the power of balance: how shopper needs evolve with age

(approximately 6-minute read)

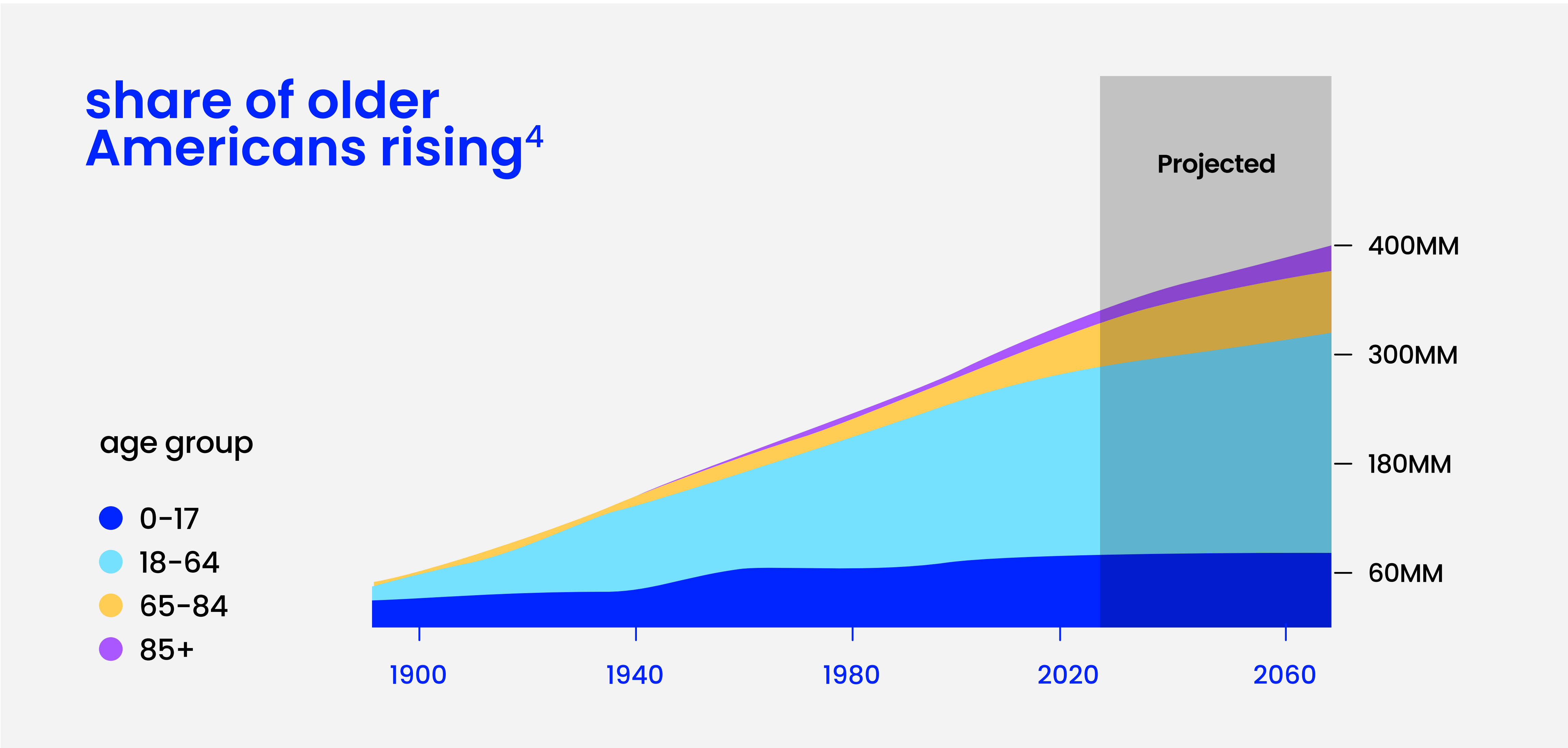
summary

In this article, pepviz™ explores the crucial and rapidly growing “Aging Shopper” segment, defined broadly as Americans over 55. Moving beyond stereotypes, we define the opportunity and uncover the complex interplay of life stage and generation uniquely shaping purchase decisions as today’s shoppers age. We reveal five "balance points" (key tensions between Aging Shoppers’ established preferences and evolving needs) and leverage proprietary PepsiCo insights to provide data-driven strategies that can help retailers better connect with this vital group.

