

Concept Forum

The third age: class, cohort or generation?

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ABSTRACT

In this paper we consider some of the ways that the third age can be thought about and studied. Taking the work of Peter Laslett as our key source, we explore his ‘aspirational’ approach toward redefining post-working life and look at some of its limitations as both definition and explanation. There is a need for a more sociologically informed approach to the third age, and we outline three potentially important structures that might better explain it – class, birth cohort, and generation. Whilst it might seem attractive to see the third age as a class-determined status, based on the material and social advantages accruing to people who have retired from well-paid positions in society, the historical period in which the third age has emerged makes this explanation less than adequate. Equally a cohort-based explanation, locating the third age in the ‘ageing’ of the birth cohort known as the baby boom generation, fails fully to capture the pervasiveness and irreversibility of the cultural change that has shaped not just one but a sequence of cohorts beginning with those born in the years just before World War II. Instead, we argue for a generational framework in understanding the third age, drawing upon Mannheim rather than Marx as the more promising guide in this area.

KEY WORDS – third age, class, cohort, generation.

Introduction

Since its origins as a sub-discipline in the late 1940s, social gerontology has adopted two principal approaches toward the study of later life. The first is the functionalist perspective associated with the ‘Chicago school’ and disengagement theory. According to this model, later life

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is defined by a mutually negotiated disinvestment – by the individual and by society – from social action. The older person fades as a social actor, leaving individual idiosyncrasy and domestic circumstances to define a residual personal identity. From this functionalist perspective, problems are encountered only if the processes of personal and social disengagement lack synchrony (Tibbits 1960; Cumming and Henry 1961).

A more structuralist approach towards later life was developed in the 1970s. Known in Britain as structured dependency theory, and in America as the ‘political economy’ approach, this perspective treated old age as the creation of the policies of welfare capitalism. The social reality of later life, it was argued, is largely determined by compulsory retirement, the old age pension (social security), and state maintained systems of long-term care. Deprived of the opportunity to exercise a more socially productive identity, older people are consigned to the position of a pensioner who is forever at the mercy of state welfare policy (Townsend 1981; Olson 1982). Both functionalist and structuralist positions do not deny that later life for some is neither structured by social policy nor fashioned by a gradual social disengagement. Throughout history the rich, the famous and the politically established have remained social agents, with little reference paid to matters of age. But it is the dominant form in which later life is expressed and experienced that both approaches seek to explain and, despite their different values and assumptions, both concur that this represents a position without social importance, political influence or cultural significance.

More recently, a counter-discourse has emerged. This has centred upon the concept of ‘the third age’ and is associated particularly with the work of the recently deceased British social philosopher and historian, Peter Laslett. The essence of Laslett’s argument is that a combination of demographic change and socio-economic development has provided the setting condition for a new cadre of ‘pensioners’ or ‘late lifers’. This new generation of retired people finds itself in a position of greater potential agency. In place of disengagement and structured dependency, Laslett argues, retirement now offers the opportunity to develop a distinct and personally fulfilling lifestyle unconnected with the contingencies of working life – a new third age (Laslett 1989). For Laslett, this is more than a transition from working to not working; it is a moral project that is to be distinguished from the ‘indolence’ of unemployment (1989: 140–1). Despite criticisms of the ‘grandiose expectations’ and ‘unpractical idealism’ of his book, he stuck to this position in the subsequent revision (Laslett 1996: xii–xiii).

Although not using Laslett's 'third age' terminology, an increasing number of writers have advocated such a new and more agentic later lifestyle. These include authors of self-help books, media personalities who are themselves confronting later life, and popularising writers from psychology and the social sciences (see Blackman 1997; Chopra 1994; Rowe 1994; Sheehy 1996). All convey a common message that later life is a time of opportunity and 'old age' a state to be resisted. 'Disengaging' from society or accepting the marginalisation of 'pensionerhood' is treated as a moral or personal failing. Rather than viewing these positions as the structured consequences of government policy, proponents of 'third ageism' see them as the outcome of badly made choices – choices made out of ignorance, moral turpitude or a personally-internalised ageism that is no longer in keeping with the times.

