2011

The Invisible Woman Mature Female Consumers 50 to 64

Denise Weeks Mohlyasky

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THE FLORIDA STATE UNIVERSITY

COLLEGE OF HUMAN SCIENCES

THE INVISIBLE WOMAN

MATURE FEMALE CONSUMERS 50 TO 64

By

DENISE WEEKS MOHYLSKY

A Dissertation submitted to the Department of Retail Merchandising and Product Development in partial fulfillment of the requirements for the degree of Doctor of Philosophy

Degree Awarded: Spring Semester, 2011
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ACKNOWLEDGEMENTS

I would like to acknowledge Dr Barbara Dyer for her countless hours of coaching, encouraging, prodding, and enduring the many ups and downs that went into this publication.

I would also like to acknowledge Kea Herron for formatting this paper to meet electronic submission guidelines.
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In recent years, the US apparel industry has fallen in love with youth, focusing its apparel offerings on a very young demographic. As a result, in the United States there are approximately 40 million mature female consumers (MFCs) between the ages of 50 and 64 who struggle to find appropriate apparel despite having more money to spend on apparel than any other age cohort. As the most underserved segment of the US population in terms of apparel choices, they have become the invisible women in the apparel marketplace. This study sought to make more visible the plight of MFCs by investigating how they develop their perceptions of appropriate apparel for their age group and how these perceptions align with the apparel assortments the industry has made available to them.

Using the theory of Symbolic Interaction (SI) as a framework, an exploratory qualitative research study was conducted using lightly structured interviews of 22 MFCs from the southeastern United States. Interview questions focused on four areas in regards to the MFC apparel experience: (1) apparel shopping experiences; (2) identities and images expressed through apparel; (3) the influence of social set on apparel choices, and (4) perceptions of the apparel industry. The interview data were subjected to interpretive analysis using a phenomenological and heuristic approach.

Five broad overarching themes emerged from the data analysis: (1) historical development drives MFCs’ rules of appropriate dress; (2) roles and events drive many MFC apparel choices; (3) we (MFCs) know who we are; (4) we (MFCs) are invisible to the market; and (5) we (MFCs) are strategic problem solvers. The study respondents demonstrated that social influence was a critical factor in their apparel experience, as expected; however, the data revealed a surprising dual influence based on their social histories and their current social influences. MFCs appeared confident in their own personas and deeply angry over their treatment by the apparel industry. They were seasoned, veteran warriors going into battle planning battle strategies—not only to achieve their apparel goals but also to maintain their dignity.

The results of this study suggest the need to continue exploratory research to flesh out the discipline’s understanding of the MFC apparel experience and the need to find a way to redefine
MFCs in the eyes of the apparel industry. This very large segment of the population offers large financial rewards for designers, manufacturers, and retailers who target age-appropriate apparel for it. The study results also suggest a need to revise SI theory and the SI theory of fashion change and/or to develop an SI-based apparel theory at the personal level.
CHAPTER 1—INTRODUCTION

Chapter 1 presents the following twelve sections: (1) overview of the apparel industry; (2) the importance of mature consumers in the United States; (3) the importance of mature female consumers in the United States; (4) mature female consumers and apparel; (5) a brief overview of the relevant literature; (6) gaps in the apparel literature; (7) study research questions; (8) study research objectives; (9) study assumptions; (10) study limitations; (11) study terminology; and (12) structure of the dissertation.

Overview of the Apparel Industry

The American people and the American economy love fashion. Fashion on some level influences most US products and services from annual changes in automobile styles to changes in computer colors to changes in the apparel and accessories Americans wear. Apparel, however, is often the first thought when the word “fashion” is used because of the enjoyment many people derive from the apparel they wear and because of apparel’s inherent visibility. Our apparel reflects our society and our culture, and, as a symbolic innovation, it reflects how people define themselves (Davis, 1982). The apparel category is also a major contributor to the US economy, with retail sales of clothing and footwear in 2009 amounting to $200.7 billion (Economicmajic.com, 2010). In the retail industry, which is the second largest industry in the US economy, apparel represents a significant sector, registering 20 percent of all retail sales (US Department of Commerce, 2009).

Apparel is defined as any tangible or material object obtained by buying, receiving, or construction that is attached to or worn on the body (Kaiser, 1990). Apparel protects the body from physical, psychological, and social environments (Damhorst, 1990) and also expresses a personal identity that is documented in the visual (Tseelson, 1995). No attempt is made in this study to use the official government industry classification codes, the North American Industry Classification System (NAICS), to explain or describe the apparel industry. Instead, for the purposes of this study, the apparel industry is defined according to Kincade and Gibson (2009) as all processes, products, and institutions related to apparel production and acquisition, including manufacturers, wholesalers, retailers, and auxiliary elements that aid the cycle from raw materials to finished products, as well as the many components starting from the raw fiber to
finished goods to all auxiliary functions that aid the consumption and use of apparel. The study will also use Frazier and Cheek’s (2005) description of the apparel industry to clarify its structure. Table 1.1 outlines the apparel industry sectors and their functions.

Table 1.1 Apparel Industry Sectors and Functions

<table>
<thead>
<tr>
<th>Industry Sector</th>
<th>Sector Functions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Fiber/textile development</td>
</tr>
<tr>
<td></td>
<td>Design</td>
</tr>
<tr>
<td></td>
<td>Dye/print/finish conversion</td>
</tr>
<tr>
<td>Secondary</td>
<td>Design</td>
</tr>
<tr>
<td></td>
<td>Production/manufacturing</td>
</tr>
<tr>
<td></td>
<td>Sales/marketing</td>
</tr>
<tr>
<td>Retailing</td>
<td>Buying/merchandising</td>
</tr>
<tr>
<td></td>
<td>Management</td>
</tr>
<tr>
<td></td>
<td>Sales promotion/fashion direction</td>
</tr>
<tr>
<td>Auxiliary</td>
<td>Advertising/publicity</td>
</tr>
<tr>
<td></td>
<td>Buying offices</td>
</tr>
<tr>
<td></td>
<td>Fashion publications</td>
</tr>
<tr>
<td></td>
<td>Trade associations</td>
</tr>
</tbody>
</table>

Note: Adapted from Frazier and Cheek (2005).

According to the Bureau of Labor Statistics, the US apparel industry is driven by strong price-based competition among numerous and generally small manufacturing establishments. Also, the apparel industry is characterized by very short product life cycles, fickle consumer preferences, numerous competitors, relatively easy entry/exit, and a myriad of manufacturing, marketing, and retailing alternatives. The apparel industry today can be characterized as changing and challenged. The US apparel industry has been in a state of flux since the rise in textile and apparel wages domestically and the availability of cheap labor internationally pushed a majority of US apparel manufacturing off shore in response to the US’ competitive disadvantage (Abernathy, Dunlap, Hammond, & Weil, 1995). Given the bleak scenario for US
manufacturing companies, entering the apparel industry can be unattractive for many firms even though there are relatively few barriers to entry. Fabric and a sewing machine are among the few start-up costs, given the elimination in January 1, 2005 of the textile and apparel quotas and tariffs that had been set by the Multi-Fiber Arrangement. Consequently, it is possible for individual manufacturers to enter the market locally and never venture to regional distribution (Moore, 2009). In such an environment, competitive advantage is difficult to create and very difficult to sustain.

While large production runs and quick turnaround times dominate the apparel industry, there are very few barriers to entry to small independent companies that fill a niche where production can be handled by a few people (Richardson, 1996). Alabama Chanin, a cottage style industry which at its zenith had 200 artisans sewing piece goods from their homes, is a vertically integrated production, designing, manufacturing, and wholesale company that produces cotton apparel. The company weaves, sews, and sells the final product to retailer Bergdorf Goodman (Chanin & Stukin, 2008). At the other end of the size spectrum is the international company Zara whose success has also been built on vertical production and the ability to recognize a trend and get the finished apparel to retail stores in as little as two weeks (Fraiman & Singh, 2002). Zara has its own retail stores in 77 countries with sales in 2009 of $15.5 billion (Marsh, 2010) and has plans to open between 365 and 425 stores in 2010 (Diderich, 2010).

The apparel industry is currently in the midst of a shakeup in regards to the way apparel is designed, marketed, and purchased. Technology use in just-in-time inventory and fast delivery via the Internet have splintered the way retailers buy goods, manufacturers sell goods, and consumers obtain apparel (AAFA, 2007). David Wolfe, creative director of the Doneger Group, a New York trend forecasting company, pointed out that “what is more relevant, it seems, are shopkeepers who keep the customer in mind and [who provide] instant access to style and fashion advice provided by the Internet” (Moore, 2009). Abernathy and colleagues (1995) agree that customers are not interested in waiting for runway apparel looks that were shown to buyers six to eight months out. Lean retailing strategies place pressure on apparel manufacturers to adopt information systems, order fulfillment practices, distribution practices and related services that allow them to fill retailers’ orders rapidly, efficiently and flexibly. This shift leaves room for small niche-driven apparel companies to succeed (Abernathy et al., 1995; Moore, 2009), while
larger companies such as Zara, Chico’s, Macy’s, and others continue to reach the mass apparel market.

**The Importance of Mature Consumers in the United States**

Mature consumers are gaining importance in the US marketplace because they have higher net worth, own a majority of the nation’s assets, control a significant portion of discretionary spending, and are increasing in numbers. The median net worth of a consumer over 50 is $112,000 compared to a median net worth of $7240 for the typical apparel consumer who tends to be under 35 (Schupak, 2006). Specifically, consumers aged 55 to 64 have a median net worth 15 times greater than consumers in the under 35 population (Harris, 2006). Consumers 50 years plus have significant financial impact, as they also own up to 80 percent of the nation’s financial assets and control 50 percent of US discretionary spending, spending 2.5 times as much as younger consumers on a per capita basis (Business Wire, 2008). Furthermore, by 2025, it is expected that there will be more than 121 million mature consumers over 50 and that these consumers will represent 35 percent of the US population (Clarke, 2004). In addition to a strong interest in health products, travel, and finance, research indicates that mature consumers are appearance-oriented and are willing to spend their discretionary dollars for diets, vitamins, health clubs, and apparel (Moschis, 2003).

**The Importance of Mature Female Consumers in the United States**

The mature female consumer (MFC) is defined for this study as female consumers between the ages of 50 and 64. This fourteen year span was selected because the lower limit includes those recognized as “mature” by the American Association of Retired Persons (AARP), and the upper limit restricts the range to women who are likely to be part of the workforce, who are engaged in a significant degree of social interaction, and who are likely to be concerned with social response to personal image. This age demographic also describes the women who fall within the age cohort referred to as baby boomers. Research indicates that this group of women tends to see itself as younger than its chronological age and avoids negative stereotypes that are commonly associated with the “elderly” (Birtwistle & Tsim, 2005). MFCs are made up of empty nesters, women returning to school, longtime company employees, parents of teenagers and those who are married, divorced or dating, and they are committed to their beliefs and brands.
MFCs love to participate in social networks and are in the technology loop (Vence, 2007). Mature female consumers try new brands, seek information, and express confidence in their decision making (Barak & Stern, 1985; Silver, 1997), but have been found to be less brand loyal than other consumer groups (Brewis-Levie & Harris, 2000). MFCs are distinctly different from the 65 and older “silver seniors” who tend to be out of the workforce and less socially active (Thomas & Peters, 2009).

In the United States, there are approximately 40 million women who would be categorized as mature female consumers, and they spent $36 billion on apparel in 2009 (American Apparel and Footwear Association, 2007, Boyle, 2010; Wilson, 2005). MFCs consume more products and services than any other generational group influencing as much as 80 percent of the $2.1 trillion that boomers spend on consumer goods and services (American Apparel and Footwear Association, 2007). The power of MFCs in the US marketplace is significant (Business Wire, 2008), and data indicate that this power will be growing in the coming years. Today, women over 50 have more money and power and are expected to live longer than women of previous generations. The fastest growing segment of Facebook users is women over 55, according to the Tracking Facebook blog. According to the NPD Group (2009), the fastest growing segment of online sales is to women between 55 and 64 years of age, a population that has been noted for its willingness to indulge. It has also been recently found that 65 percent of online apparel sales are to women over 40 (Binkley, 2009). It is expected that the economic impact of women will grow, given that as of 2010 the 55 to 64 year old population will have grown 48 percent in the last decade with a significant female skew.

Mature Female Consumers and Apparel

Despite the number of women who fall into the baby boomer category, this group composes an underserved segment of the population in regards to apparel (Brown & Orsborn, 2006; Williamson, 2002). This represents a huge opportunity for the apparel industry (Vence, 2006). The 50-plus consumer craves appropriate apparel. WWD (Women’s Wear Daily), Atlanta edition, indicated that even though over 55 years of age MFCs still desire to update their wardrobes (Thurman, 2010). In the 2010 Market Guide for AmericasMart Atlanta, a regional apparel market for retailers, however, manufacturers claiming to design for women under the age
of 35 represented 73 percent of the lines offered. Only 20 percent of the apparel lines listed in the Market Guide were for the mature demographic. In fact, many of the world’s most influential designers and stores resist designing apparel for women with aging figures or portraying women with lined faces in their ads (Ferla, 2000). Seckler (2005) notes that the apparel industry is not responding to the mature woman who demands form-fitting and tailored career wear. Research by Soloman and Rabolt (2004) confirms that fashion designers are not as interested in this segment, as they tend to pursue younger demographics. This lack of interest in older consumers has been attributed to negative stereotypes associated with aging, and it has been suggested that business people may fear that their products might become associated with senility, disability, or unattractiveness (Long, 1998).

Thus, it appears that the apparel industry has written off older Americans, and, not surprisingly, older women have reported feeling neglected (Belleau, Broussard, Summers, & Didier, 1994). Stephen Reily, founder of the Website Vibrant Nation, indicates that mature women feel great about themselves, but they do not see apparel companies talking to them in a way that demonstrates an understanding of them or the lives they lead. This situation has resulted in a dilemma for MFCs in which demand for apparel is not being met by supply. First, many mature female consumers are wealthy, innovative, have a desire to participate in mainstream consumption, and are often the best target for luxury goods (Szmigin & Carrigan, 2001), but these women are simply being ignored. Second, there has been a shift in retirement patterns, due largely to women boomers born between 1946 and 1964 (the number of working women over the age of 55 in 2010 is projected to be 10.1 million) (American Demographics, 2003). These women need suitable business apparel. Demand for MFC apparel is definitely there, but according to Michael Gratz, AARP Publication Research Director, females ages 11 to 30 have five times the buying options for apparel that women age 41 to 59 have. The supply of appropriate apparel is in question, leading to lengthy, time consuming searches that many working women cannot afford (McCord, 1995).

While Americans still like to buy apparel, their appetites slowed in 2007 and 2008 along with the slowing economy. Overall apparel consumption totaled 20.1 billion garments a decrease of 1.7% in 2007 and a 2.9% decrease in 2008 over the previous years respectively (AAFA Annual report). MFCs tend to buy fewer, but better quality items, yet manufacturers and retailers
are geared to high unit apparel sales which have a much greater appeal to the younger demographic (McCord, 1995).

A Brief Overview of the Relevant Literature

Research in the area of aging and apparel has developed into several major topical research streams including defining age, fashion awareness, fit, lifestyle segmentation, media and advertising, shopping behavior, and social identity. It is a relatively fragmented literature in that there are few research study areas addressing a given topic in depth, while there are many studies addressing slightly different dimensions of related topics. Most research in apparel and aging has been done using quantitative methodology, specifically using survey techniques. Additionally, much of the recent apparel research that has been done in regards to older women has been done in the United Kingdom (UK). This includes studies by Birtwistle and Tsim (2005), Borland and Akram (2007), Burt and Gabbott (1995), Clarke, Griffen, and Maliha (2009), Myers and Lumbers (2008), Otieno, Harrow, and Greenwood (2005), Rocha, Hammond, and Hawkins (2005), and Szmigin and Carrigan (2001).

Research shows that MFCs often feel psychologically younger than their physical age (Milliaman & Erffmeyer, 1990; Rocha et al., 2005; Szmigin & Carrigan, 2006; Laz, 1998). MFCs often see themselves as much as 10 to 20 years younger than their chronological age (Birtwistle & Tsim, 2005; Silver, 1997). They are not concerned with necessarily attracting the opposite sex but want to look good for others that are part of their social context (Szmigin & Carrigan, 2006). It has also been found that MFCs use apparel as a response to aging (Jackson & O’Neal, 1994).

Researchers have studied the relationship between older women and apparel preferences, functional needs and satisfaction and dissatisfaction (Bellau, Broussard, Summers & Didier, 1994; Chowdhary, 2002; Lamb, 1992; Smitley, 1989). Sizing, fit and proportions have also been studied in depth (Bellau et. al., 1994; LaBat & DeLong, 1990; Williamson, 2002). Heavily researched is the mature market reactions to advertising (Milliman & Erffmeyer, 1990) and specifically MFCs’ responses to elderly fashion models (Borland & Akram 2007; Kozar & Damhorst, 2007). Mature women have expressed the reasoning for and the complexities of choosing, dressing, and using apparel in different settings (Green, 2001; Holland, 2004;
Tseelson, 1995). Research indicates that today’s older consumers live their lives by lifestyle not just by chronological age.

While there is much yet to learn, the literature generally agrees that MFCs are interested in apparel, that many segments exist within their age group, that MFCs are confident in their personal identity and wish their apparel to be consistent with that identity, that they feel 10 to 20 years younger than their chronological age, that they are staying in the workforce longer, and that they are frustrated with lack of choice in apparel. These findings are backed up by experts in the business arena. According to Michael Gratz, the research director for the American Association of Retired Persons’ (AARP), only four percent of MFCs remain loyal to apparel brands. Talbot’s Vice President Margie Myers states “these women are comfortable navigating different shopping channels” (Shupak, 2006, p. 460). Publisher Peggy Northrup of MORE Magazine which is targeted at mature females says “women of this age are not trying to regain their lost youth; they are trying to be their best selves now” (Brown & Osborne, 2006, p. 112).

Gaps in the Apparel Literature

A serious research focus on mature consumers and their apparel wants and needs has only been undertaken since the 1980s (Thomas & Peters, 2009) and is still a relatively small literature that is limited to a narrow range of topics, including defining age, fashion awareness, fit, lifestyle segmentation, media and advertising, shopping behavior and social identity. Little research has investigated how MFCs develop their perceptions of appropriate appearance for their age group and how these perceptions align with the industry perceptions of MFCs as expressed by available apparel assortments. Absent also from the literature is the lived experience of the mature female consumer in regards to apparel.

Study Research Questions

In order to address the gap in the research literature in regards to MFCs and apparel, this study investigates how MFCs, mature women ages 50 to 64, develop their perceptions of appropriate apparel for their age group and how these perceptions align with what the industry has made available in apparel assortments. Specifically the following research questions will be explored:
1. What is the MFC apparel shopping experience?
2. What do MFCs wish to convey about their identities to others through their apparel?
3. How does social set influence MFCs’ apparel experiences?
4. How do MFCs perceive they are portrayed by the apparel industry?

**Study Research Objectives**

In response to the identified gaps in the relevant literature and in pursuit of answers to the study research questions, the specific objectives of this research study will be to:

1. use symbolic interaction theory as an appropriate theoretical framework to help understand MFCs’ apparel experiences;
2. select a purposeful and representative sample of MFCs;
3. conduct lightly structured, in-depth interviews of MFCs;
4. analyze the data collected using interpretative analysis with a phenomenological and heuristic approach to capture the lived experience of MFCs; and
5. identify key emergent themes that express the MFC apparel experience.

**Study Assumptions**

This study rests on a number of basic assumptions:

1. The respondents will be able to articulate what their thoughts and feelings about apparel.
2. The questions asked of respondents will be able to tap into their thoughts and feelings.
3. Apparel designs can be and are targeted toward age groups.

**Study Limitations**

Interpretation of the results of this study took into consideration the following limitations:

1. The study investigated only mature female consumers ages 50 to 64.
2. The sample was purposeful (but meaningfully representative).
3. Participants were drawn from select areas of the United States and the researcher’s sphere of influence.
Study Terminology

Table 1.2 provides a glossary of terms deemed important to this research study. These definitions provide the equivalent of “flag words” as noted by Davis (1982, p.122)—that is, terms that everyone agrees upon in order to ensure consistency of understanding.

Structure of the Dissertation

The details of this research study are presented in four remaining chapters: Chapter 2, Literature Review; Chapter 3, Methodology; Chapter 4, Results; and Chapter 5, Discussion and Conclusions. Chapter 2 offers an overview of symbolic interaction theory, as well as an overview of relevant previous research in regards to MFCs and apparel. Chapter 3 presents the methodological approach used in the research, including sample selection and the analysis techniques used. Chapter 4 provides the results of the data analysis. The interpretive analysis results and the emergent themes identified based on the in-depth interviews will also be offered. Chapter 5 proffers a discussion of the research study results, the study’s limitations, possible future research directions, and the conclusion.

Table 1.2 Research Study Terminology

<table>
<thead>
<tr>
<th>Term</th>
<th>Study Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Association of Retired Persons</td>
<td>A membership organization leading positive social change and delivering value to people 50 and over through advocacy, information and service.</td>
</tr>
<tr>
<td>(AARP)</td>
<td></td>
</tr>
<tr>
<td>Apparel</td>
<td>“Any tangible or material object obtained by buying, receiving or construction that is attached to or worn on the body” (Kaiser, 1990, p. 5). Apparel is an expression of identity, one of the perennial means whereby we signal to the social world who and what we are; they are part of our repertoire of social technology, a means whereby ideas of identity are grounded in visual (Tseelson, 1995, p. 290).</td>
</tr>
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<table>
<thead>
<tr>
<th>Term</th>
<th>Study Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apparel Industry</td>
<td>The constellation of production, retail and media influences that together shape apparel choices (Fine &amp; Leopold, 1993).</td>
</tr>
<tr>
<td>Atmospherics</td>
<td>The conscious designing of space to create certain effects in consumers. To design an environment to enhance purchase probability, for example music, seating, mirrors, wall color, and all elements that might appeal to the senses (Kotler, 1973)</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>An age cohort in the United States defined as those born between the years of 1946 and 1964 (Brown &amp; Orsborn, 2006).</td>
</tr>
<tr>
<td>Body Cathexis</td>
<td>The investment of mental or emotional energy in a person, object, or idea; as in the degree of satisfaction or dissatisfaction with one’s body. (Horn &amp; Gurel, 1981)</td>
</tr>
<tr>
<td>Cognitive Age</td>
<td>A person’s self perceived subjective age based upon how I feel age, how I look age, what I do age, and what I am interested in age, as determined by age decade reference groups (Barak &amp; Stern, 1985).</td>
</tr>
<tr>
<td>Fashion</td>
<td>A dynamic social process by which new styles are created, introduced to a consuming public, and popularly accepted by that public (Kaiser, 1990, p. 4). The fashion process applies to apparel, as well as to other products and services.</td>
</tr>
<tr>
<td>Heuristics</td>
<td>A form of phenomenological inquiry that brings to the fore the personal experience and insights of the researcher (Douglas &amp; Moustaka, 1985).</td>
</tr>
<tr>
<td>Mature Female Consumers (MFCs)</td>
<td>Female consumers between the ages of 50 and 64.</td>
</tr>
<tr>
<td>Term</td>
<td>Study Definition</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Maven</td>
<td>An individual who has information on many types of products and places to shop and other facets of the market and initiates discussion with and responds to information requests (Feick &amp; Price, 1987).</td>
</tr>
<tr>
<td>Perceived Age</td>
<td>A multidimensional composite age measure which assesses the way a person feels, the way they look, as well as their level of activities and interest (Barak &amp; Stern, 1985).</td>
</tr>
<tr>
<td>Phenomenology</td>
<td>A qualitative research approach that focuses on what people experience and how they experience it (Patton, 2002).</td>
</tr>
<tr>
<td>Program</td>
<td>The inferences the individual or wearer makes about themselves, such as presentation of appearance in a social situation. These messages represent the intended meaning about self or the relevant identity that the wearer is trying to convey (Kaiser, 1997).</td>
</tr>
<tr>
<td>Review</td>
<td>The interpretations or responses made by others about the wearer or target of gaze. A review may be in form of a verbal compliment or a gesture (Kaiser, 1997).</td>
</tr>
<tr>
<td>Style</td>
<td>Type of product with specific characteristics that distinguish it from another type of the same product (Horn &amp; Gurel, 1981, p. 500). Style applies to apparel, as well as many other products and services.</td>
</tr>
</tbody>
</table>
CHAPTER 2—LITERATURE REVIEW

Chapter 2 presents the following four sections: (1) study theoretical framework: symbolic interaction theory; (2) review of the relevant mature female consumer literature; (3) gaps in the literature; and (4) study research questions.

Study theoretical framework: Symbolic interaction theory

Symbolic interaction (SI) theory, a powerful distinctively American perspective within sociology drawing on a sociological orientation toward social psychology, is derived from George Herbert Mead’s work during the 1920’s (Fine, 1993). Although the concept was Mead’s, Herbert Blumer (1969), a student of Mead, actually coined the term symbolic interaction which has become the accepted name for this viewpoint on the self. Mead argued that peoples’ selves are not simply what nature provides at birth but also social products. Symbolic interaction theory can be defined as a view of humans as social, problem solving, and practical beings who act towards things based on the meaning those things have for them; and these meanings are derived from social interaction and modified through interpretation. One of the central themes of SI is that people act as they do because of how they personally interpret and define situations. Flint (2006) stated that SI “focuses on communication as actors actively negotiate shared meaning of social objects, including but not limited to products. External realities exist, but they have no meaning until the human actor focuses his attention on them, defines them, interprets them and then acts on those interpretations” (p. 351). The ultimate goal of symbolic interaction is to develop a pragmatic approach to social life, the view of the power of symbol creation and interaction (Fine, 1993).

Acceptance of SI is widespread among sociologists although the perspective was criticized particularly during the 1970s when quantitative approaches to theory and research were dominant. The concepts of symbolic interactionism have become key concepts in much of sociology. The leading journals in sociology, business, marriage and family, and consumer behavior now regularly publish qualitative, interpretive research using SI from a variety of perspectives. In 1964 Manford Kuhn reviewed the history of SI over a twenty-five year period and found that much of the SI research has been done at the University of Chicago where Blumer was based. The Chicago school used the oral tradition, meaning that the researchers verbally
discussed ideas and models, and very little empirical evidence was published concerning SI. A smaller group trained by Kuhn was at the University of Iowa, where there was more empirical testing of Mead’s assumptions often through questionnaires and published articles. As a consequence, symbolic interactionists have been divided into the “Chicago School” and the “Iowa School.” A key question raised between the Iowa School and the Chicago School was empirical support. Zaltman (1973) stated that, “empirical research support, the criterion of reliability, is difficult to meet. There will frequently be a competing explanation for a phenomenon observed that has not been ruled out by a particular test. This might be called the problem of interpretative reliability” (p. 80).

Another pioneer in the area of symbolic interaction was Charles Cooley (1902) who formulated the idea of the “looking glass self,” now an accepted part of modern social psychology and symbolic interaction. This idea contains two fundamental propositions. First, self consciousness involves continually monitoring self from the point of view of others. As Cooley put it, we “live in the minds of others without knowing it” (1902, p. 393). Second, living in the minds of others, imaginatively, gives rise to real and intensely powerful emotions, as well as pride or shame. Cooley (1902) proposes that self mentoring is only the first step of a dynamic social and psychological process: “A self idea has three principal elements, the imagination of our appearance to the other person; the imagination of his judgment of that appearance, and some sort of self-feeling, such as pride or mortification” (p. 184). Kuhn uses Cooley’s self concept to suggest that self concept is dynamic and a function of the relationship between self and groups or categories of others. Thus, SI is interested in the symbolic meaning for the communicator, but it is more interested in the interpreted, ever-changing meaning of the social objects by the communicative observer, specifically the observers to which the symbolic communication is intended (Flint, 2006).

In summary, the SI literature holds a consensus view that SI theory consists of the following three tenets: (1) people are social, problem solving, and practical beings who act towards things based on the meaning those things have for them; (2) people act as they do because of how they personally interpret and define situations; and (3) people focus on the dynamic use, interpretation, and changing meanings of symbols within social interactions.
Evaluating SI theory

As with all theories, the characteristics and overall value of SI theory can be evaluated in a variety of ways. Common criteria for theory evaluation according to Van de Ven (1989) include: (1) advancing knowledge within a discipline, (2) guiding research towards crucial questions, and (3) enlightening professional applications. Bacharach (1989) also expected that a good theory should have empirical adequacy as well as predictive adequacy. Hunt (1991) suggested that a good theory has a fully developed set of interrelated theoretical statements. Universality, though the ultimate goal of theory is an ideal seldom achieved in academic practice, especially in the fitting of theories to social or behavioral circumstances (Bartel, 1970). The SI theory achieves some of these criteria, but not all (see Table 2.1). Has symbolic interaction theory achieved full status as a theory based on the criteria for theory evaluation? It seems that the SI theory meets most of the criteria needed to advance the theory, enlighten professionals, and be predictive of what might occur.

Table 2.1 SI Theory Evaluation

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Advances the knowledge within a discipline</td>
<td>Van de Ven (1989)</td>
<td>Yes</td>
</tr>
<tr>
<td>Guides research toward crucial questions</td>
<td>Van de Ven (1989)</td>
<td>Yes</td>
</tr>
<tr>
<td>Enlightens professional applications</td>
<td>Van de Ven (1989)</td>
<td>Yes</td>
</tr>
<tr>
<td>Empirical adequacy</td>
<td>Deshpande (1983)</td>
<td>In some instances.</td>
</tr>
<tr>
<td>Predictive adequacy</td>
<td>Bacharach (1989)</td>
<td>Yes</td>
</tr>
<tr>
<td>Systematically related set of statements</td>
<td>Hunt (1991)</td>
<td>No</td>
</tr>
</tbody>
</table>
Symbolic interaction with its origins in social psychology attempts to explain why people act in certain ways and then interprets those actions through a social lens. The cell of empirical adequacy and a system of related statements that good theory should contain is difficult to achieve given the free will associated with human behavior. For example, in the apparel area the fact that apparel is generally accepted as an expression of who the individual is, even if no words are spoken, can be viewed as a testament to the active process of symbolic interaction in society. The predictive adequacy of the SI theory in regards to apparel is evident in the reaction of people to the dictates of the apparel industry, given the rapidly changing styles and looks seen on any street corner in America and the rest of the Western world.

**Application of SI theory**

SI theory has been used across disciplines including business, consumer behavior, marketing and management, sociology, family, and nursing. Across these disciplinary areas, two very important areas of SI research have been role analysis and the study of self in psychiatry. Role analysis has focused largely on contemporary family research looking at how the roles of husband and wife are defined during stages of family life; how gender role conceptions affect the definitions of spousal roles; how the arrival of children and the transition to parental roles change role constellations and interaction patterns; how external events (e.g., parental employment, natural disasters, migration) and internal events (e.g., births, deaths, divorces) affect role definitions, performance, stress, or conflict; and how these role-specific variables affect the attitudes, dispositions, and self-conceptions of family members (Hutter, 1985).

Symbolic interactionism has been used in psychiatry to study behavior, because of the heavy emphasis on the self in symbolic interactionism and, especially, the concept of what the self is. It is not surprising that psychoanalysts would use this theory in discussing the human condition. It is particularly relevant in social psychology. It has been used to study a variety of socio-psychological topics, including psychosis. Psychologists have used symbolic interactionism because of role-taking, which according to Rosenberg’s (1984) research is one of the central characteristics of the theory. He discusses Mead’s teachings stating that “the individual must take the role of the other, place him or herself in the other’s shoes, see matters
from the other’s vantage point” (Rosenberg, 1984, p. 291). Furthermore, medical and nursing journals contain an abundance of articles trying to explain behavior using symbolic interaction.

**SI application in consumer product research**

The use of SI became very popular in the 1980s in consumer behavior research, particularly in exploring the topic of symbolic consumption. The consumer is often motivated by what the product represents to him/herself and those referents. Concepts of interactionism have become the concepts of many areas of marketing, such as products as social stimuli (Soloman, 1983), symbolic purchase behavior (Leigh & Gabel, 1992), understanding consumption symbolism (Belk, 1982), consumption rituals (Belk, 1989; Wallendorf & Arnould, 1991), deviant behavior (Kuhn, 1964), and social construction. Leigh and Gabel (1992) used symbolic interaction to relate to consumer behavior and how it is manifested in the form of symbolic purchasing behavior. They defined symbolic purchasing behavior as the type of purchasing that occurs when consumers acquire a specific good or service for what it signifies based on symbols attached by society. Leigh and Gabel (1992) provided examples of marketing strategy implications in using symbolic purchasing behavior, product symbolism, reference groups, product strategy, pricing strategy, distribution strategy, and service orientation. Product symbolism affects the conception an individual has of himself, his role performance, and is particularly likely to be important when a consumer lacks role knowledge. As particular reference groups tend to have identifiable characteristics and unique forms of symbolic purchasing behavior in terms of such group characteristics as degree of exclusivity and formality, it is important to keep in mind that certain types of products are more likely to be purchased for symbolic value such as expensive, complex specialty goods that possess a degree of social or performance risk. Publicly-consumed, expressive products, and ones tied to social roles also tend to be purchased for symbolic reasons. Leigh and Gabel (1992) concluded that products purchased for symbolic value can command a high relative price due to price insensitivity and due to perceived prestigious status for the product. They note that symbolic interactionism appears to affect the purchase of consumer services and physical goods equally.

Customers often modify, adapt or misuse products in their attempts to solve specific problems, for example a small woman may buy in the children’s department or use a necklace
for a belt. As consumers do so they negotiate shared meanings and rely on symbolic gestures and language to convey their reaction to current offerings (Flint, 2006). Innovation is an important means by which marketers may retain customers, and social interaction with customers provides a key source of innovative ideas. Flint (2006) implied that this interaction offers insight to frustrations and customer value perceptions.

The notion that many products possess symbolic features and that the consumption of goods may depend more on their social meaning than their functional utility is a significant one for consumer research. Soloman (1983) looked at products as social stimuli, specifically apparel. He used SI as the underlying premise of purchasing and suggested that products are the threads in the fabric of social life. He proposed that a significant proportion of consumption behavior is actually social behavior and vice versa. Solomon reinforced Blumer’s and Cooley’s perception of the importance of self and the individual’s interaction patterns. Specifically, consumers often rely upon social meanings inherent in products as a guide to the performance of social roles.

**Application of SI theory in the apparel area**

A specific application of symbolic interaction theory in the apparel area was carried out by Kaiser, Nagasawa, and Hutton through a series of articles beginning in 1995. In developing the SI theory of fashion change, these authors built on the work of Blumer, Davis, and Stone, incorporating important nuances into symbolic interaction theory. Blumer, a sociologist, encouraged social scientists to take seriously the social importance of fashion and fashion change. In his work *From Class Differentiation to Collective Selection* (1969) he advocated that fashion is everywhere and it arises in response to irrational status anxieties, and that people are swept into conforming sometimes despite their better judgment. Blumer introduced the concept of collective selection which is to view the acquisition of apparel as a continuing process of society choosing from a variety of models offered. The apparel conscious person is usually quite careful and discerning in the effort to identify appropriate apparel in order to make sure that he/she is "in style" and that selected apparel does not appear frivolous. To view the apparel fashion mechanism as a continuing process of emergent decision making from among competing models yields a markedly different picture from that given by the conventional sociological analysis of apparel acquisition. Blumer suggested that fashion is not just an adornment such as
apparel, shoes, and accessories. He also believed that there were conditions that must be in existence for apparel styles to change: (1) new styles must be available; (2) consumers must be poised to make a change; (3) consumers need the opportunity to purchase; (4) consumers purchase for hedonic not utilitarian reasons alone; and (5) consumer social interaction itself leads to the emergence of new interest.

Kaiser and colleagues (1995) incorporated into their SI theory of fashion change the thinking of Fred Davis (1982), also a sociologist, who introduced the idea of ambivalence. Ambivalence is a tension that appears as a basic human emotion that is subject to the situation in which humans find themselves. Ambivalence can be described as a subjective tension, for example, of young versus old, or masculine versus feminine, or work versus play—opposite positions that often need some sort of resolution in societal interactions. Kaiser et al. (1995) felt that ambivalence was a necessary driver to impel changes in apparel choices. Davis also observed that designers, apparel manufacturers, publicists and retailers, cannot singularly or in combination impose a new fashion. The vast apparel industry cannot be taken out of the equation and the industry sets the framework within which the mass movement of apparel acquisition and fashion proceeds.

