

# Marketing to GOM™\*

\*Grumpy Old Men

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## 10 Tips for Selling to the Age 50+ Male Market

by  
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## Introduction

GOM™ stands for “grumpy old man” or “grumpy old men”—more specifically, males age 50 and older. To be a GOM, you have to be a man born 1958 or earlier.

*Because GOM are a primary market for many products and services sold through direct response (DR)—both offline and online—you can increase response rates by tailoring your DR copy to the needs, desires, and concerns of the GOM market.*

GOM respond to a wide spectrum of direct response offers—everything from life insurance and investments, to adult education and business opportunities, to nutritional supplements and health care, to books and newsletters. The term *grumpy old men* used to describe a market segment may have originated with Agora Publishing CEO Bill Bonner, who has for many years described the market for his stock market newsletters as “grumpy old men.”

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## The GOM Market: an Overview

GOM are a subset of the male half of two other market segments: Matures and Baby Boomers.

Baby Boomers are people born between 1946 and 1963. Matures are people born 1945 or before.

While only those Boomers born between 1947 and 1958 are GOM, GOM of all ages share certain characteristics with Boomers.

According to an article in *DM News* (5/12/08, p. 8), 61% of Boomers are not brand loyal and 67% won't buy if they find ads offensive—traits they share with GOM.

GOM represent more than 10% of the U.S. population: there are some 35 million American men over the age of 50. Add females to the equation, and the total number of American consumers age 50 and older is more than 91 million—expected to grow to 113 million by 2017.

The median family income for a household in which one of the wage earners is a GOM between 50 and 64 years of age is \$50,252. After 65, annual household income drops to \$29,120 as the GOM retire.

The American Association of Retired Persons (AARP) has 39 million members age 50 and older, both male and female. About half of AARP members are working. According to an article in *USA Today* (11/30/07), the 50+ generation controls “trillions” in spending power.

Like so many Americans, GOM live a comfortable lifestyle compared with the rest of the world, but they are not wealthy. The median net worth for a GOM age 50 to 64 is only \$54,579, according to AARP.

## 10 Tips for Marketing to GOM

Here are 10 characteristics of GOM that can give you greater insight into writing copy aimed at this market:

*1—GOM are grumpy.*

Many men age 50 and older don't think of themselves as "old."

But age 50 is a major milestone, and it often signals changes in attitude, behavior, and consumer spending.

Like any other person, the GOM is complex, and it is dangerous to stereotype.

However, a large number of GOM do share, to one degree or another, certain defining characteristics.

One of these characteristics is grumpiness or short temper. As GOM age, they become increasingly irritable and curmudgeonly.

For many men, age brings a new set of problems that causes them to be discontent or even unhappy with certain aspects of their lives (not all)...and as a result, more grouchy.

These problems include:

- Onset of illness or health conditions.
- Inability to adapt to new technology.
- Feeling obsolete or removed from the mainstream youth culture.
- Lack of physical and mental energy.
- Insomnia or other trouble sleeping.
- Weight gain.
- Hair loss and hair turning gray or white.

- Dental problems.
- Worsening eyesight.
- Loss of hearing.
- Enlarged prostate increasing urination frequency.
- Worries about having money in retirement.
- Evaporation of familiar family unit in household as children move out.

While the older male on average has greater net worth than younger males, he is actually not better off financially.

Yes, he may have more money and disposable income. But his peak earning years are over—or will be soon.

In retirement, his income will decline drastically, and he will become dependent on his pension and other savings to live.

The younger man still has the potential to get wealthy through long-term investing by taking advantage of compound interest. But this opportunity has largely passed the GOM by.

Yes, the GOM has many positives to his life: more free time, a sense of achievement, and retirement to look forward to.

But the many drawbacks of aging GOM face make them crankier than the younger generation. Among their most frequent targets for complaint: Wall Street, pharmaceutical companies, hospitals, Medicare, Social Security, the federal government, the media, teenagers, corporations, politicians.

*Tip:* If you can identify what irks GOM in your market, and empathize with their antipathy towards that enemy, you can bond on a deep emotional level with your GOM prospects.

