



Key social and cultural drivers of changes affecting trends in attitudes and behaviour throughout the ageing process and what they mean for policymaking

Future of an ageing population: evidence review

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Paul Higgs and Chris Gilleard

Division of Psychiatry, University College London

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Executive summary

The new old

This Evidence Review of social and cultural drivers argues that a new generation of pensioners is being fashioned – the 'new' old. Born in the 1940s and early 1950s and reaching adulthood during the 'long' 1960s, their experiences of mass consumerism, cultural and social change, rising standards of living and increasing individualisation continue to influence their later lives.

Active consumerism

The consequences of these changes centre upon an active consumerism continuing into later life. This doesn't focus only – or even primarily – upon acquiring material goods but equally on the quality and nature of acquired 'experiences'. Later life is not just a marketing opportunity, it is an expanding arena for choice, autonomy, self-expression and pleasure, with opportunities for continuing 'generativity' towards both family and society.

Active consumerism vs active ageing?

While the marketing industry promotes the new grey market, social policies promote the related concepts of active, healthy and productive ageing, including healthy lifestyles, active grandparenting and civic volunteering. Each has a slightly different perspective but arguably there is sufficient confluence to sustain an active generational habitus. Conflict between civic and leisure retirement may arise but, as the resources and social and cultural spaces of later life increase, such conflict may be less.

Sustainable ageing

What is less certain is sustaining the fiscal basis for active ageing into the future. Reports from a number of agencies suggest that the economic foundations for an active, consumerist later life are likely to continue in the immediate future, but how far and for how long is not clear.

Later life: a new generational divide?

This Evidence Review demonstrates the importance of generational influences on contemporary later life. This generational transformation impacts all spheres of life, from citizenship to shopping and from personal relations to politics. The 'new' old will grow in size and significance as exemplars of this new later life gradually replace older, more limited views of old age.

I. Changing demography of the UK

This Evidence Review considers the social and cultural drivers likely to affect attitudes, behaviours and experiences throughout the ageing process and their implications for policy. By social and cultural drivers we mean those recent trends in social relations and cultural life that impact upon people over 50 years which we judge are likely to continue over the next few decades. The last decades of the 20th century saw considerable social changes that have continued and been amplified in the 21st century. All aspects and stages of life have been affected, not least later life. Central to this report is the idea of a 'new age' of ageing, characterised by changing consumption patterns, lifestyles and the individualisation of social relations. This 'new age' has seen the rise of 'sybaritic lifestyles' that resist, reject or simply repress traditional homogenising ideas of old age and agedness (Gergen and Gergen, 2000; Gilleard and Higgs, 2013). While the extent and influence of this 'new age' of ageing have been extensively debated, these changes are increasingly acknowledged (Mintel, 2004, 2008; Key Note, 2009; United Nations European Commission for Europe, 2009; Nielsen, 2014).

Governments and international organisations have emphasised the possibilities for 'active', 'healthy', 'productive' or 'successful' ageing that have been made possible as a result of improvements in health and well-being among the 'new' old. Market research organisations have instead focused upon the increasing spending power of the 55 years and older demographic and the opportunities that this confers "to better support the health and well-being of aging consumers" (Nielsen press release, 25 February 2014). This is not, of course, a phenomenon confined to the UK. It can be seen across Europe as well as North America. Within the EU, the consumerist 'power' of the over 65s is now close to the adult average (Eurostat, 2009: 84, Fig. 1.51). Obviously there are many older people who do not fully participate in these opportunities, but change is driven more strongly by those who do or have the capacity to do so. As the investigators of the English Longitudinal Study of Ageing (ELSA) point out in their most recent report: "[w]ealth, education and health are key drivers of changes in levels of social and civic engagement" (Matthews *et al.*, 2014: 52).

