



FINDING DIRECTION IN THE SENIOR MARKET

Your Guide to Attracting and Retaining Senior Clients

TABLE OF CONTENTS

Introduction	1
Marketing Materials that Speak to the 55+ Consumer	2
Serving the 55+ Client Online	5
Making a Business Senior-Friendly	8
Ensuring Quality Customer Service	10
Training Essentials for Working with Seniors	10
Conclusion	11
References	12

INTRODUCTION

The 55+ population is changing dramatically – driven in large part by the aging Baby Boomers that are more educated, healthier and wealthier than that of any other generation preceding them. The leading edge of the Boomers (those born between 1946 and 1964) started turning 65 back in 2011, and until 2029 there will be more than 8,000 people turning 65 every day. This tidal wave of aging Americans is redefining the 55+ demographic. With greater longevity and better health, these older adults are no longer seeing their mature years as a time to sit back, but instead are now financially ready and able to purchase the products and services they desire.

Today's 55+ population:

- Is growing rapidly. According to the U.S. Census, more people were over 65 in 2010 than in any previous census. Between 2000 and 2010, the population of those age 65 and older increased at a faster rate (15.1 percent) than the total U.S. population (9.7 percent). In 2010 there were approximately 40.3 million Americans over the age of 65, and according to population projections provided by the U.S. Census, the 65+ population will increase by 134% to more than 108 million Americans by the year 2050. (U.S. Census, 2010)
- Has more disposable income. “In five years, close to 50% of the U.S. population will be 50 and older and they will control 70% of the country’s disposable income. What’s more, they stand to inherit \$15 trillion in the next twenty years.” (The Nielsen Company & BoomAgers LLC, n.d.)
- Is living longer. The average life span is steadily increasing at a rate of 2.5 years per decade. This means that generations are not only living longer than those preceding them, but many individuals are able to live healthier for more years than their parents and grandparents. (Vaupel, 2010)
- Has more education. According to the U.S. Census, 75.7% of Americans 65 and older obtained high school diplomas and 20.1% received a bachelor’s degree or higher. When looking at the 45-64 age group, these numbers increased to 87.5% that obtained a high school diploma and 28.7% that received a bachelor’s degree or higher. (U.S. Census, 2010)
- Is committed to home ownership. Those over age 55 show the largest percentage of home ownership. Approximately 80% of adults over 55 own their own home, compared to 73.5% of adults aged 45-54 65% of those aged 35-44 and 39.1% of those under 35 own a home. (The Denter Company, n.d.)

These are just some of the numbers that are forcing today’s businesses to take notice of this huge and powerful group of consumers. No longer can “55+ marketing” be relegated to the senior housing and healthcare industries. Today, every business must be equipped to serve the 55+ consumer.

This guide is designed to help your business improve its efforts in serving the senior client. You will find information on the latest thinking, advice and demographic research on the 55+ market, and more importantly, what that means for your business. These tips are designed to help you position your business for success when dealing with the 55+ market.

MARKETING MATERIALS THAT SPEAK TO THE 55+ CONSUMER

When it comes to developing marketing materials for the 55+ consumer, the first step is to narrow down which part of this wide demographic is being targeted. Within this group there are two or even three generations with different needs, concerns and generational touch points.

While marketers and researchers have developed dozens of different ways to segment the 55+ market based on everything from age to values to generations, one of the quickest ways to break it down is to look at three groups: pre-retirees (age 50-65), active retirees (65-mid 70s), and seniors (mid 70s+). Kurt Medina, president of Medina Associates, a mature market consultancy in Pennsylvania, offers several attributes and distinctions of each group. (Medina, n.d.)

- **Pre-Retirees.** Primarily made up of the Baby Boomers, this group is definitely not “retired” or “senior.” However, they are aware of retirement on their horizon. They may be first-time grandparents but also be putting their last children through college and dealing with aging parents. As a result, this group is often time crunched and willing to explore new methods of doing things more efficiently.
- **Active Retirees.** This group is experiencing a time of personal freedom and is looking for new learning and experiences. They are very active and have the time, health and money to pursue their interests.
- **Seniors.** Comfort and safety are key as health issues progress. Despite pressure from their adult children, they want to make their own decisions. They are astute shoppers who want value and are willing to pay for it.

