

Linda Mondoux - Don't give me a discount

Linda Mondoux
Citizen Special

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CREDIT: Julie Oliver, The Ottawa Citizen

Linda Mondoux is 50 years old, but she can still afford to pay full price for things, thank you very much. Why not base discounts on need rather than age, she asks.

It's now official: I can use my age as a weapon that will bring me discounts on everything from insurance to hotel rooms, regardless of my income.

Why?

I've searched and searched, but I can't find an answer that would explain why retailers and airlines, and even municipal governments, continue to treat today's seniors as though they were all one step away from eating cat food.

True, I'm not 65.

As a just-turned 50-year-old, I don't qualify for most of the discounts available to the group that has traditionally been referred to as "retirees," or "pensioners."

But as a member of CARP, Canada's Association for the Fifty-Plus, I am eligible for discounts on enough goods and services that I could save hundreds of dollars this year alone. And the savings will only grow as I get older.

For example, I could save 25 per cent on computer products by Lenovo, and get free ground shipping, just for being 50 and a CARP member.

If I were 55, I could save 10 per cent at Zellers on special days -- without showing a CARP card. Ditto at Best Western and other hotels.

If I were 59, I could make up to 40 debit transactions each month and Scotiabank would not charge me a fee.

If I were 60, I could take a trip on VIA Rail at the regular 10-per-cent-off senior price -- and bring a friend for free!

It's when you're 65 that the real fun begins. I could save anywhere from 10 per cent to 25 per cent at department stores, pharmacies and restaurants. I could get a monthly bus pass for OC Transport for a mere \$29 (\$73 for other adults), and save on swimming and skating fees at City of Ottawa recreation facilities. A day at the Canadian Museum of Civilization? That's another \$2 discount.

If I lived in the United States, the opportunity to save would be even greater. The U.S. online directory SeniorDiscounts.com lists more than 140,000 business locations across the country offering discounts to people 50 years of age and older.

AARP, the U.S. version of CARP, started the discount frenzy in the 1950s, when it negotiated deals with health insurance companies and hotel chains. Retailers hoping to cash in on the frugal Depression generation eagerly signed up.

It worked. And the shopping craze has been going strong ever since.

So strong, in fact, that today's 50-plus boomers, according to CARP, are "the largest single consumer segment in Canada."

But do they need discounts?

According to Statistics Canada, the financial status of seniors has improved significantly over the last 25 years.

Its 2007 "Overview" report says the median after-tax income of elderly married couples in 2005 dollars rose to \$38,900, from \$29,000 in 1980. That's an increase of 34 per cent. In Ontario, that figure was \$44,100.

Not exactly the cat food crowd.

And the boomers are doing even better.

Yet stores and governments are still handing out discounts to seniors. And the 50-plusers who can afford to pay their own way are demanding their share.

Doug Brown, a retired financial executive who founded SeniorDiscounts.com in 2001, says boomers see the discounts as their entitlement.

"It makes no difference how much money they have, most people still want discounts," he told the Atlanta Journal-Constitution.

But discounts cost money.

For retailers, offering a discount here might mean raising prices there. And when governments, such as the City of Ottawa, offer breaks to seniors, regardless of their ability to pay, that means revenue is lost. And lost revenue usually results in tax increases -- for everyone.

According to StatsCan, the low-income rate among seniors remained stable in 2005 at 6.1 per cent. At the same time, 7.4 per cent of all families in Canada were below the poverty line, after taxes.

Wouldn't it be nice if all those below the poverty line -- regardless of age -- were eligible for a \$29 monthly bus pass? Or a few dollars off at the rink?

Governments, especially, need to wake up to the fact that all seniors are not poor. Many are wealthy. Many others are simply comfortable.

But only 6.1 per cent are officially "poor."

I would happily contribute the cost of my CARP membership -- with its promise of "big savings" -- toward a government fund that would allow poor people access to discounted goods and services.

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