

Baby boomers and adult ageing: issues for social and public policy

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ABSTRACT

This paper provides a critical assessment of academic and policy approaches to population ageing with an emphasis on the baby boomer cohort and constructions of late-life identity. It is suggested that policy towards an ageing population has shifted in focus, away from particular social hazards and towards an attempt to re-engineer the meaning of legitimate ageing and social participation in later life. Three themes are identified: constructing the baby boomers as a force for social change, a downward drift of the age associated with 'older people' and a shift away from defining ageing identities through consumption, back towards work and production. The paper concludes with a discussion of the implications for future social and public policy.

KEY WORDS

baby boomers

identity

consumers

retirement

older workers

resources

The first 'baby boomer' generation has emerged as a significant group identified in debates focusing on the impact of population ageing and the various cultural changes affecting older people'. This article examines the policy debate contributing to the emergence of baby boomers as a social group. In a UK context, the idea of a baby boomer generation rests on the increase in

the birth rate following the ending of the Second World War. Attention to this group in the UK is relatively recent, with limited sociological literature considering their impact as a specifically adult phenomenon (Huber & Skidmore, 2003). Falkingham (1997) suggests that this reflects the ambiguous nature of the UK baby boom, with its characteristic split between

the immediate post-war (first wave) and early 1960s (second wave) peaks in the birth rate. This paper examines the first wave of baby boomers now entering their 50s and early 60s.

The article explores whether this group might experience growing old in a different way in comparison with previous generations. Baby boomers are particularly well placed to comment on the continuities and discontinuities that arise through consumption patterns that are located in particular generations. Two contrasting questions are: first, whether individuals in this group can choose not to grow old by buying their way out of traditional expectations relating to old age. Second, will they develop a 'mature imagination' that adapts to the changing priorities of midlife and beyond? Such questions raise important issues about how baby boomers spend their money, the benefits that accrue from the objects that are purchased, and the broader question of the relationship between consumption and adult identity. The outcomes of the decisions made will have a strong influence on policy and services for succeeding generations.

These are significant questions when thinking about the future shape of old age: on the one hand, it is argued that baby boomers may 'reinvent' midlife, creating new institutions and relationships; on the other hand, public policy, alongside divisions among baby boomers themselves, may restrict the extent of social and cultural innovation. This article will explore some of the arguments on either side as follows: first, we consider the different ways in which first wave baby boomers have been discussed in academic and popular literature; second, the main differences in approaches within the literature are summarised; third, we consider attitudes within UK public policy towards the baby boomer generation; finally, the paper considers some questions for future social policy.

THE BABY BOOMER GENERATION: A COMPARATIVE VIEW

Despite the absence of a detailed literature in the UK, first wave baby boomers have been the subject of extensive discussion in the US, and to

a lesser extent in other European countries. The debate in the USA has been driven in large measure by the sheer size of the baby boomer generation – a cohort of 76 million – produced in a sustained period of growth from 1945 through to 1964 (Pew Research Center, 2005). Numbers are certainly a significant strand in the debate about the significance of the baby boomer generation. For Europe, the post-war surge reintroduced young people as a major demographic group – after some 40 years of population decline. In 1949 869,000 babies were born in France, compared with just 612,000 in 1939. By 1960, in the Netherlands, Ireland and France, 30% of the population was under 15 years old. Reflecting on these figures, Tony Judt (2005: 331) comments, *'It was not just that millions of children had been born after the war: an unprecedented number had survived.'*

However, it was the world they survived into that proved to be important and that has influenced much of the writing about baby boomers. The contrast in experiences with previous generations became steadily more evident as the children of the late 1940s and early 1950s became the youthful consumers of the late 1950s and early 1960s (Sandbrook, 2005). The maturation of a generation distinctive as much as in material as in numerical terms has been interpreted in a variety of ways. Three inter-related approaches might be identified in the UK and US literature: first, baby boomers as a group re-defining old age; second, baby boomers as a distinctive group of consumers; third, baby boomers as workers and producers. These aspects will now be elaborated and the discussion will then move to considering the extent to which they are reflected in public policy discussions about first wave baby boomers.

