Generational Justice, Generational Habitus and the 'Problem' of the Baby boomers

The global economic recession has seen the re-emergence of a debate about the lack of generational justice in the UK (Beckett, 2010; Howker and Malik, 2010; Willetts, 2010). This idea that a form of generational capture has been effected by cohorts from the post-war baby boom has been widely amplified in the mass media in Britain as austerity has been accompanied by rapidly rising house prices, all of which affect the young much more than the old. While never entirely absent from policy debates this renewed focus on generation is increasingly framed around issues of the perceived unfairness of the distribution of welfare resources under the circumstances of a recession imposed financial austerity. Despite the definitional debates of what constitutes a generation a general agreement has been reached that those cohorts associated with the 'baby booms' and 'baby bulges' of the mid-twentieth century constitute the demographic centre of the storm. Those cohorts who grew up in post-war Britain have not only benefited from the expansion of educational opportunities and relatively stable employment opportunities but they have also experienced higher levels of income and material comfort than previous cohorts (Harkin and Huber 2004). For the cohorts following behind them the world looks considerably less friendly. So unfriendly in fact that some commentators have argued that the advantages of present day retirees can only be sustained at the expense of younger cohorts whose education, employment and social rights are being restricted as British society becomes less redistributive (Kuhnle, 1999). Such a view echoes prognoses made by earlier commentators (Thomson, 1989) and (Preston, 1984) who predicted growing intergenerational conflict a quarter of a century ago.

Two things need to be separated out when we think of generational justice and the circumstances of the current debate. First, are the issues at stake ones that are generalisable to all generations or are they ones that have particular pertinence to the circumstances of specific cohorts, namely those dubbed the 'baby boomers'. Secondly, if the problems are those of a particular cohort, what might be creating the difficulties between these and other 'generations'? Inter-generational relationships can be understood in several ways – relations between parents and their children, relations between age groups within society or relationships between past present and future birth cohorts.

In contemporary societies, horizontal social linkages between peers compete with vertical ones orientated toward the family. Many writers have argued that the weight given to vertical, intergenerational relationships has become less as adults at all ages give more value to themselves, their current partnerships and their peer relationships; trends which it is said are leading to the emergence of a new 'selfish' generation. However, most conventional research on the subject challenges the idea that there is any real basis for intergenerational conflict and instead argues that the 'inter-generational' compact remains immune from contemporary politics and cultural change (Silverstein et al., 2002). Using micro-level analyses of intra-family relationships, many social science researchers have sought to show the existence of continuing close inter-generational bonds and strong patterns of mutual exchange that operate within families (e.g. Bengsten, Giarrusso, Silverstein and Wang, 2000; Kohli, 2005; Lowenstein and Daatland, 2006).

This split between popular polemic and academic study reflects not just differing points of view, but also differing uses made of the term ‘generation’ and in particular ‘baby boom generation’. While those promoting the idea of generational equity focus upon the idea of a generation as a birth cohort and see generational justice in terms of economic parity between cohorts (though drawing metaphorically upon ideas of kinship) social science researchers have generally focused upon generation as a kinship relationship - the bonds between parents and their children - and generational justice being reflected less in policy terms than in the personal balance of informal support and financial transfers between parents and their children. Such terminological confusion is further complicated when trying to define the temporal parameters of the baby boom cohort/generation in North America and Europe. Those born between 1939/45 and 1955/60 seem to be variously described as a ‘baby boom', 'welfare' or 'affluent' generation and the resulting designations seem to be applied to anyone born between these two dates, irrespective of the size and duration of the demographic increase during this period (Chauvel, 2002; Peterson, 1996; Thomson, 1996).

This confused focus on personal relationships and individualised communities is mirrored in debates concerning the future welfare of subsequent generations. Some commentators focus on the transition from the ‘greatest generation’ (Brockaw 2005) or the ‘war generation’ (Vincent 2005) to the circumstances of today by pointing out the seeming incapacity of current politics to be based on a shared vision for the future or a sense of shared commitment, but other than arguing that grand narratives have had their day, such arguments seem to be based on the idea that the central issues of

generational change and generational justice are characterological in nature – the consequences of 'good' or 'bad' individual lifestyles.

