# The Baby Boomer Generation and the Birth Cohort of 1945-1954: a European perspective

Paper for a seminar organised by the Cultures of Consumption research programme (ESRG-AHRC) in collaboration with the ESRC Social Science Week, 10<sup>th</sup> March, 2006

Jim Ogg, Young Foundation and Catherine Bonvalet, Institut Nationale d'Etudes Démographiques

### Is there a European baby boomer generation?

In a recent paper discussing the conceptual and methodological issues of studying baby boomers, the North American sociologist and demographer Duane Alwin argues that "society reflects, at any given time, the sum of its generations. Where one set of cohorts is especially large - like the Baby Boomers - its lifestyle dominates the society as it passes through the life course." In the USA, where a large number of children were born to a relatively small number of women immediately following the Second World War, the baby boomer generation is a clearly identifiable birth cohort, beginning in 1946 and lasting through to the early 1960s. Because the post-war birth cohort of Americans is so numerous, a veritable baby boomer industry has emerged on the consumer habits and aspirations that mark this particular generation. Europeans have, of course, long been aware of the implications of ageing populations, but unlike the North Americans perhaps they have been more reticent to define the particular attributes of a 'baby boomer generation' as it approaches retirement. Leaving to one side the contentious question of what defines the attributes of the baby boomer generation, whilst at the same time keeping in mind Alwin's proposition that the numerical strength of a particular cohort has a major impact on society, is it possible to define a European baby boomer generation in the same way as the North Americans have done?

A comparison of the total fertility rates (TFR) for selected European countries from 1935 onwards shows both similarities and differences. The post Second-World-War baby boom was pronounced in Denmark, Sweden, the United Kingdom, The Netherlands, France and

\_

<sup>&</sup>lt;sup>1</sup> Alwin, D.F., McCammon, R.J. and Hofer, S.M. 2004. Studying baby-boom cohorts within a demographic and developmental context: conceptual and methodological issues. Available online at <a href="http://www.personal.psu.edu/faculty/d/f/dfa2/files/cohorts-v8.pdf">http://www.personal.psu.edu/faculty/d/f/dfa2/files/cohorts-v8.pdf</a>)

Switzerland. In all these countries, the TFR approximately doubled during 1939–48, and the rates peaked in 1947 or 1948 (The Netherlands had the highest, approximately 4.0, in 1947). But not all European countries experienced the same rise in fertility. Germany's fertility rates, which declined during 1940–45, rose much more slowly and did not peak until the early 1960s, and Austria had a similar although less pronounced trend. As far as the Mediterranean countries are concerned, the post-war fertility patterns were more erratic. In fact, they experienced a rise in fertility slightly earlier than northern European countries (around 1944), and this was followed by a slight fall in the immediate post-war years, and then another rise with a peak around 1950. All western European countries later experienced, during the 1960s, what is sometimes referred to as the 'second baby boom'. The annual totals of births over the previous 100 years strongly influence the age structure of a population. For this reason, the post-war rise and subsequent decline in fertility, coupled with increased life expectancy, has produced ageing populations in all European countries, although the pace of change varies considerably.

These differences in the pace of ageing populations throughout Europe have consequences for pension reforms and intergenerational relations in general. But they are also important when considering whether it is possible or useful to talk about a 'European baby boomer generation'. One of the defining features of a generation is that members of a particular birth cohort have shared distinctive formative experiences that set them apart from their predecessors. Taking the North American experience once again as the bench mark, the baby boomer generation that grew up in the 1950s and 1960s challenged many of their parent's values and experienced unique historical moments such as the Civil Rights movement and the Vietnam war. This break with the past and the rise of individualism that followed, produced in the eyes of some American commentators, the 'me' generation. In Britain, Harkin and Huber's (2004)<sup>2</sup> concept of a baby boomer generation is roughly equivalent to the North American construct. These authors maintain that Britons growing up immediately after the Second World War in an era of expanding economies and growing liberalism, acquired individualistic and consumer-orientated patterns of behaviour that have persisted into later life. The idea of a formative experience that

<sup>-</sup>

<sup>&</sup>lt;sup>2</sup> Harkin, J. and Huber, J. 2004. *Eternal Youth: How the Baby Boomers are Having Their Time Again*. Demos, London.

shapes attitudes and behaviours and is carried collectively by individuals through the life course is a central premise of the construct of a 'generation'.