To craft a message that will reach the target market, businesses must find themes, ideas and values that resonate with seniors at many levels. David Wolfe, marketing expert and author of two books on mature marketing – *Serving the Ageless Market* and *Ageless Marketing* – contends that as people reach the second half of life, changes in the brain alter how information is processed and new developmental stages alter key motivations. That means that the same old marketing messages that might have worked before are no longer effective, according to Wolfe. Older consumers simply no longer act, think or feel the same way they did when they were younger; some critical differences include:

- **Older adults are more autonomous.** This means they do not respond well to marketers telling them what a brand should mean to them. It is more effective to use conditional positioning, in which consumers can subjectively define a brand in ways that have the most meaning to them.
- **Mature consumers are focused on self-actualization.** A development stage in which individuals strive to develop their “authentic” selves, self-actualization is the highest point on psychologist Abraham Maslow’s “hierarchy of needs” for humans. According to Maslow, upon meeting all basic needs – such as food, safety, love and self-esteem – individuals strive to make the most of their unique abilities and be the best they can be. Self-actualized individuals are spontaneous, creative, interested in solving problems, have a deep sense of morality and generally appreciate life. Businesses that can position their product or service as a catalyst for self-actualization can truly connect with older adults at this stage of development.

- **Later-life consumers are more interested in acquiring experiences than things.** “You do not market the ‘stuff,’ you market the experiences that the ‘stuff’ can make possible,” says Wolfe. Older adults are often willing to pay more for products and services that serve as a means to obtain the experiences they desire.
- **Older adults are less rational and more intuitive.** This means it is more important how a product or service makes them feel than the features and benefits that are offered.
- **Mature adults do not respond to peer pressure.** Mature consumers are not out to impress someone else – they are more interested in experiencing and enjoying something for its own sake.
- **Older prospects are not time sensitive.** Sales practices that tell older adults that if they do not buy now there could be future consequences generally get poor responses.

“Ageless marketing” is the key to attracting older customers, while connecting with younger ones at the same time. Wolfe defines “ageless marketing” as marketing that is based on values and desires that appeal to most people, despite generational differences. It is essential to market based on value, not necessarily the age of the consumer. (Wolfe & Snyder, n.d.)

Marketing messages should begin with right-brained messages that invoke sensory imagery and emotion, and are then followed up with left-brained messages that focus on details and logic. Many businesses are still not speaking effectively to older consumers. Research conducted by the Virginia marketing firm, The Boomer Project and Survey Sampling International, discovered that most people age 55+ are not happy with the advertising and marketing message aimed at them. The financial services industry in particular received poor marks, and less than a third of respondents said banks, insurance companies and investment firms do a good job in speaking to their needs, being clear, increasing their interests and offering quality advertising.

Based on its research, The Boomer Project lists five things 55+ consumers want out of marketing and advertising:

- **Understanding.** Boomers want marketers to understand them. They want ads that give them the information they need, while increasing their interest in a product or service. Ads must be believable, and businesses should be following up successful ads with an enjoyable experience for their customers at all stages of the relationship.
- **Successful experiences.** Boomers want a shopping and buying experience that is successful - they want to find what will fit their needs.
- **Information.** They want to be able to make an educated decision. Boomers are experienced shoppers who will not be fooled or ignored. They want to be able to make choices, and they want information to make smart choices.
- **Value.** Value is more important than brand name. Contrary to many stereotypes, older consumers are willing to try new brands, but businesses must build in the elements that showcase value. Sales pitches should be geared toward telling a story that promotes the value of the product that the consumer can apply to their own situation and needs.

- **Respect.** Older consumers expect attention, good manners and respect from all customer service staff. They are used to the world revolving around them, and one bad experience can turn them off a business indefinitely.

