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# Later life, inequality and sociological theory

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## **ABSTRACT**

A central concern of many theorists of later life has been to elucidate the processes which shape the marginalisation and relative disadvantage of older people in contemporary society. This concern parallels a current argument within sociological theorising: that life course stage and generational location constitute increasingly important dimensions of social difference and inequality. It is an argument of the paper that many current approaches operate with metaphors of society which ultimately locate those in later life at the margins by virtue of the theoretical terms being used. Too much has been claimed for life course-based divisions and too little has been claimed in respect of life course-related processes. The paper develops an alternative, moral economy, perspective with the aim of furthering analysis of the social organisation of life course-related rights, claims and obligations and their relationship to lifetime inequalities across the population. Such an approach offers a resourceful framework both for interrogating the diverse circumstances and experiences of those in later life, and for conceptualising social inequality and its reproduction.

**KEY WORDS** – later life, life course, generation, inequality, moral economy, social claims, work, welfare.

## **Introduction**

Across Western society widespread concerns about the ageing population structure, growing inequality and social cohesion, and appropriate forms of welfare provision have heightened interest in age and generation as dimensions of human experience. A central concern of much recent sociological writing has been with the restructuring of ‘work society’ and the alleged displacement of ‘old’ class-based social divisions with newly important status-based dimensions of difference, identity and social participation. For example, sociologies of childhood, of youth and of ageing and later life have grown as disciplinary specialisms. Writers in these areas have been centrally concerned with

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age-related rights and obligations, status transitions between life course stages and the structuring of inequality.

In some approaches authors stress the growing importance of a life course-related hierarchy in respect of status, power and citizenship rights. An associated argument is that age and generation comprise increasingly important dimensions of social inequality. In these perspectives life course differences are treated as an expression of inequality. Independent adulthood is the key to inclusion and relative advantage, whilst childhood, youth and later life are characterised as socially disadvantaged or marginalised positions. The young and the old are seen to experience exclusion from various forms of meaningful social participation and their voices are unlikely to be heard in contemporary society. In all these approaches life course stages, in particular as they cleave around the tripartite division between childhood (and youth), 'independent adulthood' and later life, appear to have a new significance as dimensions of inequality. Quite how these dimensions should be placed within a more general theorisation of inequality is less well established.

In this paper I shall take later life as a focus for advancing an argument of the need to develop a new perspective on inequality and the life course. As we shall see, many theorists of later life have explored various processes seen to shape the marginalisation and relative disadvantage of older people in contemporary society. I shall argue that many current theoretical approaches themselves carry marginalising assumptions. These approaches emphasise life course- and generation-based divisions, a strategy which reveals a partial take on the importance of life course and generation in the shaping of social inequality.

Within much of the literature, too much has been claimed for life course-based divisions, and yet too little has been claimed in respect of life course-related processes. Class-based stratification is seen to have declining salience as a description of social arrangements, yet the class metaphor is used to interpret relations across age groups or generations. Life course differentiation appears to acquire a new importance as an explanatory category, yet paradoxically its salience to the structuring of general social inequality is lost precisely because it is attributed with an importance which is independent of broader social relationships. It will be argued that life course processes are a constituent element in the structuring and reproduction of inequality rather than an independent 'driver' of inequality. A more productive perspective on age relations and lifecourse processes will emerge from a more dynamic account of 'structure'. Here the life course can best be seen not as an independent

dimension of inequality, cross-cutting other (gender, class, ethnic) divides, but as an integral component of processes which shape general social inequalities<sup>1</sup>. Steps towards such an account are taken through developing a moral economy perspective on social relationships. Such a perspective helps break with the emphasis on lifecourse divisions, locating them as an outcome of social processes of claiming. The approach also helps to reveal how life course-related claims and obligations shape general class- and gender-related patterns of inequality. It contributes to theorising the significance of life course processes in the structuring of inequality.

In the next section of the paper I shall review current theoretical perspectives on processes which marginalise later life. Subsequently I shall develop the alternative account, drawing on, and developing, a moral economy perspective.

