

## Chapter 6

### Ageing, Cohorts, and Consumption: The British Experience 1968-2005

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#### Introduction

On the 15th of October 2007 Kathleen Casey-Kirschling retired. This ordinary event sparked an extraordinary reaction. Her online application for social security benefits was attended by the Secretary of State and broadcast across the American media (<http://abcnews.go.com>). The reason for this level of interest is that Kathleen is officially recognized as the first American Baby Boomer. And she is not alone. Over the next twenty years it is estimated that she will be joined by a further 69 million of her co-boomers (Kotlikoff and Burns, 2005). Nor is this an exclusively American phenomenon. Although the baby booms in other countries, such as Great Britain, France, and Finland, occurred a little later than in the US, they too are all fast approaching retirement age. Interest in and speculation about how the retirement of these cohorts will affect government and society has emerged as one of the, if not *the*, major policy and academic debates of the past decades (Lloyd-Sherlock, 2002). However, these have principally focused on the perceived economic impact that this will have in terms of increased expenditure on healthcare and pensions. By contrast, relatively little has been written about how this might impact on other aspects of

society and culture, such as education, tourism, or leisure pursuits. An emerging area of interest is the possible relationship between population ageing and consumerism.

These demographic trends raise a host of interesting questions about the nature (and sustainability) of present modes of consumption: Are older people outside of or excluded from consumer society? Do people buy fewer consumer products as they age? Are the baby boomers going to maintain their present levels of consumption after they have retired? Do different cohorts have different experiences and patterns of consumption in later life? In order to try to answer some of these questions it is necessary to outline some of the general features of population ageing and address some of the arguments regarding its impact. From there it will be possible to move to a description and discussion of trends in consumption and expenditure in later life in the UK over the past thirty years.

### **Boom or Bust?**

Population ageing is a global phenomenon (UN, 2000). The general trend toward longer life coupled with falling fertility rates throughout many parts of the world has resulted in greater proportions of older people in the population. On average, life expectancy increased by 9.2 years for the OECD, 30 from 1960 to 2002. However, some countries recorded much greater increases. For example, life expectancy in Japan rose by fourteen years, an average of one-third of a year per year, whilst in Turkey life expectancy rose by twenty years, an average of nearly one-half a year per year over this period. What is remarkable about these

improvements is that, especially although not exclusively, in the advanced industrial economies they are due to gains in life expectancy from mid-life rather than those produced by combating infant mortality as was witnessed at the beginning of the last century (Manton and Vaupel, 1995; Vaupel and Jeune, 1994).

As a result of these trends, it is estimated that by 2050 there will be almost 2 billion people aged sixty years and over throughout the world. If these predictions are correct then older persons will overtake the population of children, marking an unprecedented event in human history. These demographic trends are well publicized throughout Europe and North America. However, in the near future the largest number of older people is expected to be in the developing world. Today just over half of those aged over sixty years live in Asia, the largest numbers of which (some 130 million) are in China, and this is expected to rise to around two-thirds of the world's older population (Allen et al., 2002).

Whilst many celebrate this as an extraordinary achievement in combating many causes of premature mortality, many others believe that this heralds a series of radical challenges to the organization and function of present day society. Kotlikoff and Burns' (2005) dystopian view of 2030s America as "a country with large numbers of impoverished elderly citizens languishing in understaffed, overcrowded, substandard nursing homes" may be at the extreme end of this literature but captures many of the principle sentiments. There are two main areas of concern; labor market participation rates of older workers (often crudely referred to as dependency ratios) and projected healthcare expenditure. Labor force

participation rates among the older workers have been falling drastically (Guillemard and Rein, 1993; Kohli and Rein, 1991; Yeandle, 2003; Laczko and Phillipson, 2004) and several national governments have already increased the statutory age of retirement and many others are considering similar policies as a consequence.

However, it is generally concern about future pressures on healthcare that has generated the most alarm. Projections for the Wanless report in the UK estimate that there will be a 57 percent rise in the number of dependent older people between 2001 and 2031. Based on these figures, places in residential care facilities would need to expand by around 65 percent to 670,000 by 2031 and the number of home-care hours provided would have increase to over 2.9 million per week by 2031, an increase of 48 percent. Overall this would correspond to a rise, in real terms, of around 148 percent in expenditure on long-term care, which would mean an increase from around £9.8b in 1996 to around £24.3b in 2031 (Wittenberg, Pickard, Comas-Herrera et al., 2001).

For many writers “the tidal wave of baby boomers that is moving inexorably from changing diapers to wearing them . . . [their] numbers, their dilatory mating habits, their meagre rate of procreation, their romance with divorce, their plans to be retired *for as long as most people lived only a few centuries ago*, their prospect for an isolated, childless old age, and the protracted delay in their departure to the next world” are all to blame for this coming crisis (Kotlikoff and Burns, 2005, italics in original).

### **Changing Populations, Changing Societies**

The idea that older people will represent a burden on state and society is being challenged (Gee and Gutman, 2000). Studies are revealing a picture of the present population of older people as healthier, wealthier, and more active than at any time in history. Contrary to the argument that increased life expectancy will come at the cost of an “expansion of morbidity” the “compression of morbidity” thesis holds that, even with increasingly longevity, the proportion of life that is spent in ill health, i.e., with morbid conditions, will be concentrated to an ever shorter period prior to death (Fries, 1980; Fries, Green, and Levine, 1989; Fries, 2003). Evidence of declining rates of disability amongst older people from a number of American studies lends (partial) support for this thesis (Freedman, Crimmins, and Schoeni et al., 2004; Freedman, Martin, and Schoeni, 2002). Similar trends are evident from other studies in the UK (Bone, 1995), Italy (Minicuci and Noale, 2005), and the Caribbean (Reyes-Ortiz, Ostir, and Pelaez et al., 2006). Even when chronic illnesses, such as cardiovascular disease, are present they seem to be less disabling than they would have been in the past (Crimmins, 2004).

Throughout much of the advanced industrialized world, the economic position of older people has, along with that of the general population, improved markedly over the past few decades (Casey and Yamada, 2002). In the UK, income levels increased from the 1960s onwards (Atkinson, 2000) and many older people benefited from these increases both during their working lives and in retirement. As a consequence, levels of poverty in retirement have

changed considerably. At the end of the 1970s, almost half of pensioner households in Britain were in the bottom income quintile before housing costs, but by 2005 this had dropped to around a quarter while the proportion of pensioner families in the middle-income quintile had gone from 13 to 21 percent (DWP, 2006).

These improvements in the health and financial circumstances of older people have prompted many writers to argue for a more positive (re)conceptualization of later life as an active and potentially productive time of life. Peter Laslett has been credited with doing much to promote these ideas, especially in the UK. Borrowing from the French notion of the *troisième âge*, he argued for a new conception of later life as a “third age,” free from the responsibilities of work and childrearing, whose occupants were able to engage in socially productive activities such as volunteering (Laslett, 1996). In the US, terms such as “productive ageing” (Bass and Caro, 2001) and “successful aging” (Rowe and Kahn, 1998) have emerged to express a very similar set of arguments. Although these ideas are not without their critics (Bury, 1995; Scheidt, Humphreys and Yorgason, 1999) they have proved to be a valuable corrective to the often myopic and negative stereotypes of older people.

These demographic changes have not occurred in a vacuum but have taken place alongside a series of (radical) transformations in society. These changes conceptualized variously as the shift from “organized” to “disorganized” capitalism (Lash and Urry, 1997), from Fordism to post-Fordism (Amin, 1997), or from a high or first modernity to a late or

second modernity (Giddens, 1991; Beck, Bonss and Lau, 2003). All denote a rupture between a previous, more determinate set of social processes and the present, fluid, indeterminate, and ambiguous modes of living.

The effects of these changes are evident if one considers the recent history of the UK. In pre-war, 1930s Britain, peoples' lives conformed to a regular or institutionalized pattern with comparatively short spells of education before a long period of full-time work, marriage, and childrearing, culminating in a short period of retirement (Warnes, 2006). However, the considerable economic and social changes that emerged following the war resulted in a number of challenges to this "normalized life course." By the end of the twentieth century, the life course had become more unstable, less constrained by the institutional frameworks of education, work, and family (which themselves had changed) coupled with longer life expectancy and earlier retirement ages. The emergence of new life courses, changes in the social structure, increasing individualization, and familial dynamics have been linked by some to increasing inequalities in later life (Irwin, 1999) as well as being viewed as opening up new possibilities for later life (Gilleard and Higgs, 2000). This de-standardization of the modern life course has been hailed by a number of social theorists as a key feature of "second" modernity (Bauman, 1995; Castells, 1996; Kohli, 1986).

### **Later life in second modernity**

Second modernity refers to “the modernization of modern society” in which older, modern institutions and structures are transformed (Giddens, 1991; Beck, Bonss, and Lau, 2003). A key development in this shift has been the privileging of consumption over production as the principle site for the construction of identity. Although there is a small, but growing, body of work on the (inter-)relationships between population ageing and globalization (Polivka, 2001; Wilson, 2002) and post-Fordism (Jackson, 2006; Taylor-Gooby, 2002; Pierson, 2001) relatively little has been written on consumption and later life (Gilleard and Higgs, 2000). Given the historical co-occurrence (some might even argue contingency) of these demographic and social changes as well as the fundamental interconnectivity between age structures and social structures (Gordon and Longino, 2000) it ought to be problematic, if not impossible, to understand the experience of later life today without reference to the rise of mass consumer society.

