Are older consumers of interest for the Swedish Apparel market?

A study of older consumers’ attitudes and interests in apparel

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Keywords: older consumer, apparel, lifestyle, attitudes, consumer behavior

Abstract

The fashion business is a huge industry, but the question is ‘for whom’? Still the older consumers are disregarded by this industry and have been for many years. Therefore, the need for recognising these consumers is of significance. There are two reasons for that; firstly, older consumers are not poor. They stand for 80% of the spending power in Sweden and their disposal income is 70%. Secondly, it has been shown that active older consumers are heavy spenders on clothing. The purpose of this paper is to investigate whether the 50+ segment is a strong market for fashion, i.e. if it is an interesting market for the Swedish fashion industry. The aim is to contribute to a better understanding of older consumers’ attitude towards apparel shopping on the Swedish market. In an attempt to obtain information about older consumers, a qualitative method was required and therefore, interviews with older consumers were performed. By segmenting the respondents by their professional status and social activity, we obtained four different subgroups: (1) Employed and socially active, (2) Employed and socially inactive, (3) Retired and socially active and (4) Retired and socially inactive. To conclude the answer to the question, if the older consumers are an interesting market for the fashion industry, the answer is Yes! Especially the plus-size market is and/or will be a huge unexploited market for apparel. We found that older consumers, in general have a negative attitude towards the apparel industry, due to the fact that the industry is still neglecting their desire for fashionable and practical apparel. The most frequent used source of inspiration varies. Overall informal sources are inspiring the older consumers more than formal sources, since there are only few apparel advertisements with older models. The shopping pattern differed among the subgroups; the socially active are the wealthiest segment and if more stores with appealing apparel are provided they will spend more money. The inactive retirees are frequent shoppers, spending most money on apparel among the subgroups. The only thing that might prevent them to shop even more is their economical situation. The inactive employees are of least interest, since they lack interest in apparel and are very price-conscious.
Summary

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Deadline  12 January, 2007

Course  FEK 533

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Purpose  The purpose of this paper is to investigate whether the 50+ segment is a strong market for apparel, i.e. if it is an interesting market for the Swedish apparel industry. The aim is to contribute to a better understanding of consumers’ attitudes toward apparel shopping on the Swedish market.

Method  In an attempt to obtain information about older consumers, a qualitative method was required and therefore, interviews with older consumers were performed. By segmenting the respondents by their professional status and social activity, we obtained four different subgroups: (1) Employed and socially active, (2) Employed and socially inactive, (3) Retired and socially active and (4) Retired and socially inactive.

Result  To conclude the answer to the question, if the older consumers are an interesting market for the fashion industry, the answer is Yes! Especially, the plus-size market is and/or will be a huge unexploited market for apparel. We found that older consumers, in general have a negative attitude towards the apparel industry, due to the fact that the industry is still neglecting their desire for fashionable and practical apparel. The most frequent used source of inspiration varies. Overall informal sources are inspiring the older consumers more than formal sources, since there are only few apparel advertisements with older models. The shopping pattern differed among the subgroups; the socially active are the wealthiest segment and if more stores with appealing apparel are provided they will spend more money. The inactive retirees are frequent shoppers, spending most money on apparel among the subgroups. The only thing that might prevent them to shop even more is their economical situation. The inactive employees are of least interest, since they lack interest in apparel and are very price-conscious.
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1. Introduction

In this chapter we will shortly describe and outline previous research in the field. This in turn will make it clear to recognise where more research is needed. We will continue with discussing the purpose and our objectives with our work.

Appearance, apparel and fashion have become more and more significant around the world. According to media, nowadays, the ideal is to be fashionable, slim and good looking. We are surrounded by images of how ‘the perfect world’ should look like. The fashion business is a huge industry, but the question is ‘for whom’? Advertising agencies are continuously using young and beautiful models to represent apparels and brands in their ads, commercials and fashion shows. Few positive examples of elderly are presented in media, which has resulted in older consumer feeling neglected and finding it difficult to identify with current younger target groups\(^1\). The findings of one investigation show that the majority of the female respondents aged 60 and over perceive themselves as fashion-conscious and enjoy shopping\(^2\).

The apparel market, though, is still youth-oriented and the senior market has been disregarded by this industry for many years\(^3\). Only few stores make marketing efforts to get back the older consumers in their stores. Previous research shows that 25-30 % of all people over 65 are fashion conscious and opinion leaders\(^4\). In Sweden there are roughly 1, 6 million people aged over 65\(^5\), which imply approximately half a million people being neglected by apparel retailers and manufacturers. Prognosis forecast this amount to increase to 2, 5 million citizens who are over 65 in 2050\(^6\). Thus, the need for recognising these consumers is of significance. There are two reasons; first, older consumers are not poor. They stand for 80 % of the spending power in Sweden and their disposal income is 70 %\(^7\). Most of them have no mortgages and debts and their children have moved out, which means they do not have any major expenses. Secondly, according to previous researches older consumers spend a lot on clothing compared to other durable goods\(^8\). It has been shown that active mature consumers are heavy spenders on clothing and the reference groups of elderly refer to cognitive age not to chronological age. This consecutively, imply that the older consumers who were fashion

\(^1\) Greco and Paksoy, 1989
\(^2\) ibid
\(^3\) David, 2004
\(^4\) Greco, 1986
\(^5\) www.scb.se
\(^6\) ibid
\(^7\) Senior Agency Sweden, Interview with Thorbjörn Detter, 061228
\(^8\) Greco, 1986
conscious in their early years, most probably will maintain their interest in apparel fashion in the later ages as well⁹.

Some prejudices of elderly, that some of us have, is that they are inactive, uninterested in technology, do not care for their appearance or fashion and clothes and that they are resistant to change. In addition, elderly are portrayed in advertisements with prejudices such as; limping, mostly alone wrinkled people with grey hair¹⁰. Some studies, though, claim that ageism is stereotyped and have presented a more accurate image of elderly; older consumers are interested in food, technology, traveling, cars, cosmetics and other products and services, they are active, interested in life and are positive to consumption of services and goods¹¹. Improved medical diagnosis and treatments, among some factors, combined with greater health-awareness and more active lives have resulted in increased life-expectancy. According to SCB’s population-predicts, the Swedish population will rise to 10, 5 million inhabitants by the year 2050. Life expectancy is 79 years in Sweden¹² and has for the moment the world's oldest population, with 37 percent of the population over 50 years of age, which are around 3, 4 million inhabitants¹³. The segment aged below 50 is expected to increase with 8 % between 2006 and 2050, while the above 50 segment is expected to grow with 27%¹⁴. The figures indicate that, an overall increase in each segment is expected and that the largest increase will be in the older segment.

Higher birth rates between 1940 and 1949 increased the total population and those born in the period are called the “baby boomers”. Even if baby-boomers are economically powerful, businesses in almost all branches are focusing on the younger consumers¹⁵. Companies spend 95 % of their marketing and advertising expenses on the segments under 50¹⁶. The baby boomers are now close to retirement years and the remaining question is, if marketers and companies are prepared for the demographic changes and the consequences that follow. The ageing baby-boomers combined with the decreasing birthrates will change the demographic trends in the world¹⁷. Baby-boomers are now the age group having most impact on patterns of

⁹ Greco and Paksoy, 1989
¹¹ Tréguer, 2002
¹³ www.scb.se, 061120
¹⁴ ibid
¹⁵ Moschis, 1996, s 1
¹⁶ Business: Over 60 and overlooked; Marketing to the old
¹⁷ Solomon, Bamossy, Askegaard & Hogg, 2006
consumption\textsuperscript{18}. Some companies have already started to modify and/or developing new products to adjust the older consumers, but far from satisfactory\textsuperscript{19}.

With these facts, a remaining question is why marketers, advertising agencies and companies in the fashion industry do not recognise older consumers. Are older consumers not interested in apparel and fashion or are there other reasons why the older consumers are not targeted by this industry.

1.2 Previous research
Most of the previous research has been done in the U.S. and in the UK, indicating that older consumers are being overlooked by marketers and advertising agencies. Albeit studies are increasing worldwide, more effort is required to gain an improved understanding of the market. The rising median age and high failure rates in marketing objectives, opens up to a new era in research and marketing\textsuperscript{20}.

1.2.1 Segmentation theories
Many studies discuss ways to segment older consumers in an effective way and are often the main focus for researches. The aim is to understand the market in order to produce the right products and services for each segment\textsuperscript{21}. Researchers agree on the claim that chronological age is not the best alternative to subdivide the grey market, due to the fact that older consumers perceive themselves as younger, which influence on the consumers self-confidence and attitude towards apparel shopping\textsuperscript{22}. According to some researchers, better ways to segment is by using cognitive age, psychological and behavioural motivations and also by investigating consumers’ needs and motivational factors\textsuperscript{23}. Greco and Paksoy used psychographic variables and pre-purchase information; activity, interest and opinion statements (AIOs), in order to identify fashion-oriented groups and their attitudes towards brands and style of clothing\textsuperscript{24}. Morgan & Levy and Greco argue that, by segmenting the market in a combination of need and lifestyle, marketers will achieve a more accurate image.

\begin{flushleft}
\textsuperscript{18} Solomon, Bamossy, Askegaard & Hogg, 2006  
\textsuperscript{19} Moschis, 1996, s 1, Moschis, Lee & Mathur, 1997  
\textsuperscript{20} Carrigan & Szmigin, 2001, Wolfe, 1997  
\textsuperscript{22} Michman, Mazze & Greco, 2003  
\textsuperscript{24} Greco and Paksoy, 1989
\end{flushleft}
of the consumers\textsuperscript{25}. According to them, the best way to analyse the mature segment is by using different variables such as behavior, demographics, media, Internet usage, informal sources and life-stage issues\textsuperscript{26}. Morgan and Levy, Sherman, Schiffman and Mathur, and the author of the article ‘Over 60 and overlooked’, developed different segmentation strategies to subdivide the grey market\textsuperscript{27}. Lumpkin and McConkey for example segmented the elderly into specialty-store shoppers, department shoppers, discount shoppers and in-home shoppers\textsuperscript{28}. Only Sherman, Schiffman and Mathur’s study take gender in consideration. In their investigation, they explore if gender is influential on older consumer’s consumption and concludes that women are more price conscious, more responsive to retail special and that they are more adventurous\textsuperscript{29}. Moschis discuss another segmentation technique, called gerontographics, which has been represented as a useful marketing tool when trying to understand consumer behavior\textsuperscript{30}. The theory suggests that, the life-stage a person is in, influence ones shopping patterns.

There are several ways to segment the senior market, but earlier studies are mainly made in the U.S. and none have investigated the Swedish market. Hence, we find it significant to segment the Swedish senior market, by using segmentation models that have been proven to be effective. As discussed researchers agree on that lifestyle, psychological and behavior variables are effective when segmenting the senior market and therefore we will explore the tendency of the Swedish market with some of these variables as well.

1.2.2 Consumer behaviour of the older consumer

There are hardly any studies that investigate the apparel market and the older consumer specifically and none of them are found in Sweden. One study carried through by Lumpkin and Greenberg, investigated the shopping behavior of elderly consumers and compared elderly with other age groups\textsuperscript{31}. They studied the source of information of elderly and their patronage behavior concerning apparel. They found that older consumers are a viable market and that the most preferred sources of apparel are, according to their study, department stores and specialty stores because these offer the service of sales people, among other things. Moye

\textsuperscript{25} Morgan & Levy, 2002, Greco, 1986
\textsuperscript{26} Morgan & Levy, 2002
\textsuperscript{27} Sherman, Schiffman & Mathur, 2001, Over 60 and overlooked, 2002, Morgan & Levy, 2002
\textsuperscript{28} Lumpkin and McConkey, 1984
\textsuperscript{29} Sherman, Schiffman & Mathur, 2001
\textsuperscript{30} Moschis, 1996, Carrigan & Szmigin, 2001
\textsuperscript{31} Lumpkin and Greenberg, 1982
and Gidding’s study of the 65+ consumers shows the same result, i.e. this segment prefers to shop in department stores and merchandises. Their study investigated the differences in age and shopping orientations concerning retail store attributes. lumpkin and McConkey investigated the older consumers’ lifestyle patterns, shopping orientation, demographic and socioeconomic features and patronage behavior concerning apparel and came to the conclusion that, specialty-store shoppers rank brand, quality and store personnel high and that specialty and department store shoppers are fashion conscious. The latter group also tends to be fashion innovators, but at the same time less confident in shopping. Moschis’s study of gerontographics comprises issues of how the older consumers prefer to buy clothes, i.e. through mail, by phone or at the store. It also explains the elder’s preferences from information sources, brand selection criteria and reasons of buying direct. The study concludes that, different life-stage segments respond differently depending on the life-stage they are in. Greco discusses that the elderly can be divided into two subgroups, those who are fashion oriented and those who are not. Greco and Paksoy took it one step further and investigated the differences that exist between the age segments in the senior market, mature fashion-conscious, middle-aged fashion-conscious and non-fashion-conscious. The studies resulted in some indications which imply that regardless of age, the fashion conscious were distinguished from the non-fashion conscious, by being more self-confident and opinion leaders. Huddleston, Ford and Brickle investigate in their study the demographic and lifestyle characteristics of mature consumers and how these variables may work as a predictor of fashion opinion leadership among the same group. They conclude that lifestyle variables such as ‘Positive Thinker’, ‘Shopper’, ‘Socially Active’ and ‘Credit Prone’ were predictors of fashion opinion leadership. Characteristics like age, income and educational level did not work as predictors. Greco suggests a strategy that includes product, distribution, price and promotion by addressing the fashion-conscious and concludes that marketers must be aware of that elderly are not interested in a, as he puts it “…geriatric appearance” in their clothing”. Mumel and Prodnik investigated if professional and social activity played a significant role in dividing the grey market in the field of apparel shopping and concluded that

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32 Moye and Giddings, 2002  
33 Lumpkin and McConkey, 1984  
34 Greco and Paksoy, 1989  
35 Moschis, 1996  
36 Greco, 1986, Greco and Paksoy, 1989  
37 Greco and Paksoy, 1989  
38 Greco, 1986, Greco and Paksoy, 1989  
39 Huddleston, Ford, and Bickle, 1993  
40 Greco, 1986, s 71
the employment status were more likely to affect the shopping behavior than social activity\textsuperscript{41}. On the other hand, Lumpkin found that 30\% of the sample of male and female respondents could be categorised as ‘active apparel shoppers’ and that this group is socially active and fashion interested\textsuperscript{42}.