This can be seen in the recent work on 'generation me' conducted by Jean Twenge who makes links between social and cultural transformations and individual personality change. According to Twenge, members of recent US birth cohorts (the so-called 'millennial generation') exemplify the strongest pre-occupation with self-belief, self-regard and self-expression. While this shift in attitudes and beliefs may have started with the baby boomers, it has become amplified by subsequent generations - those born in the 1970s, 1980s and 1990s' (Twenge and Campbell, 2009: 864). Drawing upon historical series of personality assessments drawn from successive cohorts of North American undergraduate students from the 1930's to the 2000's, Twenge argues that there has been a substantial shift in North American college students' self appraisals toward greater self-absorption egotism and self-esteem (Twenge, 2006; 2008; Twenge and Campbell, 2009). Twenge contends, that there has been a change in 'personality, self-views, attitudes and behaviours' that "paints a very consistent picture of increased individualism, and the traits related to it (materialism, narcissism, self-esteem, lack of trust)"' (Twenge and Campbell, 2010: 86). While other researchers have made criticisms of her conclusions (Trzesniewski and Donnellan, 2010), Twenge's work can be used to show that there has been a growing 'selfishness' in successive post-war generations rather than it being a particular attribute demonstrated mainly by one of them.

Generational habitus

Instead of examining kinship relationships or individual personality differences as the source of generational divergences a rather different focus emerges by studying what

might be called the ‘generational habitus’ of those cohorts who grew up in the 1950s and 1960s (Gilleard and Higgs 2005, 2011). This at first sight might seem to fit an analysis that locates the current inter-generational difficulties in the attitudes and dispositions of the baby boomer cohorts. Linking to the social changes remarked upon by a number of important social theorists such as Ulrich Beck (2000), Anthony Giddens (1990) and Zygmunt Bauman (1995) who have all identified the modern world as being contextually reflexive and institutionally consumerist, the world of the baby boomers has been shaped by the counter-cultural dispositions of the youth movements that emerged during their adolescence and early adulthood. Gilleard and Higgs (2005) have utilised a combination of Karl Mannheim’s idea of generational style, with Pierre Bourdieu’s concepts of ‘cultural field’ and ‘habitus’ to suggest that members of the baby boomer cohort have been key players in creating and sustaining a distinct ‘generational field’ that as this group enters later life can be considered a ‘third age’. The lifestyles that are oriented by, and fashioned within, this field they argue form the ‘generational habitus’ of the third age.

A key element of any cultural field is the range of possible practices that can be realised within it. While the emphasis in much of Bourdieu’s work was on the contemporary domains of social space – particularly fields of culture – he also recognised the importance of ‘generational’ transformations within these fields. Such generational transformations within any cultural field correspond to ‘social’ not ‘biological’ concepts of age and hence ‘new’ and ‘old’ actors within the field are not distinguished primarily by differences in chronological age. Habitus are ‘history turned into nature’. By this Bourdieu means that lifestyles and everyday cultural practices embody the historical development of the field within which they have

emerged. For Gilleard and Higgs the significance of this is not just that it describes the formation of the generational style of the baby boom cohorts as 'generational habitus', but also that it accounts for the dispositions and/or orientations of the more mature members of that group and the way they realise the cultural field of the Third Age.

In treating the Third Age as a cultural field, emerging out of the distinctions / subcultures of the 'cultural revolution' of the 1960s, and viewing the habitus of this generational field as being fashioned by this period of change, Gilleard and Higgs have argued that to better understand the contemporary field of the Third Age is to see these earlier habitus continuing as practice well after their point of origin has passed. In the process these habitus have themselves been transformed and with those changes, a gradual transformation in the nature of later life is emerging.

Gilleard and Higgs (2011) propose four key 'vectors' that have shaped this 'generational field'. First has been the rise of mass 'consumerism' among the young in post- second World War era, second the emergence of counter-cultural movements that explicitly rejected 'old' ways of organising life especially in relation to family and marriage, third, changes in the social geography of life as the 'old' (pre-Second World War) neighbourhoods that linked together home, family, work, leisure and class declined, decayed or transformed themselves as people from different social backgrounds replaced the old familiar neighbours. Linked to all these changes is the fourth vector they identified, namely the transformation of employment which has become more individualised and less socially and spatially demarcated.

