

## The Aging Brain and the Big Picture: In Sync with the 21st Century

by Sandra Timmermann, EdD

**Abstract:** As we age, we do lose some abilities that are driven by the left brain. While some may see the decline of left brain functions as one of the negative aspects of growing older, the heightened appreciation lately of right brain thinking is turning out to be a good news story for the aging boomers and older adults.

We know that, given a healthy brain, learning continues throughout life, but there are changes in how our brain functions and the way we learn. For those of us who are concerned about these changes, fear not. We may, in fact, be the winners in a changing world.

As we age, we do lose some abilities that are driven by the left brain. We have more difficulty memorizing long lists of unrelated items, our reaction time slows down, and we have a harder time absorbing facts and figures. At the same time, our right brain becomes more dominant, allowing us to see the big picture, to put things in context, to embrace the whole. Like younger people, older people must use both the left and right hemispheres to have healthy, successful lives. But at times, faced with technological advances, it seems that the younger left-brainers have an edge up.

### Right-Brain Thinking

While some may see the decline of

left brain functions as one of the negative aspects of growing older, the heightened appreciation lately of right-brain thinking is turning out to be a good news story for the aging boomers and older adults. According to author Daniel H. Pink in his best-selling book *A Whole New Mind: Why Right-Brainers Will Rule the Future*, the last decades have belonged to the number crunchers, the computer programmers, and the MBAs. “The future,” he says, “belongs to a very different kind of person with a very different kind of mind—creators and empathizers, pattern recognizers, and meaning makers.”<sup>1</sup>

Pink goes on to say that this is because we are moving to a new age that values creativity, emotion, and nonmaterialism. Historically, if we trace our country’s evolution, we find that our society has changed in fundamental ways. In the 18th century we were in the Agricultural Age, where farmers were the dominant occupation and the work was primarily physical. The 19th century was characterized as the Industrial Age, dominated by factory workers who did physical work that was left-brain oriented. The 20th century ushered in the Information Age and was composed primarily of knowledge workers who no longer did physical work but whose work was based on the logical, sequential, and linear skills embodied in left-brain thinking. Now, the 21st century is the dawning of a new era, the Conceptual Age, which values inventiveness, intuitiveness, and holistic, right-brain thinking.

“R-directed thinking,” Pink says, “has become the first among equals, the key to professional achievement and personal satisfaction...(while) L-directed thinking remains indispensable, it’s just no longer sufficient. In the Conceptual Age, what we need instead is a *whole* new mind.”<sup>2</sup>

Why has this happened? The theory behind this is that computers can now do what the left brain can do, and in many cases, can do it better. We are living in a world with an overabundance of information. We can relegate tasks once performed by humans to computers. Or in situations where humans are needed to do L-directed thinking, the United States is now outsourcing these tasks to other parts of the world. What our society will be looking for now is not purely functional but instead aesthetic, not just logical but emotional, not rote but creative, not just intelligence but wisdom. Right-brainers see possibilities, can put things together, and take risks. The fact that right-brain thinking is more characteristic of older people than younger should give older people an advantage in the work force as well as in leadership roles in their community and society.

### The New Customer Majority

Behavioral psychologist and author David B. Wolfe has written for the past few decades about marketing to an older population. In his more recent book, *Ageless Marketing: Strategies for Winning the Hearts and Minds of the New Customer Majority*, he con-

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nects brain functions in the second half of life to the onset of the Conceptual Age. He notes, “The migration of mental functions toward the right hemisphere strongly correlates with many of the changes that have taken place in the leading world views, values, views, and behavior in the marketplace since the emergence of the New Customer Majority. This migration of mental functions also helps to explain weaker responses to marketing communications because they still reflect the more left-brain bias of marketing in the past. Marketing responsiveness will not materially improve unless marketing communications begin reflecting more of a right-brain bias.”<sup>3</sup>

With the risk of oversimplifying or misinterpreting such a well-crafted book, Wolfe’s premise is that when people over 40 became the adult majority for the first time in history, consumer research and marketing failed to realize the relationships between changes in the leading values, views, and behaviors of the marketplace and the New Customer Majority. He goes on to say that “people in the second half markets are defined more by their core values and lifestyle profiles than by their ages.”

