

## **Visually representing the generation of older consumers as a diverse audience: Towards a multidimensional market segmentation typology**

Eugène Loos

University of Amsterdam and Utrecht University, The Netherlands

Maria Ekström,

Laurea University of Applied Sciences, Finland

### **Abstract:**

Television commercials and advertising often represent the generation of older consumers as eternally youthful, active and rich. Representations of senior citizens as fragile people needing services and products to help them to survive are also used, but less frequently. As individual differences between senior citizens increase as they grow older, it is important to avoid one-dimensional stereotyping images. In this essay we first discuss the notion of generations and literature related to the visual representation of aging. Then, we show how marketers could visually represent senior citizens, using what we call a multidimensional market segmentation typology. This typology is based on the Life-Stage segmentation principles for marketing strategy development proposed by Moschis (1996), an approach which reflects the pluralistic composition of the older consumer market. We illustrate this approach with the help of three Dutch marketing studies and a Finnish dissertation. Finally, we answer the question of how a market segmentation strategy can be developed, taking into account the pluralistic composition of this group of older consumers and avoiding stereotypic images with which the target audience cannot identify.

**Keywords:** Life-Stage segmentation; pluralistic visual representation; stereotypes; older consumers; commercials; advertising

## 1. Introduction

In many western countries, the population is getting older. According to Stroud and Walker (2012), there were 375 million over-60s in the USA, Northern Europe, Japan, China and India in the year 2010, a number that is expected to have increased by another 320 million by the end of 2030. This demographic trend will affect our society. According to Moschis (2012), longer life expectancies are accompanied by greater diversities among older consumers (due to ageing processes affecting their health, social norms and roles, economic and technological changes) and he notes: “Life expectancy continues to increase around the world and, as the chronologically older segments seem to have more discretionary income and special needs, marketers have focussed a significant attention on older consumers” (p. 57).

The fact that individual differences between senior citizens increase as they grow older, called ‘aged heterogeneity’ by Dannefer (1988), also has consequences for market segmentation strategies aiming to target the pluralistic group of the older generation of consumers. It is therefore important *not* to treat the older consumer market as a homogeneous segment of the population (see also Vittadini, Siibak, Reifová & Bilandzic, 2014), although a considerable amount of previous consumer research has done precisely that (Moschis, 2012). Moschis (1996) concludes:

Because of differences in attitudes, values, and behaviours among older consumers, a ‘shotgun’ approach to marketing does not appear to be an effective strategy. A given marketing strategy may be effective with one category of older adults, while other groups of the mature market will find the same offerings less attractive. A more effective strategy to reach a heterogeneous market is to match company offerings with the needs of subgroups. Doing this calls for market segmentation and target marketing (pp. 12-13).

According to Mathur, Lee and Moschis (2005) “market segmentation is one of the most important strategic marketing decisions” (p. 115). This also applies to the mature market where earlier studies have often relied on demographic segmentation and the use of chronological age as a segmentation variable. Bone (1991) presents an overview of 33 different segmentation methods for the mature market.

In Section 4, we show how marketers could visually represent senior citizens by adopting what we call a multidimensional market segmentation typology, in which the pluralistic composition of the older consumer market, based on the Life-Stage segmentation principles for marketing strategy development by Moschis (1996), is taken into consideration. We illustrate this approach by presenting three Dutch marketing studies (Booming Experience, 2012; Brouwer, Sogelée & Til, 2005; Kasper, Nelissen & de Groof, 2009) and a Finnish dissertation (Suokannas, 2008).

Before we present our multidimensional market segmentation typology, we first discuss in Section 2 the notion of generations, as well as a trend which marketers should take into consideration: the role that images play in our society. It is important that marketers aiming at the pluralistic generation of older consumers take into account the impact of visual stimuli in their communication with the segments that compose this group. As individual differences between senior citizens increase as they grow older, it is important to avoid one-dimensional stereotypic images. In Section 3, we therefore present a multidimensional market segmentation typology. Finally, in Section 4, we will answer the question of how a market segmentation strategy can be developed by taking into account the pluralistic composition of this group and avoiding stereotypic images with which the target audience cannot identify.

