

SHOPPING AND PERSONAL CHARACTERISTICS
OF THE DISCONTENTED ELDERLY CONSUMER

By

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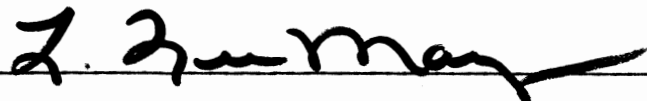
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Scope and Method of Study: The research is an exploratory study of the shopping characteristics of the elderly consumer as they relate to the elderly's attitude towards business. The data was collected through personal interviews with retired citizens randomly selected from the city of Stillwater, Oklahoma. A short version of the Consumer Discontent Scale, developed by Drs. Lundstrom and Lamont was used to measure the subjects' attitudes toward business.

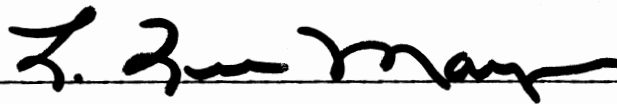
Findings and Conclusions: Two shopping and five personal characteristics were found to be significant at the .15 level in a Chi Square Analysis. These characteristics were: transportation, monitor costs, age, sex, live alone, marital status, and household income. The elderly who walked for transportation related discontentment, as did those who monitored the cost of frequently purchased items. The male consumer was more discontented than the female, as were the senior citizens in the age range 66-75. A large majority of the respondents did not live alone, and a majority were married. These respondents showed a fairly consistent level of discontentment between the two variables. The household income levels all related a fair showing of discontented respondents. However the \$6,001 - 9,000 and \$9,001 - 12,000 categories were strongest in their responses. Hopefully, these results may be used in assisting to formulate data bases for future research on the elderly consumer.

ADVISER'S APPROVAL

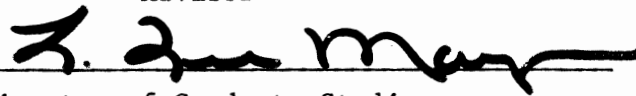


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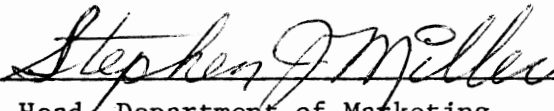
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CHAPTER I

INTRODUCTION

In recent years, the elderly market has been increasing in size and total income. Research on the consumption behavior of this over-65-years-of-age market has been limited, though some recent investigations have indicated the business world needs an awakening. This awakening is slow in coming due to the lack of understanding of the market. Marketers may cast a worried glance at this market "and do on selling to other markets. One might even be led to observe that: 'The only businessmen who have their eyes on the Senior Citizen market are the undertakers'" (Zeltner, 1977). One reason for such an attitude and lack of understanding appears to be the limited amount of information and research conducted in this area.

Upon review of the available literature on the elderly, there is little information found outside of the behavioral sciences. Sociological and psychological research has generally been in areas such as on stereotypes, demographics, health care, nursing homes, drug usage, welfare, and taxation. Other areas included employment, economics, perceptions, attitudes, and behavior. But little research actually delved into the area of the elderly as consumers, their decision-making processes, their likes and dislikes, etc.

* The government appears to be the first outside of the behavioralists to look at the needs of this part of the population. In 1961, the first White House Conference on Aging was held. It lead to the establishment of

medicare, medicaid, and the Older American Act of 1965 (which would set up the Administration on Aging; Business Week, pp. 287-8). By the time the second conference was held in 1971, a weak but slowly growing interest had developed. Just before the conference, a Special Committee on Aging was established in the U. S. Senate to deal with the competition between the young and the old (Schulz, p. 135). Since the turn of the decade, more federal agencies, such as the Consumer Affairs Office, and researchers have focused their attention toward this growing segment of the population.

Articles started appearing in research journals, and some books were published which dealt wholly or in part with the elderly consumer market (Waddell, Reinecke 1964, Goldstein, Dodge). In the mid-sixties, Reinecke posed the question "The 'Older' Market---Fact or Fiction?" (Reinecke, p. 60). Varying articles since then have attempted to identify the elderly as a market (Crockett, Media Decisions, Famighetti, Gelb 1977, 1978, Goldner and Munn, Linden, Business Week, Schulz). The results of these research inquiries showed an emerging aged market. These articles were written in an attempt to awaken business to a market that was not "appreciating business' neglect" of them. The elderly's attitudes were changing. They were gaining power politically (Business Week, Gelb 1977, Famighetti) and economically (Media Decisions, Business Week, Famighetti). Their motivations are changing as they have "'...more education, better retirement benefits, and they are better consumers.' The inference is that they will want, and demand, far more out of life than money in the bank, a roof over their heads, and a gold retirement watch" (Business Week, p. 295). Some businesses have already looked at this market, that is, other than those marketing denture

cream and laxatives (Media Decisions, p. 116, Famighetti, p. 42). These are the ones who can only gain by establishing themselves early as the market starts its escalating growth, rather than later when the market is stabilized and entrenched.

The other articles published in the seventies have attempted to develop a stronger data base on the elderly consumer. They have looked at information processing---the age differences, information sources and their use, and perceived risk (Schiffman 1971, 1972, Phillips and Sternthal, Klippel and Sweeney, Bikson). Some studies have analyzed expenditures and purchasing habits, and trends. They have also looked at profiling the market as a whole, as well as their shopping behavior (Bernhardt and Kinnear; Crockett; Dodge; Friedman, Monroe and Wassterman; Gillett and Schneider; Goldstein; Mason and Bearden; Mason and Smith; Reinecke 1971; Zeltner). Certain characteristics found by these studies identify the elderly as a specific market. But the data base is still extremely weak.

This paper seeks to build the data base from which other research studies may be built. It looks at the elderly population's attitude as it relates to consumption behavior. More specifically, a scale developed by Lundstrom and Lamont, the Consumer Discontent Scale, will be utilized to measure the elderly's attitudes toward marketing and marketing-related factors. The study is a derivation of a proposal by Lundstrom and Lamont for the use of their scale. It will attempt to uncover possible relationships between the elderly's level of consumer discontent and certain shopping and personal characteristics. Information from 69 older citizens was collected in personal interviews and cross-classified with the discontent scores of the characteristics measured.

The paper first looks at the literature on consumer behavior, the elderly market, and discontent and the consumer discontent scale. The objectives and constructs are then presented. Thirdly, the design of the study with the instrument and interview process is shown. Lastly, a description of each variable's results is presented and discussed.

CHAPTER II

LITERATURE REVIEW

II-1. Consumer Behavior

Over the years, marketers have sought to learn more about and improve the field of marketing. One area, consumer behavior, deals with the consumer or user: who he is; how does he buy; what does he consume? Its objective is to "understand, explain, and predict human action in the consumption role," the act consisting of sets of behavior associated with the consumption of goods and services (Ward and Robertson, p. 6). With a better understanding of consumer behavior, some answers to the how and why questions of marketing's working ability may be answered. But consumer behavior does not provide information for only marketers. Government and social-action agencies also use consumer research as it relates to public policy decisions relevant to consumer affairs (Ward and Robertson, pp. 7-8).

Consumer Behavior Models

Consumer behavior has no theory, per se. Several theories borrowed from basic behavioral science disciplines are applied to the advancement of the consumer behavior objective. Concepts and variables from these disciplines are applied toward the understanding of human behavior in the consumption role (Ward and Robertson, p. 9). While comprehensive formal theories make reference to Freud's psychoanalytic theory, Lewin's field theory, or Hull's learning theory, consumer behavior models have been found

to be more developed by "middle-range" theories of human behavior (Kassarjian and Robertson, p. 515). Merton described these theories as "theories intermediate to the minor working hypotheses evolved in abundance during the day-to-day routines of research, and the all-inclusive speculations comprising a master conceptual scheme" (Ward and Robertson, p. 20). Hypotheses drawn from the middle-range theories are both inductive and deductive. The logical deductions are derived from conceptualizations relating to problems, findings bearing on problems, and then pulling everything together for the "explanation and prediction of a range of phenomena and the development of a broad theory" (Ward and Robertson, p. 21). The inductive hypotheses are often based on plausible inferences because of the "inexpressed assumptions and implicit meanings involved in many conceptualizations" (Ward and Robertson, p. 21). This sets the scene for consumer behavior models as most comprehensive models are characterized by implied relationships. These relationships have been part of the difficulties found in developing theoretical models. "The concepts and variables that are related may vary in levels of abstraction and measurement, thereby creating difficulties in analysis" (Ward and Robertson, p. 13).

Model development is still needed, since it provides a structure by which empirical research can be most meaningful and productive. "Formal integrative models may also encourage better empirical analysis of consumer behavior phenomena, which are usually complex and multivariate" (Kassarjian and Robertson, p. 516). Since the Katona-Mueller inquiry of 1954, there has been abundant research in the area of the consumer purchase decision process, such as the amount of consumer information seeking, the types of information sought, and the sources consulted (Westbrook, Newman and Taylor, p. 54).

The emergence of formal models of consumer decision processes has been highlighted by such complex models as Howard and Sheth (1963), and such simple models as Kotler. Howard and Sheth looked for a "theory" of buyer behavior based on learning theory. Developments have changed it however, and it now draws upon a considerable range of behavioral areas. The Howard-Sheth model is based on repeat buying and has four major components: 1) stimulus input (marketing and social environments), 2) hypothetical constructs (buyer's internal state, i.e. perception and learning variables), 3) exogenous variables (such as social class and culture), and 4) response outputs (hierarchical set of possible responses) (Kassarjian and Robertson, p. 516).

A second comprehensive model is by Nicosia (1966) which encompasses a number of sets of variables and specification of relationships. This model of general human decision-making behavior is a step-by-step flow from the firm's conception of a product, to consumer attitude formation, to an act, to the consumer's predisposition, and back to the firm. The Nicosia model's adaptability to mathematical formulation opens up promising avenues for further research (Kassarjian and Robertson, pp. 517-518).