Beyond messaging, there are several basics involved in producing any written materials for older readers. Writing in the *Selling to Seniors' Guide to Senior Marketing*, Shelly Robbie, creative director, and Susan Randlett, senior consultant, of Vermont's Evergreen Direct mature market consultancy offer the following tips:

- **Make material easy to read.** Include a lot of white space, bold headlines and subheads.
- **Keep fonts simple.** Stick to basic common fonts and use them consistently. Avoid drop shadows, decorative or narrow fonts. Use serif typefaces which are easier to read because they facilitate the flow between letters and words. Use 12 to 14-point text. Titles and headlines should be about two point sizes larger.
- **Resist the urge to be trendy.** The latest look may end up interfering with readability. Do not trade form for function.
- **Do not be loud.** Use of all caps decreases readability. Instead, capitalize the first letter of each word or use bold to make words stand out.
- **Keep columns short.** Shorter columns are easier to read but that does not mean you have to skimp on length. Older adults want information and often are willing to read longer text to obtain it.
- **Use color.** In photos and graphics, full color is better than black-and-white. Also, use contrasting colors such as yellow and black or blue and white, which are more easily read by 55+ eyes.
- **Banish clutter.** Crammed layouts make it difficult for the 55+ eye to discern where it should go for the most important information.
- **Use younger-looking models.** The common wisdom is that older adults see themselves as 10-15 years younger than their chronological age. Instead of choosing a model that looks like the exact age of your market, consider one who is slightly younger.
- **Choose words carefully.** Skip the stereotypes by banning words such as “old,” “elderly,” “aged” and “golden years.”
- **Include coupons and mail-in information.** Many seniors still prefer to mail their requests and orders and they need room to fill in the blanks. If your ad contains a coupon or information request form, provide enough space so that they can fill it in and mail it back.
- **Stick to the facts.** The most effective sales messages to older consumers explain in a clear and straightforward way exactly why they should be interested in what is being offered and what benefits they will receive.

Test out marketing messages and materials with a group of 55+ prospects before launching a new campaign; the results may be surprising and different than what had initially been anticipated. Todd Harff,

president of Virginia's Creating Results marketing firm, asked a focus group of 50+ prospects what they like most when it comes to advertising and learned some valuable information:

- **Images that do not work.** Prospects did not like contrived situations with perfect people who appeared posed, disconnected or engaged in activities they could not relate to.
- **Images that did work.** Participants did like images of real people who are attractive, healthy and involved in activities they love. Images must tell a story and be inviting so prospects can visualize themselves in the picture.
- **Words that work.** The best words, Harff found, offered:
 - *Credible values* - free, VIP pricing, limited offers
 - *New experiences* - learn, grow, experience, explore, new, better
 - *Healthy living* - younger, healthier, energy, improve, easy, enjoyable
 - *Value* - freedom, friends, personal best, contribution
- **Designs that do not work.** These are ads that have too much going on and are jammed with too much information and design, known as “the kitchen sink syndrome.” Other ads that do not include critical information such as contact and website information are also problematic.
- **Designs that work.** Prospects like lively and vibrant ads that show an appealing product or service through clear, compelling messages. For stopping power, use big pictures, four colors and high contrast, and make sure there is synergy between images and the messaging.

SERVING THE 55+ CLIENT ONLINE

Older adults are among the fastest growing group of web users. They are going online for e-mail, news, health information, shopping, making travel arrangements, etc. This means that businesses that are serious about courting the 55+ market must have an effective web presence that meets the needs of these consumers.

More than 53% of seniors age 65+ are now using the internet and email. Nearly 16 million seniors are using Facebook and social media sites regularly, and many of these seniors are not new to the online world. A recent survey conducted by Princeton Survey Research Associates International shows that seniors are making headway in the online world and it is essential that businesses recognize this growing trend and tailor their online sites to the needs of the older adult. Senior internet users are making full use of their online experience by making travel arrangements, paying bills, utilizing search engines, researching health topics, connecting with family and friends through e-mail and sharing digital photos. These older consumers are using the internet more often than ever to research the products and services they wish to buy.