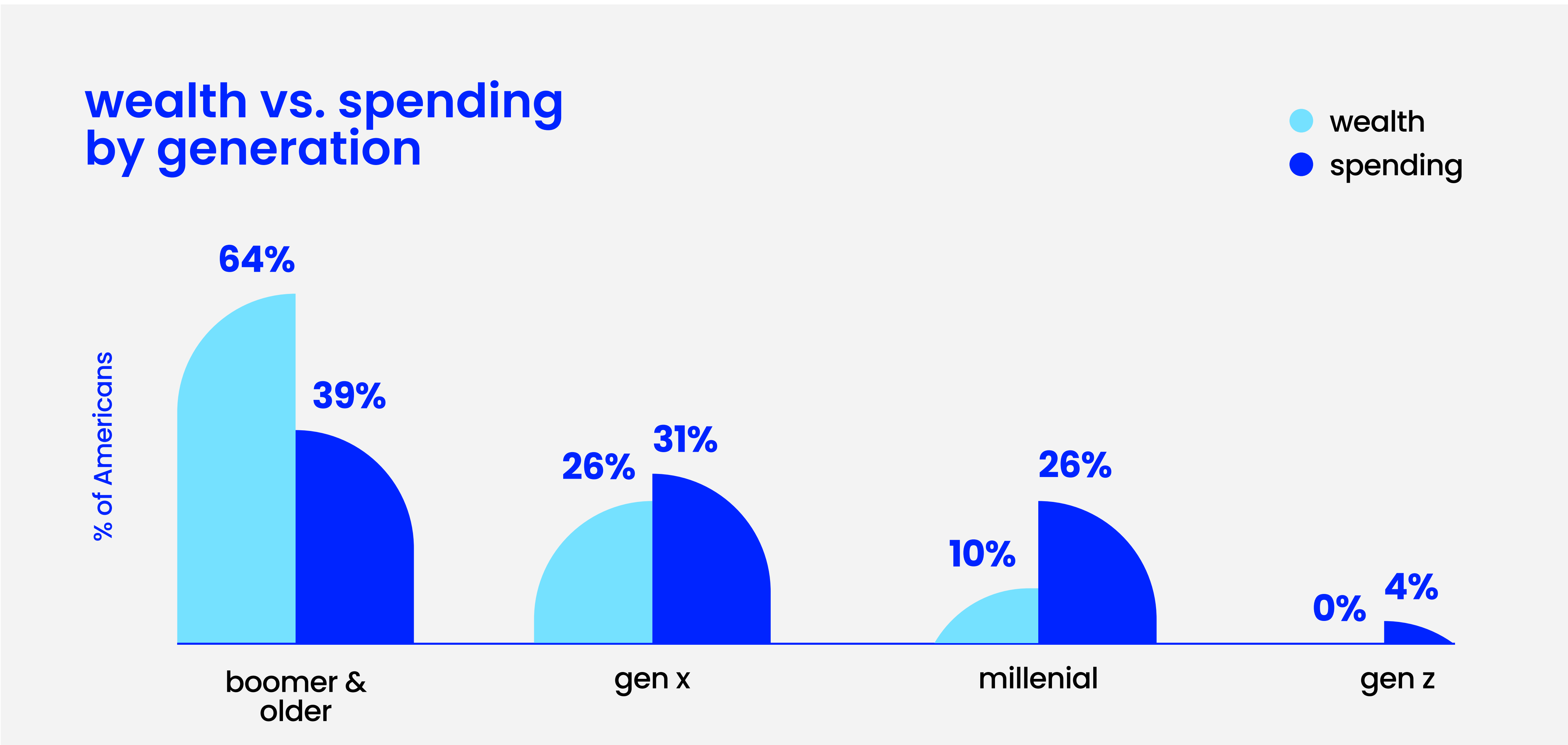
more than just a number

the aging shopper opportunity

It's been observed that many industries tend to devote much of their attention to younger shoppers even though, in business terms, aging shoppers represent a huge opportunity.[1] **Shoppers aged 55 and older are a large, influential, and growing demographic** that already includes more than one in three Americans, or nearly half (47%) of the adult population.[2] In fact, by 2034, they'll outnumber children for the first time in U.S. history **and will continue to grow by a remarkable 25% over the next 30 years** as shown below.[3]



And as this cohort retires, **they retire as the wealthiest Americans in history**. Aging Shoppers wield significant economic power, with people over 60 holding 2/3 of U.S. household wealth[5] and representing almost 40% of all consumer spending.[6] This demographic boom is compounded by longer, more active lives, requiring thoughtful marketers to **reimagine what "lifetime value" truly means**.



Moreover, and perhaps counterintuitively, in times of great uncertainty and change, **this group of older, more established shoppers represents a source of stability**. While their household incomes may have peaked earlier in their lives, spending by older shoppers remains high well into their later years, often sustained by savings.[7] In fact, Boomers' $5.4 trillion dollar spending power is 1.7X greater than that of shoppers younger than 40.[8]

Their demand for essentials like food and beverages also tends to be more stable and less vulnerable to economic fluctuations when compared to that of younger groups. PepsiCo's proprietary data indicates shoppers over 55 are less likely than the general population to report income loss affecting their grocery budget (Index 81) with most likely to report nothing impacting that budget (Index 125). **They also significantly over-index (139) on not planning to reduce spending** and under-index (84) in saying debt affects their grocery budgets.[9]

Yet despite their significant buying power, just 19% of consumers over 55 feel that most new products are designed with their needs in mind.[10] And only 1% of Americans over 65 strongly agree they can relate to people they see in ads.[11] This is why understanding and **working to better serve this group today isn't just wise, it's essential for future growth**.

a timely & timeless dynamic

evolving food & beverage needs