Did Europeans growing up immediately after the second World War share the same formative experiences? As far as major social transformations that have affected all western societies is concerned, the answer seems to be yes. Most European baby boomers have witnessed the legalization of divorce and abortion, the arrival of the contraceptive pill, the boom in consumerism, and other changes that have come to be associated with, if not the result of, the baby boomer generation. Nevertheless, it should be noted that the timing of these social reforms has been very different from one country to another. In Britain the contraception pill was legalized (for married women only) in 1961, whereas French women had to wait until 1967. Similarly, abortion was legalized in Britain in 1967 but not until 1975 in France. The moment in time when these reforms took place reflects the socio-political histories of individual countries and this will influence any notion of a collective identity shared by European baby boomers. It should also be noted that other members of society will have assimilated many of the collective norms and values that form part of their country's social and political history. But since baby boomers were by and large the first generation to experience these changes, the concept of a European baby boomer generation may have some validity.

Two questions from the recent European Social Survey (2004) illustrate this diversity among the European baby boomer generation. The first concerns attitudes towards homosexuality. Whereas 49% of Danish baby boomers strongly agree that gays and lesbians should be free to choose to live as they wish, this rate falls to 9% in Estonia and Poland. Although there is some grouping of countries according to European regions, there are exceptions too. German and British baby boomers are more 'traditional ' than the Spanish for example. A second illustrative question concerns the proportion of baby boomers who have ever lived with a partner without being married, perhaps an indicator of particular relevance to baby boomers. European differences are very large – once again Denmark leads with 63% have co-resided with a partner outside marriage, whereas rates are as low as 5% in Portugal and Greece.

Of course, these snap-shots tell us very little about whether the baby boomers are in some way different, since they do not take into account period and age effects. Such an analysis would need to examine for example, the values and behaviour of people in their fifties at different points in time as well as for different age groups. At a European level, these data are difficult to obtain and there are important methodological problems in making comparisons over time between countries. But a brief look at a multiple cohort comparison of attitudes towards gender equality from the British Social Attitudes Survey suggests that a baby boomer cohort effect is present, at least on some key indicators. The baby boomer generation are much more likely to hold liberal views towards gender equality that preceding generations, and successive, younger generations hold the same views as the baby boomers – less than 15% of the baby boomer generation as well as younger generations strongly agree that *a man's job is to earn money and a woman's job is to look after the home*.

One common trait of the European baby boomer generation is that most people grew up in what would be considered by today's standards as relative poverty. The post-war construction of European economies and societies did not get fully under way until the 1960s, by which time the baby boomer had entered adulthood. Housing conditions in particular were harsh, as can be seen in the case of Parisian baby boomers. One in five Parisians born between 1945 and 1950 had no indoor toilet or bathroom during the early years of their childhood and even by the age of 20, almost one in three still were living in households with no inside toilet.<sup>3</sup> In our qualitative interviews, both in London and Paris, some baby boomers refer to the material hardships they endured when growing up as experiences that left an indelible mark on their life. Whilst it is true that baby boomers were the first generation to experience mass consumerism, it should also not be forgotten that attitudes and behaviour towards consumption have also been formed under the immediate post Second World War conditions of re-construction.

In the absence of any empirical data to rigorously test the identification of a European baby boomer generation, it can be speculated that the impact of period effects or particular historical events complicates such a task. There was no collective experience like Vietnam that united or divided Europe. On the contrary, each European nation state has experienced specific historical

.