The cultural impact of the experiences of these cohorts has reconstituted the field of ageing. In doing so this has set up some of the conditions for an apparent 'generational conflict'. This is hardly unexpected given that one of the original motifs of the baby boom cohorts was the idea of a generational gap between themselves and their own parents. The youth culture of the post-Second World War era sought to create a distance from the ways of earlier generations by embracing new fashions, technologies and political causes. The salience of youth and its embrace of change laid the foundations for the subsequent development of the Third Age, drawing upon the values of autonomy, personal choice, self expression and pleasure and the progressive individualisation of lifestyles. Youth cultures created the opportunities for the pursuit of 'distinction' which have continued across the life course, and connect intimately with the de-standardisation of the classic 'modern instititutionalised life course'. Consumerist attitudes have become markers of 'the good life' to the point that the cultural motifs of freedom, choice and lifestyle have themselves become institutionalised with 'citizen consumers' overshadowing earlier notions of citizenship (Cohen, 2003).

Seen through this prism, generational conflict and the issue of generational inequality can understandably be centred upon the rise to power of the baby boomers and their imminent 'decline' into retirement. The previously privileged vertical forms of social capital based upon 'family' and the spatially secured bonds of inter-generational solidarity no longer dominate personal and social identities. These have become more fluid, contingent and shaped by horizontal peer and partnership relationships, individualised communities and diffuse social networks. The consequence is that identity and community are no longer constrained by time, age or place.

Intergenerational exchange has become a less monopolistic source of capital because as Gilleard and Higgs (2011) point out, the social, cultural and symbolic capital of the third age derives increasingly from the effective use of leisure and 'free time' with an emphasis upon continuing personal development, peer and partner relationships and their links to leisure and lifestyle exemplified in eating out, entertainment, travel, health and self maintenance and self-care. The cultural and symbolic forms of capital that are legitimated within this field are those that support an active agentic consumerism, one that expresses choice, autonomy, pleasure and self-expression and which is exercised in the pursuit of individualised later lifestyles.

The growing opportunities for personal choice that mass consumer society demands require the continuing expansion of all forms of capital and their diversion from use value into systems of distinction. A system so obviously based on consumption but with no way of seemingly 'earning' the resources to fund it runs the risk of being seen as lacking in generational justice especially when the same opportunities do not seem to be open to future generations who may look back with regret or recrimination at the returns that have accrued to this 'lucky' generation.

Generational equity and generational justice

In the 1980s changes to US Social Security programme (Williamson and Watts-Roy, 2004: 13) provoked concerns about its long term viability. These debates drew upon images of inter-generational inequity, typified by an article in *Forbes* magazine by Chakrabarty and Weisman entitled '*Consuming Our Children*' (Chakrabarty and Weisman, 1988). Such discussions led to demands that policy makers should give more attention to the issue of 'generational justice' in thinking about the implications

of policy in order that "the net tax burden of paying for government purchases is spread equally across living and future generations' (Gokhale and Kotlikoff, 1999: 76). These writers assumed that generational justice would only occur if current benefits such as social security payouts to older people were cut back. Only this, they claimed, would avert an inter-generational crisis. That this wasn't perceived as just a particularly American problem can be gleaned from the title of the subsequent work, *'Generational accounting around the world'* (Auerbach, Kotlikoff and Leibfritz, 1999). Their argument extended its influence to the World Bank which in its seminal report '*Averting the Old Age Crisis'* pointed out that conventional pay-go pension schemes are founded on the zero-sum argument that any gains for one generation will occur at the expense of another (World Bank 1995:325). In the context of increasing longevity and growing affluence the report not only advocated a shift to greater individualisation of pension arrangements but also recommended the adoption of intergenerational accounting in determining pension policies.

Significantly, but from a more avowedly left wing position, intergenerational equity emerged as a theme in discussions on the future of the welfare state (Esping Andersen, 2002) including consideration of the need for a fixed ratio of contributions and benefits between generations (Musgrave 1986). Myles (2002) too saw overcoming intergenerational inequalities as a key issue fearing that contemporary pension arrangements were providing financial security in retirement at the expense of other groups in society who may have greater needs. While the influence of such ideas might underpin planned increases to the age of eligibility for State Retirement Pensions, they can also serve as ideological smokescreens for re-ordering the social wage and setting limits to 'the state'.

