International Series on Consumer Science

Fatih Sonmez *Editor*

Fostering Consumer Well-Being

Theory, Evidence, and Policy

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International Series on Consumer Science

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Preface

Marketing and consumer research have traditionally prioritized the interests of businesses, often disregarding the interests of consumers. However, since the 1970s, and particularly with the emergence of the Transformative Consumer Research movement in the 2000s, consumer researchers have become increasingly interested in research that has practical implications for improving the well-being of consumers and addressing broader social and environmental issues related to consumption. Despite this growing interest, research on consumer well-being remains fragmented and disorganized, largely due to the lack of an overarching framework for understanding and addressing the multifaceted nature of consumer well-being. Covering a wide range of facets of consumer well-being and featuring chapters authored by scholars with expertise in the subject matter, this book provides an extensive examination of the most fundamental issues surrounding consumer well-being. It gathers the scattered evidence into a single comprehensive source, serving as a reference to enhance our understanding of consumer well-being.

The book is organized into four parts and consists of 18 chapters that explore diverse aspects of consumer well-being, including demographic, socioeconomic, developmental, environmental, social, behavioral, cognitive, and affective issues. Adopting a primarily psychological perspective on consumer well-being, each chapter provides a comprehensive review of relevant theories and evidence, identifies socially and theoretically significant avenues for future research, and offers policy recommendations for professionals and policymakers in various sectors, including academia, business, government, media, and non-profit organizations. By addressing key issues and providing insights into theory, evidence, and policy, the book aims to bridge the gap between academic research and practical applications, with the ultimate objective of protecting and improving the physical and psychological well-being of consumers.

In conclusion, this book represents a significant endeavor to consolidate research on consumer well-being and is expected to serve as a valuable resource for scholars, practitioners, and policymakers alike. I hope that this volume will enhance our understanding of consumer well-being, stimulate further investigation of pertinent issues, and promote collaboration among stakeholders in the pursuit of fostering consumer well-being and contributing to the broader societal welfare.

Mus, Turkiye Fatih Sonmez

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Chapter 1
The History of Research on Consumer Well-Being and a Brief Reflection on the Concept

Fatih Sonmez

1.1 History of Consumer Well-Being Research

Businesses have traditionally exhibited a tendency to prioritize their own interests, often disregarding the well-being of consumers unless compelled by external pressures to make concessions. Throughout history, many notable transformations in business-consumer relationships have been instigated by consumer movements and cooperatives (Micheletti, 2003). Such movements, where consumers organize to protect their interests and advocate for the rights of all consumers, can be traced back to the second half of the nineteenth century (Hilton, 2012).

One of the milestone achievements of consumer movements was in the first decade of the twentieth century. In 1906, consumer movements, spearheaded by the National Consumers League and supported by the media, government officials, public figures, and the public outcry sparked by Upton Sinclair's renowned novel "The Jungle," were instrumental in bringing about the passage of the first federal consumer protection laws in the United States (Toulin, 2014). Arguably, the scholarly papers that discuss these legislations (Kober, 1911; Sayre, 1906; Young, 1915) and those that explore consumer movements in general (Drury, 1937; Parker, 1920; St. Elmo Lewis, 1937) can be considered some of the earliest academic works related to consumer interests. However, scholarly investigation into consumer well-being (CWB), in the contemporary sense, did not come to the forefront until the

Part of the work in this chapter was carried out at the Positive Psychology Center at the University of Pennsylvania, funded by the Scientific and Technological Research Council of Turkey (TUBITAK) through the 2219 International Postdoctoral Research Fellowship Program.

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1970s. Before fast-forwarding to the 1970s, however, it is essential to first analyze the historical background that contributed to the development of research on CWB.

In the late 1930s, a significant number of renowned psychoanalysts from Germany and Austria, fleeing from the Nazi regime, sought refuge in the United States, making the United States the global hub for psychoanalysis. After World War II, psychoanalysis experienced a notable expansion and gained widespread acceptance across various clinical, nonclinical, and academic settings (Hale Jr., 2000). Marketing was not immune to this trend; on the contrary, it was one of the fields that readily embraced psychoanalytic techniques to probe the consumer. In fact, the renowned sociologist Paul F. Lazarsfeld had already laid the groundwork for the application of these techniques in marketing a decade earlier (Lazarsfeld, 1935, 1937), which would later gain tremendous popularity among marketing professionals and researchers under the name "motivation research" (Ferber & Wales, 1958; Haire, 1950; Martineau, 1957; Newman, 1957; Schreier & Wood, 1948; Smith, 1954, see Fullerton, 2015 for a review).