Engel, Kollat and Blackwell have developed a model of consumer behavior which they refer to in terms of "multimediation" because "many processes intervene or mediate between exposure to a stimulus and final outcomes of behavior" (Engel, Kollat and Blackwell, p. 49). This conceptual model separates and explains the many psychological variables of greatest significance to the understanding of four major phases in consumer behavior---consumer motivation and behavior, the perceptual process, the decision process and the influence of external constraining forces (Engel,

Kollat and Blackwell, p. 67). The individual's attitude, information and experience, and evaluative criteria interact with their personality as a filter for incoming stimuli. The stimuli passing through this central control unit (CCU) are then analyzed by four distinct and separate stages: the physical and social dimensions of the exposure phase, the drawn-attention phase, comprehension of message phase, and the phase of retention of stimuli still consonant with the CCU dispositions (Engel, Kollat and Blackwell, pp. 52-54). In the decision process, a problem is recognized; that is, a stimulus energizes a need-arousal and is intensified by the autistic thinking of the actual consumption. An individual may continue into the next stage or place the aroused state into hold due to intervening variables from the environment. The next stage is the alternative evaluation where the individual conducts an internal search for stored information and an external search. External constraining factors come into play with the preceding stages to lead to the decision to buy, which in turn lead to basically two outcomes: 1) a post-purchase evaluation, and/or 2) further behavior, such as determining appropriate financing of the purchase (Engel, Kollat and Blackwell, pp. 56-58).

Another model is Bettman's information processing model based on cognitive theory. He saw an individual's cognitive structures as being involved in information acquisition and processing, that people "perceive the external world in terms of cue patterns or configuration, rather than in terms of separate cues" (Kassarjian and Robertson, p. 518). Kotler observed many of the more complex models in the purchase decision-making process and found five underlying buying stages. "This model emphasizes that purchase decision making starts long before the actual purchase and

has consequences long after the purchase" (Kotler, p. 86). The stages begin with a (1) need arousal which stimulates (2) an information search, then (3) an evaluation behavior leading to (4) a purchase decision and followed up with (5) post purchase feelings.

II-2. The Elderly Market

An extensive search of the available literature on the consumption behavior will reveal gaps in many areas. One such gap is in the population of those surveyed. *the elderly* If research does not look at the market as a whole, it tends to orient toward the young-and middle-age markets. This is evidenced by the lack of research on the elderly as consumers. The indifference toward the elderly as a market segment is attributed to the belief held by business that "the elderly want pretty much the same things as adults generally" (Klippel and Sweeney, p. 163). However, there are several characteristics which influence the elderly to act differently--- i.e. health, need for salt substitutes, income (most are retired and living on social security and pensions), indebtedness (nearly all own their own homes, cars, and furniture so typically they have no major payments). "Every market is made up of distinguishable segments consisting of buyers with different needs, buying styles, and responses to offer variations" (Kotler, p. 57). To determine if the elderly are a market offering a different opportunity, three components must be considered: substantiality, assessibility, and measurability (Kotler, p. 143).

Substantiality

The substantiality of the market is like a slowly emerging giant. Predictions of its size and purchase power have not been recognized by business, although it has been well documented in the marketing literature (Bernhardt and Kinnear, Media Decisions, Famighetti, Gelb 1977, Gelt 1978, Mason and Bearden, Waddell, Business Week). The Census Bureau has predicted the current average American's age of 29 will rise to more than 37 years of age by 2030. "This so-called graying of America is a result of simultaneous declines in the birth and mortality rates" (Famighetti, p. 42). The market's size will increase until 1985 when those born during the low birth rate of the depression years enter the elderly category. Another surge will occur about 2010 when the baby boom of the 1940's reach elderly age (Henretta, Cambell and Gardocki, pp. 44-45). The average American today is living considerably longer than those at the turn of the century. "Control of the environment, better nutrition, and discoveries in the causes and treatment of the disease have now extended life so that the 50-year old adult today may, on the average, anticipate twenty-seven additional years" (Goldner and Munn, p. 261). In 1977, those aged 65 and over were estimated at 22.4 million or about 10% of the total population. Government demographers are predicting 31 million in 2000, and as the post WWII babies reach their 60's by 2020, the population is estimated to be 42.8 million (Media Decisions, p. 59-60). The elderly segment is growing at a rate of over twice that of the rest of the population (Bernhardt and Kinnear, p. 449), and it is estimated to soon represent 20% of the nation's population (Mason and Bearden, p. 454),

There is an added perspective to be considered in this analysis: the movement toward early retirement. The normal age of retirement has been around the age of 65 (Schultz, p. 140), but "the dropping out from the work force is already observable in the age span 45-54" (Goldner and Munn, p. 261). Pressure appears to be building for early and mandatory retirement, and even "for social security and private pension full pension (sic) eligibility at earlier ages" (Schultz, p. 141). Companies are also supporting early retirement with extra benefits to the pension plans until Social Security is available (Schultz, p. 142). With early retirement, many of the characteristics of the market are enlarging the age range of the market, thereby drawing yet an even larger population. Therefore, this market may definitely be cited as significant in size.

The purchasing power of the elderly market is also significant. One article cites a Conference Board report as estimating the "per capita income of those 65 and over is only 5% less than the per capita figure for the population as a whole" (Gelb, 1978, p. 42). Another article reports the 65+ age group as an over \$60 billion market and the 55+ age group as \$200 billion (Media Decisions, p. 60). It is predicted the average individual will spend one quarter of their life in retirement (Bernhardt and Kinnear, p. 449) in which their income is derived from social security benefits, private pension plans, and investments. The government continues to upgrade the social security program as an artificially low \$141 billion total annual income is provided with cost of living increases and expanding benefits (Famighetti, p. 42). Improvements are consistently being made in the level of disposable income as social security benefits expand and many firms are broadening their retirement plans and pensions, paving the

way for improved financial security in the elderly segment.

Indirect income, however, has posed problems in ascertaining accurately the elderly income level. This includes sources not readily measurable such as medicaid, medicare, in-kind service, and contributions from relatives. The elderly's income substantially decreases upon retirement, thereby explaining the lower figures (Goldner and Munn, p. 48); at the same time, they are reportioning their expenditures voluntarily as well as under necessity. "Older people need not pay social security taxes if retired; they can claim extra exemptions on their taxes; they are more likely to have their homes paid for; and they have Medicare to reduce health costs" (Gelb, 1978, p. 42). They typically have purchased other durable goods such as cars, furniture, and appliances while the younger generations are still purchasing these items (Field, Goldner and Munn, Goldstein, Hendricks and Hendricks). The 35 and under age group support more than one-third of the nation's children while the 55+ support less than 5%. The Bureau of Labor statistics has developed an "equivalence scale" which shows the 55+ class home with no children "require an income which is equal to only about 60% of that needed by a home where the head is 35 and includes two children" (Linden, p. 285). These and other differences indicate that the older generation has more money available for discretionary spending (about 28%) than the young (about 13%). (Linden, pp. 282-5). The 55+ market's discretionary spending power has been ranked second only to the middle-age segment (35-54) (Diamond, Ward and Faber, p. 60). The elderly market certainly appears large enough and profitable enough to be worth considering.

Accessibility

The accessibility of the elderly is also fairly strong. They live in concentrated areas, have certain media habits and a few other sources are available for focusing marketing efforts. Two-thirds of the elderly live in urban areas (Goldner and Munn, p. 265). Eleven states contain nearly three-fifths of the total aged population. The two states with the largest elderly population are California and Florida, although the Northeastern states have the highest proportions over (Goldner and Munn, p. 262). Currently, 96% of the elderly are found to live outside of institutions. Of these, 47% live in husband/wife units, 43% live alone, and 10% live with children. There has, however, been a new trend appearing. Geriatric communities are starting to emerge and appearing to be successful though slow in development (Gelb, 1978, p. 41). Thus, this older population is found concentrated in geographical areas which could aide in the success of a marketing strategy.

Understanding the senior citizen's product information search process is also a means of determining routes of accessibility. They seek two forms of inputs in their search process, formal and informal. The formal sources are newspapers and magazines, televisions, and door salesmen (Klippel and Sweeney, Phillips and Sternthal). Over one-half of the elderly read a daily newspaper, while approximately 70% at least read the Sunday paper (Bernhardt and Kinnear, p. 451). A large majority rely on the newspaper as their primary source of information on food purchases (Mason and Smith, p. 207). They read selectively and prefer to obtain news information from newspapers and broadcast media (Bernhardt and Kinnear, p. 451).

Of the magazines, Readers Digest has the largest percentage of older customers. Approximately one-third of their audience is over 55. Other magazines which have 15-20% of their audience in the upper age bracket are TV Guide, Parage, and Better Homes and Gardens. This percentage remains fairly consistent in proportions whether measuring the 55+ or 65+ group (Media Decisions, p. 60). The elderly tend to be morning listeners of AM radio. By the afternoon, their ratings fall dramatically and persists through the evening hours. They are also heavy watchers of early morning televisions, particularly before 9 a.m. where twice as many are viewing TV programs than other age groups. Their ratings are also seen more heavily than other groups between 9 a.m. and 6p.m. They are very news oriented as 66% watch TV between 6 and 7 p.m. After 9 p.m., the ratings decline and significantly fall after 10 p.m. (Bernhardt and Kinnear, p. 451). Available leisure time may be the reason for such prodigious consumption of the mass media (Mason and Bearden, p. 456).