This is particularly true in relation to re-ordering state welfare in order to 'maximise intergenerational justice'. As Higgs and Gilleard have pointed out, the 'generational field' that constitutes the Third Age may well have been made possible by the development of the welfare state, but:

> It was not built out of its ideology. It is a field that reflects the consumerist values of choice, autonomy, self expression and pleasure, the values of the nineteen sixties, not those of the nineteen twenties, thirties or forties. A welfare state that was constructed out of necessity has been reformulated to engage with, not undermine these new rules.
>
> (Higgs and Gilleard, 2010:1445)

This change in the nature of welfare and society is the every-day reality of younger cohorts who have experienced increasing levels of commodification of public services as well as decreasing institutionalisation over the life course. Just as relations between citizens and the state have become more fluid, personal relationships too have become less determinate. Technological developments such as mobile phones and broadband internet connections have transformed the nature and style of communication between individuals leading to a profusion of virtual forms of contact and community. Housing tenure and the patterns of people's living arrangements have been transformed. The state's welfare responsibility for the provision of large segments of housing stock has been repudiated along with the automatic assumption that the state should be the monopolistic provider of health, education and social welfare. The drive to create a property owning democracy out of a population of 'self-maintaining' home owners has become a *sine qua non* of housing policy, at times

pushing beyond the purchasing capacity of owners themselves. In such circumstances younger cohorts are expected to play a full role in the housing market by 'getting a foothold' on the 'property ladder'. Changes in the costs and strategies needed to ensure this have lead to all sorts of intergenerational compromises and exchange including young adults returning to their parental home.

Inequality as a source of intergenerational conflict?

We would argue that Bryan Turner was wrong when he argued that the 'old' divisions of class have been replaced by 'new' inter-generational inequalities (Turner, 1989). Successive cohorts share a common engagement with mass consumer society based on an assumed trajectory of uneven but still improving standards of living. Wages have in general continued to rise over the last thirty years, with the result that successive cohorts of young adults have seen their average income exceed that of their immediate predecessors in both absolute terms and in relation to the cost of living. Pensioner income has risen at an even faster rate (Jones *et al* 2008). So long as each cohort of workers and pensioners continued to do well, the conflicts predicted by theorists of intergenerational inequality have failed to materialise. The recession of 2008 onwards has raised new questions about how the intergenerational compact can be sustained. Are we now reaching the end of this virtuous cycle of growth and improvement? Cuts to the value of future pensions may seem to suggest so as these are seen as being detrimental to younger cohorts who are seeing their wages stagnate and who are unlikely to receive the kind of final salary pensions enjoyed by older cohorts. At the same time, there is more downward intergenerational exchange than occurred earlier in the twentieth century when there was simply less for everyone to transfer (Attias-Donfut, 2000; Gilleard and Higgs, 2005; Kohli, 2004). Increased

personal equity has resulted in greater resources for more families as more people are likely to inherit the unearned wealth of their parents' property; these inter-generational benefits accrue to those now poised to inherit this unexpected wealth and potentially to their own descendants.

Paradoxically, intra-generational inequalities have increased over the last decades. Though these have affected younger cohorts more than older cohorts now retiring, yet the current generation seem less activated by these inequalities than were their parents or grandparents. Despite the growth in intra-generational inequality the routes through which it arises have become less easily discernible. As Beck has noted, inequalities may be no less than before, but the journey has become a more individualised experience (Beck 2007).

Contributions to and benefits from education, health and social welfare vary between and across age groups and cohorts in ways that make lines of fracture harder to detect let alone organise around. Healthcare expenditure has risen – unevenly at times – over the last fifty years. Most healthcare consumption takes place at the beginning and end of life; contributions are greatest at those periods of life when needs are lowest. Whether funded through general taxation or through mandatory contributions, so long as healthcare expenditure grows, each cohort of babies and each cohort of octogenarians remain beneficiaries in the context of what has been up to now growing but manageable 'consumer' expectations.