## **2. Using pluralistic visual representation of the generation of older consumers to enhance identification with marketing stimuli<sup>1</sup>**

We focus on a specific audience: the generation of older consumers. In our essay, generation is considered a multifaceted notion, underlying distinct concepts (see also Loos, Haddon & Mante-Meijer, 2012): (1) the concept of generation as *a period in the life course*, for example, the post-retirement period (e.g., Mortimer & Shanahan, 2004) and (2) the concept of generation as *a cohort*, referring to all individuals born between specific years. An example is the baby boom cohort, born in the time interval after World War II (e.g., Becker, 1992). Following Aroldi (2011), Colombo (2011) and Vittadini et al. (2014), we adopt a cultural approach for our study on the generation of older consumers and their visual representation as an audience. We agree with Vittadini et al. (2014) that “Generation and generational belonging are cultural uses of age, opportunities for identity building, which people can take up and enhance, or not.” (p. 65). In our essay, we focus on consumers who have arrived in a specific phase of their life cycle, i.e. later life (Katz, 1995), who may but do not necessarily belong to a specific cohort, such as the baby boomers. We want to emphasize how the discursive practices of marketing practitioners, for example advertising practices, create frameworks of interpretation in which the generation of older consumers find their identity. Our contemporary society is increasingly defined by consumption; some even argue that we define ourselves through the consumption of different products and services. Arnould and Thompson (2005) have analyzed so-called consumer identity projects and related them to consumption through which consumers both create and search for an identity. In this essay, we will not discuss identity projects that use brands to underline consumers’ identity, but we will focus on how advertisements or marketing language shape the way consumers find their identity (see also Sawchuk, 1995).

Katz (2005) talks about cultural aging, a concept we will use as a contrast to the concept of chronological age. In other words, we emphasize how age is constructed through representation, interaction and communication. We wish to underline how marketing communication with the generation of older consumers creates what Katz calls “... a new

postmodern life course, moored to standards of timelessness and bodily perfection” (p. 189).

Before presenting our multidimensional market segmentation typology approach for pluralistic older consumers in Section 3, we will now first discuss the importance of pluralistic visual representations of older consumers for their identification with marketing stimuli.<sup>2</sup>

The senior citizens living in our society today are often represented in the media as eternally youthful, active and rich (Bonstein & Theile, 2006; Featherstone & Hepworth, 1995; Gullette, 2004; Loos, 2013; Suokannas, 2008). Good health is important for them. For many marketers they are potential consumers to be seduced into buying anti-aging products. To this end, advertisements frequently use pictures of youthful, active and rich senior citizens, which at the same time create new old age identities that can be both empowering and disempowering (for critical research in this field see Cruikshank, 2009; Christensen & Suokannas, 2010; Featherstone & Wernick, 1995; Katz, 1995, 1996, 2009; Suokannas, 2005; van Selm, Westerhof & de Vos, 2007; Williams, Yläne & Wadleigh, 2007; Suokannas, 2008; Yläne, Williams & Wadleigh, 2009). In our fragmented contemporary society, we can be empowered to choose different identities, but also disempowered by identities that are forced on us by different discursive practices. Prevailing ideologies can create discourses that entangle us in aging processes with which we are not comfortable. While we may not want to have our own age identity defined by our chronological age, would we prefer to see aging as a process of disengagement from society, or in other words, deny the active aging discourse that, according to Moulaert and Biggs (2013), became an important expression within the international policy discourse at the end of the 20th century? In the academic marketing literature, the generation of older consumers has mainly been constructed through segmentation by chronological age and to some extent through discussions about subcultures, including age concepts as such cognitive age (Barak & Schiffman, 1981; Kastenbaum, Derbin Sabatini & Artt, 1972) and subjective age (Gana, 1995). Discussions about age and specifically about aging as a social or cultural construct are not that common. According to Suokannas (2008), the identity of senior citizens is constructed through societal processes, for example, through talk and images. She argues that it is important to elaborate on this insight in order to achieve a thorough understanding of the older generation of consumers. This understanding requires concepts such as cultural aging (Katz, 2009), dimensions of age or cultural age (Aapola, 2002). Gullette (2004) emphasizes that many contemporary theories lack an age dimension and points out how we are aged by culture.

