to enjoy fewer successful outcomes than younger consumers.

Despite these broad conclusions, there remain facets of older complaint behaviour worthy of further investigation. First, Attribution Theory has yet to be applied to senior post-purchase dissatisfaction. Whether or not complaints follow dissatisfaction should depend on the person or source to whom the consumer attributes responsibility for the problem. A senior air traveller, dissatisfied with a two hour flight delay, is far less likely to complain if he attributes responsibility for the delay to adverse weather conditions or the late arrival of a fellow passenger than if he attributes it to inefficiency on the part of the carrier.

A second avenue of future research concerns complaint expectations. A consumer is more likely to complain where she expects the complaint will be sympathetically dealt with. Research has yet to determine the circumstances and sources where dissatisfied seniors expect their complaints will be most amicably resolved.

## 2.6.

### **Innovation and the Senior Market.**

The principal aim of this section is to examine the mature consumer literature to ascertain whether the older consumer exhibits distinctive levels of innovativeness and/or risk perception. Whatever about their views, most of the authors cited on this topic agree on the "received wisdom" - the prevailing stereotype that the mature consumer lacks venturesomeness (Sherman, Schiffman, & Dillon, 1988; Lumpkin, Caballero, & Chonko, 1989; Strutton & Lumpkin, 1992) and is among the last to adopt (Phillips & Sternthal, 1977). Consequently, marketers catering for this segment were admonished not to overemphasize the newness and possible complexity inherent in innovations. Support for this stereotypical cautiousness has been adduced from seminal psychogerontological literature where the older consumer is often portrayed valuing accuracy over speed, preferring to avoid making a decision rather than make an incorrect one (Botwinick, 1978); they thus err on the side of omission rather than commission (Ross, 1982).

However, most current authors are choosing to question this portrayal (Moschis, 1987). The supposed "rigidity" of seniors is not a trait which can be extended to all facets of their behaviour; it is simply that, as consumers, they have more to lose and experience a somewhat higher security need than other age groups (Hartman, 1988). Hoy & Fisk (1985) further point out that the intangibility of services may have contributed to lower adoption levels of services by seniors, however this need not necessarily be extended automatically to products as well.

Perhaps the most strident ripost to the "rigidity" myth has come from Timmermann (1981) and Zeithaml & Gilly (1987). Those accusing mature consumers of tardiness in adoption may well be falling prey to the "hen - egg" syndrome. Timmermann (1981) cites the case of new cable stations. Low adoption levels may stem more from a failure on the part of station managers to research and cater for older tastes than from a reluctance by senior viewers to innovate. Further weight to this argument has been added by Zeithaml & Gilly (1987) who point out that the senior market is a highly

heterogeneous one, hence generalisations on innovativeness, should be treated with caution. Why should the same variables which determine levels of innovativeness in the general population such as education and income not apply equally to older age groups? In conclusion they point out that isolation from information circulation, especially personal information, may adversely affect their awareness of innovations and hence their levels of adoption. Thus, lack of information rather than lack of innovativeness may be the problem.

George Moschis has contributed significantly to this debate as well. He contends that if the mature consumer can understand the innovation and perceive that it will benefit her, then adoption is just as likely as for any other group (Moschis, 1989). By way of support for this thesis, he reported how 90% of seniors in a recent survey had microwaves and 66% had V.C.R's.. These two products suggest a tendency to adopt "convenience" type innovations (Moschis, 1992). He further notes how microwave ovens have been readily adopted by seniors while telephone answering machines have not; both innovations were launched on the market at the same time. This is due, he claims, to the former being perceived as a convenient necessity, the latter as an optional luxury (Moschis et al., 1991). In essence, Moschis is claiming that perceived benefits rather than age itself determine adoption levels. Thus, differences in the senior adoption process may be due not to age itself but to factors associated with advancing age such as lower income and/or education. The benefits of many innovations may be neither apparent nor applicable to the lower income or less well-educated senior, but this does not denote a generalised hostility to things new on the part of all seniors (Moschis, 1987).

Apart from the general question of innovativeness, there have been numerous studies on adoption by older consumers of a wide range of products and services. In the U.K., Banks (1990) found over 55's risk-averse on financial matters, preferring traditional interest bearing accounts or Government securities. Gilly & Zeithaml (1985) used a large U.S. national probability sample to test adoption levels for four innovations - scanners, A.T.M's., push-button phones, and E.F.T. (electronic funds transfer). The sole innovation for which adoption levels were higher for seniors than others was

E.F.T.. When asked why, respondents pointed to the twin benefits, security and safety, which this innovation afforded them.

Wealthy Scottish over 65's showed little evidence of technophobia in their adoption of A.T.M's. as reported in a study by Clarkson & Stone (1990). Zeithaml & Gilly (1987) also found it helpful to distinguish between active and passive adoption levels in a large study of three innovations (A.T.M's., scanners, and E.F.T.). A.T.M's. registered very low adoption levels - respondents explained that they simply did not need them. 70% of respondents reported patronising retail outlets using scanners, however this patronage was not due to the presence of scanners at the outlet. Zeithaml & Gilly label this "passive adoption". On the other hand, high levels of active adoption were reported for E.F.T. as this innovation was linked to perceived convenience. It was an innovation they actively sought out.

There have however been a minority of studies which have pointed to an unwillingness to innovate. Greenberg & Lumpkin (1983) reported that the older respondents in their large sample saw themselves less as fashion innovators than did younger respondents. Likewise, Dibner, Lowy & Morris (1982) found only 65% of their frail U.S. elderly sample adopted a free home alarm system. Generics too were viewed as an innovation a decade ago and Strang, Harris, & Hernandez (1979) found seniors exhibiting slower rates of acceptance than younger shoppers for all six generic products tested. Lumpkin & Greenberg (1982) conducted a comprehensive study on senior clothes purchasing and discovered that subjects expressed an aversion to trying new clothes stores which they had not previously patronised. Schewe (1984) found a similar relationship between store loyalty levels and age.

Whatever about innovativeness levels in the senior segment in general, there is widespread consensus that the current "Baby Boom" cohort will carry over into their maturer years the high levels of innovativeness they currently exhibit (Banks, 1990). This prediction sits well with current research on adoption which shows that it is directly related to education levels (Loudon & Della Bitta, 1993). The "Baby Boom" cohort will have a longer time span after the departure of their offspring; continuing education is

expected to be a feature of this post-offspring era, so a more innovative senior market seems probable (Dychtwald & Gable, 1990). Indeed, there is evidence that the type of consumer presaged above is to be found already within the current senior cohort. The "New-Age Old" sub-segment described by Schiffman & Sherman (1991) had fewer qualms regarding purchasing mistakes and a dislike of trivial innovations, borne of long years of consumer experience. They are selectively innovative with a disdain for minor product variations - a disdain which has been mistakenly equated with a lack of innovativeness.

There is disparate if substantial research on the correlates of innovativeness among seniors. The efforts of a U.S. electricity company to get over 65 customers to adopt a new in-home energy audit system were more successful if reinforced by peer pressure and incentives (Hutton, Ahtola, & McNeil, 1986). Adoption levels for salt substitutes (Schiffman, 1972a) and domestic appliances (Reid, Teel, & Vanden Bergh, 1980) were found to correlate with the amount of previous consumption experience in that product area.

In the purchasing of apparel, age was positively related to the amount of pre-purchase perceived risk (Greenberg, & Lumpkin, 1983). Age was also inversely related to liking for a range of new telephone-related products (Fox, Roscoe, & Feigenbaum, 1984) and the "old-old" (85+) are generally regarded as least innovative of all older groups (Burnett & McDaniel, 1990). Counter to this thread of research, Sherman, Schiffman & Dillon (1988) found no relationship between venturesomeness and chronological age.

At a deeper level, some researchers have addressed the topic of psychological correlates of innovativeness among seniors. For example, having an "external locus of control" trait lessened propensity to adopt a number of electronic innovations (Zeithaml & Gilly, 1987). Tynan & Drayton (1985b) suggest that social integration level will correlate with innovativeness. In their comprehensive survey of the U.S. mature market, Schutz, Baird, & Hawkes (1979) found that adoption of a range of products was related to a positive attitude to change and new experiences. The ability of life satisfaction and cognitive age to discriminate between adopters and non-adopters was tested by Sherman,

Schiffman, & Dillon (1988). While both variables registered an inverse relationship with venturesomeness, that between cognitive age and adoption was strongest, supporting earlier findings of Barak & Stern (1986b).

A pioneering and much quoted study on this topic is Schiffman (1972a). Despite the fact that his sample was both small and institutionalised, his findings have received considerable academic attention. Focusing on a new brand of salt substitute, he found that levels of both taste and health perceived risk were inversely related to trial levels for this innovation and that "broad categorisers" were more likely to adopt. In purchase situations where perceived risk has militated against adoption, retired elderly have turned to brand reputation rather than store reputation to reduce this risk (Lumpkin, 1984). When external information is being used as a risk reducing strategy, both high and low risk perceivers show equal preference for formal and informal information sources (Klippel & Sweeney, 1974).

### Conclusion:

A number of overall observations emerge from this discussion of innovativeness and the mature consumer.

1. It has revealed a substantial and substantive corpus of research militating against any simplistic stereotyping of the older consumer as intrinsically averse to innovations. Diverse levels of innovativeness in the general population should and do "spill over" the 65 year age mark.
2. Insofar as any generalisations are possible, the senior consumer seems to eschew any foppery, choosing to adopt selectively those innovations which possess clear perceived benefits such as convenience, safety and security.



3. Low adoption levels of some products by seniors may be better explained by the failure to target and address their particular needs than by any inherent unwillingness to purchase things new.
4. Varying levels of innovativeness were noted within the senior market. Overall the literature suggests that internal psychological constructs rather than age per se may prove a more illuminating means of discriminating between the differing levels of innovativeness.
5. While some researchers have recorded below average adoption levels for isolated products and services by seniors, they have perhaps too readily attributed this to a reluctance to innovate per se (Bowe, 1988). One unexplored possibility is that seniors do indeed perceive that some innovations could improve the quality of their lives and would wish accordingly to purchase them. However, these same innovations may be perceived as emblems of age, as products which no other age group uses, and this perception in turn inhibits what would otherwise be innovative purchasing.

## 2.7.

### **Segmentation and the Senior Market.**

This next section addresses the question of segmentation and the senior market. Anterior to the question of segmentation within the older market is the question of whether or not the elderly constitute a distinct segment within the general population. As late as 1980, some authors still felt this was a pertinent question to raise; findings suggested caution. Lambert (1979) stressed that if the elderly were to be treated as a separate segment, their buying behaviour, needs, or problems would have to be unique. Failing that, some needs, felt by all consumers would have to impact more intensely on the older consumer for them to qualify as a "segment". In a similar vein, Gelb (1980) was the first to attempt to analyse the senior market against the four main segmentation criteria:- identification, accessibility, responsiveness and significance. She expressed

reservations that the senior segment fulfilled the last criterion, as doubts then remained concerning senior buying power. The mood of this period is succinctly summed up by Phillips & Sternthal (1977):

"despite the fact that the elderly constitute a sub-segment of the population, it is not currently possible to identify a homogenous elderly group of consumers" (p. 445).

Co-temporaneous with this scepticism there had also been an undercurrent of opinion, confident that seniors were a viable segment and that the real challenge lay rather in isolating the variables which underpinned the observed heterogeneity of these consumers (Dodge, 1962; Towle & Martin, 1976). In the last decade this opinion has evolved into a received wisdom and the reality of elderly segments is now widely accepted a priori although the precise bases of these segments needs to be researched further (Day, Davis, Dove, & French, 1987; Moschis, 1988; Schewe, 1989). Considerable support for this opinion has been adduced from gero-psychology which has shown that, as consumers age, they become increasingly less homogeneous. Thus, there is a greater justification for segmenting older consumers than for segmenting any other age group (Gelb, 1982; Moschis, 1991; Schewe, 1991).

The appropriateness of segmenting the mature market appears beyond question to most senior researchers at present and segmentation studies have been prolific and diffuse. As if to accentuate this point, a recent meta-analysis of senior segmentation studies reported more than thirty methods and a hundred different criteria used to distinguish segments of this market (Bone, 1991).

### **2.7.1.**

#### **Demographic Segmentation.**

Given the momentum to segment the senior market, the next question to be addressed is which segmentation variable(s) to select. While the senior market is sometimes referred to as the aged market, the literature shows a marked aversion to using

chronological age as a segmentation variable within this market (Wolfe, 1987a). Age is not now seen as a major factor determining older consumers' responses to marketing activities (Moschis, 1991), and to expect homogeneous reactions by an entire senior age cohort to marketing stimuli would be rather naive (French & Crask, 1977). Chronological age is seen primarily as a descriptive demarcation point which does not facilitate any understanding of underlying motives or of "the crazy quilt of desires, psychological and physiological capacities, lifestyles and roles" inherent in the senior market (Schewe, 1988). The unsuitability of age is reinforced when one realises that many seniors relate mainly to younger chronological age groups (Underhill & Cadwell, 1983; Schewe, 1991) and that older age benchmarks are often simply used as a proxy for other more influential characteristics such as lifestyle or financial status.

Dissatisfaction with chronological age has led to a bifurcation in research orientation (Burnett & Wilkes, 1985). First are those seeking to replace chronological age with psychological or cognitive age. Second are those who have sought to retain chronological age as a moderator variable used in conjunction with other demographics such as health, income, and marital status.

However, the foregoing discussion should not be taken as proof that age groupings within the senior market have been rendered obsolete. Neugarten (1974) forecasts the emergence of a new life cycle - the "young-old", 55-75. Just as "teen-age" and "middle-age" are relatively recent additions to the life-cycle spectrum, she maintains that a series of demographic changes such as falling fertility, lowering of the retirement age, increasing affluence, and extended life-expectancy will contribute to the emergence of this new age. A similar case for segmenting the senior market into the "young - old" (-75) and "old - old" (+75) was made by Timmermann (1981), Gillett, Scott & Davis (1982), and Schewe (1984). Perhaps the most widely cited proponent of the continued use of chronological age has been Lazer (1985). He proposed four age segments, the "older" (55-64), "elderly" (65-74), "aged" (75-84), and "very old" (85+). In the absence of any consensus on alternatives to chronological age, several authors have had recourse to his groupings (Conaway, 1991).

Even the strongest of critics of chronological age segmentation do allow for one exception, the "old - old" segment. The age cut-off for this group is invariably 85 and empirical research has shown that over 85's exhibit distinctive consumption patterns usually occasioned by physical decrements and contraction in life space (Cooper & Miaoulis, 1988; Burnett & McDaniel, 1990).

### **2.7.2.**

#### **Income Segmentation.**

The main demographic alternative to age has been income segmentation. Bone (1991) notes that discretionary income has been used as a variable in 60% of all the senior segmentation studies she reviewed and considers it one of the more promising in terms of meaningful marketing implications.

Over optimistic and jingoistic articles have been castigated by Minkler (1989) for portraying the elderly market as one homogeneous lucrative goldmine. Apart from displaying marketing myopia, they also render the appeals of low-income elderly less forceful and may also be unwittingly used to justify Government cut-backs on services for needier elderly. Her thesis provides a stimulating expose of the convergence of sound marketing practice and social policy. A similar case for income segmentation (without the social policy ramifications) has been made by Visvabharathy & Rink (1984) based on two broad U.S. income segments, "the well off" and "the less well off". This has been successfully employed by American advertising agencies (Radding, 1989) and further supported by research in the U.K. where Abrams (1990) and Buck (1990a) noted two distinct income segments at the extremes of the income spectrum. The 55-60 age group in the U.K. were found to be a particularly lucrative prospect for financial institutions as a result of the disproportionate share of assets and savings they control. A similar case has recently been made in the U.S. by Lumpkin, Caballero, & Chonko (1989) who depict two broad income based segments, the wealthier, discerning, quality-conscious group, and the price-sensitive less well off group.

On the basis that "few profitable market segments are built around a single variable", Burnett & Wilkes (1985) also suggested that income combined with level of education would prove a more discriminating means of segmenting senior consumption of banking services than chronological age alone.

### 2.7.3.

#### **Psychographic Segmentation.**

Of all the alternatives to segmentation by age, the variable receiving the greatest attention has been psychographics, although authors opting for this alternative have not always explicitly used the term "psychographics". For present purposes, any studies advancing self-concept, personality or lifestyle will be included in this section.

Over a decade ago, Timmermann (1981) had predicted that lifestyle analysis would prove the most promising elderly segmentation variable in future years. Despite this promise, the number of comprehensive empirical studies on psychographic segmentation and the grey market have been very few (Sorce, Tyler, & Loomis, 1989). Much of the hope vested in psychographic segmentation stems from the belief that, as seen earlier, older people become more heterogeneous as they age, hence their interests and aspirations should also become more heterogeneous. Psychographics would seem ideally poised to exploit this heterogeneity (Schutz, Baird, & Hawkes, 1979; Wolfe, 1987a; Day, Davis, Dove, & French, 1987).

One of the earliest and most widely cited psychographic analyses of older consumers is that of Bartos (1980). Dissatisfied with chronological age, she developed six over 49 lifestyle types based on an examination of U.S. census and income data. This typology was then fleshed out in terms of interests, media and time usage; the "disadvantaged" and "poor health" types were dismissed as being of little interest for marketers. Considerable attention is devoted to the "Active Affluent" segment who represent 40% of all U.S. over 49 year olds and whose lifestyle adumbrated that of the current cohort of "baby-boomers" as they approach later mid-life.

Similar exercises have been carried out in France (Moundlic, 1990) and in the United Kingdom (Gabriel, 1990) and again in U.S. (Schiffman & Sherman, 1991). Psychographics have also been used to segment American seniors based on their living and lifestyle preferences after retirement (Gollub & Javitz, 1989), and to differentiate fashion conscious from non-fashion conscious mature shoppers (Greco & Paksoy, 1989). Also in the U.S., Lumpkin & Hunt (1989) noted that seniors who were self-reliant in terms of transport were significantly different from more dependent elderly on each of seven psychographic dimensions they used. Sorce, Tyler, & Loomis (1989) administered a comprehensive psychographic questionnaire to a convenience sample of 418 Americans over 60 years old. Cluster analysis revealed six broad senior lifestyle types, four of which bore considerable potential for marketing.

All of these studies yield segments which broadly resemble Bartos' "Active Affluents". While the focus of all eight psychographic studies on the more positive non-stereotypical segments of the senior market has a certain intuitive appeal, most lack methodological rigour in the manner in which these lifestyle typologies were generated. For example, both Bartos (1980) and Gabriel (1990) did not use any form of psychographic questionnaire.

In addition to these lifestyle studies, a number of authors have explored the possibility of segmenting seniors on more conventional psychological dimensions such as personality and self-concept. Towle & Martin (1976) used a self-concept and self-ascribed buying style instrument to yield six senior shopper segments. Klippel & Sweeney (1974) and Phillips & Sternthal (1977), felt the personality dimension "internal versus external locus of control" would yield promising results in segmenting older consumers, a belief supported by the subsequent work of Day, Davis, Dove & French (1987) and Bone (1991). While not strictly using personality, French & Fox (1985) were successful in isolating five clusters of senior consumers based upon differing patterns of psychological adjustment to the reality of old age.

One innovative and promising approach to segmenting the senior market has been tentatively outlined by Moschis (1992) and labelled "Gerontographics". As its name

suggests, it is a means of segmentation purposely and exclusively designed for the senior market. It takes as its starting point the "inherent multidimensionality" of the ageing process that is, that consumers age biologically, psychologically, and socially. Differences in ageing along these dimensions, coupled with different living circumstances, give rise to a number of senior segments each likely to exhibit different purchase behaviours and differing levels of responsiveness to marketing and promotional strategies. A definitive assessment of gerontographics must await a more detailed expose of this segmentation basis in a text soon to be published by Moschis.

A number of caveats should perhaps be registered to counterbalance the wave of enthusiasm for psychographic style segmentation of the grey market. First, few of the studies cited are based on large non-localised samples (Lumpkin, Greenberg & Goldstucker, 1985; Lumpkin & Festervand, 1987). Most have used small local convenience samples (French & Crask, 1977; Gelb, 1980) and some have produced psychographic segments without conducting any primary research (Bartos 1980). Second, the question of validity which hangs over much psychographic research (Lastovicka, 1982) applies equally here. The generation and standardisation of psychographic instruments is something many of the authors cited were either ignorant of or studiously chose to ignore. Third, as the foregoing analysis has shown, there is evidence of selective application of lifestyle analysis at the younger end of the older age spectrum (Schewe, 1991). As this younger grouping is generally deemed to be better off financially, this selective attention is understandable. However, it leaves open the question of how appropriate lifestyle segmentation is to the senior market as a whole. The fourth and final caveat has been voiced by one of the most prolific authors on senior consumer behaviour (Moschis, 1991). He disputes the value of personality/psychographic segmentation on the twin grounds that personality changes little in later life and that older consumers share the same broad lifestyle patterns as their younger counterparts.

#### 2.7.4.

##### Other Segmentation Bases.

Apart from psychographics, demographics, and income, a few authors have attempted to isolate senior segments based on shopping style. Such approaches normally involve creating clusters of older shoppers with similar store attribute requirements and buying styles. These taxonomies are then related to a range of demographics and, in some cases, to usage of product information sources (French & Crask, 1977; Lumpkin, 1985; Moschis 1987). In one case, such an analysis was carried out on four age groups in a national probability sample - under 59, 60-64, 65-74, and 75+. The youngest group differed significantly from the two older groups on determinant store attributes while the oldest group differed from the other three on lifestyle/shopping and information usage dimensions (Lumpkin, Greenberg, & Goldstucker, 1985). A possible alternative to the use of a psychographic battery on buying style is a self ascribed buying style measure akin to earlier self-concept measures. Such an approach was used on seniors with a modicum of success by Towle & Martin (1976) although it has not been developed subsequently by others.

A substantial corpus of research has investigated the media behaviour of seniors. It will be examined in greater detail later in this chapter. However, some writers in this area have ventured the possibility that segmentation based on media/information usage may yield viable senior segments. Davis & French (1989) distinguished three senior segments based on the attitudes they held towards advertising. In a similar vein Rahtz, Sirgy, & Meadow (1989) suggest that older consumers may be divided into segments based on the amount of television they view. Using a large national probability sample Lumpkin & Festevand (1987) isolated three older segments based on the degree to which they used a range of product information sources. Interestingly, they found no differences in the kinds of sources which were used by the elderly segments; differences only occurred in the degree to which these sources were used.



Due to a lowering of the retirement age, an increasing number of seniors, especially males, are retired. In this light, some authors have sought to determine whether employment status itself might prove an appropriate segmentation variable. Tongren (1988) points out that being employed or retired will affect lifestyle patterns and levels of joint decision-making in older households. Fox, Roscoe & Feigenbaum (1984) noted that retirement status combined with chronological age was a profitable way to segment older telephone users. Finally, Merrill & Weeks (1983) claimed that within the retired segment there exist sub-segments based on their attitude towards retirement. However, their sample was not representative and the data used centred only on attitudes to camp sites. Overall, research on segmentation by employment status is skeletal at present. Matters may be compounded in future years if the employed/retired distinction is blurred due either to staggered retirement or greater availability of part-time employment.

This fluidity regarding retirement has prompted Bone (1991) to substitute "discretionary time" for employment status as one of the more promising senior segmentation variables. She claims that it is the increased discretionary time which retirement makes available which is more salient from a lifestyle and consumption standpoint than the fact of being designated a retiree. A half of the senior segmentation studies she reviewed up to 1989 used employment status/discretionary time as a variable.

### **Conclusion:**

While few dispute that the senior market should be treated as a separate segment in the marketplace, there is less agreement on the most appropriate ways in which to sub-segment older consumers. Of the main demographic bases, income appears the most promising. The possibility of using retirement as a segmentation variable has yet to be widely exploited; its relationship with income suggests considerable promise. Psychographic segmentation of the senior market has been attempted by a number of authors yielding an array of senior lifestyle taxonomies. However, the absence of methodological rigour in many of these studies casts the validity of the typologies generated into some question. In the context of the current thesis, the absence of any attempt to segment the senior market on the basis of marital status is worthy of note.

## **2.8.**

### **Seniors and the Mass Media**

#### **2.8.1**

##### **Senior Media Consumption**

The media consumption of seniors currently comprises a substantial corpus of research and merits treatment as a discrete subdiscipline within senior consumer behaviour. Some allusion to the main findings of senior media research is appropriate for this thesis for the following reasons:

1. The mass media may be viewed as a service, commercial or otherwise, which seniors consume. Indeed, in terms of time allocated, it is the principal service they consume.
2. As the following section will hopefully illustrate, the media consumption of seniors differs significantly from that of other age groups with regard to time expended, media/programme preferences, and viewing/readership motivation.
3. An examination of the specific media preferences of older consumers is germane to any study of the product information sources they employ and value.

If one considers mass media in an aggregate way, the older consumer enjoys a higher exposure than any other age group. Indeed, with increasing age there is evidence of a more substantial and serious use of the mass media (Tynan & Drayton, 1985b). Seniors in better health are particularly likely to have high levels of media exposure (Smith & Moschis, 1985).

High exposure levels had been hypothesised by early researchers on senior media behaviour (Phillips & Sternthal, 1977). Role attrition, physical decrements, increased narcissism and reduction in involvement with others - phenomena attested to in geriatric psychology and sociology - all pointed to an inevitable contraction in the "life-space" of

the older person. This contraction was expected to result in greater mass media exposure, an expectation confirmed in an array of subsequent empirical research.

However, senior media research has increasingly become synonymous with senior television research; television has become the leading medium for seniors (Bell, 1992). The weight of empirical evidence supporting this view has been both comprehensive and consistent. Television has been shown to be the most talked-about subject among seniors (Bennett, 1989), to be their principal leisure activity (Rubin & Rubin, 1982a), and to have more time devoted to it than any other mass medium (French & Crask, 1977; Davis & Davis, 1985; Moschis, 1987). Indeed, more time is devoted to television than to any other senior activity with the exception of sleeping (Moss & Lawton, 1982; Fouts, 1989). A large senior sample in San Diego was found to spend more time television watching than even young children from the same city (Real, Anderson & Harrington, 1980), and in the U.K. older viewers spent 50% more time in front of their sets than the average viewer (Hemming, 1988; Bennett, 1990). The import of this research is all the more remarkable when it is borne in mind that most of the senior subjects in the studies cited would have been in middle age when they first encountered the television medium and thus would not have been socialised into any viewing patterns; television was "new" for this cohort.

The centrality of television in the lives of senior consumers has been reinforced by specific research to gauge the exact amount of time devoted to television watching. There appears to be considerable consensus among authors. Clancy (1975) and Davis & Davis (1985) both agree on a figure of 5 hours daily viewing, a finding close to those of Rubin & Rubin (1982a) - 4.76 hours, Korzeny & Neuendorf (1980) - 4.5 hours, and Stephens (1981) - 4 hours. All of the foregoing studies relied on respondents' self-reports. At the extremes of these self-report studies are figures of over six hours by a large minority of San Diego seniors (Real, Anderson & Harrington, 1980) and 3.6 hours daily viewing by a rather small and non-representative sample of North Californian retirement community residents (Kaiser & Chandler, 1985).

Interestingly, the lowest viewing amounts for seniors have been reported in studies which have not relied on respondent recall. A time-budgeting study of Philadelphia seniors resulted in a figure of 3 hours 20 minutes viewing (Moss & Lawton, 1982), and a study in Los Angeles which metered the sets of three older viewer groups gave a figure of 3 hrs 25 minutes daily (Davis, Edwards, Bartel & Martin, 1976). One notable exception to these high viewing rates is Davis (1971) who found that 75% of his Long Beach sample watched television for only 5 hours or less each week. However, this finding may owe more to the small number of respondents used and their high educational profile, than to any fundamental disagreement with the mainstream of subsequent research. Any residual discrepancies over the amount of television viewed is more likely to stem from the methodological reason that variations in survey instruments lead to disparate findings. This applies no less in measuring television viewership where the possible instruments range from television metres to time budget diaries to personal interviews.

A number of authors have sought to determine the times when viewing by seniors was at its highest. Most have reported that viewing peaks during what is termed "prime-time" (7-10p.m.) (Korzenny & Neuendorf, 1980; Rubin & Rubin, 1982a; Fouts, 1989). Viewership declines after 10p.m. (Bernhardt & Kinnear, 1975) and despite availability, few seniors appear to watch morning programming (Davis, 1971; Schreiber & Boyd, 1980). Nonetheless, overall reach for older viewers during daytime television is much higher than for the general population (Durand, Klemmack, Roff, & Taylor, 1980). A Los Angeles study which metered older respondents' television sets found three viewing peaks during the day, 11.30a.m., 5p.m., and 7p.m; the latest peak had the largest audience.

It is possible that propensity to watch television may be influenced by geographic region or climatic variation (Clancy, 1975). Many of the studies cited above fail to specify the exact location where the research was conducted nor do they specify the number of channels available and the programme assortment on offer.

From a marketing perspective, any analysis of the amount of television viewed by seniors is secondary to the question of what specific types of television programme are watched and preferred (Durand, Klemmack, Roff, & Taylor, 1980). Most of the research on this topic has addressed this question by seeking to ascertain respondents' favourite programme type e.g. documentary or feature film. It should be noted that this is not quite the same as asking what precise programmes are watched, or "what is your favourite show?" Two studies which addressed this distinction found notable consistency between preferences for broad programme types and the actual programmes watched (Rubin & Rubin, 1982a; Davis & Davis, 1985). Davis (1971) reported slightly discordant findings from his Long Beach senior viewers whose preferred programme types were:

- 1) News/public affairs
- 2) Educational
- 3) Travelogues

while their specific "favourite shows" were:

- 1) News/public affairs
- 2) Music
- 3) Drama.

Despite this minor divergence, most authors have continued to focus on respondents' preferred programme types when researching senior viewing behaviour.

If authors concur on the centrality of television in senior lifestyles, they are equally adamant on the type of programming which viewers enjoy most. Advancing age occasions a shift from entertainment-centred to non-fictional, information-centred viewing patterns (Wenner, 1976; Gelb, 1982; Rubin & Rubin, 1982a; Kaiser & Chandler, 1985). Specifically, news/public affairs programmes have been consistently rated the most widely watched and enjoyed (Bartos, 1980; Real, Anderson & Harrington, 1980; Daly and O'Connor, 1984; Goodman, 1990). Fouts (1989) summarised the situation as follows:

"Although researchers occasionally categorise some programs differently and use a variety of assessment techniques, the appetite for news and information is the most documented finding in the literature involving television and the elderly" (p.573)

This predilection for television news, especially local news, has been echoed in numerous studies which have offered older respondents a selection of programming choices. While news is invariably the first choice, there is less than total unanimity on the subsequent rankings. For example, Samli & Palubinskas (1972) found travel, educational, and music programmes were ranked equal second behind news. Davis & Davis (1985) claimed that sports programmes came second. Davis & Westbrook (1985) said documentaries were second, followed by films, while Davis, Edwards, Bartel & Martin (1976) put games shows, comedies and dramas all sharing second place.

Subsequent preferences after news programming and their respective rankings are of lesser moment for this thesis. In fact, many apparent inconsistencies across studies on these rankings may be simply due to the fact that there is a lack of agreement on the appropriate programme classification system; "documentaries" may be a separate category in one study and subsumed under "educational" in another.

Two studies run counter to the prevailing wisdom on news programmes and the older viewer. A large U.S. probability sample of over 65's who kept viewer diaries rated news below "sitcoms" and "mysteries" (Durand, Klemmack, Roff, & Taylor, 1980). This study seems methodologically sound and any resolution of the obvious contradiction between its findings and the foregoing research appears unlikely. Some light was shed on the matter by a U.K. researcher who also found that English over 65's placed news below other programme types - in this case "soaps", dramas, and game shows (Hemming, 1988). However, Hemming subsequently discovered that news programming was the sole programme genre achieving consistently high preference from older viewers. In other words, viewers were likely to enjoy one "soap" but not another, whereas news programmes of whatever ilk were consistently highly rated.

Some authors have sought to explain the strong attraction of television news broadcasts for the mature audience. One line of reasoning begins with physiological decrements. If auditory ability begins to decline, news in printed format may be less inviting. The combination of visual and auditory news which television offers can fill in the resultant sensory gaps. Also the visual format of the news bulletin - a close-up shot of a seated newscaster - is one which those experiencing loss of visual acuity may find less taxing (Fouts, 1989). A second line of reasoning is followed by Goodman (1990). He postulated five possible gratifications which older viewers might derive from television news:- information, decisional utility, entertainment, interpersonal utility, and parasocial interaction (with the newscaster). Differences among the older subjects he sampled related mainly to the last three gratifications, for example, lower educated over 65's derived strong parasocial interaction, and older females strong interpersonal utility. Of course a final possibility which ought not be too readily dismissed is that the preference for news may stem as much from aversion to other programme formats as from any predilection for news itself.

Doolittle (1979) is the sole author to investigate the correlates of news viewing by seniors. Education was positively related to the amount of news viewed, indeed it was a better predictor than age itself. An expected negative correlation between news consumption and level of social activity was not supported, in other words, media news does not seem to be a substitute for a contraction in social intercourse. Indeed, it may well be that news media are purposely used to glean information for use in social interaction.

If news is the clearly preferred programme genre, older viewers exhibit an equally definite antipathy towards other programme genres. Rubin & Rubin (1982a) and Samli & Palubinskas (1972) reported a strong dislike for any shows or films featuring violence or promiscuity. Davis (1971) found that his West Coast respondents were averse to this type of programme as well, however, he ventured the possibility that senior antipathy in this area may be partly due to a feeling that one "should" be against such genres. He further detected little responsiveness to such youthful themes as romantic love and adventure thrillers. A further possibility adverted to by Fouts (1989) is that dislike for

some programmes is linked to sensory decline. If one third of the light reaching the retina of a ten year old reaches the retina of a 60 year old, then it should come as no surprise that mysteries and thrillers which carry a considerable complement of dark, fast-action footage with loud background music are less than enthusiastically received.

### 2.8.2.

#### Senior Viewing Motivation.

The considerable amounts of time allocated by the elderly to watching television and their distinctive programme preferences have lead several media researchers to investigate the motives which underpin their viewing behaviour. At a fundamental level, most seniors, because of altered life circumstances, have more leisure time available and an increasing impetus to maintain contact with a world which may be imperceptibly distancing itself from them (Doolittle, 1979). At a more theoretical level Rahtz, Sirgy & Meadow (1989) examined the three principal sociological theories on ageing and concluded that an increase in television use was consistent with all three. To this extent, there is a natural logic to senior viewing behaviour. When older viewers are questioned as to what motivates their television watching, replies tend to gravitate towards one or other end of the information - entertainment spectrum. Results have not always agreed (Korzenny & Neuendorf, 1980; Rubin & Rubin, 1982a; Moschis, 1987).

However, studies which have examined viewing motivation at a deeper level have uncovered a richer and more enlightening motivational texture. It would appear that structured, undisguised questions may not be the most productive research instruments in this particular field. The idea that television provides seniors with a "window on the world" has been suggested by several authors (Rubin & Rubin, 1981; Davis & Davis, 1985). According to this view, the benefit of television lies in its ability to enable seniors "share the same facts" as the rest of the population at a time when their sphere of social interaction may be shrinking. A further benefit suggested is the way in which television can divide up the day; certain programmes can act as markers signalling that particular activities such as eating, getting dressed, or going shopping, should be



initiated (Davis, 1971). A further motive suggested in the literature is the desire for companionship. Seen in this light, the older viewer is endeavouring to maintain contact with the world, albeit at one remove, and thereby experience it vicariously. So, far from being a medium of withdrawal, television is desired as a means of social engagement (Doolittle, 1979; Real, Anderson, & Harrington, 1980).

The most probing and recondite study of elderly viewing motivation has been carried out by Fouts (1989). He advances eight motives in all behind senior television viewership; as they encompass all the motives mentioned in the literature they bear repetition:

- Information acquisition
- Entertainment
- Provides topics for conversation
- Helps schedule activities
- Substitute companion. (Could include parasocial relationship with some media figure).
- Relaxation
- Arousal
- A cross generational activity (e.g. watching television with grandchildren).

While these motives are not mutually exclusive Fouts suggests that the first two are particularly salient for older viewers. An interesting development in this connection has been the finding by Rubin & Rubin (1982a) that there was a significant relationship between both the time of day watched and the total amount watched, and the older viewer's motivation for watching. In other words, older viewers who watch at specific times during the day or who vary in the total amount of time they devote to television, may want the television programming to serve a particular function e.g. companionship or information. Prior innovative research on viewing motivation had been conducted by Rubin & Rubin (1981) who sought to determine whether the older viewer's viewing motivation might vary depending on the location or context within which the viewing took place. They discovered for example that the principal motive for seniors watching

television in the home was entertainment while it was "passing time" when in hospital. However, while motives for watching varied, programme preferences did not appear sensitive either to context or location.

Many of the media researchers cited have sought to ascertain whether or not there are any correlates of senior viewership. A positive correlation between age and the amount of television watched has been claimed by Davis & Davis (1985), Bennett (1989), and Buck (1990b). The correlation had been specified earlier by Doolittle (1979), and Fouts (1989) who suggest a curvilinear relationship between age and amount of television watched with a tapering off after the 70 year age mark. A negative correlation between education and income and the amount of television watched has been suggested by Schreiber & Boyd (1980) and Samli & Palubinskas (1972) respectively. In the U.K., Buck (1990b) discovered a negative correlation with social classification. However, despite this, the average "AB " over 65 watches 17% more television than the national average. One of the more novel correlations has been between the amount of time spent in front of the television set and the viewer's calorie intake (Clancy, 1975). Such a correlation leaves open the question whether television/television advertising is simply the occasion or the cause of this higher calorie intake.

On the psychological plain the correlates of television viewing appear less than desirable. Those who tend to use television more for entertainment and information purposes are likely to exhibit lower morale, curtailed physical activity, financial worry, and lower self-respect (Rahtz, Sirgy & Meadow, 1989). They also develop an unrealistic picture of how well-off the average person is and, as a result of social comparison with this average person, see themselves as less well-off. High viewership thus correlates with high life dissatisfaction (Rahtz, Sirgy, & Meadow, 1988a).

In a similar vein, those who watch more tend to watch more "fantasy" type programmes (Schreiber & Boyd, 1980; Korzenny & Neuendorf, 1980). The only mitigating evidence has come from Kubey (1986). Although high viewership correlated with feeling low or discomfort during idle unstructured time, it appeared that the television was regarded more as a remedy to counter these feelings than as their cause.

### 2.8.3.

#### Senior Attitudes towards Television.

The centrality of television for older people leaves open the question of their attitudes towards the medium. Several authors have examined these attitudes; findings have been both ambivalent and inconclusive. For example, Bennett (1989) found U.K. over 55's well disposed towards television while Lannon (1990) claimed the opposite, however, neither author indicates the basis for their views. A similar divergence is evident in U.S. studies. Moschis (1987) maintained that seniors, especially those who are more socially isolated, have more faith in the credibility of television than younger viewers while Rubin & Rubin (1982) reported no consistent evidence of any strong affinity with the medium.

In some cases, this ambivalent attitude of seniors towards television has surfaced in the same piece of research. A large San Diego sample of over 55's reported higher usage and higher criticism of television than any other medium; of all the media, it was getting worse all the time (Real, Anderson & Harrington, 1980). A rigorous and comprehensive study on this topic has been conducted by Stephens (1981). Her study is unique in that it monitored attitudes towards television longitudinally over a sixteen year time span and compared senior attitudes with those of the young and middle aged. She reported an overwhelming shift towards television by older respondents and away from newspapers, especially for older women:

"Television appears to have gained significantly among the elderly, particularly among elderly females in its ability to provide the most complete news coverage, the fairest and most unbiased news and the latest news quickly. Television appears to be the major medium of choice among older adults to-day. Its entertainment value and informational credibility among this older age group appear beyond question" (p.45).

Considerable weight must be accorded this finding and it ought to be borne in mind that any reported tendency by older viewers to be less critical of television than other age groups may be due more to the fact that they perceive television as being a social public institution, worthy of their trust, than that they are more inherently gullible than other

sectors of the viewing population.

#### **2.8.4.**

##### **Seniors. Printed Media and Radio.**

The predominant role of television ought not minimise the role that newspapers can play for older readers. The elderly comprise a greater number of regular subscribers to newspapers than any other age group (Visvabharathy & Rink, 1984; Holland, 1991). They have been found to read a paper six days a week and to spend an hour per day reading it (Stephens, 1981); 90% of American seniors read a daily newspaper (Samli & Palubinskas, 1972). There is higher readership of papers among over 65's than among the under 35's (Bernhardt & Kinnear, 1975). Presently, 47% of U.S. papers have a regular column on ageing.

Despite the findings in the previous section, some sources rank papers above television in terms of credibility (Phillips & Sternthal, 1977; Schreiber & Boyd, 1980). However, these sources relied on previous literature and a non-representative sample respectively. They may also have pre-dated the shift away from papers to television noted already. This is not to say that newspapers do not enjoy a special relationship with the current older cohort. As the first mass medium into which many were socialised, it engenders considerable trust (Lannon, 1990). It is particularly valued for local news (Samli & Palubinskas, 1972; Goodman, 1990) and for a clearer understanding of issues relevant for older adults (Real, Anderson, & Harrington, 1980). There are integral features of newspapers which lend themselves to older readers. First, they are the prime media for local news, and local news in particular is what seniors desire when their social sphere begins to contract. Second, newspapers are a self-paced medium and it has been shown that older readers can assimilate information more effectively from self paced media as they allow control of the speed of exposure (Botwinick, 1978). Lastly, older consumers may be more responsive to the price and coupon type advertising found especially in newspapers. Their thriftiness as shoppers has been noted earlier, so newspapers as a product information source endear themselves to this senior group in particular.

Research on magazine readership and the elderly is very scant. Most of it has appeared in the sociological journals where content analysis has been utilised to examine the portrayal of older characters both in photographic and prose material (Langmeyer, 1983; Kvasnicka, Beymer & Perloff, 1982; Bramlett-Solomon & Wilson, 1989; Cohen & Kruschwitz, 1990). Other research which has investigated the extent of magazine readership suggests levels below the population average (Bernhardt & Kinnear, 1975), and while the "reach" attained by magazines among older readers may lag behind that for other age groups, women's magazines in particular should not be too readily dismissed as a medium for communicating with older females (Durand, Klemmack, Roff, & Taylor, 1980).

The centrality of radio for seniors appears to be waning. In particular it is ceding ground to television as the most entertaining medium overall (Stephens, 1981). Although an average daily listenership of one and a half hours has been suggested, this falls below the levels both for young and middle-aged listeners (Moschis, 1987). Indeed, some authors suggest that radio may have fallen below newspapers in terms of the time devoted to it (Samli & Palubinskas, 1972). Little is known of the specific programme preferences of older listeners, although commercial radio stations are not particularly liked (Buck, 1990b) and the most favoured format seems to be chat shows (Moschis, 1987).

### **Conclusion:**

This review of the media behaviour of older people supports their being regarded as a distinct consumer segment. They have been shown to have a strong predilection for one medium in particular, television, devoting more time to it than any other age group in the population - this despite a number of adverse effects on their psychological well-being. Within this medium they exhibit distinctive programme preferences, preferences consistent with a group of viewers who have more time, increasing psychological decrements, and a feeling of being distanced from society at large.

The above considerations should not obscure the fact that, although seniors are avid viewers, much of what they see is irrelevant to them; many programmes are endured rather than enjoyed (Davis 1971). However, in the final analysis television would be preferred to no television at all. It is also important to bear in mind that, while older viewers have distinctive programme preferences and viewing motivation, few programmes have a viewing profile skewed by age. Seniors are still a fraction of the population and often watch what they do not particularly like (Buck 1990b).

A further caveat should be entered concerning the homogeneity of seniors as a viewing segment. Several authors have looked at the possibility of there being viewing taxonomies among older people. Using Q methodology, Wenner (1976) found three senior viewer "types" differentiated by the function television played in their lives. Differences between these three senior viewer types were more pronounced than those between similar types in the general population. Day, Davis, Dove & French, (1987) found four psychographic segments among their older female respondents, each segment requiring a specific media mix. Doolittle (1979) thought it useful to distinguish two types of older view; the discriminating type actively integrates television into their lives in a controlled fashion whereas and non-discriminating type passively allows television to fill up vacant time.

Despite the corpus of research examined in this section, there are still a number of questions to be addressed. As they are not necessarily related, a numerical listing is appropriate:

- i) Researchers have still to overcome difficulties in evaluating and comparing the "television offering" available to older viewers. Hours of transmission, channel and programme assortments, and the availability of programming specifically tailored to older viewers impact both on viewing patterns and on attitudes towards the medium.
- ii) The possibility that television viewing might stimulate and promote greater social/community activity has yet to be investigated. It might do this by

providing information which could be shared in company with others, by showing other seniors' social involvement, or by simply letting viewers know "what is going on".

- iii) Fouts (1989) pointed out that time displacement has yet to be researched. He asks whether there is a certain "critical amount of viewing time" beyond which television begins to displace other activities. If so, what activities suffer most and does this encroachment have any adverse effects on the viewer's quality of life?

## **2.9.**

### **Senior Product Information Sources.**

The previous section anticipated a specific treatment of the sources of information used by seniors to guide their purchasing decisions. Clearly, the mass media rank among the number of possible information sources available to older consumers, however, they do not exhaust them. Some of the earliest published articles on senior consumer behaviour featured information sources as a topic of seminal interest to marketers (Block, 1974; Klippel & Sweeney, 1974; Mason & Smith, 1974; Martin, 1976; Phillips & Sternthal, 1977). Since then however, there has been a marked absence of unanimity in the sizeable volume of research to emerge (Lumpkin, 1985). The divergence of findings has often been due to the methodological difficulties inherent in studying the pre-purchase search behaviour of any group of consumers rather than to unique features of the mature market itself. Among the principal difficulties are the following:

- i) There has been an absence of rigour in gauging the extent of search from a particular source. Often an information source has been instanced as being "used" by seniors without examining the amount of time devoted to this source or the number of brands on which information was sought from the source. In other words, the term "extent of search" requires greater definition.

- ii) The question of delineating the parameters of "external information search" is also a problem. Theoretically it could embrace an array of sources, from hoardings, to television advertisements, to label information. This difficulty is compounded by the realisation that external search, especially for low involving goods, may not be consciously engaged in, and, even where it is, recall may prove a further hindrance to older consumers.
- iii) There has been marked heterogeneity in both the sample populations and the product categories used to examine senior information seeking. Search patterns for an expensive, rarely purchased service will differ radically from patterns for a frequently purchased confectionary item.
- iv) The use of certain terms has been rather vague. Studies on the use of media have variously asked respondents which information source was "most truthful", "relied upon", "available to seniors", "helpful", "most influential", in making purchase decisions. These terms are not synonymous, a fact which renders comparisons rather problematic. In a similar vein, there have been different classifications of information sources. For example, some researchers have used the generic term "personal" sources to designate all non-mass media sources. However, there must be some doubt whether older respondents share the same understanding of such a term. For some the term may denote friends alone, for others it may include spouse and family.
- v) Many studies are non-comparative. Results may indicate senior usage of a particular information source but this is not related to usage levels among the general population.
- vi) The distinction between a medium and advertisements carried by that medium has not been sufficiently emphasised. An older consumer may have a low regard for television advertising yet derive much useful purchasing information from non-commercial television programmes.



Lumpkin & Festervand (1987), while taking note of the foregoing difficulties, detect two schools of opinion on senior information seeking in the literature. This twofold classification will be used in the following section. Firstly because it seems the most comprehensive, secondly because its proponents rank among the more respected researchers in this field.

The first of these two research streams highlights the centrality of personal, informal information sources in senior purchasing decisions. Schiffman (1971) is usually identified as the intellectual progenitor of this strand of research. While it embraces a wide spectrum of these personal sources, one source in particular, personal experience, features prominently. There are obvious reasons for this reliance on personal experience. A longer life history means a greater store of consumer experience has been accumulated. There is also a certain contraction of interpersonal communication associated with ageing which may prompt increasing reliance on the senior's own experience (Hoy & Fisk, 1985).

The range of products, services, and locations in which the older consumer's previous experience proved to be the most decisive information source is quite impressive. Schutz, Baird, & Hawkes (1979) found personal judgement to be the primary source for decisions on eight different products and services. Past personal contact and experience with financial, hairdressing and medical service providers were more important than any marketer dominated source for a sample of over 55's in a U.S. Southwestern city (Swartz & Stephens, 1983). Decisions on choice of apparel purchase also rely on the "shopping event" itself as the most decisive information source. (Greenberg & Lumpkin, 1983; Lumpkin, 1984; Lumpkin, 1985). Such reliance on physical search, an integral part of "going shopping", had also been suggested earlier by Mason & Smith (1974) and Mason & Bearden (1978a) as a generalised feature of older information seeking.

The salience of senior consumers' accumulated experience extends to the decision to adopt such innovations as a salt substitute (Schiffman, 1971), A.T.M.'s, E.F.T., grocery scanners, and custom phone calling (Gilly & Zeithaml, 1985). This trait is projected to

become even more pronounced among baby-boomers when they become the "new age old" (Schiffman & Sherman, 1991). "Generalised experience" was relied on over other sources by U.S. East Coast female respondents to reduce the risk inherent in the decision to purchase appliances (Reid, Teel, & Vanden Bergh, 1980). Most of the studies just cited report family/friends as the second most preferred information source.

It is also important to stress that heavier reliance on a personal information source does not preclude heavier usage of a mass medium source at the same time (Mason & Bearden, 1978a). Indeed there have been a small number of studies which have placed friends/family before experience as the primary personal information source. Most of them however, have been limited to single product/service decisions such as travel (Capella & Greco, 1987; McGuire, Uysal, & McDonald, 1988), headache remedies (Klippel & Sweeney, 1974; Strutton & Lumpkin, 1993), clothes (Lumpkin & Hunt, 1989) and healthcare problems (Epstein, 1983).

The second school of thought on senior information sources is generally traced to the seminal work of Phillips & Sternthal (1977). The most impressive piece of research supporting their views on the primacy of mass media over personal sources was conducted on a U.S. national probability sample by Lumpkin & Festervand (1987). Presented with eighteen possible information sources, they found subjects using mass media more than any other source and more than any other age group. This reliance on mass media was attributed to seniors' more constricted life space coupled with a reduction in income which prompts them to survey the media more assiduously to get the best buy. Sample sizes and procedures for the remaining studies supporting the primacy of mass media over personal sources have been less impressive (French & Crask, 1977; Chowdhary, 1989) or simply not disclosed (Clarkson & Stone, 1990; Moschis, 1992).

The primacy of the television medium in senior lives noted earlier has prompted research specifically on this medium as one particular type of non-personal information source. Samples have been mainly convenience and localised. Despite this, reliability levels have been quite high. 70% of a small New York sample reported that television was

a "major source" of information for new food products (Clancy, 1975) and 69% of Delaware older respondents said television advertisements were "often/always useful" (Schreiber & Boyd, 1980). Television has also been forwarded as the best source for information on senior consumer affairs (Burton & Hennon, 1980). Perhaps the most convincing work in this respect is cited by Bennett (1990) who reports an extensive Marplan Survey in the U.K. in which television was the most "useful and truthful" purchase information source for a vast range of products and services.

Research on older consumers' use of non-personal sources of product information other than mass media have been fragmentary at best. Age related difficulties with legibility and comprehension have been blamed for lower use of open-code dating and nutritional labeling (Reinecke, 1975; Bearden, Mason, & Smith, 1979). However, a more recent probability sample of US seniors has shown above average use of product owner manuals by older purchasers (Lust, Showers, & Celuch, 1992).

The juxtaposition above of both strands of research (personal versus mass media) on senior information seeking is somewhat contrived. Consequently, a resolution of their disparate and differing findings may be tentatively put forward. In this respect the following observations seem pertinent:

- i) When discussing personal information sources (page 83), the expressions "personal experience" and "experience gleaned while shopping" were seen to be the primary personal source. Such experience however does not emerge in vacuo and is clearly formed by a range of mass media and point-of-sale inputs. So, positioning personal and non-personal sources as opposites may oversimplify matters considerably.
- ii) An overly neat distinction between personal and non-personal sources may obscure the functional interdependence which both sources share. Specifically, the amount of exposure to personal information sources is related to the amount of exposure to non-personal mass media sources, but not to reliance on these non-personal sources (Moschis, 1987). In other words, either mass media

information plays an informing role being subsequently legitimised when discussed with personal sources or, alternatively, products which are discussed with personal sources are more likely to be noticed by seniors when they feature in the mass media.

- iii) The distinction between personal and non-personal sources may conceal the possibility that both sources might be used simultaneously for two dimensions of the same purchase decision. This could be the case for a senior deciding to purchase a fashion item; normative information regarding what might be regarded as "acceptable" clothing could be gleaned from personal sources, while purchase information regarding where to buy and at what price might be best sought from impersonal sources such as local newspapers. Such a possibility has been adumbrated in the work of Kaiser & Chandler (1985).

As with media consumption taxonomies, so too with purchase information usage. Two studies have developed broad senior shopper typologies, one based on attitudes to advertising (Davis & French, 1989) the other on their shopping orientation (Lumpkin, 1985). In both cases, taxonomies have been linked to a distinctive range and evaluation of information sources. The rationale for taking such an approach has been well articulated by Kiel & Layton (1981) who warn against using a single index approach to measuring information seeking behaviour. They suggest that the complexity inherent in such behaviour may be better served by developing searcher taxonomies.

The foregoing discussion should not detract from the realisation that variables both within the purchase situation and within the older purchaser will impinge on the format and degree of search. Indeed, Davis (1980) found that the amount of internal/external information search for eight different services was determined more by the nature of the service (its price and frequency of purchase) than by the demographic profile of the purchaser. Similarly, Strutton & Lumpkin (1992) discovered that elderly adopters and non-adopters of health care innovations differed in their reliance on a range of information sources. They also discovered that different information sources were used by adopters of continuous innovations (generic drugs) to those used by adopters of

discontinuous innovations (self-diagnosis kits).

The psychological make-up of the older searcher will also influence search patterns. For example, a strong internal locus of control will be associated with heavy reliance on personal experience - external locus of control with the use of catalogues, endorsements and family (Lumpkin & Caballero, 1985). In a similar vein, socially integrated seniors will both dispense and receive more purchase information than the socially isolated (Lawther, 1978) and those who suffer from restricted mobility place more emphasis on non-store personal sources than those without mobility problems (Lumpkin & Hunt, 1989).

### **Conclusion:**

One of the dangers attendant on a detailed review of a specific area of senior consumer behaviour such as information seeking is that sight is lost of similarities with the general population. Such myopia is best countered in the present context by recalling that the range of purchase information sources used by the older consumer is the same as that used by other age groups. Differences arise solely in terms of the amount of exposure and credibility accorded each medium (Moschis, 1987).

A further danger is that purchase information acquired by seniors may be equated with information for purchasing. It may well be that information is sought simply to enhance the person's social value by augmenting conversational possibilities.

Lastly, the juxtaposition of informal versus formal, personal versus non-personal information source is purely a classificatory device. It related purely to a question of relative emphasis and should not be construed as a forced choice of one at the expense of the other.

## 2.10.

### Advertising and the Senior Market.

It should be evident that the question of advertising and the older consumer has been indirectly dealt with already in both the sections on product information sources and media usage. However, this section is devoted specifically to the manner in which older people are portrayed in advertisements, the appeals which such advertisements make, the models featured, and the attitudes of older audiences to such appeals. The corpus of literature on this topic is quite substantial if less than complimentary, especially when it comes to elderly portrayal by advertising practitioners. Most of this literature however, fails to take due cognisance of the fact that the current senior cohort is possibly the first whose lifecourse has spanned an era of mass media advertising firstly in print, then subsequently in electronic media.

Both the extent and quality of portrayal of the elderly in advertising is of more than academic interest. The amount and type of advertising they are exposed to can have significant effects on their own self-esteem and on their perception of the elderly in general (Smith, Moschis, & Moore, 1984; Moschis, 1987).

A number of issues stand in need of clarification before this senior portrayal is examined in detail. First, the majority of elderly models appear in advertisements for products which are not specifically aimed at a senior market. Most appear with models of other ages for products as diverse as ice-cream and facial tissues and thus their portrayal is formative both of the general public's image of the elderly and of the elderly's own image of how they should relate to other consumer groups.

Second, the most common methodological approaches in investigating senior advertising portrayal have been either content analysis or respondents' own views of the way in which they are represented in advertisements in a particular medium. If content analysis is employed, the exception rather than the rule has been to use older judges. Thus, while inter-judge reliability may be quite high in the case of two young or middle-aged judges, the question remains as to whether two older judges would reach the same

qualitative opinions. In the second case, where respondents are explicitly asked their views of how older people appear in advertisements in a particular medium, there is often not sufficient effort expended in ensuring that they can and do distinguish between the medium in general and advertisements carried by that medium. The validity of research on how seniors are portrayed in television advertisements for example, is predicated on the ability of respondents to distinguish between advertising and programme content in the first place. This confusion is often compounded by other researchers who ask respondents how the elderly are portrayed "in newspapers" or "on television" without first differentiating commercial from non-commercial content.

There has been a wide variety of content analysis studies of the portrayal of seniors in such diverse areas as Saturday morning television cartoons (Bishop & Krause, 1984), magazine cartoons (Smith, 1979), children's fiction (Blue, 1978), newspaper news and features (Buchholz & Bynum, 1982), drug advertisements (Lexchin, 1990), metropolitan dailies (Broussard et al., 1980), problem page letters (Gaitz & Scott, 1975), printed song lyrics (Cohen & Kruschwitz, 1990), daytime television serials (Elliot, 1984), imported television serials (Shinar, Tomer, & Biber, 1980), and prime-time television shows (Bell, 1992). The import of these analyses has been negative in the main; seniors were seen as weak, incompetent, and insignificant with declining social status (Range & Vinovskis, 1981). With specific reference to newspapers, Buchholz & Bynum (1982) noted that "the surest way for the aged to get into the news columns was to die" (p.86).

A common feature of such analyses in the general media and one which is mirrored in the portrayal of seniors in advertisements, is the way in which men tend to fare better than women by featuring more often and in more complimentary and central roles (Kent & Shaw, 1980; Elliot, 1984; Davis & Davis, 1985; Bell, 1992).

If portrayal of the elderly in the general media is less flattering than it might be, there is evidence that the situation is improving. Davis & Davis (1985) reported that portrayal of older people in television programming was deemed to have improved over the years 1969 to 1982 by a sample of older subjects. Similar findings were found by Korzenny & Neuendorf (1980) whose older respondents felt that they were portrayed as humorous,

alert, intelligent and active on television. It is interesting to note that both of these more optimistic studies relied on samples of older respondents, whereas more negative findings have emerged from studies using content analysis by experts. Exposure to television may thus have conditioned older subjects to accept what may in reality be an unacceptable portrayal of them in this medium. However, one recent content analysis by Bell (1992) of older actors in television programmes preferred by seniors showed these actors to be wealthy, healthy, powerful, and quick-witted. It also noted a watershed of sorts in senior television portrayal in the mid 1980's.

A comprehensive analysis of the manner in which older consumers are portrayed in the media is beyond the remit of this thesis. However, if what is not "on television" is not important (Davis & Davis, 1985) and if the elderly are under-represented in this medium, this may redound on their self-confidence and in particular on their sense of importance as consumers.

Before leaving the portrayal of the elderly in the mass media, it is noteworthy how few studies have sought to investigate the rationale or genesis of negative stereotyping of the elderly. One possibility is that increased state transfers to seniors are antagonising the rest of the adult population (Berger, 1985) whose natural impulse is to seek out scapegoats in recessionary times (Binstock, 1983). Another possibility is the perceived "uselessness" of older people in industrialised societies (Covey, 1988). A further more provocative if somewhat polemical reason has been advanced by Powell & Williamson (1985) who see the middle aged, middle class "haves" endeavouring to deny access to societal resources by the elderly. Their ownership of the media means that their version of reality prevails on the airwaves. The elderly are simply not part of the "prime demographic market", they are consequently relegated to easily grasped negative stereotypes on media such as television. Indeed, the constraints of television air time itself foster such character condensation and oversimplification.

The portrayal of older people specifically in advertisements has received considerable attention in the literature. As with their portrayal in the mass media, conclusions are mixed although studies suggesting a generalised negative portrayal outnumber those



suggesting a positive portrayal (Whetton, 1990). The former group comprises studies which utilised both content analysis and older subjects' own views of how they are portrayed across a range of advertising media. There seem to be two principal grounds on which these studies deem senior advertising portrayal to be unsatisfactory.

First, the number of advertisements featuring any older model, the number of older models compared with non-elderly models, and the proportion of older to non-old models relative to their numbers in the population is disproportionately low (Greenberg, Korzenny, & Atkin, 1979; Langmeyer, 1983; Patel, 1988; Bramlett-Solomon & Wilson, 1989; Milliman & Erffmeyer, 1989; Bennett, 1990; Zhou & Chen, 1992). While there are signs that this under-representation is ameliorating (Mandese, 1989; Milliman & Erffmeyer, 1989), this omission has engendered a feeling of lack of importance among some older consumers (Minkler, 1989) and may help explain why they often register poor advertising recognition scores - if they fail to feature in many advertisements it should come as no surprise that they find few advertisements to be memorable (Bennett, 1989).

The second reason these studies find senior advertising portrayal less than complimentary concerns the manner or role in which senior models are cast. Clearly, claims concerning the manner of portrayal are bound to be more subjective than claims of under-representation. A small Long Beach senior sample said that the portrayal of older people in television advertisements was "unsatisfactory" (Davis, 1971). Older models are also likely to appear less healthy in advertisements than they are in reality (Davis & Davis, 1985). A U.K. content analysis of advertisements shown on television over a typical week-end found that most older models were cast in a humorous role (Bennett, 1989), while another U.S. content analysis of magazine advertisements found that older models were twice as likely to appear accompanied by a younger model than to appear alone and often endorsed unflattering products (Bramlett-Solomon & Wilson, 1989). 59% of a large U.S. elderly sample felt they were honestly represented on television drama - the figure for advertisements was 40% (Davis & Westbrook, 1985).

Noting this generalised negativity, Milliman & Erffmeyer (1989) attribute it to a combination of three factors:

- i) The agist attitudes of younger people.
- ii) The way in which older models allegedly make for "poor copy" with negative overtones.
- iii) The possibility that older models may adversely affect the credibility of the advertised message.

As noted previously, older males tend to receive a more complimentary coverage in advertising than females (Langmeyer, 1983; Patel, 1988) and to have role models on television who are more fashionable and less stereotypically portrayed (Kaiser & Chandler, 1985).

A small number of authors have disputed that the elderly fare poorly in advertising or, at least that they feature more benignly than heretofore. Both content analyses of prime time television advertising (Dail, 1988) and a sizeable survey of Delaware senior citizens (Schreiber & Boyd, 1980) reported a realistic portrayal of older people on the medium. They were proportionately represented as active, healthy, and likeable in independent settings. This was echoed in the findings of Ursic, Ursic, & Ursic (1986) that over 60 year old models in magazine advertisements were generally depicted favourably. For example, 50% of them were depicted in some work-related role. Kvasnicka, Beymer & Perloff (1982) found that the intended audience for the advertising medium tempered the manner in which the older model was likely to be portrayed, for example, magazines directed specifically at older readers contained higher numbers of senior models and in a more positive and active light than magazines directed at the general population.

There has yet to emerge any resolution of the discordant findings on how the elderly are portrayed by advertisers. Much of this discordance stems from selecting different

advertising media, directed at different audiences and subsequently using different research instruments to analyse the partiality of this portrayal. It is also clear that results will be moderated by the sensitivity of older audiences to stereotypical portrayals and the degree to which this sensitivity has been moderated by previous exposure to unflattering advertising.

Closely allied to older portrayal in advertising is the question of the optimum age of models in advertisements directed at older consumers. The received wisdom in the advertising literature appears to suggest the appropriateness of using senior models for the senior market (Gronhaug & Rostveig, 1978). The use of such models is unlikely to antagonise the general population according to the work of Radding (1989) where 77% of all U.S. adults reacted positively to advertisements featuring older models.

It is likely that older consumers themselves bear no antipathy towards older models, however, this leaves open the question whether an older model has a more persuasive impact on the older person than a model from some other age group. Early research by Klock & Traylor (1983) concluded that model age had no effect on the purchase intentions of a rather small convenience sample.

The suitability or not of using older models should not be viewed unidimensionally. There is evidence to believe that the model's perceived age is what is most crucial and that a variety of factors can influence this. Barak & Gould (1985), discovered that older models who appeared with their progeny in advertisements were perceived as younger than other models of the same age who had no progeny present.

A case has also been made for distinguishing between the impact of an older model on liking for an advertisement and their impact on the advertisement's credibility. When a large sample of Florida seniors was presented with the same advertisement featuring models of three different ages, it emerged that the model's age had no impact on liking for the advertisement itself, however, the senior and middle-aged models had a considerably higher impact on the credibility of the advertisement than the younger models (Milliman & Erffmeyer, 1989).

A more sophisticated approach to model selection was initiated by Rotfeld, Reid & Wilcox (1982). Using a youth-oriented product (toothpaste) and an elderly-oriented product (denture cream), they produced six advertisements, using three different model age types for each of the two products. When these six advertisements were shown to a sample of housewives, it emerged that evaluations of the advertisement itself, of its sponsor, and of the product advertised, were not a function of the model's age but of the perceived "fit" between the model's age and the product's orientation - elderly models per se were not an issue.

Indirect support for this concept of perceived fit was found in recent research by Greco & Swayne (1992). Using an "age neutral" product - coffee - they discovered that purchases by older shoppers were unaffected by the age of models featured in point-of-purchase displays. A similar conclusion was reached by Greco (1988) in a survey of advertising executives. Their estimation of the usefulness of older models was predicated on a compatibility between the age of the model and the product's orientation. Healthcare, travel, and financial services, had orientations suited to older models; cars, cosmetics, and sports goods did not, and so they considered that advertisements for these ought not feature older models even when directed at an elderly audience.

Recently, a note of caution has been sounded advocating a return of sorts to the status quo ante, that is, younger models for older audiences (Moschis, 1991). He suggests that a strong preference for older models may well be more a feature of younger than older audiences, that older consumers may in fact like fewer older people in advertisements and that this is only to be expected since most seniors have a cognitive age fifteen years below their chronological age. This contention supported earlier research by Chowdhary (1989); a small U.S. senior sample voiced a desire for more older models on television advertisements but, when asked for specific examples of the kind of older models they would like, cited a number of middle-aged celebrities. This reinforced Greco's (1987) view that the senior consumer's reference group is in fact the middle aged.

This section progresses from the representation and portrayal of older people in advertisements to the appeals most appropriate for advertising aimed directly or

collaterally at the mature market. One overriding injunction in the literature is not to focus on the question of age (Moschis, 1987). For store advertising, this entails valuing older customers not because they are old and "should" be valued, but rather because of their long term patronage over the years (Gelb, 1982). With fast moving consumer goods, a link should be forged in the advertising copy between the product and some need characteristic of older shoppers rather than highlighting them explicitly as different or deserving. Hartman (1988) instanced "a cereal that lowers cholesterol" rather than "a cereal for seniors" as an example of such a link. This policy should also colour need driven product line extensions (Radding, 1989). Such extensions should be marketed for specific need patterns characteristic of older shoppers - "smaller portions for those who dislike waste" -rather than "special models and sizes for the elderly" (Miaoulis & Cooper, 1987).

"The message of the "pioneers" of the older market is that age-based strategies are inappropriate ..... it is usually a mistake to sell products to older people by telling them that the product is specially designed for them. A more effective strategy is to sell them the product by telling them how appropriate it is to their interests and aspirations" (Wolfe, 1987a, p.28)

In a similar vein, U.K. holiday operators advertising to older customers have discovered that presenting an appropriate and tailored product mix is pivotal. If this can be achieved, there is lesser need for concern over the amount and manner in which seniors are portrayed (Stacey, 1987). The central admonition is not to single out older clients or customers (Schneidman, 1988) but to generate advertising appeals, seemingly directed at all, but which "happen" to meet their precise needs (Visvabharathy & Rink, 1984).

A second theme to emerge in the literature is the use of transgenerational advertising appeals (French & Fox, 1985; Mertz & Stephens, 1986). Advertisements using this technique typically portray an elderly model either using the product with or in the company of a model or models belonging to a younger age cohort; it is not uncommon in practice for this younger model to be depicted as the senior's grandchild. Apart from the strong emotional appeal which grandchildren naturally engender, these advertisements are thought to bolster the older viewer's self-esteem; they are also thought to be highly persuasive.

A more recent advertising innovation alluded to in the literature is that of reverse stereotyping (Davis & Davis, 1985; Gabriel, 1990). This technique invariably involves a stereotypical older model engaged in some pursuit typical of some younger, more active, cohort. A recent example in the U.K. featured a female octogenarian engaged in a range of pursuits from hang-gliding to windsurfing. No definitive findings on the impact of this technique have been proffered. At one level, this approach may well leave older viewers feeling somewhat chuffed at their seemingly longlived vitality; at another, it may insult them by portraying the elderly model as one pole in an uncomplimentary bi-polar contrast, all in the interests of creating a humorous impact. One possibility which has not yet been explored in the literature, is that reverse stereotyping may have its primary focus and impact on the 50 to 60 year age group. Anxious over impending retirement and the onset of old age, such advertisements may well reassure them that the active lifestyle they now enjoy will persist over coming decades.

Apart from thematic suggestions, a small corpus of writers have presented a number of pragmatic rules of thumb to the advertising community based on their research on older viewers. Greco (1987) advocated the use of simple language and appeals, employing a message which links with some event in the senior's earlier life, and portraying the older model as useful, competent, and coping. Similar directions are given by Moundlic (1990) who suggests concrete rational arguments, featuring models 40 to 50 years of age who exude what he terms "soft dynamism", that is, sober activity levels consistent with their age. Interestingly, this advice echoes the stated guidelines of the American Association of Retired Persons for advertisers: honesty, a clear statement of value, and the absence of hyperbole (Wolfe, 1988).

While an earlier section examined the use of advertising as a source of product information, there has been scant research on the attitudes of older viewers/readers towards advertising per se. French & Crask (1977) found that their small sample saw no difference in the credibility of advertisements across the different media. Credibility levels were quite high - 64% for advertising in the media in general. Later, in a comparative study across four countries, French et al. (1983) reported that seniors in the

respective countries held advertising in low esteem, although the American respondents were less critical than those from the U.K., Israel, and Norway. An increasing distrust and scepticism towards advertising by older people is predicted by Dychtwald & Gable (1990) who predict that the current literate and highly educated Baby Boomer cohort will continue to exercise the same critical powers on what advertisers have to say in succeeding decades.

The most rigorous and perhaps most promising piece of research conducted on senior attitudes to advertising is that of Davis & French (1989). While their sample was not a representative one and featured females alone, they did find it possible to uncover three distinct senior segments based solely on the attitudes of respondents towards advertising. Distinctive profiles and media behaviours were subsequently isolated. To-date, they are the only authors to advance the view that attitudes towards advertising are sufficiently salient to provide a possible basis for segmenting the mature market.

More fundamental than senior attitudes to advertising is the question of the effects of mass media advertising on the elderly. The overwhelming consensus in the literature is that these effects are primarily negative. Smith, Moschis, & Moore (1984) found that the amount of mass media advertising older viewers were exposed to was negatively related to their perceptions of old age, to their own sense of self-esteem, and to their views of how older people are portrayed in advertisements. This conclusion was confirmed by Moschis (1987) in a review of the literature; the greater the amount of mass media seen, the poorer the viewer's perception of old age in general. In a similar negative vein, Smith & Baker (1986) suggest a deleterious effect by mass media advertising on senior dietary intake as most of the foodstuffs promoted in the media are high in ingredients unsuited to the older digestive system. A further, if less than surprising, negative consequence of watching mass media advertising is a reported diminution in the ability to filter puffery (Moschis, 1987). Among the less damaging outcomes of advertising exposure suggested, are the likelihood of a more economical shopping style, the usage of a larger number of salient evaluative criteria, and a higher propensity to switch brands (Moschis, 1987).

A recent development in the advertising world has been the introduction of time-compressed advertisements. They are confined to the electronic media and consist of advertisements where the sound track is accelerated. Apart from the obvious savings in advertising expenditure - a 30 second advertisement can be compressed into 20 seconds without the viewer noticing - this technique is also thought to increase advertising effectiveness. Advertising is a one-way process. In time-compressed advertisements, the psychological energy which would normally be necessary to respond to a two-way communication is absorbed more effectively by having to concentrate more acutely on the accelerated narrative. With a normally paced advertisement, this surplus psychological energy might prompt the viewer to seek an alternative, more absorbing, stimulus. When it comes to an elderly audience, it is possible that this technique might exacerbate the cognitive decrements which they are likely to be experiencing already.

Without researching the topic, Moschis (1987) hypothesised that this would be the case. Stephens (1982) conducted primary research on this technique with particular reference to its impact on young versus elderly viewers. She discovered that time-compressed advertisements were best recalled by the younger respondents, less so by the middle-aged, and worst of all by the elderly. However, this elderly recall deficiency was confined to selling points and benefits mentioned in the advertisements; seniors showed little difference in ability to recall the product type or brand names featured in the time-compressed advertisements. Similar results for brand recall in time-compressed advertisements have been recorded by Ensley & Pride (1991). Further research is needed on the impact of this proliferating advertising format on older consumers with perhaps greater attention being paid to the salience of the advertised product to the older respondent. This salience is likely to affect recall levels irrespective of whether the advertisement is compressed or not.

One promotional activity which may be broadly subsumed under the heading of advertising, is direct marketing. Direct marketing is at a more advanced stage and more widespread in the U.S. and U.K. than in Ireland, so its relevance for Irish seniors remains somewhat problematic. Stephens & Merrill (1984) found that their large sample of over 65's in Arizona were more likely to contribute to political campaigns if direct



mail was first used to solicit their support. Moschis (1989) claimed that direct marketing methods were likely to be more effective in reaching those seniors who live alone and those living in rural areas. However, general prescriptions on how to manage direct marketing for older consumers are somewhat problematic as senior preference for a particular type of direct marketing (catalogues, direct mail, phone) depends on the nature of the product or service in question.

This conclusion was confirmed by Lumpkin, Caballero, & Chonko (1989) in their pioneering text on direct marketing and direct selling and the elderly. Older shoppers, despite failing mobility, exhibited lower uptake of directly marketed and directly sold goods. Their favourite direct marketing mode was catalogues, used primarily for the purchase of apparel. Higher income and better educated seniors were more likely to avail of such direct marketing offerings. Nonetheless, while seniors ascribe the same credibility and reliability levels to catalogue products as they do to normal retail goods, the retail mode of shopping is more widely preferred in practice. Their favourite direct selling mode was the "Party Plan", typically used to purchase cosmetics. However, all direct selling modes were viewed with suspicion.

Davis & French (1991) have been the only other authors to investigate the uptake of direct marketing techniques among older consumers. Their results are slightly at variance with those of Lumpkin, Caballero, & Chonko (1989). They noted both high usage rates of catalogues - 60% of their large over 65 sample had used a catalogue in the previous twelve months - and high approval rates for catalogues as the most credible direct marketing format. They further discovered that it was possible to distinguish older catalogue users from older non-users on a range of psychographic dimensions and readership behaviours. If this holds true, senior catalogue users may represent an identifiable and reachable segment for direct marketing efforts.