Informal sources consist of interactions, as with friends, relatives, social groups, and the family nucleus (Klippel and Sweeney, Phillips and Sternthal, Mason and Bearden). This form of information source is seen as a highly useful form of market strategy (Klippel and Sweeney). Another informal source is their own consumer knowledge and experiences. This storehouse of information is one source which is not as readily available to their younger counterparts (Freedman, Monroe and Wasserman, p. 302-6). The elderly mainly conduct a physical search process for their product information, relying heavily on the newspaper as a primary source (Mason and Smith, p. 207). However, they also "rely heavily on personal experience and advice of friends, relatives, and others in acquiring new product information" (Mason and Bearden, p. 456). They will typically go for

nationally advertised brands (Media Decisions, p. 116) because they are suspicious and distrustful of new and different products. After 60 years of age, the interest in innovation sharply decreases "and is accompanied by a marked tendency to deride change and to ignore new features in product offerings" (Goldner and Munn, p. 270).

Measurability

The last condition, measurability, looks to what extent there is information existing or obtainable on the elderly's characteristics. This particular segment is determined by age; therefore, the population size is readily available in such data sources as the U.S. Bureau of the Census. Other demographics such as sex, marital status, and income may also be found. By 1990, 14.7% of the female population is projected to be in the upper age bracket, while 10.1% of the males are in this bracket, a ratio of approximately 1:7. The widows outnumber the widowers by 4 to 1 (Media Decisions, p. 60). This is due to women living longer than most men (Bernhardt and Kinnear, p. 449) and remarriage is more common among the men (Goldner and Munn, p. 265). Approximately 64% are retired, thereby having a significantly lower income (Bernhardt and Kinnear, p. 451). Their indebtedness is significantly lower than other age brackets as 60% own their own cars and a high percentage own their homes (Gelb, 1978, p. 45). Thus, there should be some added considerations and calculations to the reporting of their income. Some demographics such as the race proportions remain approximately the same as in other age groups, while other demographics are considerably different. Two-thirds of the elderly have no high school education and only 9% are college graduates (Bernhardt and

Kinnear, p. 451), but this is predicted to change with the upcoming generations (Business Week, p. 295). This indicates that the elderly are as readily measurable by demographic information as other age brackets.

Like all markets, the elderly's measurability in terms of subjective characteristics are not so easily determined. Some basic purchasing trends, however, may help to understand this market. As mentioned before, the elderly typically do not buy automobiles or other durable goods such as furniture and appliances (Goldner and Munn, pp. 267-9). Purchases of clothes decline (Bernhardt and Kinnear, p. 449) as compared to other age groups. Their largest expenses are for food, housing and utilities, and health care (Media Decisions, p. 116). It appears from the literature that there may be a trend toward recreation, recreational goods and luxury items consumption. Services appear to be growing rapidly as the elderly seek health-related services, and repair services for extending the life of their durable goods (Goldner and Munn, pp. 267-9).

The elderly are significantly shown to be supporters of the traditional stores, even if it means higher prices and further distances to travel (Bernhardt and Kinnear). They have a keen sense of brand loyalty and patronize those retailers who have served them well in the past. They buy their food from chain supermarkets. They buy durable goods and clothing from stores located in the central business districts (Mason and Smith, p. 209). These experiences become entrenched to the point where they are almost habits. "This implies that the retired are a loyal, dependable market. The retailer who features prominent brands, good-quality merchandise and offers fair value can expect the older consumer to be a steady customer" (Goldner and Munn, p. 270).

The elderly are price conscious and thrifty. A substantial segment of the senior market seeks no-frills products and services (Gelb, 1978, p. 45). Their primary reason for purchasing store brands is the lower prices (Mason and Bearden, p. 458). They also look for smaller servings and the one-serving containers since their household size has typically decreased (Gelb, 1978, p. 44). Although they are very price conscious and 13% are eligible for food stamps, only 6% are current users. Only 1 in 6 hold a credit card, while 1 in 3 is common in other age groups (Mason and Bearden, p. 457).

Though price in today's inflation may not contribute, the elderly apparently are shown to enjoy the shopping experience. Even while they may tire easily, it is viewed as a means of exercise in a reasonably comfortable and controlled environment (Mason and Bearden, pp. 455-6). It is also a "source of pleasure and entertainment for those who have few recreational options" (Mason and Smith, p. 208).

II-3. Discontent

The purchase decision is seen as a function of the consumer's feelings toward the main aspects of the experience. The aspects include "the adequacy of available product alternatives for meeting consumer wants; access to desired prepurchase information; the experience of visiting retail stores; the pace of the shopping experience; the task of evaluating and choosing among alternatives; and anxiety about making a satisfactory choice" (Westbrook, Newman and Taylor, 0, 55). The result of the function may promote a feeling of frustration or discontent, or a feeling of

satisfaction. To better understand the concept of discontent in the purchase decision experience, a look is taken at its definition.

Definition

Discontent has been posed in studies and the dictionaries as synonymous with dissatisfaction; in like, its antonym, content, is posed as synonymous with satisfaction. Satisfaction has been defined by Webster as the fulfillment of a need or want. It appears researchers further define satisfaction in consumer behavior in terms of the expected in relation to the actual experience in the consumer market (Aiello, Czepiel and Rosenberg, p. 43). From this, dissatisfaction comes to be defined in terms of the gap or distance between what is expected and the actual experience in the consumer market. In turn, discontent is likewise defined. An encompassing definition of consumer discontent was prepared by Miller:

Consumer discontent may be the result of the individual's perceiving (1) a lack of material possessions or services, (2) a lack of satisfaction with product/service quality or performance, or (3) a lack of satisfaction with the options available in the marketplace (Miller, p. 486).

Theoretical Support

Upon reviewing the literature, several theoretical models hold the potential for interpreting discontent. Pfaff cites there are parallels between the consumer surplus (developed from the Marshallian economic theory) and consumer satisfaction. Consumer surplus is the subjective benefit measure which motivates a consumer towards paying a higher price for successive units of a product rather than going without it. The greater the marginal utility a consumer gets from the dollar, the more

satisfied the individual should be. However, this explanation is limited to only the consumer's reaction to price and quantity relationships, and it could not explain a consumer's satisfaction when there is no marginal utility of price (Pfaff, p. 38).

The cognitive model is another approach to explaining the discontent concept. Its base is on the difference between an ideal and actual set of attribute perceptions. "The greater the discrepancy between the ideal and actual, the more dissatisfied an individual is likely to be" (Pfaff, p. 38). Festinger refers to the differences as cognitive dissonance and claims that the consumer "strives toward consistency within himself" (Kassarjian and Cohen, p. 55). In other words, he will be motivated toward behavior designed to reduce dissonance (Ward and Robertson, p. 30). However, published findings have failed to show cognitive dissonance to be the only cause of "dissonance-reducing" behavior (Oshikawa, p. 44).

An individual evaluates the goods and services on the basis of subjectively felt needs, aspirations, and experiences on top of some kind of rationalization. Satisfaction, therefore, may not only be the gap between the ideal and actual attributional levels; rather, the realization by the individual that the ideal level will never be attained. Dissatisfaction is likewise expanded. It is approached in terms of the psychological and personality change carrying over into attitudes pertaining to market goods and services (Pfaff, p. 41). "This model focuses on aspiration levels, learning behavior, and so on to explain change when the real world doesn't change" (Pfaff, p. 42).

The Level of Aspiration theory is another theory related to the consumer satisfaction process. This theory deals with the aspiration

level and frustration and their effects on expectations, efforts, and repeat behavior patterns. Although a product or service may have a high level of quality, if the consumer sets their levels of expectations or aspirations higher, there may be some amount of dissatisfaction (Miller, pp. 486-7). "Because of the nature of discontent, the concepts of Level of Aspiration theory appear particularly useful for stimulating hypotheses about (as well as providing explanations for) consumer discontent and its potential demographic or psychographic" (Miller, p. 486).

The last model to be considered is the communications-effect model. Irrespective of cognitive or affective evaluations, individuals are seen to respond to persuasive communication. Communications such as messages from interpersonal, group, or mass communication situations, may stimulate observed changes in consumer satisfaction. Any explanation for changes in satisfaction must in some way handle the wide network of interactions and communications individuals experience in their daily lives (Pfaff, pp. 42-3).

Some researchers find a number of reasons why the prepurchase experience may contribute to the arousal of dissatisfaction. Brehm saw it as a psychological reaction to choosing between alternatives, "leaving uncomfortable subjective states." Bauer expresses panic will cause hasty purchase decisions in order to overcome the enormity of the decision process (Westbrook, Newman and Taylor, p. 55). However, the only consensus among researchers on when the satisfaction process is experienced is during or after consumption. There is considerable controversy beyond these stages of the decision-making process (Aiello, Czepiel and Rosenberg, p. 44).

Measurements

Research has generated a variety of design techniques in scales, items, and data analysis. These include belief scales, mixed satisfaction/dissatisfaction scales, and scales incorporating expectations used (Aiello, Czepiel and Rosenberg, p. 43). The ideal consumer satisfaction measurement is seen as a technique that will "gain, at low cost, responses from a high percentage of consumers who have just completed consumption of the product or service" (Journal of Marketing, 1978, p. 8). Throughout the literature, variations in the scope, conceptualization and definition of satisfaction have demanded different operationalization of the concept (Aiello, Czepiel and Rosenberg, p. 44). Thus, a variety of measurements of satisfaction and dissatisfaction have emerged. One measurement looks at the magnitude of dissonance. This magnitude is determined by the importance of the decision, and the relative attractiveness of the rejected alternatives. Also, a derivation involves the concept of the more alternatives considered, the greater the post-purchase dissonance. Satisfaction may be so simply measured as asking a single question: "How satisfied are you?" (Miller, p. 487). The self-reported categorical response may be a five-point scale with endpoints "completely satisfied" and "not satisfied." This is the only scale in which there is consensus (Aiello, Czepiel and Rosenberg, p. 48). An indirect version of this measurement asks companies: "How do you determine the degree to which you are satisfying your customers?" (McNeal, p. 32). Measurements of an overall summary type or a combination of facets or attributes are split in researchers' support. Some feel the overall measure is inadequate, and the recording of actual responses would better represent an

immediate reaction to a complex situation (Aiello, Czepiel and Rosenberg, p. 43).