The 1950s were a golden era for motivation research. Through methods such as "depth interviews" and projective techniques, marketing researchers were attempting to unveil consumers' hidden, unconscious motives to gain a deeper understanding of their behavior. However, the focus was solely on commercial success, as the goal was to investigate "the subconscious man to find the hidden wish that makes the successful sale" (Newman, 1959, p.18).

While marketers' flagrant desire to exploit the unconscious motives of consumers was criticized by social critics and scholars from different disciplines on moral and ethical grounds (Garrett, 1961; Packard, 1957; Rose, 1958), the criticisms voiced within the marketing community primarily focused on the reliability and validity of motivation research (Politz, 1956; Rothwell, 1955) or its usefulness (Williams, 1957). In fact, there were marketing researchers who even attempted to legitimize Vicary's infamous subliminal advertising, which would later be exposed as fraud. For example, Wilhelm (1958) contended that:

> It may also be argued that this method might 'force' us to buy products which we would not otherwise have bought if we had received the message consciously. To analyze this argument it should be recognized that the advertiser is not coercing the consumer under any accepted definition of that word. Rather he is persuading or perhaps a better term is suggesting (p. 27).

Long story short, the marketing practices and research before and during the 1950s exhibited a complete lack of concern for the welfare of consumers. However, by the early 1960s, a shift began to take place. This era marked a significant period characterized by the rise of consumer discontent, primarily stemming from factors such as increasing prices, fraudulent and manipulative marketing practices, and concerns regarding product safety (Herrmann, 1970; Hopkins, 1964; Nader, 1965). Coupled with the economic and political circumstances of the time, these concerns eventually gave rise to consumer interest movements in the United States and several other developed nations in the following years (see Kaufman & Channon, 1973 and Straver, 1977 for reviews). This issue would later become known as "consumerism" and would lead to dramatic changes over the next decade.

The early 1960s were also witnessing historical developments in the political sphere concerning consumer welfare. On March 15, 1962, the then-U.S. President John F. Kennedy sent a momentous message to Congress in which he outlined four consumer rights that the government must safeguard: "the right to safety," "the right to be informed," "the right to choose," and "the right to be heard." Accordingly, he indicated the enactment of new legislation to address a range of issues, including food and drug protection, financial security, lending, packaging, labeling, advertising, competition, and housing, and emphasized the government's role in developing and providing reliable information to assist consumers (Kennedy, 1962). Two years later, the succeeding president, Lyndon B. Johnson, reiterated Kennedy's "four rights" and established the President's Committee on Consumer Interests, marking the highest level of representation for consumer interests (Johnson, 1964).

There were also significant developments in the academic realm. In the latter half of the 1960s, the three well-known consumer decision-making models, namely the Nicosia model (Nicosia, 1966), the Engel-Kollat-Blackwell model (Engel et al., 1968), and the Howard-Sheth model (Howard & Sheth, 1969), were developed. These models depicted the cognitive processes that consumers go through when making purchase decisions and emphasized the importance of consumer experience and satisfaction in securing repeat sales and customer loyalty. These models, along with the other developments in the 1960s, would pave the way for a growing interest in consumer satisfaction research in the following decade.

However, the most noteworthy academic contributions of the 1960s would emerge in the final year. In January 1969, the Journal of Marketing published two seminal papers that would ignite two distinct yet interconnected strands of discussion in the years that followed and result in a significant paradigm shift. The first paper in that issue was "Marketing's Changing Social Relationships" by William Lazer, followed by "Broadening the Concept of Marketing" by Philip Kotler and Sidney J. Levy. In their paper, Kotler and Levy (1969a) argued that the principles of traditional marketing could be adapted to contexts beyond the commercial sphere and can effectively be employed in the marketing of social causes or nonbusiness entities, such as organizations, persons, and ideas. They therefore concluded that the scope of marketing should be broadened to include noncommercial activities. This argument sparked intense debates and emerged as one of the prominent subjects of the subsequent decade (Bartels, 1974; Kotler & Levy, 1969b; Kotler, 1972; Luck, 1969). Lazer's (1969) paper, however, initiated a less contentious debate on the definition and role of marketing that resulted in a wealth of transformative discussions, paving the way for CWB research.

Lazer's keen vision had noticed the shifting landscape in the market. In that seminal paper, he argued that "One of the next marketing frontiers may well be related to markets that extend beyond mere profit considerations to intrinsic values—markets based on social concern, markets of the mind, and markets concerned with the development of people to the fullest extent of their capabilities" (p. 4). It did not take long for his predictions to be proven right.