Aging Shoppers are defined by two main factors:

- **A unique history they share with their generational cohort** that sets today's "active aging" shoppers apart from both past generations at their age and younger ones today.
- **The physiological changes that we all inevitably go through** as we get older.

Their attitudes and behaviors are shaped by this blend of current life stage and generational background. The first thing to note is that **older Americans today are quite different from those of prior generations**. Many Boomers **remain in the workforce** (1 in 3), traveling, caregiving, and reimagining retirement as a "second act".[12] They've **embraced "active aging"** and remain social and independent. Most 50+ adults live with others (69% married or cohabiting[13]), report **lower levels of loneliness than younger adults**[14] and say they feel **less constrained by social expectations**.[15]

When it comes to food and beverage preferences, generational dynamics help explain certain preferences. For example, **older Americans over-index on more traditional foods** such as grits and baking mixes, as well as hot breakfast items such as oatmeal, because they grew up with them.[16]

The same generational dynamics can be seen in the beverage space. **Coffee contributes about 20% of total beverage intake for adults 60+ versus only 9% for ages 20-39**. That means almost 70% of aging shoppers drink coffee daily, far higher than the proportion of Gen Z.[17] And **the older they are the more they over index on carbonated soft drinks** (Younger Boomer, 105, Older Boomer, 107, Silent Generation, 112).[18] The reverse can be seen with water consumption which decreases with age. Younger adults purchase many water products and sports drinks, whereas seniors get more of their fluids from coffee, tea, and milk.[19]

On the other hand, some shopper needs predictably evolve simply as a function of what happens as our bodies age. For example, **taste and smell tend to become less sharp with age**, especially after age 60, so it's not uncommon for older adults to find food tastes blander than it used to.[20] This biological fact in part helps explain why **Aging Shoppers are significantly more likely to purchase the following salty and sweet snacks** than younger buyers.[21]

top boomer snack preferences (vs. gen z)

	boomers more likely to prefer than gen z
snack nuts	3.0x
chocolate candy	2.0x
RTE popcorn	1.9x
saltine crackers	1.5x
pastries / coffee cakes	1.5x