The multi-dimensional measurement of interactions among a number of variables is considered appropriate, as with Fishbein's weighted additive model. An example is the Index of Consumer Satisfaction developed by Pfaff (Miller, p. 487). Best saw problems in appropriate measurement tools now existing and developed the Consumer Service Evaluation System (CSE). It is a remote data terminal located near point of purchase, with questions and possible responses displayed on the screen. Although this meets the requirements of being simple, easy to understand, fast, and anonymous for an appropriate measurement of satisfaction there are limitations such as self selection bias, and the small number of questions which may be asked (Journal of Marketing, 1978, p. 8).

Dissatisfaction has been looked at by some to be measured separately from satisfaction (Aiello, Czepiel and Rosenberg, p. 43). The most common measurement found has been volunteered complaint data. The number of complaints or suggestions for improvement are tallied by frequency, or a list of dissatisfying incidents are the base for determining the level of dissatisfaction (Miller, p. 487). Volunteered complaints, however, present problems in validity, such as the underrepresentation of dissatisfaction with items of lower costs, less crucial items as opposed to "big ticket items." Also those who are dissatisfied yet do not complain that they are not being represented (Day and Bodur, p. 64). Another measurement looks at the magnitude of dissonance. This is determined by the importance of decision or relative attractiveness of rejected alternatives. A derivation draws in the measurement of the more alternatives

considered, the greater the post-purchase dissonance (Oshikawa, p. 45).

Some research utilizes a bipolar scale, where satisfaction-dissatisfaction are at opposite ends of a continuum. This continuum scale has been opposed by some who interpret dissatisfaction on a parallel scale to satisfaction. The question of whether these scales or even a mixed scale is appropriate remains unresolved (Aiello, Czepiel and Rosenberg, pp. 43-4).

Studies have used the satisfaction and belief scales for a variety of purposes. Most develop brand preference models from the scales. Looking at product attributes in product satisfaction, beliefs and satisfaction were tied together with regression models and summed linear attribute models in satisfaction measurement and attitude theory research. Some research has been used to look at job satisfaction in a correlation to overall job satisfaction. Aiello, Czepiel, and Rosenberg used belief and satisfaction scales in their study for attribute ratings (p. 45). Another study in this field was "a survey research program which has been designed to obtain usage data, importance ratings, satisfaction/dissatisfaction scores, and post-dissatisfaction responses, over a comprehensive set of product and service categories using an aided recall approach" (Day and Bodur, p. 64).

II-4. Consumer Discontent Scale

The literature review reflects a need for determining who the discontented consumer is, but no valid and reliable scale is available to measure the concept of discontent. Lundstrom and Lamont felt that by utilizing the scale development techniques used in psychological, social

psychological, and sociological disciplines, "it would provide an instrument to fulfill the needs of corporate and public policymakers for program direction on consumerism" (Lundstrom and Lamont, p. 373). They felt it would also provide a means for the market researcher to identify the discontented consumer and determine the underlying causes. The literature's recent attempts to measure consumerism reveals "a surrogate measure for consumerism appears to be found in the intensity and direction of ... the attitudes of consumers toward the marketing and market-related practices of business" (Lundstrom and Lamont, p. 373). They followed a procedural framework drawn from the literature on the construction of a reliable and valid scale.

1. A definition of the construct to be scaled and the generation of statements for inclusion in an item pool.
2. Selection of type of scaling procedure to be used.
3. Selection of items for testing of scale properties.
4. Reliability testing of scale properties.
5. Validation of final scale properties.

(Lundstrom and Lamont, pp. 373-74).

The construct was developed from a comprehensive review of the literature. "The review included (1) the literature generally discussing consumerism and consumer discontent, (2) the empirical studies on consumerism and socially responsible persons, and (3) the results of an exploratory field study of consumer feelings about business practices and conduct" (Lundstrom and Lamont, p. 374). From this, consumer discontent was defined and operationalized to include these marketing and market-related factors:

1. The product strategies of business including product design, quality, safety, performance, packaging, and proliferation.

2. Business communications and information in the areas of performance data, warranties and disclaimers, personal selling, and advertising practices.
3. The impersonal nature of business and retail institutions in the areas of self-service retailing, sales personnel and customer service retailing, sales personnel and customer service, and merchandising practices.
4. Socioeconomic and political forces including an inflationary economy and concern over pricing practices, government regulation of business and marketing, the involvement of business in current social problems, and current social trends that are contrary to business practices

(Lundstrom and Lamont, p. 374).

The item generation came from the literature information, and 173 statements were developed by the empirical scale development method. This method was used as opposed to an a priori approach because it "relies on observational aspects of persons in a particular life situation" (Lundstrom and Lamont, p. 375). The original item pool contained a balance of positive and negative statements in an effort to divert from any agreement response tendencies. They "were not product specific but were related to general business activities and potential contributors of consumer dissatisfaction", and not so broad as to draw out a "universally discontented individual" (Lundstrom and Lamont, p. 375). The items were sorted as pro- and anti-business and those not fitting either category or those that were redundant or ambiguous were thrown out by a panel of judges.

A measure of attitude intensity was deemed more appropriate by the researchers, therefore, a six point Likert scale was utilized. It was also felt that it would enable the consumers to understand quickly how to respond. The range measured from "strongly agree" to "strongly

disagree." The items were selected by use of a t-test for item difference in the upper and lower quartiles using an alpha level of .10 or better as the selection criterion (Lundstrom and Lamont, p. 375).

Two reliability tests were conducted for cross-sectional and longitudinal reliability. The first reliability test was the split-half reliability coefficient. It measured whether subjects would perform equally if administered two different instruments equally measuring the same construct. The results showed the items of the scale were internally consistent and acted similar to two scales measuring the same construct (Lundstrom and Lamont, pp. 375-76). The second reliability test was a test-retest over a six-week period. This type testing relates how well the scale measures the attitudes over time. "This reliability estimate indicates reasonable scale accuracy and stability over time" (Lundstrom and Lamont, p. 376).

Due to most of the items in the final scale unintentionally having a negative orientation, a response bias testing was conducted to further establish the scale's reliability. An Agreement Response (testing the tendency to respond in the direction the item is stated) and Social Desirability Scales (answering in a socially desirable manner) related the Consumer Discontent Scale did not elicit biased responses from the subjects. This was "pertinent because of the large amount of publicity the subject has received" (Lundstrom and Lamont, p. 376).

The construct validity is the most important aspect of the scale properties. The internal validity looked at the scale's homogeneity and consistency. A product moment correlation was conducted looking at each individual's statement with the total scale score for the sample

and Bodur, p. 66).

Discontent of the Elderly

The need for determining the discontented consumer arises with the increasing number of professional consumerists and activities of government agencies and consumer legislation (Miller, p. 486). Also clarification is needed since buyers tend to understate dissatisfaction, while consumers overstate it (Westbrook, Newman and Taylor, p. 59). There are discrepant views of whether the elderly are discontent (content: Miller; Koeske and Srivastava; discontent: Lambert and Kniffin; Warland, Herrman and Willits; Friedman and Wasserman), thus a study should be geared towards clarifying and expanding the understanding of this area. The elderly are known to experience dissonance and alienation, therefore, they hold potential for becoming discontented as consumers. The CDS developed by Lundstrom and Lamont would be an appropriate measurement of discontent among the elderly due to its universality. By using this scale, some consistency may be established for comparison to future extension of or expansion of this study. Most studies provide inconsistent results due to differing measures of the variables (Warland, Herrman and Willits, p. 149), while this study seeks to establish a consistency to the variables.

CHAPTER III

OBJECTIVES AND CONSTRUCTS

III-1. Objectives

This study will compare certain characteristics of the discontented elderly consumer to the contented elderly consumer. The characteristics are found in the shopping experience. Other characteristics are personal demographics which may also be related to the attitude of discontent. Some are logistic or situational characteristics which lead to the elderly's opinion. Others are seen as potential resultants of a particular attitude of the elderly towards business and the shopping experience. Although no direct causal relationships are determined, it is felt that a preliminary exploration of this area may lead to future determination of possible causal effects.

III-2. Concept and Construct

The concept of this study is the elderly and shopping characteristics, and the construct is consumer discontent. The elderly is defined as the population that has reached the age of 55. The shopping characteristics are classified as those actions or characteristics associated with the process of product purchase behavior. Consumer discontent is defined by Lundstrom and Lamont as

to include the collection of attitudes held by consumers toward the product strategies of business, business communications and information, the impersonal nature of business and retail institutions, and the broader socio-economic focus which are linked with the business system (p. 374).

These definitions are operationalized for this,

In segmentation research by age, the typical upper limit for the middle-age segment is 54. Therefore, the "55 and Over" segment is left--the segment already cited as having limited identification as a market. The literature reveals this market is highly influenced by retirement. Therefore, the elderly are operationally defined as individuals having reached age 55 and living in a family unit where the head of the household is retired.

Shopping characteristics constitute an array of variables which influence an individual's purchase behavior. The literature available on consumer purchase behavior indicates various characteristics which appear to be consistently present. This list is too volumous to utilize in one study, so certain characteristics wer selected a priori. Shopping characteristics, therefore, are operationalized as those selected actions or characteristics associated with the process of product purchase behavior which may contribute to or be a resultant of consumer discontent.

As cited in the literature review, Lundstrom and Lamont conducted a comprehensive review of the literature in an effort to define consumer discontent. From this review, statements were developed and tested until a consumer discontent scale was formed. This scale was found to identify both the contented and discontented consumers (Lundstrom and Lamont, p. 377). Therefore, consumer discontent is defined as the aggregate score of an individual's attitudes as measured by the consumer discontent scale lying on the discontent half of the content-discontent continuum.