BABY BOOMER IDENTITIES

The idea of baby boomers reinventing later life has been identified in a range of publications and debates over the past 10 years. The American Association of Retired Persons (AARP) has carried out research tracking the fortunes of the baby boomer generation, notably with the various waves of the AARP Life Stage Study (AARP, 2003). AARP has also organised a number of

conferences identifying the over-50s as a 'retirement generation', making new demands in key areas such as work, leisure and health (AARP, 2004a; 2004b). In the US context, baby boomers have also been identified as a group with the potential to develop new forms of 'civic engagement' in the form of volunteering and related forms of 'productive ageing' (Freedman, 2001).

In the UK, the notion of baby boomers 'reinventing retirement' is closely associated with work developed by the think-tank Demos in two reports: *The New Old: Why baby boomers won't be pensioned off* (Huber & Skidmore, 2003) and *Eternal Youths: How the baby boomers are having their time again* (Harkin & Huber, 2004). The emphasis here is that baby boomers are having an impact on society in demographic terms, but also in the values and attitudes, which they are bringing to middle and later life. Harkin and Huber (2004: 13) suggest that:

'Many baby boomers are beginning to enjoy a windfall; the combination of wealth, health and longer life gives them a new phase of life. In this phase they have the chance to 'live again', to focus on being mature but independent, discerning but carefree, and in which they can revisit their own desire for personal fulfilment free from the pressures of overwork and childrearing.'

As in the US, arguments such as the above are also being used to develop the thesis of baby boomers representing a distinctive political constituency. Age Concern (2006) argues here that:

'Older voters include not only pensioners, whom parties recognised in [the 2005 election] but also "baby boomers". The first "boomers" are marching towards retirement and are a very distinct generation with different experiences, values and expectations from their parents. They have actively created change at every stage of their lives – in family life, the labour market and education. Politicians will need to refine their views of this generation's diverse values, attitudes and issues in order to communicate effectively with it.'

Arguing that baby boomers may transform later life still begs questions about the basis on which this will be achieved. Here, the key element is seen to be that of the long-term impact of first wave baby boomers as pioneers of mass consumption. Baby boomers are credited with becoming the first teenager generation: born into austerity but experiencing labour market prosperity and leading the expansion in consumerism over the post-war period (Evandrou, 1997; Judd, 2005). Harkin and Huber (2004: 31) emphasise the importance of consumption as underpinning the identity of baby boomers. Indeed, for these authors the political radicals of the 1960s and 1970s are now the 'critical consumers' of the early 21st century: *'More generally, our research suggests that a great deal of their [baby boomers'] political radicalism and non-conformism [has] been sublimated into an uncompromisingly militant approach to their rights as consumers.'* This insight also underpins the extensive work around developing appropriate marketing for a new generation of older consumers. David Metz and David Underwood's (2005) research is one example, their study emphasising the extent of segmentation – by age, income, life stage and lifestyle – within the baby boomer generation.

The possibility of baby boomers re-inventing old age on the basis of new consumption and leisure-oriented lifestyles is, then, a major strand in academic as well as popular writings. However, a further idea concerns the role of baby boomers as 'producers', extending their working life in new forms of self-employment, flexible working, part-time work and portfolio working (Phillipson & Smith, 2005). This idea is itself consistent with US writings about 'productive ageing' (Morrow-Howell *et al*, 2001; Moody, 2001) and has been lent political force with the perceived crisis in the funding of state and occupational pensions (Pensions Commission, 2006). The respondents in the research carried out by Harkin and Huber (2004: 19) were,

'determined not to be forced to retire, and felt that they might have many fruitful and productive years ahead of them. Most workers, especially the professionals among them, saw work [as] an essential part of their life, and ... they would not want automatic retirement at the age of 65'.

This attitude is reinforced by what some commentators see as the disadvantages associated with abrupt departures from the workplace, and the value instead of greater flexibility in the transition from work to retirement (Reday-Mulvey, 2005).

In sum, a number of strands have been identified to the creation of baby boomers as a social, economic and cultural group.