As we can see, a hand full investigation are carried through in this area, but only three of them are carried through in the 21st century and none of them are carried through investigating the Swedish market, i.e. there is a knowledge gap on the Swedish market concerning the elderly and their apparel shopping orientations. All resent investigations are using quantitative statistical analysis, which describes the market, without explaining underlying reasons why the older consumers behave in a certain way, which qualitative interviews and focus-groups do. More examination is required in order to understand the shopping behaviour of the older consumers on the Swedish apparel market and to understand the underlying reasons for the behaviour in relation to lifestyle variables by using a qualitative method.

1.3 Purpose and research questions

The purpose of this paper is to investigate whether the 50+ segment is a strong market for fashion, i.e. if it is of interest for Swedish fashion industry to tailor market strategies for this segment. We will review this demographic group’s life-style, leisure time and consumption patterns. As a first step to investigate the older consumers, we need to find the why behind their consumption patterns and what attitudes and values are set by older consumers within fashion and apparel. We will investigate how and why older consumers purchase apparel, by answering the following questions:

1. What underlying factors affect older consumers’ attitudes towards apparel?
2. What sources inspires the older consumers?
3. What factors might influence their purchase decision?

The aim is to contribute to a better understanding of older consumers’ attitude towards apparel shopping on the Swedish market. We will focus on apparel shopping since it is an important product category within a huge business today and also because of the significance

\textsuperscript{41} Mumel and Prodnik, 2005
\textsuperscript{42} Lumpkin, 1985
to broaden the understanding of the Swedish elderly consumers’ behaviours and attitudes. The study will be limited by the fact that, we will only explore one product category and thus we will not be able to generalise the findings for other products and the study will only comprise the Swedish market. We will focus on the consumers’ perspective of the Swedish fashion industry and not visa versa.
2. Theory

In this chapter we will discuss theories relevant for the analysis. As we have discussed in the introduction there are various ways to segment the senior market. Below we will describe the comprehensive theories that we will use when segmenting the market; demographic variables and lifestyle variables, including theories about self concept, self-perceived age and life-stage. The reason for using theories about lifestyle is because these variables have been shown to be effective when analysing the older consumers. Furthermore we will discuss theories about consumer behaviour, since the purpose of our study is to analyse the behaviour of the older consumers concerning apparel.

2.1 Segmenting the grey market

The senior market is not a homogenous market, as many retailers and manufactures think, instead it consists of several segments. Historically, fashion has spread from higher social classes down the social hierarchy. Nowadays, subgroups with dissimilar lifestyles and reference groups play a significant role. In a modern society, products and services enable people to create a social identity. Personal characteristics which influence a buyer’s decisions include age, stage in the life-cycle, occupation/profession, economic circumstances, lifestyle and self-concept. By studying how individuals and groups select, buy and use products and services to satisfy their needs and desires, researchers can use different segmentation variables to subdivide the market into different subgroups. There are various ways to segment the grey market. In this study, we will use demographic variables combined with lifestyle variables to understand the consumer behaviour of elderly. A number of comprehensive theories concerning demographic and lifestyle variable will be discussed below.

2.1.1 Demographics

Demographic segmentation can be made by dividing a group by variables such as age, gender, socio-economic class, level of education and martial status. There are numerous ways to divide the senior market by chronological age. Some marketers refer to seniors as the ‘young

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43 Moschis, 1996
44 Moschis, 1996
45 Gunter, 1998, Moschis, 1996
again market’ (50-65) and others as the ‘young old’ (55-70)\textsuperscript{46}. In figure 2.1, a review of different chronological age groups have been listed.

<table>
<thead>
<tr>
<th>Young old (55-70)</th>
<th>Young again (50-65)</th>
<th>Middle age (40-49)</th>
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<td>Old (70-80)</td>
<td>Grey market (65+)</td>
<td>Later maturity (50-75)</td>
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<td>Old-Old (80+)</td>
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<td>Old (75+)</td>
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Fig 2.1: Different chronological age groups\textsuperscript{47}.

In this research we will define the older consumer, according to Dychwald’s division, by three other chronological age groups: ‘Middle adulthood’ (50-64), ‘Late adulthood’ (65-79) and ‘Old adulthood’ (80+)\textsuperscript{48}. Whereas we will only investigate the first segment: ‘Middle adulthood’ (50-64) in this research. Important to note though, we will refer to this segment by conceptions as ‘the older consumer’, ‘the mature consumer’, ‘the elderly’, ‘the seniors’ and ‘the grey consumers’ and additionally, we will use these conceptions as synonyms, even if they refer to different age groups, in other researches. When discussing other age groups than the middle adulthood, we will refer to them as the 65+ segment.

Socioeconomic characteristics describe the well-being of an older person, such as; education, household income and discretionary income. In general, older populations have a lower level of education\textsuperscript{49}, but as generations passes on, this is due to change. The discretionary income is the income consumers have, to spend on unnecessary items. If it is measured on these criteria, the 50+ segment would have the most spending power\textsuperscript{50}. The middle adulthood segment do not have a higher income then younger, but during their lifetime they have paid off debts on their house, cars and the children moved out and consequently have more disposable money. This is the capital that elderly can spend on consumption, leisure time or for future investments\textsuperscript{51}.

\textsuperscript{46} Michman, Mazze & Greco, 2003
\textsuperscript{47} Lumpkin, 1985, Michman, Mazze & Greco, 2003
\textsuperscript{48} Dychwald, 1997
\textsuperscript{49} Moschis, 1996
\textsuperscript{50} ibid
\textsuperscript{51} Tréguer, 2002
2.1.2 Lifestyle

Consumers’ decisions are influenced by cultural trends, consumer attitudes and lifestyle. A commonly used tool when measuring consumer behavior is lifestyle variables, which enables dividing different markets, on the basis on attitudes and values. The lifestyle knowledge explains why consumers consume certain products or brands\textsuperscript{52}. Lifestyle theories make it possible to understand the consumer’s everyday need and wants\textsuperscript{53}. Individuals purchases a certain lifestyle, which the consumer associates themselves with and buy products and services they want to be identified with. In addition, individuals class themselves and others, into different groups depending on what they like to do; how they spend their leisure time and disposable capital.

Analysing lifestyle includes identifying consumer’s activities, interests and opinions. Activities involve sports, work, entertainment and hobbies. Interests are classified as house care, family, fashion and food. Opinions comprise social issues, politics, education, business and future outlook\textsuperscript{54}. These variables can be used alone or be combined with variables such as demographic variables. Findings confirm that, older peoples’ use of mass media increase by age and that older people shop in accompany\textsuperscript{55}. Consuming patterns are influenced by earlier life experiences, saving and spending attitudes and habits and preferences for expenditure on different products and services. According to Moschis, older people are more loyal and have more confidence in brands and their reputation. Older people also tend to be more satisfied with their purchases than the younger age groups\textsuperscript{56}.

Self-confidence

A unique lifestyle is built up by self-concept and reference groups. One’s self-concept affects the choice of lifestyle and influence how an individual make purchase decisions. The self-concept is how individuals perceive themselves and how they believe others perceive them\textsuperscript{57}. Different symbols send messages to others about the individual, and jewellery and apparel for instance, are expressive symbols that will be interpreted and perceived by others. Marketers must consider self-image when designing products and promotional campaigns. The stores, the brands and the products image are of great importance.

\textsuperscript{52} Michman, Mazze & Greco, 2003
\textsuperscript{53} Gunter, 1998
\textsuperscript{54} Michman, Mazze & Greco, 2003
\textsuperscript{55} Moschis, 1996
\textsuperscript{56} ibid
\textsuperscript{57} Michman, Mazze & Greco, 2003, s 19
**Self-perceived age**

Older consumers, as individuals in other age segments have different opinions, interests and various ways of dressing and as pointed out before, chronological age does not reflect how a person feels. Elderly often perceive themselves as psychologically younger than their actual age and furthermore, older consumers, equally between men and women, perceive their actions with a younger age-group than their own\(^{58}\). According to some investigations, those who are aged 60, feel at least 10 years younger and may not recognise they are 60 until they become 75. The ‘Middle adulthood’ (50-64) tend to act 10-15 years younger compared to past generations 20 years ago\(^ {59}\). For example some seniors form new households after a divorce and some are still raising children.

The self-perception of consumer’s age is referred to as ‘cognitive age’, i.e. how an individual feel and act, their interests and the perception of their appearance\(^ {60}\). Cognitive age is related with health and financial conditions. Cognitively younger but chronologically older, have higher self-confidence, more interest in fashion and participate more in cultural activities\(^ {61}\). Four dimensions measuring cognitive age are: (1) what age a person feels like, (2) what age a person thinks he/she looks, (3) what age a person perceives him/herself to act and (4) what age a person perceives to be reflective of his/her interests\(^ {62}\). Cognitive age is a better variable to use when exploring consumer behaviour rather then only using demographic variables. Cognitive age is the sense of feeling younger and not the desire to be young\(^ {63}\). However, it is becoming more vital for marketers to understand how older consumers perceive themselves, in order to form effective campaigns and formations of packages and designs\(^ {64}\).

**Life-stages**

There are no characteristics that define “older person”. If segmenting only by age, factors like physical, psychological and social variables are not taken in consideration and ignore the fact that, people grow old in various ways depending on these factors. These factors change a person’s way to deal with the environment when growing older. A theory suggests that, as

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\(^{58}\) Moschis, 1996,  
\(^{59}\) Michman, Mazze & Greco, 2003  
\(^{60}\) Szmigin and Carrigan, 2001  
\(^{61}\) Michman, Mazze & Greco, 2003  
\(^{62}\) Gunter, 1998  
\(^{63}\) Szmigin and Carrigan, 2001  
\(^{64}\) Gunter, 1998
people ages, he or she passes through life-stages, different events and therefore experiences a reduction or alteration of social roles, such as death of a spouse or retirement\textsuperscript{65}.

Mumel and Prodnik argues that an efficient life-stage segmentation model for the apparel consumers, involves using variables regarding respondents’ professional activity and social level\textsuperscript{66}. Professional activity, i.e. being employed or retired, is argued to be an important life-stage variable when predicting older consumers’ behaviour\textsuperscript{67}. Social activities are related to values, personality and lifestyle, therefore, an accepted variable when analysing consumer behaviour\textsuperscript{68}. In addition, these variables are considered as a relatively easy technique to segment the grey market. If segmenting by these variables four subgroups are obtained; socially active employees, socially inactive employees, socially active retirees and socially inactive retirees. This model will be used in order to segment the middle adulthood consumers in this study.

## 2.2 Consumer behavior

Consumer behavior studies how individuals behave and what factors influence their behavior. As we can understand there are several factors that might influence the purchase decision, for example the involvement in a product or service, the mood you are in, the attitude hold towards the product or service, the influence from different sources that affect the choice of the product or service, such as media or friends. Store reputation and brand names are other factors that might influence the purchase decision. All these factors combined with lifestyle variables create a pattern of shopping. In this paper we will specifically discuss attitudes, sources of inspiration and other variable, such as level of expenditure, frequency and choice of purchase channel that create a shopping pattern.

### 2.3.1 Attitude

Attitude is a diffuse concept. The best way to describe attitude is by explaining it as ‘a general evaluation of objects and people’ and determines if a consumer will have a positive or negative attitude towards something\textsuperscript{69}. Positive and/or negative attitudes are developed on the

\textsuperscript{65} Gunter, 1998, Greco and Paksoy, 1989
\textsuperscript{67} Treguer, 2002, Mumel and Prodnik, 2005
\textsuperscript{68} Gunter, 1998
\textsuperscript{69} Baron and Byrne, 1987
basis if the product or service provides pain or pleasure\textsuperscript{70}. In addition, a person forms an attitude knowing that it will signal something about him or her. Attitudes can be measured by questions such as ‘What is your attitude towards apparel?’\textsuperscript{71}, but to be able to evaluate the attitude, though, additional questions regarding the attributes of the object are needed, for example ‘What is the purpose you shop apparel?’ and ‘Do you have an interest in apparel?’.

For example, previous research has proved that elderly consumers have positive attitude, they are interested in and enjoy shopping\textsuperscript{71}. Mumel and Prodnik in addition argue that self-esteem affects a person’s interest in apparel and that depending on profession and social activity, a person value either comfort or appearance more\textsuperscript{72}.

2.3.2 Sources of inspiration

Furthermore, individuals purchase decision is influenced by different inspiration sources, for example formal sources, such as television, celebrities and newspapers, but also by informal sources such as friends, acquaintance and/or colleagues. The influences by these sources can as well be referred to as reference groups, i.e. who/whom an individual identify with\textsuperscript{73}. The reference group that one identifies with affects the consumption pattern of an individual. In general, informal reference groups have a more powerful influence on the individual, since these groups tend to be in our daily lives. These sources, though, are hard for marketers to reach and instead they attempt to gather information about what inspiration consumers base their purchase decisions on and try to illustrate these groups in a formal source, for example as a model in a commercial. Previous findings have shown that formal sources such as newspapers is the source that inspires older consumers the most when making a purchase decision and the least source used for inspiration are radio and magazines. Greco and Paksoy argue that informal sources such as friends, spouse and sales-people are the most used sources to get inspired\textsuperscript{74}. Mumel and Prodnik, further argue that inspirations from celebrities are insignificant for older consumers and that they do not have any role models\textsuperscript{75}. Kaiser and Chandler claim that fashion-conscious older consumers are inspired by formal sources more than non-conscious older consumers\textsuperscript{76}.

\begin{itemize}
  \item \textsuperscript{70} Katz, 1960
  \item \textsuperscript{71} Mumel and Prodnik, 2005
  \item \textsuperscript{72} ibid
  \item \textsuperscript{73} Proshansky and Siedenberg, 1965
  \item \textsuperscript{74} Greco and Paksoy, 1989
  \item \textsuperscript{75} Mumel and Prodnik, 2005
  \item \textsuperscript{76} Kaiser and Chandler, 1984
\end{itemize}
2.3.3 Shopping pattern

Shopping behavior tends to change depending on different factors, for example if a person shops alone or in company. People who shop with at least one other person are showed by some researchers to do more impulsive purchases\(^{77}\). Some purchases might be done to get approval from other persons or the fact of being exposed to more products and stores result in more purchases. This, in addition, influences both the expenditure of products and the frequency of shopping. Because of this marketers try to encourage consumers to shop in company. Moye and Giddings found that the second largest group of older consumers, regarding clothing expenditures, on average, spend $500-999 per year, which is approximately $20-80 per month\(^{78}\). Lumpkin and Greenberg, in addition, claim that older consumers are not price-conscious\(^{79}\) and imply that older consumers have a great spending power. Other factors that change the shopping pattern depend on the preferred shopping channel. For example, Mumel and Prodnik claim that older consumers favour to shop in department and discount stores and that internet shopping is not frequent used as a shopping channel\(^{80}\). Furthermore, Moye and Giddings claim that the service offered are of great importance for elderly; they require the salespeople to be patient or they will not stay loyal\(^{81}\).