<sup>&</sup>lt;sup>3</sup> Finding from INED survey, *Biographie et Entourage*, 2001

events that have profoundly marked immediate post-war birth cohorts in different ways. The Franco regime in Spain, the post-war construction of Germany, the disappearance in France of many rural based economies, and the strong development of welfare states in socio-democratic Nordic countries, have all shaped in different ways the formative experiences of the baby-boomer generations. All this means that there is a great deal of heterogeneity in the lifestyles, values and aspirations of people belonging to the same age group, and all the more so for the baby boomer generation because of its numerical strength.

The timing of the baby boom across Europe together with the different social, economic and political contexts of nation states therefore complicates the task of identifying a European baby boomer generation, if indeed such a notion could ever conceivably exist. For these reasons, our approach to studying the baby boom generation in Europe stresses the overriding factor of belonging to a birth cohort, and we have chosen the cohort of 1945-1954 as the basis of comparison. This means, of course, that most of these people are in their fifties at the present moment in time and approaching the time of life traditionally associated with retirement. Our overriding question is how different socio-political institutions and economic circumstances affect the choices that face members of this birth cohort as they approach retirement. We have chosen to focus on four main themes that are central to this stage in the life course – work and retirement, family life, housing and residential mobility and attitudes towards the future. Our work to date has focussed on the macro comparisons of key indicators within these four domains using European surveys, in particular the Survey of Health and Retirement in Europe, which focuses on all household members aged 50 and above. The second part of our project, which has just begun, involves interviewing 60 baby boomers in London and Paris to explore commonalities and differences between Britain and France. At this stage it is too early to present findings in a comparative context, but what we can do is to try and sketch some of the main concerns that are facing French baby boomers today.

### French baby boomers

Work and retirement

France has had for a long time one of the earliest average age of exit from the labour force in Europe. In 2004, the mean age of retirement was 58.4 years for men, compared to 62.9 in Britain. This is due to a number of factors such as the introduction of the state retirement age at 60 in the early 1980s, early retirement incentives as a measure to combat youth unemployment, and particular trades and professions (such as train drivers) that retain retirement ages lower than 60. All of this is of course changing for younger generations as France has put into place two major reforms to its pension system (in 1993 and 2003) which for the most part increase the number of working years. But the baby boomer generation in France is still strongly attached to the idea of a fixed and permanent age of retirement that will take place for them at around 60. This is not surprising, since it was this generation that fought hard for the introduction of what are now known to be unsustainable policies. A French baby boomer working in the public sector is therefore still likely to retire at 60, possibly one or two years earlier. In the private sector, there is more diversity with senior managers staying on beyond 60 and some blue collar workers leaving at around 55.

Most of the baby boomer generation, once retired, will not do any paid work again. Indeed, the notion of retirement, as a stage of the life course that is separate from working life, is still deeply ingrained in the French baby boomer psyche. One reason for this is that many of the first generation baby boomers will still enjoy good levels of retirement pensions, and as a whole they are less likely to be in poverty than younger generations – a situation that was very different 30 years ago. Although it is difficult to predict whether current pension levels will be maintained in the future, recent projections by the Caisse Nationale d'Assurance Vieillesse suggest that after 2020 it is possible that they will fall.

### Family life

The French have traditionally placed a high premium on the importance of family life. From cultural practices such as the sharing of meals together or holidays with grandparents, to legal obligations such as children paying for care costs for elderly parent who can afford them, family life runs strongly through French society. The baby boomer generation has retained this sense of

<sup>&</sup>lt;sup>4</sup> Source: Eurostat key statistics, 2004

solidarity. As in most other European countries, French baby boomers are a 'sandwich generation', in the sense that they have a high probability (one of the highest in Europe) of having a parent alive, whilst also having adult children (many still in the family home). Approximately half of the French baby boomer generation are also grandparents and the majority also having grandchildren. Helping adult children on the road to independence is a major concern. Unemployment among French youth is very high and when coupled with housing shortages, most French baby boomer parents still have at least one child either in the family home or semi-independent. Many French women are juggling careers with family life, including looking after grandchildren and elderly parents. Although childcare facilities are among the highest in Europe, the tradition of young children spending some holiday time in the home of their grandparents, with or without their parents, remains strong.