By the 1970s, consumers were increasingly becoming socially conscious (Anderson & Cunningham, 1972), and the issue of consumerism was receiving significant attention from researchers in the field (Aaker & Day, 1971; Barksdale & Darden, 1972; Hustad & Pessemier, 1973). As a consequence, societal marketing emerged as a prominent topic. There was a unanimous consensus among marketing scholars that marketing should extend beyond solely maximizing profits and instead assume responsibility for promoting the welfare of society (Bell & Emory, 1971; Feldman, 1971; Lavidge, 1970; Moyer, 1972; Wills, 1974; Wotruba & McFall, 1974). Notably, these discussions were not limited to social and economic issues; they also included environmental concerns (Kassarjian, 1971; Kelly, 1971; Shuptrine & Osmanski, 1975; Varble, 1972).

Meanwhile, the fields of economics and public policy were also going through a paradigm shift, driven by more or less the same reasons as marketing. The idea that economic indicators alone are insufficient for accurately depicting a nation's progress and welfare and that greater consideration should be given to quality of life (QOL) and other social indicators (Bauer, 1966; Cohen, 1968; Galbraith, 1958, 1964) gained widespread acceptance and led to influential publications on QOL (Andrews & Withey, 1974, 1976; Campbell et al., 1976; Roback, 1982; Sheldon & Moore, 1968; Shin & Johnson, 1978).

Influenced by the same social, political, economic, and environmental issues surrounding the market, the disciplines of economics and marketing converged and engaged in mutual interactions. Economists were becoming more and more enthusiastic about integrating psychological factors into the examination of consumer behavior (Katona, 1951, 1960, 1975; Scitovsky, 1976), and they also pioneered the introduction of one of the first indices of consumer satisfaction, as a component of QOL (Lingoes & Pfaff, 1972; Pfaff, 1972), while marketers were developing an interest in social indicators.

It is interesting to note that marketers had not given due attention to consumer satisfaction until the 1970s. As Czepiel and Rosenberg (1977) put it, "There is probably no concept in marketing that is at once more fundamental and pervasive, yet less adequately developed, than consumer statisfaction [*sic*]." However, with the rise of consumerism and the advancements in consumer decision-making theory, it has been acknowledged that there is a need for monitoring consumer satisfaction and effectively addressing dissatisfaction and complaints. With the impetus provided by economists (Lingoes & Pfaff, 1972; Pfaff, 1972), research on consumer satisfaction has proliferated (Anderson, 1973; Day, 1977; Day & Hunt, 1982; Hunt & Day, 1981; Swan & Combs, 1976; for reviews of consumer satisfaction research during the 1970s, see Czepiel et al., 1980 and Day, 1980).

Meanwhile, the increasing acceptance of the social indicators approach in various disciplines and its significant relevance within the new marketing paradigm have propelled its incorporation in the field. In 1971, a workshop at the 1971 American Marketing Association (AMA) Conference was dedicated to "social indicators for marketing" (Clewett & Olson, 1974). This was followed by the first AMA conferences on social indicators in 1972 and 1973, and selected papers from these two conferences were then published in the book edited by Clewett and Olson (1974). As a result, research on consumer QOL has emerged, marking the birth of

CWB in the contemporary sense (Clemhout, 1974; Hamburger, 1974; Richman & Macharzina, 1974; Tauber, 1975).

Nevertheless, the level of enthusiasm among consumer researchers regarding issues related to consumer well-being was not significant during the early 1970s. As Joel B. Cohen noted in his presidential address in 1973 at the Association for Consumer Research (ACR), "there are a great many opportunities for academic consumer researchers to work on significant consumer problems within the area of consumer welfare. The constraint here is not only a lack of information, but a degree of passivity—a reluctance to venture into something new and let it turn us on" (Cohen, 1973, p. 4). Although the topic was still far from mainstream in the latter half of the 1970s, it was garnering attention. In 1978, the American Marketing Association (AMA) hosted its first meeting that focused directly on the relationship between marketing and QOL, and proceedings from this conference were subsequently published in a book edited by Reynolds and Barksdale (1978).

In the early 1980s, a limited number of works pertaining to the concept of QOL (Arndt, 1981; Cosmas et al., 1980; Sirgy et al., 1982) and an article by an economist on the concept of consumer well-being (Suranyi-Unger Jr, 1981) were published. In 1981, the Journal of Macromarketing was established, extending an invitation to marketing researchers and urging them to contribute their expertise to the journal's exploration of QOL matters, as well as other societal issues within the realm of macromarketing (Fisk, 1981). In 1985, AMA hosted its second conference on marketing and QOL, and the proceedings from this conference were published in an edited volume (Samli, 1987). Both AMA conferences on the relationship between marketing and QOL received contributions from renowned marketing scholars, signaling that CWB would continue to be relevant in the field of marketing for a long time.

Indeed, research on CWB has been published since then—usually from social indicators and macromarketing perspectives—but the interest has not been at a desirable level (for a review of QOL research in marketing, see Sirgy et al., 2006). However, this area of consumer research was revisited, rebranded, and incentivized in 2005 during the ACR North American Conference, igniting enthusiasm and transforming the field.