In order to develop a lasting competitive advantage, retailers need to be informed of the older consumers shopping patterns. To understand customer behavior, in general, is not easy. Customers may think differently than their actions and decisions. Not understanding consumers’ motivations and needs can jeopardise business. We will discuss the theories more in detail and different findings from previous researches further in the analysis.

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\(^{77}\) Johansson and Andrews, 1971  
\(^{78}\) Moye & Giddings, 2002  
\(^{79}\) Greenberg and Lumpkin, 1982  
\(^{80}\) Mumel and Prodnik, 2005  
\(^{81}\) Moye and Giddings, 2002
3. Methodology

In this chapter we will introduce and describe the methodological approach in our study. We will discuss why we chose certain methods and compare those with alternative methods. We will continue by describing how the interviews were made and the different tools we used in order to analyse our findings.

3.1 Comprehensive approach

The research objective of this study is to examine whether older consumers are a strong market for fashion or not. The main aim is to investigate older consumers’ shopping patterns, consumption needs and attitudes towards fashion. We will investigate why older consumers buy apparel and how they buy it. We assumed from a mixture of deductive and indicative approach. When using a deductive approach, the researcher at first search information and relevant theories about the topic investigated, in order to test the previous facts empirically. An inductive approach is the opposite, i.e. without considering any theories or previous studies; the researcher gathers empirical data and makes conclusions. The theories are formulated afterwards. We started off by searching and compiling secondary data from previous researches, but additionally after empirical data was collected, we found theories that could be applied to our findings. Thus we used a mixture of these two extremes, which is also referred to as the abductive approach. When searching for literature we searched within the following fields; lifestyle, self-concept, self-perceived age, apparel consumer behaviour studies, segmentation and used the listed key words:

- Fashion and the mature consumer/the older consumer/elderly/seniors
- Consumer behaviour and the 50+ market
- Lifestyle marketing and seniors/older consumers
- Apparel and the grey market
- Consumer attitudes

The search included surveys and scientific studies and articles, literacy theories and internet search.

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82 Jacobsen, 2002
3.2 A Qualitative Approach

In an attempt to obtain information about older consumers, a qualitative method was required and therefore, interviews with older consumers were performed. The purpose with the interviews was to achieve a deeper understanding in which activities, interests and opinions, needs and attitudes the 50+ segment holds. Attitudes yield for the need of deeper understanding. A qualitative method implies for the researcher to try mapping opinions and valuations in order to comprehend the individual’s perception of the world\textsuperscript{83}, which is also an advantage for our study. The disadvantage of selecting a qualitative method, which is the case in this study, is that, with fewer respondents compared to a quantitative method, we will not be able to generalise the results\textsuperscript{84}. That is, this analysis can’t be generalised for all consumers in the 50+ segment, but only indicate a tendency in the Swedish market. Besides the interviews, we will as mentioned above, use literary theories as an analysing tool, i.e. we will compare previous results with our findings.

3.2.1 Selection of respondents

In december 2006 fourteen interviews were performed, including both men and women. When performing the interviews, there is no accurate amount of people that must be interviewed; the interviews will instead keep on until the interviewer does not get any more new answers\textsuperscript{85}. Ten of the fourteen interviews were performed with women and four with men, which is not a representative sample to investigate gender differences, but that’s not our purpose either. The sample criteria and the aim of selection, was to find an equal quantity of respondents that are employees and retirees, to fit our segmentation model and life-stage analysis (see analysing tool) and in addition, the criteria was to find consumers aged between 50 and 65. The selections of respondents were assumed from a multiplicity sample, also called snowball selection. We started off by contacting, in our own acquaintances, people from different social groups that we thought were representative and that fit the sample criteria. After each interview, we asked respondents to state an acquaintance they knew that fit the criteria and to leave contact information. This made it possible for us to reach other people in that specific age group.

\textsuperscript{83} Kvale, 1997
\textsuperscript{84} Kvale, 1997, Jacobsen, 2002
\textsuperscript{85} Jacobsen, 2002
One advantage with this method is that the researcher can strategically decide the sample criteria and control it by trying to find persons fitting the criteria. A disadvantage is that this selection is not based on a probability selection, which is by some researchers discussed as a non-representative sample.\footnote{Jacobsen, 2002}

The interviewed were and are guaranteed anonymity, thus, their identity will not be revealed in the research. Respondents were also asked for permission to record the interviews and to quote from the recorded material. All the interviews were performed in Swedish. The quotes used in the analysis, though, have been translated into English. The original quotes in Swedish are to be found in Appendix 2. The interviews took around 45-60 minutes to complete and took place in a café or at the respondent’s choice of place.

### 3.2.2 Interview guide

To achieve a structure in the interviews and to obtain accurate and relevant information, an interview guide was developed containing a mixture between a structured and semi structured interview guide, which imply that, the interview guide comprises both close-ended and open-ended questions (see appendix 1). In a structured interview guide, formation of the questions resembles those in a questionnaire with given alternatives and/or intervals and the respondents are not given the opportunity to explain why he or she has an opinion or need. A semi structured interview guide opens up for respondents to reflect freely around the questions asked, but at the same time, the interviewers control the conversation.\footnote{Kvale, 1997} It was necessary to use a mixture of close-ended and open-ended questions in order to be able to easily analyse and measure the apparel shopping patterns of the respondents. After each close-ended question, we asked for the motives to the answer in order not to miss out the why behind the answers.

The interview guide was composed by different, for our purpose, relevant variables, which assumes from previous investigations made on the subject. Two major categories were created and each category has different themes, which encompass further questions (see details in appendix 1). The first category is (1) Segmentation, which consists of (a) questions about demographic variables which states, age, gender, level of education, martial status etc. of the respondents and (b) lifestyle research, such as activities, interests and opinions of the
respondents, with the aim to understand influential factors on the consumer behavior. We will investigate three features of apparel consumer behaviour of the ‘grey market’, which fall under the second category (2) Consumer behaviour. The features include (a) the older consumers’ attitude and interest in shopping, (b) the sources of apparel ideas, i.e. what or who inspires their choice of apparel purchase and (c) the apparel shopping pattern of elderly, such as when purchases are made, how often and how much is spent etc..

### 3.2.3 Complications with the qualitative method

Complications can rise during the interview, regarding the trust between the interviewer and the interviewed. It is vital for the researcher to build/create trust between him/herself and the respondent, which otherwise could restrain the conversation and respondents may not speak openly and truly. We are aware of these facts and tried to avoid this by, among other thing, letting the respondents decide time and place of the interview.

Another issue often discussed, is the relation between objectivity and subjectivity. It is a fact that, when using a qualitative method, and a quantitative for that sake, the analysis is pervaded of the researcher’s subjective thoughts and interpretation. We want to point out that we’re aware of this and that our main aim is not to be fully objective.

### 3.2.4 Alternative approach

An alternative approach would be using a quantitative survey research. Statistics gives a greater precision. If the investigation comprises a sufficient amount of respondents and if the selection made is based on a probability selection, it is thereby a representative sample, which means that the results can be generalised. When performing this type of method, statistical analysis techniques such as multiply-regression analysis, factor analysis, cluster analysis, multidimensional scaling, perceptual mapping and multiply-discriminant can be used. The argument why we did not perform this alternative method is because we first needed to investigate different attitudes and values connected to clothes and fashion on a deeper level for future investigations to perform a study on a greater quantity of people.

Another alternative is to use focus-groups. When using a qualitative method like focus groups, respondents can come to conclusions and discuss the topic in a way that the single individual

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88 Jacobsen, 2002, Jarlbro, 2000
89 Jacobsen, 2002
90 Michman, Mazze & Greco, 2003
would not do or think of\textsuperscript{91}, but in our case we sought after the opinion of the single individual and to be sure that his or her opinions is not influenced by other participants we used individual interviews.

### 3.3 Analysing tools

To work up and analyse the empirical material that we attained from the interviews, we carried through four steps to systematise and organise the information.

1. Compiling data
2. Segmentation
3. Search for themes and categorise
4. Interpret and analyse

The three first steps above, make it easier for the researcher to find correlations and to come to conclusions\textsuperscript{92}. We started off by compiling the data by transcribing the empiric word for word, except from repetition, coughing sounds or other disturbing noises. Data that fell outside our research area was erased.

The second step was to segment older consumers. We had by now segmented the grey market by the demographical variable age, i.e. the sample only consisted of consumers in the middle adulthood (50-64). The segmentation base was to divide the respondents into life-stage roles: those who are still employees and those who are retirees. The second step in the segmentation process was to decide, on the basis of lifestyle variables, weather the respondents were socially active or not. In this study, the socially active are classified after being engaged in at least one association and by having interests besides home maintenance and family. To be able to accomplish this segmentation of our sample, two questions were formulated in the interview guide, first a question asking if the respondent is an employee or retiree and, secondly, questions about the respondent’s lifestyle, i.e. to find out if he/she is socially active or not. By doing this, we obtained four different subgroups: (1) Employed and socially active, (2) Employed and socially inactive, (3) Retired and socially active and (4) Retired and socially inactive.

\textsuperscript{91} Jacobsen, 2002
\textsuperscript{92} Kvale 1997
In the third step we searched for different themes and narratives in each of the four subgroups, i.e. data that expressed the same information. The recurring patterns in the responses that distinguished the four segmentation groups from each other we placed under the major categories from the interview guide; segmentation and consumer behaviour.

In the last step of the process, the sorted out material was interpreted and analysed. We illuminated and compared our findings with previous data on the subject and the theories presented earlier, i.e. demographic and lifestyle theories.
4. Empirical data and Analysis

In this chapter we will describe the empirical data and analyse, illuminate and compare it with previous studies and theories. To start with, we will describe the four distinguished subgroups based on demographic and lifestyle variables. We will continue by discussing the consumer behaviour; attitudes, sources of inspiration and shopping patterns. We will also compare and contrast the segments.

4.1 Segmentation

The demographic variable that is mainly taken into consideration in this study is age. Although, we will discuss other demographics variables such as socio-economic class, level of education and marital status. We will not consider gender or ethnicity in the analysis, since the sample is not representative enough and also since it is not our purpose to look for differences and similarities between the genders and different ethnic groups. In addition, we will also describe the respondents’ lifestyle such as activities and interests, how they perceive themselves concerning age and the self in order to find out if significant differences among subgroups exist.

4.1.1 Demographics

The empirical data consists of fourteen respondents in total. Ten of the respondents are employees, six of them are socially active and four are socially inactive. The remaining four respondents are retirees, of which two are socially active and two are socially inactive. Of the fourteen respondents, half are aged 61-65 and the remaining is evenly spread, starting from 52-60 years of age. Ten of the interviewed are women and four are men. Four of the respondents have another ethnical origin than Sweden. Demographics variables, separately for each of the four subgroups we will discuss below.

Three out of six of the socially active employees have a personal annual income exceeding 300 000 SEK before taxes. The total annual income for the household exceeds 700 000 SEK before taxes. With these figures in hand, this group can be concluded as the wealthiest group of the four subgroups. The reason might be that none of the respondents of this group is widowed, divorced or single, but the high educational level may as well have an influence.

93 Gunter, 1998, s 20, Moschis, 1996, s 3
Half of the respondents have university degree and the other half have a degree from a secondary school.

All of the *socially inactive employees* have a university graduation. Their personal annual income level is either between 200 000-300 000 or between 400 000-500 000. Two of the respondents are married men and two of them are widows.

The *socially active retirees* have a secondary school degree, earning 200 000-300 000 SEK per year. This segment income level is the next lowest of all groups. One explanation might be that all the respondents marital status is single, divorced or widowed, thus none of them have partners for the moment, which give direct implication on the economic situation.

The *socially inactive retiree’s* annual income level is the lowest of all the groups being between 0-100 000 and 100 000 – 200 000 SEK. The respondents’ educational level is at a nine year compulsory school level and they retired 5-10 years ago. One of the respondents is married and the other is widowed.

### 4.1.2 Lifestyle

In order to describe lifestyle variables of the respondents, we asked questions about the respondents’ interests, hobbies, and leisure time, but also about who or what the respondents identify with. In order to achieve an impression of the different subgroups a brief description of activates and interests of the respondents are presented.

There are no major differences between the four subgroups, except the fact that the *inactive* focus more on family than the *active* who additionally are engaged in different associations. Furthermore some respondents have entered different life-stages that may affect their shopping patterns, such as retirement, death of a spouse or decreased physical conditions. All the respondents enjoy watching debates and documentaries and other reality programs. They are loyal readers of newspapers and enjoy reading books.

The *employees and socially active* are all politically interested or politically active. Two of the respondents are members of different political boards, which means that they meet lots of people. The respondents are frequent travellers, travelling at least once a year and most often buy apparel when being abroad.
The employees and socially inactive spend a lot of their time on household maintenance and family, relatives and grandchildren. Two respondents in this segment have experienced death of a spouse, which might have an affect on their purchase behaviour. The respondents do not shop apparel when travelling.

The retirees and socially active have recently experienced poor physical conditions that affected their life conditions. Some theories suggest that, the degree of participation for elderly decrease with worsened health. The respondents’ physical limitations do not hinder them from social activities.

The socially inactive retirees prefer to spend most of their spare time with their family and grandchildren, just as the employed and socially inactive. No major differences are noticed.

### 4.2 Consumer behaviour of the older consumer

The behaviour of older consumers will be illuminated by questions regarding the respondents’ attitudes and interest in apparel, the sources that inspire them when taking purchase decisions and other factors such as type of store, frequency and expenditure level on apparel and loyalty. This will enable us to analyse how and why older consumers differ in their actions.

#### 4.2.1 Attitudes towards and interest in apparel

Questions were asked about the respondents’ attitude towards fashion and apparel, purpose of buying apparel and if they perceived shopping as a pleasure or a burden. In addition, questions about the respondents perception of age and the self were asked and if it had implications for their shopping behaviour. Overall, the majority of the respondents, eight out of fourteen, regard shopping as a burden. The reason, though, for this result is not because the respondents dislike nor have a lack of interest in apparel. But accordingly, there are not enough shops having fashionable and suitable clothes. A bodily change such as gaining weight is a variable that could decrease interest in apparel and vice versa. Five out of eight who argue shopping is a burden, shows to have an interest in apparel. The three respondents that regard shopping as a load fall in the employee and socially inactive segment. They all

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94 Greco and Paksoy, 1989
argue that they do not have an interest in attire, which is also the reason why it is considered as a burden, i.e. there is a correlation between interest and attitudes towards apparel in this segment which is not valid for the other segments. There are no specific patterns distinguishing the subgroups from each other, except from the *employee and socially inactive* segment, which will be shown in this section.