What we recognize today as consumer society has complex historical roots (Sassatelli, 2007) based, as it is, on the wide diffusion of commodities, goods, objects, and luxury items that grew in volume and range from the seventeenth century onwards. In the context of second modernity, it has become increasingly based on commoditization at a global scale and the proliferation and replication of styles and tastes in mass markets. Historical studies of consumption have shown that consumer and material culture pre-date industrialization (Fairchild, 1998; Trentman, 2004). Stearns (1997) argues that consumer society developed from an early modern phase spanning the seventeenth and eighteenth



centuries, a second stage of consumer growth in the late and early nineteenth centuries, and a third phase of mass consumerism reaching maturation in the twentieth century. The earlier stages of consumerism and material culture were largely based on goods produced in small, flexible units with specialized distribution methods rather than the massive standardized firms and complex trans-national distribution networks that characterize the post-war era. However, following the end of World War Two, the range and number of consumer products available to mass markets increased at a breathtaking pace (Oldenziel, de la Bruhèze, and de Wit, 2005) and as these markets matured, distribution systems became more efficient and the goods became cheaper and key items became increasingly available and affordable. The phasing of these developments has varied in different countries (Strausser, McGovern, and Judt, 1998) but, by the beginning of the twenty-first century, global economy is dominated by the imperatives of mass consumption.

It is important to recognize that people at or reaching retirement age today participated in the rise of these mass-consumer markets. In British society, for example, there is growing evidence of their increasing material and symbolic participation in modern life. Analysis of consumption trends in the UK in the last quarter of the twentieth century indicate a dramatic fall in the proportion of household expenditure spent on food, clothing, and fuel and a sharp rise in spending on cars, holidays, and eating out. Over the same period, households have experienced a growth in non-housing expenditure. It is of some significance that after equalizing for household size, the households experiencing the largest growth in household

spending have been those of couples with children, elderly couples, and young couples without children (Blow, Leicester, Oldfield, 2004).

Alternative visions of the third age that emphasize its distinctive lifestyle defined through the consumption and leisure patterns, “silver surfers,” “woopies,” or “new agers” have begun to emerge (Gunter, 1998). Although these ideas are largely the province of market researchers and economists seeking to draw attention to the wealth and spending habits of retired people (Smith and Clurman, 1997) a few sociologists and social gerontologists are beginning to engage with these trends.

Gilleard and Higgs (2000; 2005) have argued that standard accounts of ageing identities based on a socialized life course with clear demarcations between adult and late adult life are already inadequate. Previous certainties about post-working life (retirement, disengagement, and old age) are disappearing, replaced by a variety of diverse lifestyles sharing a freedom secured from lack of, but also sharing new, uncertainties, anxieties, and aspirations. Central to this is their engagement with consumer lifestyles. Modernist binary thinking, which constructed an impoverished and devalued status of old age as the “other” to productive labor is no longer sustainable within a post-industrial, post-productivist culture. Older people are no longer a distinct group excluded from consumer society. Instead, they have become actively engaged sharing its opportunities and dangers along with other sections of society. Later life has, therefore, emerged as a new social field that has become

more diffuse, heterogeneous, and multidimensional—and much of the concerns and anxieties about this have centered on the so-called baby boomer generation.

### **My Generation**

The burgeoning literature on the baby boom has put the terms cohort and generation at the forefront of many academic and policy discourses (Turner, 1989; Becker, 1991; Gilleard and Higgs, 2000; Gilleard and Higgs, 2005). Yet, the idea that social change and demography are closely linked is far from new. Ryder saw cohorts as an “aggregate of individuals who experienced the same event within the same time interval” (Ryder, 1997: 68). The “effect” of this collective experience is deemed to be carried by a cohort throughout their lives (Hardy and Waite, 1997: 6). Anthropologists share a similar notion of the cohort as the victim and vehicle of social change. Foner (1984) argues that each age cohort is the “product of [the] changing social environment its members experience over the lifecourse . . . [and that it] bears the stamp of the historical context through which it flows.”

Within political sociology, there has been a longstanding interest in “generational cohort analysis” (Cutler, 1977). Here the approach has been to draw boundaries around birth cohort groups and link these boundaries to putatively iconic “moments” in history which thus define the generation. Vincent (2005), for example, argued that the collective childhood experience of living through World War Two helped to create a “war generation” in Britain.

Whittier (1997) argued that she was even able to identify “micro-cohorts” from within the Women’s Movement in Ohio based on state of the movement, i.e., growth, stability, or decline, when each women joined. Differences in political attitudes between these micro-cohorts were still detectable several decades after respondents had left the movement and the organization ceased to exist.

There are subtle but important conceptual differences between cohorts and generations. Whilst a cohort approach is largely quantitative, grouping individuals together on the basis of their year of birth, a generational approach involves a qualitative dimension; that the members of that generation have an awareness of themselves as a culturally distinct social body. Thus, Harrison White defines generation as “a joint interpretive construction which insists upon and builds among tangible cohorts defining a style recognized from outside as well as from inside itself” (White, 1992).

In his seminal paper on the “problem of generation” Mannheim wrote that the term “generation” contained two related and essential elements (Mannheim, 1997). The first refers to a common location in historical time (generational location); the second to a distinct consciousness of that historical position, a “mentalité” or “entelechie” formed by the events and experiences of that time (generational style). Both location and consciousness are necessary elements, in Mannheim’s formulation, in order that “generation” can function as a structuring process on a par with the vertical structures of class and gender. Although this formulation has been criticized for its conceptual imprecision (Ryder, 1984; Kertzer, 1983;

Abrams, 1970), the Mannheimian concept of generation has persisted within the social sciences and offers a valuable approach to exploring changing patterns of consumption in later life.

Building on Mannheim's work, Gilleard and Higgs (2005) stress the distinction between "cohort" and "generation." They reject the view of a generation as a birth cohort whose identity is defined by exposure to a specific event or set of "socializing" events. Instead, they argue, generations represent a distinct, temporally located cultural field within which individuals from a variety of overlapping birth cohorts participate as generational agents. By adapting Bourdieu's (1977) concepts of "habitus" and "field," generation becomes not so much an aggregate of individuals born at a certain time, but a cultural field emerging at a particular moment in history, distributed through a new mass culture (Gilleard and Higgs, 2005). Such a cultural field shapes and is shaped by the particular tastes, values, and dispositions of those cohorts whose interpretations of the world have been most influenced by mass culture. This allows Mannheim's concept of a generational location to be redefined as a generational "field," characterized by the emergence of a changed relationship between past and present social spaces. Generational style or consciousness is treated, in like fashion, as a generational "habitus"—a set of dispositions that generate and structure individual practices that emerge and are defined by the forces operating within a particular generational field.

Gilleard and Higgs (2005) argue that there are three advantages of formulating “the problem of generation” in this way. First, it avoids the problem of a conflation between age groups, cohorts, and periods, whereby each is defined as the product of the other two. As has been pointed out by many earlier writers, because each of these terms is treated as being constituted out of the other two, no distinct explanations can be made for one element without it being equally determinate for the others (Palmore, 1978). Treating generation as a cultural field avoids defining it by reference to the membership of a specific cohort. Second, such an approach enables actors to be treated as individuals who will inevitably vary in their level of engagement with emerging and established generational fields. Each individual member of a birth cohort need not serve as a “representative” of this or that generation but the generational field is defined through the pattern of linkages between different lifestyle practices. Third, this approach recognizes the importance of changing material conditions that structure the symbolic exchange that mediates such patterns of engagement, enabling a focus upon the motors that drive the new circuits of cultural capital.

The foregoing arguments set up an interesting and important question: are the baby boomers driving a new, consumerist, experience of later life or did the 60s’ generation create a new generational habitus that has spread out, albeit unevenly, to encompass other age groups radically transforming later life for all? Put more prosaically, is the changing nature of later life a product of crude demography or due to a historically located change in the nature of capitalism? Thus, it is possible to identify two closely related but competing

theories for the rise in consumer lifestyles amongst older people today: a “*cohort hypothesis*,” that the demographic weight of the baby boom created the necessary conditions for a mass consumer society and that this cohort is the vanguard of this consumer culture, and a “*generational hypothesis*,” that changes in the organization of capitalism, during the 1960s, has created a consumer society that, despite its initial emergence amongst youth culture, has colonized all age-strata and that this transformation of later life would have occurred with or without the baby boom.

The purpose of this chapter is, thus, twofold: to chart the patterns of expenditure and ownership of goods amongst British retirees and to (tentatively) explore the relationships between ageing, cohort, and consumption within this context.

## **Methods and Data**

### *The Study*

In the UK, as elsewhere, there are an increasing number of longitudinal studies that should allow researchers to explore the dynamics of individual and cohort ageing in the near future. However, at present these are either too recent, such as the English Longitudinal Study of Ageing (ELSA), or have too few participants who are old enough, such as the 1958 MRC birth cohort, to yield sufficient information to look at the consumption and lifestyle experiences different cohorts over a long enough period of time.

However, a data on expenditure patterns in the UK has been collected annually by the government since the 1950s through the Family Expenditure Survey/Expenditure on Food Survey (FES/EFS). The FES/EFS is a voluntary survey of a random sample of private households in the UK carried out by the Office for National Statistics (ONS). The FES is primarily a survey of household expenditure on goods and services. However, it contains a wealth of other data on the household and its members, such as age, sex, income, and labor-market status.

The original purpose of the survey was to provide information on spending patterns for the purpose of calculating the Retail Price Index (RPI). The survey has been conducted annually since 1957 although, since 1994, the survey reference period has changed from the calendar year to the financial year. Data collection is carried out throughout the year to avoid potential bias arising from seasonal variations in expenditures. The basic unit of the survey is the household although data is collected on both the household and the individual level.