Defining the third age

In *Cultures of Ageing*, we outlined our case that the structures of welfare that helped shape later life in the 19th and 20th centuries have begun to fragment (Gilleard and Higgs 2000). Out of this fragmentation, we argued, a variety of cultures, or sub-cultures, is emerging within which later life can be lived. Linked to this fragmentation are processes of hyper-commodification – the marketing, selling and distribution of lifestyle choices – with which retired American and British people are increasingly engaging. While we are critical of Laslett's position of third-age moral individualism, and of consumerist advocates of 'do it yourself' anti-ageing lifestyles, we argue that such positions are important reflections of the social and cultural realities that are 're-constructing' later life in the 21st century. What we did not adequately achieve in *Cultures of Ageing*, however, was a more precise sociological theorisation of 'third ageism'. What is the most fruitful way in which this term can be understood and used? The aim of this paper is to consider what seem to us some of the major alternatives.

The class basis of third ageism

Focusing upon social class, the most obvious way to approach the third age is as a coded form of 'well off ageing' (Bury 1995). From this perspective, third agers are simply those retired people (typically men) who have greater wealth and larger incomes. There is consistent

evidence that in both Britain and the United States, the gap between the top and bottom income and wealth quintiles has been increasing over the last quarter of a century. This is as true for adults aged over 60 as it is for those under 60. Coupled with the demographic rise in the proportion of the population aged over 60, 'third ageism' can be seen as the more conspicuous manifestation of wealth in later life that has arisen from this increase in numbers and the contrasting position of those pensioners without such assets.

The cohort basis of third ageism

An alternative approach emphasises horizontal rather than vertical social structures. Norman Ryder first proposed treating 'cohort ... as a structural category with the same kind of analytic utility as ... social class' (Ryder 1965: 851), although he speculated, from limited information, that 'in later years cohort identity was blurred'. Matilda Riley however made cohort analysis a central element in her sociology of age, with the general proposition that 'people in different cohorts age in different ways' (Riley 1987). From this perspective – of cohort-bound forms of ageing – the emergence of a third age is the ageing of a particularly lucky generation. Whilst the precise delineation of this birth cohort might be a matter for dispute, it is epitomised by the baby boomers, people born in the years following World War II, some of whom are now taking early retirement. This cohort grew up within a framework of welfare capitalism, experienced economic growth through childhood and early adulthood, and played a central role in the 1960s' cultural revolution. Throughout their lives, they have been 'the biggest cohort on the block'. The demographic, social, political and economic significance of this cohort marks them out as the true inheritors of a new 'third age' (Owram 1996: 159).

The generational basis of third ageism

Despite being closely allied to the cohort approach, we argue that a generational model of third ageism needs to be distinguished. The difference between 'cohort' and 'generation' has been voiced many times, but it is one that is difficult to sustain in practice. The significance of the distinction, as well as the difficulties in maintaining it, are evident in Karl Mannheim's seminal essay on the topic, 'The problem of generation' (Mannheim [1927] 1952). This essay, first published in English in 1952, is an important but 'undervalued legacy'

for the social sciences (Pilcher 1994). In it, Mannheim sought to describe three elements making up a generation: a shared temporal location (*i.e.* generational site or birth cohort), shared historical location (*i.e.* generation as actuality – exposure to a common period or era), and finally a shared socio-cultural location (*i.e.* generational consciousness – or ‘entelechy’).

The point is that a cohort location is a necessary but not sufficient condition for a generation to exist. It is the combination of being exposed to a stratified set of experiences [*Erlebnisschichtung*] coupled with a consciousness of occupying a distinct generational niche – what the German sociologist Heinz Bude has called the *wir-schicht* of a generation (Bude 1997) – that forms the distinct basis for a generational approach to the third age. The remainder of the paper explores these three approaches.