Stone’s (1962) concepts contributed to the SI theory of fashion change by interjecting not only verbal but nonverbal signs which set the conditions for interaction and the presentation of self. Appearance and self enter the equation and appearance means identification of one another. There is an intimate linkage of self and appearance. Stone established that appearance is an integral component of identity, and appearance is a process of negotiation with the self based on what the wearer thinks and how the wearer thinks his apparel choices will be interpreted by observers. Stone (1962) further explicated the symbolic interaction process through the concept of program and review. Programs are messages the individual or wearer sends about themselves, such as presentation of appearance in a social situation. These messages represent the intended meaning about self or the relevant identity that the wearer is trying to convey via apparel choices. According to Stone (1962), “By appearing the person announces their identity, shows their value, expresses their mood or proposes their attitude” (p. 101). Reviews are interpretations or responses made by others about the wearer or target of gaze. A review may be in the form of a verbal compliment or a gesture. Social feedback is evaluated in relation to the particular others
supplying it (Kaiser, 1997). Individuals do not attend to all the feedback they receive from others but rather to individuals whose opinions and attitudes are considered important, namely significant others. Significant others tend to change throughout life. In summary, human behavior is a continual interplay of interactions and interpretations among individuals. The self is defined through these interactions; cultural symbols help the actors interpret interactions; and the self is able to fit its line of action with others as sense is made of situations through role taking. Additionally, individuals are active versus passive agents during this interaction process and will attend to selected reviews from others. Blumer, Stone, and Davis all agreed that when the human element is introduced into the decision making process that apparel becomes a symbolic program and interaction with others is the review.

Kaiser and colleagues (1995) combined the key concepts of collective selection, ambiguity, and the presentation of self with SI theory, introducing an SI theory of fashion change. This new theory expanded the discipline’s understanding of the fashion process by providing a new way of looking at fashion, primarily apparel, by considering how fashion changes instead of why fashion changes in contrast to diffusion theory. The SI theory of fashion change emphasized the social process, and Kaiser and colleagues (1995) presented five fundamental principles comprising their theory: (1) human ambivalence, (2) appearance modifying commodities in the marketplace, (3) symbolic ambiguity, (4) meaning and style negotiation, and (5) style adoption.

The first principle, ambivalence, focused on subjective tension experienced by humans over a variety of things—not the least of which is fashion choice, for example, struggles between generations over appropriate apparel for work and other social situations. Society is pulled in competing directions. The second principle, appearance modifying commodities, dealt with the issue of appearance management which includes cosmetic surgery, hair coloring, and certainly apparel and accessories. These accoutrements provide the materials for designing the self. Given the profit motive associated with capitalism, appearance modifying commodities not only provide expression for human ambivalence but also play a role in stimulating consumer demand. Hence, the basic human emotion of ambivalence, coupled with the conditions afforded by the capital marketplace fosters consumers’ desire to experiment with new appearance modifying commodities. The third principle of the SI theory of fashion change, symbolic ambiguity, by
definition presents expression by appearance. Appearance is a mode of communication that brings to the surface and embodies meanings not easily expressed in words. More commonly this is expressed in evolutionary versus revolutionary style changes. When the basic human emotion of ambivalence and the capital marketplace come together, they contribute to symbolically ambiguous appearance styles, the meanings of which have to be negotiated in social interactions. This leads to the fourth principle, negotiation and style adoption, referring to the fact that appearance styles are ambiguous and require interpretation and explanation. Meaning negotiation and style adoption combine with the ideas of ambivalence, ambiguity, and appearance modifying commodities, to result in interpretation which must be made through group dynamics that suggest appropriate looks through social interaction. The final principle of the SI theory of fashion change is style adoption, in which an individual needs to make sense of emergent appearance styles. If styles are adopted but do not resolve the individual’s ambivalence, then new styles will continue to change and emerge, resulting in an ongoing dialectic between ambivalence and style change.

The SI theory of fashion change as advocated by Kaiser and colleagues (1995) can be summarized as fashions emerging to clarify and lend expression to cultural ambivalence. The broad variety of apparel styles in turn creates a high degree of ambiguity in individually constructed appearance, the meanings of which must then be collectively negotiated in social interaction. In the process, certain styles are adopted by individuals and others by a majority of consumers within certain social systems.

Soon after the SI theory of fashion change was introduced, there was a spirited debate among apparel and fashion theorists. Kean (1997) argued that consumers select products from a homogeneous offering and the fashion industry is a more powerful change agent than the individual and society. Because of mass production, all styles look the same stimulating an increase in appearance modifying commodities. Hamilton (1997) pointed out that an individual’s accumulated history and experience play a key role in the negotiation of fashion meaning and that over time an individual consumer develops a personal historical repertoire of both physical and mental fashion forms and attaches potentially dynamic meaning. Pannabecker (1997) asserted that mature consumers are not necessarily interested in fashion in the same way the popular press stereotypes them and that mature consumers tend to present themselves in the
public world in terms of their own history and preferences. Pannabecker (1997) also pointed out that appearance modifying commodities and the marketplace in history may not be that much different from today. Kean (1997) agreed that fashion does change but not because the consumer demands change, but that change is perpetuated by the powerful system (the industry). The fashion industry’s increased technology and influence for economy of scale results in homogeneous product offerings and therefore has created a lack of product differentiation. The sameness of products offered intensifies the need for individual expression at the consumer level. What Kean (1997) suggested is that the consumer uses what is available to them which is determined by the fashion industry and by economies of scale (“looks the same”—it is homogeneous) and changes the look through product manipulation to symbolically gain identification. Most agree that no matter who or what causes fashion to change the individual consumer does choose to change apparel styles. Whether the consumer is buying only what is offered or the manufacturer sees what consumers are wearing and then produces it, or a combination of the two, the essence of fashion is change.

**Review of the Relevant Mature Female Consumer Literature**

In recent years, business researchers, marketers, and journalists who specialize in analyzing mature female consumers have produced detailed demographic data on the MFC target market (Williamson, Lee & Young, 2002; Derby, 2004; Binkley, 2009). Table 2.2 presents some of the major academic studies relevant to MFCs and apparel. This table provides a concise overview of some of the key characteristics associated with this area of research, including time frame, research focus, theory base, age of respondents, sample size, and methodological approach. Across these studies, it was found that the MFC and apparel research area has generated a number of major research streams, including research on defining age, fashion awareness, apparel fit, lifestyle segmentation, media and advertising, shopping behavior, and social identity for MFCs.
<table>
<thead>
<tr>
<th>Author (Date)</th>
<th>Research Focus</th>
<th>Theory</th>
<th>Age</th>
<th>Sample Size</th>
<th>Research Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lambert (1979)</td>
<td>Unmet needs in retailing</td>
<td>N/A</td>
<td>55&gt;</td>
<td>510</td>
<td>Qualitative</td>
</tr>
<tr>
<td>Lumpkin &amp; Greenberg (1982)</td>
<td>Apparel shopping patterns</td>
<td>N/A</td>
<td>55&gt;</td>
<td>485</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Lumpkin (1985)</td>
<td>Shopping orientation segments</td>
<td>N/A</td>
<td>65&gt;</td>
<td>373</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Lumpkin et al. (1985)</td>
<td>Apparel needs</td>
<td>N/A</td>
<td>59&gt;</td>
<td>3009</td>
<td>Quantitative</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>60&gt;</td>
<td>94</td>
<td></td>
</tr>
<tr>
<td>Greco (1989)</td>
<td>Mature people in ads</td>
<td>N/A</td>
<td>25-65</td>
<td>112</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Sorce et al. (1989)</td>
<td>Lifestyle segmentation</td>
<td>AIO</td>
<td>60-80</td>
<td>413</td>
<td>Quantitative</td>
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<tr>
<td>Montepare &amp; Lachman (’89)</td>
<td>Age identity</td>
<td>N/A</td>
<td>41-83</td>
<td>188</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Milliman &amp; Erffmeyer (’90)</td>
<td>Improving senior advertising</td>
<td>N/A</td>
<td>67-84</td>
<td>25</td>
<td>Mixed Method</td>
</tr>
<tr>
<td>LaBat &amp; DeLong (1990)</td>
<td>Apparel fit satisfaction</td>
<td>SI</td>
<td>19-40</td>
<td>107</td>
<td>Quantitative</td>
</tr>
<tr>
<td></td>
<td>Theory</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>DeLong et al. (1991)</td>
<td>Successful apparel purchasing</td>
<td>N/A</td>
<td>20-85</td>
<td>151</td>
<td>Quantitative</td>
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<td>Feinberg et al. (1992)</td>
<td>Jeans and identity</td>
<td>SI</td>
<td>20</td>
<td>125</td>
<td>Quantitative</td>
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<tr>
<td></td>
<td>Theory</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Logan et al. (1992)</td>
<td>Age identity</td>
<td>N/A</td>
<td>40&gt;</td>
<td>1200</td>
<td>Quantitative</td>
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<tr>
<td>Jackson (1992)</td>
<td>Apparel expenditures</td>
<td>N/A</td>
<td>60&gt;</td>
<td>1984</td>
<td>Qualitative</td>
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<tr>
<td>Shim &amp; Kotsiopulos (1993)</td>
<td>Apparel shopper profile</td>
<td>AIO</td>
<td>25-54</td>
<td>482</td>
<td>Quantitative</td>
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<td>Huddleston et al. (1993)</td>
<td>Apparel fit</td>
<td>N/A</td>
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<td>711</td>
<td>Quantitative</td>
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<tr>
<td>Author (Date)</td>
<td>Research Focus</td>
<td>Theory</td>
<td>Age</td>
<td>Sample Size</td>
<td>Research Method</td>
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<tr>
<td>Shim &amp; Bickle (1993)</td>
<td>Apparel fit</td>
<td>N/A</td>
<td>55&gt;</td>
<td>872</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Jackson &amp; O’Neal (1994)</td>
<td>Meta-analysis of age perceptions</td>
<td>N/A</td>
<td>55&gt;</td>
<td>29</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Burt &amp; Gabbott (1995)</td>
<td>Apparel purchasing behavior</td>
<td>AIO</td>
<td>55&gt;</td>
<td>3 towns</td>
<td>Qualitative</td>
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<td>Oates et al. (1996)</td>
<td>Segmentation</td>
<td>AIO</td>
<td>65&gt;</td>
<td>425</td>
<td>Quantitative</td>
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<td>Silver (1997)</td>
<td>Age stereotypes</td>
<td>AIO</td>
<td>50&gt;</td>
<td>2000</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Chowdhary (2000)</td>
<td>Fashion information sources</td>
<td>N/A</td>
<td>65&gt;</td>
<td>507</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Guy &amp; Banim (2000)</td>
<td>Clothing diaries</td>
<td>N/A</td>
<td>21-59</td>
<td>15</td>
<td>Qualitative</td>
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<tr>
<td>Johnson et al. (2002)</td>
<td>Dress as information</td>
<td>N/A</td>
<td>20-60</td>
<td>39</td>
<td>Qualitative</td>
</tr>
<tr>
<td>Kaufman &amp; Elder (2002)</td>
<td>Age perceptions</td>
<td>N/A</td>
<td>G’parents</td>
<td>666</td>
<td>Quantitative</td>
</tr>
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<td>Otieno et al. (2005)</td>
<td>Apparel fit</td>
<td>N/A</td>
<td>18&gt;</td>
<td>250</td>
<td>Qualitative</td>
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<tr>
<td>Mumel &amp; Prodnik (2005)</td>
<td>Older consumer characteristics</td>
<td>N/A</td>
<td>60+</td>
<td>271</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Littrell &amp; Halepete (2005)</td>
<td>Fair trade apparel</td>
<td>N/A</td>
<td>46-64</td>
<td>589</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Rocha et al. (2005)</td>
<td>National Fashion</td>
<td>N/A</td>
<td>15&gt;</td>
<td>811</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Nam et al. (2006)</td>
<td>Cognitive age</td>
<td>AIO</td>
<td>65-75+</td>
<td>60</td>
<td>Qualitative</td>
</tr>
<tr>
<td>Wray &amp; Hodges (2006)</td>
<td>Ad model ages</td>
<td>N/A</td>
<td>46-64</td>
<td>50</td>
<td>Qualitative</td>
</tr>
</tbody>
</table>
Table 2.2 Key Characteristics of the Relevant MFC and Apparel Literature

<table>
<thead>
<tr>
<th>Author (Date)</th>
<th>Research Focus</th>
<th>Theory</th>
<th>Age</th>
<th>Sample Size</th>
<th>Research Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kozar &amp; Damhorst (2007)</td>
<td>Response to fashion models</td>
<td>N/A</td>
<td>60-80</td>
<td>163</td>
<td>Mixed Method</td>
</tr>
<tr>
<td>Borland &amp; Akram (2007)</td>
<td>Body image, age &amp; ads</td>
<td>N/A</td>
<td>20-70</td>
<td>40</td>
<td>Qualitative</td>
</tr>
<tr>
<td>Myers &amp; Lumbers (2008)</td>
<td>Age perception</td>
<td>N/A</td>
<td>55-75</td>
<td>88</td>
<td>Qualitative</td>
</tr>
<tr>
<td>Piamphongsant &amp; Mandhachitara (2008)</td>
<td>Professional women’s apparel conformity</td>
<td>N/A</td>
<td>21-50</td>
<td>207</td>
<td>Quantitative</td>
</tr>
<tr>
<td>Clarke et al. (2009)</td>
<td>Perceptions of aging</td>
<td>N/A</td>
<td>71-93</td>
<td>36</td>
<td>Qualitative</td>
</tr>
<tr>
<td>Thomas &amp; Peters (2009)</td>
<td>Social influence on apparel</td>
<td>N/A</td>
<td>65&gt;</td>
<td>20</td>
<td>Qualitative</td>
</tr>
</tbody>
</table>

Note: N/A = not applicable (no theoretical base mentioned); AIO = activities, interests, and opinions (simple psychographic information with no theory base); SI Theory = symbolic interaction theory Mixed Method = both quantitative and qualitative.

Much of the research on MFCs and apparel recognizes that mature women face some key dilemmas in managing their apparel experiences. One apparel dilemma for MFCs is the trade-off between a functional and comfortable use of apparel. Another is the trade-off between the symbolic message to portray to others and the right apparel to enhance personality and physical traits. Finally, there is the trade-off between both of these and what apparel products can be readily found. Another dilemma is the change in society and work expectations. The last twenty years have shown a definite change in work activity and lifestyles in the MFC segment. Cultural and work dress code changes have brought greater freedom of choice in terms of what is acceptable or not in the workplace and elsewhere. Yet, the available “young” professional clothes may not work for the MFC. A final dilemma involves the psychological and physical changes faced by MFCs. The psychological and physical complexities involved in the aging process have direct ramifications on the well being and apparel construction considerations of
MFCs. Historically, much of the related literature available on the older population has investigated aspects of personality and behavior adjustment in relation to age related changes. As Tseelson (1995) stated, “The reality of wearing clothes for most people most of the time is infinitely wider and far less glamorous than donning a designer costume or a uniform type professional gear. And it requires methods that go beyond stereotyping” (p. 253). Given all these factors, it is challenging for MFCs to acquire a wardrobe that accurately reflects their needs and wants.

**Defining age**

The MFC and apparel literature has either been strongly focused on the issue of age or strongly influenced by the age groups included in the research studies pursued. Mature, elderly, senior, gray, baby boomers, old—they are all adjectives used to describe a segment of the population that is generally perceived to be over the chronological age of 50, older consumers as defined by AARP. Yet, no universally accepted term actually exists that describes the mature consumer segment and neither does a single agreed upon characteristic with the possible exception of the number on the birth certificate. Much time and study has been directed at what is old, but, ironically, there is no universal agreement on the date a person becomes old. In short, age amounts to a research quandary, has been defined in a variety of ways, and is ultimately within certain boundaries. In terms of research, it is a moveable feast.

Chronological age is a commonly used segmentation variable based on birth date and the selection of a cut-off point to indicate “old.” Perceived age is an individual’s belief as to his/her age in regards to how old he or she looks and feels. Much research has looked consequently at perceived age versus chronological age. According to Logan, Ward, and Spitze (1992), perceived age is generally seen as some twenty years younger than chronological age among mature consumers. Barak and Stern (1985) found that women want to view themselves as young no matter what their chronological age. Silvers (1997) says that people in their 50’s have some ten major life changing events within a 5 year time span, two times more changes than those in their 20’s, affecting their age perceptions. Then, there is cognitive age which is defined as “more a state of mind than a physical state (i.e., chronological age)” (Schiffman & Sherman, 1991, p.188). Barak and Stern (1981, p. 604) reported that their elderly respondents were “considerably
more likely to identify their age related feelings and actions with a younger age group than the one which is consistent with their chronological age.” Barak and Stern (1985) devised a cognitive age scale and determined one third of women from the ages of 30 to 69 experience a cognitive age of thirty. This may be the result of meaningful careers options and higher education. According to Barak and Stern (1985), it is a demographic fact that the most fashionable age is that of the dominant population group. Retail age was a term coined by Myer and Lumbers (2008) because chronological age does not always describe the MFC segment accurately. Their concept of retail age is based upon multiple factors, including life stage, perceived age, household structure, income level, and employment. Montepare and Lachman (1989) proposed that age is subjective and denial of age is more closely related to attitudes and fears associated with one’s own aging rather than general attitudes towards the elderly. When the grandparents of the participants in the Iowa youth project were questioned about age, they indicated that others think they are the age they feel, rather than their actual age (Kaufman & Elder, 2002). Kaufman and Elder (2002) found subjective age is the age people say they feel most of the time, other age is how old other people think they are, desired age is the age they want to be, and as people age, their subjective and desired ages become further removed from their actual age. According to Kaufman and Elder’s research, there is general agreement that old age begins at 74 to 75.

Age and its perceptions have a resounding impact on the apparel scene. Crane (2000) argued that from the late 20th century the dynamic of class is no longer the supreme differentiator but that the engine of fashion change has shifted to age to differentiate the middle class and the elderly. Twigg (2007) mirrored this idea and delved into representing apparel as the interface between the body and the social world. She looked at the retail industry’s reluctance to refer to age and characterized its offerings for MFCs as being pale, drab, loose and shapeless forms to underwrite a state of invisibility and to point to social marginalization. Her work indicated that MFCs find themselves being judged with a new harshness by lapses of dress which have come to signal their incapacity to maintain the body in socially acceptable ways, thus leading to social exclusion (Twigg, 2007). Therefore, age can be far more social than chronological, as suggested by SI theory (Laz, 1998). It has been stated that the best predictor of age identity is the current chronological age as well as health and roles in life and feeling of well being. This is especially relevant to consumers over 50 years of age. These baby boomers have a more positive image of
middle to old age than their predecessors (Logan et al., 1992). The mid-life woman is looking for an accurate, legitimate, and healthy portrayal of herself (Barak & Stern, 1985). In middle and later years women experience younger age identities than men (Montepare & Lachman, 1989). Research on MFCs and apparel indicates that MFCs carry all of these age influences into the marketplace in selecting their apparel.

**Apparel and fashion awareness**

A key issue to MFC researchers has been whether MFCs really have any significant interest in apparel and fashion. Contrary to the fashion industry’s position, MFCs appear to have a strong interest in apparel and fashion (Thomas & Peters, 2009). Nam and colleagues (2006) investigated the fashion conscious behavior of women over 65 that were residents in an independent living facility. Their apparel decisions were based on fit and comfort while still wanting to be stylish. The residents looked at fashion models but were concerned with the ease of closure of shoes and apparel, more so than the current fashion. However, Nam and colleagues’ research confirmed Greco’s (1989) findings that older people often view themselves as much as 10-15 years younger than their chronological age. Greco’s (1989) research also found that one does not need to be an opinion leader to be interested in apparel and fashion and that it appears to be the degree of involvement that determines fashion awareness. Koza (2003) found that women understand the meaning attributed to apparel, and that apparel can be used to reflect the message older consumers want to convey. In this study, even the oldest respondents who were as old as 85 expressed a desire to maintain image, but they were more concerned with pleasing themselves than fashion leaders or the fashion industry.

Summers (1970) found that an individual does not have to be a fashion opinion leader or a fashion innovator to be considered fashion conscious. Rather, fashion consciousness is characterized by an interest in apparel and in one's general appearance. One common characteristic of MFCs emerged—that they are among the most diverse and idiosyncratic of all age groups (Nielson & Curry, 1997). Borrland and Akram (2007) found that age appears to be no barrier to wanting to look good. Lumpkin and Greenberg (1982) investigated apparel shopping patterns of the elderly and determined that the elderly enjoy shopping and the interpersonal interaction it provides. They determined the elderly do shop for apparel, and price is the least
important factor to them. Lumpkin and Greenberg (1982) inferred that the lower amount spent on apparel by older consumers is probably related to the lack of availability of styles in the marketplace.

Recently, Joung and Miller (2007) looked at fashion activities of older consumers and their life satisfaction and determined that social involvement is a key factor. Their findings indicated that older consumers perceive themselves as younger than their chronological age. Leisure activity had a stronger effect on life satisfaction than did informal or formal social activity. This study suggested an opportunity for development of additional retail products and accessories for the mature female consumer that would be appropriate for social occasions. A common misconception held about MFCs is that all mature consumers over a certain age are the same. Mumel and Prodnik (2005) went so far as testing the statement “All older people are the same.” They found that as far as apparel is concerned the MFC market is not homogeneous. It may be more segmented by employment status and social activity and cannot be lumped together as one segment. Many women age 55 and older are concerned with personal appearance and maintain their interest in apparel and appearance (Gentry, 1984; Roudabush, 1978). In fact, apparel can be just as important, or more important, to older consumers than when they were younger (Bader, 1963; Horinka, 1975; Moore, 1968). The increased importance of apparel may be due to MFCs having more resources to carry out image building via a wardrobe, MFCs having a clearer self-image from which to work, or professional pressures as women work their way up in organizational structures. Whatever the cause, this interest along with its importance level implies there are many areas of opportunity for retailers across age segments within the mature consumer population.

**Apparel fit**

A strong stream of research relative to MFCs and apparel is that of fit, as older women frequently encounter difficulties in finding garments that fit their proportions (Reich, Goldsberry & Otten, 1990; Schewe, 1988; Shim & Bickle, 1993). Consumers have expressed dissatisfaction with the fit of apparel when it does not conform to the body, and it has been estimated that as much as 50 percent of women experience fit problems (LaBat & DeLong, 1990). In one study 70 percent of women 55 years and older reported dissatisfaction with ready-to-wear fit (Goldsberry, 2007).
Shim, & Reich, 1996). The causes of the disparity between body and garments can be many. Older female consumers today differ in body shape from past generations due to better health and physical fitness; however, aging and its inevitable physiological changes cannot be denied, including widening of the hips and upper back, the narrowing of the front shoulders, and the decreasing of sitting height (Shim & Bickle, 1993). Another major source of apparel fit problems can be traced to the pattern grading and sizing systems used in the United States. Each apparel manufacturer uses its own unique fit models for its target markets. This leaves women frustrated because they try on multiple garments from multiple manufacturers and still cannot find the correct proportions (Ashdown & Dunne, 2006). This is further complicated by the generally absent focus on the MFC fit issue altogether and a general focus on the younger fit model. LaBat and colleagues (1990) suggested that dissatisfation with fit in MFCs could also be attributed to dissatisfaction with their bodies beyond the issue of apparel, citing the popularity of weight loss and body building programs, as well as the acceptance of cosmetic surgery (Norman, 1988). Women’s dissatisfaction with their bodies could be related to the unrealistic standard the fashion industry portrays of a young and thin ideal, a standard that MFCs do not fit (LaBat & DeLong, 1990).

MFCs recognize their body shapes are not the same as they were in their twenties. A qualitative research study found that MFCs commented that the clothes they see in the marketplace looked like they were for someone else, and they recognized that manufacturers use psychological sizing (for example, Chico’s 0, 1, 2, 3 sizing) to make consumers feel “smaller” (Borland & Akram, 2007). In a study of fair trade apparel shoppers, older consumers indicated that they were more interested in apparel comfort (Littrell & Halepete, 2005). Jackson and O’Neal (1994) found that women over 55 changed their hair, makeup, and clothes to adhere to some pre-described norm of beauty, and they use clothes to conform to what society expects. These women were perceptive of changes in body structure and other physical changes and were concerned they would not find styles available from which to select. Even the title of the Clarke and colleagues (2009) journal article, “Batwings, bunions, and turkey waddles: Body transgressions” screams of the offensiveness of aging. The underlying norm is that the physical realities of aging are deemed repugnant and in need of camouflage. In-depth interviews by Clarke and colleagues (2009) also found there were limited styles available and an uneasy tension between older women’s ability to choose their apparel freely and the degree to which
their choices are determined by social norms and ageism in consumer culture. The overwhelming consensus of that study was that women are restricted by a very limited range of apparel styles and stores that cater to their needs and financial resources.

MFCs recognize that their bodies are changing, and they are looking for styles that reflect and enhance those changes. According to Jackson and O’Neal (1994) MFCs change hair, makeup and apparel to adhere to some pre-described norm of beauty. They use apparel to conform to what society expects, and MFCs are concerned with having styles available to meet their needs. It should be noted that today’s older consumers are more fashion conscious and have the interest and economic basis to replace clothes more frequently than past generations if they can find apparel that fits (Shim & Bickle, 1993). The MFC and apparel literature indicates that MFCs want apparel that is comfortable and that minimizes age-related physical issues, while emphasizing their positive points.

**Lifestyle segmentation**

Some researchers in the MFC and apparel research area have accepted the diversity of the MFC market and have consequently focused on how to properly segment this group. Many research studies have investigated the efficacy of life style as a method to segment and understand mature consumers. Many life stages correspond to possible market segments and different approaches to meet the needs of these consumers. Carrigan (1998) found that age in itself is not a sufficient segmentation variable and that life style provides better information. Schewe (1988) agreed that the use of pure demographics is not sufficient for effective segmentation. In particular, the decade of the 50s does not fall neatly in any segmentation cluster, and no single group is a clear representative as the 50s has been regarded by some as the most complex decade of life (Silver, 1997).

Research on lifestyle segmentation in regards to older consumers has resulted in the identification of multiple segments. The center for Mature Consumer Studies produced a model that consists of four groups of older adults at four different stages in later life. The first group is called the *healthy indulger*, who is active and prepared to spend money in contrast to the opposite group called *frail recluses*, people who think of themselves as old people. The other two segments are called the *ailing out goers*, people who go out but are otherwise infirm and the
healthy hermits, who are able but may not have the means or the desire to participate in outside activities (Moschis, Lee, & Mather, 1997). Oates, Shufeldt, and Vaughn (1996) conducted a psychographic study of mature consumers over the age of 65 that investigated retail store attributes based on activities, interests, and opinions of the elderly, suggesting that psychological age determines the elderly perceptions of their capabilities. They found five segments: family-oriented, young and secure, active retirees, self-reliant, and quiet introverts. Sorce, Tyler, and Loomis (1989) agreed that the older market was not homogeneous and found four lifestyle segments: (1) self reliant—predominately male and wants to see products first hand before buying, (2) active retirees—predominately female and the most security conscious, (3) family oriented—the least self reliant and socially active, and (4) young and secure—the lowest level of security concern and the most adventuresome. Huddleston and colleagues (1993) found the lifestyle factors of mature consumers to be: (1) positive thinker—having self confidence,(2) shopper—going out and doing something, (3) socially active—joining more than one social organization, and (4) credit prone—purchasing items with credit cards.

In summary, lifestyle research on mature consumers generally agrees that lifestyle is a useful means of understanding these consumers, with age cohort, stage in lifestyle, and age together being much better indicators of purchase behavior and intentions than just age alone. In fact, research suggests that older consumers should not be treated as homogeneous, and more sophisticated segmentation methods should be considered.

**Media advertising**

Research on media advertising for mature women has been an active research area during the last two decades. The primary topics of research have focused on the use of older models and spokespersons to sell products and services, including insurance, financial investments, medical concerns, health products, real estate, leisure activities, and women’s apparel. Mature consumers recognize that they are older and are often offended that the only ads they see with older models focus on the infirmities of old age such as incontinence (Kozar & Damhorst, 2007). In an effort to improve advertising aimed at seniors, Milliman and Erffmeyer (1990) found that MFCs consider middle age and older models significantly more credible than younger models and that they would like to see older models in advertisements for products other than health products for
the infirm. Greco (1989) determined that a product meant for the elderly is most effective when an elderly person is the spokesperson.

Research on apparel advertising in regards to mature consumers has been limited. The key research topic has been response to the use of older fashion models in ads. Greco (1989), Kozar and Damhorst (2008), and Borland and Akram (2007) investigated how advertising portrayed mature women and whether advertising influenced purchased decisions. These studies found that with older models that were attractive mature consumers were more likely to purchase an apparel product. Similarly, Kozar’s (2008) participants, aged 60 to 80, indicated they were more likely to purchase apparel worn by older models and the more similar the models appeared to the elderly the more fashionable the models were rated. While Borland (2007) studied mature women in the UK, older respondents indicated they “did not expect to see” people of their age in advertisements, and they would be more likely to purchase if the women were “normal looking” and relevant to them. This finding is supported by Wray and Hodges (2006) who found that participants viewed themselves as younger than their chronological age and were inclined to respond favorably to models close to their cognitive age.

Clearly, the attitude of the mature female market toward the depiction of older adults has implications for businesses wishing to capture a larger segment of the older population. Chowdhary (2000) found that if business wants to influence apparel purchase intention in older consumers that media usage was the most significant variable, followed by fashion opinion and leadership. Given that MFCs have a highly developed whole picture orientation with a richness of details seen from many sides (Wolfe, 1990), companies must remember that servicing the mature market really means respecting a whole new set of criteria that mature individuals use to access and decide if a product is right for them (Nielson & Curry, 1997).

Shopping behavior/apparel shopping

Research on mature consumer shopping has been active since the 1970s. This has been a popular research area generating significant information that helps to understand the shopping behaviors of older consumers. Looking at shopping behavior in general was well documented for the senior market in Lambert’s (1979) research. His work and Lumpkin’s (1982) have been the most frequently cited for shopping behaviors in regards to the mature market. Lambert (1979)
produced a list of retail store attributes for which mature shoppers were looking and found that some type of discount was the focus for the study respondents. The list of respondents’ wants and needs included help in locating merchandise and readable price tags. Lumpkin, Greenberg, and Goldstucker (1985) continued this research and concluded that older consumers do not generally require or desire a significantly different shopping experience than the younger population. Lambert’s study in 1979 was the largest and most comprehensive study done on the shopping behavior of the elderly and is frequently referenced, even though the median income was $8000 at the time of the study and today’s technology, such as the Internet and personal computers, were not available at that time. One challenge for this area of research is the issue of significant social and technological changes that have occurred between initial research in this area and the world as it is now. This raises the question of validity of some study findings, not in terms of their value when done, but in terms of their value in the retail and apparel environment faced by consumers today.

More recently, Thomas and Peters (2009) provided a literature review of women 65 and over in regards to shopping habits. This literature review gives insight into both MFCs’ relationships to retail establishments, but also their concerns relative to purchasing from a predominantly quantitative perspective. The authors found that MFCs have strong opinions and entrenched behaviors with respect to apparel retailers. They prefer to shop in department and specialty stores (Burt & Gabbott, 1995; Moore & Carpenter, 2006; Greco, 1986). Mature consumers appeared to be loyal to particular retailers, and store reputation was important in their decision making and shopping activities (Greco, 1986; Lumpkin & Greenberg, 1982). Moore and Carpenter (2006) suggested that senior consumers use different market cues when making purchase decisions. There appeared to be some type of collective identity in the apparel consumption context. Jackson and O’Neal (1994) suggested mature women’s responses to aging were a comparison in which MFCs do not like what they see in themselves and attempt to find the most flattering apparel to compensate. Also, they wanted a selection of apparel that they felt was not available in the marketplace (Jackson & O’Neal, 1994).

Thomas and Peters (2009) also observed shoppers in stores and at home parties, providing a qualitative perspective on the shopping behavior of older consumers. Their findings indicated that shoppers commented about inaccessibility of designs that they believed were age
appropriate. Furthermore, “silver seniors,” consumers 65 and over, were concerned about whether an outfit would be appropriate for a specific activity. When researchers asked the question “Do you ever have trouble finding clothes?” 85 percent of the respondents said that much of today’s apparel is not cut to fit the mature body. Commonly heard phrases included “young bodies, too low on the hips, the cut is too revealing” (Thomas & Peters, 2009, p. 1034). Informants stated they had difficulty finding current fashion trends that were designed for an older audience, and what was targeted to them was often boring and drab. MFCs wanted to buy the look not the brand (Thomas & Peters, 2009). Because apparel is important to one’s self concept (Kaiser, 1997) and affects one’s social participation (Francis, 1992) research has indicated that socially active older people are interested in apparel and appearance (Gravois, Kelly, & Hildreth, 1980).

When it comes to shopping for clothes, the behavior of seniors appears to be more discriminating than their younger cohorts. Seniors have appeared to be more interested in specific product attributes, and quality has been paramount (Rocha, Hammond, & Hawkins, 2005; Moore & Carpenter, 2007). Because MFCs have more shopping experience over a lifetime, they also appear to relate to a successful shopping trip differently than younger females. MFCs seek a relational shopping experience in which they can find clothes that work for them, while younger females want specific apparel attributes (Delong, Bye, & Larantz, 1991). These authors also found that the older consumer was frustrated with a severely limited apparel choice set, while the younger consumer had many, many apparel choices.

While shopping research has approached shopping as a necessary and often enjoyable activity, Otieno and colleagues (2005) found there were triggers that made women avoid apparel shopping. These triggers included (1) limited merchandise choice, (2) the amount of time involved in the shopping trip, (3) poor attitudes of store personnel, (4) high prices, and (5) poor store environments. It should be noted that price was not at the top of the list for triggers and that the main area of dissatisfaction was a limited merchandise choice for women over 45. Birtwistle and Tsim (2005) found consumers believed retailers were more interested in targeting young consumers and had a lack of understanding of the needs of the mature market. These authors found that mature women were interested in the activity of clothes shopping but were frustrated by the lack of attention given to them in the marketplace. They were looking for a fashionable
edge in apparel to suit their shapes because they were comfortable with their shapes (Birtwistle & Tsim, 2005; Clarkes et al., 2009). The literature has indicated an overwhelming consensus that women feel restricted by a limited range of apparel styles and stores that cater to their needs and financial resources.

**Social identity and apparel**

The relationship between social identity and apparel has been another significant stream of research in the MFC and apparel research area. Apparel is a form of nonverbal communication that directly affects social identity, the means whereby we signal to the social world who and what we are (Tseelson, 1995). According to Feinberg and colleagues (1992) we make inferences about individuals based on the apparel and accessories they wear. Thomas and Peter (2009) determined MFCs know what is fashionable and copy behavior of social conscious members of their social network. They found women were highly motivated to fit in with a particular group and took their cues from that referent group. Symbolic meaning attached to apparel is an important factor in individual consumption because women are judged as consumers based on their knowledge of certain styles of apparel (Piamphongsant & Mandhachitara, 2008). Visual dress and its appropriateness is one of the cues people use to convey information and form impressions of others (Johnson, Schofield, & Yurchisin, 2002).

Guy and Banim (2000) had women keep an apparel diary of what they wore and how they felt. They found that MFCs were aware they were using apparel to create, reveal, and conceal certain aspects of their identity. They used apparel to exhibit power and control and reflect changes in their self perceptions. Three personal identities emerged from their research: (1) the woman I want to be, (2) the woman I fear I could be, and (3) the woman I am most of the time. Kaiser (1984) suggested that there is a social psychology of apparel. Humans make judgments towards their own apparel and others’ apparel in order to make sense of interactions and that the meaning of apparel is dependent on the situational identity or what the wearer and the perceiver are doing (Kaiser, 1984).