### Housing and residential mobility

As in Britain, France has seen a steady growth in home ownership to the point where in 2004, 73% of the 1945-1954 cohort own their own homes. Housing is probably one of the largest consumption items as well as a method of saving, and the combination of these two juxtaposed factors makes housing an interesting aspect to study in a comparative perspective and under very social and economic different conditions. French baby boomers are slightly less likely than the British to be home owners (83% compared to 73%)<sup>6</sup>, but they are much more likely to have paid off mortgages and home loans. Attitudes to credit are cautious, and re-mortgaging or raising capital against the value of the home is administratively cumbersome and mostly used only in exceptional circumtances. French property, as any British retiree considering France as a possible destination knows fully, is considerably cheaper than in Britain and the idea of speculating on house price fluctuations would seem anathema to many baby boomers.

Almost one in four French baby boomers owns a second home (24% in France compared to 16% in Britain)<sup>7</sup>, a consequence of the tradition of family homes in rural areas being passed down through the generations. Many baby boomers moved away from predominately rural areas to the

7

\_

<sup>&</sup>lt;sup>5</sup> Source: SHARE (Survey of Health, Ageing and Retirement in Europe, 2004

<sup>&</sup>lt;sup>6</sup> Source SHARE and ELSA (English Longitudinal Study of Ageing, 2002)

<sup>&</sup>lt;sup>7</sup> Source SHARE and ELSA

Paris region or other large conurbations during the 1960s and 1970s, and up until recently it has been assumed that they on retirement they will move back to their home towns or area. Recent research among baby boomers in the Paris region has shown that although this trend still exists, it is diminishing, with baby boomers preferring to keep a foothold in large cities or conurbations.<sup>8</sup> Frequent mobility between the town and country in retirement seems a trend set to continue for the baby boomer generation. Unlike in Britain, the ideal or reality of moving abroad is not held by the majority of baby boomers, with the exception of some people of Portuguese or North African origin. But even in these communities, frequent movement between countries seems set to be the norm as ethnic minority retirees keep contact with their children in France and extended kinship ties abroad. Some snowbird migration is evident, as witnessed by the growth in camping car sales among retirees as well as winter holiday destinations in warmer climates offering packages attractive to retirees. Where baby boomers are contemplating moving definitely to the country on retirement, the south of France and the Côte d'Azur, once top destinations for affluent French retirees, are much less popular due to overcrowding and high property prices. Destinations such as the west coast and in particular Brittany are today more favoured by up and coming retirees.

### Attitudes to ageing

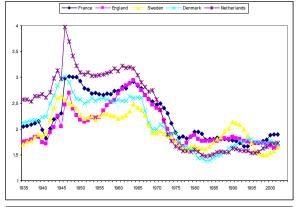
The key question of how French baby boomers will grow old is just as elusive as in other countries. Media exposure to the virtues of staying young and anti-ageing strategies are strong, particularly in a country which has a tradition of fashion and chic – although it should be noted that this image of France relates only to cosmopolitans. The leisure industry for older retirees is certainly booming, with increasing numbers of retirees taking advantage of France's diverse regions at different times of the year. Spa centres and cures abound. If consumption patterns are driven by immediate preferences and needs, then it may be that French boomers will maintain or even increase their consumption for as long as physically (or one might add, financially) possible. Like their British counterparts, the French boomers may continue to rewrite the rules of consumer behaviour during the so-called 'Third Age'. But the cautious and prudent side of the French to

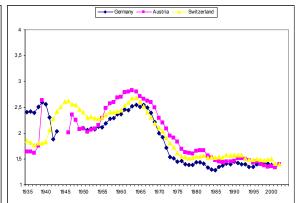
\_

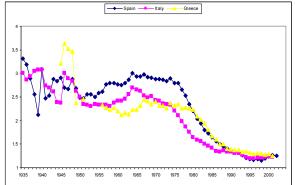
<sup>&</sup>lt;sup>8</sup> Source: Biographies et Entourage, INED, 2001

consumption and the strength of intergenerational solidarities over individual preferences may prevail.

