



Marketing to the over 50's – the most lucrative audience of them all - and how copy plays the starring role...

They have been called many things.

Senior Citizens. The 'Wrinklies'. That soon changed to the 'Crinklies'. Then, for a long time, the industry referred to them as the 'Grey Market'.

From what I can gather, the Insurance market still calls them the 'Grey Eagles'.

Contemporary marketing speak now badges them 'Third-Agers', while The Guardian recently referred to them as 'Silver Surfers'.

Yes, we're talking about the over 50's - without question, the most attractive and potentially lucrative target market of them all - but at the same time, the most dangerous...

...and certainly the most misunderstood.

Since the turn of the century, the 50+ population has seen dramatic growth in the U.K. And, that growth is set to continue, at a far greater rate than the overall adult population.

Back in 1901, the over 50's represented 22% of the total adult population. That grew to 36% in 1951 and continued growing, standing at close to 40% in 1991.

The run up to the Millennium saw a further 2% growth - and now, dramatic changes are occurring...

By 2020, they will make up more than half of the adult population in this country and have the highest disposable income of any age group.

All in all, a fantastic marketing opportunity. Not just in the U.K., but all around the world. But, this marketing opportunity isn't new. It has been around for quite a while.

But very few marketers have taken full advantage. Why?

Because they simply don't have the necessary understanding and skills to connect properly with this knowledgeable and savvy group. In fact, most are absolutely hopeless.

I am privileged to be one of this marvellous group, so I feel qualified to say that. The marketing communications I receive - and have received for many, many years - are, in the main, poor, bordering on the laughable.

As this article is predominately about copy, I will pay special attention to that element, when I name and shame later.

But first, a little bit more about the over 50's. One thing that must be realised. We are not an amorphous group, or a target segment.

We are a multi-faceted audience of individuals, with a huge variety of needs, motivations and desires. These have to be fully understood before brands try to engage with us.

But, because marketers are lazy, very few bother. As a result, scandalous amounts of marketing money are wasted every day.

We are, in fact, a group of individuals that can be loosely sub-segmented into close to 40 different types. All of which demand to be spoken to individually.

These types are determined by the mental persuasion of the individuals within them, overlaid with other discriminators such as age and wealth, lifestyle and sex.

For example, we all know individuals, say, between 50 and 60 years of age. There is a dramatic difference between some of them. The way they walk, talk and dress.

And, more importantly, the way they *think*.

Some 50+year olds these days are 51 going on 35. They are computer literate, style conscious, knowledgeable about contemporary music, fashion and the arts - and, probably are more 'groovy' than grey.

Remember, both Mick Jagger and Paul McCartney to name but two, are now the wrong side of 70. Macca is 75...

There are others that are still very attractive in their later years. Let me remind you...

Helen Mirren (72), Sharon Stone (59) and Elle McPherson (53) are all very attractive women and amazingly sexy too.

Peter Fonda (77), Tom Selleck (72), Daryl Hall, Justin Hayward and Mick Fleetwood (all 70) still enjoy healthy female followings, and rightly so.

They are all still attractive guys.

And the guy who nearly always comes out on top of most female wish lists, whatever their age, is George Clooney - and he is 56.

It's clear that all the above (and many like them) have looked after themselves and act, dress and look a great deal younger than they are.

Conversely, I know (and I'm sure you do, too) a number of 50+year olds that look and act 70+. I won't name them for obvious reasons, but we all know who they are...

They are old before their time and it shows in everything they do.

For marketers, of course, this presents a big problem.

Talk to those two different type examples above, in the same way - and you'll probably alienate both of them.

The former type wants to be recognised and addressed as a youthful over 50. The latter is mentally older, is happier in that shell and wants to receive messages with an older 'feel' and relevance.

Of course, traditional advertising campaigns can't address this difference, but it still doesn't stop marketers wasting valuable budget trying.

The only way this audience can be effectively targeted, is through direct marketing. In fact, it is classic direct marketing – with the key driver being the database.

A good database, put together by people who know what they are doing, will identify the differences within this valuable target group. Once that is done, meaningful communications can be created, that connect, influence and sell to them, effectively and profitably.

According to Rory Sutherland, vice-chairman of Ogilvy One and vice-chairman of The Ogilvy Group, mature consumers are more open to rational persuasion than the emotive appeals which are successful with younger people.

And that's where good copy comes in.

Long copy – which most of the dumb marketers of today will tell you no one reads - will always work well to this audience.

They read – and *enjoy* reading.

So, explaining a product's benefits and value in hard copy print can be much more effective than an expensive TV campaign.