In short, improvements in the standard of living have occurred for members of all post-war cohorts. Equally, the steady expansion of the market for goods and services

witnessed over the same period confirms a 'community of consumerist interests' in the public realm. Neither class nor cohort has had to confront the idea of an inherent limitation to the possibility of growth. However the depth of the global economic recession seems to have placed questions on this assumption but these are not merely questions over the sustainability of the welfare state. This generalised crisis might threaten the stability of many contemporary social institutions and the expectations that they promoted; but it does not seem to have fundamentally affected the habitus that has both underpinned and been fashioned by the nature of consumer society. While the many different sectors of the economy whether or not they are tied to global or local markets seem to have been affected by the financial turmoil, and while amidst this renewed uncertainty the refuge of the welfare state has become more plausible, a return to the 'mixed economy' of traditional social democracy does not seem to be on offer. Nor are there signs of a return to ideas of a 'social compact' to protect the vulnerable younger cohorts. Guarantees of income and wealth at all stages of life have become problematic if not unacceptable and there seems to be even less credibility in the capacity of collective solutions to turn things around. The insecurities manifest by the financial crisis only accentuates the individualisation of society that limits intergenerational solidarity whilst making lines of fracture more difficult to anticipate or control. Instead of new horizontal lines of intergenerational conflict forming between the 'lucky generation' and their children and grandchildren it is more likely that social antagonisms will become more individualised and address a greater variety of issues. As Beck points out, the implications of contemporary social and cultural change suggest that the vast majority of the population are left in a "vacuum that … the various players must learn… to explore without falling" (Beck, 2007: 700). Pensioners, workers and students are all players in a new landscape of

social and economic uncertainty, no longer knowing where the boundaries of class, cohort or indeed any common cultural configurations lie. In the liquid society of second modernity, the institutions of classical modernity have been loosened and their foundations irretrievably undermined. There is no longer a common vision of what a better future might be or how it might be achieved.

Some conclusions

How then does this leave the topic of generational justice that this chapter proposed to address? In some ways it suggests that the generational equity debate is largely a red herringmasking other processes and not a substantive arena of policy debate or of social conflict. Part of the reason for this is the very vagueness of the term 'generation' which allows it to stand for numerous different arguments. In a sense, 'generation' acts as a prism through which social concerns can be refracted. The debate about global climate change is just one area where this seems to be apparent. What do we 'owe' future generations and why is this question still a vague debate awaiting clarification and consensus? There is, for example, as much concern within the West about the decline of manufacturing and the failure to invest in industry as there is about the impact of industries based on fossil fuels and their negative long term impact upon the health and well-being of the planet. The success (or indeed failure) of the Kyoto Accords is one clear demonstration of this problem.

In this chapter, we have sought to focus on a particular generation- the baby boomers - as we believe that they are the real focus of contemporary debates about generational justice. The habitus of this generation is perceived as the source of contemporary

problems even if it is an outcome inherent in the structures of more reflexive consumer orientated capitalism. The need to portray this in generational terms is often paradoxical given that many of the consequences of these social changes are being visited on younger cohorts as much as they are being visited on baby boomers. As Zygmunt Bauman points out all age groups are now defined by their status as consumers. A shared consumer habitus and the diminished status and stability of employment contribute to the difficulty of establishing generational justice as a cornerstone of public policy. This difficulty is made more acute as the drive towards individualization has diminished the role of the welfare state as the battleground over which competing demands for resources are made. The main issue at stake in the UK surrounding pensions is not the level or affordability of the state pension but rather the form of entitlement of second tier, occupational pensions. This involves current workers rather than retired ones. Our argument at its simplest is that the issue of generational justice is a smokescreen for dealing with the contingent outcomes of profound social change. The baby boomers are an easy target because they seem through their generational habitus to have broken the traditional 'deserving' image of older people while at the same time benefitting from the improvements in standards of living brought about by continuing albeit uneven post-war economic prosperity. As we have pointed out, the members of the baby boom cohort have not been alone in benefiting from these changes nor are they immune from facing the downsides. The inequalities that exist are no longer so strongly structured by age but reflect a more fragmented social world that cannot be understood by the simple cleavages of class, cohort or of community (Higgs and Formosa 2013) . Equally intergenerational linkages are not so weak that younger generations would want or welcome a decline in the resources of their parents and grandparents. Generational justice may be more

of a way of deflecting attention from attempts to change current policy than it is a reflection of potential social antagonisms.

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