### **Perspectives on the marginalisation of older people**

Writers from a range of different perspectives have elaborated processes seen to position older people at the margins of society, subject to modes of social and cultural exclusion and at high risk of poverty. In such perspectives, processes of ageing, historical change and the ordering of life course divisions in work society all appear as centrifugal forces which peripheralise older people, distancing them from centres of power and of knowledge. Below I shall review literature which addresses the question: how can we explain the social marginalisation of elderly people? Implicit in the question is a generalisation which will generate unease since it appears to homogenise and reify 'the elderly' as a meaningful grouping. The implication of such a critique is that progress can be made only by reformulating the question being asked. This task is taken up in the latter part of the paper. However for the time being it is instructive to further interrogate prior formulations of the question since they reveal a set of perspectives on social structure which offer pointers to a more resourceful theorisation of the varied circumstances of 'later life'.

#### *Ageing and the cultural attribution of difference*

For many commentators the process of growing older leads to popular stereotyping and attributions of difference (*e.g.* Featherstone and Wernick 1995; Biggs 1993; Elias 1985). Here, writers argue that in the cultural imagination, and in social and economic institutions, there is an association between the presumed 'effects of ageing' and the nature

of older people. Just as theories of disability identify cultural fears of distance from the able-bodied ideal, so perceptions of distance of ‘the elderly’ from this ideal generate cultural ambivalence, if not hostility from other age groups. Relatively trivial physical manifestations of difference turn into markers of otherness. At least until recently, retirement has tended to provide a ready cultural marker of entry into ‘old age’ (*e.g.* Phillipson 1977). In this way, institutionalised patterns of differentiation across the life course (*e.g.* work|retirement) reveal an age-segregated society and reinforce, as well as draw on, ideas about differential competencies (*e.g.* Hockey and James 1993; Riley *et al.* 1994). Additionally, some argue that the perceived proximity of older people to death positions them as reminders of human mortality. Existential anxieties surrounding death mean that there is a further embedding of the idea of older people as ‘other’. For Elias, social distancing and ageist sentiments are rooted in forms of psychological repression and death denial (Elias 1985), whilst for Marshall there is a society-wide devaluation of those seen to be temporally proximate to death (Marshall 1986).

For some writers, attributions of difference are so embedded in the cultural psyche that they contribute a contradictory edge to the experience of growing older. The mask of ageing has been advanced as a description of a tension between bodily appearance and capacities on the one hand, and self-identity on the other (Featherstone and Hepworth 1991). The mask refers to the ageing body, or ‘exterior’ which hides the true, young, spirit ‘within’. On similar lines, Turner argues that:

...the crucial sociological issue in the ageing process is the contradictory relationship between the subjective sense of an inner youthfulness and an exterior process of biological ageing. It is the disjuncture between the two which constitutes the core of personal tragedy. (1995: 250)

However, the mask of ageing offers a partial and a very particular concept of identity over a person’s life. Youthfulness seems an inappropriate metaphor for describing continuities in a person’s identity: perhaps a plausible metaphor for physical and physiological vitality and vigour, this is only one aspect of subjective self-identity. An alternative perspective elaborates on how identity is continuous over a person’s lifetime and not encapsulated in ‘youthfulness’ (Biggs 1997). For Biggs, if there is a contradiction in the experience of old age it lies less in the gap between an individual’s self-identity and body, and more in the gap between personal consciousness and an increasingly restrictive social environment (Biggs 1997). It may be inappropriate to simply dismiss the idea that older people still feel ‘young inside’ or feel

'betrayed' by their bodies. However, the idea of a mask hiding a 'true' younger self is advanced in the absence of any sustained empirical analysis of other aspects of older people's experience and perceptions as they are salient to identity and agency. Indeed, the idea of a mask of ageing where older people are 'not as they seem' appears itself to risk positioning them as 'other'.

Recent developments in demography, and in the relative affluence of older people, have led to important changes in the nature of later life, and in the age grading of human lives. Commerce and business are increasingly oriented to a rapidly expanding and affluent sector of the retired population, promoting new images of positive ageing as integral to their marketing strategies (Featherstone and Wernick 1995). Academic and other commentators have described how much of what conventionally 'counted' as old age should (at least now) be characterised as a period of creativity, independence and contribution to society, more appropriately characterised as the third age (*e.g.* Laslett 1989). It appears that the recent shift to positive images of ageing, promoted by some academics and by commerce in its targeting of older people, takes an image of youthfulness as a symbol of activity, independence and positive ageing. Such imagery is helpful in so far as it challenges negative myths about the dependence and frailty of older people, yet it also raises concerns that it perpetuates a cultural celebration of youthfulness and further stigmatises those elderly people who are outside the new frame of reference (*e.g.* Featherstone and Hepworth 1995; Minkler 1996). Redrawing the lines in the sand may challenge stereotypes of what it is to be old, but it does not challenge the basis of negative evaluations of those who cannot lay claim to autonomy, social independence and a youthful outlook.

