

The Lost Branding Generation: How Marketeers Are Communicating To Baby Boomers All Wrong



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Executive Summary

Opportunus Insight data suggests that baby boomers are a rather misrepresented group in terms of branding, design and targeted marketing. Far too often they are lumped into a segment that does not define them and younger generations stereotypes often serve to widen an already existent wedge of disengagement between brands and baby boomers.

In this report, we will look at what makes this often misrepresented generation tick and how brands can leverage this important socioeconomic group for inclusivity led growth. 55 might seem ancient when you are 25, however when you reach that age, you might realise you were all wrong about “the over 55s!”

Introduction

Boomers, seniors, “the over 55s.” Here at Opportunus, we feel they are possibly the least understood and most poorly represented group of people when it comes to targeting by businesses. Thus, in this report, we will look at Opportunus Insight data and look at how businesses can better position themselves to win consumers that are over the age of 55. At Opportunus, we feel that this group is too often lumped together with and misrepresented. Far too frequently, we see adverts catering to the over 55s as frankly, rather depressing. Two grey haired people staring into the sunset... It all feels rather subtly macabre. Our data suggests that those between the ages of 55 and 64 agree, with only a staggering 2.8% feeling represented by the advertising that they see directed towards them. Looking at major consultancies, there is a plethora of literature regarding the targeting of Gen Z and Millennials, yet baby boomers tend to get neglected by such insight pieces. Perhaps this is because institutions such as Boston Consulting Group expect baby boomers to reduce their spending in coming years^[2]. This group of over 55s are now pre-retirees and are facing a rather critical issue of decumulation. This is the process of converting savings for retirement into a consistent and sufficient stream of income that lasts through retirement. Exacerbating this challenge are several macro factors, among them rising inflation, market volatility, uncertainty about the costs of healthcare and assisted living in retirement, and a meaningful wave of early baby boomer retirements. As many as 80 percent of baby boomers may be unprepared for retirement, according to McKinsey surveys of almost 9,000 US households^[1]. However, it seems there is an imbalance in marketing towards

this age group, as most marketing material tends to focus on these types of pain points. Thus, most advertising intended for baby boomers is inherently pessimistic as its impetus is inherently negative. Opportunus Insight data affirms this, and also interestingly indicates that only 12.2% of 55 to 64 year olds prefer to think of the past rather than the future.

Thus, one must regard that baby boomers are still looking forward, 55 is not old, they still have much aspiration and inspiration and this is often under explored in the marketing material that is intended for them. It is time to reshape the way we consider “the over 55s.” They are not old, they do not feel old and they do not want to be spoken to as if they are. Thus, it is our responsibility as a transformative consultancy to help our clients shape their propositions in a more effective manner and to extract as much value as they can from this crucial socioeconomic group.

Indeed, failing to engage baby boomers with your advertising means your business is disengaging the largest generational repository of wealth.

Collectively, boomers have amassed more capital than any other generation, so serving to disengage such users is severely limiting your business' growth potential.

What Boomers Want

Our Opportunus insight data has painted an interesting picture concerning the attitudes of those in the 55-64 year old age category in the UK. As we mentioned before, “boomers” do not feel well represented by the advertisements that are directed towards them and too often the communication is tinged with pessimism and an unwelcome focus on “later life.”

Opportunus Insight data suggests that only 2.8% of 55 to 65 year olds feel represented by the advertising they see.

For brands attempting to reach such individuals, it is important to consider that even for those over 65, 76% of them rely on online shopping, whilst with only 12% feeling like they’re ‘understood’ by businesses they shop with^[3]. Thus, it seems this concept of understanding is where the problem lies. To cast a sweeping judgement, most that work in marketing, are rather far away from the over 55 category, perhaps by a few decades, and to them, the concept of being “over 55” probably seems rather old. However, for a 55 year old, this is likely rather offensive as whilst they know they are not in their twenties any more, they most definitely do not feel old and being treated as such may feel rather insulting. For instance, our data shows that 9.1% of 55 to 64 year olds feel adventurous and 10.3% feel ambitious. If you are a marketer, can you honestly say that 10% of your advertising, intended for such age groups, reflects this? Research from Twilio backs up our data and affirmations, indicating that personalisation in customer contact is key, with the over 55s but inherent design of these services