Of course, the picture is more complicated. While these shoppers seek out more sweet and salty flavors, another **one of their top drivers of food and beverage preferences is "low or no sugar"** (46%, index 122).[22] Understanding how these diverse shopper needs interact can lead to actionable insights for creating the most rewarding shopping experiences.

finding the balance

actionable insights

Successfully engaging Aging Shoppers requires navigating these key tensions by finding strategic ways to reconcile these shoppers' distinct, sometimes competing, needs. As we also saw with Gen Z (read the article HERE) these aren't so much "contradictions" as **nuanced and at times complex dynamics that must be understood and balanced.**

Let's discuss five of these critical "balance points."

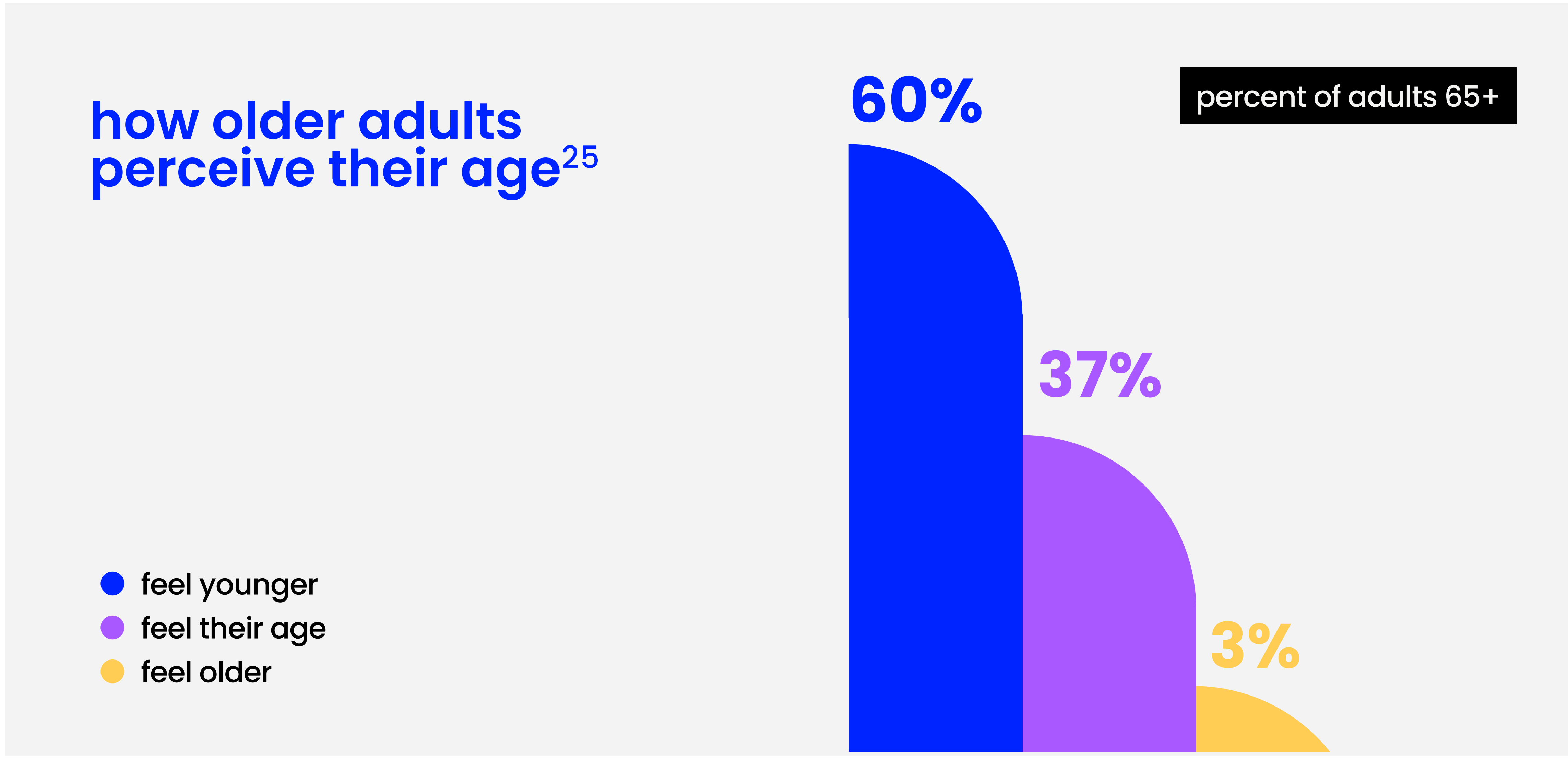
balance point #1:

young at heart

Insight:

They often feel younger than their age and take active steps to feel and stay healthy.

Eighty-six percent of Aging Shoppers say **good health is core to a good life**.[23] And they make their food and beverage choices towards that end. Proprietary PepsiCo research confirms that Aging Shoppers are 24 points more likely than the general population to **link snacking to "keeping my brain and body sharp"** and 62% directly **link their energy levels to what they eat and drink**.[24]



Strategy:

Bridge vitality and health. Offer functional products that don't compromise on enjoyment. Feature products that support brain, joint, and heart health while respecting comfort rituals. Think indulgence and intention.

balance point #2:
quality value seekers

Insight:

They're highly conscious of value and inflation but also prioritize quality and trusted brands more than younger shoppers.[26]

Aging Shoppers are 15 points more likely than Gen Pop to say they **plan grocery trips to "stretch their money across more meals and snacks"** and are 17 points more likely than Gen Z to check unit pricing and 29 points more likely to clip coupons.[27]

But pepviz data also shows **they rank "Gives me the best quality products for my budget"** (Index 172) **as the most important driver for choosing a retailer**. And, once they discover the right balance of quality and value, they are also less likely than the general population to switch brands just to save money (Index 84).[28]

Finally, Aging Shoppers tend to think of loyalty in terms of value-added rewards and are more likely to say "**rewards my loyalty with special offers and deals" is a significant choice driver** (Index 129).[29]

Strategy:

Offer premium yet practical value. Highlight quality cues, reliability, and leverage brand trust alongside clear price benefits. Balancing premium cues with visible value (on-pack, online, and in display) is key to driving trade-up and loyalty.