For those of us who remember studying Abraham Maslow’s Hierarchy of Needs, the New Customer Majority is in a developmental life stage that is driven by the need for self-actualization to become fully psychologically mature. Therefore, marketing to people based on superficial facts or segmentation by age rather than values doesn’t work, especially for the aging boomers and those who are older.<sup>4</sup> Wolfe advocates for what he calls “ageless marketing,” marketing based on values and

desires that appeal to people across generational divides, as he believes that the values of the New Customer Majority are now the prevailing ones. If that’s the case, much of today’s marketing and advertising strategies need to change, and we can see these changes taking place already.

### Translating Theory into Practice

For many years, financial service professionals and those who design and produce advertising and marketing materials for the industry have embraced left-brain philosophy and practice. When meeting an older customer for the first time, the combination of difficult-to-understand jargon, along with the assumption that people are more interested in the features of a product rather than how it fits into their plan, isn’t working as well as it could. According to a study by AARP Financial, 67% of those surveyed graded the financial services industry with a C, D, or F when it comes to explaining savings and investing, and 52% said they made an investment mistake because they were confused or didn’t understand.<sup>5</sup>

Financial services marketing and materials have often focused on numbers. To promote the need for long-term care insurance, we’ve all seen facts and figures that tell us that one out of every two people will need care after age 65 and one in four after age 85. However, isolated facts like that make little sense unless put into a holistic context, and the negative approach doesn’t work too well with older people. Prospective customers, especially those over 45 or 50, will be thinking of the big picture first. Their internalized questions might revolve around how

long they will live, where they want to live as they age, what role their family plays in their long-range plans, how their income and assets can be managed, and their view of maximizing their life.

As we think about the dawning of the Conceptual Age, plus the way aging brains work, the time may be right to translate the theories of Daniel Pink and David Wolfe into practice. There are some communications strategies that are proven to work well with older customers, and in fact, if the New Customer Majority is now dominant, they may work equally as well with younger customers.

### Communicating in a Conceptual Age

David Wolfe’s concept of “leading with the right and following with the left” is a useful guideline when presenting material, either verbally or in writing. From a physiological perspective, the ability to absorb unrelated facts and figures becomes more difficult as we age. Combine that with right-brain orientation—the need for context. It’s easy for someone looking at the big picture to ask, “What does this all mean anyway?” This translates into using more values-based messaging and moving away from describing product features until the time seems right. Once the person is drawn in and can see the whole rather than the parts, then it’s time to focus on the essentials. Older customers, like younger ones, ultimately need to know the details. Considering how an aging left brain works, however, they do better if they can review materials at their own pace, enabling them to absorb the information in the most optimal way.

Let's assume that, as Maslow leads us to believe, we are all on a path to self-actualization and are searching for the "good life" in our later years. How, then, can financial service professionals do what they do best—provide financial advice—yet tap into this inherent need that we have as we travel through life? Best-selling author and executive coach Richard Leider sums it up well: The good life, he says, is "living in the place where you belong with the people you love doing the right 'work' on purpose."<sup>6</sup> These are values that people strive for, but this won't happen unless they know that their big ideas are in sync with their financial realities. In the age of the right brain, where imag-

ination and possibilities abound, advisors can tap into the big concepts—life as a journey and a time of creativity—while grounding their customers with the financial protection they need to be secure.

*The viewpoints represented in this column belong to the author and are not necessarily those of MetLife.*

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(1) Daniel H. Pink, *A Whole New Mind: Why Right-Brainers Will Rule the Future* (New York: Riverhead Books, 2006): 1.

(2) *Ibid.*, p 21.

(3) David B. Wolfe and Robert E. Snyder, *Ageless Marketing: Strategies for Reaching the Hearts and Minds of the New Customer Majority* (Chicago: Dearborn Trade Publishing, 2003): 84.

(4) *Ibid.*, pp. 46-47.

(5) AARP Financial, Inc., April 2008.

(6) MetLife Mature Market Institute and Richard Leider, "Discovering What Matters Workbook" (Norwich, CT: MetLife Mature Market Institute, 2008).