The FES sample for Great Britain is drawn from the Small Users file of the Postcode Address File. From this 672 postal sectors in Great Britain are randomly selected during the year after being arranged in strata defined by Government Office regions (sub-divided into metropolitan and non-metropolitan areas) and two 1991 Census variables—socio-economic group and ownership of cars. On average about seven thousand households are included and surveyed each year representing an average response rate of 60 percent, although this has declined over the period covered in this chapter.



Rather than use data from each year, it was decided to take a sample of nine years of the FES at roughly five-year intervals over the period from 1968 to 2004/5. These data were accessed through the Economic and Social Data Service (ESDS). By using a repeat cross-sectional design, it is possible to construct a number of time series, from these data, on the expenditure and ownership of certain goods from the late 1960's to the present day.

#### *Ownership of Consumer Durables*

At each year, the FES collected information about a range of goods owned by the household. For the purpose of these analyses goods were selected that were common to as many years as possible in order to explore changes over time. Household ownership of a telephone was recorded in each of the data years. Television ownership was asked in all years apart from 1993. However, in 1988 the question changed to how many televisions the household had, from simply whether the household owned a television. To maintain comparability over the time period, the responses in these latter waves were recoded into whether the household owned at least one television against households where there was no television. Whether the household owned a washing machine and whether the household owned a car were tabulated each year from 1973 to 2004/5. We were also keen to find out about the ownership of new consumer goods resulting from technological advance. Given their more recent development, these variables were available for a much shorter time span and consequently had trajectories that much more truncated. From 1993, respondents were

asked whether the household owned a video cassette recorder (VCR), a personal computer (PC), or a microwave oven.

These goods were grouped into two broad classifications simply based on how long they have been on the market. Under the label “established goods” were grouped phones, TVs, cars, washing machines, and fridge-freezers. “Novel goods” consisted of microwaves, dishwashers, VCRs, and PCs.

#### *Expenditure Data*

All members of the household were asked to maintain an expenditure diary over fourteen days, in which they were required to record details of everything they bought during that period. The range of items is comprehensive including everything from the banal, such as bread and milk, to expensive luxury items, such as motorboats. Respondents recorded not just the item that they bought and the cost, but how it was purchased, (i.e., cash, credit card, or hire purchase,) and, in the case of some food and drink items, whether it was consumed inside or outside the home. Expenditure data on individual items (although interesting in themselves) are aggregated into a number of general categories. Categories that are common to as many data points as possible were chosen to give the most comprehensive picture possible. These were expenditure on (1) food, (2) fuel, (3) travel and transport, (4) household goods, (5) tobacco, (6) alcohol, and (7) clothing.

However, as with the ownership data, the type and composition of these categories have changed over time. Some of these changes are merely nominal. For example, after 1988 expenditure on transport was sub-divided into expenditure on fares and expenditure on motoring. However, the individual items that made up these categories did not radically change and therefore it is possible to recombine them to give a continuous time series of expenditure on transport. Some changes reflect the fact that certain goods, such as coke (the derivative of coal rather than the soft drink) are no longer used, whilst others, such as mobile phones, have only relatively recently appeared. Where this is the case and items have been removed or added, the Office of National Statistics ONS categorizations have been taken to be socially and culturally meaningful, and, although not directly comparable, are assumed to be conceptually comparable over time.

## **Findings**

### *Creating Cohorts/Generating Generations*

Unlike a birth cohort, with its clear temporal boundaries, it would be extremely difficult, perhaps even impossible, to create an empirical measurement of a generational consciousness or habitus with the data in the FES/EFS. Nor is it possible to do a proper cohort analysis given the cross-sectional nature of the data. However, it is possible to create a series of pseudo-cohorts for each of the years for which we have data by allocating individuals each year to a particular birth cohort based on their year of birth. Based on the

large random sample for each study, it is therefore assumed that members of these pseudo-cohorts are representative of the wider cohort and can be used to look at trends across time.

As noted above, finding an agreed upon definition of what constitutes a birth cohort, never mind a baby boom, is problematic. For example, some writers identify just one post war baby boom, those born between 1946 and 1965 (Huber and Skidmore, 2003) whilst others argue that there were in fact two booms, one from 1946 to 1954 and another from 1955 to 1965 (Biggs, Phillipson, and Leach et al., 2006) sometimes referred to as the “echo-boom” or “generation Jones.” Cohorts can be variously defined by a certain set interval, such as ten-year birth cohorts, or by living through certain cohort-forming events, such as World War Two. However, both approaches are problematic either by fetishizing a certain temporal frame, such as the decade, or by focusing too much attention on certain events at the expense of others. Therefore, given the focus on demographic change, an empirical approach using the annual number of live births was adopted to define each cohort. Figure 6.1 shows the number of live births per annum in the UK from 1880 onwards and the demarcations for each of the cohorts. The cohorts have been assigned labels based on their historical timing, such as the Depression babies. However, although there is often a good degree of coincidence between these events and the cohorts, it should not be assumed that they are based on or formed by these events.

<<FIGURE 6.1 HERE>>

For the purpose of these analyses, households were allocated into pseudo-cohorts based on the year of birth of the head of the household (HoH). In the FES, the head of the household is defined as follows: The HoH must be a member of the household and is, in order of precedence, the husband of the person or the person who either (a) owns the household accommodation, or (b) is legally responsible for the rent of the accommodation, or (c) has the household accommodation as an emolument or prerequisite, or (d) has the household accommodation by virtue of some relationship to the owner, lessee, etc. who is not, himself, a member of the household. In the case of a married couple, where both are members of the household, the husband is the HoH, even if the wife owns the property. If the husband is not a member of the household, but the accommodation is in his name, his wife is the HoH. If two members of different sexes have equal claim the male is to be taken as HoH. If two members of the same sex have equal claim, the older is taken as HoH.

#### *Trends in Ownership and Expenditure in Later Life*

Figure 6.2 shows the average age for each of the pseudo-cohorts for each of the FES/EFS surveys used on these analyses. Obviously different cohorts enter later life at different years. For example, if we use sixty years as a rough indicator of later life, the oldest two cohorts are already at or over this in 1968 whilst those born around the Depression only cross this threshold, on average, in 1993. Thus, although as mentioned above, it is not possible to track ownership and expenditure patterns across individual life courses it is

possible to get some idea of age-associated consumption for different birth cohorts. If, as cohorts age rates of ownership or patterns of expenditure fall this would suggest age related decline within that cohort.

<<FIGURE 6.2 HERE>>

Turning first to the established goods, several different trends are evident. As Figure 6.3 shows, levels of phone ownership were relatively low for all cohorts in the late 1960s, the earliest point for which there is reliable data. However, it is the oldest (pre-1900) and the youngest (first baby boom) cohorts that have the lowest levels of ownership with only around one-fifth of households in these cohorts owning a phone. Rates of ownership in all cohorts rise steadily across the period even amongst the oldest cohort (although there ceases to be data available on them after 1980). By 1997/8 rates of ownership for all cohorts are close to 100 percent. Clearly, the propensity to purchase telephones does not decrease with age in any of these cohorts.

<<FIGURE 6.3 HERE>>

Although, as Figure 6.4 shows, rates of TV ownership are much higher than those for phones for all cohorts at the beginning of the period for which there is data the trend toward increasing ownership across time is the same. Again, it is the oldest and youngest cohorts that have the lowest rates in 1968 and in 1973, the first time point for which there is data available, it is the second baby boom that has the lowest rates. However, by 1988 rates of TV

ownership are at or close to 100 percent for all cohorts. Again, there is no evidence that rates of ownership decline as each cohort ages.

<<FIGURE 6.4>>

Trends in car ownership, as displayed in Figure 6.5, show a markedly different pattern than either phone or TV ownership. Here it is clear that older cohorts tend to have lower rates of car ownership at each point in time. For example, in 1968 only around 20 percent of households headed by someone born between 1880 and 1899 had a car, compared to over 70 percent of those who were born during World War Two. Younger cohorts also show greater increases in ownership than older cohorts, although this might in part be explained by already high levels of ownership in these older cohorts. In 1978, around 40 percent of households headed by someone born between 1955 and 1965 had a car, compared to about 70 percent of those born during the Depression. However, by 1988 the rate among the former had shot up to over 70 percent, whilst that for the latter had increased to just under 80 percent. However, as cohorts age there is a clear downward trend in ownership following this increase for all but the youngest two cohorts and the pre-WWI birth cohort. For example, rates of ownership amongst the World War One birth cohort fall dramatically from 60 percent in 1988 to around 35 percent in 1993 and, although the severity of the decline is weaker, for younger cohorts this pattern is still evident.

<<FIGURE 6.5>>

Turning to ownership of novel goods one sees that all cohorts report rising rates of VCR ownership from 1988, the earliest time point for which there is data on this, to 2000/1 (Figure 6.6). However, there are clear inter-cohort differences in rates of ownership with younger cohorts tending to have higher rates at all points in time. The exception to this is in 1988 when the rate of ownership amongst the “second baby boomers” is just over 60 percent, which is lower than that for both the WWII birth cohort and the first baby boomers. However, as this cohort ages the rates of ownership rise steadily and rapidly overtaking the WWII babies by 1993 and the first baby boomers by 2000/1. By 2000/1 there is little difference among the youngest four cohorts with rates of ownership converging around 90 percent. Lastly, although there appears to be a flattening out of ownership rates, from 1997/8 onwards there is, unlike the trends for car ownership, little evidence that rates decline as these cohorts age. The exception to this is the post-WWI baby boom cohort where rates decline slightly from 2000/1 to 2004/5.