I.I Baby boomers and the 'new' old

Much is made of the term 'baby boomers' in capturing the nature of this new demographic. Despite the often unthinking use of this term, a number of people now identify themselves as 'baby boomers' (Biggs *et al.*, 2008), a phenomenon that may well increase as the British media continue to use this term when discussing social policy. Taking this to represent those born during the 1940s and 1950s, this arguably includes most of the people now aged 55 to 74 years. We focus upon this group as the 'new' old, treated both as a distinct demographic group and as a new imaginary of later life. For practical purposes, we shall largely restrict ourselves to using the term 'the new old' to represent what US journalists and researchers sometimes refer to as the 'early' wave of 'boomers', those born between 1940 and 1955, i.e. people aged 60–74. This age group represents 14.8% of the current UK population, rising to 17% by 2030 (Office for National Statistics, 2014a).

2. Consumption and later life

2.1 Improved economic circumstances

Gilleard and Higgs (2005) noted how over the last decades of the 20th century there had been a continuing and consistent improvement in the economic, educational and health status of retired people. These trends have continued. In a recent report on living standards and poverty in the UK, the Institute for Fiscal Studies (IFS) observed that the median income of people in their 60s and early 70s (the 'new' old) exceeded or matched that of the overall population, as of 2012/13 (Figure 1).

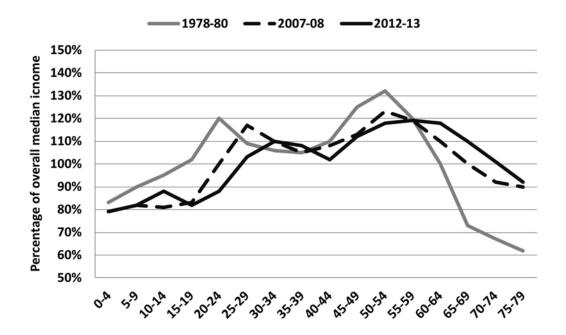


Figure 1: Median income by age as a proportion of overall median income (after deducting housing costs) (Belfield et al., 2014, Figure 3.7a, p. 45)

The progressive equivalisation of later life household income with that of the general population contrasts with the comparative decline in the household income of children, youth and young adults. Similar trends are reflected in studies of differential poverty rates where pensioners have become the household type least likely to be poor, as shown in Figure 2.

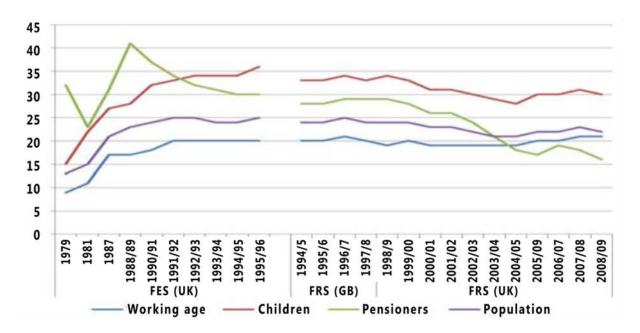


Figure 2: Relative poverty by household type, 1979 to 2009 (Department for Work and Pensions, 2014)

For the near future, the IFS report contends that the incomes of "households where someone is over 60" are likely to increase, unlike the anticipated position of households composed of people of working age, where inequality is predicted to rise (Belfield *et al.*, 2014). As an indicator of social trends, and accepting the continuing existence of poverty in later life, pensioner households are unlikely to become poorer, nor are they predicted to experience growing inequality (Emmerson *et al.*, 2014). The improved income position of pensioner households, first noted in the 1980s, suggests that the potential for active ageing and late-life consumerism is unlikely to be reversed in the near future.

Looking longer term, the IFS predicts that those reaching retirement in the 2020s and 2030s are unlikely to be better off than the current cohort of 'new' agers, unless they inherit wealth, which of course many do, in particular gaining additional late-life income from the rising value of their parents' homes. The ELSA report notes that the effect of such inheritances on "the absolute distribution of the worth of inheritances and gifts is greater in more affluent sectors of the population [but] the relative contribution of these transfers to wealth is greater for those at the bottom of the wealth distribution" (Steptoe *et al.*, 2014: 4).