Half of the *socially active employees* regard shopping as a pleasure, while the second half regards it as a burden. Respondents in this segment, who find shopping as a burden, argue that it is due to difficulties in finding appropriate and fitting clothes.

**Quote 1:**

“[What is the underlying reason for you to see shopping as a burden?] … *because when going out shopping clothes, there is nothing that fits. I would have shopped more otherwise… if I feel that I find clothes that suit me and clothes that I enjoy wearing I would probably buy more clothes*.”  

This segment would be of interest, if more shops are provided with various sizes. The respondents have gradually become bigger and therefore find it hard to wear pants or jeans that are not adjustable to their bodies, i.e. without waistband. The non-varying sizes, affect their attitudes concerning apparel shopping. The existing apparel is not satisfactory; the fabric, the shapes and colours are old-maidish.

**Quote 2:**

“It is very hard to find something that fits my body shape when out shopping, because one has to go to a little corner with bigger-sized clothes so that you will really feel ugly. Besides that, these clothes have ugly colours and ugly cuts and I do not know everything. It is not a pleasure because you can not find anything that fits.”

**Quote 3:**

“I see a lot of clothes that looks good, but when trying them on they do not fit. Then I become disappointed, they do not come in big enough sizes.”

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95 Interview, employees and socially active, December, 2006  
96 ibid  
97 ibid
As we understand, the assortment for plus-size fashion, i.e. XL sizes, is not consistent with the demand of the market and there is not a sufficient amount of shops with plus-sized apparel. This leads to a loss of interest in apparel by bigger-sized people. In addition, the plus-sized apparel are sorted out to a square with different fashion than in the rest of the store, which make these consumers feeling even more distinguished from the apparel market. According to reports from SCB, the number of people who are overweight increases, especially among elderly\(^98\). The figures show that almost 40% of the women and 45% of the men, who are 50+, suffer from being overweight. If this trend continues, more and more people will be neglected by the apparel industry. As we discussed before the middle adulthood has 80% of the purchase power and if 40-45% of the baby-boomers loose interest in apparel, it will result in a great loss for the industry, as a consequence.

Estimates predict that the plus-size market will grow. American oversized consumers have seen retailers bring changes to their merchandise offerings. Seniors, for most the part, have grown in size and demand stylish plus-size fashion\(^99\), which is also a demand from our respondents in this subgroup. The new merchandising direction includes sheer, slinky knits, pinstripes, fashion-forward evening wear and designer sports-wear\(^100\). The stores/brands that sell plus-size fashions are only available online or abroad and even if some respondents are prepared to pay more if they find what they seek, our respondents do not shop on internet, i.e. this option or suggestion would not attract them. Three of the respondents therefore find it easier to purchase when abroad.

Quote 4:

"... I look at clothes when abroad. I look especially for different stores, for example in Germany I found I new store and if I find something that suits me then I buy it, because it is so difficult to find clothes. Then I buy it even if it is expensive... There are only odd stores with nice clothes in Stockholm, here you find nothing\(^101\)".

Furthermore, active employees prefer fashionable clothes for work and social activates and comfortable clothes to wear at home. They search for trendy apparel, but do additionally also purchase traditional apparel. This segment has a need based shopping behaviour, which is

\(^{98}\) www.scb.se.070104
\(^{99}\) Michman, Mazze, Greco, 2003
\(^{100}\) ibid
\(^{101}\) Interview, employee and socially active, December, 2006
based on the fact that they buy apparel only when needed, such as at special occasions. At the same time they have a desire to purchase more apparel, they reason that if there were a greater amount of stores with appealing garments, they would shop more often.

Quote 5:
"... if I need clothes then I buy it, not otherwise, not directly for pleasure, but I would probably shop for pleasure if there were stores with nice clothes."\(^{102}\)

The respondents argue that since they are working and are active privately, they meet a lot of people, which have resulted in increased need of more clothes to vary with.

Quote 6:
"...I have to vary my clothes because of my work. I meet the same people at different places so therefore I can’t or do not want to have the same clothes a longer period of time. I need variation..."\(^{103}\)

Mumel and Prodnik’s study, which is investigating the same subgroups as in our study, indicate that, socially active employees buy classic and fashionable clothes, their self-esteem depends on their clothes and that they care about what they wear and how they look\(^{104}\). These findings are to some extent consistent with our findings. The respondents argue that clothes might increase their self-confidence, or at least the impression of a higher self-confidence, but they see apparel only as a shell and that it has nothing to do with self-confidence.

Quote 7:
"I think I give that impression to others [to be self-confident]. I probably bought clothes to feel self-confident when I was younger, but it was only a shell as I discovered."\(^{105}\)

Clothes can have a positive effect on the respondents’ self-esteem, though. The respondents find appearance important and to look well-kept. Grey hair is perceived unattractive, i.e. all dye their hair, but they do not go to beauty salons. They accept that they are aging and that

\(^{102}\) ibid
\(^{103}\) ibid
\(^{104}\) Mumel and Prodnik, 2005
\(^{105}\) Interview, employees and socially active, December, 2006
wrinkles are natural. The employees and socially active perceive themselves as younger compared to the other subgroups, thus feeling that they are in their 20s.

Quote 8:
“Sometimes you feel like 20, but sometimes as your age. You laugh at the same things as you laughed it at when 20 and can think similarly sometimes. You remember how you felt and can be childish …”\textsuperscript{106}.

Gunter argues that, those who perceive themselves as younger tend to experience life better than those who do not and that, women who feel younger have higher self-confidence and a greater interest in fashion\textsuperscript{107}. Four out of six respondents argue that, they are self-confident regarding apparel shopping, in that they know what type of apparel that suits them and bring out their best shapes. The remaining two are not as self-confident when it comes to apparel. Our findings are to some extent consistent with Gunter’s findings. They are all satisfied with their life situation and have an interest in fashion. The only problem, according to them, is the assortment, as discussed above. Four out of six socially active employees responded that they also find their appearance reflecting a younger age group, which is a unique answer when compared with other subgroups and this could have a positive affect on their interest in shopping apparel. This indicates that, this subgroup might find apparel aimed at younger age-groups attractive; they argue they will not buy apparel that makes them look older than they are.

Quote 9:
“… I buy what is nice and suits. I would not buy old-maidish clothes because I become older. I want to look young…”\textsuperscript{108}.

Only one out of four socially inactive employees enjoys shopping. The remaining three argue they do not have an interest and if they were to buy new apparel, they would do it simultaneously as shopping domestic products. They tend to find shopping boring and dislike the effort or time put in apparel. The respondents argue that it is exhausting to shop; to enter different stores and try different garments, hence, attempt to finish all shopping when in a shopping centre.

\textsuperscript{106} ibid
\textsuperscript{107} Gunter, 1998
\textsuperscript{108} Interview, employees and socially active, December, 2006
The respondents’ profession might be a reason that influences their interest in apparel. Three out of four consider their professions affect choices of apparel. The same respondents are working where uniform such as white coat is required, which means that they do not have to vary their clothes for work. It seems for this segment as clothes are of less importance and that clothes are just something necessary that covers your body. They prefer comfortable, practical and traditional clothes, without having a thought of what signal their clothes give to others. This segment buys attire if their partner complains and they complete their wardrobes by comparing what they have with what they need, i.e. their shopping is affected by clothes they already have.

Furthermore, the behaviour of this segment is need-based and not desire-based.

Mumel and Prodnik showed in their study that, socially inactive employees value comfort more then appearance\textsuperscript{113}. Littrell, Ma and Halepete showed the same result; that consumers aged 41-75 value comfort and quality highly, but at the same time that they had a more limited interest in fashionable apparel\textsuperscript{114}. These findings are consistent with our findings as

\textsuperscript{109} Interview, employees and socially inactive, December, 2006
\textsuperscript{110} ibid
\textsuperscript{111} ibid
\textsuperscript{112} ibid
\textsuperscript{113} Mumel and Prodnik, 2005
\textsuperscript{114} Littrell, Ma and Halepete, 2005
well. Our findings show that the employees and socially inactive do not find appearance important and do not attend beauty salons, neither do they buy beauty products. The respondents believe that one must accept the appearance you are born with. This segment is believed to be self-confident by others, which is not based on their way of dressing, but on their professional status. Mumel and Prodnik, on the other hand, argue that this subgroups self-esteem, as well as the active employees, depends on their clothes, which, as we can understand, is not shown in our findings. Instead, as discussed earlier, they are not concerned about what they wear nor are they concerned about what opinion people have about them and their apparel. One explanation affecting their shopping patterns might be that two of the respondents experienced the death of a spouse. As discussed earlier, some theories imply that, when entering a new life-stage, such as becoming a widow, people tend to be isolated or withdrawn\textsuperscript{115}. The respondents, though, who had this experience, argue that they do not believe this experience have affected their interest in fashion specifically. Instead, they tend to value other more important factors in life and spend more time with their family. The two married respondents that have not entered this life-stage argue that they have never, not even in earlier years, had an interest in fashion.

_Socially active and retired_ regard shopping as a pleasure and do have an interest in apparel. At the same time, they argue that they are not very fashionable; they purchase traditional apparel and use their clothes for several years. Our findings are consistent with Mumel and Prodnik’s study which shows that, the active retirees wear the same clothes for many years. Furthermore Mumel and Prodnik claim that this segment does not tend to care about their appearance, which is to some extent consistent with our findings. According to our findings this segment argues that apparel gives the first impression which is important, but at the same time that appearance was more important in their younger days. The retirees and socially active used to attend beauty salons, when employed, but not anymore. When making purchase decisions, respondents try to find apparel that suit their old garments and accessories. In other words this segment expands their wardrobe by looking at clothes they already have.

\textsuperscript{115} Moschis, 1996
Quote 14:

“I do not think clothes need to be so fashionable, but I should be able to change it by myself with different accessories... I should be able to have the same jacket in wintertime as well as springtime\textsuperscript{116}.”

The active retirees, as the active employees, tend not to find appropriate apparel; either the apparel is for young people or it is too old-fashioned.

Quote 15:

“I think it is fun with fashion, but it is hard to find the right clothes for my age. I do not want to dress like a teenager let alone as an old lady. I think I am stuck in between so to say. This is something that I usually talk about with my friends. There should be fashion for the mature as well\textsuperscript{117}.”

The retired and socially active seem more open to changes. Indications show that respondents have a potential to be fashion-conscious. The respondents argue that they want to have a unique style and that they would not enjoy wearing the same outfit as everybody else.

Quote 16:

“I can change my style at the same time as I keep my old style. I look for special clothes and designs. I think the most look the same in the shops and nobody dare to wear different clothes. It is not fun if everybody dress the same\textsuperscript{118}.”

This segment has a tendency only to shop apparel when there is a need for it. The respondents argue that they would not go shopping only for indulgence.

Quote 17:

“I buy clothes when I think I need new clothes...\textsuperscript{119}”

The retired and socially inactive regard shopping as a pleasure. They show a tendency to purchase for desire i.e. desire-based apparel shopping behaviour. They reveal that they dressed more casual when younger but search for trendy clothes now. This segment always

\textsuperscript{116} Interview, retired and socially active, December, 2006
\textsuperscript{117} ibid
\textsuperscript{118} ibid
\textsuperscript{119} ibid
had an interest in apparel, even in younger days, and tries to follow fashion trends. The respondents argue that they go for shopping with a cheer and/or without any particular reason, simply for indulgence. If compared with Mumel and Prodnik’s findings, they argue that this segment value comfort before looks, that they wear the same clothes for several years and that they enjoyed buying clothes more when younger. They also found that this segment only buys clothes if needed and that they care about what they wear. Our findings are mostly inconsistent with these facts. In contrast, of what Mumel and Prodnik found, our findings indicate that this segment value looks before comfort, they purchase apparel when desired and enjoy purchasing apparel as much as when they were younger. When retired, they have more time to take care of themselves and want to look younger by dressing younger, which is considered by us as a significant element for marketers.

Quote 18:
"I was more superficial when younger, but i dressed more casual. Now when I have become older I want to dress in a way that makes me look younger. When you have a bit half worn clothes you actually look older…" 120.

One thing that our study has in common with Mumel and Prodnik’s study is that, the respondents care about their looks. The retirees and socially inactive, in our study, reason that appearance is playing an important role. They spend time on looking respectable and self-confident. The respondents do not necessarily go to beauty salons, though. They argue that apparel can have influence on a person’s self-confidence and are very keen on the perceptions by other people. The respondents argue that when in the right mood, they look and feel at least ten years younger. Gunter argues that cognitive younger women who are still concerned about their personal image have an influence on their clothing purchases 121. In this case, it influences the respondents positively concerning apparel purchases; they purchase both for indulgence and to look younger. The respondents are satisfied with their life-situation, which is influenced by health conditions and family. Their economic situation is not a factor influencing their state of mind, even if this subgroup has the lowest income.

This group seems to be more open to impulsive buying. Respondents stated they would purchase apparel they usually would not buy, reasoning that it could be given away to

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120 Interview, retired and socially inactive, December, 2006
121 Gunter, 1998
relatives and friends, if they did not find it trendy anymore. This implies that this subgroup is not resistant to change, which strengthens Carrigan, Lavery and Moshis’s argument that older people like to try new things\textsuperscript{122}.

Quote 19:

“\textit{You really do not need anything [clothes] at this age, but it is fun. If you later on do not like it you can always give it to relatives and friends\textsuperscript{123}.”}

Above all, the respondents do not seem to face any problem with finding appropriate sizes or with shops appealing to them.

Quote 20:

“\textit{They have almost always my size. The cuts fits most of the time. I look for what suits my style and I most often find what I seek. There are probably enough stores, but you do not have the energy to go through them all. Camilla and Lindex has nice fashionable clothes, that are not old-fashioned\textsuperscript{124}.”}

A pattern for this segment is that they always purchase apparel for special occasions, such as Christmas and New Years Eve, i.e. they have a desire to wear new attire at every occasion they attend, which could be taken advantage of by marketers. In these occasions the family and relatives gather, which is one of the purposes why they want to dress up.