"Grey consumers are all the same—they even dress the same," the title of Mumel and Prodnik’s research article in 2005, verbalizes what some people think of the mature market. Their research, however, supported the idea that there are many segments in the mature market,
and all old people are not the same. Women are aware they are using apparel to create, reveal and conceal aspects of their identity (Guy & Banim, 2000). MFCs use apparel to reflect changes in their self perceptions and to convey information (Johnson, Schofield, & Yurchisin, 2002). Johnson and colleagues (2002) found that appropriateness of dress is a key cue related to visual dress; however, a more frequently mentioned cue was the hygiene of the wearer. Apparel is a way that women define themselves according to social roles and interpersonal attachments (Thomas & Peters, 2009). Condemnation of inappropriate dress falls very heavily on older women, as they can find themselves judged with a new harshness as a signal of incapacity to maintain the body in a socially acceptable way (Twigg, 2007).

**Research in the United Kingdom**

Across the MFC apparel research, there has been particular activity in the United Kingdom (UK) in the last decade. This body of research has covered a range of research topics, including advertising, segmentation issues, physical realities of aging, and shopping behavior. It appears that the general findings of these UK studies have been similar to those from research done in the United States, although women in the UK appear to be more accepting of aging body shapes and have fewer retail establishments from which to choose.

**MFC and Apparel Literature Overview**

In looking across seven major streams of research identified in the MFC and apparel research area, the research could be described as fragmented (but with some generally accepted findings), weak on theory, inconsistent relative to definition of mature consumers, generally using solid sampling procedures, and being predominantly quantitative.

**Fragmentation**

Despite the lack of a narrow, systematic approach to moving the research area forward, there are some generally accepted findings within the MFC and apparel research area. There appears to be limited availability of appropriate styles for MFCs (Clarke et al., 2009; Feinberg et al., 1992; Jackson & O’Neal, 1994; Soloman & Rabolt, 2004; Thomas & Peters, 2009). This age category sees itself as much younger than its chronological age (Barak & Stern, 1985; Kaufman & Elder, 2002; Laz, 1998; Logan et al., 1992; Montepare & Lachman, 1989; Myer & Lumbers,
Mature female consumers have no desire to look too “old” or too “young” (Burt & Gabbott, 1995; Jackson & O’Neal, 1994; Littrell & Halepete, 2005; Piamphongsant & Mandhachitara, 2008; Thomas & Peters, 2009). MFCs are either by desire or economic pressure remaining in the workforce longer (DeLong et al., 1991; Guy & Banim, 2000; Kozar & Damhorst, 2008; Piamphongsant & Mandhachitara, 2008; Rocha et al., 2005). The social group MFCs associate with either through work or other outlets influences their choice of apparel (Borland & Akram, 2007; Johnson et al., 2002; Joung & Miller, 2007; Kozar, 2003). Even within the definition of MFCs as ages 50 to 64 there is still significant diversity and segmentation opportunity (Barak & Stern, 1985; Carrigan, 1998; Nielson & Curry, 1997; Oates et al., 1996; Schewe, 1988; Sorce et al., 1989). Finally, given the spending power and size of the MFC group, price does not appear to be the most important factor driving purchase behavior (Burt & Gabbott, 1995; Jackson, 1992; Littrell & Halepete, 2005, Lumpkin, 1985; Moore & Carpenter, 2006; Thomas & Peters, 2009).

Theory

Of the research studies done from the late 1970s until now, many do not have a strong theory base. It appears that many of the studies completed in this area offered no theoretical framework. Of the 42 studies included in Table 2.2, only four studies specifically addressed theory—three of which used symbolic interaction theory and one of which used generational cohort theory. The remaining studies used simple models to develop their research design. These were predominately activity models which were based on attitudes, interests, and opinions of the respondent usually within a questionnaire using a Likert-type scale. Johnson and colleagues (2002) used a social cognition model; Piamphongsant and Mandhachitara (2008) used a conformity motivation model; and Thomas and Peters (2009) used a self-concept model. It should be noted that the use of a theory base, though not generally the norm, increased significantly during the last decade of research in this area.

Age and sample size

One of the interesting aspects relative to the age of respondents in this area of research is the wide variety of approaches taken by researchers. Some of these differences have been driven by the specific research question, for example, Feinberg and colleagues (1992) looked at how college co-eds assessed women of different ages based on the jeans they wore and thus restricted
the age of their respondents to the early twenties. Otieno and colleagues (2005) dealt with older consumers, but restricted their focus to women who were size 16 or larger. Studies that focused more specifically on older respondents and their apparel wants and needs varied greatly in their definitions of “mature.” Ages of respondents included participants over 55 years of age (Lambert, 1979; Lumpkin & Greenberg, 1982; Shim & Bickle, 1993), those over 65 years of age (Oates et al., 1996; Thomas & Peters, 2009) and some ranging between 60 and 80 years of age (Sorce et al., 1989). Of the 42 studies in Table 2.2, only three approached the mature consumer using the same age grouping that was used in this research study. Birtwistle and Tsim (2005), Littrell and Halepete (2005), and Wray and Hodges (2006) focused only on the baby boomer segment of the mature population, respectively respondents 45 to 65, 46 to 64, and 46 to 64. In general, sample sizes for the studies included in the table were reasonable, and they were representative for the specific research questions pursued.

Research methodology

Although methodology was found to be predominantly quantitative in the MFC and apparel literature, there were also many qualitative studies in the area—as well as a few mixed method studies. Specifically, 64 percent of the studies in Table 2.2 were quantitative, 29 percent were qualitative, and seven percent were mixed method (both quantitative and qualitative). There has been a clear shift toward qualitative approaches in the area of MFC and apparel research in the last decade, as well as more interest in mixed method. Overall, while not highly sophisticated, the methodological approaches have been sound and appropriate for the research questions addressed.

Gaps in the Literature

When considering the MFC and apparel literature, there appear to be several missing elements in the extant research—the use of a sound theory base, a focus on the economically key age group of MFCs who would be described as baby boomers, and deep knowledge of what this MFC group truly wants and needs in regards to its apparel experience.

The reality is that mature consumers have powerful imaginations, positive self-image, and definitive expectations of needs and desires from products and services (Nielson & Curry,
It has been recognized that mature consumers have not been offered the same range of choices compared to younger consumers. Apparel manufacturers and retailers have basically ignored MFCs individuality and diversity in shapes and sizes and have had trouble defining where maturity begins (Mintel, 2001). Given that the individual selection of attire has been described as a personal signature that symbolically communicates the social identity that a person seeks to project and is a reflection of the personality of the wearer, it is odd that from the corporate perspective of retailers and advertisers, there are no clothes for older people as such, just a variety of modes aimed at different lifestyles (Crane, 2000; Twigg, 2007). Too, much of previous research has looked at the retirement age groups (over 65) and the very old (over 75) who have very different needs and concerns from a “young older” cohort that is both active socially and often still career-focused.

There are currently approximately 40 million women in the United States over the age of 50 and their apparel spending is 13 percent higher than other age groups (Brown & Orsborn, 2006; Derby, 2004); however, few retailers court the 50-something segment (Wilson, 2005). Even famous fashion designer Coco Chanel at age 87 who designed for the forty and over demographic said “There is no fashion for the old” (Martin, 2010, p. 1). David Wolfe, Director of Creative Services for the Doneger Group, a trend forecasting company, speaking at Florida State University, November 2008, summed up the current apparel market for the mature female as, “they [mature female consumers] are confused and don’t buy because of the lack of leadership.” Clearly, research is needed that is soundly grounded in appropriate theory and explores the apparel experience of MFCs ages 50 to 64 to provide the leadership so desperately needed for them in the marketplace.

**Study Research Questions**

In order to address the identified gaps in the MFC and apparel research literature, a need for a strong theory base, few apparel studies addressing the all important baby boomer cohort, and a lack of deep knowledge of the MFC apparel experience—this study within an SI theory framework sought to understand better how MFCs develop their perceptions of appropriate appearance for their age group and how these perceptions align with the industry perceptions of MFCs as expressed by available apparel assortments. Specifically, the study explored four research questions about MFCs:
1. What is the MFC apparel shopping experience?
2. What do MFCs wish to convey about their identities to others through their apparel?
3. How does social set influence MFCs’ apparel experiences?
4. How do MFCs perceive they are portrayed by the apparel industry?
CHAPTER 3—METHODOLOGY

Chapter 3 presents the following seven sections: (1) restatement of the research study questions; (2) research design: A comparison of quantitative and qualitative methods; (3) selected qualitative method and approach; (4) study sample; (5) development of the schedule of interview questions; (6) data collection; and (7) data analysis.

Restatement of the Research Study Questions

Symbolic interaction theory was selected to frame this research study based on its conceptual ties between social and behavioral science and the social processes believed to be involved in the topic of this research. Currently, the relevant literature has provided some answers in regards to MFCs and apparel; however, little research has investigated the social processes surrounding the apparel experience of women between the ages of 50 and 64 who are still socially engaged and interested in defining self in some measure through apparel. Thus, this study sought to understand better how MFCs develop their perceptions of appropriate appearance for their age group and how these perceptions align with the industry perceptions of MFCs as expressed by available apparel assortments. Specifically, this meant addressing the following four research questions:

1. What is the MFC apparel shopping experience?
2. What do MFCs wish to convey about their identities to others through their apparel?
3. How does social set influence MFCs’ apparel experiences?
4. How do MFCs perceive they are portrayed by the apparel industry?

Research Design: A Comparison of Quantitative and Qualitative Methods

An initial decision facing all research studies is the choice of research design, the framework or blueprint for conducting the data collection that will lead to the information to answer the study’s research questions. The research design provides the details on how research will take place. Good research design is usually defined as efficient, effective, and answering the research questions of interest (Malhotra, 1993). Often, the choice of research design is presented in the broadest sense as a choice between a quantitative or qualitative methodological approach. The resolution of this choice generally depends on the research questions being asked, the
population being studied, and the research objectives (Mariampolski, 2001). Of these, the single
greatest factor in determining research design is how much is known about the issue that is to be
studied (Churchill & Brown, 2007).

**Quantitative**

The quantitative approach has often been called the scientific approach and includes the
study of precise numbers in the measurement of consumer behavior—the how many and the how
much. Quantitative research sometimes is associated with logical positivism (Hunt, 1991) which
is the notion that philosophy, especially in social science, should aspire to the same rigors as the
natural and physical sciences. This suggests that research should be a “systematic, controlled,
empirical, and critical investigation of natural phenomena guided by theory and hypotheses
about the presumed relations among phenomena” (Kerlinger, 1986, p. 10). The general process
involved in quantitative research includes an obstacle to understanding (the research question), a
proposal about the relationship between two or more variables (hypothesis), the application of
deductive reasoning and testing of the hypothesis (using empirical techniques), and then
feedback of the results to theory. In quantitative research, great emphasis is placed on tight
discipline, systematic procedures, and an empirical approach. Consequently, quantitative
research is called for when: (1) enumeration of phenomena is needed; (2) probabilistic
projections are needed; (3) it is critical to know how many consumers behave in specific ways;
(4) findings must be representative; and (5) replication of results is important (Mariampolski,
2001). Quantitative methods include empirical analysis of secondary data, survey research
(primary data), and experimental designs (primary data) which focus on numerical descriptions
or inferring cause and effect relationships. Quantitative researchers use an empirical approach
that generally distinguishes between descriptive statistics and analytical statistics. Analytical
statistics use probabilities to analyze relationships and determine trends (Patton, 2002).

Especially relevant to research design selection, quantitative research is a confirmatory
approach, not an exploratory one, which means that it is appropriate for use when the knowledge
base in a topical area is extensive and allows very specific information to be sought and verified.
Qualitative

The qualitative approach is a research approach that seeks the motivations and meanings that drive human behavior by analyzing human actions, ideas, and words. This approach in modern social science research has vied with the “scientific” approach associated with the natural and physical sciences (Deshpande, 1983; Ozanne & Laurel, 1989). Qualitative research is called for when investigation is a key objective, for example, when: (1) very little is known about the topic of interest; (2) research program initiation is desired; (3) process description is to be investigated; and (4) hypothesis generation or building is needed (Miriampolski, 2001).

Qualitative research is also called for when explanation is a key objective, for example, when: (1) understanding of the context associated with consumer attitudes or behavior is needed; (2) understanding group differentiation, or cultural analysis, is a goal; and (3) clarification of existing information is needed through interpretation (Miriampolski, 2001). Qualitative methods are used for both data collection and data analysis. Qualitative methods for data collection include in-depth interviews, focus groups, case studies, ethnographic/observational research, and content or text analysis, and focus broadly on exploration and explanation. Qualitative approaches use personal expressions and the observation of behavior, often in context, with a preference for unstructured questions asked in a highly interactive manner. Analytic approaches for qualitative research tend to interpret behavior or respondent utterances in a holistic and descriptive way (Miriampolski, 2001).

Relevant to research design selection, qualitative research is an exploratory, not confirmatory approach, which means that it is appropriate for use when the knowledge base in the topical area of interest is limited and the gathering of additional information to provide specific basic information is desired or needed. Table 3.1 provides a comparison of quantitative and qualitative methods across 11 dimensions.

Many researchers take the position that quantitative and qualitative approaches can often be used in conjunction, that is, using a multi-method approach. An appropriate analogy would be that a good description of quantitative research is like a photograph which shows a particular point in time much like a balance sheet, while qualitative research is like a movie showing people going through a process such as an income statement. While each type of research serves.
a purpose, some feel that there is the possibility of a clearer understanding of the phenomenon when these approaches are used in conjunction as a business would use both accounting statements. Other researchers see these two methodological approaches as competitors. Deshpande (1983) describes this competition by summarizing the conflict as that of a debate over rigorous researchers (quantitative) versus relevant researchers (qualitative). More accurately, perhaps, these approaches each have their strengths and weaknesses in relationship to the research questions being asked.

Table 3.1 A Comparison of Qualitative and Quantitative Methods

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Quantitative</th>
<th>Qualitative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objectives</td>
<td>To test hypotheses and to investigate relationships.</td>
<td>To discover insights and to gain understanding.</td>
</tr>
<tr>
<td>General description</td>
<td>Ungrounded, verification-oriented, confirmatory, reductionist, inferential, deductive.</td>
<td>Grounded, discovery-oriented, exploratory, expansionist, descriptive, inductive.</td>
</tr>
<tr>
<td>Philosophical approach</td>
<td>Logical-positivistic approach.</td>
<td>Phenomenological approach.</td>
</tr>
<tr>
<td>Research process</td>
<td>Highly structured.</td>
<td>Flexible.</td>
</tr>
<tr>
<td>Data perspective</td>
<td>Objective, “outsider’s” perspective, distanced from the data.</td>
<td>Subjective “insiders” perspective, close to the data.</td>
</tr>
<tr>
<td>Information</td>
<td>Clearly specified.</td>
<td>Loosely defined.</td>
</tr>
<tr>
<td>Tools/techniques</td>
<td>SurveysExperimental designSecondary data analysis</td>
<td>In-depth interviewsFocus groupsCase studiesEthnographic/observational researchContent or text analysis</td>
</tr>
<tr>
<td>Sample</td>
<td>Large and representative.</td>
<td>Small and non-representative.</td>
</tr>
<tr>
<td>Measurement</td>
<td>Obtrusive, controlled measurement.</td>
<td>Uncontrolled, naturalistic observational measurement.</td>
</tr>
<tr>
<td>Findings</td>
<td>Hard, replicative descriptive or cause and effect data; reliability is critical.</td>
<td>“Real,” “rich,” and “deep” data; validity is critical.</td>
</tr>
</tbody>
</table>
Note: Adapted from Reichardt and Cook (1979) and Malhotra (1993).

Selected Qualitative Method and Approach

Qualitative Inquiry

Given the paucity of research on the specific research questions to be explored in this study and the fact that little is known about the lived experience of MFCs in regards to apparel for themselves, the research method proposed for this study is the qualitative method as it is believed to offer the best approach to answering the research questions posed. This approach allows for open-ended interviews which, in turn, allow for individual explanations, addressing the exploratory nature of the research and also addressing the need to understand further the lived experience of MFCs in regards to their apparel.

There is much variety in qualitative inquiry but there is general agreement to the components of qualitative research data collection. The three kinds of qualitative data collection generally recognized are interviews, observations, and documents (Patton, 2002). An interview yields direct quotations from people about their experiences, opinions, feelings, and knowledge. The data from observations consists of detailed descriptions of people’s behaviors, actions and the full range of interpersonal interactions and organizational processes that are part of observable human experience. Document analysis includes studying excerpts, quotations, or entire passages from organizational, clinical, or program records, memoranda, correspondence, publications, reports, personal diaries, or any previously recorded written communication. Within qualitative data collection techniques fall theoretical traditions that guide the researcher to the techniques and type of questions that may be investigated. While not exhaustive, Table 3.2 lists some of the more common qualitative methods and perspectives.

Table 3.2 Qualitative Methods and Perspectives

<table>
<thead>
<tr>
<th>Perspectives</th>
<th>Methods</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethnography</td>
<td>Field work.</td>
<td>What is the culture of this group?</td>
</tr>
<tr>
<td></td>
<td>Participant observation.</td>
<td></td>
</tr>
<tr>
<td>Reality testing</td>
<td>Field work.</td>
<td>Real world has verifiable patterns.</td>
</tr>
<tr>
<td></td>
<td>Participant observation.</td>
<td></td>
</tr>
</tbody>
</table>
Table 3.2 Qualitative Methods and Perspectives

<table>
<thead>
<tr>
<th>Perspectives</th>
<th>Methods</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phenomenology</td>
<td>Rich descriptions.</td>
<td>How human beings make sense of experiences and describe through their senses.</td>
</tr>
<tr>
<td></td>
<td>How they experience life.</td>
<td></td>
</tr>
<tr>
<td>Heuristic inquiry</td>
<td>Personal experience. Intense interest.</td>
<td>Personal experience and insights of the researcher.</td>
</tr>
<tr>
<td>Narratology</td>
<td>Personal narratives, family stories, suicide notes, graffiti.</td>
<td>What does a narrative story tell?</td>
</tr>
<tr>
<td>Chaos theory</td>
<td>Field work. Participant observation.</td>
<td>What is the underlying order to the chaos?</td>
</tr>
<tr>
<td>Ethnomethodology</td>
<td>Observe naturally occurring experiences.</td>
<td>Make sense of everyday activities and behave in a socially acceptable ways.</td>
</tr>
<tr>
<td>Grounded theory</td>
<td>Analytical tools for handling masses of raw data, alternative meaning of phenomenon.</td>
<td>Steps and procedures for moving from one assumption to the next Grounded in the empirical world.</td>
</tr>
</tbody>
</table>

Adapted from Patton (2002).

**Qualitative approach**

Within the broad category of qualitative research, this study incorporated concepts associated with both phenomenology and heuristic inquiry. Van Manen (1990) stated that “phenomenology aims at gaining a deeper understanding of the nature or meaning of our everyday experiences” (p.10). By phenomenology Husserl (1967) meant the study of how people describe things and experiences through their senses. His most basic assumption is that humans can only know what they experience. A phenomenological study is one that focuses on descriptions of what people experience and how they experience what they experience (Patton, 2002). Specifically, this study sought descriptions of MFCs’ lived experiences in regards to apparel. Heuristics is a form of phenomenological inquiry that brings to the fore the personal experience and insights of the researcher. According to Douglas and Moustaka (1985), the researcher must have personal experience with and intense interest in the phenomenon under investigation. The uniqueness of heuristic inquiry is the extent to which it legitimizes and places at the fore the personal experiences, reflections, and insights of the researcher (Patton, 2002).
Deshpande (1983) stated that qualitative methodology is achieved only after the researcher completes an honest analysis by actively participating in the life of the subject of observation and gaining insight by means of introspection. When doing research, this means “being aware of how experiences, knowledge, and standpoints inform our behaviors with interpretation of our informants” (Patton, 2002, p. 397). It is believed that a qualitative approach using both phenomenology and heuristic inquiry resulted in the “real,” “rich,” and “deep” data needed to answer this study’s research questions.

The study drew upon both the lived experiences of its participants through in-depth interviews and the experience of the study researcher who (1) falls within the target group of interest and has personal knowledge of the wants and needs of MFCs; (2) has extensive experience selling apparel to MFCs; and (3) maintains an intense interest in this area. Specifically, the researcher was a retailer of the type of apparel targeted to the 50 to 64 year old female consumer market, owning an upscale boutique in a resort area in the southeastern area of the United States for 11 years. The apparel sold there was regularly featured in regional publications and was also featured on national television on The Learning Channel’s “The Makeover Story.” The clientele represented a broad range of mature women from Presidential candidates’ wives and their advisors to television celebrities who were vacationing to professional women. This both personal and objective intimate knowledge of the apparel needs and wants of women 50 to 64 made the researcher uniquely qualified to explore the area of apparel for MFCs. After selling the boutique, the researcher continued to follow the apparel industry through representing clothing lines during market weeks and has maintained an intense interest in this area through a continuing dialog with many of the boutique’s former customers.

Study Sample

This study focused on a specific segment of the population: mature female consumers between the ages of 50 and 64. Purposeful sampling was used to recruit respondents that met this description. As indicated by Silverman (2000), purposeful sampling allows the researcher to choose a case (respondent) because that case illustrates some feature or process of interest. Purposeful sampling, also called theoretical, selective, purposive, or judgment sampling (Goulding, 2002; Patton, 2002), consists of selecting information-rich cases for in-depth study.
The logic behind using information-rich cases is that they can offer powerful and in-depth information related to the objectives of the study (Patton, 2002). The requirements for participation were that the respondents were willing to talk about their apparel experiences and that they were socially engaged females between the ages of 50 and 64.

Great care was taken to ensure a stratified purposeful sample that accounted for age, occupation, education, and lifestyle (Miles & Huberman, 1994). These variables, which were key variables in the literature for the apparel topic, helped to indicate that the selected respondents were socially engaged, a critical factor for both the study’s topic and the theoretical base. It should be noted that not all of the respondents indicated that they enjoyed shopping for apparel, but they did indicate that they were socially engaged enough to be aware of apparel needs, wants, and availability of age-appropriate apparel. Evidence of social engagement also allowed the researcher to explore the influences of symbolic interaction on the apparel experiences of women between the ages of 50 and 64. Ethnicity, marital status, physique, and area of residence were also considered in selecting the sample. To ensure a diverse and distributed sample, the respondents were sub-grouped into three age categories and a group of women indentified to participate in the study that represented the ages of interest. The sampling plan called for approximately 20 and 25 MFC interviews. When 22 respondents who met the criteria had been selected and interviewed, it was felt that saturation and representativeness had been achieved. This resulted in eight respondents from 50 to 54, eight respondents from 55 to 59, and six respondents from 60 to 64. Within each subgroup there were at least two respondents that were not employed full time and both single and married respondents. Every effort was made to ensure ethnic diversity within each subgroup as well. The confidentiality of the study respondents was carefully guarded, as all respondents were assigned a number at the beginning of the study and only referred to by that number from that point on. The recording devices and the physical transcripts were kept in locked file cabinets when not being actively analyzed. All procedures involving human subjects were submitted to the Institutional Review Board for approval prior to finalizing the study sample and prior to data collection. See Appendix A for the study’s Human Subject Approval Form.
Development of the Schedule of Interview Questions

The development of the lightly structured interview schedule of questions was carried out keeping in mind the SI tradition of program and review. Programs are messages the individual or wearer sends about themselves, such as presentation of appearance in a social situation. These messages represent the intended meaning about self or the relevant identity that the wearer is trying to convey (Kaiser, 1997). Reviews are interpretations or responses made by others about the wearer or target of gaze. A review may be in form of a verbal compliment or a gesture. Social feedback is evaluated in relation to the particular others supplying it (Kaiser, 1997). Keeping program and review in mind, interview questions were developed that would encourage MFCs to describe (1) how they acquired apparel and their approach to shopping [program], (2) how they wished to present themselves through apparel choices [program], (3) how their social set influenced their apparel decisions [review], and (4) how they felt the apparel industry viewed MFCs [review].

In developing the schedule of interview questions for the final research study, initially an outline of questions was generated by the researcher. This outline included four research questions and over a dozen specific questions within each of those four areas. The initial outline of questions was submitted for review to six academic experts in the apparel and survey research areas for their feedback and suggestions. Based on their responses, both the language and the length of the schedule of questions for the pilot interviews were amended. A final pilot interview schedule was written, and two pilot interviews were conducted and recorded.

A number of points were notable during the pilot interviews that were formative in the general development of the schedule of interview questions for the final research study. For example, in the first set of interview questions the word fashion was used in reference to the apparel industry and both respondents indicated that they did not know anything about fashion. This important feedback led to using only the words clothing and apparel, which provided a broader conceptualization allowing room for the respondents to inform the researcher as they saw fit. Also during the first interview one respondent, who was a former customer at the researcher’s boutique, continued to refer to the researcher’s fashion knowledge. It was noted that the researcher asked her to try to give her honest opinion and not what she thought the researcher
This exchange provided good information about controlling leading language when conducting the interviews for the final research study. The pilot interviews also provided feedback that the interview guide was too long at 48 questions. Also, respondents were confused by the use of academic jargon with which they were unfamiliar, and every effort was made to eliminate such language in the final schedule of questions. Revisions were made to the initial schedule of pilot interview questions incorporating all relevant and reasonable suggestions from the pilot interviews and input from the academic expert review. Key changes involved reducing the schedule of questions from 48 questions to 34 and tying the respondent questions more clearly to the theoretical framework of SI. See Appendix B for the finalized schedule of questions used in the study interviews.

During the pilot testing of the study schedule of questions, several respondents indicated that they would feel more comfortable and give more thoughtful answers if they had the opportunity to see the questions in advance and reflect on them. This collateral media for the respondents was designed to include an introduction, the elimination of prompts found in the finalized schedule of questions, and the use of lay language to identify the different question areas. The respondents were sent the advance schedule of questions prior to the interview at the same time the consent form for the research study was sent. See Appendix C for the advance schedule of questions and Appendix D for the study consent form.

It was felt that data collection should also include a short, written demographic questionnaire to provide key insights into the study respondents. Thus, during the interviews respondents were asked to fill out a written demographic questionnaire that provided key respondent information needed to develop respondent profiles, ensure stratified purposeful sampling, and aid accurate interpretation of interview transcripts. The literature search identified a number of demographic variables that appeared to impact or influence how MFCs might answer the interview questions. The variables felt to be relevant for this study were chronological age, perceived age, employment status, education, ethnicity, marital status, stage in life cycle, the respondents’ physique, the area and climate in which they resided, and outside interests. These variables were presented to six academic experts in the area for their insight and feedback.
A highly relevant variable for apparel experience is age. Age and its perceptions have a resounding impact on the apparel scene. Many researchers have found chronological age to be an important factor in females’ apparel interest. According to Logan, Ward, and Spitze (1992), perceived age is generally seen as some twenty years younger than chronological age. Barak and Stern (1985) found that women wanted to view themselves as young no matter what their chronological age. Barak and Stern (1981, p. 604) reported that their elderly respondents were “considerably more likely to identify their age-related feelings and actions with a younger age group than the one which is consistent with their chronological age.” Consequently, both chronological and perceived age questions are included in the demographic questionnaire.

Changing work and economic conditions are also expected to affect MFCs apparel experiences. Generally, women who work outside the home for a salary have different clothing needs and interests than women who are unemployed (Ollinger, 1974). The type of employment may also affect how respondents answer apparel-related questions. Pheiffer and Davis (1971) found 82% of women employed between the ages of 46 and 71 would prefer to work even if not financially required. Thus, respondents were asked in the demographic questionnaire to indicate not only whether they were employed, but the nature of that employment, including how often they worked, the company or organization, and the job title. Education level was also asked as an additional explanatory variable related to employment and economic status.

Given the importance of social influence on apparel experiences, marital status, persons in the household, and ethnicity were asked in the demographic questionnaire to help capture lifestyle and social engagement issues. Many research studies have investigated the efficacy of life style as a method to segment and understand mature consumers. For example, Carrigan (1998) found that age in itself is not a sufficient segmentation variable and that life style provides better information. The literature indicated that it is the degree of social involvement that often determines apparel awareness, and Kozar (2003) found that single people are much more apparel aware than married people. Apparel needs and wants are also influenced by the stage of life cycle, specifically if MFCs have children at home, are empty nesters, or are caring for elderly parents. Finally, a question on hobbies and outside interests was included in the demographic questionnaire to provide insight into other types of social connections.
A frequent problem faced by older women is difficulty finding garments that fit their physiques (Goldsberry, Shim & Reich, 1996; Schewe, 1988; Shim & Bickle, 1993). Preliminary investigation into this topic by the researcher, as well as the ample research done on apparel/physique issues, indicated that it is important to know how respondents describe their physique and any apparel experience issues associated with body type even though regardless of size and body perception research has shown that women tend to be interested in fashion and clothing (Kwon, 1992). Mature consumers recognize that they have changing body shapes, and it was felt to be important to identify how respondents’ physiques might impact their apparel experiences. This can be a sensitive topic for some women and a written demographic questionnaire offered a more private forum for concerns of this nature rather than direct questioning during the study interviews.

Piamphongsant and Mandhachitara (2007) specifically looked at women and large cities and their need to conform to apparel expectations as a result of their locale. Likewise in pilot interviews in Florida the researcher was very aware of the more casual apparel selection evident as a result of a warm and sunny locale. Thus, it was felt that apparel needs and wants are also highly influenced by the climate, urban or rural location, as well as the US state in which respondents resided. Consequently, questions on respondent state of residence and locale (urban/rural/suburban) were included in the written demographic questionnaire to deepen the understanding of the respondents’ views of their apparel experiences. Appendix E presents the finalized demographic questionnaire for the study.

Data Collection

This research study used lightly structured in-depth interviews as the method of data collection. The initial interviews were conducted based on personal and professional contacts of the interviewer from social, recreational, and religious affiliations of mature female consumers in the southeastern United States. The snowballing technique, where the researcher asked the respondents for recommendations for other participants, was used to complete the process of securing respondents until saturation, or redundancy of responses, was reached. Lincoln and Guba (1985) recommended sample selection “to the point of redundancy…In purposeful sampling the size of the sample is determined by informational considerations. If the purpose is
to maximize information, the sampling is terminated when no new information is forthcoming from the new sampled units; thus redundancy is the primary criterion” (p.202). To ensure confidentiality and a sense of comfort, the interviews were conducted in the researcher’s or respondents’ homes over a period of four weeks. The interviews lasted from 30 to 60 minutes each. All interviews were recorded and then transcribed to ensure reliability and validity. Each respondent was assigned a respondent code and each was referred to afterwards by that code only. Interview logs were also used to keep track of the interviews. Immediately following the interviews the researcher composed a personal summary, or profile, of the respondent, including observer comments and any other information that was only visible to the researcher or could enhance the understanding of other raters in reading the interview. Redundancy of responses, or saturation, was reached during the interview process with 22 respondents. This met the criterion of a sample size of 20 to 25 interviews indicated by Churchill and Brown (2007) as adequate to achieve saturation or redundancy in responses. See Appendix F for the researcher’s interview log.

Data Analysis

Data analysis is the process of bringing order, structure, and interpretation to the mass of collected data. As a first step in appropriate data analysis for this study, the researcher maintained accurate and complete information about respondents and their interview data. The next step in the data analysis was the coding process. Qualitative data analysis is a search for general statements about relationships among categories to identify content for participants “truths.” Grounded theory and much qualitative methodology in general strive to find common and prominent themes in interview text. Charmaz (2000) referred to this process as coding and asserted that grounded theorists code emerging data as it is collected and thereby begin the process of defining and categorizing the data. Furthermore, coding helps gain new perspective and helps focus further data collection, sometimes leading in unforeseen directions.

The coding and interpretive analysis in this study reflected the analytic operations explicated by Spiggle’s (1994) seminal article on qualitative data analysis. Spiggle responded to concerns over a lack of clarity at the epistemological level in qualitative research (how readers can have confidence in the conclusions and results of knowledge products), given quantitative
researchers’ doubts about the clarity and systematic nature of qualitative data analysis procedures. While past researchers had clarified data collection and post-inferential processes in qualitative research (Wallendorf and Belk, 1989), Spiggle presented a framework for describing the underlying analytical procedures for inferencing and interpreting qualitative data.

Specifically, Spiggle (1994) identified four procedures, categorization, abstraction, comparison, and integration, as the basic operations for qualitative data analysis. These operations organized the study data, helped derive meaning, support conclusions, and generated the relationships that might tie the data to theory. Categorization, in the simplest terms, was a matter of labeling units of data, that is, any length passage of text, as having meaning and representing some general phenomenon. Initial categories were considered provisional as flexibility may be needed with subsequent interpretation. Abstraction grouped the categories that had been identified with common features into broader conceptual classes while also allowing room for the identification of a single unit of data as representing a general construct of interest if warranted. Comparison looked across units of data to investigate differences and similarities. This analysis procedure took place simultaneously as categorization and abstraction took place and allowed the researcher to move from the lower level of making comparisons with other units of data to comparison with emerging categories. Integration, then, moved the analysis to a yet higher level of abstraction, beyond generating categories and themes, and mapped relationships between concepts. This provided the ability to explore possible relationships between the data and theory.

Specifically, some first level coding was done in the pilot interviews where expressions such as too low cut, too tight, too short, timeless, frumpy, skimpy, and dowdy were used. These initial codes appeared to fall under the topics of appropriate styles, personal style, quality, and age standards. To begin the final coding process, the complete study data were reviewed thoroughly to gain a sense of what legitimate themes might develop from the interview text. Van Manen’s (1990) qualitative research echoes this process of analyzing interview text, explaining that the codes sought can, “…unearth something ‘telling,’ something ‘meaningful,’ something ‘thematic’ in the various experiential accounts—we work at mining the meaning from them” (p. 86). The objective of analyzing study’s interview text was to uncover, explore, and explain the apparel experience of MFCs. Two raters were used during the data analysis process, the
researcher and another expert in the same area as the researcher. The second rater, using an unmarked transcription, used the same coding, and verification between the two raters was then carried out. Throughout the coding process the principle investigator and the second rater tried to identify quotes and ideas that did not fit into the emerging framework to ensure that the data was not being forced to fit (validity). An 85% agreement was found between the two raters. Disagreements were resolved through discussion and subsequent changes in coding were made where necessary. If agreement was not reached, a third rater (inter-rater reliability) was brought in to break any ties (Patton, 2002). This occurred on occasions that the code names did not precisely enough reflect what the respondents were trying to express. When this occurred respondents taped interviews were listened to and negotiation took place to ensure the codes reflected what respondents were expressing. When coding was completely developed, 11 codes were used to analyze the research question one data; 13 codes were used to analyze the research question two data; 10 codes were used to analyze the research question three data; and nine codes were used to analyze the research question four data. These codes, once they had been identified and agreed upon, were applied to the transcriptions and all meaningful respondent statements were coded. Coded statements were then rewritten on to index cards that contained the code number and respondent number. The cards were sorted by code. The codes with the most cards were considered for assignment to themes once consensus had taken place and agreement that all important ideas fit into the theme areas.

The third step in the analysis of the study data was the interpretive process. The interpretive analysis of the study data not only reflected Spiggle (1994), but also utilized the analytic procedures recommended by Dutton and Dukerich (1991) and Thompson (1997) in which three cycles of interpretive procedure looked at the relationship of separate units of data (the part) to the overall data (the whole). This included: (1) an intratext interpretive cycle; (2) an intertext interpretive cycle; and (3) interactive movements between the intratexual and intertextual interpretive cycles (Dutton and Dukerich, 1991; Thompson, 1997). In the intratext cycle all transcribed interviews were read in their entirety, providing a holistic view of all of the interview texts. In the intertext cycle the texts were analyzed across interviews, allowing for the emergence of similarities and differences. When these two iterations were completed, interactions between the intratext and intertext cycles were evaluated across the different interviews, reflecting on the previously interpreted interview texts and taking into consideration
any newly developed understandings. This interpretive analysis resulted in four themes emerging from the research question one data, five themes emerging from the research question two data, five themes emerging from the research question three data, and four themes emerging from the research question four data. The same interpretive process was repeated with all of the data being reviewed and re-interpreted. From this final analysis five overarching themes emerged across all of the research data.
CHAPTER 4—ANALYSIS

Chapter 4 presents the following six sections: (1) study descriptive statistics; (2) interpretive analysis of research question one (shopping experience); (3) interpretive analysis of research question two (personal identity/image); (4) interpretive analysis of research question three (social set influence); (5) interpretive analysis of research question four (apparel availability); and (6) overarching theme analysis.

Study Descriptive Statistics

In order to address this study’s research questions, twenty two women between the ages of 50 and 64 participated in lightly structured, in-depth interviews. Demographic information was gathered during the study interviews about each respondent via a questionnaire which asked for respondent age (chronological and perceived), employment, education, ethnicity, marital status, physique, and area of residence.

