



# Boomers and Beyond: intergenerational consumption and the mature imagination

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**Post-war baby boomers (born 1945–1954) have been at the forefront of social change in Britain, notably in the area of consumption. They have come under scrutiny, partly because of public perceptions that this large cohort will place unprecedented pressure on public and financial services, partly because they are perceived to be a liberal, radical generation who are changing every part of society they come in contact with. This generation are often regarded as the ‘first teenagers’ of a more affluent ‘consumer society’. But how much of this perception is true? Our project examines whether baby boomers do exist as a ‘generation’ and the degree to which they share consumption patterns, ageing identities and patterns of work and retirement.**

## KEY FINDINGS

- Baby boomers are a diverse group. While having some experiences of social change in common they vary greatly depending on wealth, class and education.
- Educational status especially influences spending patterns and whether people view themselves as boomers. Health, employment and marital status are similar sources of diversity.
- Attitudes to inheritance are mixed but boomers – more than other generations – believe more in spending their wealth rather than in saving and passing it on to future generations.
- ‘Current lifecourse’ consumption interests are more prominent than specific nostalgic products. However, baby boomers who got hooked on books, fashion or music in their youth often continue these interests in mid-life.
- Boomers perceive themselves to be much more like their children and younger generations than like their parents or older generations.
- Cosmopolitanism is central to boomers’ identity and spending patterns, demonstrated by a strong inclination to travel.
- Midlife and ageing concerns intersect with generational issues: most boomers think of their ageing identity in terms of how much time they have left rather than their actual age. This is linked to a ‘things to do before I die’ orientation.

## HIGHLIGHTS

Are you a Boomer?

Only 40 per cent of respondents in our sample of 150 interviewees identify with the term ‘baby boomer’.

Although this correlates with certain consumption activities, such as newspaper reading, book purchase and drinking in coffee shops, this is partly explained by social class and education. As a generational group, however, they do show several trademark characteristics and use different labels to define themselves.

Boomers tend to see themselves as belonging to different groups. The ‘baby bulge’ group are aware of themselves as a large cohort who had to compete for school places and jobs. The ‘burden’ group see themselves as being followed by a smaller generation and worry about the consequences. The ‘lucky’ generation feel they have benefited the most from economic growth and the welfare state. The ‘political’ generation feel they have been ‘trailblazers’ through their lives, pioneering social and cultural change. Some identify with the boomer label; others prefer to see themselves as part of the ‘sixties generation’. Many just want to stress their ‘individuality’ and reject particular labels.

**‘I’ve always known I was [a baby boomer] what we call an orange juice baby, and I was made graphically aware of it when I was going to take the eleven plus because my, my parents told me: “Well yours is the boom year, and its going to be harder because everything’s competitive”. So I’ve always known that actually’** (R51, Male, 59)

**‘I think I don’t like being put in a box, in any box. So no, that’s probably why [I don’t see myself as a boomer], and I think I don’t like being thought of as a certain age because I think I don’t like the restrictions that...imposes’** (R125, Female, 51)

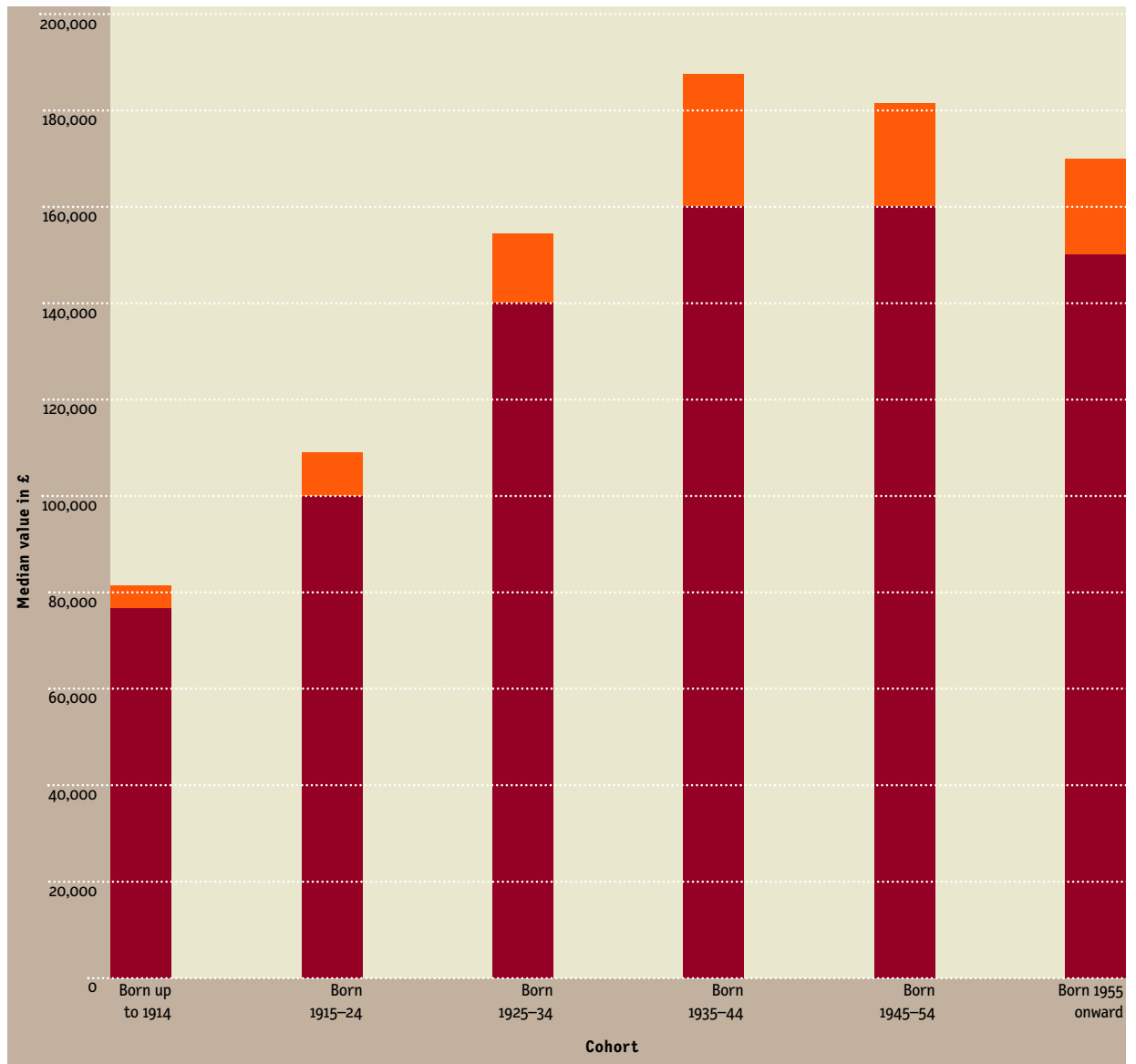
## Findings:

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**Figure 1:**  
Total net median  
wealth (ELSA 2004)

Household total net  
non-housing wealth

Household total net  
housing wealth



When asked about ageing and generational identities, boomers feel younger in themselves than their actual age by approximately 12 years. A common attitude is to think in terms of ‘time left’ and what they would do in future, rather than about past experiences. Boomers tend not to identify with their parents’ generation. They often use characteristics associated with older generations as a way of setting themselves apart. They see few differences between themselves and younger age-groups and believe that generational differences are becoming less marked.

**‘I’ve got daughters in their thirties. I have to say – and I think they’d probably agree with this – the way we think about life is very similar’** (R83, Female, 52)

Our findings indicate a complex relationship between youthful and mature selves: most people move between both. Maturity is evidenced in terms of comfort with current age and looking forward in terms of time left; youth in terms of feeling more youthful than their actual age implied and a blurring of differences with younger generations. While baby boomers may not necessarily identify with the term on a day-to-day basis, there are

similar views about ageing, generation and consumption, which represent a break from previous generations.

#### A wealthy generation?

Baby boomers do appear relatively wealthy compared to older and younger cohorts. Although the next oldest cohort has higher non-housing wealth (see figure 1), this is boosted by retirement lump sums, which many boomers will not yet have received.

Housing as a site of consumption is of considerable importance to boomers – in many respects they have ‘pioneered’ many of the changes in this area. Funding home extensions, conservatories, shower rooms, new bedrooms, has been an important part of boomer lifestyles and expectations. Improving the ‘value’ of homes is also important – especially in the context of the potential for using housing to fund consumption in retirement.

Boomers though still have many responsibilities – within and beyond the home. Around 37 per cent still have a child living at home; 43 per cent still have living mothers or fathers. These factors, and the low rate of

## Findings:

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Figure 2:  
Boomers: a socio-economic breakdown of 'types'

|  |   |
|--|---|
| <p><b>Poor mice</b></p> <p>Limited by health/income</p> <p>low income   manual job   poor health   little consumption activity</p>   | <p><b>Culture vulture</b></p> <p>Educated professional boomer   'omnivore'</p> <p>identifies with boomer term   mid/high income   travels eats out   uses coffee shops   buys books, magazines, music   uses internet frequently   professional job</p> |
| <p><b>Hibernator</b></p> <p>Conservative homebody</p> <p>retired or self-employed   low travel or consumption activity   low household income   no identification with boomer term</p> | <p><b>Busy bee</b></p> <p>Hard-working tourist</p> <p>junior or senior managerial job   little 'everyday' leisure consumption but lots of holidays   mid- or very high income   good health</p>   |

childlessness among first wave boomers, produce a 'sandwiched generation' that has to care for grandchildren on the one side and elderly parents on the other.

Around 70 per cent of respondents believe it is possible to plan for retirement but most had only made limited plans (relating to travel and leisure) or none at all. 29 per cent of boomers have no occupational or private pension and 43 per cent are still paying a mortgage – of these, 33 per cent have at least ten years left to pay. 17 per cent say they have no savings.

Their attitudes towards inheritance confirm that many are expecting to use up their assets rather than passing them on to their children – boomers are the cohort most likely to agree spending now is more important than saving for inheritance, though around 35 per cent of boomers anticipate not having enough resources to meet their needs.