*Example:* In a political fundraising letter aimed at GOM voters, you can get them on your side by acknowledging their distrust of the liberal media and young, free-spending Democrats.

*2—GOM are interested in making money.*

Financial planners frequently cite a net worth of \$1 million as the figure needed for a comfortable retirement. Some sources put the figure close to \$2 million or even \$3 million, a net worth enjoyed by fewer than 7% of all American households.

Therefore, males are focused on career and money throughout most of their lives, and the focus intensifies as they approach retirement and find that their net worth is below the \$1 million target.

GOM are looking for safe, low-risk ways of earning money and increasing their retirement nest eggs. These may be investments (mutual funds) or business opportunities (starting a small business in your spare time).

After a lifetime working at the same career or job, GOM are looking for new challenges. They remain eager to learn new things, so long as those experiences are within their comfort zone.

In fact, the increased leisure time they enjoy as they enter retirement makes them a great market for all sorts of continuing education including books, audio programs, DVDs, online membership sites, book clubs, magazine subscriptions, and seminars—both on practical (e.g., investing) as well as purely intellectual (e.g., history of ancient Greece) topics.

*Tip:* in investment copy aimed at GOM, position your financial product as offering above-average market returns with lower-than-average risk.

3—GOM want to preserve their wealth, freedom, good health, and other things they value.

GOM realize they do not want to “start over” in life, and therefore are risk-averse investors.

The GOM’s priority, even above increasing his wealth, is to hold on to what he has. If you are selling a business opportunity, it should require little or no start-up capital—not a major investment. If you are marketing investment advice, the GOM may be willing to sacrifice some percentage points of return in exchange for reduced risk.

GOM respond well to identity theft protection, insurance, mutual funds, and other offers that provide a degree of protection against depletion of capital.

There was a TV commercial for McDonald’s some years ago showing a retired, elderly looking GOM starting a new part-time job—working for McDonald’s as a server.

The idea was to create a warm and fuzzy feeling, but the commercial did the opposite: GOM, seeing this poor old guy wearing a paper hat and answering to a teenage boss, had an immediate visceral reaction: they would do anything to AVOID being that guy.

When you reach the point where you have more years behind you than in front of you, you want increasing freedom and choice...and to have that, you need money.

GOM may choose to work full-time or part-time in retirement in their same profession or a different profession. But it is important to the GOM that he works because he *wants* to work, and not because he *has* to. The former keeps his mind sharp and gives him purpose, but the latter is slavery.

*Tip:* show in your copy how your product helps the GOM hold on to what he has—whether his nest egg and house, or his health and mobility. Example: a product that

improves night vision enables the GOM to maintain his freedom to travel when and where he wants by enabling him to drive at night.

*4—GOM are increasingly concerned about health and longevity.*

With the average male lifespan today of 74 years, a 50-year-old male's life is two-thirds over.

GOM are conscious of the sands of time flowing through the hour glass, and enticed by offers to increase longevity and enjoy good health.

Like Woody Allen, who said "I am not afraid of death, I just don't want to be there when it happens," the GOM is starting to think about how much time is left to him on Earth. He would like to extend that time, and also ensure that he is healthy and wealthy enough to enjoy it.

Most GOM are or have been married and have families they care about. The GOM wants to make sure his family, and not Uncle Sam, gets the bulk of his estate.

Among the biggest health and longevity concerns of GOM:

- Alzheimer's and senility.
- Loss of memory.
- Erectile dysfunction and loss of libido.
- Cancer.
- Heart attack and cardiac illness.
- High cholesterol and high blood pressure.
- Stroke.
- Vertigo (loss of balance) or falling (causing bone fractures).
- Diabetes.
- Life insurance.
- Long-term care.

- Funeral expenses.

GOM believe in conventional medicine, go to MDs, and want to trust their physician.

At the same time, they are willing to challenge their physician and explore alternative therapies, such as dietary supplements.