Good copy will do that. In my opinion, to this audience, nothing works better than direct mail, fronted by a well-written letter.

But, as we all know, there aren't many of THOSE around in our business these days.

As I mentioned earlier, I am part of this wonderful group. But very few marketers know how to talk to me in the right way.

So, they don't get my business.

Simple as that.

Here are just a few typical examples, of some letter openings and more, from direct mail packs I have received over the years.

I haven't included email examples, as we would be here all night and most of the next day as well.

The first three examples are critiqued together, as they used the same brainless approach:



Dear Ms Owen

As a valued Halifax customer you know we work hard to give you great value personal products.

LOOK AT THINGS DIFFERENTLY
✱ BANK OF SCOTLAND

Dear ~~Ms Owen~~

You know we are always looking to offer you the best possible products and services.

THE  TIMES
THE SUNDAY TIMES

Dear Mrs Owen

Here at The Times, we know that you appreciate quality and value.

3 examples of typical lazy letter writing. None of you have any idea what I think about you. So don't try and tell me you do. I dislike this type of copy immensely. It's an immediate turn-off.


HISCOX

Dear Mr Owen

We all have doubts, but when it comes to your home insurance you want to feel certain.

It's unbelievable to me, that in this day and age, anyone could write such tosh - and have it approved.

MINT

Dear Mr Owen

Dumb things happen. But they have to, in order to make room for cards as clever as the MINT Card.

Words simply fail me...



We know household finances are being squeezed at the moment. That's why we wanted to make sure you've heard the news. Last month, EDF Energy were the first major supplier to announce a price decrease, taking the pressure off our customers at a time when many are looking for ways to save money.

This is appalling. The way the second line is written it suggests that they wanted me to hear about the news that household finances are being squeezed at the moment. Of course, that's not what this joke writer meant.

All the above are laughable examples of copywriting. Whoever wrote them - and whoever signed them off, should go and do something else for a living.

There was not a chance in hell that I would even read on from those terribly poor openings. So the selling opportunity was lost.

If they had tried harder, or used a professional copywriter, they might have stood a chance.

Remember what Bill Bernbach quite rightly said all those years ago - *"It's not what you say that stirs people, it's the way that you say it"*.

There are some people who know how it's done, though...

CHARLES TYRWHITT

Dear Mr Owen,

A word of thanks in plenty of time for Christmas

Forgive me if it seems a little early to mention Christmas. I do, however, hope you'll agree that it's never too early to say 'thank you'. So together with this reminder about the coming season, allow me to thank you personally for buying from Charles Tyrwhitt.

Your custom remains as highly appreciated as ever. I know too many businesses which keep their eyes fixed firmly on the bottom line but which fail to look up and acknowledge their customers. The simple rule at Charles Tyrwhitt is rather different - our customers always come first. We are committed to looking after you very well indeed.

Wonderfully warm, engaging copy. You can't help liking this company. Great products, great service, great copy. A reflection on the writer, my old chum, Nick Wheeler.

And, here's another...



Hello Mr Owen,

A lot of people find Boden just the right size – for propping up their kitchen table. And if that's what became of the catalogue we sent you a few weeks back, we hope we've cured your wobble. But we also sell fun, colourful clothes for people who know how to get the most out of life.

I love this copy. I have a number of great examples from Boden and they are very popular at my DM & Copy Masterclasses around the world. All their letters have this unique tone and style.

And, one more...

This is a letter that is predominantly aimed at this marketplace – and it did extremely well. I'm proud to tell you, it is one of mine...



Dear Mr Owen

**"I want to stand where they landed. I want to walk where they fought.
I want to pay my respects where they fell"**

When you visit a battlefield from any conflict – it can be both fascinating and incredibly moving.

You feel the moment. Share the pain. And realise how very lucky you really are...

You will hear amazing stories of ordinary people doing astonishing things. You'll hear of acts of bravery you'll simply struggle to comprehend. You'll be sad and you'll be proud.

But, overall, you will feel part of the glory and the heartache.

And the feeling is *immense*...

This is copy that connects to the audience, draws them in - and wraps them up in emotion, as it needs to do, because the letter is selling WW2 Battlefield Tours, to an audience that has expressed an interest in them.

An awful lot of marketing copywriters these days are not only hopeless at crafting selling copy, but also abysmal with punctuation and grammar.

Make those mistakes to this audience and you will be binned or deleted *instantly*. And you will deserve it, too...

This age group, educated at a time when heavy emphasis was placed on these key elements, is totally unforgiving of these errors. I know I am.