Discussion

Overall, the findings indicate that, older people have an interest in apparel and that mainly they shop apparel when needed, i.e. they have a need-based behaviour. This is especially true for the purchase behaviour of the first three groups; \textit{employees and socially active} and \textit{inactive} and \textit{retired and socially active}. Furthermore these groups, in contrast to the \textit{inactive} retirees, stated that they are resistant to change when it comes to shopping apparel that makes them look older. Instead, they will keep their style in clothes, rather than adjusting to their chronological age. One of the respondents even changed style in clothing completely in order to be perceived younger than his chronological age. All groups have in common, that they do not want their apparel to make them to look old-fashioned. There is no difference, though,

\textsuperscript{122} Carrigan, 1999, Lavery, 2000, Moschic, 2003
\textsuperscript{123} Interview, retired and socially active, December, 2006
\textsuperscript{124} ibid
between the four subgroups concerning self-perceived age, i.e. all of the respondents’ feel younger than their chronological age. Most of the respondents feel at least 10-15 years younger. Michman, Mazze & Greco’s investigation also found in their study that the adults aged 50-64 years tend to act 10-15 years younger than past generations\textsuperscript{125}. Some studies claim that taste in clothes is age associated, which is contradictory with our findings. Instead, our respondents tend to be fond of a combination of traditionally and fashionably apparel and/or practical and comfortable apparel and argue that they do not want to be perceived as old-maidish, not even when older. Especially the socially active argue that trendy traditional apparel that suits their age is required.

According to Lumpkin and Greenberg elderly enjoy shopping, they like to try new shops and they are not self-confident concerning apparel\textsuperscript{126}. Our findings show that the socially active tend to enjoy shopping unless they haven’t gained weight. When comparing the socially inactive employees and retirees, the only variable that decides if they enjoy shopping or not is their interest in apparel, whereas the inactive employees have no interest and the inactive retirees have an interest. According to Mumel and Prodnik’s findings, elderly have a positive attitude towards shopping in general. This fact is inconsistent with our findings due to the fact that, either there are no shops appealing to the mature adults or there is a lack of interest. The segment having the greatest interest in fashion and apparel is the inactive retirees and the segment having the least interest in apparel is the inactive employees. Important though, is that, if there were more appealing stores, all our respondents except for three of them would have a positive attitude. In addition, our findings are conflicting with Lumpkin and Greenberg idea that, older consumers are not self-confident when it comes to apparel. A majority of the active employees and inactive retirees are self-confident when it comes to apparel.

4.2.2 Sources of inspiration

When shopping for apparel, different information sources for inspiration are used to make a purchase. To achieve inspiration, two types of sources are observed; formal sources, which include mass media such as television, newspaper, radio and magazines and celebrities etc. and informal sources such as sales people, spouses, friends etc. Questions about what inspired the respondents when shopping apparel were asked and what reference-groups they have.

\textsuperscript{125} Michman, Mazze & Greco, 2003
\textsuperscript{126} Lumpking and Greenberg, 1982
These questions are significant for the reason that the individuals that a person identifies with, such as friends or celebrities, influence how an individual makes purchase decisions. Several studies have focused on media use; to get pre-purchase information and different findings showed that ‘word of mouth’, WOM, was a strong information and inspiration source. Other findings showed that, both formal inspiration sources as well as informal inspiration sources played an important role in the purchasing decision for elderly. Some findings also showed that the seeking for information decreased with age.

Our finding shows that three out of fourteen respondents get inspiration from television and only two from newspapers. None of the respondents mentioned radio, internet or monthly magazines as an important source. Surprisingly, though, is that, the respondents use media such as television and newspaper on a daily basis, but still, only five get inspired by it. Internet usage in this study is very low for the segment (50-64). None of the respondents have a role-model or celebrity that he or she gets inspired by when buying clothes. Mumel and Prodnik’s study also indicated that celebrities are of minimal importance for elderly consumers. A greater proportion use informal sources when getting inspiration. Eight get inspired while shopping; from the store personnel or by looking at the assortment. Eight are inspired by friends and family, especially by the spouse. Two of the respondents are inspired by the surroundings and by people on the street or at work. If we see the respondents as a homogenous group, they do not get inspiration from formal sources as much as informal sources. Television and newspapers are ranked as the lowest and is of least importance by all segments except from the socially active employees. Friends and store personnel are instead of importance. These findings are not consistent with Lumpking and Greenberg’s study, which concluded that, the main formal sources used for information and inspiration is newspapers. Television and radio were the least used. The informal source that was used most was especially for sales. Kaiser and Chandler also showed that newspapers are the most important source and that television is the least important. Our findings show that television is the main formal source and newspaper a second formal source. Friends and sales people are used equally.

127 Lumpking and Greenberg, 1982
128 Greco and Paksoy, 1989
129 Mumel and Prodnik, 2005
130 Lumpking and Greenberg, 1982
131 Kaiser and Chandler, 1984
The employees and socially active responded that, they were inspired mainly from television and especially TV-debate programs and from newspaper, five out of six. These finding are therefore not consistent with Mumel and Prodnik’s study that, concluded that socially active employees find clothes displayed in the store and/or in the windows as the most important factors of inspiration\textsuperscript{132}. Three out of six respondents in our study are inspired when passing by store/window displays. Furthermore, five of the respondents also mentioned that surroundings and friends have influence on their purchase decisions, but also mentioned that, it is of less importance. One argument that the respondents have concerning getting influenced by TV-debate is that, the people participating in these debates often are in the same age groups as themselves and as we have discovered and discussed earlier, respondents mostly identify with the own age group. Therefore, if marketers want to reach the mature adults, they should use older models in their advertisement in order to obtain the best affect. In addition, because older consumers are heavy users of television\textsuperscript{133}, more aimed apparel commercials should be used for this segment.

The employees and socially inactive are only inspired by informal sources; either they ask their spouse or their friends for advice. Sometimes they might get inspired by the sales peoples advices, but not as often as by their spouses´ advice. They do not get inspired by formal sources at all and are ranked as least important. Greco and Paksoy found that, 60+ consumers rate radio and television as the lowest inspiration source of apparel purchases. Newspapers was the most used formal source, but as source of inspiration findings showed that friends, spouse and salespeople were most frequently used. Greco and Paksoy’s findings are consistent to some extent with the findings of the employees and socially inactive. The only exception is that the respondents do not use any formal sources. Another result from Mumel and Prodnik’s study showed that, socially inactive employees are inspired mostly from store/window displays and clothes they already have\textsuperscript{134}. The respondents, in our study, are indirectly influenced by clothes they already have, since they shop by comparing what they have in their wardrobe.

The retired and socially active as well as the employees and socially inactive, get inspired by the store personnel or by looking at the assortment, but they also ask their friends for advice.

\textsuperscript{132} Mumel and Prodnik, 2005
\textsuperscript{133} Moshics, 1996
\textsuperscript{134} Mumel and Prodnik, 2005
This group trusts the store personnel more than all four segments. Mumel and Prodnik’s study which is examining the same subgroups, found that the socially active retired get inspired by family and sales people, i.e. our findings are consistent with their study. Moreover the retired and socially active in our study rank inspiration of store personnel higher than the opinions of friends, and in addition, mass media is not of significance for them. These findings are consistent with Greco’s study, who argues that fashion conscious older consumers are inspired by friends, salespeople and point-of-purchase displays and conclude that broadcast media is not a significant source\textsuperscript{135}.

The retired and socially inactive get inspired by looking at the assortment and window displays. They buy apparel by impulse when seeing something they like but also on special occasions. Mumel and Prodnik’s investigation showed that the socially inactive retired was influenced mostly by sales people and clothes they already have. Our findings are not consistent with their findings. This group has an aversion to get opinions from friends and is more receptive to advice from store personnel than friends.

Quote 21:

\begin{quote}
\textit{“I do it [shopping] most often alone because I do not want the other person that is with me … they can be afraid to say their true opinion or to say that it [the garment] is nice and discover that it does not suit me when I come home. I do not want to blame others, but want to shop by myself…\textsuperscript{136}”}.
\end{quote}

Discussion

Kaiser and Chandler and Greco and Paksoy showed in their study that non-fashion conscious older consumers rely less on mass media than those interested\textsuperscript{137}. That would imply that only the employees and socially active are fashion-conscious or that they are the most fashion-conscious subgroup. According to this study, the retired and socially inactive indicate to be the most fashion-conscious segment and therefore our results is not consistent with Kaiser and Chandler’s study. It could be discussed, though, that the active employees could be more fashion-conscious, and thereby a greater market, if there were more appealing stores.

According to Mumel and Prodnik’s study, factors of most importance were apparel displayed in the store, the clothes that the respondent already had and sales people. Factor of least

\begin{itemize}
\item \textsuperscript{135} Greco, 1986
\item \textsuperscript{136} Interview, retired and socially active, December, 2006
\item \textsuperscript{137} Kaiser and Chandler, 1984, Greco & Paksoy, 1989,
\end{itemize}
importance was celebrities and friends/acquaintance\textsuperscript{138}. Overall our findings are consistent with the fact that apparel displayed in the store and sales people are of great importance. It is not consistent with the fact that friends/acquaintance are of least importance, as a matter a fact, our study shows the opposite. The result that celebrities are of least importance is valid in our study as well.

One conclusion that can be based on our findings is that fashion magazines, apparel commercials and advertising are not effective channels when targeting the older consumers. One reason might be that there is no apparel advertisement or commercials that are using models in the same age group as our respondents. All our respondents identify with ordinary people in their own age group, even if they feel cognitively younger.

\textbf{4.2.3 Shopping patterns}

The respondents were asked about factors that describe their patterns of shopping and if these factors affect the purchase decisions, for instance questions of how often they purchased apparel, through what channels they purchase apparel; over the internet, in-home purchases, in shopping centre or down town, the importance of price, quality, service and brand names.

\textit{Purchase channel of apparel shopping}

Overall the interviewed prefer to purchase attire in physical presence, i.e. in the actual store. Main reason for buying in physical presence is to try out the apparel, feel the fabric and observe the colours in different lights. Additionally, most of the respondents find it more attractive to shop in a shopping centre than down town where the stores are spread out. None of the respondents purchase apparel via phone or catalogue, i.e. in-home shopping. Two of the interviewed, though, from the \textit{socially inactive employees segment}, responded that they make purchases on internet. These two, though, have a lack in interest in apparel and argued that they purchase online because they want to avoid going out shopping. The trust on internet shopping is, overall, minimal, even if bad experiences had not occurred. The respondents argue that the colours often are different online than they are in reality, moreover, some of the respondents felt insecure by paying with credit cards over the internet. What is considered as cheap and/or expensive is relative. In this study, though, we have three classifications; discount shops, i.e. in department stores or second-hand shops, middle-market shops such as

\textsuperscript{138} Mumel and Prodnik, 2005
Camilla, KappAhl, Lindex H&M and Indiska, etc. and more expensive designer shops, such as local boutiques. A majority of the interviewed purchase apparel in middle-market shops. A third of the respondents purchase apparel from local boutiques. Three of the respondents purchase apparel from discount stores. Moye and Giddings showed in their investigation that elderly consumers preferred to shop in department stores and mass merchandisers, such as Wal-Mart and Kmart, for the reason that they wanted sales, credit availability, and discounts, which is not the case in our study. Only a minority shop or would consider to shop in discount shops.

The socially active employees in our study have in common that they do not shop via internet. The arguments are varying a bit concerning the most preferable place to shop. Some respondents prefer shopping centers, three out of six, and the rest of the respondents prefer small independent stores down town, three out of six.

Quote 22:
"I prefer shopping in malls. It is more convenient and you do not have to run so far."

Quote 23:
“You get so enormous and psychologically tired of these shopping malls. If I know exactly what to buy, in which store, I might go there, but not otherwise.”

Mumel and Prodnik found that socially active employees mostly shop in shopping centers and on the internet. Their discoveries partly agree and partly disagree with our findings, i.e. our study supports the results in that, socially active employees prefer shopping malls, but are dissimilar regarding the shopping via internet. Three of six socially active employees shop apparel alone and three purchase apparel alone or with families and/or friends. When shopping with an acquaintance, the respondents do so for the social company and not for the advice. This subgroup has difficulties finding time to go shopping because of work. The respondents put value in time when shopping, i.e. being able to take the time required and shop calmly without stress. Two of the respondents shop attire during weekdays at daytime.

139 Moye & Giddings, 2002
140 Interview, employee and socially active, December, 2006
141 Ibid
142 Mumel and Prodnik, 2005
because of the specific reason; to avoid stress on weekends. Four respondents in total in this segment purchased apparel at weekends during daytime, arguing that the weekends are the only free time they have to shop. Four out of six respondents of the employee and socially active segment shop only in middle-market shops. They reason that no other shops have fitting apparel, even if searching, and if something is found in the local boutiques it is far too expensive.

Quote 24:

“I do not even look there [in local boutiques] for new clothes because I can not afford it, my wish is to not look at the price tag each time I buy something. Boutiques are just too expensive…”143.

The respondents of the employee and socially inactive segment either shop alone and/or with the help of the spouse.

Quote 25:

“I shop alone. The few times I buy something, then I want do it as fast as possible and I want to be alone. The best is if my wife shops so that I do not have to spend time on this…”144.”

Quote 26:

“Most often I buy with my wife and want here advise every now and then145”.

Quote 27:

“Alone, it feels easier so and it takes less time146”.

This group prefer to purchase apparel in discount stores and/or in department stores or as we mentioned before, from the internet, but do additional shopping in middle-market shops. They argue that the apparel in the cheaper shops has attire that fits and that these have an acceptable price level.

143 Interview, employee and socially active, December, 2006
144 Interview, employee and socially inactive, December, 2006
145 ibid
146 ibid
Quote 28:

“They [cheap stores] have clothes that suit my style... and there you can find clothes at a reasonable price. I think so anyway, it does not usually be to big sums that are charged on my credit card. I am getting to big for H&M, but I can shop there so far”.

These findings are inconsistent with Mumel and Prodnik’s investigation. In their study, they concluded that socially inactive employees mostly shop in shopping centres and that this segment does not shop over internet. Our findings show the opposite. While shopping, three out of four, tend to acquire all the apparel needed at once in order to avoid shopping several times. The respondents argue that they are either to busy to find time for shopping or have no general interest in shopping. They do not have any special shopping pattern, i.e. they shop when they find time to do it, thus it can be both weekdays and weekends.

The retired and socially active would not consider buying apparel over the internet, with the explanation being that they want to try out the apparel before buying. Some respondents pointed out that they never had a thought of shopping apparel via internet.