## **Conclusion:**

The role of mass media advertising for older consumers has received extensive treatment in the literature. While there is broad consensus that older people are receiving more benign coverage in the non-commercial areas of the mass media, there is disagreement when it comes to senior portrayal in advertisements. The weight of research opinion suggests a negative bias in the way elderly models feature; they are under-represented and often fill unflattering roles. A small body of researchers choose to disagree, and consider senior depiction in advertising as equitable and sympathetic. Some of this disagreement may stem from the use of different methodologies to determine what precisely constitutes a positive or a negative role portrayal.

The effects that exposure to mass media advertising has on older viewers lends some support to those who detect a unfavourable bias in the way advertisements depict older people. Seniors who see and hear more mass media advertising enjoy lower levels of self-esteem and a less flattering image of older people in general.

The question of which model age and advertising themes have the greatest persuasive impact on older consumers has also been examined. While the current advertising practice is to employ models 15 to 20 years younger than the target audience, it now appears that an appropriate "fit" between the advertised product's orientation and the perceived age of the model is more crucial than the model's age alone.

An earlier section (chapter 2.5.2.) examined needs and motives characteristic of older consumers. Here, it was seen that older consumers shared many of the same needs and wants as the population at large. In a similar way, there are no distinctive advertising appeals exclusive to older audiences. There are however, a number of pitfalls to be avoided in generating advertising copy for seniors such as mentions of age and isolating older consumers as a group set apart.

## 2.11.

### The Financial Status of Seniors.

In a very basic sense, the viability of the mature market segment is predicated on the financial well being of its members. To this end, many authors, especially those addressing a business readership, tend to preface their articles with an array of financial statistics designed to highlight the spending power of this market. Such figures usually focus on the aggregate wealth of all seniors in a particular economy, tend to overlook different older income segments, and often confuse individual, household, gross, and discretionary incomes. However, these presentational shortcomings should not detract from the fact that:

"The spending power of the mature market may be one of the best kept secrets left in the age of demographic scrutiny" (Lazer, 1985, p.25).

Literature on older U.K. consumers is also replete with impressive financial information. Much of the analysis has been extended to embrace the over 55 market.

"The over 55's are unquestionably the richest sector of the population in terms of actual wealth owned, and clearly the elderly are vital to financial markets, particularly for savings" (Buck, 1990a, p. 21).

This over 55 segment in the U.K. has been described as the "new nouveau riche", owning 67% of all U.K. savings (Kiernan, 1986). Both Abrams (1990) and Buck (1990b) have stressed the importance of isolating the more affluent over 55's in particular. They outnumber the poorer old by two to one and, while comprising 11% of the total U.K. population, account for 50% of all the country's savings. Property assets of the over 60's in Great Britain have been put at £209 billion (Lawrence & Patterson, 1988). The disparity between affluent and less affluent over 55's should not be exaggerated however, since taxation and gift-giving for the more affluent - U.S. over 65 households spend \$819 annually on grandchildren (Campanelli, 1991) - and benefits in kind for the less affluent render weekly household expenditure differences less pronounced than might be anticipated. Similarly impressive figures have been recorded for older consumers in France (Johnson, 1990a).

Income data on Irish seniors has been rather sparse and, perhaps because published by social agencies, has tended to present a less optimistic scenario than seen earlier in the U.K. (Whelan & Vaughan, 1982). The National Council for the Aged (1984) conducted a study based on the incomes reported in an earlier Household Budget Survey in 1981. This showed households headed by over 65's acquiring substantially lower incomes than other Irish households. However, since less than half of the members of such households are themselves over 65 and since the majority of Irish over 65's live in households headed by someone under 65, little firm evidence can be gleaned from such data on the financial status of the individual Irish senior.

In contrast, the U.S. data is abundant. The over 50's there hold 42% of all after-tax-income and 77% of all household stocks and bonds (Berger, 1985). They also control 50% of all consumer discretionary income (Graham, 1988b; Schneidman, 1988; Milliman & Erffmeyer, 1989) and account for 80% of all savings dollars (Fensom, 1985) and 60% of retail banks' deposit balances (Belonax, Javalgi, Rao, & Thomas, 1991). Focusing specifically on the over 65's in the U.S., their per capita income has risen faster than that of any other age group (Mertz & Stephens, 1986; Van der Merwe, 1987) and their average asset financial holdings exceed those of any other age group (Schewe, 1991) as does their per capita discretionary income (Campanelli, 1991).

This burgeoning wealth of the mature market may well have been a one-off phenomenon. From the mid 1940's to the mid 1980's they lived through four decades of growth and prosperity with property values appreciating faster than ever before and social security benefits indexed to inflation. High interest rates have stood their savings in remarkably good stead as well (Berger, 1985).

Authors frequently present aggregate figures of senior wealth in an attempt to stimulate interest in the mature market. However, wealth is a necessary but not a sufficient condition of senior consumer spending, so such figures leave open the question of propensity to dissave that wealth. These figures may also obscure the presence of pockets of financially needy older people and lull public policy makers into a feeling that "the elderly are no longer poor" (Minkler, 1989). This realisation has precipitated a

more discerning approach by an increasing number of consumer behaviour writers.

Before examining the proponents on either side of the poverty/affluence debate, a number of observations are in order. The greatest obstacle to a resolution of this debate is the variety of approaches used to measure the income adequacy of older persons. Binstock (1983) provides a comprehensive review of the various measures used. They include:

- i) Using an absolute standard or cut-off. Seniors below a certain poverty line are deemed "poor".
- ii) Using comparative means or medians. The average weekly income of an over 65 person is compared to those of some other age group or of the population in general.
- iii) Using a replacement ratio. A ratio between pre and post-retirement incomes is determined so that the person can maintain the same standard of living as before. For example, it has been suggested that 60 to 80% of pre-retirement income is generally needed to maintain previous living standards (Smith, Moschis, & Moore, 1984).

Most studies of senior income adequacy have used the first kind of measure above. However, this has still left a disparity of results since different poverty cut-off points have been employed, each yielding different percentages of affluent old. A further drawback of all three classes of measures is the estimation of benefits-in-kind which seniors enjoy. In the U.S. it has been estimated that these can increase the spending power of older consumers by as much as 30% (Tongren, 1988). They also vary considerably by country and by region, rendering income comparisons rather problematic (Tynan & Drayton, 1988a). For example, in a small country such as Ireland, there is marked variation in the provision of public transport. In remoter rural areas possession of the free bus pass is a worthless entitlement as bus schedules are extremely skeletal (O'Mahony, 1986). One further drawback which besets the first two

types of income adequacy measures above is the question of whether to use per capita senior income or senior household income; choice of income type will affect any assessment of senior spending power considerably (Tynan & Drayton, 1988a).

Crystal (1986) provides an illuminating discussion of the various bases used to estimate senior income. Individual per capita income fails to take account of intra household transfers to the older person, it also fails to take adequate account of the economies of scale which usually accrue to larger and thus younger households. Such economies typically occur for utilities, services and home maintenance. There is the further question with individual per capita income of whether to use individual mean or median income. In the U.S. for instance, seniors fare appreciably better if their mean rather than their median individual income is compared with the corresponding amount for the general population.

A fourth type of income adequacy measure has been added to the three cited above (Usui, Keil, & Durig, 1985). According to this approach, the three previous measures are deficient in that they fail to take cognizance of seniors' perception of the adequacy of their income. The amount of income available, expressed either in absolute terms or as a percentage of some other group's income, is of lesser importance than the individual's perception of that income relative to that of their fellow country man (macro level) or friends and relatives (micro level).

A recent and stimulating contribution has been that of Longino & Crown (1991). They consider that the financial condition of seniors is best assessed by abandoning all income measures (per capita, household, gross, discretionary) in favour of "net worth", that is, the market value of all assets minus all debts. Their reason for doing so is that lower incomes do not necessarily mean less spending power since assets conceal purchasing power not revealed by income alone.

The foregoing discussion on the variety of income/wealth adequacy measures suggests caution in interpreting the counterclaims of senior affluence in the section which follows. The first group of authors to be considered are those who feel that senior wealth has been exaggerated:

"A problematic aspect of the sudden emphasis on affluent older Americans as a vibrant new consumer market is that this development may have the effect of obscuring the very real economic problems faced by the millions of elderly people who do not conform to the new stereotype ..... more than 15% of elderly people still live in poverty and among women, minorities, and the oldest old these figures are considerably higher" (Minkler, 1989, p. 21).

The quotation above crystallises the views of a body of authors concerned at the overemphasis on senior spending power. These authors invariably use one or other of the income adequacy measures above in support of this view. Schneider (1976) reported one in four elderly Americans was "living in poverty" and Dempsey (1989) claimed that 30% of all Irish elderly households and 75% of elderly living alone had incomes equivalent to that of the lowest 20% of the population. In the U.K. Brearly & Hall (1982) noted that, despite a wide variation in senior incomes, there was a substantial clustering in a narrow band just above the poverty line. A similar clustering has been reported in the U.S. by Crystal (1986).

Both Brearly & Hall (1982) and Lyon & Bayliss (1987) have pointed out that older households devote a larger proportion of their budgets to foodstuffs and necessities where prices have risen faster than inflation. In addition to this, Lyon & Bayliss (1987) point out that many expenditure reduction strategies such as modern heating efficiencies and hypermarkets may not be either available or affordable by older consumers. They also claim that occupational pensions really only benefit those who enjoyed high incomes while working and that 32% of the U.K. over 65 males still have no such occupational pensions. Waddell (1975) reported that American seniors had experienced "the insidious erosion of purchasing power through inflation". As a result, they experienced "relative" poverty, a poverty in the midst of plenty, and often more deeply felt than the absolute poverty of the Third World:

"Perhaps even worse is relative poverty defined not only in terms of the effect of being poor in the midst of affluence, but also relative in terms of a much higher standard of living that may have existed previously ..... They are poor not only in relation to others, but doubly poor in relation to their own pre-retirement years, and this is the cruellest and most debilitating poverty of all because an eroded standard of living leads to an erosion of self confidence and self-esteem" (Waddell, 1975, p. 168).

In numerical terms at least, the pessimism of the foregoing section is not shared by most authors, many of whom see it as perpetuating a redundant stereotype of the impecunious old (Phillips & Sternthal, 1977; Timmermann, 1981; Gelb, 1982; Binstock, 1983; Tynan & Drayton, 1988a; Lumpkin, Caballero, & Chonko, 1989). Arguments forwarded to refute this stereotype have been quite robust.

After following the income of a U.S. cohort of seniors over the years 1969 - 1975, Clark & Sumner (1985) found that both their real and relative incomes had risen, and this in a period of steep inflation.

In one of the most widely cited articles on older consumer behaviour, Gelb (1982) claimed that the per capita income of the U.S. over 65 year olds was only 7% less than that of the general population, that only 6% of them qualify as "poor", and that "income" was a conservative measure of senior spending power which should be augmented by "accumulated assets". This was reinforced by Holland's (1991) claim that the percentage of elderly Americans below the poverty line was lower than that for the general population.

Longino & Crown's (1991) advocacy of net wealth rather than income as a litmus of senior spending power was noted earlier. When they analysed the net wealth of different age groups in the U.S. it emerged that the median net wealth of 65 to 69 year olds was higher than that of the highest income age group in America, the 45 to 54 year olds.

The data from Europe are no less impressive. Johnson (1990b) stated that there has been an upwards shift in the age distribution of economic power in all European countries in the last decade at the expense of younger families and that the proportion



of pensioners living in poverty has declined since the late 1970's. He does concede that the over 75 pensioners remain the "poor relations" but nonetheless, the per capita income of the current 65 to 75 cohort is slightly above the national average.

Most of the authors cited in the previous paragraph cite a number of considerations in support of their optimistic view of older spending power. These include:

- i) The absence of debt and mortgage repayments.
- ii) The absence of children in the home.
- iii) The removal of expenses incurred in dressing for and travelling to work.
- iv) The growth of occupational pensions.
- v) The indexation of state benefits to the C.P.I.
- vi) The proliferation of benefits and discounts for seniors.
- vii) The high levels of property ownership among the elderly.
- viii) The benefit of high interest rates on savings over the last twenty years.
- ix) The appreciation in property values.
- x) The later age of inheritance.

In connection with the last consideration above, it is worth noting that, as life expectancy increases, the age of inheritance increases accordingly. For instance, in France the average age of inheritance takes place fifteen years later now than in 1968 and usually coincides with retirement (Moundlic, 1990). For the U.K. and most developed countries the inheritance age is in the late 50's (Hamil & O'Neill 1986; Johnson 1990a; Johnson 1990b).

Whilst concurring that the collective income of the elderly compares well with that of the non-elderly, Crystal (1986) cautions that there may still be an unequal distribution of this collective wealth among the old. One way of detecting such inequality is to determine the mean-to-median ratio. A high mean-to-median ratio reflects a more highly skewed and unequal distribution of wealth; the ratio for American elderly is considerably higher than that for the general population.

In the last five years a number of economists have subjected senior income to a deeper level of analysis than before. Specifically, they have tested the Life Cycle Income Hypothesis (Ando & Modigliani, 1963) against senior saving behaviour. According to this hypothesis, households save during the peak earning years to fund consumption in later post-retirement years. This hypothesis provides a model which pictures saving as the outcome of rational choice by utility-maximising individuals such that savings form a "hump-shaped" curve. After retirement, savings are disproportionate to income and this should lead to dissaving to maintain previously established standards of living.

To date the experimental evidence testing the Life Cycle hypothesis has been rather mixed. Support for it has come from Hurd (1987) who notes that refutations of the hypothesis usually cite cross-sectional data showing that wealth increases with age - the older group appear to have greater wealth than the younger groups. Hurd however, took longitudinal data and having followed individual cohorts found that, contrary to cross-sectional data, older people decumulated with age thus supporting the hypothesis.

The reason cross sectional data failed to identify any such dissaving behaviour was that wealthy old live longer than the less wealthy. Thus, over any one time period examined longitudinally, the median wealth of all elderly respondents increased, as the wealthier old enjoyed a more favourable mortality rate. However, if composition was left constant, thus making allowances for the disproportionate number of less wealthy old who had died, the median wealth fell.

Stoller & Stoller (1987) have also lent support to the hypothesis. However they do so by showing that real disposable income after retirement does not in fact drop. Thus, there is no necessity in the first place to posit any dissaving behaviour by seniors to compensate for a fall in income. Given such a continuance of disposable income after retirement and the perceived threat of future illness there is positive saving by seniors and understandably so.

A U.S. study of retirees found no evidence of dissaving after retirement in order to maintain previous consumption levels (McConnell & Deljavan, 1983) and thus ran

contrary to the hypothesis. A similar refutation was advanced by Mullis & Metzen (1986) who examined the wealth of three American cohorts over 15 years. Total net wealth increased, with scant evidence of any decumulation. However, if home equity worth was subtracted from net wealth some support was found for the Life Cycle Hypothesis.

A further rebuttal for the hypothesis came from Cordes (1990). He asserted that the predicted "hump-shaped" saving curve does not appear true to life. Older households do not appear to dissave in order to consume all their resources before death. Indeed, he felt that there was ample evidence of older people continuing to save after retirement in order to bequest to younger generations. In other words, the hypothesis was overly rational and needed modification by the inclusion of a bequest motive.

Wallace & Mathur (1990) also found the main thrust of the hypothesis overly rational, concentrating exclusively on the fiduciary aspects of consumption. Noting that most recent studies dismiss the dissaving behaviour the hypothesis predicts, they propose Exchange Theory as an alternative and more tenable rationale for senior reluctance to dissave. In essence this theory claims that older people usually become more dependent on others as they age, their social relationships thus become more imbalanced as they tend to receive more than they contribute. They attempt to correct this imbalance with perhaps their main source of power, their wealth. Thus older people are seen to exchange wealth for social interaction. They continue to hold on to their wealth as this "buys" them greater social esteem from others.

"Within this conceptual framework, an individual can literally be said to be "buying" the benefits of holding wealth. Saving behaviour is not the postponing of the consumption decision but rather the purchase of a specific set of product attributes in order to satisfy current needs". (Wallace & Mathur, 1990, p. 91).

A similar attempt to explain senior dissaving behaviour in other than economic terms has been put forward by Hamermesch (1984a). He postulated that the crucial determinant of the propensity of older consumers to decumulate and spend is not the amount of their income and assets but the perceived certainty of flow from them. Those relying on

oscillating social security payments were more reluctant to dissave than those relying on personal pensions. This applied irrespective of the amounts accruing to both groups in absolute cash terms.

While the argumentation surrounding the Life Cycle Hypothesis may seem abstruse, the debate does serve to highlight the distinction between senior wealth and senior propensity to dissave and consume. Most of the evidence to hand runs counter to the hypothesis in that it shows older consumers continuing to save. This may assuage public policy makers' apprehension that increased Government transfers to the elderly might prove stimulatory or inflationary in nature (Stoller & Stoller, 1987).

Ultimately, any resolution of the Life Cycle Hypothesis debate is contingent upon the logically and methodologically anterior question of measuring senior income itself. It is impossible to determine whether older people are decumulating their income and wealth without first ascertaining precisely the extent of both. Indeed, prescinding from this economic debate altogether, it is evident that income measurement itself is a seminal if disputed element of senior financial behaviour in general.

The questions of whether to use individual or household income, mean or median income, and how to quantify senior benefits have been adverted to above. However, there is a further complication which affects senior income estimates in particular and this is the problem of under-reporting (Crystal, 1986). Certain income sources tend by nature to be under-reported. Salaries, for example, tend to be much less under-reported than income from interest or private pensions. Unfortunately, senior income tends to be disproportionately derived from those sources which are less than fully disclosed. Crystal maintains that if senior income sources were weighted by their respective under-reporting levels, the 1979 total senior income would have been under-reported by 46%.

## **Conclusion:**

This overview of the financial consumer behaviour of the mature market shows a segment whose aggregate means are substantial and growing. Despite this, there are segments of unequal distribution so that pockets of indigent elderly remain. Such pockets are more likely to be found among the old-old and those living alone. Attempts to gauge senior wealth have been fraught with problems. First, there are doubts concerning the veracity of the relevant data due to disproportionate under-reporting. Second, there is a lack of consensus concerning the basis on which this data should be analysed. A further debate persists concerning whether older people decumulate assets in the post-retirement years. One feature meriting further research is the salience of the bequest motive for older consumers. In a world where offspring are increasingly likely to be housed while the parents are alive, there should be a lesser need to bequeath - a factor which may impinge on the dissaving debate mentioned earlier.

A connected and fruitful area for future research would be the question of intra family transfers and gift-giving. It could be hypothesised that the improving well-being of offspring may prompt older consumers to redirect their assistance towards their grandchildren. A related but distinct question is that of family loans made by older people either to their offspring or grandchildren. They are rarely if ever adverted to in estimating the financial worth of the older person although Longino & Crown (1991) claim that, after houses, bank deposits, and cars, family loans are their most valuable asset.

## **2.12.**

### **Senior Banking Behaviour.**

The previous section highlighted the substantial aggregate wealth of the mature market. Banks and financial service houses have shown an eager interest in this market and currently vie with each other on both sides of the Atlantic to provide numerous if similar financial packages specially tailored for seniors (Fensom, 1985).

Despite the proliferation of such packages, there has been minimal analysis of their impact in the academic senior literature (Belonax, Javalgi, Rao, & Thomas, 1991). This may be partly due to an unwillingness by financial institutions to release their in-house data into the public domain. It would appear that the bulk of this private research focuses on senior perceptions of the competing packages, and correlates of those most likely to use them - all of which leaves open the more fundamental question of whether or not targeting the elderly as a special financial segment in the first place is a supportable and appropriate strategy. Burnett & Wilkes (1985) were among the few authors to address this seminal question. Their results cast the accepted banking wisdom into some doubt. On a range of twenty nine banking and saving behaviours engaged in by four comparative age groups, it emerged that most of the significant differences were due primarily to income and education and not to age, thus reinforcing the dictum that few profitable marketing segments are built around a single consumer variable.

In the absence of more fundamental research such as that of Burnett & Wilkes, most authors on the banking behaviour of seniors have chosen to proffer mainly descriptive analyses with additional comment on the availability and uptake of credit by seniors (Spooner, 1991). In this regard, studies have sought to ascertain how seniors apportion their wealth across the various financial options. Overall, it appears that current seniors exhibit conservative financial behaviour (Moschis, 1987). A recent U.K. study based on Financial Research Survey data found over 55's to be risk averse, preferring National Saving Certificates, building societies and unit trusts to either equities or loans (Banks, 1990). A similar antipathy to equities in favour of government saving schemes had been reported by Buck (1990a) and Buck (1990b). However, the point should be stressed that such conservatism is possibly a cohort phenomenon and is likely to diminish when the current 45 year olds pass into the senior age bracket (Banks, 1990).

This conservatism is also to be found in senior credit practices. Despite the fact that they pay bills earlier than most other age groups (Moschis, 1989), that two thirds of them settle interest repayments on time (Mason & Bearden, 1980), with a repayment record five times better than the 21 - 24 year age group, they usually find themselves discriminated against either by higher interest rates or complete non-availability of credit

facilities (Smith & Baker, 1986).

This adverse position in the credit market seems to parallel if not to engender an innate aversion to availing of what credit facilities there are at their disposal. Seniors seem to prefer to pay cash (Ross, 1982; Moschis, 1987) and only 2% of all demand for credit in the U.S. comes from over 65's (Mertz & Stephens, 1986). Antipathy towards credit seems especially pronounced in the case of rural seniors (Miller & Petrich, 1986) and a cross-cultural comparative study found that 86% of over 65 U.K. males had not used any credit facilities in the previous year - the figure for the U.S. was 53% (Lyon & Bayliss, 1987).

The sole dissenting voice on this topic has been Moschis (1992) whose impressive national sample in the U.S. expressed no aversion to credit as a result of having lived through the Depression years. If they did use credit facilities less, it was because they shopped less regularly and for fewer high-ticket items and consequently needed less credit. But the minority of seniors who enjoy the same lifestyle and circumstances as other adults continue to make equivalent use of credit, thus pointing to lifestyle as the central explanatory variable for the use of credit and not age per se. Moschis (1989) also reported a similar if selective use of credit by seniors; they were as likely to use it as younger age groups though their reason for doing so was primarily convenience rather than the availability of credit for its own sake.

A central feature of consumer credit is the credit card. Over a decade ago, older consumers were noted for below average ownership levels of such cards (Bernhardt & Kinnear, 1975; Mason & Bearden, 1980; Ross, 1982). Since then, Lumpkin & Greenberg (1982) and Tongren (1988) have reported increasing ownership levels in the literature. This increase seems to apply particularly to certain wealthy subsegments of the market (Bartos, 1980; Clarkson & Stone, 1990). Despite this trend, an underlying thread of conservatism persists in senior banking behaviour. Older customers are particularly loyal to their bank (Fensom, 1985) and have exhibited low adoption levels for in-home banking despite their mobility and transport problems (Graham, 1988a).

## **Conclusion:**

The senior banking experience has yet to receive the same scrutiny accorded senior saving/dissaving behaviour by economists. This lacuna is all the more remarkable given the plethora of financial offerings tailored for and marketed to this sector. Irrespective of whether seniors are saving or dissaving, their numbers and their wealth alone will command attention and deeper analysis on the part of financial institutions in future.

### **2.13.**

#### **Current and Future Marketing to Seniors.**

There is sparse evidence in the literature of any attempt to evaluate current marketing practice towards older consumers. There are occasional mentions of how this segment has been neglected and some well worn instances of successes and failures on the part of particular firms, however, systematic analyses of the performances of those companies marketing to older consumers are noticeably rare. One welcome exception is Lannon (1990). She discerns three stages or levels into which senior marketing efforts may be classified.

First are those firms catering in a basic way for what increasing age requires. Their efforts are usually concentrated on what Schewe (1988) labels "repair kit" products such as dentures and devices to assist with a variety of physical ailments. Second, are those firms who happen to cater for older consumers almost by default. Conscious that more people are living longer lives, they choose to target younger age groups in order to establish brand loyalty early on in customers' lives in the hope that it will persist in later life. Third come those marketers who deem the mature market a priority target. She instances financial houses in particular as examples of firms in this category. A group of interior designers who donned tinted glasses to visualise their creations as the elderly eye does epitomise this category in both a real and a figurative sense (Stephenson, 1989).



A point which is rarely adverted to by marketers is that their marketing efforts are constitutive of the very market they aspire to serve. Nowhere is this more crucial than with older consumers (Moschis, 1991). The product assortments which marketers offer and advertise to the elderly affect both the general population's perception of the senior market and the elderly's own perception of their role and importance as consumers. Advertisements for golf clubs and foreign travel for example, will generate a radically different perception of what being elderly means compared with advertisements for walking frames and hearing aids.

Carmone, Krauser, & Baker (1984) analysed 750 products used by older consumers to assess how well they catered for senior needs. They concluded that marketers of communications goods (telephone modifications, alarms etc.) were succeeding best of all. Next came manufacturers of products catering for physiological limitations connected with vision, hearing, and speech. They noted in particular how openings remained in the apparel, home maintenance and recreational sectors especially for those consumers with reduced mobility.

The foregoing discussion should not blur the fact that the greatest impact of an ageing population is likely to be on the service sector rather than on manufactured goods. Mandese (1989) found that twice as many service firms as product firms have plans in train to introduce specially tailored offerings for seniors.

As mentioned earlier, the literature contains copious examples of what marketers are currently offering older consumers. While a complete enumeration of them is both unnecessary and inappropriate, some indication of the types of products/services cited may point to future trends in provision for seniors. The first grouping comprises those goods addressing the physical and mobility limitations attendant on ageing. It includes Wedgewood high-rimmed plates to avoid spillage, and rubberised grips for objects beyond reach (Greco, 1987), more levers to replace knobs and slower changing traffic lights (Hartman, 1988), more low-sodium foodstuffs and special chewing gum for denture users (Davis & Davis, 1985; Radding, 1989). While this group of products caters for some of the more negative, health-related concomitants of ageing, there is still

scope for innovative and helpful improvements such as pill cards, over-the-counter unit doses for medicines, easy-tear strips on medical packaging (Visvabharathy & Rink, 1983), and more user friendly bottle tops, phone dials, keyboards and handles (Dychtwald & Gable, 1990). Greco (1987) makes the point that such innovations often involve quite minor alterations to existing products and instances Campbell's launch of a low-sodium, single-serving soup as an example of such a successful alteration.

The second group of products cater for the increasing number of seniors with more leisure time and enjoying better health. It includes larger faced tennis rackets for older players (Campanelli, 1991), specially weighted Wilson golf clubs (Davis & Davis, 1985; Lumpkin & Festervand, 1987), light weight hunting rifles (Schewe, 1989), and ten pin bowling competitions for seniors (Visvabharathy & Rink, 1984). Also included in this group are male and female cosmetics to counter the effects of ageing and facilitate continued social activity (Davis & Davis, 1985). While the marketing of cosmetics to seniors is a highly sensitive exercise (Milliman & Erffmeyer, 1989), this should not be a barrier to further product innovations since the 55 to 65 age group spend more on cosmetics than any other age group (Thompson, 1982).

The third group comprises mainly services. In particular, it includes the array of senior "clubs" on offer to older customers. These firms usually employ an age cut-off and those qualifying may avail of a range of concessions or reductions. In Ireland, such promotions are most commonly associated with financial houses, however, in the U.S. they are used by airlines (Browne, 1984), department stores (Lumpkin & Festervand, 1987; Schewe, 1988), insurance companies (Lycett, 1988), and hotels (Browne, 1984). Despite the proliferation of such schemes, there has yet to appear any comprehensive evaluation of their impact. Such an evaluation may well be confounded by the fact that their primary impact may not be on the elderly beneficiaries but on the non-elderly clientele; firms and institutions offering such senior packages may be perceived as being more concerned and socially aware by the population at large.

As mentioned earlier, a number of well known failures in the senior market receive ample coverage in the literature. The most widely cited is that of "Senior Foods", a

modified baby food for people with masticatory problems developed by Heinz Corporation (Block, 1974; Milliman & Erffmeyer, 1989; Schewe, 1991). Also mentioned are Johnson and Johnson's "Affinity" shampoo for older women (Wolfe, 1987a), and a special phone directory for older subscribers published by Southwestern Bell - the Silver Pages Directory (Schewe, 1988). A common thread running through all three failures was that users/purchasers were immediately identified as elderly. Possessing the Heinz product, for example, was a tacit admission to fellow shoppers that the purchaser was both elderly and experiencing an age-related difficulty. The importance of avoiding age-centred communications has already been highlighted in chapter 2.10..

It should be borne in mind throughout this discussion that a substantial number of the articles dealing with how businesses are responding to the needs of older people emanate from the U.S.. To this extent, their relevance to Ireland must remain a matter of some conjecture.

### **Conclusion:**

The literature reports few firms operating the marketing concept in a comprehensive fashion for older consumers. As a result, the term "senior products" remains synonymous with a narrow range of products and services directed specifically at those suffering physical or mobility decrements. Companies are showing considerable reluctance to countenance the challenge presented by current demographic developments. This reluctance may stem either from agism, a pre-occupation with the younger market, or a failure to fully research the aspirations and sensibilities of older consumers - a point attested to by a number of notable senior market failures. The literature suggests that the greatest rewards will accrue to those firms who turn away from an unflattering negative image of the older consumer and direct their efforts instead towards a segment which is active, engaged and discerning.

## CHAPTER THREE

### 3.1

#### Introduction.

This chapter attempts to examine the phenomenon of widowhood and bereavement. The material is drawn primarily from sociological and psychological sources. However, even within these disciplines, the number of comprehensive works devoted to this topic is surprisingly few. Helena Lopata's "Widowhood in an American City" (1973), Glick, Weiss, & Parkes' "First Year of Bereavement" (1974), and Phyllis Silverman's "Widow to Widow" (1986) number among these few and are perhaps the three most widely cited texts in the field. While all three texts are written from a sociological perspective, their combined conclusions cannot be said to constitute a discrete sociology of bereavement. Efforts will be made throughout to isolate aspects of widowhood and the bereavement process which are most likely to impact on consumption-related behaviour.

### 3.2.

#### Demography of Widowhood.

According to the latest Irish Census data (Census, 1991) there are 155,656 persons over 60 widowed. Of these, 123,472 or 79% are widows. They represent 43% of all females over 60 and 83% of all widowed females. Currently, over a third of over 60 widows reside in one of the country's eight planning regions, the East (Davy, Kelleher & McCarthy, 1987). This region is also projected to experience the highest percentage increase in its number of widows by the year 2011 - up 9,100 to 44,400. The proportion of women over 60 who are widowed in Ireland approximates very closely to the situation in the U.K. (Abrams, 1983).

In the U.S. there are 16 million females over 65. Half of these are widows (Keane, 1984). The mean age of widowhood is 66 for females (Hansson & Remondet, 1988) and estimates of the mean duration of widowhood vary from 14 years (Hansson & Remondet, 1988) to 20 years (Ferraro, 1989). The ratio of widows to widowers is 4 to 1 both in Ireland and in the U.S. (Census, 1991; Lopata, 1973). Obviously, the probability of widowhood increases with age; 3 out of 5 women over 65 no longer have their spouses, for females over 75 the figure is 4 out of 5 (Rogers, 1982). The likelihood of widowhood also depends on the age difference between husband and wife. A 55 year old woman married to a fifty year old man has a 54% probability of being widowed; married to a 65 year old man the probability rises to 80% (Lopata, 1973). Widowhood is likely to increase worldwide as improvements in life-expectancy benefit women primarily; urban life seemingly prevents a commensurable reduction in the death rate for men (Walsh & Walsh, 1978).

### 3.3

#### Paradigms of Widowhood.

The significance of widowhood in the female life course has been well documented. Along with retirement for males, Stuart-Hamilton (1991) considers it one of the two principal factors influencing self-image in later life. Hansson & Remondet (1988) note how widowhood:

"signals a most significant and permanent loss. In a striking parallel to the onset of an age-related physical disability, it marks the line between not being old and being old" (p. 162).

This point has been reinforced by Ferraro's (1989) description of widowhood as a "challenge to the woman's ontological security".

Prior to the mid 1980's, the predominant paradigm of grieving was one likening it to a form of illness or a pathological condition (Lopata, 1980). In keeping with this paradigm, mourning and grief were symptoms which took their natural course but from

which the bereaved would eventually recover. Grieving beyond this normal course was seen as indicative of a psychological disorder. As with all paradigms, there was an accompanying nomenclature. Both service providers and peers deemed such terms as "treatment", "cure", "healing", "suffering from grief", as appropriate discourse (Silverman, 1986). Silverman detects three assumptions underpinning this perspective on bereavement:

- i) Given adequate psychological health, spontaneous healing will occur.
- ii) There is a "correct and healthy" way to mourn.
- iii) As with any patient, the bereaved ought to seek out relevant professional advice on how to grieve.

Agreeing with Freud, Silverman disputes that any "restitutum ad integrum" is either possible or advisable for the bereaved. In place of the illness paradigm, she suggests a transition model. Where mourners were previously encouraged to sever their relationship with the deceased and thereby "recover", they ought instead to be facilitated in making a transition and to change this relationship with the deceased. An integral part of such facilitation involves abandoning individual pathology and patienthood in discussing widowhood. Grief is not an illness but a natural concomitant of such a transition which social rituals can facilitate. Disorders arise not because the bereaved wife is unable to revert over time to her old self but precisely because she is unable or unwilling to relinquish this identity. From this perspective, it is those who cannot effect this transition in an ordered way who may cause maladaptive sequelae to ensue (Silverman & Cooperband, 1984).

The central import of Silverman's paradigm for this thesis is that bereavement is not something from which the widow returns to the status quo ante. Instead it ought to be viewed as a transition which terminates in an accommodation to a new way of living. The goal of successful mourning is not to become the same person again but without a spouse, but rather to make the transition to being a different kind of person, the

relinquishing of an old identity and the creation of a new one. It is precisely this view of bereavement as a transition to a new identity which provides the rationale for supposing that the woman's consumer behaviour may alter significantly as well.

If functional bereavement is viewed as a transition then, according to Silverman, three features of any transition apply to widows:

- i) They experience disequilibrating events such as stress or upheaval. These should be managed rather than suppressed through psychological intervention. This suggests that mutual help programmes among widows may be more appropriate than professional "treatment" (Silverman & Cooperband, 1984).
- ii) They are presented with new roles to adopt and some previous roles to be relinquished if a successful transition is to be effected.
- iii) There will be a number of broad "stages" identifiable in this transition process.

If these three features are conceded, then widowhood, like any other transition such as parenthood or retirement, is something to which a woman can learn to adjust. Any professional intervention should have as its end the facilitation rather than the reversal of this process.

Support for Silverman's theory has come from Mercer, Nichols, & Doyle (1989) who noted how unsatisfactory the parallel between mourning and physical illness was. Similar views were voiced by Hansson & Remondet (1988) in advocating a "career orientation towards widowhood". They contend that change, adaptability, and plasticity are realistic goals in later life:

"widowhood need not be considered the end of productive life, but rather the beginning of a major segment of the life course, and one that should be pursued vigorously in order for it to be successful and fulfilling. In this sense it is analogous to the circumstance of an individual having to begin a new occupational career in middle to late life" (Hansson & Remondet, 1988, p.166).

Among the more appealing features of this career orientation are that it envisages a substantial part of the life course still to be lived, that the widow must assume personal control of this period of her life, and that it helps the widow set various objectives she might wish to realise over the course of this career.

While the career/transition approach may augur a more positive understanding of widowhood, it begs the question of whether modern urban society is prepared to countenance and facilitate this approach. A central tenet of Silverman's thesis is that society should provide rituals which would both channel and validate the grief the bereaved is experiencing and thus help effect a functional transition to the widowed state. In more traditional, closed societies ritual and custom were tailored in such a way that there was a standardised and often protracted pattern of mourning; in the true sense of the word they were "rites of passage" (Silverman, 1986). Contemporary society affords few such coping rituals. There is pressure on widows not to grieve for too long, to be circumspect, and "to recover". Public displays of grief are not encouraged; stoic acceptance is preferred (Lopata, 1980). Their mourning is an uncomfortable reminder to other women of human contingency and of their own impending widowhood (Nussbaum, Thompson, & Robinson, 1989). Treating the widow as tainted may stem as much from society's aversion to old age as from aversion to death itself (Lesnoff-Caravaglia, 1984).

Secular equivalents of the religious rituals to support widows have yet to emerge in most Western post-religious societies. In Ireland the need for such secular equivalents may be less pronounced due to the high levels of religious belief and practice (Fogarty, Ryan & Lee, 1984). In less religious societies the impetus to establish any purely social ritual to facilitate the grieving process has been lagging behind demographic change. It should be remembered that it is only since 1950 in the U.K. that a majority of 25 year olds could expect to reach the 70 year age mark. Such a demographic upswing has caught



modern secular society unawares and bereft of rituals to cope with widespread bereavement in old age (Fennell, Phillipson, & Evers, 1988).

Widowhood is increasingly likely to become an urban phenomenon (Lopata, 1973). This is due to growing urban migration in recent decades. The concentration of Irish widows in the greater Dublin area lends credence to this observation (Davy, Kelleher, & McCarthy, 1987). In developed urban settings, death, dying and bereavement are topics society is reluctant to countenance. Consequently, social support and involvement with widows are being replaced by the intervention of professionals such as bereavement counsellors and social workers. In this sense, both widows themselves and society have been disenfranchised from solving the problems of bereavement. Such a development serves only to reinforce the illness paradigm mentioned earlier. The social involvement with widows, necessary to operationalise the transition paradigm, does not appear to be forthcoming (Silverman, 1986).

It should be noted that this chapter deals solely with widowhood as it affects women. Some authors have sought to ascertain whether the impact of bereavement was greatest on widows or widowers. Ferraro (1989) felt it was greatest on men since for them widowhood was not normative. They were exceptions, with fewer fellow widowers. In support of this view, Rogers (1982) reported that the death rate for widowers in the first four to six months of bereavement increased 140% over that of other men. Apart from the fact that widowers are vastly outnumbered by widows, they also have fewer intimate friendships outside the spousal relationship to fall back on, fewer widowers to relate to - widowers are five times more likely to remarry than widows (Stroebe & Stroebe, 1983) - and are less prepared for many domestic chores (Nussbaum, Thompson, & Robinson, 1989). In addition to this, it has been contended that women have been socialised over the life cycle into adjusting to a variety of competing roles. This fluidity should help mitigate the worst effects of the transition to the role of widow (Sherman & Schiffman, 1984). Broadly speaking, those who maintain that widowers suffer disproportionately to widows may be said to espouse the "Leveling Hypothesis" - as men age their life situation deteriorates leveling any gender inequalities that may have existed in mid-life.

On the other hand, Stuart-Hamilton (1991) argued that men fare better since they recover quicker than women and do not have to endure the loss of status women suffer on their husband's death. Atchley (1975) was one of the first sociologists to address this question. His research showed little significant difference between widows and widowers on a range of psychological variables, however, widowers fared better than widows on social participation levels and income adequacy.

Nussbaum, Thompson, & Robinson (1989) feel that there is as yet no definitive data which would resolve this dispute. Any such resolution is of minor relevance to this thesis since the central point at issue is that bereavement for women is a qualitatively different event.

### **3.4.**

#### **The Effects of Widowhood.**

As one of the aims of this thesis is to articulate a response by marketing to the phenomenon of widowhood, an examination of the problems and effects associated with bereavement is of considerable importance. In so doing it ought to be borne in mind that widowhood does not usually produce long term negative effects (Nussbaum, Thompson, & Robinson, 1989). As a result, most of the problems discussed here are transitory in nature. There is also no standardised recovery pattern for all widows from the effects of bereavement (Zisook & Shuchter, 1986; Hansson, Stroebe, & Stroebe, 1988; Wortman & Silver, 1989). In examining these effects, a threefold classification suggested by Hansson & Remondet (1988) will be used for convenience purposes. Effects are classified as emotional, psychological/social, or practical.

### 3.4.1.

#### **Emotional Effects of Widowhood.**

The most striking feature of the emotions which widows experience is how varied they are. Some widows simultaneously have both a feeling of relief after perhaps a lengthy period of caregiving, and a feeling of opportunity as a result of more free-time, alongside feelings of utter desolation, anger, apathy, numbness, disbelief, despair, and loneliness (Glick, Weiss, & Parkes, 1974; Erikson, Erikson, & Kivnick, 1986; Zisook & Shuchter, 1986; Mercer, Nichols, & Doyle, 1989). The awareness of relief at the spouse's passing may further engender a feeling of guilt since relief may not be considered appropriate by a society which expects the widow to be devastated. Self-reproach and guilt may also occur if the widow believes that not enough was done to either diagnose or treat her late husband's illness.

It is further possible that some widows may not experience grief at all either due to previous conjugal conflict or to relief that a long illness is now over (Hansson, Stroebe & Stroebe, 1988; Ferraro, 1989). Other emotions featuring in the literature include feelings of responsibility, worry, fear, lack of emotional support, and lethargy (Nussbaum, Thompson, & Robinson, 1989). It is also possible as Lesnoff-Caravaglia (1984) points out that the widow feels a sense of insult that life can continue unchanged after she has experienced such a disruption. For example, some widows found the milkman's call or the postal delivery symbolic of society's indifference to her situation. It appears that this kaleidoscopic emotional spectrum encompassed by grief arises more from our nature than from any socialisation process (Glick, Weiss, & Parkes, 1974).

A feature noted by Mercer, Nichols, & Doyle (1989) after qualitative research with eighty widows was that loneliness was often compensated for by a burst of creative activity. This applied particularly to women widowed in their sixties. It also appears that a feeling of independence is one of the more positive and compensatory outcomes of widowhood (Lopata, 1973; O'Bryant, 1991). This feeling of independence is thought to underpin "reality testing" by widows where they attempt to function independently in

a piecemeal fashion as part of a protracted adaptation process to the role of widow (Nussbaum, Thompson, & Robinson, 1989). This phenomenon was reported to the author in an interview with an Irish bereavement counsellor. He instanced cases of older widows experiencing a compulsion to purchase especially in the early stages of role transition. This was a means of both tentatively asserting their newly found independence and of self-confirmation.

While loneliness is the most widely reported problem, there is often marked variation in what precisely is missed. It could be a companion, an object of love, a bestower of love, or a person around whom life could be organised (Lopata, 1973; Lopata, 1988). Lopata (1984) claims there are two dimensions to the emotion of loneliness widows experience. The first is social and derives from the fact that the widow is likely to feel isolated, especially at couple-centred events. The second is more private and stems from being alone and deprived of conjugal intimacy. While widows of all ages are more likely to experience loneliness and depression than married women, widowhood should properly be seen as a correlate rather than a cause of these emotions. For example, when Morgan (1976) controlled for income, previous employment record, and family interaction levels, she found that widows showed the same levels of morale as their married counterparts, suggesting that the lower morale associated with widowhood results in part from lower income, shorter employment histories, and lower family interaction levels to which widows are prone. In a similar way, Heinemann & Evans (1990) found that considerable emotional impact was due to the lack of financial resources which accompanies widowhood rather than to the trauma of widowhood itself.

Following her comprehensive survey of Chicago widows, Lopata (1973) judged that the primacy accorded the nuclear family in urban societies rendered the emotional impact of widowhood more traumatic. The modern nuclear family has become increasingly isolated from extended kinship as a result of the couple investing more of themselves in their own relationship. The severing of this relationship thus becomes more traumatic for them, there are fewer kinship ties to fall back on, and progeny who are more likely to have established nuclear families of their own by the time they lose their father, will be less available to their bereaved mother.

### 3.4.2.

#### Psychological/Social Effects of Widowhood.

When examining Silverman's transition paradigm, it was noted that role re-definition was an integral part of any social transition. A role consists of expected behaviours, obligations, and rights associated with a particular position (Krech, Crutchfield, & Ballachey, 1962). In the case of bereavement, the role of wife should be replaced by that of widow. Indeed, the role of widow automatically involves the relinquishing of the role of wife; in this sense it is a decumulative role. Most other role transitions are cumulative, for example, the transition to the role of parent does not involve relinquishing the role of wife. Describing the role of wives aged over forty (including those working outside the home), Silverman writes:

"her ultimate goal in life was to become a wife and then a mother. She was discouraged from developing a sense of herself as competent in any other role. If she did aspire to a career outside the home, developed intellectual capacities, or was in any way assertive, she was criticised, not only by men but also by other women. Typically, she accepted the idea that her personal status in society would be determined not by her own attributes but by the characteristics of the man she married" (Silverman, 1986, p. 23).

According to this line of thinking, women supposedly invest more of their own sense of identity in the role of wife than men do in the role of husband (Stuart-Hamilton, 1991). Men appear to invest their sense of identity more in their work-related roles. By investing so much of her self-identity in the conjugal relationship, bereavement means the loss of the primary relationship, the primary role, and a significant part of the self (Sherman & Schiffman, 1984). The bulk of Irish sociological data attests to the centrality of the role of wife in the lives of Irish women (European Women and Men, 1984).

Socially and legally speaking, the woman becomes a widow at the moment of her husband's death, however, it may take years for her to relinquish her previous role and adjust to that of widow. Glick, Weiss, & Parkes (1974) and Silverman (1986) found evidence of a "conservative impulse" among many widows who sought to cling to their

previous role as wife. The prospect of role change was so daunting that even the reality of the recent death is sometimes denied (Zisook & Shuchter, 1986).

This problem is exacerbated when the terminus ad quem of this transition is a role of lower status. Since the role of wife derives much of its status from the position of the husband, the role of widow is consequently a lower status role in the eyes of society - "the widow does not do anything" (Lopata, 1973). This realisation may help explain why Lopata's Chicago widows rated the role of wife more highly than married women did. To this extent, the onset of widowhood has been portrayed as precipitating a "triple jeopardy" effect (Sherman & Schiffman, 1984); inequalities experienced by women in society deteriorate with advancing age, they occupy two disadvantaged statuses - "elderly" and "female" - characterised by greater negative combined consequences than the occupation of any one status (double jeopardy). Because widowed women belong to three stigmatised social categories - "elderly", "female" and "widowed" - the result is allegedly a triple jeopardy effect.

There is widespread agreement that the impact of the wife to widow transition is greatest on middle and upper class women (Lopata, 1971; Schewe & Balazs, 1990). They experience greater life disorganisation as they tend to have invested more of themselves in roles related to the husband's occupation (Lopata, 1984). In this sense, what Lopata (1988) terms the "back-up" wife suffers most on the loss of her husband.

"The higher her social status and the more she is representative of our modern urban, industrialised and complex society, the more disorganised her life will become upon the death of her husband. This conclusion does not necessarily mean that her life will remain highly problematic or disoriented. In fact, while membership of a companionate marriage leads to greater transitional disorganisation after the death of the spouse, the personal characteristics which led to that type of relationship are likely to serve as a resource for new lifestyles" (Lopata, 1973, p.67).

With lower class wives there is less involvement with the husband's occupation, less leisure taken together, and poorer interspousal communication, all of which mitigate the worst effects of bereavement (Lopata, 1980).

In modern urbanised society with self-selective partner choice, middle and upper class wives tend to enjoy a more egalitarian position within the nuclear family and strong property inheritance rights. When such women are widowed, the role of wife (and usually that of mother) is removed and little else remains. Extended kinship roles are unlikely to have been salient. Just as the family was small and independent, she too is expected to live this way, reduced to a self-maintenance existence (Lopata, 1973). "Intimacy at a distance" is the desired end-state; two and a half times as many widows in the U.S. lived alone in 1970 as in 1940 (Lopata, 1980).

It is rather ironical that the prominence accorded the nuclear family and the way it stressed egalitarian familial life over other forms of social life has, if anything, compounded the trauma of widowhood. It could therefore be queried whether liberation for women from the extended family has had a commensurate liberating effect on widows. In a society where the nuclear family is paramount and independent, the break-up of that family through death is seen mainly as a social problem, "examined only through the prism of loss" (Lopata, 1980).

It was seen earlier that the definition of a role included behavioural expectations. In the case of widows such prescriptions are almost non-existent and there are no provisions in society to prepare the widow for widowhood (Lesnoff-Caravaglia, 1984). Schewe & Balazs (1990) have likened widowhood to losing a role rather than gaining a new one. Role expectations of being a wife are not replaced by a commensurate set of expectations for widowhood (Schewe & Balazs, 1992). To this extent, the role of widow is more akin to a role-less role. The etymology of the term "widow" derives from the Latin word "viduus" meaning deprived or empty.

"Rather than being placed in a status role of widow, with clearly defined relations to others, the American woman actually experiences an almost "invisible" status. She is ignored both by former associates and by society..... She is lumped into a single category removed from the mainstream of life" (Lopata, 1971, p.75).

Whether current Irish widows are marginalised to the extent that Lopata describes above is as yet unknown. However, they are likely to share a degree of perceived

unimportance together with their Transatlantic counterparts - something which may explain why the role prescriptions for widowhood appear somewhat vague and why there are few if any desirable role models for widows (Silverman & Cooperbond, 1984).

Behavioural prescriptions, insofar as they exist at all, are most evident during the immediate postmortem period (Glick, Weiss & Parkes, 1974). At this time the behaviour of immediate family and close friends communicates to the new widow that she should withdraw from normal domestic activities which they then carry out on her behalf. She is also expected to forego bright clothing, accessories, and make-up, and to either tolerate or cultivate at least a modicum of social sequestration - all as part of a designated grieving process. Determining the appropriate length of this socially indeterminate mourning period poses a further dilemma and is itself indicative of the normative nebulousness surrounding widowhood. In the longer term, behavioural prescriptions for widows are few - keeping the memory of the spouse alive, not being interested in people of the opposite sex, and engaging in activities with other widows and with offspring (Nussbaum, Thompson, & Robinsom, 1989).

The widow is also expected to detach herself from her deceased husband through the mourning process while still carrying his name (Lopata, 1973; Lopata, 1980), and to live independently (O'Bryant, 1991). In the U.S., Lopata (1973) detected signs of widows being faced with a choice of re-marrying or being marginalised. Should they opt for re-marriage, society would prefer they marry within their own age cohort; re-marriage to someone from a younger age group was an option seemingly reserved for widowers alone.

While role expectations for widows are nebulous and unarticulated, those which are discernible in the literature are somewhat paradoxical in nature. They seem to create a double bind. On the one hand, the widow is expected to ensure that the memory of her late husband is preserved in the minds of significant others, to weave his biography into social memory. On the other hand, she is expected to detach herself sufficiently from him to enable her continue existing relationships and develop new ones. The double bind arises when society also expects her simultaneously to establish herself in



a new role as widow (Lopata, 1981).

In two separate surveys of Chicago widows, Lopata (1981) found that most of her respondents had engaged in "husband sanctification" as a means of overcoming this difficulty. This involved the creation of a selective biography, an idealisation of his person and achievements. 87% of widows in her 1973 survey agreed with the statement: "my husband was an unusually good man". This process resolves the double bind mentioned above. Through re-telling and reliving the past, a selective and sanitised biography of the husband is consigned to social memory. Sanctification has the effect of compartmentalising the husband in a otherworldly existence, of removing him from mortal sentiments. As the husband becomes less the focal point of the widow's life she can then more easily detach herself from his memory and is thus freed to develop new relationships and to embrace the role of widow (Nussbaum, Thompson, & Robinson, 1989).

Lopata found additional benefits of husband sanctification accruing to some widows. It removed an ever-present guide or critic of her management of possessions previously identified with the late husband. For other widows, it provided a boost to their self-esteem as they reflected on how such a remarkable man had chosen to live with them as man and wife. It also gave an air of completion to the unfinished business usually associated with death, especially sudden death (Lopata, 1980). For others, it brought relief by erasing much of the unpleasant residue of memories of previous conjugal conflict.

Lopata also reported societal complicity in this process. Friends, neighbours, and family tended to speak no ill of the deceased when visiting the widow. Likewise, eulogies, religious or otherwise, perpetuated a highly selective view of the widow's spouse. The age and education of the widow, and the importance she accorded the role of wife were significant influences on levels of husband sanctification; older and less educated widows are more likely to behave this way (Lopata, 1984). In support of this finding, research on a sample of widows under 45 revealed that, if anything, they de-sanctified their husbands, progressing from a very idealised view of their late spouse immediately after

death to a more realistic appraisal by the end of the first year of bereavement (Glick, Weiss, & Parkes, 1974). The authors of this latter study forward no rationale for this diminished propensity for husband sanctification among younger widows. Perhaps the increased likelihood of remarriage among non-elderly widows may engender more realistic reappraisals of their former spouse.

Counterintuitively, neither the closeness of the marriage relationship nor the length of widowhood were significant variables in determining levels of husband sanctification among Lopata's (1981) older widows. Husband sanctification has the effect of deterring widowers from marrying widows by inflating the memory of the deceased spouse with whom they see themselves competing (Lopata, 1980).

The role of the deceased husband in the bereavement process is probably more complex than Lopata's selective biography might suggest. A related and possibly more fundamental phenomenon is an awareness of the presence of the dead spouse. Such an awareness is a feature of the first year of bereavement in particular, though it is likely to have tapered off substantially by the fourth year (Zisook & Shuchter, 1986). Feelings of the continued presence of the departed husband often arise at times and occasions when the couple would have been alone together for example, at meals, watching television at night, or around the Christmas period. In addition to these situational cues, the presence of the spouse is often conjured up deliberately by the widow for emotional solace. A sense of the presence of the deceased husband is cited by Glick, Weiss, & Parkes (1974) as one of the few aspects of grieving mediated by religious-cultural belief. There appears to be little reason to view this continued sense of the spouse's presence as anything other than a natural side-effect of bereavement.

"Although psychoanalytic theory has held that the work of mourning ends with a decathexis of the lost object and a reinvestment of libido in the living, there is empirical evidence to suggest that prolonged attachments and the sense of a continuing presence of the deceased spouse are common and perhaps to some degree represent the norm" (Zisook & Shuchter, 1986, p.292).

A feeling of the enduring presence of the dead spouse is a necessary but not a sufficient condition for the widow conducting inner conversations with him. Glick, Weiss, &

Parkes (1974) investigated this additional dimension to the absent husband's role and concluded that this continued conversational attachment was not incompatible with an increased capacity for independent action. This same study noted a further dimension to the deceased spouse's role - that of influencer of the widow's management decisions. This influence consisted primarily in the wife advertent to the spouse's imagined advice and could apply even to widows who did not experience the continued presence of their husband, did not idealise his memory, and had never indulged in illusory conversations with him.

In conclusion, most studies on the impact of bereavement report a variety of adverse psychological and social effects, at least at moderate levels and for a limited time. However, in summarising these effects, Atchley's (1975) conclusions still seem pertinent:

"widowhood produces stress on certain dimensions and not on others, and theories concerning the effects of widowhood must take this variability into account....overarching generalisations about psychological reactions to or consequences of widowhood should be made with great caution for both sexes" (p.177).

To illustrate this point, this quotation concluded a comparative study of widowed and non-widowed subjects on a range of psychological variables. The widowed were more likely to feel older than their age and lonelier than married subjects, but on an array of other variables such as self-esteem, depression, and anomie, no significant differences were reported.

A more recent comprehensive longitudinal survey over a ten year interval on the effects of bereavement came to much the same conclusion:

"Neither bereavement nor the subsequent burthen of widowhood has an appreciable long-term impact on psychosocial functioning....Clearly the great majority of individuals show considerable ability to adapt to a major life stress....an ability we would call remarkable if it were not so nearly universal a process" (McCrae & Costa, 1988, p.138).

### 3.4.3.

#### Practical Problems of Widowhood.

Perhaps the most frequently cited practical problem associated with widowhood is that of social networks. It comprises the extent of the widow's network, problems she may have in integrating into this network, and the benefits she derives/requires of it. The literature is less than univocal on the extent of the widow's network and, in particular, on the degree to which it may have expanded or contracted as a result of bereavement (Nussbaum, Thompson, & Robinson, 1989). This lack of consensus is in part attributable to a number of methodological oversights raised by Morgan (1984). The most prominent of these is the failure to specify precisely what is meant by "contact" with family or friends. As an example, Morgan found that widows' social networks contracted when measured in terms of the total amount of contact the widow had with relatives. This was due to greater kinship attrition among her relatives. However, when contact was measured using the average amount of contact the widow had with each relative, it emerged that she fared better than her married counterparts.

Overall, widows appear to enjoy high levels of social interaction and support. Compared with their married counterparts, the size of their social network is just as extensive (McCrae & Costa, 1988). Interpersonal relationships are less affected by bereavement than by the woman's health status (Greco, 1987). With specific reference to offspring, there is a renegotiation of the mother's relation to the children following the husband's death. They become more important to her. In developed urban societies it is more likely that she will increase both her contact level and dependence on daughters more so than on sons (Lopata, 1984; Lopata, 1988). This is in contrast to traditional patriarchal societies where inheritance rights rendered the widow financially dependent on the son and the son responsible for the mother's welfare.

The increased postmortem interaction with progeny tends to be more one-sided and non-reciprocal than before widowhood (Nussbaum, Thompson, & Robinson, 1989). As children become more accepting of their widowed mother's frailty and vulnerability,

they may become less cognisant of her social worth. Thus, they may ask her to be present at social gatherings rather than be involved in them - a phenomenon which may irritate the widow considerably.

While most of the research on widows' families and support is based on urban widows, Gibbs (1985) broadened the scope of this research by including rural widows as well. While sample sizes were rather small, she found that urban widows felt emotionally closer to their families, especially to their daughters, than rural widows, even though they had less face to face contact with them. However, the urban daughters did phone their mothers more often. It appeared that the rural widows' greater personal contact with their daughters stemmed more from dependency; there is poorer service provision in rural areas. So, a large quantity of functional interaction such as that between rural widows and their offspring may be unrelated to emotional closeness. The size of the family network did not correlate with the level of emotional support received from it.

In terms of the broader family, sibling support is not widely sought or valued (Lopata, 1988). Such support tends to peak immediately after the husband's death, is financial and socio-emotional in character, but tends to taper off soon afterwards. While contact and closeness with grandchildren was especially valued, the amount of such contact was mediated by the nature of the widow's relationship with the middle generation (Lopata, 1973). Social interaction with the patrilineal line decreased rapidly once the funeral had taken place (Lopata, 1971; Lopata, 1988). Glick, Weiss, & Parkes (1974) have highlighted how relationships between widow and in-laws become problematic after bereavement. These relationships are no longer based on consanguinity or mutual choice; the husband, the critical link between the two, is gone.

Outside the widow's family circle, the network of friends does not appear to alter dramatically. While the bases of these friendships does shift with the advent of widowhood, their number remains much the same (Lopata, 1973; Nussbaum, Thompson, & Robinson, 1989). Lopata (1984) found that while the number of married friends may not change, they are more likely to meet their widowed companion by day when their husbands are at work. Lopata also found that friends rather than family are likely to

accompany middle class widows for such social events as eating out and commercial leisure. Lower class widows are more prone to do so with offspring although in general their social lives are more restricted than those of middle class widows.

Cumming & Henry's (1961) finding that bereavement freed the wife to improve her status by joining the "Society of Widows" has been widely contested. Few widows confine their contacts exclusively to other widows although a slight preference for newly widowed friends over older non-widowed acquaintances has been noted. The former may be better equipped to help her cope, the latter may remind her too vividly of her previous married life.

The fact that most widows are successful in maintaining a circle of friends should not obscure the fact that participation in social life presents many problems. Modern urban societies are increasingly voluntaristic in character (Lopata, 1988). Membership of groups in such societies is more likely achieved rather than ascribed, people are free to join or not. As a result of bereavement, widows may lack the psychological resources to initiate such social interaction. Indeed, conditioning may have led them to rely on their spouses to take such initiative when they were married.

Matters are further compounded for widows belonging to the urban middle class. Among the members of this class, social life is more often conducted on a couple-companionate basis (Lopata, 1988). Widows perceive themselves as disrupting couple symmetry at social gatherings, as a "fifth wheel" threatening the marriages of other women. Couples may not wish to mix with someone who reminds them of mortality and whom they fear will break down in company. In addition to this, widows are likely to be experiencing some financial constraints and to be older (Lopata, 1971). This array of social inhibitors may explain why most of Lopata's (1973) widows experienced some difficulty with their married friends and why the friends in return felt the widows to be overly sensitive. A sample of young widows had experienced similar difficulties in their social network by the time of the first anniversary (Glick, Weiss, & Parkes, 1974). Whatever about the extent of this network, its profile had altered significantly over this period. Friends most likely to drop out of this network were those whom the widow had

shared with her husband; younger, wealthier widows whose social lives centred on their husband suffered most in this regard. On the other hand, friends whom the widow had known from her single days or from her workplace were more likely to remain.

Despite these problems, friendship networks remain important for widows. Heinemann, (1985) stressed how the widow's family and friendship networks should not be juxtaposed in competition with one another - they are both independent and complementary. Family networks are stronger, afford a sense of identity and stability, and, perhaps because they carry overtones of duty, tolerate higher levels of dependency. This one-sidedness in family networks is borne out by the fact that they are strongest when the widow is perceived to be grieving or in financial difficulties. Financial aid, where it is sought, is the prerogative of the family network.

Relationships with friends tend to be less one-sided, there is more mutual gratification and this reciprocity in turn fosters the widow's self-esteem. Thus, friends are primarily providers of companionship and acceptance rather than emotional comforters (Lopata, 1988: Nussbaum, Thompson, & Robinson, 1989). The size of the widow's family and friendship network contracts with increasing age (Heinemann, 1985).

Lopata (1973) discerned three broad social scenarios among her widowed Chicago respondents suggesting patterns of friendship to which widows conform. First were those who had been active and mobile as married women. Widowhood occasioned a contraction in their social space especially for couple-centred social events. Widows with higher education and income were noticeably more successful in overcoming this obstacle and in initiating new relationships often with other recently widowed women. Second came those who had been living in somewhat claustrophobic and restricting relationships. Widowhood inaugurated a sense of liberation and expansion in social activity including considerable voluntary involvement. Lastly were those whose primary focus while married was inwards on their family. Bereavement had minimal impact on their social behaviour.

In section 4.1. of this chapter it was seen that a sense of independence was the most positive emotion associated with widowhood. This emotion manifests itself most vividly in the desire of widows to maintain independent lifestyles - preferably in the home they occupied while married (O'Bryant & Nocera, 1985). This is a trend Lopata had noticed in her first survey over twenty years ago where 50% of respondents had stayed put in their original residence (Lopata, 1971). Her more recent surveys show this trend is growing (Lopata, 1988). This desire not to move is borne of the benefits of living alone and the disadvantages of a shared domicile. The principal benefits are the discovery of being able to manage one's own life and the satisfaction of living in a building associated with times past (O'Bryant & Nocera, 1985).

For most, the alternative to an independent homestead is living with family, usually offspring. There is widespread aversion to this alternative. The causes are understandable. They include living in a home managed by another woman who will resent adult assistants (Lopata, 1971). Children's behaviour is likely to be somewhat foreign to her and intergenerational strains may ensue over the child-rearing practices of the middle generation (Lopata, 1973). If the grandmother criticises such behaviour, conflict is likely, if on the other hand she represses her disapproval she may become frustrated. The babysitting inevitable in such three-generational homes is seen by most widows as a service rendered and not as an opportunity to interact with grandchildren - most feel they have already served their offspring well and now deserve a rest (Lopata, 1973). While moving into the home of offspring is deemed a drop in status, having to move into the home of siblings is considered even more humiliating.

It should be remembered that most of the findings reported in the previous section were based on survey data from American urban widows. These surveys are the most comprehensive and rigorous in the sociological literature. However, generalisations to other populations of widows should be treated with caution. As an example, Grundy (1987) found that widowhood was a good predictor of not moving house in 1971 in the U.K., a finding consistent with American research. By 1981 however, this had ceased to apply and there was a substantial in-migration of widows particularly to the South Coast of England. So, while these widows have a preference for independent living,



there is no sign of any aversion to moving.

Apart from the central questions of whether to live alone and how to structure social life after bereavement, the widow will also be faced with a number of pragmatic issues to be resolved. Ironically, it is precisely when the widow is experiencing her greatest moment of distress that she is expected to deal with such matters as arranging a funeral or organising her financial situation - areas where she may well have no previous experience. This difficulty is compounded by the fact that the recently widowed are unlikely to know what they should or should not expect of others and what others expect of them (Lesnoff-Caravaglia, 1984).

Most of the literature reviewed employed recall questions when gauging the assistance sought/proffered to widows by kinship and friendship groups. However, the ability of widows to recall accurately who had assisted them during a period such as bereavement is probably less than optimum (Lopata, 1973). Despite this shortcoming, a number of authors have sought to determine who assisted the widow and in what areas. Widows are likely to receive advice from a number of different sources giving rise to unhelpful and often contradictory advice (Nussbaum, Thompson, & Robinson, 1989). A bereavement counsellor instanced to the author examples of widows soliciting advice from all quarters in a somewhat frenetic fashion and paradoxically resenting this advice at the same time. Even widows with meagre financial inheritances complained of strain caused by contradictory advice from relations and friends (Lopata, 1973). These same widows cited instances of being "cheated" by acquaintances and duped by salesmen offering packages which were not needed; 39% agreed that: "people take advantage of you when they know you are a widow".

Despite the obvious need widows have for advice, there is scant evidence of their receiving extensive material or financial support from any quarter. After examining the inflow/outflow of a range of goods and finances from the homes of urban widows, Lopata (1988) concluded that widows were in fact net dispensers of goods and funds; offspring, grandchildren, and organisations were the main beneficiaries. Those items that were received by the widow from others were received in gender-typical fashion.

Daughters were more active in such areas as shopping and housekeeping, sons in such areas as home repair, cars, and "decisions".

Looking specifically at economic assistance:

"the rate of self-sufficiency in widowhood is surprisingly high when it comes to finances" (Lopata, 1973, p.108).

There is little evidence of economic support either in the form of borrowing or donations in the postmortem period (Lopata, 1980). In her 1973 survey, Lopata found that family members had given only 22% of widows any form of financial assistance. Lopata hypothesised that financial sufficiency at the time of bereavement makes offspring assume that their mother subsequently has few financial needs. As a result, the widow is left to cope alone.

If financial support is not proffered, neither is it sought (Lopata, 1980). Widows are seemingly averse to seeking economic assistance from their offspring. As seen earlier, their relationship with their children is of paramount importance and most would prefer to do without rather than risk tarnishing it through financial dependency (Lopata, 1973).

### 3.5.

#### **Variables Mediating the Impact of Widowhood.**

The analysis of widowhood so far suggests marked variability in the way in which bereavement affects different groups of women. This section attempts to isolate the principal variables which mediate the relationship between widowhood and some of its more deleterious effects. Ferraro (1989) claimed that supportive social networks can mitigate some of the more adverse effects of bereavement. This "Buffering Hypothesis" holds especially true when the networks in question are homogeneous and strong such as groups of other widows. Vachon et al.(1982) found level of social support to be the most significant predictor of distress one month after bereavement.

However, in addition to social networks, there are also a number of demographic factors, alluded to already, which appear to mediate some of the effects of bereavement. Education in particular seems to play a pivotal role (Lopata, 1980; Lopata, 1988; Stuart-Hamilton, 1991). Higher levels of education are found among middle and upper class women, women in modern egalitarian marriages and thus more likely to be intimately involved in their husband's career. In an anomalous fashion their educational status predisposes them to marriages where widowhood will be most acutely felt, yet this same education equips them with the analytical and planning skills and the flexible outlook vital for social re-engagement (Heinemann & Evans, 1990). Higher educated middle class widows also tend to enjoy higher levels of financial security and are more likely to have discussed their future financial status while their husband was alive (O'Bryant, 1990).

The drop in income usually attendant on widowhood has been cited by many authors as either a correlate (Morgan, 1976; Gibbs, 1985; Stuart-Hamilton, 1991) or the actual cause (Atchley, 1975) of the reduced morale widows enjoy. One further demographic variable to surface in the literature recently is employment history. O'Bryant (1991) found that the length of the woman's employment before bereavement was the sole predictor of her well-being and life-satisfaction in widowhood.

On a more psychological plain, the widow's personality and in particular whether she possesses an internal or external locus of control has been found to correlate with her success in adjusting to widowhood (Hass-Hawkins, Sangster, Ziegler, & Reid, 1985; Stroebe, Stroebe, & Domittner, 1988; Stuart-Hamilton, 1991).

One mediating variable, difficult to classify, but which has been widely studied in sociological research is rehearsal and/or anticipatory grieving (Hansson & Remondet, 1988). First coined by Lindemann (1944), anticipatory grief denotes the capacity to experience grief and come to terms with loss before the loss actually occurs. In practice such rehearsal could involve a married woman trying to visualise what her life as a widow would be like, discussing her future welfare with her ailing husband, learning to drive so that she will be independent if her husband pre-deceases her, or assuming

greater control over the payment of household bills.

Anticipatory grieving is more likely to occur in married women who are better educated and living in relationships which might be termed frank and open. If the husband's condition is chronic, she may begin to experience grief over a loss which she sees as inevitable and proximate. Obviously, anticipatory grief may be present in both the dying person and the survivor to be. Anticipatory grief is normally measured either by asking the length of the spouse's illness or by asking the amount of forewarning the bereaved had (O'Bryant, 1990). The majority of studies report that forewarning of the husband's death has a salutary effect on the adequacy and nature of adjustment to widowhood (Glick, Weiss, & Parkes, 1974; Lopata, 1984). This salutary effect is thought to shorten rather than lessen the widow's grief (Nussbaum, Thompson, & Robinson, 1989). No investigation of conjugal bereavement has found that adjustment to widowhood was poorer when the wife had been forewarned.

Glick, Weiss, & Parkes (1974) found that 18% of their sample of young widows had discussed their impending bereavement with their spouses. However, a higher percentage reported isolated instances of the husband making fleeting references to wills and insurance policies without explicit mention of his imminent death. The emotional impact of such references was often mitigated by disguising them as banter. For the purposes of this thesis, the research conducted by O'Bryant (1990) is of considerable importance. She hypothesised that widows who had forewarning of their spouse's death would be more likely to have discussed financial, pension, insurance, transportation, and accomodation matters with their husband. In a survey of 300 U.S. widows aged over 60, she discovered that forewarning of an impending death made discussions on all five topics more likely. She also discovered that both forewarning of death and prior discussion on financial matters each improved the wife's postmortem well-being and facilitated her adjustment to widowhood.

The widowed respondents did however report that they found initiating discussions on such mundane matters as finance rather difficult in the light of the husband's impending death. No research has examined the possibility of financial discussions with persons

other than the husband before bereavement. Preliminary discussions with a bereavement counsellor suggested that a feeling of betraying the dying husband would inhibit such behaviour. O'Bryant (1990) also found a linear relationship between the amount of forewarning and subsequent adaptation to widowhood. This ran counter to the earlier work of Heinemann & Evans (1990) who forwarded a curvilinear relationship where ability to cope with bereavement was lowest in those who had been widowed suddenly and those widowed after a long protracted illness. Widows with a moderate preparation time fared best. In the light of previous remarks on the importance of the widow's educational level, it is noteworthy that respondents in the O'Bryant (1990) study with higher education were more likely to discuss future finances whether or not the husband's death was impending.

### 3.6.

#### Stages of Widowhood.

The purpose of this section is to examine the possibility of phases or broad stages in the grieving process. It should be obvious at this juncture that any such generalisations are highly speculative and prone to marked variation:

"The treatment of role losses such as widowhood as unitary phenomena with similar outcomes for individuals in widely divergent situations needs to be called seriously into question" (Morgan, 1976, p.694).

One reason for the dearth of systematic longitudinal research into possible stages of widowhood has been the tendency to focus exclusively on the first two years of bereavement (McCrae & Costa, 1988). This is understandable since the widow's needs are most acute in this period, however, it does preclude the opportunity to develop a more comparative and developmental perspective.

Those few authors to address this question are unanimous that the first month or so of bereavement is characterised by total shock and numbness coupled with disbelief that the spouse is dead (Glick, Weiss, & Parkes, 1974; Kimmel, 1990). There is a feeling that

the recent death cannot be grasped, coupled with periods of momentary forgetfulness of what has happened; Zisook & Shuchter (1986) found 42% of their respondents still denying the loss of their spouse one month after bereavement. There are also wave attacks of yearning, distress, and futility, with associated symptoms of insomnia, aches, and irritability. Strenuous effort is expended in attempting to inhibit public expression of grief "for the sake of others"; such expressions might imperil interaction with those around them.

Worries of not being able to cope, of having a breakdown, are prominent; such fantasies are typically warded off by attempts to assert control and independence as instanced by Glick, Weiss, & Parkes' (1974) study where one widow had deliberately painted a room in her house to prove this point. The deceased spouse is often felt to be present and may engender a reluctance to alter certain behaviour patterns, for example, setting an additional place at table or continuing to cook the same amounts of food (Lopata, 1973). This initial phase of numbness has the effect of protecting the bereaved from a full realisation of what has happened and of inuring her to her altered role (Heinemann & Evans, 1990).

Following this first stage, there follows what Kimmel (1990) labels an "intermediate" phase which normally lasts until the end of the first year and is characterised by a tableau of emotions and behaviours. Heinemann & Evans (1990) note five main features of this stage:

- i) Physical/somatic distress. For example, sighing, digestive upsets and exhaustion.
- ii) A pre-occupation with the image of the lost spouse.
- iii) A feeling of guilt.
- iv) Hostility/anomie.

v) Loss of patterned conduct.

In a study of the first year of widowhood, Glick, Weiss, & Parkes (1974) maintained that the second factor above - the constant presence of the spouse - was the sole feature associated with bereavement not to diminish over the first year. Indeed, this presence was often deliberately conjured up to provide emotional solace during this period.

The anomie and hostility referred to in item four above may stem from a realisation that no-one can really take the place of the widow in the central task of grieving - divesting oneself of a redundant identity and effecting a transition to a new one (Lopata, 1984). There is also repetitious and obsessional reviewing of the spouse's illness and death both in reverie and conversation, accompanied by an attempt to make sense of his passing (Glick, Weiss, & Parkes, 1974). The deceased is still felt to be present and many widows report "a pull back to the bedroom he died in" (Kimmel, 1990). Sadness and anxiety persist and perceived (not actual) health status declines (Heinemann & Evans, 1990). However, much of the affective and symptomatic distress of the early months have significantly diminished by the end of this first year (Zisook & Shuchter, 1986).

The third phase is variously referred to as the "recovery" (an unfortunate term in the light of the deficiencies of the "illness" paradigm noted earlier) or "adaptation" phase and is thought to begin roughly one year after bereavement. As these titles suggest, the widow is seen as rebuilding social integration and re-negotiating family roles. There is a conscious decision of sorts to proceed with life and increase involvement (Kimmel, 1990). Older widows also become highly reliant on their daughters at this stage (Heinemann & Evans, 1990).