Chronological age is a suitable variable within a positivistic paradigm where it is seen as an explanatory variable (Nikander, 2002). In our interpretative approach, age has another meaning. We consider age the result of an interactive process. Both being old and older age are entities that are constantly produced, renewed and changed (Jyrkämä, 2001). Relying too much on chronological age as an explanatory variable results in a static view of the consumer and his identity. A cultural perspective on aging allows us to include processes

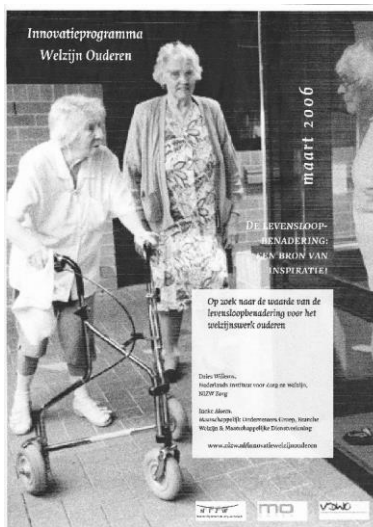
that shape the age identity of the consumer. Being aware of these processes would give marketers a more dynamic view of the mature market exchange.

It is important to understand that consumer categories such as the generation of older consumers are empowered by the knowledge of how text and images can entangle them, or construct and strengthen their identity. We agree with Hazan (1994), who states that

... we see ourselves as we imagine others see us, and therefore the behaviour of older people and their attitudes towards themselves are shaped and reinforced by society's prevailing images of them. By adopting these images, the elderly in turn confirm and strengthen them (p. 19).

Hence, based on an empirical study conducted in the Netherlands, Loos (2013) argues that pictures representing seniors as frail and needy people needing services and products to help them to survive (see **Figure 1**) are less frequent than the pictures of the eternally youthful seniors (see **Figure 2**).

**Figure 1:** Visual representation of senior citizens as frail and needy



**Note.** Adapted from the cover of the Vilans' publication (2006) *De levensloopbenadering: Een bron van inspiratie* [The life course approach: a source of inspiration], Utrecht, the Netherlands

In that study Loos (ibid.) shows that, even on the websites of the three Dutch senior citizens' organisations, physical decay, as portrayed in art and literature (e.g., Covey, 1989), is completely ignored, even though there were close to 700,000 frail older people in the Netherlands. Do we all want so badly to stay young that we are susceptible to images invoking 'eternal youth'? There is undoubtedly a group of older consumers that is attracted by photos of youthful, active, healthy and rich older people, but there are also many senior citizens who find it impossible to identify with such images. Healthy senior citizens with money and a partner are likely to have no trouble identifying with such photos. The picture of a vital older couple on a scooter at the top of the homepage of the Dutch 50PlusBeurs, the trade show for over-fifties, in 2010 is an excellent example:

**Figure 2:** Visual representation of senior citizens as eternally youthful



**Note.** Adapted from the 50 plus beurs Vier 't leven [Trade show Time to enjoy life for over fifties], retrieved from <http://www.50.plusbeurs.nl>

The caption under the picture runs: 'A warm welcome to the site of the world's biggest event for active plussers':

'Time to enjoy life!' This is the 2010 theme of the 50PlusBeurs. Drop by and discover undreamt of possibilities. Learn from the workshops. Look at what the future has to offer you. Get information and advice. Taste, touch, smell and enjoy with all your senses. You'll be amazed at the range of exhibits. Enjoy the shows, indulge and treat yourself. Visit and compare. Enjoy a truly immersive experience at the 50PlusBeurs! [translation]

