

Strategic Intelligence 2026

The 50+ Opportunity

Understanding Growth Beyond Age

How brands can unlock the most economically powerful consumer segment through behaviour-led intelligence



Research-Based Insights
Expert Audience POV

Global Consumer Intelligence
Behaviour-Led Strategy

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CARAT

What We'll Cover Today

01

The Research Foundation

Our bespoke study methodology and proprietary CCS intelligence system

 10 markets · 1,000+ respondents

02

The Economic Reality

50+ consumers as the commercial backbone controlling 60%+ of wealth

 \$7T annual spending · 3-5x LTV

03

The Representation Gap

When visibility doesn't equal understanding—the stereotype problem

 67% feel misrepresented

04

The Digital Reality

Tech-savvy, not tech-averse—the truth about 50+ digital behaviour

 91% smartphones · 88% YouTube

05

Strategic Implications

Turning insight into action—from demographic targeting to behaviour-led marketing

01

The Research Foundation

Our Methodology for Understanding Consumer
Behaviour

CARAT

Why We Conducted This Research



The Core Challenge

Marketing has historically treated youth as the future of growth, but **demographic and digital shifts now challenge that assumption**. Ageing populations and evolving technology adoption patterns demand a new understanding.



Our Approach

We developed a **bespoke study (the Generations project)** and fused it with our proprietary **CCS (Consumer Connection System)** tool to bring real consumer needs and behaviours to life.

Key Research Question

"How does behaviour evolve across life stages rather than generational labels?" This challenged the traditional marketing assumption that age alone explains consumer behaviour.

Research Methodology

- 1 Global Primary Research**
10 key markets with nationally representative surveys
- 2 Robust Sample Design**
1,000+ respondents per market capturing behaviour, attitudes and media consumption
- 3 CCS Integration**
Fused with proprietary behavioural and media datasets linking attitudes with real media consumption

Research Markets

US

UK

DE

FR

AU

JP

CA

BR

IN

SE

The Intelligence System: Three Layers of Insight



Layer 1

CCS Foundation

Provides broad behavioural intelligence across media consumption, lifestyle, and technology adoption.

- ✓ Media consumption patterns
- ✓ Lifestyle behaviours
- ✓ Technology adoption



Layer 2

Generations Layer

Adds deeper understanding of how behaviour evolves across life stages including responsibilities, attitudes, and priorities.

- ✓ Life stage transitions
- ✓ Attitudinal shifts
- ✓ Priority evolution



Layer 3

Category Application

Connects these insights to specific category behaviour, enabling precise targeting and messaging.

- ✓ Category-specific insights
- ✓ Purchase behaviour
- ✓ Decision drivers



The Audience Intelligence Flywheel

These three layers work together as an **audience intelligence flywheel** where insights from each layer strengthen the others, creating continuous understanding and enabling brands to move beyond demographic silos to behaviour-led marketing.

02

The Economic Reality

50+ Consumers as the Commercial Backbone of
Modern Markets

The Untapped Economic Power of 50+ Consumers

60%+

of household wealth controlled by 50+ consumers in developed markets

3-5x

higher lifetime value compared to younger consumer segments

\$7T

annual spending in the US alone from 50+ consumers

50%+

of the population in many developed markets

Key Insight: This group represents around 50%+ of the population and should be framed accordingly—not as a niche segment, but as the commercial backbone of modern markets.

Demographic Trends



+28%

growth in 50+ population since 2007



20%

of households are multi-generational



75M

'Active Agers' in the US alone who remain in workforce

Strategic Imperative

For brands, this creates a major opportunity—but it requires a fundamental shift in how audiences are understood and targeted. Age alone is no longer enough.

The Strategic Misalignment: Where Marketing Focuses vs Where Value Sits

Marketing Focus

→ Younger Audiences Prioritised

Most campaigns prioritise consumers under 40, driven by assumptions about influence and brand building

→ Media Planning Bias

Targeting models and planning systems often focus heavily on youth demographics

→ Historical Assumptions

Focus driven by legacy beliefs about early adopters and cultural influence

70%+

Marketing spend on under-40s

Economic Value

→ Higher Spending Power

Households in later life stages represent higher spending power and more stable consumption patterns

→ Complex Decision-Making

They manage complex households and make long-term financial decisions across multiple categories

→ Network Connectivity

Responsible for maintaining connectivity across family networks—multiple contracts and services

60%+

Wealth controlled by 50+

The Disconnect



Marketing spend chases **30% of the attention** while **60% of wealth** sits in another segment entirely. This isn't just inefficient—it's a massive strategic blind spot. The outcome: miss older audiences and brands cap growth and waste budget; include them with intent and brands gain reach, credibility and revenue that competitors ignore.