These three phases are best seen as benchmarks rather than rigid progressions. McCrae & Costa (1988) claim that the strains of adapting to a new role persist long after the impact of the initial trauma has subsided. Years after her husband's death, the widow may find herself in situations which she has to confront for the first time as a widow (Erikson, Erikson, & Kivnick, 1986). Apart from role-related stresses, Stroebe, Stroebe, & Domittner, (1988) contend that it takes two years at least for the majority of

widows to get over the intense feeling of loss they have. In this sense, they advocate a certain blurring between stages two and three.

While the three tentative stages outlined above are discernible in the literature and may correspond with the experience of significant numbers of widows, they should not be interpreted in a normative fashion. In other words, progression through these stages should not necessarily be deemed "appropriate" or "healthy" as though there was one single model for coping with bereavement. Over-adherence to this model of grieving (acute distress - facing up to reality - resolution) as normative doubtless stems from society's "requirement of grieving". Wortman & Silver (1989) reviewed the sizeable corpus of research on responses to loss. In addition to the more common model above, they also found evidence for alternative models of response to loss. For example, some widows experienced minimal distress both in the long and short term. The fact that they did not follow the standard sequence of responses did not prove maladaptive. Wortman & Silver contend that care professionals have a vested interest in assuming a latent pathology in this group of widows; "confronting" such widows with their "problem" may well be doing them a disservice.

"The time course for grief, the reaction to loss, is both variable and more prolonged than is generally thought ..... There are no research-validated guideposts for what is normal versus deviant mourning.....we are just beginning to realize the full range of what may be considered "normal" grieving" (Zisook & Shuchter, 1986, p.288)

This cautionary quotation highlights the descriptive as opposed to the prescriptive status of much of the research on the grieving process. The absence of any prescriptive or normative stages through which the bereaved wife should progress seems to stem from two considerations. First, the multifariousness of observed responses to loss. Second, the apparent lack of consensus regarding what precisely constitutes a "good" outcome to the grieving process.



### 3.7.

#### Conclusion.

This examination of widowhood has highlighted how significant and traumatic an event it is in the life of any woman. Despite this centrality, there has been widespread neglect of widowhood particularly among psychologists and, as will hopefully become apparent in the next chapter, among consumer behaviourists as well. However, this trend is set to decline if only because the problems of bereavement are becoming more pronounced for growing numbers of contemporary wives in egalitarian nuclear families.

Considerable attention was paid to a transition paradigm forwarded by Silverman as an alternative to the more conventional "illness" model of bereavement. The advantage of such an approach is that it portrays the bereaved woman hopefully effecting a transition from the role of wife to that of widow analogous to many other role transitions. By defining widowhood essentially as a transition to a new role, it also raises the possibility that the link between roles and product assortments may be profitably extended to widowhood as well - a possibility which will be explored in the next chapter.

The transitional paradigm is clearly an optimistic one. It sees the newly widowed embarking upon a new role or career rather than succumbing to an inevitable process of social and psychological decline. However, it is possible that it does not take due cognizance of the much depleted psychological and cognitive resources which widows can realistically muster both during and after the trauma of bereavement. Hansson & Remondet (1988) have enumerated some of the problems which may exacerbate an orderly transition to widowhood:

- i) The widow may feel that the number of years left to her are too few to warrant making the effort to establish a new identity.
- ii) Adjustment to a new role may include undertaking unfamiliar tasks. Older people's problem-solving performance is lower on such unfamiliar tasks.

### 3.7.

#### Conclusion.

This examination of widowhood has highlighted how significant and traumatic an event it is in the life of any woman. Despite this centrality, there has been widespread neglect of widowhood particularly among psychologists and, as will hopefully become apparent in the next chapter, among consumer behaviourists as well. However, this trend is set to decline if only because the problems of bereavement are becoming more pronounced for growing numbers of contemporary wives in egalitarian nuclear families.

Considerable attention was paid to a transition paradigm forwarded by Silverman as an alternative to the more conventional "illness" model of bereavement. The advantage of such an approach is that it portrays the bereaved woman hopefully effecting a transition from the role of wife to that of widow analogous to many other role transitions. By defining widowhood essentially as a transition to a new role, it also raises the possibility that the link between roles and product assortments may be profitably extended to widowhood as well - a possibility which will be explored in the next chapter.

The transitional paradigm is clearly an optimistic one. It sees the newly widowed embarking upon a new role or career rather than succumbing to an inevitable process of social and psychological decline. However, it is possible that it does not take due cognizance of the much depleted psychological and cognitive resources which widows can realistically muster both during and after the trauma of bereavement. Hansson & Remondet (1988) have enumerated some of the problems which may exacerbate an orderly transition to widowhood:

- i) The widow may feel that the number of years left to her are too few to warrant making the effort to establish a new identity.
- ii) Adjustment to a new role may include undertaking unfamiliar tasks. Older people's problem-solving performance is lower on such unfamiliar tasks.

paradigm may be more appropriately applied to these widows than to widows who are poor and/or educationally deprived. This point only serves to qualify rather than to discredit Silverman's thesis. Indeed, it seems likely that her thesis will prove increasingly pertinent as future cohorts of widows should enjoy both higher educational and income levels.

A final observation concerns the importance of a sense of independence to the recently widowed. It was seen earlier that there was nothing strident about this characteristic, in fact it sat cheek by jowl with a feeling of vulnerability and dependence. Widows do want help but in a way that is not seen to compromise their independence. As of yet, few marketers have directed their efforts directly at widows. If they choose to do so, overtures of assistance should be made with extreme sensitivity, overtones of vulnerability should be studiously avoided, and widows' own decision making processes should be supported rather than supplanted.

**CHAPTER FOUR**  
**THE CONSUMER AND FINANCIAL BEHAVIOUR**  
**OF WIDOWS**

## **CHAPTER FOUR.**

### **4.1.**

#### **Introduction.**

The neglect or omission to study the sizeable widowed segment is quite remarkable given the substantial corpus of research devoted to the mature market in general which was reviewed in chapter 2. No articles could be located dealing exclusively with the consumer behaviour of widowed older people. This is all the more significant since the injunction to segment the senior market was seen to be a virtual truism in the literature. It may well be that the marketing community, marketing academics included, are averse to the negativity surrounding widowhood found in society at large and discussed in chapter 3.

A small number of reputable authors had signalled intermittently that widowhood/marital status might prove a significant senior segmentation variable:

"important factors that seem to affect buyer behaviour and the consumption habits and patterns of the elderly are just beginning to be analysed. One is whether or not a consumer's mate is still alive and the couple are living together." (Burnett & Wilkes, 1985, p.58)

"we need to use other variables in conjunction with age to produce a more sophisticated picture of later adult segments. Marital status, affluence, cognitive age and the like will offer truer profiles of this highly heterogeneous mature market." (Schewe, 1988, p.73)

"Perhaps the major segmenting methodology for the aging American consumer is marital status." (Leventhal, 1991, p.31)

After one of the most in-depth and comprehensive American studies of senior consumer behaviour, Schutz, Baird, & Hawkes (1979) concluded:

"It might be hypothesised that widowhood, and not specifically age, accounts for the differences in consumer behaviour observed in women over 65 in this study" (p.100)

Despite these unequivocal intimations, the challenge to research the consumer behaviour of widows remains unfulfilled, a phenomenon which is all the more remarkable given their number and the fact that they have obviously undergone one of life's most significant and traumatic transitions.

#### 4.2.

##### Research on the Consumption of Widows.

In the absence of any comprehensive study of the consumer behaviour of older widows, a number of authors, in a somewhat piecemeal fashion, have shown them to exhibit distinctive purchasing activity in certain areas. Wenner (1976) isolated three senior television viewer typologies. The second of these was likely to be widows, for whom television played the role of companion, "on, yet not watched", compensating for reduced social interaction.

In a probability study of 373 over 65's in the U.S., Lumpkin (1985) found three broad shopping orientation typologies based on how central a role shopping activity played in the senior's life. Marital status was the sole demographic variable differentiating typologies. Widows were most likely to feature in the "Active" cluster, a group who were innovative, fashion conscious, and socially active. They made the greatest use of credit and were conscious of inflation although there was minimal shopping around for the most competitive prices.

Others have highlighted aspects of widows' consumption consistent with their single and somewhat isolated status. For example, Miller & Petrich (1986) found widows were significantly more likely to shop alone than in the company of others. Equally predictably, Cowgill & Baulch (1962) reported that widows' leisure expenditure was more likely to be devoted to pursuits undertaken alone. However, in other respects widows have shown themselves not to be quite so predictable as consumers. Zeithaml & Gilly (1987) hypothesised that seniors who live alone and are more socially isolated would exhibit lower levels of innovativeness. They discovered that marital status had no significant impact on levels of innovation adoption. This was further confirmed by

the work of Greco & Paksoy (1989) who noted a tendency for fashion conscious older consumers to be widows.

These disparate studies delimit the possibility of making generalisations concerning the consumer profile of older widows. However, *prima facie*, they appear to question the traditional stereotype of the widowed consumer. "Innovativeness and fashion consciousness" are characteristics which do not sit well with such a stereotype.

#### 4.3

##### **The Significance of the Role of Widow.**

In chapter three, the centrality of the social role concept for widows was examined. Whether or not it is the most significant role transition in a woman's life is a matter for sociological debate. For present purposes, it need only be conceded that widowhood marks a definite and, for most, irreversible role change. As such it should merit the same interest accorded other significant roles in a woman's life such as those of adolescent, employee, wife, and mother. If this point is conceded, then it becomes pertinent to examine widowhood in the light of the consumer behaviour research associated with role transitions in general.

Runyon & Stewart (1987), Solomon (1992) and Loudon & Della Bitta (1993) have attested to the pervasive influence of roles on consumer behaviour and, in particular, on how product/service constellations are associated with the performance of certain roles. Despite this, the literature examining the relationship between consumption and specific role performance is quite limited. One significant exception has been the work of Michael Solomon (Solomon, 1983; Solomon, 1988; Solomon, 1992) who has drawn on Symbolic Interactionism to elucidate this relationship. Central to this theory is the view that goods play a vital part in social interaction. The way in which consumer behaviourists have chosen to focus on purchased goods primarily as the outcome of the consumer's internal decision process has obscured the role products and services may play in the individual's social ecology.

Reacting against this problem-solving paradigm, Solomon stresses the symbolic potential of goods to convey meaning among consumers. Contrary to the central tenet of behaviourism, consumers do not respond to marketing stimuli per se but to the meaning invested in them by society. The image of homo emptor should accordingly be replaced by that of homo faber, the consumer who actively integrates product connotations into the broader domain of social discourse rather than the consumer who invariably purchases to satisfy immediate personal need.

The ability of products to convey meaning is central to the function envisaged for them as they impinge on role behaviour and the consumer's self-concept. The consumer's self-image or self-concept is learned primarily from the reactions of significant others, through reflexive feedback. This feedback may be seen as both assigning and validating patterns of expected behaviour (roles) to the individual. The resultant behaviour, in a cyclical manner, causes others to pattern their responses in keeping with this enacted role. The roles the consumer occupies form an integral part of her self-concept.

By way of a dramaturgical analogy, Solomon (1992) likens the relationship between roles and goods to that between an actor and his props. Goods, like props, inform the "audience" who the consumer is and the roles he or she occupies. This analogy may be further extended; just as the goods others possess are used to predict how they are likely to behave, so individuals use the products they possess as pointers to how they themselves will behave. The fact that an individual possesses a particular product or service causes her a priori to attribute certain characteristics to herself - the item aids in self-definition. Just as props not only convey to others the part the actor plays but are also constitutive of that very part for the actor himself, so too with products and services. Goods not only reflect the roles the consumer plays and her self-image, they can also help create these roles and assist in self-definition. This symbiotic relationship between role and possession proposed by Solomon constitutes a reversal of the more traditional causal link between the consumer's self-concept and the products she purchases. Instead of goods invariably reflecting the self-concept, they may sometimes help define that self-concept.



A number of qualifications to the foregoing discussion are in order for the role of widow in particular. It was seen in chapter 3 that the role prescriptions or "behavioural set" for widowhood were at best vague and nebulous. Few women approach the widowed state with high levels of role knowledge. In such circumstances Solomon (1983) hypothesised that product symbolism would be used to establish oneself in the role rather than to communicate one's position in the role to others. Adolescents purchasing clothing and grooming products, and nouveau riche acquiring luxury conspicuous goods are cited as examples of two groups with low knowledge of their new roles, seeking to establish themselves in these roles through appropriate product assortments.

In a similar vein, Solomon (1983) also hypothesised that consumers who find themselves in roles with uncertain behavioural prescriptions will exhibit increased reliance on symbolic products as a guide to behaviour.

"Periods of role transition are often accompanied by the need to employ a variety of products; the correct use of these products is a determinant of success in completing the transition" (p.326).

That appropriate product constellations can facilitate role transitions seems intuitively reasonable. The marketplace is replete with product assortments tailored to the new wife, employee, or parent, which help negotiate the respective role transition (Solomon, 1988). The denotative power of apparel in particular to demarcate role change has been noted by Solomon & Anand (1985). Substantial changes in apparel acquisition regularly coincide with the actual rites de passage which inaugurate the new role. These acquisitions serve to accentuate the permanence of the status or role change. As an example, Solomon & Anand (1985) instance the newly qualified female MBA relinquishing casual student attire for the more formal female business suit.

It also seems more appropriate to speak of product constellations or product assortments associated with a role rather than of individual products. Preliminary research by Solomon (1988) suggests that there are consensual product constellations which are associated in consumers' minds with a variety of social roles. However, he did not address the role of widow in this experimental work, neither did he question occupants

of a role what they thought the requisite product constellation for that role might be; his sample of students was asked the product assortments they associated with a range of business occupational roles.

Extension of this research stream to the role of widow must remain speculative for the moment. The funeral represents the rites de passage for the bereaved wife. Ironically, it is unlikely that she will be the focus of attention during these rites; her deceased husband may well upstage her in this regard. Apart from the increasingly rare black mourning attire, there does not appear to be any singular appropriate product constellation associated with widowhood, a fact which, according to Solomon's thesis, should render the transition for widows more problematic.

One possibility he did not pursue but which may hold promise in the case of widows is that their typical product assortment may be best envisaged as the divesting of certain previously purchased goods rather than the adoption of new ones. Preliminary support for this possibility has come from the work of Ozanne (1992) who noted that product disposition may be a feature of some role transitions. Such disposition facilitates the disassembling of the old self and may be simultaneously accompanied by the acquisition of new products to facilitate the reassembling of the new self. Indeed, in some instances, this product disposition may be an integral part rather than a mere concomitant of role transition. The disposal of the wedding ring in the transition from wife to divorcee illustrates this phenomenon rather well. It will be seen in the qualitative research in Chapter 7 that the disposal of the husband's clothes by the widow seems to assume a similar significance. In the case of the widow such disposition may not be quite so straightforward; products she may wish to dispose of may be those the husband wished to be remembered by. Indeed, Glick, Weiss, & Parkes (1974) claim that disposal of some of the spouse's belongings is often the first token that the widow has accepted the finality of her partner's passing.

Given society's view of widowhood, the absence of any definitive product constellation for widows is far from surprising. It was seen in chapter 3 that widowhood is defined essentially in negative terms, as a "role-less" role. In contemporary developed society

the purchasing and consumption functions are highly valued. However exemption from death and the process of dying is one of the few commodities that cannot be "bought". Widows, who are perhaps the most vivid reminders to society of this fact, consequently fail to receive from it any consumption-related behavioural prescriptions. Their liminal existence in society has meant consignment to a normative limbo as regards what they should or should not purchase.

In the absence of any characteristic product array which might symbolise and confirm the role of widow, it could be hypothesised that widows would rely more on the gifts they receive from others and the purchase patterns of other widows to guide their consumer behaviour. The impact of such dyadic gift-giving and the purchases of other widows are factors which have been ignored in the literature; it is proposed to address this oversight in the personal interviews which form part of this research.

A particular concern of this thesis is the process of transition from the role of wife to that of widow. Effecting such a transition successfully is rendered problematic by the paucity of widows featured in the media. This means that role prescriptions are less clearly articulated for widows. This is further compounded by the replacement of the linear sequence of roles by a more circular model in developed societies. The sequence of school - employment - marriage - parenthood - widowhood is less and less the norm (Schewe & Balazs, 1990). Women increasingly move in and out of these roles perhaps going back to school after a period of work, working after parenthood, or returning to a second career after retirement. This diminution in role predictability over the lifespan has led to a concomitant blurring of behavioural prescriptions for these roles, including that of widow.

A final role-related feature of consumption in widowhood has been raised by Mick & De Moss (1990b). They, along with Pandya & Venkatesh (1992), number among the few consumer researchers advancing the proposition that a sizeable proportion of consumer behaviour is best viewed as self gift-giving; as gifts to others normally comport some message or communication, so self-gifts are in essence a form of self-dialogue, a self administered emotional nutrition. Role transitions can often invite such

affective nourishment. Such purchasing has as its end not just "equipping" the consumer for her new role but also bolstering her confidence and self-esteem. As an example, they cited the case of a senior widow treating herself to her first camping holiday after her husband's death.

Mick and DeMoss (1990a) venture that the relationship between the self gift and the consumer warrants special attention:

"...the relationship between self and self-gift may be among the strongest of relationships involving the self and personal acquisitions" (p.680)

While the incidence of self gift-giving does seem to decline with age, levels among women tend to be higher than among men (Mick & DeMoss, 1992). Apart from the isolated camping example above, no research has been conducted specifically on widows to investigate whether initiation into widowhood might prove the catalyst for such self gift-giving consumption. During preliminary research interviews with bereavement counsellors it was reported to the author that instances of such behaviour were not uncommon. The counsellors detected overtones of self-confirmation underlying this purchasing, reflecting the explanation offered earlier.

#### 4.4.

#### The Economic Status of Widows.

Having examined the likely impact of the transition to the role of widow on consumption, the following section is devoted to the more prosaic topic of the financial resources older widows command to fund their purchasing behaviour. Much of the material discussed in chapter 2.11. on the financial status of seniors and on the difficulties in determining senior spending power precisely applies to older widows as well.

Despite the divergent findings on senior income levels, the findings specifically for widows show greater unanimity. Research on widows' incomes over the past twenty

years has consistently shown them less well-off than other senior groupings (Lopata, 1971; Rogers, 1982; Morgan, 1986; McCrae & Costa, 1988; Holland, 1991). This conclusion remains unchallenged despite the variety of income/poverty measures employed. Longino & Crown (1991) reported that 45% of the lowest net worth quintile in the U.S. were widows. 54% of a large over 50 sample of widows had family incomes below the official poverty level (Morgan, 1986) and the incidence of older widows below the poverty level was four times that of married women (Bound et al., 1991). Poverty levels appear to be particularly acute among older rural widows (Thompson, 1980). The popular belief in the literature is that current older widows suffer from a cohort related inexperience in handling resources, coupled with a drop in income together with poor money management and poor financial advice (Morgan, 1986).

This inimical financial situation has been partly to blame for widows' decreasing social involvement, indeed the very fear of poverty may occasion social withdrawal (Lopata, 1971). Poverty in widowhood has been hardest on those who were previously well-off. In America, these widows recounted the poignant experience of downward mobility in a society valuing upward mobility (Lopata, 1971). Zick & Smith (1986) also suggest that the loss of economic security which often follows widowhood may be responsible for much of the psychological stress reported by widows.

Only two studies could be located which examined the constituents of widows' income. Thompson's (1980) respondents were all widows aged 58 to 60, that is, two years before qualifying for social security benefits in the U.S.. So, findings were likely to be unrepresentative of widows in general; 72% had earnings income of some description and 44% were in receipt of some form of asset income. A more comprehensive longitudinal study of widows over a 16 year period found social security, labour income, and asset income to be the principal income components in that order (Bound et al., 1991).

A limited amount of research has been conducted on the correlates of reduced income in widowhood. Both subjective and objective measures of financial hardship have been

employed. It is important that results using both measures are differentiated since a widow may subjectively experience a decline in living standards following bereavement yet remain above the poverty line.

Using an objective poverty threshold, Thompson (1980) found that both the employment status (blue/white collar) and length of the woman's employment correlated negatively with poverty levels. Bound et al. (1991) also reported a strong correlation between economic status before and after widowhood. Both Morgan (1986) and O'Bryant & Morgan (1989) noted how the amount of financial discussion with spouses prior to bereavement correlated negatively with subjective feelings of economic hardship in widowhood. These subjective feelings on their economic status were only moderately related to their actual income, suggesting that such estimations depend more on their previous economic status while married and their expectations of how well-off a widow should be.

A further variable thought to be associated with economic status in widowhood is level of day to day financial experience. Early studies of widows had shown them lacking first hand experience of domestic financial management while married, a fact thought to exacerbate their difficulties when widowed (Lopata, 1971). More recent research suggests that matters have improved considerably since then. Morgan (1986) found that 45% of her large sample of older widows had been in charge of day to day finances while married. 59% of O'Bryant & Morgan's (1989) over 60 widows had paid household bills for most of the last year before bereavement, one third had held credit/bank accounts in their own names, and 10% had decided alone on major purchases. So, widows appear more involved financially while married than previously thought. It should be remembered however, that subjects in these two studies were American widows, likely to have enjoyed high labour participation rates while married and a consequent high level of economic independence.

Despite the promising picture both of these studies paint of widows' financial experience, results were mixed when the effects of this prior experience on financial well-being in widowhood were examined. Morgan (1986) found that experience with

day to day money matters while married had no effect whatever on subsequent poverty levels, subjective or objective, when widowed. O'Bryant & Morgan (1989) on the other hand claimed that it did impinge on subjective poverty levels; women who were financially experienced when married tended to feel less financially restricted when widowed.

There has been a dearth of research on the dynamics of financial advice acquisition by widows. Preliminary work has suggested that a majority of widows, especially older widows, receive no such advice after bereavement. In the case of the minority of widows who did receive financial advice, family members followed by lawyers were the most likely dispensers (Morgan, 1986).

The gloomy economic picture of financial status in widowhood stands in need of qualification according to some authors. Zick & Smith (1986) have pointed out how most research to date has used cross-sectional data on the economic well-being of widows. Such data preclude any insights into the dynamics of poverty whereby widows might be seen to pass in and out of economic hardship in the years following bereavement. They will also understate the prevalence of financial insecurity for widows over time.

Literature prior to the mid 1980's had revealed the likelihood of spells of economic hardship in the immediate postmortem period but this stood in need of confirmation through longitudinal research. To this end, Zick & Smith (1986) and Bound et al. (1991) have analysed panel data on widows' incomes for the five years following bereavement using poverty thresholds as cut-offs. The earlier study revealed that widows experienced a significant drop in economic well-being in the year following the spouse's death, 17% of widows who were "non-poor" when married were classified as poor one year after bereavement. Taking a five year postmortem perspective, 50% of the widows surveyed had spent at least one of those five years below the poverty threshold.

The more recent study by Bound et al. (1991) produced more detailed findings. Between one year pre- and post-bereavement, there was a 37% fall in family income and a 50% increase in the household poverty rate from 11% to 16%. On the other hand, exits from poverty were also noted; 42% of widows deemed poor one year prior to their spouse's death were non-poor one year after it, thus 58% remained poor over this period. However, by the fifth year 70% of these pre-widowhood poor had either remained or reverted to poverty. These percentages on the pre-widowhood poor should be balanced by the fact that, among widows who were not poor while married, only 11% had experienced poverty by the fifth year. Almost two thirds of all widows who entered poverty had left it within five years. Overall the authors claim that:

"The majority of widows are at a very low risk of entering poverty. On the other hand, more than 20% will enter poverty some time during their widowhood experience. The majority of those who do enter will enter shortly after becoming widowed.....The most surprising feature of our income data is its volatility. The economic well-being of widows simply does not seem to be as static as is commonly believed" (Bound et al., 1991, p.S123).

The case for longitudinal analysis of widows' financial well-being has been persuasively made by both of these studies. However, it must be borne in mind that respondents for both surveys included widows of all ages, and no separate analysis was furnished for the older widowed group. Furthermore, the litmus employed to gauge poverty/income levels was a poverty threshold. It was seen in chapter 2.11. that such thresholds are less than adequate indicators of senior spending power. These shortcomings should not detract however from the central thesis that both propound namely, that income levels for widows fluctuate markedly, particularly in the immediate postmortem period. Initial falls into poverty are more closely linked to the event of widowhood itself than to any slow erosion of income over the period of widowhood (Holden, Burkhauser, & Feaster, 1988).



**Conclusions.**

This overview of the consumption and financial behaviour of older widows, though limited by virtue of the paucity of research, has at least questioned some of the more stereotypical traits attributed to them. While they remain a group who have undergone one of life's more traumatic transitions and are consequently more vulnerable with a heightened susceptibility to fraud (Lopata, 1971; Waddell, 1975), their levels of financial expertise and experience prior to bereavement were seen to be higher than previously suspected. As a significant senior consumer segment they have been universally ignored by the marketing community, practitioners and authors alike. Apart from isolated cases such as mooted the idea of a dating agency for older widows or shipping lines engaging male hosts to chaperone widowed passengers (Schewe & Balazs, 1990), there has been no attempt to analyse transition to the role of widow and its likely outcomes for consumer behaviour.

While other role transitions have been facilitated in the marketplace through the provision of appropriate product constellations which establish them in that role and enable them fulfill the requisite behavioural prescriptions for that role, widows seem prone to a double jeopardy effect in this regard. On the one hand, the role of widow is characterised by a distinct shortage of behavioural prescriptions or "script uncertainty". On the other hand, there is no distinctive product array for widows to fall back on to compensate for this dearth of behavioural indicators. Where the actor, unsure of his role, relies more heavily on the prompter and on his props, and the infrequent shopper relies more heavily on the in-store informational cues, the newly widowed are singularly deprived of consumption related cues to orient their behaviour.

Widowhood is obviously not the only role which widows occupy but it would appear to be one of the more significant. It is noteworthy that transition to such a role, perhaps because of its negative connotations, has never had its marketing ramifications explored in the way in which births, graduations, weddings, and retirement have.

This chapter and chapter 3 examined the financial preparation of widows and, in particular, the amount of discussion they had had with their spouses. Such discussions were seen to lessen the likelihood of both subjective and objective measures of poverty (Morgan, 1986) and to mitigate some of the more negative psychological effects of bereavement (O'Bryant & Morgan, 1989). Despite these insights, there remain a number of pivotal questions still to be asked concerning these discussions. For example:

- had the widow, while married, felt a need for financial advice?
- at whose instigation do discussions with spouses take place?
- what was the extent, perceived usefulness, and follow-up to these discussions?
- was post-mortem financial advice solicited or proffered and was it subsequently acted upon?

**CHAPTER FIVE**  
**EXPLORATORY RESEARCH AND DISCUSSION**  
**OF OBJECTIVES**

## **CHAPTER 5.**

### **5.1.**

#### **Introduction.**

The purpose of this chapter is twofold - to describe the exploratory research conducted and to elaborate further the objectives outlined in chapter 1. The value of exploratory research as a prolegomenon to quantitative survey work has been noted by Chisnall (1992) and Tull & Hawkins (1993). For this thesis the exploratory research was conducted in two phases. The first was an "experience survey", the second, in-depth interviews with bereavement counsellors.

### **5.2**

#### **Exploratory Research.**

The first phase of the exploratory research followed directly upon the review of published research on the elderly market presented in chapter 2. This review revealed that the published material on Irish seniors was minuscule and was written primarily from a welfare perspective. To compensate for this shortcoming, unstructured personal interviews were conducted with twenty respondents, the majority of whom had had direct experience in dealing with Irish senior consumers.

Much of the impetus to conduct these interviews came from the seminal work of Selltitz, Jahoda, Deutsch, & Cook (1969) and Selltitz, Wrightsman, & Cook (1976) who advocate formulative or exploratory work prior to initiating more precise quantitative research. Specifically, they suggest that a search of pertinent bibliographical material be followed by what they term an "experience survey". This involves tapping the reservoir of experience which a purposive sample of practitioners in a specific field have accumulated over time. The main themes of the bibliographical survey are put to respondents using an unstructured research tool thereby affording the flexibility necessary to probe multidimensional phenomena such as senior consumer behaviour. The goal of this process should be the generation of provocative ideas and useful insights rather than thematic consensus.

Subjects for this particular experience survey were deliberately selected from sectors in which high levels of senior involvement were thought likely; they included utility, retail, leisure, housing, and financial service providers as well as advertising practitioners. Three academics with particular interest in older consumers were also interviewed. A detailed list of the twenty respondents and their commercial affiliations are provided in appendix 1.

The objectives underlying these interviews were threefold:-

- i) To allow respondents reflect in a general way on their experience of dealing with older Irish consumers.
- ii) To ascertain whether respondents detected any subgroupings within the Irish senior market.
- iii) To determine whether Irish senior consumer behaviour possessed characteristics which could be deemed uniquely Irish.

The results of these interviews proved highly variable. Most respondents tended to confine their remarks to their own specific field of operations. Few seemed to have given much thought to the broader issue of seniors as a discrete market, much less to how they might differ from the general population on the consumption-related dimensions raised. Two notable exceptions were the observed tendency to higher levels of complaining and price consciousness. The dearth of attention paid to Irish seniors meant that no views were proffered on how they might differ from seniors of other nationalities. In keeping with the somewhat latent interest which was in evidence, most respondents had conducted no primary research specifically on their older clientele. A small number had access to substantial banks of aggregate consumer data but had not been sufficiently motivated to extrapolate information relating exclusively to seniors. Two financial houses with specially tailored schemes for older customers had commissioned extensive in-house research. Understandably, much of this research related to banking behaviour, however, it did portray a consumer group who were loyal,

price-conscious and wary of advertising - a "sensible segment".

With regard to segments among Irish seniors, three possible bases emerged in the interviews. Financial service providers, with enhanced access to customer audits, spoke of two broad senior banking segments corresponding roughly to the upper and lower halves of the socio-economic spectrum. Each had clearly differentiated requirements and financial behaviour. On the other hand, retail providers instanced different forms of shopping behaviour based on the urban/rural divide. However, further probing suggested that much of this difference was attributable to geographically-related problems of access. The third possible segmentation basis to emerge was marital status. This surfaced more by way of isolated "asides" than by way of a central theme. One travel executive remarked that widows, not the recently retired, were more likely to embark on the "cruise of a lifetime". A marketer of sheltered apartments had noted how widows represented his largest and fastest growing sector. Finally, despite the wealth of customer data to hand, two respondents from the financial sector ventured that widows were one segment whose life circumstances had changed dramatically yet they were aware of no research which had investigated how this change might affect their financial behaviour. This latter insight, coupled with the virtual neglect of the senior widowed segment in the corpus of consumer behaviour reviewed in chapter 2 determined the focus of subsequent exploratory and qualitative research.

Following a bibliographical examination of the phenomenon of widowhood and the economic status and behaviour of widows in chapters 3 and 4, a second phase of preliminary research was conducted. In-depth interviews were held with two bereavement counselling professionals. The objectives of these interviews were as follows:-

- i) To ascertain whether any of the senior consumer behaviour dimensions discussed in chapter 2 might vary as a result of bereavement.

ii) To determine which variables uncovered in the bereavement literature in chapter 3 warranted further research as possible concomitants or causes of widowed consumer behaviour.

iii) To discover whether they had noted any alterations in the attitudes or behaviour of older women relating to the procuring or use of products and services as a result of bereavement.

For the general consumer behaviour dimensions referred to in objective 1 above, interviewees ventured that perceived vulnerability and levels of complaining might alter as a result of bereavement. One counsellor also suggested that financial and purchase advice-seeking in the postmortem period was both traumatic and ambivalent.

The bulk of the counsellors' remarks centred on the second objective. "Reality testing", "husband sanctification", self gift-giving, impulse purchasing in the immediate postmortem period, and difficulties with behavioural prescriptions for the role of widow, were all deemed worthy of further investigation. As regards the third objective, one counsellor instanced cases of significant spending activity in the early months of bereavement. This spending bore compulsive overtones with a certain residue of guilt. Self gifts were not uncommon and were perceived as confirming the widow in her new role. Both counsellors had encountered cases where the purchasing of self gifts was a common if somewhat bewildering occurrence associated with widowhood.

### 5.3

#### Elaboration of Objectives.

Chapter 1 outlined the objectives of this thesis in an introductory fashion. The purpose of this section is to elaborate how, in the light of the literature review and the exploratory research, these objectives may be satisfied.

### 5.3.1

#### Introduction.

The guiding force of any research methodology should be the stated objectives of that research (Moser & Kalton, 1975). The objectives for this study, presented in chapter 1, are fourfold:

- i) To examine the perceived effects of bereavement on the lifestyles of older widows and on selected dimensions of their consumer behaviour.
- ii) To examine the applicability of sociological and psychological constructs relating to bereavement in explaining perceived modifications to the consumer behaviour of older widows.
- iii) To examine the perceived effects of bereavement on a number of salient consumer decisions.
- iv) To examine the relationship between a range of finance-related behaviours in the pre-bereavement period and the widow's subsequent economic status and adjustment to widowhood.

Marketing research has been faulted for overreliance on the logical positivist tradition in social science in the selection of research method; it has been further faulted for failing to advert to the metatheoretical implications of espousing this research paradigm to the exclusion of a more qualitative, phenomenological approach (Deshpande, 1983). The quantitative, hypothetico-deductive orientation of the positivist school has proven most fruitful in the realm of theory verification or confirmation within both consumer behaviour and marketing research. The less prominent qualitative, holistic research orientation lends itself more to theory generation or discovery. Failure to appreciate the



benefits of this latter approach may explain, at least in part, the generation of so few comprehensive frameworks for studying consumer behaviour. An examination of the objectives of this thesis suggests the inclusion of both paradigms in the research design; both paradigms, even used to investigate the same construct, are not incommensurable (Silverman, 1985). For example, the element of discovery involved in objective two above points to the suitability of some qualitative instrument whereas objective four, drawing as it does on the limited published findings on widows' financial behaviour, may be satisfied best through empirical quantitative research.

On a less theoretical level, this study comprises exploratory, descriptive, and correlational purposes. Each of these purposes suggests a typical mix of quantitative and qualitative data requirements (Selltitz, WRIGHTSMAN, & COOK, 1976). Ultimately, the research objectives dictate the data requirements and these in turn, allied with the nature of the study population and financial and time constraints, dictate the actual research design. To this end the four objectives are now examined with a view to determining their respective data requirements and, where appropriate, to specifying their respective hypotheses.

Before examining the precise lifestyle and consumer dimensions contained in the various objectives, a discussion of the term "perceived" in the first objective is called for. The necessity to include this qualification stems primarily from the constraints imposed on the research design. Whilst these will be discussed in greater detail in chapter 6, it is apparent that three broad design possibilities are available to a research topic such as this.

1. Cross-sectional - a simultaneous comparative study of widowed and non-widowed respondents.
2. Retrospective - asking widowed respondents to recall their behaviour/attitudes at some earlier juncture and to compare them with their behaviour and attitudes at some later point in time.

3. Longitudinal - the study of the same or similar groups of widows (and married) respondents on two or more occasions.

Ferraro (1989) claims that a longitudinal design is the most satisfactory for the study of bereavement-related phenomena. This seems beyond dispute, although he might have made greater allowances for the higher levels of mortality, morbidity, and mobility which obtain among older respondents, all of which render such longitudinal research more problematic. The time constraints on this thesis precluded any such longitudinal design; while its superior efficacy was beyond question, its feasibility was limited given the parameters of a thesis such as this.

A perusal of the research objectives will show that with a cross-sectional design, married respondents would be only intermittently involved, as objectives 2, 3, and 4 concern themselves exclusively with widowhood. In addition to this, a cross-sectional comparative study between widowed and married consumers should typically follow rather than precede the type of exploratory investigation of widowhood proposed here. As a result of these considerations, a retrospective design was chosen. The validity of such a design obviously hinges upon respondent powers of recall.

In general, results based solely on recall should be treated with a modicum of caution (Oppenheim, 1966; Berdie, Anderson & Niebuhr, 1986). However, there are a number of redeeming aspects to recall questions for topics such as widowhood. Sudman & Bradburn (1982) note that the validity of recall questions is, above all else, a function of the salience of the events being recalled. Many of the events under discussion in this research could hardly be more salient. In addition to this, the problems of forward and backward telescoping which normally plague retrospective methodologies can be substantially reduced by the use of "landmark" events which enable respondents anchor their answers more accurately (Converse & Presser, 1986). The loss of a spouse must rank as one of life's more memorable landmark events; this should bolster the validity of questions on widows' pre- and post-bereavement behaviour. It is pertinent to note that one of the most widely cited studies of the economic and financial well-being of older widows employed a retrospective methodology to investigate both pre- and post-

bereavement periods (Morgan, 1986).

Ridley, Bachrach, & Dawson (1979) have examined the validity of recall based responses by older females. Their findings provide a convincing rationale for the methodology proposed for this study. Recall responses were most accurate for major changes in status and for rarer events in the lives of their older respondents. No support was adduced for more recent events being better remembered; the salience of the event being recalled was of greater moment than its recency. In particular, recall ability and reliability were highest for events which had an anniversary such as deaths, weddings, and births; such anniversaries facilitated mnemonic rehearsal of the event in question.

The foregoing discussion was deemed a sufficient justification for adopting a retrospective approach. Thus, it was proposed to ask widowed subjects how they perceived themselves to have changed on many of the dimensions of interest. To assist this recall of perceived change, an attempt was made to focus primarily on broad consumer/lifestyle dimensions rather than on less memorable and specific matters such as purchase quantities of some consumer commodity.

### 5.3.2

#### Objective One.

Once a retrospective technique had been decided upon, a number of lifestyle and consumer dimensions had to be judiciously selected to satisfy the first objective. The choice of these dimensions was governed by their salience in the senior/widowed literature in chapters 2, 3, and 4, and by the degree to which alterations in these dimensions were recorded by participants in four focus groups of widows. (These focus groups will be described in detail in chapter 6.2). The first dimension selected was reluctance to complain. In chapter 2.5.6. the literature noted a reduced propensity to complain among seniors in the event of post-purchase dissatisfaction. However, widowed focus group participants reported an increase in their level of complaining. It was thus determined to incorporate a "Reluctance to Complain" scale in the quantitative

survey instrument to help clarify the issue. The next dimension chosen was perceived consumer vulnerability. The consensus in the literature (chapter 2.5.6) was that older consumers were more vulnerable to undesirable marketing practices. When this question was raised with widows in the focus groups, they too voiced a heightened sense of vulnerability. It was determined to test this further in a structured questionnaire.

Chapter 2.6 highlighted discordance in the literature over innovation levels among older consumers. Apart from one isolated study confined to apparel (Greco & Paksoy, 1989), research on widowhood itself has not addressed this topic directly. A measure of consumer innovation was thus incorporated also into the structured questionnaire. The fourth consumer dimension chosen was price consciousness. Chapter 2.5.4. portrayed older people in general as thrifty and cautious. In order to discover whether this price-consciousness becomes more acute as a result of the financial developments consequent on bereavement, a measure of price-consciousness was developed for the structured questionnaire. To date, no research has examined the impact of widowhood on any of these four dimensions.

The next consideration was how to operationalise these four consumer dimensions. The most appropriate method seemed to be some form of psychometric device. This choice was strongly influenced by the fact that such a device had already been used in the published literature to measure reluctance to complain (Mason & Bearden, 1978a; Moschis, 1992), perceived vulnerability (Schutz, Baird, & Hawkes, 1979), innovation levels (Moschis, 1992), and price-consciousness (Towle & Martin, 1976; Fox, Roscoe & Feigenbaum, 1984) among older consumers. All of these cited sources employed multi-item attitudinal-type rating scales. In chapter 6 the generation of batteries of statements to gauge these dimensions will be elaborated in greater detail

With regard to lifestyle dimensions, a high degree of selectivity was thought appropriate. Clearly a comprehensive audit of all modifications to the widow's activities, interests, and opinions was beyond the remit of this thesis. Instead, it was decided to tap two discrete dimensions of respondents' lifestyle. The first involved social involvement and sought to determine whether widows' lifestyle had become more or less focused on

activities outside the home as a result of bereavement. The second concerned the degree to which widows' attitudes towards shopping and purchasing had altered as a result of bereavement. The suitability of attitudinal rating scales to measure such lifestyle dimensions in consumer behaviour has been widely attested to (Wells, 1975).

### 5.3.3

#### Objective Two

The second objective of this thesis concerns the degree to which sociological and psychological constructs relating to bereavement may influence the perceived consumer behaviour of older widows. The first step in this process involved the author's own judgement in selecting a number of constructs likely to impact on widows' consumption. All were drawn from the theoretical discussion in chapters 3 and 4. The first concerns the possible influence of the role of widow. Chapters 3 and 4 both highlighted the atypicality and nebulousness of the role of widow vis a vis other roles. A comprehensive sociological expose of the role of widow is beyond the remit of this thesis, thus a more restricted approach was adopted. It was decided to research widows' general attitude and adjustment level to the role of widow, whether, as widows, they sensed any societal expectations on their consumer behaviour, and whether they engaged in the self gift-giving characteristic of other role transitions (chapter 4.3). Once again, the bulk of this objective was satisfied by the inclusion of multi-item attitudinal batteries in the structured questionnaire. In addition to this, self gifts and the perceived views of what others felt widows should or should not possess/purchase were also raised in the qualitative focus groups.

The second construct selected to satisfy this objective was "husband sanctification". As discussed in chapter 3.4.2, it consisted primarily in the creation of a selective biography of the deceased spouse. The current research sought to progress understanding of this facet of widowhood by asking the degree to which widows "consult" and defer to the imagined wishes of their spouse in their consumer decisions. It was decided to broach the topic in an exploratory manner in the focus groups and then to construct a battery

of statements to measure this spousal influence for inclusion in the structured questionnaire.

Chapter 3.4.1 noted how a feeling of independence and freedom was one of the few positive emotions sometimes associated with bereavement. No research has been conducted to date to investigate whether this emotion percolates through to the widow's view of herself as a freer, more independent consumer with greater control over her resources. This possibility was tested by means of another battery of attitudinal items in the structured questionnaire.

Closely allied though distinct from the previous construct, is "reality testing". Discussed in chapter 3.4.1, it denotes tentative, piecemeal attempts by widows to function independently for the first time since losing their spouses. In essence a form of self-validation, it is more likely to occur in the early stages of bereavement. It was hoped to ascertain whether this behaviour might take the form of experimental/impulse purchasing or expenditure in the early stages of widowhood. Exploratory interviews with bereavement counsellors suggested that this was indeed the case; in some instances it was reported to have assumed a compulsive dimension. The range of consumer behaviours which might constitute reality testing was deemed too broad to permit inclusion in any structured research instrument. As a result this topic was broached first in a focus group setting and subsequently raised in personal interviews with widows.

#### 5.3.4

##### Objective Three

The reasoning behind this third objective was to select a number of salient consumer decisions which bereavement might be expected either to modify or to introduce. The intention was to allow some widows "talk through" these decision areas in some detail. Choice of decisions was a function of the researcher's subjective judgement. The decisions eventually chosen were as follows:

A) - Accommodation.

Irrespective of whether a widow stays in her original home or not, the question of moving residence is likely to arise at some juncture. Whether the decision is initiated by the widow herself or by some third party, it is likely to prove a sensitive and financially significant event.

B) - Vacation.

Widows may take a holiday alone or with others. However, they can no longer do so as married persons. In particular, the decision to embark on the first vacation and indeed the vacation itself are likely to prove traumatic if they occur soon after the husband's death.

C) - Product Disposition.

As mentioned in chapter 4.3, the possibility that widowhood may initiate product disposition rather than product acquisition has not been explored to date. Apart from obsolescence, some goods may be disposed of because of their overly close association with the deceased spouse; others may be retained for precisely the same reason. In either event, the decision is likely to prove a taxing one for the surviving partner.

D) - Propensity to Bequest.

Even though an older couple may have made joint decisions on how to bequest their property and assets, the surviving widow has at least to confirm this decision for herself. On the other hand, it is likely that considerable numbers of widows have never had to countenance this question in any form. The impact of their own perceived financial situation and the perceived wishes of kin on their propensity to bequest has yet to be researched.

E) - Saving/Investment Behaviour.

No published research could be traced on the effect of bereavement on the saving/investment behaviour of older widows. Increased pension provisions and property values are likely to result in greater numbers of widows having to deal with large sums of money after their husband's demise.

#### F) - Information Sources.

Chapter 2.9 reviewed the extensive literature devoted to the pre-purchase information sources of senior consumers. There was evidence of an unresolved debate concerning the primacy of personal over mass media sources for senior consumer decisions. The situation in the case of widows is perforce even more obscure. Chapter 3.4.2 noted an increased reliance by widows on their offspring in the early postmortem phase. Whether or not this results in a heightened reliance on these same offspring for consumption-related information is as yet unknown.

It was felt that the six purchase events above could only be adequately studied in the context of a lengthy semi-structured personal interview. To this end, it was decided to include all six events in the research instrument used during the personal interviews.

#### 5.3.5

##### Objective Four

This objective seeks to extend the empirical research conducted to date on the economic circumstances surrounding widowhood. Widows' poverty levels, both objective and subjective, together with the limited number of variables found to correlate with these poverty levels were discussed previously in chapter 4.4. The intention of this objective is to extend this analysis, and, in some instances, to refine the instruments used to operationalise these variables. For three of the five hypotheses proposed, the dependent variable is the respondent's "perceived economic status". This was due firstly to the exigencies of the retrospective methodology adopted but also to the myriad difficulties involved in any objective determination of senior asset/income levels.



### 5.3.6

#### Development of Hypotheses.

O'Byrant & Morgan (1989) found that widows who had had discussions with their spouse on a range of finance-related issues were more likely to report lower levels of subjective poverty. They labelled these discussions "financial preparation" and developed an index to measure it based on the number of items discussed. These items included pension, housing arrangements, and insurance. For the current research it was felt that financial preparation had been operationalised in an overly narrow fashion by these authors and should be extended to include items which the widow-to-be may have discussed with some third party. This extended index will be described in detail in the next chapter. It was also felt that O'Bryant & Morgan's (1989) work might be enhanced by investigating whether financial preparation, understood in this sense, correlated not just with a once-off measure of subjective economic status but with the prevalence of "pockets" of relative economic deprivation throughout widowhood. Thus the first hypothesis proposed is :

H<sub>1</sub> - Widows with greater financial preparation before the death of their husband are more likely to have a higher perceived economic status and likely to experience fewer periods of financial hardship.

O'Bryant & Morgan (1989) also found that women who had had greater experience of financial management throughout married life, and in particular during the last year of their husband's life, reported lower levels of subjective poverty during widowhood. The term "financial experience" was used by them to denote a range of financial behaviours such as possessing credit cards and saving accounts, and paying most household bills in the last year of the husband's life. Each behaviour engaged in merited a score of one on a composite index. It was decided to adopt a similar index for the Irish widows in this research. However, certain behaviour items deemed inappropriate for older women in this country were deleted from this study. For example, the high levels of self tax assessment in the U.S. prompted the deletion of "preparing annual income tax forms" from the index.

H<sub>2</sub> - Widows who were more involved in the financial affairs of the household while married are more likely to have a higher perceived economic status.

Very little published research exists on the subject of the incomes of older consumers in Ireland. Even less is known about the income and assets of the widowed elderly. Whelan & Vaughan (1982) found that the average weekly income of seniors in rural areas exceeded that of urban seniors; this applied to both single, widowed, and married people. In contrast, the sole U.S. study located which addressed the rural/urban divide (Thompson, 1980) found that rural widows enjoyed a substantially lower economic status than their urban counterparts. Since this latter study was comprised exclusively of widows and was based on longitudinal data over a decade, it was decided to frame the third hypothesis in accordance with its findings:

H<sub>3</sub> - Rural widows are likely to experience lower perceived economic status than urban widows.

O'Bryant (1990) raised the question of whether forewarning of the husband's impending death might occasion discussions with him on the wife's future economic well-being - that "anticipatory grieving" would lead to financial preparation. It is proposed to retest O'Bryant's hypothesis using the broadened measure of financial preparation elaborated in hypothesis 1 above:

H<sub>4</sub> - Wives who are aware of their husband's impending death are more likely to prepare for the financial implications of widowhood.

Many of the variables relating to this fourth objective refer to facets of the widow's pre- and post-bereavement financial behaviour. As yet, little attempt has been made to relate any of these variables to broader aspects of the widow's consumer profile. Most authors attest to the fact that widowhood is likely to lead to some diminution in financial status (Zick & Smith, 1986; Bound et al., 1991). In the fifth hypothesis it is proposed to test whether widows with reduced economic resources perceive themselves to have become more price-conscious.

H<sub>5</sub> - Women whose financial situation has deteriorated during widowhood will be more likely to report higher levels of price consciousness.

## 5.4

### Conclusion

This chapter examined the findings of two separate strands of exploratory research. The first strand, an "experience survey" of marketing practitioners dealing with older consumers, pointed to marital status as a promising segmentation variable for this market. Specifically, older widows were instanced as a segment whose particular needs as consumers had neither been researched nor addressed. The second exploratory strand involved in-depth interviews with two bereavement counsellors both of whom confirmed that research on the impact of a number of psychological and sociological concomitants of widowhood on consumption was a worthwhile endeavour.

The insights from the exploratory research were then combined with the findings of bibliographical material to assist in the refinement of four central research objectives and the development of five hypotheses. An examination of these objectives suggested the inclusion of both positivist/quantitative and phenomenological/qualitative elements in the final research design.

It was felt that objective one could be best satisfied by first discussing the range of consumer behaviour and lifestyle dimensions in an unstructured focus group setting. Insights and appropriate discourse for these dimensions could then be incorporated into a structured questionnaire which would then permit quantification of these dimensions. Evidence was adduced from the literature in support of using multi-item attitudinal scales to measure these dimensions.

The sociological and psychological constructs in objective two also suggested a variety of research instruments. All were first broached in the focus groups. The majority (self-gifts, societal expectations of widows, adjustment to widowhood, husband

sanctification) lent themselves to further analysis through batteries of psychometric statements in a structured questionnaire. However, some constructs (reality-testing and role salience) manifested themselves in such a variety of forms that personal interviews were deemed more appropriate.

The intention of the third objective was to facilitate respondents in "talking through" a number of key consumer events. As this would involve considerable time and probing, the personal interview was also chosen for this objective. The fourth and final objective was the basis for a number of hypotheses. The literature had shown that the variables involved in these hypotheses could be operationalised in a structured quantitative research instrument.

In conclusion, the research objectives suggested the incorporation of three different though complementary instruments in the research design - focus groups, structured questionnaires, and personal interviews. As it was assumed that prospective respondents would prove willing to provide the information necessary to satisfy all objectives, the research instruments proposed were direct in character. The next chapter will discuss the development, refinement and administration of these three research instruments.

**CHAPTER SIX**  
**RESEARCH DESIGN AND DISCUSSION OF**  
**OBJECTIVES**

## CHAPTER 6.

### 6.1

#### Research Design.

The purpose of this chapter is to elucidate the research design adopted to satisfy the stated objectives. Figure 6.1 below shows the sequence in which the various stages were carried out. As indicated in the previous chapter, the research design comprised three principal elements - focus groups, structured questionnaire, and personal interviews. The development and administration of the requisite instrument for each element and the selection of their respective populations are discussed in the remainder of this chapter.

## 6.2

### **Focus Group Methodology.**

The first strand of the research to be conducted with widows themselves involved a series of focus groups. Insights gleaned from both phases of the preliminary research - the experience survey and counsellor interviews - were combined with relevant themes from chapters 2 and 3 to construct a focus group schedule. The prevalence of such groups in current marketing research has been noted (Tynan & Drayton, 1988b; Kinnear & Taylor, 1991) as have the advantages of combining such groups with other survey techniques to achieve a triadic research methodology (Chisnall, 1992; Wolff, Knodel, & Sittitrai, 1993). Faulkner (1982) advocates such a procedure as an antidote to what he terms "resource myopia" and Sykes (1991) notes now such triangulation with quantitative data can bolster the instrumental validity of the original qualitative work. For present purposes, it is noteworthy that one of the proponents of this triadic use of focus groups used them in this way to investigate the relationships between widows and their families (Morgan, 1988).

The decision to employ focus groups as opposed to other forms of qualitative research was made with the following considerations in mind:-

- i) Group discussion on some of the topics in question were likely to produce data and insights which would be less accessible without the interaction found in groups.
- ii) A central issue in opting for group rather than individual in-depth interviews was whether the topics concerned would normally feature in everyday discussions among respondents. This seemed eminently the case for widows, most of whom felt that other widows were the only people with whom they could discuss bereavement-related issues.
- iii) Focus groups are particularly suited to areas of research where there is as yet no clear set of predefined issues (Morgan, 1988).

iv) Focus groups are most productive where the intention is to tap participants' experiences rather than their opinions or more descriptive dimensions (Gordon & Langmaid, 1988)

To this end, four focus groups were conducted in the Greater Dublin area. Two locations, Walkinstown and North City Centre, were selected to represent middle to working class widows. The two other groups were in Dun Laoghaire and Bray, and were comprised of widows from middle and upper middle classes. The occupations of deceased spouses were determined in advance. Morgan (1988) states that three to four is the optimum number of focus groups to conduct for a single area of research. As suggested by Tynan & Drayton (1988b) and Robson & Foster (1989) membership of each group was restricted to five to eight respondents. All participants were members of the survey population outlined in the next section. They were recruited through contacts in widows, church, or active retirement organisations. Such recruitment raised the question of acquaintanceship among respondents. The debate on whether group members should or should not know each other in advance remains unresolved (Fern, 1982; Tynan & Drayton, 1988b). However, there is a growing body of research supporting the view that acquaintanceship levels do not affect either the quality or the quantity of insights obtained from such groups (Parasuraman, 1986; Nelson & Frontczak, 1988).

All discussions were conducted in convenient hotel/hostelry accommodation and were recorded on tape. The average duration was one hour twenty minutes. All discussions were held either in the morning or early afternoon to minimise the likelihood of fatigue. The moderator schedule used is reproduced in appendix 2. The schedule was roughly chronological in structure nursing participants through the pre- and post-bereavement phases. As with any such schedule, its main purpose was to afford thematic cohesion rather than a rigid sequence of questions. Campbell (1988) noted how important it is with senior focus groups to stress that "group attitudes" rather than individual views will be reported and that there are no "right answers" to the themes put by the moderator. These admonitions were incorporated into the introduction to each discussion.



The method of analysis employed was that outlined by Gordon & Langmaid (1988), Robson & Foster (1989), and Knodel (1993). It was felt that the significance of disagreement, hesitation, obfuscation, and nuance could be lost through exclusive reliance on reportage, multiple mention, or computer analysis. The objectives of these focus groups were as follows:-

- i) To allow widowed participants explore their experiences of bereavement under a number of headings identified both in the socio-psychological literature and in the exploratory research.
- ii) To assist in compiling an appropriate discourse and terminology on bereavement and consumption to incorporate into subsequent quantitative research.
- iii) To generate a pool of attitudinal statements on widowhood and related consumer behaviour for use in a structured questionnaire.

It can be seen from these objectives that the focus groups were both phenomenological (familiarisation with the language and experience of respondents) and exploratory (yielding insights for subsequent validation) in character (Percy, 1982; McDonald, 1993).

### **6.3**

#### **Population Parameters.**

After focus groups had been conducted, the next stage of the research design centred on the administration of a structured questionnaire to a large sample of widows. To be complete, any sample population should be defined in terms of elements, sampling units, extent, and time (Kinnear & Taylor, 1991).

The elements for this sample were non-institutionalised females aged 60 and over on the date they were approached, who had lost their spouse within the last decade. Hoinville (1983) has remarked how, for probability samples, "the elderly" is de facto two populations, one institutionalised, the other non-institutionalised. Problems of morbidity and third party "gatekeeper" effect are more pronounced in the institutional population.

Women who were now widowed after more than one marriage were eligible sample elements; widows who were presently remarried were not. Widows who had been separated from their husbands for any length of time while married were deemed members of the target population. The choice of the 60 year cut-off was determined by two considerations. First, the more rigorous studies of older widows have used this age limit (Morgan, 1984; O'Bryant & Morgan, 1989; O'Bryant, 1991). Second, the most frequently used chronological cut-off for senior consumer behaviour studies is 65 for men and 60 for women (Bone, 1991). The ten year recall limit was prompted by the work of Ridley, Bachrach, & Dawson (1979).

As a multi-stage sampling methodology was used, a number of different sampling units were utilised. These will be discussed in detail in chapter 6.5 below. The extent of the population denotes all eligible widows living in the Republic of Ireland. The time at which the survey population was approached spanned the period November 1992 to March 1993.

#### 6.4

##### Sampling Options.

The widespread preference for non-probability institutional or convenience samples when researching older people's consumer behaviour has been noted by Bernhardt & Kinnear (1976). In studies of older widows, this preference has been even more pronounced (Gentry & Shulman, 1985). This should come as no surprise; older widows are a widely dispersed population which cannot be easily identified and for whom no adequate and complete sampling frame exists on a national basis. For these reasons a studied attempt was made in this thesis to generate a representative probability sample of older

Irish widows. To the author's knowledge no such sample has ever been used in any studies of Irish widows in any age group.

The problems associated with probability samples of widows has spurred some researchers to generate a number of innovative sampling methodologies. These will now be discussed in turn and reasons given for adopting the method used in this study.

#### METHOD 1.

O'Bryant & Morgan (1989) and O'Bryant (1991) used a two-step sampling method. First, newspaper obituary notices for older men (63+) were obtained over a designated time span. Second, death records were consulted for the same period to identify deaths for which no obituary had been published and/or to obtain the addresses of the deceased. This option was not selected for a number of reasons. First, the two studies above were confined to the newspapers and death records of one U.S. Midwestern county deemed "typically American". For a national Irish sample complications would arise. If the primary sampling units were obituary notices, which death records would be consulted to supply the missing unpublished deaths? If obituaries were dispensed with altogether and a random selection of dispensary/death records were taken over a certain period, problems would remain. Irish death records do not indicate the age of the spouse; indeed, age differentials between spouses in rural Ireland can be quite pronounced (Curtin, 1986). This consideration, allied with the fact that many widows identified in this manner may have died or moved residence in the interim, means that such a sampling frame would include sizeable numbers of ineligible, superfluous, and non-contactable elements.

#### METHOD B.

A second methodological option involves creating a sampling frame from the general population as one would for any minority grouping. Such a system for sampling elderly populations has been proposed by Brown & Ritchie (1981) in the U.K.. Using systematic sampling, the general population is screened for the presence of the minority population. If every  $n$ th house is the sampling interval, then respondents at that address are asked if a minority population member resides there. They are also asked if a

minority population member resides in  $n - 1$  houses right or left of that address. Such a two-tiered system for generating a minority sampling frame is highly costly. As proposed by Brown & Ritchie, it also seems more appropriate for densely populated urban or suburban locations. Furthermore, it presupposes considerable knowledge on the part of householders concerning their neighbours.

A somewhat similar, though less costly, method was generated in the U.S. by Lee & Finney (1977). In essence a two-stage design, it first involves the enumeration of elderly individuals residing in a probability sample of households. This was accomplished by mailing a questionnaire to a systematic sample of households drawn from all the phone directories in a particular state. It asked for the names of all household residents over 60. After this screening process, the second stage involved mailing the survey instrument to all the over 60's identified. Using one follow-up letter, a response rate of 75% was achieved. Both the high response rate and the low cost made this design an attractive proposition for this study. However, the sampling frame from which the primary sampling units were drawn would contain a sizeable proportion of missing elements and would thus be an inadequate frame for the survey population in question (Kish, 1965). Older Irish households, especially in rural areas have disproportionately low levels of telephone ownership (Daly & O'Connor, 1984). Furthermore, since the survey population in question here is much smaller than "all over 60's", postal costs would have been appreciably higher to secure a requisite number of widows.

#### METHOD C.

The third methodological option available to sample older households is outlined by Hoinville (1983). It too involves a two-tier screening process whereby a large scale survey such as an omnibus or national household survey is used to identify a random sample of elderly respondents; it is especially useful if a relatively small final sample is required. The main advantages of this system are speed and low cost, however it does entail a number of difficulties relating to non-response. As a variation of this system was eventually adopted for this study, a fuller discussion of how it was conducted follows in the next section.

## 6.5

### Sampling Methodology.

The first screening process was carried out by means of a monthly national probability survey conducted for the E.C. by the Economic and Social Research Institute (ESRI) in Dublin. Known as "the consumer survey", its primary purpose is to measure propensity to spend by consumers in the various E.C. member states. This is done by means of a structured pre-coded questionnaire administered by field staff. The method by which the sample is generated has been explained by Whelan (1979); its acronym is "RANSAM". For present purposes it should be noted that RANSAM incorporates three features distinguishing it from simple random samples. First, it is a multi-stage technique. Here, the sampling frame is the Electoral Register which comprises a large number of "books", each of which lists sequentially the names of electors for a single polling district. These polling districts are the primary sampling units. A random sample of these districts is then selected. The individual electors within the chosen polling districts then become secondary sampling units and a random sample of electors in the chosen districts is then undertaken. The second feature of RANSAM is that it is an epsem sample; for both stages of this multi-stage sample, units are selected systematically to ensure that each element in the population has an equal probability of selection. Thirdly, the achieved sample is stratified geographically.

Whelan & Vaughan (1982) used this sampling technique to generate a sample of Irish elderly. Interviewers for the E.C. survey asked how many over 65 year olds there were resident in each of the households to which they called. After this screening process, interviewers returned to interview the identified older sample; a response rate of 81% was achieved. For the present study it was decided to modify this procedure slightly. After administering the E.C. questionnaire, interviewers were instructed to ask whether any member of the household was a member of the target population. If a positive response was received, the respondent/widow was asked if she would be willing to complete a questionnaire on widowhood there and then.

There were a number of reasons for this modification. First, it would depress costs by obviating the necessity for field staff to revisit the household; this would also reduce the length of time needed to conduct the study. However, a more compelling reason was the desire to minimise the non-response rate. The survey population was very much a minority population, more so than the over 65 population, so a low non-response rate was of critical importance. It was hoped that approaching the widow in person on this first call would minimise both the refusal rate and the mobility problems encountered by Whelan & Vaughan (1982) who had chosen to revisit the sample they had identified earlier.

A further advantage of selecting a sample of widows screened by means of RANSAM is that the Electoral Register which it uses as a sampling frame has fewer missing elements for older households than for any other type of household - 1% in the U.K. according to Hoinville (1983). Thus the Electoral Register is probably the most adequate sampling frame for households in which members of the target population reside and to this extent the survey population for this study approximates to the target population as closely as is practicable (Moser & Kalton, 1975).

The foregoing discussion should not obscure a number of questions this methodology gives rise to:

- i) The non-response rate for the initial E.C. survey may be higher than that of a purposely administered screening survey to isolate members of the target population.
- ii) In cases where the respondent for the E.C. survey is also a member of the target population, she has de facto two opportunities to refuse; refusal rates for the widows questionnaire may be increased as a result of fatigue induced by the initial E.C. survey.

- iii) Where an eligible widow resides in the household but is not the respondent for the E.C. survey, the latter may exercise an overprotective "gatekeeper" influence and prevent access to the eligible widow.
- iv) Since the initial E.C. sample is drawn from the Electoral Register and is an epsem sample, households with a greater number of electors have a higher chance of selection. Thus, the initial sample is biased against smaller, single person households; eligible widows residing in multi-person households will have a higher chance of selection.

Clearly, there was little that could be done to minimise the first of these problems. Coping with the second and third problems was ultimately contingent upon the expertise and judgement of field staff. To this end, they were given a number of specific instructions, details of which are discussed in chapter 6.7 below. With regard to the fourth problem, Whelan & Vaughan (1982) suggest a comparison of the proportion of sample households falling into the various household size categories with the proportions for the general population in order to derive a suitable weighting factor to compensate for this bias. After these four possible shortcomings of the chosen methodology had been evaluated, the next step in the research design was to select and develop an appropriate survey instrument.

## 6.6

### Selection and Development of Survey Instrument.

The selection of a survey instrument was dictated by a number of considerations. A telephone survey was ruled out because of low telephone ownership levels among the target population and more fundamentally because sample elements were being located in person by field staff. A personal interview was then contemplated but was eventually turned down for a number of reasons. First, older respondents have been shown to be more prone to interviewer effect than any other age group (Burton & Hennon, 1980; Collins, 1982; Hoinville, 1983). Second, a greater number of topics are likely to be

deemed sensitive by older respondents than by younger respondents (Hoinville, 1983). The structured questionnaire was to comprise a number of topics (perceived financial status, income sources, relationship with deceased spouse) likely to be seen as sensitive. Moser & Kalton (1975), Sudman & Bradburn (1982), and Chisnall (1992) have pointed to the suitability of a more impersonal research instrument for such sensitive or threatening topics. Third, several of the variables to be investigated required the use of rating scales; such scales are more successfully administered using some form of self-administered instrument.

The above considerations suggested the suitability of some form of self-administered questionnaire. A standard mail questionnaire seemed impracticable; the elderly register high non-response rates for postal surveys (Phillips & Sternthal, 1977; Tantiwong & Wilton, 1985) and would be rather absurd in the context of this research given that the interviewer would be face to face with the respondent.

Accordingly, a variation of the postal survey was adopted. Babbie (1973) has termed this variation "the home delivery". Field staff were instructed at the pilot stage to leave a copy of the questionnaire in a stamped addressed envelope with each eligible respondent asking them to post it when completed. This approach was expected to increase the response rate by permitting field staff explain the purpose of the study to prospective respondents. The major argument against adopting a self-administered instrument is that such instruments are obviously biased in favour of the perceptually competent (Smith & Moschis, 1985). For this reason, frail elderly people and the "old old" tend to be underrepresented in mail surveys (Lumpkin, Greenberg, & Goldstucker, 1985).

However, it was felt that if a concerted attempt was made in the questionnaire design and layout to make allowances for visual decrements and if question complexity was minimised, this bias could be significantly reduced. Finally it will be seen in the following paragraphs, that a major component of the questionnaire consists of a battery of attitudinal statements. Respondents are likely to exhibit greater candour in responding to such statements if the questionnaire is self-administered (Sudman & Bradburn, 1982).



The next step was to develop a version of the survey instrument to be pretested. A number of factors had to be borne in mind in designing this instrument. The data requirements for objectives one, two, and four suggested the suitability of a closed structured format. Closed rather than open questions are more suited to a self-administered research instrument (Sudman & Bradburn, 1982) and elderly respondents in particular appear to be less well able to cope with the open question format (Collins, 1982). For these reasons, a closed question format was used wherever possible.

The design and layout of questionnaires are of paramount importance when self-administered; physical appearance alone can secure acceptance (Boyd & Westfall, 1972). If prospective respondents pick up a questionnaire and find it both interesting and easy to follow, they have already made a psychological commitment of sorts to it (Berdie, Anderson, & Niebuhr, 1986). Design, layout, and comprehensibility are doubly important for older respondents given the range of sensory decrements to which they are susceptible. The initial version of the questionnaire is reproduced in appendix 5. It incorporates a number of features intended to facilitate older respondents.

The primary concern was to provide a questionnaire which appeared open and "airy" without visual clutter. The services of a graphic designer were engaged in the early design stage to ensure this requirement was met. A booklet form was used, questions appeared on one side of each page, and with the exception of question 11, no question spilled over on to a succeeding page. The amount of writing required of respondents was kept to an absolute minimum; in most cases a tick sufficed. Large lettering (14cpi) was employed in all questions and, as suggested by Campanelli (1991), black print on white paper was used throughout.

Sudman & Bradburn (1982) point to an upper limit of fifteen pages for self-administered questionnaires, however, discussions with ESRI staff on the nature of the target population prompted a lower limit of twelve to thirteen pages. While most questionnaires adopt a funnel or inverted funnel format (Weiers, 1988), the format adopted for this study was broadly chronological - a format particularly suited to questions with a recall dimension (Sudman & Bradburn, 1982).

The purpose of question 1 of the survey was to obtain a general impression of how consumer decisions were made while the couple were married. It was not practicable to broach individual product or service areas. The husband-dominated, wife-dominated, syncratic classification system was suggested by Davis & Rigaux (1974).

Questions 2 and 3 combined were to provide a composite index of the widow's financial experience while married. A financial experience index proposed by O'Bryant & Morgan (1989) was modified by deleting a financial behaviour thought inappropriate for this survey population - filling in income tax returns. Question 4 was intended to tap a variable as yet unaddressed in the literature on widowhood. Several authors have probed the presence/absence of discussions with the spouse before death. However, no one has sought to ask whether the widow-to-be desired such discussions in the first place.

Questions 5 and 7 were intended to form a composite index of the wife's financial preparation for widowhood. O'Bryant & Morgan operationalised financial preparation by asking widows if they had had discussions with their spouse on life insurance, his pension, and the wife's future financial situation. Remarks by some widows in the focus groups prompted the addition of discussions of the husband's will and the wife's future housing arrangements. These five discussion items in total appear in question 5. However, it was also felt that, given their husband's condition, some widows might turn to a third party with whom they could discuss their situation. These possible discussants are listed in question 7. No research to date has explored this aspect of the wife's preparation for widowhood.

It was also felt that a further dimension to the wife's financial preparation for widowhood was her knowledge of a number of key financial matters, irrespective of whether she had discussed them with her husband or some third party. Question 8 attempts to measure awareness of four such financial matters.

Questions 9 and 10 correspond to those used by O'Bryant (1991) to measure the presence and degree of what she termed "anticipatory grieving". Widows who knew of

their husband's impending death for a month or more were deemed to have been forewarned.

Question 11 comprises thirty eight attitudinal statements to assess respondents on ten different consumer/lifestyle dimensions outlined in objectives one, two, and three. Multi-item scales for each dimension were preferred due to the inherent limitations of single-item measures (Churchill, 1979). The items were drawn from three sources: published research, statements made by focus group participants, and items specifically designed for this study. Appendix 6 shows how individual items were allocated to their respective dimensions in the first draft of the questionnaire. In constructing these scale items, a concerted effort was made to ensure brevity and clarity, to avoid neutral statements, and to ensure a balance between positive and negative items in order to minimise response set (Oppenheim, 1968; Moser & Kalton, 1975).

Negative statements were reverse scored, a process which does not appear to yield lower reliability scores (Churchill & Peter, 1984). As can be seen in appendix 5, a five point rating scale followed each scale item. The suitability of a five point scale for self-administered questionnaires in particular had been noted by Berdie, Anderson, & Niebuhr (1986).

Questions 12 and 13 were intended to measure respondents' perceived relative and perceived current economic status respectively. Zick & Smith (1986) and Bound et al. (1991) attested to the occurrence of pockets of poverty in the early years of bereavement for a number of widows. Both studies employed longitudinal financial/income data to analyse these pockets. In the absence of similar data for this thesis, a subjective estimation of such pockets was sought in questions 14 and 15. Question 14 was phrased in such a way that respondents would not see themselves denigrating their late husbands by admitting periods of financial hardship. It was also felt that a dichotomous question format would fail to capture the intensity/conviction with which answers were proffered. To this end a graphic scale was specially constructed. On a superficial level, question 15 probes the times during widowhood when pockets of poverty were likely to occur. However, it also operated as a double check to question 14. All respondents, even those

ticking "5" in question 14, were expected at least to consider question 15.

The list of possible constituents of widows' income in question 16 mirrors that proposed by Bound et al. (1991). However, some modifications were made to cater for the range of social endowments available to widows in Ireland. The choice of constituents of income rather than amount of income reflects the high levels of underreporting on this topic (Crystal, 1986) and a concern not to depress response rates by being over intrusive.

Questions 17 and 18 examine the role of television in the lives of widows. Section 2.8.1 noted the prominence of television in the lives of older people. The purpose here was to examine whether bereavement and its attendant impact on social networks would affect widows' programme preferences and viewing motivations. The viewing motivations checklist in question 18 is a slightly truncated version of that developed by Fouts (1989).

Questions 20 to 33 are primarily classificatory in nature. In addition to the standard demographics, respondents were also asked in questions 21-23 whether they now exercised primary control over three representative spending decisions. The intention here was to see if this was affected by household composition. Given the importance accorded employment history by O'Bryant (1991) in determining psychological well-being in widowhood, three questions (24-26) were devoted to the widow's work history. Finally, it appears that phrasing of age questions is not as critical for older respondents as it can be for other age groups (Kerin & Peterson, 1978).

## **6.7**

### **Pretesting and Piloting of the Survey Instrument.**

For the purposes of this thesis, "pretesting" will refer to the testing of the questionnaire alone, and "piloting" to the entire process of data collection and preliminary analysis. Kinnear & Taylor (1991) suggest that pretests should employ the same research medium

to be used in the final survey. It should also be administered by the research director who is likely to be more sensitive to problems associated with the instrument (Tull & Hawkins, 1993). It is more important that the pretest sample comprise a wide range of the target population than that it be a random sample (Reynolds, Diamantopoulos, & Schlegelmilch, 1993)

In line with these considerations, the draft questionnaire (Appendix 5) was delivered in person to the homes of a purposive sample drawn from the target population (N = 31). An effort was made to ensure the inclusion of the recently and long term bereaved, and of a comprehensive socio-economic mix. Each questionnaire was then collected by the researcher who discussed it with the widow concerned. Questions were put regarding legibility, ease of completion, comprehensibility, and time allocated (Babbie, 1973).

Respondents reported no major difficulties in completing the questionnaire. Most had taken between 15 to 20 minutes to complete it and none had required the assistance of a third party. The completed questionnaires were then analysed using SPSS-X. This analysis, combined with isolated remarks from individual widows, led to a number of modifications to the draft questionnaire which will now be itemised

The response categories for question 4 were reduced from three to two as the "often" category received no endorsement. In question 7, the "someone else" option was deleted as it had not been utilised by any of the pretest respondents. The various state pension schemes in question 16 were collapsed into one reducing the number of options from 10 to 8. It can also be seen that the instructions for questions 16 and 18 have been made more explicit on the final draft. A third option, joint decision making, was inserted in questions 21 - 23.

The most substantial changes occurred in question 11. As mentioned earlier, this question contained ten different multi-item scales to measure a range of consumption and lifestyle dimensions. As each scale contained one or more items constructed specifically for this research, a detailed analysis of each scale was conducted. Apart from examining frequency distributions and crosstabulations for each scale, it was also felt necessary to

produce a correlation matrix for each scale and thereby calculate an inter-item reliability coefficient (Kerlinger, 1986). Both Oppenheim (1966) and Moser & Kalton (1975) suggest Cronbach's Alpha as the most suitable coefficient to estimate the internal consistency of attitudinal scale items (Cronbach, 1951).

As this was a pretest, and because the sample size was small, a reliability coefficient of .40 was used as a cut-off. If a scale reliability estimate dropped below this level, a number of corrective procedures were instituted. First, alpha coefficients were calculated for each scale where each of the items was deleted from that scale in turn (Brannick, Kelly, & McCarthy, 1983). This process helped to isolate "outlier" items which were subsequently removed from the draft questionnaire. Second, this same process helped improve the reliability coefficients of scales which already exceeded the .40 limit. Third, in the case of one dimension - Vulnerability/Reluctance to Complain - this process suggested the existence of two distinct dimensions. Lastly, scales where manipulation failed to yield a satisfactory coefficient were rigorously scrutinised to check whether respondents were interpreting the items as intended. This scrutiny threw considerable light on some of the more problematic scales which were modified substantially.

