Consumer Behavior in Later Life: Multidisciplinary Contributions and Implications for Research

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The recent focus on the aging population has created increasing interest in studying older consumers. Numerous theories, models, and frameworks available in various disciplines have been or could be used to study the behavior of older adults in the marketplace. This article presents many of these approaches and assesses their current status and relevance to consumer research. Contributions of various approaches to the study of consumer behavior in later life are discussed in the form of propositions and implications for consumer research and marketing practice, methodological issues related to some of these approaches are highlighted, and a research agenda is recommended to help investigators in future research.

AGING CONCEPTIONS AND PERSPECTIVES

Behavior in later life is believed to be the outcome of aging processes and experiences over the life span that differ as a result of dynamic historical and cultural contexts in which individuals are embedded. It is widely accepted that people age as biological beings, psychological beings, social beings, and even as spiritual beings (Moody 1988). Furthermore, these processes occur differently over the life span and it cannot be assumed that people of identical age share the same experiences or move through the same aging processes. Thus conceptions of and explanations for aging and age-related behaviors in later life are multidimensional in nature and have come from several disciplines. The present review focuses on conceptions of and explanations for those aging and age-related behaviors in later life that appear to be most relevant to marketing and consumer behavior.

Biological

Although there are no good general definitions of biological aging (Cristofalo 1988), this type of aging refers to the changes in human functional capacity resulting from changes in cells and tissues that in turn cause deterioration of the biological system and its subsystems and susceptibility to disease and mortality. Biological aging results from both natural changes (e.g., reduced rate of cell reproduction) and disease.

Although the field of biology is rich in theories (Cristofalo 1988), we are far from finding answers to the aging...
process that would help to understand the person’s declining abilities and the nature of disease and disorders commonly associated with aging (e.g., arthritis). Although we do not fully understand biological aging, it has important implications for marketing planning and control. Previous research (e.g., MacNeil and Teague 1987; Schewe 1988) has shown how the aging of various biological systems can affect consumer behavior. Biological aging is likely to alter consumer needs and the ability to function in the marketplace, creating opportunities for developing or modifying products, messages, and retail environments to better suit these needs and abilities. For example, changes in architectural design and store layout could be made to help the older person identify and remove merchandise from shelves (e.g., Pirki and Babic 1988). Similarly, Schewe (1988) has given examples of types of changes in products and messages that could be made to compensate for physiological changes in later life.

Several aspects of consumption in later life can be examined from a biological or geriatric perspective. For example, preferences for certain products and services (e.g., disposable underwear for those who suffer from incontinence, dietary foods for those who suffer from diabetes) can be predicted rather accurately from health statistics on the aged population. The changing composition of the aging population can further help determine the types of marketing and home environments (e.g., lighting, temperatures, packaging, labeling) most likely to be in demand. Unlike previous research that suggests product mix changes to compensate for physiological changes, however, more direct measures of physiological changes should be related to marketing strategy. For example, anthropometric measures (body shape and size) should suggest specific types of clothing styles and sizes.

Psychological

Psychological aging refers to continuous growth or change in cognition and personality. Views on how cognition and personality change with age vary, but most views focus on the person, the environment, or both (dialectic) (cf. Perlmutter 1988).

Cognitive Models

Views on cognition and cognitive development traditionally have been based on the processing-resource framework, which conceptualizes age-related declines in memory, intelligence, problem solving, and reasoning in terms of deficits in processing resources (i.e., resource-deficit models). According to processing-resource theorists, mental operations require varying amounts of cognitive resources, which are limited and show wide individual variation. Such resource variations depend on specific points in time and maximum allotment, and they show decline in later life (Light 1988). Such declines generally are attributed to biological aging, which causes the central nervous system to slow down (Moschis 1992). For example, consumer information processing deficits have been attributed to the aging of the central nervous system (e.g., John and Cole 1986). Recent mounting evidence, primarily from longitudinal studies, suggests that it is possible to continue improvement of existing cognitive skills and acquisition of compensatory and new cognitive skills throughout life (Perlmutter 1988; Willis and Schaie 1988). Compelling evidence about this phenomenon (often referred to as plasticity of the cognitive system) comes from demonstrations of cultural and historical effects on adult intelligence (cf. Perlmutter 1988). This improvement may reflect higher education, increased societal roles, or increases in the level of intellectual stimulation in one’s environment (e.g., learning to use a home computer). A field study of acceptance of new technologies found that factors such as previous familiarity with other technologies, education, interest in technological products, and lifestyle might be good predictors of the older person’s adoption of such innovations, regardless of age (Moschis and Sachdev 1991).

Cognitive models can be used by consumer researchers to study a wide variety of consumer-related cognitions, such as those related to consumer-information processing and problem solving. Variables related to consumer perceptions, evaluation of commercial stimuli, and information recall and use (e.g., John and Cole 1986) are examples of factors that could be studied using cognitive models. Unlike previous studies that have confined explanation to rather narrowly defined measures of cognitive aging (derived from deficit models) (e.g., Cole and Gaeth 1990), a wider variety of measures tapping not only cognitive declines but also biological and environmental influences is proposed, in line with psychological, biological, and sociocultural views on aging (Perlmutter 1988).

Factors other than chronological age could help us understand many age-related differences reported in studies of older consumers (Tongren 1988). Furthermore, marketers could use such information to develop strategies targeted at segments defined by variables other than age. For example, if interest in new technologies turned out to be more important than age in explaining adoption of technological innovations, marketers would want to segment the market by lifestyle rather than by age. Similarly, if age-related socioeconomic variables such as education explained differences in susceptibility to persuasion, public policymakers who consider legislation to protect older consumers would need to know that legislation targeted at less educated (rather than older) people could be most effective.

Development of Personality and Self

Social scientists have examined the development of personality and self throughout life by focusing on stages