It is important to acknowledge two noteworthy scholarly initiatives that played a significant role in promoting CWB research by cultivating awareness and encouraging researchers prior to 2005. The first of these endeavors is the distinguished scholar Russell Belk's presidential address at ACR, delivered at the ACR annual conference in 1986. In his address, Belk (1987) argued that consumer research was constrained by a narrow and limited framework, overlooking the human aspect of consumers. He stated that "our mission as consumer researchers should in fact be, I would suggest, to examine the relationship between consumer behavior and the rest of life", and he went on to say that "beyond product or service satisfaction there is life satisfaction and human well-being" (pp. 1–2). He challenged the prevailing focus of consumer research on micro-level behaviors and advocated for an examination of consumption in relation to the entirety of human existence. He introduced the concept of "macro-consumer behavior" and emphasized the need to consider the individual and societal impacts of marketing activities and consumption choices, as well as their effects on culture and human well-being.

Another notable development was the establishment of the Journal of Research for Consumers in 2001 by Simone Pettigrew. Pettigrew (2001) challenged the prevailing managerial focus of consumer research, which emphasized producing outcomes that are relevant to business professionals, and urged researchers to prioritize the interests of consumers over the interests of businesses. She argued that consumer research has the potential to educate consumers about consumption and could potentially help them change their behavior and improve their quality of life. With these objectives in mind, she established the Journal of Research for Consumers as an open-access Web journal that provided a platform for publishing research aimed at advancing consumer interests through research, discussion, and direct communication with consumers. She employed a publication model in which each article was made available in simplified, non-technical language for consumers. Unfortunately, the journal was discontinued in 2018. However, her vision and efforts have paved the way for the Transformative Consumer Research (TCR) movement, which is now an ever-expanding line of research on consumer interests and a significant academic movement.

The TCR was introduced by David Glen Mick during his Presidential Address at the 2005 ACR North American Conference. Mick's (2006) address emphasized the importance of conducting consumer research that has practical implications for improving the well-being of consumers and addressing broader social and environmental issues related to consumption. He stressed the need for research that is not only insightful but also actionable and constructive, aiming to make a tangible impact on the lives of individuals and communities, as well as on society and the environment as a whole.

Mick also established an Advisory Committee on Transformative Consumer Research within the ACR to promote and sustain TCR. Additionally, he announced a fund that would be used to support transformative consumer research and secured outlets for publishing such research (Mick, 2006). Thanks to his well-coordinated efforts, Mick's call for transformative consumer research received a notable response from numerous scholars, marking an unprecedented interest among consumer researchers in conducting research that tackles real-world issues and has practical implications for CWB and broader societal welfare. Ultimately, TCR has evolved into a distinguished academic movement and a prominent force in the field, as many well-known researchers have embraced and promoted it (see Davis et al., 2016 for more information on the development and impact of TCR).

Today, TCR serves as a framework for research aimed at improving the well-being of consumers and society (Mick et al., 2012; see Zeng & Botella-Carrubi, 2023 for a recent review), and it also informs research in other subfields of marketing, such as transformative service research (Anderson & Ostrom, 2015; Anderson & Xue, 2022) and transformative advertising research (Gurrieri et al., 2022; Scarpaci et al., 2016). The present book is another scholarly endeavor grounded in the TCR framework, aimed at enhancing our comprehension of CWB and providing guidance for policy and research to make a positive societal impact.

1.2 A Reflection on the Concept of Consumer Well-Being

Current approaches to CWB generally fall short in adequately recognizing "consumers as humans" due to their excessive focus on "humans as consumers," resulting in the disregard of various important aspects of human existence. As Belk (1987) pointed out almost four decades ago, "it is perhaps time that we begin to address the issue of the relationship between consumption and human well-being" (p. 1). This book aims to fulfill this purpose by adopting a primarily psychological approach to CWB and providing valuable insights into the relationship between consumption and human well-being.

The current approaches to CWB are heavily grounded in marketing and economic theory (Pancer & Handelman, 2012). They excessively focus on the exchange and formulate CWB with a handful of exchange-related factors that can contribute to consumers' well-being, such as material welfare or satisfaction with products/services throughout the various stages of the consumer lifecycle (see Leong et al., 2016 and Sirgy, 2021 for reviews). These approaches offer limited insight into how well the consumer is doing, as they overlook a plethora of other important factors conducive to well-being. Employing a broader lens to consumer behavior as a process that relates to well-being can offer a more accurate and comprehensive understanding of CWB.