03

The Representation Gap

When Visibility Doesn't Equal Understanding

Representation Without Relevance: The Stereotype Problem

The Three Persistent Stereotypes

The Visibility Paradox

On the surface, people say advertising represents all ages reasonably well. But when asked whether they **personally feel represented**, the numbers fall dramatically.

Key Finding

Visibility does not equal relevance. The issue isn't invisibility—it's stereotyping.

Emotional Impact

People notice lazy, reductive, or patronising portrayals. They pick up on tone. They spot when inclusion feels like a tactic. And they react emotionally:



Frustration



Alienation



Brand Withdrawal



1. Tech-Averse

The Stereotype: Older consumers can't use technology, need simplified interfaces, are digitally behind.

The Reality:

- ✓ 98% own cellphones
- ✓ 88% use YouTube weekly
- ✓ 91% own smartphones
- ✓ 73% use Facebook daily

68.9% find this stereotype in ads



2. Physically Frail

The Stereotype: Older adults are weak, dependent, physically limited, need assistance.

The Reality:

- ✓ 95% exercise weekly
- ✓ 45% exercise frequently
- ✓ 29% exercise daily
- ✓ Active, engaged lifestyles

52.6% see this portrayal in ads



3. Mentally Inferior

The Stereotype: Older people are forgetful, confused, mentally slow, cognitively declining.

The Reality:

- ✓ Continued learning & growth
- ✓ Complex decision-making
- ✓ Active in workforce
- ✓ Mentally sharp & capable

45.5% observe this stereotype

The Age Inclusion Multiplier Effect

✘ Multiplier, Not Driver

Age inclusion behaves more like a **multiplier than a driver**. It amplifies trust, relevance, and response across all audience segments, not just older ones.

✘ Traditional view:

Age inclusion is a niche strategy for older audiences

✔ Reality:

Age inclusion amplifies performance across all audience segments

📈 The Commercial Case

- 1 **Inclusive language and visuals** increase likelihood to buy across generations
- 2 People **reward brands** that portray them with respect, realism, and agency
- 3 **Younger audiences** read age-inclusive brands as more credible, not less targeted
- 4 When brands get it right, **trust strengthens and performance lifts**

🏆 Key Insight

Age inclusion delivers returns **without relying on price, promotion, or margin trade-offs**. This positions age inclusion as a **commercial growth lever, not a social statement**.

04

The Digital Reality

Tech-Savvy, Not Tech-Averse

The Digital Confidence of 50+ Consumers

98%

Own a Cellphone

91%

Own Smartphones

89%

Are Online

41%

E-Commerce Share

Key Insight: 50+ consumers are selective adopters who engage deeply with trusted platforms while maintaining traditional media habits. They're active online shoppers who research thoroughly, value detailed product information, and trust reviews and expert opinions.

Shopping Cart Spending Power in Tech Categories

50+ consumers are responsible for **more than half** of all spending on:

Audio-visual equipment

Small appliances

Large appliances

Entertainment

Platform Usage

YouTube

88%

Weekly usage for video content, tutorials, and entertainment

Email

86%

Daily checkers—remains a primary communication channel

Facebook

73%

Daily users—dominant social platform for this demographic

Traditional TV

66%

3+ hours daily—still a major media channel

Podcasts

33%

Weekly (+5% YoY growth)—emerging channel



Time Online

4+ hours daily is common among 50+ consumers

The Reverse Influence Phenomenon

↔ Challenging Conventional Wisdom

Conventional wisdom assumes influence flows from older to younger generations—the experienced guiding the inexperienced. Our research reveals **the opposite is often true**, especially in technology and connectivity decisions.

💡 The New Reality

Younger generations often drive tech adoption across entire households, becoming 'tech translators' who explain benefits and demonstrate practical applications.