While this publicity is fine for rich, healthy older consumers who have a partner, older singles in poor health and with little money will obviously not identify with the temptations described, and the chance that they will buy a service or product being promoted with such images and accompanying text is likely to be small. Cruikshank (2009) states that:

Signs of unusual physical capacity among a few hearty people over seventy, the snowboarders jocularly called "Grays on Trays," for example, should not be used to denigrate elders who experience the more common slow decline and gradual loss of function associated with advanced age. (p. 91)

In an earlier study by Loos (2009a) on the role of images on websites, an older woman told him that she was terribly irritated by all the healthy, rich and radiant couples she came face to face with on many websites. She considered these images to be an affront to single senior citizens who were unable to spend a lot of money or were in poor health. Suokannas (2008) interviewed marketing practitioners in Finland and found some typical ways of how they constructed the older consumers in their talk. Seniors, especially those belonging to the outsized cohorts of people born after the Second World War, were described using terms such as healthy, wealthy and in good shape. At the same time, they were characterized as being totally different from those born before this war, who were seen as thriftier and unused to luxury. How we talk about people constructs their identities and the images we see are connected to the language we use. Kress (1987) has argued that:

... we can expect to find in advertising and in its practices what we expect to find in society at large. In other words there is no point of looking for the language 'of' advertising rather we need to explore the operation of language 'in' advertising, as one aspect of the operation of language across and 'in' all of society. (pp. 123-124)

We agree with Sawchuk (1995) who observed almost 20 years ago that: "Marketers must manage a paradox. They must acknowledge the difference of age, 'tap into' our anxieties about its effects, yet paint a positive image of aging." (p.180)

To sum up, marketers should be aware of the fact that identification with the images they use as marketing stimuli is crucial if they want to attract the audience - the generation of older consumers - to their services and products. As different marketing practices construct different identities for older consumers, identifying the appropriate communicative acts for each is crucial.

### **3. Using a multidimensional market segmentation typology approach targeted at pluralistic older consumers**

As already mentioned in Section 1, market segmentation is an important marketing strategy tool (Bone, 1991). In 1996, Moschis pointed out that "One common mistake marketers often make in developing strategy is believed to be the use of stereotypic profiles of older persons." (p. 2). Sixteen years later, this warning is as germane as ever, as the following quote from Kotler & Armstrong's 14<sup>th</sup> edition of *Principles of Marketing* (2012) illustrates:

Marketers must be careful to guard against stereotypes when using age and life-cycle segmentation. Although some 80-years-old fit the doddering stereotypes, others play tennis. Similarly, whereas some 40-year-old couples are sending their children off to college, others are just beginning, new families. Thus, age is often a poor predictor of a person's life cycle, health, work or family status, needs and buying power. Companies marketing to mature consumers usually employ positive images and appeals. For example, one Carnival Cruise Lines ad for its Fun Ship features an older boomer and child riding waterslides, stating 'fun has no age limit'. (p. 217)

While we fully agree with this warning, it is curious that these authors subsequently fail to elaborate on how a market segmentation strategy can be developed that avoids the use of stereotype images with which older consumers cannot identify. This, then, is the subject addressed in this essay. In this Section, therefore, we present a multidimensional market segmentation typology approach, building on the insights of Moschis (1996, 2012), who emphasizes that older consumers should be researched in the context of "the time and life circumstances in which they are embedded" (2012, p. 57), to develop our framework.