Huta & Waterman's (2014) classification of analysis categories for eudaimonic and hedonic well-being definitions, which basically consists of components of the behavioral continuum, can provide a solid foundation for defining CWB. This classification includes four components of the behavioral continuum (Huta & Waterman, 2014, p. 1431): orientations (the "why" of behavior, such as values, motives, and goals), behaviors (the "what" of behavior, such as the content and characteristics of behavior), experiences (subjective experiences and cognitive appraisals), and functioning (indices of positive psychological functioning). By considering this entire process, we can develop a more comprehensive understanding of consumer well-being. Moreover, by taking into account consumers' material and non-material resources as factors that impact the translation of orientations into behaviors, in a similar manner to Sen's (1985) capability approach, we can accommodate a wide range of beings and doings and achieve a broader perspective on consumer well-being.

The most crucial step in this approach, however, is determining the indices of positive psychological functioning. I argue that CWB should be understood as human well-being in the consumer context and, therefore, it should be formulated in relation to human well-being. This raises the question of what human well-being is, which has been a topic of contentious debate with numerous different conceptualizations. However, as explained by Sheldon in his Eudaimonic Activity Model (2018), subjective well-being (i.e., life satisfaction, high positive affect, and low negative affect; Diener, 1984) satisfactorily captures the state of healthy psychological functioning and can serve as a reliable indicator of human well-being, while also offering various theoretical and methodological advantages. Therefore, consumer well-being can be defined as the subjective well-being that derives from consumers' orientations, resources, behaviors, and experiences. As consumer researchers, our responsibility should be to identify specific consumer orientations and behaviors that lead to experiences that contribute to consumers' subjective well-being, as well as the antecedents of these orientations and the resources of any kind that facilitate the translation of these orientations into behaviors. This book covers a range of topics within this scope. However, there is still much more to explore. My hope is that this book will serve as a valuable resource to expand our knowledge and deepen our understanding of consumer well-being, contributing to the advancement of CWB research and the improvement of the well-being of consumers.

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Part I
Demographic & Socioeconomic Issues

Chapter 2
Older Consumer Well-Being: A Life Course Perspective

George P. Moschis and Anil Mathur

2.1 Introduction

Businesses normally make decisions in order to increase profits by satisfying consumer needs. As a result, consumer research and business strategies in the past have mostly paid attention to controllable variables aimed at accomplishing this objective (e.g., Rosenbaum, 2015). Although business decisions help satisfy consumer needs in the short run, marketing scholars have recently suggested that business goals could be better achieved by developing strategies designed to make a positive change in the lives of consumers and improve their and their families' well-being (Anderson et al., 2013).

This change in the orientation of businesses will also require a major change in the core philosophy of doing consumer research for the purpose of understanding how to make profits by contributing to positive changes in the lives of their consumers and improvements in their general welfare or well-being. To achieve this, it is imperative for decision-makers at all levels in business organizations to become familiar with the factors that contribute to well-being at various stages of the lives of their customers. They should use research that can serve as a basis for developing strategies aimed at achieving their goals by improving consumer welfare. Transformative service research (TSR) is an example of this type of research. The focus of TSR is on areas of research that can create positive changes in the lives of people and help improve their well-being (Anderson et al., 2013).

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From a life course perspective, this chapter summarizes knowledge about widely accepted domains of well-being and also presents information on neglected and emerging domains. Based on what is known about these domains of well-being, it also presents a series of recommendations for actions that could be taken by decision-makers and practitioners in various industries, as well as in social and government agencies. These actions can help enhance the well-being of consumers in general and of older consumers in particular.

2.2 Background

2.2.1 The Concept of Well-Being

"Well-being," "satisfaction with life" (SWL), and "quality of life" (QOL) are commonly used terms by scholars and practitioners and have been used interchangeably for decades to represent the overall state of happiness and health of people. However, there is still a good deal of vagueness and disagreement about the true meanings of these terms (e.g., Dodge et al., 2012). Furthermore, researchers in different disciplines have attempted to conceptualize and define well-being in different ways. In the field of psychology, Erik Erikson (1950) categorized human life into eight stages, with the final stage labeled "integrity versus despair." He also postulated that during this last stage, people contemplate their lives as they have lived. Based on this reflection, they may either feel a degree of satisfaction and pride for what they have accomplished, or they may feel remorse for what they have not been able to do and believe their life has been a failure. In the field of sociology, scholars have looked at well-being as a function of or part of the derivatives of happiness and life satisfaction (e.g., George, 2010). In this conceptualization, happiness is a more emotional, volatile, and subjective concept, whereas life satisfaction is a more stable and intellectual concept (Meadow et al., 1992). In gerontology, a multidisciplinary field, the successful aging perspective (SAP) has often been utilized to explain well-being in old age (Rowe & Kahn, 1997). The SAP distinguishes between "normal aging" and "successful aging." The degree of overlap among the three main components that are critical in old age represents the extent of "successful aging": (a) low levels of disease and related disability, (b) high levels of cognitive and physical functioning, and (c) active engagement in social and productive life, such as interpersonal relationships and productive activities.