Ultimately, the construction of batteries of attitudinal statements is a matter of effecting a judicious trade-off between construct validity and maximising reliability. Each item in a scale should contribute some unique variance not tapped by other items if it is to be a valid measure. On the other hand, an over exacting reliability coefficient may produce a scale of near identical statements but of questionable validity.

An examination of the response categories in the pretest questionnaires revealed minimal use of the midpoint category. In addition to this, Moser & Kalton (1975) have noted the danger in offering respondents non-committal options for attitudinal items. Excluding such an option does not affect the ratio of responses among the remaining categories (Converse & Presser, 1986), nor does it increase measurement error (Churchill & Peter, 1984). In the present context, a forced choice version seemed particularly appropriate. All respondents should have been familiar with the central core of these batteries -

widowhood itself.

Sudman & Bradburn (1982) have also argued for the deletion of the "no opinion" category from self-administered survey instruments in particular; the absence of an interviewer may permit a respondent lapse into a neutral response set. However, deletion of a midpoint seems singularly appropriate in the case of older respondents. Chapter 2.4.2 noted a tendency for older people, faced with any form of cognitive test, to "omit rather than to commit", to shy away from giving an answer rather than give the "wrong answer" (Schmidt, 1975). For this reason Phillips & Sternthal (1977) advocate that the "no opinion" category be omitted on all questionnaires for the elderly. This alteration was incorporated into the final draft of the questionnaire (Appendix 8) which was then piloted.

The administration of the finalised questionnaire was piloted on a random sample of 250 Dublin households by ESRI field staff. Contact was made with 10 eligible widows - a "strike rate" of 3 to 4 % had been hoped for. However, of the ten questionnaires delivered, only three had been returned within a fortnight. After consultation with ESRI staff, it was decided to alter the collection procedure. Field staff were now instructed to wait in the widow's home until she had completed the questionnaire. Questionnaires were only to be left by field staff if an eligible widow was either absent or indisposed. The precise instructions for field staff are reproduced in appendix 4. It is important to stress that the pilot test resulted in a modification to the method of questionnaire collection and not to the method of questionnaire administration.

## **6.8.**

### **Sample Size Estimation.**

Sample size determination for most market research studies is usually a compromise between technical elegance on one hand and the practical constraints of precision, time and cost considerations, and analysis procedures on the other (Kinnear & Taylor, 1991). This is especially the case for multivariate research such as the present study. Accurate

sample size estimation using traditional statistical techniques normally requires a desired precision level, confidence level, and an estimate of population variability (Yates, 1981). The third requirement is especially difficult to secure in the context of the present study population. Many variables under discussion are either unresearched, operationalised in a different manner, or previously measured using U.S. data of questionable applicability. Estimates of variance are thus highly problematic. According to Kish (1965) the small size of the pretest sample precludes the possibility of producing a serviceable estimate of variance of any of the variables from this source.

While cost considerations were minimal, time considerations were of greater moment. Each monthly "sweep" of the ESRI survey contacts a thousand households. After five months, an achieved sample of 196 eligible widows had been obtained from 5000 households contacted. With a mean of 39 widows per sweep, proceeding further with sampling would yield diminishing returns in terms of precision levels. It was also noted that an achieved sample of 196 widows approximates to the 200 sample size suggested by Tull & Hawkins (1993) for the study of "special" populations with few subgroups. The achieved sample size would also permit a 3x2 matrix with 30 widows in each cell.

## **6.9**

### **Administration of Survey Questionnaire.**

Researching older widows presents peculiar advantages and problems. The use of "interviews" as a stratagem to gain unlawful entry to older households appears widespread in the U.S. (Sherman & Brittan, 1973) and has increased refusal rates. If this credibility hurdle can be overcome however, the elderly are thought to be more co-operative respondents for topics which they find relevant (Hoinville, 1983). Unfortunately, this co-operativeness has been less forthcoming in the U.S. both when bereavement was the subject matter of the interview (Stroebe & Stroebe, 1983) and when respondents were the recently bereaved (Stroebe, Stroebe, & Domittner, 1988).



Crucial to obtaining the co-operation of elderly widowed respondents is the profile of field staff (Phillips & Sternthal, 1977). Ideally they should be middle-aged and female (O'Bryant, 1991); fortunately most of the ESRI field staff engaged fitted this description.

The possibility of offering an incentive to eligible widows to improve recall was broached with ESRI staff. However, it was decided against because such incentives improve the recall ability of older respondents only when there is an element of time pressure present (Hartley & Walsh, 1980) or when the incentive itself is quite substantial (Hill, Storandt, & Simeone, 1990).

As this survey was an adjunct to the E.C. survey, fixed costs for this research were not an issue. Field staff were paid a premium for each completed questionnaire returned. Field staff were debriefed by the author after the first month's national sweep. No major difficulties were in evidence. Two interviewers remarked that each had encountered a case where they themselves had had to assist widows in completing their questionnaires and that having to do so had lengthened the time taken considerably. Another field worker encountered a recently bereaved widow who could only half complete her questionnaire as she had found the experience too arduous. This instance served as a reminder to the other field staff present not to exert undue pressure on respondents who were recently bereaved.

The question of non-response level was also broached with field staff at this stage. A non-response rate of 7% was recorded on this first sweep. Interviewers felt that refusals for the widows survey would continue to be minimal over succeeding months and that the problem of locating eligible respondents was of greater moment. The small non-response rate bode well for non-response bias as well. The ESRI check bi-annually for non-response bias in the EC survey. These checks have consistently shown an acceptable match between the general population and survey samples. With a miniscule refusal rate, it was felt that this assurance applied equally to the sample of widows.

## 6.10

### Personal Interviews with Subsample.

The third research instrument necessary to fulfill the data requirements of this study was a personal interview. It will be remembered that the purpose of these interviews was to enable respondents discuss how they may have dealt with a number of significant consumer decisions likely to arise during widowhood. The subject matter in question suggested the use of a standardised open ended survey instrument (Patton, 1984) - a standardised instrument to reduce the interviewer bias to which older respondents are prone, an open ended instrument to permit a modicum of flexibility through probing. The survey instrument used is reproduced in appendix 8. The consumer areas covered include moving house, early post bereavement purchases, product information sources, product disposition, saving/investment behaviour, propensity to bequest, vacations/leisure activities, and a brief test of the salience of the role of widow. With the exception of the social network index in question 76 used by Lawther (1978), all of the items were constructed specifically for this research.

Respondents for these interviews were a "call back" subsample of the national survey described in chapter 6.9 above. Question 35 on the survey questionnaire had asked respondents' willingness to be interviewed further on topics relating to widowhood; to this extent the subsample was self selected. The advantage of using such subsamples for more in-depth investigations has been noted by Selltitz et al. (1976). In particular, it affords the opportunity to complement and illuminate data from one instrument with data from another for the same set of respondents. 20% ( $n = 39$ ) of the survey respondents agreed to be interviewed. All of these interviews were conducted by the author in Counties Dublin, Wicklow, Carlow, Westmeath, Cork, Tipperary, Limerick, Galway, Offaly, Cavan, Sligo, and Donegal. Each interview lasted approximately one hour fifteen minutes at the end of which the widow was presented with a small token of appreciation for her co-operation. Of the 39 widows expressing a willingness to be interviewed, 3 refused when approached - 2 of these on the instructions of offspring - 1 was indisposed through illness and a fifth could not be contacted at home. This yielded an achieved sample of 34 widows.

**CHAPTER SEVEN**  
**FOCUS GROUP FINDINGS**

## **CHAPTER 7.**

### **Research Findings - Focus Groups.**

The purpose of this chapter is to analyse the findings of the four focus groups of older widows conducted in the Greater Dublin Area. The methodology used to analyse these groups was discussed in chapter 6.2. and the moderator schedule used to guide these group discussions is reproduced in appendix 2.

#### **7.1**

##### **The Pre-bereavement Phase.**

The first area broached was the pre-bereavement period. Participants were asked to recount their experiences of discussing/not discussing their future welfare as widows with their spouse. Such discussions were a rarity. Most widows reported an aversion to them even when there was lengthy forewarning of impending bereavement. This aversion stemmed from a combination of factors - a blanket unwillingness to even contemplate life without their husband, a feeling that such discussions might aggravate the husband's condition should he feel his wife had prematurely "written him off", and a perception that the husband himself either did not want to or could not muster sufficient courage to initiate these discussions.

In the rare cases where anything relating to widowhood was broached, the initiative had come solely from the husband. This was seen as proper and fitting. However, in most of these cases, this initiative was dismissed or played down by the wife either because of fear of widowhood or deference to her husband's health. In all four groups this absence of discussion was voluntarily attributed to a cohort-related sex role orientation. Most wives played a secondary role in household finance; it would thus have appeared out of place to ask for a full breakdown of her future economic situation while her husband was still alive.

*"My husband would have gone beserk if I raised my situation as a widow with him. We did what our husbands told us. If he didn't wish to discuss things, we never raised the topic."*

Because this problem was widely seen as a cohort phenomenon, it was felt that younger widows to-day would talk less inhibitedly to their spouses than they themselves would ever have dared. Only one widow volunteered that she had discussed "everything" with her husband; a lengthy illness had forced her to assume control of household finances which facilitated a more open atmosphere.

Despite the overall paucity of focused discussion on life as a widow, further probing revealed an assortment of "asides" made by husbands at various stages during married life for example, "I'll go before you", "I've left you well off", "Remember you've two pensions coming to you". If these utterances were intended as overtures to more detailed discussions with their wives, the implied offer did not appear to have been taken up. In hindsight there were overtones of regret in the groups that discussions of this nature had not materialised.

What was remarkable albeit unspoken was that no respondent questioned the inherent usefulness of such discussions. Indeed, the factual question put by the moderator asking whether any discussions had taken place with spouses spawned an unsolicited array of excuses implying that such discussions should have occurred.

The discussion was then amplified to include any pre-bereavement discussions with persons other than their spouse. Little enthusiasm was reported for such discussions at the time. The same inhibitors to discussions with the spouse seemed to obtain here also, with the additional consideration of not alerting the other party to the state of the husband's health. There was evidence of a perception of betrayal if information were to be sought behind their husband's back. When asked about any conversations with other parties, one widow replied instantly: "But we always had an open relationship" - soliciting advice from others seemed to entail a modicum of duplicity she was not prepared to tolerate.

Participants were then asked to recall the period immediately following their husband's death. The principal questions posed were their main worries and concerns at this time, whether they were inclined to turn to anyone for assistance, and the areas for which assistance was sought. It was beyond the remit of this research to replicate the intricate and volatile emotional tapestry occasioned by the death of a spouse. However, understandably, participants volunteered vivid descriptions of how they felt at this time and many of the emotional reactions reported coloured their responses to the specific topics raised in the schedule.

The attempt to elicit the principal worries of respondents at the time of bereavement yielded a series of emotional states instead. Not one respondent ventured a single specific worry or concern. This appeared to be due to the complete inability to concentrate or to think clearly at this juncture. The numbness and utter desolation they were experiencing meant that the motivation to assess concerns and worries was simply absent.

*"Before he died you didn't think of a future without him, after he died you didn't care what the future was going to be anyhow."*

*"You're not yourself; I stood alone in the kitchen and asked myself "What in God's name am I going to do?"."*

One respondent voluntarily linked this apathy towards her future with apathy towards consumer goods:-

*"You look at kitchen things in shop windows around the time of the funeral and say "I'll never need those again"."*

Considerable ambivalence and confusion surrounded the question of procuring advice from others at this time. The initiative seems not to have come from the widows themselves, most of whom reported being too stunned to consciously solicit help from anyone. However, probing revealed an array of additional reasons for this one-sided traffic in advice which was more complex and paradoxical than suspected initially. Anterior to the question of whom advice was obtained from was the more fundamental

issue of whether and to what degree it was correct or appropriate for them as widows to solicit advice. Cast suddenly and involuntarily into a new role, some respondents reported ignorance of behavioural prescriptions regarding what they could or could not expect from others by way of support and advice. Others felt that those around them desisted from proffering advice in order not to upset them. There was also an element of distrust among some widows of the precise motivation underlying the apparent concern of those around them. One widow suggested that the true reason behind expressions of concern was an unhealthy inquisitiveness about the circumstances of the husband's death. Another accorded offers of advice the same status as expressions of condolence; both were perfunctory and short-term tokens of solicitude.

Overall, the impression gleaned both at the individual and group level was one of unresolved ambivalence - an approach/avoidance dilemma. There was awareness of there having been many people around them, wanting these same people to go away, yet simultaneously bemoaning having no-one to talk to. A possible resolution to this dilemma may lie in the fact that those around them "could not understand what I was going through"; a widowed confidant could have proved a boon companion at this time. This ambivalence towards other people finds an echo in a contradictory dependence/independence pull reported by most respondents. It was best crystallised in a disclosure by one City Centre widow:

*"You don't want to listen, you want to do your own thing. I said 'This is it, I have to start on my own and think positively'."*

Also noteworthy was the fact that, despite this confusion, most participants could recall having in fact obtained help or advice from someone in the immediate post-bereavement phase, usually for specific concerns such as the funeral arrangements. The source of this advice was usually offspring or siblings but could be as distant as the deceased husband's brother-in-law.

Despite the confusion and ambivalence associated with third party advice, no widow in any group questioned either their need for or the inherent worth of such advice. Failure to accept or solicit this advice stemmed either from a psychological inability to do so or

from uncertainty regarding the correct individuals from whom such advice should be sought.

## 7.2

### Post-bereavement Phase.

The next phase to be broached was the early post-bereavement period. Respondents were initially asked how they felt about being widows. The intention here was to explore emergent features of their understanding of the role of widow. Widespread dislike for the very term "widow" was evident in all four groups especially in the first few weeks following bereavement. This dislike manifested itself for some in a refusal to even admit that they were widowed.

*"On the day of the funeral, I asked my son "Sure I'm not a widow, am I?" I don't know why I said that."*

*"I did not want to recognise that I was a widow, it was a stamp."*

In general, the role of widow was one reluctantly if resolutely accepted rather than embraced. The question "what it felt like being a widow?" was understood very much in terms of the vicissitudes involved in "going out" or leaving the home. It was apparent throughout all four groups that, while the loss of a spouse was seminal to the entire discussion, this loss was most potently experienced in a very private domain, typically within the home. "Widowhood", on the other hand, was typically understood to refer to the altered spectrum of relationships and practical problems pertaining to the public domain.

The first such "public" problem pertaining to widowhood was a widespread dread at the prospect of "going outside the home as a widow" in the first weeks of mourning. Several respondents spoke of a "crunch point" or "turning point"; they had to "drag" themselves out or otherwise be condemned to a life of relative isolation. Having left the home, many routine public operations became fraught with difficulty when carried out



as a widow. Much of this difficulty centred on neighbours:

*"I thought I'd never get to the end of the road."*

*"Neighbours cross to the other side of the street...they're too embarrassed to talk to you."*

*"Early on, I got very upset seeing older couples walk along the promenade"*  
(Bray widow).

*"Walking down the street, people ask me how I am; I feel like screaming."*

These and related comments seem to point to an underlying uncertainty regarding how the newly widowed should comport themselves, compounded by a perceived uncertainty on the part of others as to how they in turn should react towards widows. This uncertainty is further exacerbated by the fact that widowhood is a uniquely decremental role. Becoming a wife does not necessitate the relinquishing of the role of daughter for example. On the other hand, widowhood is tautologically the loss of the role of wife. Despite this, the majority of respondents still considered themselves married women, they were not single, and their offspring were an incontestable testament to this fact. They seemed reluctant to view the role of widow as a tabula rasa and chose to invest it instead with at least some residue of their role as wives. This phenomenon, referred to as the "conservative impulse" had been noted in the literature in chapter 3.4.2.

Paradoxically, the difficulties attendant on going out are accompanied by an equally traumatic experience "putting the key in the door" on returning, especially at night time. The term "empty home" found a resonance in all groups which at times verged on the biblical.

### 7.3

#### Social Networks.

After general reactions to widowhood, respondents were then specifically asked how bereavement had affected their relationships with their family and friends. There was universal perception of a loss of status in the social sphere:-

*"You're in a different category when you lose your husband....people only half listen to me when I speak to them"*

Although the question put was non-directional, responses veered consistently towards changes in their relationships with friends, especially married female friends. There was marked consensus that there was both a diminution and contraction in friendships of this kind. Examples abounded of couple companionate social events where they felt embarrassed, a bother, an inconvenience. All four groups instanced the problem of whether or not to buy drinks at such occasions to highlight these feelings. If the widow purchased, husbands felt embarrassed; if they in turn purchased, the widows felt an encumbrance. Seasoned similes describing this dilemma abounded in all groups; attending such social events was likened to "being a fifth wheel", "a fifth leg to a chair", "being the odd one out".

However, social events with their married female friends were but one feature of a more intricate tableau. There was a spectrum of attitudes towards such friends. At the more benign end of this spectrum respondents saw less of their friends either for fear of intruding on their couple companionate leisure or of their friends feeling obligated to take them out. In addition, "these other women have their husbands, they don't understand you". At the other end of the spectrum married friends were seen as actively shunning their widowed friends:-

*"Your friends from years back just drift away when you're a widow. They don't want you anyway, you're in purdah."*

This deliberate rejection by their former friends was attributed to an admixture of perceived threat and envy; a threat to their own marital relationship and a perceived envy of the widow's new found independence and freedom. Widows wryly remarked that this freedom of which their married friends were so envious was at best a mixed blessing and at worst specious. The number of social opportunities available to widows in Ireland was limited and even if exploited would be overshadowed by having to return to the empty house. The majority of respondents gravitated to this less complimentary end of the spectrum - friends had deliberately distanced themselves - and were adamant on probing that this social rebuff was not something they had either contrived or imagined.

Family interaction appeared to have diminished since bereavement, at least in quantity. This appeared to have taken place by mutual consent. Widows voiced an element of pride in not having to rely overly on offspring in order to cope with managing minus their husband. In addition to this, excessive contact with young families could prove quite trying. Respondents perceived that their children wanted to see them go out, to hear that they were keeping well. If this was not the case, it was thought that families might feel guilty. This wish on the part of families to see their widowed relative recover was not unconnected with the assuagement of a collective family conscience.

It induced a modicum of annoyance for some widows when relatives were too ready to proffer compliments regarding health or capacity to cope. Indeed, some interviewees reported sustained and taxing attempts to simulate good spirits in order not to disappoint the expectations of family members. Whatever about married friends and family, those respondents with access to widowed female acquaintances reported an increasing reliance and support derived from such friendships:

*"I had a comfortable feeling when I was with other widows."*

## 7.4

### Early Purchase Behaviour.

In chapter 3.4.1 the literature noted the occurrence of a burst of post-bereavement creative activity, particularly among older widows. In some cases, this took the form of "reality testing" where the widow was "testing the waters" in terms of her own ability to manage. The preliminary research with bereavement counsellors suggested that this creative urge for independence sometimes translated into consumption-related activity. To explore this topic more fully, group members were asked to recall their first substantial financial outlay after losing their spouse.

At least one widow in each group responded positively to this question. Most of the examples related to home maintenance:-

*"After I got myself up off the chair crying, I got new fireplaces, wallpaper, and a bath....Most widows re-do the whole house"*

Other widows had had the house rewired, bought new furniture, or had new carpets laid. Another widow had decorated the room in which her husband died. The sole case not relating to home repair/furnishing was one woman who had paid for a programme of driving instruction weeks after losing her husband. It was not possible to isolate any single motivational thread underlying this purchasing; indeed, one widow claimed that it was done for unconscious motives. A respondent who had purchased a new suite of furniture reported a definite novelty motive:-

*"I wanted to look at something different. Everything else was the same, I wanted something new."*

For two participants, the purchase represented the completion of projects undertaken while the spouse was still alive. A feature of some widows was the sense of abandon and aimlessness which characterised their behaviour in this area:

*"I took driving lessons after his death, a complete waste of money....I gave it up."*

*"I put the house up for sale though everyone told me not to....Everyone said I was making a mistake but it made no difference."*

One unanticipated aspect of early post-bereavement consumer behaviour was that of product decumulation. Though the question was put positively by the moderator ("the first major item after your husband died?"), two respondents instantly gave examples of product disposition - selling a house and a car. It also emerged that some of the goods purchased necessitated disposal of the items they replaced, items in which a significant mnemonic function had been invested. Disposal of goods which were either jointly purchased or were intimately associated with the deceased spouse seemed traumatic and an obstacle to replacement purchasing which was otherwise economically feasible.

In summary, while there was marked heterogeneity in the apparent motives for this early exploratory purchase behaviour, most of the goods and services belonged to a single broad category. All the purchase events in question were intimately linked to the recent bereavement. This association may not have been one of cause and effect, nonetheless, the husband's death had conferred a significance on them which they would not otherwise have enjoyed.

## 7.5

### **Husband Sanctification.**

Chapter 3.4.2 broached the topic of husband sanctification, a post-bereavement process of sanitising the husband's memory, of resolving unfinished psychological business in order to allow the wife the freedom to develop her new identity. It was thought that the presence of this phenomenon would result in a proclivity by widows to imitate or continue aspects of their husband's purchase behaviour and to defer to his remembered preferences in purchase decisions. Participants were asked if they adverted to "what their husband would have done" when they had an important purchase decision to make. Three of the four groups voiced spontaneous agreement with this. In the fourth group,

members registered low-key support; a dominant group member had had a "difficult" husband and it appeared that her co-participants were anxious not to embarrass her unduly. Although the moderator had asked simply whether they deferred to their husband's perceived wishes, respondents' replies made frequent reference to "speaking" with their deceased spouse, often during graveside visits:-

*"Sometimes, I hear him say "All right, go ahead". "*

*"I still say "Guide me the right way". "*

*"They're still there. I talk to him every day. I'm still married to him. "*

This latter statement was particularly illuminating as it disclosed a rationale for continuing to consult their spouses. It also emerged that this phenomenon extended to quite mundane matters. Three members of one group continued to vote as their husbands did, another woman cut the grass exactly as her spouse did so that the lawn pattern would be the same, and a Bray widow recounted how she tearfully "spoke" with her dead husband the first time she had to fix a plug. Two of the four groups disclosed that one practical way of doing what their husband wanted was by dealing with the same people he dealt with when procuring products and services. This applied in particular to home maintenance and financial service providers.

For several widows, deferring to their husband was linked with keeping his memory alive, a feature of husband sanctification noted in chapter 3.4.2. Participants volunteered that they had kept their husband's clothes and pillows; in one instance the room in which he died had been left untouched for two years.

Respondents were probed further on this topic and asked if there were not times when they wanted to make purchase decisions on their own to prove their independence, and, if so, whether this did not run counter to what had been discussed above. Answers revealed that there were indeed times when items had to be purchased for which there was no precedent when their husbands were alive. The satisfaction they derived from making these decisions successfully complemented rather than contradicted their reliance on their husband for other decisions. Indeed, a revealing comment by one City Centre

widow illustrated how widows might decide for themselves while still involving their deceased spouse in the process:-

*"Even if I ask "I wonder if he'd have done it this way?" and then do the opposite, I'm still sharing the decision with him."*

In two of the groups, discussion of the husband as referent or mentor for purchase decisions developed into a discussion of the husband in a more salient and fundamental role, that of "co-consumer". Widows missed their husband as someone with whom they could share consumption-related pleasures. This could occur even if the wife alone had made the decision and purchased the item herself:-

*"When you go to a play, there's no-one to describe it to; when you get a frock no-one else says "that's lovely". Even looking at television is not the same."*

It appeared that if husbands were missed for their advice in knowing how to consume, they were even more sorely missed as companions with whom widows could share the experiences this consumption afforded.

In conclusion, it may be noted that no widow questioned the worth of referring to their deceased spouse in making consumer decisions. However, it should be remembered that the group setting may well have given rise to higher levels of husband sanctification than was actually the case. Stated aversion levels to re-marriage in the groups might have exacerbated this problem by emphasising the spouse's irreplaceable status even further. It was also implied, if not stated, that the majority of participants believed in an afterlife. It does seem reasonable to postulate that this belief might increase the propensity to advert to the spouse's imagined wishes.

## 7.6

### Role Expectations.

Chapter 3.4.2. examined the role of widowhood from the point of view of behavioural prescriptions. The literature indicated that this role was marked by the paucity of such prescriptions and that the few prescriptions which were evident were quite vague. To explore this topic further, participants were asked if they felt other people scrutinised their behaviour more closely since they were widowed. They were also asked whether these people expected widows to behave in certain ways.

There was widespread and instantaneous agreement that social surveillance had in fact increased and that this increase co-incided with their becoming widowed. All examples proffered suggested an inimical motivation for this surveillance; it did not stem from concern. The range of examples also suggested that those "doing the watching" were either neighbours or friends, female and married.

When asked what precisely other people expected of women after they were widowed, answers pointed to a paradoxical normative dilemma, though this was not articulated as such. On the one hand, they felt people expected them to get out and enjoy themselves. On the other hand, they sensed rigorous parameters had been set to delimit this social intercourse. Whatever form it took, it should be circumspect, the apparel worn should be somewhat subdued, and it should not involve male company other than for certain sporting/club activities:-

*"They don't want you to go flying around the place."*

*"Go out dressed up and you're a merry widow."*

*"If you're dressed up, they don't approve, they give you the look; 'there's nothing wrong with her' they'll say 'she's very comfortable'."*

*"You're conscious when you go out in anything new. I bought a new coat three weeks ago and I haven't worn it out in daylight yet."*



The social expectation to curtail their dealings with married men was widely attested to and acutely felt. The following quotations show scant signs of any willingness to violate or circumvent this proscription:-

*"Married friends expect widows to meet them in the daytime when their husbands are not there."*

*"A married male friend used to call to me with fish he caught. When I became a widow, I didn't ask him in any more because of the neighbours. It really hurt. When he left he said "don't tell Susy [his wife] I called"."*

The widows also felt that the range of social options open to them was quite restricted. Cinemas, shows, and pubs were all deemed out of bounds for unaccompanied widows. A final, though less frequently mentioned prescription concerned maintaining an independent lifestyle. Respondents felt people expected them to be able to fend for themselves and not be overly dependent. Unlike the more restrictive proscriptions discussed above, this expectation paralleled a desire on the widows' own part not to have their families feel responsible for them.

This preliminary investigation into role expectations for widows confirmed the tentative findings in the literature. In particular, the injunctions to "live life in a lower gear", to eschew social contact with the opposite sex, and to be self-sufficient, noted by bereavement authors in chapter 3, were all confirmed. The mood of the groups while discussing these social prescriptions was one of docility and reluctant acceptance. There was no trace of ridicule, contumacy, or transgression in their attitude towards these perceived behavioural expectations.

## 7.7

### Self Gifts.

In chapter 4.3. it was seen that some consumption events are best interpreted as a form of self gift-giving. One of the events which typically triggered such behaviour was role transition. Neither the consumer behaviour nor the bereavement literature have

addressed this possibility in the case of transition to widowhood. To probe this topic in an exploratory manner, widows were asked to remember whether, in the early stages of widowhood, they purchased presents or gifts for themselves and to recall why they had engaged in this behaviour.

Three of the four groups registered general agreement that some form of gift-giving had taken place. The reaction in the fourth was muted; members were from lower income households with dependent offspring. Among those who had engaged in self gift-giving, the range of gifts was quite diffuse. Apparel and holidays featured prominently. A noteworthy aspect of the holidays in question was that they involved the widow travelling farther than she had travelled while married:-

*"I went twice to America after my husband died. I had never been beyond Wexford 'till then."*

There were however, some unexpected self-gifts. For example, one widow had had her ears pierced. Several others remembered buying presents for themselves on their birthday. There was also a body of opinion in one group which stressed that these early gifts were modest items - they did not "go overboard"; there was scant evidence of reckless self-indulgence. When probed as to why widows purchase such gifts for themselves, three broad motives emerged. The first involved redressing an imbalance that had resulted from years of homemaking and childrearing:-

*"As a widow, it may be the first time you have been able to spend on yourself. Before it was the husband and the kids first, you were last in line."*

The second motive concerned a more straightforward psychological fillip:-

*"You spend on yourself to compensate for what you've lost"*

The final motive involved rewarding the newly widowed for the fact that she had to perform a dual role now, her own and that of her late husband:-

*"You deserve it, you're living a man's life as well, so you have to compensate yourself."*

Cheek by jowl with admissions of self gift-giving went a realisation that such spending behaviour might not always come naturally.

*"You may have to force yourself to spend money on yourself."*

*"I'm afraid to spend money on myself as I don't know what's going to happen, I'm afraid I might be without."*

In conclusion, this section of the discussion did reveal evidence of self gift-giving in the early postmortem period. It was clearly implied that these gifts were in some way connected with the fact that the women were now widowed. Most of those who attested to this behaviour indicated that it had endured and had become a feature of later widowed life. Self gift-giving among respondents was also a complex phenomenon. It carried intimations of guilt for some and was often prompted by offspring rather than the widow herself. One arresting insight was the possibility that it replaced gifts given by the late spouse:-

*"I bought myself a present for Christmas from my husband. I had it wrapped up and I didn't open it 'till Christmas Day."*

## 7.8

### Vulnerability/Complaining.

Seniors were seen to be a vulnerable group of consumers in chapter 2.5.6. This feature was seen in chapters 3 and 4 to be accentuated in the case of older widows. In order to see whether this characteristic might percolate through to Irish widows' perception of themselves as consumers, participants were asked whether they felt more vulnerable as consumers since being widowed. There was unequivocal endorsement for a feeling of vulnerability across all four groups. There was little gradation apparent in the way this feeling was expressed:-

*"You're done every time."*

*"You're seen as a soft touch."*

The question of gender had been deliberately avoided by the moderator, however, all responses were unanimous regarding whom widows were vulnerable to - they were vulnerable to men. Specifically answers pointed to providers of home maintenance, garden, and repair services. (The absence of any mention of fraudulent retail or advertising practices was surprising). The specific occasions when this feeling of vulnerability was most likely to occur were procuring quotations, unfinished or sub-standard workmanship, and alteration of agreed charges. An interesting if isolated catalyst of feeling vulnerable was one widow's experience of being refused credit by a department store for a furniture purchase because of her lack of credit worthiness as a widow. The prevalence of vulnerability reported in all groups did not strike the moderator as stemming from excessive collective self-pity induced by the group dynamic.

Respondents were further probed as to why they felt vulnerable on these occasions now as opposed to earlier in their lives. The consensus was that their vulnerability stemmed from the absence of a man in their lives and not, for example, from their advancing age. The impression gleaned was one of a consumer group lacking adequate representation in what they perceive to be a male dominated domain. This was vividly illustrated in the range of measures adopted to mitigate this vulnerability:-

*"I always get my son to check estimates, that's how I catch them out."*

*"I hide the fact that I'm a widow when men come to do jobs in my house....my friend leaves a hat on the hallstand."*

The literature devoted to senior post purchase behaviour in chapter 2.5.6. pointed to a reduced propensity to complain in the event of dissatisfaction. Since the widows perceived themselves to be a particularly vulnerable group of older consumers, it was expected that they would register an even more pronounced reluctance to complain. This assumption proved quite unfounded. Respondents protested that, if anything, they

complained more now. The reason for their doing so was the very feeling of heightened vulnerability mentioned above; they complained more now because there was more to complain about. In keeping with earlier remarks, they also felt that they complained more because they no longer had husbands:-

*"You didn't have to complain before, you had your husband, he did that."*

A further, though less widely articulated rationale for higher levels of complaining in widowhood was increased price consciousness. Widows keeping tighter control over domestic expenditure were more likely to openly insist on value for money.

In conclusion, it appeared that vulnerability and propensity to complain, though related, were far from being unidimensional in character. For the participating widows, a feeling of vulnerability as consumers did not translate into a feeling of temerity when it came to complaining. However, it must be borne in mind that these discussions dealt solely with reported as opposed to actual levels of complaining. Campbell (1988) noted how any hint of dependency in senior focus groups usually triggers an angry group response. This observation may not be unconnected with these high reported levels of complaining.

The final section of the group interviews was devoted to a number of specific topics where the moderator felt that bereavement might have occasioned significant change. These were the importance of the shopping excursion, the question of moving house, and the propensity to bequeath. All three were seen to be salient elements in senior consumer behaviour, however it was surmised that losing one's spouse might cast them in a different light

Chapter 2.5.1. noted the absence of agreement on whether or not shopping excursions were seen by seniors as social outings to be enjoyed. However, there was not a single antipathetic remark made in any of the widowed groups against going out shopping. There seemed to be both push and pull factors behind this increased proclivity to shop. The pull factor was the fact that shopping virtually guaranteed the single surviving

spouse the prospect of social commerce. In this regard, the pretext for some shopping excursions were quite tenuous:-

*"You have to get out of the house to go shopping even when you've nothing to buy. You might meet someone. I went to Blackrock Shopping Centre [2 miles away] for a carton of milk, just to get out."*

The push factor behind their shopping excursions came late in the discussions yet seemed to be of greater moment. Deciding to go shopping seemed to crystallise in a special way the initiative they saw themselves having to take if they were not to become social isolates. There was scant evidence of self-pity here; if they chose not to go out, other people would not rush to fill the resulting social vacuum. This stark realisation was especially vivid in the case of shopping outings where there was a therapeutic imperative underpinning many of the remarks.

An examination of the phenomenon of bereavement in chapter 3.4.3. showed the resolve to lead an independent existence to be significant for older widows. This at least partially explained why none of the group members had moved in with offspring. While two of the respondents had in fact moved house, one to a smaller home, the other to be nearer amenities, there was a general reluctance to leave the homes they had lived in as wives. A query from the moderator as to whether these homes might not contain a surfeit of poignant associations with their husbands drew a number of interesting retorts. Firstly, "he had bought it", and if it housed sad memories it was also the repository of most of their good ones as well. Secondly, respondents perceived a desire on the part of their offspring that their mothers retain the family home as they too valued its association with their deceased father. In summary, the widows wished to stay where they were for as long as was feasible. There was a leitmotif of custodianship underpinning their reluctance to move and this was consolidated by a realisation that moving of itself would not obliterate sad memories of their spouses:-

*"You bring those with you wherever you go"*

The third topic broached was the propensity to bequeath. Chapter 2.11. highlighted the fact that this topic, though highly relevant for seniors, had not been researched. Whatever about their position as wives, the moderator considered that, as widows this was a problem they would now have to countenance. There was a certain hesitancy on this question. Those who did speak claimed minimal propensity to bequeath as their offspring had assured them that they wanted for nothing and that their widowed mothers should spend it on themselves instead. However, as a counterpoint, several women spoke of "women they knew doing without in order to leave something". The moderator's suspicion was further heightened by evidence of lively interest in two of the groups in monitoring wills published in local newspapers. This topic was not amplified any further in the discussions. It was deemed more appropriate to pursue the question further in the more confidential setting of the personal interviews discussed in chapter 9.

By way of conclusion, group members were asked if they felt there were any advantages to being widowed - a question which seemed to generate a degree of puzzlement. Most respondents seemed never to have asked themselves this question. Indeed several women replied immediately citing disadvantages - "you're lonely", "you have to return to an empty house". Of those who did cite advantages, most referred to a broadening of their social base:-

*"I'm out of the house much more now. It opened up my life".*

A small number mentioned a retrospective pride in the fact that they had survived thus far with a modicum of success:-

*"You're stronger. I'm amazed at how I managed, how I could cope with so many things."*

However, these isolated instances should not obscure the fact that widowhood was overwhelmingly viewed against a backdrop of loss and deprivation.

**Conclusion.**

The four focus group discussions confirmed both the salience of the role of widow for participants and a readiness on their part to discuss widowhood and its attendant vicissitudes. This salience translated itself into an ability to recall many minutiae surrounding the period of the husband's death despite the lengthy interval that had sometimes elapsed. Indeed, it emerged from some respondents that the need to talk to others about their husband and the circumstances of his death was more pressing than the need to discuss widowhood itself. In particular, the circumstances immediately preceding and following the husband's death had assumed the status of what could best be described as a ritual narrative which other group members were loath to interrupt. A gathering of other widows appeared to be the most appropriate forum in which to recite such narratives; there was a perceived indifference and inability on the part of those still married to fully appreciate the significance of bereavement. To a degree this supports the "Buffering Hypothesis" referred to in chapter 3.5; widows derive greater support from more homogeneous social groups

Any evaluation of these focus groups is contingent upon their ability to satisfy the objectives outlined in chapter 6.2. With regard to the first objective, the socio-psychological constructs isolated in chapter 3 (husband sanctification, self gift-giving, role expectations, reality testing, perceived vulnerability) all found a resonance among respondents which was both immediate and related to areas of consumption. At no time was the moderator conscious of puzzlement when these constructs were broached. The second objective was equally satisfied in that an appropriate discourse for some of these constructs emerged. For example, the discussion on self gift-giving elicited a range of colloquialisms such as "treat", "outing", "pat on the back", "rewarding myself", all of which proved helpful in constructing the structured questionnaire. With regard to the third objective, an examination of the structured questionnaire in Appendix 8 will illustrate that several quotations from the discussions were incorporated in the battery of attitudinal statements in question 11. The fourth objective was met by drawing on discussion material to help formulate hypotheses. In particular, respondents in two



groups claimed that both financial experience and immediate financial preparation made for a better adjustment to widowhood. This concurred with what the literature suggested in chapter 4 and was subsequently incorporated in the hypotheses tested in the quantitative research.

# **CHAPTER EIGHT**

## **NATIONAL SURVEY FINDINGS**

## **CHAPTER EIGHT.**

### **8.1**

#### **Sample Profile**

This chapter is devoted to an analysis of the results of the national survey. It will be remembered that the achieved sample for this survey comprised 196 non-institutionalised widows, aged over 60, whose husbands had died within the last ten years. The survey questionnaire is reproduced in appendix 8. The SPSSX computer package was utilised for this purpose. Before analysing the output from this process, table 8.1 below provides a comparison between the achieved sample and the general population on a number of demographic characteristics. All population statistics are drawn from volume 2 of the Irish 1986 Census.

**Table 8.1**

<b>Comparison of Sample Respondents and General Population on Selected Demographics (%)</b>		
<b>DEMOGRAPHICS</b>	<b>SAMPLE</b>	<b>GENERAL POPULATION</b>
<b>Social Class *</b>		
1	6.7	9
2	12.9	15
3	22.2	19
4	27.8	19
5	13.9	15
6/7	16.5	21
<b>Age **</b>		
60-65	27.3	18.2
66-74	48.5	37.5
75+	24.2	43.3
<b>Urban/Rural ***</b>		
Urban	75	56
Rural	25	44

\* The social classification system used throughout this thesis is that used by the Irish Central Statistics Office (Census 1986, Local Population Report, 2nd. Series, Appendix 4). Figures for the General Population refer to the percentage of all Irish households in that particular social class.

\*\* Percentage of all widowed women over 60 in this age group

\*\*\* "Urban" = % of all widowed women over 60 resident in a town with 10,000+ population

In terms of the different social classes, the achieved sample appears quite representative. It can also be seen that widows over 75 are under-represented, however, this had been anticipated for a number of reasons. Widows in this age group are more likely to be institutionalised in which case they would not form part of the target population. Higher incidence of physical and cognitive decrements in this age group would also have prevented others from replying. It is further possible, although no evidence could be adduced to this end, that higher numbers of over 75 widows are in the care of offspring or friends who may have been overly protective of their charges, declining the interview without consulting them.

The rural/urban divide is more pronounced in the sample than in the general population. ESRI staff had intimated a likely bias in favour of urban respondents. Past experience in administering the EC survey had shown higher levels of non-response in rural areas, some of the blame for which had been attributed to the use of a different field staff in these areas. Nonetheless, the numbers of older rural widows eventually contacted proved adequate for statistical purposes.

## **8.2**

### **Analysis of Frequency Data.**

An initial overview of the frequency data suggests a group of women living a modest and independent existence. On the financial plain, bereavement had definitely signalled some change - usually in a negative direction; 50% said their financial situation now was "a little" or "much worse" than when married. Widowhood had improved the financial situation of only 16% of respondents.

In a similar vein, 63% of the women had experienced some period when they "felt really badly off" since losing their spouse. Despite this downward comparative trend, only 8% judged their current financial status as "badly off". This somewhat anomalous picture will be analysed in some depth later. 59% of respondents live alone, the vast majority in homes which they own, and make most consumer decisions without reference to any third party. This marked a contrast with their consumer decisions as wives - 76% reported that such decisions used to be made jointly with their spouse.

The data presented in table 8.2 reflect the broad financial experience of respondents in the pre-bereavement phase in greater detail.

**Table 8.2**

<b>Decision-making and Financial Experience of Respondents while married (%)</b>	
<u>Person making most Purchase Decisions</u>	
Wife Alone	18.0
Husband Alone	06.2
Joint Decision	75.8
<u>Ownership of Financial Items while Married</u>	
Savings Account	33.5
Investments/Shares	19.4
Credit Card	08.8
None	50.3
<u>Financial Experience during Final year of Husband's Life</u>	
Paid most Household Bills	82.5
Paid House/Car Insurance	38.7
Decided Most Major Purchases	50.0

While joint decision making for major household items is meant to increase with age (chapter 2.5.3), a figure as high as 75.8% had not been expected. This proportion appears to drop to 50% however in the final year of the husband's life. Despite these levels of involvement in major purchase decisions, ownership of specific financial items was quite low - the most popular item (33.5%) was ownership of a bank, post-office, or credit union savings account; proportions might have been higher had joint ownership of accounts been included in the question. When asked who had handled specific money-related tasks in the final year of the husband's life, paying household bills (82.5%) was by far the most popular.

Turning to the wife's specific preparation for widowhood, the study sought to broaden existing research by examining the people with whom she discussed her future and the aspects of her future which featured in these discussions. Findings on this preparation for widowhood are presented in table 8.3.

**Table 8.3**

<b>Financial Preparation for Widowhood</b>		
	<b>%</b>	<b>N=</b>
<u><b>Discussions with Husband</b></u>		
Life Insurance	28.5	(55)
Future Finances	18.6	(36)
Husband's Pension	22.2	(43)
Husband's Will	29.4	(57)
Housing Arrangements	21.6	(42)
None of the above	51.5	(100)
<u><b>Initiator of Discussions</b></u>		
Wife	38.0 *	(33)
Someone Else	02.3	(2)
Husband	59.7	(52)
<u><b>Discussions with Third Parties</b></u>		
Bank Official	1.2 **	(1)
Solicitor	15.6	(13)
Offspring	60.2	(50)
Other Relative	09.6	(8)
Friend	08.4	(7)
Neighbour	04.8	(4)
No Third Party Discussions		(117)

\* 38% of all discussions with the spouse were initiated by the wife.

\*\* Percentage of all third party discussions held with this person

While 28% of respondents reported wanting to discuss their future financial situation with their husband before bereavement, 48.5% of them had eventually discussed one or more of the listed financial items with their spouse before he died; husbands were the most likely initiators of these discussions. Wives who had wanted to discuss their future financial position with their husband were significantly more likely ( $\chi^2 = 33.5$ ;  $p < .0001$ ) to have done so by the time of his death than those who had not wanted discussions.

One third of all respondents had discussed their future welfare as widows with some third party while their husband was alive. The majority of these discussants (60%) were offspring; the professions, solicitors (15.6%) and bank officials (1.2%), did not feature prominently. Few widows-to-be had consulted a second (8.8%) or a third (3%) third party source. Apart from any discussions the wife may have had, it could be argued that her awareness of various financial items is also an integral part of preparation for widowhood. Such awareness levels have not been researched to date. Question 8 examined awareness levels of a number of finance-related items, frequencies for which are reproduced in table 8.4.

**Table 8.4**

Awareness of Finance-Related Items while Married	
	% Aware
Husband's solicitor	88 *
Husband's Bank	92
Husband's Insurance Co.	90
Husband's Income	81

\* Percentage of wives whose husbands had a solicitor who were aware of solicitor's identity.

These reported awareness levels are quite high and in marked contrast to the modest levels of spousal discussions in table 8.3. It seems reasonable to surmise therefore that wives may become aware of the items in table 8.4 in the course of normal conversation rather than through conversations which focus explicitly on the wife's future welfare as



a widow. 64% of respondents (n=124) had some forewarning of their husband's impending death; 49% had more than one month's forewarning. As forewarning is one of the central pre-bereavement variables of interest in the survey, a more detailed analysis will follow.

Questions 12 to 16 of the questionnaire sought to scrutinise the financial situation of respondents in the post-bereavement phase. A summary of the frequency data for the respective questions is presented in table 8.5.

**Table 8.5.**

<b>Financial Status During Widowhood (%)</b>	
<u>Comparative Financial Status (Q.12)</u>	
Better	16.5
Same	33.0
Little Worse	27.8
Much Worse	22.7
<u>Current Financial Status (Q.13)</u>	
Fairly Well-off	01.6
Comfortable	59.6
Little Short	30.6
Badly Off	08.2
<u>Experienced Periods of Financial Hardship (Q.14)</u>	
Never (5)	37.6
(4)	14.4
(3)	21.6
(2)	13.4
Definitely (1)	12.9

Financial Status During Widowhood (%)			
<u>When Financial Hardship was likely to occur (Q.15)</u>  First 6 Months 6 Months - 2 Years After 2 Years At any time			
	32.5		
	17.9		
	10.6		
	39.0		
Source of Income (Q.16)	1st.	2nd.	3rd.
Own Earnings	02.1	3.8 *	6.8 +
Savings Accounts	02.1	12.3	29.5
Family Help	01.0	33.1	40.9
Widow/OAP	76.7	19.2	06.8
Husband's Pension	13.5	24.6	02.3
Own Pension	04.7	03.1	02.3
Shares	00.0	01.5	00.0
Post-Office Bonds	00.0	02.3	00.0

\* Percentage of those with a second source citing Own Earnings as that second source.

+ Percentage of those with a third source citing Own Earnings as that third source.

While 50.5% of the widows felt their comparative financial status was "a little" or "much worse" than it had been when married, 38.8% described their current situation as "a little short" or "badly off", reinforcing the point that a diminution in financial status need not necessarily entail an inimical financial situation.

Interpretation of the responses to question 14 in table 8.5 suggest some caution. However, an overview of the proportions ticking each of the numbered categories suggests that a graphic rather than a dichotomous measure may be more appropriate for detecting the presence of pockets of financial hardship; there was considerable endorsement of the intermediate 2, 3, and 4 categories in question 14. Whilst there was a highly significant relationship in the expected direction between the widow's current financial status and having experienced pockets of economic hardship (chi-sq. = 64.17;  $p < .0001$ ), 41% of those respondents who were now "comfortable" or "well-off" ticked

category 3 or 4 in question 14, suggesting at least some familiarity with financial hardship during the course of widowhood.

There was little unanimity regarding when periods of financial hardship were most likely to occur as is apparent in table 8.5. However, a crosstabulation with responses to question 14 revealed a significant relationship between levels of experience of financial hardship and the times when such hardship was likely to occur ( $\chi^2 = 20.9$ ;  $p = .05$ ). Widows with frequent experience of financial hardship were more likely to report it occurring "at any time"; those with minimal experience were more likely to report such pockets within the first 6 months of widowhood alone. This latter phenomenon may well be the result of widows, who in all other respects are well-off, experiencing delays in having their eligibility for pension entitlements determined; they may also experience a financial shortfall due to funeral expenses. The net effect would seem to be that the greatest number of widows within any one cohort are likely to experience spells of economic deprivation in the early months of bereavement as proposed by Morgan (1986) and Bound et al. (1991).

A clear majority (76.7%) are reliant on state transfers as their main source of income. Bound et al. (1991) reported a similar percentage in the United States (75%). Financial assistance from the widow's family and the spouse's pension feature primarily as secondary sources of income. 33% of respondents listed one source of income only, 77% listed no more than two sources. Whilst there was a highly significant relationship between reliance on state transfers and lower social class ( $\chi^2 = 16.2$ ;  $p < .0001$ ), the high overall reliance on such transfers was somewhat surprising. However, it should be remembered that question 16 only sought respondents' subjective estimate of their main sources of income - it should not be construed as a measure of wealth, assets, or spending power. It should also be remembered that estimates of income from sources such as investments and savings accounts are prone to disproportionately high levels of under-reporting (chapter 2.11).

The viewing preferences and motivations of older people were discussed in chapter 2.8.1 and 2.8.2. No research has been conducted to ascertain whether these might alter in the case of older bereaved women. Questions 17 and 18 broached this topic in an exploratory manner. Preferences for particular programme types ran counter to those of mainstream research and supported the minority view of Durand, Klemmack, Roff, & Taylor (1980). They also concurred with Hemming's (1988) U.K. research where soaps/serials surpassed news in popularity. For the current sample, "soaps/serials" constituted the highest proportion of all three preferences sought (49%, 44%, 32%). Next came "chat shows" (17%, 20.5%, 18.5%). Preferences for all other programme types, including news, rarely exceeded single-digit percentages. Question 17, an open question, may well have depressed the endorsement level news programmes might otherwise have received in a closed checklist format. Indeed, it is possible that respondents may not strictly deem news to be a "programme" at all, in which case it would not have featured in their deliberations at any preference level. The fact that findings ran counter to the results of most U.S. studies is of lesser moment when the parallel with Hemming's (1988) U.K. study is taken into account. Programme preferences are, amongst other things, a function of programme offerings which, in the case of Irish and U.K. television channels, overlap considerably.

Analysis of question 18 (widows' motivation for watching television) were less clear-cut. The entertainment motive was the most prominent, cited by 64% of widows as one of their three main reasons for watching television. It was followed by the "keeping in touch" (53%) and "keeps me company" (51%) motives. Unlike the programme preferences, the stated viewing motivations were very much in keeping with those in the published research on senior viewership (Fouts, 1989). However, because of the situation in which widows find themselves, special attention was paid to two viewing motives in particular, "keeps me company" and "keeps me in touch". Widows who lived alone ( $\chi^2 = 5.09$ ;  $p = .02$ ) and those with lower education ( $\chi^2 = 4.44$ ;  $p = .03$ ) were more likely to cite the need for company as one of their viewing motives. Widows with lower education were also more likely to cite "keeps me in touch" among their three principal motives. This finding augments those of Schreiber & Boyd (1980) who discovered a negative relationship between the amount of television watched and

the older viewer's level of education.

Question 11 was the most substantial element of the questionnaire. It comprised 38 scale items, each of which was intended to measure 1 of 11 attitudinal dimensions. The allocation of scale items to their respective dimensions is outlined in appendix 7. The development and refinement of this psychometric instrument were outlined in chapter 6.6 and 6.7. The first stage in the analysis of this question was the calculation of a reliability co-efficient for each of the 11 dimensions (Cronbach, 1951). Results are presented in table 8.6

**Table 8.6**

<b>Reliability Coefficients for Attitudinal Dimensions</b>	
<b>DIMENSION</b>	<b>Coefficient Alpha</b>
1 Reluctance to Complain	0.76
2 Perceived Vulnerability	0.36
3 Consumer Innovativeness	0.35
4 Price Consciousness	0.82
5 Social Involvement	0.74
6 Positive Attitude towards Purchasing	0.68
7 Perceived Social Expectations	0.71
8 Self Gift-Giving	0.54
9 Husband Sanctification	0.70
10 Perceived Independence	0.71
11 Adjustment to Widowhood	0.73

It can be seen that three of the dimensions failed to meet a reliability level of 0.7. (Dimension 6 when rounded to one decimal point was accepted). Perceived Vulnerability and Consumer Innovativeness were eliminated as discrete dimensions from further analysis. It was decided to proceed with the Self Gift-giving scale though its weaker reliability would have to be borne in mind. The elimination of the Vulnerability scale was a disappointment. The final scale had comprised two items, "People tend to take advantage of you when they know you are a widow" and "I worry more about my safety now that I'm a widow". Conversations with widows during subsequent call-back interviews revealed that many respondents had read sexual connotations into the first of these statements. In hindsight this would suggest that "being taken advantage of" in a consumer context should have been made more explicit.

The reason for the poor reliability score for the Consumer Innovativeness scale remains somewhat obscure. Item 11.17, "I dress more for fashion than for comfort", had been deemed a valid measure of consumer innovativeness in the United States (Moschis, 1992). 80% of the widows disagreed/strongly disagreed with this item. In contrast, only 30% disagreed/strongly disagreed that they "were just as interested in fashion now as when they were married". This would seem to suggest either that interest in the latest fashion and wearing the latest fashion are two separate constructs or that the phrasing of the first item may have struck Irish respondents as a little too forward. The dropping of two dimensions as discrete scales from the analysis did not preclude their constituent items from being included in multivariate analysis at a later stage.

Having eliminated those dimensions with unsatisfactory reliability levels, a score was computed for each respondent on each of the 9 remaining dimensions. This was done by dividing the respondent's aggregate scores (strongly agree =1, strongly disagree =4) for all the scale items in a particular dimension by the total number of items in that dimension. Such a procedure was only permissible because inter-item reliability had been determined in advance. The resultant scale for each dimension comprised continuous data allowing the use of more rigorous parametric tests.

Table 8.7 presents the aggregate scores for each of nine attitudinal dimensions. Scores have been classified into 4 points to facilitate both presentation and the creation of initial crosstabulations. The headings "definitely/definitely not" instead of "agree/disagree" serve to highlight the fact that percentages refer to the proportion of widows who definitely/definitely do not feel that they have changed on this overall dimension. This should be distinguished from their agreement levels for the individual scale items which went to make up this dimension.

**Table 8.7**

<b>Aggregate Scores for Nine Attitudinal Dimensions (% of widows)</b>				
<b>DIMENSION</b>	<b>Very Definitely</b>	<b>Definitely</b>	<b>Definitely not</b>	<b>Very definitely not</b>
Reluctance to Complain	02.1	20.2	63.8	13.8
Price Consciousness	13.3	52.6	30.1	01.0
Social Involvement	02.1	40.0	49.5	08.4
Positive Attitude towards Purchasing	01.1	37.4	58.1	03.4
Perceived Social Expectations	01.2	21.4	71.7	05.8
Self Gift-Giving	08.1	69.7	22.0	00.0
Husband Sanctification	11.9	75.1	11.9	01.1
Perceived Independence	09.5	59.8	30.2	00.5
Adjustment to Widowhood	03.7	60.3	34.9	01.1

Critical values for  $H_0$ :  $P < 0.50 = .55$  ( $p = .05$ )

Critical values for  $H_0$ :  $P < 0.60 = .657$  ( $p = .05$ )

In reading table 8.7, it should be borne in mind that scores relate to perceived comparisons between how respondents see themselves now compared to when they were married on the nine attitudinal dimensions.

From a consumer behaviour perspective, a significant majority of respondents reported a perceived change in the respective dimensions since becoming widowed. A majority felt that they were now "very definitely/definitely" more price-conscious, a logical outcome of the reduction in financial resources reported in table 8.5. 61.5% of widows felt that their attitude towards purchasing had altered adversely since losing their spouse - they were now spending less on themselves and deriving less enjoyment from shopping excursions. Despite this overall reduction in spending on themselves, 77.8% considered that widows ought to purchase some form of self-gift on occasions. 77.6% felt that widows were "very/definitely not" more reluctant to report their shopping/purchase complaints than married women, confirming the findings of the focus groups. The Husband Sanctification scale which comprised items on the spouse's continuing influence on purchase behaviour was heavily endorsed, with 87% registering "very/definite" responses on this dimension.

Moving away from consumer behaviour to the broader social dimensions, the majority of respondents presented a positive image on most scales. 69% felt that they were more independent, 78% that their behaviour as widows was not under scrutiny by others, and 64% scored positively on the scale measuring adjustment to widowhood. Numbers deeming that their social involvement had expanded since bereavement were somewhat lower (58%).

While further discussion of these psychometric dimensions will follow in the multivariate analysis, it should be noted here how two dimensions in particular ran counter to what had been expected. Older consumers' reluctance to complain had been expected to be exacerbated in the case of widows as a result of the trauma of bereavement. This does not appear to be the case. However, it must be remembered that the scale items used were measuring perceived reluctance to complain and not actual levels of complaining.



The second unexpected result was the apparent denial that society prescribed behavioural norms for widows precisely as widows. The focus group discussions had yielded copious examples of perceived role prescriptions and proscriptions for widows in chapter 7.6. One possible explanation for this seeming contradiction may be that structured scale instruments do not afford the requisite deliberation necessary to probe a complex construct such as role prescriptions. However, scale items used to measure this dimension did instance specific prescriptions such as dressing in a certain manner and behaving in a certain way when out socially, prescriptions which had figured prominently in the focus groups.

### 8.3

#### **Bivariate Analysis**

Having examined frequency data for the survey responses, crosstabulation matrices for a number of central constructs were developed. Apart from the various attitudinal dimensions in question 11, it should be apparent that the remainder of the survey questionnaire revolves around a number of key finance-related constructs namely, financial experience (Q.2 and Q.3), financial preparation (Q.5 and Q.7), forewarning (Q.10), and financial status during widowhood (Questions 12, 13, 14, 15). These constructs, together with a number of related demographic variables, featured prominently in the discussion of widowhood in chapters 3 and 4.

Before examining these key constructs individually, it may be helpful to see how they correlate with each other. Table 8.8 below attempts to provide such an overview. Each of the key constructs is presented as the independent variable across the top of each section. They are also presented in the order in which they occur chronologically over the widow's life:-

### 1 - Experience of financial management while married.

The development of the financial experience construct was explained in chapter 5.3.6. In essence, it attempts to gauge respondents' familiarity with financial management during married life by means of an additive index to a maximum of 6 items. The resultant data was interval level and was subsequently grouped in three ordinal categories to facilitate crosstabulation. These groupings were dictated by the spread of index scores among respondents (Moser & Kalton, 1975). Respondents ticking 0-1 items were classed as "low experience", 2-3 items as "medium", and 4-6 as "high". An initial crosstabulation of question 2 by question 3 showed that 90% of respondents ticking any item in question 2 went on to tick some item in question 3. This supported the additive use of both questions in this index.

### 2 - Foreknowledge of spouse's death.

The second key variable was forewarning or "anticipatory grieving". Addressed in question 9 and 10 of the questionnaire, it sought to determine the presence and length of the wife's foreknowledge of her husband's death.

### 3 - Preparation for widowhood through discussion.

This financial preparation variable has received considerable attention in the literature on widowhood and has normally been operationalised by means of an index of items widows-to-be are likely to have discussed with their spouses. In chapter 6.6 the development of the index used in this study was outlined; previous indices were extended to include discussions with persons other than the spouse. Frequencies for this index were presented in table 8.3. Prior to using questions 5 and 7 as an additive item index, both questions were crosstabulated with each other to check for the presence of any "filtering" between items. It was important to ensure that discussions with the woman's husband did not depress the likelihood of discussions with some third party and vice versa. The resultant crosstabulation was both significant ( $\chi^2 = 17.1$ ;  $p = .0004$ ) and positive.

An early attempt was made in the analysis to incorporate the financial items in question 8 of which the widow-to-be was aware into this additive index with questions 5 and 7. The rationale for doing so was that awareness of a number of financial items could be thought to be an integral part of the wife's preparation for widowhood. Preliminary results using this combined awareness/discussion index (questions 5, 7, and 8) proved somewhat perplexing and ran counter to expectation and published findings. A more detailed analysis showed that the awareness items in question 8 were confounding the additive effect of questions 5 and 7. Some widows were aware of certain financial items precisely because they had discussed them, others had been previously aware of these items and, as a result, felt little compulsion to discuss them with their spouse or some third party. In either case the continued use of question 8 in an additive index with questions 5 and 7 would have been singularly inappropriate. As a result, any subsequent use of the term "financial preparation" refers solely to the aggregate scores of questions 5 and 7. As no respondent ticked more than three items in question 7, the maximum number of items in the combined index with question 5 was eight. Respondents ticking no items on the index were classed as "no preparation", those ticking 1-2 items as "moderate preparation", and those ticking 3 or more items as "high preparation".

#### 4 - Experience of periods of financial hardship during widowhood.

This variable was probed through answers to question 14 on the questionnaire concerning periods of financial hardship during widowhood. Respondents ticking 1 or 2 on the graphic scale were deemed to have experienced financial hardship "often", 3 or 4 "sometimes", and 5 "never". The presence of such periods has been attested to in the literature based mainly on analysis of longitudinal income data. Little attempt has been made to isolate those variables associated with the frequency of periods of financial hardship.

Since the widow's current and relative financial status are facets of the respondent's present situation, they feature in table 8.8 solely as dependent variables.

**Table 8.8**

**Crosstabulations for Key Finance-Related Constructs.  
(%)**

**FINANCIAL EXPERIENCE**

DEPENDENT VARIABLES	Low	Medium	High
<u>Financial Preparation</u> **			
None	60%	45%	21%
Moderate	29%	27%	29%
High	11%	28%	50%
<u>Current Financial Status</u> *			
Badly-off/Short	42%	41%	25%
Comfortable/Well-off	58%	59%	75%

**FOREWARNING**

DEPENDENT VARIABLE	No Warning	Warned
<u>Financial Preparation</u> *		
None	48%	40%
Moderate	33%	23%
High	19%	37%
<u>Current Financial Status</u> *		
Badly-off/Short	31%	58%
Comfortable/Well-off	69%	42%

Table 8.8. (contd.)

**FINANCIAL PREPARATION**

DEPENDENT VARIABLE	None	Moderate	High
<u>Periods of Financial Hardship</u> *			
Often	35%	18%	22%
Sometimes	28%	52%	31%
Never	37%	30%	47%
<u>Current Financial Status</u>			
Badly-off/Short	45%	31%	37%
Comfortable/Well-off	55%	69%	63%

**PERIODS OF FINANCIAL HARDSHIP**

DEPENDENT VARIABLE	Often	Sometimes	Never
<u>Current Financial Status</u> ***			
Badly-off/Short	84%	30%	15%
Comfortable/Well-off	16%	70%	85%

\* p &lt; .05

\*\* p &lt; .01

\*\*\* p &lt; .001

Key variables in women's pre-bereavement financial behaviour do seemingly impact on how they fare economically after losing their spouse. Wives with greater experience of financial management and wives who knew their husband was going to die were more likely to have discussions on how they would manage as widows. In turn, these discussions before bereavement were likely to lead to fewer periods of financial hardship during widowhood. Wives with experience of money management while married were more likely to consider themselves "comfortable/well-off" after losing their husbands. In this sense the data in table 8.8, if taken sequentially, form a logical picture. The sole exception was that discussions before bereavement, at least in the case of this Irish

sample, did not ostensibly affect respondents' subsequent financial status. A fuller discussion of this finding will follow later. The findings in table 8.8 will now be examined by considering each of the independent variables in turn.

### 1 - Experience of Financial Management

While the financial experience index used in table 8.8 differs slightly from that used in the literature, the findings for this index "sit well" with results from related studies. There were significant relationships between the amount of financial experience respondents had while married and finance-related variables during widowhood. Both Morgan (1986) and O'Bryant & Morgan (1989) had expected that wives with higher financial experience would have had discussions with their spouse on their future welfare. Neither study produced evidence to confirm this proposition. However, table 8.8 shows both a significant relationship and a modest correlation ( $r = 0.28$ ) between financial experience and financial preparation for widowhood. Wives who had greater experience of financial management were more likely to have spoken to someone about their future situation.

It will be remembered that, for this study, "financial preparation" for widowhood was extended to embrace discussions with persons other than the spouse (Q.7). In order to check whether this might have explained why, for the first time, a relationship was found between financial experience and financial preparation, separate crosstabulations were carried out between financial experience and conducting any discussions with spouses and third parties. Widows who had held "any" discussions with their husband and widows who had held "any" discussions with a third party were both significantly more likely to have had greater experience of financial management. Results also supported Morgan (1986) and O'Bryant & Morgan's (1989) findings that, while the wife's level of financial experience relates significantly to her current financial status after bereavement, it does not appear to have any significant relationship with her relative financial status. This highlights the importance of distinguishing between the widow's perceived financial status and her perception of that status relative to what it was while married. A widow may deem herself "well-off" at present and still consider her financial situation to be worse than it was prior to widowhood.

## 2 - Forewarning of Spouse's Death

With regard to forewarning, the sole anticipated relationship was confirmed as significant; women who were aware of their husband's imminent demise were more likely to have had discussions on their future economic well-being. The direction and strength of the correlation were very much in line with those obtained by O'Bryant (1990).

Apart from the clinical question of whether forewarning affords the opportunity for the wife to grieve in advance of her husband's departure, it does apparently precipitate discussions pertaining to the wife's future circumstances which may indirectly affect her economic status. It would thus appear that forewarning is best envisaged as a variable which mediates the effect of pre-bereavement factors on economic factors after bereavement. The modest correlation ( $r=0.21$ ) between forewarning and these preparatory discussions may well be due to a phenomenon noted in the focus groups where women who were forewarned of their husband's death reported considerable reluctance to discuss future finances with him. The negative correlation in table 8.8 between forewarning and financial status during widowhood, while significant, was somewhat baffling and defied any explanation, indeed no relationship, positive or negative, had been anticipated between these variables.

## 3 - Financial Preparation for Widowhood

The relationship between financial preparation and the wife's financial situation during widowhood seems rather opaque. No significant relationship was found between levels of financial preparation and the widow's relative financial status, though the trend of the data is in the expected direction. This is in keeping with the findings of O'Bryant & Morgan (1989). As table 8.8 shows, an expected significant relationship between financial preparation and the widow's current financial status failed to materialise. Such a relationship had been found by Morgan (1986) and had been incorporated into the first hypothesis (Chapter 5.3.6).

The proportion of Irish widows who had discussed financial matters with their spouse (48.5%) approximates closely to the proportions reported in American studies, so the

absence of a significant relationship with current financial status was all the more surprising. Since this relationship features in one of the five hypotheses of this thesis, a more detailed discussion will follow in the section specifically devoted to these hypotheses. However, a number of observations should be made in the interim. The measure of financial preparation used in this study was a new and more comprehensive instrument than that used in previous studies, incorporating as it did discussions with third parties. The measure of the dependent variable, current financial status, was the respondent's subjective perception of her financial status and not an objective poverty threshold such as that used in American studies (Morgan, 1986).

Table 8.8 confirms an anticipated negative relationship between financial preparation and frequency of pockets of financial hardship. Widows who had discussed their future situation with someone while married were likely to have experienced periods of financial hardship less frequently, suggesting that financial preparation may still be a valuable construct in understanding economic factors after bereavement. It may well be that financial discussions may not affect whether a wife is well-off or short during widowhood, but they may nonetheless depress the likelihood of her experiencing periods of serious financial hardship.

Following this overview of the key finance-related constructs taken together, each will now be taken in turn and crosstabulated with the remaining demographic variables in the questionnaire. The first such construct is financial experience which is examined in table 8.9.



**Table 8.9**

<b>Crosstabulation Matrix for Financial Experience (%)</b>			
	<b>Low Exp. (53)</b>	<b>Med. Exp. (105)</b>	<b>High Exp. (38)</b>
<u><b>Rely mainly on State Transfers</b></u> <sup>+</sup>			
Yes (149)	30%	54%	16%
No (47)	17%	54%	28%
<u><b>Urban/Rural</b></u> <sup>*</sup>			
Urban (146)	22%	57%	21%
Rural (50)	40%	46%	14%
<u><b>Employed before Widowhood</b></u> <sup>+</sup>			
Yes (105)	27%	48%	25%
No (83)	24%	62%	13%
<u><b>Social Class</b></u>			
Middle/Upper (82)	21%	55%	24%
Lower (114)	31%	53%	16%
<u><b>Education</b></u> <sup>***</sup>			
Post-primary (68)	12%	55%	33%
Primary only (128)	35%	54%	11%

Crosstabulation Matrix for Financial Experience (%)			
<u>Independence Dimension</u> <sup>+</sup>			
More Independent (135)	23 %	53 %	24 %
Less Independent (61)	31 %	59 %	10 %

<sup>+</sup> p < 0.1

<sup>\*</sup> p < 0.05

<sup>\*\*\*</sup> p < 0.001

Crosstabulations involving hitherto untested variables were all in the expected direction. Urban widows who do not rely primarily on state transfers and who feel more independent were significantly more likely to have had more experience of financial management while married. Of the demographic variables included in table 8.9, the wife's education appears to be the most significant in determining her level of financial experience. While a significant relationship with social class did not emerge, the trend of the data lay in the expected direction. A mildly significant relationship exists with having had employment but a relationship between the length of this employment and experience of financial management (O'Bryant & Morgan, 1989) was not in evidence. A feeling of greater independence was the sole attitudinal dimension in question 11 to relate significantly to financial experience. This is in line with the relevant findings in the literature and seems to imply that the amount of financial experience the wife has while married will have a greater impact on her subsequent financial well-being than on her psychological/attitudinal well-being (See table 8.8). This also supports O'Bryant & Morgan's (1989) contention that pre-bereavement financial variables have minimal impact on women's general well-being during the transition to widowhood.

The second key variable under discussion is the wife's forewarning of the husband's death. As no demographic factors were deemed likely to influence forewarning, analysis of this variable was confined to that in table 8.8. Consequently, the next variable examined in this bivariate analysis is financial preparation. Table 8.10 presents the crosstabulation matrix for the financial preparation index.

**Table 8.10**

<b>Crosstabulation Matrix for Financial Preparation Index.</b>			
	No Prep.	Moderate Prep.	High Prep.
<u>Decision-making Style</u> **			
Wife Alone	71%	09%	20%
Husband Alone	42%	25%	33%
Joint	37%	33%	29%
<u>Social Class</u> *			
Middle/Upper	33%	28%	39%
Lower	51%	28%	21%
<u>Education</u> ***			
Primary	54%	27%	19%
Post-primary	23%	31%	46%

\* p &lt; .05

\*\* p &lt; .01

\*\*\* p &lt; .001

Better educated, upper/middle-class women who had used a joint decision-making style in the home were more likely to have discussed their future situations either with their husband or with some other person.

The fourth key financial variable was the widow's experience of periods of financial hardship. It was noted earlier that there may be considerable volatility in a woman's financial situation over the course of widowhood; even widows who are quite well-off may still have experienced times when they felt financially stretched. There has been a paucity of research into the range of variables which might correlate with such periods of financial hardship. Table 8.11 goes some way towards rectifying this omission.

**Table 8.11**

<b>Crosstabulation Matrix for Periods of Financial Hardship</b>			
	Often	Sometimes	Never
<u>Rely Mainly on State Transfers</u> ***			
Yes	30%	40%	30%
No	13%	24%	63%
<u>Social Class</u> **			
Middle/Upper	18%	25%	57%
Lower	31%	44%	25%
<u>Age</u> **			
60 - 65	28%	23%	49%
66 - 74	32%	42%	26%
75+	12%	40%	48%
<u>Education</u> **			
Primary	31%	40%	29%
Post-primary	17%	28%	55%
<u>Price-Consciousness</u> *			
More Conscious (129)	32%	34%	34%
Less Conscious (61)	14%	40%	46%

\* p &lt; .05

\*\* p &lt; .01

\*\*\* p &lt; .001

Crosstabulations were quite significant and correlations ranged between moderate and strong. Better educated, higher class, older widows, reliant on private/pension income

sources were likely to have experienced pockets of financial hardship less frequently. Such findings were to be expected. However, of greater interest are the proportions of such widows reporting regular or occasional experience of financial hardship. 45% of the high education group and 43% of the middle/upper social class group acknowledged that such hardship had occurred "often/sometimes" since they lost their spouse. Frequencies for question 15 suggest that this demographically privileged group of widows were more prone to encounter such financial hardship in the early months of bereavement.

Having considered the widow's experience of financial hardship over the course of widowhood, the final section of this bivariate analysis focused on respondents' financial situation at present. The first step in this analysis was to examine how Irish widows judged their current economic well-being relative to what it had been while married. Even when allowances are made for the social pressure on widows to report negative symptoms as a result of losing their spouses (Stroebe, Stroebe, & Domittner, 1988), the proportion of widows maintaining that bereavement had occasioned a deterioration of some sort in their finances (50.5%) was substantially higher than expected. Crosstabulations for relative financial status appear in table 8.12.

**Table 8.12**

<b>Crosstabulation Matrix for Relative Financial Status</b>		
	<b>Better/Same</b>	<b>Worse</b>
<u><b>Financial Experience</b></u>		
Low	46%	54%
Medium	50%	50%
High	54%	46%
<u><b>Financial Preparation</b></u>		
None	45%	55%
Moderate	53%	47%
High	52%	48%
<u><b>Current Financial Status</b></u> ***		
Well-off/Comfortable	68%	32%
Short/Badly-off	18%	82%
<u><b>Age</b></u> **		
60 - 65	39%	61%
66 - 74	47%	53%
75 +	66%	34%
<u><b>Education</b></u> *		
Primary	44%	56%
Post-primary	60%	40%
<u><b>Price-Consciousness</b></u> ***		
More Conscious	38%	62%
Less Conscious	72%	28%

\* p < .05  
 \*\* p < .01  
 \*\*\* p < .001

All expected significant correlations were confirmed and, where relevant, concurred with literature findings. The wife's experience of money management in the home and discussions she may have had on her future welfare were not significantly related to her relative financial status (O'Bryant & Morgan, 1989) although the trend of the data for both crosstabulations was in the expected direction. The modest correlation with age ( $r = 0.24$ ), while puzzling, in fact echoed the findings of Morgan (1986). This latter study offered no explanation for this phenomenon. One possible reason may be conditioning. Older widows are understandably more likely to have been widowed for a longer period of time ( $\chi^2 = 18.27$ ;  $p = .001$ ) and may have been acclimatised to reduced economic resources. As a result, this may have conditioned both their perception of their own circumstances and their expectation of how well-off a widow should be. In support of this view, it will be seen in table 8.13 that older widows' perception of their current financial status is also positively related to age. On a more mundane level, it should also be remembered that pockets of financial hardship are, in general, more likely to occur in the early years of bereavement. The cumulative effect of these considerations may be to render older widows more content with their financial lot than younger widows and to judge it more favourably relative to their circumstances while married.

The strong correlation ( $r = 0.53$ ) and the large chi-square ( $\chi^2 = 68.9$ ;  $p = .000$ ) between relative and current financial status had been expected. Widows who felt short or badly-off at present were more likely to judge that their financial situation had deteriorated since they lost their spouse. Similarly, those who felt comfortable/well-off were more likely to judge that their financial situation had either remained the same or had improved. Nonetheless, the absence of any measure of respondents' financial standing before widowhood delimited the deductive possibilities of this analysis. Knowing that a majority of those who are currently financially short have seen a deterioration in their circumstances since marriage still begs the question of whether they felt comfortable or short while married.

No published studies on widowhood have investigated any possible relationship between financial variables and any dimensions of consumer behaviour. In this context the modest correlation between relative financial status and price-consciousness was a

noteworthy feature of table 8.12. Widows whose financial situation had deteriorated since marriage were significantly more likely to agree that they had become more price-conscious.

The second element of the widow's financial situation at present is her estimation of how short or well-off she considers herself. Table 8.13 presents the results of crosstabulations for respondents' perception of their current financial status.