2.2 From passive to active consumers

The growth of active consumerism in later life has been reported elsewhere (Jones *et al.*, 2008; Higgs *et al.*, 2009). These trends have continued as the costs of a range of non-essential goods such as home technologies, household appliances and overseas holidays have fallen relative to average pensioner incomes. As paid employment ceases to be the main source of activity, consumption replaces it: shopping is now the most common reason for any form of travel by people aged 60 and over (Statistics and Research Agency, 2010; Central Survey Unit of the Northern Ireland Statistics and Research Agency, 2011). As the number of male and female car drivers in their 60s has increased since the 1960s, the potential for the new old to actively and independently explore consumption opportunities beyond the immediate locale of the neighbourhood has grown, as indicated in the recent ELSA report (Matthews *et al.*, 2014: 74).

These changes can be understood as the transformation from 'passive' consumption to 'active' consumerism in later life. Active consumerism provides a means for expressing social agency and choice, for going out into the world and choosing how one spends one's time and money. Recent developments have seen consumerism compete with education and work as the means of acquiring and using the 'new' digital technologies of personal computers, laptops, mobile phones and smartphones. No longer the prerogative of the work environment, such 'black goods' technology has become a feature of most British households, including those of the new old – of people and couples in their 60s and early 70s (Gilleard *et al.*, 2015).

Activity and agency have moved beyond the neighbourhood to enter the social world of 'cyberspace', and that is becoming as true for the new old as the young. It provides them with the means of transcending the ascribed identities of age, time and place to create more individualised [later] lifestyles. The continuing importance of kinship relations and generativity should not be underestimated, although some would argue that the forms by which they are realised have changed (Beck-Gernsheim, 2002; Beck and Beck-Gernsheim, 2002).

3. Later lifestyles

Along with identity, lifestyle has become a key concept for understanding individuals and their relationships with society (Chaney, 1996). Active consumerism has become a resource for fashioning new as well as maintaining old lifestyles not traditionally associated with 'old age'. It now sits alongside other more traditional ways of realising identity and lifestyle in later life.

These include relationships with friends, family and the wider community. These relationships continue to provide equally salient means of identity construction in later life. Grandparenting has long been associated with the maintenance of identities in later life (Townsend, 1963). Arguably such relationships have grown more complex as social change has affected household forms. Not only are grandchildren less likely to live with both their parents, but their grandparents are themselves more likely to be divorced, creating the potential for new forms of conflict or at least ambivalence within the family network (Dench and Ogg, 2002; Chambers *et al.*, 2009). The construction of, and developments within, grandparenting and stepgrandparenting identities will continue to evolve as they become more reflexive in terms of style, emphasis and the salience of individual grandparent—grandchild relationships. It is also likely that we may see the rise of active great-grandparenting as grandparents-in-waiting defer their retirements. Aside from the ties of affection and obligation, the financial aspects of grandparenting may also come more to the fore as households increasingly rely upon the flexible unpaid childcare from grandparents and step-grandparents.

The 'value' now attributed to older people is often seen through such a 'generative' lens and similar attributions are made for volunteering in later life, i.e. retirement age volunteers as additional 'productive' elements in the moral and social economy. Models of active or productive ageing have turned more and more to grandparenting and volunteering as untapped assets in the economy and these trends towards civic (rather than leisure) retirement are one of the leitmotifs of our time.

Active volunteering and grandparenting may be framed in policy terms as contrasting with the active consumerism of leisure retirement and one of the major influences on future policy may well be the apparent incompatibility between these two models of later life. Such contrasts may be illusory, however, as the evidence from ELSA suggests strongly an interconnection between active lifestyles and social civic and cultural engagement in later life (Matthews *et al.*, 2014).

In the following sections we review the domains of fashion, music and home technology, holidays and travel, sports and leisure and 'self-care' (incorporating such products and services as cosmetics, fitness regimes, tanning salons, nutritional supplements and leisure centres). The importance of these fields is that they serve as drivers of the individualisation process in later life and are capable of filling out lifestyles and identities beyond (although not necessarily instead of) those of family and citizen.