CHAPTER IV

DESIGN OF INQUIRY

The design of this study is exploratory in nature and utilizes an ex post facto design. An exploratory study determines whether it is practical to attempt a further study in a given area (Emory, p. 83). Since no prior studies have looked at the elderly in terms of being contented or discontented consumers, this proposed research holds the potential for providing benchmark information. The ex post facto design is commonly used in "descriptive studies in which the researcher seeks to measure such items as frequency of shopping, social characteristics or attitudes of people" (Emory, pp. 82-83). This study is of this design as the subjects are reflecting attitudes already experienced during prior purchase decision making. It is hoped that a profile may be compiled of the elderly's shopping and personal characteristics which will lead to a better understanding of their overall attitude towards business.

The subjects were selected from the retired citizens of a medium-sized, mid-western town---Stillwater, Oklahoma. Stillwater has a population of 39,300. It is a university town with approximately 22,000 students at Oklahoma State University. There is no public transit bus system, although there is a newly-established mini-bus service for the elderly. There are six national chain grocery stores which are fairly well distributed throughout the town, and several smaller, locally-owned stores. The older shopping area is located in the center of town, and two shopping centers have been built within the past five years in some outlying areas of town. Most major stores advertise in one local news-

paper. There are several radio stations located in the town with a variety of programming.

Assumptions

Since this study is of a descriptive nature, there are few limiting or foundation assumptions. These are required, however, in order to control intervening variables. It is assumed the elderly are alert and capable of distinctly evaluating their attitudes. A second assumption is that no Hawthorne Effect exists; that is, those selected for the interview do not develop a more positive attitude toward business due to the attention drawn to them. The final assumption is that the selection process for the elderly sample gave a reasonable representation of the true population.

Sampling Procedure

The sample was a random selection of retired persons in Stillwater. The population from which the sample was drawn was from those noted as retired in the Johnson's City Directory. The directory lists the residents, address and phone number, their occupation, family members, and additional data. Those listed as "Mrs" were also included. The reasoning for this is that older widows tend to keep their husband's name. This list may not be fully exhaustive as some retired people may not have phones or listed numbers, as well as some may not be listed as "retired". However, it does avoid a major limitation found in several other studies such as captive audiences---basically geriatric communities (Bernhardt and Kinnear, p. 449).

The random selection was determined with the use of a random number list. Arbitrarily, the first number was selected and starting from the top of the retired list, the subjects were counted down by the number selected. The name was drawn and placed on a sample list. Going to the next number in the random number list, the subjects were once more counted and drawn. This continued through the full list providing approximately 130 names.

In considering the economics of data collection (Emory, p. 126), the size of the population was first determined to be 100. However, as the data was collected, the time required for collection of the data was longer than anticipated due to the unavailability of the subjects and the repeat calls. The population sample, therefore, was redetermined to be 80 subjects. It can be considered to be adequate (Emory, p. 141). Thus, the first 80 names drawn were utilized.

Design of the Instrument

In the literature review, food was cited as "one of the largest and most frequently recurring expenditures" (Mason and Bearden, p. 457). Since all subjects have a physiological need for food, this alone may be the driving force. Other subjective characteristics may, however, determine how often they shop, e.g. product specials or habit (having a specific day for shopping).

As defined earlier, shopping characteristics may be any action attributable to or from the act of purchasing a product. In this study, twenty-one characteristics were selected a priori. Resources such as prior studies on shopping behaviors, the actual experience of shopping,

and observation of others shopping were used in generating the independent variables. The literature and general deductive reasoning were also used in determining the demographic variables to be measured.

The questionnaire's length was limited due to suggestions by a gerontologist and research literature on surveying the elderly. The gerontologist indicated that the elderly's attention span is short and that they tire easily. The questionnaire, therefore, should be short, approximately 10-15 minutes. Lundstrom and Lamont provided a short form of the Consumer Discontent Scale to be used in this study. This form had been previously prepared for other uses. Additional information was given by the gerontologist concerning the legibility of the questionnaire. Large type-set was utilized in the questionnaire.

A test group of five subjects was used to pretest the questionnaire. This test related any problems in administering the test or with the questionnaire itself. Several items in the questionnaire were found to pose potential problems. It is important for a common terminology to be used so the respondents will report and the instrument will measure the same concepts (Emory, p. 26). The items which generated questions or prolonged discussions of clarification were dropped due to interviewer bias. The interviewer may contaminate the responses by injecting their own ideas of responses or with leading questions (Ferber, pp. 2, 87-88). To keep a neutral and permissive environment, two shopping characteristics and eight CDS items were dropped. The time required for administering the questionnaire also created problems. The dropping of the items and characteristics aided in reducing the time frame.

In a phone call conversation with Dr. Lundstrom, it was determined

that each item is itself a reliable measure of discontent/content; therefore, any selection may be used in an overall measurement of discontent/content. Thus, those items which posed intervening problems in the measurement were dropped from the scale. There were no new problems created with an imbalance of positive and negative statements being dropped (Lundstrom and Lamont, p. 373). This left a total of 33 usable items for the Consumer Discontent Scale. The questionnaire is found in Appendix A.

The Interview

A personal interview was conducted in each of the subject's home. An in-house survey was used to avoid potential bias injected from environment unfamiliarity. Additionally, it was felt that the respondents would be more receptive. Zelan related personal interviews are often perceived by the elderly as security risks (Friedman and Wasserman, p. 301). However, Mason and Bearden used a personal interview technique in the respondent's home and obtained successful results (Mason and Bearden, p. 455). Emory suggests the interviewer should be perceived as being accepting, understanding, and non-threatening. He further suggests the middle-class, middle-aged woman (Emory, p. 278). The gerontologist indicated that a young woman attired in a standard, middle-class dress may similarly be non-threatening to the elderly.

The selected interviewer should also be able to establish a friendly relationship upon first impression. The respondent must be reassured the experience will be pleasant and satisfying, and is of importance and worthwhile, as well as have the individual's mental reservations satisfied. To do this, the purpose of the study, how the information will be used,

and what is expected of the respondent was presented before conducting the interview (Emory p. 271). The approach used was as follows:

Hello, Mr(s). _____ . My name is Teri Wilson. I am a student at OSU. I am doing a research survey on people's shopping characteristics and their opinion of business. I was wondering if I may spend 10 to 15 minutes with the main shopper of your household.

If the main shopper was another individual, the introduction was repeated to that individual, substituting "you" for the phrase "the main shopper of your household". Upon sitting down with the respondent, they were given a copy of the questionnaire to follow as the interviewer read aloud the statements and possible responses. The responses given by the subjects were recorded on a separate, but identical, questionnaire. This was done to aid the reading and understanding of the questionnaire. The interviewer purposely projected the voice in a loud and slow manner so that the respondent could hear the questions distinctly. The interviewer also strived to maintain a steady pace to keep the interviews short and within a consistent time frame. Whenever possible, questions or discussions were politely postponed until the end of the interview.

If the subject was not found at home, the interviewer returned up to four times before a new subject was randomly selected as a replacement. Each time the interviewer returned, a positive attitude was upheld in order to prevent any initial lack of rapport. Through maintaining a positive attitude, a minimal amount of refusals was anticipated and, thereby, achieved. Only three subjects refused to be interviewed. The reasons given for rejections, lack of time or health problems, supported Friedman and Wasserman's survey (Friedman and Wasserman, p. 302).

CHAPTER V

ANALYSIS

Upon completion of the interviews, the data was prepared for analysis. Eight of the responses were not usable due to nonresponses in the opinion survey section (CDS). The subjects refused to give an opinion, stating they did not know enough about the particular statement. Along with the three refusals, this left a usable sample size of 69.

During the interview process, eight more items were found to be ambiguous and misleading. Therefore, they were dropped due to some respondents expressing one interpretation of the items' meanings and others viewing them in light of another interpretation. These interpretations varied from the definition of the constructs in the scale formulation; therefore, their deletion was justified. They were item numbers 1, 5, 10, 12, 13, 17, 23, and 31 found in Appendix A.

The raw data were coded and transferred onto individual computer cards. The discontent scale items were properly coded according to their negative or positive nature. All data were double checked for proper coding. All transferred data were verified.

The Statistical Procedures in Social Sciences (SPSS) package was used in the analysis. The CDS item scores were summed, then divided by 25 to give an average score for each subject. To avoid the minimum expected cell frequency constraint, several responses were collapsed. They were discussed in the descriptions of the variables. The CDS was divided into

content, neutral, discontent, with the neutral range being the median with a plus/minus of .2 standard deviation.

Cross-classification was done with the discontent variable as the dependent or criterion variable, and the shopping and personal variables as the independent or predictor variables. The cross-classifications are used to show potential interrelationships (Appendix B), though not necessarily causal relationships. A Chi-square test was used to determine if the difference of the actual distribution of the sample responses from the predicted distribution was due entirely to chance (Ferbert, 1972, p. II-301). The relationships were determined significant at the alpha level of .15 or less.

Of the twenty-three variable relationships, only seven were significant. The investigation of the twelve shopping characteristics with the discontent/content scale revealed only two significant relationships--"Main Source of Transportation" and "Monitor Costs of Frequently Purchased Items." The eleven personal characteristics relationships established five significant patterns: age, sex, live alone, marital status, and income. The study results are presented below. The Shopping Characteristics/discontent results are first discussed.

V-1. Shopping Characteristics*

The results of the nonsignificant shopping characteristics/discontent cross classification are presented in Appendices B and C. Only those significant at the .15 level are presented and discussed below.

*The first question in this section was "Do Most of Own Shopping." This question was aimed at determining an accurate measure of the sample. All individuals indicated that they did most of their own shopping. This assures the instrument measured the individual's own business experience attitude, rather than a projection of someone else's attitude.

Main Source of Transportation

The first significant variable was the "Main Source of Transportation" which proved to be significant at the .1035 level. Table I shows the results of the analysis. The response categories are "walk", "own car", and "other" (relatives, friends, etc.) as sources of transportation. They were cross-classified with the discontent scale breakdown of content, neutral, and discontent.