Respondent age

The literature has made it clear that most women as they grow older view age from a dual perspective that includes both chronological age and self-perceived age, or the age women “feel.” The respondents in the 55 to 59 and the 60 to 64 age brackets perceived themselves as much as twenty years younger than their chronological age and respondents in the 50 to 54 age range as much as 15 years younger. When viewed as averages, respondents 50 to 54 saw themselves as 43.5 years of age; those respondents 55-59 saw themselves 44.25 years of age; and those respondents 60 to 64 saw themselves as 47.6 years of age. Table 4.1 presents the descriptive statistics for the study sample in regards to age.

<table>
<thead>
<tr>
<th>Chronological Age</th>
<th>8 (50-54)</th>
<th>8 (55-59)</th>
<th>6 (60-64)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Respondents</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 4.1 Chronological and Perceived Age Distribution of Study Respondents

<table>
<thead>
<tr>
<th>Perceived Age</th>
<th>8 (36-50)</th>
<th>8 (35-50)</th>
<th>6 (40-55)</th>
</tr>
</thead>
</table>

**Respondent employment**

Respondents’ employment professions varied widely, and the study sample represented a cross section of women from executives to homemakers. Employment positions included lawyer, real estate broker, comptroller, interior designer, entrepreneur, professor, teacher, church secretary, bookkeeper, government service worker, nurse, and homemakers. Eleven respondents indicated that they were employed fulltime and seven part-time. One respondent was retired and three respondents indicated that they were homemakers.

**Respondent education**

The study respondents overall would be considered well educated, as the majority had at least some college education and many had earned college degrees. Of the 22 respondents, two had high school diplomas, four had some college, 3 had two-year college degrees, 9 had four-year college degrees, and four had graduate degrees. Among the respondents, none indicated that they had only professional and/or technical training. However, one respondent had a Juris Doctorate as well as another graduate degree, and one had an advanced Real Estate Designation as well as a graduate degree. Table 4.2 presents a summary of the education of the study respondents.
Table 4.2 Education of Study Respondents

<table>
<thead>
<tr>
<th>Type of Education</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Diploma &amp;/or &lt; College Degree</td>
<td>6</td>
</tr>
<tr>
<td>Two-year College Degree</td>
<td>3</td>
</tr>
<tr>
<td>College Degree</td>
<td>9</td>
</tr>
<tr>
<td>Graduate Degree</td>
<td>4</td>
</tr>
<tr>
<td>Professional/Technical Training</td>
<td>2</td>
</tr>
</tbody>
</table>

**Respondent ethnicity**

The US Census Bureau statistics from the 2006-2008 American Community Survey show the US population distribution by race and ethnicity to be approximately 74 percent white, 12 percent African American, 15 percent Hispanic, and 4 percent Asian (allowing for rounding error). This study’s racial and ethnic distribution for its respondents was approximately 68 percent white, 14 percent African American, 14 percent Hispanic, and 4 percent Asian (allowing for rounding error). Overall, the sample was somewhat low on white majority representation and somewhat high on minority representation of African Americans and Hispanics. The study sample was very close to the US population representation of Asians. Table 4.3 presents a summary of the race and ethnicity of the study respondents.

Table 4.3 Race and Ethnicity of Study Respondents

<table>
<thead>
<tr>
<th>White</th>
<th>African American</th>
<th>Hispanic</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>3</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>
Respondent marital status

According to the US Census Bureau statistics from the 2006-2008 American Community Survey for the US population over 15 years of age, approximately 50 percent were married and 50 percent were not married (6.3 percent widowed; 10.6 percent divorced; 2.2 percent separated, and 30.8 percent never married) (allowing for rounding error). Respondents in this study were asked to respond to the categories of married, divorced, and single. The responses indicated that approximately 63 percent were married and 36 percent were not married (divorced 22 percent, 13 percent single) (allowing for rounding error). While the government system for categorization differed slightly from the study’s, the division between married and not married was similar, although the study respondents had a larger proportion of married people. Of the study respondents, only three indicated that they still had children under 18 residing in the home. Table 4.4 presents a summary of the marital status of the study respondents.

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Married</th>
<th>Divorced</th>
<th>Single</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>14</td>
<td>5</td>
<td>3</td>
</tr>
</tbody>
</table>

Respondent physique

Because the literature has indicated the impact of body cathexis in women’s apparel experiences, respondents were asked to indicate whether they would consider themselves petite, average, tall, full figured, thin, or other. The majority of the study respondents indicated that they were average or petite. There were several who indicated that their figure type, however, was tall, full-figured, or thin. Respondents were able to choose more than one area such as petite and full figured. Also respondents could indicate information in an “other” category. Two
respondents indicated respectively that they were “full busted” and “could lose 15 pounds.” Table 4.5 presents a summary of the physique of the study respondents.

<table>
<thead>
<tr>
<th>Respondents’ Physiques</th>
</tr>
</thead>
<tbody>
<tr>
<td>Petite</td>
</tr>
<tr>
<td>8</td>
</tr>
</tbody>
</table>

**Respondent area of residence**

Respondents in the study were asked to indicate the state in which they lived and their locale (urban, rural, and suburban). Twenty of the 22 respondents indicated that they lived in Florida, 18 in a resort community and two in the state capitol. Two respondents lived outside the State of Florida, one respondent in Las Vegas, Nevada, and one in Charleston, South Carolina. Thus, a majority of the study respondents were from the southeastern United States, and the majority also lived in fairly warm climates. A majority of the respondents indicated that they lived in the suburbs, with only two indicating a rural location and one indicating an urban location. It should be noted that the only participant that did not mirror the sentiments of the majority lived in a major metropolitan area. See Appendix G for individual vignettes of each respondent.

**Interpretive Analysis Results for Research Question One**

Research question one, specifically, “What is the MFC apparel shopping experience,” sought deep description from study respondents of their thoughts and feelings in regards to shopping for MFC apparel. During the first interpretive cycle of data analysis and categorization, 41 units of meaning, or topics, emerged from the data relative to MFCs’ apparel shopping experiences. After considered review, these initial topics were collapsed into 11 broader
abstractions or categories for coding purposes. Each statement that matched a code was then transcribed to an index card that contained a numerical identifier for the respondent (R1-R22) and the code (A1-A11). At the end of the process over 300 cards with quotes and codes were compiled. Table 4.6 shows the eleven codes used for analysis of research question one.

Table 4.6 Coding for Research Question One (Respondent Shopping Experiences)

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>Social Control</td>
<td>Preference for shopping companions or lack of them; feelings about sales staff involvement in clothing selections</td>
</tr>
<tr>
<td>A2</td>
<td>Environmental Control</td>
<td>Desire to control sensory input, store aesthetics, store design in fitting rooms; desire for comfort, pleasurable shopping, unhurried shopping; desire for familiarity with staff and store</td>
</tr>
<tr>
<td>A3</td>
<td>Personal Confidence</td>
<td>Knowing their own style; not needing approval on clothing choices; wanting honest opinions; self assuredness</td>
</tr>
<tr>
<td>A4</td>
<td>Clothing Appropriateness</td>
<td>Clothing to fit the situation; professional clothing that gains respect and builds image; clothing affecting work quality; belief in clothing standards; wanting age appropriate clothing</td>
</tr>
<tr>
<td>A5</td>
<td>Shopping Strategies</td>
<td>Employing techniques for which stores in which to shop; a considered approach to store layout and ordering shopping trips;</td>
</tr>
<tr>
<td>A6</td>
<td>Fear of Too Young or Too Old</td>
<td>A dislike for too young or old looking assortments; a feeling that the look is important.</td>
</tr>
<tr>
<td>A7</td>
<td>Unique Clothing and Accessories</td>
<td>Desire for unique clothing—not like people you know; strong use of accessories and other techniques to individualize clothing; desire for something different</td>
</tr>
<tr>
<td>A8</td>
<td>Fashion Knowledge</td>
<td>Willingness to ask for assistance; proactivity in seeking sources of fashion information</td>
</tr>
<tr>
<td>A9</td>
<td>Fit and an Aging Body</td>
<td>Awareness of body changes, desire for stylish clothing that fits</td>
</tr>
<tr>
<td>A10</td>
<td>Limited Assortments</td>
<td>Frustration with fewer stores in which to shop; dislike for forced choices because of time or availability, frustration with fewer options</td>
</tr>
<tr>
<td>A11</td>
<td>Prestige</td>
<td>Awareness of prestige issues in selecting stores in which to shop</td>
</tr>
</tbody>
</table>
Interactive movements between the intratext and intertext cycles, resulted in additional consolidation or reassignment of the previously analyzed codes with newly emerged understanding of the categories. Finally, across the 11 coding categories four broader theme categories emerged from the interview texts: (1) a strong sense of self; (2) well-developed apparel standards; (3) frustration with apparel availability; and (4) strategic approaches to apparel shopping. See Appendix H for entire coding operation from units of meaning to themes.

**A strong sense of self**

In responding to questions about their shopping experiences, it emerged that these women ages 50 to 64 had developed a strong sense of who they were and how they wanted to look. Theme one for MFCs’ shopping experience, *a strong sense of self*, encompassed both a level of general personal confidence and the confidence to pursue a creative and unique personal look. MFCs’ general personal confidence was expressed when the women talked about being active participants in the marketplace for thirty years and having been through trends and cycles of shopping for apparel from mammoth regional shopping malls to small boutiques and lifestyle centers. They expressed and reflected not only on where they are now but what they have experienced to get there. These women’s responses indicated that they were secure and self assured enough not to be dictated to by retailers and the apparel industry. They were comfortable with their bodies and felt they knew what apparel looked best on them, and, consequently, they were not going to waste time and energy trying on or shopping for apparel that did not meet their needs. For example, respondents stated:

*R17: I know what looks good on me and I do not waste my time trying on things that I do not believe would look good on me.*

*R9: I know what looks good on me and I don’t want to be bothered by a salesperson.*

*R10: If something catches your attention, it hits you within 15 to 20 min. I can tell from being in a store.*

*R18: I know very quickly if there is nothing in the store for me. I can look and move on.*

*R2: I am looking for a look. I don’t look at the price of things.*
In the second dimension of theme one the respondents expressed the desire to be unique but not at the expense of looking ridiculous or being uncomfortable. Their security in themselves let their expansion or contraction of size not become a factor in dressing well. The respondents indicated a desire not to be overlooked by others or businesses. In part, this was translated into the pursuit of unique and different apparel items. These women sought apparel that not everyone else had, but yet reflected what was current in the marketplace. They did not want to be cookie cutter images of anybody else. In order to achieve that end many chose to shop out of town or use accessories as a way to individualize their look in response to what they felt was a lack of apparel that met their needs. Respondents stated:

**R16**: About 10 years ago I had lost maybe 15 pounds, and I came over to Silver Sands factory stores in Destin and went to the Kasper store and spent the afternoon buying about six or seven different suit sets and they came together with pants and jacket and the girl kept bringing merchandise in and I was happy with my size and I just felt terrific. In fact those clothes are still hanging in my closet.

**R2**: I am lot bigger than I used to be, and I like to describe my style as being a little bit edgy knowing what is fashionable and putting my own twist on it.

**R17**: I like to have things that look unique.

**R22**: I want to individualize an item, finding something different, that I did not expect.

**R14**: I like to find a bargain, but I also want what someone else doesn’t have.

**R12**: Where I am not going to see myself coming and going on everybody else.

**R13**: I can find items that others can’t get or don’t have. Different is very important to me—and comfortable.

**R18**: I prefer to shop out of town. I shop out of town because I think I am going to find something different.

**R19**: Finding something that is different—that you get excited about. You don’t have to have it, but it works for you.
Well-developed apparel standards

Theme two for MFCs’ shopping experiences, *well-developed apparel standards*, included a sense of age appropriateness that was seen as missing in available apparel assortments and an awareness of prestige in apparel shopping. It should be noted that from a historical perspective, the respondents in this study grew up during the feminist movement in the United States and many were participants in breaking the glass ceiling for women. They were bound by historical apparel standards. When they talked about apparel standards, many of the respondents remembered dress codes at both school and the office. They associated dress standards with gaining others’ respect, not just because of age and/or experience, but because they believed apparel tells a lot about the person and demonstrates personal pride. The occupation of the respondents influenced how they personally dressed, but unanimously they were concerned about the casual dress of society both in and out of the work place as well as in the area of the country in which the majority of them lived. These apparel standards also encompassed feelings about the desire not to look too young or too old, which to them translated into frumpy, grandma-ish or old-fashioned, and the desire for apparel to fit properly. The respondents indicated that they felt they had to work harder and harder to find age appropriate apparel that was modest, not too casual, and took into account aging bodies. Many expressed that the stores they had been able to shop in the past were either not in business or had changed their target market/designer or made a merchandise change (to younger styles) that prompted them not to shop there anymore.

*R20*: Not being able to find what I ought to be able to find. Everything is too casual, too bare, too low cut, and halter dresses.

*R5*: I like wearing suits—the office has gotten so casual—but I do feel that is proper attire for an office setting, especially when you are meeting people.

*R19*: Everybody dresses a lot more casual than they used to. In some places it is not appropriate. In fact, I hate casual Fridays. As a school teacher I still think I should command respect. Nor do I want to look like the students. I think it affects people’s work.
**R12**: I am buying a lot more accessories. There is less choice in clothes so I buy more accessories. Shoes, I am buying a lot more of them, also. I fluctuate in weight but my shoes always fit! Back in the day when I was younger I don’t think I would have bought a scarf or a belt. Now it is easier to buy an accessory because you do not have to worry about fit.

**R17**: If I see anything that looks frumpy, I won’t buy it.

In the second dimension of theme two, the respondents expressed another kind of standard—that of prestige in where shopping occurs and what expectations are associated with prestigious stores. Prestige of shopping was an interesting topic because a store that would mean prestige to one respondent, such as Stein Mart Boutique, was considered a discount store for another respondent. The universal consensus among all MFCs was that if they were going to shop in a store they thought was prestigious, they wanted exceptional customer service. What the respondents also expected to get by shopping in more expensive locations was better quality apparel. The occasion that these women were shopping for would often influence where they would begin their search. Not all of the respondents felt the same way about prestige. It depended on the apparel items for which they were looking. Across the board, the occasion highly influenced where they would shop. Respondents expressed their opinion about prestige as:

**R1**: Shopping is probably my favorite pastime, and I don’t shop in department stores. The prestige of the store is very important to me.

**R7**: I like a little more prestige, and I expect a lot more attention if I am going someplace for the prestige.

**R12**: I am not into designers, but it depends on what I am looking for. I will pay less for pants and camisoles but I want fancy designers’ jackets or boots because I am not going to see myself coming and going on everybody else. I do look in the designer areas because I think those clothes last longer and fit better.

**R15**: It usually goes hand in hand—the more prestigious shop is going to have more trendy [apparel].

**R5**: It depends if the quality is worth the price.
R3: I can shop at Neiman’s, and I can shop at Target. I think it depends on the occasion.

R14: I will tell anybody where I shop. If it looks great on me, I am not going to be locked into price.

Frustration with apparel shopping

Theme three for MFCs’ shopping experiences, frustration with apparel shopping, included the respondents’ frustration with the physical store environment provided by most retailers and their frustration with limited apparel assortments for women their ages. MFCs consistently indicated that they know what they want to look like and would pay to get it if they could only find what they are looking for. This demographic was very specific about the environment in which they would like to shop. They liked small boutiques where they are known by the business people. They felt that accommodations in the store should include a large fitting room with a three way mirror, non fluorescents lights, and a chair and stool to sit on or drape apparel across. They wanted the store to be filled with choices that reflected them, an assortment of colors and sizes and a knowledgeable staff that does not hover but is available for a different size selection. They wanted neat, organized apparel display areas with quiet and soft background music. Interestingly, even the respondents that did not like to shop mirrored a desire for the same environmental elements desired by the women who loved to shop.

R19: I was just in NY with one of my daughters who lives in the west Village. We were in some of the small stores in her neighborhood. You were going to get a different type of clothing experience and clothes. It is not the normal retail. There were not racks and racks of sales clothes and it is not noisy. The sales staff is helpful. You tell them what you are looking for and they bring it to you. You don’t have to keep getting dressed and bring things back and forth.

R2: My ideal shopping environment is when I go somewhere and the sales girl knows enough about me, knows what I like, and she's pulling things and she's putting the items into the fitting room.

R21: I like small stores where it is quiet, and I can look and try on and while I am in the fitting room the sales girl would continually bring me items.
**R20:** I like smaller stores not crazy dept stores where it is too busy, too big, too much to wade through. Displays are useful, [but in] department stores there is too much to look at.

**R15:** A boutique without lots and lots of people around. I like to be in small surroundings. I don’t want a sales girl hovering, but still available. The newest hottest trends. I like a store that keeps up, summer, fall, and resort. I like to shop by myself. I want to get in and get out. I like more trendy stores and “now” clothes. I like the Michael Kors outlet here because they get this season’s merchandise, and they turn their inventory quickly. They have new [things] not something stored in a closet and brought back out.

In the second dimension of theme three the respondents expressed frustration with the lack of availability of apparel from two perspectives. First, they expressed concern over a lack of apparel assortment within stores, and, second, they expressed concern over a decrease in the number of retail establishments meeting their needs and wants. While the respondents did not indicate that they expected one store to meet all of their needs, they did expect a choice and the ability to find apparel instead of racks jammed with apparel in disarray. This sentiment was expressed not only about department store locations but about small specialty stores as well. If respondents found a boutique they liked, they were loyal and returned to shop there. Their comments on department stores centered around a lack of service and some being too hectic, too large, and too much to deal with. In addition, respondents stated that they lamented fewer and fewer choices in the marketplace in terms of the number of retailers available to meet their needs, specifically the number of apparel items available. Given the limited assortments, they still approached shopping with the same self assurance that they demonstrated in their personal style. Respondents indicated:

**R18:** I like boutiques and the boutique area within department stores. Now it seems like there are fewer and fewer stores. I have a few specific stores, but that is fewer and fewer. It is either hit or miss. Ann Taylor is out; Banana Republic is out. It is two reasons—either the clothes have changed or my body has changed. Five years ago I could put anything on and it looked fine. Now things don’t look fine. That is the hard truth.
R14: I shopped at Pretty Woman in Niceville (a local boutique) all the time and overnight they closed. There are fewer places to choose from than ever.

R12: [I like] going somewhere they have clothes that really appeal to me, and I can find 6 or 8 things that I love versus 10 shops where I can’t find anything.

R7: I used to go to this awesome boutique. Everyone knew me by name and often the owner had marketed something special just for me. I could trust her for sound fashion advice. They got out of the market.

R21: When the Sandstone (a local boutique) was there, I went over to find something for a change of command (military event), and Denise’s gift was whatever I wanted at half price. I bought this most wonderful outfit with great buttons. In fact, I called for extra buttons before I took it to the dry cleaners. I just recently got rid of that. I think it had just yellowed and it had to be more than 15 years old. I often try to recreate that atmosphere. There was so much to choose from.

Strategic approaches to apparel shopping

Theme four for MFCs’ shopping experiences, strategic approaches to apparel shopping, included a systematic approach in MFC store selection and shopping movements, as well as controlling the social component of shopping trips. The first dimension of theme four recognizes that these women had enough shopping experience, as well as an extensive history of places they had shopped, that they approached shopping with a strategic plan. Going through their daily routines, which would include shopping trips to discount stores and grocery stores, these women looked at clothes in all of those venues but had a much more focused approach to acquiring apparel for themselves. They wanted something different and age appropriate but the ultimate outcome was to look good. Another strategy was to have a good time. Of the 22 respondents, only five said that they did not enjoy shopping and did not consider it a pastime. Those that enjoyed shopping indicated they could remember a favorable experience but not many in the past two years. Others simply found shopping a chore. A key concern expressed by a number of respondents was meeting apparel needs for an event, and they became passionate about their frustration when they had to look for social occasion wear. Whether apparel shopping was a pleasure or a frustration, each group demonstrated strategic approaches.
**R20:** I usually have a specific goal in mind. I am not a browser.

**R17:** I have spent over seven months looking for the perfect mother of the bride dress. I have traveled from Tallahassee as far as Naples to the south and North Carolina and Atlanta and everywhere in between in search for the perfect dress.

**R19:** I go to Stein Mart and go to the shoe department first. Then I work my way to the boutique area. Ann Taylor Loft I use to depend on, but not anymore. Chico’s, Talbot’s White House Black Market, I always look in those stores but only buy certain items. Talbots pants, but I think their tops are a little matronly.

**R2:** I shop all the time. I travel a great bit. I don’t usually do department stores unless they are high-end department stores like Neiman’s or if there is a Saks or Nordstrom’s if I can find one. I don’t really go to the local department stores.

**R22:** At the change of the seasons, I may go in and try with no intentions of buying. I just want to see how it looks on me. I have the way I want to look, and I have to try on to see if it is going to work for me.

**R9:** I enjoy shopping for clothes when I’m out and about. I always look, but how often do I shop for clothes on a mission? Just depends on if I simply have to go to something or if I have something to do. I do like to shop in Today’s (local boutique) but I mostly buy their accessories, and I also like to shop at Stein Mart, but I don’t want a whole outfit from there. I go in there and see people with the same thing. I’ve gotten into accessories—how they (retailers) put it together.

In the second dimension of theme four the respondents expressed overwhelming that they preferred to shop by themselves when seriously looking for apparel. Shopping did not appear to be a social event overall. Concerns were expressed that significant others may have too much influence or that having friends along could create a socially awkward situation. These women recognized when they were being sold to by a sales person. In fact, they commented that they did not want to present themselves to the sales staff and that was a reason for wanting mirrors in the fitting rooms. Because of their personal confidence, a majority did not need someone else’s approval. The respondents shared the following thoughts on people in their shopping experience:
R18: When my friends, or especially my sister, go shopping with me I am easily persuaded to buy something that I will later return. My sister is much larger than me, and sometimes I think she gets me to try things that she would like to wear, and they don’t fit her so she lives vicariously through me.

R2: Not everyone I would be shopping with is the same socioeconomic class, and I think it makes them and me feel uncomfortable. I do have one friend that our budget is very different but I value her judgment, and the difference in the amount we can spend just means she does a good job in helping me spend my money.

R1: I seriously enjoy shopping by myself. It makes me very uncomfortable if people can’t spend the same amount of money that I am able to spend. I don’t want to make them feel bad, and we probably wouldn’t be shopping in the same store.

R22: Whenever I am down or if I am bored. Sometimes I go in and find many things that I like the way they look on me and other times who knows. Maybe you are retaining water or you don’t like your hair color that day and nothing works. Sometimes, when it is on sale. I like spending time by myself, and I don’t buy anything, but I like trying on and I like a mirror in my fitting room.

R20: I like to go by myself. It is not a pleasure thing for me—so, the idea of waiting for someone else is not my idea of fun. I go with a mission.

R5: I do like to shop alone, but I also like a girlfriend with me which I do a lot of times. I will ask her opinion, but if I like it that is what matters.

Interpretive Analysis Results for Research Question Two

Research question two, specifically, “What do MFCs wish to convey about themselves to others through their apparel choices?” sought deep description from study respondents of their thoughts and feelings in regards to how they used apparel to present themselves to the world. During the first interpretive cycle of data analysis and categorization, 32 units of meaning, or topics, emerged from the data in regards to what MFCs wished to convey about themselves through their apparel. After review, these initial topics were collapsed into 13 broader abstractions or categories for coding purposes. Each statement that matched a code was then transcribed to an index card that contained a numerical identifier for the respondent (R1-R22).
and the code (B). At the end of the process over 250 cards with quotes and codes were compiled. Table 4.7 identifies and explains the 13 codes used for analysis of research question two data. The questions in this research area were concerned with what MFCs wished to convey about their identities through their apparel.

Table 4.7 Coding for Research Question Two (Respondent Identity Through Apparel)

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>B3</td>
<td>Personal Confidence</td>
<td>Style ownership; comfort with fashion independence; self expression</td>
</tr>
<tr>
<td>B4</td>
<td>Social Rules of Dress</td>
<td>Rule awareness from social areas; desire for situation-appropriate dress; apparel that is not too casual</td>
</tr>
<tr>
<td>B5</td>
<td>Style Strategies</td>
<td>How I want to look; fashion awareness; awareness of changing body; desire for apparel enhancement</td>
</tr>
<tr>
<td>B6</td>
<td>Age Appropriateness</td>
<td>Fear of looking too young or too old</td>
</tr>
<tr>
<td>B7</td>
<td>Desire to Look Different</td>
<td>Wanting not to look the same as everybody else (friends in particular)</td>
</tr>
<tr>
<td>B8</td>
<td>Information Sources</td>
<td>Catalogs; TV; other people</td>
</tr>
<tr>
<td>B9</td>
<td>Fit and the Aging Body</td>
<td>Compensation through apparel choices for an aging body</td>
</tr>
<tr>
<td>B10</td>
<td>Dissatisfaction with the Apparel Industry</td>
<td>Compensation for what was offered; feelings that designers failed to design for women 50-64; use of accessories to compensate for lack of retail assortment</td>
</tr>
<tr>
<td>B12</td>
<td>Image Management</td>
<td>Concern for style impact and personal image; desire for dress to fit occupation and size; application of senses to apparel choices</td>
</tr>
<tr>
<td>B13</td>
<td>Financial Resources</td>
<td>Awareness of having significant amounts money to spend</td>
</tr>
<tr>
<td>B14</td>
<td>Personal Rules of Dress</td>
<td>Dressing to look slimmer; resistance to disliked or non-flattering colors; demand for apparel comfort; desire for apparel to flatter parts of the body</td>
</tr>
<tr>
<td>B15</td>
<td>Social Influence on Style</td>
<td>Significant others dressed for (family; history; friends)</td>
</tr>
</tbody>
</table>
Table 4.7 Coding for Research Question Two (Respondent Identity Through Apparel)

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>B16</td>
<td>Wardrobe Management</td>
<td>Managing a look across seasons and years; extending wardrobe; managing money wisely; seeking value in apparel</td>
</tr>
</tbody>
</table>

Interactive movements between the intratext and intertext cycles, resulted in additional consolidation or reassignment of the previously analyzed codes with newly emerged understanding of the initially assigned categories. Finally, across the 13 coding categories five broader theme categories emerged from the interview texts: (1) clear personal image; (2) personal confidence; (3) rules of dress (4) developmental style influencers; and (5) proactive information seeking. See Appendix I for entire coding operation from units of meaning to themes.

**Clear personal image**

The first theme that emerged in regards to apparel and its role in expressing the self was a clear personal image. The overriding sentiment among these diverse women was that over time they had developed a clear and detailed image of who they were and how they wanted to look. These images reflected their essential identity and were shared instantaneously. In expressing themselves through apparel, these women described how they wanted to look based on who they thought they were and what they were doing in their lives at that moment in time. The following terms were used by MFCs to describe what they hoped their apparel said about them—confident, professional, informed, modern, authoritative, and younger. These women were aware of their numerical age but felt they were much younger looking, acting, and thinking than their mothers at the same age. Many had had diverse careers and also been stay-at-home moms. They had seen fashion cycles come and go. They had been many different sizes and even hair colors. Any apparel decision these MFCs made appeared to be impacted by whether it re-enforced the clear image they had of themselves, as seen in the following statements:
R18: I think women of our age are stylish, and we have the means. Stylish and put together.

R15: We want to be smart and very with it, but we don’t want to compete with our children. I own a design shop. I need to be more flamboyant.

R20: I want to look put together, neat, and chic. Most women of our age are cognizant of the age factor. If you have any brains at all, you don’t dress to look young, you dress to look good!

R12: I used to be a Ralph Lauren junky just because I thought that was the person I wanted to be, and now I still like classic but I am more comfortable making my own decisions. Plus, there was a lot of the sameness in that. I like a little sensual. I don’t mean sexy or skanky, but a feminine side.

R14: People know that I like to dress up and that I like clothing, and I enjoy looking for clothing. It is a compliment to me. I think they are complimenting me.

R5: My personal style would be casual. In fact, I’d call it sport casual since we had three children go to school on athletic scholarships. That meant I was at sporting events my entire life. I don’t work outside the home and have never worked outside the home. I’ve always been a stay-at-home mom and attend sporting events.

R19: Professional. Since I do teach little children, I do not want to look like a school teacher, and I may make many stops on the way home. Simple would be a good word and where it looks professional. It has stayed pretty conservative, but I always wanted to look professional and not like a school teacher—holiday sweaters, etc. And jumpers—NEVER!

Personal confidence

The second theme that emerged from research question two was that of personal confidence. The respondents expressed that they were confident women not only in their personal style but in themselves and their ability to make decisions about their apparel. They were aware of their body shapes and the different roles they played during a day, as well as those they have played throughout their lives. They were not willing to be dictated to by the fashion industry or anyone else. They knew what looked good on them and would not be a slave to
fashion for the sake of being fashionable. They acknowledged that their roles have changed from full time moms to grandmothers to career women, as well as changes in marital status from single to married to divorced. They took pride in how they looked and did not want to be a carbon copy of anyone else. They recognized when they were being pressured to buy by salespeople and that there were influencers in their lives; however, their personal confidence appeared to overshadow a variety of family histories and prior circumstances. The respondents indicated:

**R9:** I like to be different, a funky top or something unexpected.

**R22:** I want to wear what looks good on me, and it is more important to look good and put together than the latest fashion.

**R9:** When I see a picture of myself, I think I look pretty good. If I have something on that makes me look fat, I think that’s probably something that I wouldn’t wear again.

**R17:** We know what looks better on us.

**R13:** If it is not comfortable—and I don’t just mean warm and fuzzy comfort… I mean it looks right on me—I cannot be myself. So, it is not for me.

**R14:** I like the opinions of others, but I still know what looks good on me.

**R12:** If I love it, I don’t care if anyone else likes it.

**R15:** When we are in the mountains and the weather is crisp and I have a pair of jeans and a sweater and turtleneck, I feel fabulous and I know I look great.

**R22:** I buy for me, but I do dress sexier now that I am single and I am not sure sexier is the word. I guess more noticeable. Not in a trashy way.

**R3:** My mother-of-the-bride dress. It took me forever to find it and I loved it, and I thought I looked great, and from the pictures I think I did.

**Rules of dress**

The third theme that emerged in regards to research question two was *rules of dress.* Throughout the interviews it became apparent that despite the personal confidence level of MFCs and their fearlessness in pursuing their own apparel goals, they were in fact operating
under two sets of dress rules. The first was a set of social apparel rules which in large part reflected their history, and the second was a set of unique personal apparel rules which each had developed over time. While the respondents were not referring to written dress codes these MFCs’ social and personal apparel rules were always on their minds in their pursuit of apparel. Because a majority of the respondents were from the South and were raised by southern mothers and grandmothers, it was unanimous that they were aware of such fashion rules as no white before Easter or after Labor Day, and that probably crossed their minds in shopping and purchasing. They also had a consistent, common sense of when casual was appropriate and when it was not, as well as what professional dress required. While these rules were on their minds, respondents did not feel bound by them in all instances. The respondents stated the following in regards to social rules of dress:

**R9:** Oh yes, to preconceived fashion rules. I was raised in the deep South. My grandmother was the one that had the butler buzzer on the floor. We had dinner at a certain hour, and we used the fine silver and crystal. My dad was an Air Force general, so I definitely have these preconceived rules of very stodgy. My grandmother wore gloves. Well, my dad wore gloves for that matter. I'm not sure if that made me rebellious or it's a combination of the changing times as well. I would say no white after Labor Day, but I did have white on yesterday. So, it crosses my mind, but it doesn't stop me from doing it.

**R16:** Being from the South—fashion rules of white after Labor Day and not before Easter. I have to say I do abide by that. However living in Florida, going to the beach, I've been known to wear white bottoms after Labor Day. It could still be 90° outside.

**R4:** When my husband was a bank president, it caused me great anxiety. When we had to go somewhere social and I had to put clothes on. I was very comfortable in my athletic clothes and work out wear and pretty much wore that everywhere.

**R3:** I am from a Southern family. I think about it. I do pay attention, but don’t always abide by them. Well, I don’t wear white after Labor Day and not too low cut jeans because that doesn’t look right.
R22: I have thrown them out the window living down here. There are a few like white pants and I recently read where you can wear them year round, a jean is a jean. I like that rule. Coco Channel wore white all the time and think she was a style icon.

R10: 15 years ago when we first started wearing uniforms it was a suit type business uniform that the Credit Union supplied, a jacket with pants or a skirt and a blouse. If you wanted more pieces, you purchased them yourselves. I liked that a lot better than when we went to the khakis and polos. The first change was not that hard, but the second change was much harder. The second change was bigger because people have gotten so casual. The whole society has become more casual and I don’t think it is all for the positive. Their work may become more casual. We are a financial institution. What the Credit Union is looking for is not being portrayed in the way the workers dress. We are reflecting the times and type of employees we have. We should have more respect for the fact that it is where customers keep their money and be a little more professional. You should trust your finances with someone a little more professional.

Interestingly, the respondents had a fairly rigid and well-developed set of personal rules of dress—expectations that, if missing, would cause them to eliminate a garment altogether and simply not purchase it. This set of rules included what colors they would and would not wear; what styles they would and would not wear; and what body parts they wanted apparel to emphasize or camouflage. These personal rules of dress were an active filter the MFCs used to determine whether they adopted a style or purchased an article of apparel. Personal rules of dress were pervasive in the answers that these women gave to questions about their apparel in general. As the respondents talked about how they wanted to look and what their expectations were of apparel, their personal fashion rules became more evident. It became clear that their personal style rules set significant parameters around their apparel decisions, as stated:

R2: It’s always been more important what I want than what the fashion industry is promoting. I am certainly a fashionista. I like to know what’s out there. I like to know what’s hip, but if it does not look good on me—for example I really want to wear those skinny-leg jeans...I really want to! But, I’ve got a bunch of junk in my trunk, and it just does not look good and I’m not going to wear them. Dang, I’d like to try.
R20: There is a lot in the fashion industry that I do not like and do not want. I would not adopt that fashion. Everything I read said the color purple is big for fall. Well you know what? I don’t like the color purple. I don’t look good in purple. I do not need anything in purple.

R5: I put in extra effort at social events, formal and semi formal. I quit wearing hose because it was hot and that was a comfort factor.

R12: I do wear black a lot, because I think it makes me look thinner.

R14: I used to be self conscious of my legs and I wore long things to try to cover them up and I am short and I realized it made me look shorter and dumper.

R18: I am conservative, [but] sometimes I try to go out on a limb with colors. I buy something and get it home and say what was I thinking and it ends up in the Goodwill box. Find out what looks good on you and own it. Find a color and go with it.

**Developmental style influencers**

The fourth theme that emerged from the study interviews in regards to research question two was developmental style influencers. While the respondents indicated that there was a broad range of factors that influenced their desired apparel image—family, socio economic status, birth order, climate, country, friends—two developmental influencers were predominant, personal history and the fear of looking too young or too old. The personal history influencers keyed on the way each individual developed over time in regards to the families they were born into and their particular lifestyles, including their state of residence, the climate, and the physical location of their homes. These factors continued to influence their apparel choices throughout adulthood. Embedded within this was the stage in life of the family and the roles these women played at home and professionally. As these women’s roles in life changed, the role changes influenced their apparel image. Most of the women interviewed were empty nesters and many were grandmothers. A majority of the women dressed for their friends and other women; and, while they mentioned spouses, that was not what influenced them as much as the many roles they had had throughout their lives. The influence of their combined personal histories, whatever they were, shaped what and how these women expected to look. The respondents stated:
R5: I grew up poor so I couldn’t buy clothes like I wanted to dress decently. So, I wasn’t able to buy multiple items. Even when I started working I wasn’t able to buy the best. So I went with value and I took care of them. I did not buy something because it was the in thing. I had to make my clothes last. When I could do better I did. I bought better.

R20: I did wear a uniform for [work] 25 years and it took me 5 min to get dressed because the only decision was a skirt or pants.

R3: I grew up in Marathon, FL, with a foster family. There were no fashion rules. I take advice from my 28 year old daughter, but we should not be shopping in the same departments.

R19: Our daughters do keep us young!

R4: I was raised in a very strict Catholic family. I went to Catholic school. I wore a uniform to school. So, I was very much influenced by those fashion rules and did not worry about what I had to wear.