#### A hedonistic generation?

Not all boomers are wealthy hedonists – there are clear socio-economic divisions linked to consumption patterns (see figure 2).

#### A cosmopolitan mobile generation?

Travel (along with other forms of consumption such as fitness, maintaining their appearance and eating out) forms a key part of boomers' expectations, even when short of money: 'having a holiday' is a typical priority. Many recount early experiences of travel and how they grew up alongside the expansion of international air travel and the holiday industry.

**'Oh, I travel, I have always been a traveller, right from say from the sixties, when I went over in the USA like kids did, bummed around. Ever since then I've always wanted, like to go to exotic places. That has virtually stopped now, I spend so much time learning about Spain in detail and it is the different sort of travel now. I know where I am going and delving into the detail of it rather than getting this massive range of visual experience'** (R20, Male, 58)

Boomers think of travel opportunities as a generational phenomenon – partly because of the new travel industry, but also because they have developed different expectations...

**'But I think, we try to make sure that you do have a holiday, yeah, [...] then again, years ago, you just, um, you didn't go abroad or anything. Like me dad's quote... "I've been abroad, I was in Borneo in the war, so I know what abroad is like... and I won't be going again!"'** (R18, Female, 57)

Yet travel also takes on increasing 'midlife' significance – amongst boomers there is a strong consciousness of 'things to do before I die'. This is expressed both in the frequency of foreign travel for those who are more aware of 'time left' and in qualitative interviews:

**'We want to travel more. There's more we want to do before we get too old to do it'** (R83, Female, 52)

One example of how attitudes to age interact with consumption patterns can be seen in the choice of vacation. Those who think of their ageing identity in terms of time left travel abroad more frequently than those who define themselves in terms of youth and childhood. The former wish to see the world and travel abroad. The latter are more likely to holiday in the UK.

#### MESSAGES FOR POLICY AND PRACTICE

- Boomers are not a single, cohesive generation to whom a single message can be addressed. Class, education and health divide the cohort although there are generational features about their patterns of consumption and values.
- The group as a whole however do appear to have benefited from social and economic changes which make them a relatively wealthy, well-educated cohort compared to others. Housing wealth in particular is providing a safety net in midlife for many.
- Lack of financial and retirement planning, combined with ongoing responsibilities for family members, may erode this safety net as longevity increases or ill-health creates additional needs.

## Findings:

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- Formative experiences do play a role in creating a cohort effect: travel and cosmopolitanism are key boomer expectations.
- Generational identity is expressed most strongly as being different to their parents' generation, and in a blurring of boundaries with younger generations.

#### BACKGROUND TO THE STUDY

*Boomers and Beyond: intergenerational consumption and the mature imagination* was funded by the ESRC/AHRC Cultures of Consumption research programme (RES-154-25-0003) and ran from February 2005 to March 2007. Rebecca Leach (Institute for Lifecourse Studies, Keele University) was the principal investigator with Chris Phillipson (Keele) and Simon Biggs (Institute of Gerontology, Kings' College London) as co-applicants. Annemarie Money was the research fellow for the project. *Boomers and Beyond* uses data from large datasets such as the English Longitudinal Study of Ageing and British Social Attitudes, as well as primary data from our own survey (150 structured interviews and 30 in-depth interviews) to explore a fuller picture of the baby boomer cohort (born 1945-54). The scope of the research embraced consumption patterns/attitudes, ageing identities, and issues of work, retirement and midlife.

#### PUBLICATIONS INCLUDE

Biggs S., Phillipson C., Money A. M. and Leach R. 'The Age-Shift: Observations on Social Policy, Ageism and the

Dynamics of the Adult Lifecourse', *Journal of Social Work Practice*, 20(3) (2006).

Biggs S., Phillipson C., Leach R. and Money A.M. 'Baby Boomers and Adult Ageing in Public Policy: The Changing Relationship between Production and Consumption'. Cultures of Consumption Working Paper No.27 (2006). See: <http://www.consume.bbk.ac.uk/publications.html>.

Biggs S., Phillipson C., Money A.M. and Leach R. 'Baby Boomers and Adult Ageing: Issues for Social and Public Policy', *Quality in Ageing* 8(3) (2007).

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## CULTURES OF CONSUMPTION RESEARCH PROGRAMME

The Cultures of Consumption Programme funds research on the changing nature of consumption in a global context. The Programme investigates the different forms, development and consequences of consumption, past and present. Research projects cover a wide range of subjects, from UK public services to drugs in east Africa, London's fashionable West End to global consumer politics. The £5 million Cultures of Consumption Programme is the first to bring together experts from the social sciences and the arts and humanities. It is co-funded by the ESRC and the AHRC.

The aims of the Cultures of Consumption Programme are:

- to understand the practice, ethics and knowledge of consumption
- to assess the changing relationship between consumption and citizenship
- to explain the shifting local, metropolitan and transnational boundaries of cultures of consumption
- to explore consumption in the domestic sphere
- to investigate alternative and sustainable consumption
- to develop an interface between cutting edge academic research and public debate.

For further details take a look at our website [www.consume.bbk.ac.uk](http://www.consume.bbk.ac.uk)

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