<<FIGURE 6.6 HERE>>

For microwave ownership (shown in Figure 6.7) it is clear that at almost all points in time, those in the older cohorts have the lowest rates of ownership. The exception is for those in the second baby boom in 1993, which has slightly lower rates than either the WWII birth cohort or the first baby boom. However, by 2000/1 both post-WWII baby boom cohorts have the same rate of ownership, around 90 percent, which is over twice as large as that for



those born before WWI. Yet despite these cohort differences, there is no evidence of a decline in the rates of ownership within cohorts over the period.

<<FIGURE 6.7 HERE>>

As with microwave ownership there is a clear pattern of inter-cohort differences in dishwasher ownership (Figure 6.8) with younger cohorts, in general, exhibiting higher rates of ownership at all points in time. However, unlike microwave ownership, although there is evidence of a slight increase in rates of dishwasher ownership amongst the youngest three cohorts; the trends are somewhat flatter for all other cohorts. For example, in 1993 figures for the rates of dishwasher ownership for those in the pre-WWI and WWI birth cohorts were 3 and 4 percent respectively. By 2000/1 these figures had only risen to 7 percent for both cohorts. By contrast, the rates of ownership amongst those born during the second baby boom rose from around 14 percent in 1993 to over 40 percent in 2004/5.

<<FIGURE 6.8 HERE>>

The pattern for rates of PC ownership (Figure 6.9) clearly show widening differences between the birth cohorts. Rates of ownership are low to begin with and remain low for the oldest two cohorts. Subsequent cohorts show progressively steeper increases in ownership over the twenty-seven year period from 1988 to 2004/5. For all these cohorts, 1997/8 appears to be real turning point as rates increase more rapidly following this. For example, for the WWII babies the rate of ownership increases from 23 percent in 1988 to 27 percent in 1997/8, but then rises quickly to 35 percent in 2000/1 and then on to 45 percent in 2004/5.

Yet the most dramatic rise is amongst the second baby boom where rates increase rapidly and exceed those of the first baby boom by 2000/1. Furthermore, there is no evidence of any age related decline in rates of ownership for any cohort.

<<FIGURE 6.9 HERE>>

Finally, considering expenditure, there has been a general downward trend in the proportion of expenditure devoted to food for all cohorts (Figure 6.10). However, inter-cohort differences are evident at each time point with younger cohorts spending a lower proportion of their overall expenditure on food.

<<FIGURE 6.10>>

The trends for expenditure on fuel are somewhat different (Figure 6.11). Amongst the younger cohorts, from the Depression babies onwards, expenditure remains quite stable across the period at between 5 and 7 percent of total expenditure. Trends amongst the older cohorts show a slight but steady increase as they age. However, this goes into reverse after 1993 and by 1997/8 the proportion of expenditure is close to what it was in 1968 at just under 10 percent.

<<FIGURE 6.11>>

All cohorts show a steady decline in the proportion of expenditure devoted to clothing from 1968 to 2004/5 (Figure 6.12). Small inter-cohort differences are evident but the direction is different from either food or fuel. Younger cohorts tend to spend slightly higher proportions of their total expenditure on clothing. For example, in 2004/5 the second

baby boom cohort spent on average just over 6 percent of their total spending on clothes compared to 4.6 percent for the Depression babies.

<<FIGURE 6.12 HERE>>

Figures 6.13 and 6.14 show that spending on alcohol and tobacco both follow a similar path for all cohorts. Although spending remains low across the period, at or around 5 percent, there is a general rise from 1978 to 1983. However, following this rates fall back to or lower than the pre-1978 values. The exception to this are the second baby boomers who begin (in 1973) with relatively high levels of expenditure. This could in part be explained by the fact that they are only, on average, eighteen years old at this time. By the time they reach their early twenties, their spending on alcohol has fallen in line with that for the other cohorts and remains so thereafter.

<<FIGURES 6.13 and 6.14 HERE>>

Trends in expenditure on household goods (Figure 6.15) show a very different pattern. Inter-cohort differences, with younger cohorts spending proportionately more than older cohorts, are clear between 1968 and 1983. However, by 1993 the rates for cohorts have converged. This is due to the increased proportion of expenditure spent by the older cohorts rather than falling expenditure amongst younger cohorts. However, by 2000/1 the differences have reappeared although the age related differences are somewhat reversed with the Depression babies now spending the highest proportion and the second baby boomers spending the lowest.

<<FIGURE 6.15>>

The data on expenditure on travel and transport shows clear inter-cohort differences. In general, younger cohorts spend a greater proportion of their overall expenditure on travel and transport. This is most evident in 2004/5 when both baby boomers spent around 16 percent compared to the post WWI baby boomers who spent just 9.5 percent. There is also evidence of an age related decline in spending amongst all but the youngest two cohorts. This, however, might be partially explained by the fact that many people become eligible for concessionary or free travel once they reach sixty.

### **Conclusion**

Our findings show that retirees are increasingly engaged in consumption through the purchase of household goods. These results update and confirm those found elsewhere in the UK (Blow, Leicester, and Oldfield, 2004). Although engagement with consumerism is likely to be uneven and differentiated by other socio-economic factors within this group, retirees can no longer be seen as a distinct group excluded from consumer society. Whilst these data do much to support the argument that later life is becoming increasingly defined by leisure and consumption (Gilleard and Higgs, 2000; 2005) they do little to address the main cause of these changes.

Although any attempt to address these issues empirically will suffer from an under-determinacy of data, the analyses of the patterns of ownership and expenditure do reveal some important clues. Firstly, the lack of any age-associated decline in ownership of most goods suggests that this has become a generalized phenomenon and not simply restricted to the baby boomers. This is further supported by the general trend towards convergence in rates of ownership of items like telephones and TVs. In fact, a large part of this convergence in established goods is due to the baby boomers catching up with the already relatively high rates of ownership in other cohorts. Car ownership tells a somewhat different story as there is some evidence of age-associated decline, especially amongst the older cohorts. However, this may in part be explained by failing health and the fact that women in these cohorts, who are more likely to survive into older ages, are much less likely to have learned to drive than those in younger cohorts.

Whilst there is little evidence of age associated decline in the ownership of novel goods, there does appear to be some evidence to suggest that increased levels of ownership of these goods are being driven by the baby boomers. This trend is especially evident in PC ownership, where the gap between the two boomer cohorts and the others appears to be widening rather than narrowing.

Inter-cohort differences in expenditure are evident with older cohorts seeming to spend slightly higher proportions on basic categories, such as food and fuel, than those in the younger cohorts. In turn, there is some evidence to support the argument that baby boomers

spend more on luxury or leisure goods, such as household goods. This would support the evidence on the higher rates of ownership of personal and entertainment items like VCRs and PCs amongst these cohorts. However, overall it is very difficult to identify any particular cohort as having distinctive expenditure patterns.

Thus, the evidence presented here seems contradictory. There appears to be support for the generational hypothesis when one looks at ownership of established goods and, to some extent, expenditure. However, the data on novel goods appears to support the cohort hypothesis. It seems that when a product begins to reach a certain critical mass in the market, cohort differences are no longer evident, but, thus far, the uptake of new products amongst older people is being pioneered by the younger cohorts. However, as these new products become more widely owned perhaps we will see the collapse of these cohort boundaries as well.

Chapter 6, pp. 93-128, In *Consumption and Generational Change: The Rise of Consumer Lifestyles*, eds. Rees-Jones, I. Higgs, P. & Ekerdt, D.J., Transaction Publishers, New Brunswick & London ISBN 978-1-4128-0857-6.