Seniors often have unique needs and interests when it comes to their online experience. Businesses must develop websites with older visitors in mind. Far too few websites take into account aging eyes, hands and minds in their design and usability. Dick Stroud, founder of 20plus30, a British marketing strategy consultancy specializing in the 50+ market, wrote that the top four complaints from older consumers of websites are:

- Unable to find what they want.
- Difficulty reading the text.
- Messaging is unclear and confusing.
- Unable to navigate and operate the website.

According to Stroud, focusing on these issues alone is 80 percent of the work toward making a site more age-friendly. Stroud offers the following tips for making websites easier to use and reducing or even eliminating the top complaints of older adults:

- Use sans serif fonts no smaller than 12 point. Also include an option for users to increase the font size to meet their own individual needs.
- Create clear visual contrast between the site navigation and content areas of the screen. Keep lines of text less than 50 characters wide to reduce eye strain.
- Do not use backgrounds.
- Treat all links consistently throughout the site to avoid confusion and allow sufficient space between active links.
- Make all graphics at least 18 to 22 pixels large.
- Avoid drop-down menus, as they require mouse precision that some older users may no longer have.
- Allow users to navigate the page using the directional keys on the keyboard.
- Keep navigation simple and allow older users to easily move backward within the site.
- Keep all content clear, concise, simple and easy to understand.
- Avoid animation.
- Provide a print-friendly version of all content and forms.

Content is what will drive older adults to come back to a site. While it is imperative that the site is functional and easy to navigate, a website without a regular stream of new information will not attract return visitors. (Martino & Binzer, n.d.) To have a successful website, there are four big questions organizations must answer:

1. How do people find the site?
2. What do people experience when they find the site?
3. What is the desired action for them to take once at the site?
4. How to make visitors come back?

Search Engine Optimization (SEO), pay-per-click advertising and social media networks are great methods to get older adults to a website. With more than 53% of seniors using the internet to gather the information they need, it is critical to ensure that websites are optimized and ranking highly with the search terms that are relevant to a business.

SEO refers to the process of improving the visibility of a website or web page in a search engine's un-paid or organic search results. Ranking and visibility are improved through optimization of links and content, headings and subheadings, images with ALT text, meta keywords and tags and geo meta tags to optimize content for specific location searches. Properly using these tools increases the site's page ranking and visibility as search engine sites "crawl" the various pages within a website. When determining keyword strategy, use the following tips to maximize SEO results:

- Before implementing any changes, establish the types of words and phrases relevant to the business.
- Research the search frequency and competition for these words and phrases to determine the best variations of words and phrases.
- Investigate the keywords and phrases that the competition is using, and find out which of their keywords and phrases are ranking highly.
- Determine the keywords and phrases to focus on and consistently use them on site pages.
- Be sure to include keywords relevant to the content and messaging within the site pages.

Guidelines and best practices vary for the use of tags, keywords and other SEO functions. Find out what is recommended and be sure to follow the most up-to-date best practice guidelines for each method.

Pay-per-click advertising refers to paid ads that show up on the right-side of the page when someone types a search phrase into a search engine. Advertisers pay each time someone clicks on their link, and seniors are frequent users of sponsored links and banner ads, more so than any other demographic, according to David Martino, president of Martino & Binzer, making pay-per-click advertising an effective option for driving website traffic from senior web users.

Expanding business outreach through social networking is no longer just for companies trying to reach the younger market. Social networking sites, such as Facebook and Twitter, are becoming part of an everyday agenda for 34% of senior internet users. With that in mind, businesses that focus primarily on the senior consumer should consider utilizing these sites to help increase their visibility, gain prospective clients and retain existing ones. As the senior population continues to grow, so does their use of social networking. Companies need to apply the use of online networking to accommodate growth and ensure market visibility. (Zickuhr & Madden, 2012)

Research shows that seniors spend considerably more time on the average Facebook fan page than that of a teenager. Fan pages designed for young Facebook users should be designed for a quick glance with influential graphics and numerous "power-words," but pages specifically intended for seniors should have detailed content that is thorough and informative, which generally takes more time to absorb. (Allfacebook, 2011) Though seniors are now using Facebook and other social networking mediums, marketing messages must still be customized to the senior market, and cookie-cutter advertising approaches will rarely be effective for this unique group of consumers.