must take into account demographics, age and communication preferences just as much as what people shop for. Their research shows that the over 65s are a powerful, high spending group, who are very digitally savvy. However, their communications preferences are often not met by the companies they shop with^[3]. This is interesting as even the over 65s are regarded as digitally savvy, let alone the over 55s. Therefore, it is easy to see how this particular segment falls to the wayside in advertising targeting. This also bleeds into the concerns of UX design and how such infrastructure can inherently disengage users in this target group. Consider a UX design department, the focus is entirely on digitising solutions that remove processes that disengage millennials and Gen Z individuals such as removing the need for phone calls and paperwork with chat functions and cloud storage. However, Twilio's data showed that the majority of consumers in the over 65 group indicated that they find it hard to get in touch with companies, because many organisations do not design their customer engagement with the nuances of different demographics in mind. Significantly, 85% of consumers over 65 said they would rather speak to someone over the phone compared to other methods^[3].

Whilst digitisation is crucial and important, it is vital to ensure businesses are kept accessible for a range of demographics. Developing exciting new features is fantastic and must continue but businesses must consider if older functions indeed must be turned off. If they are not costly and still serve perhaps some older users, then surely they are worth keeping. However, our data suggests that effective streamlining of digital processes^[3] does work with baby

boomer users and simplified checkout processes have a fantastic impact on purchase driving on both Generation Z and baby boomer users. So whilst you may be able to extract more data from younger consumers with lengthy checkout forms, perhaps it is worth finding an equilibrium between disengaging older users and capturing data from more digitally engaged younger customers.



Another interesting facet that Opportunus Insight data unveiled was that 72.5% of 55 to 64 year olds describe themselves as open minded. Considering most material intended for baby boomers is geared towards retirement preparation, it must be rather tiring seeing such adverts when barely any brand is catering to the 72% that have a desire for new experiences. Furthermore, 60.5% are interested in other cultures and countries, reflecting the open mindedness of the generation. Adventurous experiences should not be solely reserved, or even marketed and developed, for millennials. Perhaps travel operators should remind themselves that when you are 55 you are not automatically restricted to river cruises. As we have mentioned, this generation

is an incredibly important socioeconomic group and as per McKinsey, the baby boomer generation have rewritten the rules at every stage of their lives and it seems that they will rewrite the rules of retirement as well^[4]. Compared to the generations that preceded them, boomers have spent significantly more throughout their lives, and their spending tends to peak later in life^[4]. Thus, one can imagine that as a generation, they do not want to feel out of control or out of the loop. However, a lack of consideration is creating a trust barrier with older consumers, including when it comes to marketing. Half of shoppers over 65 didn't know where brands got their contact details from, while one in five indicated that they believe brands only care about their money, as revealed by Twilio's research. This contrasts with younger consumers, who feel more understood as an audience, but are actually not as engaged with internet purchases^[3]. Thus creating a trust gap between brand and users of the baby boomer generation, means brands are failing to maximise their value extraction from this important group, who are indeed likely to be less fickle, more loyal consumers than the Generation Z or millennial individuals that brands seem to fight over so desperately.

In addition to this, Opportunus' data shows that, looking at the younger end of the generation, 55 to 64 year olds tend to look for expert opinions before buying an expensive product, with 38.3% seeking out advice. In addition to this, 62.2% of such people spend time looking for the best deal for a product or service. This means that boomers can be reached in a rather direct manner, when they are in key purchase decision making stages and thus it is imperative

that a business hones such communications for the over 55s, at these crucial touchpoints, as they seem to be remaining underutilised, which means that on a crude level, there is significant missed business opportunities for firms to extract value from the large repository that is the baby boomer value pool. In general, it appears that older demographics are clearly more interested in regular brand engagement online compared to younger consumers, and as this age bracket continues to grow in an ageing population, brands must be better prepared to cater to older consumers, digitally. This means reflecting customer preferences in available communication methods, as well as using first-party data, to deliver accurate, personalised experiences that make customers feel heard and understood. Technologies like customer data platforms can translate this data into insights, and this provides businesses valuable insight into what their customers actually want.