Class and the third age

While it would be useful to consider in detail the changing nature of earnings and employment in Britain and the United States over the last half-century and their impact upon retirement, income and wealth, there is not the space to do so here. Instead, we summarise this change by emphasizing two of its main parameters. The first is the general increase in average income that has affected those of working age and – with delay – the retired population. The second is increased intra-generational occupational mobility coupled with, in recent years, the increased portability of pension schemes.¹ This change needs to be set in a longer temporal context. When Seebom Rowntree published the results of his inquiry into poverty at the beginning of the 20th century, he identified low wages and the limited earning potential of childhood and later life as the main threats to the material wellbeing of the working population (Rowntree 1902). At the beginning of the 21st century, low wages no longer make the working classes poor nor does the lack of employment make working class childhood and later life the times of lack and hardship they once were. Few people find themselves locked into poorly paid manual jobs *without* prospect of a pension, unable to contribute to the income and wealth they will have in later life.²

One of the more important consequences of these changes is that later life is no longer the principal site of poverty in the ‘lifecycle’ that it was for much of the 19th and the early 20th century (see Hatton and

Bailey 1998). Given the overwhelmingly working class character of British society during this period (1830–1949), the impoverishment of later life then was the direct consequence of the type of class society that had formed over the course of the previous century. It was this impoverishment that meant that the ‘aged’ were the principal recipients of the new poor law welfare, and formed the largest group in its workhouses and infirmaries (Thane 2000). If the third age is simply a matter of class, it seems difficult to explain why, despite the much more archetypical class society of the late 19th and early 20th centuries, a third age failed to emerge as a class precipitate before the early 1980s.

Marked differences in wealth and income within the over-60 years population are not a unique feature of present-day society. Over the last half-century, there has been a decline in the proportion of retired people at or below the poverty line. Whilst not wishing to ignore the reality of income- and wealth-related differences in patterns of expenditure and social participation, it seems no more credible to treat the third age as a class-based phenomenon than it would be to view the cultural revolution of the 1960s in such a light. Rather, it reflects a horizontal restructuring of society that has extended across class divisions in a similar manner to the earlier transformation in Western society and its culture that made up ‘the sixties’.

Class, in brief, is neither an explanation for, nor the structural equivalent of the third age. That does not mean that the manifestations of third-age lifestyles, belief systems, and whatever collective consciousness it possesses, are not systematically related to differences in income and wealth at retirement. But it is not the transmission of class-based values into this stage of the lifecourse that is distinctive of the third age. The third age is a resolutely contemporary phenomenon, a mark of our times. We cannot use class as its defining element. We have to turn to historically-located *cultural changes* if we are more adequately to define and understand it.

Birth cohorts and the emergence of the third age

When the life experiences of the cohort of people born between 1890 and 1899 are compared with those born 50 years later, at the end of World War II, the differences are profound. Is it the uniqueness of this latter cohort that determines and defines the third age? Let us first consider some of the differences between and distinctions of the two cohorts. In Britain, between 1900 and 1950, average incomes doubled (Feinstein 1976). The proportion of people employed in manufacturing

industry grew from 28 per cent to 38 per cent, while those employed in the state sector remained constant at around eight to nine per cent (Deane and Cole 1962: 257). The average number of hours employees in industry worked fell from 54 to 47.5 hours per week (Gallie 2000: 306). The proportion of women in paid employment changed very little, fluctuating around 33 per cent for most of that period (Gallie 2000: 292). Three-quarters of working class men born between 1890 and 1920, those retiring in the second half of the last century, continued to share the same class position as their fathers (Heath and Payne 2000: 264).

During the same period, welfare reform replaced the poor law – with the early part of the century witnessing the emergence of social insurance, old age pensions and social housing. The consequence of this reform programme was gradually to marginalise the poverty, which, at the start of the 20th century, had been endemic amongst both employed and unemployed working class families.