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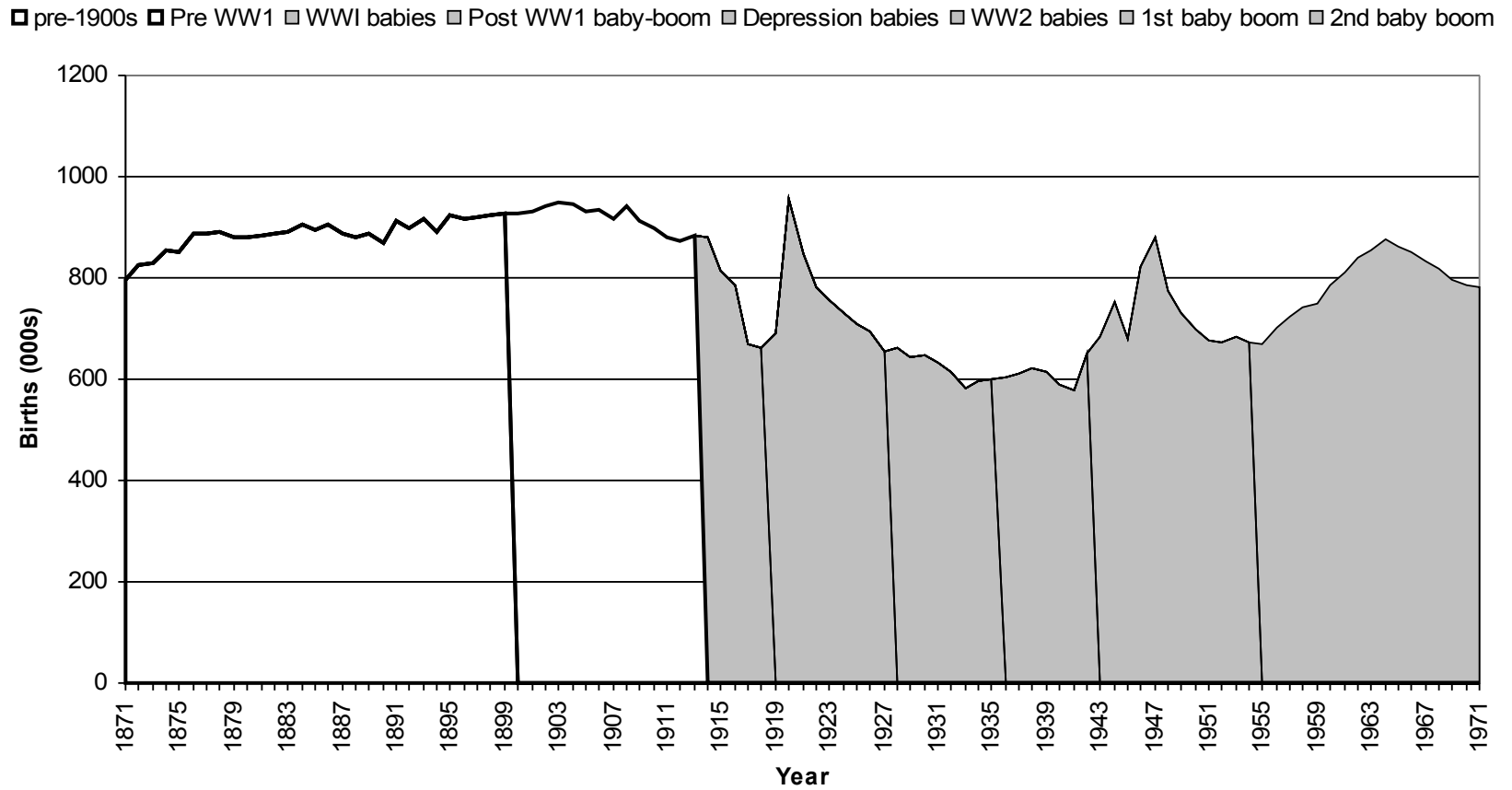
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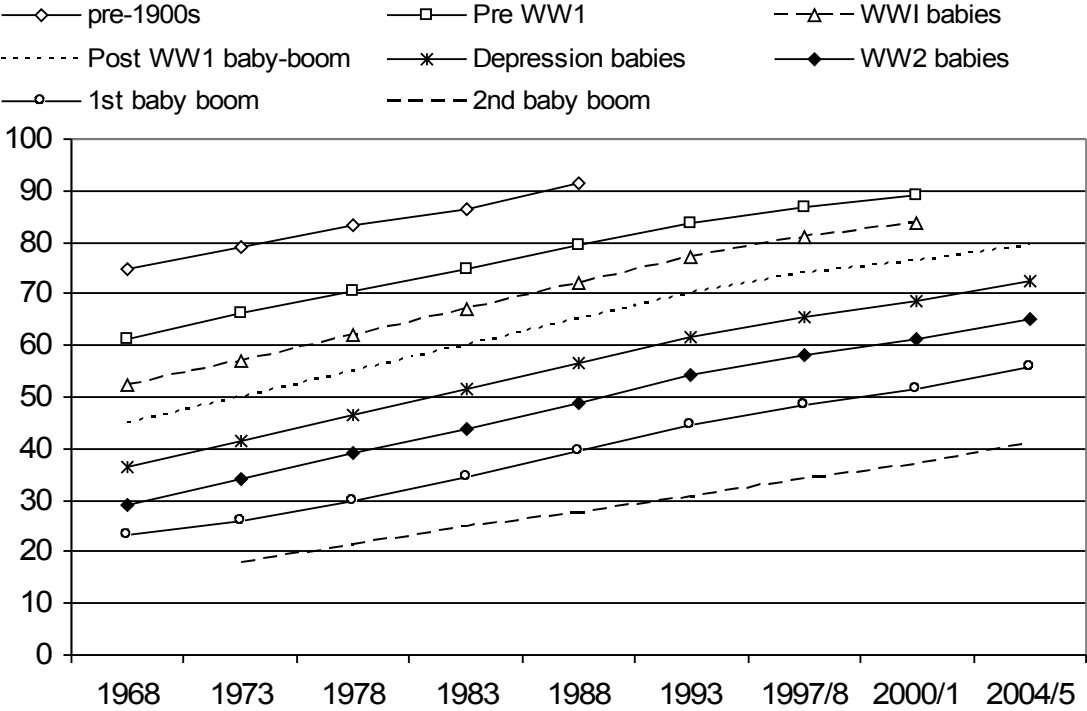
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**Figure 6.1**  
**Number of Births Each Year 1871-1971**

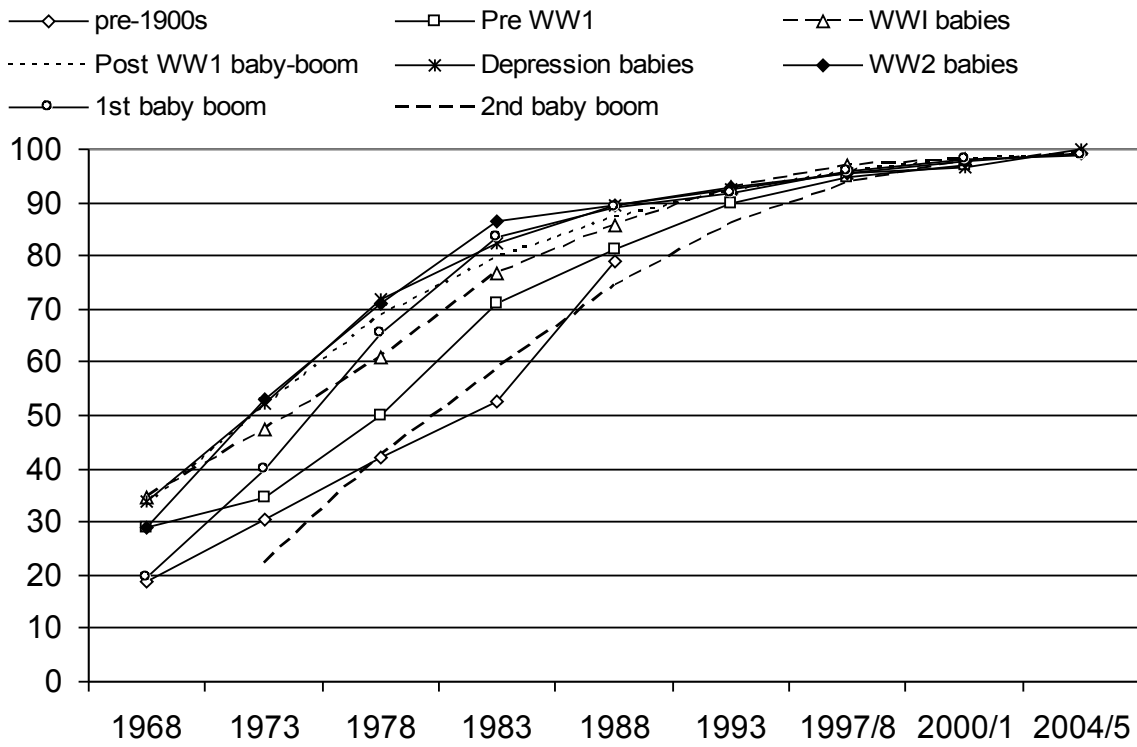


Source: ONS; Historical series FM1 No 13

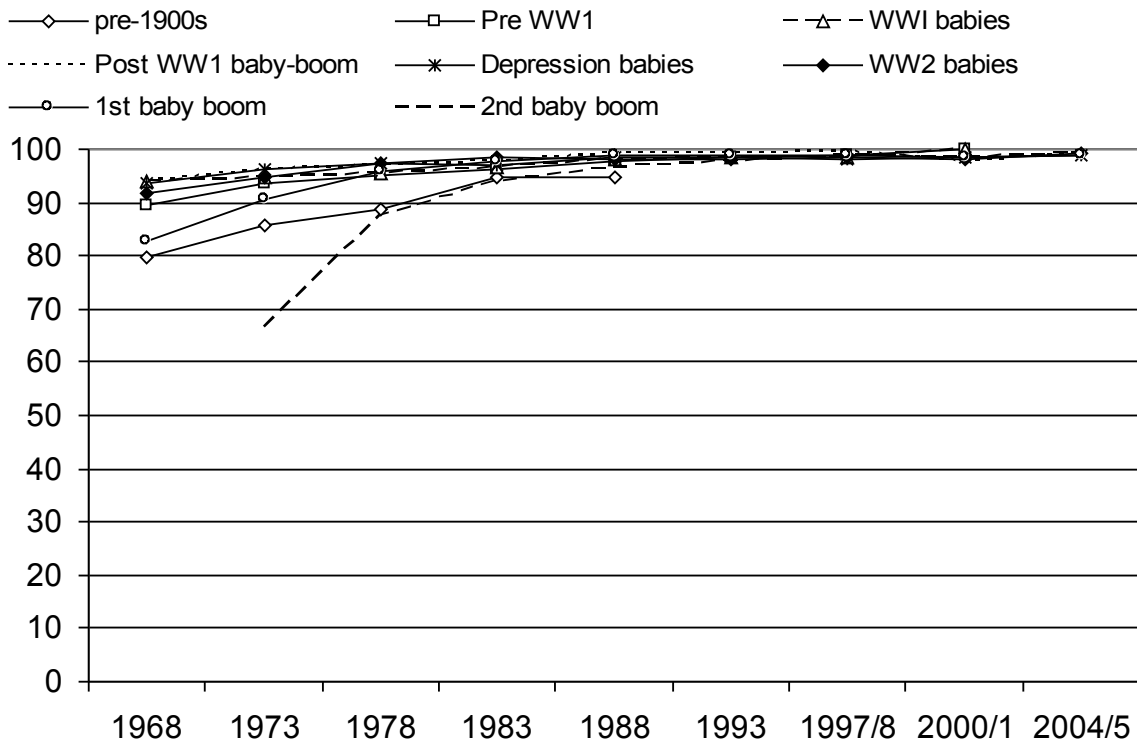
**Figure 6.2**  
**Mean Age of Pseudo-Cohort by Year**