Though companies dedicate a lot of time to getting to know their customers, data shows that many older consumers feel overlooked by the ways businesses engage with them, which is diminishing loyalty^[3]. As we have discussed in this section, this truly seems to be the greater issue with the over 55s.

A lack of understanding is driving a wedge of disengagement between brands and what could be some of the company's most engaged customers.

Generally speaking, marketing material and UX design really is not crafted with the boomers mind, thus, there are significant opportunities for

businesses to capitalise off this important economic group. These ill refined communications have led to only 32% of over 65s feeling like valued customers and only 10% feel that they represent the main target audience when it comes to marketing communications^[3]. If anything this is rather sad and many individuals of this generation must feel, on some level, that brands and their outward material are leaving them behind. Opportunus Insight data affirms the opportunity that exists within this wedge of disengagement, revealing that 8.3% of 55 to 64 year olds tend to buy products they have seen advertised in the past, whereas only 2.8% feel represented by the advertising they see, meaning there is a significant and immediate opportunity to capitalise off that percentage discrepancy. Whilst it is always important to engage one's consumers, it is especially valuable with this bracket, since 22.% tell friends and family about new products. This represents an important power of word of mouth that is valued highly by those over 55. We must also consider the attitudes of individuals in this age bracket, when looking to formulate relevant communication strategies for the over 55s.

As we have discussed throughout, the disjointed relationship between branding and marketing material and those who are older than 55 is resulting in businesses failing to maximise their potential across the board. For instance, 53% of 55 to 64 year olds feel that helping the environment is important to them, however KPMG data reveals that, 68% of customers under the age of 34 say they will pay more for goods from companies who demonstrate a strong commitment to environmental and sustainability principles, compared to just 37

per cent of over 55s, in the wake of COP26 forcing the environmental and sustainability agenda to the forefront of corporate concern. This discrepancy between two rather aligned data sets could be indicative of this communication gap that we keep discussing. For instance, in their report, KPMG's example of a well communicated, sustainable brand, is Lush, with their long-term social and environmental commitments being demonstrated across everything they do^[5]. Looking at the famous high street cosmetic brand, can you honestly say that Lush is designed with over 55s in mind? The answer is likely no, just as it likely would be asking yourself the same question looking at the majority of forward thinking and sustainable businesses. With all these brands' talk of inclusivity, perhaps more focus on age based inclusivity could act as a driver of growth. Interestingly, whilst younger generations may be more vocal of their environmental concerns, our data suggests that baby boomers are actually more likely to take action, something we will look at later in this report. Thus, businesses must work to erode the wedge of disengagement that exists between them and their baby boomer customers and create more inclusive ecosystems that serve to engage users of all generations across all consumer touch points.

Building Your Brand For All Ages

General consumer disengagement with advertising material can often occur when a generation's stereotypes are "shoed into" a campaign. To make one's brand more versatile in terms of engaging a range of ages, marketers should avoid generation based tropes. Over 55s do not need to see sunsets, butterflies and park benches, instead find a cool mid fifties model and have them using your product or service alongside the models that are already on your site, that are likely to be in their mid twenties or early thirties.

For 71.6% of 55 to 64 year olds, maintaining a positive attitude is important and again, marketers and businesses must question whether or not their business see such individuals in this same light.