The above perspectives focus on the relations between age groups in terms of their current social location in late 20th-century society. Another angle on this is to treat age groups foremost as co-eval generations. Here social difference has as much to do with different 'historical locations' of successive generations as it has to do with different age locations, producing a rather different perspective on the marginalisation of those in later life.

#### *Generational succession and cultural distance*

People born and raised prior to World War II are immigrants in time. They appear strange to us, and different. They look different and behave differently. And what is more, they seem to think differently, to believe in different gods and to hold values no longer taken for granted. (Dowd 1986: 180)

Dowd elaborates age-related differences in terms of the historical distance which separates generations and which, in the 20th century, has led to 'an ideological parting of successive generations' (1986: 157). In his explanation, it is not so much perceived proximity to endings as the past-situated social identity of older people, and distinctive ideological orientations amongst young and old, which leads to a marginalisation of older people in contemporary society. Drawing on Mead's (1978) description of older people as immigrants in time and strangers in their own land, Dowd maintains that changes in 20th-century social structure have given rise to a distinct personality type: the inner-directed and independent personality associated with early capitalism giving way, through the early decades of the 20th century, to a narcissistic personality type. 'Advanced capitalism requires a programmed hedonism as much as earlier capitalism needed Calvinism and sacrifice' (Jacoby 1980, cited in Dowd 1986: 163; see also Bell 1976; Lasch 1979). Although commenting in an American context, Dowd presents his argument as having salience across Western nations. Different generations hold different world views, rooted in their different historical locations. 'Made' in a different era, those born before the 1920s have a different worldview to those born subsequently. With the rapid rate of change in the late 20th century the marginality of older people is increased: to younger age groups they appear distant from current social developments, out of step and out of time.

The aged do appear strange to those integrated into the societal mainstream; however, the dominant cultural beliefs and practices that characterize the mainstream are themselves hardly familiar to those who have long since stopped swimming in those fast moving waters. At the basis of the cultural differentiation of the pre- and post-war generations of today's world is a difference in ideology. (Dowd 1986: 155)

Dowd is articulating a difference between personality structures and cultural outlooks seen to characterise different historical eras, the legacy of which lives on in an ideological gap between younger and older generations at the end of the 20th century. This is an interesting description of social difference, yet there are, I would suggest, a number of problems with the account. For Dowd's argument to hold water, the most general requirement is that generations may be appropriately defined as holding a distinctive character. A generation is, as Spitzer has observed (1973), born every second, so it is incumbent on any advocate of generation as a category of explanation to demonstrate that its designation is not an arbitrary imposition of meaning (*c.f.* Abrams 1970). Dowd does make it his task to establish the

distinctiveness of pre- and post-1920s generations, and he cites widely those commentators who have identified the emergence of a psychic structure consistent with changes in the nature of capitalism. However, the idea of a historical supercession of cultural ethics, from a work ethic to a consumer ethic, associated with the changing 'needs' of capitalism, has been called into question, since it inappropriately divides production from consumption activities (Campbell 1987). For Campbell both were necessary components in the rise of industrial society, and different, but co-terminous, cultural ethics were required to buttress these activities<sup>2</sup>. From this perspective, the idea that human nature changed, that different cultural outlooks characterise co-eval generations, is not clear cut.

A more modest claim for inter-generational difference is that it has explanatory value in relation to *some* dimensions of experience (for example, the view that state welfare is a form of charity, and the view that it is a right, are sometimes cited as an important dimension of difference between generations born and socialised in the early and latter decades of the 20th century). However, whether these kinds of hypothesised generational differences supercede intra-generational diversity is an open, and an empirical, question. The claim that generations hold a distinctive world view and different historical identities seems to reify 'generation': to provide it with an existence and meaning which may be more imagined than real. The image we are presented with is one of successor generations 'moving across' historical time. The framework carries some plausibility, and aptly reflects many ageist ideas and cultural currents within society. However, ultimately it begs the question as to whether it entails a theoretical marginalisation of older people, since the model of successor generations, following one another, necessarily positions older people at the edges of society. There is no sense here of the relations which bind co-eval 'generations'. Other perspectives which share some similarities with Dowd's approach foreground the ways in which cultural norms and institutional barriers entrench this marginalisation of older people. These are addressed below.