First, baby boomers may be seen as part of a more differentiated 'older population', reflecting a loosening of the traditional life course boundaries associated with state pension age (Phillipson, 1998). Second, baby boomers are seen to illustrate the shift in thinking about the potential of later life, illustrated in the move from the concept of 'structured dependency' (Townsend, 1981) to 'age as opportunity' (Biggs, 2001; Department for Work and Pensions, 2005). Third, baby boomers are being presented as a distinctive group of consumers (Metz & Underwood, 2005), having attained what appears to be greater income security in comparison with their predecessors. Fourth, they are increasingly identified as a 'healthier' and more 'productive' group who might – through working later – resolve some of the pension difficulties emerging with population ageing (Pensions Commission, 2006). Finally, they are seen to bring different attitudes to the question of how they view their own 'old age', with work-based identities giving way to consumption – or culturally-based identities following retirement (Gilleard & Higgs, 2005; Huber & Skidmore, 2003).

A crucial question remains, however, about the extent to which these different themes are being played out in public policy: which 'baby boomer identity' (if any) is being supported within the various discourses that shape the construction of public policy? Is a new space for baby boomers being created, one that allows for experimentation in the different identities that comprise the new middle and later life? Alternatively, is a more restricted approach being set to the challenges posed by the generation approaching retirement and old age itself?

The next section of this paper goes on to consider these questions.

BABY BOOMERS AND PUBLIC POLICY IN THE UK

In this section we explore the question: to what extent is the construction of baby boomers as a demographic group being expressed within social and public policy? The immediate answer to this question is that in comparison with the 'millions of academic papers and journalism devoted to the subject of baby boomers' (Appleyard, 2005), the debate within public policy in the UK is remarkably restrained – or at least limited to a specific set of issues concerning the baby boomer cohort. Relevant UK documents here include the Foresight exercise undertaken by the Department of Trade and Industry (DTI) (2000); *Winning the Generation Game* produced by the Cabinet Office Performance and Innovation Unit (PIU) (2000); *Opportunity Age* (Department for Work and Pensions, 2005); work by Better Government for Older People (BGOP); and the research and commentaries associated with the Pensions Commission (2005; 2006). Baby boomers were explicitly identified in the UK Department of Trade and Industry (DTI) sponsored Foresight exercise. The Ageing Population Panel emphasised the extent to which:

'In the immediate future, the population will become more middle-aged, as the big generation of post-war baby boomers ages into its 40s and 50s. Just as many of today's 50 year olds are reinventing what it means to be middle-aged, so we can expect them in the years ahead to reinvent what it means to be older' (DTI, 2000: 12).

The implications of this are viewed as two fold: first, the need to move from earlier to later retirement ages – in particular raising pension ages in line with the improvements to life expectancy; second, the creation of new marketing opportunities for industry. Foresight identifies a series of commercial opportunities generated by the baby boomer generation, notably for the leisure industry, financial

products, healthcare and preventive technology, IT and communication, and housing. It is argued that, *'older consumers will increasingly drive the leisure industry... seeking more active and interactive forms of leisure reflecting generational improvements in health and the continued attachment to the aspirations of youth culture'* (DTI, 2000: 23). Businesses wishing to exploit this growing market are seen as having to engage in a delicate balancing act, as older consumers will *'resist ageist design approaches that shoehorn older people into age-based categories'* and yet require a *'move beyond 18–35 year old product focus'*.

The Cabinet Office Performance and Innovation Unit (2000) paper *Winning the Generation Game* reflects concerns about demographic change, focusing on *'people between 50 and state pension age and their engagement in economic and community activity'*. The primary issue is seen to be the need to *'consider the implications of the sharp decline in the number of people working in their 50s and early 60s'*, with two out of five of those in their 50s either unemployed or economically inactive. In *Winning the Generation Game* the baby boomer generation is referred to as the *'Post-war baby boomers (who) have just reached 50, rais[ing] the stakes as without change, the non-employment of the over 50s will have a much greater impact than currently'*. The document foreshadows later policy developments with its emphasis on the desirability of maintaining productivity among those in their 50s. The message of the report is in fact uncompromising about the fate of most post-work baby boomers:

'Most people leaving work early do not appear to have done so voluntarily. No more than a third of the fall in employment rates arise from people freely deciding to retire early... People who leave work early often experience growing disillusionment and exclusion. They are not in general replacing paid work with community studies such as volunteering.'