R13: You know, we do so many jobs. Comfort is number one Most of us are grandmothers, and we have different clothes for different jobs, around the house clothes, workout clothes, if you have a job, go out to dinner.

The second part of theme four was the fear of looking too young or too old, which was easily the most passionately mentioned style influencer of all. This developmental influencer appeared to arise from how these women developed their views of apparel image and aging over time. Many respondents mentioned not wanting to look old and like a grandmother, while other respondents emphasized not wanting to look too young. They clearly did not feel that they were, in regards to apparel, like their grandmothers, that is, what they termed old-looking and dowdy. They discussed being physically in shape and being in the workplace as key differentiators. However, they easily acknowledged the changes that age had wrought in their bodies—whether weight-related or otherwise. Altogether, the respondents had a clear vision of the apparel and apparel image that they felt was age appropriate. Concepts mentioned included stylish, chic, not too tight, modest, not too short, and not too revealing. The following statements reflect the respondents’ thoughts in regards to being age appropriate:
R20: I am not obsessed about dressing too young. Women who do invite themselves to be compared with someone who is 18. You can approach someone from the back and you think they are 19, and they turn around and you go woow... a shock to the system!

R15: I hate to see a mother and daughter look like they are sharing clothes, and the Mom is pushing 60. That works in reverse as well. Like my mother and my sister both shop at the same store, and my Mom is 81 and my sister is younger than me.

R10: I want to be stylish and look my age. I don’t want to look too young.

R5: I don’t think our age group should need to dress like a grandma.

R19: I may be a grandmother, but the last thing I want to look like is a grandmother. On the flip side of that, I work with many 40 year olds and younger and I see what they wear and that is too young, meaning too tight and too revealing. I feel like there is a gap between the 40s and the 60s.

R17: I know the clothes that look the best on me and I don't want to see somebody in something too young or too old. We have a mutual friend that I'd call her frumpy. If I see anything that looks frumpy, I won't buy it.

R8: I know for me I wanted it to be easy, and I want it not to look frumpy.

Proactive information seeking

The fifth emergent theme from research question two was proactive information seeking. Despite the frustrations expressed by many of the respondents about the availability of apparel for MFCs and despite what some would consider an age uninterested in apparel and fashion, the study respondents were all highly proactive in seeking out apparel information. How they looked mattered a great deal, and they sought information to make the best apparel choices possible. Overwhelmingly, MFCs used catalogs as a source of fashion information about the current apparel styles available. Perhaps the most surprising finding to the researcher was that a main source of fashion information for eight of the respondents was soap operas. Along with numerous catalogs, these women received emails encouraging purchasing, and they also looked at the people around them and their peers. They looked to TV personalities they could identify with for ideas and watched television shows that portrayed characters in their professions. They searched on line in order to pursue apparel information, and they people watched. They watched,
read, and interacted with everything around them, constantly seeking apparel information. The respondents stated:

**R5:** On The Young and The Restless there is an elderly woman, Catherine Chandler. She is the best dresser on the air. She always looks nice. She dresses extremely well, conservative with lots of class. Nobody touches that lady, and she is like 80.

**R6:** When I used to work in the fashion industry, I would see what the characters [on the soap opera] had on, and I would be excited when we had that same outfit in the store. Now you can Google the program and find out what they are wearing and where you can get it.

**R18:** I do watch a soap opera, the Young and the Restless, and I get good ideas. Phyllis always looks great, and she is about 10 years younger than me. I don’t think of myself as 54. I don’t DVR it or anything; but, if I pass thru the break room when it is on, I will try to find out what they are wearing.

**R2:** I travel a lot and spend a lot of time in Colorado, in Atlanta, and just cities everywhere, and I shop wherever I go to. [I] have to say, based on the number of catalogs that we get here, I get a lot of in fashion information on what I see in catalogs. I get my ideas from catalogs and there are a few programs that I watch on TV or watch a newscast and my daughter lives in Washington, DC and we’ll talk about things that we see in the newspaper. But, I would say the catalogs are where I get most of my fashion information. There is one soap opera I watch to see what one star is wearing.

**R2:** I’m a big Facebook user. I spend a lot of time on my iPhone so I am aware of all the stores and what they have on their style pages on Facebook and I do look at that. I’ve never ordered anything from there.

**R20:** Catalogs. In fact, I have one I received at work today, and I dog eared it and put it in the back of my car to look closer. Maybe go to the store. I don’t read a lot of magazines because I never had time. Or the actress from The Good Wife. She dresses very conservative, and she is an attorney but you never see her dressed down. What does she wear when she goes on a picnic?
**R16:** I would never be considered a fashion innovator. I get my fashion information from the catalogs that I get in the mail. But, mostly I look around to see what people around me are wearing. If they're somebody my age and I think they look good, then I will either try to emulate their styles or I might ask them where they found that. But I would definitely say I'm not the first one to go out there and try something.

**Interpretive Analysis Results for Research Question Three**

Research questions in area three, specifically, “How does social set influence MFCs’ apparel experiences?” sought deep description from study respondents of their thoughts and feelings in regards to their social set and their apparel experiences. During the first interpretive cycle of data analysis and categorization, 25 units of meaning, or topics, emerged from the data relative to MFCs’ social set and apparel experiences. After considered review, these initial topics were collapsed into 10 broader abstractions or categories for coding purposes. Each statement that matched a code was then transcribed to an index card that contained a numerical identifier for the respondent (R1-R22) and the code (C). At the end of the process over 150 cards with quotes and codes were compiled. Table 4.8 shows the 10 codes used for analysis of research question three.

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>C3</td>
<td>I am the influencer</td>
<td>Influence of own sense of style</td>
</tr>
<tr>
<td>C4</td>
<td>Public display influence</td>
<td>Pressured influence of the social setting, for example, restaurants, church, and special events</td>
</tr>
<tr>
<td>C6</td>
<td>Not too young or too old influence</td>
<td>Influence of not wanting to appear frumpy, grandmother-like, or as an old lady</td>
</tr>
<tr>
<td>C9</td>
<td>Weight Influence</td>
<td>Influence of weight gain on apparel decisions</td>
</tr>
<tr>
<td>C10</td>
<td>Apparel availability influence</td>
<td>Influence of limited assortments in stores</td>
</tr>
</tbody>
</table>
Table 4.8 Coding for Research Question Three (Respondent Social Set Influences)

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>C12</td>
<td>Appropriateness Influence</td>
<td>Influence of wanting apparel that is correct for the occasion and not too casual</td>
</tr>
<tr>
<td>C15</td>
<td>Role Influence</td>
<td>Influence of MFCs’ positions in society, for example, soccer mom, general’s wife, bank president, and so forth.</td>
</tr>
<tr>
<td>C17</td>
<td>Help from friends and children</td>
<td>Influence readily accepted from others, including friends, children, and others whose opinions are valued</td>
</tr>
<tr>
<td>C18</td>
<td>Active evaluation process</td>
<td>Engaging in checking out how apparel will be evaluated by wearing and by looking at photos</td>
</tr>
<tr>
<td>C19</td>
<td>Significant others influence</td>
<td>Pressured influence of husbands and mothers with positive and negative responses</td>
</tr>
</tbody>
</table>

Interactive movements between the intratext and intertext cycles, resulted in additional consolidation or reassignment of the previously analyzed codes with newly emerged understanding of the categories. Finally, across the 10 coding categories five broader theme categories emerged from the interview texts: (1) close social influences; (2) external role influences; (3) public persona influences; (4) internal influences; and (5) active evaluation. See Appendix J for entire coding operation from units of meaning to themes.

Close social influences

The first theme that emerged from the interview data about social influences was close social influences. While MFCs have many influencers, it was evident from the interview responses that those close to them had strong and sometimes different impacts on their apparel behavior. While these women were confident and independent, they did listen to and have people close to them that affected their apparel decisions. MFCs could not separate themselves from the influence their mother’s had, both negatively and positively. They could quickly describe situations when their mother had been critical of their apparel choices. Mothers were often
associated with negative issues—perhaps linked to the “not wanting to look like my Mom.” These MFCs remembered criticism from mothers and grandmothers and did not expect or want criticism from their friends, especially not direct criticism. However, they readily expected and accepted influence and criticism from their children. They felt their friends would want them to look good, and they expected their children to keep them from looking old.

Spouses and men whether they were male children or boyfriends exerted the least influence. In fact, the women were mostly startled if males made any apparel suggestions. So when that did happen, they paid attention but did not necessarily change their apparel decision. They were aware, however, that the males had noticed. What mothers, husbands and children said or thought of their apparel choices very much stuck in these women’s minds. Children and friends appeared to be much more vocal about MFCs’ apparel choices. The following statements reflect their close personal influencers:

R9: I cannot emphasize enough social role because of my grandmother’s influence. She used to take us to Atlanta for a day of shopping, and we would buy our whole wardrobes two times a year. And I don’t do that anymore, but I certainly remember what it’s like to buy everything at one time. I think now people buy less but do it more often.

R7: What people think about me [is] not as important as it used to be. I still like my husband to think I look good, but mostly I dress for myself now.

R11: My ex-husband while living in Arizona told me my khaki shorts (my personal favorites) did not look good on me. It hurt and made me feel defensive. I divorced him several years later and kept the shorts.

R8: The most important personal opinion about how I look is certainly my husband’s, and my daughters and son will also be brutally honest. They think something is really way old [looking and, if they make a comment about what I wear, it goes in the trash.

R18: My 25 year old son this morning said “Cool outfit,” and it was a shirt not tucked in, solid color on the outside and big jewelry. That is my new friend—chunky accessories.
R12: I don’t think anyone would do that to my face, but Ashley [her 24 year old daughter] will say “that is too old fogy” or “you could do better.”

R19: We should not borrow our mothers clothes. My children will say things are too old for me, but never too young.

R3: My mother is critical of my clothes. She has gotten upset at the way I looked, and I should have listened to her. I should have gotten dressed up more. She was right.

External role influences

The second theme that emerged from the interview data about social influences was external role influences. The women interviewed between the ages of 50 to 64, besides having a persona they controlled, also had external role influences often outside their control. The study respondents clearly recognized that they had many external roles, including attorney, military officer’s wife, bank vice president, spouse of an airline and bank executive, doctor’s wife, university faculty member, and church director. Each of these roles had a set of apparel expectations associated with it. These roles did not have a fixed beginning and end, but were fluid and changed through the course of a day, a week, and even over years. One respondent was an attorney, university professor, and the wife a senior military officer actively serving in a foreign country with social commitments, as well as being a mother of two college students. Each role was unique. Throughout their lives MFCs roles changed and transitioned. In their occupations and positions, what they wore appeared to be viewed through the filter of what they thought they were expected to wear for their many roles. The external role influences were voiced by the following concerns:

R20: The general officer’s wife was a whole new category for me. Just this summer there was a banquet, a 60th anniversary [of the] Korean War. I was told it was formal so I wore a long dress, and it was an award ceremony. Most of the attendees were in their 80s so they had on polyester leisure suits and parade outfits and walking canes and war memorabilia. The other generals’ wives were in suits. I could not help getting the wrong information. I did not mind wearing the same thing twice, because I spent a lot of time [and] money on the evening gown.
**R4:** [Being] the wife of a bank president caused great anxiety. I would prefer not to have gone to the bank functions, because I just was never comfortable in that situation. If I bought something at the Sandstone [local boutique], I knew that I looked good when I had it on. So, I would say I felt confident in that.

**R9:** I just went to a wedding in Charleston this summer. It was my niece, and my boyfriend from Texas attended as well. So there was a little bit of pressure to look nice but also that he was meeting some of the members of my family.

**R12:** We spend a lot of time at the hunt camp and sports activities. So, I have a lot of camp clothes and sports clothes.

**R7:** I can't spend as much [money] as I used to. My job is different and my lifestyle is more casual. My social life is different which affects everything. It's way more casual.

**R22:** Right now there are not that many functions I attend; but when I was married, there were many roles I played as the wife of an executive and the clothes had to be perfect. It needed to look good on me and be tasteful.

**Public persona influences**

The third theme that emerged in response to the interview data on social set influence was public persona influences. It was evident from the respondents’ statements that there was a general positive concern for meeting social expectations, especially for what might be called very public apparel displays such as weddings, presentations, and galas. The respondents were highly influenced in their apparel selections by their respect for church, certain organizations, and important events.

It has been previously noted that the respondents in this study were doctors, lawyers, accountants, business owners, teachers, real estate agents, professors, secretaries, bank vice presidents, government service workers, part time workers, and homemakers. These MFCs were all comfortable and confident in describing what their apparel needs/wants and styles were in their daily wardrobe. Furthermore, across all their differing occupations, there was never hesitation in saying their colleagues could pick their personal style and routinely have people show them an outfit and say “this looks just like you.” However, there was a unanimous
collective sigh of uncertainty, as soon as these women contemplated crossing their home’s threshold and dressing for a very visible social event. Despite their assurance in their personal style and apparel, when they were out of their routine apparel roles, they stressed over their more public roles such as mother of the bride or groom, alumna at reunions, and attendee at fundraisers and galas. These were mentioned unanimously as the most stressful and difficult for which to find appropriate apparel. All the respondents that had been mothers of the bride or groom within the last two years mentioned those dresses and the effort it took to obtain them. One respondent had spent two years finding the right mother-of-the-bride dress. In most instances, they mentioned that special or social occasion wear presented the most stress to live up to the persona they had created for themselves.

Yet, when questioned about when they thought their clothes had been perfect, none mentioned everyday wear. Instead, they took great pride in how they had achieved perfection for an important social occasion or for an event. It appeared that MFCs had found more readily workable strategies for successfully creating their everyday wardrobes, which included more casual apparel, but felt that the retail offerings for more formal social occasions severely limited them, leading to great stress and long lead times for planning. The respondents shared the following statements:

**R5:** It is more the event for me. Not the people so much. If the event calls for semi formal, then they asked you dress that way for a reason. That is what I am going to do—not over or under accessorized.

**R21:** I am in the Daughters of the American Revolution, and I care that I fit in with those ladies when we have a meeting or when I am presenting a seminar on genealogy.

**R18:** Very important what restaurant I am going to, who I am going with. It is very important. Definitely depends on what event I am going to and what people I am going with.

**R15:** It would make me purchase something new, if there were an event I needed to be dolled up for. I like being social. It gives me a reason to buy something.
**R14:** I have always been interested in fashion and have tried to stay up with what is in style, and I make it point to dress appropriately for church and social functions. I do not want to look frumpy.

**R2:** Well I should know, I was just the mother of the groom for a big wedding, and I anguished over what I was going to find. I traveled really all over the United States to look for it.

**R19:** Really, the only time I get concerned is a special event such as a wedding.

**R6:** When I have gone to black-tie functions my outfits have been perfect from head to toe. In fact on a cruise, specifically on a night where I had to wear an evening dress, I had a lady tell me she looked forward every night to see me floating in and to see what I was wearing. It made me feel great.

**Internal influences**

The fourth theme that emerged from the interview data about social influences was **internal influences.** Despite the fact that the interview questions were focused on eliciting information about external social influences, these women carried with them internal ideas that strongly focused on a dislike of too casual apparel, concerns about being overweight, and fear of looking too young or too old. This unwritten but very prevalent internal view acted as a filter to determine whether apparel was appropriate or not. The most mentioned response across all those interviewed was the casualness of apparel in regards to events and occupations. They lamented over a loss of pride in appearance that seemed to them to be the modern culture. These women were raised in a culture where black was not appropriate to be worn to a wedding and sweat pants were what you wore in the gym. They certainly did not expect a minister to wear jeans on Easter Sunday, as one respondent pointed out. They commented that many times they were overdressed for a function either by incorrect information or in comparison to the other people attending. Unanimously, however, being overdressed was never a problem. It was a fact and they believed in it and lived with it. The women that had weight problems were concerned about their apparel choices and felt they were limited because of their size. Many times they wore what they had because it was the only thing available. They also had an overwhelming fear of looking too old or too young and this was based on what they felt was appropriate for someone of their age—
not because someone told them where or how to shop. Their comments reflected the internal influence they put on themselves in regards to their apparel experience:

**R20**: Well, that is interesting. I think before I went to Korea I think my style had become too casual, and I am happy the college president set a dress code. You can only wear jeans on Friday. Then you are supposed to have your college monogram shirt with it. I think it was good for me. I bought all of these clothes to go to Korea. So, now I am glad I get to wear them. So my style has definitely changed for the better. I had gotten a little too casual.

**R2**: Once again, I did grow up in a very Catholic family. We would have never gone to church in pants. It was a big deal when I started wearing pants to church.

**R10**: I do not like the whole business casual [thing].

**R5**: I was overdressed, but I felt I was given the wrong information; but I would rather be overdressed.

**R6**: A long time ago somebody was critical of my clothes. They said your clothes look like a teenager’s and not proper for your age. I thought they were sort of jealous because they looked pretty frumpy to me. People don’t really influence my clothing choices or style. I think I choose according to the occasion I have to dress for.

**R15**: There have been times I have over dressed, but I never cared. That is just the way that I am. I would rather be over dressed than under dressed.

**R12**: I bought less a couple years ago because my size was limiting; and I think I did not like myself, and you had even less choices. Now that I have lost weight, it makes me want to buy cuter more fun clothes because I look better. Now I can’t always find them, but I do always look.

**R13**: I was a lot heavier and it may have been that was all that was available. I am very critical of myself because I was overweight and you bought what fit. Your style changes when you are more comfortable with your weight and you don’t mind if a little roll shows. I dress to be a hip grandma, but I do not want to look like my mom.
Active evaluation

The fifth theme that emerged from the interview data about social influences was active evaluation. Again, although the interview questions targeted external social influences on apparel choices, the study respondents made it clear that they engage in a very deliberate evaluation process in regards to their apparel. The baby boom generation which these women represent has been described as narcissistic, but what came out of these interviews is that MFCs actively evaluate the way they look either by looking in the mirror, by comparing themselves to others, or by reviewing photographs. In the digital society, where MFCs are the fastest growing Facebook users, photos are posted daily and these women pay attention. Their following comments show their active evaluation process:

R12: I just went shopping with a group of friends, and we all bought the same jacket. It [has] ¾ sleeves and was longer. It was expensive, but I knew I would love wearing it. We travel in different social circles. So, I don’t think we would all be wearing it at the same time.

R2: I know I need to lose weight. That's the first thing; but, if I've got an outfit and I see a picture of myself and I look slimmer than I really am, believe me I'm hanging onto that outfit and it's coming out of the closet a lot more often.

R15: I can be a chameleon and surprise people, but never in bad taste or dressing too young for my age.

R21: In Singapore I finally found what I thought was the perfect dress. It was a Suzy Wong style native to the area, white. I thought I looked great. When I arrived I knew something was dreadfully wrong. It was a funeral burial dress, so not only had I worn the wrong thing, I had offended these people as well. I kept the dress and [had] it framed. I should send it to an episode of “what not to wear”.

R5: I have had women say you really dress nice or I like your clothes or where do you shop. I take a lot of pride in how I look. My makeup takes the longest for social events.

R18: Probably friends…and going out…and making sure I am dressed appropriately.
R7: When selecting fashions, I want an honest opinion regarding fit and style not from just anyone but someone I can trust. For me a lot of times that's done by myself…[when] I get home I can tell whether it looks good on me or not. But it would be nice to have somebody to reinforce that.

R6: I think I know more about fashion than what people the stores are trying to sell me. They don't really know me, and I know what looks good on my body. So, I trust my own judgment.

Interpretive Analysis Results for Research Question Four

Research question four, specifically, “How does the apparel industry perceive MFCs as expressed by its apparel offerings?” sought deep description from study respondents of their thoughts and feelings in regards to how MFCs felt the apparel market/industry provided for their market segment. During the first interpretive cycle of data analysis and categorization, 42 units of meaning, or topics, emerged from the data in regards to what MFCs thought of the apparel industry offerings. After review, these initial topics were collapsed into nine broader abstractions or categories for coding purposes. Each statement that matched a code was then transcribed to an index card that contained a numerical identifier for the respondent (R1-R22) and the code (D). At the end of the process 165 cards with quotes and codes were compiled. Table 4.9 identifies and explains the codes used for analysis of research question four data. In summary, the questions in this research area were concerned with MFCs’ views of the apparel they saw in the market place intended for their age group.

Table 4.9 Coding for Research Question Four (Respondent View of the Marketplace Offerings)

<table>
<thead>
<tr>
<th>Coding No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>D2</td>
<td>Retail Market Strategy</td>
<td>The necessity of shopping in a variety of stores in order to find what I want and need.</td>
</tr>
<tr>
<td>D5</td>
<td>Specific Garment Characteristics</td>
<td>Wanting shape, color, interesting fabric, and quality the market is not providing.</td>
</tr>
</tbody>
</table>
Table 4.9 Coding for Research Question Four (Respondent View of the Marketplace Offerings)

<table>
<thead>
<tr>
<th>Coding No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>D6</td>
<td>No Middle of the Road</td>
<td>Apparel that is somewhat youthful and not dowdy or frumpy.</td>
</tr>
<tr>
<td>D7</td>
<td>Up to Date</td>
<td>Desiring a current and up-to-date image.</td>
</tr>
<tr>
<td>D8</td>
<td>Lack of Market Creativity</td>
<td>Marketplace offerings that look the same—cookie cutter.</td>
</tr>
<tr>
<td>D10</td>
<td>Apparel Industry Preconceived Ideas</td>
<td>The industry doesn’t know us and doesn’t care.</td>
</tr>
<tr>
<td>D13</td>
<td>Monetary Considerations</td>
<td>We have the money to spend.</td>
</tr>
<tr>
<td>D14</td>
<td>Market Trends</td>
<td>Watching the market.</td>
</tr>
<tr>
<td>D20</td>
<td>Unclear Market Concepts</td>
<td>Who is buying these styles?</td>
</tr>
</tbody>
</table>

Interactive movements between the intratext and intertext cycles, resulted in additional consolidation or reassignment of the previously analyzed codes with newly emerged understanding of the initially assigned categories. Finally, across the 9 coding categories four broader theme categories emerged from the interview texts: (1) the industry just doesn’t get it; (2) location, location, location; (3) we just don’t get the industry; and (4) resignation in the marketplace. See Appendix K for entire coding operation from units of meaning to themes.

**The industry just doesn’t get it**

The first theme that emerged from the interview data about the apparel industry’s perceptions of MFCs and the apparel provided them was the industry just doesn’t get it. The respondents were very vocal about their dissatisfaction with the apparel industry and how they felt it portrayed them. Their concerns fell into three main areas: (1) the sense of the industry having an incorrect preconceived idea of how MFCs look, (2) the lack of an available middle-of-the-road apparel assortment in stores, and (3) the absence of specific garment details that mattered to them.
The first concern with the industry, an incorrect preconceived idea about MFCs, aroused a certain impatience with the respondents. They believed that the industry saw them as matronly, motherly, and frumpy which these women felt did not reflect their desired or actual image. These MFCs saw themselves as more physically active, more socially engaged, more tied to work, more responsible for younger children, and younger-looking than their mothers at the same age. One respondent pointed out that MFCs had transitioned in their viewpoint on being older women, but that it appeared the industry had not made a similar transition. Other respondents also expressed that the industry just did not care about the MFC segment, not wanting to design for older women and expecting them to find apparel among the younger consumer offerings.

**R5:** I don’t think they really do [think about us] unless it is what my grandmother wore 40 years ago. I just choose not to participate.

**R18:** They think we are our mothers. Our mind sets are much more youthful. I don’t think they have changed their [industry] mind sets. Just this morning my husband and I were looking at a photo of my mother when we got married and my mom looked about 70, and she was younger than I am now. She would not be playing tennis or walking around in tennis clothes. The women of today are much more youthful in our minds than our bodies are showing.

**R22:** I think they [designers] ought to be [experience] our age and get a grip on it.

In regards to the second concern with the industry, no middle-of-the-road apparel offerings in the market, MFCs knew they were looking for age appropriate apparel that was neither too young nor too old looking. They were very active in shopping and had specific shopping strategies, recognizing styles they could have worn in years past, as well as what they considered way too old. These women knew that their bodies had changed and were not asking for apparel to make them look younger but for apparel that took into account expanding waist lines and less attractive features, such as aging skin, while still having style. Their comments clearly reflect the gap they saw in the apparel market:

**R19:** There is a big jump from early 40 to 60 and not much for the early and mid 50s. We still feel young. We are trying to be “in” there.
It looks like the stylists have no fashion sense or even want you to buy clothes. If I were to see clothes on [an] attractive person with a nice figure, it might be easier to imagine. There is weird hair and makeup and shoes I would never wear. If it does not look good on a 16-22 year old model, it certainly isn’t going to look good on me.

The industry thinks that we are all size 12 or 14 and we don’t care how we look and we will wear whatever is made available.

We can wear more youthful clothes. Not forever 21, but I think there is a middle of the road and we don’t have it.

The third concern with the apparel industry, the absence of desired garment details, resulted in comments that reflected what MFCs thought they would like to see in terms of apparel construction and styles. Besides their desire not to look old, MFCs cared about fabrics, shapes, cuts, and silhouettes that would work for them. Quality was an issue for some, which they expressed in terms of a dislike of apparel that looked cheap or a desire for apparel that was beautiful. Some of the respondent statements reflected their desire to be different and not wanting fabrics or styles that would be seen everywhere. Respondents commented on disliking styles that would not flatter older women’s bodies or that were too far out. Essentially, the respondents were indicating that they wanted beautiful apparel that was well constructed and made from unique and quality fabric. They also wanted styles that were conservative and would flatter their aging bodies. The study respondents, however, felt they could only make their desires known by choosing not to purchase apparel. Mostly, they felt like they had no voice and that their apparel needs and wants went unnoticed. They easily answered what they would like to see in the marketplace:

Women always want to look smaller, and I like their [the apparel industry’s] vanity sizing. I think they are forcing us to do bare shoulders and arms and that is not most women’s best feature, and I think that is Michele Obama’s influence.

While I am hippy, I still have a waist and I still have a shape. Nothing shows that. I don’t need shifts. If it is made nicer with nicer fabric, they fit me better.

I like beautiful clothes, and I will do without if I can’t find them.
R6: I don't like wearing something that's completely out of style. Although like I said before, some of the current trends are a bit too weird for me.

R21: My skin does not look as good as it used to. So, I am not overweight, but I don’t need to expose my arms, shoulders, and neck. But, I do not want a muu muu either.

R9: What I can’t stand is when a store starts to carry some new fabric of the season and everybody has it at every price point. I'm not talking about a trend. I'm talking about a type of fabrication and if you don’t like it you're out of luck because everybody's got that same fabric.

R12: I don’t feel like I have a lot of choices. Things are frumpy. Clothes cover all your body like short bolero jackets, cheap shiny brocades, and satin. There is no sensual feel at all. I have a shape and I want to look attractive. There are not a lot of choices.

**Location, location, location**

The second theme that emerged from the interview data about the apparel industry’s perceptions of MFCs and the apparel provided them was location, location, location. The old mantra of the retailer was echoed here by these respondents, but with a twist. While the old retail version indicated that a retailer had the right merchandise provided for the consumer conveniently in the right location, this new MFC mantra meant that older female consumers were forced to go from retail location to retail location and/or from department to department in stores to find what they were looking for. Some had one store where they shopped for accessories and another store where they shopped for basic apparel items like blouses or jackets. Some had still another store location where they shopped for pants or jeans. These women had been consumers of apparel for over thirty years and had seen stores come and go and trends repeat themselves. They were highly frustrated with the industry’s offerings and felt they just could not find the apparel they needed. To be able to have any choice at all in what they could purchase, they developed intricate plans and steps to go through to obtain apparel. However, accomplishing their apparel goals was certainly not convenient and often resulted in much longer shopping times and increased levels of stress. While these MFCs said they were still purchasing items in the marketplace, they indicated that they bought fewer apparel items and not the same types of apparel items as in the past. They also indicated that they tended to spend their money more on
accessories, shoes, family, and house wares. They verbalized their mobile strategies for obtaining apparel as demonstrated by the following comments:

**R22**: If I have an event, I can’t find what I am looking for. It is the color or size. It doesn’t work. I try to buy in advance to be prepared because I can never find it when I am looking for something specific. I don’t want to panic.

**R11**: Most times I see things intended for my age, and I think they look a bit old so [I] move on to the junior department.

**R19**: I DO NOT SHOP IN STORES INTENDED FOR ME. I run the other way.

**R5**: I have to look a little further to find clothes that meet my needs. When I see women our age in clothes that are too young, too short, too tight, too low, I don’t like it. Some of the mature stores I stay away from. They are too old. I don’t look in them. I buy brands I like. I don’t think Nordstrom brands look too old.

**R10**: It takes more time than I like to devote to dressing so I am buying less and less because it is taking more and more time.

**R9**: I will look a little bit longer and I definitely am much more conscious of price, so I don’t buy as much, because I am on a budget. My lifestyle, my social roles have changed. I have one son in college now and one still at home and what I do is just different.

**R13**: I would say I have a 95 percent failure rate in finding clothes. Now I do find tops in J Crew but I am pretty sure they are not targeting me or my age group but not intentionally.

**R18**: I am not shopping nearly as much as I used to. My closet is half empty. I cleaned out what I hated and did not wear, and I have not found anything to replace them. I am shopping more for my family, house wares, or purses or jewelry—but very little clothing. I loved to buy clothes, and I would buy more if I could find them.
We just don’t get the industry

The third theme that emerged from the interview data about the apparel industry’s perceptions of MFCs and the apparel provided them was we just don’t get the industry. Across the respondents there was little agreement on how apparel decisions for styles and so forth were made in the apparel market. They felt the retail ground shifting and mentioned stores reorienting their assortments. They found that stores that worked for them in the past were no longer carrying apparel they would buy. They were also confused about who determined the apparel assortments available in the stores. One respondent felt that surveys were used to determine styles and assortments. Another ventured that buyers were responsible. The most frequent response was that designers controlled market offerings. The respondents felt that the designers had no idea of who their target market was and described the apparel design response to their demographic as “dumbed” down or an afterthought. They were very much aware that sales drove availability, but they were curious as to who exactly was buying the apparel intended for them, given that they were not. The respondents in essence expressed a feeling of discouragement. How could they have a voice in apparel market offerings if they had no forum for discussion, no organized voice for their market segment, and no person or persons to whom to direct their concerns? They stated:

R18: Heck if I know who determines the styles. Obviously something is selling. Someone must be buying. Who is buying the clothes intended for 50 year olds? Is it 70 year olds? They don’t know the age of the people buying. Who is buying?

R22: I don’t think designers really care about what women our age wear. It is an afterthought. The buyers, they don’t repeat things from the last season. They don’t want people to hang on to things. They want to sell more merchandise. That is why colors change. Their objective is to sell more.

R11: I think surveys and personal interviews lead them [the industry] towards certain styles.

R9: Based on what I know, I would think somebody has to be buying the merchandise for the manufacturers, for the buyers to continue buying whatever they are. But I think in
general buyers, manufacturers, and designers—they are really not interested in the segment.

R20: I think they are looking at designs. They are putting it on the runway and how can I translate this into something a 50 year old professional women will want to wear?

R13: Well, the designers determine the style trend and then it gets watered down until it gets to people our age. Things get changed as it goes from young to old and older.

R2: I am disappointed when I see what designers have for people my age. I want something comfortable and attractive. I don't know who they're designing for. I am ANGRY, FRUSTRATED and HOPEFUL.

Resignation in the marketplace

The fourth theme that emerged from the interview data about the apparel industry’s perceptions of MFCs and the apparel provided them was resignation to the marketplace. Respondents were resigned to accepting what they saw as the shortcomings of the apparel marketplace. Much of their resignation centered on where to shop geographically and which retail stores to shop. The respondent that lived in a major metropolitan area was the only respondent in this study that felt she had a marketplace that offered her adequate apparel choices. Respondents from the northwest Florida area were resigned not to find desired apparel “in our area.” These respondents lived in a resort town and lamented that they used to have the best shopping in the world when there were numerous boutiques. Now the area is the home of Silver Sands Factory Stores that advertises itself as the largest designer outlet. While these women were glad that Silver Sands was available, they were not finding current, well-made clothing in that venue either. The women outside of this geographic area felt they had more of a selection. Those that traveled indicated that they were more successful finding appropriate items in larger cities and mountain resort towns and overseas. Respondents felt, too, that stores were letting them down and were resigned to it. For example, Talbot’s was described as for the over 65 crowd and supposedly age-appropriate specialty retailers such as J Jill, Chico’s, and Coldwater Creek were mentioned by fewer than 20 percent of the interviewees as being appropriate places for them to shop. They were considered “too old” for them and offered cookie cutter styles. Stein Mart and a few local boutiques and Nordstrom’s were the overall winners in having apparel that met their
needs in everyday wear. When social occasion wear was needed that remained a question mark and a source of continued frustration.

**R14:** My sister and I will go into a store and we would buy clothes but there is nothing we would wear and even some the better stores the clothes are put together so cheaply. We would spend money, if we could find clothes. The older you get everyone wants to put you in a suit.

**R17:** What I expect when I'm looking for something I'm willing to spend four digits on—I want somebody to run around me and worry about me and bring things out to me and make me feel important.

**R12:** I still think designers think they will make more money catering to the youth. My daughter will shop anytime, anywhere; but I have the money to spend. I would shop more if I thought I had more choices.

Resignation to not finding desired apparel for themselves led MFCs to strategize different ways of spending their money. First, all of the respondents indicated they would buy more apparel if available, but barring that, they were choosing to spend the majority of their discretionary dollars on shoes (first), accessories (second), followed by handbags. They also chose to spend on furnishings for the home and bought items for other members of the family including grandchildren. For MFCs their wants and needs far out-trumped what the fashion industry was promoting for the season. MFCs were resigned to the fact that they were ignored and unappreciated not only by society but by the media and the apparel industry as well—right down to salespeople in the stores. They would spend their dollars, but not so much on apparel if their needs and wants were going to be ignored..

**R4:** I am always successful finding shoes and unsuccessful finding even basics like jeans and white shirts.

**R13:** I am always looking for something different, and I will buy costume jewelry to snaz up an outfit and wear it until it breaks. I won’t spend money on trends, but I certainly would be the first to see what the latest trend is going to be. I would buy more if I could find items I liked.
R19: We used to have the best shopping here. We don’t have fine clothing here anymore. We have a place in NC and that is where I do a majority of my shopping. Highlands has lots of boutiques that meet my needs.

Overarching Theme Analysis

The conceptualization of this research study began with a concern that older female consumers in the United States might not be finding appropriate apparel that met their wants and needs. To respond to that concern, this study started with the goal of determining, specifically how MFCs, mature women ages 50 to 64, developed their perceptions of appropriate apparel for their age group and how these perceptions aligned with what the industry has made available in apparel assortments. In order to address this broad question, four specific research questions were asked of the study respondents. During the interpretive cycles of data analysis and categorization of the interview data from the four research questions explored, nineteen themes emerged. These themes and the interview texts as a whole were then reviewed, evaluated, and re-interpreted for any overarching themes that might emerge across all of the interview data. During this interpretive process five overarching theme categories emerged from the interview texts: (1) historical development drives MFCs’ rules of appropriate dress; (2) roles and events drive many MFC apparel choices; (3) we (MFCs) know who we are; (4) we (MFCs) are the invisible women to the market; and (5) we (MFCs) are strategic problem solvers. Table 4.10 restates the nineteen themes that emerged from interpretive analysis of the interview data generated from the four specific research questions explored in this study. It also provides the five emergent overarching themes derived from the data and how they relate to the previous themes.