Instead of segmenting the mature market into age groups, Moschis (1996) proposes a Life-Stage model to explain older consumer behaviour:

While many life-stage transitions are often related to aging processes (biophysical, psychological, and social), the movement is also influenced by the occurrence of recent life events. These life events should be considered in developing a comprehensive model because they affect consumer behaviour directly or indirectly by influencing various aging processes. ... A series of studies conducted by researchers at the Center for Mature Consumer Studies (CMCS) used gerontographics – that is, variables that tap the person’s biophysical, psychological, and social states in life, as well as life key events that are likely to contribute to the older person’s aging process (via stress disorder and role transitions (...)) to produce the Life-Stage Model, which consists of four groups of older adults who are at four different stages in life .... (pp. 37-59)

In 1996, Moschis distinguished the following four Life-Stage segments of the mature market: healthy indulgers (mature Americans, close to the baby boomers but “better off financially and settled career wise”), frail recluses (“people with chronic ailments who are likely to think of themselves as ‘older persons’”), healthy hermits (“relatively more socially withdrawn or healthy but secluded”) and ailing outgoers (“active and likely to maintain high self-esteem”). For a more detailed discussion of these segments, their link with specific life events and their impact on psychological, cultural and social aging, readers are referred to Moschis (1996) and Nimrod (2013), on the applicability of Moschis’ gerontographic approach. For the purpose of this essay, we propose the use of the underlying principles of his Life-Stage segments of the mature market: focussing on life events and their impact on the psychological, cultural and social aging of older consumers in order to develop a multidimensional market segmentation typology approach for this pluralistic group.

After Moschis published *Gerontographics: Life-stage segmentation for marketing strategy development* in 1996, other marketing studies followed that also did not take age as the principle criterion to distinguish older consumer segments. Three examples of such marketing studies from the Netherlands (Booming Experience, 2012; Brouwer et al., 2005; Kasper et al., 2009) are presented here, as well as a Finnish dissertation in this field (Suokannas, 2008). Brouwer et al. (2005) identify four older consumer types based on *life style*: the mentor, the recreant, the volunteer and the dependent. Kasper et al. (2009) use an *economic* and a *health* dimension to typify older consumers as underprivileged and without vigour, underprivileged and vigorous, privileged and without vigour, privileged and vigorous. Booming Experience (2012) distinguishes four types of older consumers based on *personality traits*: passive enjoying, active adapting, resisting and resigning. At first sight, all three marketing studies appear similar to Moschis’ approach: They all use a quadrant with four types of older consumers, which is not based on age. However, they do not focus on life events and the impact of these events on the psychological, cultural and social aging of



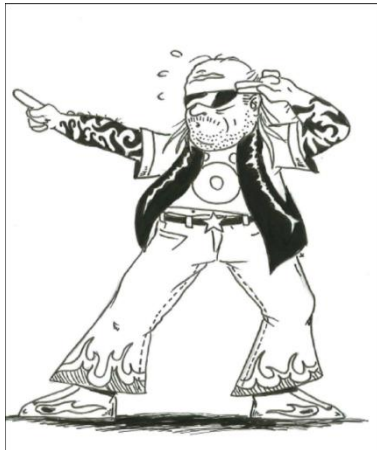
older consumers. Suokannas (2008) in her dissertation found five different discourses, creating older age identity based on advertisements and marketing practitioners talk.<sup>3</sup> This dissertation was based on the birth cohort called baby boomers, which in a Finnish context refers to the group born between 1945 and 1950 (see Karisto, 2005). We will present the five age discourses with the help of a caricature and we will try to relate each of them to Moschis (1996), Kasper et al. (2009), Brouwer et al. (2005) and/or Booming experience (2012), even if they have different perspectives on reality. The five discourses presented below show how older people are constructed culturally or socially and are not a result of how they see themselves.



**Picture 3a:** The senior, withdrawing from society

As mentioned above, discourses can be seen as either empowering or disempowering. The 'senior' disengagement discourse (**Picture 3a**) depicts older people as being frail and miserly, which certain older consumers could view as disempowering. Their position as active consumers is undermined. They are not an interesting "target" for marketers, who are used to requesting consumption. This discourse may create passivity, by branding older people as withdrawn from society and with a dementia diagnosis. Older people who do not define themselves through chronological age and see themselves as active citizens with a freedom of choice are excluded as consumers in this discourse. On the other hand, for older people who enjoy the slower pace of life with a notion of passivity and calm, this discourse could also be seen as empowering. The discourse bears similarities to the *resigning* older consumer type characterized by Booming Experience (2012), the *frail recluses* in Moschis (1996) and the *dependent* in Brouwer et al. (2005). In terms of income level, this group is comparable to the *frail recluses* in the research study done by Nimrod (2013). Kasper et al. (2009) present a consumer type called *underprivileged and without vigour*, which also bears similarities to this discourse.