67%

of older consumers seek tech advice from younger family

86%

of parents influenced by children's brand preferences

73%

of households where younger members drive tech adoption

🔑 How Reverse Influence Works

1

Discovery Phase

Younger discovers new platforms, apps, and technologies through peer networks before older generations are aware they exist

2

Translation Phase

Younger generations become "tech translators," explaining benefits in accessible terms and demonstrating practical applications

3

Adoption Phase

Older generations adopt based on trusted recommendations, with younger family providing ongoing support and troubleshooting

4

Validation Phase

Success stories spread within social circles, creating cascading adoption across age groups and family networks

🎯 Strategic Implication

Engaging younger generations creates **trickle-up effects** across entire households. When younger audiences are actively engaged with a brand, **household spending increases significantly**.

05

Strategic Implications

Turning Insight into Action

Age Inclusion as a Performance Strategy



Age inclusion is not a moral stance, it is a growth lever.

Brands already pay for exclusion—they just hide the cost in wasted media and declining relevance. The industry calls age-blind strategy optimization; it is often inefficiency with better language.



Representation is not recognition.

Showing older people is easy. **Treating them as present, capable and culturally current is rare.** Most inclusion work flatters industry anxiety, not audience reality.



Advertising still places aging in the past tense.

That misplacement, not offense, is what erodes trust. **Youth is framed as momentum, age as slowdown.** Lived experience no longer matches that story.



This group represents around 50%+ of the population.

They should be framed accordingly—as the commercial backbone, not a niche segment. **They control 60%+ of wealth and deliver 3-5x higher lifetime value.**



Age inclusion delivers commercial returns.

Without relying on price, promotion, or margin trade-offs. It amplifies trust, relevance, and response across all audience segments.

The Shift to Behaviour-Led Marketing

← FROM

Demographic Targeting

✗ **Age groups as shorthand for behaviour**

Campaigns focus on age groups or simple segments

✗ **Messaging assumes age = behaviour**

Messaging based on age stereotypes rather than actual behaviour

✗ **Channel selection based on age stereotypes**

Channel planning driven by demographic assumptions

→ TO

Behavioural Understanding

✓ **Life stage, attitudes, and environment**

Understanding actual connectivity interactions and needs

✓ **Enables more relevant messaging**

Messaging tailored to actual behaviour and preferences

✓ **Achieves more effective targeting**

Channel selection based on actual media consumption

⚙️ The Behaviour Engine Model

Three forces shape behaviour. When these interact, they create **behavioural environments** that explain how consumers adopt technology, make decisions, and interact with brands.



Life Stage

Determines responsibilities and priorities



Attitudes

Influence curiosity and decision-making style



Environment

Reflects household and technological context

The Business Case: Why This Matters Now

Economic Power

Disproportionate Spending Power

50+ consumers hold disproportionate share of spending power across most major categories

Household Decision-Makers

They don't just buy for themselves—they shape household decisions on technology, travel, finance, food, automotive and home

Financial Anchors

In many markets they act as financial anchors for younger generations

Loyalty Dynamics

61%

Remain with providers 3+ years

96%

Say customer service drives loyalty

-40%



Lower churn rate than younger segments

+65%

Higher lifetime value

The Strategic Disconnect

Yet advertising investment remains skewed towards narrow youth definitions. The outcome:

-  Miss older audiences and brands **cap growth and waste budget**
-  Include them with intent and brands **gain reach, credibility and revenue** that competitors ignore

Key Insight

Boomer loyalty is the highest-value asset. Their low churn, high ARPU, and household influence make retention strategies more profitable than acquisition-focused campaigns.

Age Describes Audiences. Behaviour Unlocks Growth.

Understanding how 50+ consumers actually live, behave, and make decisions creates **significant competitive advantage**. The brands that move beyond demographic silos to recognise the reality of modern consumers will capture the loyalty of the most economically powerful consumer networks.

This study makes the case for age inclusion as a **performance strategy**—not a moral argument, but a commercial decision that improves effectiveness now and builds lasting brand value.



Performance Strategy
Commercial Growth Lever



50%+ of Population
Economic Backbone



Behaviour-Led
Future of Marketing



Thank You

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