

## Give Me a Break

By Peter Keating  
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**WHEN WE WERE** young children, my sister and I used to find small notes containing two-digit numbers at our grandparents' house. Sometimes the scraps would show a series of numerals and then a three-digit sum, say, 27, 65 and 46, adding up to 138.

One day I finally asked, "Mama Nor, what does this 43 mean?" "That means your grandfather owes me 43 cents," she replied.

Many of us have stories like this about people of a certain age, relating a quality we interpret as charming thriftiness on good days and mind-numbing cheapness on not-so-good days. And as baby boomers start to turn 60, America is embarking on a huge social-science experiment. Is this frugality an age effect, meaning we all tend to get more parsimonious as we grow older? Or is it a cohort effect, meaning the Greatest Generation seniors, who lived through the Depression, have particular reason to be stingy?

The fate of senior discounts, everything from cut-rate movie tickets to discount banking services to low-cost European rail passes, hangs in the balance. If older people are simply more cost-conscious than younger people, businesses will have to keep offering them better values to lure their dollars. On the other hand, if eternally youth-fixated boomers decline to identify as the kind of people who are ready to dine before sundown, early-bird specials will rapidly become extinct. You can make the argument for either case — and for the past few years, journalists have. "Senior Deals May Become Thing of Past," read an Atlanta Journal-Constitution headline on Apr. 11, 2002. Less than three weeks later, Marketwatch.com ran a story titled, "More Companies Offer Discounts to Growing Over-50 Crowd."

The truth is that discounts are still widely available, but a couple of trends are working to narrow the special deals businesses offer seniors.

For one thing, some industries just can't afford to offer the breaks they used to. Consider ski resorts, for example. Sixty- and 70-year-olds are healthier and more active than ever before, and more ready to hit the slopes. Offering them cheap lift tickets therefore costs a lot more than it did just a few years ago, and in January 2006 many resorts announced cutbacks in their senior-discount programs.

Or look at airlines. As recently as the late 1990s, most major carriers offered coupon books to senior travelers. Each booklet typically contained four or eight vouchers and cost as little as \$75 per coupon. If you were 62 or older, you could simply go to a ticket counter, hand over a coupon and hop a flight to any nonstop destination in the United States. This sounds too good to be true, especially to post-9/11 ears, and it was. Several airlines, including American, Delta and Northwest, wiped out their deep-discount programs for seniors in 2002. And in September 2005, when US Airways emerged from bankruptcy, it merged with America West and eliminated its coupons too. Most airlines are just hemorrhaging too much cash to cut prices. (A happy exception: Southwest provides discounts from 20% to 70% and limits one-way fares to a maximum price of \$139 for customers over the age of 65.)

Moreover, and naturally enough, many businesses are calibrating their senior discounts to offer as little bang for the buck as possible while still showing a sunny face to older customers. Companies have various ways to whittle down the value of discounts. They can hike the age at which they make special offers available. They can restrict those breaks to particular time periods. They can require customers to ask for discounts, instead of applying them automatically. And they can do all of the above. For example, some stores in natural-food chain Wild Oats Markets used to give seniors 10% off their purchases across the board. In November 2005 the company implemented a new policy that maintains the 10% discount but designates one day a week for the offer and requires seniors to ask for it. "We are not discontinuing

our senior discount program, only streamlining it for consistency and accuracy," Wild Oats said in a statement. Uh-huh.

Another tactic: Many companies require seniors to join "clubs" with membership fees in order to qualify for discounts. Hilton, for example, offers room and restaurant discounts at its hotels through its Senior HHonors program, which costs \$55 to join and \$40 to renew annually. "Older consumers are more price-sensitive than they used to be and not as brand-loyal, but marketers are seeing more information and getting savvier too," says David Smidt, president of SeniorDiscounts.com. "They're getting seniors to pay an annual fee or join a club, so if you leave and pick up the next offer, at least they got your money up front."

Where possible, businesses are even replacing senior discounts with noncash benefits. In 2001, for instance, the New York Mets eliminated "Dollar Days," a popular offer that allowed elderly fans to attend games for \$1. (The move was heinous enough that Modern Maturity lumped it in with airline cutbacks and published a scare story about vanishing senior discounts.) Now the Mets offer "Senior Strolls," where older fans are allowed to walk the field at Shea Stadium after games. Fans love the strolls, especially because they're allowed to bring their grandchildren. But apart from about one half-price game a month, they're paying full freight to get to the games in the first place.

So how do you seek out valuable senior discounts? First, take advantage of the very best deal in the country. The Golden Age Passport (888-467-2757), available to any U.S. resident who is 62 or older, will let you and anyone in your car into national parks, forests, recreation areas and monument grounds. You'll need to purchase it on park grounds, but it costs just \$10, and it never expires.

Second, put the leverage of 35 million fellow seniors to work for you, and join AARP (888-687-2277). There certainly are reasons to dislike the behemoth, from its endorsement of the Bush Administration's mangled prescription plan to its marketing campaigns. But it has the juice to secure discounts for its members on car rentals, cruise lines and hotels, making the \$12.50 annual membership fee an almost-certain bargain.

Third, buy one book: "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50," by Joan Rattner Heilman, which will enter its 17th edition in 2007. Heilman will clue you in to breaks that go beyond travel, such as discounts for college courses, insurance and retail chains.

Fourth, visit one web site: Smidt's [seniordiscounts.com](http://seniordiscounts.com). Enter your zip code and you'll find local listings among the site's 125,000 businesses offering breaks to older consumers. I typed in my mom's and quickly found 10% discounts at a local interior designer and a nearby plumber and breaks ranging from 5% to 25% at a beauty-supply shop. Thank me later, Mom.

Finally, use common sense. If you're preparing a trip or a large purchase, make your plans in advance. Ask about all available discounts, not just age-related offers. Carry photo ID with proof of your age. And identify yourself before getting a bill — don't wait until you're checking out of a hotel or leaving a restaurant to bring up the question of reduced prices. All obvious steps, perhaps. But sussing out these discounts requires you to act as though you believe you're entitled to discounts while shopping aggressively — in other words, to meld the mindset of the crotchety senior with that of the narcissistic boomer.

"Clerks and vendors aren't going to say, 'Are you a senior?'" says Heilman. "So the key is to just come out and say it, instead of whispering. A lot of people don't like to be called 'senior,' but you're crazy if you don't pursue what's available.

"You just gotta snap out of it."