And, of course, being a professional direct marketer and copywriter, I go mad when I see a poor headline or subject line, bad layout, long paragraphs - and copy that simply fails to connect. Here's what I mean...

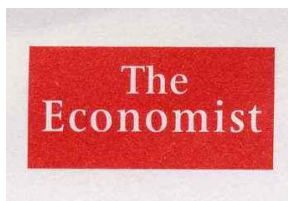


Dear Mr Owen

Since its invention over 30 years ago, Bose® waveguide speaker technology has produced lifelike performance that still rivals more elaborate hi-fi's but with less clutter and complication. For many, the sound delivered comes as a complete revelation, impressing even the most demanding listener. Compact in size and stylish in design it's time to see for yourself just how our music systems have changed the way people listen to music in their home.

Both the WAVE® music system – DAB and the ACOUSTIC WAVE® music system II – DAB incorporate this award-winning US-patented technology. Both let you enjoy superbly rich, lifelike sound without the need for separate speakers, multiple cables or fiddly adjustments. Both are simple, easy to use, plug-in-and-play CD and DAB radio systems. So if you're considering a new hi-fi for your home, which should you choose? You'll find a useful comparison chart on the reverse of this letter, or you can call our Customer Service team **FREE** on **0800 081 3488** for friendly help and advice. There's never been a better time to decide, especially as we have two special offers available if you make a purchase by the 30th April 2009, as well as **FREE delivery** throughout the UK.

You would think a company like Bose would know better. These are the opening two paragraphs! A 4-liner and a 7-liner. Instant death. And it's all copy about themselves. So much wrong with this, it hurts.



Dear Mr. Owen,

For someone in your position *The Economist* should be a natural choice. If it is not, and you are not reading us regularly, then I should like to understand why.

This is not only arrogant, it's extremely rude. How can they possibly send a letter out with an opening line like this? You immediately dislike the writer and the brand - so, a sale is extremely unlikely.



HomeServe is a trading name of HomeServe Membership Ltd.

Mr A Owen
27 Berkswell Close
SOLIHULL
West Midlands
B91 2EH

04/00030503

4642



HomeServe free tel no: **0800 073 1241**

Lines open: Monday to Friday 8am – 8pm,
Saturday 8am – 4pm,
Sunday 10am – 4pm.

Calls may be recorded for quality control and training purposes.

Please quote: **STST92T**

Please reply by: **24th July 2009**

Dear Mr Owen

Water supply pipe information for homeowners in the Birmingham area

Your underground water supply pipe is the pipe that brings fresh water into your home. As the homeowner Mr Owen, you are responsible for the supply pipe generally from where it enters your home either to your property boundary or to the stop tap (if it is inside your property boundary). If you are without water because of a leak or burst on your property, it is generally your responsibility as the property owner to sort it out, if this occurs within your property boundary. There are also situations in which your legal responsibility for the supply pipe extends beyond your property boundary.

Mr Owen, HomeServe protects approximately 32,440 homes against water supply emergencies in the Birmingham area. Tree roots, soil conditions and ground movements are some of the potential problems that may affect your water supply pipe at any time of the year. Movements in dry or hard ground may be of particular concern over the summer months. Supply pipe emergencies may be complicated and expensive to fix, often requiring digging equipment and a specialist engineer, and may leave you without a water supply until the repair is complete. For an emergency response, take out Water Supply Pipe Cover*, brought to you by HomeServe and introduced to you by Severn Trent.

Severn Trent may, at its discretion, repair your water supply pipe free of charge, depending on Terms and Conditions which include, but are not limited to, the likely cost of the repair and the accessibility and size of the pipe. Please refer to 'Your questions answered' overleaf.

How to use the service

- Step 1** Call the HomeServe Emergency Hotline which is available 24 hours a day, 365 days a year
- Step 2** A HomeServe approved specialist engineer will aim to be at 27 Berkswell Close within 2 hours to make a repair or replacement
- Step 3** There is no additional bill to pay **up to £3,000** per claim and you can make **up to 2 claims each year**. Where excavation is required the ground will be restored with concrete, tarmac or block paving, or the affected area of lawn re-laid (**up to £500** as part of your claims limit).

More details of **what is and isn't covered** can be found in 'Your questions answered' overleaf.

Mr Owen, emergencies can happen at any time, and an estimated 1.7 million homeowners have suffered a water supply pipe leak or burst at some point*. You can take out Water Supply Pipe Cover for just £11.88 for the first year – that's a **saving of over 45%** on the usual price of £22.99 a year†. There is an initial 14 day period when you are not covered, giving you 11½ months of cover in your first year. Look at the diagram overleaf – as a homeowner without cover you may be faced with an expensive repair bill. Call HomeServe **free** on **0800 073 1241** to arrange cover. Alternatively, please return the attached Reply Slip to HomeServe in the Freepost envelope provided.