In the 'radical' discourse (**Picture 3b**), the voice of the seniors is heard and their drive to change the stereotypical ways of picturing old age is tangible. The barricades are calling and passivity is gone. You can live as you always have lived. Maybe there is still time to climb a mountain? This discourse might be disempowering for the group of older people who wish to take it easy and not engage in forced activities. The *recreant older consumer* type presented by Brouwer et al. (2005) resembles the radical discourse in the way it creates its



**Picture 3b:** The radical, changing the way of living as an older person

own rules, for example. The willingness to change seen within this discourse can also be found within the consumer type *resisting* presented by Booming Experience (2012).



**Picture 3c.** The forever young, wanting to look and behave like younger people

Remaining forever young (**Picture 3c**) means surviving and defying chronological aging. For example, youthfulness can be regained or preserved with the use of anti-aging products or services. Successful aging, involves, according to Tulle-Winton (1999) exercising control over one's own body and using physical activities and plastic surgery to succeed in this process. The discourse resembles the *resisting consumer type* presented by Booming Experience (2012), especially when it comes to resisting age-related change. The *ailing outgoers* in Moschis (1996) are active and could also share some similarities with the activity theme within the forever young discourse.

The 'forever young' discourse can also be seen as hidden ageism, as Andrews (1999) suggests:

Why is it that so often attempts to speak about ageing in a positive light result in a denial of ageing ... Old people are in fact young people? Really? What happens to all the years they have lived, the things they have learned, the selves they have evolved from and the selves they are becoming? (p. 309)



**Picture 3d:** The hedonist, enjoying luxury

As mentioned earlier, older people, and especially those belonging to the boomer age groups in Finland, are depicted as being well off, healthy and having plenty of time. Once retired, seniors wish to spend their money on luxury. Consumption is underlined within the 'hedonist' discourse (**Picture 3d**), where it is seen as empowering. This discourse could create a war between the generations, especially if younger generations find themselves confronted with higher retirement ages and fewer resources, leading journalist and writer Fourgnaud (1999) to argue that in the near future, the older generations will steal away the youth from the younger generations. These signals of a generational war can have an impact on how older people will be visualized (or not be visualized?) in the future. Similarities with the *healthy indulgers* described by Moschis (1996) are evident within the themes in this discourse.

In the 'soulful' discourse (**Picture 3e**, below), the focus is on the soul rather than the body and aging is seen as a positive process for the soul. Age is seen as bringing wisdom; physical appearance is of little account. However, a greater focus on the soul may also be a process of denying how aging is influencing bodily appearance. To be wise could also imply



**Picture 3e.** The soulful emphasizing of inner development and beauty

the denial of spontaneity and anger. Closest to this discourse is the consumer type of *mentor*, presented in the study conducted by Brouwer et al. (2005). The mentor has an interest in societal goals even if he follows his own goals. Within the soulful discourse, the older person is constructed as a guide giving advice to others, or in other words, as a mentor.

#### **4. Towards the involvement of older consumers in visually pluralistic market segmentation**

In our essay we have shown how important it is to keep in mind that individual differences between senior citizens increase as they grow older ('aged heterogeneity', Dannefer, 1988). Kasper et al. (2009) rightly note that in marketing studies:

The image portrayed of senior citizens tends to be rather one-dimensional. They are either depicted as sick, sad and stuck looking out the window in pyjamas or typified as active bon vivants, wealthy habitués of Zwitserleven<sup>4</sup> beaches. Both are exaggerated stereotypes that bear little relation to reality. Finding a typology of senior citizens that could yield more than these stereotypes would therefore be well worth the effort [translation] (p. 10).