The key policy message is that of *'enabling and encouraging the over 50s to stay in work'*; and *'helping and encouraging displaced workers to re-enter work'*. These concerns are

behind some of the practical policy suggestions such as: providing career information for older displaced workers; raising the minimum age at which an immediate pension is payable; encouraging civil servants to work to 65; and promoting flexibility in employment.

The argument for this approach is reinforced by much of the debate about the future income needs of older people, especially in relation to pensions. In particular, the Pensions Commission, in its first and second reports (2005; 2006), identified the way in which the retirement of the baby boomer generation, combined with continued increases in life expectancy, would lead to a steady rise in the old age dependency ratio over the period to 2051. A key element in the Commission's strategy on pensions is the encouragement of later retirement, with its central projections assuming that state pension age rises to 66 in 2030, 67 in 2040 and 68 in 2050. Later retirement would also be implemented with a more flexible approach offering choices between continued full-time work, part-time work with a partial pension, or complete retirement.

PUBLIC POLICY AND AGE DRIFT

While references to some of the broader baby boomer themes identified earlier are in fact relatively rare, one exception is the tendency to extend the label 'older people' to include people previously thought to be part of a younger age group. A striking characteristic of contemporary UK policy is a consistent attempt to drive down the age at which parts of the population are considered 'older', in a move to recast the debate in terms of a '50 plus' life-course. Thus, while explicit reference to baby boomers is limited, UK policy has been marked by trends that push down the age of people affected by policies for 'older people' such that it effectively includes the first wave baby boomer group. This trend began early in the development of 'new ageing' policies and can be traced to a government-inspired project Better Government for Older People (1998–2000), originally aimed at improving the quality of public services. Better Government for Older People (BGOP) had not referred to a defined age group, using the generic term 'older people'. However,

following a conference of older activists (held at Ruskin College in 1999) who were 'determined to get out of the "Pensioners' ghetto"', a target age group began to emerge identified as '50 plus'. The BGOP newsletter *Strategem* noted the importance of what appeared at first to be a tactical manoeuvre to increase solidarity between generations. It aimed at, 'breaking down traditional barriers of ageism and association with state retirement age, as well as drawing younger people into debates and strategies for an ageing population' (Better Government for Older People, 2000).

By 2000, *Life begins at 50* (Department of Social Security, 2000), *Action on Age* (Department of Education for Employment, 1998), *Our Present for the Future* from the BGOP-related governmental 'Older People's Advisory Group' and the Prime Minister's Cabinet Office's own *Winning the Generation Game* (WtGG) had all taken 50 years and above as their starting point for discussion. *WtGG* was specifically aimed at reducing 'perverse incentives' to early retirement, dressed in the clothing of social inclusion (Biggs, 2001). And what began as an attempt to engineer an alliance between working and retired people, shifted to an emphasis on extending working life and expanding employment opportunities for people in their 60s and beyond. Women's retirement ages were brought into line with those of men (rising to 65 between 2010 and 2020). Changes to occupational rules mean that from April 2006 people will be able carry on working for the same employer while drawing an occupational pension. In addition, the age from which a non-state pension can be taken will increase from 50 to 55 by 2010. These, along with other developments such as more generous state pension deferral options, provide the basis for incentives for people to remain at work up to and beyond state pension age (Phillipson & Smith, 2005).

The idea of baby boomers as a group of 'producers' is an underlying theme of the vision of the future of age set out in the Department for Work and Pensions (2005) strategy document *Opportunity Age*. This document is especially interesting – given its title – for the virtual absence of any reference to baby boomers. The challenges of this generation are themselves deliberately played down:

'The UK has successfully gone through big population shifts before – for example, with the birth of the post-war baby boomers whose retirement is now beginning to create a bulge in the numbers around 60. While there have to be adjustments – and that is why we need an overall strategy to maintain them – the UK's economy is also in a stronger position than most others to weather the challenge.'

In fact, the approach in this document is relatively conventional: on the one hand, stressing the potential of the post-50 group as workers – highlighting the reversal of the trend towards lower employment rates among older men and women. On the other hand, continuing with a highly conventional approach to 'active ageing', one that eschews the consumption-oriented, lifestyle approach in much writing about the baby boomer generation.