Yours sincerely

Lorna Bown

Lorna Bown

Customer Service Manager, Severn Trent Retail and Utility Services Limited

This information can be supplied in large print, braille or audio on request.

This insurance product is provided by Inter Partner Assistance SA and is administered by HomeServe Membership Ltd, neither of which companies are part of the Severn Trent Group. Severn Trent acts solely as an introducer of the product and of HomeServe Membership Ltd to Severn Trent customers and other potential subscribers.

* This responsibility may be shared with neighbouring properties. † HomeServe Membership Ltd, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). Please see 'Who provides Water Supply Pipe Cover?' in 'Your questions answered' overleaf. ‡ Based on an independent survey of 1,275 respondents, February 2009 and owner occupied statistics from Communities and Local Government: Housing Statistics. † Prices include all fees and Insurance Premium Tax (IPT). Both Severn Trent Retail and Utility Services Limited and HomeServe Membership Ltd are authorised and regulated by the Financial Services Authority. Severn Trent Retail and Utility Services Limited, Registered Office: 2297 Coventry Road, Birmingham, B26 3PU. Registered in England and Wales No. 2562471

I have included the whole letter here, to show you just how bad it is. Let's face facts, most people over 50 have got eye issues.

Once they opened this letter, most would not even attempt to read it. Just too daunting - and it looks like 9 point to me. Almost certainly done like this to penny-pinch on production costs, as it should have been on two pages.

A bad choice. It would have cost them more money on lost sales, than any operational saving they might have made.

When will marketers understand, that this mature audience cannot be taken lightly? We are knowledgeable and experienced – and we have been around the block - many times.

We know how it all works - and we see you coming a mile off.

You have to work a lot harder in everything you do, to knock our walls down.

Copy is king to our group. So, craft your copy cleverly, or find someone who can. Be open and honest, but use all the proven techniques of how to get the readers attention, generate interest and create real desire.

Then tell them why they should buy from you. And make it so easy to do just that. Many a potential sale gets brought down at that final hurdle.

We are an impatient bunch. We get frustrated very easily. Annoy us at any part of the transaction and we'll be gone.

What continues to amaze me, is that a lot of direct marketing to the over 50's, is still undertaken by marketing teams that are so young.

How can they possibly know how to engage with us? Most don't know how to write anyway - and even less know how to spell and use punctuation and grammar correctly.

So what they produce, in the main, are lazy communications, full of pedestrian copy, lacking most of the essential selling techniques that have been proven over the years.

They also play lip service to the current disease of being more interested in brand guidelines than connecting or selling.

(I can let you in on a little secret. None of us are interested in your brand. We are only interested in what your brand can do for us).

Believe it, because it's true.

Without question, contemporary marketers struggle to create effective campaigns to mature adults.

The examples I have personally received in the last decade, have been pretty useless. And it continues to be so. Nothing has changed at all.

Given our value and attraction, I find it impossible to understand.

But what has happened as a result of this poor marketing, is this audience has become increasingly "immune" to these approaches.

The marketing community have really turned us off, by not understanding us, not giving us the respect we deserve - and not talking to us in the right way. Our two fingers are in the air.

This means, that marketers out there, are now going to have to work much smarter and even harder in the future, to get us to put our hands in our pockets.

Remember, we are knowledgeable, savvy and sophisticated. And we take no prisoners. So take heed.

Good copy is the key. Not pretty pictures.

Marketers must recognise this. The right words and copy techniques are absolutely essential to get inside our heads and influence us to do the positive things marketers want us to do - like respond and buy.

But, somehow, I won't hold my breath...

Keep the faith



ABOUT YOUR AUTHOR

Andy Owen is MD of **Andy Owen Copy & Creative Ltd**, one of the most respected and experienced International direct marketing consultancies, specialising in all aspects of creative, copy and strategy for direct and digital marketing.

Andy has been writing copy for 31 years. He writes traditional and digital marketing campaigns, including direct mail, sales letters, emails, SMS's, PPC ads, websites, brochures and much, much more.

He works with top clients in three continents and was inducted into the Direct Marketing Hall of Fame in February 2015.

Visit www.andyowencopyandcreative.com

Andy runs in-house copywriting training for companies of all types and also presents direct marketing Masterclasses, Workshops and Seminars all over the world. If you would like further information on these, or indeed any aspect of copywriting and creative for direct marketing, please contact Andy personally at andyowen@aol.com

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