**Table 8.13**

<b>Crosstabulation Matrix for Current Financial Status</b>		
	<b>Well-off/Comfortable</b>	<b>Short/Badly-off</b>
<b><u>Age</u> *</b>		
60 - 65	57%	43%
66 - 74	55%	45%
75+	79%	21%
<b><u>Education</u> *</b>		
Primary	56%	44%
Post-primary	70%	30%
<b><u>Price-Consciousness</u> *</b>		
More Conscious	56%	44%
Less Conscious	77%	23%

\* p < .05

Older, better educated widows were more likely to feel comfortable or well-off. Expected significant relationships with decision-making style while married and the length of widowhood failed to emerge. It is important to stress that table 8.13 concerns



itself with Irish widows' perception of their current economic status and, as such, is a subjective measure of financial well-being. The data in hand permit no inferences regarding widows' objective income level. It is noteworthy that in the United States current perceived economic status was only modestly related to actual income level (O'Bryant & Morgan, 1989) and seemed to be determined by a range of other variables such as economic status while married, normative expectations, and receipt of benefits in kind.

## 8.4

### Examination of Hypotheses

H<sub>1</sub>

"Widows with greater financial preparation before the death of their husband are more likely to have a higher perceived economic status and are likely to experience fewer periods of financial hardship."

This hypothesis took as its starting point the seminal research of O'Bryant & Morgan (1989). However, two additional dimensions were included for this thesis. First, "financial preparation" was extended to include discussions with third parties as well as discussions with spouses. Second, it was decided to examine the relationship between these discussions and experience of financial hardship during widowhood as well as the relationship with perceived economic status. Table 8.8 afforded grounds for rejecting the null hypothesis for the second part of H<sub>1</sub>; women who had held discussions were likely to experience fewer periods of financial hardship. However, the same table failed to confirm the first part of the hypothesis, that discussions would lead to a higher perceived economic status. Further procedures were initiated in an attempt to explain this finding.

The first of these was to crosstabulate question 5 (the number of items discussed with husband) and question 7 (the number of items discussed with third parties) individually with current financial status to check whether one set of discussions was confounding

a significant relationship between the other set of discussions and financial status. No significant relationship was in evidence. The same procedure was repeated, this time recoding questions 5 and 7 in binary form ("1" = anyone ticking any item in question 5, "0" = anyone failing to tick any item in question 5). Once again, there was no significant result. The possibility that item 2 in question 5 - "your future financial situation" - might be operating as an umbrella category for other discussion items was also entertained, however it too failed to correlate with financial status.

The final procedure involved crosstabulating the combined discussion index (q.5 and q.7) with financial status controlling for third variables seen to be prominent throughout the bivariate analysis. The two control variables selected were education and social class. While none of these triple crosstabulations were statistically significant, the trend of the data at the lower end of both control variables lay very much in the expected direction. Pre-bereavement discussions did seem to result in a higher financial status for working class women with primary education only but not so for their better educated, socially superior counterparts. A sample of 196 widows meant that cell numbers for some of these triple crosstabulations were quite small and precluded any further investigation of this promising line of inquiry.

H<sub>2</sub>

"Widows who were more involved in the financial affairs of the household while married are more likely to have a higher perceived economic status."

It can be seen in table 8.8 that women scoring higher on the financial experience index were significantly more likely to be "well-off" or "comfortable" following the death of their spouse. The second hypothesis was thus supported. The financial experience index was intended to embody a comprehensive and long-term measure of the wife's experience of domestic financial management. In this sense there were more compelling grounds for supposing that it would relate significantly to the wife's economic well-being in widowhood than the rather short-term discussions involved in H<sub>1</sub>.

H<sub>3</sub>

"Rural widows are likely to experience lower perceived economic status than urban widows."

No evidence whatsoever could be adduced to support the contention that older rural widows enjoy a lower financial status than their urban counterparts. Divergent opinions were evidenced in the literature. Whelan & Vaughan (1982), using an Irish sample, had found in favour of rural widows, Thompson (1980) using a U.S. sample, in favour of urban widows. This study, on the other hand, found no evidence of any relationship. However, it should be remembered that the dependent variable in this thesis was the widow's subjective perception of her financial circumstances and not an objective income cut-off as used in the two studies cited above.

H<sub>4</sub>

"Wives who are aware of their husband's impending death are more likely to prepare for the financial implications of widowhood."

Previous research on widowhood pointed to a probable linkage between foreknowledge of a spouse's death and subsequent discussions with that spouse on the survivor's welfare. Table 8.8 shows a significant relationship between these two variables at the .05 confidence level with the additional feature that, in this research, discussions with persons other than the spouse were incorporated into the dependent variable - the financial preparation index. To probe this hypothesis in greater depth, both of the constituents of this preparation index, discussions with the spouse and discussions with third parties, were analysed separately. Significant relationships were found between forewarning and discussions with the spouse (chi-sq. = 4.0; p = .04) and discussions with third parties (chi-sq. = 2.9; p = .05) suggesting that each set of discussions makes a positive contribution towards supporting the fourth hypothesis.

H<sub>5</sub>

"Women whose financial situation has deteriorated during widowhood will be more likely to report higher levels of price-consciousness."

The data in table 8.12 permit rejection of the null hypothesis. Women who felt that their financial situation had become "a little" or "much worse" than it had been while married were significantly ( $p < .0000$ ) more likely to report higher levels of price-consciousness. There was also a moderate correlation ( $r = -0.35$ ) between these two variables. An important feature of the battery of attitudinal items used to measure the price-consciousness dimension in question 11 was that they probed relative rather than absolute price-consciousness. In other words, respondents were reporting whether they had become more price-conscious since losing their spouse. While levels of relative price-consciousness are significantly more pronounced among widows whose circumstances have worsened, it should not be forgotten that a significant majority of all respondents reported an increase on this consumer dimension (see table 8.7).

## 8.5

### Discriminant Analysis

The measurement level of some of the survey data suggested the application of multivariate parametric analysis techniques. A prominent feature of the bivariate analysis section was the emphasis put on a number of key financial variables. The bivariate analysis revealed that several of these key financial variables correlated with each other, suggesting the need to examine their combined effect in determining whether respondents belonged to some classificatory group or not. To this end, three two-group dummy variable stepwise discriminant analyses were conducted with relative financial status, current financial status, and financial experience as the dependent criterion variables. Discriminant analysis attempts to find the best linear combination of independent variables which will discriminate between two dichotomous groups of the criterion variable. The first analysis is reproduced in table 8.14. It attempts to see which variables actually discriminate between widows whose financial situation deteriorates and widows whose financial situation remains the same or better.

**Table 8.14**

<b>Standardised Canonical Discriminant Coefficients for 4 Independent Variables with Relative Financial Status as Dependent Variable</b>	
<b>INDEPENDENT VARIABLE</b>	<b>Standardised Canonical Discriminant Coefficients</b>
Third Party Discussions	0.57
Level of Education	0.64
Decision-Making Style *	-0.46
Length of Bereavement	0.36
N =	196
Canonical Correlation	0.215
Wilks Lambda	0.953
Chi Square	9.12
P	0.05
% of Group Cases Correctly Classified	56.1%

\* Decision-Making Style is a dummy variable. "0" = decisions made by husband or wife alone. "1" = decisions are made jointly.

The size and sign of the discriminant coefficients indicate both the relative magnitude and the direction of the effect of one predictor variable when the effects of the other predictor variables are controlled. Of all the independent predictor variables, level of education has the greatest effect; the higher the education of the widow the greater the tendency for her to have a better or similar financial status to that while married. Given that third party discussions on future financial welfare were investigated for the first time in this thesis, their prominence in determining whether widows would be relatively better/worse-off was quite noteworthy. Widows most prone to feel worse-off were women with primary education only, women who made most purchase decisions while married on a joint basis, who did not discuss their future with some third party, and who were more recently bereaved. Four additional independent variables had been included in the analysis (discussions with husband, employment before widowhood, length of

employment, social class) but were found not to contribute to the discriminant function and were eliminated accordingly.

The next stepwise discriminant analysis procedure focused on current financial status as the dependent variable. Table 8.15 shows the results.

**Table 8.15**

<b>Standardised Canonical Discriminant Coefficients for 4 Independent Variables with Current Financial Status as Dependent Variable</b>	
<b>INDEPENDENT VARIABLE</b>	<b>Standardised Canonical Discriminant Coefficients</b>
Amount of Forewarning	-0.64
Third Party Discussions	0.39
Level of Education	0.46
Age	0.68
N =	196
Canonical Correlation	0.31
Wilks Lambda	0.9
Chi Square	19.39
P	.0007
% of Grouped Cases Correctly Classified	62%

The results of this discriminant analysis reinforce a number of findings in the bivariate analysis. Widows who are older, who have post-primary education, and discuss their future with some third party tend to feel comfortable or well-off. The discriminant analysis confirms that each of these predictor variables has a significant independent effect on the widow feeling "well-off" or "comfortable". The negative contribution of forewarning to current perceived financial status was baffling. It had been anticipated that forewarning would render widows more prone to feel well-off or comfortable if only

because it would afford them the opportunity to discuss and prepare before losing their spouse. The most that can be said at this stage is that this unexpected outcome of the analysis at least confirms the equally unsuspected negative correlation between forewarning and current financial status noted in table 8.8. Other independent variables eliminated were living alone/with others, previous employment, social class, and length of bereavement, none of which apparently determine whether a wife will feel well-off or short during widowhood.

The third and final discriminant analysis was designed to identify those variables which might differentiate between wives with high and low financial experience. The criterion variable, financial experience, was coded in binary form. Wives ticking up to 2 of the 6 index items in questions 2 and 3 were labelled "low experience", all others "high experience". Results appear in table 8.16.

**Table 8.16**

<b>Standardised Canonical Discriminant Coefficients for 2 Independent Variables with Financial Experience as Dependent Variable</b>	
<b>INDEPENDENT VARIABLE</b>	<b>Standardised Canonical Discriminant Coefficients</b>
Level of Education	0.86
Length of Employment	0.55
N=	196
Canonical Correlation	0.28
Wilks Lambda	0.9
Chi Square	15.83
P	.0004
% of Grouped Cases Correctly Classified	59.1 %

Once again, the pivotal role of the wife's education as a predictor variable is in evidence. This analysis is the first in which any variable relating to the wife's employment history contributes to the discriminant function. Surprisingly, decision-making style in the home did not ostensibly discriminate between levels of financial experience, neither did the wife's age or social class.

## 8.6

### Factor Analysis

Question 11 of the survey questionnaire comprised 38 scale items designed to measure eleven attitudinal dimensions. A list of these items and their respective dimensions are reproduced in appendix 7. A preliminary overview of these 38 statements suggests that many of them may relate to more fundamental attitudes than the eleven attitude dimensions proposed. In order to probe this possibility further, a factor analysis was conducted on these 38 items. While a number of uses have been advanced for factor analysis:-

"its appropriate use involves the study of interrelationships among variables in an effort to find a new set of variables, fewer in number than the original variables, which express that which is common among the original variables" (Stuart, 1981, p.51).

Thus the search for new underlying variables normally results in a process of data reduction. In the present context, the purpose of this analysis is to isolate a number of underlying attitudinal dimensions towards widowhood by which widows may be differentiated. The resultant factors are thus dimensions and not, as is sometimes thought, clusters or segments of widows.

There are two broad forms of factor analysis, exploratory and confirmatory (Rossi, Wright, & Anderson, 1983). In the case of the latter, theory would be drawn upon to hypothesise the number and nature of basic dimensions used by older women in their estimation of widowhood; factor analysis would then be used to confirm the presence



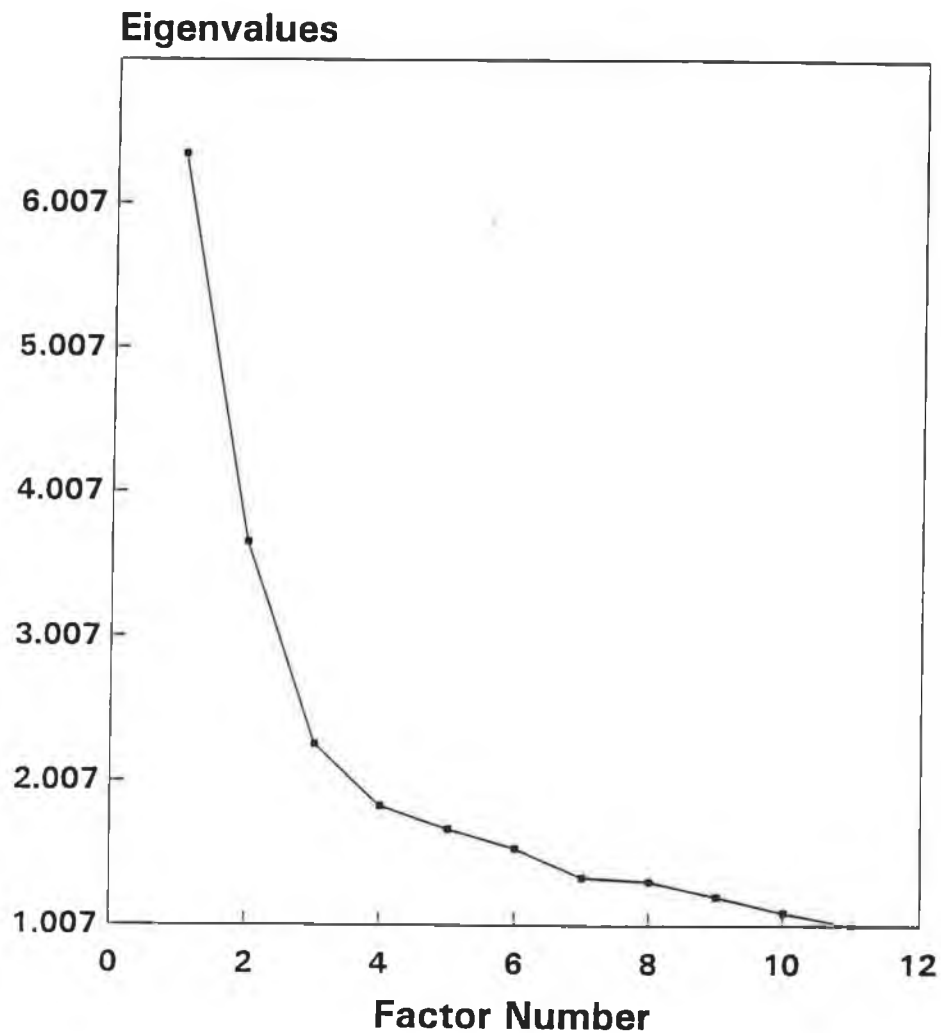
of such dimensions. The nature of this thesis precludes such a procedure since research on widowhood is not sufficiently developed at present. As a result, exploratory factor analysis was conducted. Moser & Kalton (1975) judge this procedure particularly suited to the identification of latent structure among batteries of Likert scale items such as those in question 11.

The first step involved a principal component analysis of the 38 variables in question 11. This process extracts factors sequentially in such a way that the first factor accounts for the maximum common factor variance across all 38 variables. The second factor is then extracted at right angles to the first factor so that it accounts for the maximum amount of residual common factor variance and so on. It is not necessary to reproduce the output of principal component analysis here as most marketing research authors advocate a further rotation of the factors obtained in the quest for a "purer" more meaningful structure (Alt, 1990). The rotation procedure used was VARIMAX, thought to be among the best orthogonal procedures (Gorsuch, 1974).

The question of how many factors should be extracted remains a matter of some dispute (Tull & Hawkins, 1993). A number of criteria have been proposed for determining when factor extraction should be terminated. This thesis proposes using two such criteria. The first involves only accepting factors with an extracted variance or eigenvalue greater than one (Kinnear & Taylor, 1991), often termed the "roots test". The second involves plotting a scree of the eigenvalues obtained for each factor. A large break in the plot of the eigenvalues, usually just before the curve straightens out, is taken as an indication that factoring should cease. Stewart (1981) considers that both these tests provide the most effective means of determining the appropriate number of factors to be extracted. Figure 8.1 reproduces the scree plot obtained.

**Figure 8.1**

## Principal Component Analysis Scree Plot



It can be seen in figure 8.1 that a noticeable break occurs after the fifth factor. Extraction was accordingly terminated after this factor. Table 8.17 presents the findings of the VARIMAX rotation.

**Table 8.17**

<b>Results of VARIMAX Rotation of Factors *</b>			
<b>FACTOR</b>	<b>Eigenvalue</b>	<b>Percentage of Variance</b>	<b>Alpha</b>
<p><b><u>Factor 1</u></b></p> <p>I intend to keep up the same interests I had when I was married.</p> <p>Widows get just as much fun out of shopping as married women.</p> <p>Widows have more freedom than married women.</p> <p>Being a widow is not as bad as I thought it would be.</p> <p>I'm out of the house much more now that I'm widowed.</p> <p>I'm coping with widowhood better than I thought I would.</p> <p>My social life has not really changed all that much since my husband died.</p> <p>I'm just as interested in the latest fashion now as when I was married.</p> <p>I get more enjoyment from going shopping now than when I was married.</p> <p>I've become a more independent person since losing my husband.</p> <p>I'm more involved in my community since I became a widow.</p> <p>Overall, I spend as much on myself now as I did when I was married.</p>	6.347	16.7%	0.78

**Table 8.17 (contd.)**

<b>Results of VARIMAX Rotation of Factors *</b>			
<b>FACTOR</b>	<b>Eigenvalue</b>	<b>Percentage of Variance</b>	<b>Alpha</b>
<p><b>Factor 1 (contd.)</b></p> <p>Widows should treat themselves now and then.</p> <p>Widows are just as likely as anyone else to try new products in the shops.</p> <p>I have sometimes bought a present just for myself since becoming a widow.</p> <p>Being a widow has its rewards as well as its drawbacks.</p>			
<p><b><u>Factor 2</u></b></p> <p>As a widow I pay more attention to what I'm being charged in the shops.</p> <p>It annoys me when other people give me advice about my money.</p> <p>I like to save money by shopping around for bargains.</p> <p>I look more often for low prices now than when I was married</p>	3.657	9.6%	0.67

Table 8.17 (contd.)

Results of VARIMAX Rotation of Factors *			
FACTOR	Eigenvalue	Percentage of Variance	Alpha
<p><b><u>Factor 3</u></b></p> <p>Widows are less likely to report their shopping complaints than other women.</p> <p>I feel embarrassed if I have to bring things back to the shop.</p> <p>Since becoming a widow, I prefer to say nothing when I buy something that is not up to scratch.</p> <p>People expect widows not to be too outgoing.</p> <p>People expect widows to behave in a certain way when they are out socially.</p> <p>Other people watch what you do more closely when they know you're a widow.</p>	2.260	5.9%	0.71
<p><b><u>Factor 4</u></b></p> <p>My marriage was above average.</p> <p>My husband was an unusually good man.</p> <p>If I can, I prefer to give business to the same people my husband dealt with.</p> <p>I often think of what my husband would feel when I'm buying important things.</p>	1.833	5.3%	0.70

\* The variables for each factor are presented in descending order of their factor loadings with a cut-off of 0.4

The fifth factor extracted had a low eigenvalue, an alpha coefficient of 0.1, and defied any coherent interpretation; it was consequently omitted from table 8.17. The interpretation and labelling of individual factors, while based on statistical parameters,

must in the final analysis "make sense". While this exigency may often lead to excessive use of subjective judgement, the factors extracted from the current data presented few such problems. Factor 1 suggests a dimension embracing an ability to see the positive side of widowhood, a feeling of increased independence and self-indulgence, an expanded social life, and a continued facility for enjoying consumption. Widows scoring highly on this dimension were ostensibly "happy with their lot".

Given that the relationships between the 11 attitude dimensions were a matter of conjecture at the outset, the manner in which similar dimensions loaded so readily onto the same factor was noteworthy. Factor 1 correlated highly with all four variables for the Social Involvement dimension, with three out of four of the Positive Attitude to Purchasing variables, two out of the three Independence variables and two out of three of the Self-gift variables.

Factor two comprises all three variables designed to measure price-consciousness together with an isolated variable concerning annoyance at other people offering financial advice. This dimension clearly relates to pecuniary matters. At first glance, it may simply appear to reflect a feeling of being financially stretched. However, annoyance at the financial advice of others may well indicate a certain resoluteness to stand on one's own feet financially, an integral part of which may involve a determination to monitor amounts spent more closely.

The third factor correlates significantly with all of the Reluctance to Complain variables and three of the four Social Expectation variables. With both of these scales loading on the same factor, a case can be made that this dimension comports the feeling that widows' behaviour is socially monitored, that this behaviour should be circumspect, and that this circumspection should translate into a reduced propensity to complain in the event of post-purchase dissatisfaction. In brief, this factor suggests the belief that other people expect widows to be meek and demure in their behaviour.

The variables loading on the fourth factor were all scale items intended to measure Husband Sanctification. This points to an underlying dimension centred on the marriage, the deceased spouse, and his continued influence on some of the widow's decisions. As the highest loading was on the item "My marriage was above average", the factor clearly revolves around the widow's recollection and evaluation of her marriage. Since all four significant variables loaded positively on this factor, the underlying dimension must itself be similarly interpreted as viewing the marriage and the spouse in a favourable light.

The four factors above explain approximately 40% of the common factor variance; some researchers might feel less than satisfied with this amount. However, it should be remembered that no claim was made that the pool of 38 items from which the factors were extracted was itself a comprehensive repository for all possible dimensions of a woman's outlook on widowhood. A large proportion of the items related explicitly to consumption-related matters which, while important, may be tangential to the more personal aspects of bereavement.

## 8.7

### Multiple Regression Analysis

Chapter three highlighted the difficulty involved in determining what precisely constitutes a functional transition to widowhood. However, it was felt that this difficulty should not preclude at least some attempt being made to ascertain whether respondents were positively or negatively disposed in terms of their attitude towards widowhood. This line of thinking provided the rationale for including four items in question 11 of the questionnaire designed to form an "Adjustment to Widowhood" scale. Inter-item reliability for this scale was satisfactory and a majority of respondents rated themselves favourably on it (see table 8.6). However, when scores for this scale were entered into the bivariate analysis, results were quite lacklustre; no significant relationships were uncovered either with mainstream financial or demographic variables. In hindsight this should not have been a matter of any great surprise. It would have been somewhat naive

to expect that such a complex construct as adjustment to widowhood could be comprehensively measured by means of four attitudinal scale items.

Despite this setback, the outcome of the factor analysis in table 8.17 prompted further investigation of this topic. In particular, factor one was seen to reflect a broadly positive/expansive attitude towards widowhood and, whilst it would be incorrect to construe it as a definitive measure of functional adjustment to widowhood, it was clearly more comprehensive than the four-item scale used initially. It was thus determined to utilise respondents' scores on this factor as a distinct variable. In order to do this, individual scores on each of the fifteen items which loaded significantly on factor one were weighted by the factor loading for that item. All fifteen weighted scores were then added to give a composite overall score for each widow on factor 1. This interval level variable could then be entered into the multivariate analysis.

Dummy variable, stepwise multiple regression analysis was then conducted with factor one scores as the dependent variable. The purpose of this analysis was to describe how a number of the central variables broached in the survey might affect a positive outlook on widowhood. Table 8.18 presents the results of this regression analysis. Choice of independent variables was governed primarily by a perceived logical relationship between predictor and criterion variables. The use of stepwise regression analysis obviated the need for collinearity diagnosis.



**Table 8.18**

<b>Stepwise Multiple Regression of the Effects of Eight Independent Variables on Factor One</b>	
<b>INDEPENDENT VARIABLE</b>	<b>Standardised Betas</b>
1 Employment Before Widowhood <sup>1</sup>	- 0.19 **
2 Current Financial Status	- 0.04
3 Financial Preparation	0.16 *
4 Amount of Forewarning	- 0.003
5 Social Class	0.07
6 Financial Experience	0.02
7 Relative Financial Status	0.22 **
8 Level of Education	0.04
N =	196
R <sub>2</sub> =	0.09
F =	2.3
P =	0.02

\* Statistically significant at the 5% level

\*\* Statistically significant at the 1% level

<sup>1</sup> Entered as a dummy independent variable. "1" = employed before widowhood. "0" = not employed.

Three of the eight independent variables significantly affected the widow's positive outlook on widowhood: employment before widowhood, immediate financial preparation for widowhood and her relative financial status. If a wife held employment before being widowed, had a higher relative financial status and financial preparation, then there was a greater tendency for her to have a positive outlook on widowhood. The failure of the education variable to have an independent effect on outlook towards widowhood came

somewhat as a surprise given its prominence in the bivariate analysis. Taken in combination, the three significant independent variables explain a modest 9% of the variance in positive outlook on widowhood. However, a number of considerations should be borne in mind. First, the sample size delimited the number of independent variables which could be entered into the regression equation. In hindsight, it is probable that the length of bereavement could have explained some variance in factor one had it been entered in the regression equation. Second, many of the independent variables available for this analysis are finance-related and the literature suggests that the impact of such variables on psychological well-being during widowhood may be minimal (O'Bryant, 1990). A range of non-financial variables such as the nature of the conjugal relationship, the quality of the widow's familial and social networks, the state of the widow's physical and mental health, all suggest themselves as more promising predictor variables in explaining levels of adjustment to widowhood.

The final stage of the multivariate analysis involved conducting a similar stepwise regression, this time with financial preparation as the dependent variable. Financial preparation had played a prominent role both in the bivariate and multivariate analysis and because it had been operationalised for the first time in an extended manner in this thesis, the relative influence of other variables in determining levels of such preparation was a matter of some interest. Table 8.19 presents the findings of this regression analysis.

**Table 8.19**

<b>Stepwise Multiple Regression of the Effects of Three Independent Variables on Financial Preparation</b>	
<b>INDEPENDENT VARIABLES</b>	<b>Standardised Betas</b>
Level of Financial Experience	0.16 *
Amount of Forewarning	0.22 **
Level of Education <sup>1</sup>	0.298 **
N =	196
R <sup>2</sup> =	0.20
F =	15.98
P =	.0000

\* p = .01

\*\* p = .001

<sup>1</sup> Entered as dummy independent variable. "0" = primary education only. "1" = all others

Given that the choice of independent variables for insertion into the regression equation was both limited and a matter of subjective judgement, the amount of variance in financial preparation for widowhood explained by these three predictor variables was quite significant. The higher R<sup>2</sup> in table 8.19 compared to that in table 8.18 serves to highlight the point that finance-related variables are typically more likely to be associated with changes in other financial variables than with changes in psychological dimensions. According to table 8.19, the higher the wife's level of education, the more forewarning she has of her husband's death, and the more experience she has of financial management, the more likely she is to have discussions on her future welfare with her spouse and/or with some third party. It was seen in the bivariate analysis (tables 8.8 and 8.10) that each of these three independent variables correlated significantly with financial preparation. The results of the multiple regression analysis permit further specification of this relationship; it can now be seen that each of these three variables exercises an independent effect in their own right on the wife's tendency to hold

discussions on her future economic welfare. The importance of not including too many dummy variables in the regression equation led to the exclusion of social class and decision-making style from the analysis. As both of these variables correlated with financial preparation at the bivariate level there are at least *prima facie* grounds for their being included in multivariate analysis at some later stage.

## 8.8

### Conclusions

Overall, the widows represented in this study sample have effected a reasonably successful transition in economic terms to widowhood. While bereavement was seen to be the occasion if not the catalyst for a downward shift in financial resources for a majority of women, their involvement in domestic decision-making and their experience of financial management while married far exceeded what might have been expected given the findings reported by Lopata (1973). The time interval between Lopata's work and the present research serves to highlight the possible influence of a cohort effect on levels of financial sophistication among widows. Awareness levels of specific financial items, tested for the first time in this thesis, were equally impressive. A further general finding of this survey was that the economic well-being of widows is apparently far from static. Acquaintanceship with financial hardship at some stage was not unknown, even among widows who, in all other respects, were financially secure. A modicum of financial mobility during widowhood was quite prevalent amongst this sample.

Perhaps the most noteworthy feature of the analysis of the four key finance-related variables in table 8.8 was the absence of any significant relationship between wives holding discussions on their future welfare and their subsequent economic status in widowhood. A possible explanation for this anomaly may lie in the profile of this Irish sample. Because of their age and relatively recent bereavement, it is likely that their husbands were either retired or near retirement when discussions took place. In either case, their scope for manoeuvring on foot of these discussions would have been quite limited. Pension entitlements would have been determined, and the possibility of

"topping up" insurance premiums at this age are virtually nil. Homes had been purchased outright, so the wife's continued occupancy of the couple's house was not in question. Consequently, discussions on these matters might well reassure the wife on a psychological level but there was little they could do to alter her subsequent financial situation to any significant degree. This point is reinforced by the finding in table 8.17 that preparatory discussions for widowhood had a significant independent impact upon the woman's outlook towards widowhood. In this regard it would be more germane to an understanding of the widow's financial status to have garnered information on the size of the pension, the amount of the insurance policy, and the value of the property rather than to enquire whether such items had been discussed. This line of argument may explain why wives with long-term experience of financial management were more likely to feel financially comfortable during widowhood, whereas wives who had merely discussed financial matters were not. It also raises the possibility that the impact of finance-related discussions on financial welfare during widowhood may be more pronounced in the case of younger women as they may have greater scope to initiate corrective measures on foot of such discussions.

Constraints on the length of the survey questionnaire limited the number of explanatory variables for the multivariate analysis. In particular, the use of a self-administered research instrument did not lend itself to measuring a range of relational and psychological well-being variables which might relate to a woman's outlook on widowhood. Nonetheless, the discriminant and regression analyses did permit a test of the effects of some crucial variables on financial factors during widowhood and on how positive the individual widow's outlook was. Specifically, the prominent role of education in explaining variance in four of the five multivariate analyses was noted. The sole case in which education did not have a significant effect was in table 8.18 where the dependent variable was factor one, suggesting that the effect of education as a predictor variable may be more pronounced when the criterion variable is finance-related. While social classification and living alone/with others did exhibit significant univariate effects, they were seemingly mediated through other variables in the multivariate analyses.

The quantitative analysis also included results from 11 attitudinal scales. Most of the scale items were constructed specifically for this thesis. Table 8.6 presented the reliability scores for these 11 scales. While nine of these 11 scales yielded acceptable reliability levels, the question of their validity remained open and validity is of critical importance for psychometric scale-items. The output from the VARIMAX rotation in table 8.17 did however provide substantial evidence of the construct validity of most of these scales. Such validity is present whenever a measure of some construct relates to measures of other relevant concepts in a theoretically expected way. Kerlinger (1986) has shown the role factor analysis can play in ascertaining construct validity for psychometric constructs. In the present context, the manner in which several of the "positive" dimensions such as Perceived Independence, Social Involvement, Positive Attitude towards Purchasing, and Self Gift-giving loaded on the same factor may be taken as evidence of construct validity, as indeed may the way in which "negative" dimensions such as Reluctance to Complain and Perceived Social Expectations also loaded on another factor.

Particular attention was paid to factor one in table 8.17. This factor bespoke a positive, expansive attitude towards being widowed and was subsequently entered as such in the multivariate analysis. Caution should be exercised in interpreting this dimension. It would be incorrect, for example, to deduce from the scale items for this factor that widowhood has made no difference or that the grief and loneliness experienced were less intense. The factor items only indicate that respondents endorsing them are ostensibly effecting a more functional transition to widowhood, perhaps because they possess more resilient dispositions. Respondents registering highly on this dimension should not be too readily stereotyped as "merry widows".

**CHAPTER NINE**  
**PERSONAL INTERVIEW FINDINGS**

## **CHAPTER 9**

### **9.1.**

#### **Introduction.**

This chapter presents the results of the semi-structured "call-back" interviews held with a subsample of widows from the national survey. The methodology for these interviews was outlined in chapter 6.10. It had been expected that non-response bias would be rather pronounced among the 34 widows eventually interviewed; a fourfold sifting process had taken place for most of these respondents. They had been asked initially whether they would answer the E.C. survey, and then the widows survey. They were subsequently asked whether they would agree to be re-interviewed by the author at a later date. Finally, they were approached in person by the author for the purposes of conducting this interview. The resultant non-response bias favoured widows from lower social classes - 23 of the 34 widows belonged to social classes 4 to 7 - and those living alone. Such bias would have been of greater moment if this sample had been intended to be a representative one. Nevertheless, this bias did mean that the limited means of the majority of respondents precluded them from having to make many of the consumer decisions under investigation.

The semi-structured questionnaire used for these personal interviews is reproduced in Appendix 9. The data reduction for the open-ended questions will follow the guidelines proposed by (Kent, 1993) which suggest an amalgam of paraphrase, classification, and quasi-statistics. This process was enriched by being able to analyse responses in the light of earlier responses made during the quantitative survey.



## 9.2.

### The Role of Widow.

Section A of the interview questionnaire sought to examine the impact of any residue of the late husband's occupation on widows' current perception of themselves. It also sought to determine how salient the role of widow was to them and whether they had had any "role model" at the time of bereavement. Roughly one third of respondents had been involved in some way with their husband's work while married. These comprised widows who had had peripheral involvement mainly through social functions as well as widows actively helping their husbands in family enterprises or in farmwork.

Twelve widows reported some form of contact with the husband's workplace since his death. Those whose husbands worked in larger commercial/semi-state concerns were sent newsletters or received regular visits from a personnel or welfare official. Army and Garda widows maintained contact through well organised widows associations. Widows of small business or retail owners were more likely to stress continuing contact with their former clientele. The overall amount of contact reported tended to vary depending on whether the spouse had been working or retired at the time of his death; retirees had already begun to relinquish contact with their workplace before their deaths. Roughly a third of the women still viewed themselves as "occupational" wives (question 4), most of these had husbands in the professions or skilled trades. Widows who had had occupations themselves outside the home or who were separated from their husband were unlikely to view themselves this way.

The question of whether their husband's occupation "still mattered" to them elicited a wide range of responses. Almost a half (n=16) replied in the affirmative. These were:-

- i) widows with a continuing interest in their spouse's occupational field. For example, soldiers' widows continuing to read army promotions in the newspapers, widows of builders noticing the brickwork on houses, a retailer's widow still interested in window display.

ii) widows who considered occupation to have been an integral part of their husband's life and of which they, as wives, felt proud.

iii) widows of workers in firms with a strong local identity. It appeared for example, that being a "Ford" or a "Murphy's" widow in Cork City was a matter of some considerable pride and security.

Thus, while the majority of widows had no involvement with their husband's work, or contact with his workplace after bereavement, their spouse's occupation still mattered to them. These women tended to be widows of professionals, farmers, and the self-employed.

Questions 6 to 9 sought to examine the importance of the role of widow to respondents. They had been presented with one of two cards, each containing the same seven roles in different order. Only two respondents chose the role of widow among the three which meant most to them. Such an overwhelming rejection of the role of widow had not been expected.

The range of reasons given for not selecting the role of widow fell into four broad categories. First, a small number reported never thinking of themselves as widows, not believing that their husband had gone, or of having been taken aback the first time they had heard themselves referred to as widows. Further probing suggested that this small grouping were not exaggerating; they simply never thought of themselves as widows. The second group, the most numerous, voiced some form of aversion to the role of widow. They either "hated it", it made them sad and tearful, or they felt they had yet to come to terms with it.

A third group, all of whom were upper middle class, interpreted the label "widow" more in terms of a stereotype than a role. This view is typified by the remarks of one Dublin widow:-

*"Widowhood is just a name, a box. What does being a widow mean? A widow is a nothing person. Of course you can feel "widowish" and go around feeling sad for yourself."*

This sentiment was echoed by a Midland's woman for whom the term "widow" was synonymous with a "wiristru", an abbreviation of "A Mhuire, is trua" (O Mary, how hard things are!). For another recently bereaved member of this group being called a widow was the same as being called an old maid and she asked the interviewer to refrain from using the term for the remainder of the interview. The fourth and last group comprised a minority of women who simply rated other roles above the role of widow; if the role of widow was not relished neither was it denied. These respondents reported minimal disruption to their lives and to their other roles as a result of bereavement.

When presented with their earlier responses in the structured questionnaire to the scale item "I don't mind letting people know I'm a widow", respondents who disliked the title widow were at pains to point out that this dislike was in no sense a reflection on the great sense of loss they felt or on the esteem in which they held their late spouse.

It was interesting to note how women voicing a definite dislike for the role of widow still recalled having widowed role models at the time of bereavement. Most of these models were friends or neighbours, though siblings and aunts were also mentioned. In only three of the eleven cases cited did the women actually discuss widowhood with this model; in most cases emulation was at a distance. Further probing revealed that most models were consulted less for behavioural specifics than as benchmarks for coping after they had lost their spouse:-

*"I looked up to no one widow in particular. But I was aware of many widows around and could see they had coped. I felt that if they had coped, so could I"*

The role of widow was mentioned by only two widows among their top three roles. The pronounced unpopularity of the role of widow was in marked contrast to the popularity of the role of grandmother. Of the 25 widows for whom the role of grandmother applied, sixteen ranked it first. The nine women who placed it second had all given their first preference to the role of mother. Probing as to why the role of grandmother

outflanked all other roles produced little by way of elaboration; that their role as grandmother should come first was something self-evident and axiomatic. They had an overriding emotional (and sometimes financial) investment in their grandchildren which had paid a handsome dividend in terms of the interest, friendship, and help the grandmother had received in return. After grandmother and mother, the roles of neighbour, friend, and sister came next in descending order. The role of aunt was of minor importance.

### 9.3.

#### Accommodation.

Section B of the questionnaire dealt with the topic of accommodation. Answers from the national survey indicated whether respondents had changed residence since becoming widowed. Of the thirty four respondents willing to be personally interviewed, only two had moved. Widows who have moved during widowhood are more likely to be institutionalised - in which case they would be excluded from the target population - or to be living with offspring who may have "shielded" them from field staff. This low incidence of moving approximates closely to the proportion who had moved in the national survey.

Twenty eight widows had either decided not to move or had simply never thought of moving in the first place. The overall impression was one of resolute determination to stay put for as long as was practicable. Most widows failed to give a reason for not moving. The few who did cited reasons involving their deceased spouses:-

*"As long as I'm in this house, he's present. If I left, I'd miss all the nooks and crannies which are his."*

*"I've stayed in this house for his reasons; it meant so much to him."*

The four widows who had wanted to move but refrained from doing so cited either the size of the house or the absence of offspring nearby as their principal reason for wishing

to move. The two widows who had in fact moved seemed quite atypical. Instead of such expected reasons as inability to manage and physical mobility, one had been evicted from her home by the inheritor of her husband's estate, the other had decided with her husband that they would move from the city to the country when he retired; she was now unilaterally implementing their joint decision. These two cases precluded any realistic classification of the more usual factors prompting widows to move.

#### 9.4.

##### Consumer Behaviour.

Section C of the interview questionnaire was devoted to purchase behaviour. The first question in this section, question 20, probed the widows' awareness of any broad changes in their spending and consumer behaviour since bereavement. This was one of the more pivotal questions in these interviews. Responses were illuminating and varied; this variety did not however lend itself to any obvious system of classification. In the absence of such a system, answers will be analysed based on whether widows registered no change, a negative change, or a positive change in their purchase behaviour.

Nine of the thirty four respondents reported no perceived change in their spending and consumer behaviour. These included both those who had continued to relish spending and shopping after bereavement and those who had continued to dislike it. The most noteworthy feature of this group was that all hailed from lower social classes. Restricted means in married life had probably been followed by similarly restricted means in widowhood; the economic scope for any change was quite narrow. While it is possible that these widows may simply have failed to advert to changes in their behaviour and outlook, they were probed extensively to check for any lack of introspection on their part.

Almost half of the widows (n=16) reported some adverse effect on their spending and consumer behaviour, most of them were also from lower social classes. The most commonly cited adverse effect was a general loss of interest in this area, coupled with a perceived need for financial restraint:-

*"I was always a careful shopper. But when you lose your husband, you lose half of yourself and that includes half of the enjoyment of shopping."*

Other widows claimed that their husband had been intricately and intimately involved in their consumption behaviour. For instance, their husband had enjoyed seeing them purchase apparel; he might even have accompanied them on their shopping excursion. This apparel was purchased above all for him to comment on and to enjoy. With his departure, much of the rationale for such consumption had been removed. A final adverse effect, seemingly unique to recently bereaved women, was a tendency while shopping to lapse into believing the husband was still alive. Two women reported gravitating towards the men's clothing section in stores, handling merchandise, and then having to pull themselves up abruptly and remind themselves that the object of their purchase behaviour was no longer alive.

The five widows reporting what might be termed a positive change in their consumer behaviour, all belonged to social classes 1 to 3, as such they were likely to have either maintained or augmented relatively high levels of disposable income. The remarks from these women have leitmotifs of release and a certain extravagance; their vividness warrants reproducing them in part:-

*"I fling it away now. I've stopped saving. I say "this money has to be used". We didn't spend enough when married. Money is not for saving."*

*"I'm spending much more now - carpets, wallpaper, holidays. When my husband was ill I worried about paying the medical bills. Now I've two pensions though. I get more kicks buying for the kids than for myself. Sometimes when I buy for myself I often ask "why do I do it?"."*

Having examined broad changes in consumer behaviour, questions 21 to 25 asked the widows to recall any purchases made in the early post-bereavement phase and the circumstances in which they were made. Despite the lengthy time interval involved for some respondents, sixteen of the thirty four widows recalled some item(s) of expenditure. The questions asked were intended to detect the presence of either impulsive behaviour or "reality testing" (chapter 3.4.1). Overall, there was minimal evidence of these phenomena. Most of the examples cited referred to domestic

appliances and home decoration/improvement. The justification for these purchases was anything but impulsive - items were obsolescent, too big for one person, or the widow had been pressurised by kin into acquiring them. In only two cases did widows intimate any impulsive overtones to their behaviour. One widow bought a trailer tent to go on the camping holiday she and her husband had always promised themselves. The other:-

*"went on a shopping spree. I don't know what came over me. I was buying for the kids and grandchildren. I don't know what was wrong but I kept doing it. Maybe it was a way of letting go?"*

This latter example echoed many of the compulsive features mentioned by the bereavement counsellors in chapter 6.2.

Only two answers could be clearly identified as instances of "reality-testing". One woman had had her house painted to prove to herself "that she could get on with living", the other had taken driving instructions "as part of my wish to be independent". But apart from these four cases, there was scant evidence of these early purchases being related to the spouse's demise in anything other than a pragmatic manner.

Questions 26 to 29 sought to investigate whether respondents had engaged in product disposition in the early stages of widowhood. Widows were first asked how they felt about acquiring modern, up-to-date, items for their homes. They were then probed further to see if their attitude would alter if the item being disposed of or replaced had been associated in some way with their late husband, for example, that it had been his, or that he had bought it.

Answers were quite diffuse, however, they did suggest that two distinct dimensions were in operation. The first concerned attitudes to modern versus old-fashioned goods, the second concerned how ready or reluctant they were to part with goods connected in some way with their husband. A fourfold matrix proved helpful in analysing responses. (See fig.9.1 below)

**Figure 9.1**

**Attitude Dimensions Towards Product Disposition**

	Ready to Replace	Reluctant to Replace
Modern	1	2
Old Fashioned	3	4

The majority of respondents belonged to category 1 above. They had no inherent objection to acquiring things new albeit that many did not have the means to do so. The term "practical" surfaced frequently in describing this frame of mind. If items associated with their spouse became obsolete or broke down, replacing them was of no great consequence; most were quite content to retain a limited number of small personal effects as mementos.

A limited number of widows (category 3 above) were not particularly concerned with the association between their spouses and items in their homes. Their reluctance to replace furnishings or appliances stemmed rather from a dislike for modern goods in general or a feeling that it was not worth replacing anything given their advanced age.

Five respondents appeared to qualify as category 4 widows above. Their determination not to part with items associated with their spouse was so strong as to preclude the acquisition of any replacements, modern or traditional. To this extent, category 2 and category 4 widows may be treated as one. One such widow of six years standing would neither re-arrange nor replace anything her husband had done in the home; she refused to sit in the room in which he had normally sat. Another widow of the same duration was reluctant to change wallpaper he had hung - his toys from childhood and his shirts had all been kept. A Midlands woman expressed some of the thinking behind this behaviour:-



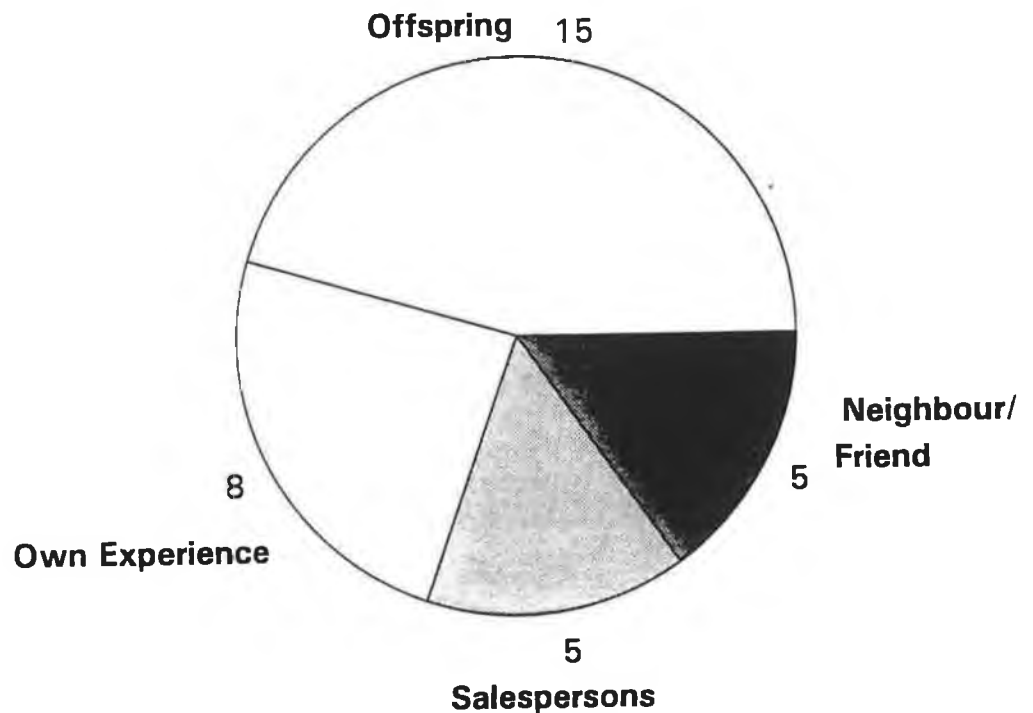
*"I've no desire to change anything in this house. They're part of us. I've still his clothes. It would kill me if I saw someone in the town wearing them."*

All of the widows were then asked to remember any items which had been disposed of during widowhood. Ten responded affirmatively citing such goods as lawnmowers, pianos, freezers, and cars. Seeing these goods leave the home did not engender any obvious regret. Reasons for disposal were quite varied, however, it appeared that items which were more closely associated with the husband such as his tools, his piano, or his car, were more likely to be passed on to kin than to be sold off. There was no evidence of goods associated with the husband being disposed of to lessen the pain their continued presence in the home might have given rise to.

Questions 30 to 33 explored the information sources used by the widows. It did so by first asking which sources were consulted prior to the most recent purchase of a durable good and then asking the sources they would use in general for a purchase such as this. Figures 9.2 and 9.3 below illustrate the findings.

#### Information Source for Most Recent Durable

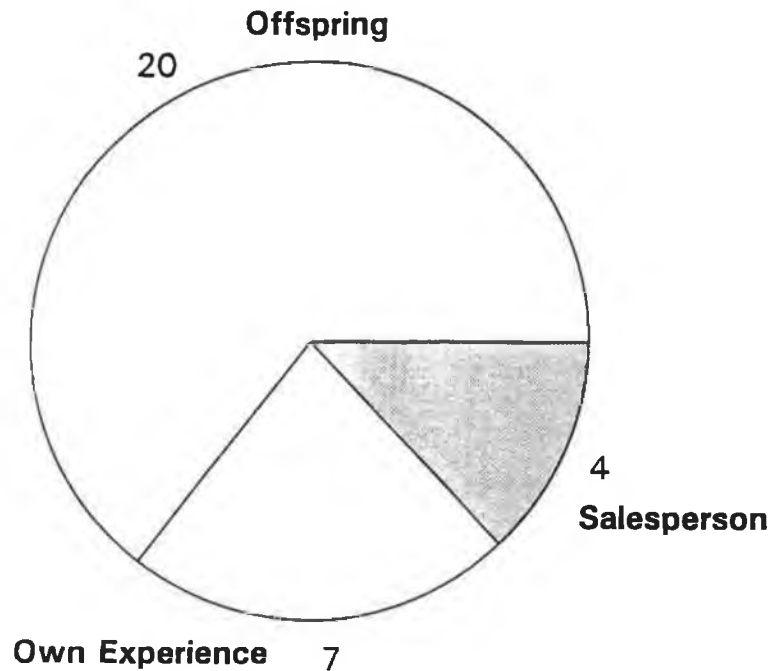
Figure 9.2.



N = 31

### General Information Source Used

Figure 9.3.



**N = 31**

These results are in keeping with the research stream initiated by Schiffman (1971) which was outlined in chapter 2.9. It will be remembered that this approach stressed the primacy of personal over mass media information sources for the purchase decisions of older consumers. It should be borne in mind however, that this small sample of widows was asked about one purchase category alone, durables, and that choice of information source may be contingent upon the product class in question.

### **9.5.**

#### **Financial Behaviour.**

Section D of the questionnaire examined financial behaviour during widowhood. Questions 34 to 41 were designed to examine whether respondents received any large sum of money at the time of their husband's death, the sources from whom they sought/received advice, and how the sum had been invested or spent. Because of the skewed income profile of respondents, the number of women reporting that they had received any such sum was predictably low. They totalled seven in all or 20% of the

sample. Smaller sums such as those accruing to poorer widows to cover funeral expenses were excluded from the analysis.

Six of the seven widows who had had to deal with large sums of money belonged to the upper half of the social class spectrum. At the time their prevailing attitude towards these sums was one of indifference rather than bewilderment, an indifference borne of the numbed condition in which they found themselves. However, two of the six had been handling similar sums regularly in a professional capacity and took the allocation decision very much in their stride. Unit trusts and deposit accounts were typical destinations for these funds. The perceived quality of any advice obtained was not affected by whether it was solicited or proffered, nor by whether the advisor in question was a family member or a professional (solicitor or financial consultant). The seventh, working class, widow was exceptional in every sense; her reaction to obtaining a substantial sum of money was one of delight. She dismissed the advice of an official from her late husband's place of work to invest it and opted instead to purchase a car for her son and to extend her house.

The next topic broached was the women's attitude towards saving during widowhood. Twelve widows claimed that bereavement had not altered their saving behaviour in any way. Thus a majority registered some change in this area. The most common change was towards greater caution and increased emphasis on saving. This, the largest group, comprised widows who seemingly did not have to save but did, widows who dearly wished to save but did not have the wherewithal to do so, and widows who found themselves having to save if they were, for example, to take a holiday or purchase some appliance for their home. The seven widows reporting a reduced propensity to save tended to be more recently bereaved and were equally spread across the social spectrum. It was not possible to ascertain precisely what lay beneath this reduction in saving behaviour, save that money and material goods in general had become of lesser importance in a life without their husband.

The questionnaire then focused on the use of financial institutions. All the upper/middle-class women held bank accounts in their own name; only one third of the other

widows had accounts, opting instead for credit unions, post-offices, and "minding their own money" in equal numbers. Most bank accounts were with the same banks their husband had dealt with. This continued custom seemed a matter of deliberate choice - staff would be more likely to know the client's circumstance, her status, and her husband. Those using a bank other than their husband's usually did so for reasons of convenience and location.

Of the twenty respondents with bank accounts, fourteen were aware of being members of one or other of the senior banking schemes. The remainder were entitled to be, and possibly were, members in their respective banks but appeared unaware of this. Half of the twenty bank account holders, including three scheme members, were unable to mention any of the features/concessions accorded members. The remaining half exhibited a vague and fragmentary knowledge; few could cite more than one feature. The overall impression given by these widowed customers was one of tepid enthusiasm.

In general, dealing with banks did not present any significant problems for these widowed clients. The vast majority had not noticed any change in the way they had been treated by staff since bereavement, exceptions were three women who felt that widows' credit rating in banks was low and would adversely affect their ability to secure loans. Further questioning revealed that six widows had applied for loans, three unsuccessfully and three without any problem. While the three unsuccessful applicants greatly resented the manner in which they had been dealt with, all had continued their custom with their respective banks. Attitudes towards banks were more temperate than might be expected among the general population; no unsavoury epithets were used. It was more a case that they saw themselves counting for little in the fiscal scheme of things.

The small number who had applied for bank loans was symptomatic of a general aversion to all forms of credit. There was a hint of pride for most respondents in reporting that they had neither applied for a loan nor a credit card (only four widows were cardholders).

Chapter 2.11 suggested that an examination of the bequest motive among older consumers might prove a fruitful area for further research. To this end, respondents were asked their views on bequeathing. Clearly, this is a highly sensitive topic, however, virtually all widows spoke with candour and openness. Their remarks, while exploratory, provide a useful insight into the range of motives which may underly such bequeathing behaviour. Respondents were divided evenly into those who considered bequeathing important and those who did not. However, within each group there was quite a spectrum of opinion. Looking first at those for whom bequeathing was important, the majority were working-class widows who voiced an earnest and unequivocal desire to be able to leave something to their families, though for some their present financial situation made this an unlikely prospect. There appeared to be two principal motives underlying this desire to bequeath. The first was the perception that being able to bequeath something enhanced the social status of the family and possibly of the widow herself. The second motive was a desire to acknowledge or reciprocate family members for favours received during widowhood.

However, for a small number of widows, the focus of their desire to bequeath was more acute. These widows had offspring who, because of failed marriages or some disability, were now principally dependent on their mothers. Their future financial welfare pre-occupied much of their mother's thinking.

The widows for whom bequeathing was not important had a higher social class profile. They included four motivational types. The first, and most numerous, may be best characterised by the remarks of one woman:-

*" We've educated them - that'll help them earn. They can have the house between them, that's all. I'm not going to leave myself short. I want to be able to live comfortably, they can have what's left. "*

This group exhibited no overriding desire to bequeath, a fact which did not appear to reflect on the quality of their attachment to their offspring. The second group did not have any offspring and did not appear particularly desirous to bequeath to anyone. A third group did have offspring, did have the means to bequeath, but simply failed to give

the subject any consideration:

*" They've more money than I have. I don't think of it. It's not something that worries me. I do, of course, wonder about how they'll get on when I'm gone. "*

The last non-bequeathing group numbered two widows, both relatively young with adequate means. Because their offspring were in the earlier stages of the family life cycle, these women felt that the benefits of bequeathing might accrue to their children too late:-

*"Give it to them now when it's of value. You get back what you give. Why wait to give it to them when they won't need it?"*

Irrespective of whether respondents considered bequeathing important or not, a majority of the women had at least given the matter some serious thought and had taken some action such as writing a will or discussing the topic with their offspring. There was no evidence of professionals, other than solicitors, having been consulted in this regard. Only three widows felt that their families actually expected to be left particular belongings or sums of money; all three were currently aware of intra-familial jostling and tension over which family member should inherit which belongings.

## **9.6.**

### **Vacation and Leisure Activities.**

Section E of the interview questionnaire was devoted to vacation and leisure activities. Thirteen of the thirty four widows had not taken a holiday of a week or more since their husband's death. Social class rather than recency of bereavement seemed to determine propensity to take a holiday. Most holidays were taken in the first year of bereavement. Of the twenty women who had taken a holiday, half had found the decision to go away a difficult one to make.

There was much vacillation in evidence. Women wondered about loneliness, about the

advisability of visiting places associated with their late spouse, about the vicissitudes of travelling alone. On the other hand, those who found the decision easy to make usually did so because they were travelling with friends or relatives, a fact that minimised these problems.

The majority of these first holidays after bereavement might be termed mediocre. There were accounts of outbursts of crying, feelings of acute loneliness, and loss of appetite. However, despite these setbacks, virtually all widows who had taken a first holiday had subsequently gone on to take additional holidays. These typically involved visiting relatives or touring in Ireland and in the U.K. accompanied by a friend or relative. In only one instance did offspring accompany their widowed mother on holiday.

Question 66 sought to find out whether widows felt any restriction on their choice of holiday destination as a result of bereavement. Most reported no such restriction; those that did felt that certain destinations such as Spanish resorts with their strong emphasis on couple-companionate leisure were no longer realistic options. In a more general way, any resort where entertainment was centred around pub life was seen as highly problematic.

Understandably, no widow reported that her holidays as a widow were better than her holidays as a married woman. For most they were either "different" or "worse". "Different" usually denoted a different type of destination. Married with children, they may have been prevented from travelling abroad, and so foreign travel was not feasible until now. It could also mean having to take the initiative for the first time regarding what should be done while on holiday. Those women for whom holidays as a widow were "worse" pointed to the fact that they had to be more deferential to the wishes of their travel companions now. They also missed not being able to discuss and share holiday experiences intimately as they would have done formerly with their spouse.

A comprehensive audit of widows' leisure activities could be best compiled through a structured survey. The answers to question 68 in these interviews provide no more than a preliminary outline of the leisure activities which might be investigated. Watching

television, reading, walking, and bingo received the highest number of endorsements, a finding which suggests that most leisure is taken on an individual basis. The more stereotypical pursuits associated with widows such as knitting, sewing, and cooking were rarely mentioned, as indeed were activities typically carried out by couples such as dancing. While fourteen of the thirty four widows were members of some club or organisation, their membership constituted an interest or pastime for only five.

Sixteen widows reported that bereavement had altered their leisure activities in some fashion. For most it entailed an expansion of sorts in their leisure. With a surfeit of free time, they had increased either the number of pastimes they had or the time devoted to them. This was particularly true for women whose spouse had been a "homebird". Widows with expanded leisure activity saw this as part of the recovery process; it provided a modicum of mental distraction and an incentive to get out of the home more often.

Overall, whether or not bereavement had occasioned any change in the amount or variety of the widow's pastimes, it did appear that enjoyment derived from these pastimes was likely to diminish. Even if leisure had not been taken with the spouse, he was someone to come home to, someone with whom the enjoyment could be shared. It was this realisation which rankled those widows endeavouring to keep up their membership of clubs/organisations the most:-

*"It was very hard coming home from the Ladies Club for the first time. Putting the key in the door I knew he wouldn't be there, there'd be no-one to talk to."*

The final question in this section was quite open, asking respondents to describe their ideal "night out". Preferences seemed to be dictated mainly by the widow's living arrangements and social class. Working-class widows who lived alone opted for a meal or just a chat in their daughter's home; those not living alone tended to prefer a meal out followed by a cabaret or sing-song. Middle/upper-class women characteristically chose a meal followed by theatre, opera, or concert. The single most arresting finding for this question was that six widows simply never left their homes, for them this question was purely hypothetical. All belonged to the lower end of the social spectrum.



The information on household composition obtained from question 20 of the structured survey questionnaire was combined with the data from question 76 of the personal interview to produce an index of social integration (Lawther, 1978). Findings cannot be generalised, however, two thirds of the upper/middle-class widows fell in the low integration category as opposed to one third of the working-class widows. This was due more to working class widows living with married or unmarried offspring than to any lack of social contact outside the home by higher-class widows. This was reinforced by the finding that 58% of the upper/middle-class widows owned a car and drove it at least 3 to 6 times weekly - the figure for working-class women was 9%. Predictably, those with "poor" or "fair" health had low social integration scores.

Question 81 and 83 were intended to be sump questions. It was hoped that respondents' advice to a third party would disclose beneficial behaviour they had engaged in or failed to engage in at the time of their own bereavement. The most frequently mentioned item of advice was to get out of the home, even though this was likely to run counter to the widow's own inclinations at the time. One widow described "feeling bare" the first time she walked out of her house as a widow. What precisely the widow did while outside the home was of less importance; walking, gardening, and visiting family and friends were listed as possibilities.

While getting out was seen to be a worthwhile venture in its own right, it also preempted the possibility that family members might become alarmed should the widow linger too long in the home. This general prescription to get out of the home is crystallised in the remarks of one County Carlow widow:-

*"For three months you'll go out and come in and expect him to be there. I'll never get over the first time I went out. Despite this you must get out even though you don't feel like it. Home is too full of reminders."*

The second prominent injunction was to refrain from making any decisions of major consequence. The newly widowed were admonished not to move house, not to change the room they slept in, not to re-arrange furniture, not to take sedatives, not to stay with relatives. These were portrayed as temporary stop-gap measures which were tempting

in the short-term but which would ultimately inhibit resumption of a normal independent lifestyle.

A third and somewhat surprising piece of advice was to beware of exhausting the sympathy and goodwill of family and friends. There was a perception among some widows of a vague time threshold beyond which the unconditional sympathy and succour of others could not be relied upon:-

*"Don't repeat your story after six months. Others will get bored and leave you. Remember people have worries of their own, they're too busy."*

A fourth group of respondents were reluctant to proffer any advice whatsoever to other widows. While they had learned lessons from their own experience of bereavement, they did not feel entitled to prescribe for others. Bereavement was a deeply personal event, unique to each woman. The logic of this position seemed to be that, if women have been through bereavement, there is nothing to say; if they have not, there is no point in saying anything. Any attempt to lay down norms for other widows should be eschewed:-

*"The way you feel is the way you should feel. Don't let others tell you what you should or should not feel. Have a good cry if you want."*

There was a distinct lack of convergence regarding whom the recently bereaved woman should talk to and what precisely she should talk about. The view that other widows are the most appropriate confidants at a time like this was not endorsed.

Respondents were finally asked what measures, if any, they took to counteract periods of loneliness during widowhood. The most common remedy was to make contact with family, friends, or neighbours in person or by phone. This was followed by prayer and a range of domestic chores such as cleaning, gardening, and shopping. One Dublin widow confounded the researcher with an atypical answer which denied that there was anything to counteract in the first place:-

*"Parting is such sweet sorrow. In a roundabout way the times when you intensely miss him should be enjoyed. When I feel like that, I go with it, I move with it, not in a selfish way. Feeling like this is a compliment to him. If you felt nothing, what would that say about him?"*

## 9.7

### Conclusion.

The primary purpose of these personal interviews was to satisfy objective 3 which was elaborated in chapter 5.3.4. It will be remembered that this objective sought to explore qualitatively the impact of bereavement on a number of prominent consumer events. The thirty four widows who volunteered to be interviewed contained disproportionate numbers of working class widows most of whom were financially disadvantaged. This may have minimised the range of responses to some of the events in question.

Given the overall purpose of this thesis, the most noteworthy finding of these interviews was that most widows had noticed a change either in their attitude to spending and consuming and/or in the actual way they spent their money. Some of these changes were obviously related to changed economic circumstances, however, this did not preclude financially stretched widows from admitting at the same time that the enjoyment quotient of their consumer behaviour had also diminished.

Instances of "reality-testing" and product disposal were identified in the early post bereavement behaviour of some widows; disposal did not appear unduly hampered by any dysfunctional attachment to the items being disposed of. A marked change was registered by respondents for other consumption related behaviour as well. Two thirds of the widows claimed that bereavement had altered their attitude to saving, a half of them reported some change in their leisure activities, and while bereavement did not ostensibly affect widows' propensity to move house, it did appear to bolster their resilience to stay put and to afford them additional reasons for so doing.

The role of widow was not a favoured role for most of the women. This had been expected, although the negative timbre of the remarks from some widows on this topic verged on the extreme. And while a small number of respondents claimed that they never saw themselves as widows, not one of the thirty four widows, when presented with a list of seven roles, said the role of widow did not apply to her. It appears thus that the role of widow was an acknowledged if unwanted element of these women's role constellations.

The advice given to hypothetical third party widows suggests that economic considerations are of secondary importance in the immediate post-bereavement phase. Responses suggested that the primary concern in the short term was to address the overwhelming sense of personal loss. The sole admonition with any obvious bearing on financial matters was the admonition to desist from making any major decisions during this time. This appeared to reflect a realisation on the part of respondents that they had been in no condition to take such decisions at this period and/or that decisions they had made at this period were now viewed with some misgiving.

Analysis of the individual consumer areas confirmed an overall impression apparent while conducting the interviews, namely, that respondents fell into one of two broad categories. In the first category were upper/middle class widows, well educated, mobile and living alone in their own private houses. Their husbands' pensions and their own past work history made for a financial independence which facilitated access to credit and enabled them to travel, to patronise the arts, and to enjoy a broader spectrum of pastimes. The second category comprised widows from lower social groupings, living in rented or public housing. Their dependence on state transfers and public transport led to more limited social horizons. Economic considerations precluded many changes in their consumer and saving behaviour and virtually ruled out access to credit. They appeared to move in a localised domestic social orbit when satisfying their needs for company and leisure.

While there appeared to be no difference in the intensity of the grief and loss experienced by both groups of widows at the loss of their spouse, the former group did

seem to have effected a more functional transition to widowhood. This impression echoed the findings of Lopata (1971), Lopata (1984), Schewe & Balazs(1990) in chapter 3.4.2. who found that the educational and social background of upper/middle-class widows left them better equipped to cope with the transition from wife to widow.

The researcher's most vivid memory was of the mutual acknowledgement by each category of the other's existence. Several widows in the first category were cognisant and appreciative of their relative good fortune, while less wealthy widows were at pains to point out that, in their eyes, their restricted circumstances were not typical and there were many widows they knew whose social and financial positions had improved noticeably since losing their husband.

A final feature to emerge from these interviews was the notion of the spouse as "co-consumer". This phenomenon had also been detected in the focus groups in chapter 7. As noted throughout this chapter, many interviewees claimed that their consumption experience of a range of products and services was less satisfying since bereavement. Probing of these respondents revealed that this reduced satisfaction was not due to lower zest for acquiring and using new goods per se. Rather, these women relished consumption less because there was no longer anyone with whom they could share the enjoyment of consuming. Holidays were less successful without a spouse to show the scenery to, commercial leisure taken on one's own seemed pointless if there was no-one waiting at home to discuss it with, even items of clothing bought by the wife for herself may have been intended to be enjoyed by and with her spouse. Instances such as these suggest that learning to consume again on one's own may be a significant landmark in the transition from wife to widow.

# **CHAPTER TEN**

## **CONCLUSIONS AND RECOMMENDATIONS**

## **CHAPTER TEN.**

### **10.1**

#### **Conclusions**

The conduct of this research has been guided by four objectives outlined and discussed in chapter 5.3.1. Here it is proposed to forward a number of conclusions as they relate to their respective objectives.

##### **10.1.1.**

#### **Objective One.**

Overall, this thesis suggests that the impact of bereavement on the consumer behaviour of older Irish widows is more qualitative than quantitative. Such a finding was of course rendered more likely given that no quantitative purchase measure was employed. Nevertheless, the combined effect of all three research strands points to a group of women who have not radically altered their purchase assortments, but who do see themselves as changed individuals, consuming the same products and services, but many of them in a qualitatively different way and for different reasons. For most widows this qualitative difference was a negative one. The process of purchasing and consuming had lost much of its former savour due, it would appear, to one or a combination of three factors. First, the absence of a spouse with whom the woman could share purchase decisions and their resultant outcomes. This was evident in such product/service categories as holidays, watching television, apparel, and commercial leisure. Second, a generalised feeling of apathy and uninterest engendered by the trauma of bereavement. Third, a feeling of reduced economic resources.

This generalised negativity towards purchasing paralleled a deterioration in most of their lifestyles. A majority registered some contraction in their level of social involvement; the role of widow was seen as one of reduced status, and social contact both with

neighbours and married couples was often fraught with difficulty. This social withdrawal seemed to be resented by respondents and was very much at odds with the mutual disengagement between older person and society which, according to authors such as Cumming & Henry (1961), results in increasing social isolation in old age. Indeed, in terms of social gerontology, the findings of this research sit better with the tenets of Activity Theory (Bergus et al., 1982) where women are predicted to cope better with the demoralising effects of the exit from the role of wife if they can fall back on compensatory activities associated with other optional roles they may occupy.

To the author's knowledge, this is the first investigation of the impact of widowhood on consumer behaviour. In this regard, it is noteworthy that some of the consumer behaviour dimensions examined in satisfying this first objective afforded a consumer "angle" to respondents' overall attitude to widowhood. For example, in chapter 9 a positive outlook on widowhood (factor one) was seen to comport, among other things, an increased enjoyment from shopping and a feeling that occasional self gifts should be purchased by the bereaved wife. In this sense, it is possible that consumer considerations may prove more than a peripheral appendage to the lives of some widows.

#### **10.1.2.**

##### **Objective Two.**

Insofar as this thesis attempted a theoretical extension, it did so by examining the applicability of a number of psychological and sociological constructs in explaining the consumer behaviour of widows. The choice of such constructs was a matter of the author's own judgement and was not intended to be exhaustive. Conclusions relating to the more significant constructs will now be forwarded.

Chapter 3 expressed a preference for a "transition" as opposed to the more traditional "recovery" paradigm of widowhood. The findings of this thesis are more in keeping with the first of these views. The research methodology adopted, afforded the author



the opportunity to examine widows from several consumption-related perspectives. The number of respondents signalling that this area of their lives had either remained unchanged or had returned to its former state was negligible. The recurring motif was one of change; widows perceived themselves to be different to what they had been formerly, different too from their married counterparts who in turn were felt to have changed their perception of their now-widowed acquaintances.

Husband sanctification was seen to be a forceful if not a universal phenomenon among widows in chapter 3. In this thesis it was used as a starting point to analyse the impact of the spouse on the widow's consumer behaviour. As proposed by Lopata (1981), husband sanctification was examined purely on a psychological level and was seen to include the creation of a selective biography of the deceased spouse which facilitated his being consigned to memory more expeditiously. This current research has expanded understanding of this concept in a number of ways. In the first instance, scale items referring to the husband's continuing influence on the widow's purchase decisions were seen to form a distinct factor or dimension together with items traditionally used to measure the sanctification construct. There are thus compelling grounds for supposing that widows with a high estimation of their marriage and their husband will comply with or at least "consult" his imagined wishes in their decision-making during bereavement.

The proportion of Irish widows registering high endorsement on this sanctification scale was large. In addition to this, the practice of "talking to your husband" had been cited by several respondents in the personal interviews as a mechanism for coping with loneliness. It appears that belief in an afterlife affords a facilitating backdrop to such conversations. Widows who feel that their spouse still "watches" their financial management and purchase behaviour are more likely to consider his imagined wishes in their decisions. A common belief in an afterlife also made for freer disclosure of remarks on this topic in the focus group discussions. The immediacy and vividness of some of the assertions of the husband's continued presence displayed a candour which, to a non-believing audience, might seem to verge on the hallucinational.

The prevalence of this influence of the deceased husband on the widow's decisions was such that, unlike American studies, few correlations could be found showing a higher incidence of this phenomenon in some sub-groupings of widows than in others. Even education, which showed itself a promising segmentation variable throughout this thesis, failed to discriminate between different levels of sanctification. The sole exception was decision-making style. Women who had made most purchase decisions jointly with their spouse were significantly more likely to register a higher score on the sanctification scale than women in marriages where either the husband or the wife alone made such decisions. To-date, decision-making style has failed to feature in the literature as a possible correlate of husband sanctification despite the fact that a relationship between the two variables has a certain logical appeal. Wives accustomed to making purchase decisions on a shared basis might be expected to persist in such a decision style after bereavement especially if they believe in an afterlife. It might also be speculated that the low levels of divorce in Ireland, coupled with the fact that respondents were over 60 and thus unlikely to remarry, served to enhance the standing of the deceased spouse in the widow's memory.

A further conclusion of this thesis is that the term "husband sanctification" is both inadequate and misleading in terms of its ability to describe the husband's postmortem influence on the widow's consumer decisions. There was evidence, particularly in the focus groups of a selectivity in the way the spouse's biography was recounted; there was evidence of an exaggerated estimation of his remembered consumer expertise, evidence too of his enduring presence and scrutiny of the wife's decisions, but the unquestioning adherence to his imagined wishes denoted by the term "sanctification" was far from widespread. The term "husband sanctification" is also less than optimal for consumer behaviour purposes in that it fails to convey how multi-dimensional the role of the deceased spouse may be. The combined effect of all three research strands on this topic has been to show that the husband's influence should really be considered under a number of interrelated though distinct headings:-

- A) Enduring Presence : The extent to which a widow either believes in or experiences the continued presence of her deceased spouse.
- B) Idealisation : The degree to which a bereaved wife idealises her husband's memory. In a consumer behaviour context, this could mean an idealised recollection of his expertise in money management or purchase decisions.
- C) Communication : The degree to which the widow feels in contact with her late husband. Some respondents reported "speaking" to their deceased spouse when confronted with important or novel consumer decisions during widowhood.
- D) Consideration : The degree to which the bereaved wife takes her deceased husband's imagined or remembered wishes into consideration when contemplating purchase decisions. Many women not reporting communication with their spouse still placed considerable weight on his advice, as they remembered it, in their deliberations.
- E) Compliance : The degree to which widows defer to their late spouse's imagined wishes in their purchase decisions. Some widows may follow these wishes to the letter, others may use it as a benchmark, still others may take note of these wishes and then choose to do the exact opposite. Instances of this latter phenomenon were encountered in the focus groups. The fact that they had not ceded to their husband's wishes was of lesser importance than that the decision had been made "jointly".

This clarification of the possible role of the husband in the wife's post-bereavement consumer behaviour should benefit future research in this area. The data from this research suggest that, for older Irish widows, the "Consideration" and "Compliance" elements above play an important role. Significant majorities "thought of how their husband would feel before buying important things" (Consideration) and "preferred to give business to the same people their husband dealt with" (Compliance). This would suggest that businesses who have successfully catered for husbands during their lives share a distinct advantage in securing the continued custom of their wives after they die. One instance of this phenomenon was the manner in which respondents in the personal interviews had deliberately chosen to stay with the banks their husbands had patronised.

The second construct chosen to examine consumer behaviour in widowhood was that of social role. Results were mixed, although it must be conceded that the range of research instruments used in this thesis was not such as to permit a conclusive assessment of the potential of this construct to illuminate the purchase behaviour of widows. However, as with husband sanctification, this thesis has made some advances in conceptual clarification by highlighting the appropriate questions to be put. The following would seem to be the more appropriate questions in examining the influence of the role of widow on consumer behaviour:-

- Q.1) To what extent do respondents acknowledge that they are widows?
- Q.2) If acknowledged, to what extent do they like/dislike this role?
- Q.3) To what extent, if any, does society hold expectations regarding how widows should comport themselves?
- Q.4) Are bereaved women conscious of these behavioural expectations associated with the role of widow?
- Q.5) To what extent are they minded to comply with these behavioural demands, especially in their spending behaviour?

### **Question 1.**

The first question does not appear to present any problems. No respondent denied that she was a widow. This realisation might take time in the case of the recently bereaved, and widows of longer standing might choose not to advert to the fact that they were now widows. Nonetheless, inevitably, the reality of this role in their lives was undisputed. Occupancy of the role of widow was further reinforced by the feeling that others especially other women, now regarded them differently. Social roles are obviously dependent upon their being recognised, both by the individual role occupant and by society at large. The relative importance of both of these constituents is a matter for sociological debate and may determine how salient a role is in terms of its impact upon behaviour. In the case of widowhood, it remains to be ascertained whether seeing oneself as a widow or being seen by others as a widow has the greater influence.

Roles are indeterminate constructs and in the case of widowhood this point is accentuated by the fact that many respondents reported vestiges of the very role widowhood is supposed to replace, the role of wife. This phenomenon was referred to in Chapter 3.4.2 as the "conservative impulse" and is probably a natural upshot of the lengthy marriages most respondents enjoyed and the fact that they had inherited their husband's name, house, belongings and, in most cases, offspring. This research also uncovered an enduring association on the part of some widows with the deceased spouse's occupation. But apart from this residue of the role of wife, very few respondents had assumed new roles to compensate for the role they had lost. In particular, there was a marked reluctance to assume the role of employee; 3% of the sample had taken up new jobs since bereavement.