Quote 29:

“I want to try it on before i buy it. It is an old habit that you go to the store if you want something. I have not thought of doing it in another way either. I do not have the habit to shop on internet.”

The respondents rank, after internet, telephone and catalogue as the least probable channel to buy apparel from. They shop alone at varying times, on weekdays or when on vacation. This group prefers shopping in independent small shops or in shopping centres. They would not purchase apparel in second-hand shops. Our study is consistent with Mumel and Prodnik’s study, when it comes to most preferable place to shop attire in, i.e. their study also indicate that this segment prefer shopping in independent small shops and/or shopping centres. This segment, in addition, specifically pointed out that they would not buy apparel in department or discount stores. The active retirees additionally argue that no specific shops are favourable because there are no shops aiming the middle adulthood consumers (50-64).

147 ibid
148 Mumel and Prodnik, 2005
149 Interview, retired and socially active, December, 2006
Quote 30:

“I do not have a favourite store because i have difficulties in finding clothes that suite my age, so I walk around and shop a lot and therefore the shops where I shop from differ from season to season”.  

This implies that the subgroup does not have a specific pattern regarding if they shop in discount, middle-market, or expansive boutiques, but most often they purchase in middle-market shops.

The retired and socially inactive subgroups prefer to shop alone during weekdays in order to avoid the crowd and to achieve good service. One of the respondents further argue that the preferable day to shop is on Mondays, with the argument that the latest fashion and assortments tend to be in the shops on this day and also have enough energy after having rested during the weekend. Shopping is considered as an effort demanding experience. They prefer shopping centres, because all shops are gathered at the same place, but also independent small shops down town. Furthermore, they argue that they want to feel the fabric and quality of the attire before buying. They would not consider shopping from either catalogue or internet, the least probable way of shopping apparel is by ordering over the phone.

Quote 31:

“...I would never have a thought of shopping on the Internet... I do not have a computer, and in addition I would like to see the colours and what they have and have not and talk to the sales people, it is a part of the charm. The same thing is valid for shopping through catalogues, I’d not like it.”

As with the retired and socially active, this segment according to Mumel and Prodnik’s investigation mostly shops in independent small shops and least on internet and second-hand dealers, which is consistent with our findings. The respondents would not buy any apparel in second-hand stores; however they would give away old apparel to these stores. The inactive retirees are satisfied with the assortments and shop either in middle-market shops or in exclusive boutiques like Kris, Bristol and Kelko.

150 ibid
151 Interview, retired and socially inactive, December, 2006
152 Mumel and Prodnik, 2005
Expenditure and frequency of apparel purchases

Some questions were asked about the respondents’ expenditure level on apparel and how frequent the respondents made apparel purchases a year. Overall, the employees spend least money on apparel and the retirees spend most money on apparel, which is directly conflicting with Mumel and Prodnik’s investigation, showing the opposite. Their investigation also shows that, socially active employees spend more than socially inactive employees, which agrees with our findings. Furthermore, there is a significant difference between the subgroups in our study as far as frequency is concerned. The socially inactive employees shop least frequently, while the socially inactive retirees shop most frequently. Between the socially active respondents there is no significant difference in the frequency. Mumel and Prodnik’s investigation showed that there was no difference between the four subgroups. The only difference discovered was between retirees and employees, in that, employees shop more often than retirees, thus conflicting with our findings.

The employee and socially active spend, on average, between 300 – 500 SEK per month, which can be compared to Mumel and Prodnik’s findings that show that the socially active employees spend 50-100€ per month on apparel. Moye and Giddings found that, 43.7%, of older consumers, spent $200-499 on clothing for themselves per year, approximately $20-40 per month. As we can see all the three investigations, including ours, indicate the same expenditure level. In addition, our findings show that, this segment wants to spend more than 300-500 SEK, but since there are mostly insufficient shops, their interest tend to decrease. The respondents are likely to need clothes more because, they work and are socially active and usually change clothes after work. The majority of the active employees do seasonal shopping twice a year. Two of them shop every 1-3 months or when on vacation. They are not heavy sale-shoppers and the respondents argue that when there is a sale, all the sizes that might fit are sold out.

Quote 32:
“… no, I do not [shop on sale] because the size that I have is most often sold out. I buy new clothes in the beginning of each season…”

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153 Mumel and Prodnik, 2005
154 ibid
155 Interview, employee and socially active, December, 2006
Quote 33:

"Rarely, if you do not call outlet stores for ‘sale’"\(^{156}\).

The average that the *employee and socially inactive* respondents spend on apparel per month is between 100-300 and 300–500 SEK, compared with Mumel and Prodnik’s findings on expenditure level, that show that this subgroup spend up to 50€ per month, i.e. the findings are consistent. Nobody in this group wish to spend more than they do, they are satisfied with how much they spend. Instead, they would like the apparel to be even cheaper, so that they spend less.

Quote 34:

"No, I buy clothes when I need new ones. I rather see that clothes were cheaper so I spend less"\(^{157}\).

Quote 35:

"I am satisfied actually as it is today and do not want more than it is"\(^{158}\).

Half of the respondents always shop when there is a sale, the rest avoid sales because the shops are too crowded and for the reason that, they only shop when having a need, which almost never occurs at the same time as there is a sale. Low apparel prices are important for these respondents. Three out of four of the employed and socially inactive respondents want to shop cheaper attire and regard price as a significant factor when making purchase decisions.

Quote 36:

"I do not look at the price tags, since the stores I shop in are not so expensive so I do not need to look at the price tags… it never ends up to so large amounts even if the economy allows one to spend freely"\(^{159}\).

Quote 37:

"I do not buy expensive clothes"\(^{160}\).

\(^{156}\) ibid
\(^{157}\) Interview, employee and socially inactive, December, 2006
\(^{158}\) ibid
\(^{159}\) ibid
\(^{160}\) ibid
The respondents shop apparel on average either less than once a year or once or twice a year. According to Mumel and Prodnik’s investigation it showed that the inactive employees shop only a few times a year, i.e. more than our respondents.

The retired and socially active spend either 300 – 500 SEK or 500 -1000 SEK per month, compared to Mumel and Prodnik’s study, which indicates that, this segment shop for up to 50€ per month, i.e. in general our respondents spend more per month. The respondents wish they could spend more on apparel. The frequency of apparel shopping of this segment is twice a year. They are seasonal shoppers, just as the active employees.

Quote 38:

"I try to buy all clothes that I need for each season at the same time in order to avoid shopping several times and save money by doing so\textsuperscript{161}.”

According to Mumel and Prodnik, this segment only shops a few times a year, i.e. consistent with our findings.

The retired and socially inactive spend either 500-1000 SEK or 1000- 3000 SEK per month. Mumel and Prodnik’s figures indicate that 60 % of their respondents shop for up to 50€ per month, i.e. in general our respondents spend more per month. 22 % spend 50-100€ according to their investigation. Overall the segment spending most on apparel monthly is the socially inactive retirees. In addition, they are the most frequent shoppers; at least once a month. According to Mumel and Prodnik’s study this segment shop only a few times a year, i.e. inconsistent with our findings. None of the respondents, though, of the retired and socially inactive segment stated that they shop once or more than once a week.

Lumpkin and Greenberg argue in their study that, elderly are frequent shoppers of apparel, but also claim that, older people shop less frequently then younger counterparts\textsuperscript{162}. No definition of what is meant by frequent is available, which makes it hard to compare the findings. In this study, though, frequent shopping is when there is a pattern in the purchase behaviour, i.e. apparel shopping occurs at least four times a year. In this case, only the socially inactive retirees, who shop every month, are frequent shoppers. Mumel and Prodnik

\textsuperscript{161} Interview, retired and socially active, December, 2006
\textsuperscript{162} Lumpking and Greenberg, 1982
discovered that retired consumers shop less frequently than the employed elderly\textsuperscript{163}. This is, as we can see not consistent with our study, whereas our socially inactive retired shop more than the other subgroups. Additionally, the socially inactive retirees spend the highest amount of money on apparel, compared with the other subgroups. This, as well, contradicts Mumel and Prodnik’s finding that socially active employees are those who spend most\textsuperscript{164}. The least frequent buyers in our research are the socially inactive employees.

The first three subgroups regard price as an important factor on different levels. The majority of our respondents prefer to shop from middle-market stores, which is considered as less expensive shops when compared with exclusive boutiques and also a tendency showing that more trendy shops with more acceptable prices are demanded. It differs between the subgroups how price-conscious you are. The most price-conscious are the employed and socially inactive respondents. The least price-conscious are the retired and socially inactive respondents. The majority claim that they want to shop more apparel, but to a more acceptable price. Lumpkin and Greenberg’s study indicate that, elderly in general are not price-conscious\textsuperscript{165}, which is inconsistent with our study. Reinecke, on the other hand, found that the amount spent in apparel decreased with age, the elderly have less need for and interest in apparel\textsuperscript{166}. The interest of the active retirees has decreased, if comparing with their interest in their younger years, but in contrast, the interest of the inactive retirees has increased. A conclusion then is that Reinecke’s findings are not consistent with our findings. A logical thought would be that, with a lower income and/or pension a person would be more price-conscious. In this study this correlation is not shown. The inactive retirees, with the lowest income, are spending most money on apparel. Appearance and self-concept might influence this behaviour.

At the same time though, the respondents, in general, do not wait for sale or search for discount stores, maybe for the exception of the inactive employees. The shops are too crowded and no accurate sizes are to be found. This fact weakens the finding of Greco, who suggests that discounts are important\textsuperscript{167} and strengthen the finding of Lumpkin and Greenberg, who argue that elderly do not shop around to get the best price. Furthermore our findings are

\textsuperscript{163} Mumel and Prodnik, 2005  
\textsuperscript{164} ibid  
\textsuperscript{165} Lumpking and Greenberg, 1982  
\textsuperscript{166} ibid  
\textsuperscript{167} Greco, 1986
inconsistent with the idea that a low price is the least important variable\textsuperscript{168}, as Lumpkin and Greenberg claims, because price, in this study, is important on some level.

\textit{Influencing factors on loyalty}

A lot of effort is put in, by marketers, to build and create strong brands and to make consumers loyal to these brands. In addition, marketers try to make consumers store loyal as well. Marketers do this, among other things, by trying to accentuate values that the consumers appreciate. Overall the respondents in this study argue that store loyalty depend on whether they find it easy or hard to find the right sizes and appealing garments. As we have discussed earlier, a majority of the respondents do not enjoy shopping, because they have difficulties to find suitable, trendy attire for their age and for an appropriate price. Overall our findings show a tendency that, older consumers are \textit{not} store loyal and let alone brand loyal. None of our respondents regard brand as an important factor when deciding what apparel to purchase. Store reputation is far more important than the specific brand, which is consistent with Lumpkin’s investigation, which found that elderly consumers placed more importance on store reputation than brand\textsuperscript{169}. Lumpkin and Greenberg, as well, found that elderly are store loyal, rather then brand loyal\textsuperscript{170}. More important than the brand is quality, i.e. the how the fabrics feel, how precise the cuttings are and durability. It is important that the shape and colours remain the same after having washed the clothes. Some subgroups, though, rank quality higher than other groups when it comes to hard-wearing and durable apparel. Quality is important when making purchase decisions for the reason that, they buy garments that last for a long time, i.e. they do not buy apparel to use only once or twice. When it comes to store loyalty it is evident that service is an important factor. For some of the respondents it is necessary to get help and advice by the store personnel. Important though is that the respondents that appreciate good service only want help when they ask for it. Ten of the fourteen respondents argue that the best service is offered on weekdays due to fewer customers and thus there is more time for them. Patient store personnel are highly valued when it comes to apparel shopping. These findings are consistent with Moye and Giddings investigation that indicate that elderly consumers will shop in retail stores with personnel who are helpful, well-mannered, and patient\textsuperscript{171}. According to Greco, older consumers want to be treated with more courtesy, dignity and patience. He continues by discussing that older people

\textsuperscript{168} Lumpking and Greenberg, 1982
\textsuperscript{169} Moye & Giddings, 2002
\textsuperscript{170} Lumpking and Greenberg, 1982
\textsuperscript{171} Moye and Giddings, 2002
feel neglected when entering a store, i.e. the sales personnel are not happy to see them come\textsuperscript{172}. This result is evident in our findings. The respondents argue that sometimes when entering a boutique the personnel tell them they do not have the size XL, which have a negative influence on the service achieved when shopping.

*Socially active employees* never consider the brand when making purchases, as long as the garments fit, the brand does not matter.

Quote 39:

"I do not care about that and I do not buy any special brand. I do not think it is important. More important is it that I find something that fits, I can walk in any store at all just as long as I find anything that suits\textsuperscript{173}."

Quote 40:

"Quality is of most important for me, the brand does not matter\textsuperscript{174}."

This segment value quality the most, as illustrated in the above quote. Mumel and Prodnik’s investigation also indicate that this subgroup value quality highly\textsuperscript{175}. Moreover, design is important. Five out of the six respondents of the employee and socially active segment argue that design is very important. They argue that as long as the garments look good and bring out their shapes, they are satisfied. The active employees find service as an important attribute for returning to the shop. They want the personnel to help them finding the right size and to come up with ideas and suggest other apparel.

Quote 41:

"... when you enter a store you wish to get help with getting the right size. That the sales personnel find a size that you had not thought of\textsuperscript{176}."

All of the socially active employees believe that service is a vital part of the shopping experience, which is consistent with Moye and Giddings findings. They argue that service is

\textsuperscript{172} Greco, 1986
\textsuperscript{173} Interview, employee and socially active, December, 2006
\textsuperscript{174} ibid
\textsuperscript{175} Mumel and Prodnik, 2005
\textsuperscript{176} Interview, employee and socially inactive, December, 2006
important for elderly consumers and found that 85% of the consumers would not return or remain loyal to stores, if the personnel were uninformed or impolite\textsuperscript{177}.

Socially inactive employees argue that brand names are unimportant and concerning brand names, they have never reflected over the different brands on the market.

Quote 42:

"I do not have a clue on which brands there are and do not care so much. As long as it looks somewhat good, then I am satisfied\textsuperscript{178}.

Quote 43:

"[Which brands do you buy] Have I never reflected over\textsuperscript{179}.

Instead, price and quality are considered as significant factors. Mumel and Prodnik also found indications that this subgroup valued price and quality as important factors\textsuperscript{180}, thus the findings are consistent. Design is very important for this group, the apparel have to be practical.

Quote 44:

“It is important that the clothes are designed for practical use which sportswear tend to be\textsuperscript{181}.