When creating a campaign, it is worth evaluating if your piece serves to engage, or at least not disengage, customers within a certain bracket. A well crafted brand can be engaging and accessible to an 18 year old, a 40 year old and a 55 year old, think Ralph Lauren or Apple. The choice of images in your campaigns also deserve thorough consideration, stock images have their role, but consider investing in your own imagery, with a variety of models of all ages, interacting with your product or service. This boosts authenticity and serves to engage users, vindicating their interest in your business on a subliminal level. Searching for stock imagery of over 55s will likely provide you with these dreaded images of grey haired individuals staring at the sunset or images generally being shot with retirement planning

companies in mind. Most 55 year olds do not want to be treated as “old” or be spoon fed products that help them plan their shift off the mortal coil, all being well they are very very far from that! Bear in mind that many over 55’s see being at their physical best as a more achievable goal; an ambition that is part of a societal shift to a focus on improving lives, as well as extending them^[6]. Whilst financial stability is of course of paramount importance to boomers, with Opportunus Insight data showing that 77.2% feel that being fiscally secure is important to them, it is important to remind oneself that the “over 55s” includes two generations with many that are still firmly looking forward, optimistically, and not backwards as if their life is now behind them.



In fact, research indicates that many “over 55s” simply aren’t slowing down. An Australian study showed that around 45% of those in that age bracket are indeed planning their next trip with domestic road travel and 44% are actively trying to get fit. Can you say that marketing aimed at those over 55s considers that around half are determined to stay fit and are open minded and actively looking to travel? In fact, this research suggests that 70%

either work out once a day or have intentions to increase their workout schedule^[7]. Take for instance a brand such as Peloton, a premium fitness product. Considering that 15% of boomers tend to buy the premium option of a product, it would make perfect sense that their marketing would include examples of over 55s using their product, yet often it seems to be a millennial or perhaps Generation X user in their marketing material. One must consider that if, say, product models are always in their mid twenties, early thirties, does this serve to disengage older users to some degree, perhaps it makes 60 year olds feel, on some level, that that product is not intended for them, or that they would not be able to use it. This would mean the business is not maximising its growth opportunities through its marketing and is inadvertently stunting their growth to some degree. If your brand is primarily digital, it is important to make the brand, design and UX user friendly for all ages. For instance, research indicates 42% of baby boomers are in fact gamers. This means they have played games on a PC, console, or mobile device in the last six months. Mobile is the primary platform for such entertainment and interestingly, this study suggests that gaming takes up 10% of entertainment leisure time for baby boomers, with watching broadcast TV taking the top spot at 35% followed by reading^[8].

Again, the gaming market and their advertising endeavours seem to place little to no focus on users of this age. Considering the potential of this group to spend and to be onboarded into video game ecosystems, it seems counterintuitive that design and branding would overlook boomers and beyond as part of their core proposition. Thus, digital brands

can, without boring stock images of grey haired individuals, make baby boomers feel wanted and that they do indeed belong within these ecosystems. Opportunus Insight data also reveals that certain mediums are more effective at reaching baby boomers, than their younger peers.

For instance, baby boomers are over 30% more likely than other generations to discover brands through TV ads.

Furthermore, our research suggests that baby boomers are more likely to find out about new brands and products through search engines, with 37% saying that they discover brands that way, compared to just 28% of 16-54 year olds. Therefore, ensuring you are investing in a range of advertising mediums can drive inter generational growth for your business. This data is interesting as we can see different platforms and purchase drivers between different generations and age groups. For example, 63% of boomers say that free delivery options are a key purchase driver, compared to just 50% of 18-54 year olds. Thus, when sending offers to customers in one's database, free delivery coupons can be even more potent for the over 55s, who may be less predisposed to paying for delivery options. In addition to this, boomers are more incentivised than younger generations, to purchase, when met with coupons and discounts, easy return policies, reviews from other customers and efficient checkout processes. Of course this is important across the board with all consumers, however, it is interesting that these particular facets are more impactful with 55-64 year olds than other, younger, generations.

Baby boomers are also more likely than other generations to want the brands that they patronise to be eco-friendly and socially responsible.

As we have mentioned before, this is interesting as most sustainability focused brands are geared towards a younger audience. Carefully crafted brands and environments should not serve to disengage any potential customers, however, many companies will unwittingly disengage over 55s with their communications and design, despite them being an important target audience for their businesses. Thus, we encourage sustainable and eco friendly focused brands not to exclusively focus on young professionals and consider the collective action that is needed to make meaningful differences to our climate battle. For those cool and trendy venues out there, ask yourself that if you were out with your parents or grandparents for a coffee in the city, would they laugh off your suggestion and say “I think I’m a little too old for that spot!?” If so, that business is failing to maximise its potential. Clever brands are forward thinking and cool for younger audiences, but your papa should always feel that he is welcome there too!