3.1 Fashion, music and home technology

Given the role of fashion as both a site of aesthetic pleasure and a means of expressing selfidentity, there is remarkably little empirical data on the consumption of clothing and fashion across the life course (Twigg, 2013). A recent study on the consumption of clothing, hair care and cosmetics in the UK is a valuable exception (Twigg and Majima, 2014) (Figure 3). The results indicate that "there is clear evidence for steady acceleration of shopping frequency for clothes among older women that mirrors trends among younger groups. There is also some evidence for greater engagement of older women with hairdressing, but... [i]t is in relation to cosmetics, however, we have the clear movement towards greater, and differential, engagement by older women. Together these shifts can indeed be interpreted as supporting the idea of greater engagement by older people in the world of consumption." (Twigg and Majima, 2014: 30–31).

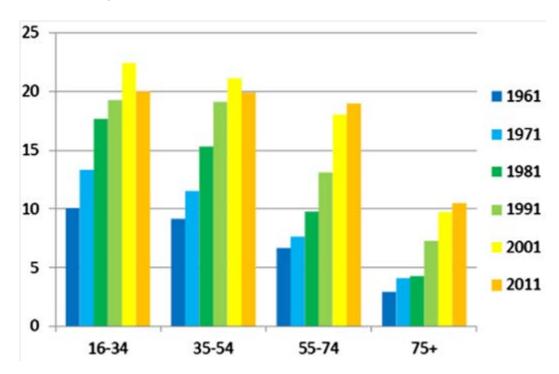


Figure 3: Changes in UK consumption of women's clothing, 1961 to 2011 (Twigg and Majima, 2014, Figure 1, p. 26)

Bennett and Taylor's qualitative studies of the relationship between ageing, popular music and identity suggest that, for some at least, 'post-youth' investment in popular music helps sustain alternative identities and lifestyles to more traditional modes of ageing (Bennett and Taylor, 2012: 241). Bennett has also argued that as the musical tastes of the 1960s and 1970s have been passed on through successive generations, the children and grandchildren of the 'sixties' generation sustain a kind of 'agelessness' in musical tastes that contrasts sharply with the experiences and tastes of earlier generations (Bennett, 2008).

Also maintaining connections between the generations has been the rise of 'retro' fashions, in dress and in music, including the retro concert (Reynolds, 2012). Similar connections can be seen in the revival of 'iconic' 1960s musical technology, such as the vinyl record and the hi-fi system. Superseded by the music cassette and the compact disc, even as these technologies were themselves rendered obsolete by the digital downloading of music onto MP3s, vinyl recordings have re-emerged as commoditised signifiers of popular musical 'authenticity'. The purchase of vinyl records (and contemporary digitalised record players) seems once more the province of the young, while the purchase of popular music CDs is sustained by a more 'mature' but still 'connected' market (Key Note, 2009).

Perhaps the main arena where a generational divide can be discerned between the 'new' old and the young is that of information and communications technology (ICT), the so-called 'digital divide'. Ownership of personal computers, mobile phones, use of the internet, of smartphones,

e-readers and laptops, shows lower access with older age (Charness and Boot, 2009). But even here there are signs of 'catch-up' among the 'new' old. Trends in access and ownership of personal computers and mobile phones suggest that 'penetration' among the over-50s has grown over the last decade and a half (1999/2000 to 2014/15) in the UK and elsewhere in Europe (Näsi *et al.*, 2012; Gilleard *et al.*, 2015). ICT possesses a potential for engagement and enjoyment among older users as much as it does among younger ones fostering both vertical (kin) and horizontal (friends) social networks (Young, 2013).

A more noticeable generational distinction is the restricted use made of digital technology by older users, although even here there are signs of 'catch-up' as people in their 50s and 60s are targeted as "a growing segment of the Internet economy and represent a significant business opportunity for Internet marketers" (lyer and Eastman, 2006). While age itself (at least for the new old) is not an intrinsic barrier to use, there are clearly generational habitus to be overcome. These seem most evident among the 'old' old, while present trends suggest these barriers may become less significant for future digitally adapted generations.