Although the SAP has been widely used by scholars to study the well-being of individuals throughout their entire lives, it has also been criticized by many due to its numerous limitations. As such, more than one hundred different versions of the original model have been proposed by scholars as improvements to the original model (Rowe & Kahn, 2015). In light of the criticisms of the SAP model, its original developers proposed a new multi-theoretical model known as the "life course paradigm" (LCP) (Moschis, 2019). This is an overarching research framework, and the SAP can be incorporated into the LCP. The key idea of incorporating the SAP into the LCP is that *the well-being of a person at any stage in his or her life is a function of activities that he or she engaged in and experienced earlier in life.*

2.2.2 Domains of Well-Being

The concept of well-being is multidimensional and includes many different features, elements, or domains. For example, satisfaction with life represents an aggregate of one's satisfaction across multiple domains of well-being. The three elements of SAP (functional capacity, health, and active engagement with life) can be viewed within the LCP. The LCP has been suggested by social scientists (e.g., Stowe & Cooney, 2015), the developers of the successful aging model (Rowe & Kahn, 2015), and others (e.g., Prakitsuwan & Moschis, 2021; Prakitsuwan et al., 2022) as an overarching research framework within which the SAP can be cast. Besides these three factors, researchers have also identified several other factors or domains that promote well-being at different stages of life. These domains that contribute to well-being include financial solvency, attitudes and emotions, social resources, work and family conditions, spirituality, and various activities that define one's lifestyle (Linton et al., 2016; Smith et al., 2013). These additional factors are based on decisions and choices made by individuals under different life conditions and can also be considered domains of well-being. For example, the financial resources available to an individual in retirement are strongly linked to the savings and investment decisions and choices made by him or her during the early stages of life (Prakitsuwan et al., 2022). In this chapter, we focus on important existing, neglected, and emerging domains of well-being in later life, particularly those that can be influenced by the behavioral choices made by individuals and the policies and strategies used by public policymakers and organizations that cater to the needs of older adults.

Health The most important factor that determines well-being and happiness in older age is the health of the individual (Low & Molzahn, 2007). Age-related declines in physical health have a negative effect on the well-being of individuals because the various impairments and ailments they might experience in old age (e.g., arthritis and loss of hearing) could reduce their ability to work and live the way they did during their earlier stages of life and maintain a similar lifestyle. Also, such declines in physical health may force older individuals to become dependent on others if they do not have adequate financial resources to buy services to compensate for such declines. This dependence on others can reduce the well-being of individuals. Moschis and Mathur (2007) found that a vast majority of baby boomers (more than six out of ten) and their parents (more than seven out of ten) worry about the loss of physical abilities that can lead to a reduction in their independence.

Finances Financial resources available to people play an important role in their state of well-being in the later stages of life (Low & Molzahn, 2007). The availability of needed financial resources can contribute to the QOL of older people by enabling them to remain independent and do things they enjoy the most, as well as helping to reduce or eliminate aversive feelings that can creep in due to a lack of money needed to pay for products and activities they enjoy.

Attitude It has been reported that health and happiness are related to an individual's self-respect (Low & Molzahn, 2007). In this context, optimism can play an important role in promoting QOL by eliciting positive responses even under otherwise negative situations, such as unexpected events that cause excessive stress. Such unexpected stress can put an extra burden on a person's emotional resources and lead to negative health outcomes (Mathur & Moschis, 2023). Optimism helps people maintain control over situations that affect their physical and emotional well-being.

Lifestyle A busy lifestyle promotes well-being and deters aging. An active lifestyle that incorporates participation in a wide range of activities, particularly those that involve social interaction (e.g., volunteering, working, and taking adult education classes) and the enactment of corresponding multiple roles (e.g., volunteer, student, and worker), gives people a sense of purpose in life, a sense of accomplishment, and control over their environment. This sense of accomplishment and purpose in life tends to enhance a person's satisfaction with life.

The Consumption Domain of Well-Being People consume a wide range of goods and services throughout their lives. However, the way different goods and services are purchased and consumed by individuals can have a significant effect on their day-to-day lives, including their health and mindset. Goods and services consumed by older people can play both a direct role and an indirect role in their well-being and quality of life. Those related to health care and long-term care, which are particularly important for older consumers, can play a direct role in enhancing the well-being of consumers. Other consumption activities that can lead to macro-outcomes that are socially and ecologically desirable, such as mindful use of earth's resources and sustainable consumption, can also indirectly enhance a person's well-being (e.g., Haider et al., 2022; Sheth et al., 2011).