This segment is store loyal if low prices are offered. Low prices for practical apparel are a very important factor, and therefore store loyalty occurs when these factors are offered. The store reputation is not important as long as the apparel is satisfactory. The respondents, though, can afford designer attires, but prefer to spend their disposal income on technical products, literature and/or family expenditures and other products instead. The inactive employees argue that service is irrelevant, since the whole assortment is to be found in the stores and that the personnel seems too busy to help anyway. The respondents argue that the only important factor is the price.

\textsuperscript{177} Moye ang Giddings, 2002
\textsuperscript{178} Interview, employee and socially inactive, December, 2006
\textsuperscript{179} ibid
\textsuperscript{180} Mumel and Prodnik, 2005
\textsuperscript{181} Interview, employee and socially inactive, December, 2006
Quote 45:

“[What is good service according to you?] *That the price tags are easy to find and that the queue is short*\(^{182}\).”

Quote 46:

"*That the size and price are correct*\(^{183}\)."

The retired and socially active did not differ from the rest concerning the importance of brand names. They reason as the other subgroups, that, it is far more important that the apparel look good, than the brand name. They argue that quality and design are fairly important factors for the purchase decision. Price is an important factor as well and that designed apparel is too expensive. The fabric is important, in the aspect, that they buy apparel that is easy-to-wash. According to Mumel and Prodnik’s investigation the most important factor to this segment is the fabric content. The respondents argue that service is very important and that they sense that the personnel is being honest. They trust the personnel more than the other groups and like them to help when asked.

The retired and socially inactive do not find brand an important factor when shopping apparel. Design and quality on the other hand is discussed as a very important factor. This segment is the only obvious fashion-conscious segment and interested in new trends.

Quote 47:

“*...I only buy quality clothes that are trendy*\(^{184}\).”

This is consistent with Mumel and Prodnik’s investigation which also show that quality is a very important variable for this segment\(^{185}\). The respondents, in this study, further argue that a higher price implies a better quality, and therefore like the local boutiques more than average middle-market shops. In addition, inactive retirees find service important; that they give good advice when wanted.

\(^{182}\) ibid
\(^{183}\) ibid
\(^{184}\) Interview, retired and socially inactive, December, 2006
\(^{185}\) Mumel and Prodnik, 2005
Discussion

It is obvious that the brand is not important for the mature adult consumers. Mumel and Prodnik’s investigation showed that brand name was amongst the least important factors, for all subgroups, except for the employees and socially inactive. This subgroup instead valued fashionable clothes as the least important factor. In our study, fashionable apparel is also considered as unimportant by the socially inactive employees. Instead of fashionable apparel, this segment value practical apparel, thus, their findings are to some extent consistent with or findings. Design, on the other hand, is more important. Design has become more important because it involves the right cut, style and colours, which appears to be the most important variables when buying outfits for the other subgroups.

The interviewed tend to be retailer loyal rather than brand loyal, but at the same time, the results are pointing at dissatisfaction with what the market offers, which indicates that the only reason elderly consumers are store loyal is because the range of apparel offered by the market today is not sufficient. Only the exclusive boutiques have trendy apparel. These stores are far too expensive for the elderly consumers, for the reason that they are not satisfied with paying a fortune for a brand. According to our research, we suspect that a new line within existing retailers or a complete new shop with fashionable traditional attire, with good quality to a reasonable price would attract the mature adults, especially socially active employees and retired socially active employees.
5. Discussion and Conclusions

In this chapter, we will discuss and conclude the questions asked in this paper and that is, ‘What attitudes do older consumers hold towards apparel?’ ‘What sources inspires the older consumers?’, ‘What factors might influence their purchase decision?’

5.1 Attitudes towards apparel hold by older consumers

The 50+ market is not shown to be a homogenous group in our study, but at the same time, no major differences are seen between the subgroups, regarding life-style patterns. The respondents of the four subgroups have rather common lifestyles. The main difference is if the respondents are socially active or not, i.e. socially active meet more people than the socially inactive do. Factors that influence the subgroups interests and attitudes towards apparel are dependent on their earlier experiences and interests in apparel. The only subgroup that has a genuine interest in apparel is the inactive retirees, who always had a great interest in apparel. The subgroup least interested and with a slightly negative attitude towards fashion is the inactive employees. One factor that influences their lack of interest in apparel is the fact that two of them experienced the death of their spouse. Another factor is that their professions do not allow them to dress differently at work and since ones profession takes most of an individuals lifetime, it could affect the interest and motivation. A third factor, and the most influential, is that they never had a great interest in apparel, even in younger days. Both of the socially active subgroups indicate dissatisfaction with the apparel market and the fact that it neglects older consumers. The active employees are accentuating that the manufactures do not produce trendy plus-size fashion and that they are insulting them even more buy selling some garments to larger-sized people in a corner of the store, which is not appealing at all. Except that the active retirees do not find appropriate apparel, they too, accentuate the lack of stores aiming the mature adulthood consumers, i.e. they argue that most of the apparel in shops, aim either at youngsters or the apparel are to old-maidish. This statement shapes their attitudes towards apparel to a great extent and they all argue that, if more stores were to turn up, their interest would increase and in addition, they would most probably, get a more positive attitude towards shopping, which would lead to more apparel purchases. Only the inactive retirees shop when they have a desire, remaining respondents have a need-based behaviour and in order to change this, marketers need to focus more on the assortment.
One conclusion is that if the attitudes are to shift, it depends on earlier experiences of apparel, life-stage to some degree and the assortment offered. If marketers want to create a more positive attitude among older consumers, especially regarding the socially active, marketers should provide more shops aiming at this age-group. At the same time, marketers have to be aware and careful of what fabrics and sizes are available. Elderly prefer comfortable, practical, traditional clothes, but at the same time the garments have to be trendy. Old-maidish apparel is not attractive. Moreover, and even more important for the fashion industry to notice is that, the middle adulthood consumers perceive themselves as younger than their chronological age, which might be the reason why the 50+ demand apparel that suit their perceived age.

5.2 Sources inspiring older consumers
The subgroups are mainly inspired by different informal sources; friends/spouse and store displays and sales personnel. The only segment that is inspired by formal sources is the active employees. As discussed before some findings indicate that, fashion-conscious older consumers mostly are inspired by formal sources and the non-fashion-conscious rely more on informal sources. If this is to be true, the only subgroup that shows a tendency to be fashion aware is the active employees. Our findings, though, show that the inactive retirees are the most fashionable. On the other hand, if there were more appealing stores aiming the mature adults, the active employees might be more fashion-aware and thereby spend more money on apparel than the inactive retirees do.

In conclusion, if retailers and marketers want to reach the elderly by formal sources they ought to start using older role-models in their advertisement and commercials. It is evident that, all the respondents identify with their own age-group and since there are only few positive models represented in mass media, the mature adults hardly get inspired by these sources. For example, older individuals participating in debate shows on television work as inspiration sources for some of the respondents, which indicates a major opportunity for marketers if they realise this. The active employees, who are the wealthiest of all subgroups, who requests more appealing apparel and that mostly uses formal sources, which is considered the main source for fashion-conscious consumers, should be the first group that catches marketers’ and retailers’ interest. Moreover, this group is, according to us, the most
influential group if wanting to use the desired and effective marketing tool, word of mouth, WOM, since they are both employed and socially active.

5.3 Factors influencing the purchase decision

Most of the respondents who shop in middle-market shops, argue that their prices are acceptable. Only the *inactive employees* want to buy even cheaper apparel and they are the most likely to be discount shoppers regarding apparel. Only the *inactive retirees* shop in expensive boutiques. The majority of the respondents prefer to shop alone, since they want to take their time when shopping. As mentioned in the theory chapter, marketers try to encourage shoppers to shop in groups, since they tend to shop more when doing so. Our conclusion, though, is that the desire to shop alone is valued greatly and it will be hard to influence the mature adults to do the opposite. Shopping centres are preferred before small independent shops, but this as well differs among the respondents. One thing that all subgroups have in common is that, none of them shop via telephone, catalogue and almost no one, except *inactive employees* would consider internet apparel shopping, with the common argument that, they want to try out the garments before buying. That is, the most interesting way to attract the mature consumers is physical shops. On the other hand, if wanting to attract the *inactive employees*, marketers could appeal to them through online shopping.

The most price-conscious segment is the *inactive employees*, and the least price-conscious are the *inactive retirees*. None of the respondents, though, are heavy sales-shoppers, i.e. they are not regarding price as the most important variable. Quality is valued as a more significant variable. In addition, the *inactive retirees* spend most money per month on apparel and they are the most frequent buyers compared with other subgroups. The other subgroups spend approximately the same amount and, if generalising, shop a few times a year. To conclude, marketers should try to aim marketing efforts to reach, firstly, the *active employees* since they expressed a desire to shop more fashionable apparel, if doing so, a consequence will be that they would spend more time and money on apparel shopping. Since the mature adults have 80% of the purchase power and 70% disposable income in Sweden, marketers should pay higher attention on this age-segment, the *socially active* respondents in particular, since they are interesting segments. The inactive retirees should not be forgotten, but since they already have a great interest, they will shop in the new stores if they were to come, but since they are the segment with the lowest income they might not afford to shop as much as the *active employees*. None of the respondents regard brand as important, furthermore, some are even
resistant to pay more for a brand. Design and quality is far more important for them. In order to appeal to the mature adults, in general, the focus should not be on brand names, but instead, associate the stores with quality and fashionable traditional apparel to an acceptable price. In addition, if the personnel are educated to be service-minded, patient and courteous, the consumers would be store loyal.

To conclude; the shopping pattern differs among the subgroups; the socially active are the wealthiest segment and if more stores with appealing apparel are provided they will spend more money. We would say that the socially active are of most interest for retailers and marketers. The inactive retirees are frequent shoppers and have, according to our study, a great spending power on apparel, i.e. spending most money on apparel among the subgroups. The only thing that might prevent them to shop even more is their economical situation. The inactive employees are of least interest for retailers and marketers, since they lack in interest in apparel and are very price-conscious. This group though, might shop more if provided more discount stores with practical and comfortable apparel. A summary of the most prominent characteristics of the subgroups is illustrated below.

<table>
<thead>
<tr>
<th>Socially active employees</th>
<th>Socially inactive employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Economically strongest</td>
<td>• Economically strong</td>
</tr>
<tr>
<td>• Demands larger sizes</td>
<td>• Vague interest in apparel</td>
</tr>
<tr>
<td>• Desire trendy apparel</td>
<td>• Price-conscious</td>
</tr>
<tr>
<td>• Need-based behaviour</td>
<td>• Need-based behaviour</td>
</tr>
<tr>
<td>• Potential to be fashion-aware</td>
<td>• Purchase practical apparel</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Socially active retirees</th>
<th>Socially inactive retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Economically weak</td>
<td>• Economically weakest</td>
</tr>
<tr>
<td>• Desire apparel for middle adulthood</td>
<td>• Purchase trendy apparel</td>
</tr>
<tr>
<td>• Need-based behaviour</td>
<td>• Desire-based behaviour</td>
</tr>
<tr>
<td>• Potential to be fashion-aware</td>
<td>• Not price-conscious</td>
</tr>
</tbody>
</table>

Fig:5.3: Distinguishing characteristics of the subgroups

Finally, to answer the question ‘Are the older consumers an interesting market for the fashion industry? We would answer Yes! Especially the plus-size market is and/or will be a huge
unexploited market for apparel. If SCB’s predicts\textsuperscript{186} turn out to be true, 1.9 million over weighted 50+ consumers, of a total population of 10.5 million, will be neglected by the industry in 2050. This in turn will be a great loss for the industry.

\textsuperscript{186} SCB figures state that 40-45 \% of the 50+ consumers are over weight and predicts that the 50+ segment will increase with 27 \% compared to the segment under 50+ that will only increase with 8 \%. 
6. Proposals for future investigations

As for future investigations it would be interesting to examine the older consumers by segmenting them into fashion-conscious and non-fashion-conscious and how earlier experiences effect the shopping patterns in older days, since we noticed that these variables might have affected the result in our study. Rather than segmenting by life-stage, a better way is to segment the older consumers by fashion-consciousness and lifestyle. Furthermore, it would be attention-grabbing to investigate whether ethnical origin and gender affects the interests and attitudes towards apparel. A tendency in our study indicates that foreign women have a greater interest in apparel and appearance and that, men are less interested in apparel. A proposal for future investigations is additionally to carry out a statistical analysis examining whether the findings of our study can be generalised.
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Appendix 1: Interview guide

The topic is fashion. To begin with some general questions about the respondent will be asked, followed by questions about attitudes, sources of inspiration and shopping patterns. There will be two forms of questions; close-ended and open-ended. The former type of questions requires a firm answer, while the latter type of questions require reflection.

Demographics

1. How old are you? (50-55, 56-60, 61-65)
2. Gender? (Man/Woman)
3. Marital status? (Single, Married, Widowed, Unmarried couple, Divorced, Other)
4. What ethnical origin are you from? (state in which country the respondent is born)
5. Can you state your highest level of education?
   (Nine-year compulsory school Graduate, Upper secondary school Graduate, University Graduate, Other)
6. What is your profession or occupation?
   (Employee, Unemployed and searching for a job, Retiree, Old-age pensioner, Person on a disability pension, Student, Other)
7. What is/was your profession?

Life-stages

8. When did/will you retire?

<table>
<thead>
<tr>
<th>Will retire</th>
<th>Did retire</th>
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<tbody>
<tr>
<td>0-5</td>
<td>0-5</td>
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<tr>
<td>5-10</td>
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</tr>
<tr>
<td>10-15</td>
<td>10-15</td>
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</tbody>
</table>

9. How many family members live in your household, the family size that is?
10. Do you have any children?
11. If yes, how old?
12. If yes, does your last child live at home or did he/she move out?
13. Have you experienced something that led to huge changes in your life?
14. Do you have any health problems or allergies? If, yes how does it affect the way you live your life?
**Socioeconomic variables**

15. What is your personal annual income before taxes?
   (0-100 000, 100 001-200 000, 200 001-300 000, 300 001-400 000, 400 001-500 000, 500 001-600 000, 600 001-700 000, 700 001-)

16. What is the household’s annual income before taxes? (0-100 000, 100 001-200 000, 200 001-300 000, 300 001-400 000, 400 001-500 000, 500 001-600 000, 600 001-700 000, 700 001-

17. Do you experience that you have a problem to make ends meet, economically speaking? Why/why not?

18. When all your bills are paid, what do you spend your money on and why, i.e. your disposable income?

**Lifestyle**

19. How do you spend your free time?

20. What do you like to do in your spare time?

21. Do you attend any social events and if yes which ones?

22. How often do you travel and why?

23. What entertainments do you like?

24. Do you have any membership anywhere?

25. Do you have any special hobbies or interests that you haven’t mentioned?

26. Are you politically active?

27. Do you exercise/go to any gym?

**Self-concept**

28. Do you ever go to beauty salons?

29. How important is appearance to you and why?

30. What kind of individuals do you identify with? (describe their characteristics)

31. What features self-confidence according to you?

32. Do you believe that apparel can affect a person’s self-confidence?

33. Do you perceive yourself as self-confident? Why/why not and in which situations?

34. Do you care about what perception other people have about you and your personal image? Why/why not?

35. What age group do you identify with and why?
36. Are you satisfied with your life situation today? What factors influence your answer? (economical situation, health situation, family and friends)

Self-perceived age
37. What age do you feel to be and why?
38. What age do you think you look and why?
39. What age do you perceive to reflect your interests and why?

