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FEATURES

Buyer's Edge: Senior deals may become thing of past

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As if older boomers with dwindling 401(k)s didn't have enough worries, now they're being warned that senior citizen discounts may go the way of the Edsel.

Modern Maturity magazine sounded the alarm recently after Delta and American Airlines eliminated their senior club and the New York Mets dropped its senior dollar days.

With one in five Americans over 55, experts say other companies are questioning the wisdom of giving discounts to such a large, affluent group. According to Census figures, boomers in their early 50s have the highest levels of wealth in the country: \$63,746 median household income. Even retirees in the 65-74 age range have an average annual income of \$24,090, compared with \$12,169 for consumers 15-24.

"Because giving discounts to boomers as they turn 55 could hurt revenues for some companies, they likely are going to try to drop the senior discounts in the future," says Cheryl Russell, editor of the American Consumers newsletter.

"I don't think it will work, because there is too much competition and boomers feel they are entitled to the discounts. What will probably happen is that the age requirement for discounts will rise to keep costs down."

Hal Norvell of AARP agrees there may be some cutbacks, but he sees no need to panic. "Discounts are offered when sales are soft. As long as people have the time and money, the offers will be focused on them."

In fact, some experts predict there will be even more discounts in the future. Doug Brown, founder of SeniorDiscounts.com, has seen the number of companies that offer senior deals on his Web site grow from 25,000 a year ago to 115,000.

Just this week, seven major drug companies announced they will offer Medicare enrollees the Together RX Card, which will provide discounts of 20 percent to 40 percent on 145 prescription drugs.

"It makes no difference how much money they have, most people still want discounts," Brown says. "My daddy would travel a couple of miles across town to save 10 percent on a meal."

The senior discount trend began in the mid-1950s when the American Association of Retired Persons (now known simply as AARP), negotiated deals with health insurance companies and hotel chains. Retailers eagerly signed up because it was a way to entice the frugal Great Depression generation into spending money.

While baby boomers may not be as frugal, they are going to demand discounts as their entitlement, Brown says. The question is, will they admit they are "senior citizens" just to save a few dollars?

Absolutely, says Kathy Morrison of Cobb County, who recently learned that she and her fellow fiftysomethings could get discounts at fast-food restaurants and dozens of other businesses.

"If I can save a dollar, I'm going to do it," she says. "I have no problem with that whatsoever."

Senior citizens expect discounts, Brown says, and eliminating them would hurt business in the long run.

"Seniors are very loyal consumers and they are very savvy shoppers," Brown says.

On Wednesdays at the Toco Hill Kroger the store is packed with silver-haired customers who have come for their 5 percent Senior Day discount, for those 60 and older.

At one checkout lane, Clyde Mynatt, 90, and his wife, Laura, 86, proudly announced that they had saved \$14 by using the senior discount and their Kroger card.

"The discount is nice," says Katie Jaynes, 95, who takes the bus with other residents from King's Bridge Retirement Center. "I don't cook that much, but I do fix breakfast and I cook pole beans once a week. That's where I'm heading now, to get the pole beans. They're on sale, you know."

Kroger manager Bobby Smith says offering discounts to seniors just makes sense. "They're very loyal and they like the attention. If you provide customer service, they'll stay loyal."

Smith does not expect discounts to go away as more boomers hit their 60s. "I would think it would be just the opposite. Just because there are more numbers, you still want to try to get them as customers."

In fact, there are sometimes so many deals for seniors that the best can be hard to find. While retailers such as Kroger and Rich's and some movie theaters

advertise senior discounts, other businesses take a more subtle approach. If you don't ask, they don't tell.

Hotels and airlines generally offer discounts to AARP members and seniors, but rarely do they volunteer that information, says Joan Rattner Heilman, author of "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50" (Contemporary Books, \$14.95).

"Yes, the senior clubs for Delta and American have gone away." Heilman says. "But Continental still has one that offers 15 to 20 percent discounts depending on the time of the week and your destination." And several airlines, including Delta, still offer discounts of 10 percent off published fares for passengers 62 or older -- and for their younger traveling companions.

"And you can hardly go to a hotel without getting a discount, but you have to ask. I don't see any sign that these are going away."

And that is good news for 65-year-old Georgia State University professor Tom McHaney.

"I realized I could get discounts when I was about 62," he says. "I do it at hotels, museums, golf courses and the movies. I do it at the grocery store on Senior Day. I can save \$6 to \$12 with the 5 percent discount. It doesn't sound like much, but those few dollars add up over a year."

The youthful-looking McHaney has noticed some looks of resentment from younger customers and clerks when he asks for his discount, however. One clerk demanded to see his driver's license.

"I guess they think I'm cheating," he says. "I used to have to show my ID at 28 to get a drink. Now I have to show it to get a senior discount."

DEALING FOR DISCOUNTS

Here's a sampling of senior discounts available in the Atlanta area:

50 plus

With a \$10 AARP membership, 10 percent to 20 percent off selected car rentals; 20 percent off some cruises; up to 50 percent off some hotel rates.

55 plus

\$2 off regular adult admission at selected AMC, General Cinema, Regal and other movie theaters; 13 percent off at Center for Puppetry Arts; 10 percent off at Jiffy Lube and Midas; 10 percent off at Rich's (15 percent for cardholders) during advertised senior promotions; 10 percent off at Arby's, Hardees, Wendy's. Ask other fast-food restaurants about unadvertised specials.

60 plus

45 percent discount at Heritage Hills Golf Center, 45-55 percent off at Legacy Golf Links, 15-30 percent at Atlanta International Golf, and 10 percent off Tuesdays and Wednesdays before 11 a.m. at Cobblestone Golf Course; \$2 off regular adult price for a haircut at selected SuperCuts; 15 percent off at Kennesaw Civil War Museum; 35 percent off High Museum of Art; 10 percent off certain purchases at CVS pharmacies; 25 percent off monthly fees and up to 50 percent off enrollment fees at Gold's Gyms.

62 plus

40 percent off adult admission at William Breman Jewish Heritage Museum; 10 percent off at Fernbank Museum of Natural History; \$2 off Fernbank Science Center; 20 percent off at SciTrek; 20 percent off at Margaret Mitchell House & Museum; 10 percent off monthly fees at selected Bally Total Fitness; 25 percent off monthly fees at L.A. Fitness; 10 percent off regular fare at Delta (companion receives discount regardless of age); 10 percent off at Continental, American, Northwest, American West and United. Check other airlines for senior specials.

65 plus

\$1 to \$3 off regular price for adult haircut at selected Great Clips; 20 percent off at Georgia Governor's Mansion; \$2 off at Atlanta History Center; 35 percent off at World of Coca-Cola; 25 percent off for CNN Studio Tours; 50 percent off regular fares on MARTA; 10 percent off at Church's chicken restaurants.

--- Discounts may vary according to location. To check out other discounts, go to www.seniordiscounts.com