### **Question 2.**

The second question concerns like/dislike for the role of widow. One overriding conclusion of this research was that, whatever its impact upon consumer behaviour, this role was far from relished. The role preference questions in the personal interviews (questions 6, 7, 8 in appendix 9) showed widowhood to be the "least liked" of all seven roles presented. Further probing clarified this feeling further - the role was actively disliked by a majority of interviewees. This was understandable given the inferior status

accorded widowhood by society. However, care should be taken in interpreting this poor showing by the role of widow. The personal interviews were concerned with preference for and not the impact of the respective roles. A respondent might choose being a grandmother as her favourite role, and being a widow her least favourite role, yet the impact of the latter on her well-being and behaviour might prove more significant.

### **Question 3.**

The third question regarding the existence of societal norms for widows, while germane to this discussion was considered to be beyond the remit of this thesis. The fact that all respondents were widowed also precluded any investigation of this topic.

### **Question 4.**

The fourth question concerned awareness of behavioural demands associated with the role of widow. Different research instruments yielded different findings. In table 8.7, a clear majority (77.5%) of respondents to the structured questionnaire appeared to deny the existence of such behavioural demands. On the other hand, focus group participants cited numerous instances of products and behaviours deemed inappropriate for widows. They were conscious both of their public behaviour being monitored and of possible sanction should they transgress these norms. It may be that the phrasing of the scale items in the structured questionnaire was too vague and that focus groups, where one instance of awareness of behavioural norms acted as a catalyst for another, provided a more appropriate forum in which to probe this topic.

### **Question 5.**

The fifth and last question asks how minded widows are to comply with behavioural prescriptions for the role of widow. The sole evidence which can be adduced from this research are the comments of focus group participants, most of whom were loath to disobey any of the perceived demands made upon them. Any definitive resolution of this question is obviously contingent upon the more fundamental question raised in Question 4, namely the existence and nature of such demands.

Considerable attention was paid in this thesis to the purchase behaviour of widows in the early months of bereavement. The rationale for doing so was the phenomenon of "Reality Testing" discussed in chapter 3.4.1.. It had been anticipated that such purchase behaviour would show signs of this reality testing. In fact, one outcome of this research has been to uncover a range of motivations, any one or combination of which may underpin the procuring of goods and services in the early months of bereavement. It ought to be clarified at this juncture, that the consumer behaviour under discussion refers to significant non-routine purchases made soon after the death of the spouse. Listed below are a number of characteristic purchase motives which emerged in the focus groups and personal interviews. The order of these motives is arbitrary and the list itself is not intended to be exhaustive.

1. Reality Testing: As anticipated, some early purchases bore the hallmarks of this phenomenon. The motivation was clearly one of widows proving to themselves that they had the psychological wherewithal to manage domestically and financially. The majority of these cases involved home maintenance or decoration.
2. Resistive Behaviour: A small number of widows whose husbands had been either over-domineering or niggardly, were seen to purchase items known to be against their remembered wishes. This motivation had overtones of relish and defiance. One such instance was a West of Ireland widow who "splashed out" on an expensive antique writing bureau in the knowledge that her husband had preferred frugal furnishings in their home while he was alive.
3. Bridging Behaviour: Glick et al. (1974) noted the presence of "bridging phenomena" in the first year of bereavement. Women making the passage from "the world as it should be" (marriage) to "the world as it is" (widowhood) were wont to procure items associated with widowhood which might facilitate this transition. This was epitomised in the case of one woman who paid for a series of

driving lessons in the hope that this would help her adjust to the more independent lifestyle of single widows.

4. Compulsive Behaviour: The behaviour of a small number of widows fitted the description of compulsive purchasing given to the author by two bereavement counsellors, who clearly viewed it as maladaptive and dysfunctional. Accounts of purchase motivations in this category bore signs of irrationality and obsessiveness. Two widows reporting such behaviour conducted what could only be described as shopping "binges" and were unaware of why precisely they had behaved in this fashion.
5. Defensive Behaviour : A common psychological symptom in the early months of widowhood noted in chapter 3 was the fear of not "making it through" or having a break down. This fear was particularly evident when the flurry of activity associated with the husband's funeral had subsided. It was exacerbated by problems in concentrating, even on important matters. One defensive strategy used by some widows to ward off these fantasies of not being able to cope was to attempt to "get control". For one widow this took the form of putting her home up for sale against the wishes of all those around her. For another it involved having a room redecorated although there was no ostensible reason for doing so.
6. Indulgent Behaviour: A number of widows had had parsimonious husbands. Their death inaugurated the first period, perhaps in decades, when the wife had access to discretionary spending power. They viewed these purchases in terms of well-deserved and overdue self-indulgence. Holidays and apparel featured prominently in this purchase motivation category.



It is important to remember, in summing up, that widows are not removed from the mainstream of consumer behaviour and motives by virtue of the fact that they have been bereaved. The six headings above have been uncovered in this research as motives linked in some fashion to the loss of their spouse which appear to explain a number of major purchases in the early post-bereavement phase. In this sense they should be seen as complementing rather than supplanting the normal range of motives which underpin the consumer behaviour of older people in general.

A final comment on objective 2 concerns the question of stages or phases in bereavement. It will be remembered that chapter 3.6 suggested considerable caution in proposing normative stages through which bereaved women "should" progress in their transition to widowhood. The identification/confirmation of such stages in bereavement was not the proper subject matter of this thesis, nonetheless, apart from the physical and somatic symptoms associated with the early months of bereavement, the author was not conscious of any identifiable stages into which respondents could be classified. This was the case during both focus groups and personal interviews. It was also noteworthy how question 31 in the structured questionnaire measuring "length of bereavement" performed so poorly in the inferential analysis in chapter 8. Expected correlations between husband sanctification, positive attitude to widowhood, a number of finance - related variables and length of bereavement, all failed to materialise.

#### **10.1.3.**

#### **Objective 3**

This objective sought to examine the perceived effects of bereavement on a number of salient consumer decisions. Chapter 9 presented the findings of the personal interviews conducted to satisfy this objective. Conclusions drawn from these findings appeared in chapter 9.7. There is no need to reproduce them here save to re-affirm that widows did report that bereavement had had a marked perceived effect on key consumer decisions involving bequesting, saving, holidays, leisure activities and the purchase of apparel.

#### 10.1.4

##### Objective 4

This, the first representative study of older Irish widows, found them to be not as ill-prepared financially as might have been supposed. While their ownership of such items as savings accounts and credit cards was low, this was more than compensated for by high levels of involvement in domestic financial affairs and high levels of awareness of their husband's economic circumstances. Nevertheless, in keeping with all the U.S. literature findings reviewed in chapter 4.4, widowhood was the catalyst for a perceived reduction in economic resources for a sizeable proportion of them, although this resulted in only a small minority ending up severely economically deprived. Apart from chronic poverty, intermittent pockets of financial hardship over the course of widowhood were reported by a majority of widows. Financial status after bereavement was far from static. Ironically, periods of economic hardship were most prevalent in the early stages of widowhood when the woman's psychological and coping resources are most depleted.

Despite the inevitable financial downturn occasioned by bereavement and the ubiquitous spells of financial deprivation, respondents appeared to shun economic dependency, in particular dependency on their families. Within the extended family network, most of the current cohort of Irish widows were net disposers of assets rather than net receivers. An increased propensity to save was also noted among respondents. This ran counter to the life cycle income hypothesis discussed in chapter 2.11. There was scant evidence of widows dissaving and decumulating assets in order to maintain the standard of living they had been accustomed to during their working/married lives. However, this continued emphasis on saving was not apparently related to any bequest motive. Savings were intended to cushion possible future shortfalls and medical expenses rather than to bolster the sums available for bequeathing purposes.

Analysis of the quantitative data from the national survey confirmed that pre-bereavement factors do indeed affect economic circumstances during widowhood. Two variables in particular were seen to play a pivotal role in the inferential analysis. The first was the wife's level of education. Widows with higher education were more likely

to have had greater experience of domestic financial management, more likely to have discussed their future situation with their spouse and other third parties, more likely to feel comfortable or well-off financially, less likely to judge that their economic circumstances had deteriorated, and less likely to have had frequent experience of spells of financial hardship. Multivariate analysis confirmed the centrality of the widow's education; it was seen to exercise an independent function and could not simply be regarded as an intermediary variable. This conclusion on the importance of the wife's education confirms the repeated findings of Helena Lopata (1973, 1984, 1988). What is particularly interesting is that Lopata's findings were based on studies which were exclusively sociological in scope, whereas those of the present study were based exclusively on research into respondents' financial behaviour in the pre- and post-bereavement phases.

The second prominent variable to emerge was the widow's experience of financial management while married. More so than her immediate preparation for widowhood, this experience had a significant impact on her financial situation after the death of her spouse. Its poor showing in predicting a positive attitude towards widowhood (table 8.17) serves only to corroborate a more general finding of this thesis, namely, that pre-bereavement financial factors tend to correlate more closely with financial rather than psychological well-being during widowhood.

If the wife's level of education and her experience of domestic financial management both have a significant impact on financial well-being in widowhood, this may bode well for future cohorts of widows. Unlike social class, for example, which is usually derived from the husband's occupation, both variables relate directly to the wife herself and, perhaps more importantly, both are susceptible to improvement. If future cohorts of women are better educated and better versed in money management in the home, there may be less cause for concern over their economic status during widowhood.

## 10.2

### Limitations of this Research.

Some caution should be exercised in interpreting the findings of this thesis. They have shown that widows feel themselves to have changed as consumers since losing their spouse and that, as a result, there are preliminary reasons, other than financial reasons, for supposing that they may exhibit altered purchase behaviour in some areas. However, as of yet there are no observed differences in the consumer behaviour of widows needing to be "explained". In this sense, widows' perception of themselves as consumers should not be construed as an explanation of any such altered behaviour. Indeed, were altered purchase behaviour to be conclusively proven, this would still leave open the question of whether bereavement itself was its correlate or its cause - one obvious contender as an explanatory variable would be the reduction in the perceived spending power of many widows noted in chapter 8. Ultimately, any resolution of this question will be contingent upon access to longitudinal comparative data on the purchase behaviour of widows.

Longitudinal purchase behaviour of widows was not available for this research. Data from the Irish Household Budget Survey are available on a household basis, and since many Irish widows live in multi-person households, extrapolation of the widow's individual purchase patterns would be virtually impossible. However, were such data to become available, Cohort Analysis would suggest itself as the most appropriate diagnostic technique. As outlined, by Bonnici and Fredenberger (1991), this technique can distinguish and separate out three types of factor or effect which underlie observed changes in longitudinal purchase data. The first is the age effect; consumers' purchase patterns alter as they progress from one age group to another. The second effect is the cohort effect. This effect characterises populations born at a particular point in time but is independent of the process of ageing. In essence, each cohort is deemed to have unique "life-markers" (Alexander, 1990), they experience similar events during each phase of their lifecycles, all of which exercise an independent effect on their consumer behaviour. The third effect is one which occurs at a particular time affecting all age groups and cohorts uniformly (Blanchard et. al., 1977). The net effect of this discussion

might be that the consumer behaviour of the current 65 to 75 year old Irish cohort of widows is affected by the fact that they are aged 65 to 75 (age effect), that they lived through the rationing of World War II in their early formative years (cohort effect), and that they, together with other Irish age cohorts, experienced the impact of the 1972 Oil Crisis on consumer prices (period effect).

Rentz & Reynolds (1991) have shown how studies of older people's spending have utilised cross-sectional data in the main and thereby overlooked the possibility of a cohort or a period effect. When longitudinal rather than cross-sectional data is used, the impact of all effects is taken into account and, according to Heslop (1987), the impact of age on spending allocation is likely to be less significant than that of either period or cohort effect. In the present context, cohort analysis of longitudinal data could be used to compare the current purchase behaviour of Irish widows aged 65 to 75 with the behaviour of their married counterparts to test the impact of bereavement. However it could also be compared with the purchase behaviour of widows aged 65 to 75 in 1980 for example, to test for the presence of a cohort effect as well.

The absence of longitudinal data for widows' purchase behaviour was clearly beyond the researcher's control. However, there were a number of other variables which might have enhanced the statistical analysis but which were omitted for a variety of reasons. The first of these was personality. Discussed in chapter 3.5, personality traits have been associated with resistance to stress in general and may be expected to continue to influence adjustment in widowhood. In particular, the internal/external locus of control trait was seen as an important stress moderator in coping with bereavement. It was decided not to research this variable in this study for two reasons. First, because psychological/adjustment considerations were not central foci of this research. Second, because this personality variable is more properly measured in a personal interview than in a structured questionnaire (Stroebe, Stroebe, & Domittner, 1988) - the research instrument used here.

A second variable omitted from the quantitative research was some measure of the respondent's health. This variable has been found to exercise a significant effect on the widow's morale and psychological well-being (Morgan 1976). In this study however, the central dependent variables of interest related primarily to financial well-being. The impact of health status on such variables was considered to be slight and, given the pressures of space on the questionnaire, a self-rated health measure was consequently dispensed with. In hindsight, this may have precluded promising correlations with a number of the attitudinal dimensions in question 11 of the questionnaire such as social involvement and perceived independence. It would also have been of interest to examine the relationship between health status and respondents' scores on factor one in the factor analysis.

In addition to the health and personality variables just discussed, further variables of interest emerged during the analysis and are presented here for consideration in future research on widows. The sole variable employed in this study which impinged upon the husband/wife relationship was question 1 of the questionnaire which probed the couple's decision-making style for major purchases. If the enduring influence of the deceased husband on the widow's consumer behaviour is to be researched further, some assessment of the quality or closeness of the marital relationship would also seem appropriate. No such measure was unearthed in the literature; it would obviously be prone to problems of validity, given that widows would be retrospectively evaluating their previous marriage. Nonetheless, the influence of the marital relationship on the early purchase decisions of some widows in the personal interviews was quite striking and bears further scrutiny.

During the course of conducting the call-back interviews, a number of widows disclosed that the loss of their husband had not been their first encounter with dying and death. Some had had experience of losing siblings or offspring and reported being able to draw upon this experience later when faced with conjugal bereavement. Some measure of prior familiarity with personal loss would thus seem appropriate in any future studies on levels of coping in widowhood.

### 10.3

#### **Suggestions for future research.**

This thesis has perhaps been the first to note that one of the significant effects of bereavement is the radical change in decision-making style. Prior to the loss of their spouse, a large majority were making most domestic purchase decisions on a joint basis, and had probably done so for decades. The abrupt change to making new or familiar decisions on an individual basis may explain why a majority of respondents felt they were now more independent as consumers (table 8.7). However, when this finding is read in the context of views expressed in the focus groups, it appears that this enforced independence may not be welcomed. The personal interviews suggested that widows are more than happy either to share or delegate many impending decisions to their offspring or other family members. Future research might address the juncture at which such third parties currently assist widows in their purchase/budgetary decisions, the weight which widows attach to such assistance, and the product and service items for which advice is characteristically sought. What actually happens and what widows would like to happen are two different matters; it remains unclear whether the tendering of consumer advice co-incides with those periods when widows require it most. In a similar vein, the reliance by widows on other personal and mass media purchase information sources remains to be determined through further quantitative research. A majority of the sample widows lived alone and there was a significant relationship between living alone and making purchase decisions alone, however the fact that widows themselves eventually make these decisions does not preclude their consulting a variety of personal and mass media sources in the process.

With regard to the pre-bereavement phase, one of the central areas of interest was the wife's forewarning of her husband's death, sometimes referred to as anticipatory grieving. Analysis of responses to the national survey suggests some refinement of the questions used to measure levels of forewarning. Simply asking widows the amount of forewarning they had may be less than optimal. For example, two widows may report the same length of forewarning of their husband's death. One spouse may have a long-term heart condition but still maintains a relatively normal lifestyle, the other may have

a terminal, debilitating illness requiring his wife to act as full-time caregiver. It would seem reasonable to suppose that the type and not just the length of forewarning may mediate the quality and extent of discussions with the husband on the wife's financial future.

A further aspect of forewarning which has been overlooked in published research is the amount of foreknowledge the husband himself had of his impending death. Such foreknowledge may or may not have been medically confirmed, however, its effect on the husband's propensity to initiate discussions seems likely. Indeed, apart from discussions, it may be more germane to the wife's economic welfare to enquire what practical measures, if any, the husband took on foot of this foreknowledge and whether he appraised his spouse of what he had done. Future research will also have to determine what occurs when one partner is forewarned and the other is not. Fear of disclosure may inhibit the forewarned partner from broaching topics related to widowhood with the other. Further elaboration of what precisely constitutes "discussion" is also called for by this research. This term was shown to be overly vague in the focus groups, denoting muttered "asides" by the husband on one hand and detailed discussions on his pension arrangements on the other. Some clarification of the depth, detail, and stage at which such discussions took place is needed.

This thesis uncovered a significant minority of widows (33%) who had discussed their future welfare with persons other than their spouse. Given that this was the first time the presence of such discussions had been explored, additional investigation needs to be carried out to ascertain the subject matter of these talks, the degree to which any advice proffered was acted upon, and how this advice was retrospectively evaluated.

Turning to the post-bereavement phase, the influence of the deceased spouse on the widow's purchase decisions received considerable attention in this study. While significant numbers of Irish widows attested to this continuing influence, a number of more precise questions now need to be addressed. In the first place, what are the precise product/service areas where the enduring influence of the spouse is most pronounced? Is this influence applicable only to types of decisions the wife would have



seen her husband make? How does this influence operate when the widow is faced with a decision for which she can recall no precedent?

On a methodological note, the author had a number of reservations regarding the instrument used to measure husband sanctification. It will be remembered that a four-item scale was used for this purpose (see dimension 9 in appendix 7). Two of the four items - "my husband was an unusually good man" and "my marriage was above average" - had been used previously by Lopata (1973) to measure this construct. An agree/disagree scale was placed after each item. Unlike Lopata's study, the call-back interviews in this research permitted the author to probe some of the questionnaire responses in greater depth. Probing of the two scale items above revealed differing interpretations of the agreement scale among respondents. Most widows who judged their marriage to be "above average" and their husband to be "an unusually good man" had ticked the "strongly agree" box. Some widows who felt that their marriage was average (not above average) and that their husband was a good man (not an unusually good man) had ticked the "agree" box for the respective scale items. Other widows who felt exactly the same way had ticked the disagree box for these items. So, while reliability levels for these sanctification scale items proved satisfactory, greater attention should be paid to the question of validity in any future applications.

Tentative conclusions have been advanced on the usefulness of the role concept as a framework for analysing the consumer behaviour of widows. Most respondents were less than eager to espouse this role, however, they did report the kinds of self gift-giving characteristic of those in transition to a new role. Nonetheless, the precise relationship between the role of widow and the acquisition/disposition of product and service assortments needs to be further specified. Methodologies such as that proposed by Solomon (1988) could prove helpful in this regard. As roles require recognition by both occupants and non-occupants, a sample of widowed and non-widowed subjects might be presented with lists of products and brands and a number of social roles, including that of widow. Their task would be to allocate products/brands to what they considered their appropriate roles. Key issues to be resolved would be:-

- 1) The level of agreement between widowed and non-widowed subjects on product associations for the role of widow.
- 2) Whether the purchase constellations of widows are more properly defined at the product or brand level.
- 3) Which variables mediate how articulately the product constellation for widows is expressed. For example, widows who have been bereaved for a longer period and widows who lack alternative substitute roles may hold more clearly defined views on which product assortment is most appropriate for them.

An additional, novel way of broaching this topic would be to conduct an inventory of the gifts received by widows since bereavement. In particular, widows might be asked whether the range of gifts has altered in any way since they lost their spouse. Symbolic Interactionism, discussed in chapter 4, would suggest that such gifts, apart from disclosing the product assortment others feel widows should possess, may also indirectly shed light on the modes of behaviour which society deems appropriate for them.

Moving from the broad question of the role of widow to more specific considerations during bereavement, the quantitative analysis in chapter 8 yielded a number of pointers for future research. The first involves further development of the factor analysis results. This study uncovered a series of factors or underlying dimensions to widows' feelings about widowhood. Some of these factors (Price-Consciousness, Reluctance to Complain) had an immediate bearing on consumer behaviour, others comprised consumer dimensions in conjunction with wider social dimensions (Positive Attitude towards Purchasing related to Social Involvement). The next logical step would be to employ bivariate and multiple regression analyses to ascertain which widows are price-conscious, which widows are reluctant to complain, which widows are prone to refer to their spouse's wishes and finally, to specify which variables render a widow more likely to score highly on these characteristics. The use of a larger sample size would facilitate greater choice and discretion of predictor variables in this regression procedure. Finally, it ought to be borne in mind that two of the eleven attitudinal dimensions in question 11,

Perceived Vulnerability, and Consumer Innovativeness (see dimensions 2 and 3 in appendix 7) failed to achieve satisfactory reliability levels. This precluded any conclusions on these dimensions for Irish widows. However, reliability is more a reflection on the measure used than on the rationale for selecting these dimensions in the first place, so there remain grounds for investigating these two dimensions in subsequent research.

#### **10.4**

##### **Recommendations**

Recommendations arising from this thesis will be divided into two, those relating to financial considerations and those relating to marketing decisions in general. Financial behaviour while married affects financial welfare during widowhood. In particular, wives with experience of managing domestic finances feel better-off economically after they lose their husband. As expected, the 56% who had worked outside the home were more likely to have been involved in such domestic financial management. Those wives who remain at home do not share this advantage to the same extent. Husbands who, out of misguided concern or reluctance to break with a more traditional sex-role orientation, exclude their wives from money-management decisions are probably doing them a disservice in the long-term. This applies in particular to households where the wife has completed primary education only. Husbands too should be appraised that a significant number of wives are anxious to discuss their future circumstances as widows with them and that, even for widows who are not anxious to do so, such discussions minimise the likelihood of brushes with financial hardship after bereavement. Discussions should ideally be conducted when the husband is in good health. Knowledge of impending death, besides impairing the lucidity of the discussions, will heighten the wife's reluctance to enter such discussions in the first place.

This thesis evidenced a widespread financial volatility among Irish widows. Pockets of economic hardship were not uncommon even among widows who were for the most part well-off. Such pockets were particularly prevalent in the early post-bereavement phase.

Family members and financial service providers should therefore be cognisant that economic hardship is most likely to occur at a time when the widow is heavily traumatised, when the family are least likely to be aware of her financial circumstances, and when others are least likely to broach such matters out of deference for her feelings.

The recommendation from this research is that, where feasible, families should charge either one of their own number or some professional with the profferment of financial advice; 71% of the present sample registered annoyance at the way in which different people gave them discordant advice on money matters. Focus group participants claimed that they had vacillated between a desire to assert their independence on one hand and an acute sense of helplessness on the other, especially in the early stages of bereavement. Consequently, the widow should be given advice in the form of information rather than as ready-made decisions and extreme sensitivity should be exercised. Certainly it would be unwise to refrain from offering advice until such time as it was openly solicited by the widow herself. Widows reported being in a numbed condition at this time, unable to concentrate, unaware of their true financial situation, and uncertain of whom to approach for help. All overtures of advice and assistance should be made against the backdrop of the widow's aspiration to assume control eventually and to lead an independent existence.

Any specific marketing activity directed at older widows would do well to keep in mind that they live in a society which they believe accords them an inferior status, and whose behavioural expectations of them remain blurred. Despite the fact that they continue to view themselves as in some sense married, they can feel ill at ease in the company of married women, even women their own age. There is little evidence to convince them that the business community considers their custom of any consequence. This impression is conveyed to them more by omission than by commission; they fail to feature in advertisements and little or no attempt has yet been made to tailor product or service offerings to their specific needs.

A comprehensive evaluation of the widowed market as a viable and discrete subsegment of the senior market may prove the proper subject matter of further research. However, a number of initial observations which relate to segmentation may be advanced based on this research. The framework used for this discussion are the four segmentation criteria proposed by Schoell & Gultinan (1990).

**1. - The segment is large enough to be profitable.**

Chapter 3.2 broached the demography of Irish widows. In terms of size, they represent 24% of all persons aged 60 and over in the State. Their numbers are not only set to increase, but to increase in certain geographic locations. The profitability of this segment has yet to be determined. Widespread reliance on state transfers should not be automatically construed as a lack of spending power. 61% consider themselves well-off or comfortable at the moment and the call-back interviews pointed to an educated and relatively affluent sub-group of widows who appeared to command sizeable spending power.

**2. - Consumers in the segment may be reached with an appropriate marketing mix.**

Practitioners dealing with the senior market in general enjoy a slight advantage. Older people display distinctive patterns of media consumption as seen in chapter 2.8.1. The central role played by television in their lives was especially apparent. There seems to be no reason to suppose that this role diminishes in the case of widows who were also seen to have distinct programme preferences in chapter 8.2. In this sense, widows constitute a communicable segment. Older people also have definite retail preferences as seen in chapter 2.5.1. Traditional retail outlets and department stores were chosen over other retail modes because they facilitated the personal contact which the current older cohort value. This retail behaviour, coupled with the fact that it tends to take place at distinct off-peak times, suggests that promotional activity directed at this segment may be effected with considerable accuracy. Comments from respondents both in the focus groups and in the call-back interviews pointed to many widows increasing the number of excursions to local retail outlets as one stratagem in their struggle with loneliness.

**3. - Consumers in this segment will respond in the desired way to the marketing mix designed for them.**

The responsiveness of widows as a separate segment remains an open question since no marketing campaigns have as yet been directed at them. However, a number of injunctions have emerged from this research for those addressing the needs of widows as a discrete segment or as a sub-segment of the older market. First, they are unlikely to warm to any commercial overtures which focus on widowhood per se. The term "widow" was resented by most respondents irrespective of how long they were bereaved; in the early stages of bereavement it was barely acknowledged. The use of synonyms is to be recommended. "Women who have lost their husband" or "Women who find themselves living alone" suggest themselves as more appealing alternatives. The findings of the call-back interviews in particular highlighted the negativity associated with the role of widow and pointed to the use of alternative roles the widow may occupy. The role of grandmother was especially salient. This role has been incorporated into successful campaigns directed at other older people in the form of transgenerational advertising appeals. In general, bereaved women are more likely to respond to communications which focus on the needs of widows rather than on the title of widow itself.

**4. Consumers within the segment are similar to one another in terms of product and service needs.**

Not surprisingly, this thesis did not unearth a list of needs which apply exclusively to older widowed females. What seems to be the case is that certain needs are likely to be felt more acutely after the death of a spouse. For example, 70% of these Irish widows worry more about their safety now than when married. Housing, home security, and public authority representatives should be appraised of this. Domestic repair and home maintenance were also instanced as service areas where widows have particular needs. Life without a spouse was seen to create a range of social hurdles. Leisure and vacation providers should be aware that widows may be especially sensitive to the "social mix" available to them at recreational and holiday locations. Two extremes should be avoided - on the one hand gatherings exclusively comprised of widows, on the other hand, gatherings where the widow is totally surrounded by married couples.

Understandably, many of the widows interviewed felt more vulnerable to dubious business practices after losing their husband. The focus groups afforded some insight into how this vulnerability manifests itself. In particular, men were seen as the likely perpetrators of such practices. One obvious measure which firms could take to allay the fears of widows would be to employ more middle-aged/older women in their workforce. The prospect of a 55 year old widow representing a window replacement company might prove a novelty in contemporary Ireland, but it might also help to lessen the anxieties of widowed clientele considerably.

On the financial level, the overall impression from most widows was of a heightened motivation both to save and to be price-conscious. This ostensibly stemmed from a reduction in perceived economic circumstances and the need to make provision for medical/care expenses in future years. This need for financial stringency was more pronounced among widows in the lower half of the social and educational spectrum. This is not to imply that the spending behaviour of widows in the upper half of this spectrum was profligate. They gave the impression of being deliberate, sensible, value-discriminate consumers. Discretionary spending was governed less by self-indulgence than by the pursuit of what Wolfe (1990) terms "Being Experiences", such as holidays, visits to family, and membership of clubs and classes.

Apart from women who had had "difficult" husbands and mediocre marriages, most widows sought to retain some vestige of their role as wife. This need manifested itself in a variety of ways, in momentos retained, in contact with the spouse's former workplace, in custom with the husband's bank, in continued habitation of the home they shared as man and wife. Product and service providers could benefit by remembering this need. Attempts to be over deferential to the widow's loss may overlook the possibility that she actually wishes to hear his name mentioned, to have his former custom acknowledged and valued, and to simply reminisce. For many older Irish widows, much if not all of their social standing derives, as they see it, from the collective memory of their deceased spouse. Businesses who number older widows among their clientele might do well to replace perfunctory Christmas cards with some letter or communication around the time of their husband's anniversary.

A final word on widows as a segment of the senior market concerns their responsiveness to marketing stimuli. Chapter 2.10 showed how sensitive older people in general are to advertisements and products which identify them as old or elderly. They often reject advertising messages geared to socialise them into their role as older consumers. It may well prove to be the case that older adults who have made a transition to a new role such as widowhood, which in itself denotes advancing age, may find marketing stimuli intended for older people more consistent with that role. In other words, because bereavement typically occurs in later life, it may engender greater acceptance by older widows that they are no longer middle-aged and render them more receptive to advertising directed at older consumers in general.

In conclusion it should be remembered that the responses of most widows in all three research strands of this thesis should be read against a backdrop of harrowing personal loss and devastation. While the precise nature of this loss was not the proper subject matter of the research, it clearly tempered answers to many consumption-related topics. Question 34 in appendix 8, the final question, was intended to afford respondents the opportunity to express in their own words how bereavement had affected them most. While this question was not included in the analysis, answers painted a tableau of loneliness and desolation. This loneliness was primarily experienced at a deep personal level, but it was also articulated in terms of "doing everything without a partner", "going alone", "not having someone to talk to about things", "no-one to look after my problems", "not having someone to decide things with". It would thus appear that the personal loss which lies at the core of bereavement may surface in many facets of the wife's life as a widow. Some of these facets have to do with the procuring and enjoyment of goods and services. Bereavement can invest these consumer events with a significance and value they would never have possessed formerly; this may represent its most fundamental and tangible impact on consumer behaviour.



## APPENDICES.

## **APPENDIX 1**

RESPONDENTS INTERVIEWED FOR EXPERIENCE SURVEY.

<u>NAME</u>	<u>AFFILIATION</u>
<u>Mr. Gerry Armstrong</u>	Chief Executive, Evergreen Travel.
<u>Mr. John Byrne</u>	Marketing Analysis Manager, E.S.B.
<u>Ms. Helen Cahill</u>	Senior Statistician, Central Statistics Office.
<u>Mr. Garry Deane</u>	Market Research Officer, New Dublin Gas.
<u>Mr. John Doherty</u>	Marketing Manager, New PMPA.
<u>Mr. Brian Dunnion</u>	Account Director, O'Kennedy Brindley Ltd.. Responsible for Golden Years Account
<u>Mr. John Furey</u>	Manager, Superquinn, Sundrive Rd..
<u>Mr. Michael Glynn</u>	Bank of Ireland, Golden Years Campaign.
<u>Mr. Gerry Griffin</u>	Manager, Allied Irish Banks, "One to One" campaign.
<u>Mr. Paul Hackett</u>	Aer Lingus Holidays Ltd..
<u>Ms. Orla McCibben</u>	Editor "Horizon" magazine.
<u>Mr. Derry O'Leary</u>	Director Market Research, Dublin Bus.

<u>Dr. Alan Parker</u>	Centre for Retail Studies, UCD.
<u>Mr. Kevin Reidy</u>	Director, E.C. Consumer Survey.
<u>Mr. Hilary Shannon</u>	Chief Executive, Retirement Planning Council.
<u>Ms. Elaine Sharkey</u>	Manager of TSB's "VIP" campaign.
<u>Mr. Douglas Thornton</u>	Human Resources Manager, Ryans Hotels Ltd..
<u>Mr Tony Walsh</u>	Irish agent, McCarthy & Stone Ltd..
<u>Professor Peter Weinberg</u>	Marketing Dept., Padderborn University, Germany.
<u>Dr. Dianne Wilcox</u>	Dean, Faculty of Social Studies, North London Polytechnic.

## **APPENDIX 2**

## **MODERATOR SCHEDULE FOR FOCUS GROUPS WITH WIDOWS.**

### **1. INTRODUCE THE BROAD PURPOSE OF THE RESEARCH.**

### **2. THE PRE-BEREAVEMENT PERIOD.**

- Do women discuss how they are going to manage as widows with their husbands?
- What do the group feel about this type of discussion?
- Why do you think that widows might not get round to discussing things with their husbands?
- Do the group feel that widows later on might regret not having talked about their futures while their husbands were alive?
- (If discussions did take place). What did it feel like discussing your future as a widow with your husband when he was still alive? Are you glad you had these discussions?
- Do you feel that women might want to discuss how they are going to manage as widows with other people besides their husbands?

### **3. THE BEREAVEMENT PERIOD.**

- What are widows' main worries at this time?
- Do widows want to talk with anyone at this time? Whom did you feel like talking to?

#### **4. THE POST-BEREAVEMENT PERIOD.**

- What first strikes women about life as a widow?
- Does being a widow change how women get on with other women?
- How does it feel when widows are out with married friends?
- What have been your experiences as regards meeting/visiting your family?

#### **5. REALITY TESTING.**

- I'd like you as a group to think back to the first expensive item you spent money on after your husbands died. Can you remember what exactly was going through your minds at this time?
- Was spending money on this item special to you in any way? Looking back, do you feel that this was an important event for you?

#### **6. HUSBAND SANCTIFICATION.**

- When widows have a decision to make that involves a lot of money, do they ever ask themselves "What would my husband have done?" Would their husbands' wishes be important to them?
- Would the kind of marriage they had affect whether they paid attention to their husbands' wishes?
- How can you do what your husband wants when he's dead?
- Do widows not find that there are times when they prefer to make decisions on their own two feet?

## **7. ROLE EXPECTATIONS.**

- As a group do you feel that other people watch what you do more since you became widowed?
- Do you feel that other people expect you to behave in certain ways?
- Are there particular places or times when you feel that people are watching you?

## **8. SELF GIFT-GIVING.**

- Looking back to the period soon after bereavement, do widows ever buy things just for themselves as a present or a treat?
- Why do you feel that widows might spend money on themselves in this way?
- Would widows ever feel guilty or uneasy about spending money on themselves in this way?

## **9. PERCEIVED VULNERABILITY/COMPLAINING.**

- Did you as a group feel more vulnerable as consumers when you became widows?
- Were there any times when you felt especially vulnerable?
- What was it about these situations that made you feel vulnerable?
- When you are unhappy about things you've spent money on how do you feel about complaining now that you're a widow?



- Did becoming a widow change how you felt about going out shopping?
- What is it in particular that makes widows go out shopping more/less?
- When women lose their husbands do they feel they want to move house? If not why is this so?
- Is the home you lived in with your husband not full of sad memories?
- Do widows nowadays feel they should leave something to their families when they pass on?
- Looking back on your lives since losing your husbands, do you as a group feel that there are any advantages to being a widow?

### **APPENDIX 3**

COVER LETTER FOR NATIONAL SURVEY QUESTIONNAIRE.

Dear householder,

Thank you for accepting this questionnaire from the interviewer who called at your home. Many Irish widows feel that not enough attention is paid to their views. Your answers to this questionnaire will be part of a countrywide study to find out what these views are and to see how widowhood has changed widows' lifestyles. This study is being carried out as part of my academic work at Dublin City University where I lecture.

The sole purpose of this study is my private research so your replies will be completely confidential. No commercial or Government body is connected with it in any way. Your views and opinions are important to help me complete this study and to understand how the needs of widows can be better catered for.

If possible, fill the questionnaire out on your own. For most questions all you have to do is tick [✓] a box. If you have any difficulty answering any of the questions or any queries about this questionnaire please ask the person who gave you the questionnaire to help you.

Thank you in advance for your help,

---

Darach Turley.

## **APPENDIX 4**

## **INSTRUCTION SHEET FOR ESRI FIELD STAFF ON NATIONAL SURVEY.**

### **WIDOWS QUESTIONNAIRE 1993.**

#### **1 PURPOSE.**

- This questionnaire is part of a countrywide study to determine the concerns of older widows and to examine how bereavement has affected their lifestyles.

#### **2 TARGET POPULATION.**

- All non-institutionalised Irish women over 60 who are currently widowed and whose husbands have died within the last 10 years.
- Former widows who are now remarried do NOT qualify.
- Widowers are also excluded.
- The number of times a woman has been widowed is not relevant. The answers she gives should refer to her LAST husband.
- Widows who were separated from their husbands at any stage during their married lives are included in the target population.

#### **3 LIVING ARRANGEMENTS.**

- Respondents may live alone, or with others. They do NOT have to be the head of household.

- If they "normally" reside in institutions but are presently staying in a household they should not be included.
- If a suitable widow is contacted and given a questionnaire, be sure to check if there are any other eligible widows in the household - these too should be included.

#### **4 ADMINISTRATION.**

- This is intended as a SELF-ADMINISTERED questionnaire.
- If legibility, writing, or intelligibility difficulties are mentioned or suspected field staff should offer assistance. Only where these difficulties are acute should the field staff themselves enter the respondent's replies on the questionnaire.
- Field staff may encounter family or other household members who seem overly protective of the widow and attempt to "shield" her from the questionnaire. One successful technique has been to reply: "Please take one for her anyway, she might find the questions interesting; I've found this with other widows". If this does not succeed the request should not be pursued.
- If you gain access to a household and the widowed female household member is not present, please leave a questionnaire and leave word that you will call back to collect it in (approximately) three days. In the case of these "drop offs" a maximum of two call backs should be made.

#### **5 REFUSALS.**

- In general, elderly people are more kindly disposed than other age groups to field staff.
- Refusals by the elderly to co-operate are more often related to perceived inability to answer than to suspicion; "I've nothing important to say" or "They wouldn't be

interested in me". These respondents may well be swayed by reassurance: "This study needs the opinions of all widows if it is to succeed"

- If the widow has been recently bereaved, undue pressure should not be applied to accept a questionnaire. One response I have found useful is to say: "Some recently bereaved women have found that a questionnaire like this has given them an opportunity to express how they feel."

## **6 ABILITY.**

- This study relies especially on field staff to ascertain whether the respondent may have problems with legibility, mental coherence, and writing ability.
- Widows who live alone are more likely to have to handle correspondence. Look for signs of letters, pens, newspapers etc. if possible as an indicator of reading/writing ability.
- If field staff suspect there may be a problem with mental ability, a factual question such as: "How do I get from here to the shops/bus stop?" may help.
- For those respondents living in multi-person households, queries concerning their mental/reading ability should be addressed to a third party if possible.

## **7 INITIAL APPROACH.**

- After conducting the ESRI interview, I suggest the following approach: " Are you (is there someone living here) over 60 years of age and widowed? Would you have lost your husband in the last ten years? I also have a questionnaire here on widowhood and the views of widows. It is being conducted by a lecturer from Dublin City University. He is anxious to find out how widows are managing and what is important to them. Would you mind taking one now and filling it up yourself. It is totally confidential and shouldn't take too long to fill in."

- You should then present the respondent with the cover letter to the questionnaire.

\*Please note the number of the questionnaire on the top right hand corner of the first page of the questionnaire.



**PILOTED VERSION OF STRUCTURED QUESTIONNAIRE**

- 1.** To begin with, I would like to ask you some questions about your life when you were still married. Looking back to when your husband was alive, were most decisions on buying major items for your home made mainly by you alone, by your husband alone, or by both of you together?

[PLEASE TICK ✓ THE APPROPRIATE BOX]

You alone	<input type="checkbox"/>
Your husband alone	<input type="checkbox"/>
Both of you together	<input type="checkbox"/>

- 2.** While you were married, can you please try to remember if you owned any of the following items in your own name.

A savings account (Bank, post-office or credit union)	<input type="checkbox"/>
Investments or shares	<input type="checkbox"/>
A credit card	<input type="checkbox"/>

- 3.** Turning now specifically to the last year your husband was alive, during that particular year would you yourself have carried out any of the following duties:

Paid most household bills	<input type="checkbox"/>
Paid the house or car insurance	<input type="checkbox"/>
Decided on most major purchases	<input type="checkbox"/>

- 4.** Before your husband died, were there times when you wanted to discuss your future financial position as a widow with him?

Often	<input type="checkbox"/>
Sometimes	<input type="checkbox"/>
Never	<input type="checkbox"/>

5. By the time your husband died, had you actually discussed together any of the following matters?

Life insurance	<input type="checkbox"/>
Your future financial situation	<input type="checkbox"/>
His pension	<input type="checkbox"/>
His will	<input type="checkbox"/>
Your future housing arrangements	<input type="checkbox"/>
None of the above	<input type="checkbox"/>

[ IF "NONE OF THE ABOVE" PLEASE SKIP TO Q.7 ]

6. Can you please indicate whether these discussions were your own idea, someone else's idea, or your husband's idea?

Your own idea	<input type="checkbox"/>
Someone else's idea	<input type="checkbox"/>
Your husband's idea	<input type="checkbox"/>

7. Apart from your husband, did you discuss your future personal affairs in the event of being widowed with any of the following people?

A bank official	<input type="checkbox"/>
A solicitor	<input type="checkbox"/>
A son or daughter	<input type="checkbox"/>
Some other relative	<input type="checkbox"/>
A friend	<input type="checkbox"/>
A neighbour	<input type="checkbox"/>
A clergyman	<input type="checkbox"/>
A doctor	<input type="checkbox"/>

Someone else ☐

(PLEASE SAY WITH WHOM) .....

8. Still thinking back to when your husband was with you, would you at that time have been aware of any of the following?

[ PLEASE TICK AS MANY ITEMS AS YOU WERE AWARE OF ]

	AWARE	NOT AWARE	NOT APPLICABLE
Were you aware of ?			
Who his solicitor was	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Which bank(s) he used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
His insurance company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The amount of your husband's weekly income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Did your husband have some condition or illness which forewarned you that he might die?

Yes ☐

No ☐ [ IF "NO" PLEASE SKIP TO Q.11 ]

10. How much forewarning of his death did you have?

Less than a month	<input type="checkbox"/>
One to six months	<input type="checkbox"/>
Over six months	<input type="checkbox"/>

- 11.** I would like to move on now to your life as a widow. Listed below are a number of short statements about various aspects of being a widow. Please indicate how strongly you agree or disagree with each one by placing a tick in the appropriate box after that statement.

	STRONGLY AGREE	AGREE	DON'T KNOW	DISAGREE	STRONGLY DISAGREE
I get more enjoyment from going shopping now than when I was married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My social life has not really changed that much since my husband died.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People tend to take advantage of you when they know you are a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Widowhood has really made no difference to the way I spend my money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't mind being called a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Married women are jealous of me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I intend to keep up the same interests I had when I was married.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My husband was an unusually good man.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Widows need to compensate for what they have lost by being more generous to themselves.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other people watch you more closely when they know you're a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Since losing my husband I feel I have become a more cautious shopper.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People think more of you when you're a wife than when you're a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Widows have more freedom than married women.

STRONGLY AGREE  
AGREE  
DON'T KNOW  
DISAGREE  
STRONGLY DISAGREE

☐ ☐ ☐ ☐ ☐

People expect widows not to bother about their looks.

☐ ☐ ☐ ☐ ☐

I often think of what my husband would feel when I'm buying important things.

☐ ☐ ☐ ☐ ☐

Widows should treat themselves now and then.

☐ ☐ ☐ ☐ ☐

I'm out of the house much more now that I'm widowed.

☐ ☐ ☐ ☐ ☐

I dress more for fashion than for comfort.

☐ ☐ ☐ ☐ ☐

I worry more about my safety now that I'm a widow.

☐ ☐ ☐ ☐ ☐

Widows have more control over their spending than married women.

☐ ☐ ☐ ☐ ☐

I don't mind depending on my children.

☐ ☐ ☐ ☐ ☐

People like to see widows enjoying themselves.

☐ ☐ ☐ ☐ ☐

Widowhood has made a better woman of me.

☐ ☐ ☐ ☐ ☐

I worry less about the clothes I wear since becoming widowed.

☐ ☐ ☐ ☐ ☐

Since becoming a widow, I prefer to say nothing when I buy something that is not up to scratch.

☐ ☐ ☐ ☐ ☐

It annoys me when other people give me advice about my money.

☐ ☐ ☐ ☐ ☐

I look more often for low prices now than when I was married.

☐ ☐ ☐ ☐ ☐

Widows are just as good as anyone else at handling confidence tricksters.

STRONGLY AGREE  
AGREE  
DON'T KNOW  
DISAGREE  
STRONGLY DISAGREE

I feel as though the best of my life is now over.

Widows are less concerned about what is going on in the world around them.

My marriage was above average.

Some of the things I have bought have been a pat on the back for myself for being able to cope.

People expect widows not to be too outgoing.

I spend as much on make-up now as I did when I was married.

As a widow I pay more attention to what I'm being charged in the shops.

Store staff pay less attention to your complaints when you are a widow.

I like to save money by shopping around for bargains.

I'm more involved in my community since I became a widow.

Widows are just as likely as anyone else to try new products when they come out.

On money and spending matters, I always try to deal with the same people my husband dealt with.

- 12** Looking back to when you were married, how do you feel your financial situation at present compares with what it was then? Is it better, about the same, a little worse, or much worse than it was then?

My financial situation now is better	<input type="checkbox"/>
My financial situation now is about the same	<input type="checkbox"/>
My financial situation now is a little worse	<input type="checkbox"/>
My financial situation now is much worse	<input type="checkbox"/>

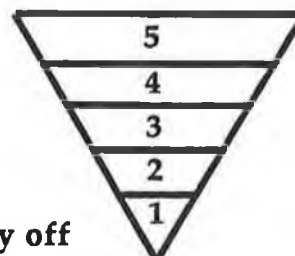
- 13** Bearing in mind what you have just told me, how would you describe your financial situation to-day. Would you describe yourself to-day as fairly well off, comfortable, a little short, or badly off?

Fairly well off	<input type="checkbox"/>
Comfortable	<input type="checkbox"/>
A little short	<input type="checkbox"/>
Badly off	<input type="checkbox"/>

- 14** Despite the goodwill of their husbands and their families, many widows have found there were times when they were badly stretched for money. Since you became a widow, have you at any time felt really badly off financially?

[ PLEASE TICK THE NUMBER THAT BEST DESCRIBES YOUR EXPERIENCE ]

I have never felt really badly off



I have definitely felt really badly off

- 15** Thinking about periods when you felt really badly off since becoming a widow, when were they likely to occur?

Was it:-

- |   |                          |
|---|--------------------------|
| In the first 6 months of widowhood          | <input type="checkbox"/> |
| Between 6 months and two years of widowhood | <input type="checkbox"/> |
| After my second year of widowhood           | <input type="checkbox"/> |
| Likely to occur at any time                 | <input type="checkbox"/> |

- 16** Widows in Ireland receive income from a number of sources. Looking at the list of possible income sources below, could you please place a figure "1" in the box after the source which you rely on most, the figure "2" after your second most important source and so on. There is no need to go beyond your fourth most important source of income.

- |  |                          |
|--|--------------------------|
| Your own earnings                            | <input type="checkbox"/> |
| Shares                                       | <input type="checkbox"/> |
| Savings accounts (Banks, building societies) | <input type="checkbox"/> |
| Financial help from your family              | <input type="checkbox"/> |
| Post office bonds or certificates            | <input type="checkbox"/> |
| Old age pension                              | <input type="checkbox"/> |
| Widows pension                               | <input type="checkbox"/> |
| Husband's occupational pension               | <input type="checkbox"/> |
| Widows and Orphans pension                   | <input type="checkbox"/> |
| Your own occupational pension                | <input type="checkbox"/> |

- 17** I would now like you to tell me your attitude to certain television programmes.  
Could you please name your three favourite programmes on television?

My favourite programme is .....

My second favourite programme is .....

My third favourite programme is .....



- 18** Listed below are a number of reasons why people might want to watch television. Could you please write "1" beside your main reason for watching television, and so on for your three main reasons.

Divides up the day for me

☐

Helps me relax

☐

Helps me pass the time

☐

Entertains me

☐

Keeps me in touch

☐

Keeps me company

☐

- 19** In this section of the questionnaire I would like to ask you some details about your living arrangements.

At the moment, do you live alone?

YES ☐

NO ☐ [ IF " NO " PLEASE SKIP TO Q.21 ]

- 20** For each of the people who live with you, could you please describe their relationship to you, that is whether they are your sister, your son, your granddaughter, your friend, and so on.

Person 1.....

Person 2.....

Person 3.....

Person 4.....

Person 5.....

- 21** I would now like you to think about how spending decisions are made in your home at the moment. For example, who decides which groceries are to be bought?

Is it:

You  
yourself ☐

Someone  
else ☐ [PLEASE DESCRIBE eg. son, friend] .....

- 22** When it comes to spending money on home repairs who is mainly responsible for making decisions?

Is it:

You  
yourself ☐

Someone  
else ☐ [PLEASE DESCRIBE eg. son, friend] .....

- 23** When something important for the home has to be bought such as furniture or an appliance for the kitchen, who is mainly responsible for making decisions?

Is it:

You  
yourself ☐

Someone  
else ☐ [PLEASE DESCRIBE eg. son, friend] .....

**24** Before you became a widow did you at any time have a job outside the home for which you were paid?

Yes ☐

No ☐ [IF "NO", PLEASE SKIP TO Q.26 BELOW]

**25** About how long were you in this paid employment ?

Less than five years ☐

For five to ten years ☐

For over ten years ☐

**26** I would now like to ask you about paid work outside the home since becoming a widow.

Since you lost your husband have you ...

Continued your previous job ☐  
[PLEASE SAY WHAT JOB IT WAS]

.....

Started in a new job ☐  
[PLEASE SAY WHAT JOB IT WAS]

.....

Wanted to get a job but failed to get one ☐

Decided not to look for a job ☐

**27** Finally, to help me classify your answers may I ask you some details about yourself and your late husband? To begin with, could you describe as carefully as possible the work that he did?

.....

**28** Are you the owner of the house in which you now live?

Yes

☐

No

☐

**29** Have you moved house since you became a widow ?

Yes

☐

No

☐

**30** For how many years were you married?

.....

**31** How long is it since you lost your husband?

.....

**32** In what year were you born?

.....

**33** Please tick the level at which you completed your full time education.

Primary School

☐

Secondary School

☐

Third level

☐

Post-graduate

☐

**34** Thank you very much for your time and co-operation.

Now, I wonder if you'd like to tell me in your own words how widowhood has effected you most :

.....

.....

.....

.....

## **APPENDIX 6**

## SCALE ITEMS USED FOR FIRST DRAFT OF QUESTIONNAIRE

### 1 RELUCTANCE TO COMPLAIN/PERCEIVED VULNERABILITY.

- People tend to take advantage of you when they know you are a widow.
- I worry more about my safety now that I'm a widow.
- Since becoming a widow, I prefer to say nothing when I buy something that is not up to scratch.
- Widows are just as good as anyone else at handling confidence tricksters
- Store staff pay less attention to your complaints when you're a widow.

### 2 CONSUMER INNOVATIVENESS

- I dress more for fashion than for comfort.
- Since losing my husband I feel I have become a more cautious shopper.
- Widows are just as likely as anyone else to try new products.

### 3 PRICE CONSCIOUSNESS

- I look more often for low prices now than when I was married.
- As a widow I pay more attention to what I'm being charged in the shops.
- I like to save money by shopping around for bargains.

### 4 SOCIAL INVOLVEMENT

- My social life has not really changed that much since my husband died.
- I intend to keep up the same interests I had when I was married.
- I'm out of the house much more now that I'm widowed.
- Widows are less concerned about what is going on in the world around them.
- I'm more involved in my community since I became a widow.

## 5 POSITIVE ATTITUDE TO PURCHASING

- I get more enjoyment from going shopping now than when I was married.
- Widowhood has really made no difference to the way I spend my money.
- I worry less about the clothes I wear since becoming widowed.
- I spend as much on make-up now as I did when I was married.

## 6 PERCEIVED SOCIAL EXPECTATIONS

- Other people watch you more closely when they know you're a widow.
- People expect widows not to bother about their looks.
- People like to see widows enjoying themselves.
- People expect widows not to be too outgoing.

## 7 SELF GIFT-GIVING

- Widows need to compensate for what they have lost by being more generous to themselves.
- Widows should treat themselves now and then.
- Some of the things I have bought have been a pat on the back for myself for being able to cope

## 8 HUSBAND SANCTIFICATION

- My husband was an unusually good man.
- I often think of what my husband would feel when I'm buying important things.
- My marriage was above average.
- On money and spending matters, I always try to deal with the same people my husband dealt with.

## 9 PERCEIVED INDEPENDENCE

- Widows have more freedom than married women.
- Widows have more control over their spending than married women.
- I don't mind depending on my children.

## 10 ADJUSTMENT TO WIDOWHOOD

- I don't mind being called a widow.
- Married women are jealous of me.
- People think more of you when you're a wife than when you're a widow
- Widowhood has made a better woman of me.
- I feel as though the best of my life is now over.



## **APPENDIX 7**

## **SCALE ITEMS USED IN FINAL QUESTIONNAIRE.**

### **1 RELUCTANCE TO COMPLAIN**

- Since becoming a widow, I prefer to say nothing when I buy something that is not up to scratch.
- I feel embarrassed if I have to bring things back to the shop.
- Widows are less likely to report their shopping complaints than other women.

### **2 PERCEIVED VULNERABILITY**

- People tend to take advantage of you when they know you're a widow.
- I worry more about my safety now that I'm a widow.

### **3 CONSUMER INNOVATIVENESS**

- I'm just as interested in the latest fashion now as when I was married.
- I dress more for fashion than for comfort.
- Widows are just as likely as anyone else to try new products in the shops.

### **4 PRICE CONSCIOUSNESS**

- I look more often for low prices now than when I was married.
- As a widow I pay more attention to what I'm being charged in the shops.
- I like to save money by shopping around for bargains.

## 5 SOCIAL INVOLVEMENT

- I intend to keep up the same interests I had when I was married.
- I'm out of the house much more now that I'm widowed.
- I'm more involved in my community since I became a widow.

## 6 POSITIVE ATTITUDE TO PURCHASING

- I get more enjoyment from going shopping now than when I was married.
- Overall, I spend as much on myself now as I did when I was married.
- Widows get just as much fun out of shopping trips as married women.
- I spend as much on make-up now as I did when I was married.

## 7 PERCEIVED SOCIAL EXPECTATIONS

- Other people watch what you do more closely when they know you're a widow.
- Other women have definite views about what widows should or should not wear.
- People expect widows to behave in a certain way when they are out socially.
- People expect widows not to be too outgoing.

## 8 SELF GIFT-GIVING

- A widow should reward herself now and then for what she's been through.
- Widows should treat themselves now and then.
- I have sometimes bought a present just for myself since becoming a widow.

## 9 HUSBAND SANCTIFICATION

- My husband was an unusually good man.
- I often think of what my husband would feel when I'm buying important things.
- My marriage was above average.
- If I can, I prefer to give business to the same people my husband dealt with.

## 10 PERCEIVED INDEPENDENCE

- Widows have more freedom than married women.
- Widows have more control over their spending than married women.
- I've become a more independent person since losing my husband.

## 11 ADJUSTMENT TO WIDOWHOOD

- I don't mind letting people know that I'm a widow.
- I'm coping with widowhood better than I thought I would.
- Being a widow is not as bad as I thought it would be.
- Being a widow has its rewards as well as its drawbacks.

## **APPENDIX 8**

**FINAL VERSION OF STRUCTURED QUESTIONNAIRE**

1. To begin with, I would like to ask you some questions about your life when you were still married. Looking back to when your husband was alive, were most decisions on buying major items for your home made mainly by you alone, by your husband alone, or by both of you together?

[PLEASE TICK ✓ THE APPROPRIATE BOX]

You alone	<input type="checkbox"/>
Your husband alone	<input type="checkbox"/>
Both of you together	<input type="checkbox"/>

2. While you were married, can you please try to remember if you owned any of the following items in your own name.

A savings account (Bank, post-office or credit union)	<input type="checkbox"/>
Investments or shares	<input type="checkbox"/>
A credit card	<input type="checkbox"/>

3. Turning now specifically to the last year your husband was alive, during that particular year would you yourself have carried out any of the following duties:

Paid most household bills	<input type="checkbox"/>
Paid the house or car insurance	<input type="checkbox"/>
Decided on most major purchases	<input type="checkbox"/>

4. Before your husband died, were there times when you wanted to discuss your future financial position as a widow with him?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

5. By the time your husband died, had you actually discussed together any of the following matters?

Life insurance	<input type="checkbox"/>
Your future financial situation	<input type="checkbox"/>
His pension	<input type="checkbox"/>
His will	<input type="checkbox"/>
Your future housing arrangements	<input type="checkbox"/>
None of the above	<input type="checkbox"/>

[ IF "NONE OF THE ABOVE" PLEASE SKIP TO Q.7 ]

6. Can you please indicate whether these discussions were your own idea, someone else's idea, or your husband's idea?

Your own idea	<input type="checkbox"/>
Someone else's idea	<input type="checkbox"/>
Your husband's idea	<input type="checkbox"/>

7. Apart from your husband, did you discuss your future personal affairs in the event of being widowed with any of the following people?

A bank official	<input type="checkbox"/>
A solicitor	<input type="checkbox"/>
A son or daughter	<input type="checkbox"/>
Some other relative	<input type="checkbox"/>
A friend	<input type="checkbox"/>
A neighbour	<input type="checkbox"/>
A clergyman	<input type="checkbox"/>
A doctor	<input type="checkbox"/>
With nobody	<input type="checkbox"/>

8. Still thinking back to when your husband was with you, would you at that time have been aware of any of the following?

[ PLEASE TICK AS MANY ITEMS AS YOU WERE AWARE OF ]

	AWARE	NOT AWARE	NOT APPLICABLE
Were you aware of ?			
Who his solicitor was	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Which bank(s) he used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
His insurance company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The amount of your husband's weekly income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Did your husband have some condition or illness which forewarned you that he might die?

Yes ☐

No ☐ [ IF "NO" PLEASE SKIP TO Q.11 ]

10. How much forewarning of his death did you have?

Less than a month forewarning

One to six months forewarning

Over six months forewarning

☐  
☐  
☐



11. I would like to move on now to your life as a widow. Listed below are a number of short statements about various aspects of being a widow. Please indicate how strongly you agree or disagree with each one by placing a tick in the appropriate box after that statement.

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
I get more enjoyment from going shopping now than when I was married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My social life has not really changed that much since my husband died.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People tend to take advantage of you when they know you are a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall, I spend as much on myself now as I did when I was married.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't mind letting people know I'm a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm coping with widowhood better than I thought I would.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I intend to keep up the same interests I had when I was married.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My husband was an unusually good man.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A widow should reward herself now and then for what she's been through.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other people watch what you do more closely when they know you're a widow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm just as interested in the latest fashion now as when I was married.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Widows have more freedom than married women.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other women have definite views about what widows should or should not wear.

STRONGLY AGREE  
AGREE  
DISAGREE  
STRONGLY DISAGREE

I often think of what my husband would feel when I'm buying important things.

Widows should treat themselves now and then.

I'm out of the house much more now that I'm widowed.

I dress more for fashion than for comfort.

I worry more about my safety now that I'm a widow.

Widows have more control over their spending than married women.

I've become a more independent person since losing my husband.

People expect widows to behave in a certain way when they are out socially.

Being a widow is not as bad as I thought it might be.

Widows get just as much fun out of shopping trips as married women.

Since becoming a widow, I prefer to say nothing when I buy something that is not up to scratch.

It annoys me when other people give me advice about my money.

I look more often for low prices now than when I was married.

I feel embarrassed if I have to bring things back to the shop.

STRONGLY AGREE  
AGREE  
DISAGREE  
STRONGLY DISAGREE

☐ ☐ ☐ ☐

Being a widow has its rewards as well as its drawbacks.

☐ ☐ ☐ ☐

My marriage was above average.

☐ ☐ ☐ ☐

I have sometimes bought a present just for myself since becoming a widow.

☐ ☐ ☐ ☐

People expect widows not to be too outgoing.

☐ ☐ ☐ ☐

I spend as much on make-up now as I did when I was married.

☐ ☐ ☐ ☐

As a widow I pay more attention to what I'm being charged in the shops.

☐ ☐ ☐ ☐

Widows are less likely to report their shopping complaints than other women.

☐ ☐ ☐ ☐

I like to save money by shopping around for bargains.

☐ ☐ ☐ ☐

I'm more involved in my community since I became a widow.

☐ ☐ ☐ ☐

Widows are just as likely as anyone else to try new products in the shops.

☐ ☐ ☐ ☐

If I can, I prefer to give business to the same people my husband dealt with.

☐ ☐ ☐ ☐

- 12** Looking back to when you were married, how do you feel your financial situation at present compares with what it was then? Is it better, about the same, a little worse, or much worse than it was then?

My financial situation now is better  
My financial situation now is about the same  
My financial situation now is a little worse  
My financial situation now is much worse

☐  
☐  
☐  
☐

- 13** Bearing in mind what you have just told me, how would you describe your financial situation to-day. Would you describe yourself to-day as fairly well off, comfortable, a little short, or badly off?

Fairly well-off  
Comfortable  
A little short  
Badly off

☐  
☐  
☐  
☐

- 14** Despite the goodwill of their husbands and their families, many widows have found there were times when they were badly stretched for money. Since you became a widow, have you at any time felt really badly off financially?

[ PLEASE TICK THE NUMBER THAT BEST DESCRIBES YOUR EXPERIENCE ]

I have never felt really badly off

I have definitely felt really badly off

5  
4  
3  
2  
1

- 15** Thinking about periods when you felt really badly off since becoming a widow, when were they likely to occur?

Was it:-

In the first 6 months of widowhood  
Between 6 months and two years of widowhood  
After my second year of widowhood  
Likely to occur at any time

☐  
☐  
☐  
☐

- 16** Widows in Ireland receive income from a number of sources. Looking at the list of possible income sources below, could you please place a figure "1" in the box after the source which you rely on most, the figure "2" after your second most important source and so on. There is no need to go beyond your fourth most important source of income.

PLEASE REMEMBER TO USE NUMBERS INSTEAD OF TICKS FOR THIS QUESTION

Your own earnings  
Shares  
Savings accounts (Banks, building societies)  
Financial help from your family  
Post office bonds or certificates  
Widows or old age pension  
Husband's occupational pension  
Your own occupational pension

☐  
☐  
☐  
☐  
☐  
☐  
☐  
☐

- 17** I would now like you to tell me your attitude to certain television programmes.  
Could you please name your three favourite programmes on television?

My favourite programme is .....

My second favourite programme is .....

My third favourite programme is .....

- 18** Listed below are a number of reasons why people might want to watch television. Could you please write "1" (NOT A TICK) beside your main reason for watching television, and so on for your three main reasons.

Divides up the day for me

☐

Helps me relax

☐

Helps me pass the time

☐

Entertains me

☐

Keeps me in touch

☐

Keeps me company

☐

- 19** In this section of the questionnaire I would like to ask you some details about your living arrangements.

At the moment, do you live alone?

YES ☐

NO ☐ [ IF " NO " PLEASE SKIP TO Q.21 ]

- 20** For each of the people who live with you, could you please describe their relationship to you, that is whether they are your sister, your son, your granddaughter, your friend, and so on.

Person 1.....

Person 2.....

Person 3.....

Person 4.....

Person 5.....

**21** I would now like you to think about how spending decisions are made in your home at the moment. For example, who decides which groceries are to be bought?

Is it:

You  
yourself ☐

Someone  
else ☐ [PLEASE DESCRIBE eg. son, friend] .....

You and  
someone else ☐

**22** When it comes to spending money on home repairs who is mainly responsible for making decisions?

Is it:

You  
yourself ☐

Someone  
else ☐ [PLEASE DESCRIBE eg. son, friend] .....

You and  
someone else ☐

**23** When something important for the home has to be bought such as furniture or an appliance for the kitchen, who is mainly responsible for making decisions?

Is it:

You  
yourself ☐

Someone  
else ☐ [PLEASE DESCRIBE eg. son, friend] .....

You and  
someone else ☐

**24** Before you became a widow did you at any time have a job outside the home for which you were paid, that is, while you were single or married ?

Yes

☐

No

☐

[IF "NO", PLEASE SKIP TO Q.26 BELOW]

**25** About how long were you in this paid employment ?

Less than five years

☐

For five to ten years

☐

For over ten years

☐

**26** I would now like to ask you about paid work outside the home since becoming a widow.

Since you lost your husband have you ...

Continued your previous job

☐

[PLEASE SAY WHAT JOB IT WAS]

.....

Started in a new job

☐

[PLEASE SAY WHAT JOB IT WAS]

.....

Wanted to get a job but failed to get one

☐

Decided not to look for a job

☐

**27** Finally, to help me classify your answers may I ask you some details about yourself and your late husband? To begin with, could you describe as carefully as possible the work that he did?

.....



**28** Are you the owner of the house in which you normally live?

Yes ☐

No ☐

**29** Have you moved house since you became a widow ?

Yes ☐

No ☐

**30** For how many years were you married?

.....

**31** How long is it since you lost your husband?

.....

**32** In what year were you born?

.....

**33** Please tick the level at which you completed your full time education.

Primary School ☐

Secondary School ☐

Third level ☐

Post-graduate ☐

**34** Thank you very much for your time and co-operation.  
Now, I wonder if you'd like to tell me in your own words how widowhood has effected you most :

.....

.....

.....

.....

## **APPENDIX 9**

## SCHEDULE FOR PERSONAL INTERVIEWS OF SUBSAMPLE.

### Introduction:

Thank you Mrs. \_\_\_\_\_ for agreeing to speak to me and for giving your time to help me understand more about widows. As the woman who called to you previously probably told you, I am trying to look at the lifestyles and concerns of widows in Ireland. Everything you tell me is strictly confidential; it will be used by me alone for my own private research at the university.

### A. ROLE PERCEPTION.

1 - I see on the questionnaire you kindly filled out for me earlier that your husband was a \_\_\_\_\_.

2 - Were you involved in any way with his work when he was alive?

YES \_\_\_ [DESCRIBE] \_\_\_\_\_

NO \_\_\_

3 - Did you have any contact with the people he worked with after he died?

YES \_\_\_ [DESCRIBE] \_\_\_\_\_

NO \_\_\_

4 - Would you say that you still see yourself as a \_\_\_\_\_ wife?

YES \_\_\_

NO \_\_\_

5 - Does the fact that you were married to a \_\_\_\_\_ still matter to you?

YES \_\_\_ [PROBE "IN WHAT WAY?"] \_\_\_\_\_

NO \_\_\_

6 - [SHOW CARD WITH A LIST OF ROLES: "MOTHER", "WIDOW", "FRIEND", "NEIGHBOUR", "SISTER", "GRANDMOTHER", "AUNT".]

Here on this card are a number of roles which women play during their lives. Take your time looking down through it.

Could you please tell me which roles apply to you now? [WRITE N/A IF INAPPLICABLE]

For the roles that apply to you now, which one of them means the most to you ? After being a \_\_\_\_\_ which other role means most to you. Which role would come third?  
FRIEND \_\_ NEIGHBOUR \_\_ SISTER \_\_ GRANDMOTHER \_\_ MOTHER \_\_  
WIDOW \_\_ AUNT \_\_\_\_

7 - Can you tell me exactly why you chose the role of \_\_\_\_\_ as the most important?

---

---

8 - [IF "WIDOW" DOES NOT FEATURE IN THE TOP THREE ASK:-]

Is there any particular reason why you didn't choose the role of widow among those three?

---

---

9 - I would like you to think back to the time around the death of your husband. At that time, was there any other widow whom you looked up to as a model or example of how you should behave? [PROBE]\_\_\_\_\_

---

**B. ACCOMMODATION.**

10 - You mentioned in the earlier questionnaire that you have not moved house since losing your husband. Can you tell me however whether there were times when you seriously thought about moving house?

[PROBE] \_\_\_\_\_

\_\_\_\_\_

[FOR THOSE WHO HAVE NOT MOVED HOUSE SKIP TO QUESTION 18]

11 - You mentioned in the questionnaire that you have moved house since becoming a widow. How often have you moved?

ONCE \_\_ TWICE \_\_ MORE THAN TWICE \_\_

12 - What was the main reason for moving house ? [FIRST MOVE IF MORE THAN ONE MOVE]

HOUSE TOO BIG \_\_\_\_\_ COST OF UPKEEP/MAINTENANCE \_\_\_\_\_  
TO BE NEAR FAMILY \_\_\_\_\_ HEALTH \_\_ BAD MEMORIES \_\_\_\_\_  
SECURITY \_\_\_\_\_ OTHER \_\_\_\_\_

13 - Was it mainly your own idea to move?

YES \_\_

NO \_\_ [SKIP TO Q.16]

14 - Did anyone else help you make this decision to move house?

FRIEND \_\_ NEIGHBOUR \_\_ OFFSPRING \_\_  
OTHER RELATIVE \_\_ SOCIAL WORKER \_\_ OTHER \_\_  
NO-ONE \_\_\_\_\_

15 - Did you find that making the decision to move was a difficult or an easy decision to make?

EASY \_\_ [SKIP TO QUESTION 18]

DIFFICULT \_\_ [PROBE WHY] \_\_\_\_\_  
\_\_\_\_\_ [SKIP TO QUESTION 18]

16 - Can you tell me then who made the decision for you to move?

FRIEND \_\_ OFFSPRING \_\_ OTHER RELATIVE \_\_\_\_\_

SOCIAL WORKER \_\_ OTHER \_\_\_\_\_

17 - How did you feel then about this decision at the time?

HAPPY \_\_

UNHAPPY \_\_ [PROBE WHY NOT] \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

18 - Can you tell me how it felt leaving your old home?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

19 - Looking back now, are you glad you moved or do you regret it?

GLAD \_\_ [PROBE] \_\_\_\_\_

REGRET \_\_ [PROBE] \_\_\_\_\_

\_\_\_\_\_

C. PURCHASE BEHAVIOUR.

20 - I would like you to stop for a moment and think carefully about all the time you've been a widow. In that time has your attitude towards buying things or spending money changed in any way?

[PROBE "In what way?" FOR EACH AREA MENTIONED]

---

---

---

---

---

21 - Can I now ask you to remember back to the months immediately after your husbands' death. Can you think of any expensive or important thing that you spent money on at that time - it could have been something for the house, for yourself, or for someone else?

YES ☐ [SEEK DESCRIPTION] \_\_\_\_\_

NO ☐ [SKIP TO QUESTION 26]

22 - Was this the first time you yourself would have bought a \_\_\_\_\_?

YES ☐ How did this feel? \_\_\_\_\_

NO ☐ Was it different going out to buy a \_\_\_\_\_ for the first time as a widow? \_\_\_\_\_

---

---

23 - Was this a difficult decision for you to make at the time?

YES ☐ [PROBE WHY] \_\_\_\_\_

NO ☐ \_\_\_\_\_

24 - Can you remember why it was you bought this \_\_\_\_\_ at that particular time?

YES \_\_ [PROBE] \_\_\_\_\_

NO \_\_

25 - Looking back now, do you feel that buying this \_\_\_\_\_ was a rash decision or a sensible decision ?

RASH \_\_

SENSIBLE \_\_

26 - How do you feel in general about replacing things in your home with more modern goods? I'm thinking of things like furniture for example. [PROBE: "How about getting rid of things connected with your husband?"]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

27 - Apart from giving your husband's things to members of your family, have you got rid of or sold off any belongings or items in your home?

FURNISHINGS \_\_\_\_\_ CLOTHING \_\_\_\_\_ CAR \_\_\_\_\_

APPLIANCES \_\_\_\_\_ TOOLS/IMPLEMENTS \_\_\_\_\_

OTHER \_\_\_\_\_

NOTHING \_\_ [SKIP TO QUESTION 30]

28 - What made you decide to get rid of it (them)?

OBSOLESCENCE \_\_ "CLEARING DECKS" \_\_ RECEIVED PRESENT \_\_

MOVING HOUSE \_\_ DESIRED MODERN VERSION \_\_\_\_\_

OTHER \_\_\_\_\_



29 - How did you feel seeing this item(s) leave your home?

REGRET \_\_ [LINK WITH HUSBAND \_\_ LINK WITH ANOTHER PERSON \_\_  
MARKED AN EVENT \_\_\_\_\_ SERVED US WELL \_\_\_\_\_]  
NO REGRET \_\_\_\_\_

30 - Can I ask you now to think about the most recent thing you yourself have bought for your home? I'm thinking of things like an iron, a carpet, a phone, or furniture.

PRODUCT \_\_\_\_\_ [IF NO PRODUCT SKIP TO Q.34]

31 - Before you bought this \_\_\_\_\_ was there any place or any person you got information from?

NEWSPAPERS \_\_ TELEVISION \_\_ RADIO \_\_  
OFFSPRING \_\_ OTHER RELATIVE \_\_ FRIEND \_\_  
SALESPERSON \_\_ NEIGHBOUR \_\_ OWN EXPERIENCE \_\_  
NO-ONE \_\_ [SKIP TO Q.34]

32 - Can you remember whether there was any place else you got information from before buying this \_\_\_\_\_?

[SEEK UNAIDED RECALL]

NEWSPAPERS \_\_ TELEVISION \_\_ RADIO \_\_  
OFFSPRING \_\_ OTHER RELATIVE \_\_ FRIEND \_\_  
SALESPERSON \_\_ NEIGHBOUR \_\_ OWN EXPERIENCE \_\_  
NO-ONE \_\_ [SKIP TO Q.34]

33 - In general, which of these sources of advice and information would you rely on most before you buy things, which do you find is most helpful?

NEWSPAPERS \_\_ TELEVISION \_\_ RADIO \_\_  
OFFSPRING \_\_ OTHER RELATIVE \_\_ FRIEND \_\_  
SALESPERSON \_\_ NEIGHBOUR \_\_ OWN EXPERIENCE \_\_  
NO-ONE \_\_

**D. FINANCIAL AFFAIRS.**

34 - Many widows have had to deal with sums of money at some stage after their husbands death. It could have been their husband's life insurance money, a pensions lump sum, or money from the sale of a house. Since you became a widow did you have to deal with any large sum of money like this?

YES \_\_\_\_

NO \_\_\_\_ [SKIP TO QUESTION 42]

35 - What were your feelings at the time about having to handle a large sum like this?

WORRY \_\_\_\_\_ BEWILDERMENT \_\_\_\_\_ CHALLENGE \_\_\_\_\_

INDIFFERENT \_\_\_\_\_ OTHER \_\_\_\_\_

36 - Can you remember if anyone offered you advice at the time on what to do with this money?

OFFSPRING \_\_\_\_\_ OTHER RELATIVE \_\_\_\_\_ FRIEND \_\_\_\_\_

SOLICITOR \_\_\_\_\_ BANKER \_\_\_\_\_ CLERGYMAN \_\_\_\_\_ SOCIAL WORKER \_\_\_\_\_

INSURANCE OFFICIAL \_\_\_\_\_ OTHER \_\_\_\_\_ NO-ONE \_\_\_\_\_

37 - Apart from the people offering you advice, did you deliberately make a point of asking anyone for advice on this matter?