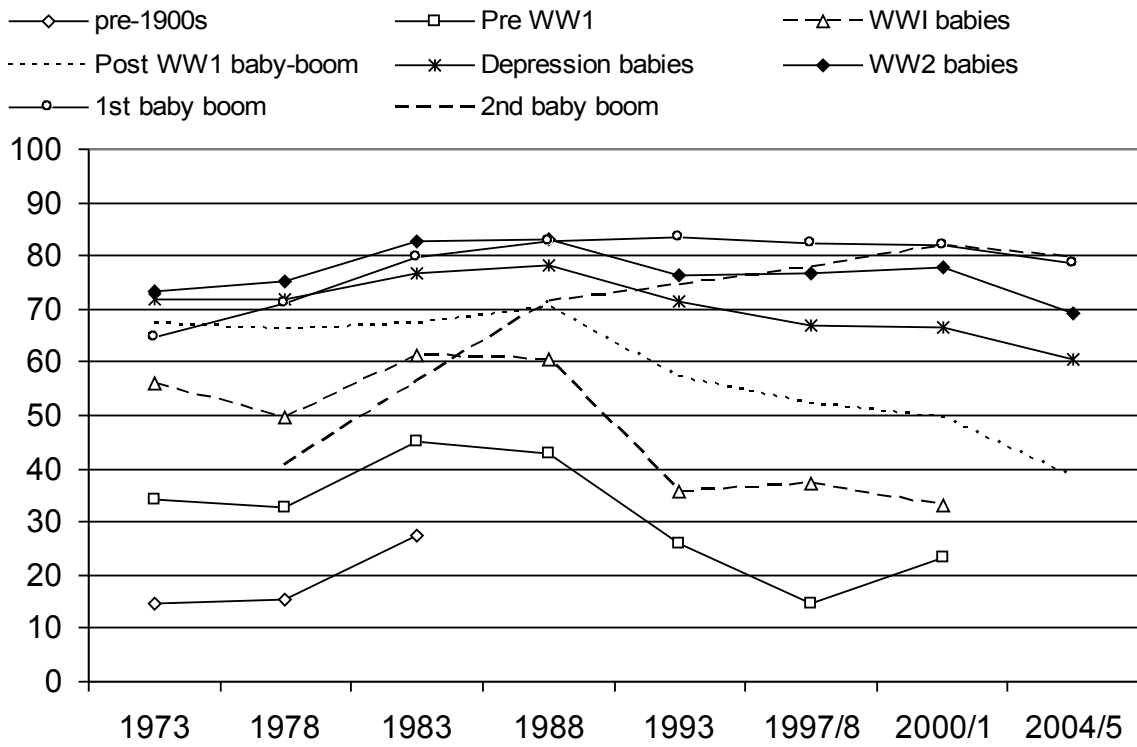
**Figure 6.3**  
**Phone Ownership by Pseudo-Cohort 1968-2004/5**



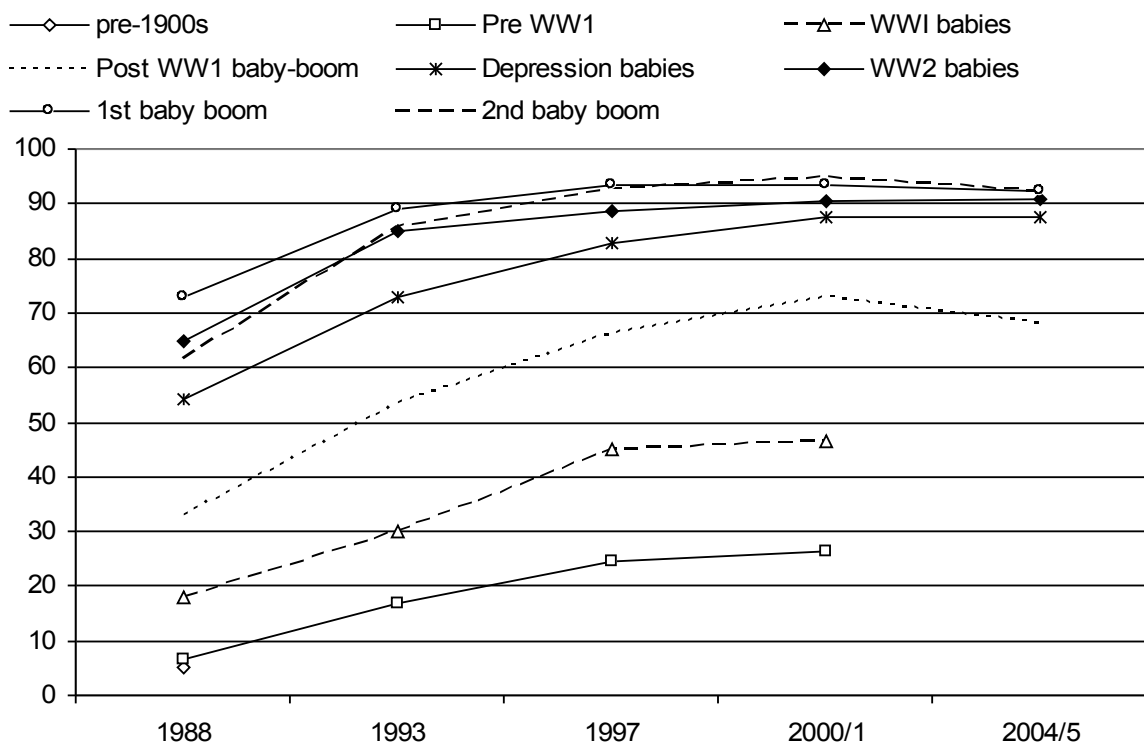
**Figure 6.4**  
**TV Ownership by Pseudo-Cohort 1968-2004/5**