#### *Work, welfare and age stratification*

For many writers we are witnessing an historical decline in the salience of class, and an increase in the salience of status- and consumption-based divisions, in shaping people's identities and in structuring social inequality. In this context, a number of writers have stressed the growing significance of forms of age-based difference and inequality



(*e.g.* Preston 1984; Turner 1988; Turner 1989; Foner 1988; Hockey and James 1993). Within this kind of analysis, work remains central, as a mechanism of social inclusion. Participation in paid employment is fundamental to social identity and prestige and those not so engaged are seen to be marginalised in a variety of ways. For some writers recent decades have seen an entrenchment of this state of affairs, with a growing ideology of individualism increasingly marginalising those around the perimeters of the productive sphere (*e.g.* Hockey and James 1993). Independence is highly valued, dependence increasingly problematic. 'Vertical' lines of cleavage which separate age groups, or co-eval generations, become more important as markers of social differentiation and inequality. These lines of cleavage are basically the transition points between childhood, independent adulthood and retirement/old age. The distinction between 'adulthood' and 'old age' drawn by Hockey and James (1993) is intended to reflect general cultural evaluations in which full personhood attaches to independent status whilst dependence, real or perceived, carries stigma and low status. Their argument is that in a work society, where paid employment remains key to social inclusion, children, (unemployed) youth and older people are marginalised in various ways. The model of age stratification focuses our attention on how citizenship rights are biased in respect of age. However, whilst citizenship claims clearly have an important, and under-theorised, life course dimension, we shall see that the model of age stratification oversimplifies the relationship and ultimately hides more than it reveals.

Hockey and James explore how economic and cultural processes combine to marginalise older people, and emphasise the importance of infantilising practices in diminishing the dignity and social claims of older people. The authors identify a commonality of experience across childhood and old age and disability, by which they refer to forms of dependency and disadvantage which follow exclusion from paid work:

...the economic dependency created through compulsory schooling, compulsory retirement and inflexible working practices produces forms of social marginality or isolation which become recognised as 'social problems'. (Hockey and James 1993: 155–6)<sup>3</sup>

Hockey and James treat exclusion from independent (working) adulthood as a form of dependence, or at least a social location which is popularly perceived as such, and consequently a form of disadvantage. In similar vein, Turner maintains that the low status of the young and the old is a function of age varying reciprocity and social exchange over the life course (Turner 1989). In this view when a person is working, or formally economically productive, they are accorded

high status. In contrast, when they are not 'gainfully employed' they are seen as dependent, and lack status in society. The picture parallels that of Hockey and James, with social status and prestige located in people's (popularly perceived) position with regard to reciprocity. Retirement is clearly important to the structuring of such perceptions.

For many commentators, the institution of retirement is central in shaping the experience of later life as one of social, cultural and economic marginalisation. Retirement is a tool of labour market management, in particular allowing employers and government to control the supply of workers, and manage unemployment (*e.g.* Phillipson 1994; Kohli and Rein 1991). It has been widely argued that retirement comes to shape social attitudes regarding old age, and that it has become a popularly perceived 'marker' of cultural and other competencies. Retirement, along with newly significant labour force exit routes such as unemployment amongst older workers, can also be seen as an expression of ageist society, in which ageist norms and assumptions govern ideas about fitness for work (*e.g.* Phillipson 1977, Guillemard and van Gunsteren 1991; Hockey and James 1993; Turner 1998).