Baby boomers are an interesting market segment. They differ from their younger counterparts in a number of ways when it comes to the expectations they have of brands. Whilst more baby boomer consumers want brands to be more “traditional” than their younger counterparts do, this doesn’t define the generation and it certainly does not translate into less concern about progressive issues. In fact, as we have discussed, baby boomers are

often more likely than younger generations to want brands to be eco-friendly, socially responsible, and have more localised supply chains. Thus, sustainable transitions in businesses need not exclusively serve millennials, but serve to engage baby boomers that expect localised supply chains and waste reduction in operations and supply chains. It is important for brands to realise that communicating one's brand ethics to leverage growth cannot be facilitated through marketing messages alone, as we have discussed in our previous reports, as the over 55s are more willing to put their money where their mouth is, in terms of showing support for corporate values that they support, and they are increasingly voting with their wallets. For instance, our data actually suggests that globally, 56% of baby boomers are willing to pay more for an eco-friendly product. Furthermore, 54% of 55 to 64 year olds feel that it is important that brands be authentic, compared to 44% of 18 to 54 year olds, which means that any endeavours to engage people through the leveraging of a business' ethics, must be rooted in integrity in order to drive growth through baby boomers, who can become some of your brands most engaged customers.



We have spoken at length about the importance of sustainability in branding and design and how brands must avoid sustainability related design tropes like the plague, in favour of material with its foundations firmly in the business' honest work and ethical endeavours. Stock images of wind turbines will not cut it.

Consumers see right through this cookie cutter nonsense and it will only serve to disengage users and cause their eyes to roll.

All in all, to a greater degree than younger age groups, over 55s will go out of their way to support brands that offer them great customer service, and this suggests they're more prone to backlash against businesses that fail to treat them with respect or support their values. Opportunus Insight data further reveals that the most important facet that baby boomers seek in brands is the sense of reliability, with 74% saying they demand this of the brands that they patronise, compared to just 55% of 18 to 55 years of age. Contrastingly, younger generations seek brands that are "trendy or cool" at 31% whereas only 18% of baby boomers seek such qualities from the brands they frequent, likely through living through more years than their humorously dubbed "zoomer" generation Z counterparts, that with social media and fast, digestible, short form content, are more likely to follow emerging trends and gain and lose interests to a greater extent than a baby boomer customer. This is another factor that makes baby boomers, often, more engaged and loyal customers than younger shoppers. In addition to this, it is worth ensuring that your brand is actively communicating, or working

towards, being eco friendly, socially responsible and listening to customer feedback, as 46% of 55-64 year olds remark that they expect this of the brands that they patronise. Thus, it is pertinent to regard the emergence of the environmentally conscious boomer generation. Whilst younger consumers often garner attention for showing strong sustainability attitudes, especially on the backs of high profile protests, often organised by high-school and college students, boomers are increasingly becoming a generation that takes action, even being the generation to say they're actively reducing the amount of single-use plastic they use, for instance. This perception that boomers are laggards and hinder change such as climate activism is completely contrasted by the data.



Forget the jokes that poke fun at this generation, they are digitally switched on, if you pardon the pun, take action, voting on ethics with their wallets and they most definitely do not want to be regarded as “old” and excessively bombarded with life insurance, ill health and funeral adverts. It is time for brands to go back to the drawing board and reconsider how they communicate to the irritatingly broad “over 55” category. Someone born in 1943 and 1967 belong

in two very different categories and generations, so brands must question why they are so often pigeon holed into the same category. Develop better marketing material for representative segments of this group and watch your company benefit from this investment.

Baby boomers have amassed more capital than any other generation and thus represent a crucial group for businesses to target with their offerings.