TABLE 1. TRANSPORTATION/DISCONTENT

COUNT				
COLUMN PCT				ROW
TOTAL PCT	WALK	CAR	OTHER	TOTAL
	0	11	5	16
NEUTRAL	(.0)	(.20)	(.46)	
	(.0)	(.16)	(.07)	(.23)
	0	15	3	18
CONTENT	(.0)	(.28)	(.27)	
	(.0)	(.22)	(.04)	(.26)
	4	28	3	35
DISCONTENT	(1.00)	(.52)	(.27)	
	(.06)	(.41)	(.04)	(.51)
COLUMN	4	54	11	69
TOTAL	(.06)	(.78)	(.16)	(1.00)

Where: $X^2 = 7.69384$
 $df = 4$
 $p < .1035$

Using a transportation source other than one's own was predicted to create a discontent feeling. This limited transportation would restrict the elderly consumer's freedom. Additionally, lack of transportation was also predicted to create a feeling of discontent.

Table I shows a low response in the discontent/walk classification and zero responses in the other walk categories. This may have significantly influenced the results of the analysis. The "other" categories also had low frequency. Therefore, these results should be viewed with caution.

Three-fourths of the population use their own car. Within this category 52% were discontent, while 28% were content and 20% were neutral. These results were not as predicted. It may be that a car creates too many shopping options. Additionally, the actual driving process may engender dissatisfaction. In the "walk" categories, the only responses expressed were attitudes of discontent. This was as hypothesized. Over 50% of the sample was discontent. This would indicate that the total transportation/shopping process is basically a "disliked" activity.

Monitor Cost of Frequently Purchased Items

The variable, "Monitor Costs of Frequently Purchased Items," was significant at the .005 level as is indicated in Table II on the following page.

The elderly are cited as being rational consumers (Mason and Bearden, 1978, p. 456). Since retirement lowers income, they watch the cost of their purchases. The discontent will be particularly aware of price changes.

TABLE II. MONITOR COSTS/DISCONTENT

COUNT	YES	NO	ROW TOTAL
COLUMN PCT			
TOTAL PCT			
NEUTRAL	14 (.25) (.20)	2 (.15) (.03)	16 (.23)
CONTENT	10 (.18) (.15)	8 (.62) (.12)	18 (.26)
DISCONTENT	32 (.57) (.46)	3 (.23) (.04)	35 (.51)
COLUMN TOTAL	56 (.81)	13 (.19)	69 (1.00)

where: $\chi^2 = 10.55152$
 $df = 2$
 $p < .0051$

Those who do not monitor prices will be more content. This is a result of dissonance not being created.

As the results show, 81% monitor the cost of their purchases. Some respondents expressed discontent concerning price changes and cited some items increasing weekly. There appeared to be an overall concern for the changes in terms of the population's limited income. Of the "yes" responses,

57% were discontent. This upheld the prediction that those monitoring costs of frequently purchased items would be dissatisfied. The results also supported the prediction that "nonmonitors" would tend to be contented. Of the "no" responses, 62% expressed contentment.

V-2. Personal Characteristics

The results of the nonsignificant personal characteristics/discontent cross-classification are presented in Appendix C. Again, only those significant at the .15 level are presented and discussed below. Five characteristics were significant at this level: "Age", "Sex", "Live Alone", "Marital Status", and "household Income".

Age

"Age" was significant at the .0666 level. The age responses were classified as "50-65", "66-75", and "76 and Over." Table III on the following page reflects the results of the analysis.

As is shown in Table III, the "50-65" group is seen as still having a relatively high level of earnings (Linden, p. 286); therefore, they were predicted as being more content than those whose income decreases at retirement. The "65 and Over" will, therefore, have decreased earnings and be more discontent. They may experience more health problems, contributing to a feeling of discontent. The older the senior citizen, the more dispersed their family and the fewer friends. The elderly also acknowledge an ultimate termination day. The "66-75" age group will show a definite reflection of discontent as this group is most likely to be in full retirement. Some may retire before 66, but will take on part-time employment.

TABLE III. AGE/DISCONTENT

COUNT	COLUMN PCT			ROW
TOTAL	50-65	66-75	76+	TOTAL
NEUTRAL	6 (.43) (.09)	5 (.16) (.07)	5 (.20) (.07)	16 (.23)
CONTENT	3 (.21) (.04)	5 (.17) (.07)	10 (.40) (.15)	18 (.26)
DISCONTENT	5 (.36) (.07)	20 (.67) (.29)	10 (.40) (.15)	35 (.51)
COLUMN TOTAL	14 (.20)	30 (.44)	25 (.36)	69 (1.00)

where: $\chi^2 = 8.67943$

df = 4

p < .0696

However, they do not work beyond 66 due to Social Security benefit restrictions or other retirement stigmas.

As seen in Table III. the results lend support to the predictions.

Forty-three percent of the "50-65" respondents expressed a neutral stance. This may be due to the respondents not yet having experienced a severe cutback in income. All respondents have been classified as retired, however several have taken on at least a part-time job to occupy their time. Not far behind in this category was the discontent response of 36%. This may be a result of the income cutback occurring upon retirement. The "66-75" category had 67% expressing an attitude of discontent. Those having a later retirement age or no longer working at a second job are seen as possibly moving from a neutral or content stance to the discontent attitude. However, those at the "76 and Over" category reflect a fairly even distribution. It may be that these people have set their attitude from an overall view of their life's events. They are resigned to the situation.

Sex

The second personal characteristic, sex, was significant at the .0850 level. However, the results may be significantly influenced because of the empty cell in the male category. The results are shown in Table IV on the following page.

Traditionally, the woman has been the main shopper for the household. Men may feel more discontent due to a non-traditional experience. The woman shopper's attitude is likely to be dependent upon other variables.

Approximately 80% of the respondents were female. Although a large number shopped with their husbands, the woman was considered to make most of the shopping decisions. However, in a few instances, the husband made the decisions---when the wife was not mobile enough to do the shopping

TABLE IV. SEX

COUNT			
COLUMN PCT			ROW
TOTAL PCT	MALE	FEMALE	TOTAL
	0	16	16
NEUTRAL	(.00)	(.29)	
	(.00)	(.23)	(.23)
	4	14	18
CONTENT	(.31)	(.25)	
	(.06)	(.20)	(.26)
	9	26	35
DISCONTENT	(.69)	(.46)	
	(.13)	(.38)	(.51)
COLUMN	13	56	69
TOTAL	(.19)	(.81)	(1.00)

where: $X^2 = 4.93037$

df = 2

p < .0850

or was deceased. The male category had two situations contributing problems to the interpretation---an empty cell and low frequencies. Even so, 69% of the respondents expressed an attitude of discontentment. This supports the speculation regarding men's attitudes. Of the female respondents,

46% were discontent with a strong 29% expressing a neutral feeling. The strong showing of discontentment may be a result of having experienced changes over the years, particularly price changes due to inflation.

Live Alone

Table V indicates the results of the third personal characteristic, "Live Alone", proven to be significant. It was significant at the 0.0167 level. Those not living alone may have an added source of product information readily available. Therefore, the aged consumer living alone is predicted to be discontent.

As indicated in Table V on the following page, 71% of the respondents do not live alone. They may reside with a relative, or friend. Fifty-nine percent were found to be discontented. This was not the expected response. Other factors may have come into play. For example, both dwelling partners reinforcing discontentment. Of those living alone, forty-five percent expressed a neutral attitude. This attitude may be attributed to an overall attitude of complacency generated by alienation. Alienation is often experienced by older individuals.

Marital Status

The fourth significant variable was "Marital Status." It was significant at the 0.0844 level. The results are presented in Table VI on page 47.

TABLE V. LIVE ALONE/DISCONTENT

COUNT COLUMN PCT TOTAL PCT	YES	NO	ROW TOTAL
NEUTRAL	9 (.45) (.13)	7 (.14) (.10)	16 (.23)
CONTENT	5 (.25) (.07)	13 (.27) (.19)	18 (.26)
DISCONTENT	6 (.30) (.09)	29 (.59) (.42)	35 (.51)
COLUMN TOTAL	20 (.29)	49 (.71)	69 (1.00)

where: $\chi^2 = 8.17560$

df = 2

p < .0168

TABLE VI. MARITAL STATUS/DISCONTENT

COUNT COLUMN PCT TOTAL PCT	YES	NO	ROW TOTAL
NEUTRAL	7 (.15) (.10)	9 (.39) (.13)	16 (.23)
CONTENT	13 (.28) (.19)	5 (.22) (.07)	18 (.26)
DISCONTENT	26 (.57) (.38)	9 (.39) (.13)	35 (.51)
COLUMN TOTAL	46 (.67)	23 (.33)	69 (1.00)

where: $X^2 = 4.94553$

df = 2

p < .0844

The discontented are predicted to be single or a widow(er). They tend to be more alienated. They may lack security or have a feeling of helplessness if a problem arose with a product. The "married" individual would have their spouse for purchase reinforcement, as well as an information source.

The results fell into "widow(er)" and "married" categories. Two-thirds were "married". Fifty-seven percent of these expressed discontentment. Like the response of "not living alone," these unexpected results may be due to a negative reinforcement. The "widow(er)" responses were each 39% for "neutral" and "discontent" attitudes. This division may be due to the feelings of alienation (neutral) or feelings of dissonance created from lack of information or reinforcement as speculated.

Household Income

The last personal characteristic was "Household Income." This was significant at the .1322 level. The income categories of "\$0-6,000", "\$6,001-9,000", "9,001-12,000", and "Over \$12,000" were cross-classified with the three categories of discontent. The results are presented in Table VII on the following page.

Upon retirement, income declines significantly. Should individuals not have supplemental retirement funds, the household income could conceivably decrease by over 50%. Others may have planned for retirement and established funds, or have a position where the retirement fund was substantial. Individuals develop a style of life equatable to their income. To cut the household income in half alters ones lifestyle. Thus, those with a lower household income should be discontent, as opposed to those with income at a higher level.