Finally, there is a little in the way of planning financially for the possibility dependency among France's baby boomers. The tragedy of the French heat wave in 2003, when 15,000 older people died as a result of health problems exacerbated by an uncoordinated response from the authorities has had an important impact on the population and exposed major gaps in the provision of health and social care to older people. As in Britain, some French baby boomers will head into old age wealthy and in good health, some will remain poor and may even be pushed further into poverty. The possibility of growing inequalities within the baby boomer generation as they move into old age is real one. How this will translate in terms of the availability and allocation of resources remains to be seen. Current attempts by the government to expand the family and personal services employment sectors is a first step, but if this and other reforms are to succeed, they will need to address the diverse needs of a large number of older people.



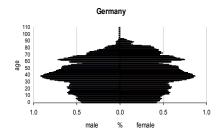


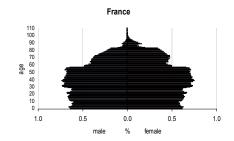


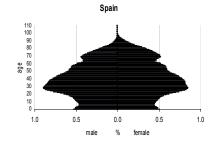
# Total fertility rates for selected European countries

Source: Institut National des Etudes Démographiques, Paris









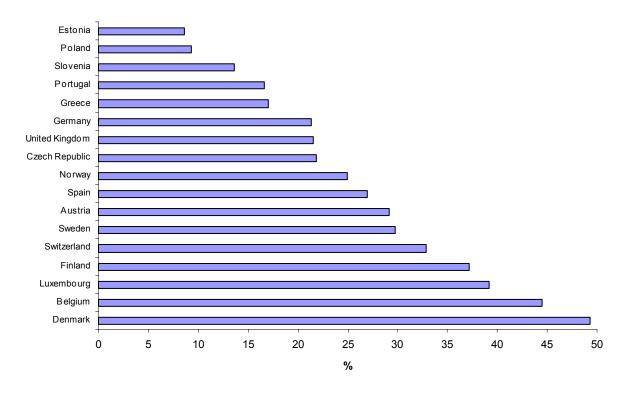
## Age-structure pyramids of Germany, France and Spain at 1st January, 2004