OFFSPRING \_\_\_\_\_ OTHER RELATIVE \_\_\_\_\_ FRIEND \_\_\_\_\_

SOLICITOR \_\_\_\_\_ BANKER \_\_\_\_\_ CLERGYMAN \_\_\_\_\_ SOCIAL WORKER \_\_\_\_\_

INSURANCE OFFICIAL \_\_\_\_\_ OTHER \_\_\_\_\_ NO-ONE \_\_\_\_\_

38 - In the end did you follow the advice you got from the \_\_\_\_?

YES \_\_\_\_

NO \_\_\_\_

39 - Looking back now, do you feel that this advice you got from \_\_\_\_\_ was worthwhile?

YES \_\_ [PROBE] \_\_\_\_\_

NO \_\_ [PROBE] \_\_\_\_\_

40 - Do you mind telling me what you eventually decided to do with this sum of money?

POST-OFFICE \_\_\_\_\_ BANK DEPOSIT \_\_\_\_\_ SHARES \_\_\_\_\_  
CHARITY \_\_\_\_\_ UNIT TRUSTS \_\_\_\_\_ BUILDING SOC. \_\_\_\_\_ CREDIT  
UNION \_\_\_\_\_ OTHER \_\_\_\_\_

41 - What was it exactly that made you decide to do this with your money?

\_\_\_\_\_  
\_\_\_\_\_

42 - Has becoming a widow changed your attitude towards saving in any way?

NO \_\_\_\_

YES \_\_\_\_\_

43 - For most of your day to day money matters would you use a: [ROTATE]

BUILDING SOCIETY \_\_\_\_\_ POST OFFICE \_\_\_\_\_

CREDIT UNION \_\_\_\_\_ BANK \_\_\_\_\_ OTHER \_\_\_\_\_ NONE \_\_\_\_\_

44 - Do you have a bank account in your own name at present?

YES \_\_\_\_

NO \_\_ [SKIP TO QUESTION 49]

45 - Is this account with the same bank your husband used?

YES \_\_\_ [PROBE "Is that important to you?"] \_\_\_\_\_

NO \_\_\_ [PROBE "Any particular reason for this?"] \_\_\_\_\_

\_\_\_\_\_

46 - Are you in any of the banking schemes for older people such as Golden Years or One to One?

NONE \_\_\_ [SKIP TO QUESTION 49]

ONE TO ONE \_\_\_ GOLDEN YEARS \_\_\_ VIP \_\_\_ OTHER \_\_\_\_\_

47 - Did you join this scheme since becoming a widow?

YES \_\_\_

NO \_\_\_ [SKIP TO QUESTION 49]

48 - Can you try and remember what it was that made you join this scheme?

ADVERTISING \_\_\_\_\_ OVERTURE BY BANK OFFICIAL \_\_\_\_\_

PEER ADVICE \_\_\_\_\_ OTHER \_\_\_\_\_

49 - Overall, what is your opinion of special schemes in banks for older customers?

\_\_\_\_\_

\_\_\_\_\_

50 - How do you feel in general about going into a bank? [PROBE]

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

51 - Is there any difference going into a bank when you're a widow?

NO \_\_\_\_

YES \_\_\_\_\_  
\_\_\_\_\_

52 - Have you ever asked a financial institution such as a bank or credit union for a loan since you became a widow?

YES \_\_\_\_

NO \_\_\_\_ [SKIP TO QUESTION 54]

53 - What was the outcome of your loan application? How were you treated?

NO PROBLEMS \_\_\_\_ OBTAINED WITH SOME DIFFICULTY \_\_\_\_\_

OBTAINED WITH GREAT DIFFICULTY \_\_\_\_\_ TURNED DOWN \_\_\_\_

54 - Do you personally have any credit cards?

YES \_\_\_\_

NO \_\_\_\_ [SKIP TO QUESTION 56]

55 - Could you please tell me the main kinds of things you pay for with your credit card?

GROCERY \_\_\_\_ VACATION \_\_\_\_ DURABLES \_\_\_\_ EATING OUT \_\_\_\_\_

PETROL \_\_\_\_ UTILITIES \_\_\_\_ CLOTHING \_\_\_\_ PERSONAL CARE \_\_\_\_

OTHER \_\_\_\_\_

56 - Widows seem to have different views on whether they should or should not leave something to their families when they pass on. What are your own views on this matter?

\_\_\_\_\_  
\_\_\_\_\_

57 - Do you feel that your own family expect you to leave them something?

NO \_\_\_\_

YES [PROBE] \_\_\_\_\_

**E. VACATION/LEISURE.**

58 - Have you taken a holiday of a week or more away from home since becoming a widow?

YES \_\_\_\_

NO \_\_\_\_ [SKIP TO QUESTION 68]

59 - Can you remember how long it was after your husband's death that you took your first holiday?

WITHIN SIX MONTHS \_\_\_\_ 6 MONTHS TO A YEAR \_\_\_\_

IN THE SECOND YEAR \_\_\_\_ BETWEEN YEARS 2 AND 5 \_\_\_\_

OVER 5 YEARS \_\_\_\_

60 - How did you find making the decision to go away on this first holiday ?

DIFFICULT

[PROBE] \_\_\_\_\_

\_\_\_\_\_

EASY \_\_\_\_\_

61 - Can you remember how did the holiday turn out?

---

---

62 - Have you been away on many other holidays since that first holiday?

YES \_\_\_\_

NO \_\_\_\_ [SKIP TO QUESTION 66]

63 - What sort of places do you like to go to on holiday?

IRELAND \_\_\_\_ UK \_\_\_\_ US \_\_\_\_ CONTINENT \_\_\_\_ OTHER \_\_\_\_

64 - What type of holiday is it mainly?

VISITING RELATIVES \_\_\_\_ PILGRIMAGE \_\_\_\_ PACKAGE \_\_\_\_

BUS TOUR \_\_\_\_ INDEPENDENT TOURING \_\_\_\_ GUEST HOUSE/HOTEL \_\_\_\_

65 - Do you tend to go on holidays alone or with someone else?

ALONE \_\_\_\_ FRIEND \_\_\_\_ OFFSPRING \_\_\_\_ OTHER RELATIVE \_\_\_\_

66 - Do you feel that there are certain kinds of places that you could go on holidays to when you were married but which are not the right sort of place for a widow to go to?

YES [PROBE]

---

NO \_\_\_\_

67 - Overall how have your holidays as a widow compared with your holidays when you were married?

BETTER [PROBE] \_\_\_\_\_

WORSE [PROBE] \_\_\_\_\_

DIFFERENT [PROBE] \_\_\_\_\_

SAME \_\_\_\_

68 - Can you now tell me a little about how you spend your free time, and the pastimes and interests you have? What would you say is your main pastime? [PROBE FOR FIRST THREE]

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_

69 - Did becoming a widow change your interests and pastimes in any way?

YES

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NO \_\_\_\_

70 - Has becoming a widow affected the amount of enjoyment you get from your pastimes in any way?

YES

\_\_\_\_\_  
\_\_\_\_\_

NO \_\_\_\_

71 - Are you a member of any clubs or organisations that you go out to now?

CHARITABLE \_\_\_\_\_ SPORT \_\_\_\_\_ POLITICAL \_\_\_\_\_

A.R.G \_\_\_\_\_ SENIOR CITIZENS \_\_\_\_\_ INTEREST \_\_\_\_\_

WIDOWS ASSOC. \_\_\_\_\_ RELIGIOUS \_\_\_\_\_ RESIDENT \_\_\_\_\_

NO \_\_\_\_ [GO TO QUESTION 75]



72 - Can you remember if you joined this group(s) after you became a widow?

CHARITABLE \_\_\_\_\_ SPORT \_\_\_\_\_ POLITICAL \_\_\_\_\_

A.R.G \_\_\_\_\_ SENIOR CITIZENS \_\_\_\_\_ INTEREST \_\_\_\_\_

WIDOWS ASSOC. \_\_\_\_\_ RELIGIOUS \_\_\_\_\_ RESIDENT \_\_\_\_\_

JOINED BEFORE WIDOWHOOD \_\_\_\_\_ [GO TO QUESTION 75]

73 - What made you join this group(s) after you were widowed?

OWN INITIATIVE \_\_\_\_\_

APPROACH BY CLUB \_\_\_\_\_ FAMILY SUGGESTION \_\_\_\_\_ OTHER \_\_\_\_\_

74 - What was it like - going back for the first time/going out to this group - after you lost your husband? How did you feel?

---

---

---

75 - Now I would like you to tell me your idea of a really good night out for yourself?

[PROBE FOR COMMERCIAL LEISURE eg. CINEMA, THEATRE, SHOW/CONCERT, RESTAURANT]

---

---

---

---

76 - Apart from anyone who lives with you, could you please tell me how long its been since you've seen any of your children, grandchildren, any other relatives, friend ?

	Your children	Your grand children	Other relatives	Friend
To-day or yesterday	_____	_____	_____	_____
Within the last seven days	_____	_____	_____	_____
Within the last month	_____	_____	_____	_____
Within the last year	_____	_____	_____	_____
More than a year ago	_____	_____	_____	_____
Not applicable	_____	_____	_____	_____

77 - Do you hold a driving licence?

YES \_\_\_\_\_

NO \_\_\_\_\_ [SKIP TO QUESTION 81]

78 - Do you drive a car at the moment?

YES \_\_\_\_\_

NO \_\_\_\_\_ [SKIP TO QUESTION 81]

79 - About how often would you yourself drive the car?

DAILY \_\_\_\_\_ 3-6 TRIPS PER WEEK \_\_\_\_\_

1 - 2 TRIPS PER WEEK \_\_\_\_\_ LESS FREQUENTLY \_\_\_\_\_

80 - What is the main reason you use the car for?

SHOPPING \_\_\_\_\_ VISITING \_\_\_\_\_ RECREATION \_\_\_\_\_

WORK \_\_\_\_\_ OTHER \_\_\_\_\_

**F. SUMMARY.**

81 - If a friend of yours came to you just after losing her husband, what kinds of things would you say to her?

---

---

---

---

82 - May I ask you how your health is at the moment?

Would you say it was:-

POOR \_\_\_\_ FAIR \_\_\_\_ GOOD \_\_\_\_ EXCELLENT \_\_\_\_

83 - Finally, many widows find that there are times when they feel especially lonely during widowhood. At times like this are there any things you like doing which help you cope with this loneliness?

---

---

---

---

---

## **BIBLIOGRAPHY.**

- ABRAMS, Mark (1982),  
The Elderly Consumer, London: National Consumer Council.
- ABRAMS, Mark (1983),  
 "Researching the Elderly", *Journal of the Market Research Society*, vol.25, no.3, p.215-221.
- ABRAMS, Mark (1986),  
 "The Changing Pattern of Retail Distribution", *Journal of the Market Research Society*, vol.28, no.4, October, p.375-378.
- ABRAMS, Mark (1990),  
 "Inequality among the Elderly", *Admap*, March, p.18-20.
- ADAMS, E., BENDEROFF, E.L. (1988),  
 "The Graying of America: Services for Seniors", *Professional Builder*, vol.53, July, p.72-83.
- ADE-RIDDER, Linda, BRUBAKER, Timothy H. (1988),  
 "Expected and Reported Division of Responsibility of Household Tasks among Older Wives in Two Residential Settings", *Journal of Consumer Studies and Home Economics*, vol.12, no.1, March, p.59-70.
- AGEING IRELAND; THE COMING DILEMMA (1988),  
*Business and Finance*, 5th. May, p.10-15.
- ALLAN, Carole B. (1981),  
 "Over 55: Growth Market of the 80's", *Nation's Business*, vol.69, no.4, p. 25-28, 30 and 32.
- ALT, Mick (1990),  
Exploring Hyperspace, Maidenhead: McGraw Hill.
- ANDERS, Terry, FOZARD, James L., LILLYQUIST, Timothy D. (1972),  
 "Effects of Age upon Retrieval from Short-Term Memory", *Developmental Psychology*, vol.6, March, p.214-217.
- ANDERSON, R.L. (1976),  
 "Allowing Competitive Prescription Drug Advertising: Will the Senior Citizen Use the Information?", *Combined Proceedings of the American Marketing Association*, Chicago, IL: American Marketing Association, p.130-134.
- ANDO, Albert, MODIGLIANI, Franco (1963),  
 "The 'Life Cycle' Hypothesis of Saving; Aggregate Implications and Tests", *American Economic Review*, vol.53, no.1, p.55-84.
- ARONOFF, Craig (1974),  
 "Old Age in Prime Time", *Journal of Communication*, vol.24, Autumn, p.86-87.

ASH, Stephen B., GARDINER Daniel F., QUELCH John A. (1982),  
"Consumer Satisfaction and Dissatisfaction in the Elderly Market", in New Findings on Consumer Satisfaction and Complaining, Ralph L. Day and H. Keith Hunt (eds.), St. Louis, MO: Proceedings of the 5th. Annual Consumer Satisfaction/Dissatisfaction and Complaint Behavior Conference, p.86-98.

ASSAEL, Henry (1987),  
Consumer Behaviour and Marketing Action, (3rd. ed.), Boston, MA: PWS-Kent.

ATCHLEY, R.C. (1969),  
"Respondents Versus Refusers in an Interview Study of Retired Women: An Analysis of Selected Characteristics", *Journal of Gerontology*, vol.11, January, p.42-47.

ATCHLEY, R.C. (1975),  
"Dimensions of Widowhood in Later Life", *The Gerontologist*, vol.15, April, p.175-178.

ATCHLEY, R.C. (1980),  
The Social Forces in Later Life: An Introduction to Social Gerontology, 2nd. ed., Belmont, CA: Wadsworth.

ATER, E. Carolyn, BAUGH, Carroll. W. (1981),  
"Consumer Education for the Rural Elderly", *Educational Gerontology*, vol.7, no.2/3, p.123-133.

ATER, E.C., BAUGH, C.W., ELIAS, J. W. (1979),  
"Peer Advisory Consumer Program for the Elderly", *Personnel and Guidance Journal*, vol.58, no.2, p.106-109.

AUERBACH, J., KOTLIKOFF, Lawrence J., HAGEMANN, Robert P., NICOLETTI, Guiseppe (1989),  
"The Economics of an Ageing Population: The Case of Four OECD Countries", Paris: OECD Economic Studies, no.12, Spring, p.97-130

AUSTIN, David, R. (1985),  
"Attitudes towards Old Age: A Hierarchical Study", *The Gerontologist*, vol.25, no.4, August, p.431-434.

BABBIE, Earl R. (1973),  
Survey Research Methods, Belmont, CA: Wadsworth Publishing Company.

BADER, J., E. (1980),  
"Attitudes Toward Aging, Old Age, and Old People", *Aged Care and Services Review*, vol.2, p.1-14.

BANKS, Roger (1990),  
"Money Management for the Mature: Their Needs and the Services Competing to Meet Them", *Admap*, March, p.26-29.

- BARAK, Benny (1982),  
 "Elderly Solitary Survivors and Social Policy: The Case for Widows", *Advances in Consumer Research*, vol.9, 1982, Andrew Mitchell (ed.), Ann Arbor, MI: Association for Consumer Research, p.27-30.
- BARAK, Benny, GOULD, S. (1985),  
 "Alternative Age Measures: A Research Agenda", in E. Hirschman and M. B. Holbrook eds, *Advances in Consumer Research*, vol.12, Provo, UT: Association for Consumer Research, p.53-58.
- BARAK, Benny, SCHIFFMAN, L.G. (1980),  
 "Cognitive Age: A Nonchronological Age Variable", in *Advances in Consumer Research*, vol.8, K. Monroe (ed.), Ann Arbor, MI: Association for Consumer Research, p.602-606.
- BARAK, Benny, STERN, Barbara (1985),  
 "Fantastic at Forty: The New Young Woman Consumer", *Journal of Consumer Marketing*, vol.2, no.2, p.41-54.
- BARAK, Benny, STERN, Barbara (1986a),  
 "Sex Linked Trait Indices Among Baby-Boomers: A Research Note", *Advances in Consumer Research*, vol.13, R.J.Lutz (ed.), Provo, UT: Association for Consumer Research, p.204-209.
- BARAK, Benny, STERN Barbara (1986b),  
 "Subjective Age Correlates: A Research Note", *The Gerontologist*, vol.26, no.5, p.571-577.
- BARBATO, Carole, A., FEEZEL, Jerry D. (1987),  
 "The Language of Aging in Different Age Groups", *The Gerontologist*, vol.27, no.4, 1987, p.527-531.
- BARKER, Jonathon (1984),  
 "Evaluating Provision for the Elderly", *Journal of the Market Research Society*, vol.25, no.3, p.275-286.
- BARNES, Nora Ganim, PETERS, Michael P. (1982),  
 "Modes of Retail Distribution: Views of the Elderly", *Akron Business Review*, vol.13, Fall 1982, p.26-31.
- BARRETT, JAMES H. (1972),  
Gerontological Psychology, Springfield, IL: Charles C. Thomas.
- BARTOS, Rena (1980),  
 "Over 49: The Invisible Consumer Market", *Harvard Business Review*, Jan./Feb., p.140-147.

- BATRA, Gretchen, VINICK, Barbara (1984),  
 "The 55+ Year Old Consumer: A State of the Art Summary", *The Gerontologist*, vol.24, p.154.
- BAUM, Stephen, BOXLEY, Russell L. (1983),  
 "Age Identification in the Elderly", *The Gerontologist*, vol. 23, no.5, p.532-537.
- BAUMGARTEN, Steven A., RAO, Tanniru R., RING, L. Winston (1976),  
 "A Descriptive Model of Consumer Choice Processes among Nursing Home Patients", *Advances in Consumer Research*, vol.3, B. Anderson (ed.), Association for Consumer Research, Urbana, IL: p.457-462.
- BEARDEN, William O., GUSTAFSON, A. W., MASON, J., B. (1979),  
 "A Path-Analytic Investigation of Life Satisfaction Among Elderly Consumers", *Advances in Consumer Research*, vol.6, 1979, William Wilkie (ed.), Ann Arbor, MI: Association for Consumer Research, p.386-391.
- BEARDEN, William O., MASON, J. Barry (1979),  
 "Elderly Use of In-Store Information Sources and Dimensions of Product Satisfaction/Dissatisfaction", *Journal of Retailing*, vol.55, no.1, p.79-91.
- BEARDEN, William O., MASON, J. Barry, SMITH, E. (1979),  
 "Perceived Risk and Elderly Perceptions of Generic Drug Prescribing", *The Gerontologist*, vol.19, no.2, p.191-195.
- BECK, Melinda (1960),  
 "Going for the Gold", *Newsweek*, vol.115, No.17, April 23rd., p.74-76.
- BEGUS Sarah et al. (1982),  
An Annotated Bibliography of Recent Research on the Elderly, New York: Vance Biblios.
- BELL, John (1992),  
 "In Search of a Discourse on Aging: The Elderly on Television", *The Gerontologist*, vol.32, no. 3, p.305-311.
- BELLENGER, Danny N., STANLEY, Thomas J, ALLEN, John W. (1977),  
 "Food Retailing in the 80's: Problems and Prospects", *Journal of Retailing*, vol.53, Fall.
- BELONAX, Joseph Jr., JAVAGLI, Rajshekhar, RAO, S.R., THOMAS, Edward (1991),  
 "Marketing of Financial Services to the Elderly in the Retail Banking Industry: Strategic Guidelines", *Journal of Professional Services Marketing*, vol.6, no.2, p.157-175
- BELSKY, Janet K. (1984),  
The Psychology of Aging: Theory, Research and Practice, New York: Brooks-Cole.



- BELSKY, Janet, K. (1988),  
Here To-morrow: Making the Most of Life After 50, Baltimore: John Hopkins University.
- BENDER, May (1987),  
"Packaging for the Older Consumer - Housing and Product Design", Vital Speeches, vol.53, 16, June 1st., p.490-492.
- BENNETT, Bernard (1989),  
"Television - A Captive Audience of Grampies?", London Weekend Television, Marketing Review, No.79, February, p.2-4.
- BERDIE, Doug R., ANDERSON, John F., NIEBUHR, Marsha A. (1986),  
Questionnaires: Design and Use, (2nd. ed.), New Jersey: Scarecrow Press.
- BERGER, Joan (1985),  
"The New Old': Where the Economic Action is", Business Week, November 25th., p.140.
- BERNHART, Kenneth L. (1981),  
"Consumer Problems and Complaint Actions of Older Americans: A National View", Journal of Retailing, vol.57, no.3, Fall, p.107-123.
- BERNHARDT, Kenneth L., KINNEAR, Thomas C. (1975)  
"Profiling the Senior Citizen Market", in B. Anderson (ed.), Advances in Consumer Research, vol. 3, Ann Arbor, MI: Association for Consumer Research, p.449-452.
- BEVERIDGE, W. E. (1980),  
"Retirement and Life Significance: A Study of the Adjustment to Retirement of a Sample of Men at Management Level", Human Relations, vol 33, no.1, p.69-78.
- BIKSON, T. (1976),  
"Decision Making Processes Among Elderly Consumers: A Research Proposal", in Waddell (ed.), The Elderly Consumer, Columbia, MD: Antioch College Press, p.449-465.
- BINSTOCK, R. H. (1983),  
"The Aged as Scapegoat", The Gerontologist, vol.23, no.2, p.136-143.
- BINSTOCK, R. H., SHENAS, E. (1979),  
Handbook of Aging and the Social Sciences, New York: Van Nostrand Reinhold.
- BIRREN, James E. (1964),  
The Psychology Of Aging, Englewood Cliffs, NJ: Prentice Hall.
- BIRREN, James, E., WARNER SCHAIE, K. (eds.) (1990),  
Handbook of the Psychology of Aging, 3rd. ed., San Diego: Academic Press.

- BISHOP, James, H., KRAUSE, Daniel, R. (1984),  
 "Depictions of Aging and Old Age on Saturday Morning Television", *The Gerontologist*, vol.24, no.1, February, p.91-94.
- BIVINS, J. (1984),  
 "Senior Citizen Marketing: Shattering Stereotypes", *Chain Store Age Executive*, vol.60, no.8, p.17-20.
- BLACKWELL, John (1987),  
 "Care of the Elderly", *Studies*, Winter, p.427-439.
- BLANCHARD, R. D., BUNKER, J. B., WACHS, M. (1977),  
 "Distinguishing Aging, Period, and Cohort Effects in Longitudinal Studies of Elderly Populations", *Socio-Economic Planning Sciences*, vol.11, no.3, p.137-146.
- BLAZEY, Michael A. (1987),  
 "The Difference between Participants and Non-Participants in a Senior Travel Program", *Journal of Travel Research*, vol.26, no.1, Summer, p.7-12.
- BLOCK, J. E. (1974),  
 "The Aged Consumer and the Market Place: A Critical Review", *Marquette Business Review*, vol.18, no.2, p.73-81.
- BLUE, G. F. (1978),  
 "The Aging as Portrayed in Realistic Fiction for Children 1945-1975", *The Gerontologist*, vol.18, p.187.
- BONE, Paula Fitzgerald (1991),  
 "Identifying Mature Consumer Segments", *Journal of Consumer Marketing*, vol.8, Fall, no.4, p.19-32.
- BONNICI, Joseph L., FREDENBERGER, William B. (1991),  
 "Cohort Analysis: A Forecasting Tool", *Journal of Business Forecasting*, Fall, p.9-13.
- BOON, Louis E., BONNO, John A. (1971),  
 "Food Buying Habits of the Urban Poor", *Journal of Retailing*, vol.47, no.3, p.78-84.
- BOSANQUET, Nicholas (1978),  
A Future For Old Age, London: Maurice Temple Smith.
- BOTWINICK, Jack (1978),  
Ageing and Behaviour: A Comprehensive Integration of Research Findings, (2nd. ed.), New York: Springer Pub. Co..
- BOUND, John, DUNCAN, Greg J., LAREN, Deborah S., OLEINICK, Lewis (1991),  
 "Poverty Dynamics in Widowhood", *Journals of Gerontology*, vol.46, no.3, May, p.S115-S124.

BOWE, Frank (1988),  
"Why Seniors Don't Use Technology", *Technology Review*, vol.91, August/September,  
p.34-40.

BOYD, Harper W., WESTFALL, Ralph (1972),  
Marketing Research: Text and Cases, (3rd.ed.), Homewood, IL: Richard D. Irwin.

BRAITHWAITE, V. A. (1986),  
"Old Age Stereotypes: Reconciling Contradictions", *Journal of Gerontology*, vol.41,  
no.3, p.353-360.

BRAMLETT-SOLOMON, Sharon, WILSON, Vanessa (1989),  
"Images of the Elderly in LIFE and EBONY, 1978-1987", *Journalism Quarterly*, vol.66,  
no.1, Spring, p.185-188.

BRANNICK, Teresa, KELLY, Aidan, McCARTHY, Eunice (1983),  
"Measuring Job Satisfaction: The Reliability of the Job Descriptive Index in Diverse  
Irish Sample Populations", *Irish Business Administration Review*, vol.5, no.1, p.94-100.

BREARLY, Paul C, HALL, M. R. P. (1982),  
Risk and Aging, New York: Methuen Inc..

BROMLEY, D. B. (1988),  
Human Ageing, 3rd.ed., London, Penguin.

BROUSSARD, E. Joseph et al. (1980),  
"News of Aged and Aging in 10 Metropolitan Dailies", *Journalism Quarterly*, vol.57,  
Summer, p.324-327.

BROWNE, Colette V. (1984),  
"The Older Traveler: Challenge and Opportunities", *Cornell Hotel and Restaurant  
Administration Quarterly*, vol.25, no.2, August, p.12-14.

BROWN, M., RITCHIE, R. (1981),  
"Focused Enumeration: The Development of a Method for Sampling Ethnic Minority  
Groups", London, PSI/SCPR Report.

BRUBAKER, T., POWERS, E. (1976),  
"The Stereotype of 'Old': A Review and Alternative Approach", *Journal of Gerontology*,  
vol.31, p, 441-447.

BUCHHOLZ, Michael, BYNUM, Jack, E. (1982),  
"Newspaper Presentation of Americas Aged: A Content Analysis of Image and Role",  
*The Gerontologist*, vol.22, no.1, February, p.83-87.

BUCK, Stephan (1990a),  
"Turning an Old Problem into a New Opportunity", *Admap*, March, p.20-22.

- BUCK, Stephan (1990b),  
55+: Exploring A Golden Business Opportunity, London: McGraw Hill.
- BULTENA, Gordon L., POWERS, Edward A. (1978),  
 "Denial of Aging: Age Identification and Reference Group Orientations", *Journal of Gerontology*, vol.33, no. 5, p.748-754.
- BURKE, Deborah, LIGHT, Leah (1981),  
 "Memory and Aging: The Role of Retrieval Processes", *Psychological Bulletin*, vol.90, November, p.513-546.
- BURNETT, John J., McDANIEL, Stephen W. (1990),  
 "The Old-Old Consumer", *Educators Proceedings*, William Bearden et al. (eds.), American Marketing Association, Chicago, IL: p.93.
- BURNETT, John J., WILKES Robert E. (1985),  
 "An Appraisal of the Senior Citizen Market Segment", *Journal of Retail Banking*, vol.7, no.4, Winter, p. 57-64.
- BURNETT, John J. (1989),  
 "Retirement Versus Age: Assessing the Efficacy of Retirement as a Segmentation Variable", *Journal of The Academy of Marketing Science*, vol.17, no.4, p.333.
- BURNETT, John J. (1991),  
 "Examining the Media Habits of the Affluent Elderly", *Journal of Advertising Research*, vol.31, no.5, Oct/Nov, p.33-41.
- BURTON, J. R., HENNON, C. B. (1980),  
 "Consumer Concerns of Senior Citizen Centre Participants", *Journal of Consumer Affairs*, vol.14, no.2, p.366-382.
- BUTLER, R. W. (1969),  
 "Ageism: Another Form of Bigotry", *The Gerontologist*, vol.169, no.9, p.243-246.
- BYETHWAY, W. R. (1984),  
 "Sheltered Housing for the Elderly, Policy, Practice and the Consumer", *Journal of Social Policy*, vol.13, April, p.236-237.
- CAMACHO, Frank, E. (1988),  
 "Meeting the Needs of Senior Citizens Through Lifecare Communities: Marriot's Approach to the Development of a New Service Business", *Journal of Services Marketing*, vol.2, Issue 1, Winter, p. 49-53.
- CAMPANELLI, Melissa (1991),  
 "The Senior Markets: Rewriting the Demographics and Definitions", *Sales and Marketing Management*, vol.143, no.2, p.63-69.

- CAMPBELL, Jean P. (1988),  
 "Ease Anxieties of Elderly or Disabled Participants During Focus Groups", *Marketing News*, vol.22, no.1, Jan.4, p.1-2.
- CANESTRARI, Robert E. Jr. (1963),  
 "Paced and Self-paced Learning in Young and Elderly", *Journal of Gerontology*, vol.18, p.165-168.
- CAPELLA, Louis M., GRECO, Alan J. (1987),  
 "Information Sources of Elderly for Vacation Decisions", *Annals of Tourism Research*, vol.14, no.1, p.148-151.
- CAPON, Noel, KUHN, Deanna, GURUCHARRI, Maria C. (1981),  
 "Consumer Information Processing Strategies in Middle and Late Adulthood", *Journal of Applied Developmental Psychology*, vol.2, Spring, p.1-12.
- CARMONE, F., KRAUSER C., BAKER G. (1984),  
 "The Mature Consumer and Technology", *Advances in Consumer Research*, vol.11, T.C. Kinnear (ed.), Provo, UT: Association for Consumer Research, p.553-557.
- CARROLL, Kathy, GRAY, Katherine (1985),  
 "Exploding Some Myths About Housing the Elderly", *Real Estate Review*, vol.15, no.2, Summer, p.91-93.
- CASSATA, Mary B, ANDERSON, Patricia A., SKILL, Thos. D.(1980),  
 "The Older Adult in Daytime Serial Drama", *Journal of Communications*, vol.30, no.1, p.48-50.
- CASSIDY, Lee M., WEGNER, Nona B. (1978),  
Introduction to the Mature Market: A Handbook for Marketers, Washington, DC: Mature Market Institute.
- CAVANAUGH, John C. (1983),  
 "Comprehension and Retention of Television Programs by 20 and 60 Year-Olds", *Journal of Gerontology*, vol.38, no.2, p.190-196.
- CENSUS '91,  
 Dublin: Central Statistics Office.
- CHAPMAN, Fern Schumer (1989),  
 "The Senior Boom: How it will Change America", *Fortune*, vol.119, (3/27), P. 62.
- CHISNALL, Peter M. (1992),  
Marketing Research, 4th. ed., London: McGraw Hill.
- CHOWDHARY, Usha (1989),  
 "Apparel Shopping Behavior of Elderly Men and Women", *Perceptual and Motor Skills*, vol.68, no.3, p.1183-1189.

- CHRISTOPHERSON, Victor A. (1986),  
 "Substance Abuse in Special Populations: Alcohol Usage and the Senior Citizen", in R. J. Lutz (ed.), *Advances in Consumer Research*, vol.13, Association for Consumer Research, Provo, UT: p.663.
- CHURCHILL, Gilbert A. (1979),  
 "A Paradigm for Developing Better Measures of Marketing Constructs", *Journal of Marketing Research*, vol.16, February, p.64-73.
- CHURCHILL, Gilbert A., PETER, J. Paul (1984),  
 "Research Design Effects on the Reliability of Rating Scales: A Meta-Analysis", *Journal of Marketing Research*, vol.21, November, p.360-375.
- CHURCHILL, G.A., COLLINS, R. H., STRANG, W.A. (1975),  
 "Should Retail Salespersons be Similar to Their Customers?", *Journal of Retailing*, vol.51, Fall, p.29-42.
- CLANCY, Katherine L. (1975),  
 "Preliminary Observations on Media Use and Food Habits of the Elderly", *The Gerontologist*, vol.15, no.6, p.529-532.
- CLARK, Robert L., SUMNER, Daniel A. (1975),  
 "Inflation and the Real Income of the Elderly: Recent Evidence and Expectations for the Future", *The Gerontologist*, vol.25, no.2, p.146-152.
- CLARKSON, A., H., STONE, M. A. (1990),  
 "Competitive Strategy in Banking", *Marketing Intelligence and Planning*, vol.8, no.2, p.21-28.
- COHEN, Elias S., KRUSCHWITZ, Anna L. (1990),  
 "Old Age in America Represented in Nineteenth and Twentieth Century Popular Sheet Music", *The Gerontologist*, vol.30, no.3, p.345-353.
- COHEN, Gillian, FAULKNER, Dorothy (1983),  
 "Age Differences in Performance on Two Information-Processing Tasks: Strategy Selection and Processing Efficiency", *Journal of Gerontology*, vol.38, no.4, p.447-454.
- COLE, Catherine A., HOUSTON, Michael J. (1987),  
 "Encoding and Media Effects on Consumer Learning Deficiencies in the Elderly", *Journal of Marketing Research*, vol.24, no.1, February, p.55-63.
- COLE, Catherine A., GAETH, Gary J. (1990),  
 "Cognitive and Age-Related Differences in the Ability to Use Nutritional Information in a Complex Environment", *Journal of Marketing Research*, vol. 27, no.2, May, p.175-184.
- COLEMAN, Peter G. (1986),  
Ageing and Reminiscence Processes, Chichester: Wiley and Sons.

COLLINS, M. (1982),  
"Some Response Effects Among Older Respondents", SCPR Newsletter, Winter issue 1982/1983.

COMMUNITY NETWORKS AND THE ELDERLY (1986),  
Report to the Department of Health, Dublin: The Stationery Office.

CONAWAY, Frank (1991),  
"Segmenting Will Unleash Mature Market Potential", Public Relations Journal, vol.47, no.2, p.18-21.

CONSUMER RESEARCH CENTRE (1985),  
"Midlife and Beyond: The \$800 Billion Over 50 Market", New York: Conference Board.

CONVERSE, Jean M., PRESSER, Stanley (1986),  
Survey Questions: Handcrafting the Standardized Questionnaire, Beverly Hills: Sage Publications.

COOPER, Philip D., MARSHALL, Greg (1984),  
"Exploring Senior Life Satisfaction Via Market Segmentation Development and Value Exchange: An Initial Study", in *Advances in Health Care Research*, Scott M. Smith and M. Venkatesan (eds.), Utah: Brigham Young University, p.54-60.

COOPER, Philip D., MIAOULIS, George (1986),  
"Life Satisfaction: A Tool to Serve the Growing Elderly Market", *American Marketing Association*, Shimp et al.(eds.), p.327

COOPER, Philip D., MIAOULIS, George (1988),  
"The Role of Life Satisfaction and the Growing Senior Market", *California Management Review*, vol.31, no.1, Autumn, p.87-98.

COPELAND, L.S. (1982),  
"Consumer Price Indexes for the Elderly - British Experience", *Social Security Bulletin*, vol.45, no.1, p.21-25.

CORDES, Joseph J. (1990),  
"Socio-economic Perspectives on Household Savings Behaviour", *Journal of Behavioural Economics*, Fall, vol.19, no.3, p.273-284.

COSMAS, Stephen C., SAMLI, A. Coskun, MEADOW, H. Lee (1980),  
"Toward an Interdisciplinary Framework for Examining the Quality of Life" in Olson, J.C.(ed.), *Advances in Consumer Research*, vol.7, Ann Arbor, MI: Association for Consumer Research, p.582-587.

COUNTING HEADS-THE AGE OLD MARKET PROBLEM (1989),  
*Marketing Business* No.4, April, p.6-7.

- COVERY, Herbert C. (1988),  
 "Historical Terminology Used to Represent Older People", *The Gerontologist*, vol.28, no.3, p.291-297.
- COWGILL, Donald. O., BAULCH, Norma. (1962),  
 "The Use of Leisure Time by Older People", *The Gerontologist*, vol.2, March, p.47-50.
- CRAIK, Fergus I. M. (1968),  
 "Short-Term Memory and the Aging Process", in Human Aging and Behavior, George A. Talland, ed., New York: Academic Press, p.131-168.
- CRAIK, Fergus I. M. (1977),  
 "Age Differences in Human Memory" in Handbook of the Psychology of Aging, James Birren and Warner K. Schaie eds., New York: Van Nostrand.
- CRAWFORD, Marion P. (1971),  
 "Retirement and Disengagement", *Human Relations*, vol. 24. no.3, p. 255-278.
- CREMER, H. (1983),  
 "The Saving and Consumption Behaviour of the Elderly", *Cahiers Economiques de Bruxelles*, no.97, 1983, p.75-103.
- CRIBIER, F. (1980),  
 "A European Assessment of Aged Migration", *Research on Aging*, vol.2, p.255-270.
- CRONBACH, L. J. (1951),  
 "Coefficient Alpha and the Internal Structure of Tests", *Psychometrika*, vol.16, p.297-334.
- CRYSTAL, Stephen (1986),  
 "Measuring Income Inequality Among the Elderly", *The Gerontologist*, vol.26, no.1, 1986, p.56-59.
- CUMMING, Elaine, HENRY, William E. (1961),  
Growing Old, New York: Basic Books.
- CUMMING, Elaine, HENRY, William E. (1979),  
Growing Old: The Process of Disengagement, New York: Ayer Co. Publishers.
- CURTIN, Chris (1986),  
 "Marriage and Family", in Patrick Clancy et al.(eds.), Ireland: A Sociological Profile, Dublin: Institute of Public Administration.
- DAIL, Paula W. (1988),  
 "Prime-Time Television Portrayals of Older Adults in the Context of Family Life", *The Gerontologist*, vol.28, no.5, p.700-706.



DALY, Mary, O'CONNOR, Joyce (1984),  
The World of the Elderly: The Rural Experience, Dublin: National Council for the Aged.

DANZIGER, S., VANDERGAAG, J., SMOLENSKY, E., TAUSSIG, M.K. (1983),  
"The Life-Cycle Hypothesis and the Consumption Behaviour of the Elderly", *Journal of Post Keynesian Economics*, vol.5, no.2, p.208-227.

DAVIES, James B. (1981),  
"Underlain Lifetime Consumption, and Dissaving in Retirement", *Journal of Political Economy*, vol.89, p.561-577.

DAVIES, L. J. (1977),  
"Attitudes Toward Old Age and Aging as shown by Humor", *The Gerontologist*, vol.17, p.220-226.

DAVIS, Brian, FRENCH, Warren, A. (1989),  
"Exploring Advertising Usage Segments among the Aged", *Journal of Advertising Research*, vol.29, no.1, Feb/Mar, p.22-29.

DAVIS, Brian, FRENCH, Warren A. (1991),  
"Another view of Older Consumers and Catalog Shopping," *Journal of Direct Marketing*, vol.5, no.3, p.29-38.

DAVIS, Duane (1980),  
"Alternative Predictors of Consumer Search Propensities in the Service Sector", New York: American Marketing Association Proceedings, p.160-163.

DAVIS, Harry L., RIGAUX, Benny P. (1974),  
"Perception of Marital Roles in Decision Processes", *Journal of Consumer Research*, vol.1, June, p.51-61.

DAVIS, Richard H. (1971),  
"Television and the Older Adult", *Journal of Broadcasting*, vol.15, no.2, p.153-159.

DAVIS, Richard H., DAVIS, James A. (1985),  
The Television Image of America's Elderly, MA: Lexington Books Limited.

DAVIS, Richard H., EDWARDS, A. E. (1975),  
Television: A Therapeutic Tool for the Aged, Los Angeles: University of Southern California.

DAVIS, Richard, EDWARDS, A.E., BARTEL D.J., MARTIN D. (1976),  
"Assessing Television Viewing Behaviour of Older Adults", *Journal of Broadcasting*, vol.20, no.1, Winter, p.69-76.

- DAVIS, Richard H., WESTBROOK, G. Jay (1985),  
 "Television in the Lives of the Elderly: Attitudes and Opinions", *Journal of Broadcasting and Electronic Media*, vol.29, no.2, Spring, p.209-214.
- DAVY, KELLEGHER, MCCARTHY (1987),  
 "Ireland's Changing Population Structure", Dublin: Davy, Kelleher McCarthy, September.
- DAY, Ellen, DAVIS, Brian, DOVE, Rhonda, FRENCH, Warren (1987),  
 "Reaching the Senior Citizen Market(s)", *Journal of Advertising Research*, vol.27, no.6, Dec.1987-Jan.1988, p.23-30.
- DEMPSEY, Anne (1989),  
 "Is Anyone Listening to the Needs of the Elderly?", *Alpha*, September 28th..
- DENNY, Nancy Wadsworth, PALMER Ann M. (1981),  
 "Adult Age Differences on Traditional and Practical Problem Solving Measures", *Journal of Gerontology*, vol.36, no.3, May, p.323-328.
- DENT, Harry S., Jr.(1990),  
 "Age Wave: The Challenges and Opportunities of an Aging America", *Small Business Reports*, vol.15, no.3, March, p.54-64.
- DESHPANDE, Rohit (1983),  
 "'Paradigms Lost': On Theory and Method in Research in Marketing", *Journal of Marketing*, vol.47, Fall, p.101-110.
- DESHPANDE, Rohit, KRISHNAN, S. (1979),  
 "The Use of Buying Decision Rules by the Elderly: Public Policy Implications of Perceived Post Purchase Dissatisfaction", *American Marketing Association, Educators Proceedings*, N. Beckwith et al.(eds.) Chicago, IL: American Marketing Association, p.583-588.
- DESHPANDE, Rohit, KRISHNAN S. (1981),  
 "Correlates of Deficient Consumer Information Environments: The Case of the Elderly", *Advances in Consumer Research*, vol.9, A. Mitchell (ed.), Pittsburg, PA: Association for Consumer Research, p.515-519.
- De BEAUVOIR, Simone (1977),  
Old Age, London: Penguin Modern Classics.
- DIAMOND, B.E., KAYE, L. W., MONK, A. (1986),  
 "Enriched Residential Housing Stock for the Elderly: An Analysis of Consumer Experience", *The Gerontologist*, vol.26, October, p.238A-239A. Special Issue.
- DIBNER, Andrew,S., LOWY, Louis, MORRIS, John, N. (1982),  
 "Usage and Acceptance of an Emergency Alarm System by the Elderly", *The Gerontologist*, vol.22, no.6, p.538-539.

- DODGE, Robert D. (1958),  
"Selling the Older Consumer", *Journal of Retailing*, p.73-81, and 100.
- DODGE, Robert D. (1962),  
"Purchasing Habits and Marketing Potentialities of the Older Consumer", *Law and Contemporary Problems*, vol.27, Winter, p.142-156.
- DOOLITTLE, J. C. (1979),  
"News Media Use by Older Adults", *Journalism Quarterly*, vol.56, no.2, Summer, p.311-317, 345.
- DURAND, R. M., KLEMMACK, D. L., ROFF, L. L., TAYLOR, J. L. (1980),  
"Communicating with the Elderly: Reach of Television and Magazines", *Psychological Reports*, vol.46, p.1235-1242.
- DYCHTWALD, Ken (1989),  
"Get ready For the Post Youth Consumer", *Ad Week/Marketing Week*, vol.30, September, 11th., p.51.
- DYCHTWALD, Ken, FLOWER, Joe (1989),  
Age Wave: The Challenges and Opportunities of an Aging America, Los Angeles: Jeremy P. Tarcher, Inc..
- DYCHTWALD, Ken, GABLE Greg (1990),  
"Portrait of a Changing Consumer", *Business Horizons*, vol.33, Jan/Feb, p.62-73.
- DYCHTWALD, K., ZITTER, M. (1988),  
"Developing A Strategic Marketing Plan For Hospitals", *Healthcare Financial Management*, September, vol.42, no.9, p.42-45.
- EKERDT, D., J. (1986),  
"The Busy Ethic: Moral Continuity Between Work and Retirement", *The Gerontologist*, vol.26, p.239-244.
- ELLIOT, Joyce (1984),  
"The Daytime Television Drama Portrayal of Elderly Adults", *The Gerontologist*, vol.24, no.6, December, p.628-633.
- ENGEL, James F., BLACKWELL, Roger D., MINIARD, Paul W. (1990),  
Consumer Behaviour, (6th.ed.), Orlando, FL: Dryden Press.
- ENGLAND, P., KUHN, A., GARDNER, T. (1981),  
"The Ages of Men and Women in Magazine Advertisements", *Journalism Quarterly*, vol.58, p.468-471.

- ENSLEY, Elizabeth R. (1983),  
 "Cognitive Performance of the Elderly: Review and Issues for Future Research",  
 Proceedings of the American Marketing Association, Educators Proceedings, Patrick E.  
 Murphy et al.(eds.), Chicago,IL: p.404-408.
- ENSLEY, Elizabeth E., PRIDE, William M. (1991),  
 "Advertisement Pacing and the Learning of Marketing Information by the Elderly",  
 Psychology and Marketing, vol.8, no.1, Spring, p.1-20.
- EPSTEIN, Joyce (1983),  
 "Communicating with the Elderly", Journal of the Market Research Society, vol.25,  
 no.3, July, p.239-261.
- ERDEM, O., OUMLIL, A. B. (1989),  
 "Self Image of Elderly and Non-Elderly Consumers: Implications for Marketing  
 Managers", Developments in Marketing Science, vol.12, p.283.
- ERIKSON, Erik (1982),  
The Life Cycle Completed, New York: Norton & Co..
- ERIKSON, Erik, ERIKSON, Joan M., KIVNICK, Helen Q. (1986),  
Vital Involvement in Old Age, New York: Norton and Co..
- ERICKSON, Greg (1990),  
 "Packaging for Older Consumers", Packaging, vol.35, no.13, November, p.24-28.
- EUROPEAN WOMEN AND MEN (1984),  
 Supplement no.16, to Women of Europe, Bruxelles: Commission of the European  
 Communities.
- FANNIN, Rebecca (1985),  
 "The Greening of the Maturity Market", Marketing and Media Decisions, March, 72-80,  
 146-152.
- FAREED, A. E., RIGGS, G. D. (1982),  
 "Old-Young Differences in Consumer Expenditure Patterns", Journal of Consumer  
 Affairs, vol.16, no.1, Summer, p.152-160.
- FARRELL, Chris (1989),  
 "The Age Wave and How to Ride it", International Bus. Week, October 16th.,p.58-60.
- FAULKNER, Robert R. (1982),  
 "Improvising on a Triad" in John Van Mannen, James M. Dabbs & Robert R. Faulkner,  
Varieties of Qualitative Research, Beverly Hills: Sage Publishing Company.
- FENNELL, Graham, PHILLIPSON, Chris, EVERS, Helen (1988),  
The Sociology of Old Age, Milton Keynes: Open University Press.

- FENSOM, Roderick K. (1985),  
 "Coming of Age: Marketing to America's Mature Adults", *Executive Financial Woman*, vol.1, no.1. Nov-December, p.27-31.
- FERN, E. F. (1982),  
 "The Use of Focus Groups for Idea Generation: The Effects of Group Size, Acquaintanceship and Moderation on Response Quantity and Quality", *Journal of Marketing Research*, vol.19, no.1, p.1-13.
- FERRARO, Kenneth F. (1984),  
 "Widowhood and Social Participation in Later Life: Isolation or Compensation", *Research on Aging*, vol.6, no.4, December, p.451-468.
- FERRARO, Kenneth F. (1989),  
 "Widowhood and Health" in Aging, Stress and Health, Kyriakos S. Markides and Cary L Cooper, New York: John Wiley and Sons.
- FERRARO, Kenneth F., BARRESI, C. M. (1982),  
 "The Impact of Widowhood on the Social Relations of Older Persons", *Research on Aging*, vol.4, p.227-248.
- FESTERVAND, Troy A., LUMPKIN James R. (1985),  
 "Response of Elderly Consumers to their Portrayal by Advertisers" in Leigh, J., and Martin, C.(eds.), Current Issues and Research in Advertising, vol.8, Ann Arbor, MI: Graduate School of Business Administration, Un. of Michigan, p.203-226.
- FIELD, D. (1991),  
 "Continuity and Change in Personality in Old Age", *Journal of Gerontology*, vol.46, no.6, p.P271-319.
- FOGARTY, Michael, RYAN, Liam, LEE, Joseph (1984),  
Irish Values and Attitudes, Dublin: Dominican Publications.
- FORBES, Robert J. (1987a),  
 "Research on the Mature Traveller", *Annals of Tourism Research*, vol.14, no.4, p.586-588.
- FORBES, Robert J. (1987b),  
 "The U.S. Mature Market for Travel", *Travel and Tourism Analyst*, November, p.37-45.
- FOUTS, Gregory T. (1989),  
 "Television Use by the Elderly", *Canadian Psychology*, vol.30, no.3, 1989, p.568-577.
- FOX, Marilyn, ROSCOE, A. Marvin Jr., FEIGENBAUM, Alan (1984),  
 "A Longitudinal Analysis of Consumer Behaviour in the Elderly Population", in Thos. C. Kinnear (ed.), *Advances in Consumer Research*, vol.11, Association for Consumer Research, Provo, UT: p.563-568.

- FRANCESE, Peter (1987),  
 "Vital Trends in Consumer Demographics", *Retail Control*, vol.55, no.3, March  
 p.39-50.
- FRANCHER, J.S. (1973),  
 "'It's the Pepsi Generation.....': Accelerated Aging and the Television Commercial",  
*International Journal of Aging and Human Development*, vol.4, no.3, p.245-255.
- FRENCH, Warren A., CRASK, Melvin R. (1977),  
 "The Credibility of Media Advertising for the Elderly", in B.A. Greenberg et al. (eds.),  
*Educators Conference Proceedings, American Marketing Association, Chicago, IL*: p.74-  
 77.
- FRENCH, Warren A., FOX, Richard (1985),  
 "Segmenting the Senior Citizen Market", *Journal of Consumer Marketing*, vol.2, vol.1,  
 p.61-74.
- FRENCH, Warren, BARKSDALE, Hiram C., PERREAULT, William D., ARNDT,  
 Johan, ZIF, Jehiel (1983),  
 "The Problems of Older Consumers: A Comparison of England, Israel, Norway, and  
 The United States", *American Marketing Association, Educators Proceedings, Patrick  
 E. Murphy et al.(eds.), Chicago, IL*: p.390-395.
- FRIEDMAN, M.P., WASSERMAN, Ira, M. (1978),  
 "A Community Survey of the Purchase Experiences of Older Consumers", *Journal of  
 Consumer Affairs*, vol.12, no.2, p.300-308.
- FRIEDMAN, M.P., WASSERMAN, Ira M. (1978),  
 "Characteristics of Respondents and Non-Respondents in a Telephone Survey Study Of  
 Elderly Consumers", *Psychological Reports*, vol.42, no.3, p.714.
- GABRIEL, John (1990),  
 "The Size and Nature of the Aging Population", in Stephan Buck (ed.), The 55+  
Market, London: McGraw Hill.
- GAETH, Gary J., HEATH, Timothy B. (1987),  
 "The Cognitive Processing of Misleading Advertising in Young and Old Adults:  
 Assessment and Training", *Journal of Consumer Research*, vol.14, no.1, June,  
 p.43-54.
- GAITZ, C. M., SCOTT, J. (1975),  
 "Analysis of Letters to 'Dear Abby' Concerning Old Age", *The Gerontologist*, vol.15,  
 p.47-50.
- GANIM BARNES, Norma, PETERS, Michael P. (1982),  
 "Modes of Retail Distribution: Views of the Elderly", *Akron Business and Economic  
 Review*, Fall, p.26-31.

- GANTZ, Walter, GARTENBERG, Howard M., RAINBOW, Cindy, K. (1980),  
 "Approaching Invisibility: The Portrayal of the Elderly in Magazine Advertisements",  
 Journal of Communication, vol.30, Winter, p.56-60.
- GELB, Betsy (1977),  
 "Grey Power: Next Challenge to Business", Business Horizons, April, p.38-45.
- GELB, Betsy (1980),  
 "Exploring the Grey Market Segment", in Marketing: Contemporary Dimensions, Robert Robicheaux, William Pride, O.C. Ferrell (eds.), Boston, MA: Houghton Mifflin Co..
- GELB, Betsy D. (1982),  
 "Discovering The 65+ Consumer", Business Horizons, May-June, p.42-46.
- GENTRY, Margaret, SHULMAN, Arthur D. (1985),  
 "Survey of Sampling Techniques in Widowhood Research", Journal of Gerontology, vol.40, no.5, September, p.641-643.
- GERBNER, George, GROSS, Larry, SIGNORELLI, Nancy, MORGAN, Michael (1980),  
 "Aging with Television: Images on Television and Social Reality", Journal of Communication, vol.30, no.1, p.37-47.
- GIBBS, Jeanne M. (1985),  
 "Family Relations of the Older Widow: Their Location and Importance for her Social Life", in Social Bonds in Later Life, Warren Peterson and Jill Quadagno (eds.), Beverly Hills, CA: Sage Publications, p.91-104.
- GILLETT, Peter L., SCOTT, Richard A., DAVIS, Duane L. (1982),  
 "Shopping and Leisure Activity Patterns within the Elderly Consumer Segment: The 'Young Old' and The 'Old Old'", Proceedings of the Academy of Marketing Science Annual Conference, p.552.
- GILLETT, Peter L., SCHNEIDER, Robert L. (1978),  
 "Community-Wide Discount Programs for Older Persons: A Review and Evaluation", Journal of Consumer Affairs, vol.12, no.2, Winter, p.309-322.
- GILLY, Mary C., ZEITHAML, Valarie A. (1985),  
 "The Elderly Consumer and Adoption of Technology", Journal of Consumer Research, vol.12, December, p.353-357.
- GILSON, Edith (1982),  
 "We're All Getting Older", Madison Ave., October, p.77-80.
- GLICK, Ira O., WEISS, Robert S., PARKES, C. Murray (1974),  
The First Year of Bereavement, New York: John Wiley & Sons.

- GOELDNER, Charles R., MUNN, Henry L. (1964),  
 "The Significance of the Retirement Market", *Journal of Retailing*, vol.40, no.2, Summer, p.43-60.
- GOLDBERG, Marvin E., GORN, Gerald J., LITVAK, David S., ROSENBLATT, Jerry A. (1986),  
 "TV and the Elderly: An Experiment Assessing the Effects of Informational and Emotional Appeals", in *Advances in Consumer Research*, vol. 13, M. Houston and R. Lutz (eds.), Provo, UT: Association for Consumer Research, p.215-219.
- GOLDNER, C., MUNN, H. (1964),  
 "Significance of the Retirement Market", *Journal of Retailing*, vol.40, Summer, p.43-52.
- GOLDSTEIN, Sydney G. (1965),  
 "Changing Income and Consumption Patterns of the Aged, 1950-1960", *Journal of Gerontology*, vol.24, no.4, p.453-462.
- GOLDSTEIN, Sydney G. (1968),  
 "The Aged Segment of the Market, 1950 and 1960", *Journal of Marketing*, vol.32, April, p.62-68.
- GOLLUB, James, JAVITZ, Harold (1989),  
 "Six Ways to Age", *American Demographics*, vol.11, no.6, p.28-35/56-57.
- GOODMAN, R. Irwin (1990),  
 "Television News Viewing by Older Adults", *Journalism Quarterly*, vol.67, no.1, Spring p.137-141.
- GORDON, Wendy, LANGMAID, Roy (1988),  
Qualitative Market Research: A Practitioner's and Buyer's Guide, Aldershot: Gower Publishing Company.
- GORN, Gerald J., GOLDBERG, Marvin E., CHATTOPADHYAY, Amitava, LITVACK, David (1991),  
 "Music and Information in Commercials: Their Effects with an Elderly Sample", *Journal of Advertising Research*, Oct./Nov, p.23-32.
- GORSUCH, R.L. (1974),  
Factor Analysis, Philadelphia: W.B.Saunders & Co..
- GRAHAM, J. (1987),  
 "Oldsters, A Healthy Market", *Advertising Age*, December 7th., p.58-59.
- GRAHAM, J. (1988a),  
 "Seniors Skeptical About Ads.", *Advertising Age*, no.59, p.59, May 23rd..
- GRAHAM, J. (1988b),  
 "Seniors Offered Banking at Home", *Advertising Age*, no.59, p.30, June 13th..



GRANEY, M., GRANEY, E. (1974),  
"Communications Activity Substitutions in Old Age", Journal of Communications,  
vol.24, no.3, Autumn, p.88-96.

"THE GRAYING OF EUROPE" (1989),  
Business Week, Feb.6th..

GRECO, Alan J. (1986),  
"The Fashion Conscious Elderly: A Viable, but Neglected Market Segment", Journal of  
Consumer Marketing, vol.3, no.4, Autumn, p.71-75.

GRECO, Alan, J. (1987),  
"Linking Dimensions of the Elderly Market to Market Planning", Journal of Consumer  
Marketing, vol.4, no.2, p.47-55.

GRECO, Alan J. (1988),  
"The Elderly as Communicators; Perceptions of Advertising Practitioners", Journal of  
Advertising Research, vol.28, no.3, June/July, p.39-46.

GRECO, Alan J. (1989),  
"Representation of the Elderly in Advertising: Crisis or Inconsequence?", Journal of  
Consumer Marketing, vol.6, no.1, Winter , p.37-44.

GRECO. Alan J. et al. (1989),  
"Older Female Apparel Consumers: Have Retailers Overlooked this Market Segment?",  
Developments in Marketing Science, vol.12, p. 474.

GRECO, Alan J., FIELDS, D. Michael (1988),  
"A Profile of Elderly In-Home Shoppers", Journal of Applied Business Research, vol.4,  
no.1, p.180-189.

GRECO, Alan J., PAKSOY, Christie H. (1989),  
"Profiling the Mature Fashion-Conscious Shopper", Akron Business and Economic  
Review, vol.20, no.2, p.6-23.

GRECO, Alan J., SWAYNE, Linda E. (1992),  
"Sales Response of Elderly Consumers to Point-of-Purchase Advertising", Journal of  
Advertising Research, September/October, p.43-53.

GREENBERG, Barnett A., LUMPKIN, James R. (1983),  
Retail Shopping Behaviour: Perceptions and Attitudes of the Elderly: Final Report,  
Denton, TX: North Texas State University Center for Studies in Aging.

GREENBERG, B.S., KORZENNY, F., ATKIN, C. K. (1979),  
"The Portrayal of the Aging: Trends on Commercial Television", Research on Aging,  
vol.1, p.319-334.

- GRIGSBY, J., S. (1991),  
 "Paths for Future Population Aging", *The Gerontologist*, vol.31, no.2, April, p.195-203.
- GRIMALDI, Paul, L. (1982),  
 "Measured Inflation and the Elderly, 1973-1981", *The Gerontologist*, vol.22, no.4, p.347-353.
- GRONHAUG, Kjell, ROSTVIG, Leif (1978),  
 "Target Groups and Advertising Messages", *Journal of Advertising Research*, vol.18, no.2, p.23-28.
- GRUNDY, E. (1987),  
 "Retirement Migration and its Consequences in England and Wales", *Ageing and Society*, vol.7, p.57-82.
- GUTTMAN, David L. (1968),  
 "An Exploration of Ego Configurations in Middle and Later Life" in Personality in Middle and Later Life, Bernice Neugarten et al., Chicago, IL: University of Chicago Press.
- HABER, Carole (1985),  
Beyond 65: The Dilemma of Old Age in America, London: Cambridge University Press.
- HAGEMANN, Robert, T. (1989),  
 "Aging Populations and the Pressure on Pensions", *OECD Observer*, no.160, October/November, p.12-15.
- HALL, Trish (1985),  
 "Scientists Working to Develop Products that Make Food Tastier to the Elderly", *Wall St.Journal*, 17th. November, p.27
- HAMA, Mary, Y., CHERN, Wen, S. (1988),  
 "Food Expenditure and Nutrient Availability in Elderly Households", *Journal of Consumer Affairs*, Summer, vol.22, no.1, p.3-19.
- HAMERMESH, Daniel S. (1984a),  
 "Life-Cycle Effects on Consumption and Retirement", *Journal of Labor Economics*, vol.2, no.3, July, p.353-370.
- HAMERMESH, Daniel S. (1984b),  
 "Consumption During Retirement: The Missing Link in the Lifecycle", *Review of Economics and Statistics*, vol.66, p.1-7.
- HAMIL, Sean, O'NEILL, Gerard (1986),  
 "Structural Changes in British Society: The Implications for Future Consumer Markets", *Journal of the Market Research Society*, vol.28, no.4, p.313-324.

- HAMILTON, J. O. (1988),  
 "Grey Expectations: A New Force in Design", Business Week, April 11th., p.108.
- HANSSON, Robert O., REMONDET, Jacqueline H. (1988),  
 "Old Age and Widowhood: Issues of Personal Control and Independence", Journal of Social Issues, vol.44, no.3, Fall, p.159-174.
- HANSSON, Robert O., STROEBE, Margaret S., STROEBE, Wolfgang (1988),  
 "Current Themes in Bereavement and Widowhood Research", Journal of Social issues, vol.44, no.3, p.207-216.
- HARRIS, Adella J., FEINBERG, Jonathan F. (1977),  
 "Television and Aging: Is What You See What You Get?", The Gerontologist, vol.17, no.5, November, p.464-468.
- HARRIS, Brian F., MILLS, Michael K. (1981),  
 "The Acceptance of Technological Change in Retailing: The Case of Scanners and Item Price Removal", in The Marketing Environment: New Theories and Applications, Series No. 47, Kenneth Bernhardt et al.(eds)., Chicago, IL: American Marketing Association, 1981, p.66-69.
- HARTLEY, Joellen T., WALSH, David A. (1980),  
 "The Effect of Monetary Incentive on Amount and Rate of Free Recall in Older and Younger Adults", Journal of Gerontology, vol.35, November, p.899-905.
- HARTMANN, C. (1988),  
 "Redesigning America", Inc., (The Magazine For Growing Companies), June, p.58-74.
- HARVEY, J. W., PRISUTA, R. H. (1989),  
 "Profiling the Older Healthcare Services Consumer Activist", Developments in Marketing Science, vol.12, p.537.
- HASS-HAWKINGS, Gwen, SANGSTER, Sandra, ZIEGLER, Michael, REID, David (1985),  
 "A Study of Relatively Immediate Adjustment to Widowhood in Later Life", International Journal of Women's Studies, March/April, vol.8, no.2, p.158-166.
- HAWES, Douglass K., TALARZYK, W. Wayne, BLACKWELL, Roger D. (1976),  
 "Female and Male Possession of Bank Credit Cards: A Psychographic-Demographic Profile", Proceedings, American Marketing Association, p.87-93.
- HAWKINS, Del I., BEST, Roger J., CONEY, Kenneth A. (1989),  
Consumer Behaviour: Implications for Marketing Strategy, Homewood, IL: BPI Irwin.
- HEATH, B. H., HULTBERG, R.A., RAMEY, J. M., RIES, C. S. (1984),  
 "Consumer Satisfaction: Some New Twists to a not so Old Evaluation", Community Mental Health Journal, vol.20, no.2, p.123-134.

- HEINEMANN, Gloria D. (1985),  
 "Interdependence in Informal Support Systems; The Case of Elderly Urban Widows",  
 in Social Bonds in Later Life, Warren A. Peterson and Jill Quadagno (eds.), Beverly  
 Hills, CA: Sage Publications, p.165-186.
- HEINEMANN, Gloria D., EVANS, Patricia (1990),  
 "Widowhood: Loss and Change and Adaptation," in Family Relationships in Later Life,  
 2nd. ed., Timothy H. Brubaker (ed.), Newbury Park, CA: Sage Publications, p.142-  
 168.
- HEMMING, Andrew (1988),  
 "Elderly People's Use of Broadcast Media", Annual Review of B.B.C. Broadcasting  
 Research Findings, no.14, p.35-44.
- HENDRICKS, Jon, CUTLER, Stephen J. (1990),  
 "Leisure and the Structure of Our Life Worlds", Ageing and Society, vol. 10, no.1,  
 March , p.85-94.
- HENDRICKS, J., HENDRICKS, C.D. (1979),  
 "Theories of Social Gerontology", in Dimensions of Aging, J. Hendricks and C.D.  
 Hendricks (eds.), Cambridge, MA: Winthrop Publishers.
- HESLOP, L. A. (1987),  
 "Cohort Analysis of the Expenditure Patterns of the Elderly", Advances in Consumer  
 Research, Melanie Wallendorf and Alan Peterson (eds.), vol.14, Association for  
 Consumer Research, Ann Arbor, MI: p.553-557.
- HESS, Beth, (1974)  
 "Stereotypes of the Aged", Journal of Communication, vol.24, Autumn, p.76-85.
- HICKEY, Tom, KALISH, Richard, A. (1968),  
 "Young People's Perceptions of Adults", Journal of Gerontology, vol.23, p.215-219.
- HILL, Robert, D., STORANDT, Martha, SIMEONE, Claudia (1990),  
 "The Effects of Memory Skills Training and Incentives on Free Recall in Older  
 Learners", Journal of Gerontology, vol.45, no.6, November, p.P227-P232.
- HIRSCH, A. (1973),  
 "Consumption of Elderly Compared with Consumption of Active Population",  
 Population, vol.28, no.6, p.1129-1154.
- HOGARTH, Jeanne M. (1987),  
 "Work After Retirement: Intentions, Realities and Implications", Journal of Consumer  
 Studies and Home Economics, vol.11, no.3, September, p.207-218.

- HOGGE, Vivian E., BAER, Margaret M. (1986),  
 "Elderly Women's Clothing: Acquisition, Fit and Alterations of Ready to Wear Garments", *Journal of Consumer Studies and Home Economics*, vol.10, no.4, December, p.333-356.
- HOINVILLE, Gerald (1983),  
 "Carrying out Surveys among the Elderly", *Journal of the Market Research Society*, vol.25, no.3, July, p.223-237.
- HOLDEN, Karen C., BURKHAUSER, Richard V., FEASTER, Daniel J. (1988),  
 "The Timing of Falls into Poverty After Retirement and Widowhood", *Demography*, vol.25, no.3, August, p.405-414.
- HOLLAND, James R. (1991),  
 "Reaching Older Audiences", *Public Relations Journal*, vol.45, no.5, 1991, p.14-17.
- HOLMES, T.H., RAHE, R.H. (1967),  
 "The Social Readjustment Rating Scale", *Journal of Psychosomatic Research*, vol.11, p.213-218.
- HOLTZMAN, Joseph M., AKIYAMA, Hiroko (1985),  
 "What Children See: The Aged on Television in Japan and United States", *The Gerontologist*, vol.25, no.1, February, p.62-68.
- HOOVER, S.L., FREY, R. E. (1977),  
 "Energy Consumption and the Elderly", *The Gerontologist*, vol.17, no.5, p.76.
- HORN, John L., CATTELL, Raymond B. (1966),  
 "Age Differences in Primary Mental Ability Factors", *Journal of Gerontology*, vol.21, March, p.210-220.
- HOWARD, John (1971),  
 "The Power of Aging in the Marketplace", *Business Week*, November 20th., p.52-58.
- HOY, Mariea G., FISK, Raymond P. (1985),  
 "Older Consumers and Services: Implications for Marketers", *American Marketing Association Proceedings*, Lusch et al.(eds.)
- HURD, Michael D. (1987),  
 "Savings of the Elderly and Desired Bequests", *American Economic Review*, vol.77, no.3, June, p.298-312.
- HURD, Michael D. (1989),  
Issues and Results from Research on the Elderly: Parts I, II, and III, Cambridge, MA: National Bureau of Economic Research.

- HUTTON, Bruce R., AHTOLA, Olli T., MCNEILL, Dennis L. (1986),  
 "Marketing to Vulnerable Groups: Testing the Effects of Peers and Incentives on Elderly Response to Home Energy Audits", in R. J. Lutz (ed.), *Advances in Consumer Research*, vol.13, Provo, UT: Association for Consumer Research, p.481-485.
- JAWORSKI, Bernard, SAUER, Willaim J. (1985),  
 "Cohort Variation", *Advances in Consumer Research*, vol. 12, E, Hirschman and M. Holbrook (eds.), Provo, UT: Association for Consumer Research, p.32-36.
- JEFFERYS, Margot (1989),  
Growing Old in the Twentieth Century, London: Routledge.
- JOBES, Patrick C. (1984),  
 "Old Timers and New Mobile Lifestyles", *Annals of Tourism Research*, vol.11, no.2, p.181-198.
- JOHNSON, E. S., WILLIAMSON, J.B. (1980),  
Growing Old: The Social Problems of Aging, New York: Holt, Reinhart & Winston.
- JOHNSON, Mitzi M.S. (1990),  
 "Age Difference in Decision Making: A Process Methodology for Examining Strategic Information Processing", *Journal of Gerontology*, vol.45, no.2, p.P75-P78.
- JOHNSON Paul (1990a),  
 "Our Ageing Population: The Implications for Business and Government", *Long Range Planning*, vol.23, no.2, p.55-62.
- JOHNSON, Paul (1990b),  
 "Economic Trends in Population - last 25 Years, next 10 Years", *Admap*, March, p. 14-17.
- JORGENSEN, Dayton P. (1976),  
 "Demographic Changes: Implications for Travel Marketers", *Cornell Hotel and Restaurant Administration Quarterly*, vol.17, no.2, August, p.4-10.
- KAISER, Susan B., CHANDLER, J. L. (1985),  
 "Older Consumer's Use of Media for Fashion Information", *Journal of Broadcasting and Electronic Media*, vol.29, no.2, Spring, p.201-207.
- KAISER, Susan, B., CHANDLER, Joan, L. (1988),  
 "Audience Responses to Appearance Codes: Old-Age Imagery in the Media", *The Gerontologist*, vol.28, no.5, p.692-699.
- KEANE, John G. (1984)  
 "Our Aging Population: Advertising Implications", *Journal of Advertising Research*, vol.24, no.6, p.10-12

- KEAN, R., C., ZANDT, S., V. (1986),  
 "The Relationship Between Self-Esteem and Apparel Shopping Behavior of the Elderly Woman", *Wellness Perspective*, vol.3, no.3, p.17-21.
- KEARL, M. C. (1982),  
 "An Inquiry into the Positive Personal and Social Effects of Old Age Stereotypes among the Elderly", *International Journal of Aging and Human Development*, vol.14, p.277-290.
- KENT, K.E., SHAW, Peggy (1980),  
 "Age in Time: A Study of Stereotyping", *The Gerontologist*, vol.20, no.5., p.598-601.
- KENT, Raymond (1993),  
Marketing Research in Action, London: Routledge.
- KERIN, Roger A., PETERSON, Robert A. (1978),  
 "The Effect of Question Form on Age Reports in a Mail Survey", in R. Jain (ed.), *American Marketing Association Proceedings*, p.229-231.
- KERLINGER, Fred N. (1986),  
Foundations of Behavioral Research, 3rd. ed., New York: Holt, Rinehart & Winston.
- KERMIS, Marguerite D. (1984),  
The Psychology of Human Aging: Research and Practice, New York: Allyn.
- KERR, J. R. (1968),  
 "Income and Expenditures: The over 65 Age Group", *Journal of Gerontology*, vol.23, no.1, p.79-81.
- KIEL, Geoffrey, LAYTON, Roger (1981),  
 "Dimensions of Consumer Information Seeking Behavior", *Journal of Marketing Research*, vol.18, no.2, p. 233-239.
- KIERNAN, Penny (1986),  
 "Why an Older Market?", *Marketing Week*, December, p.38-42.
- KIM, S. K., CALDWELL, N. R. (1982),  
 "Food Consumption Practices of Independent Living Elderly", *The Gerontologist*, vol.22, p.73.
- KIMMEL, Douglas C. (1990),  
Adulthood and Aging, New York: John Wiley and Sons.
- KINNEAR, Thomas C., TAYLOR, James R. (1991),  
Marketing Research: An Applied Approach, 4th. ed., New York: McGraw Hill.

- KINSBOURNE, Marcel (1974),  
 "Cognitive Deficit and the Aging Brain: A Behavioral Analysis", *International Journal of Aging and Human Development*, vol.5, Winter, p.41-49.
- KIRKEBY, MARK (1980),  
 "The Maturity Market is Coming of Age", *Advertising Age*, August 25th., p.1-11.
- KISH, Leslie (1965),  
Survey Sampling, New York: John Wiley & Sons.
- KLIPPEL, R. E. (1974),  
 "Marketing Research and Aged Consumers: The Need for a New Perspective", *Journal of the Academy of Marketing Science*, vol.2, p.242-248.
- KLIPPEL, E., SWEENEY, T. W.(1974),  
 "The Use of Information Sources by the Aged Consumer", *The Gerontologist*, vol.14, no.2, p.163-166.
- KLOCK, Sally J., TRAYLOR, Mark B. (1983),  
 "Older and Younger Models in Advertising to Older Consumers: An Advertising Effectiveness Experiment", *Akron Business and Economic Review*, vol.14, no.4, p.48-52.
- KNAPP, M. R. J. (1977),  
 "The Activity Theory of Aging", *The Gerontologist*, vol.17, p.553-559.
- KNODEL, John (1993),  
 "The Design and Analysis of Focus Group Studies", in David L. Morgan (ed.), Successful Focus Groups, Newbury Park, CA: Sage Publications.
- KOFF, Theodore H. (1986),  
 "Developing Successful Housing for the Elderly", *Real Estate Review*, vol. 16, no.2, Summer, p.90-92.
- KOGAN, N. (1979),  
 "Beliefs, Attitudes, and Stereotypes about Old People", *Research on Aging*, vol.1, p.12-36.
- KOHEN, J.A. (1983),  
 "Old but not Alone: Informal Social Supports among the Elderly by Marital Status and Sex", *Gerontologist*, vol.23, May, p.57-63.
- KONRAD, Walecia, DeGEORGE, Gail (1989),  
 "U.S. Companies going for the Gray", *Business Week*, no.3098, April 3rd., p.64-67.



KORZENNY, Felipe, NEUENDORF, Kimberly (1980),  
"Television Viewing and Self-Concept of the Elderly", Journal of Communication,  
vol.30, no.1, p.71-80.

KRECH, David, CRUTCHFIELD, Richard S., BALLACHEY, Egerton L. (1964),  
Individual in Society, London: McGraw-Hill.

KROUT, John, A. (1988a),  
"Rural Versus Urban Differences in Elderly Parents' Contact with Their Children", The  
Gerontologist, vol.28, no.2, April, p.198-203.

KROUT, John A. (1988b),  
"Elderly in Rural Environments", Journal of Rural Studies, vol.4, no.2, p.103-114.

KUBEY, Robert, W. (1980),  
"Television and Aging: Past, Present, and Future", The Gerontologist, vol.20, no.1,  
p.16-33.

KUBEY, Robert, W. (1986),  
"Television Use in Everyday Life: Coping with Unstructured Time", Journal of  
Communication, vol.36, no.3, p.108-123.

KVASNICKA, Brian, BEYMER, Barbara, PERLOFF, Richard (1982),  
"Portrayals of the Elderly in Magazine Advertisements", Journalism Quarterly, vol.59,  
Winter, p.656-658.

LABOUR FORCE SURVEY - 1988,  
Dublin: Central Statistics Office.

LAFAYETTE, J., SKENAZY, L. (1988),  
"How To Reach Seniors? Be Positive", Advertising Age, vol.59, p.12-, October  
31st..

