“Go where the money is.” This pithy way to navigate should be obvious to any marketer worth his or her salt. It’s known as “Sutton’s Law,” and it comes to us out of the Great Depression, by way of a colorful character known as “Slick Willie” Sutton. Sutton was a prolific bank robber known for his immaculate dress, quick wit, and gentle manners. Although the sheer number of heists he pulled off made bank thieves like John Dillinger look like amateurs, Sutton never engaged in violent behavior. Sutton is best remembered today for his reputed answer to a question from the reporter Mitch Ohnstad: Why do you rob banks?

“Because that’s where the money is.”

Though Sutton never actually uttered these words—he admits as much in his autobiography,—speculating that Ohnstad “invented” this answer, probably to fill out his story—the exchange has become urban legend. The sentiment has since been fashioned into an instrument for teaching medical students, forms a principle of activity-based costing (ABC) of management accounting where it is known as “Sutton’s rule,” and has become shorthand for simple common sense to anyone who has a product or service to sell.

At one time “go where the money is” may have sounded like a fairly straightforward directive. There was a time about forty or fifty years ago when it might have been true—a picture of a time we are admittedly painting with broad strokes. Though the population of the United States has always been richly diverse, founded as it was, by immigrants and proudly proclaiming itself
a “melting pot,” day-to-day life was lived out within a rather strict class system. There was an obvious shorthand for figuring out who fit where in the scheme of things: fur coats, big cars, and certain Anglo-Saxon surnames belonged to rich people; the suburbs were reserved for the middle class who, like the rich folks, were assumed to be White; working-class and lower-class neighborhoods were for the most part peopled by the latest waves of immigrants who—almost invariably—lived within their own ethnic clusters, laboring in the least desirable jobs, struggling to find their footing on the class ladder so that their children could make it up a rung or two. Aspirationally, if not culturally, the country appeared to be homogenized. The manner in which a centralized media portrayed and reported about American lives certainly lent itself to that conclusion, and targeting those who would use certain products and services within that media was a no-brainer.

But the days when plying the craft of marketing was limited to presenting a client with a clever layout for a general print campaign designed to appeal to the “typical” consumer are long gone, as is the “typical” consumer himself. The eulogy for that old advertising era would be the recent hit television show Mad Men. This eloquent look back is proof of how far we’ve moved on from the era—the early 1960s—the program showcases. Part of the show’s appeal rests on nostalgia, and not necessarily the kind that women, African Americans, or most other minority groups revisit with pleasure.

So, if a return to that more culturally constrained and technologically innocent time isn’t possible, let alone desirable, how do marketers find their footing today when the task of defining and reaching customers and potential customers is more complicated and downright difficult?

The first step is to recognize that business is entering a brand new era. It is fresh and, for the most part, unexplored territory. And, as