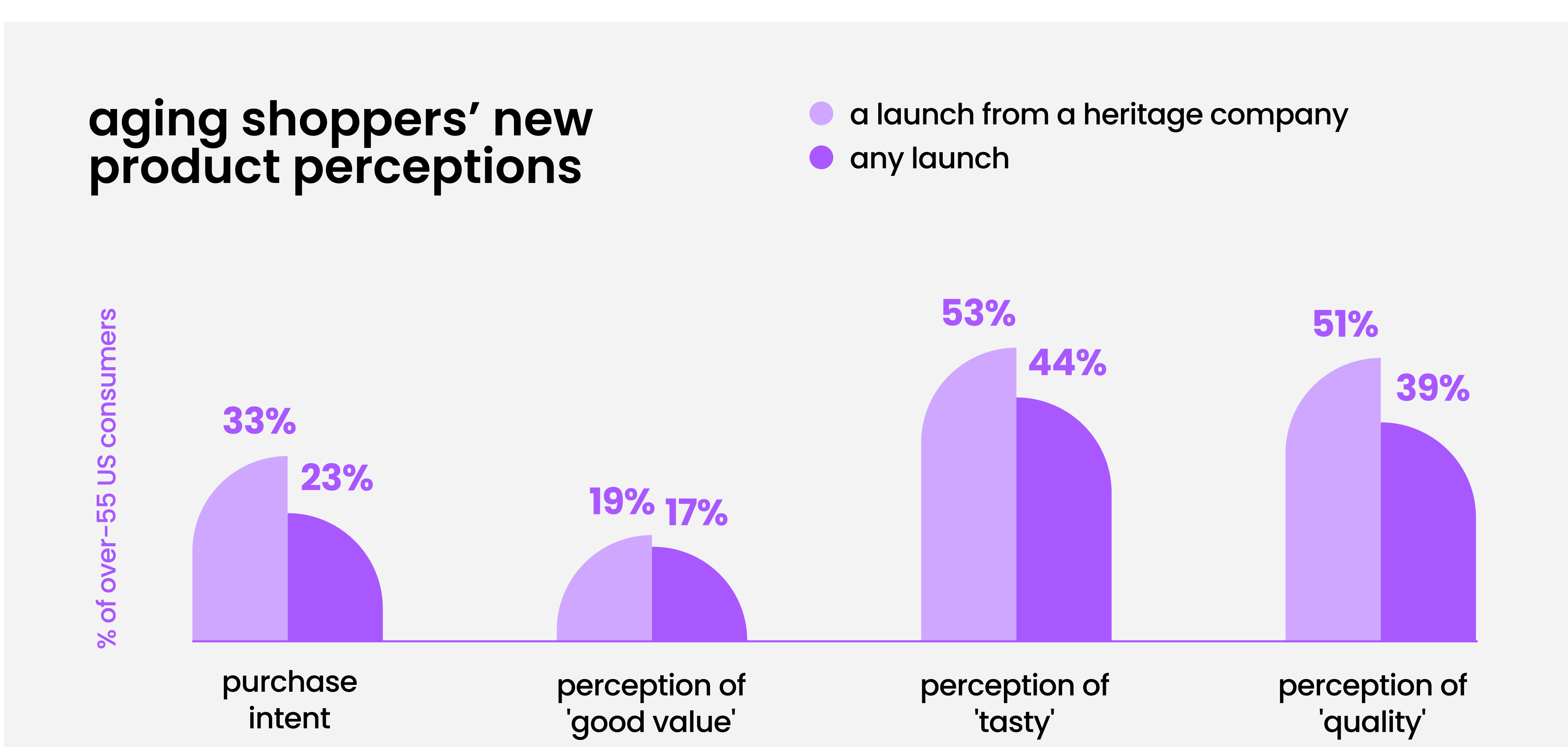
balance point #3:

what's old is new

Insight:

Physical changes can alter sensory experiences, yet the comfort of familiar foods remains important.

Forty-seven percent of Aging Shoppers say **they seek foods that remind them of family meals growing up** (that's 2X the nostalgia index of our famously "newstalgic" Gen Z cohort.) At the same time 33% say they're excited to try new global flavors.[30] Over half of shoppers over 65 describe themselves as someone who is **loyal to specific brands**, compared to just 39% of 18-44-year-olds. And shoppers over 55 **rate new product launches from heritage food & beverage companies higher**, because they believe that well-known brands will be tastier and better quality.[31]



Strategy:

Celebrate the familiar while surfacing thoughtful innovation (especially around health benefits). Heritage brands and formats can serve as foundations for health-forward, flavor-forward reinvention. Reinforce via loyalty programs and promotions to turn old habits into new ones.

balance point #4:

more connected than you think

Insight:

They aren't technophobes. However, they are more skeptical of tech than younger groups and less likely to rapidly adopt unproven tech.[32]

While not born "digitally native" this cohort played a key role in creating the foundation of the digital world. And **they're deeply digitally engaged**: 89% of today's 50–64-year-olds own smartphones, and 73% use laptops or desktops.[33] So while 78% of Aging Shoppers prefer shopping in-store for groceries, 45% use digital flyers and 44% also shop online for convenience.[34]