In order to not only attract seniors to a website, but to get them to come back again and again, it is important to offer new and useful content on a regular basis. Offering a free e-newsletter sign-up that provides readers with updates, coupons, promotions and an easy way to access the company website is a great way to attract an audience and promote visitor reoccurrence.

When featuring products and services online, businesses should make the ordering process as simple and streamlined as possible. Seniors may be interested in the product, but if the ordering process is too difficult and complicated, they will often turn elsewhere. Ensure that all order forms and product information website pages also have an easy-to-find area with contact information, so that if someone has questions or would like to purchase the product over the phone, there is a live person available to provide customer service.

Website testing is another significant step in making the business and its site senior-friendly. The international phone company Mobal, based in the U.K., sells all of its products online, and it is essential that the site is understandable and easy to navigate. After every major website change, Mobal conducts an “Ask Your Granny Day,” in which employees are asked to sit down with older relatives to explore the positive and negative reactions to the website and test the overall functionality. Mobal discovered that to improve the usability of the site they must:

- Ruthlessly cut the word count.
- Simplify services and explain them in plain English.
- Ensure the text size is readable and customizable.
- Make all links obvious by using contrasting text and background colors and differentiating the color of the content text from the color of the links.

Not all markets are the same, just as not all seniors are the same. Be sure to test these guidelines out on each target market to see if responses are similar.

MAKING A BUSINESS SENIOR-FRIENDLY

Among the many changes associated with aging, physical changes can be the most apparent and easiest for businesses to identify. Simple tasks like reading fine print, walking up stairs, hearing low voices and turning door handles can take on an entirely new meaning for seniors. Many people may not have even considered whether their place of business takes into account the many physical changes older clients are experiencing. In many cases, making small, inexpensive alterations can drastically improve the quality of service businesses are able to provide to their 55+ clients.

Many older adults avoid businesses with an unreasonable level of background noise, poor lighting and seating that does not accommodate their needs. Businesses should put themselves in the place of seniors when determining what upgrades and changes are needed to make a sales environment positive for older adults. (Deloitte, n.d.) Recommendations are:

1. Install flooring that both reduces noise and is not a fall hazard for seniors.
2. Make seating areas with plenty of room and an open floor plan.
3. Use signage and marketing materials that are simple, concise and easily read.
4. Diffuse lighting and reduce glare.
5. Eliminate unnecessary background noise.
6. Remove distracting and irrelevant stimuli from communications.
7. Provide a comfortable environment and experience for senior clients.
8. Make messaging clear and easy to remember.
9. Allow clients to digest information at their own pace.
10. Provide training for staff so they can understand and accommodate the needs of senior clients.

The environment businesses create is critical in providing senior-friendly services. A sales environment should be warm and inviting, according to Gary Sorrels, senior sales manager for Meritage Active Adult Communities, Phoenix, whose sales center won a gold award from the National Association of Home Builders' 50+ Housing Council. A senior's first impression when visiting a business is going to be their experience as they walk in the door. Sorrel emphasizes the significance of having a receptionist that is warm, friendly and genuine.

Big luxury chairs can be a challenge for many older adults. Sitting down low can make them feel defensive, while an area with small round tables and chairs can be much more comfortable and neutral. Having available refreshments is an excellent way to make people feel welcomed into a relaxing atmosphere that is not confrontational.

It is critical that businesses make hallways, elevators and bathrooms that are suitable for the 55+ consumer. Bathrooms that accommodate individuals with disabilities or wheelchairs are essential. These areas should be well lit with easy-to-read, well designed directional signs.