Table 4.10 Specific Themes from the Four Study Research Questions and Emergent Overarching Themes

<table>
<thead>
<tr>
<th>Research Question Themes</th>
<th>Overarching Themes</th>
</tr>
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<tbody>
<tr>
<td>Research Question One (respondents’ apparel shopping experience)</td>
<td>Strong sense of self We know who we are.</td>
</tr>
<tr>
<td><strong>Well developed apparel standards</strong></td>
<td>Historical development drives MFCs’ rules of appropriate dress.</td>
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<td>-------------------------------------</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Frustration with availability</strong></td>
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| **Clear personal image**           | We know who we are.                                          |
| **Personal confidence**            | We know who we are.                                          |
| **Public persona**                 | Roles and events drive many MFC apparel choices.             |
| **Internal influence**             | Historical development drives MFCs’ rules of appropriate dress.|
| **External role influence**        | Roles and events drive many MFC apparel choices.             |
| **Close social influence**         | Roles and events drive many MFC apparel choices.             |
| **Active evaluation**              | We are strategic problem solvers.                            |
| **Research Question Three (social set influence on apparel)** | |

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Historical development drives MFCs’ rules of appropriate dress

The first overarching theme that emerged from the interview data was historical development drives MFCs’ rules of appropriate dress. This theme became apparent as the MFCs talked about how they approached their apparel experiences. Their determinants for the appropriateness of apparel for an occasion was deeply rooted in their past because these women entered the marketplace with decades of history in regards to what made apparel appropriate to them. This involved their personal family history, the locale in which they grew up, the social strictures of their surroundings, as well as their developmental experiences moving through life, including the many styles they had tried, the changes in their bodies as they aged, fabrication and specific style choices they had made and learned from, and all the worldly experiences they had been exposed to in the marketplace. They made it clear that they were not a blank canvas to be painted upon by the whims of the apparel industry. Instead they were intricate masterpieces with many deeply seated ideas of apparel rights and wrongs; that is, they carried with them a clear model of appropriateness in apparel. They could not be grouped into one category nor could they be overly influenced by the whims of the apparel industry. What MFCs were more concerned about was not necessarily the latest trends but simply being current while staying true to their personal apparel rules.

The women interviewed had very specific ideas about appropriateness of dress. They were aware of the general societal trend of casual dress. They would even comment about how they themselves had in some situations become too casual and when they felt like their own apparel and others was not appropriate for a situation. This internal meter was only developed through years of wearing clothes and watching other people’s reaction to them. The respondents were not going to violate their own history and personal standards to meet any fashion industry trend. Their comments show how their history and development shaped their views:

**R2:** My mother was a big influence on what I wear. I was a very sickly child. So, I consequently had to go to the doctor a lot, and my mother insisted that I take a bath or shower [and] then put on clean clothes before I went to the doctor. She would not let me go, when I really wanted to wear my pajamas. She would not allow us to do that.
**R1:** I grew up in a generation where you dressed to go everywhere. It is has probably only been in the last 10 years that I started wearing slacks to work.

**R14:** You know, I grew up in a very large Mexican family. We had the pink flamingo in the front yard. So, shopping was not fun then—too many kids, too little money. Now I still want value, but having money makes it more enjoyable.

**R8:** What has influenced my clothing choices the most is 12 years in Catholic school. I wore a uniform. In fact, in my first job I wore a uniform.

**Roles and events drive many MFC apparel choices**

The second overarching theme that emerged from the interview data was *roles and events drive many apparel choices*. While the respondents were confident about who they were and the image they wanted to portray and they were strongly internally driven in regards to making apparel choices that were appropriate, they also had external influences that drove many of their apparel choices. These external influences included critical professional and family roles acted out daily and the influence of close significant others. The respondents revealed a broad array of roles, many of which transitioned through the days, weeks, months, and the years. The women that worked were very confident in their work clothes and felt that what they wore to work reinforced their authority and competence. Teachers did not want to look like they worked with small children but wanted to look professionally competent. Bankers and lawyers wanted to look like they possessed authority and could be trusted. Women who were stay-at-home moms did not want to look like their children, but they did want to wear appropriate apparel for attending sporting events. Their roles involved them in related events that also influenced their approach to dressing. Overall, MFCs appeared to be very confident in roles that involved everyday apparel.

The second aspect of the external influence of roles and events was that, while they were confident in so many areas of their lives, the external influences of special occasions and special people in their lives also played key roles in their apparel choices. They were greatly influenced by those close to them, especially friends and female children. These women described their confidence in many situations such as church and work, but were surprisingly less sure about important social occasions, when that they felt they would be in the spotlight where how they looked would be a focus of attention, such as weddings and other social occasions with friends,
family, and others in attendance. Their comments reflected that these women continue to have external influences far past the empty nest and beyond:

**R19:** Our girls try to keep us youthful. But then, you see women in the mom jeans and obviously it doesn’t matter to them. Our age, we are trying to stay in the middle. What a 40 year old wears is too young. Everything you see on TV is too revealing. Even the police programs have the Medical Examiners in tight tank tops with their cleavage showing—very unprofessional.

**R3:** I take advice from my 28 year old daughter, but we should not be shopping in the same departments.

**R20:** I just had the most unique experience. There is a general officers’ wives wardrobe. It became clear to me by looking at the other women. As soon as I stepped off the plane, I did not have that category of clothing.

**R4:** I do have a daughter that goes to Vanderbilt and she reads fashion magazines and she'll tell me what is hip and what's not. I really do feel like because I wear jeans a lot, they always have the right jeans, and I buy white shirts so I don't shop for clothes very often. In fact when I have to get something special, I freak out.

We (MFCs) know who we are

The third theme that emerged across all of the interview data was we (MFCs) know who we are. These MFCs demonstrated time and again that they were comfortable in their own skins. They had very clear images of how they wanted to present themselves to others, and they liked how they looked. These women were not easily influenced by external forces, but kept open minds. They were very active information seekers, looking at catalogs; watching other people their age, watching television programs and awards shows, and searching on line. They were constantly filtering and evaluating apparel they saw in terms of how it would look on them. They could describe body parts they wanted to enhance and the ones they would like to camouflage. They were definitely not afraid to say no to colors and trends, but they were not afraid to accept a new trend if it worked for them. When clothing or apparel was discussed socially, the word fashion was often part of the discussion. These women seemed to equate fashion simply with being aware of the latest trends.
Three words summarize how these women wanted their apparel to look. They wanted it to be: (1) unique; (2) current; and (3) age appropriate. First, they did not want to see ten other people wearing the same outfit. These women wanted to look unique, in that they were not trying to look like 40 year olds, but they wanted a middle ground in apparel because they definitely did not believe they looked as old as their mothers had at their ages. In indicating a desire to be current, what MFCs were more concerned about was not necessarily having all of the latest trends but picking and choosing enough recent apparel, shoe, or accessory items for their overall wardrobes to appear current. They were aware of what was “in fashion,” such as where the waistbands were on jeans and the width of pant legs, but they wanted to choose whether to adopt style changes or not. Certainly, while being current mattered, it did not control these women. Finally, the respondents were all different shapes and sizes and, while some could easily have worn junior sizes that was not the way they wanted to portray themselves. They routinely stated they did not want to look too young and, even more important than that, not too old. The larger women just as importantly did not want to look matronly because of their size. What appropriate meant to them was not that they had the latest trend but that they looked the best for their age, shape, and size. Their comments reflected their very decisiveness in who they felt themselves to be and what apparel they felt they should be wearing:

R13: Well, I have been working in the apparel business since I was 15, so I can usually look at something and know about fit and comfort without trying [it] on.

R20: I want to look put together, neat, and chic. I am not obsessed with dressing young.

R5: When I see a picture of myself, I think she looks pretty good. I just go with what I like. I do see new items in magazines. Like, I saw designer panty hose, the ones with patterns and I like that trend. It was just recently that I quit wearing pantyhose to work. In the summer nobody else was wearing them, so I thought I guess I don’t have to wear them either.

R15: I like the way I look. I get ideas everywhere from the lipstick colors I see to the runway shows. I can get a feel for it, even if I can’t afford what I see on the runways.
**R19**: If it does not look good on you and you do not feel good in it, there is no point in having it. I am a grandmother, and the last thing I want is for someone to say I dress like a grandmother or look like a grandmother.

**We (MFCs) are the invisible women to the market**

The fourth overarching theme that emerged across all of the interview data was *we (MFCs) are the invisible women to the market*. These MFCs aged 50 to 64 felt ignored in the marketplace—from the lack of appropriate choices to fabrics, colors, styles, prints, uninformed sales staff, and everything in between. This resulted in extreme frustration in regards to their apparel experiences. Their frustration began with the lack of choices in apparel and continued with the store atmospherics to include music selection, the lack of mirrors, and inadequate lighting and seating in fitting rooms. Their frustration continued with wondering who exactly designers were designing for and if what they saw in store assortments was what a person their age should dress like. Their frustration continued with knowing that many of them had money to spend, but could not find appropriate and desired apparel to spend it on. It should be noted that these respondents were from many socio-economic groups and the lack of being able to find stores that carried the type of merchandise they were looking for had very little to do with the price points and everything to do with available selection and how it was presented to them. They DID NOT want to look frumpy. Every single person interviewed used that word to describe what they saw in the marketplace at practically every price point. As a result, MFCs were taking their retail clothing dollars and spending them elsewhere on shoes, accessories, and house wares. These women were frustrated and felt that, while in reality they were smart, viable consumers, as far as the apparel market was concerned they were totally unimportant. Furthermore, they did not understand why they were ignored and why they had become invisible in the market. This lack of choice was also manifested in a sense of resignation. They felt ignored and frustrated, but they also appeared resigned to the fact that they did not have and probably will never have a voice in the apparel industry. One respondent that enjoyed reading MORE Magazine, a magazine targeted at women over 40, said the editor of the magazine had described the frustration in the marketplace and encouraged the readers to contact the stores they shopped in and demand attention. The respondents’ sense of invisibility in the market was evident in their statements:
**R18:** I think women of our age are stylish. We have the means. I do not want to be ignored because I am old.

**R22:** I like to look youthful and up to date, and I am finding ways to do that with accessories and basic pieces so it looks the most flattering. I don’t think designers really care about what women our age wear. It is after thought.

**R17:** Well, I know the stores that are geared for my age, and when I walk in there I feel old. Because of having a background in the apparel industry, I certainly know that the buyers buy the styles; but they can only buy what is made available to them. So I am saying that the designers think everybody doesn’t have a waist or if you’re older than 50 you want dull colors. You want nothing with fit or shape, or you want something cheap.

**R1:** Shopping is probably one of my most favorite pastimes. I don’t shop in department stores and the prestige of the store is very important to me. I like high-end department stores, and boutiques are truly my favorite. There are one or two stores in Destin. Now that I’m older, I just buy accessories. I feel sad when I think about clothing shopping.

**We (MFCs) are strategic problem solvers**

The fifth overarching theme that emerged across all of the interview data was we (MFCs) are strategic problem solvers. As a result of these women being ignored in the marketplace, they had developed sophisticated strategies for managing their apparel experiences. MFCs did not enter the marketplace randomly. Just as they approached their lives with a plan, so too did they approach apparel shopping with their historical internal influences and their social external influences clearly in mind so that shopping was planned and strategic. They enthusiastically described what their ideal shopping environment would be and could describe in minute detail when their expectations had been met or exceeded. They preferred to shop out of town in small boutiques where they were known and that had mirrors in the fittings rooms with a knowledgeable sales staff. They recognized when they were being “sold to.” They often used a former favorable situation as the standard by which they rated all other apparel searches. The overwhelming majority of these women were empty nesters who did not have the same demands
on their time as they had in years past. They were not planning their shopping trips to conserve
time necessarily, and they had been disappointed on many occasions. So, they were not going to
waste their time in unsuccessful endeavors. When they planned shopping trips they had an
agenda, not because they lacked the time to shop but because their previous experiences had
made them methodical in how they approached apparel location and selection. Control was a big
issue for these respondents. They controlled where they shopped, when they shopped, who they
shopped with, and expressed how the shopping should be organized even down to the type of
store personnel. These comments mirrored most of the comments made by the respondents:

**R14**: I like to find a boutique and, if I find things I like there, I will shop more often and I
like to shop with people. I like to bounce ideas back and forth. I like to shop with my
daughters because I think they keep me youthful. I thinking shopping is a social
experience. I like to go at my own pace and never be in a hurry.

**R19**: I prefer to shop out of town. I go to Stein Mart and go to the shoe department first.
Then, I work my way to the boutique area. Ann Taylor Loft, Chico’s, Talbot’s, White
House Black Market. I always look in those stores, but only buy certain items.
Talbot’s pants, but I think their tops are a little matronly. If I shop out of town, I think
I am going to find something different.

**R2**: I travel a lot and spend a lot of time in Colorado and Atlanta and just cities
everywhere, and I shop wherever I go. I get my ideas from catalogs, and there are a
few programs that I watch on TV or watch a newscast. My daughter lives in
Washington, DC, and we’ll talk about things [apparel] that we see in the newspaper.

**R3**: I don’t have a problem having clothes fit. I just don’t like the way they look. It is
easier to find shoes and handbags. There is just a lot more that goes into finding the
right clothes. You have to try on many pairs of jeans and the right shirt.
CHAPTER 5—DISCUSSION AND CONCLUSION

Chapter 5 presents the following eight sections: (1) a brief statement of the study findings; (2) discussion of the study results; (3) basic points of information from the research; (4) business implications; (5) theory discussion; (6) research limitations; (7) future research possibilities; and (8) conclusion.

A Brief Statement of the Study Findings

The purpose of this study was to investigate how MFCs in the United States developed their perceptions of appropriate appearance for their age group and how these perceptions aligned with the industry perceptions of MFCs’ apparel needs and wants as expressed by available apparel assortments. A qualitative investigation using a phenomenological and heuristic approach sought to capture the lived apparel experience of MFCs. Specifically, the following research questions were explored in the study:

1. What is the MFC apparel shopping experience?
2. What do MFCs wish to convey about their identities to others through their apparel?
3. How does social set influence MFCs’ apparel experiences?
4. How do MFCs perceive they are portrayed by the apparel industry?

The research study encompassed interviewing 22 women from the ages of 50 to 64 predominately in the southeastern United States. The sample was a cross section of race, ages within selected age cohort, sizes, occupations, and other key variables to ensure diversity. The only other requirement for selection was the willingness of potential respondents to talk about apparel preferences and experiences. All of the respondents took part in lightly structured interviews and answered the same series of questions that centered on their apparel experiences, what identity/image they wished to convey to others, how their social set influenced them, and how they felt they were perceived by the apparel industry. Analysis of the data as presented in Chapter 4 resulted in four themes emerging from the research question one data, five themes emerging from the research question two data, five themes emerging from the research question three data, and four themes emerging from the research question four data. Further review and interpretation resulted in four overarching themes emerging across all of the study data. In
addition to the interpretive findings in the study, additional information was also garnered that may help to understand the apparel experiences of MFCs better.

Discussion of the Study Results

Support for the literature

Looking across the broad categories that previous research on mature female consumers explored, the studies tended to be divided into six topical research areas: defining age, life style segments, fashion awareness, fit, media and advertising, shopping behavior and social identity. This research study supported and validated some of the previous findings, but in a several cases conflicted with previous findings. Additionally, new information emerged.

Defining age. The literature review noted numerous articles about age and the aging process. In regards to the age issue, this study supported what Barak and Stern (1985) and Logan and colleagues (1992) found, that perceived age is generally seen as some twenty years younger than chronological age among mature consumers and that mature women want to view themselves as young no matter what their chronological age. MFCs routinely commented how much younger looking and acting they were than their mothers. It was interesting, though, that there was an internal limit to how young it was considered appropriate to look. Repeatedly, though desiring to look young, MFCs expressed a desire to not look too young and described their desired look to be middle of the road, which probably would not be a look 20 years younger. Also, the previous literature’s concern with age led this researcher to narrow the age span of the cohort investigated. The research demonstrated that the small age span of fourteen years considered for this study was still too large to have homogeneous characteristics. This means rethinking how to capture the apparel experience of female baby boomers as an age cohort.

Life style segments. This research supported the use of other segmentation variables to form cohorts for MFCs other than age. Carrigan (1998) found that age in itself was not a sufficient segmentation variable and that life style provided better information. Schewe (1988) agreed that the use of pure demographics was not sufficient for effective segmentation. In particular, the decade of the 50s does not fall neatly into any segmentation cluster, and no single
group is a clear representative, as the 50s decade has been regarded by some as the most complex
decade of life (Silver, 1997). The data from this study actually spoke more to the differences
between those in their 50s and those in their 60s. It also demonstrated that researchers cannot just
consider chronological age because a 50 year old grandmother had a different apparel experience
from a 50 year old with a teenager still in high school.

**Fashion awareness.** This research supported Kozar (2003) who found that women
understand the meanings attributed to apparel and use them to reflect the messages they want to
convey; however, older consumers were more concerned with pleasing themselves than fashion
leaders or the fashion industry. Summers (1970) found that an individual does not have to be a
fashion opinion leader or a fashion innovator to be considered fashion conscious. Mature female
consumers have no desire to look too “old” or too “young” (Burt & Gabbott, 1995; Jackson &
O’Neal, 1994; Littrell & Halepete, 2005; Piamphongsant & Mandhachitara, 2008; Thomas &
Peters, 2009). What MFCs said in this study was similar. For many of them fashion was more
about being current and up to date in general than it was about having all the latest trends. Being
aware of current apparel appeared to be the antithesis of being frumpy. There were those in the
study that expressed a slightly different view. They felt that they were the ones who were fashion
leaders in their particular social set. Furthermore, most of the study respondents had no trouble
saying no to any fashion trend they did not like or that they felt did not make them look good.
What was very different in this research study was the fear of looking too young or ridiculous.
Much has been written about the youth market and the fact that designers court the youth market
(Binkley, 2009; Soloman & Rabolt, 2004). This research suggested that MFCs, while wanting to
look current, associated fear and possible ridicule with dressing too young.

**Fit.** Many journal articles have been written about a need for the apparel industry to
change pattern sizes and about body changes that happen during ageing (Shim & Bickle 1993;
LaBat & DeLong 1990). Fit in this research was mentioned only in the sense that if MFCs found
a style that fit they would continue to buy it. Fit was not a top-of-the-mind issue. These MFCs
were too concerned with finding something, anything, appropriate to try on to be concerned
about apparel fit characteristics. In this research, fit was simply not a primary issue for the study
respondents. Finding appropriate styles was a much larger concern. MFCs recognized that their
bodies were changing, and they were looking for styles that reflected and enhanced those
changes. According to Jackson and O’Neal (1994), MFCs change hair, makeup, and apparel to adhere to some pre-described norm of beauty. Respondents in this study seemed comfortable with making these changes if the apparel market would only give them something with which they could work.

**Media and advertising.** Research on apparel advertising in regards to mature consumers has been limited. The key research topic has been the response to the use of older fashion models in advertising. Greco (1989), Kozar, and Damhorst (2008), and Borland and Akram (2007) investigated how advertising portrayed mature women and whether advertising influenced purchased decisions. In this research, the ages of fashion models did not seem to be a central issue. Magazines were not a key source of information for most of them. More important sources of information were catalogs and soap operas. Traditional media outlets were not where they were getting apparel information. Interestingly, the study respondents appeared to thoroughly enjoy looking at pictures of themselves and of others at various social events, suggesting that they were visually oriented and learned from visual cues, but magazines did not seem to interest them as much as other information sources.

**Shopping behavior.** Lumpkin and Greenberg (1982) investigated apparel shopping patterns of the elderly and determined that the elderly enjoy shopping and the interpersonal interaction it provides. These researchers determined that the elderly do shop for apparel and that price is the least important factor to them. This study supported their conclusion that MFCs in general enjoy shopping and that price was not the most important factor. Lumpkin, Greenberg, and Goldstucker (1985) also looked at shopping behavior of older consumers and concluded that older consumers do not generally require or desire a significantly different shopping experience than the younger population. This study demonstrated that this was not the case. Based on the study data, MFCs demanded a very different shopping environment from younger consumers and provided extensive details on how retailers should correct the retail environment in order to meet their needs.

**Social identity.** Social identity in this research was very important to MFCs, and the study results confirmed some of the previous literature’s points on social identity. According to Feinberg and colleagues (1992) people make inferences about individuals based on the apparel
and accessories they wear. Visual dress, and its appropriateness, has been one of the cues people use to convey information and form impressions of others (Johnson, Schofield, & Yurchisin, 2002). These points were supported broadly throughout the study results. Thomas and Peters (2009) determined MFCs know what is fashionable and copy behavior of socially conscious members of their social network. The study results did not support this position. These MFCs did not routinely copy the behavior of socially conscious members of their social networks. Each of them had a clear personal identity/image they had formulated over a lifetime of apparel experiences and that image strongly directed their apparel behavior. Furthermore, their internal set of apparel rules was so strong that it would override the apparel industry’s offerings if those offerings did not meet their criteria. Finally, close social influences such as close friends and children appeared to be far more influential in apparel decisions than their social set. The literature has also suggested that women are judged as consumers based on their knowledge of certain styles of apparel (Piamphongsant & Mandhachitara, 2008). The study results strongly supported this. The study MFCs expressed nervousness and fear about important public social events where they felt they would be judged. Interestingly, however, in everyday apparel situations, they were confident and at ease.

In summary, this research study supported the extant literature in terms of chronological age issues, the use of life style segmentation, mature females’ fashion awareness, price insensitivity in MFC apparel shopping behavior, apparel as a visual cue for social identity, media awareness, and reinforcement of social identity by close friends and family. The study results did not support previous research in terms of the descriptions of MFC shopping behavior, expectations of MFCs desiring the same apparel shopping environment as everyone else, that social set emulation was a primary reason for selecting apparel, and the importance of traditional media outlets for receiving apparel information. That is to say, the study data indicated that MFCs did not shop so much socially as strategically and with a purpose; MFCs desired a different shopping environment from other age cohorts; historical social influence impacted MFCs more strongly than social set; and nontraditional media such as catalogs and soap operas represented the most important sources of information for MFCs. Interesting issues uncovered included the duality of social influence, historical and current, in the apparel experience, MFCs’ well developed apparel standards, extreme disgust with the apparel industry and its portrayal of MFCs, a duality. in social comfort with apparel where MFCs were assured in their everyday
apparel experiences and highly nervous in their public social occasion apparel experiences, the
transference of apparel dollars to accessories and shoes, the desire to be current but not dictated
to by the apparel industry, and the significance of locale (population and climate).

**Study achievements**

The achievements of this research study include: (1) successfully answering the study’s
research questions; (2) generating a new awareness of MFCs as the invisible women in the
apparel marketplace; (3) confirming SI theory and the debate points generated by the SI theory
of fashion change; and (4) reiterating an important research design issue.

First, the most important achievement of the study was that the research design answered
the research questions initially posed, filling the gap in the apparel literature identified in the
literature review. The topic of MFCs and their apparel experience was initially chosen because
the researcher herself was an invisible woman, a female between the ages of 50 and 64. After
spending more than twenty five years in the apparel industry, she was aware of the phenomenon
of the invisible woman in the apparel marketplace and wanted to understand why this
phenomenon had come about. To make matters more urgent, beginning in 2005 (and continuing
until today), the researcher had begun to receive phone calls approximately weekly from former
MFC customers who pleaded for help because they were desperate to find the clothing they
needed and wanted. The researcher’s curiosity and the resultant research study have provided the
desired deep, rich descriptions of MFCs’ experiences in regards to their shopping, the
identity/image they wished to project through their apparel, the influence of social set on their
apparel experience, how they believed they were perceived by the apparel industry, and their
overall apparel experience.

Across all of the study interviews, five overarching themes emerged from the data that
helped to understand the broad MFC apparel experience. The first overarching theme was
*historical development drives MFCs’ rules of appropriate dress;* the second overarching theme
was *roles and events drive many MFC apparel choices;* the third overarching theme was *we
(MFCs) know who we are;* the fourth overarching theme was *we (MFCs) are the invisible women
to the market;* and the fifth overarching theme was *we (MFCs) are strategic problem solvers.*
These five emergent themes summed up key elements of the MFC character and the MFC
apparel experience found throughout the study data. In sum, the study themes demonstrated that social influence was a critical factor in their apparel experience; however, that influence operated through a duality based on both their social histories and the current social influences of those close to them. These themes also indicated that the study respondents had a strong sense of self in regards to apparel coupled with high levels of frustration over being the invisible women in the apparel marketplace. As the data was analyzed, this combination of factors created the picture of these women being seasoned, veteran warriors going into battle planning battle strategies—not only to achieve their goals but also to maintain their dignity.

The second important achievement of this research study, it would be hoped, would be a new awareness of MFCs as the invisible women in the apparel marketplace. The study provided clear academic data that demonstrated what was felt by the study respondents, probably by many women of this age group in the United States, and by some of those in the retail business who have already commented on the treatment of MFCs by the apparel industry. The data showed that these women were competent, accomplished women trying to manage the physical negatives of aging in an essentially hostile business environment. The hostile treatment they experienced in the apparel marketplace represented a painful personal experience for them that ranged from irritation with retail facilities to frustration over long searches for appropriate apparel to outright public humiliation by designers on national television. This hostile treatment was at great odds with the respectful treatment it appeared that they received from family, friends, and work colleagues. While the themes that emerged from the data captured salient points about MFCs, they could not adequately capture the emotions that permeated the study interviews as these women spoke of their apparel experiences. It is sincerely hoped that a new awareness generated by this study would lead to some appropriate response from the apparel industry to meet their apparel needs and wants. The study data also provided some very specific information that the industry could consider to address some of the changes MFCs discussed. Furthermore, the changes suggested by this research could provide the apparel industry with great financial opportunity.

The third important achievement of this study was confirmation of SI theory, both in the original theory and in its application in the SI theory of fashion change. The women in this study demonstrated that they were well able to describe the symbolic meanings they attached to their apparel experience found throughout the study data. In sum, the study themes demonstrated that social influence was a critical factor in their apparel experience; however, that influence operated through a duality based on both their social histories and the current social influences of those close to them. These themes also indicated that the study respondents had a strong sense of self in regards to apparel coupled with high levels of frustration over being the invisible women in the apparel marketplace. As the data was analyzed, this combination of factors created the picture of these women being seasoned, veteran warriors going into battle planning battle strategies—not only to achieve their goals but also to maintain their dignity.

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The third important achievement of this study was confirmation of SI theory, both in the original theory and in its application in the SI theory of fashion change. The women in this study demonstrated that they were well able to describe the symbolic meanings they attached to their
apparel. The meanings could come from either their own internal historical social influences or the external social influence of interpretations by others, a family member, friend or colleague. Additionally, their histories appeared to be composed of both their personal and apparel histories. The MFCs used the symbolic nature of apparel to communicate and negotiate their personal rules of dress and the social influences they operated within. The data also confirmed the program and review process for apparel. The elements of the SI theory of fashion change that were confirmed came from the debate that arose when Kaiser and associates (1995) initially introduced the SI theory of fashion change. First, the study data confirmed that MFCs were not change agents for the apparel industry and that the needs and wants of a very large segment of the population did not outweigh the force of the industry itself. Second, the data also confirmed that the history of the individual could not be taken out of the apparel experience. The study findings supported Hamilton (1997) and Pannabecker (1997) and suggested that both SI theory and the SI theory of fashion change might need to be modified. It also offered the possibility of new theory development.

The fourth important achievement of the study was again highlighting the age issue and suggesting the criticality of improved ways to form MFC cohorts for research purposes. Past studies have relied greatly on approaching research on older consumers by using age segmentation. That reliance, in fact, directed the selection of the MFC cohort for this study, although the researcher responded to concerns in the literature by using a much narrower age span for the study sample than most previous studies, given that a key goal of the study was to understand baby boomer MFCs better. The findings about age segmentation in this study represent a key contribution to the apparel discipline and have moved the discipline forward by demonstrating that future researchers must reconsider using age, especially chronological age, when investigating older female consumers. Extant apparel research has been almost bipolar in regards to age. Generally, mature consumers and apparel have been researched at a much older demographic (over the age of 65) and young consumers have dominated much apparel research as college students provide a too readily accessible population. This study found that even with this study’s narrow range of ages from 50 to 64, there were at least two cohort groups, possibly more. Furthermore, it appeared that perceived age was a more accurate variable than chronological age. It was evident from the study results, consequently, that while age appeared to be a very easy, straight forward segmentation variable to use, the issue of age was anything but
straight forward when it came to understanding MFCs. The study pointed to perceived age and the use of other possible segmentation variables as appropriate and accurate ways to define research cohorts that would produce more specific information about older apparel consumers.

In summary, the achievements of the study have moved the apparel discipline and its literature forward by building the apparel knowledge base, highlighting an underserved consumer cohort, suggesting the need for theory development, and pointing to a critical need for new ways to formulate MFC cohorts.

**Research surprises**

In addition to meeting the expected goals of the research study, there were also some surprises for the researcher. The surprises were real surprises in that the researcher is an MFC with years of experience as a retailer and her model customer was the very women, age 45 plus, who was chosen to participate in this study. Four areas of revelation emerged for the researcher: the impact of history, the strength of MFCs’ emotions, their courage, and the importance of accessories.

Symbolic interaction is all about social influence and the importance of social influence. It was surprising to the researcher to find a duality of social influence that brought social history, both personal background and apparel histories, together with current social influences in such a way that social history dominated. Respondents candidly discussed these factors and MFCs’ personal histories were never far from the surface when they made decisions about appropriateness and apparel selections. Every apparel decision was measured against their very internal rules of dress developed over their lifetimes. MFCs referenced family histories when interviewed without the aid of any probes, and it was a very natural response to questions about apparel. It appeared that the history that accompanied MFCs could not be erased. The interpretive analysis of the interview texts revealed an entire internal process of MFCs that had been virtually invisible to the researcher when she worked in the retail environment.

The surprise about the impact of history led to a much greater understanding of MFCs. First, this finding helped to explain to the researcher why a routine intuitive question asked by the researcher at her business, “how do you envision yourself at this function—how do you want
to look?” had resulted in such success in finding the appropriate look for her customers. Secondly, it became evident that had the researcher understood the impact of history on her customers she would have interfaced with her customers differently. If she had understood the process involved in MFCs making an apparel decision, she would not have rushed customers as much. Awareness of the complexity of the decision making process these women were engaged in helped to explain the length of time many MFCs took to make their apparel decisions. Third, the finding explained the success rate of selling apparel to MFCs when they shopped alone or with a family member. When large entourages of women, three or more, came in to shop, the rate of success in selling apparel was much less than it was when selling to an individual. It appears that all of the talk and activity that surrounded customers in groups may have interfered with the complex MFC decision making process and resulted in fewer purchases.

The strength of MFCs’ emotions was another surprise from this research study. Across all research questions the study respondents appeared to be very confident decision makers. They were, however, surprisingly emphatic in their likes and dislikes. The strength of their emotions was very evident. They felt they deserved the support of the apparel industry because they had been supporting it for over 35 years. Anger and hurt were obvious in the way they described their successes and failures in their apparel experiences. In the researcher’s understanding as a business person, there is no greater compliment than to be invited to an event or receive photographs of an event for which your business has dressed a customer. Due to the focus of the researcher’s retail store, the researcher was very fortunate to have had those experiences often. Thus, to hear the extent of these respondents’ anger at their lack of choice in apparel and their disgust in what they felt the industry thought of them was personally surprising. It was also very sad.

The third surprise in conducting this study was that MFCs felt very judged, especially when it came to social occasion wear. These extremely confident and self assured women were very unsure of themselves in regards to social occasion wear because of the limited choices they felt they had available. They courageously made decisions because the stigma of being old and out of touch resonated even more when it came to presenting themselves at important social functions. The fear of looking too young and ridiculous, which was frequently mentioned during the interviews, however, seemed less important overall than the fear of being ignored because
they were old. What was surprising about this is that targeting this mature consumer was the focus of the researcher’s business long before she was an MFC herself. The financial success of her apparel store was directly attributable to courting the older female consumer with the store atmospherics she demanded and the apparel selection she desired. Having had financial success in targeting MFCs, it is a mystery to the researcher why manufacturers and designers do not seek this lucrative market.

The fourth surprise from the study for the researcher was that MFCs were spending money, but not spending much money on apparel. In anticipation of the prospect of not having current and different apparel to wear, they transferred those dollars to accessories. The respondents mentioned that years ago they would not have even looked at accessories. Now they used accessories as the way to update their wardrobes. These women sought out and purchased accessories many times at price points that were higher than their apparel purchases would have been. The researcher found this interesting because, when planning assortments for most apparel stores, the primary emphasis is on the actual apparel. Accessories are generally used only to complement and complete ensembles. Accessories for many apparel businesses are simply a way to build margins. The focus must be on apparel because apparel has a short window of opportunity to sell compared to accessories which have a much longer shelf life. To find that women will spend more on accessories than apparel was surprising; however, it points to another market opportunity and could explain the proliferation of specific accessory stores and the many nontraditional locations that now carry accessories.

**Basic Points of Information from the Research**

In collecting deep description of the MFC shopping experience for interpretive qualitative analysis, basic information that broadens our understanding of MFCs was also shared. These points of information were outside of the theme analysis and provided more specific information about details of the MFC apparel experience. Although such data does not have the strength of numbers, it was very interesting that the study’s sample of 22 respondents often echoed the business and academic literature while providing interesting specifics about their apparel experiences.
Basic information from research question one

Two major points of basic information about MFCs were identified from the responses to the study’s research question on apparel shopping: (1) a highly critical view of what retailers were providing to MFCs in their shopping experiences, both in the physical store environment and in the merchandise offered by the store; and (2) a preference for a certain type of shopping environment.

The first point of basic information about apparel shopping was that the study respondents expressed significant displeasure with retailers. This included the physical environment of stores and the merchandise being presented. Regardless of their extensive time commitments to professional and social lives, the vast majority of MFCs indicated that they would shop more if retailers would respond to their wants and needs. These women lamented the fact that retailers were not providing the environment that they felt they deserved for shopping. They were consistently specific and detailed in what they wanted the physical retail surrounding to look and feel like, and they were very unhappy with store atmospherics, especially the music selections. Importantly, they would vote with their feet and would often elect not to shop in stores that did not meet their desired comfort level. They would take their business elsewhere. When they did shop, however, they tended to return to the same stores and the same areas within stores in which they had had previous success. When shopping for a purpose, these women preferred to shop alone, but did not mind shopping with others if they were just browsing. When questioned about shopping in less traditional venues, the study respondents indicated that the Internet was sporadically used; but that they needed to touch and feel the apparel and the Internet did not allow this. It appeared that the immediate gratification of bringing it home with them also motivated this segment. Catalogs were overwhelmingly the source for fashion information, but very little actual ordering took place for apparel through the many catalogs that the respondents indicated that they received.

In discussing the merchandising for which they were shopping, respondents were frustrated and angry that retailers were not providing what they felt to be appropriate apparel. Thus, lack of merchandise was their biggest concern. Consequently, it was difficult for these women to talk about just the apparel category. They often veered off into accessories and shoes.
This spoke to their perceptions that retailers were not supplying of available appropriate apparel and also their perception that retailers were providing a reasonably abundant availability of appropriate shoes and accessories. Respondents mentioned they did not like it when there was a “fabric of the season,” and it was found in all the stores at every price point. A majority of the women also mentioned that the weight of fabrics was an important sign of inferior or superior quality and that fabric could sometimes render merchandise inappropriate. When shopping for basic garments such as shoes and pants, the respondents appeared to consider such items as disposable, and it made very little difference to them where they acquired these clothes. In fact the constant moving of merchandise and areas within stores was annoying to many of the respondents. They liked being sure of where they would find the merchandise they were seeking. For the more socio-economically affluent respondents, the prestige of accessories, shoes, jackets, and jeans remained high, while the other respondents did not appear to care about prestige in any category of apparel.

Ironically, despite the negative feelings that were expressed to the researcher about apparel shopping, the majority of the respondents still described the act of shopping as pleasurable. Even the respondents that said they did not like to shop could describe their most favorable apparel shopping experience. They trusted their ability to use good judgment and to make good apparel choices—IF they could find the right merchandise.

A second basic point of information about apparel shopping was that the study respondents had a decided preference for a certain type of shopping environment. The desire for a very specific shopping environment led MFCs to seek out boutiques, either small independent ones or areas within larger stores, as their favorite places to shop. What these women liked about boutiques was that they were clean, quiet, with relatively few people around and had different selections than were offered by the department stores. The boutique environment supported the ideal shopping experience these MFCs described—unhurried, quiet, and orderly, where they were not overwhelmed by the volume of clothes (not choices). Although larger, Nordstrom’s was a go-to store for people that had a Nordstrom’s in their market, and the respondents indicated that they always went to Nordstrom’s when they were in a town where one was located. These women all said, however, there is not one store that could meet all of their needs. To compensate for this, they indicated that they shopped across stores, brands, and price points. The most
enjoyable experience in shopping for apparel for them was not to be in a rush and to find a store that would have a large selection that worked for them. Their desire for unique apparel items emerged as a driving force to continue pursuing the illusive ideal store they all wished for.