The low cell frequency and empty cell again influence the results. In every instance, the largest percentage occurred in the discontent category. The neutral category had 37% in the "\$0-6,000" category and basically decreased as the income increased. The content level

TABLE VII. HOUSEHOLD INCOME/DISCONTENT

COUNT					
COLUMN PCT					
TOTAL PCT	0 - 6	6 - 9	9 - 12	Over 12	ROW TOTAL
	9	4	0	2	16
NEUTRAL	(.37)	(.22)	(0.00)	(.15)	
	(.14)	(.06)	(0.00)	(.03)	(.23)
	5	2	4	5	16
CONTENT	(.21)	(.11)	(.36)	(.39)	
	(.08)	(.03)	(.06)	(.07)	(.24)
	10	12	7	6	35
DISCONTENT	(.42)	(.67)	(.64)	(.46)	
	(.15)	(.18)	(.11)	(.09)	(.53)
COLUMN	24	18	11	13	69
TOTAL	(.36)	(.27)	(.17)	(.20)	(1.00)

where: $X^2 = 9.82602$

df = 6

p < .1322

generally showed the opposite trend. The strong discontent could reflect the overall attitude of lower levels of income as opposed to prior-to-retirement status. No data, however, was available on pre-retirement income. The increasing content level as income rises, is as hypothesized.

The neutral attitudes may be attributed to a level of satisfaction previously established, i.e. the lower income levels may be similar to pre-retirement income. In addition, resignations to lifestyle may be reflected.

CHAPTER VI

DISCUSSION

Twenty three variables were analyzed. Two shopping characteristics and five personal characteristics were found significant. The other results were not significant, but did provide interesting possibilities. These possibilities may be better researched with a larger sample. Though this study's sample size is reasonable, given the subjects' characteristics, a larger sample would likely avoid the empty and low-frequency cells. These relationships, found in Appendices B and C, could possibly be better identified in continued research under different circumstances.

This study produced some interesting results that varied from predicted expectations. Five of the significant characteristics showed a strong response rate in one category for each question:

- (1) Of the 69 respondents, seventy-eight percent owned a car. Twenty-two percent sought other means of transportation such as walking or riding with friends or relatives. Those walking showed an unanimous attitude of discontent.
- (2) Eighty-one percent of those "monitoring the cost of frequently purchased items" were measured as discontent. This is opposed to the response of not monitoring, where sixty-two percent were content.
- (3) Eighty-one percent of the respondents were female. The female attitudes were divided with forty-six percent being discontent.

(4) Surprisingly, seventy-one percent of the elderly consumers lived with another party. These dwelling companions may have reinforced each other's attitudes. However, the reinforcement was opposed to the predicted, as fifty-nine percent expressed discontentment.

(5) Sixty-seven percent of the respondents were married. Again, as opposed to the hypothesized, a majority (fifty-seven percent) of the married respondents were discontent.

The "Age" group, 66-75, showed the most discontentment toward business. Those over 76 divided their attitudes between contentment and discontentment. This division may indicate a trend toward contentment as the elderly get older.

Strong discontentment was dominant across all income levels. At the lowest income level, forty-two percent were discontent. At the next two levels, discontentment was approximately sixty-five percent. The highest income range dropped to forty-six percent. Thus, "larger" and "lower" income levels appear to maintain a more favorable consumer attitude among the elderly.

Elderly consumer research is fraught with difficulties and the results are often less than desirable. For example, no set of variables from this study typifies the discontented elderly consumer. Hopefully, however, this type of study will aid in formulating the data base for further research on the elderly consumer.

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A P P E N D I X A

Q U E S T I O N N A I R E

Shopping Characteristics
Opinion Survey
Personal Characteristics

BUSINESS OPINION SURVEY

This is a survey to find out what the consumer thinks about business. Below are some statements regarding consumer issues. Please give your own opinion about these statements, i.e., whether you agree or disagree. A simple checkmark in the space provided, indicating your feeling about the statement, is all that is necessary.

	STRONGLY AGREE	AGREE	AGREE SOMETIMES	DISAGREE SOMETIMES	DISAGREE	STRONGLY DISAGREE
1. Business profits are too high						
2. Salesmen really take an interest in the consumer and make sure he finds what he wants.						
3. Business firms usually stand behind their products and guarantees.						
4. The quality of goods has consistently improved over the years.						
5. Most companies have a complaint department which backs up their products and handles consumer problems.						
6. Products that last a long time are a thing of the past.						
7. Generally speaking, products work as good as they look.						
8. People rate other people by the value of their possessions.						
9. Many times the salesman says one thing to the shopper but he knows it's just the opposite.						
10. The consumer knows exactly what he is buying with food products because the ingredients are on the package.						

	STRONGLY AGREE	AGREE	AGREE SOMETIMES	DISAGREE SOMETIMES	DISAGREE	STRONGLY DISAGREE
11. The only person who cares about the consumer is the consumer himself.	—	—	—	—	—	—
12. Companies are helping minorities and the underprivileged by providing them with jobs.	—	—	—	—	—	—
13. The information on most packages is enough to make a good decision.	—	—	—	—	—	—
14. Products fall apart before they have had much use.	—	—	—	—	—	—
15. All business really wants to do is to make the most money it can.	—	—	—	—	—	—
16. Companies encourage the consumer to buy more than he really needs.	—	—	—	—	—	—
17. The government should enforce ethical business practices.	—	—	—	—	—	—
18. Companies aren't willing to listen or do anything about consumer gripes.	—	—	—	—	—	—
19. The consumer is usually the least important consideration to most companies.	—	—	—	—	—	—
20. Salesmen are "pushy" just so they can make a sale.	—	—	—	—	—	—
21. Service departments "pad" the bill by charging for unneeded work.	—	—	—	—	—	—
22. As soon as they make the sale, most businesses forget about the buyer.	—	—	—	—	—	—
23. Commercials make a person unhappy with himself because he can't have everything he sees.	—	—	—	—	—	—
24. In general, companies are honest in their dealings with the consumer.	—	—	—	—	—	—
25. What is seen on the outside of a package is many times not what you get on the inside.	—	—	—	—	—	—

	STRONGLY AGREE	AGREE	AGREE SOMETIMES	DISAGREE SOMETIMES	DISAGREE	STRONGLY DISAGREE
26. Companies generally offer what the consumer wants.	—	—	—	—	—	—
27. A large variety of products allow the consumer to choose the one that he really wants.	—	—	—	—	—	—
28. Companies "jazz up" a product, with no real improvement, just to get a higher price or sell more.	—	—	—	—	—	—
29. Repair work is usually done right the first time.	—	—	—	—	—	—
30. A warranty or guarantee may be a good one, but the service department is often unable to do the work correctly.	—	—	—	—	—	—
31. Products are only as safe as required by government standards, but no more.	—	—	—	—	—	—
32. Prices of products are going up faster than the incomes of the ordinary consumer.	—	—	—	—	—	—
33. Business profits are high, yet they keep on raising their prices.	—	—	—	—	—	—

CHECK THE ANSWER WHICH BEST DESCRIBES YOUR PERSONAL CHARACTERISTICS:

1. Years of Formal Education

- A) 0 - 5
 B) 6 - 8
 C) 9 - 12
 D) 13 - 16
 E) Over 16

2. Age:

- A) 55 - 60
 B) 61 - 65
 C) 66 - 70
 D) 71 - 75
 E) 76 - 80
 F) Over 80

3. Sex:

- A) Male
 B) Female

4. Live Alone:

- A) Yes
 B) No

5. Marital Status:

- A) Single
 B) Married
 C) Widow(er)
 D) Divorced

6. Household Income:

- A) \$ 0 - 3,000
 B) \$ 3,001 - 6,000
 C) \$ 6,001 - 9,000
 D) \$ 9,001 - 12,000
 E) Over \$12,000

7. Health

Overall Health

- A) Excellent
 B) Good
 C) Fair
 D) Poor

Eyesight

- A) Excellent
 B) Good
 C) Fair
 D) Poor

Hearing

- A) Excellent
 B) Good
 C) Fair
 D) Poor

8. Housing:

- A) Rent
 B) Own
 C) Lease
 D) Other

9. Occupation: _____

If Retired, Occupation Prior to
 Retirement: _____

THANK YOU VERY MUCH!!!

CHECK THE ANSWER WHICH BEST DESCRIBES YOUR SHOPPING CHARACTERISTICS:

1. Do most of own shopping:

A) Yes

B) No

2. Media Usage

Subscribe to these NEWSPAPER(S) _____

Average number of hours spent watching TV daily _____

Average number of hours spent listening to the RADIO daily _____

3. Shopping Frequency:

A) Daily

B) Twice a week

C) Once a week

D) Two or three times per month

E) Once per month

4. Main Source of Transportation:

A) Walk

B) Own car

C) Friend or relative's car

D) Other

5. Average Distance Must Travel to do Shopping:

A) Less than a mile

B) 1 - 4 miles

C) 5 - 9 miles

D) 10 - 14 miles

E) 15 - 20 miles

F) Over 20 miles

6. Use of Written Shopping List:
- A) Always
 - B) Sometimes
 - C) Never
7. Monitor Costs of Frequently Purchased Items:
- A) Yes
 - B) No
8. Use of Written Budget as Guide in Spending:
- A) Always
 - B) Sometimes
 - C) Never
9. Shop Alone:
- A) Yes
 - B) No
10. Shop Only Certain Stores Regularly:
- A) Always
 - B) Most of the time
 - C) Sometimes
 - D) Doesn't matter which store to shop in
11. Closest Relative Lives How Far Away? _____

A P P E N D I X B

T A B L E S

(Insignificant Variables)

Shopping Characteristics

SHOPPING CHARACTERISTICS

2a. DISCONT/NPAPER

COUNT COLUMN PCT TOTAL PCT	YES	NO	ROW TOTAL
NEUTRAL	15 (.24) (.22)	1 (.14) (.01)	16 (.23)
CONTENT	17 (.27) (.25)	1 (.14) (.01)	18 (.26)
DISCONTENT	30 (.48) (.44)	5 (.72) (.07)	35 (.51)
COLUMN TOTAL	62 (.90)	7 (.10)	69 (1.00)

