

Dollar Wise: Seniors cash in on discounts

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Like most retired couples, Ed and Sally Pendergast have seen their nest egg shrink this year, but they're fighting back by taking advantage of senior discounts offered by grocers, restaurants, retailers and other businesses.

Ed and Sally Pendergast, who live at a North Dallas retirement community, take advantage of senior deals such as DART's \$1.50 day pass, which they use to visit the Fort Worth Stockyards.

"I've always been a bargain hunter, but I've become an even bigger one," Mrs. Pendergast said. "If you're willing to ask merchants whether they give discounts to older shoppers, you'll save hundreds of dollars over a year."

The couple, who are in their early 80s and live at the Highland Springs retirement community in North Dallas, shop at a supermarket where they get a 10 percent senior discount on all store-brand items any day of the week.

For clothing and household items, the Pendergasts often schedule shopping trips on Tuesdays or Wednesdays, when many merchants have "senior days" and offer savings of usually 10 to 15 percent.

Experts believe the slowing economy will be a boon for senior discounts, as more consumers on fixed incomes look harder for bargains and more businesses try new ways to bring in customers.

In better times, pleasure-seeking retirees used senior discounts mostly to save on cruises and hotels. But many financially squeezed seniors are now turning to the discounts to pare their living expenses.

"Seniors will find more businesses willing to cut a deal," said Antoinette Griffin, president of Texas Seniors' Guides, which publishes discount directories. "Accountants, plumbers, roofers – many will knock off 10 percent to get the business."

Silver lining

The recession may end up having a silver lining for the silver generation, said David Smidt, president of SeniorDiscounts.com, a Web site that lists more than 160,000 price breaks in categories ranging from auto parts to eye care.

Mr. Smidt's growing database comes from his own market research and from the tips of intrepid bargain hunters. Visitors to the site enter their ZIP code and find discounts averaging 10 percent to 20 percent.

"Businesses rarely advertise their senior discounts because they don't want to look like they're favoring one group of shoppers," he said. "Nor do salespeople ask shoppers if they'd like the senior discounts, for fear of offending someone who's actually younger."

That leaves it to the customer to raise the issue, Mr. Smidt said. "You can't be shy."

John Carroll, 66, of Dallas keeps his own list of senior discounts in his car and regularly checks it as he runs errands. "It tells me where to shop and when to ask for a price break," the retired telecommunications worker said.

Mr. Carroll says he's still waiting for a sales clerk to challenge him when he requests a senior discount. "It's kind of disappointing. Just once I'd like for someone to look at my full head of hair and question whether I'm old enough."

Senior discounts usually begin at 60, though a growing number start as early as 50, said Joan Rattner Heilman, author of *Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50*.

Ms. Heilman says many people are joining AARP at 50 for a \$12.50 annual fee and becoming eligible for dozens of discounted products and services, including books, footwear, health club memberships and motels.

Lisa Miller of Dallas says she signed up for an AARP card when she turned 50 three years ago and promptly received some gentle ribbing from friends about belonging to a seniors group.

"I didn't care what my friends thought," she said. "I'm as frugal as anyone can be, so I've milked the card for all it's worth."

Ms. Miller estimates she saved hundreds of dollars from AARP discounts on car rentals earlier this year when she made frequent trips to Detroit to visit her mother, who was in the final stages of cancer.

In a few cases, even shoppers who haven't turned 50 qualify for merchants' senior discounts. At KB Toys, grandparents of any age can join the Grandparents Rewards Club and receive a 10 percent discount on Tuesdays.

"Midweek typically is the slowest time for retailers, so a number of national chains have made Tuesdays or Wednesdays their senior discount days as part of a strategy to boost sales," said Joel Kriner, editor of Bargains4Seniors.com.

At the same time, however, the economically battered airline industry has phased out many of its senior discounts, Mr. Kriner said.

"The cheaper fares have gone the way of many other airborne perks," he said.

The notable exception is Southwest Airlines, where senior fares are still 20 percent to 75 percent off the full fares.

A limited number of the special fares are available on all flights, but travelers must be 65 or older to qualify, said Southwest spokeswoman Marilee McInnis.

"Our passengers value the senior fares not just because of the price but also because of the flexibility," she said. "The fares don't require advance payment, and they're fully refundable."

Public transit offers price breaks for riders 65 and older, too. Dallas Area Rapid Transit's day pass for unlimited travel is especially popular. Seniors pay \$1.50, compared with the \$5 that others pay.

The Pendergasts at Highland Springs say they use the pass to visit the Fort Worth Stockyards.

"It's a great day trip. The pass covers our fares on DART rail to downtown, the Trinity Railway Express to Fort Worth and the bus to the stockyards," Mrs. Pendergast said.

Seniors can also get discounts on everyday items such as bank accounts and cellphone services. A number of wireless plans are available at \$29.99 a month for people 65 and older who need a cellphone but not all of the extras.

Even groceries are now sold at a senior discount. At Kroger stores, shoppers 59 and older save 10 percent on all store-brand items if they use their Kroger Plus Card, said Kroger consumer affairs manager Rebecca King.

Big items, too

Senior discounts apply to a few big-ticket items, too.

From now until Jan. 2, Dodge is offering AARP members "employee pricing" on all 2008 and 2009 vehicles except the Sprinter, Challenger and Viper SRT 10 ACR models.

There's a \$200 fee to be eligible for the offer, but employee pricing typically allows someone to buy a new car for 2 percent to 3 percent less than the dealer's invoice price.

Janet Groene, author of *Fantastic Discounts and Deals for Anyone Over 50*, says older shoppers looking for price breaks should think creatively if they come across a business without a formal senior discount program.

She recalls a woman who brought her ailing dog to a veterinarian. When the pet owner got the bill, she requested a senior discount but was told she didn't look 65. Undeterred, she replied that her dog qualified – in canine years.

The vet paused, smiled and finally sliced 10 percent off his charge, Ms. Groene said.

"The most important thing to remember about senior discounts is to ask for them and then to keep asking," she said.

WITH AGE COMES PRIVILEGE

Thousands of price breaks are available to older shoppers willing to look for them. Here are just 10. Discounts may vary by location:

- 10 percent savings on paperbacks and hardcovers at Borders bookstores for AARP members (hardcover discount available only online).
- Up to 30 percent savings on adult admissions at AMC Theatres for moviegoers 60 and older.

- 10 percent discount or free senior drink with food purchase at Popeyes restaurants for customers 55 and older.
- 10 percent to 15 percent savings on select days at Kohl's department stores for shoppers 62 and older.
- \$70 savings on national park passes for visitors 62 and older.
- \$2 savings on haircuts at Supercuts for customers 60 and older.
- 20 percent savings at Rockport outlet shoe stores for AARP members.
- Six free credit hours per semester at Dallas County community colleges for students 65 and older who are county residents.
- \$29.99 a month for 200 "anytime" minutes and 500 night and weekend minutes in AT&T's Senior Nation 200 wireless plan for customers 65 and older.
- 10 percent off services at Jiffy Lube for customers 55 and older.

SOURCES: AARP; *Dallas Morning News* research; SeniorDiscounts.com; Bargains4Seniors.com