Information and Technology Proneness: An Emerging Domain Recent research has shown that information and communication technologies (ICTs) play an increasingly significant role in the lives of older people (Bianchi, 2021; Niehaves & Plattfaut, 2014). Older adults are increasingly using smart devices such as handheld tablet devices, mobile phones, and personal computers for messaging, communication, and e-commerce activities (Bianchi, 2021). The use of such devices is making it possible for older people to remain independent (Bianchi, 2021; Mitzner et al., 2010). New ICTs are gaining importance as communication channels for health information and campaigns and as tools for social and leisure activities (Boz &

Karatas, 2015). Despite the positive role ICT can play in enhancing the QOL of older people, it can also play a negative role by impeding their well-being (Helliwell et al., 2019a, b:10).

2.2.3 A Life Course Perspective

Aging is a reality of life. It is a continuous process that starts at birth and continues throughout life. The notion of "life course" is based on the stages that people go through throughout their lives, such as childhood, adolescence, early adulthood, middle age, and old age. Although many factors play a role in the well-being and QOL of people at all stages of life, such as health and family, some other factors are of greater significance at particular stage(s) of life. That is, things that make one feel happy during childhood or adolescence may not necessarily make the person happy during adulthood or old age. In view of this, it is very important to know what factors play a role in the well-being of people at each stage of their life course. It is even more important to understand the tasks that have to be accomplished to make sure that there is a smooth transition from one stage to the next, in terms of having or using appropriate resources needed to facilitate the transition and enhance well-being in multiple dimensions (e.g., Prakitsuwan & Moschis, 2021; Prakitsuwan et al., 2022).

With the objective of ensuring well-being at each stage in life, till the last stage, individuals should strive to create resources for and engage in activities that promote well-being not only at a specific stage but also in future stages of life. As such, these activities may also include those activities that prepare people for successful transitions into future stages and enhance their well-being in future stages as well. To be able to focus on well-being in this life course approach, one has to be concerned about two key issues: (1) Identify activities that have the potential to promote well-being at each stage in life and (2) identify and gather resources that might be needed to ensure well-being at each stage and at future stages of life. To be able to deal with these issues adequately, one has to closely examine the factors that can contribute to well-being at each stage of life. It may also imply that to ensure well-being at later stages of life, people may have to sacrifice resources at earlier stages of their lives.

Our present state of knowledge suggests areas where individual, corporate, government, and community efforts should focus in order to enhance well-being. In particular, efforts at every stage in life should focus on improving physical and mental health and financial solvency, and they should promote positive attitudes, active lifestyles, and mindful consumption of products and services. To this end, steps should be taken by governments, corporations, communities, and individuals to facilitate such efforts.

2.3 Recommendations for Enhancing Well-Being in Late Life

A key assumption for developing public policy and corporate guidelines and strategies for changing behavior is that people are willing and able to change their habits and existing lifestyles and to adopt new lifestyles at all stages of their lives. As such, the key task for those who wish to bring about desirable changes in people's behavior and help them enhance their well-being is to motivate them to change their consumption habits and lifestyles.

Whether or not many people will be willing to change their habits and lifestyles to live a longer and happier life can be debated. However, it is possible to develop appropriate public policies and business strategies that facilitate and encourage consumers to become knowledgeable about the things that can help enhance their QOL and prosperity throughout their entire lifespan. As such, in this section, we present recommendations with the objective of enhancing consumer well-being at all stages of life. We use the six domains of well-being discussed earlier (health, finances, attitudes, lifestyle, consumption, and technology proneness) to suggest guidelines for policies that can help improve public well-being. While we recognize that additional factors (e.g., spirituality and social support) promote well-being, we focus on these six factors not only because of their importance and relevance for well-being but also because we believe that they collectively include the three domains of SAP. We use research in these six domains presented in earlier sections, as well as additional research, as bases for recommending strategies and policies for enhancing well-being.

Although many uncontrollable factors can impact QOL at any point in life, it can also be assumed that, for the most part, people have a great degree of control in terms of how they manage their day-to-day activities, lifestyles, and lives in general. Based on this assumption, Moschis and Pettigrew (2011) suggest two types of strategies to enhance overall QOL at any point in life: (1) strategies directed toward enhancing one's QOL and (2) strategies designed to help people avoid situations and events that reduce QOL. Thus, we suggest that total well-being should be enhanced by developing such strategies in each of the six domains of well-being.