As a generation, they have benefited from low interest rates and inflated house prices, which has greatly increased the value of their assets. As such, many boomers have acquired enough to partake in the greatest wealth transfer in modern history, which will go to their children and philanthropy^[9]. This means there is significant opportunity to engage and extract value from baby boomers within today's market. This is why it is so puzzling how they are often pigeonholed into an irrepresentative category of "over 55s." If you want to increase the potency of your advertising and the potential of your business, we must engage baby boomers in an effective manner and stop bombarding them with content that only serves to disengage!

Closing Words

Boomers are one of the most misrepresented and often miscategorised generations in the marketing and brandsphere. Baby boomers have amassed the largest wealth accumulation of any other age group and this inevitably makes them a very important audience to target for any business. As we have discussed throughout this report, this generation are some of the most ethically engaged with the businesses they patronise and are responsible for making impactful changes to their general and consumer habits. As the largest repository of wealth, in generational terms, and a significant source of climate related engagement, they are integral to environmental fundraising efforts in the future. Buying into these “OK boomer” jokes and furthering these tired cliches only serves to prolong this bizarre inter-generational feud and will do more harm than good when it comes to our collective sustainable future. As we continuously emphasise with our clients, collaboration is the key to collective change in terms of sustainability and our planet and indeed we must ensure that we do not drive any generations, let alone one that the data suggests take the most action, are not pushed to a periphery, by the younger generations that set much of the sustainability communications, in terms of sustainability related endeavours. Indeed, this somewhat marginalisation of boomers due to their supposed archaic views and status as tech laggards, which the data shows is not true, only serves to prolong the continued widening of this disengagement gap between brand and customer.

It is rather puzzling to us why so often with surveys and data capture systems, we see the “over 55s” as one category.

As we have discussed in this report, someone born in 1943 and someone born in 1967 belong in two very different segments and fit into different generations. So it is rather puzzling why we frequently see the generalised over 55 or over 65s categories. This is why, backed by Opportunus Insight Lab data, we encourage our clients to consider reframing how they view and target baby boomers within their marketing endeavours. Boomers do differ from their younger peers, and despite their massive uptake of digital channels, TV is still the main medium to capture baby boomers when it comes to brand discovery, differing them from their Millennial counterparts. However far too often these television adverts are rather miserable viewing for baby boomers, having life insurance and assisted mobility adverts forced on them. This is a counter product of lumping baby boomers in as “over 55s” and represents the oversimplification of marketing targeting for those of a certain age. For boomers, digital channels are still successful vehicles of brand discovery marketing to stimulate growth. They're more likely than other age groups to both discover and research brands on search engines, and can be driven to purchase by a positive online review, more so than their younger peers. Interestingly, despite this generation having accumulated more capital than other generationals, on average, they are indeed rather price-sensitive when it comes to their shopping habits and Opportunus Insight data suggests that they are

25% more likely than other age groups to research brands on price comparison websites, and over 40% say that coupons and discounts would make them more willing to purchase a product online, which again differentiates them from their millennial counterparts. Baby boomers have indeed flocked to digital shopping channels, particularly so in recent years, however our data reveals that, more so than millennials or Generation X individuals, certain speed bumps in online checkout processes can disengage them and cause them to change their minds, such as delivery costs and complicated payment forms. As Opportunus Insight data revealed earlier in the report, they are far likelier to buy a product online if they can take advantage of free delivery offers as they are perhaps less predisposed to delivery fees than, say these millennial or generation X individuals. In an overarching sense, boomers seek a seamless and smooth experience when shopping online, which ironically means such investment can stimulate growth with Gen Z too, as their attention spans for digital content and processes continues to shrink. So within your business, do yourself a favour and do not lump baby boomers as merely “over 55s.” They are an incredibly important socioeconomic group that are too often generalised. More coherent targeting and communications can stimulate growth for your organisation and can help foster a truly inclusive atmosphere that can only serve to drive you forward. If you are looking to better engage with your consumers in this age bracket, get in touch today and find out about the Opportunus performance platform.

Endnotes

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