Source: Eurostat



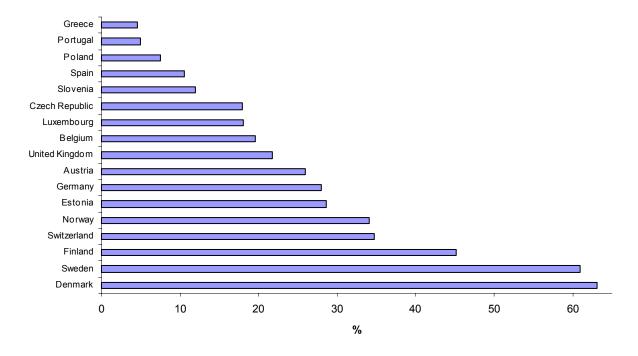


# % who strongly agree that gays and lesbian should be free to choose to live as they wish - cohort 1945-1953



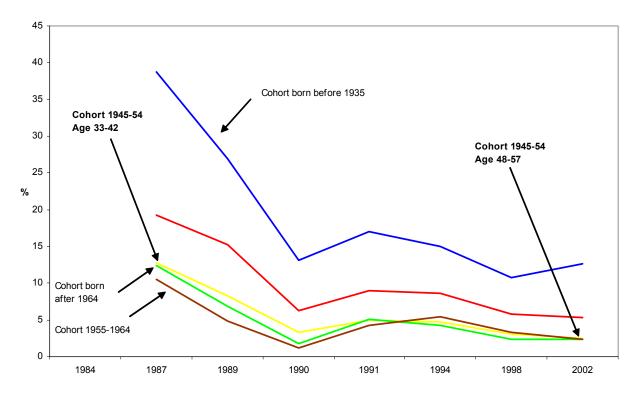
Source: European Social Survey, 2004

% who have ever lived with a partner without being married - cohort 1945-1954



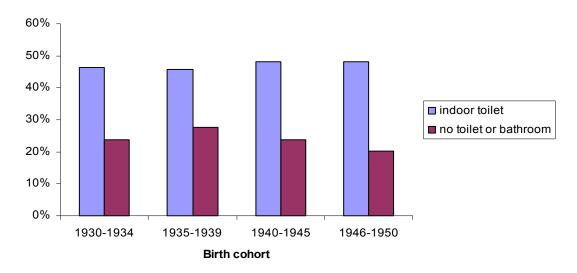
Source: European Social Survey, 2004

% who strongly agree that a man's job is to earn money, a woman's job is to look after the home



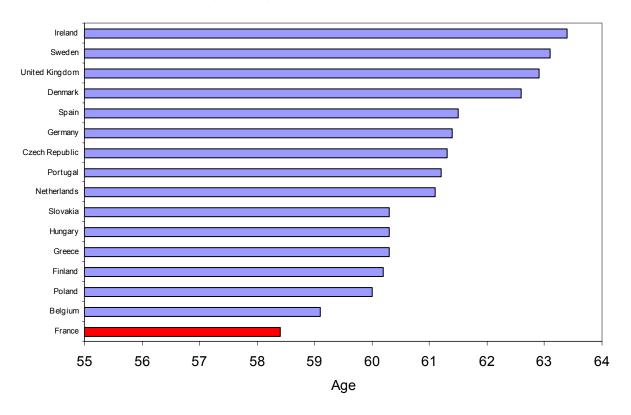
Source: British Social Attitudes Survey, 1983-2002

## Basic amenities in housing during first few years of childhood among people living in the Paris Region



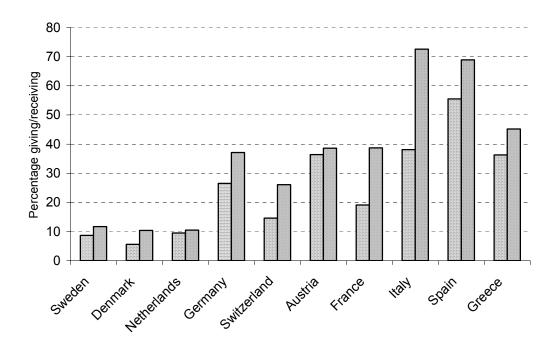
Source: Biographies et Entourage, 2001

## Average exit age from the labour force (men)



Source: Eurostat

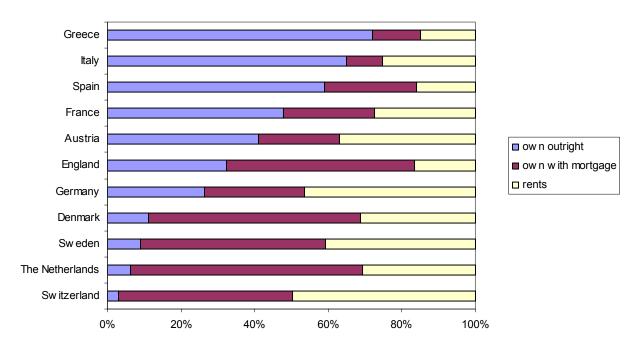
Help given and received almost daily between parents and children (%)



- ☐ Cohort 1945-1954: help given almost daily to parents (in-laws)
- Elderly parents: help received almost daily from child (in-law)

Source: SHARE, 2004.

### Housing tenure of 1945-1955 birth cohort



Source: SHARE and ELSA