**Figure 6.5**  
**Car Ownership by Pseudo-Cohort 1973-2004/5**

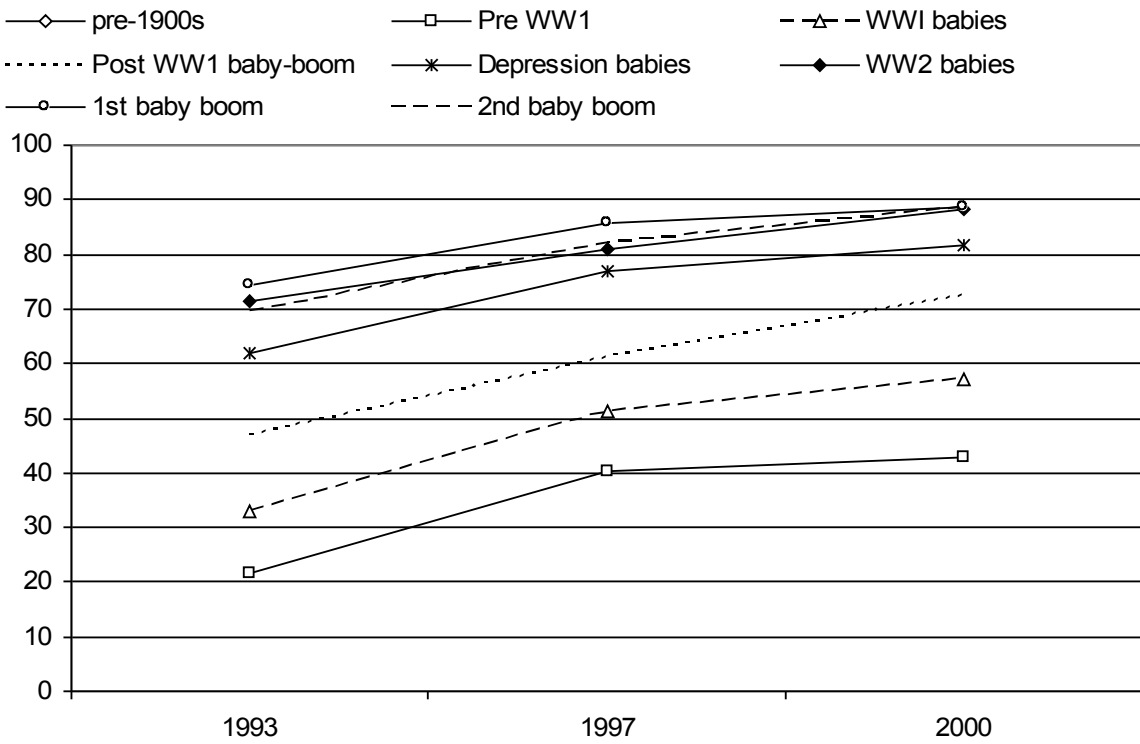


**Figure 6.6**  
**VCR Ownership by Pseudo-Cohort 1993-2004/5**

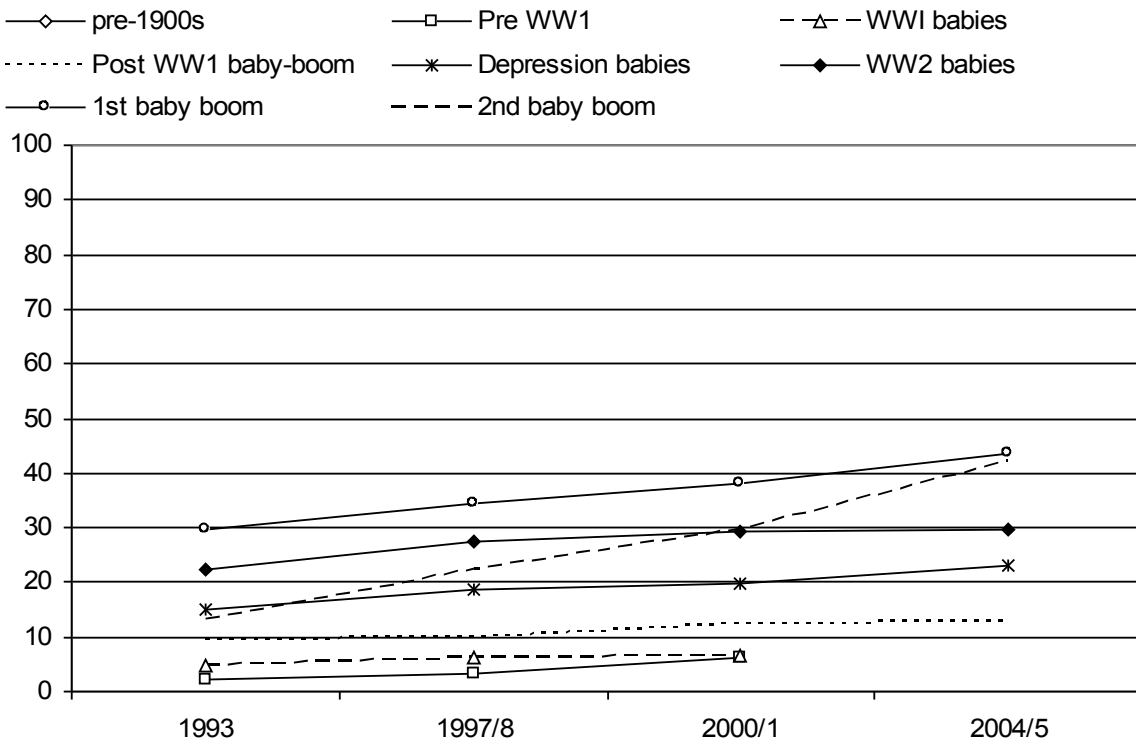




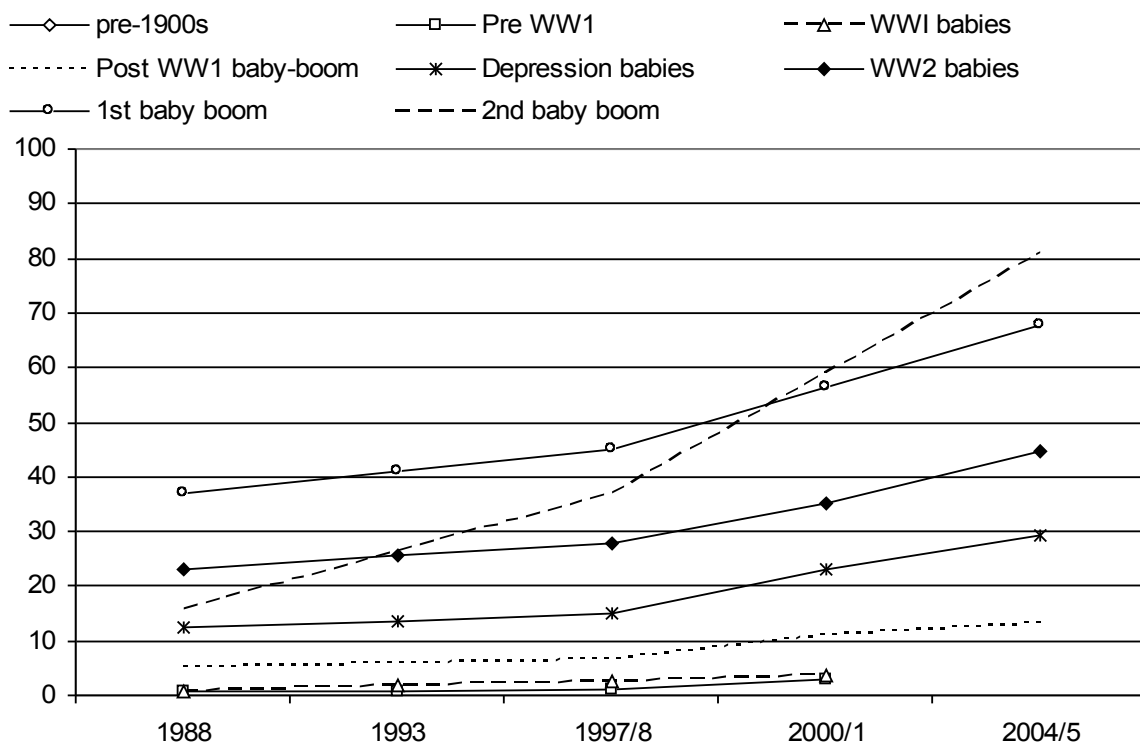
**Figure 6.7**  
**Microwave Ownership by Pseudo-Cohort 1993-2004/5**



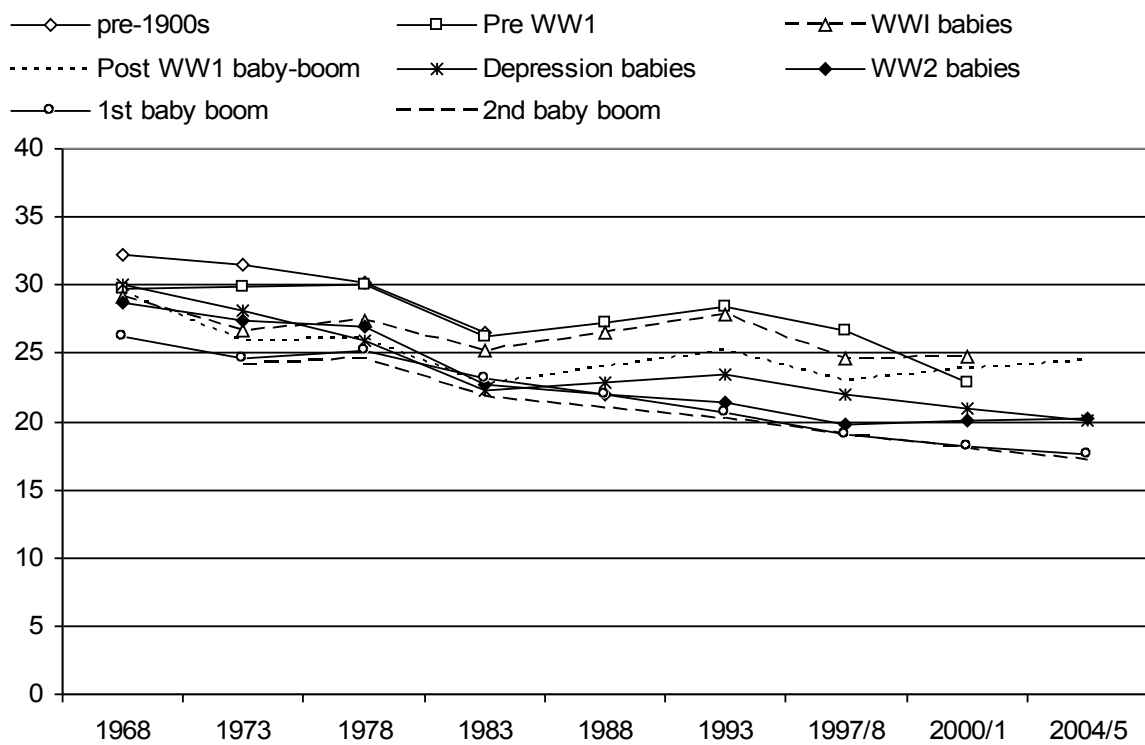
**Figure 6.8**  
**Dishwasher Ownership by Pseudo-Cohort 1993-2004/5**



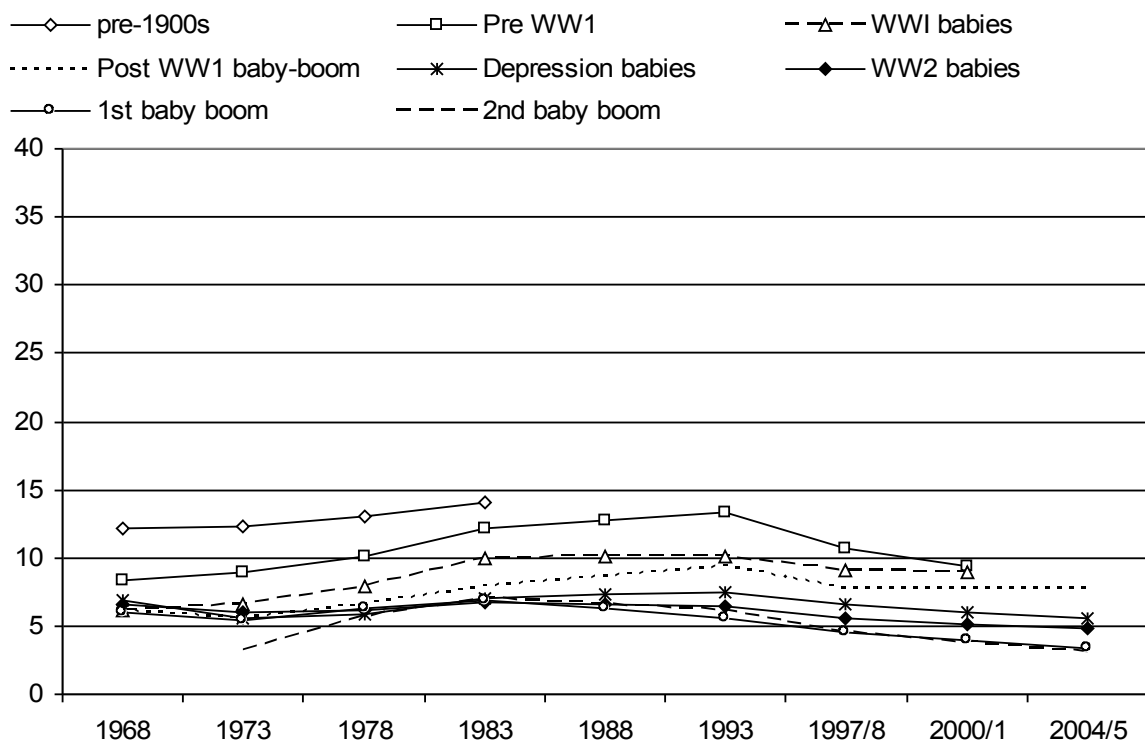
**Figure 6.9**  
**PC Ownership by Pseudo-Cohort 1993-2004/5**