**Basic information from research question two**

One major point of basic information stood out in regards to the study’s question about intended identity or the image of MFCs—the variety of apparel information sources. The study data indicated that the respondents were constantly being bombarded with fashion and apparel information, primarily through catalogs, magazines, and television. MFCs used catalogs as their number one source of apparel information, with every respondent indicating that they used catalogs. They all received many catalogs at home and in the office, and, while few actually ordered from them, they all used them as guides to see what was current. While conducting one interview, the mailman arrived at the business office where the interview was taking place, and he delivered about a four inch stack of catalogs! Respondents also subscribed to magazines that included style sections. They watched television shows, both news and entertainment. The majority of the respondents indicated that they did use the Internet as an information source. Most respondents had done online searches for something specific, but then had gone to the actual store to see it and touch it. They did like the shopping cart feature of online shopping because it allowed them to search by size and color and to assess availability. They were able to look at large amount of merchandise very quickly, to put it into a cart, and then to edit at the end. In addition, if they had ordered from a catalog they received daily emails from companies, and MFCs’ friends and children were also important sources of information.

The respondents were aware of what people their age were wearing, including actors on soap operas. For some, they caught these shows while at the office when they took a lunch break. For another, she and her husband watched and others recorded or watched the Soap Network. The fact that soap operas were a source of apparel information for eight of the respondents caused the researcher to look at this particular phenomenon. The demographics for soap opera viewing, according to Soap Opera Digest Media Kit, indicated that 33 percent of their readers fall in the 50 and over category. Also, Liccardo (2008), who looked at the age and socioeconomic demographics of who actually watches Soap Operas, found that over 50 percent
would be considered MFCs with household incomes well over $50,000. This may be because the younger cohort grew up with reality TV and live TV cameras at major events, while MFCs saw soap operas as their version of reality TV. Altogether, these respondents were very much aware of what was available to them in the apparel marketplace and drew their information from a wide variety of sources.

**Basic information from research question three**

The major point of basic information in regards to the study’s question about social influence was that, although social influence strongly affected these mature women’s apparel experience, many were confident decision makers in business as well as in regards to apparel. Three of the respondents considered themselves mavens of their social circle and were consulted by their peers for apparel choices and places to shop. They considered themselves as influencing their social set, rather than the social set influencing them. They felt this way partly because they had personal experience or current involvement with the fashion industry or the home furnishing industry. The remaining women still sought out information from catalogs, style magazines, soap operas, television programs and their personal style influencers.

**Basic information from research question four**

There were two points of basic information found in regards to the study’s question about the apparel industry: (1) very specific information about the stores that represented the apparel industry to the study respondents; and (2) extreme hurt over designer neglect of the MFC segment. The respondents shared information about specific stores and store attributes that they both liked and disliked. The respondents indicated that store availability was very limited in the northwest Florida area. Many boutiques had closed in their area and the remaining retailers failed to carry the apparel they desired. The respondents recognized that there were levels of stores. In the panhandle of Florida, the quality and selection of the Belk’s store was completely different from Birmingham and other large cities. Forty percent of the respondents indicated that they did not shop in department stores at all. Interestingly, specialty retailers that target the MFC demographic, such as J Jill, Chico’s, Talbot’s, and Coldwater Creek, were mentioned by fewer than 20 percent of the interviewees as being age appropriate. They considered these stores as “too old” for them and with a tendency to offer cookie cutter styles. Stein Mart was often
mentioned because of the variety of selection, but the MFCs felt that at any social event they might see someone with the same outfit from Stein Mart, which warred with their desire to be seen in unique apparel. Overall, the study respondents felt that Stein Mart, selected boutiques, and Nordstrom’s were the winners in having apparel that could meet their needs in everyday wear. When social occasion wear was needed, however, retailers that provided those garments remained a question mark and a source of continued frustration.

The second basic point of information in regards to the study’s question about the apparel industry was hurt over the lack of designer interest in the MFC demographic. This often appeared to be a painful thing for the respondents. It incorporated impressions that they were neglected, as well as impressions of being publicly humiliated. Two interviewees mentioned an episode of Project Runway. In season 3, episode 8 of Project Runway, the designers who were supposed to be the best and brightest were challenged to design for the “everyday woman.” This episode aired Sept. 26, 2006. The contestant designers were given the charge of designing a garment for another contestant’s mother or sister. The study respondents indicated that these designers just could not do it. The women for whom the designers were supposed to create something were varying heights and weights. The respondents quoted one designer as saying, “I don’t DO this size. I do not understand the proportions on this type of body. I have never designed for a fuller figure.” The MFCs shared that the eventual winner of the overall competition was rude and made fun of his model calling her “a cow that couldn’t walk down the runway.” Fashion designer Michael Kors, who was a judge for the show, made the comment that these were probably the worst garments ever made for a design show. While a reality show for TV is not an academic study, the respondents felt that it certainly confirmed that the cohort of women over 50 did not drive the fashion industry and were actually an object of ridicule.

In keeping with the idea that designers were not interested in the MFC demographic, one respondent that mentioned Project Runway mentioned the recent Martha Stewart September 17, 2010 interviews for Women Who Dress America. Martha Stewart interviewed Tory Burch, Donna Karan, Diana Von Furstenberg, and Jenna Lyon for J. Crew. Tory Burch called her clothes a lifestyle brand and an affordable luxury, with tops retailing from between $200 to $350. Diana von Furstenberg discussed the revival of her 70s wrap dress when she repurchased her company and her accidental slogan of “feel like a model, wear a dress” that was adopted by the
younger demographic that had not seen the wrap dress before. Jenna Lyon for J. Crew suggested that items in its lines were for both twenty year olds and their mothers and that several generations could and do wear J. Crew apparel. Donna Karan indicated she began designing clothes that she and her friends would wear. The first collection had seven basic pieces and grew from that. While Martha Stewart was gracious and showed pieces from all the designers, the end result was that often what the study respondent saw was not something she felt someone her age would want to wear. This emphasized that most respondents felt apparel designers did not understand MFCs and were not interested in them.

**Business Implications**

As a result of the findings of this research study, many significant business implications can be seen for the apparel industry. On the negative side for business, MFCs represent a very unhappy cohort of consumers. On the positive side for business, this can be viewed as a huge area of opportunity for the apparel and accessory markets. There are important business implications at all levels of the apparel industry, including designers, manufacturers, and distributors of apparel, and the industry should want to respond to MFCs’ needs and wants for its own financial welfare. The opportunity for positive financial gain that such a response offers would be huge. First, the monetary consideration of this large diverse market segment of MFCs that includes 40 million consumers is considerable. These women spend 2.5 times more than younger adults on a per capita basis (Dychtwald, 2000), and they out spend younger consumers by $10,000 every year on consumer goods and services (Wolfe, 2004). With the largest disposable income of any cohort in the women’s market, it appears foolish to ignore MFCs, especially during an economic down time such as the United States is currently experiencing (Brown and Orsborn, 2006). This study’s data indicated that MFCs not only have great spending power, but are actually frustrated that they can find few apparel items upon which to spend that money. By all rights, the opportunities offered the apparel industry by MFCs should be financially alluring.

Despite the financial opportunities, however, the study data and the business literature indicate that the industry continues not to respond adequately to MFCs. In fact, Liz Claiborne, the pioneer of career wear and once the darling of the MFC demographic, has seen its market
share decline as a result of chasing the younger demographic and divesting themselves of the best sellers in the 50 plus demographic such as Dana Buchman and Ellen Tracy (Dodes, 2010). No identifiable apparel retailers are currently making the MFC apparel search easy, and they are losing an important financial advantage. The study results suggest that the US apparel industry’s channel members, the designers, manufacturers, and distributors (including retailers) of apparel for the United States, need to consider changes in how they do business if they want to garner the financial benefits of serving the older female consumer. The following actions might be considered in order to address the concerns expressed by MFCs in this study:

Based on the study data, the first channel members, apparel designers, should reconsider this age group, and the most important change that these designers need to make is their philosophy about and view of MFCs. Apparel concepts start with the designers, and it appears that their view of older women and what they want in apparel is incorrect or misled. It appears MFC designs are an afterthought or simple modifications of what designers consider the current trend. One respondent in the study directly stated that MFCs had changed their own views of what an older female consumer looks like (in contrast to what their mothers looked like) and the industry had not. This needs to change.

Mature women want current and unique merchandise. It has been estimated that fifty nine percent of their apparel purchase decisions are driven by how apparel looks on them (Misonzhnik, 2009). They are not interested in being trend setters but they are much younger acting and looking than they are being given credit for by designers, and they are more engaged than women of their mothers’ generation. Many MFCs remain in the work force by design or necessity and are also highly engaged socially. Several efforts could be considered by business to make the suggested changes. First, consumer research should be pursued as a foundational effort for the apparel industry to redefine the MFC in regards to apparel. From outside the industry, social pressure could be used to reeducate the apparel industry and its designers. O Magazine and MORE Magazine continue encouraging readers to contact their favorite stores and be vocal about what they want in apparel. The interest designers exhibited in the middle to younger demographic of Michele Obama may be seen as an example of social influence and a career expander for a lucky designer. Public female figures in general could help in this effort, including female politicians, newscasters, and actresses like Sela Ward and Helen Mirren. These
women are certainly visible and anything but grandma-looking. Another avenue to make the apparel industry more aware of the plight of mature female consumers might be an industry wide campaign supported by the National Retail Federation whose mission is to advance and protect the interests of the retail industry and to help retailers achieve excellence in all areas of their businesses. The fact remains that until there is pride associated with designing for this demographic and understanding of the target market, the birth of MFC-appropriate apparel will not happen and designers will never quit chasing the glamour associated with the youth market.

Based on the study data, the second channel members, the manufacturers that take orders or are part of the vertical chain associated with a designer or retailer, should reconsider their quick to the market position when providing apparel for MFCs. For MFCs the four week turnarounds of the youth markets that the Gap and ZARA require may not be necessary. MFCs generally are not trend setters, and the quick to market mentality may not be necessary in apparel intended for this group. Just as short lead times may not be needed; neither is the long process of nine to twelve month lead times and the outdated and unsold six collections a year. MFCs want great fabric, fit, and basics. So, the faster and faster mentality is lost on them. For the manufacturer that understands and is willing to buck the antiquated trend of the crazier the better, the younger the better, the more collections a year the better, a very large, underserved market waits to be tapped.

Based on the study data, manufacturers and designers should also consider introducing better quality apparel for MFCs. These women have said that they are not trend setters, but that they want quality. Furthermore, they have made it clear that they have money and are willing to spend it on quality. In this research, quality merchandise was often mentioned in conjunction with a quality fit. What MFCs appeared to believe was that if you pay more you get both better quality and fit. Still, all of the apparel industry’s channel members need to understand where to put the quality effort. The study results indicated that this demographic is willing and able to spend money, but that some women looked at bottoms (pants and skirts) as disposable apparel. They were not as interested in spending money on basics like black pants, but they were more than willing to pay for a quality blouse or jacket. Tops, specifically jackets, were most often mentioned as items to add to a wardrobe. This was in contrast to “the suit” look that a majority of these women disdained as old-looking and frumpy. A well fitting jacket was mentioned most
often as “the item” sought after. The expense to the manufacturers to put linings and facings in jackets could easily be passed on and tolerated by this consumer group in getting a product they considered would hang better, hold its shape better, look better on them, and, ultimately, make them look better.

The third channel members, distributors, including the retailers with whom MFCs are most familiar, also need to change to accommodate the wants and needs of MFCs. First and foremost, retailers should be the voice of MFCs, indeed of all their customers. What retailers should take away from this research is that there are many viable segments within this age cohort and they should listen carefully to what MFCs have to say. When they say they don’t need or want 50 of the same shape jacket in 20 different prints, this information should be passed on to their companies and from their companies to the designers. They have the ability to apply industry pressure. Price is very low down in the decision process as MFCs are willing to pay more for better quality and unique designs. This would mean shorter runs of each style with a larger assortment of styles and more expensive fabrics. Furthermore, MFCs care about their shopping environment. Mature females want to shop in small boutique-like settings. This can be an area within a store such as Stein Mart does with its boutiques or a free standing store like Talbot’s. Atmospherics appeared to be very important, including soft lighting, soothing music, and artistically arranged selections that were not jammed on racks. Modesty is still an issue with this generation, and the study respondents were not interested in communal dressing rooms with fluorescent lights and no mirrors. Each of these atmospheric elements represents a very easy and inexpensive fix for most retailers. Finally, sales associates which help defray shrinkage may in some MFCs’ opinions be more of a hindrance than a help. Eighty-four percent of mature women found sales people indifferent, inexperienced, and rude, while 32 percent perceived there is a negative bias by younger associates towards older people (Mizonzhnik, 2009). In summary, retailers need to reconsider this part of the shopping experience.

The study data made it clear that MFCs want better and more appropriate apparel assortments. Unfortunately, this is not a quick or easy fix for retailers due to the structure of the industry. Many of the large specialty companies that target MFCs, such as Chico’s, Talbot’s and Coldwater Creek, are vertically integrated. These companies are in a better position to make this kind of change. Chico’s was one of the first retailers to recognize they had betrayed their loyal
customers (Edelson, 2010). They had begun chasing younger customers and recognized their mistake. They veered in the opposite direction of too matronly, but revamped and accepted that their core customers wanted apparel that was more appropriate to their needs (Edelson, 2010). Selection and assortment for larger, traditional chain stores can be at the design level where they have in-house product development. Small independent retailers, however, cannot control what merchandise is made available to them.

The industry must first acknowledge the market for MFCs and consider the many apparel categories within it, especially career, casual, fitness and social occasion. In this research social occasion wear was an enormous area of opportunity—but the merchandise has to be produced first. Currently MFCs, the largest market with the most money to spend in women’s apparel, is resigned to being invisible and feels it has no power to be a change agent. The truth is there is room in this market for many players.

Theory Discussion

Three important findings from a theoretical perspective emerged from this study: (1) that Symbolic Interaction (SI) provided an excellent framework for the research; (2) that the study data provided confirmatory evidence for the SI theory of fashion change’s associated debate; and (3) that a new SI theory of personal fashion might be considered.

SI theory and MFCs

The first important finding from a theoretical perspective was that SI provided an excellent framework for the study because the study data: (1) confirmed the symbolic nature of human behavior and communication through apparel and the apparel experience; (2) confirmed the SI process of program and review in the apparel experience; and (3) confirmed the SI impact of society, or social influence, on the apparel experience. In summary, the SI theory proved to be an appropriate framework for the study, and the study data in turn provided substantial theory confirmation of the SI theory.

As discussed in Chapter 2, SI theory has been defined as a view of humans as social, problem solving, and practical beings who act towards things based on the meaning those things have for them which is derived from social interaction and modified through interpretation. One
of the central themes of SI is that people act as they do because of how they personally interpret and define situations. SI focuses on the dynamic use, interpretation and changing meanings of symbols within social interactions. It focuses on communication as consumers actively negotiate shared meanings of social objects, including but not limited to products. SI is interested in the symbolic meaning for the communicator but it is just as interested in the interpreted, ever-changing meaning of the social objects by the communicative observer, specifically the observers to which the symbolic communication is intended (Flint, 2006). The SI tradition can be thought of in terms of program and review (Kaiser, 1997). Programs are messages the individual or wearer sends about themselves, such as presentation of appearance in a social situation. These messages represent the intended meaning about self or the relevant identity that the wearer is trying to convey (Kaiser, 1997). Reviews are interpretations, or responses, made by others about the wearer or target of gaze. A review may be in the form of a verbal compliment or a gesture. Social feedback is evaluated in relation to the particular others supplying it (Kaiser, 1997).

In regards to the use of symbols, apparel has been generally accepted as an expression, or symbol, of who the individual is, even if no words are spoken and can be viewed as a testament to the active process of symbolic interaction in society (Leigh & Gabel, 1992). This was demonstrated in this study as MFCs openly discussed their symbolic selves, or how they wanted to look, and could describe situations when they felt they were dressed perfectly. In other words, they had an idea of their symbolic selves and expressed that by manipulating the symbols that their apparel represented to them. The study verified the notion that many dress products, including apparel, shoes, and accessories, possessed symbolic features and that the consumption of goods depended more on their social meaning than on their functional utility. For the study respondents, the data indicated that they wanted their apparel to act as personal identity/image symbols of confidence, professionalism, apparel knowledge, modernity, authority, and youth. Thus, the symbols for them were symbols of women still very much engaged socially and often professionally.

The symbols they wanted their apparel selection to express included unique, current, and age appropriate. Many of the MFCs had diverse careers and also been stay-at-home moms. They were interested in their apparel looking appropriate for their age, reflecting their continued participation in society, and not being a carbon copy of every other MFC they saw. This might
sound like a conflict. Yes, they were interested in current styles of apparel and they did want to look like they were not old and out of touch, however, they did not want their apparel to present them or their apparel choices symbolically as trying to be something they were not—something ridiculous. They walked a fine line of not being trend setters, but at the same time using their apparel to symbolize them as unique individuals with a history of apparel experiences. The symbols they eschewed in their clothes included any item, style, look, fabric, shape, color, or silhouette that was what they would call frumpy, old-fashioned, or inappropriate. While the definition of frumpy was in the eyes of the beholder, the concept of inappropriateness showed significant commonalities across these women and was deeply rooted in them based on both internal and external rules of dress.

The study respondents carried out the program process of SI theory in symbolic messages that the individual or wearer presented about themselves and about their apparel. Most of the symbolic exchange in the program process took place in the non-verbal with MFCs presenting themselves as a “hip grandmother,” a person that you would trust to handle your finances, a successful interior designer, a respected college professor, or a woman actively involved in her church. In the program process MFCs manipulated their apparel and the offerings of the apparel marketplace with an avoidance goal of not looking ridiculous. They also in the program process presented a clear personal image that they stood by and had confidence in. They uniformly felt, however, that designers did not adequately provide the “symbols” they wanted and needed to engage in the program process easily or adequately. These MFCs wanted no part of the “emperor’s new clothes” and were actually offend by the limited choices they had in the marketplace.

The study respondents carried out the review process of SI theory very proactively. The study respondents described not only how they felt and what they wanted (program), but also how they interpreted what they saw on their friends, in stores, or in the media (review). Furthermore, they reviewed their family and friends’ reactions to the apparel they had selected to wear. Much of the symbolic exchange in the review process also took place in the non-verbal realm. The responses of the study’s MFCs many times were not when someone had actually spoken to them but in their silent interpretations of how they felt, for example, being overdressed or describing an article of clothing that they deemed frumpy or grandma. It appeared to amount
to subtle gestalts that were probably a collection of a variety of social cues. The study respondents were highly aware that they would be around people that would be reviewing them, especially in very public arenas and during very public events. During the review process by others, they did not want or expect their friends to make negative comments about their apparel to their faces, although they would tolerate this kind of review from their children. During their own review process, MFCs definitely evaluated what they wore, where they were going, and who was going to be there. In fact, they were constantly reviewing what they owned and comparing that to what they thought they were expected to own. There was such sensitivity to social review that one participant was able to identify the exact moment she realized she did not have the appropriate wardrobe for her role as a general officer’s wife.

The study data strongly confirmed the importance of social influence on apparel and apparel choices. The respondents were very vocal about what was appropriate for the many different roles they played and the social situations in which they found themselves. They looked to their friends and family for approval. When they had to dress for an important social event was when confusion and anxiety emerged. The concept of SI of was never more apparent in the data than in the category of social occasion wear. From mother of the bride or groom to wife of the father of the bride, this was an area where MFCs ALL voiced concern. Social influence not only affected the here and now, but one respondent replayed a very large social get together that included both males and females more than fifteen years ago. She had borrowed clothes from her mother because she did not have time to shop for an outfit. She worked full time and had a toddler and three elementary-aged children at home. This situation was still vivid to her as she described with clarity what she thought other people were saying about her and to this day may still think about what she wore. Another participant chose not to attend a function because of the stress of looking a way that made her uncomfortable.

The SI theory of fashion change and MFCs

The second important finding from this study from a theoretical perspective was that the study data provided confirmatory evidence for the SI theory of fashion change’s associated debate. Specifically, the study data confirmed both the importance of history and the power of the
apparel industry which were key topics that arose in the debate following the introduction of the SI theory of fashion change.

As discussed in Chapter 2, the SI theory of fashion change was advocated by Kaiser and colleagues (1995). It can be summarized as fashions emerging to clarify and lend expression to cultural ambivalence or opposing ideas such as feminine versus masculine. The broad variety of apparel styles in turn creates a high degree of ambiguity or uncertainty in individually constructed appearance, the meanings of which must then be collectively negotiated or interpreted in social interactions. In the process, certain styles are adopted by individuals and others by a majority of consumers within certain social systems. This new theory expanded the apparel discipline’s understanding of the fashion process by providing a new way of looking at fashion, primarily apparel. It looked at how fashion changed in contrast to why fashion changed as in diffusion theory. The SI theory of fashion change emphasized the social process, and Kaiser and colleagues (1995) presented five fundamental principles for their theory: (1) human ambivalence, (2) appearance modifying commodities in the marketplace, (3) symbolic ambiguity, (4) meaning and style negotiation, and (5) style adoption. Soon after the SI theory of fashion change was introduced, a spirited debate took place among apparel and fashion theorists in which several leading researchers challenged the new theory in terms of aspects of the fashion change process that the new theory did not include, such as the power of the fashion industry, the impact of mass production, and the importance of personal history.

In the debate following the introduction of the theory, Hamilton (1997) pointed out that an individual’s accumulated history and experience play a key role in the negotiation of fashion meaning and that over time an individual consumer develops a personal historical repertoire of both physical and mental fashion forms and attaches potentially dynamic meaning to them. Hamilton (1997) specifically asserted that mature consumers were not necessarily interested in fashion in the same way the popular press stereotypes. She held that mature consumers tended to present themselves in the public world in terms of their own history and preferences. Hamilton (1997) observed her own mother and other mature women and concluded that while they may not want the latest fashion, they all cared a great deal about how they presented themselves in public. She also felt that women, specifically mature women, had been in the marketplace long enough to see styles repeated such as hip huggers and bell bottoms. It was MFCs’ self negotiation that determined whether a style would be adopted based on their history.
Pannabecker (1997) was primarily concerned about the historical element of fashion change, but her concern was how the history of fashion styles may mean that nothing was new, just repeated translations. She felt that adding a historical component to research would help to ascertain if there were ever really any \textit{new} styles.

This study’s data confirmed both Hamilton’s and Pannabecker’s assertion that mature women enter the marketplace with a very large history of experiences, attitudes, and ideas of what is appropriate and acceptable apparel. The study data supported the idea that history was a larger component of how MFCs viewed their apparel experience than just the ambivalence and the social pressure discussed in the SI theory of fashion change. Furthermore, this history could be separated from the influence of society currently around them. Their accumulated history made them very aware of past trends and their desire for change was simply the attitude of remaining current. The combined history each person brought into the marketplace, such as where they were raised, by whom they were raised, their area of the country, occupation, events and roles played, could not be taken away. Their history appeared to be a bigger influence than the current ambivalence and ambiguity involved in apparel experiences. Financial and social status for these women changed but their history served as the primary gauge by which they made their apparel decisions. Years of wearing a uniform, either because of schooling or occupation, could not be erased from their psyches. Momentary considerations were mentioned, such as changes in socioeconomic status that influenced the amount of money spent on apparel and where they chose to shop, but their ideas of apparel appropriateness did not change.

The study data also confirmed the power of the apparel industry. Kean (1997) stated that fashion changed but not because the consumer demanded change but because change is perpetuated by a powerful system (the apparel/fashion industry). She argued that consumers select products from a homogeneous offering and that the industry was a more powerful change agent than the individual and society. While this may be true when considering younger female consumers, mature female consumers in this study were indeed frustrated because they strongly felt that their wants and were not even considered by the industry. In fact, designers have directly stated that they are offended if they have to design for the older demographic (Brown & Orsborn, 2006). Today, there appears to be no glamour in designing for women over fifty for the mass market. MFCs have more money to spend and more time to spend but feel they have fewer
choices. This gap between apparel for the very young and Velcro closures for the physically infirm is where MFCs find themselves. Lack of choice, however, appeared to be somewhat unevenly distributed in the marketplace. When everyday wear was discussed MFCs were frustrated, but did not have as much problem finding apparel as they did for social events. They were often disgusted with these choices especially at a time where they were willing to pay a premium price for appropriate apparel. The argument that the fashion industry exists as a business with a profit motive was mentioned quite often by the study respondents. They felt that many times change was simply for the sake of selling more. Changing plan-o-grams or store layouts, while annoying according to MFCs, were seen as ways to expose consumers to more items in order to increase sales—not to provide them more of what they need or want.

The study data demonstrated that MFCs perceived the apparel industry as doing as it pleased. MFCs, however, were also very adamant about how they wanted to look and what they were willing to accept. The industry was powerful, but MFCs would not change just because the apparel industry wished it. Through it all, these women stayed true to their personally developed identities/images. Where they shopped and the amount of money spent might change, but MFCs remained true to themselves despite the apparel industry.

**Proposed SI theory of the personal apparel experience**

The third important finding from this study from a theoretical perspective was that a new SI theory of personal fashion should be at least considered. Both SI theory and the SI theory of fashion change have been referenced in this study. These two theories have helped academic understanding of human actions and behaviors in general and have also helped academic understanding of apparel actions and behaviors at an industry level. There is not provision in these theories specifically, however, for the personal apparel experience.

While the study data thoroughly supported the SI theory’s key tenets, it also illuminated the need to move beyond the basic tenets of SI theory because of findings that could not be explained by the existing theory. First, the age factor in the study data in particular demonstrated that the personal apparel experience should be considered given that SI theory and the SI theory of fashion change did not address the theoretical level of the individual. Second, the study data identified three influences that are not specifically addressed in SI theory or previous SI apparel
theories: (1) a dual historical and current social influence; (2) a personal apparel image influence; and (3) a current industry influence. Based on this, it is proposed that using SI theory to develop this new theory would be a natural outcome from previous research as well as from this study.

A key factor indicating the need for a new theory at a personal level in regards to apparel was the age issue explored in this study. While the study dealt exclusively with MFCs, the apparel experience for women begins almost at the beginning of life, and all apparel experiences become part of the sum total of an individual’s development and the resultant apparel expectations. It is logical to expect that during this journey there may be developmental plateaus that occur and that need to be understood. This study provided some of initial data points in regards to the possible plateau of the mature female consumer cohort. Additionally, understanding the impact of age appears to be critical because this study made it evident that development of the individual is not a predictable chronological phenomenon, suggesting that the apparel discipline needs to understand more clearly how age impacts the apparel experience. The study data also suggested that one factor that probably influenced this outcome was that the perceived ages of the women in this study appeared to have a much stronger influence on their apparel experiences than their chronological ages. It also appeared that there may not be a predictable relationship between chronological age and perceived age. If these conclusions are accurate it would have large implications for our understanding of the personal apparel experience, as well as for business and retailing, because chronological age could not be used as a segmentation variable in regards to apparel research. All of these points argue that the existing societal level SI theory and the industry level SI theory cannot explain these processes nor answer our questions about them. The development of an SI theory of the personal apparel experience might help to clarify these issues.

Beyond suggesting the need for providing a theory at the personal level, another key factor indicating the need for a new SI theory of the personal apparel experience was the issue of apparel experience influences. The study results suggested that an SI theory of the personal apparel experience should seek to account for the relationships among three different apparel influences that appeared to have differential impact. First and most notably, based on the emphasis of the study respondents, social influence was a key. However, that influence exhibited a duality in which historical social influence was a factor at the same time that current social
influence was a factor. The historical social influence manifested itself as how people viewed themselves based on several factors. People could not change the family they were born into and that influence began at birth. A set of twins may have been dressed alike by their parents and, because of this, they might eschew dressing like someone else. The twins had no control over this history. Likewise, the family influence of immigrant parents or foster homes or being raised by a southern grandmother stayed with the person for a lifetime. It was evident that a person might change socioeconomic class, but they could not change their historical social influences and may have had only partial control over how that influence affected their apparel decisions. All of these experiences added up to a personal apparel template; but, while companies have dress codes, the study respondents had internal, unwritten rules of dress. These unwritten rules represented an internal sieve, built across the years, through which they filtered their apparel experiences.

The current social influence observed in this study demonstrated a dynamic nature, a daily and lifetime dynamic not specifically captured by previous SI theory. The study’s data indicated that MFCs’ social influences changed as they moved through their lives, evolving, contracting, and expanding. The social role influence was different for the bank president than it was for the spouse of the bank president. The social role influence for an individual that was an elementary teacher, a college professor, and a grandmother could change through the course of a day. Family members, especially female children and mothers, appeared to have an especially large impact on MFCs. It appeared from this study that there were many social influences involved in the apparel experience, including people, situations, and events.

In summary, both the historical social and the current social influences were key factors. It is suggested that a new SI theory of the personal apparel experience could recognize more explicitly the details of the relationship between the historical influence and the current social influence in regards to the apparel experience. Additionally, the new theory should consider the extent of these influences’ dynamism or lack of it. This study suggests, furthermore, that for the older apparel consumer that historical social influence may trump current social influence in many, if not most, cases. A new theory would need to help explicate how the duality of social influence works across all ages.
The second apparel experience influence identified as key to new theory development was the personal apparel image. The statement from this research that “we (MFCs) know who we are” is what the personal apparel image influence captures. This is different from historical social influence in that a person has little control over history, while personal identity/image is a choice and is all about control. In this study MFCs had such a clear vision of who they were, and their chosen image was so important that if industry offerings did not match their standards, they simply refused to buy the offered apparel. The proposed new theory would hopefully help to measure and verbalize when and where individuals become aware of their personal image and what they do to maintain it. Many of the respondents in this study expressed “this is how I want to look” and could describe specific features of articles of apparel such as length of skirts, width of the pant leg, necklines, jackets shapes, fabrics, and even colors. The personal apparel image as an influence was so individual and entrenched in some of the people in this study that, even when their size had extreme fluctuations, they still remained true to that image. Their goal was to dress to enhance the ideal they had formulated over time. While this study illuminated the personal apparel image of MFCs, it is reasonable to consider that this process of forming a personal apparel image goes on throughout the course of women’s lives. Women likely develop personal apparel images at varying ages. For some women this may occur in their twenties, for others in their thirties or their forties. Some women may chase it their entire lives. This personal apparel image influence was, however, a powerful influence for MFCs, suggesting that a new SI theory of the personal apparel experience should help to explain the role this influence plays for all women and how it interacts with other key apparel experience influences.

In the debate surrounding the SI theory of fashion change, it was contended by several academic apparel experts that the industry is a bigger change agent than the individual. The study data supported this tangentially and the third apparel experience influence identified as key to new theory development was the current industry influence. As part of the proposed new SI theory of the personal apparel experience, the study data indicated that the personal apparel experience cannot be entirely separated from what is happening in the industry at the moment. Based on this research and current apparel industry publications, MFCs are being ignored as designers and retailers actively pursue the younger demographic in their runway shows and apparel offerings. The relatively few retailers that are willing to admit they are targeting an older demographic were viewed by the study respondents as providing apparel that was matronly and
frumpy. In a few instances, the women interviewed could not even identify a store targeted for them and, when retailers names were suggested to them by the researcher, the response was “that is too old.” MFCs in this study were offended by the styles they saw in the marketplace that were “intended for them” and wanted a middle of the road apparel offering that would have style while taking into account their history and the natural aging process. As a result of the lack of appropriate apparel offerings for MFCs in the marketplace, these women were frustrated and felt they had to work overly hard to find apparel. The struggle they experienced forced mature women to become strategic in their thinking as they worked with a difficult situation. Several respondents spent more than a year looking for a social occasion dress which was a clear reflection of the current industry influence on the MFC cohort. The proposed SI theory of the personal apparel experience would need to consider the current focus and state of the industry in conjunction with the other apparel influences. This study has made it clear that the impact of the industry can be severe. What is made available by the industry can and does affect and influence the apparel experience.

In summary, while SI theory has provided insight into general social behavior and communication and the SI theory of fashion change has helped the discipline to understand industry level processes better, the SI theory of personal apparel experience might provide insight into the individual level of the apparel experience, providing a deeper understanding ultimately of the overall apparel experience. While this study is only a beginning towards such a theory, it has made a case for its need and has identified some key issues and influences that may contribute significantly to theory development.

**Research Study Limitations**

As with all research, this research study has its limitations and the researcher cautions its readers to take into consideration those limitations in evaluating the study findings. Specifically, the limitations of this study include the limitations of qualitative inquiry, the age span of the respondents, the geographic location of the respondents, and their education level.
Qualitative inquiry

It should be noted that this qualitative study achieved what was intended by the researcher, that is, to understand better the lived experience of MFCs in regards to apparel by analyzing the study respondents’ actions, ideas, and words. As qualitative research is an exploratory, not a confirmatory approach, it is appropriate for use when the knowledge base in the topical area of interest is limited and the gathering of additional information to provide specific basic information is desired or needed. This approach fit the need for exploration of the apparel experience for MFCs well, given the scarcity of information in the area. This study has successfully achieved its qualitative goals. It is important, however, to remind the reader that a small, qualitative sample, while highly information rich, cannot be treated as a quantitative result and generalized to a larger population.

Age span

A surprising limitation of this study was the age span selected for the study. A 14 year span, agreed on as “mature” by the American Association of Retired Persons, was used with informative results in our understanding of the apparel experience of mature female consumers. A key motivation in using a narrow span of age was to correct for previous studies, the majority of which had used extremely broad age spans, leaving in doubt how to interpret some of the findings. In conducting the interviews of MFCs in this study, it was found that the 14 year age span was also too broad. In only one case did a female over the age of sixty have the same apparel ideas as the younger age group of 50 to 54 years. The apparel needs of a 50 year old with a child still in high school and a sixty four year old shopping for a retirement cruise appeared to be different even though these women were the same size. The women over 60 years of age appeared to have a frame of reference in regards to what is old that was different from the women in their early 50s.

The differences between those respondents in their 50s and those in their 60s played out in a most unexpected way. When the researcher was interviewing one person who is at the upper limit of the sample age, the respondent was visiting in the Destin, Florida, area. As the interview progressed the respondent mentioned a store she liked. This was a store that the researcher outside of the interview situation had commented at another time that she would not be caught
dead wearing their apparel because it was too old-looking. When the respondent began
describing her most favorite and pleasurable shopping experience, it was in this store. Later, the
researcher asked the respondent to take a field trip to this location to see if this store’s selection
had changed and whether it would appeal to both the researcher and the respondent. The
researcher went in with an open mind about the store’s assortment. After the women entered the
store, they spread out just as they would in any other store and checked back with each other
occasionally. During the thirty minutes in the store, the respondent purchased three dresses and a
jacket, and the researcher found nothing she would even have considered trying on. What was
matronly to the researcher who is in her early 50s was perfectly acceptable to the 60 plus
respondent. The reader should keep age issues in mind in interpreting the findings of this study.

**Geographic location, education, and socioeconomic conditions**

This research study used a purposeful sample that was a carefully selected cross section
of socioeconomic, cultural, ethnic, and marital groups. This diverse sample was selected to have
a proportional distribution of ages within the 14 year span and to include a wide variety of
apparel sizes. However, a large portion of respondents were from in a narrow geographic area in
the panhandle of Florida, and these women resided mostly in suburban locations in a resort area
noted for its hot climate. Additionally, the study sample enjoyed a high level of education
compared with the general population, with most respondents having some level of college work.
When evaluating the study results, both geographic location and education levels should be taken
into consideration. Although the income and thus the socioeconomic conditions of the
respondents were not formally sought in this study, they should nonetheless be taken into
consideration when interpreting the study results. Informal estimates by the researcher of the
study respondents’ socioeconomic conditions indicate an overall skew toward higher incomes,
although a cross section of incomes were represented with exception of the extremely poor.

**Future Research Possibilities**

After a thorough literature search, the researcher initiated this qualitative research study
to provide reliable and rich information about the apparel experience of MFCs. That study has
achieved deep description and increased insight into the shopping, identity/image, social
influences, and perceptions about the apparel industry of an important group of consumers. As an exploratory study it has also laid the groundwork for future investigation.