*Tip:* in health copy aimed at GOM, avoid the common mistake of scaring the GOM with warnings about cancer and other illnesses he is going to get. Instead, offer him a positive message: new hope for slowing, halting, or even reversing degenerative illness and other age-related conditions.

*5—GOM are tired of taking orders from others.*

As the end of their working days appears on the horizon, GOM increasingly long for the freedom to call their own shots—and tire of taking orders from bosses and customers. This is why GOM are a prime market for self-help, wealth-building, and business opportunity offers.

“Quit work” and “be your own boss” are two timeless appeals that GOM respond to.

They also like convenience and full-service options in consumer purchases, for which they are often willing to pay a premium price.

For instance, even a GOM of modest means will spend his one week of vacation at a first-class hotel on the ocean if it offers ease, convenience, luxury, and relaxation, even though the cheaper hotel away from the water and in the town is more within his budget.

Yes, the GOM keeps a careful eye on his wallet. But if he perceives you are giving great value—not just his money’s worth, but MORE than his money’s worth—he will open that wallet for you.

*Tip:* point out in your copy how your product or service helps the GOM to live independently without help from family, friends, or the U.S. government.

*6—GOM are frugal.*

Like many other direct response buyers and other consumers, GOM like sales, discounts, and bargains.

A successful tactic in GOM marketing is to show how your product either makes or saves them money.

GOM also like free gifts, premiums, bonuses, and other free offers, such as free shipping and handling or the first month's service free.

Experiment with offers that allow your GOM buyer to spend less up front and then pay more if he continues the service, rather than capture a big purchase price up front.

For instance, a marketer selling a course on how to trade options as a home business offered a membership for \$29 a month. Sales increased when he added the offer of a 14-day trial period up front for just one dollar.

*Tip:* always stress money savings and special offers when writing to GOM. Describe the savings as dollars rather than percentages (e.g., “save \$10” instead of “10% off”).

*7—GOM feel a sense of entitlement.*

GOM have been paying into the “system” (Social Security, Medicare, insurance premiums, income tax) and want their fair share.

This is why so much health care advertising aimed at GOM focuses on the fact that Medicare pays the entire cost of the product.

The GOM has struggled longer than his younger counterparts, and may be worn out from those decades of working to make ends meet.

*Tip:* In your copy, indicate that the GOM are entitled to the benefits of your offer as a result of their longevity, status, or long years of service, labor, or payment (e.g., “You’ve worked hard to get where you are....”).

*8—GOM have an adversarial relationship with non-GOM.*

People universally like and relate to those like them, and don’t like and feel negatively about people NOT like them.

Therefore GOM gravitate toward other GOM, but have minimal patience with other groups, especially Generations X and Y.

Generation Y is men and women 23 years of age or less, and GOM consider them (in their heart of hearts) little more than children.

In business, GOM often complain to one another of having to deal with employees, customers, vendors, and bosses who are young enough to be the GOM’s child...and they don’t like it.

A GOM going to the doctor would rather get a doctor with gray hair than a fresh-faced lad who looks like he’s still in medical school. GOM are just more comfortable with people their own age.

*Tip:* When writing to GOM, the “voice” of the marketer should be one GOM writing to another. If your promotion is a sales letter, the person who signs it should indicate that he is a fellow GOM.

*9—GOM are readers and information seekers.*

GOM are a generation raised before the Internet and personal computers eroded the human attention span.

We grew up in an age where the standard medium for the written word was the page and not the screen—and our GOM dads relaxed on Sunday by reading the newspaper or watching the ball game on TV, not blogging or chatting on forums.

GOM seek information on which to make important purchase decisions and will read long copy to get the facts they need before placing an order. Just be sure not to make the type too small.

GOM use the Internet and personal computers, but electronics are often their secondary method of communication and research.

A Generation Y prospect might consider direct mail junk mail, toss catalogs in the trash, and hardly ever pick up a newspaper. He gets his news from TV, radio, and the Internet.

A GOM reads and trusts newspapers more than he trusts Web sources of information, and still looks to learn things by reading books.

*Tip:* do not rely on the power of your brand name to make the sale. Give GOM content—facts, information, statistics—that prove your product's superiority. To paraphrase Syms, the retailer, an educated GOM is your best customer.