3.2 Travel, holidays, sports and leisure

It is not just into cyberspace that the new old are beckoned. Travel (and international travel in particular) has become a mass leisure activity for the newly retired and seems likely to remain so for successive cohorts of 60 and 70 year olds, as holiday travel becomes the common experience of old and young. Senior travel is already big business. During the course of this century, those aged 55 to 64 and those aged 65+ years have already increased their rate of tourism faster than any other age groups (Hyde, 2015). Market research estimates suggest that "one in four consumers aged between 55 and 64 years and 15% of adults aged more than 75 years take a package holiday" each year (Mintel, 2010, cited by Major and McLeay, 2013: 7). By all accounts, the 'grey tourism market' is expected to continue to grow. More companies are packaging holidays towards this market segment, for example by explicitly excluding the under-16s from some holiday packages (Major and MacLeay, 2013: 8). One of the reasons that travel is given such a high priority in later life "is because greys [sic] prefer to buy experiences rather than material possessions – they feel that these will enrich their lives and make them feel young (Patterson and Pegg, 2009, cited in Major and MacLeay, 2013: 8).

3.3 Self-care

If fashion and music, ICT and travel all appeal to the new old demographic as sources of choice, autonomy, self-expression and pleasure – in no small part because they contribute to the sense of resistance to or repression of the prospect of unsuccessfully ageing – then self-care products and services amplify such aspirations and commitments.

Nearly all women at all ages report that they take pride in their appearance (Key Note, 2009). British women's purchases of clothing among 65 to 74 year olds is indistinguishable from that of all adult women (Office for National Statistics, 2014b) and although it is the case that the majority of 60 year olds do not use anti-wrinkle creams, over a third of women in their 60s do (Key Note, 2009). Use of hair dye is even more common among women in their 60s and most use at least some form of cosmetics (Gilleard and Higgs, 2013).

Changes are afoot for men too, as the sales of hair dyes, face creams, skin lotions and other self-care products targeting the 'over-50 male' have increased by over 400% (Gilleard and Higgs, 2013: 123). Research suggests that older men are less concerned about the face they

show than the bodies they own. This is reflected in the fact that the sale and marketing of various fitness regimes, muscle building, fat busting and heart strengthening products has risen steadily throughout this century (Higgs and Gilleard, 2015).

4. Diversity in later life

Thus far we have focused on some key aspects of the active consumerism of the 'new' old demographic. It would be naive to believe, however, that everyone in this age group is a major participant in this generational field irrespective of class, ethnicity, gender or health status. These vertical divisions do not define a cohort. They exist at every age and their impact and significance varies over time, place, cohort and chronological age. In this section we consider how these divisions may impact upon present and future members of the new age cohorts.

4.1 Ethnicity and race

The 1950s and 1960s witnessed the first modern wave of immigration from what was called 'the new Commonwealth', meaning people of colour from the Caribbean and from South Asia. As with most migrants, the bulk of these post-war immigrants were young adults seeking economic advancement. This group has since been supplemented with others from a wider range of countries, most recently from continental Europe, leading to successive reconfigurations in Britain's ethnic mix, but arguably the former will constitute the leading edge in the changing ethnicity of the new old.

Data from the 2011 census indicate that 8% of the 50–64 age group came from 'non-White' ethnic backgrounds, of which 60% were classified as 'Asian' and just under 25% 'Black'. Well over 80% of the 'non-White' ethnic minority population who will make up the 'new' old of 2020 are people from this cohort of new Commonwealth immigrants. Like their White British age peers, their fortunes and life chances will have been affected by the economic, social and cultural changes of the last half century, especially as the experience of most middle-aged people from Black and Minority Ethnic (B&ME) backgrounds is predominantly urban and located within a limited number of metropolitan cities like Birmingham, London and Manchester.