The small increase in ‘leisure time’ that working people gained during this period (around six or seven hours per week) was accompanied by an increase in the forms and availability of leisure activities, such as the cinema, the wireless, the expansion and professionalisation of spectator sport, developments in motor transport and the emergence of seaside ‘holiday resorts’ where the working classes could spend their annual one week summer holiday. Although for much of this period working life was long and hard, wages improved considerably. The improvement in working people’s incomes was matched by a gradual decline in the degree of impoverishment amongst the retired population. As Thane has pointed out:

the state pension [of 1908], low and means tested though it was, gave a regular and secure income to a higher proportion of old people than the poor relief system had ever done (2000: 308).

For the first time, significant numbers of men actually retired. Of the cohort born at the end of the 19th century, when they reached their late 60s in the mid-20th century only 40 per cent were still working (Johnson 1994). The improvement in working conditions of younger adults mirrored the improvement in the conditions of older people, most of whom were from working class backgrounds. But despite the emerging welfare state, poverty was still very much the fate for a significant number of pensioners in 1950, just as it had been at the end of the 19th century. Working class affluence was still some way off. Few of the working class owned their own homes and fewer than five per cent of retired working class people received an occupational pension

(Johnson 1994: 121). At the same time, working class political influence had substantially increased. By the early 1950s, the ‘middle class democracy’ established after the First World War had been transformed and the working classes assimilated into the ‘moral consensus’ of British society (McKibbin 2000: 527–9).

This consensus extended across the generations. The lives of older men and women in mid-20th century Britain were linked in many ways to the working lives of younger adults: both age groups had shared the experiences of two World Wars and the growing incorporation of working class lives and culture into the mainstream of an increasingly unified nation. Both age groups were witness to the promise of better times to come; of the prospect of a leisured society for all. None of these pre-war adult cohorts however experienced the enormous cultural transformations that spread throughout society in the second half of the 20th century. It is that post-war cultural transformation which turned a cohort into a generation – and which established its generational ‘entelechy’.

The third age: a baby boom generation

The social and cultural transformation that took place in the second half of the century is of crucial significance in explaining the fragmentation that has since taken place in the experience and understanding of later life. Those whose adult lives were formed during this period have been the first to experience ageing in the context of an adult consciousness formed within the ‘youth culture’ of ‘the long sixties’ (Marwick 1998). This experience has no precedent – it is a social moment whose significance social gerontologists and social scientists generally have barely grasped.

The cohort of people born in the early decades of the 20th century, those with direct adult experience of the Second World War and who came to retirement in the 1960s, was not set apart socially, materially or culturally from the earlier birth cohorts that they had grown up with. They had much less in common, however, with the generation born in the 1940s who reached working age at the time this earlier generation began to retire.

Instead of the steady emergence and integration of successive birth cohorts, each sharing in a fundamentally unchanging culture, a mid-century generation emerged who would set a new and distinct course through adult life; one marked by change, challenge and transformation. The baby boom generation broke the mould of the modern lifecourse.

Between 1950 and 2000, total domestic income in Britain virtually tripled (Dilnot and Emmerson 2000: 326–7). The proportion of people employed in manufacturing industry fell by more than half, from 39 per cent to 19 per cent (Gallie 2000: 283–5), while the average number of hours worked fell from 47 to 44 hours per week.³ By the 1990s, one in three jobs were part-time (Hewitt 1993: 23). From being little more than one-quarter of the British labour force in 1951, by 2000, women represented almost half the workforce (Gallie 2000: 292). Of men born to working class fathers in Britain between 1940 and 1949, almost half would no longer share that same class position when they in turn became adults (Heath and Payne 2000: 264). In 1950, more than 70 per cent of the working population could be described as ‘working class’; by 1998, this figure had dropped to below 40 per cent (Office for National Statistics 2000a: Table 3.15).

But there has been more than a straightforward change in work and income. Equally profound are the developments in the material and social technologies of production and consumption. Not only have people’s work environments changed because of new technology. The growing material and cultural resources possessed by successive post-war cohorts – in terms of greater education, income, social and material security⁴ and free time in and out of work – have enabled more and more people to incorporate these new technologies into their personal lives. Even more than in the sphere of production, the sphere of consumption has undergone remarkably rapid change.