Go the Extra Mile!

Use David Demko's "Age Audit" checklist to make sure your business is positioned well to serve older clients.

✓	Signage	Are signs visible from the curb and readable by someone driving by at 15 mph? <i>Use block, contrasting and well-spaced lettering.</i>
✓	Parking Lot	Are there potholes, cracks and concrete dividers that are fall hazards? <i>Make sure the surface is even and free of obstacles.</i>
✓	Office Entrance	Are the office entrance and doors easily accessible? <i>Use lightweight doors with lever openers.</i>
✓	Communication	Is the environment conducive for clear and effective communication? <i>Eliminate background music. Get the senior's attention, face them and ask questions to ensure they understand.</i>
✓	Furniture	Is the office furniture accommodating to the needs of seniors? <i>Use sturdy chairs with shallow seat-wells and weight-bearing arms.</i>
✓	Flooring	Is the flooring safe and best suited for senior clients? <i>Use smooth, even surfaces but avoid tile that is slippery or uneven.</i>
✓	Lighting	Is lighting geared to the needs of seniors? <i>Older eyes need 3 times more light to see clearly - use bright indirect lighting.</i>
✓	Windows	Do windows increase glare? <i>Use blinds and curtains to screen light.</i>

(Demko, 2009)

ENSURING QUALITY CUSTOMER SERVICE

When your 55+ clients enter your place of business, make sure they have a quality experience by recognizing and accommodating their unique needs. It generally takes around 500 hours for employees to become proficient at their job, but for businesses serving unique populations like seniors, the learning curve can be much longer. Businesses should include “senior sensitivity” into job training, focusing on issues such as communicating effectively with people that are visually and hearing impaired, identifying and resolving typical problem situations and addressing senior clients’ psychological needs.

Many businesses have their employees simulate the physical aspects of aging, so they can understand for themselves what it is like to be a senior customer. As part of staff training, employees put cotton in their ears, wear glasses smeared with petroleum jelly and tape their fingers together to simulate arthritis. At Ford Automotive Company, designers working on new cars use what is called a “third age suit” to help them understand exactly how an older person experiences all features of a car.

Beyond responding to the physical needs of 55+ clients, customer service employees must understand the emotional side of this market. Frank Kaiser, author of the nationally syndicated column Suddenly Senior, offers a sample of what he calls “the 10 commandments for selling to seniors” that provide helpful tips for customer service staff:

- Thou shalt never attempt to scare us into buying. Fright tactics turn us off. Do tell us about independence.
- Thou shalt always treat us as equals. You value connectedness, independence, personal growth and revitalization. So do we.
- Thou shalt not pander. Never talk down to us. We are not dumb. In fact, we are probably smarter – and richer – than you.
- Thou shalt not razzle-dazzle. Know that we are conservative about consuming. Many of us grew up during the Great Depression, but never think that we have no sense of humor.

It is important to build a relationship with older consumers before trying to sell products and services to them. The senior demographic wants to establish trust before the sale and receive perks and special treatment after. Ensure that all staff treats its senior clients with the utmost courtesy. A polite and helpful staff can go a long way in gaining potential senior clients. (Kaiser, n.d.)

TRAINING ESSENTIALS FOR WORKING WITH SENIORS

Ensuring that offices are senior-friendly, providing quality customer service and delivering effective messages through appropriate media channels are all important in serving seniors. Perhaps the most important asset anyone working with seniors can have is an understanding of the overall circumstances facing older adults and the skills and knowledge necessary to help seniors handle all that life throws at them.

A Certified Senior Advisor (CSA)[®] is a professional who has acquired the knowledge necessary to serve seniors effectively and uses it to supplement their own professional expertise. As home care providers, financial planners, accountants, attorneys and dozens of other professions, CSAs are better able to provide quality service to the seniors they serve through the credential obtained from Society of Certified Senior Advisors[®] (SCSA) and the knowledge it represents.