2.3.1 Staying Healthy

Considering health care is a major area of consumption and a contributor to the well-being of older individuals in particular, policies could be directed to encourage preventive health care. For example, resources could be allocated to encourage preventive health care such as regular checkups and screening for diseases that impact older consumers (e.g., cancer screening and screening for early onset of Alzheimer's disease and memory loss). Policies could also be developed to encourage healthy behaviors. These may include allocating resources to educating consumers about the benefits of practices such as regular exercise and a balanced diet. At the same time, adult education could also focus on the negative consequences of certain behaviors, such as smoking and excessive consumption of alcohol (Moschis & Pettigrew, 2011).

Research by Sreenivasan and Weinberger (2021) suggests that although some level of mild stress can motivate people to focus on maintaining their physical and cognitive health, excessive stress is not good for health and should be avoided. Thus, education programs should inform individuals on effectual coping strategies for managing excessive or chronic stress and on the dangers of employing coping strategies that have negative long-term consequences on one's well-being, such as the onset of compulsive behaviors (e.g., compulsive buying and alcoholism) (e.g., Moschis, 2007).

For companies interested in increasing profits by enhancing the physical and emotional well-being of their customers, a number of strategies and marketing tactics can be implemented in various industries. For example, in order for health clubs to motivate people to begin and continue engaging in preventive healthcare, a number of marketing tactics have been suggested based on existing knowledge about consumer behavior (Moschis, 2022, pp. 189–190):

- Reward loyalty by establishing programs similar to frequent flyer programs used by airlines. Points could be awarded to regular users that can be redeemed for additional benefits at the club.
- Establish partnerships with health insurance companies and share club usage information with them with the specific approval of clients. Points earned by regular usage of the club facilities (frequency and duration) could be used to reduce health insurance costs as an incentive to use the club.
- An online portal and/or an app could be developed to help users access information about their accounts, conveniently renew memberships, schedule sessions with preferred trainers, and access other health, nutrition, and exercise-related information of interest to members.
- Free trials could be offered to non-members, or discounted prices could be offered to new members for a short duration to encourage trial.
- Coupons that could be used for discounts toward merchandise or services at the club could be used to motivate non-members to try club services.
- Special promotions could be run that would waive any initiation fee for new members during the promotion period if they joined with some pre-set minimum commitment.
- Considering the point that some people may not be ready to commit to a long-term plan, it may be desirable to offer different plans to meet the needs of different groups. For example, regular membership plans could be offered for three months, six months, or one year. Longer-term plans could also be offered for reduced fees.
- Loyalty rewards could be offered in the form of reduced renewal fees. This could be based on the number of visits in the previous time period and/or the number of years one has maintained active membership.

- Group discounts could be offered to encourage a change in the attitude of the entire group toward exercise through peer pressure. Such discounts could be offered through various formal and informal groups, such as civic, social, religious, or neighborhood groups.
- Pricing plans based on usage (e.g., per visit) could be offered for those who are not interested or ready to make a long-term commitment.
- Pricing plans could also be offered based on the duration of the visit(s) or total duration for those who use the facility for a shorter duration of time in totality and/or during each visit.
- Pricing plans could also be offered based on time of use (peak time and off-peak time for the facility) and the number of sessions for those who prefer to work with specific personal trainers.
- Offer special accommodations for those who are unable to exercise due to any reason (e.g., travel) or health conditions. Such accommodations could be in the form of "freezing" the account or reinstating the account without an additional fee after the period of absence.
- Family plans, particularly multi-generational plans, could be offered that create opportunities for the younger generation to encourage the older generation to join at discounted rates and exercise regularly and vice versa.
- Discount plans could also be offered to members of organizations that encourage their members to practice preventive health care through exercise and healthy living (e.g., AARP).
- Partnerships could also be developed with companies that offer preventive healthcare coverage (health insurance companies) and other companies that offer such services to their employees at reduced rates or no cost (e.g., *Silver Sneakers, EnhanceFitness*, and AT&T).

Moreover, organizations that serve older adults can also play a key role in improving the emotional health of their clients by encouraging and supporting them to reduce their negative feelings, such as stress and depression. Although some pharmaceutical products can also be used to reduce consumer anxieties that erode one's QOL, other service providers who interact and deal with consumers under stress (e.g., lawyers, bankers, and doctors) can also play an important role in reducing their anxieties. Additional training and sensitization of these service providers about the help consumers may need when they are under stress can be of particular value in enhancing the QOL of older consumers. People in such situations might be under extreme stress caused by major life-changing events they may have experienced and the emotional consequences of such experiences (e.g., loss of a spouse). During times of such extreme stress, people may expect additional support and understanding from their service providers. Professionals in healthcare and wellness areas can also assist their older clients by recognizing either the signs and early symptoms of depression or by trying to learn about their older clients' living conditions that may cause or contribute to depression (e.g., living alone and loneliness). Moreover, they should encourage and support clients to seek professional help if needed.