The B&ME population has observed, and helped fashion, a more multicultural, multi-ethnic society in 21st-century Britain. Evidence from ELSA reveals few differences in the economic status of this group taken as a whole compared with the rest of the population of the same age (Matthews and Nazroo, 2014: 210). Recent research has suggested that ethnicity needs to be seen as only one source of identity for B&ME older people and that generation, citizenship and class are equally important to the lives of this group (Elrick *et al.*, 2014).

At the same time there are some points of difference. Evidence of poorer health in midlife, for example among many members of the B&ME population, suggests that this may lead to greater disability and frailty, which in turn affect social, civic and cultural engagement, as the recent ELSA report seems to indicate (Matthews *et al.*, 2014: 74). Lower rates of employment in late middle age affect some B&ME communities, especially those of Bangladeshi and Pakistani origin, and this will have undoubted future consequences for their retirement income (Walker, 2009: 247).

Clearly ethnicity will shape the paths into and through later life. Rather than treating older people from B&ME communities as an undifferentiated other, more research is needed to explore the differences between these communities in their relative participation in both civic and leisure retirement.

4.2 Gender and sexuality

The experiences of older women have often been seen as more unequal than those of older men, particularly in relation to the more limited benefits accruing to women over the life course in terms of pensions and property (Arber, 2006). It has been argued that the income gap between men and women in later life is substantial, men's income being much higher than women's, with women having lower pensions. This impacts as higher levels of poverty in later life. This economic inequality is compounded by women's traditional role in providing care, which can affect their employment history, their health and their social networks. More recently, changes to the state pension, as well as to occupational pensions, has produced a more complicated picture for women in late middle age who are being affected by increasing retirement ages and moves towards defined contribution superannuation systems.

However the traditional gendered picture of old age – the double jeopardy of age and gender where the aged widow formed the epitome of feminised poverty – has been somewhat transformed. The numbers of widows remains high, especially at older ages, but gender differences in life expectancy are lessening and rates of re-partnership in later life are growing (Davidson, 2006: 173; Bildtgård and Öberg, 2014). The effects of divorce on financial and physical well-being seem to be greater now than those of widowhood for both men and women (Arber *et al.*, 2014). Arguably, the new 'singles' of later life (those separated or divorced) are now more disadvantaged than the old ones (the lifetime single or widowed), and this seems to be the case irrespective of gender.

Alongside and linked to these transformations must be added the impact of the 'sexual revolution' of the 1960s. While many women will have different experiences of the 1960s their overall cultural impact has been dramatic. Numerous authors have documented the shift in gender relations, sexual attitudes and sexual behaviour that, even if it did not exactly 'begin' in 1963, as Philip Larkin would have it, grew more salient during the 1960s. Many of these changes have continued into the 21st century, with successive cohorts of young people expressing increasing degrees of sexual freedom and tolerance for more varied expressions of sexuality (Twenge, 2012).

As Gilleard and Higgs (2013) have noted, the rise of civil rights, of the women's movement and the various lesbian, gay, bisexual and transgender (LGBT) movements that took place within the long 1960s, affected a distinct age group (people in their late teens and early 20s). As these groups have grown older they seem to have preserved many of the attitudes and general 'habitus' they acquired at that time, which is leading to new challenges to the 'ageism' that existed both within and outside these movements. Tolerance for sexual diversity and gender equality among the over-50s age group has grown. The new old are a more diverse demographic group than their predecessors and possess a more open, tolerant approach both to sexuality and gender relations than previous generations (Park *et al.*, 2013: 17, 21, 123). Such 'cultural capital' is not distributed equally, however, any more than wealth and income are: there exist generational and social differences, confounded by education and wealth, but the combination of period and cohort effects indicate a growing level of tolerance among men and women in later life.

4.3 Class

There are difficulties associated with applying the concept of class to a largely retired population (Higgs and Formosa, 2013). Within this section we address differences associated with variation in educational background, income and wealth (and/or housing tenure status). In Section 2.1 we noted a secular decline in relative poverty among pensioner households, particularly among the newly retired. Still, there exist significant differentials between 60 year olds in the top and bottom income quintiles that manifest themselves in many more ways than simply the purely economic.