For Turner, retirement is a key institution which shapes age relations (Turner 1998). Stratification here, as in class theory, is a description not solely of social difference, but also of potential social action. The recent historical combination of economic retrenchment and growth in the aged population generates age-related tensions over resource distribution: in particular older people will 'be forced to compete for scarce resources with unemployed youth' (Turner 1989: 600). Turner sees inequality and conflict as cleaving around different age or generation locations: the key division being between the spheres of work and welfare. Different age or generation groups form age strata. Turner supplements the argument of *age* stratification as an expression of divisions between work and welfare with an argument that related stratification is an outcome of *intra-generational* solidarity and *inter-generational* difference. He maintains that, by virtue of its shared historical location and emergent commonalities of identity and outlook, a generation may be characterised by internal solidarity, and as a 'collective strategy to secure and maintain resources' (Turner 1998: 302, after Bourdieu). However, the processes which place different generations at odds with one another are not clearly specified: it appears that 'generations for themselves' become 'generations in themselves'. The models of age, and generational, stratification do not so much challenge as turn on its side the idea of 'horizontal' (class-based) inequality. Despite arguments of the inadequacy and growing

irrelevance of class it is a class metaphor which is used in the attempt to locate age in a more inclusive theory of inequality. Such a framework misrepresents the ways in which age-related processes are integral to the structuring and reproduction of inequality.

There are clear parallels between the above perspective of Turner, and those of generational conflict theorists. In the US context the argument put forward was that older people were becoming increasingly wealthy as well as increasingly numerous compared to the rest of the population. The size of the taxable working population declines, the argument runs, and so will its purported willingness to resource the claims of older people (see Preston 1984; also Johnson 1989). Whilst Turner's emphasis is with the relative disadvantage of retired people, he shares the argument that change in the demographic balance will contribute to conflict between age groups with welfare clients forced to compete over scarce resources (Turner 1989).

By what general processes are age strata seen to be constituted? A combination of cultural assumptions shapes age-related access to paid employment and reinforces the social value assigned to participation. Paid employment carries formal economic reward whereas other forms of (economic) activity are not so rewarded. Consequently, many people experience a decline of power, status and income on exit from the labour force<sup>4</sup>. These kinds of factors help to describe age-related patterns of difference in the broadest of terms but they do not satisfactorily establish life course-based divisions as criteria of social inclusion and marginalisation.

In the age stratification and generational conflict approaches, social difference and dimensions of conflict are seen to cleave around people's relations to work and welfare. Age is treated as an axis of inequality and difference, and the work-welfare divide is taken as a marker of social inclusion and marginality, or of the age patterning of access to full citizenship rights. In this way, the claims of particular (welfare) groups appear as problematic, yet other aspects of resource distribution (rewards to employment) do not (Irwin 1996). The model of age stratification understates the importance of continuities over the life course, and underplays the significance of how claims to, and within, paid employment shape patterns of inequality in retirement. In consequence the coherence of work and welfare processes is under-theorised. Again, the analyses reveal little consideration of the social relations which bind age groups (or co-eval generations). The model of age stratification hides more than it reveals, offering a partial account of the processes shaping social marginalisation, and revealing a problematic description of the structure of general social arrangements.

For those working with the age stratification model, it appears that age-based divisions are becoming more important in the structuring of general social inequality. Some empirical data serve as a brief illustration of some difficulties which face the arguments of growing life course- or generation-based inequalities, with UK evidence on income trends actually revealing a mild equalisation in respect of age. Within the UK it appears that there has been a slight improvement in the position of pensioners: 59 per cent were in the bottom 40 per cent of the overall population income distribution in 1990–91 as compared with 68 per cent in 1979 (Dilnot *et al.* 1994). Part of the reason they have been pushed out of the lowest income groups is because of increasingly severe poverty amongst sectors of the working-age population, in particular amongst non- or unemployed parents and their families. In the UK in 1961, those aged over 60 constituted 44 per cent of the lowest decile income group, a percentage which had dropped to 24 by the early 1990s. The percentages of unemployed in the lowest decile over the same period increased from four per cent to 30 per cent (Goodman *et al.* 1997). Whilst there has been a slight convergence in the incomes of the working-age population, and those over 60, it is notable that intra-group inequalities have increased. The incomes of pensioners have become more unequal (Dilnot *et al.* 1994; Goodman *et al.* 1997). In part this is caused by a growing gap between new and longstanding pensioners and in part by growing inequality within cohorts entering retirement. The 1980s witnessed a growth in income of 11 per cent amongst pensioners in the lowest income quintile compared with 65 per cent amongst the highest income quintile (Dilnot *et al.* 1994). Whilst dramatic, this growth in inequality is less stark than that amongst the population as a whole (Goodman *et al.* 1997). The pattern of increased inequality amongst the working-age population, in conjunction with other developments in pension provisioning to be discussed below, presages severe inequality and poverty amongst older generations of the future. This empirical evidence on trends in age-based income distribution is a crude indicator of the distribution of wellbeing across the population, yet it clearly places a question mark over the argument that life course divisions serve as adequate, or increasingly salient, markers of social inequality.