In 1950, most households had not one of a phone, a car or a TV. In Britain, shops were closed mid week for a half day and on Sundays. There were neither supermarkets or out-of-town retail outlets. The prosaic and rather stuffy middle class department stores that appeared during the late 19th century still dominated the high streets (Benson 1994: 62). In 1950, computer technology was unknown to the general population. What electronic information technology did exist was confined to large industrial and military complexes. Most adults had completed no more than eight or nine years of education, and tertiary education was the preserve of a small elite. Holidays were confined to fixed periods of the year and, for the vast majority of the population, amounted to no more than a week or two spent in guest houses in a limited number of local seaside resorts. In 1950, people spent around £100 per year shopping (Benson 1994: 60).

By 2000, annual consumer spending had risen to £2,500. Holiday entitlements had more than doubled and holidays themselves were spent in a growing variety of countries and cultures (Gershuny and Fisher 2000: 632). The car, the telephone, the television, the video

player and the personal computer have become 'modal' household possessions for successive cohorts of adults.⁵ These consumer goods in turn have increased people's access to a greater variety of cultural products. Almost every home has a phone. People spend more than twice as much of their time going out – to restaurants, bars and pubs, cinema and theatres – and rather less time at home with their family eating, listening to the radio, watching TV or 'entertaining themselves'. More of life is lived 'out there' in a social space that is neither home nor work (Gershuny and Fisher 2000: 644–5). This transition from a society dominated by the juxtaposition of domestic and paid employment to one increasingly dominated by public consumption epitomises much of the cultural change of the latter half of the 20th century.

These changes are beginning to emerge in the post-working lives of those born just before the 1940s – the 'older siblings' of the baby-boom generation amongst whom can be counted the pioneers who established the cultural revolution of the 1960s.⁶ Average pensioners' incomes in most OECD countries now lie within 80–105 per cent of the average incomes of their working population: more than half of the income of Britain's new (male) pensioners comes from a combination of private pensions, investment income and earnings (Office for National Statistics 1999*a*: Table 5.3). According to the *Family Expenditure Survey*, their single largest source of expenditure is 'leisure goods and services' (Office for National Statistics 1999*b*: Table 2.2): this latter age group also holds the largest amount of wealth – both in Britain (Department of Social Security (2001: Table 5.11) and in the United States (Keister 2000: Table 8.1). In Britain, there are signs of an emerging inter-generational consensus in attitudes toward personal freedoms, with the newly retired and those about to retire becoming more 'liberal' in their attitudes and progressively less 'culturally distant' from younger 'post-boom' cohorts (Park 2000).

Increases in income, wealth, consumption and leisure, constitute core elements of the post-war changes that have affected the working, and latterly the post-working, population. A further element is the marked reduction in personal security that is experienced by all age groups. Between 1957 and 1997, recorded home burglaries in England and Wales rose by 1,489 per cent, violent assaults by 2,189 per cent and robberies by 5,182 per cent. In 1950, there were around 15,000 people in England and Wales serving a prison sentence; by 1999, the figure had increased by over 400 per cent to 64,000. The improvements in material security during this period have as their obverse an equally real deterioration in the conditions that constitute personal security.

No devastating wars threatened the homes and lives of the British population during the second half of the 20th century. Instead, there has been a constantly rising level of personal insecurity reflecting the increase in crimes against the person and in crimes against personal property. Although the absolute level of risk remains low, the relative salience of crime in the last decades of the 20th century has made personal security a dominant motif in the ambiguities of the post-war post-industrial era.