Aging Shoppers are 15 points more likely than average Americans to appreciate "online shopping sites that feel like the physical store layout." **Their top choice driver for apps and websites is that they be "easy to use"** (50% pick as #1) and they over index vs. younger shoppers on the importance of having "few or no out of stock option" online (174 Index).[35] So when designing omnichannel pre-shop strategies, remember that Aging Shoppers will be **more likely to rely on traditional media like mailed flyers and ads on store websites than on social and streaming media**, but that mobile serves as a critical connection point across shoppers of all ages:

top omnichannel pre-shop levers: boomers vs gen z[36]

pre-shop marketing lever	boomer rank	gen z rank
looked at a weekly store flyer mailed to my home	1	8
saw an ad for category on the store's website	2	9
used the store's mobile app	2	3
saw an ad while watching tv, streaming, or on YouTube	4	1
saw an ad for category while scrolling social media	9	2

Strategy:

Create seamless omnichannel experiences blending digital convenience (simple interfaces, useful tools like online list-building) with a strong, socially engaging in-store environment. Ensure online service is reliable. Digital design should feel like their physical store: clear, reliable, and supportive.

balance point #5:

seamless shopping experiences for all

Insight:

Making the shopping experience easy and convenient for Aging Shoppers is something everyone can benefit from.

Aging Shoppers say **they feel confident shopping solo**,[37] and are 10pts **more likely than Gen Z to prefer self-checkout.**[38] pepviz data shows "Has everything I need" (Boomer Index 171), having non-traditional checkout options like "smart" shopping carts or scan-and-go (Index 151), and easy pickup experience (Index 132) are key drivers, alongside feeling safe (Index 132).[39]

Convenience preferences (nice to haves) can become accessibility mandatories (must haves) as we age. If you only have time and energy to go to one store, "has everything I need" isn't just the difference between a convenient and inconvenient shopping outing – it may be the difference between a successful trip and a failed one.

171
INDEX
aging shoppers

has everything I need[40]

132
INDEX
aging shoppers

has an easy pickup experience[41]

151
INDEX
aging shoppers

has non-traditional check-out options[42]

Strategy:

But you know what? Accessibility and convenience aren't just benefits for older shoppers. They can be best practices for all ages, just like non-traditional check-out options like "smart" shopping are top preference drivers for shoppers of all ages. **So seek out ways to make the shopping experience more seamless** for older shoppers in ways that add to the ease, enjoyment, and convenience of all shoppers.

recap

	balance point	insight	strategy
Young at Heart	Feeling younger than their age yet undergoing changes	Living longer means balancing vitality with health	Highlight functional nutritious products that also deliver on taste and enjoyment
Quality Value Seekers	Price-conscious shoppers yet quality-focused purchasers	Experience-driven shopping balanced with value-seeking behavior	Create premium yet practical shopping journeys with clear value propositions
What's Old is New	Changing taste preferences yet familiarity-seeking	Physical changes create new sensory contexts for familiar comfort foods	Showcase familiar products with both heritage *and* innovation
More Connected Than You Think	Prefer in-store experiences, but digitally connected	Digital design should feel like physical store experience: clear, reliable, and supportive	Create seamless omnichannel experiences
Seamless Shopping Experiences for All	Wanting, and increasingly needing, ease and convenience	Desire for autonomy balanced with practical support needs	Create shopping experiences that offer, ease, enjoyment, and convenience for all

when we balance, everyone wins

conclusion

The Aging Shopper is not just a slice of the market; they are a reflection of its future. **By balancing the tensions in how aging Americans shop**, why they buy, and what they need, **innovative retailers** won't just be better able to serve this cohort, they **will be better able to anticipate the needs of tomorrow's shoppers of every age.**

And that leads us to one final insight, one that requires no complex balancing - **what works for aging shoppers often works to enhance the shopping experience for everyone**: easy and convenient in-store environments, seamless in-store and digital experiences, and products that tie health to enjoyment rather than compromise. Because when we balance the needs of Aging Shoppers, we build a more adaptable, more empathetic retail experience for all.

Partner with pepviz to co-create innovative strategies that resonate with the dynamic needs of Aging Shoppers and drive win-win growth for your business today and for many years to come.

Visit us to learn more at [www.pepviz.com.](http://www.pepviz.com)

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