PUBLIC POLICY AND THE BABY BOOMERS

What are the key points to emerge from this analysis of the academic construction of the baby boomers on the one side, and the public policy debate on the other? In essence, the argument would appear to be that at present these are running along parallel lines with only limited inter-connections being drawn.

Academic discussion has introduced the idea of a group occupying a new space within the life course, with a blurring of identities and roles between middle and older age (Gilleard & Higgs, 2005). Baby boomers are viewed by some, as noted previously, to have the potential to 'reinvent' or 'reconstruct' traditional approaches to growing old, driven by more adventurous, consumer-driven lifestyles (Harkin & Huber, 2004). However the contrasting view is that in many respects those aged 50–64 simply want more of the same: to continue for as long as possible as workers – albeit in a different mode for some, fewer working hours or a different type of job – than before. The interesting point here is that although public policy has gone half way in recognising the new cultural and social space developed by first wave baby boomers, it appears to have closed down the range of

possible options with a dominant focus on their role as producers.

An underlying tension in much baby boomer literature is that while, on the one side, there is talk of a group 'marching' into retirement with unlimited demands and expectations; on the other side, the diversity and heterogeneity of the group is also emphasised (Evandrou & Falkingham, 2006). As a respondent in the Harkin and Huber (2004: 52) study put it, *'The important thing... is to get beyond the demographic, to appreciate how different one baby boomer is from the other.'* Scales and Scase (2000) in their report for the ESRC *Fit and Fifty* confirm that those in their 50s may indeed be more inclined to engage in a diversity of active, creative leisure pursuits. Against this, as they observe, the possibilities for growing social and economic polarisation are also evident – these driven by the gulf between those in professional and managerial occupations on the one side and manual workers on the other. Again, Harkin and Huber (2004: 103) make the point that:

'Current wealth divisions within the baby boomer generation are likely to become more pointed as the cohort continues to age. This may mean, for example, that while one segment of the baby boomer generation will be able to afford... holidays... customized products [and other consumption goods], others may struggle to find their basic living expenses.'

And the complex social relationships of the baby boomer generation may themselves undermine at least some of the wider aspirations for change. Putney and Bengtson (2005), in US research on multi-generational families, found baby boomer women to be significantly more depressed and to have lower self-esteem than their parents' generation, a consequence they suggest of the pressures on women of managing the intensified demands of work and family roles alongside the growing contingency of marriage.

CONCLUSION: POLICY ISSUES AND THE BABY BOOMER GENERATION

A final strand to the debate on baby boomers is the degree to which they will bring significant change to the policy landscape shaping later life. Three aspects seem apparent here. First, organisations serving older people are already anticipating a new generation with different approaches and aspirations to later life. Age Concern, to take one example, has established Heyday as a not-for-profit mass membership organisation – targeted at the baby boomer generation – designed to give a collective voice to diverse issues, such as retirement planning, ageism in the workplace and grandparents' rights². Second, it remains unclear whether the 'critical consumers' now in their 50s and early 60s will become the critical purchasers/consumers of health and social care in their 70s and beyond. This is certainly one possibility but it is equally likely that services such as those relating to long-term and domiciliary care will continue to reflect variations – both in expectations as well as the resources controlled by older people. Finally, the issue of income security in old age is likely to remain a crucial division affecting the baby boomer generation. Evandrou and Falkingham (2006) highlight the fact that this group is more polarised in financial terms than their parents' generation. Crucially, they also note that the poorest baby boomers have benefited less from economic growth than have baby boomers on average, this *'reflecting widening economic inequality within the cohort'* (Evandrou & Falkingham, 2006: 97).

In general terms, the baby boomer generation is raising major issues for policy-makers concerned with debates on the future of services for older people. Further research in this area will be important to assist understanding of possible changes to the shape of health and social care services for older people. In particular, we need to know more about the degree to which baby boomers will genuinely transform patterns of care, or whether social and economic divisions will mean at least as much continuity as discontinuity from existing provision.

End notes

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2. For further details about Heyday see www.heyday.org.uk.

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