This complex mix – of rising income, increased personal freedom and increased material wealth, of changing patterns of work, expanding opportunities for consumption coupled with an increased sense of ‘risk’ or ‘personal insecurity’ – marks a distinct period in western countries. It amounts to a cultural revolution that has begun to transform the nature of ageing in the 21st century. That it is a generational transformation, rather than a ‘blip’ characterising one particular cohort who are deviating from the pattern exhibited by all other birth cohorts in the 20th century, seems evident from a number of sources. The shift – in income, wealth and values – experienced by the baby boomers, shows no signs of being reversed in subsequent cohorts (Inglehart 1997; Park 2000; Keister 2000: 158–62). The consciousness of being a generation – the ‘*wir-schicht*’ of those who came to adulthood in the 1960s – first spread across class and is spreading now across the lifecourse. Third ageism is part of that generational consciousness – part of its entelechy. Subsequent cohorts will not revert to the pensionerhood of earlier generations.

Conclusion

How does this analysis help shape our thinking about ageing and the third age? Generation is not the new class. It is however, a counterpoint; a significant and under-utilised structure influencing and shaping the practices and experiences that constitute contemporary adult lifestyles. It offers a particularly useful structure through which we can develop our ideas about the third age and what growing older represents in the 21st century.

Economic difference and the social division of labour, though important sources of explanation in understanding many aspects of ‘third ageism’, are insufficient. Birth cohorts will always be potential ‘sites’ for new forms of generational consciousness, but they remain no more than possibilities. Every birth cohort group can be distinguished in its material circumstances from every other birth cohort group. But

without a sense of periodisation and the emergence of some form of generational entelechy – the ‘*wir schicht*’ of a generation – a phenomenon like the third age cannot be fully realised.

The emergence of what Inglehart (1997) has termed ‘post-materialist’ values, others have subsumed under post-modernist culture and others have characterised as ‘lifestyle politics’, reflects a historically-situated moment that is being played out across the lifecourse of a particular birth cohort in complex and still largely unforeseen ways. The third age represents one of the most significant arenas where this interplay can and should be examined. Times have changed. Ageing too is changing. Revisiting Mannheim and the problem of ‘generation’ is important in understanding how.

NOTES

- 1 In Britain one of the more significant developments in pension systems has been the relatively recent legislation ensuring that occupational pension contributions could be transferred from one scheme to another – ‘until 1988 pension rights were generally not transferable ... people who moved from one job to another with a new employer had to begin again to accrue rights under a second scheme ... [and] though their entitlement to the first scheme was preserved the total benefits on retirement were ... unlikely to be as great as if they had remained in the same scheme throughout their working life’ (Bone *et al.* 1990: 2). The new ‘stakeholder’ pension scheme has a built-in portability designed to ensure its linkage to the individual worker rather than the enterprise employing the worker.
- 2 Eighty four per cent of men and 76 per cent of women in full-time employment have some form of occupational or personal pension [Office for National Statistics 2000*a*. Living in Britain. Results from the 1998 General Household Survey, Stationery Office, London] and 75 per cent of households made up of newly-retired couples draw upon occupational pensions [Office of National Statistics 2000*b*, Table 8.20]
- 3 Gallie 2000: Tables 8.18 and 8.19 and 306–7. These figures are estimates based upon the ratio of hours worked in manufacturing industry throughout the period 1900 to 1997 compared with the number of hours worked for the whole work force from 1979 to 1998.
- 4 Increased social and material security in the latter half of the 20th century has come directly from greater incomes, and to a lesser extent from greater expenditure on child benefits, family credit, pensions for widows, benefits for people with disabilities and, perhaps least of all, from the absolute increase in social assistance for the unemployed. The latter weekly rate has doubled from 1950 to 1995 though income from employment has tripled.
- 5 For full statistical information supporting these paragraphs, see Root 2000; Holmans 2000; Webb 2000; Gershuny and Fisher 2000; and Hood and Roddam 2000.
- 6 See Marwick 1998, especially his chapter ‘New actors, new activities’, (41–111) on those influential figures born in the immediate pre-war period, such as fashion designers Ossie Clark, Mary Quant and Yves St Laurent, hair stylist Vidal Sassoon, musical impresario Brian Epstein, and photographers David Bailey and Terence Donovan.

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