SHOPPING CHARACTERISTICS

2b. DISCONT/TV

COUNT COLUMN PCT TOTAL PCT	ONE HOUR OR LESS	TWO HOURS	THREE HOURS	FOUR HOURS OR MORE	ROW TOTAL
	1	2	5	8	16
NEUTRAL	(.07)	(.14)	(.29)	(.33)	
	(.01)	(.03)	(.07)	(.12)	(.23)
	4	2	6	6	18
CONTENT	(.29)	(.14)	(.35)	(.25)	
	(.06)	(.03)	(.09)	(.09)	(.26)
	9	10	6	10	35
DISCONTENT	(.64)	(.71)	(.35)	(.42)	
	(.13)	(.14)	(.09)	(.14)	(.51)
COLUMN TOTAL	14 (.20)	14 (.20)	17 (.25)	24 (.35)	69 (1.00)

SHOPPING CHARACTERISTICS

2c. DISCONT/RADIO

COUNT COLUMN PCT TOTAL PCT	NONE OR LESS THAN 30 MINUTES	ONE HOUR OR MORE	ROW TOTAL
NEUTRAL	11 (.23) (.16)	5 (.28) (.07)	16 (.23)
CONTENT	13 (.28) (.19)	5 (.19) (.07)	18 (.26)
DISCONTENT	24 (.49) (.35)	11 (.53) (.16)	35 (.51)
COLUMN TOTAL	48 (.68)	21 (.32)	69 (1.00)

SHOPPING CHARACTERISTICS

3. DISCONT/SHOPFREQ

COUNT ROW PCT COLUMN PCT TOTAL PCT	2 OR MORE A WEEK	ONCE A WEEK	LESS THAN ONCE A WEEK	ROW TOTAL
NEUTRAL	5 (.31) (.19) (.07)	10 (.63) (.26) (.15)	1 (.06) (.25) (.01)	16 (.23)
CONTENT	8 (.44) (.31) (.12)	8 (.44) (.20) (.12)	2 (.12) (.50) (.03)	18 (.26)
DISCONTENT	13 (.37) (.50) (.19)	21 (.60) (.54) (.30)	1 (.03) (.25) (.01)	35 (.51)
COLUMN TOTAL	26 (.38)	39 (.58)	4 (.06)	69 (1.00)

SHOPPING CHARACTERISTICS

5. DISCONT/DISTANCE

COUNT COLUMN PCT TOTAL PCT	LESS THAN A MILE	ONE MILE OR MORE	ROW TOTAL
NEUTRAL	5 (.19) (.07)	11 (.26) (.16)	16 (.23)
CONTENT	9 (.33) (.13)	9 (.21) (.13)	18 (.26)
DISCONTENT	13 (.48) (.19)	22 (.53) (.32)	35 (.51)
COLUMN TOTAL	27 (.39)	42 (.61)	69 (1.00)

SHOPPING CHARACTERISTICS

6. DISCONT/SHOPLIST

COUNT			
COLUMN PCT			ROW
TOTAL PCT	YES	NO	TOTAL
	14	2	16
NEUTRAL	(.24)	(.20)	
	(.20)	(.03)	(.23)
	16	2	18
CONTENT	(.27)	(.20)	
	(.23)	(.03)	(.26)
	29	6	35
DISCONTENT	(.49)	(.60)	
	(.42)	(.09)	(.51)
COLUMN	59	10	69
TOTAL	(.86)	(.14)	(1.00)

SHOPPING CHARACTERISTICS

8. DISCONT/BUDGET

COUNT			
COLUMN PCT	YES	NO	ROW
TOTAL PCT			TOTAL
	2	14	16
NEUTRAL	(.33)	(.22)	
	(.03)	(.20)	(.23)
	1	17	18
CONTENT	(.17)	(.27)	
	(.01)	(.25)	(.26)
	3	32	35
DISCONTENT	(.50)	(.51)	
	(.04)	(.47)	(.51)
COLUMN	6	63	69
TOTAL	(.09)	(.91)	(1.00)

SHOPPING CHARACTERISTICS

9. DISCONT/SHOPALNE

COUNT			
COLUMN PCT	YES	NO	ROW
TOTAL PCT			TOTAL
	7	9	16
NEUTRAL	(.20)	(.26)	
	(.10)	(.13)	(.23)
	8	10	18
CONTENT	(.24)	(.28)	
	(.12)	(.14)	(.26)
	19	16	35
DISCONTENT	(.56)	(.46)	
	(.28)	(.23)	(.51)
COLUMN	34	35	69
TOTAL	(.49)	(.51)	(1.00)

SHOPPING CHARACTERISTICS

10. DISCONT/CERTSTS

COUNT			ROW
COLUMN PCT	YES	NO	TOTAL
TOTAL PCT			
	9	7	16
NEUTRAL	(.27)	(.20)	
	(.13)	(.10)	(.23)
	10	8	18
CONTENT	(.29)	(.23)	
	(.14)	(.12)	(.26)
	15	20	35
DISCONTENT	(.44)	(.57)	
	(.22)	(.29)	(.51)
COLUMN	34	35	69
TOTAL	(.49)	(.51)	(1.00)

SHOPPING CHARACTERISTICS

11. DISCONT/RELATIVE

COUNT			
COLUMN PCT			ROW
TOTAL PCT	IN-TOWN	OUT-OF-TOWN	TOTAL
	10	6	16
NEUTRAL	(.23)	(.23)	
	(.14)	(.09)	(.23)
	9	9	18
CONTENT	(.21)	(.35)	
	(.13)	(.13)	(.26)
	24	11	35
DISCONTENT	(.56)	(.42)	
	(.35)	(.16)	(.51)
COLUMN	43	26	69
TOTAL	(.62)	(.38)	(1.00)

A P P E N D I X C

T A B L E S

(Insignificant Variables)

Personal Characteristics

PERSONAL CHARACTERISTICS

1. DISCONT/EDUC

COUNT COLUMN PCT TOTAL PCT	GRADE SCHOOL	HIGH SCHOOL	BEYOND HIGH SCHOOL	ROW TOTAL
NEUTRAL	7 (.33) (.10)	4 (.18) (.06)	5 (.19) (.07)	16 (.23)
CONTENT	2 (.10) (.03)	6 (.27) (.09)	10 (.39) (.15)	18 (.26)
DISCONTENT	12 (.57) (.17)	12 (.55) (.17)	11 (.42) (.16)	35 (.51)
COLUMN TOTAL	21 (.30)	22 (.32)	26 (.26)	69 (1.00)

PERSONAL CHARACTERISTICS

7a. DISCONT/OHEALTH

COUNT COLUMN PCT TOTAL PCT	GOOD	POOR	ROW TOTAL
NEUTRAL	7 (.18) (.10)	9 (.29) (.13)	16 (.23)
CONTENT	11 (.29) (.16)	7 (.23) (.10)	18 (.26)
DISCONTENT	20 (.53) (.29)	15 (.48) (.22)	35 (.51)
COLUMN TOTAL	38 (.55)	31 (.45)	69 (1.00)

PERSONAL CHARACTERISTICS

7b. DISCONT/EYES

COUNT			
COLUMN PCT			ROW
TOTAL PCT	GOOD	POOR	TOTAL
	10	6	16
NEUTRAL	(.20)	(.30)	
	(.14)	(.09)	(.23)
	15	3	18
CONTENT	(.31)	(.15)	
	(.22)	(.04)	(.26)
	24	11	35
DISCONTENT	(.49)	(.55)	
	(.35)	(.16)	(.51)
COLUMN	49	20	69
TOTAL	(.71)	(.29)	(1.00)

PERSONAL CHARACTERISTICS

7c. DISCONT/HEAR

COUNT			
COLUMN PCT			ROW
TOTAL PCT	GOOD	POOR	TOTAL
	9	7	16
NEUTRAL	(.20)	(.28)	
	(.13)	(.10)	(.23)
	13	5	18
CONTENT	(.30)	(.20)	
	(.19)	(.07)	(.26)
	22	13	35
DISCONTENT	(.50)	(.52)	
	(.32)	(.19)	(.51)
COLUMN	44	25	69
TOTAL	(.64)	(.36)	(1.00)

PERSONAL CHARACTERISTICS

8. DISCONT/HOME

COUNT			
COLUMN PCT	YES	NO	ROW
TOTAL PCT			TOTAL
	14	2	16
NEUTRAL	(.23)	(.25)	
	(.20)	(.03)	(.23)
	17	1	18
CONTENT	(.28)	(.12)	
	(.25)	(.01)	(.26)
	30	5	35
DISCONTENT	(.49)	(.63)	
	(.44)	(.07)	(.51)
COLUMN	61	8	69
TOTAL	(.88)	(.12)	(1.00)

PERSONAL CHARACTERISTICS

9. DISCONT/OCCUP

COUNT COLUMN PCT TOTAL PCT	ADMINISTRATOR/ PROFESSOR/ MANAGER/	SELF- EMPLOYED	CLERICAL/ SALES/ SERVICE/	CRAFTSMAN/FOREMAN/ UNSKILLED/OPERATIVE/ AND KINDRED	ROW TOTAL
	5	1	4	6	16
NEUTRAL	(.25)	(.14)	(.29)	(.21)	
	(.07)	(.01)	(.06)	(.09)	(.23)
	9	2	1	6	18
CONTENT	(.45)	(.29)	(.07)	(.21)	
	(.13)	(.03)	(.01)	(.09)	(.26)
	6	4	9	16	35
DISCONTENT	(.30)	(.57)	(.64)	(.58)	
	(.09)	(.06)	(.13)	(.23)	(.51)
COLUMN TOTAL	20 (.29)	7 (.10)	14 (.20)	28 (.41)	69 (1.00)

VITA

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ELDERLY CONSUMER

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