In our opinion, it is possible to avoid this pitfall by combining Moschis' gerontographic approach, focussing on life events and their impact on the psychological, cultural and social aging of the generation of older consumers as a diverse audience, with the use of their pluralistic visual representation to enhance their identification with images provoked by marketing stimuli. If marketers use these insights, they could employ different images from various discourses as a means to monitor diverse audience responses.

There is one remaining question, which we will address in this final Section: how to proceed in order to develop a multidimensional market segmentation typology strategy for the pluralistic group of older consumers? We propose the following three-step procedure for marketers aiming to develop such a strategy:

1. Conduct research to collect empirical data related to the life events and their impact on the lifestyles and the psychological, cultural and social aging of older consumers in your country. Use Moschis Life-Stage Segmentation principles (1996) to construct your own Life-Stage segments. If the time or money is not available to conduct an empirical study of that kind, check whether national research institutes have conducted any lifestyle and/or marketing studies which you can use. Failing such studies or if their validity and/or reliability do not meet scientific standards, use a study from another country as *an inspiration* for the *construction of your own* Life-Stage segments (see the three Dutch marketing studies presented in Section 3 as an example). Do not copy foreign Life-Stage segments. Even neighbouring countries are not necessarily comparable to your country, due to differences, for example, at the cultural, demographic and/or socio-economic level.
2. Organise focus groups (Morgan, 1998) with older consumers belonging to your country's Life-Stage segments. Check with them if *in their opinion*, they belong to one of these Life-Stage segments and ask them why this is the case (or not). This will help you avoid the stereotypic use of pictures.<sup>5</sup> Show them magazines and ask them to choose

pictures with which they can identify, and ask why this is the case. A social semiotic approach<sup>6</sup> could be helpful in order to understand the impact of visual marketing stimuli on older consumers' attitude towards a service or product. We suggest including generations of older consumers in co-creating different communicative practices aiming at empowerment.

3. Conduct a quantitative study among older consumers to check whether the patterns related to Life-Stage segments, including the pictures you found in step 2, are statistically significant.

Developing a multidimensional market typology segmentation strategy, which takes into account the pluralistic composition of the generation of older consumers, enables a marketer to enhance identification with the visual marketing stimuli and to reach a growing mature market. In this way, marketers will also be aware of their ethical role in creating the visual culture of our society. Monitoring diverse audience responses of the older consumers' generation as a diverse audience is within reach.

### **Biographical notes:**

Prof. Dr. Eugène Loos is a Professor of "Old and New Media in an Ageing Society" in the Department of Communication Science at the University of Amsterdam and a Senior Lecturer of Communication, Policy and Management Studies at the Utrecht University School of Governance in the Netherlands. His research agenda focuses on the role of old and new media for the social inclusion of senior citizens. Email: [e.f.loos@uu.nl](mailto:e.f.loos@uu.nl).

Dr. Maria Ekström is a Principal Lecturer of Marketing and Entrepreneurship at the Laurea University of Applied Sciences in Espoo, Finland. Her research agenda focuses on older consumers, digital health and entrepreneurship.

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## Notes:

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<sup>1</sup> Part of this Section is based on Loos (2010, 2012, 2013).

<sup>2</sup> See Colombo (2011) for a critique on the definitions of 'generation' used by marketing studies which he sees as "more operational than interpretative" (p. 23).

<sup>3</sup> All caricatures were drawn by Juha Koivusalo (age 17) in 2008 for Suokannas' dissertation.

<sup>4</sup> Zwitserleven is an insurer of pension plans in the Netherlands.

<sup>5</sup> See also Bonstein & Theile (2006) for examples of such pictures and Gullette (2004) about the debate over "Positive Ageing". Closely related to this is the concept of "successful ageing" which aims at retaining capacities (see e.g. Torres, 1999).

<sup>6</sup> See Barthes (1972), Hodge & Kress (1988), Harrison (2003), Kress & Van Leeuwen (2006) and Loos (2009b) for more information about (social) semiotics.