Inequalities in consumption, we would argue, represent the critical distinction, more than income inequality, particularly as regards patterns of cultural and social participation. Other contingencies operate, including education, health and the neighbourhood of residence (Annear *et al.*, 2009; Scherger *et al.*, 2011) such that individual differences – for example, increasing, decreasing or maintaining particular patterns of 'leisure' activity after retirement – may be less structurally determined by the traditional framing of class as are the baseline variations preceding retirement (Lahti *et al.*, 2011).

Thus neither age nor class appear salient aspects of older people's self-ascribed identities (Hyde and Jones, 2013). The 'individualisation' of social processes that has been examined in the work of Ulrick Beck may well increase, rendering any reading off of later life attitudes, behaviour and experiences from the structured binaries of class, gender and ethnicity less straightforward. That said, it is clear that "the cultivation of an active leisure lifestyle is [still] inextricably intertwined with an older person's social characteristics and previous life-course experiences" (Chatzitheochari and Arber, 2011: 6.7).

5. Conclusions

5.1 The new old

The general thrust of this Evidence Review of drivers of social and cultural change in later life is that a new generation of pensioners is being fashioned – the 'new' old. This demographic is made up of men and women born in the 1940s and early 1950s and who reached adulthood during the cultural transformation of the 'long' 1960s. They are now at or reaching retirement. Their experiences of mass consumerism, cultural and social change, rising standards of living and social individualisation have and will continue to influence their later lives.

Rather than approaching retirement with dread and foreboding, they are more likely to see it as a period of opportunity, although an opportunity that is not without significant risk.

5.2 Active consumerism

The consequences of this seismic shift in generational habitus are far-reaching. They centre upon the retention of an active consumerism into later life that focuses not simply upon acquiring material goods and comforts but also on the quality and nature of acquired 'experiences'. They want to look good, to feel good and – also – to do good. Later life is more than a marketing opportunity. It can be perceived as a continuing arena for choice, autonomy, self-expression and pleasure with many opportunities for both consumerist 'autonomy' and civic 'generativity', towards both family and society (Woollacott, 2014).

5.3 Active ageing, active consumerism or both?

While the marketing industry promotes the new grey market, social policies promote the related concepts of active, healthy and productive ageing reflected especially in the promotion of grandparenthood and volunteering. While each sees their role in slightly different ways, there is sufficient confluence between individual aspiration, marketing ambition and policy appeal to sustain the social and cultural narratives and arguably the growing financial, human and social capital in later life to continue to shape this active generational habitus.

While it is possible to foresee areas of conflict between the pulls and pushes of civic and leisure retirement, there are arguably the expanding resources to sustain the social and cultural spaces for both. Given the weight of evidence supporting confluence rather than conflict, it is the sustainability of those resources that will matter most for the immediate future.

5.4 Sustainable ageing

How certain is the future fiscal basis of active ageing? Reports from a number of agencies suggest that the economic foundations for an active, consumerist later life are likely to continue, although how far and for how long is not clear. It would be a mistake to believe that past trends always predict future ones; there are voices on both the left and the right who are seeking to target later life as capital to be redistributed "in the interests of generational equity". Nevertheless, there is little evidence that developed societies more 'aged' than the UK are finding themselves impoverished as a result of accumulating 'too much' age.

5.5 Later life: a new generational divide?

This review of the key social and cultural drivers of changes affecting older people has argued for the importance of generational influences on contemporary later life as well as the role of the 'new' old and the 'new ageing' in resetting many of the assumptions about what matters to people in retirement and what new cohorts of retired people may expect in the future. This recalibration of later life will impact all spheres of life, from citizenship to shopping and from personal relations to politics. While the 'old' old may always be with us, the 'new' old will only grow in size and significance as exemplars of later life, if not old age.

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