**Designing marketing documents for GOM**

Since vision impairments increase with age, time spent organizing your layout and using legible design and typography will more than pay for themselves in increased audience response when marketing or publishing to the over-50 market.

One tip: maximize contrast between the typography and the background. Reason: a greater amount of contrast makes it easier to distinguish an image. This is especially true for the contrast in color between text and paper.

As for type size: yes, older readers prefer large type. But type style also matters. Avoid ornate typefaces and overuse of italics. Choose a serif type.

A bit more spacing between lines also enhances readability. Avoid extensive use of ALL CAPS and type reversing out of a solid or screen.

Indenting paragraphs and use of standard capitalization improve reading, as do smaller blocks of copy, shorter lines of type, and more paragraphs.

*Source: Writing That Works, 1/9/08*

*10—GOM are marketing-responsive*

While Generations X and Y may be enamored of mobile marketing, podcasting, and social networking, GOM remain responsive to traditional direct marketing channels including TV, radio, print advertising, and direct mail.

GOM visit Websites, use search engines, research products, comparison shop, and even purchase products from e-commerce Websites. More than 8 out of 10 Baby Boomers in America use the Internet.

Nearly 9 out of 10 GOMs watch TV almost every day, a higher percentage than any other age group. And, they watch more of it. Online, only one GOM in 20 uses instant messaging or SMS; 87% of GOMs prefer e-mail as their primary means of communication online (source: DM News, 10/27/08, p. 8).

GOM also blog and frequent social networking sites like LinkedIn, YouTube, and Twitter, though they are less likely to have an account or spend time on Facebook and MySpace than a Generation Y.

Generations X and Y are increasingly reached through the new marketing paradigms of “having a conversation” vs. traditional selling...and through self-service marketing (e.g., organic search) instead of intrusion marketing (direct mail).

GOM have developed a lifetime habit of reading, listening, and responding to advertising and are therefore more responsive to traditional marketing programs.

*Tip:* Don't hesitate to use more traditional marketing media—Yellow Pages, billboards, TV and radio commercials, newspaper and magazine ads, direct mail—when targeting GOM.

### **Summary: 10 Tips for Marketing to GOM**

1—If you can identify what irks your GOM market segment, and empathize with their antipathy towards that enemy, you can bond on a deep emotional level with your GOM prospects.

2—In investment copy aimed at GOM, position your financial product as offering returns above the market average with lower-than-average risk.

3—Show in your copy how your product helps the GOM hold on to what he has.

4—Avoid the common mistake of scaring the GOM with warnings about cancer and other illnesses he is going to get. Instead, offer him a positive message of hope for prevention or cure.

5—Point out in your copy how your product or service helps the GOM to live independently without help from family, friends, or the U.S. government.

6—Always stress money savings and special offers when writing to GOM.

7—In your copy, indicate that the GOM are entitled to the benefits of your offer as a result of their longevity, status, or long years of service.

8—When writing to GOM, the “voice” of the marketer should be one GOM writing to another. If your promotion is a sales letter, the person who signs it should be a GOM.

9—Do not rely on the power of your brand name to make the sale. Give GOM content—facts, information, statistics—that prove your product’s superiority.

10—Don’t hesitate to use more traditional marketing media—Yellow Pages, billboards, TV and radio commercials, newspaper and magazine ads, direct mail—when targeting GOM.

**About the Author:**

BOB BLY, age 51, is a GOM and freelance copywriter who specializes in writing to GOM.

A full-time freelance copywriter since 1982, Bob has written copy for over 100 companies including Phillips Publishing, Agora, Weiss Research, KCI, Medical Economics, Boardroom, IBM, Lucent Technologies, and dozens more.

McGraw-Hill calls Bob Bly “America’s top copywriter,” and he was AWAI’s 2007 Copywriter of the Year. He is the author of more than 70 books including *The Copywriter’s Handbook* (Henry Holt), recognized by the Direct Marketing Club of NY as “a mini-classic of direct marketing.”

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