Through the CSA certification program, professionals are better equipped to:

- Communicate more effectively with senior clients.
- Understand and respond accurately to seniors' needs.
- Demonstrate confidence when addressing a senior client's questions and concerns.
- Establish credibility through increased knowledge about senior issues.

CSAs form valuable networks of like-minded professionals and build their businesses with seniors in mind. Becoming part of the CSA community opens an extensive network of trustworthy professionals dedicated to serving seniors. For more information on SCSA, the CSA education program and how to obtain the CSA credential, please call 800-653-1785 or visit SCSA online at www.csa.us

CONCLUSION

There is no disputing that America is aging. There are three questions that today's businesses must be able to answer to succeed:

Are we . . .

- Prepared to serve senior customers?
- Positioned to capture our share of the 55+ demographic?
- Doing everything we can to meet the needs and desires of seniors?

Businesses that succeed in the future will be those that not only face this new consumer reality, but embrace it. Ensuring a business is senior-friendly through quality customer service, marketing materials directed to the senior audience, making the company website functional for seniors and providing the training for staff necessary to work effectively with seniors are steps that will not only attract and retain senior clients, but make the business more effective with customers of all ages. Changes are often simple and at low cost, but can mean the difference between winning and losing a potential customer . . . and in today's competitive market, that is a risk no business can afford to take.

REFERENCES

- 50 Things Every Marketer Needs to Know About Boomers Over 50. (n.d.). *The Boomer Project*. Retrieved August 15, 2012, from www.boomerproject.com/documents/white_papers/50_things.pdf
- American FactFinder - Results. (2010, October 5). *American FactFinder*. Retrieved August 21, 2012, from http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_DP_DPDP1&prodType=table
- Demko, D. D. (n.d.). The future of Zoomer Boomer generation's successful aging and secure retirement mandates an Age Audit of residential and business environments to retrofit the needs of mature senior consumers reports gerontologist Dr. David Demko, founder and editor, *ZO. ZOOMER and AgeVenture trademark magazines report on 50 plus pop culture boomer lifestyle news and trends founded by gerontologist Dr. David J Demko dedicated to translating scientific advances in gerontology, geriatrics, retirement planning, and success*. Retrieved August 22, 2012, from <http://www.demko.com/cg000307.htm>
- Generational Marketing. (n.d.). *Strategic Consultants in Internet Marketing and Marketing Demographics*. Retrieved August 22, 2012, from <http://evergreendirect.com/index.php/our-services/strategic-consulting-embrace-evergreens-all-channel-marketing/generational-marketing/>
- Home Ownership Rates. (n.d.). *Market Feasibility for the Real Estate Industry*. Retrieved August 22, 2012, from www.danter.com/STATISTICS/homeown.htm
- How To Appeal To Facebook's Fastest Growing Demographic: Seniors - AllFacebook. (2011, October 4). *AllFacebook - The Unofficial Facebook Blog*. Retrieved August 24, 2012, from http://allfacebook.com/facebook-seniors_b61114
- Introducing Boomers: Marketing's Most Valuable Generation. (n.d.). *Nielsen*. Retrieved August 22, 2012, from <http://www.nielsen.com/us/en/insights/reports-downloads/2012/introducing-boomers--marketing-s-most-valuable-generation.html>
- Kaiser, F. (n.d.). 10 Commandments of Successfully Selling to Seniors. *Suddenly Senior*. Retrieved August 22, 2012, from <http://www.suddenlysenior.com/10commandmentsadsenior.html>
- Marketing to seniors : Mature marketing & senior marketing : Martino & Binzer. (n.d.). *Marketing to seniors : Mature marketing & senior marketing : Martino & Binzer*. Retrieved August 22, 2012, from <http://mature.goodbait.com/index.html>
- Medina, K. (n.d.). 50+ Marketing - Medina Associates. *50+ Marketing - Medina Associates*. Retrieved August 22, 2012, from <http://www.medinaassociates.com>
- New Strategist Publications Book store. (n.d.). *New Strategist Publications Book store*. Retrieved August 22, 2012, from <http://www.newstrategist.com>
- Selling to Seniors. (n.d.). *CD Publications*. Retrieved August 22, 2012, from <http://www.cdpublications.com/store/selling-seniors-p-29.html>
- Social, Silver Surfers Ebook. (n.d.). *Creating Results*. Retrieved August 22, 2012, from gallery.mailchimp.com/ad5b033bde3516136e0eb448a/files/Boomers_Seniors_Social_Media_and_Web_Marketing_Research.pdf
- Stroud, D. (2005). *The 50-plus market: why the future is age neutral when it comes to marketing & branding strategies*. London: Kogan Page.
- The Henry J. Kaiser Family Foundation - Health Policy, Media Resources, Public Health Education & South Africa - Kaiser Family Foundation. (n.d.). *The Henry J. Kaiser Family Foundation - Health Policy, Media Resources, Public Health Education & South Africa - Kaiser Family Foundation*. Retrieved August 22, 2012, from <http://www.kff.org>
- Transitioning into Retirement. (2012, April 1). *MetLife*. Retrieved August 17, 2012, from <https://www.metlife.com/assets/cao/mmi/publications/studies/2012/studies/mmi-transitioning-retirement.pdf>
- Vaupel, J. (2010). Biodemography of human ageing. *Nature*, 464(7288), 536-542.
- Wealth with Wisdom: Serving the Needs of Aging Consumers. (n.d.). *Deloitte*. Retrieved August 20, 2012, from [www.deloitte.com/assets/Dcom-Venezuela/Local%20Assets/Documents/VE_CB_Wealth%20with%20Wisdom_Jun2006\(1\).pdf](http://www.deloitte.com/assets/Dcom-Venezuela/Local%20Assets/Documents/VE_CB_Wealth%20with%20Wisdom_Jun2006(1).pdf)
- Wolfe, D. B., & Snyder, R. E. (2003). *Ageless marketing: strategies for reaching the hearts & minds of the new customer majority*. Chicago, IL: Dearborn Trade Pub..
- Zickuhr, K., & Madden, M. (2012, June 6). Older adults and internet use | Pew Research Center's Internet & American Life Project. *Pew Research Center's Internet & American Life Project*. Retrieved August 22, 2012, from <http://www.pewinternet.org/Reports/2012/Older-adults-and-internet-use>