Shopping patterns
Attitudes towards fashion
40. What is your opinion of clothes in general?
41. What is the purpose when you buy clothes?
42. Are you interested in clothes?
43. Did you have an interest when you were younger?
44. Have your interest of clothes changed over time?
45. What type of clothes do you prefer?
46. Do you usually buy trendy or fashionable clothes?
47. Do clothes have a symbolic value for you? Why/why not?
48. What signal do you think your clothes give to other people?
49. Would you ever buy clothes that you usually would not buy? Why/why not?
50. Do you see shopping as pleasure or burden? Why?
51. Does your profession affect your choice of apparel? Why/why not?
52. Did you start to dress differently when you retired?/Will you dress differently when you retire? Why/why not?

53. Sources of Inspiration
54. From who or what do you get inspired when buying clothes and why/why not?
   (Formal sources: advertisement, TV, radio, magazines etc. /informal sources: sales people, spouse, friends etc.)
55. Do you have any role models? Who and why?
56. What kind of mass media do you use on daily bases?

The apparel consumer behaviour of elderly
57. How often do you buy new clothes and why?
   (Once a week, Every two weeks, Once a month, Every 2-3 month, Every 6 month, Once a year, Less than once a year, never)

58. Through what channel do you usually buy new clothes and why?
   (Department store, Over internet, through mail, by phone, other)

59. Would you consider buying clothes over the internet? Why/why not?

60. Do you shop alone or with acquaintance? Why/why not?

61. At what time/when do you usually buy new clothes?
   (During daytime/at night, weekends/weekdays, other)
   where do you prefer to shop? (department stores/down town, other)

62. Which shops do you prefer to buy your clothes in?
   (H&M, Sisters, Lindex, Kaphal, Camilla, MQ, JC, Boss, Gant, Dressman, Vero Moda, ChicoChic, Gina, Spirit, Vipp, Indiska, Lokala boutiques, Other, state the shops you buy clothes in)

63. Can you state your favourite shops and why?

64. Do you find shops targeting your age? If yes, state which shops.

65. If yes, do these shops have clothes that you like? Why/why not?

66. Do these shops have your size? Explain.

Service

67. How would you describe good service?

68. Is service important to you?

Price

69. How much money do you spend on clothes per month?
   (0-100, 100-300, 300-500, 500-1000, 1000-3000, 3000-5000, 6000-10 000, 10 000-)

70. Do you wish that you could spend more money on clothes then you do today?

71. How important is a low price when buying clothes?

72. Do you usually wait until sale? Why/why not?

73. Does a higher price mean higher quality to you?

Brand and design clothes

74. How important is the brand name for you when buying clothes? Why/why not?

75. What brands do you buy?
76. How important is the design when buying clothes? Why/why not?

Quality

77. What is good quality according to you?
78. How important is the quality when buying clothes?
79. Which fabric do you prefer?

Summing up

80. What changes would you like to see in the fashion and apparel business?
Appendix 2: Quotes in Swedish

Footnote 91, quote 1:

"[Vad är anledningen till att du ser shopping som en bördä?] ... för att när man ska gå ut och handla kläder så finns det inget som passar. Annars hade jag nog handlat mer kläder... om jag känner att jag hittar kläder som jag passar i och kläder som jag trivs i skulle jag kunna köpa mer kläder..." 187.

Footnote 92, quote 2:

"När man ska gå ut och shoppa är det väldigt svårt att hitta något som passar min kroppsform, för att då måste man gå till en liten hörna med stora kläder så att man verkligen känner sig ful. De kläderna har dessutom fula färger och fula skärningar och jag vet inte allt. Det är inte ett näje eftersom man inte hittar någonting som passar 188.".

Footnote 93, quote 3:

"Jag ser jag massor av kläder som är snygga men när jag ska prova dom så passar dom ju inte mig. Då blir jag bara besviken, de görs inte i tillräckligt stora storlekar 189.".

Footnote 94, quote 4:

"... När jag är utomlands tittar jag på kläder. Jag letar gärna efter annorlunda affärer. T ex i Tyskland hittade jag en ny affär och hittar jag något som passar mig då, då köper jag det eftersom det är så svårt att hitta kläder. Jag köper det även om det är dyrt då... det finns bara udda affärer med snygga kläder i Stockholm, här finns det ingenting 190.".

Footnote 95, quote 5:

"... behöver jag kläder så köper jag, inte annars, inte direkt för nöjes skull, men jag skulle nog handla för nöjes skull om det fanns fler affärer med snygga kläder 191.".

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187 Interview, employees and socially active, December, 2006
188 Interview, employee and socially active, December, 2006
189 Interview, employee and socially active, December, 2006
190 Interview, employee and socially active, December, 2006
191 Interview, employees and socially active, December, 2006
Footnote 96, quote 6:

“... jag måste variera mina kläder p.g.a. mitt jobb. Jag möter samma personer på olika platser så därför kan jag inte och vill inte heller ha samma kläder en längre period. Jag behöver variation...”

Footnote 97, quote 7:

"Jag ger nog det intrycket till andra [att vara självsäker]. Jag köpte väl kläder för att känna mig självsäker när jag var yngre men det var bara ett skal upptäckte jag.".

Quote 8:

“... Ibland känner man sig som 20, men ibland som sin ålder. Man skrattar ju åt samma saker som man skrattade åt när man var 20 och kan tänka likadant ibland. Man kommer ihåg hur man kände sig och kan vara flamsig och tramsig...".

Quote 9:

"... Jag köper det som är snyggt och det som passar. Jag skulle inte köpa tantigare kläder för att jag blir äldre. Jag vill ju se ung ut...".

Quote 10:

"... ibland kan jag tycka att allt runt omkring kan vara så jobbigt när man ska handla. Ja, att man ska hitta rätt, prova och gå runt till man hittar rätt...".

Quote 11:

"... jag köper kläder om min fru klagar... helst vill jag att hon handlar åt mig, men annars handlar jag bara när jag behöver något..."

192 Interview, employees and socially active, December, 2006
193 Interview, employees and socially active, December, 2006
194 Interview, employees and socially active, December, 2006
195 Interview, employees and socially active, December, 2006
196 Interview, employees and socially inactive, December, 2006
Quote 12:

"...jag köper väl kläder som har samma stuk som mina gamla kläder"198.

Quote 13:

"Jag köper kläder när mina gamla kläder är så slitna att jag måste köpa nya kläder.199"

Quote 14:

"Jag tycker inte kläder behöver vara så modeinriktat men, jag ska kunna ändra det själv med olika accessoarer... Jag ska kunna ha samma jacka på vintern och på våren.200".

Quote 15:

"Jag tycker det är roligt med mode. Men det är svårt att hitta de rätta kläderna för min ålder. Jag vill inte klä mig som en tonåring och inte heller som en tant. Jag tycker jag har fastnat i mitten så att säga. Det här är något som jag brukar prata om med mina vänner. Det skulle ha funnits mode för de mognare också.201".

Quote 16:

"Jag kan ändra min stil samtidigt som jag behåller min gamla stil. Jag letar efter speciella kläder och design. Jag tycker det mesta ser likadant ut i butikerna och ingen är riktigt väglich för att sticka ut. Det är inte alls roligt om alla hade klätt sig likadant202".

197 Interview, employees and socially inactive, December, 2006
198 Interview, employees and socially inactive, December, 2006
199 Interview, employees and socially inactive, December, 2006
200 Interview, retired and socially active, December, 2006
201 Interview, retired and socially active, December, 2006
202 Interview, retired and socially active, December, 2006
Quote 17:

“När jag tycker att jag behöver nya kläder köper jag det..."203".

Quote 18:

"När jag var yngre var jag mer fåfäng, men ganska ledigt klädd. Nu när jag har blivit äldre vill jag klä mig så att jag ser yngre ut. När man har lite halvslitna kläder ser man faktiskt äldre ut..."204".

Quote 19:

“ Egentligen behöver man inte någonting [kläder] i den här åldern, men det är kul. Om du senare inte tycker om det kan man alltid ge det till släktingar och vänner"205".

Quote 20:

"De har nästan alltid min storlek. Skärningar passar för det mesta. Jag letar efter det som passar min stil och oftast hittar jag det jag söker. Det finns säkert tillräckligt med affärer men man orka inte plöja igenom alla. Camilla och Lindex har snygga modetrendiga kläder, som inte är gammalmodiga"206".

Quote 21:

“Jag gör det [shoppar] oftast ensam därför att jag inte vill att den andra jag har med mig... de kan vara rädda för att säga sina åsikter eller säga att den [klädesplagget] är fin, och sedan upptäcker att den inte passar när jag kommer hem. Jag vill inte skylla på någon utan handla själv..."207".

203 Interview, retired and socially active, December 2006
204 Interview, retired and socially inactive, December, 2006
205 Interview, retired and socially active, December, 2006
206 Interview, retired and socially active, December, 2006
207 Interview, retired and socially active, December, 2006
Quote 22:

"Jag föredrar att köpa i köpcentrum. Det är bekvämare och man behöver inte springa så långt\textsuperscript{208}.

Quote 23:

"Man blir så fruktansvärt psykisk trött på de där köpcentrumen. Om jag vet vad jag ska ha exakt, i vilken butik, kan jag tänka mig att åka dit men inte annars\textsuperscript{209}.

Quote 24:

"Jag tittar inte ens en gång där [i lokala boutiques] för nya kläder för jag har inte råd med det, min önskan är att jag inte behöver titta på prislappen varje gång jag köper något. Boutiques är bara för dyra\textsuperscript{210}.

Quote 25:

"Jag handlar ensam. Då jag någon gång handlar något, då vill jag att det skall gå så snabbt som möjligt och då vill jag vara ensam. Det bästa är om min fru handlar så att jag slipper spendera tid på detta\textsuperscript{211}.

Quote 26:

"Jag handlar oftast med min fru och vill ha hennes råd då och då\textsuperscript{212}.

Quote 27:

"Ensam, det känns lättast så och det tar mindre tid\textsuperscript{213}.

\textsuperscript{208} Interview, employee and socially active, December, 2006
\textsuperscript{209} Interview, employee and socially active, December, 2006
\textsuperscript{210} Interview, employee and socially active, December, 2006
\textsuperscript{211} Interview, employee and socially inactive, December, 2006
\textsuperscript{212} Interview, employee and socially inactive, December, 2006
\textsuperscript{213} Interview, employee and socially inactive, December, 2006
Quote 28:


Quote 29:


Quote 30:

“Jag har ingen favoritaffär eftersom jag har svårt att hitta kläder som passar min ålder, så jag går runt och shoppar mycket och därför blir det så att var jag köper kläder skiljer sig från säsong till säsong”.216

Quote 31:

“… jag skulle inte kunna tänka mig handla kläder över Internet… jag har ingen dator, sen vill jag dessutom se färgerna och vad de har och inte och även prata med försäljarna, det är ju del av charmen. Samma sak gäller att handla från katalog, jag gillar inte det217.”.

Quote 32:

“… nej, det gör jag inte [shoppar på rea] eftersom den storlek jag har oftast är utsåld då. Jag köper nya kläder i början av en säsong istället…218.”.

214 Interview, employee and socially inactive, December, 2006
215 Interview, retired and socially active, December, 2006
216 Interview, retired and socially active, December, 2006
217 Interview, retired and socially active, December, 2006
218 Interview, employee and socially active, December, 2006
Quote 33:

"Sällan, om man inte kallar outlet affärerna för 'Rea'." 

Quote 34:

"Nej, jag köper kläder då jag behöver nya. Jag skulle hellre se att kläderna var billigare så att jag spenderade mindre."

Quote 35:

"Jag är faktisk nöjd så som det är idag och vill inte ha mer än som det är."

Quote 36:

"Tittar inte på prislapparna, i och med de affärerna jag handlar i inte är så dyra så jag behöver inte kolla på prislapparna... men det blir aldrig så stora summor även ekonomin tillåter att röra sig lite fritt."

Quote 37:

"Jag köper själv inga dyra kläder."

Quote 38:

"Jag försöker att köpa alla kläder jag behöver varje säsong och undviker att småhandla för att spara pengar."
Quote 39:

"Det bryr jag mig inte alls om och jag köper inga speciella märken. Jag tycker inte att det har någon betydelse. Huvudsaken är att jag hittar något som passar, jag kan gå in i vilken affär som helst bara jag hittar något som passar."

Quote 40:

"Kvalité är viktigast för mig så vilket märke det är spelar ingen roll."

Quote 41:

"... när man kommer in i en affär vill man ju gärna ha hjälp med att plocka fram rätt storlek. Att expediten hittar en storlek som man kanske inte själv tänkt sig."

Quote 42:

"Jag har inte koll alls på vilken märken det finns är och bry mig inte så mycket. Bara det ser någorlunda bra ut så är jag nöjd."

Quote 43:

"[vilka märken köper du] Har jag aldrig reflekterat över."

Quote 44:

"Det är viktigt att kläderna är designade för praktisk användning, vilket fritidskläder brukar vara."

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224 Interview, employee and socially active, December, 2006
225 Interview, employee and socially active, December, 2006
226 Interview, employee and socially inactive, December, 2006
227 Interview, employee and socially inactive, December, 2006
228 Interview, employee and socially inactive, December, 2006
229 Interview, employee and socially inactive, December, 2006
Quote 45:

“[Vad innebär bra service för dig?] Att det finns tydliga prislappar på kläderna och att kön till kassan är kort”.

Quote 46:

"Att storleken och pris korrekt”.

Quote 47:

“… jag köper bara kvalitetskläder som är trendiga”.

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230 Interview, employee and socially inactive, December, 2006
231 Interview, employee and socially inactive, December, 2006
232 Interview, retired and socially inactive, December, 2006