

Seniors' discounts pay off big

Outlets growing, but you have to ask

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Anyone who's bothered about growing old has one ready remedy: Think about the world of discounts opening up after a half-century spent living at rack rates.

When you turn 50, you start saving at many hotels. Some restaurants and department stores have discounts available for 55-year-olds. Most airlines and movie theaters give a price break for those at least 62.

By the time you hit 70, you've gained all those advantages plus the ability to ski for free at many resorts. And a smart consumer passing through different stages of middle and late life also enjoys savings on college courses, museum visits, public transportation, amusement parks and much more.

"I don't think you're going to get a discount on gas at the gas station, but I can't think of many other places where it's not possible," said Linda Bowman, the Malibu, Calif., author of the book "Free Stuff & Good Deals for Folks Over 50."

With today's traditional start of the travel and vacation season, the likelihood of active seniors encountering deals targeted to their age group only increases.

Bowman and other advisers say the growth of the elderly population and the baby boomers' entrance into the 50-and-older category has heightened awareness of the importance of the older market, especially in the travel and hospitality industries.

The 2000 census figures show some 35 million Americans are at least 65, and another 24 million are 55 to 64. Pictures of people in those age brackets are increasingly common in the promotional brochures put out by travel services, airlines and other businesses.

"All of your discounts are really for people more active and going places," said Douglas Brown, an Albuquerque, N.M., marketing executive who founded a new Web site, senior discounts.com.

"Seniors are more active and healthier all the time. Some of that pessimism about getting old is being dispelled," said Brown, 63.

He said he got the idea for his Web site a few years ago when he saved \$3.50 on a movie ticket and realized he didn't know much about the savings available to seniors.

Mary Bach of Murrysville, the American Association of Retired Persons' Pennsylvania coordinator for consumer issues, makes it a point to shop at the Ames Department Store near her on Tuesdays and to patronize Taco Bell when confronted with a choice of fast-food restaurants. The reason is simple: A 10 percent discount is available at both places for people 55 and older.

In the seven years since Ames adopted its senior discounts, Tuesday has overtaken Saturday as the busiest shopping day of the week for the chain. Ames opens early on Tuesdays and puts out free coffee and cookies for the stampede of gray-haired patrons. Extra employees handle the volume of customers.

"It might be 100 percent busier than a Wednesday or Thursday," said Jim Hill, manager of Ames' Penn Hills store. "I would say 90 percent of the customers are 55 or older. ... If you do more business, even if you take 10 percent off, you're still making what you should be making."

Such discounts are less common at more upscale retailers. Kaufmann's advertises two days a year when those 55 and older can save 15 percent throughout its chain, and its Downtown store has more frequent specials for which older customers can save 10 percent or more at its restaurants and beauty salons and on candy.

It has been common for many fast-food operations, including Taco Bell, to offer seniors a savings on coffee or other beverages, but the chain in April also began offering a 10 percent savings on all of its food. It applies to anyone 55 or older at Pittsburgh area locations.

"When you feel like you're already getting fair prices and you get a discount on top of that, you feel like you come away a winner," said Bach, 56. "Pennies become dollars and they add up. ...Taco Bell is definitely not the kind of place that the average senior would think would cater to them, but Taco Bell has had the wherewithal and smarts to figure out there are probably a lot of seniors that would like what their menu is offering."

AARP has lined up discounts for its members from the time of its founding in 1958. The ways of benefiting have expanded since then, and so has the age group. The older-adult advocacy group dropped its membership cutoff from age 55 to 50 in the 1980s, and has 34 million members now. AARP members can get 10 percent to 25 percent discounts on lodgings, rental cars, cruises, air fares and more. The association says at least 12 million room nights a year are discounted at hotels and motels by AARP members.

"More and more people are using our senior fares," said US Airways spokesman David Castelveter, although he declined to give exact data for proprietary reasons. "Every indication says that population is growing, that population is traveling more, and these fares that we offer provide a good price break for somebody that is a senior."

Both he and consumer advocates caution that the senior discount isn't necessarily the best price, whether for airlines or lodging or other industries. Savvy older adults should ask for the best available rate.

Some industries publicize their discounts less than others, with restaurants typically an example. The Fuddrucker's restaurant in Harmarville knocks 10 percent off the food tab of anyone 65 and older, but only if they ask.

"It's not really advertised or anything. The people that come in know about it," said general manager Jeff Cicco.

Bowman said, "I stress in my book, 'Ask, ask, ask,' because you never know."

For the AARP discount and the other offers available to senior citizens, some businesses expect customers to show AARP cards or other proof of age when they obtain discounted services, while some rely on the honor system.

Bowman and others said people are just being foolish if they let concerns about people knowing their ages stop them from saving money. That goes for either someone who fails to save \$1 off the admission price at Carnegie Museums of Pittsburgh or Kennywood, or the person reluctant to save \$500 on a new Chevrolet Impala using the coupon offered in AARP's Modern Maturity magazine last month.

"Sometimes the issue of the discount needs to overcome the vanity," Bach said. "The retailer or the merchant or the purveyor of the service is making the rules. If I can play by the rules and save money at the same time, for my personal benefit, then I'm going to take advantage of those discounts."