LaFORGE, Mary C. (1984),  
"Elderly Recreational Travelers: A Profile", Cornell Hotel and Restaurant  
Administration Quarterly, vol.25, no.2, August, p.14-15.

LaFORGE, Mary C. (1989),  
"Learned Helplessness as an Explanation of Elderly Consumer Complaint Behavior",  
Journal of Business Ethics, vol.8, no.5, May, p.359-366.

LAMBERT, Zarrell V. (1979),  
"An Investigation of Older Consumers' Unmet Needs and Wants at the Retail Level",  
Journal of Retailing, vol.55, no.4, Winter, p.35-57.

LAMBERT, Zarrell V. (1980),  
"Elderly Consumers' Knowledge Related to Medigap Protection Needs", Journal of  
Consumer Affairs, vol.14, no.2, Winter, p.434-451.

- LANGER, J. (1982),  
"The Elderly: Selected Readings", New York: American Marketing Association, Publications Division .
- LANGMEYER, Lynn (1983),  
 "Age Role Portrayals in Magazine Advertisements: A Content Analysis", Proceedings, Southern Marketing Association, p.286-289.
- LANGMEYER, Lynn (1984),  
 "Senior Citizens and Television Advertisements: A Research Note" in Current Issues and Research in Advertising, vol.1, Ann Arbor, MI: Graduate School of Business Administration, University of Michigan, p.167-178.
- LANNON, Judie (1990),  
 "The Greying of Europe", Admap. March, p. 42-45.
- LARSON, R. (1978),  
 "Thirty Years of Research on the Subjective Well-Being of Older Americans", Journal of Gerontology, vol.33, p.109-125.
- LASTOVICKA, John L.(1982),  
 "On the Validation of Lifestyle Traits: A Review and Illustration", Journal of Marketing Research, vol.19, February, p.126-128.
- LAWRENCE, John, PATTERSON, Simon (1988),  
 "The Elderly Market: A Strategy of Innovation", Financial Viewpoint, April, p.1-4.
- LAWTHER, Karen (1978),  
 "Social Integration and the Elderly Consumer: Unfairness Awareness, Complaint Actions, and Information Usage", in American Marketing Association, Educators' Conference Proceedings, "Research Frontiers in Marketing", S.C. Jain (ed.), Chicago, IL: American Marketing Association, p.341-345.
- LAWTHER, Karen (1980),  
 "Major Life Events and the Elderly: Consumer Satisfaction, Dissatisfaction and Complaint Behaviour", in Ralph L. Day and H. Keith Hunt (eds.), New Findings on Consumer Satisfaction and Complaining, Bloomington, IN: Indiana University Press, p.97-102.
- LAWTON, M., MOSS, M., KLEBAN, M. H. (1984),  
 "Marital Status, Living Arrangements and the Well-being of Older People", Research on Aging, vol.6, p.323-345.
- LAZER, William (1985),  
 "Inside The Mature Market", American Demographics, vol.7, no.3, March, p.23-25, 48-49.

LAZER, William (1986),  
"Dimensions of the Mature Market", *Journal of Consumer Marketing*, vol.3, no.3,  
Summer, p.23-34.

LAZER, William, SHAW, Eric H. (1987),  
"How Older Americans Spend their Money", *American Demographics*, vol. 9, no.9,  
September, p.36-41.

LEDERHAUS, M., DeZOORT F., PHILLIPS P. (1983),  
"An Analysis of Singular and Multidimensional Measures to Profile Older Adults: Macro  
Implications for the Marketer", *Proceedings Southern Marketing Association*, Summey  
et al. eds., p.168-171.

LEE, Gary R., FINNEY, John M. (1977),  
"Sampling and Social Gerontology: A Method of Locating Specialised Populations",  
*Journal of Gerontology*, vol.32, no.6, p.689-693.

LEECH, Robert E. (1988),  
"On the Verge of a Golden Age", *Trusts and Estates*, vol.127, no.1 , January  
p.29-38.

LePISTO, L. R. (1985),  
"A Life Span Perspective of Consumer Behaviour", in Hirshman, E.C. and Holbrook,  
M.B.(eds.), *Advances in Consumer Research*, vol.12, Ann Arbor, MI: Association for  
Consumer Research, p.47-52.

LESNOFF-CARAVAGLIA, Gari (1984),  
"Widowhood: The Last Stage of Wifedom", in The World of the Older Woman, Gari  
Lesnoff-Caravaglia (ed.), New York: Human Sciences Press, p.137-143.

LESSER, Jack A., KUNKEL, Suzanne R. (1991),  
"Exploratory and Problem Solving Consumer Behaviour Across the Life Span", *Journals  
of Gerontology*, vol.46, no.5, September, p.P259-P269.

LEVENTHAL, R., C. (1991),  
"The Aging Customer: What's All the Fuss About Anyway?", *Journal of Consumer  
Marketing*, vol.8, no.1, Winter, p.29-34.

LEXCHIN, J. (1990),  
"The Portrayal of the Elderly in Drug Advertisements: A Factor in Inappropriate  
Prescribing?", *Canadian Journal on Aging*, vol.9, no.3, p.296-303.

LINDEMANN, Erich (1944),  
"The Symptomatology and Management of Acute Grief", *American Journal of  
Psychiatry*, vol. 101, p.141.

LOETHER, H.J. (1975),  
Problems of Aging: Sociological and Social Psychological Perspectives, (2nd.ed),  
Encino: Dickerson Publishing Co..

LONG, H., McCRARY K., ACKERMAN S. (1980),  
"Adult Cognitive Development: A New Look at Piagetian Theory", *Journal of Research and Development in Education*, vol.13, no.3, p.11-20.

LONGINO, Charles F. Jr., CROWN, William H. (1989),  
"The Migration of Old Money", *American Demographics*, vol.11, no.10, October, p.28-31.

LONGINO, Charles F. Jr., CROWN, William H. (1991),  
"Older Americans: Rich or Poor?", *American Demographics*, vol.13, no.8, August, p.48-53.

LOPATA, Helena Z. (1971),  
"Widows as a Minority Group", *The Gerontologist*, vol.11, p.67-77.

LOPATA, Helena Z. (1973),  
Widowhood in an American City, Cambridge, MA: Schenkman.

LOPATA, H. Z. (1979),  
Women as Widows. Support Systems, New York: Elsevier-North Holland Inc..

LOPATA, Helena Z. (1980),  
"The Widowed Family Member", in Transitions of Aging, Nancy Datan and Nancy Lohmann (eds.), New York: Academic Press, p.93-118.

LOPATA, Helena Z. (1981),  
"Widowhood and Husband Sanctification", *Journal of Marriage and the Family*, May, p.439-450.

LOPATA, Helena Z. (1984),  
"The Widowed", in Handbook on the Aged in the United States, E. B. Palmore (ed.), Westport, CT : Greenwood Press, p.109-124.

LOPATA, Helena Z. (1986),  
"Becoming and Being a Widow: Reconstruction of the Self and Support Systems", *Journal of Geriatric Psychiatry*, vol.19, no.2, p.203-214.

LOPATA, Helena Z. (1988),  
"Support Systems of American Urban Widowhood", *Journal of Social Issues*, vol.44, no.3, p.113-128.

LORSBACH, Thomas, SIMPSON, Greg (1984),  
"Age Differences in the Rate of Processing in Short-Term Memory", *Journal of Gerontology*, vol.39, May, p.315-321.

LOUDON, L. (1976),  
"The Senior Citizen: An Underdeveloped Market Segment", in Southern Marketing Association Proceedings, Henry W. Nash and Donald P. Robins (eds.), Hattiesburg, MISS: p.124-126.

LOUDON, David, DELLA BITTA, Albert J. (1993),  
Consumer Behavior: Concepts and Applications, (4th.ed.), New York: McGraw Hill.

LUMPKIN, James R. (1984),  
"The Effect of Retirement Versus Age on the Shopping Orientations of the Older Consumer", The Gerontologist, vol.24, no.6, p. 622-627.

LUMPKIN, J. R. (1985),  
"Shopping Orientation Segmentation of the Elderly Consumer", Journal of the Academy of Marketing Science, vol.13, No.1, p.271-289.

LUMPKIN, James R., CABALLERO, Marjorie J., CHONKO, Lawrence B. (1987),  
Direct Marketing to the Elderly: Sources of Dissatisfaction and Remedies: Final Report, Waco, TX: Baylor University.

LUMPKIN, James A., CABALLERO, Marjorie J., CHONKO, Lawrence B. (1989),  
Direct Marketing, Direct Selling, and the Mature Consumer: A Research Study, New York: Quorum Books.

LUMPKIN, J.R., DARDEN, W.R. (1982),  
"Relating Television Preference Viewing to Shopping Orientations, Life-Styles, and Demographics: The Examination of Perceptual and Preference Dimensions of Television Programming", Journal of Advertising, vol.11, no.4, p.60-67.

LUMPKIN, James R., FESTERVAND, Troy A. (1987),  
"Purchase Information Sources of the Elderly", Journal of Advertising Research, vol.27, no.6, Dec.87-Jan.88 ,p.31-43.

LUMPKIN, James R., GREENBERG, Barnett A. (1982),  
"Apparel-Shopping Patterns of the Elderly Consumer", Journal of Retailing, vol.58, no.4, Winter, p.68-89.

LUMPKIN, James R., GREENBERG Barnett A. (1985),  
"Shopping Orientation Segmentation of the Elderly Consumer", Journal of the Academy of Marketing Science, Spring, p.271-289.

LUMPKIN, James R., GREENBERG, Barnett A., GOLDSTUCKER, Jac L. (1985),  
"Marketplace Needs of the Elderly: Determinant Attributes and Store Choice", Journal of Retailing, vol.61, no.2, Summer, p.75-105.

- LUMPKIN, James R., HITE, Robert E. (1988),  
 "Retailers' Offerings and Elderly Consumers' Needs: Do Retailers Understand the Elderly?", *Journal of Business Research*, vol. 16, no.4, p.313-326.
- LUMPKIN, James R., HUNT, James B. (1989),  
 "Mobility as an Influence on Retail Patronage Behaviour of the Elderly: Testing Conventional Wisdom", *Journal of the Academy of Marketing Science*, vol.17, no.1, Winter, p.1-12
- LUST, John A., SHOWERS, Linda S., CELUCH, Kevin G. (1992),  
 "The Use of Product Owner Manuals: A Comparison of Older Versus Younger Consumers", *Journal of Business and Psychology*, vol. 6, no.4, Summer, p.443-463.
- LYON, Phil, BAYLISS, Robert A. (1987),  
 "Elderly Consumers: A British Comment", *Journal of Consumer Studies and Home Economics*, vol.11, no.4, December, p.321-332.
- MACNEIL, R., D. (1988),  
 "Leisure Programs and Services for Older Adults: Past, Present and Future Research", *Therapeutic Recreation Journal*, vol.22, no.1, p.24-35.
- MADDEN, David J. (1985),  
 "Age Related Slowing in the Retrieval of Information from Long-Term Memory", *Journal of Gerontology*, vol.40, March, p.208-210.
- MADDOX, George, WILEY, James (1978),  
 "Scope, Concepts and Methods in the Study of Aging", in R. Binstock and E. Shenass eds., Handbook of Aging and the Social Sciences, New York: Van Nostrand Reinhold, p.35-55.
- MAGUIRE, Maria (1987),  
 "Making Provision for Aging Populations", *OECD Observer*, no.148, Oct/Nov..
- MALHOTRA, Naresh K. (1993),  
Marketing Research: An Applied Orientation, Engelwood Cliffs, New Jersey: Prentice-Hall International.
- MANDESE, Joe (1989),  
 "The New Old", *Marketing and Media Decisions*, vol.24, no.4, p.32-40.
- MANZER, L. Lee, GENTRY, James W., WILSON, Teresa L. (1982),  
 "Shopping and Personal Characteristics of the Discontented Elderly Consumer", *Proceedings, Southwestern Marketing Association*, p.62-65.
- MARKIDES, K.S., BOLDT, J.S. (1984),  
 "Changes in Subjective Age Among the Elderly: A Longitudinal Analysis", *The Gerontologist*, vol.15, p.63-67.

- MARRS, H. (1984),  
 "Developing a Profitable Program for the Senior Market", *Journal of Retail Banking*, Spring-Summer, p.26-38.
- MARSHALL, JOHN (1990),  
 "Light and the Ageing Eye", *Royal Society of Arts Journal*, May, p.406-418.
- MARTIN, Claude (1976),  
 "A Transgenerational Comparison: The Elderly Fashion Consumer", in *Advances in Consumer Research*, vol.3, B.B. Anderson (ed.), San Francisco, CA: Association for Consumer Research, p.453-456.
- MASON, J. Barry, BEARDEN, William O. (1978),  
 "Profiling the Shopping Behaviour of Elderly Consumers", *The Gerontologist*, vol.18, no.5, p.454-461.
- MASON, J. Barry, BEARDON, William O. (1978),  
 "Elderly Shopping Behaviour and Marketplace Perceptions", in Robert S. Franz, Robert M. Hopkins, Al Toma (eds.), Proceedings: Southern Marketing Association, Lafayette, LA: Southern Marketing Association, p.290-293
- MASON, J. Barry, BEARDEN, William O. (1979),  
 "Satisfaction/Dissatisfaction with Food Shopping among Elderly Consumers", *Journal of Consumer Affairs*, vol.13, no.2, p.359-369.
- MASON, J. Barry, BEARDEN, William O. (1980),  
 "Attitudes Toward and Use of Alternative Credit Sources by the Elderly", *Journal of Consumer Credit Management*, Summer, p.2-9.
- MASON, J. Barry, BEARDEN, William O. (1981),  
 "Elderly Consumer Post-Transaction Satisfaction and Actions Taken as a Result of Bad Buying Experience", in Progress in Marketing Theory and Practice, R. Taylor et al. (eds.), Carbondale, IL: Southern Marketing Association, p.97-101.
- MASON, J. Barry, BEARDEN, William O., CROCKETT, Melissa (1982),  
 "A Comparative Study of Elderly Marketplace Satisfaction", in Ralph L. Day and H. Keith Hunt (eds.), New Findings on Consumer Satisfaction and Complaining, Proceedings of the Fifth Annual Consumer Satisfaction/Dissatisfaction and Complaining Behaviour Conference, November, p.6-8, 103-111.
- MASON, J. Barry, SMITH, B. C. (1974),  
 "An Exploratory Note on the Shopping Behaviour of the Low Income Senior Citizen", *Journal of Consumer Affairs*, vol.8, no.2, p.204-210.
- MAULDIN, C. (1976),  
 "Communication and the Aging Consumer", in Aging and Communication, H. J. Oyer and E.J. Oyer (eds), BA: Baltimore University Press, p.119-128.

MAYLOR, Elizabeth A. (1990),  
"Recognising and Naming Faces: Aging, Memory Retrieval, and the Tip of the Tongue State", *Journal of Gerontology*, vol.45, no.6, November, p.P215-P226.

McCONNELL, Charles E., DELJAVAN, Firooz,  
Consumption Patterns of the Elderly, Report to the NRTA-AARP Andrus Foundation,  
Austin, TX.: University of Texas Health Science Centre.

McCONNEL, Charles E., DELJAVAN, Firooz (1983),  
"Consumption Patterns of the Retired Household", *Journal of Gerontology*, vol.23,  
p.480-490.

McCRACKEN, Grant (1987),  
"Culture and Consumption among the Elderly: Three Research Objectives in an Emerging Field", *Ageing and Society*, vol.7, no.2, June, p.203-224.

McCRAE, Robert R., COSTA, Jr. Paul T. (1988),  
"Psychological Resilience Among Widowed Men and Women: A 10-Year Follow-up of a National Sample", *Journal of Social Issues*, vol.44, no.3, p.129-142.

McDONALD, William J. (1993),  
"Focus Group Research Dynamics and Reporting: An Examination of Research Objectives and Moderator Influences", *Journal of the Academy of Marketing Science*, vol.21, no.2, p.161-168.

McGHEE, J. L. (1983),  
"The Vulnerability of Elderly Consumers", *International Journal of Aging and Human Development*, vol.17, no.3, p.223-246.

McGUIRE, Francis, UYSAL, Muzaffer, McDONALD, Cary (1988),  
"Attracting the Older Traveller", *Tourism Management*, June, p.161-164.

McMAHON, James (1976),  
"Buying Behaviour of the Older American Consumer", *Hearing Rehabilitation Quarterly*, Winter, p.12-14.

McTAVISH, Donald. G. (1971),  
"Perceptions of Old People: A Review of Research Methodologies and Findings", *The Gerontologist*, vol.11, p.90-101.

MEADOW, H. Lee, COSMAS, Stephen C., PLOTKIN, Andy (1981),  
"The Elderly Consumer: Past, Present and Future", in *Advances in Consumer Research*, vol.8, Munroe (ed.), Ann Arbor, MI: Association for Consumer Research, p.742-747.

MEN AND WOMEN OF EUROPE IN 1983.  
Supplement No.16 to *Women of Europe*, Commission of the E. C., Bruxelles, 1984.



- MERCER, J., BUTLER, E. (1979),  
 "Disengagement of the Aged Population and Response Differentials in Survey Research", *Social Forces*, vol.46, September, p.89-96.
- MERCER, R.T., NICHOLS, E.G., DOYLE, G.C. (1989),  
Transitions in a Woman's Life: Major Life Events in a Developmental Context, New York: Springer Publishing Co..
- MERRILL, James R., WEEKS, William A. (1983),  
 "Predicting and Identifying Segments in the Elderly Market", *American Marketing Association Educators Conference Proceedings*, Patrick E. Murphy et al. (eds.), Chicago, IL: American Marketing Association, p.399-403.
- MERTZ, Barbara, STEPHENS, Nancy (1986),  
 "Marketing to Older American Consumers", *International Journal of Aging and Human Development*, vol.23, no.1, p.47-58.
- MIAOULIS, George, COOPER, Phillip (1987),  
 "The Grey Market Lights Up: The Satisfaction Syndrome", *Marketing Communications*, vol.12, no.3, March, p.36-42.
- MICHMAN Ronald, HOCKING, Ralph T., HARRIS, Lynn (1981),  
 "Are Senior Citizens Responsive to New Cold Product Promotions?", in Progress in Marketing Theory and Practice, Proceedings of the Southern Marketing Association , R.Taylor et al. (eds.), Carbondale, IL: Southern Marketing Association, p.102-104.
- MICK, David Glen, DeMOSS, Michelle (1990a),  
 "To Me from Me: A Descriptive Phenomenology of Self-Gifts", in Richard Pollay et al. (eds.), *Advances in Consumer Research*, vol.17, Provo, UT: Association for Consumer Research, p.677-682.
- MICK, David Glen, DeMOSS, Michelle (1990b),  
 "Self-Gifts: Phenomenological Insights from Four Contexts", *Journal of Consumer Research*, vol.17, no.3, December, p.322-332.
- MICK, David Glen, DeMOSS, Michelle (1992),  
 "Further Findings on Self-Gifts: Products, Qualities, and Socioeconomic Correlates", in John F. Sherry Jr. and Brian Sternthal (eds.), *Advances in Consumer Research*, vol.19, Provo, UT: Association for Consumer Research, p.140-146.
- MILLER, Nancy H., PETRICH, Beatrice (1986),  
 "Elderly Consumers' Problems and Behaviours", *Journal of Consumer Studies and Home Economics*, vol.10, no.1, March, p.45-58.
- MILLER, Phyllis R. (1980),  
 "A Consumer Price Index for the Elderly", *The Gerontologist*, vol.20, no.5, p.162.

- MILLICAN, R.D. (1959),  
 "Two Factor Analyses of Expenditure of the Aged", *Journal of Gerontology*, vol.14,  
 October, p.465-468.
- MILLIMAN, Ronald E., ERFFMEYER, Robert C. (1989),  
 "Improving Advertising Aimed at Seniors", *Journal of Advertising Research*,  
 Dec.1989/Jan.1990, p.31-36.
- MINKLER, Meredith (1989),  
 "Gold in Gray: Reflections on Business' Discovery of the Elderly Market", *The Gerontologist*, vol.29, no.1, p.17-23.
- MITCHELL, A. (1990),  
 "Grey Market: Age of Reason", *Marketing*, March 22nd., p.29-30.
- MOEHRLE, Thomas (1990),  
 "Expenditure Patterns of the Elderly: Workers and Nonworkers", *Monthly Labor Review*, vol.113, no.5, May, p.34-41.
- MORGAN, David L. (1988),  
Focus Groups as Qualitative Research, Beverly Hills, CA: Sage Publishing Company.
- MORGAN, David L. (1993),  
Successful Focus Groups, Newbury Park, CA: Sage Publications.
- MORGAN, Leslie A. (1976),  
 "A Re-examination of Widowhood and Morale", *Journal of Gerontology*, vol. 31, no.  
 6, p.687-695.
- MORGAN, Leslie A. (1984),  
 "Changes in Family Interaction Following Widowhood", *Journal of Marriage and the Family*, May, p.323-331.
- MORGAN, Leslie (1986),  
 "The Financial Experience of Widowed Women: Evidence from the L.R.H.S.", *The Gerontologist*, vol.26, no.6, December, p.663-668.
- MORRIS, L. A., OLINS, N. J. (1984),  
 "Utility of Drug Leaflets for Elderly Consumers", *American Journal of Public Health*,  
 vol.74, no.2, p.157-158.
- MORRISON, A. J. (1979),  
 "Mass Media use by Adults", *American Behavioral Scientist*, vol.23, p.71-93.
- MOSCHIS, George P., (1987),  
Consumer Socialisation: A Life Cycle Perspective, MA: Lexington Books.

- MOSCHIS, George P. (1989),  
Research Newsletter, Centre for Mature Consumer Studies, GA: Georgia State University.
- MOSCHIS, George P. (1991),  
"Marketing to Older Adults: An Overview and Assessment of Present Knowledge and Practice", Journal of Services Marketing, vol.5, no.2, Spring, p.33-41.
- MOSCHIS, George P. (1992),  
"Gerontographics: A Scientific Approach to Analyzing and Targeting the Mature Market", Journal of Services Marketing, vol.5, no.3, Summer, p.17-26.
- MOSCHIS, George P., MATHUR, Anil, SMITH, Ruth Belk (1993),  
"Older Consumers' Orientations Towards Age Based Marketing Stimuli", Journal of the Academy of Marketing Science, vol.21, no.3, p.195-205.
- MOSCHIS, George, P. et al.(1990),  
"Older Adults' Responses to Direct Marketing Methods", Journal of Direct Marketing, vol.4, no.4, p.7+
- MOSCHIS, George P. et al. (1991),  
Changing Needs in an Aging Society: The Whirlpool Report on Intergenerational Consumer Perceptions, Atlanta, GA: Centre for Mature Consumer Studies, Georgia State University.
- MOSER, Claus A., KALTON, G. (1975),  
Survey Methods in Social Investigation, (2nd.ed.), London: Heinemann.
- MOSS, M., LAWTON, M.P. (1982),  
"Time Budgets of Older People: A Window on Four Lifestyles", Journal of Gerontology, vol.37, no.1, p.115-123.
- MOUNDLIC, Alain (1990),  
"Communication with Senior Citizens", Admap, March, p.33-35.
- MOWEN, John C. (1993),  
Consumer Behaviour, (3rd.ed.), New York: Macmillan Publishing Company.
- MULLER, Thomas E. (1989),  
"Canada's Ageing Population and Projected Changes in Value Orientations and the Demand for Urban Services", Services Industries Journal, vol.9, no.4, October, p.14-28.
- MULLIS, Randolph J., METZEN, Edward J. (1986),  
"Age and Wealth: A Cross/Within-Cohort Analysis", Journal of Consumer Studies and Home Economics, vol.10, no.3, September, p.221-234.

- NATIONAL COUNCIL FOR THE AGED (1984),  
Incomes of the Elderly in Ireland, Dublin: National Council for the Aged.
- NELSON, James E., FRONTCHAK, Nancy T. (1988),  
"How Acquaintanceship and Analyst Can Influence Focus Group Results", *Journal of Advertising*, vol.17, no.1, p.41-48.
- NEUGARTEN, Bernice L. et al. (1964),  
Personality in Middle and Late Life, New York: Atherton Press.
- NEUGARTEN, Bernice L. (1968),  
Middle Age and Aging, Chicago, IL: University of Chicago Press,
- NEUGARTEN, Bernice L. (1970),  
"Dynamics of Transition of Middle Age to Old Age", *Journal of Geriatric Psychiatry*, 4, p.71-87.
- NEUGARTEN, Bernice (1972),  
"Personality and the Aging Process", *The Gerontologist*, vol.1, p.9-15.
- NEUGARTEN, Bernice L. (1974),  
"Age Groups in American Society and the Rise of the Young Old", *Annals of the American Academy of Political and Social Sciences*, p.187-198.
- NEUGARTEN, Bernice L.,(1975)  
"The Future and the Young-Old", *The Gerontologist*, vol.15, no.1, Supplement, p.4-9.
- NEUGARTEN, Bernice L. (1979),  
"Time, Age, and the Life Cycle", *American Journal of Psychiatry*, vol.136, p.887-894.
- NEUGARTEN, B. L. (1980),  
"Acting One's Age: New Rules for The Old", *Psychology To-Day*, April, p.66+.
- NEUGARTEN, Bernice L. (1981),  
"Growing Old in 2020: How will it be Different?", *National Forum*, vol.61, no.3, Summer, p.28-30.
- NEUGARTEN, Bernice L., HAGESTAD, G. O. (1978),  
"Age and the Life Course", in R. Binstock and E. Shenass (eds.), Handbook of Aging and the Social Sciences, New York: Van Nostrand Reinhold.
- NOLAN, S. D. (1976),  
"Tourists' Use and Evaluation of Travel Information Sources; Summary and Conclusions", *Journal of Travel Research*, vol.14, Winter, p.6-8.
- NORRIS, Eileen (1988),  
"Grocery Marketing: Stores' Attitudes Mature", *Advertising Age*, vol.59, no.42, October 3rd., p.S 12.

- NORTHCOTT, H. C.(1975),  
 "Too Young, Too Old: Age in the World of Television", *The Gerontologist*, vol.15,  
 p.184-186.
- NORTON, Lee, COURLANDER, Michael (1982),  
 "Fear of Crime Among Elderly: The Role of Crime Prevention Programmes", *The Gerontologist*, vol.22, no.4, August, p.388-393.
- NUESSEL, Frank, H. (1982),  
 "The Language of Ageism", *The Gerontologist*, vol.22, no.3, p.273-275.
- NUSSBAUM, Jon F., THOMPSON, Teresa, ROBINSON, James D. (1989),  
Communication and Aging, New York: Harper & Row.
- O'BRYANT, Shirley L. (1990),  
 "Forewarning of a Husband's Death: Does it Make a Difference for Older Widows?",  
*Omega: Journal of Death and Dying*, vol.22, no.3, p.227-329.
- O'BRYANT, Shirley L. (1991),  
 "Older Widows and Independent Lifestyles", *International Journal of Aging and Human Development*, vol.32, no.1, p.41-51.
- O'BRYANT, Shirley L., MORGAN, Leslie A. (1989),  
 "Financial Experience and Well-Being Among Mature Widowed Women", *The Gerontologist*, vol. 29, no.2, April, p.245-241.
- O'BRYANT, Shirley L., NOCERA, Doris (1985),  
 "The Psychological Significance of "home" to Older Widows", *Psychology of Women Quarterly*, vol.9, no.3, September, p.403-411.
- O'BRYANT, Shirley L., STRAW, Lorraine B. (1990),  
 "Contributions of the Care-giving Role to Women's Development", *Sex Roles*,  
 December, vol.23, no.11/12, p.645-658.
- O'DONNELL, Mike (1985),  
Age and Generation, London: Tavistock Publications.
- O'LEARY, J. T., UYSAL, M., HOWELL, R. (1987),  
 "Travel Patterns and Expenditures of the Mature Market", *Visions in Leisure and Business*, vol.6, no.2, p.39-51.
- OLSON, Lawrence et al. (1981),  
Elderly and the Future Economy, Massachusetts: Lexington Books.
- O'MAHONY, Ann (1986),  
The Elderly in the Community: Transport and Access to Services in Rural Areas,  
 Dublin: National Council for the Aged, Report no.15.

- OPPENHEIM, A.N. (1968),  
Questionnaire Design and Attitude Measurement, London: Heinemann.
- OSTMAN, R., JEFFERS, D. (1983),  
"Life Stage and Motives for Television Use", *International Journal of Aging and Human Development*, vol.17, no.4, p.315-322.
- OSTROFF, Jeff (1989a),  
Successful Marketing to the 50+ Consumer, New Jersey: Prentice Hall.
- OSTROFF, Jeff (1989b),  
"An Aging Market: How Business Can Prosper", *American Demographics*, vol.11, no.26, May, p.8+.
- OYER, H. J., OYER, E. J. (1976),  
Aging and Communication, Baltimore: University Park Press.
- OZANNE, Julie L. (1992),  
"The Role of Consumption and Disposition During Classic Rites of Passage: the Journey of Birth, Initiation, and Death", in John F. Sherry and Brian Sternthal (eds.), *Advances in Consumer Research*, vol.19, Provo, UT: Association for Consumer Research, p.396-401.
- PALMORE, Erdman B. (1971),  
"Attitudes Toward Aging as Shown by Humor", *The Gerontologist*, vol.11, p.181-186.
- PALMORE, Erdman, B. (1982),  
"Attitudes Toward the Aged - What We Know and Need to Know", *Research on Aging*, vol.2, p.333-348.
- PANDYA, Anil, VENKATESH, A. (1992),  
"Symbolic Communication among Consumers in Self-Consumption and Gift Giving: A Semiotic Approach", in John F. Sherry Jr. and Brian Sternthal (eds.), *Advances in Consumer Research*, vol.19, Provo, UT: Association for Consumer Research, p.147-154.
- PARASURAMAN, A. (1986),  
Marketing Research, Reading, MA: Addison-Wesley.
- PARK, Denise C., PUGLISI, Thomas J. (1985),  
"Older Adults' Memory for the Color of Pictures and Words", *Journal of Gerontology*, vol.40, March, p.198-204.
- PARK, Denise C., PUGLISI, Thomas J., SOVACOOOL, Michelle (1983),  
"Memory for Pictures, Words and Spatial Location in Older Adults: Evidence for Pictorial Superiority", *Journal of Gerontology*, vol.38, September, p.582-588.

- PARRY, Malcolm, BAKER, Stephen (1984),  
 "Purpose-Built Retirement Housing for Sale", *Journal of Consumer Studies and Home Economics*, vol.8, no.3, p.229-241.
- PASSUTH, Patricia M., COOK, Fay Lomax (1985),  
 "Effects of Television Viewing on Knowledge and Attitudes about Older Adults: A Critical Reexamination", *The Gerontologist*, vol.25, no.1, February, p.69-77.
- PATEL, Shailesh (1988),  
 "Taking Care of the Elderly", *London Weekend Television, Marketing Review*, No.77, October, p.18-19.
- PATTON, Michael Q. (1980),  
Qualitative Evaluation Methods, Beverly Hills: Sage Publications.
- PERCY, Larry (1982),  
 "Using Qualitative Focus Groups in Generating Hypotheses for Subsequent Quantitative Validation and Strategy Development", in Andrew Mitchell (ed.), *Advances in Consumer Research*, vol.9, Ann Arbor, MI: Association for Consumer Research, p.57-61.
- PERLITZ, Manfred (1989),  
 "The Marketing Implications of the Ageing European Population", *European Business Journal*, vol.1, no.1, p.26-32.
- PERLMUTTER, Marion (1979),  
 "Age Differences in Adults' Free Recall, Cued Recall and Recognition", *Journal of Gerontology*, vol.34, p.533-539.
- PETER, J. Paul, OLSON, Jerry C.(1987),  
Consumer Behavior and Marketing Strategy, (2nd.ed), Homewood, IL: Richard D. Irwin.
- PETERSEN, M. (1973),  
 "The Visibility and Image of Old People on Television", *Journalism Quarterly*, vol.50, p.569-573.
- PETRE, P. (1986),  
 "Marketers Mine for Gold in the Old", *Fortune International*, March 31st., p.48-54.
- PFAFF, M., BLIVICE, S. (1977),  
 "Socio-economic Correlates of Consumers and Citizen Dissatisfaction and Activism" in R.L. Day (ed.), *Consumer Satisfaction/dissatisfaction and Complaining Behaviour*, Bloomington, IN: Indiana School of Business.
- PHILLIPS, L. W., STERNTHAL, B. (1977),  
 "Age Differences in Information Processing: A Perspective on the Aged Consumer", *Journal of Marketing Research*, vol.14, p.444-457.

POMMER, Michael D., BERKOWITZ, Eric N., WALTON, John R. (1980),  
"UPC Scanning: An Assessment of Shopper Response to Technological Changes",  
Journal of Retailing, vol.56, Summer, p.25-44.

POPULATION AND LABOUR FORCE PROJECTIONS, 1991-2021, (1988),  
Dublin: Central Statistics Office.

POWELL, L., A., WILLIAMSON, J.B. (1985),  
"The Mass Media and the Aged", Social Policy, Summer, p.38-49.

PRISUTA, R. H., HARVEY, J.W. (1989),  
"Healthcare Services Consumerism among Older Persons", Developments in Marketing  
Science, vol.12, p.526

QUERIN, G. (1988),  
"Marketing to the Elderly Calls for Research", Marketing News, vol.22, Aug.29th.,  
p.27.

RADDING, Alan (1989),  
"You Don't Turn 50 and Change What You Read", Advertising Age, May 22nd.,  
p.S4,S6.

RAHTZ, Don R., SIRGY, M. Joseph, MEADOW, H. Lee (1988a),  
"Elderly Life Satisfaction and Television Viewership: An Exploratory Study", in  
Houston, M.J., (ed.), Advances in Consumer Research, vol.15, Provo, UT: Association  
for Consumer Research, p.141-145.

RAHTZ, Don R., SIRGY, M. Joseph, MEADOW, H. Lee (1988b),  
"Elderly Life Satisfaction and Television Viewership: Replication and Extension",  
Winter Educators Conference, Stanley Shapiro and H. H. Walle (eds.), Chicago, IL:  
American Marketing Association, p.409-413.

RAHTZ, Don R., SIRGY, M, Joseph, MEADOW, H. Lee (1989),  
"The Elderly Audience: Correlates of Television Orientation", Journal of Advertising,  
vol.18, no.3, p.9-20.

RAHTZ, Don R., et al. (1989),  
"Exploring the Relationship Between Healthcare Services Satisfaction and Life  
Satisfaction Among the Elderly", Developments in Marketing Science, vol.12, no.1,  
p.531.

RAMIREZ, Anthony (1989),  
"Making Better Use of Older Workers", Fortune International, January 30th., p.107-111

RANGE, J., VINOVSIS, M. A. (1981),  
"Images of Elderly in Popular Magazines: A Content Analysis of Littel's Living Age,  
1845-1882", Social Science History, vol.5, no.2, p.123-170.



- REAL, Michael R., ANDERSON, Hayes L., HARRINGTON, Marilyn (1980),  
"Television Access for Older Adults", Journal of Communication, vol.30, no.1,  
p.81-89.
- REID, Leonard N., TEEL, Jesse E., VANDEN BERGH, Bruce G. (1980),  
"Perceived Risk and Interest in Risk Reducing Information of the Elderly", Southern  
Marketing Association Proceedings, Carbondale, IL: Southern Marketing Association.  
p.123-136.
- REINECKE, John A. (1964),  
"The Older Market: Fact or Fiction?", Journal of Marketing, 28th. January, p.60-64.
- REINECKE, John A. (1975),  
"Supermarkets, Shopping Centres and the Senior Citizen Shopper", Marquette Business  
Review, vol.19, no.3, p.105-107.
- RENTZ, Joseph O. (1980),  
"The Impact of Aging, Period and Cohort Membership on Consumption of a Product  
Class", Atlanta, GA: University of Georgia, Marketing Dept..
- RENTZ, Joseph O., REYNOLDS, Fred D. (1991),  
"Forecasting the Effects of an Aging Population on Product Consumption: An Age-  
Period-Cohort Framework", Journal of Marketing Research, vol.28, August, p.355-360.
- RETIREMENT, A TIME OF TRANSITION (1985),  
Dublin: European Foundation for the Improvement of Living and Working  
Conditions.
- REYNOLDS, Nina, DIAMANTOPOULOS, Adamantios, SCHLEGELMILCH, Bodo  
(1993),  
"Pretesting in Questionnaire Design: A Review of the Literature and Suggestions for  
Further Research", Journal of the Market Research Society, vol.35, no.2, p.171-181.
- RHINE, Shirley H. (1980),  
America's Aging Population: Issues Facing Business and Society, Report Ser.No.785,  
New York: Conference Board.
- RICE, F. (1988),  
"Wooing Aging BabyBoomers", Fortune, February 1st., vol.117, no.3, p.60-63.
- RIDLEY, Jeanne C., BACHRACH, Christine A., DAWSON, Deborah A. (1979),  
"Recall and Reliability of Interview Data from Older Women", Journal of Gerontology,  
vol.34, no.1, p.99-105.
- RILEY, M. W., RILEY, J. W., JOHNSON, M.E.,(eds). (1969),  
Aging and Society, New York: Russell Sage Foundation.

ROBINSON, J., RUBIN, A., M. (1981),  
"Age, Context and Television Use", *Journal of Broadcasting*, vol.25, p.1-13.

ROBSON, Sue, FOSTER, Angela (1989),  
Qualitative Research in Action, London: Edward Arnold.

ROEDDER JOHN, Deborrah, COLE, Catherine A., (1986)  
"Age Differences in Information Processing: Understanding Deficits in Young and Elderly Consumers", *Journal of Consumer Research*, vol.13, no.3, Dec., p.297-315.

ROGERS, Dorothy (1982),  
The Adult Years: An Introduction to Aging, 2nd. ed., Englewood Cliffs, New Jersey: Prentice Hall Inc..

ROSCOE, A.M., LeCLAIRE, A., SCHIFFMAN, L. G. (1977),  
"Theory and Management Applications of Demographics" in Consumer and Industrial Buying Behavior, A.G. Woodside et al., (eds.), New York: North-Holland.

ROSS, Ivan (1982),  
"Information Processing and the Older Consumer: Marketing and Public Policy Implications", in Mitchell, A. (ed.), *Advances in Consumer Research*, vol.9, Ann Arbor, MI: Association for Consumer Research, p.31-39.

ROSSELL, Christine A. (1987),  
"Segmenting Seniors/Targeting the Aged", *Target Marketing*, vol.10, no.6, June, p.22-24.

ROSSI, Peter H., WRIGHT, James D., ANDERSON, Andy B. (1983),  
Handbook of Survey Research, Orlando: Academic Press.

ROTFELD, Herbert J., REID, Leonard N., WILCOX, Gary B. (1982),  
"Effect of Age of Models in Print Ads on Evaluation of Product and Sponsor", *Journalism Quarterly*, vol.59, no.3, p.374-381.

RUBIN, A.M. (1982),  
"Directions in Television and Aging Research", *Journal of Broadcasting*, vol.26, 1982, p.537-551.

RUBIN, A. M., RUBIN. R. B. (1981),  
"Age, Context and Television Use", *Journal of Broadcasting*, vol. 25, no.1, Winter, p.1-13.

RUBIN, A., RUBIN, R. (1982a),  
"Older Person's TV Viewing Patterns and Motivations", *Communication Research*, vol.9, p.287-313.

RUBIN, A., RUBIN, R. (1982b),  
"Contextual Age and Television Use", *Human Communication Research*, vol.8, no.3,

p.228-244.

RUNYON, Kenneth E., STEWART, David W. (1987),  
Consumer Behaviour and the Practice of Marketing, (3rd.ed.), Columbus, OH: Merrill  
Publishing Company.

RYAN, Dede (1987),  
The Maturing Marketplace. Silver Spring, Maryland: Business Publishers.

SADOWSKI, B. S. (1978),  
"Attitude Toward Elderly and Perceived Age among 2 Cohort Groups as Determined by  
AAAT", *Educational Gerontology*, vol.3, no.1, p.71-77.

SAMLI, A. Coskun, PALUBINSKAS, Feliksas (1972),  
"Some Lesser Known Aspects of the Senior Citizen Market: A California Study", *Akron  
Business and Economic Review*, Winter, p.47-55.

SATTERTHWAITE, C. (1990),  
"Promoting to the Over 55's", *Promotions and Incentives*, vol.25, no.10, October, p.52-  
54.

SCHEWE, Charles D. (1984),  
"Buying and Consuming Behaviour of the Elderly: Findings from Behavioural  
Research", Thomas Kinnear (ed.), *Advances in Consumer Research*, vol.11, Association  
for Consumer Research, Provo, UT: p.558-562..

SCHEWE, Charles D. (1985a),  
Elderly Market: Selected Readings, New York: American Marketing Association.

SCHEWE, Charles D. (1985b),  
"Consumers in Transition: In Depth Investigations of Changing Lifestyles", *American  
Marketing Association, Management Briefing*, New York: American Marketing  
Association, Publications Division.

SCHEWE, C. D. (1985c),  
"Grey America Goes to Market", *Business*, vol.35, no.2, April-June p.3-9.

SCHEWE, C. D. (1988),  
"Marketing to our Aging Population: Responding to Physiological Changes", *Journal of  
Consumer Marketing*, vol.5, no.3, Summer, p.61-73.

SCHEWE, Charles D. (1989),  
"Effective Communication with our Aging Population", *Business Horizons*, vol.32, no.1,  
Jan/Feb., p.19-25.

SCHEWE, Charles D. (1991),  
"Strategically Positioning Your Way into the Ageing Marketplace", *Business Horizons*,  
vol.34, no.3, May/June, p.59-66.

- SCHEWE, Charles D., BALAZS, Anne L. (1990),  
 "Playing the Part: Older Adults Play Many Different Roles and Each Creates an Opportunity for Business", *American Demographics*, vol.12, no.4, April, p.24-30.
- SCHEWE, Charles D., BALAZS, Anne L. (1992),  
 "Role Transitions in Older Adults: A Marketing Opportunity", *Psychology and Marketing*, vol.9, no.2, p.85-99.
- SCHIFFMAN, Leon G. (1971),  
 "Sources of Information for the Elderly", *Journal of Advertising Research*, vol.11, October, p.33-37.
- SCHIFFMAN, Leon G. (1972a),  
 "Perceived Risk and New Product Trial by Elderly Consumers", *Journal of Marketing Research*, vol.9, February, p.106-108.
- SCHIFFMAN, Leon G. (1972b),  
 "Social Interaction Patterns of the Elderly Consumer", in B. W. Becker and H. Becker (eds.), *Combined Proceedings, American Marketing Association*, Chicago, IL: p.451.
- SCHIFFMAN, Leon G. (1980),  
 Review of Schutz Baird & Hawkes' "Lifestyles and Consumer Behaviour of Older Americans", in *Journal of Consumer Affairs*, vol.14, no.2, Winter, p.501-503.
- SCHIFFMAN, Leon G., SHERMAN E. (1991),  
 "Value Orientations of New Age Elderly", *Journal of Business Research*, vol.22, no.2, March, p.187-194.
- SCHMIDT, Mary G. (1975),  
 "Interviewing the 'Old Old'", *The Gerontologist*, vol.15, no.6, December, p.544-547.
- SCHMITT, Frederick A., MURPHY, Martin D., SANDERS, Raymond E. (1981),  
 "Training Older Adult Free Recall Rehearsal Strategies", *Journal of Gerontology*, vol.36, May, p.329-337.
- SCHMITT, John, F., McCROSKEY, Robert L. (1981),  
 "Sentence Comprehension in Elderly Listeners: The Factor of Rate", *Journal of Gerontology*, vol.36, no.4, p.441-445.
- SCHNEIDER, Jim (1987),  
 "Seniors - The Rising Stars of Relationship Banking", *Bank Marketing*, vol. 19, no.1, January, p.42-45.
- SCHNEIDER, Robert L. (1976),  
 "A Discount Programme for Older Persons: A Limited Method for Expending Income", *The Gerontologist*, vol.16, p.257-263.

- SCHNEIDMAN, Diane (1988),  
 "Older Consumers Adopt Baby Boomer Buyer Behaviour; Consumers over Age 50 Pose Marketing Challenge", *Marketing News*, vol.22, no.4, February 15th., p.8 and 17.
- SCHOELL, William F., GULTINAN, Joseph P. (1990),  
Marketing: Contemporary Concepts and Practices, Boston: Allyn & Bacon.
- SCHONFIELD, David (1982),  
 "Who is Stereotyping Whom and Why?", *The Gerontologist*, vol.22, no.3, p.267-272.
- SCHREIBER, Elliot S., BOYD, Douglas A.(1980),  
 "How the Elderly Perceive Television Commercials", *Journal of Communications*, vol.30, no.1, p.61-70.
- SCHUTZ, Howard G., BAIRD, Pamela C., HAWKES, Glenn R. (1979),  
Lifestyles and Consumer Behaviour of Older Americans, New York: Praeger Publishers.
- SCHWARTZ, A. N., PETERSON, J. A. (1979),  
Introduction to Gerontology. New York: Rinehart and Winston.
- SCIGLIMPAGLIA, Donald, SCHANINGER, Charles M. (1981),  
 "Demographic Correlates of Consumer Acquisition of Nutritional, Package Ingredient, and Unit Price Information", *Educators' Conference Proceedings*, K. L. Bernhardt et al.(eds.), Chicago, IL: American Marketing Association, p.193-196.
- SEEKINGS, J. (1988),  
 "How To Reach Europe's Mature Traveler", *Travel and Tourism Analyst*, No.1, Economist Intelligence Unit, p.81 +
- SELLTIZ, Claire, JAHODA, Marie, DEUTSCH, Morton, COOK, Stuart W. (1969),  
Research Methods in Social Relations, London: Methuen & Co..
- SELLTIZ, Claire, WRIGHTSMAN, Lawrence S., COOK, Stuart W. (1976),  
Research Methods in Social Relations, (3rd.ed.), New York: Holt, Rinehart, & Winston.
- SERROW, William, J. (1978),  
 "Return Migration of the Elderly in the U.S.A.; 1955-1960 and 1965-1970", *Journal of Gerontology*, vol.33, no.2, p.288-295.
- SHERMAN, Edith, BRITTAN, Margaret R. (1973),  
 "Contemporary Food Gatherers: A Study of Food Shopping Habits of an Elderly Urban Population", *The Gerontologist*, vol.13, Autumn, part 1, p.358-363.
- SHERMAN, Elaine, COOPER, Philip (1988),  
 "Life Satisfaction: The Missing Focus of Marketing to Seniors", *Journal of Health Care Marketing*, vol.8, no.1, March, p.69-71.

- SHERMAN, Elaine, FORMAN, A. (1988),  
 "The Elderly Consumer - What Do They Want and How Do They Choose", in Marketing is Everybody's Business, P. Sanchez, ed., American Marketing Association, Chicago, IL: p.48-53.
- SHERMAN, Elaine, NEWMAN, E., S. (1977),  
 "The Meaning of Cherished Possessions for the Elderly", *International Journal of Aging and Human Development*, vol.8, no.2, p.181-192.
- SHERMAN, Elaine, SCHIFFMAN, Leon G. (1983),  
 "Applying Age-Gender Theory from Social Gerontology to Understand the Consumer Well Being of the Elderly", in *Advances in Consumer Research*, vol.11., Richard Lutz, (ed), Provo, Utah: Association for Consumer Research, p.569-573.
- SHERMAN, Elaine, SCHIFFMAN Leon G., DILLON, William R. (1988),  
 "Age/Gender Segments and Quality of Life Differences", in *Winter Educators Conference*, Stanley Shapiro and A. H. Walle (eds.), Chicago, IL: American Marketing Association, p.319-320.
- SHERMAN, Nancy C., GOLD, Joel A. (1979),  
 "Perceptions of Ideal and Typical Middle and Old Age", *International Journal of Aging and Human Development*, vol.9, no.1, p.67-73.
- SHETH, Jagdish (1987),  
 "Search for To-morrow", *Public Relations Journal*, vol.43, no.12, December, p.22-30 and 51
- SHIMP, T., PRESTON I. (1981),  
 "Deceptive and Nondeceptive Consequences of Evaluative Advertising", *Journal of Marketing*, 45, Winter, p.22-32.
- SHINAR, Dov, TOMER Adrian, BIBER, Ayala (1980),  
 "Images of Old Age in Television Drama Imported to Israel", *Journal of Communication*, vol.30, no.1, p.50-56.
- SHOEMAKER, Stowe (1984),  
 "Marketing to Older Travelers", *Cornell Hotel and Restaurant Administration Quarterly*, vol.25, August, p.84-91.
- SHUKIN, Alexey, NEUGARTEN, Bernice L. (1968),  
 "Personality and Social Interaction," in Personality in Middle and Late Life, Bernice Neugarten et al., 1968.
- SIEGEL, Jacob S. (1981),  
 "Demographic Background for International Gerontological Studies", *Journal of Gerontology*, vol.36, no.1, p.93-102.

- SIGNORELLI, N., GERBNER, G. (1978),  
 "The Image of the Elderly in Prime-time Television Drama", *Generations*, vol.3, p.10-11.
- SILVENIS, S. (1979),  
 "Packaging for the Elderly", *Modern Packaging*, vol.52, no.10, p.38-39.
- SILVERMAN, David (1985),  
Qualitative Method and Sociology, Aldershot: Gower Publishing Company.
- SILVERMAN, Phyllis R., (1986)  
Widow to Widow, Springer Series on Social Work, New York: Springer Publishing Co..
- SILVERMAN, Phyllis R., COOPERBAND, Adele (1984),  
 "Widow to Widow: The Elderly Widow and Mutual Help", in The World of the Older Woman, Gari Lesnoff-Caravaglia (ed.), New York: Human Sciences Press, p.144-161.
- SMITH, Geoffrey C. (1984),  
 "Spatial Aspects of the Shopping Patterns of the Urban Elderly: The Case of Central Area Apartment Dwellers", *Canadian Journal on Aging*, vol.3, p.133-146.
- SMITH, Geoffrey C. (1988),  
 "Spatial Shopping Behaviour of the Urban Elderly: A Review of the Literature", *Geoforum*, vol.19, no.2, 1988, p.189-200.
- SMITH, Geoffrey C. (1989),  
 "Elderly Consumer Cognitions of Urban Shopping Centres", *Canadian Geographer*, vol.33, no 4, Winter, p.353-359.
- SMITH, Kelly L., MATHUR, Anil, MOSCHIS, George P. (1990),  
 "The Elderly's Motivations for Gift-Giving: An Exchange Theory Perspective", *Educators Proceedings*, William Bearden et al. (eds.), American Marketing Association, Chicago, IL: p.82-89.
- SMITH, Mickey C. (1976),  
 "Portrayal of the Elderly in Prescription Drug Advertising", *The Gerontologist*, 16, August, p.329-334.
- SMITH, M. Dwayne (1979),  
 "The Portrayal of Elders in Magazine Cartoons", *The Gerontologist*, vol.19, p.408-412.
- SMITH, Ruth B., BAKER, George T. (1986),  
 "The Elderly Consumer: A Perspective on Present and Potential Sources of Consumerism Activity" in The Future of Consumerism, Paul N. Bloom, Ruth Belk Smith, (eds.), Massachusetts: Lexington Books.

- SMITH, Ruth B., MOSCHIS, George P. (1983),  
 "Consumer Socialisation of the Elderly: An Exploratory Study", in *Advances in Consumer Research*, vol.11, Thomas Kinnear (ed.), Provo, UT: Association for Consumer Research, p.548-552.
- SMITH, Ruth B., MOSCHIS, George P. (1985),  
 "A Socialisation Perspective on Selected Consumer Characteristics of the Elderly", *Journal of Consumer Affairs*, vol.19, no.1, Summer, p.74-95.
- SMITH, Ruth B., MOSCHIS, George P. (1987),  
 "A Socialization Approach to the Study of the Elderly Consumer", in *Advances in Consumer Research*, vol.14, Paul Anderson (ed.), Provo, UT: Association for Consumer Research.
- SMITH, Ruth B., MOSCHIS, George P. (1989),  
 "Proposal and Development of a Dialectical Model: Examining the Elderly Consumer", in T. Srull (ed.), *Advances in Consumer Research*, Provo, UT: Association for Consumer Research, vol.16, p.285-292.
- SMITH, Ruth B., MOSCHIS, George P., MOORE, Roy L. (1982),  
 "Some Advertising Effects on the Elderly Consumer", in *A Spectrum Of Contemporary Marketing Ideas*, J.Summey, B. Bergiel, & C.H. Anderson (eds.), Proceedings Southern Marketing Association Annual Meeting, Carbondale, IL: Southern Marketing Association 1982. p.149-152.
- SMITH, Ruth B., MOSCHIS, George P., MOORE, Roy L. (1984),  
 "Effects of Advertising on the Elderly Consumer: An Investigation of Social Breakdown Theory", in R Belk Smith and R. Peterson (eds.), Proceedings, American Marketing Association Summer Educators' Conference, Chicago, IL: American Marketing Association, p.1-5.
- SMITH, Ruth B., MOSCHIS, George P., MOORE, Roy L. (1985),  
 "Some Advertising Influences on the Elderly Consumer: Implications for Theoretical Considerations" in *Current Issues and Research in Advertising*, vol.1, J. Leigh and C. Martin (eds.), Ann Arbor, MI: University of Michigan, p.187-201.
- SNELL, M. Leslie, BROWN, Kathleen H. (1987),  
*Financial Strategies of the Recently Retired*, Gerontology Research Centre Publication Series Report, Gerontology Research Centre, University of Guelph, Ontario, Canada.
- SOLOMON, Michael R. (1983),  
 "The Role of Products as Social Stimuli: A Symbolic Interaction Perspective", *Journal of Consumer Research*, vol.10, December, p.319-329.
- SOLOMON, Michael R. (1988),  
 "Mapping Product Constellations: A Social Categorization Approach to Consumption Symbolism", *Psychology and Marketing*, vol.5, no.3, Fall, p.233-258.



- SOLOMON, Michael R. (1992),  
Consumer Behaviour, Needham Heights, MA: Allyn & Bacon.
- SOLOMON, Michael R., ANAND, Punam (1985),  
 "Ritual Costumes and Status Transition: The Female Business Suit as Totemic Emblem",  
 in Elizabeth C. Hirschman and Maurice B. Holbrook (eds.), *Advances in Consumer Research*, vol.12, Provo, Utah: Association for Consumer Research, p.315-318.
- SORCE, P. et al. (1989),  
 "Lifestyles of Older Americans", *Journal of Consumer Marketing*, vol.6, no.3, Summer 1989, p.53-63.
- SPILLER, Lisa D., HAMILTON Richard A. (1993),  
 "Senior Citizen Discount Programs", *Journal of Consumer Marketing*, vol.10, no.1, p.42-51.
- SPOONER, Lisa (1991),  
 "Golden Years Rich with Marketing Potential", *Bank Management*, vol.67, no.6, p.32-38.
- SPOTTS, Harlan E. Jr., SCHEWE, Charles D. (1989),  
 "Communicating with the Elderly Consumer: The Growing Health Care Challenge",  
*Journal of Health Care Marketing*, vol.9, no.3, September, p.36-44.
- STACEY, Caroline (1987),  
 "Catering for the Over 60's", *Hospitality*, September, p.10-12.
- STEPHENS, Nancy (1981),  
 "Media Use and Media Attitude Changes with Age and with Time", *Journal of Advertising*, vol.10, no.1, p.38-47.
- STEPHENS, Nancy (1982),  
 "The Effectiveness of Time-Compressed Advertisements with Older Adults", *Journal of Advertising*, vol.11, no.4, p.48-55.
- STEPHENS, Nancy, MERRILL, Bruce (1984),  
 "Targeting the Over Sixty-Five Vote in Political Campaigns", *Journal of Advertising*, vol.13, no.3, p.17-20.
- STEPHENS, Nancy, WARRENS, Robert A. (1983),  
 "Advertising Frequency Requirements for Older Adults", *Journal of Advertising Research*, vol.23, Dec.83-Jan.84, p.23-32.
- STEPHENSON, Susie (1989),  
 "Restaurateurs Adopt to Aging Population", *Restaurants and Institutions*, vol.99, no.7, March 6th., p.80-81

- STEWART, David W. (1981),  
 "The Application and Misapplication of Factor Analysis in Marketing Research", *Journal of Marketing Research*, vol.18, February, p.51-62.
- STINE, Elizabeth, Ann, Lotz, WINGFIELD, Arthur, MYERS, Sheldon D. (1990),  
 "Age Differences in Processing Information from Television News: The Effects of Bisensory Augmentation", *Journal of Gerontology*, vol.45, no.1, p.P1-P8.
- STOLLER, Eleanor P., STOLLER, Michael A. (1987),  
 "The Saving Propensity to Save among the Elderly", *The Gerontologist*, vol.27, no.3, p.314-320.
- STRANG, R.A., HARRIS, B.F., HERNANDEZ, A. L. (1979),  
 "Consumer Trial of Generic Products in Supermarkets: An Exploratory Study", *American Marketing Association Proceedings*, p.386-388.
- STROEBE, Margaret S., STROEBE, Wolfgang (1983),  
 "Who Suffers More? Sex Differences in Health Risk of the Widowed", *Psychological Bulletin*, vol.93, no.2, p.279-301.
- STROEBE, Wolfgang, STROEBE, Margaret S., DOMITTNER, Gunther (1988),  
 "Individual and Situational Differences in Recovery from Bereavement: A Risk Group Identified", *Journal of Social Issues*, vol.44, no.3, p.143-158.
- STRUTTON H. David, LUMPKIN, James R. (1992),  
 "Information Sources Used by Elderly Health Care Product Adopters", *Journal of Advertising Research*, July/August, p.20-30.
- STRUTTON H. David, LUMPKIN, James R. (1993),  
 "Elderly Consumers' Characterisation of Medication Information Sources", *Journal of Current Issues and Research in Advertising*, vol.15, no.1, Spring, p.101-111.
- STUART-HAMILTON, Ian (1991),  
The Psychology of Ageing: An Introduction, London: Jessica Kingsley Publishers.
- SUDMAN, Seymour, BRADBURN, Norman, (1982),  
Asking Questions: A Practical Guide to Questionnaire Design, San Francisco: Jossey-Bass Inc..
- SWARTZ, Teresa A., STEPHENS, Nancy (1983),  
 "Information Search for Seniors: The Maturity Segment", in *Advances in Consumer Research*, vol. 11, Thomas Kinnear ed., Provo, UT: Association for Consumer Research, p.244-248.
- SWAYNE, Linda E., GRECO, Alan J. (1987),  
 "The Portrayal of Older Americans in Television Commercials", *Journal of Advertising*, vol.16, no.1, p.47-54.

- SYKES, Wendy (1991),  
 "Taking Stock: Issues from the Literature on Validity and Reliability in Qualitative Research", *Journal of the Market Research Society*, vol.33, no.1, p.3-11.
- TANTIWONG, Duangtip, WILTON Peter C. (1985),  
 "Understanding Food Store Preferences among the Elderly Using Hybrid Conjoint Measurement Models", *Journal of Retailing*, vol.61, no.4, Winter, p.35-64.
- THANOPOLOUS, John, RAO, C.P. (1983),  
 "Modeling Elderly Consumer Health Care Behaviours", in Marketing: Theories and Concepts for an Era of Change, in J. Summery et al. (eds.), Carbondale, IL: Southern Marketing Association, p.85-88.
- THOMPSON, Frederick G. (1990),  
 "Reaching America's Aging Marketplace", *Public Relations Journal*, vol.46, no.2, February, p.28-30.
- THOMPSON, Gayle B. (1980),  
 "Economic Status of late Middle-Aged Widows", in Transitions of Aging, Nancy Datan and Nancy Lohmann (eds.), New York: Academic Press, P.133-149.
- THOMPSON, H. (1982),  
 "The Marketer's Last Frontier", *Marketing*, 2nd. September, p.18-19, 21 and 23.
- TIMMERMAN, S. (1981),  
 "The Older Consumer in the 1980's: Implications for the Private Sector", *Journal of the Institute for Socioeconomic Studies*, vol.6, no.4, p.61-75.
- TIMMERMANS, H.J.P., VAN DER HEIJDEN, R., WESTERVELD, H. (1982),  
 "Perception of Urban Retailing Environments: An Empirical Investigation of Consumer Information and Usage Fields", *Geoforum*, vol.13, p.2-12.
- TINKER, Andrea (1984),  
Elderly in Modern Society, 2nd. ed., London: Longmans Ltd..
- TINNEY, C. H. (1989),  
 "Life Begins when the Kids Leave Home and the Dog Dies - But That's Where the Family Life Cycle Ends", *Developments in Marketing Science*, vol.12, p.59.
- TONGREN, Hale N. (1974),  
 "Consumer Credit and the Over 65 Age Group", *Journal of Consumer Credit Management*, Spring, p.117-123.
- TONGREN, Hale N. (1976),  
 "Imputed Income as a Factor in Purchasing Power of the Over 65 Age Group", in Henry W. Nash and Donald P. Robin (eds.), *Proceedings of the Southern Marketing Association Annual Conference*, Atlanta, GA: Southern Marketing Association, p.127-129.

TONGREN, Hale N. (1977),  
"Major Item Purchases by over 65 Consumers", in Henry Nash and Donald Robin, (eds.), *Proceedings of Southern Marketing Association*, p.93-96.

TONGREN, Hale N. (1978),  
"Imputed Income Expands Over 65 Credit Market", *Journal of Consumer Credit Management*, Winter, p.82-87.

TONGREN, Hale N. (1980),  
"Travel Plans of the Over 65 Market, Pre and Post Retirement", *Journal of Travel Research*, vol.19, no.2, p.7-11.

TONGREN, Hale N. (1981a),  
"Retailing to Older Consumers", in Progress in Marketing Theory and Practice, R. Taylor et al. eds., Carbondale IL: Southern Marketing Association, p.93-96.

TONGREN, Hale N. (1981b),  
"Measuring Brand Centrality for Younger and Older Consumers", in Marketing: Theories and Concepts in an Era of Change, J. Summey et al. (eds), Carbondale, IL: Southern Marketing Association, p.93-96.

TONGREN, Hale N. (1988),  
"The Determinant Behaviour Characteristics of Older Consumers", *Journal of Consumer Affairs*, vol.22, no.1, Summer, p.136-157.

TOWLE, Jeffrey G., MARTIN, Claude R. (1976),  
"The Elderly Consumer: One Segment or Many?", *Advances in Consumer Research*, vol.3, B. B. Anderson, (ed.), Cincinnati, OH: Association for Consumer Research, p.463-468.

TULL, Donald S., HAWKINS, Del I. (1993),  
Marketing Research: Measurement and Method, 6th. ed., New York: MacMillan Publishing Company.

TURCHIANO, Francesca (1990),  
"The Unmallings of America", *American Demographics*, vol.12, April, p.36-39.

TYNAN, Caroline A. (1989),  
"Are You Missing the Woopies?: Marketing to the Older Consumer", *International Journal of Physical Distribution and Materials Management*, vol.19, no.3, p.30-35.

TYNAN, Caroline A. (1990),  
"Marketing to the Older Consumer: A Qualitative Perspective", *Management Decision*, vol.28, no.6, p.34-42.

TYNAN, Caroline A., DRAYTON, Jennifer (1985a),  
"The Methuselah Market", *Journal of Marketing Management*, vol.1, no.1, p.75-85.

- TYNAN, Caroline A., DRAYTON, Jennifer (1985b),  
 "The Methusaleh Market Part II: Decision Making and the Older Consumer", *Journal of Marketing Management*, vol.1, p.213-221.
- TYNAN, Caroline A., DRAYTON, Jennifer L. (1987),  
 "Shopping and the Older Consumer", Working Paper, no.87/5, Edinburgh University, Dept. of Business Studies.
- TYNAN, Caroline A., DRAYTON, Jennifer L. (1988a),  
 "Neglect of the Older Consumer", *Journal of Consumer Studies and Home Economics*, vol.12, no.2, June, p.159-171.
- TYNAN, Caroline A., DRAYTON, Jennifer L. (1988b),  
 "Conducting Focus Groups: A Guide for First-Time Users", *Market Intelligence and Planning*, vol.6, no.1, p.5-9.
- UHLBERG, Peter, SALMON, Mary Anne P. (1986),  
 "Change in Relative Income of Older Women, 1960-1980.", *The Gerontologist*, vol. 26, no. 2, p.164-170.
- UNCLES, M.D., EHRENBERG, A.S.C. (1990),  
 "Brand Choice among Older Consumers", *Journal of Advertising*, vol.30, no.4, August/September, p.19-22.
- UNDERHILL, Lois, CADWELL, Franchellie (1983),  
 "What Age Do You Feel - Age Perception Study", *Journal of Consumer Marketing*, vol.2, Summer, p.18-27.
- UPP, M. (1980),  
 "Relative Importance of Various Income Sources of the Aged", *Social Security Bulletin*, vol.46, no.1, p.3-10.
- URSIC, Anthony, URSIC, Michael L., URSIC, Virginia L. (1986),  
 "A Longitudinal Study of the Use of the Elderly in Magazine Advertising", *Journal of Consumer Research*, vol.13, June, p.131-133.
- USUI, Wayne M., KEIL, Thomas J., DURIG, K., Robert (1985),  
 "Socioeconomic Comparisons and Life Satisfaction of Elderly Adults", *Journal of Gerontology*, vol.40, no.1, p.110-114.
- VACHON, Mary L., ROGERS, Joy, LYALL, Alan, LANCEE, Wilhelm, SHELDON, Adrienne R., FREEMAN, Stanley (1982),  
 "Predictors and Correlates of Adaptation to Conjugal Bereavement", *American Journal of Psychiatry*, vol.139, no.8, August, p.998-1002.
- VACHON, Mary L.S., STYLIANOS, Stanley K. (1988),  
 "The Role of Social Support in Bereavement", *Journal of Social Issues*, vol.44, no.3, p.175-190.

- VAN DER MERWE, Sandra (1987),  
 "Grampies: A New Breed of Consumer Comes of Age", *Business Horizons*, vol.30,  
 no.6, Nov/Dec., p.14-19.
- VISVABHARATHY, Ganesan (1982),  
 "Product Specificity in Public Policy Toward the Elderly", in *Advances in Consumer Research*, vol.9, Andrew Mitchell (ed.), Ann Arbor, MI: Association for Consumer Research, p.23-26.
- VISVABHARATHY, Ganesan, RINK, David R. (1983),  
 "Selected Public Policy Issues Regarding the Elderly", *American Marketing Association, Educators Proceedings*, Patrick E. Murphy et al.(eds.), Chicago. IL: American Marketing Association, p.396-398.
- VISVABHARATHY, Ganesan, RINK, David R. (1984),  
 "The Elderly: Neglected Business Opportunities", *Journal of Consumer Marketing*, vol.1, no.4, p.35-46.
- VISVABHARATHY, Ganesan, RINK, David (1985),  
 "The Elderly: Still the Invisible and Forgotten Market Segment", *Journal of the Academy of Marketing Science*, vol.13, No.4, Fall, p.81-99.
- WADDELL, F. E. (1975),  
 "Consumer Research and Programs for the Elderly - The Forgotten Dimension", *Journal of Consumer Affairs*, vol.9, no.2, p.164-175.
- WADELL, F. E. (1976),  
The Elderly Consumer, Columbia, Maryland: Antioch College Press, Human Ecology Centre.
- WADSWORTH DENNEY, Nancy, PALMER, Ann, M. (1981),  
 "Adult Age Differences on Traditional and Practical Problem-Solving Measures", *Journal of Gerontology*, vol.36, no.3, p.323-328.
- WALL, Marjorie, DICKY, Lois E. (1977),  
 "Predicting and Profiling Consumer Satisfaction and Propensity to Complain", in Consumer Satisfaction/Dissatisfaction and Complaining Behaviour, Ralph L. Day (ed.), Bloomington; Indiana University, School of Business, p.91-101.
- WALLACE, Everett S., MATHUR, Anil (1990),  
 "Saving Behaviour of the Mature Consumer: An Exchange Perspective", *Educators Proceedings*, William Bearden et al. (eds.), Chicago, IL: American Marketing Association, p.88-92.
- WALSH, Brendan, WALSH, Dermot (1978),  
 "The Male-Female Differential in Life Expectancy in Ireland; A Note", *Irish Medical Journal*, vol.71, no.14, October 27th., p.475-480.

- WAN, Thomas T., ODELL, Barbara G. (1983),  
 "Major Role Losses and Social Participation of Older Males", *Research on Aging*, vol.5,  
 no.2, June, p.173-196.
- WANG, C. (1988),  
 "Lear's Magazine,"For the Woman who wasn't Born Yesterday": A Critical Review",  
*The Gerontologist*, vol.28, p.600-601.
- WARD, Russell, A. (1984),  
 "The Marginality and Salience of Being Old: When is Age Relevant?", *The Gerontologist*, vol.24, no.3, p.227-232.
- WASS, J., ALMERICO, G. M., CAMPBELL, P. V., TATUM, J. L. (1984),  
 "Presentation of the Elderly on the Sunday News", *Educational Gerontology*, vol.10,  
 p.335-348.
- WEEKS, William A. (1986),  
 "Applying Disengagement Theory from Social Gerontology to Predict and Explain  
 Segments within the Senior Market", in *Advances in Consumer Research*, R. J. Lutz  
 (ed.), Provo, UT: Association for Consumer Research, vol.13, p.673.
- WEIERS, Ronald (1988),  
Marketing Research, (2nd.ed.), Englewood Cliffs: Prentice Hall.
- WELLS, Nicholas, FREER, Charles (1988),  
The Ageing Population: Burden or Challenge?, London: MacMillan Press.
- WELLS, Willaim D. (1975),  
 "Psychographics: A Critical Review", *Journal of Marketing Research*, May, p.196-213.
- WENNER, L. (1976),  
 "Functional Analysis of TV Viewing for Older Adults", *Journal of Broadcasting*, vol.20,  
 no.1, p.77-88.
- WESTBROOK, G., J. (1985),  
 "Television in the Lives of the Elderly; Attitudes and Opinions", *Journal of Broadcasting  
 and Electronic Media*, vol.29, no.2. Spring, p.209-214.
- WESTBROOK, Robert A., FORNELL, Claes (1979),  
 "Patterns of Information Source Usage among Durable Goods Buyers", *Journal of  
 Marketing Research*, vol.16, no.3, p.303-312.
- WHELAN, Brendan J. (1979),  
 "RANSAM: A Random Sample Design for Ireland", *Economic and Social Review*,  
 vol.10, no.2, January, p.169-174.

- WHELAN, Brendan J., VAUGHAN, R. N. (1982),  
The Economic and Social Circumstances of the Elderly in Ireland, Dublin: The  
 Economic and Social Research Institute, Paper No.110.
- WHETTON, Sandy (1990),  
 "Is an Older Age Profile a Media Disadvantage?", *Admap*, March, p.30-32.
- WHITE, Nancy, CUNNINGHAM, Walter R. (1982),  
 "What is the Evidence for Retrieval Problems in the Elderly?", *Experimental Aging  
 Research*, vol.8, June, p.169-171.
- WHITE-MEANS, Shelley (1989),  
 "Consumer Information, Insurance, and Doctor Shopping: The Elderly Consumer's  
 Perspective", *Journal of Consumer Affairs*, vol.23, no.1, p.45-64.
- WILLIAMS, Bill (1978),  
A Sampler on Sampling, New York: John Wiley & Sons.
- WOBER, M., GUNTER, B. (1982),  
 "Impressions of Old People on TV and in Real Life", *British Journal of Social  
 Psychology*, vol.21, p.335-336.
- WOLFE, David B. (1987a),  
 "The Ageless Market", *American Demographics*, vol.9, no.7, July, p.26-29, 55-56.
- WOLFE, David B. (1987b),  
Life Satisfaction: The Missing Focus in Marketing to Seniors, Annapolis, MD: National  
 Association for Senior Living Industries.
- WOLFE, David B. (1988),  
 "Learning to Speak the Language of the New Senior", *Marketing Communications*,  
 vol.13, no.3, March, p.47-52.
- WOLFE, David B. (1990),  
Serving the Ageless Market: Strategies for Selling to the Fifty-Plus Market, New York:  
 McGraw Hill.
- WOLFF, Brent, KNODEL, John, SATTITRAI, Werasit (1993),  
 "Focus Groups and Surveys as Complementary Research Methods; A Case Study", in  
 David L. Morgan (ed.), Successful Focus Groups, Newbury Park: CA., Sage  
 Publications.
- WOLINSKY, F. D., MOSELY, R.R., COE, R.M. (1986),  
 "A Cohort Analysis of the Use of Health-Services by Elderly Americans", *Journal Of  
 Health and Social Behaviour*, vol.27, no.3, p.209-219.



WORTMAN, Camille B., SILVER, Roxanne C. (1989),  
"The Myths of Coping with Loss", Journal of Consulting and Clinical Psychology,  
vol.57, no.3, p.349-357.

YATES, Frank (1981),  
Sampling Methods for Censuses and Surveys, (4th.ed.), London: Clares Griffin & Co..

THE YEARS AHEAD; A POLICY FOR THE ELDERLY (1988)  
Dublin: The Stationery Office, October.

YOUNG, T., J. (1979),  
"Use of the Media by Older Adults", American Behavioral Scientist, vol.23, p.119-136.

ZALTMAN, Gerald, SRIVASTAVA, Rajendra K., DESHPANDE, Rohit (1978),  
"Perceptions of Unfair Marketing Practices: Consumerism Implications", in Advances  
in Consumer Research, vol.5, H. Keith Hunt (ed.), Ann Arbor, MI: Association for  
Consumer Research, p.247-253.

ZBYTNIEWSKI, Jo-Ann (1979),  
"The Older Shopper: Over 65 and Overlooked?", Progressive Grocer, November,  
p.109-111.

ZEITHAML, Valarie A. (1984),  
"How Consumer Evaluation Processes Differ Between Goods and Services", in Services  
Marketing, Christopher Lovelock (ed.), New York: Prentice Hall International.

ZEITHAML, Valarie A., FUERST, William A. (1983),  
"Age Differences in Response to Grocery Store Price Information", Journal of Consumer  
Affairs, vol.17, no.2, Winter, p.402-420.

ZEITHAML, Valarie A., GILLY, Mary (1987),  
"Characteristics Affecting the Acceptance of Retailing Technologies: A Comparison of  
Elderly and Nonelderly Consumers", Journal of Retailing, vol.63, no.1, Spring,  
p.49-68.

ZELAN, Joseph (1969),  
"Interviewing the Aged", Public Opinion Quarterly, vol.33, Fall, p.420-424.

ZHOU, Nan, CHEN, Mervin, Y., T. (1992),  
"Marginal Life After 49: A Preliminary Study of the Portrayal of Older People in  
Canadian Consumer Magazine Advertising", International Journal of Advertising,  
vol.11, p.343-354.

ZICK, Cathleen D., SMITH, Ken R. (1986),  
"Immediate and Delayed Effects of Widowhood on Poverty: Patterns from the 1970's",  
The Gerontologist, vol.26, no.6, December, p.669-675.

ZISOOK, S., SHUCHTER, S.R. (1986),  
"The First Four Years of Widowhood", *Psychiatric Annals*, vol.16, no.5, May, p.288-294.