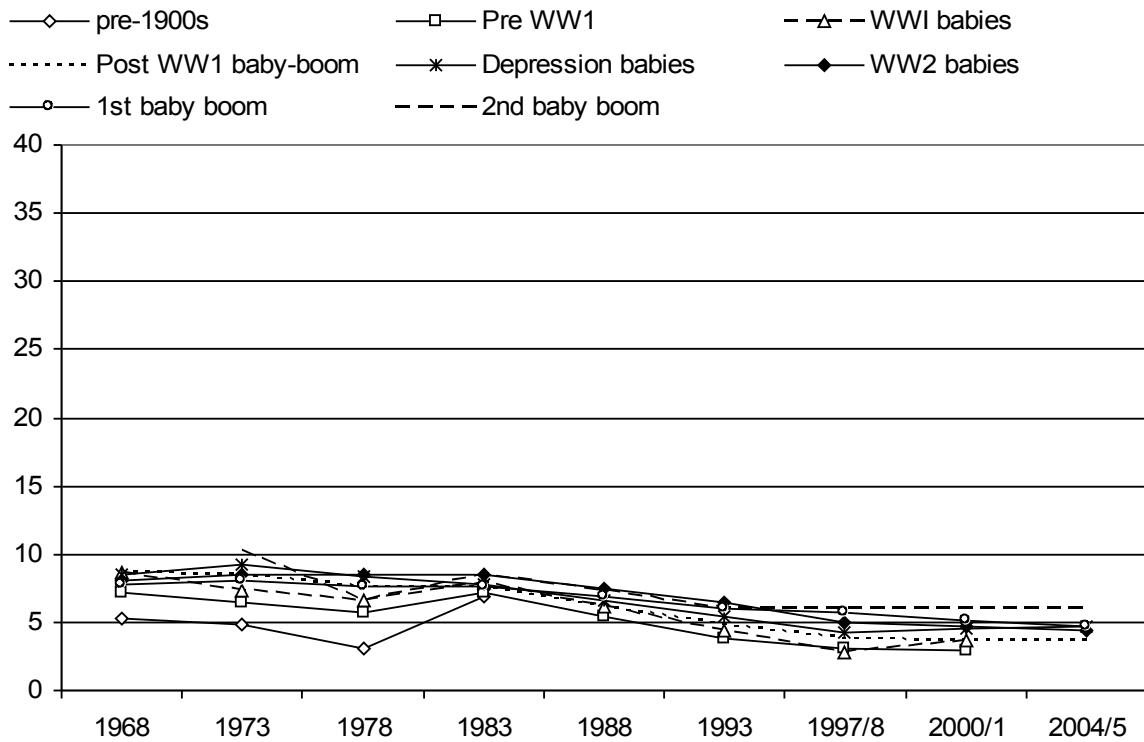
**Figure 6.10**  
**Expenditure on Food as a Proportion of Total Expenditure by Pseudo-Cohort 1968-2004/5**



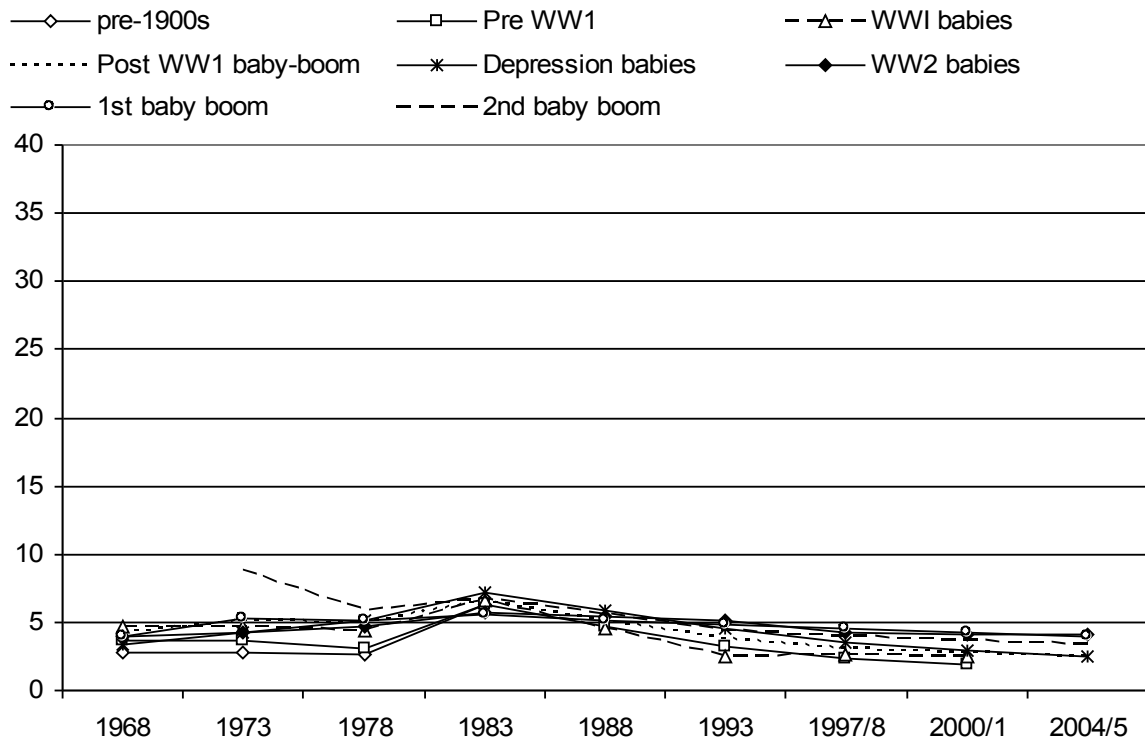
**Figure 6.11**  
**Expenditure on Fuel as a Proportion of Total Expenditure by Pseudo-Cohort 1968-2004/5**



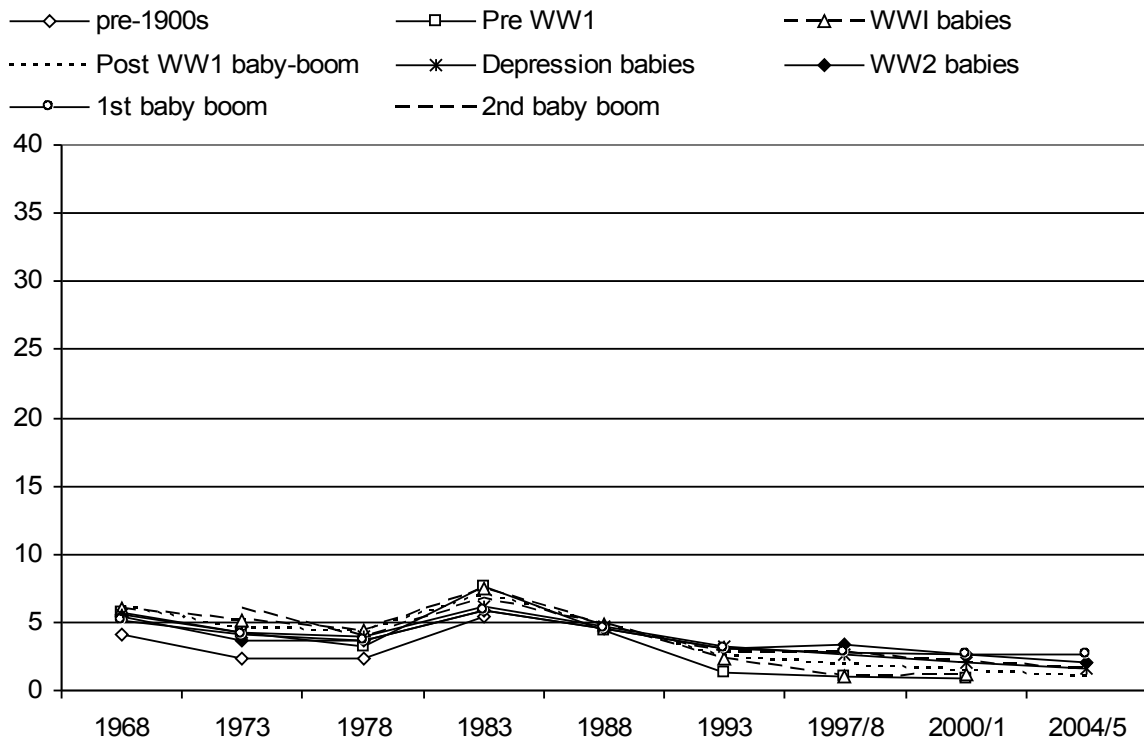
**Figure 6.12**  
**Expenditure on Clothing as a Proportion of Total Expenditure by Pseudo-Cohort 1968-2004/5**



**Figure 6.13**  
**Expenditure on Alcohol as a Proportion of Total Expenditure by Pseudo-Cohort 1968-2004/5**



**Figure 6.14**  
**Expenditure on Tobacco as a Proportion of Total Expenditure by Pseudo-Cohort 1968-2004/5**





**Figure 6.15**  
**Expenditure on Household Goods as a Proportion of Total Expenditure by Pseudo-Cohort 1968-2004/5**