The next logical step in researching the apparel experience of MFCs would be to use the findings of this study to design another qualitative study that would approach the apparel experience of MFCs somewhat differently in terms of forming the study cohorts and the questions asked. First, as discussed in the study limitations, the age span covered by this study, despite an effort to correct for previous studies by narrowing the age span, still ended up being too broad. A future qualitative study should consider a yet smaller age span, perhaps breaking the women investigated into groups of 50 to 59 years of age and 60 to 64 years of age. Another possibility might be using a segmentation variable other than age, such as stage in life cycle, or a combination of age and another segmentation variable to identify meaningful cohorts. Whichever approach would be taken, the statements of the study respondents in this study made it evident that addressing the method of aggregating older female consumers does matter and there may be better ways to form more homogeneous and meaningful cohorts. Second, the questions that would be addressed in the second qualitative study would be a combination of new questions and some of the previous qualitative research questions where more information about MFCs was desired. Some of the former questions from research question three (social set influences on the apparel experience) should be included, as well as some of the questions from research area four (apparel industry perceptions of the MFCs). Added to the previous questions would be new ones that would delve more deeply into the apparel industry offerings. There appears to have been adequate insight gained in the present study in regards to MFC apparel shopping and personal identity/image.

Once the researcher felt that sufficient reliable information had been garnered, it would be appropriate to follow the second qualitative research study with a larger scale quantitative study. This study would build on the specific information learned from the first and second qualitative studies and could be conducted with a regional sample, perhaps using the Internet to gather information using larger population samples. Ultimately, the quantitative study could be expanded to multiple regions and/or the national level. This would provide information that could be generalized and would offer additional insight to the academic and business communities.
Another consideration for future research would be to reflect carefully on the role that locale plays in the apparel experience. It appeared from the statements of the study respondents that MFCs who lived in large metropolitan areas had very different views of their apparel experience from those living in cities with populations that ranged from 50,000 to 300,000 people. It would be very useful to explore how MFCs in these dissimilar locales differ or are the same in regards to apparel. This would have significant relevance for retailers in that many plan their merchandise assortments on a regional basis. Another consideration for future study would also be exploration of the impact of a locale’s climate. In this study, most respondents came from northwest Florida which is a subtropical area. Future research could look, for example, at the differences and similarities between distinctly unlike climates such as northwestern Florida and the southwestern United States. This approach would also provide information that has validity for retail stores in that they plan their merchandise offerings to coincide with seasonal and climatic issues, particularly temperature.

This research study, while not seeking specific information about apparel styles for MFCs, inadvertently found a gap in what respondents could share about garment construction and apparel specifics. This suggested that additional research techniques might be considered to access the information that MFCs have about apparel construction and style specifics. Photos, line drawings, or actual garments, used in conjunction with the interview technique, might provide further insights to the apparel experience. It would allow for a more universal understanding of desired garment features. It should be noted that the study respondents were very specific about most apparel issues. They were eager, comfortable, and detailed in general. However when it came to describing the specific apparel styles and construction they were looking for, they used an assortment of general adjectives and very few specific apparel characteristics. The respondents were not apparel designers, although they were creative women seeking unique products. They could not, however, specifically describe what they wanted designed. They were able only to articulate what they did not like and what they found offensive. A non-verbal presentation of apparel images might help to break through this barrier. Every respondent used the word frumpy but many were unable to describe exactly what that meant. While deep, rich information about the specific wants and needs of MFCs in terms of garment details was not a goal of this research, it was disappointing that more information about this area did not emerge. The study has, however, drawn attention to the fact that at least one roadblock to
designers designing MFC-appropriate apparel is a current lack of the specifically desired garment details designers would need to do so. Future research could pursue this line of investigation.

Another avenue of research based on the findings of this study would be a qualitative study investigating MFCs and accessories, including shoes. Both accessories and shoes loomed large for the women in the study. They mentioned shoes in every interview. Accessories were top of the mind perhaps because of the lack of availability of apparel items, but also perhaps due to the more advanced wardrobe development of older consumers. It would be interesting to know what drives the interest and money expended on accessories and shoes. Additionally, accessories and shoes exhibited some interesting differences in acceptable venues. Where MFCs generally wanted to shop in boutiques and definitely not on the Internet, they avidly purchased shoes on line. Furthermore, accessories were purchased by the study respondents from many more venues than apparel, from children’s stores to home furnishing boutiques to online to home parties.

**Conclusion**

This study set out to understand better how MFCs develop their perceptions of appropriate appearance for their age group and how these perceptions align with the apparel industry perceptions of MFCs as expressed by available apparel assortments. It did so by an exploratory qualitative study of the apparel experiences of twenty-two mature female consumers between the ages of 50 and 64. The data generated from their responses to four specific research questions indicated that the most important conclusion that could be drawn about how MFCs develop their perceptions for appropriate apparel was a dual social influence that appeared to be more strongly driven by history than by current social influences—although current social influences were important. Furthermore, the strongest current social influence appeared to be fear of judgment at very public social events. The most important conclusion that could be drawn from the study data about how MFCs perceptions align with the apparel industry perceptions of MFCs as expressed by available apparel assortments is that there is no alignment. MFCs saw themselves from a positive viewpoint and the apparel industry appeared to see MFCs from a negative viewpoint based on the lack of appropriate apparel available to them. Furthermore,
considerable anger has been engendered in MFCs as a result of the misalignment of these perceptions. In total, the study achieved its goals by answering the study research questions and also brought to light some interesting information about MFCs. It is expected that the findings will provide a strong platform to continue the quest for understanding the apparel experience of MFCs and to provide relevant information that can assist the apparel industry in improving the lot of MFCs in the apparel marketplace. Quid pro quo, business could reap substantial financial rewards in doing so.
APPENDIX A—HSC APPROVAL LETTER

Office of the Vice President For Research

Human Subjects Committee

Tallahassee, Florida 32306-2742

(850) 644-8673, FAX (850) 644-4392

APPROVAL MEMORANDUM

Date: 9/28/2010

To: Denise Mohylsky [email address]

Address: [mailing address]

Dept.: TEXTILES AND CONSUMER SCIENCES

From: Thomas L. Jacobson, Chair

Re: Use of Human Subjects in Research

The Invisible Woman, Mature Female Consumers age 50-64.

The application that you submitted to this office in regard to the use of human subjects in the proposal referenced above have been reviewed by the Secretary, the Chair, and two members of the Human Subjects Committee. Your project is determined to be Expedited per 45 CFR Â§ 46.110(7) and has been approved by an expedited review process.

The Human Subjects Committee has not evaluated your proposal for scientific merit, except to weigh the risk to the human participants and the aspects of the proposal related to potential risk and benefit. This approval does not replace any departmental or other approvals, which may be required.

If you submitted a proposed consent form with your application, the approved stamped consent form is attached to this approval notice. Only the stamped version of the consent form may be used in recruiting research subjects.

If the project has not been completed by 9/26/2011 you must request a renewal of approval for continuation of the project. As a courtesy, a renewal notice will be sent to you prior to your expiration date; however, it is your responsibility as the Principal Investigator to timely request renewal of your approval from the Committee.

You are advised that any change in protocol for this project must be reviewed and approved by the Committee prior to implementation of the proposed change in the protocol. A protocol change/amendment form is required to be submitted for approval by the Committee. In addition,
federal regulations require that the Principal Investigator promptly report, in writing any unanticipated problems or adverse events involving risks to research subjects or others.

By copy of this memorandum, the Chair of your department and/or your major professor is reminded that he/she is responsible for being informed concerning research projects involving human subjects in the department, and should review protocols as often as needed to insure that the project is being conducted in compliance with our institution and with DHHS regulations.

This institution has an Assurance on file with the Office for Human Research Protection. The Assurance Number is IRB00000446.

Cc: Barbara Dyer, Advisor [email address]

HSC No. 2010.4096
APPENDIX B—INTERVIEW GUIDE FOR INVISIBLE WOMAN RESEARCH STUDY:
RESEARCH QUESTIONS

Study Research Questions:

1. What is the MFC apparel shopping experience?
2. What do MFCs wish to convey about their identities to others through their apparel?
3. How does social set influence MFCs’ apparel experiences?
4. How do MFCs perceive they are portrayed by the apparel industry?

Interview Schedule:

Research Question 1: What is the MFC apparel shopping experience?

5. Describe your ideal shopping environment when shopping for clothes (ask for an example or a story).
6. Describe one of your ideal clothes shopping experiences.
7. What aspect of shopping for clothes is the most enjoyable for you? Frustrating?
8. Describe any instances where you have purchased clothes items in multiples. Why?
9. How often do you shop for clothes?
10. When you shop for clothes are there specific stores or areas within stores you shop? Why these stores and areas?
11. How does the prestige of where you shop affect your clothes shopping behavior?
12. How much of your shopping for clothes is done via catalogs/on line? Describe those experiences.
13. Describe a time you have done an online search for clothes before going to the actual store.

Research Question 2: What do MFCs wish to convey about their identities to others through their apparel?

1. What do you believe mature female consumers’ clothing needs and wants are in general?
2. How would you describe your personal style in regards to clothing?
3. What factors do you feel have influenced your clothing choices and style?

4. How has your style of clothing changed over time?

5. What messages do your clothing choices convey to those around you?

6. Describe a situation in which you thought your clothes were perfect.

7. When you see pictures of yourself what is your reaction to your clothes?

8. How do you go about getting fashion information that is meaningful to you? (Magazines, TV, Celebs...)

9. How do preconceived fashion rules influence what you wear? (e.g., probes for example no jeans over 50, diamonds before 5pm, etc.)

10. At what point does what YOU want become more important than what the fashion industry is promoting?

11. At what point does what YOU want become more important than another person’s opinion about your clothing.

Research Question 3. How does social set influence MFCs’ apparel experiences?

1. How do you think your colleagues would describe your clothing style? (Probe: Would your friends see an item of clothing and say that looks just like you?)

2. What things, people, media, and so forth, have most influenced your clothing choices and style?

3. Describe the importance level of people’s opinions (significant others, family members, friends, social groups, etc.) to your clothing choices? How has this changed over time?

4. How do your social roles/occasions (Mom, friend, significant other, etc.; vacation time, parties, weddings, etc.) influence your clothing choices and style? (Be ready to probe here also...)

5. Describe a situation in which you thought you had worn the wrong thing. (Probe: how did others react? How did you feel?)

6. Describe a situation in which others were highly complementary about your clothes. Why were they and how did you feel about this?

7. Describe a situation in which others were critical of your clothes. Why were they and how did you feel about this?
Perceptions of Apparel Offerings

Research Question 4. How do MFCs perceive they are portrayed by the apparel industry?

1. How do you believe designers perceive mature females based on the assortment of clothes you see in stores intended for your age group? Explain.

2. How do you feel when you see the clothing styles intended for your age? Why?

3. Who do you think determines the choice of MFC styles for retail stores? What factors lead them to make these choices?

4. Describe your success/failure in finding what you are looking for when you go clothes shopping? (based on fashion information, personal wants/needs?). Specific items?

5. What preconceived fashion rules do you feel the fashion industry imposes on women of your age? (colors, white after Labor Day, no pink with red, ladylike means skirts at least to the knee, etc.)

6. What store(s) best meets your clothing needs as an MFC? Describe.

7. How important are the current trends to your clothing choices?
Thank you for agreeing to participate in a study of women and their apparel experiences! I am very interested in how you feel about shopping and the apparel choices you have now. Please think about the following questions and how you might respond during our upcoming interview. The questions are grouped into four areas: (1) your shopping experiences; (2) your apparel image; (3) your social set and apparel; and (4) your perception of apparel offerings.

Your shopping experiences:

1. Describe your ideal shopping environment when shopping for clothes.
2. Describe one of your ideal clothes shopping experience.
3. Describe one of your worst shopping experiences.
4. What aspect of shopping for clothes is the most enjoyable for you? Frustrating?
5. Describe any instances where you have purchased clothes items in multiples. Why?
6. How often do you shop for clothes?
7. When you shop for clothes are there specific stores or areas within stores you shop? Why these stores and areas?
8. How does the prestige of where you shop affect your clothes shopping behavior?
9. How much of your shopping for clothes is done via catalogs/on line? Describe those experiences.
10. Describe a time you have done an online search for clothes before going to the actual store.

Your apparel image

1. What do you believe mature female consumers’ clothing needs and wants are in general?
2. How would you describe your personal style in regards to clothing?
3. What factors do you feel have influenced your clothing choices and style?
4. How has your style of clothing changed over time?
5. What messages do your clothing choices convey to those around you?
6. Describe a situation in which you thought your clothes were perfect.
7. When you see pictures of yourself what is your reaction to your clothes?
8. How do you go about getting fashion information that is meaningful to you? (Magazines, TV, Celebs...)
9. How do preconceived fashion rules influence what you wear?
10. At what point does what YOU want become more important than what the fashion industry is promoting?
11. At what point does what YOU want become more important than another person’s opinion about your clothing.

Your social set and apparel

1. How do you think your colleagues would describe your clothing style?
2. What things, people, media, and so forth, have most influenced your clothing choices and style?
3. Describe the importance level of people’s opinions (significant others, family members, friends, social groups, etc.) to your clothing choices? How has this changed over time?
4. How do your social roles/occasions (Mom, friend, significant other, etc.; vacation time, parties, weddings, etc.) influence your clothing choices and style?
5. Describe a situation in which you thought you had worn the wrong thing.
6. Describe a situation in which others were highly complementary about your clothes. Why were they and how did you feel about this?
7. Describe a situation in which others were critical of your clothes. Why were they and how did you feel about this?

Your perception of apparel offerings

1. How do you believe designers perceive mature females based on the assortment of clothes you see in stores intended for your age group? Explain.
2. How do you feel when you see the clothing styles intended for your age? Why?
3. Who do you think determines the choice of styles for retail stores? What factors lead them to make these choices?
4. Describe your success/failure in finding what you are looking for when you go clothes shopping? (based on fashion information, personal wants/needs?). Specific items?
5. What preconceived fashion rules do you feel the fashion industry imposes on women of your age? (colors, white after Labor Day, no pink with red, ladylike means skirts at least to the knee, etc.)
6. What store(s) best meets your clothing needs? Describe.
7. How important are the current trends to your clothing choices?
APPENDIX D—HUMAN SUBJECTS COMMITTEE LETTER OF CONSENT FOR ADULTS

Dear _________________________.

I am a graduate student under the direction of Dr Barbara Dyer, in the College of Human Science Department of Retail Merchandising and Product Development at Florida State University. I am conducting a research study to understand the fashion and shopping experience of mature female consumers.

Your participation will involve an hour long interview to discuss your views of fashion and the fashion industry. You will be asked to complete a half page demographic information sheet. Your name is not associated with the information and it is only used to ensure a stratified random sample. It will be audio recorded and transcribed at a later date by the researcher. The audio tapes will kept in a locked filling cabinet. They will be destroyed at the end of the study.

Your participation in this study is voluntary. If you chose not to participate or to withdraw from the study at any time, there will be no penalty. The results of this research study may be published, but your name will not be used.

There are no foreseeable risks or discomforts to me if I agree to participate in this study.

Although there are no direct benefits to you, the possible benefit of your participation is a report given to retailers and manufacturers with adult female consumer’s opinions about the fashions they see in the stores.

If you have any questions concerning this research study, please call me Denise Mohylsky [telephone] [email address] or Dr. Dyer at [telephone] [email address].

Sincerely,

Denise Mohylsky

I give my consent to participate in the above study.

______________________________ (signature)  ____________________(date)

If you have any questions about your rights as a subject participant in this research, or if you feel you have been placed at risk, you can contact the Chair of the Human Subject Committee, Internal Review Board, through the Vice President for the Office of Research at (850) 644 8633.
APPENDIX E—DEMOGRAPHIC INFORMATION

Please answer the following questions. *All information provided is strictly confidential.*

1. **Chronological age:** 50-54____ 55-59____ 60-64____

2. **Perceived age (the age I FEEL that I am):** _____ years

3. **Employment:** Full time_____ Part time_____ Retired_____
   Other _________________________

4. **Firm/organization employed with (if applicable):**
   ______________________________________

5. **Job title (if applicable):**
   ______________________________________

6. **Education:** High school diploma______ Some college _____ Two-year college degree _____

7. Four-year college degree_____ Some graduate work _____ Graduate degree _____
   Professional/technical degree or diploma _____
   Other ________________________________

8. **Ethnicity:** White_____ Black_____ Hispanic _____ Asian _____ Native American _____
   Other ________________________________

9. **Marital status:** Married _____ Divorced _____ Single ______

10. **Persons in household** (check all that apply): Grandchildren _____ Children under 18 _____
   Children over 18 _____ Parent(s) _____ Significant other (partner, fiancé, etc.) _____
   Friend(s) _____ Other _______________________________
11. **Physique (check all that apply):**  Petite_____  Average_____  all_____  
   Full figure _____  Thin _____  
   Other______________________________________________
12. **State you live in:** _____
13. **Locale:** Urban_____  Rural _____  Suburban ______
14. **Hobbies/ Outside interests**  
   __________________________________________________

*Thank you for your contributions to this study!*
APPENDIX F—INTERVIEW LOG/CONTACT SUMMARY

Date of Interview:

Participants Name:

Location:

Duration:

Personal Data Information sheet:

Demographic sheet:

Observer comments:
APPENDIX G—RESPONDENT VIGNETTES

The following respondent vignettes were drawn from the study’s demographic data, the researcher’s personal knowledge, and the study interview logs. The age categories referred to below are ages 50-54 (lower end), 55-59 (middle), and 60-64 (upper end).

**R1** was an MFC at the upper end of the age categories and comes from a non-ethnic background. She is active with family, but is not married. She is employed in an executive position. As an apparel user, she is very conservative, but fashion aware. She has an average physique. She is involved with the community and resides in a suburban area.

**R2** was an MFC in the lower end of the age categories and comes from a non-ethnic background. She is married and has grown children and grandchildren. She has been involved in the community and is physically active. She is technologically savvy and is very fashion aware. She has an average physique. She resides in a suburban area.

**R3** was an MFC in the lower end of the age categories and is from a non-ethnic background. She is married with grown children and grandchildren. She has been a member of a military family and travels frequently. She has an average physique and is fashion aware. She describes her apparel style as casual. She resides in an urban area.

**R4** was an MFC in the lower end of the age categories and is from a non-ethnic background. She is active with family and has grown children, including college-age children. She describes her apparel style as casual and conservative. She indicated that she is hard to fit. She resides in a suburban area.

**R5** was an MFC in the middle of the age categories and is from an ethnic background. She is not married and holds a professional position. She is very active in the business community and local politics. She likes to shop and is fashion aware. Her physique is average. She resides in a suburban area.

**R6** was an MFC in the upper end of the age categories and is from an ethnic background. She is married with grown children and has been employed periodically in the apparel industry.
In regards to apparel, she is the most fashion forward of all the study respondents and is involved volunteering with the community. Her physique is average. She resides in a suburban area.

**R7** was an MFC in the lower end of the age categories and is from a non-ethnic background. She is married and helps run a small business. She has also been employed in the apparel industry. She is fashion aware and has some weight issues. She resides in a rural community.

**R8** was an MFC in the lower end of the age categories and non-ethnic background. She is married with older children, high school to college to beyond. She has a job locally and is also involved in a small business. She describes herself as not fashion conscious and has no fit problems. She resides in a suburban area.

**R9** was an MFC in the lower end of the age categories and is from a non-ethnic background. She has children from a previous marriage. She is active in the community and works in sales. She is very fashion aware and described herself as average with very few fit issues. She travels frequently. She resides in a suburban area.

**R10** was an MFC in the upper end of the age categories and is from an ethnic background. She is divorced and holds an executive position in business. She describes herself as not fashion aware and does not like to shop. She is average in physique. She is involved with civic groups. She resides in a suburban area.

**R11** was an MFC in the middle range of the age categories and is from an ethnic background. She is single, but has children still at home. She is involved with the financial industry and describes herself as fashion forward. She is average in physique with no fit problems. She resides in a suburban area.

**R12** was an MFC in the middle range of the age categories and is from a non-ethnic background. She is married with grown children and has had weight issues. She is a conservative dresser. She is physically and socially active and resides in a suburban area.

**R13** was an MFC in the middle range of the age category and is from a non-ethnic background. She is married with grown children and grandchildren. She has been involved with
the apparel industry and operates a retail store. She has weight issues and seeks comfort in apparel. She is active in sports. She resides in a suburban area.

**R14** was an MFC in the middle range of the age categories and is from an ethnic background. She is married with grown children and is actively involved with the apparel industry. She devotes much time to her church. She has some fit issues, but she likes to shop. She is fashion forward. She travels extensively and resides in a suburban area.

**R15** was an MFC in the middle range of the age categories and is from a non-ethnic background. She is married with children and is employed in a fashion industry. She described herself as average with no fit issues, but likes to be on the cutting edge in apparel. She resides in a suburban area.

**R16** was an MFC in the upper end of the age categories and is from a non-ethnic background. She is divorced with children and grandchildren. She has been involved with education and is actively involved with her church. She has some fit issues and she sees herself as a fashion follower. She resides in a suburban area.

**R17** was an MFC in the upper end of the age categories and is from an ethnic background. She is divorced and has held sales and administrative positions including in the apparel area. She is very fashion aware and has very few fit issues. She has grown children and resides in a suburban area.

**R18** was an MFC in the lower end of the age categories and is from a non-ethnic background. She is married with grown children and holds an executive position in business. She is physically active and involved with her church and community. She describes herself as fashion aware and has very few fit issues. She resides in a suburban area.

**R19** was an MFC in the middle range of the age categories and is from a non-ethnic background. She is married with both grown children and children in the home. She has been involved in education and spends time on the community and her family. She is fashion aware and average in physique. She resides in a suburban area.
**R20** was an MFC in the lower range of the age categories and is from a non-ethnic background. She is married with children still in college. She has engaged in a professional career as a practitioner and educator. She is average with no fit issues. She is not fashion aware. She travels extensively and resides in a suburban area.

**R21** was an MFC in the middle range of the age category and is from a non-ethnic background. She is married with grown children. She is a retired from her job and is actively involved with her church and community. She is fashion aware and has some fit issues. She resides in a suburban area.

**R22** was an MFC in the upper range of the age categories and is from an ethnic background. She is divorced with grown children. She is employed and is actively involved with promoting her community. She is average and has no fit issues. She resides in a suburban area.
APPENDIX H—CODING AND THEMES FOR RESEARCH QUESTION ONE

The following provides an explanation of the coding process used to prepare the study data for interpretive analysis. This process involved first identifying units of meaning within the interview text which were then collapsed into broader categories or codes. Following coding of the interview data, interpretive analysis led to the listed emergent themes.

Identified units of meaning for research question one

A13. Leverage availability. A28. Sales people are intrusive.
A31. Use of accessories.  
A37. Body change.  

A32. Sensory shopping.  
A38. Style.  

A33. Find everything.  
A39. Confidence.  

A34. Fit.  
A40. Store aesthetics.  

A35. Pleasurable shopping.  
A41. Individualist.  

A36. Frustration with fewer stores.  

### Coding categories for research question one

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>Social Control</td>
<td>Preference for shopping companions or lack of them; feelings about sales staff involvement in clothing selections</td>
</tr>
<tr>
<td>A2</td>
<td>Environmental Control</td>
<td>Desire to control sensory input, store aesthetics, store design in fitting rooms; desire for comfort, pleasurable shopping, unhurried shopping; desire for familiarity with staff and store</td>
</tr>
<tr>
<td>A3</td>
<td>Personal Confidence</td>
<td>Knowing their own style; not needing approval on clothing choices; wanting honest opinions; self assuredness</td>
</tr>
<tr>
<td>A4</td>
<td>Clothing Appropriateness</td>
<td>Clothing to fit the situation; professional clothing that gains respect and builds image; clothing affecting work quality; belief in clothing standards; wanting age appropriate clothing</td>
</tr>
<tr>
<td>A5</td>
<td>Shopping Strategies</td>
<td>Employing techniques for which stores in which to shop; a considered approach to store layout and ordering shopping trips;</td>
</tr>
<tr>
<td>A6</td>
<td>Fear of Too Young or Too Matronly</td>
<td>A dislike for too young or old looking assortments; a feeling that the look is important.</td>
</tr>
<tr>
<td>A7</td>
<td>Unique Clothing and Accessories</td>
<td>Desire for unique clothing—not like people you know; strong use of accessories and other techniques to individualize clothing; desire for something different</td>
</tr>
<tr>
<td>A8</td>
<td>Fashion Knowledge</td>
<td>Willingness to ask for assistance; proactivity in seeking sources of fashion information</td>
</tr>
</tbody>
</table>
### Coding for Research Question One (Respondent Shopping Experiences)

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>A9</td>
<td>Fit and Aging Body</td>
<td>Awareness of body changes, desire for stylish clothing that fits</td>
</tr>
<tr>
<td>A10</td>
<td>Limited Assortments</td>
<td>Frustration with fewer stores in which to shop; dislike for forced choices because of time or availability, frustration with fewer options</td>
</tr>
<tr>
<td>A11</td>
<td>Prestige</td>
<td>Awareness of prestige issues in selecting stores in which to shop</td>
</tr>
</tbody>
</table>

**Emergent themes from interpretive analysis of the coded data for research question one.**

Across the 11 coding categories four broader theme categories emerged from the interview texts:

1. A strong sense of self.
2. Well-developed apparel standards.
3. Frustration with apparel availability.
4. Strategic approaches to apparel shopping.
APPENDIX I—CODING AND THEMES FOR RESEARCH QUESTION TWO

The following provides an explanation of the coding process used to prepare the study data for interpretive analysis. This process involved first identifying units of meaning within the interview text which were then collapsed into broader categories or codes. Following coding of the interview data, interpretive analysis led to the listed emergent themes.

Identified units of meaning for research question two

- B1. Clothing goals: age appropriate, look young, look good, not teeny bopper.
- B3. Financial resources.
- B5. Extend wardrobe by just updating.
- B7. Influences on style: social, build, work, locale, marital status.
- B9. Experiment within the limits.
- B10. Compensate for body changes.
- B11. Own your own style.
- B15. Fashion information sources.
- B16. Feel younger than chronological age.
- B17. Bemoans casual dress.
- B18. Not a slave to fashion.
- B19. Same basic needs and wants.
- B20. Want to look different.
- B21. Lack of availability due to industry: designers are wrong limited assortments.
- B22. Clothes influence respect of others.
- B23. I follow fashion.
- B25. Social comparison.
B26. Engaged socially/professional.  
B27. Wardrobe management.  
B29. No fashion rules.  
B30. Personal rules of dress.  
B31. Unhappiness with physical changes.  
B32. Expression of self.

**Coding categories for research question two**

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>B3</td>
<td>Personal Confidence</td>
<td>Style ownership; comfort with fashion independence; self expression</td>
<td></td>
</tr>
<tr>
<td>B4</td>
<td>Social Rules of Dress</td>
<td>Rule awareness from social areas; desire for situation-appropriate dress; apparel that is not too casual</td>
<td></td>
</tr>
<tr>
<td>B5</td>
<td>Style Strategies</td>
<td>How I want to look; fashion awareness; awareness of changing body; desire for apparel enhancement</td>
<td></td>
</tr>
<tr>
<td>B6</td>
<td>Age Appropriateness</td>
<td>Fear of looking too young or too old</td>
<td></td>
</tr>
<tr>
<td>B7</td>
<td>Desire to Look Different</td>
<td>Wanting not to look the same as everybody else (friends in particular)</td>
<td></td>
</tr>
<tr>
<td>B8</td>
<td>Information Sources</td>
<td>Catalogs; TV; magazines; other people</td>
<td></td>
</tr>
<tr>
<td>B9</td>
<td>Fit and the Aging Body</td>
<td>Compensation through apparel choices for an aging body</td>
<td></td>
</tr>
<tr>
<td>B10</td>
<td>Dissatisfaction with the Apparel Industry</td>
<td>Compensation for what was offered; feelings that designers failed to design for women 50-64; use of accessories to compensate for lack of retail assortment</td>
<td></td>
</tr>
<tr>
<td>B12</td>
<td>Image Management</td>
<td>Concern for style impact and personal image; desire for dress to fit occupation and size; application of senses to apparel choices</td>
<td></td>
</tr>
<tr>
<td>B13</td>
<td>Financial Resources</td>
<td>Awareness of having significant amounts money to spend</td>
<td></td>
</tr>
<tr>
<td>B14</td>
<td>Personal Rules of Dress</td>
<td>Dress to look slimmer; resistance to disliked or non-flattering colors; demand for apparel comfort; desire for apparel to flatter parts of the body</td>
<td></td>
</tr>
</tbody>
</table>
### Coding for Research Question Two (Respondent Identity Through Apparel)

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>B15</td>
<td>Social Influence on Style</td>
<td>Significant others they dress for; family; history; friends;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>climate</td>
</tr>
<tr>
<td>B16</td>
<td>Wardrobe Management</td>
<td>Managing a look across seasons and years; extending wardrobe;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>managing money wisely; seeking value in apparel</td>
</tr>
</tbody>
</table>

**Emergent themes from interpretive analysis of the coded data for research question two**

Across the 13 coding categories five broader theme categories emerged from the interview texts:

1. Clear personal image.
2. Personal confidence.
4. Developmental style influencers.
5. Proactive information seeking.
APPENDIX J—CODING AND THEMES FOR RESEARCH QUESTION THREE

The following provides an explanation of the coding process used to prepare the study data for interpretive analysis. This process involved first identifying units of meaning within the interview text which were then collapsed into broader categories or codes. Following coding of the interview data, interpretive analysis led to the listed emergent themes.

**Identified units of meaning for research question three**

C1. Dislike too casual.
C2. Role responses.
C3. Going out to see what’s appropriate.
C5. Friends know my style.
C6. Want to dress appropriately.
C7. Friends help.
C8. Events/locations.
C9. Reference group they are with.
C11. Unspoken criticism/internally driven.
C12. I’m the influencer.
C13. Interested in fashion
C14. Not frumpy, not old-fashioned.
C15. Use of pictures to assess apparel.
C17. Dislike for wearing others’ clothes.
C18. Conservative.
C19. Some have given up and don’t care about how they look.
C20. Friends are complimentary, not critical.
C21. Own sense of style.
C22. Value others’ opinions.
C23. Personal rules of dress.
C24. Wardrobe management.
C25. Shopping strategy.
Coding categories for research question three

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>C3</td>
<td>I am the influencer</td>
<td>Influence of own sense of style</td>
</tr>
<tr>
<td>C4</td>
<td>Public display influence</td>
<td>Pressured influence of the social setting, for example, restaurants, church, and special events</td>
</tr>
<tr>
<td>C6</td>
<td>Not too young or too old influence</td>
<td>Influence of not wanting to appear frumpy, grandmother-like, or as an old lady</td>
</tr>
<tr>
<td>C9</td>
<td>Weight Influence</td>
<td>Influence of weight gain on apparel decisions</td>
</tr>
<tr>
<td>C10</td>
<td>Apparel availability influence</td>
<td>Influence of limited assortments in stores</td>
</tr>
<tr>
<td>C12</td>
<td>Appropriateness Influence</td>
<td>Influence of wanting apparel that is correct for the occasion and not too casual</td>
</tr>
<tr>
<td>C15</td>
<td>Role Influence</td>
<td>Influence of MFCs’ positions in society, for example, soccer mom, general’s wife, bank president, and so forth.</td>
</tr>
<tr>
<td>C17</td>
<td>Help from friends and children</td>
<td>Influence readily accepted from others, including friends, children, and others whose opinions are valued</td>
</tr>
<tr>
<td>C18</td>
<td>Active evaluation process</td>
<td>Engaging in checking out how apparel will be evaluated by wearing and by looking at photos</td>
</tr>
<tr>
<td>C19</td>
<td>Significant others influence</td>
<td>Pressured influence of husbands and mothers with positive and negative responses</td>
</tr>
</tbody>
</table>

Emergent themes from interpretive analysis of the coded data for research question three

Across the ten coding categories five broader theme categories emerged from the interview texts:

1. Close social influences.
2. External role influences.
3. Public persona influences.
4. Internal influences.
5. Active evaluation.
APPENDIX K—CODING AND THEMES FOR RESEARCH QUESTION FOUR

The following provides an explanation of the coding process used to prepare the study data for interpretive analysis. This process involved first identifying units of meaning within the interview text which were then collapsed into broader categories or codes. Following coding of the interview data, interpretive analysis led to the listed emergent themes.

Identified units of meaning for research question four

D1. The industry thinks we are old.

D2. We have changed our minds about what “old” means.

D3. Mom looked much older than I do at a comparable age.

D4. Mom was not as physically active as I am.

D5. There is no middle of the road in apparel (between young and old).

D6. We are not tied to fashion rules.

D7. Dislike clothes with no shape, no waist.

D8. Want quality in apparel.

D9. Don’t know who determines the styles.

D10. Who is buying these clothes?

D11. Someone is buying these clothes!

D12. My closet is half empty.

D13. Can’t find anything.

D14. Spend money on family, house, purses, jewelry-- not apparel.

D15. Would buy more if I could find things.

D16. There is a gap between 30/40 and old women’s apparel.

D17. Prefer department stores and nontraditional.

D18. Do see basics.

D19. Shop simply, but conservatively.

D20. Trends have to work for me.


D22. I cover up my skin.

D23. Industry is not interested in our segment.
D24. I spend money, but shopping takes longer.

D34. Trends can be important, especially conservative trends.

D25. I am price conscious.

D35. Sales people misrepresent and try to sell what they have.

D26. Fabric is monotonous and cheap looking.

D36. Buyers can buy only what is available.

D27. I can find shoes.

D37. Apparel has dull colors.

D28. Buy in different places for different things.

D38. Cost, quality, and service don’t align.

D29. Look at trends.

D39. Cookie cutter looks and styles in the market.

D30. Modify trends or do without.

D40. I do not shop in stores intended for me.

D31. Fashion styles come from surveys and personal interviews, buyers, designers.

D41. No middle of the road.

D32. I find what I want.

D42. US more conscious of trends than Europe.

D33. My area of the country is exempt from fashion rules.

### Coding categories for research question four

<table>
<thead>
<tr>
<th>Code No.</th>
<th>Code Name</th>
<th>Paraphrased Text Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>D2</td>
<td>Retail Market Strategy</td>
<td>The necessity of shopping in a variety of stores in order to find what I want and need.</td>
</tr>
<tr>
<td>D5</td>
<td>Specific Garment Characteristics</td>
<td>Wanting shape, color, interesting fabric, and quality the market is not providing.</td>
</tr>
<tr>
<td>D6</td>
<td>No Middle of the Road</td>
<td>Apparel that is somewhat youthful and not dowdy or frumpy.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td>---</td>
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</tr>
<tr>
<td>D7</td>
<td>Up to Date</td>
<td>Desiring a current and up-to-date image.</td>
</tr>
<tr>
<td>D8</td>
<td>Lack of Market Creativity</td>
<td>The marketplace offerings look the same—cookie cutter.</td>
</tr>
<tr>
<td>D10</td>
<td>Apparel Industry Preconceived Ideas</td>
<td>The industry doesn’t know us and doesn’t care.</td>
</tr>
<tr>
<td>D13</td>
<td>Monetary Considerations</td>
<td>We have the money to spend.</td>
</tr>
<tr>
<td>D14</td>
<td>Market Trends</td>
<td>Watching the market.</td>
</tr>
<tr>
<td>D20</td>
<td>Unclear Market Concepts</td>
<td>Who is buying these styles?</td>
</tr>
</tbody>
</table>

**Emergent themes from interpretive analysis of the coded data for research question four**

Across the 9 coding categories four broader theme categories emerged from the interview texts:

1. The industry just doesn’t get it.
2. Location, location, location
3. We just don’t get the industry.
4. Resignation in the marketplace
REFERENCES


Vibrant Nation.com (2010, April 7) Research: Boomer women are Irritated with Poor Retail Service and shifting Clothing Purchases Online.


BIOGRAPHICAL SKETCH

Denise Weeks Mohylsky

Denise has over 35 years experience in Retailing and Customer Services applications. She started and ran a successful upscale boutique, The Sandstone, in Destin for 12 years. She and the boutique were featured on national TV and in magazines. Before entering the entrepreneurship arena she was an adjunct faculty member at University of West Florida, Northwest Florida State College, Troy University, and Central Texas College. As an adjunct instructor, she taught Selling, Sales Management, Marketing, and Retailing. Denise is a certified analyst with the Small Business Development Center. She has served as special events coordinator and marketing director for department stores, banks, and the Military Services Division for Okinawa, Japan.

She enrolled at Florida State University in the spring of 2008. Her area of research is consumer behavior and the mature female. Her MBA is from Winthrop University and she holds a BS in Marketing from the University of South Carolina.