720 S Colorado Blvd. STE 750 North, Denver, CO 80246

PHONE 800-653-1785 ■ FAX 303-757-7677 ■ www.csa.us

What is Society of Certified Senior Advisors*?

Society of Certified Senior Advisors* is the world's largest membership organization educating and certifying professionals who serve seniors. SCSA was founded in 1997 with the input of doctors, attorneys, gerontologists, accountants, financial planners and other experts who believed there was a need for standardized education and a credential for professionals who work with seniors.

What is a Certified Senior Advisor (CSA)*?

A CSA is a professional who has knowledge about aging and the important health, social and financial issues that affect the majority of seniors. Typically, CSAs already have expertise in a professional discipline – home care, senior housing, law, real estate, health care, insurance services, and financial planning – and have chosen to supplement that existing professional knowledge with the CSA education. While many are licensed in their professional discipline, it is only after they meet all eligibility requirements that they may use the designation of Certified Senior Advisors. All candidates must meet eligibility requirements established by the SCSA Certification Council, an independent body that oversees the development and administration of the CSA exam and designation program. These requirements include:

- Education about senior issues and/or experience working with seniors
- Pass a criminal background check
- Pass the designation exam
- Pass the CSA Code of Professional Responsibility exam

To continue using the CSA credential, CSAs are required to fulfill requirements for continuing education, disclose any new legal or regulatory issues and reaffirm their pledge to uphold the CSA Code of Professional Responsibility.

**CSA is Accredited by
The National Commission for Certifying Agencies (NCCA)**



The National Commission for Certifying Agencies (NCCA) was created to help ensure the health, welfare and safety of the public through the accreditation of a variety of certification programs/organizations that assess professional competence.