In the foregoing discussion I have offered an account of approaches falling within three different perspectives on later life, and have described how the marginalisation and relative disadvantaging of older people is understood in these perspectives. An unintended consequence of several different accounts is that they risk positioning those in later life at the margins by virtue of the theoretical frameworks in use. In the

following section I describe and develop a moral economy perspective on social arrangements as an alternative framework through which to analyse inequality and later life.

### **Locating age in an account of social inequality: a moral economy perspective**

A moral economy perspective is of value since it challenges the sharp distinction between productive and reproductive processes, and between work and welfare processes. Consequently it provides a different framework through which to locate and explore the diverse circumstances and experiences of those in later life. Echoing E. P. Thompson's description of the moral economy of pre-industrial society, several writers have stressed the importance of moral bases of economic relationships in modern society, challenging the explanatory efficacy of market-led descriptions of employment and social inequalities (*e.g.* Peattie and Rein 1983; Kohli 1987; Bottero 1998). Moral, in this context, does not equate with goodness, nor with justice in any 'objective' sense. Rather, moral is referring to the form taken by ties which bind individuals and groups in *social* relations. So, for example, employment relations reflect not a distinct domain of activity governed by economic criteria but rather social relations lie at the heart of labour 'market' processes. Consequently the latter may be seen as embodying conventions, norms and evaluations which themselves reflect the way in which social groups are differently located in social space, and the effectiveness with which they have pressed various claims. Employment processes are not a distinct sphere of 'economic' relationships but rather are embedded in social relations (Holmwood 1997; Bottero 1998; Irwin 1995; Kohli 1987). The emphasis on claims and obligations within a moral economy perspective moves us away from notions of high-status independent adulthood and low-status 'dependent' later life and towards more detailed consideration of how patterns of independence and dependence are social and historical constructions. For Kohli,

It is evident that retirement is linguistically and socially defined by its structural opposition to work. But the relation goes deeper...the institutionalisation of the life course has been shaped around the social organisation of work. (Kohli 1987: 137)

Kohli argues that the moral economy of traditional society did not give way (as orthodoxy has it) to a fully-fledged market economy governed by economic laws. Rather, modern economic organisation has given

rise to its own moral economy on which it depends for its functioning: 'It is by the creation of lifetime continuity and reciprocity that the welfare system contributes to the moral economy of the work society' (1987: 129). In his argument, forms of welfare, including retirement pensions, are crucial to constructing a stable life course, consistent with the requirements of modern industrial society. Kohli's perspective carries a functionalist edge, and many might be cautious about accepting a model in which welfare 'falls into line' with modern industrial requirements in the way he describes. However, as I will show, elements of a moral economy perspective can prove most useful in advancing our understanding of the processes shaping experience in later life. It is useful first to pause with some other 'takes' on moral economy.

A number of writers have advocated a moral economy approach to theorising later life (Minkler and Cole 1992; Hendricks and Leedham 1992; Robertson 1997). Consistent with Kohli's approach, moral economy is defined in terms of collectively-shared assumptions which define norms of reciprocity. To illuminate the experience and circumstance of older people it is necessary to analyse shared moral assumptions about fairness, and collective moral visions of what is 'due' to older people (Minkler and Cole 1992). These authors see political economy and moral economy approaches as commensurate, indeed complementary to each other, with the former referring to the 'social structural context' of ageing and the latter to the 'related context of popular consensus defining norms of reciprocity as these affect the old and resource allocation across age groups' (1992: 121). The authors suggest that the shared moral assumptions which underlie norms of reciprocity reflect the values of dominant *and* subordinate groups within society. A prime example is the way in which the institutionalisation of pension systems benefited both workers and capital (Minkler and Cole 1992; see also Hannah 1986)<sup>5</sup>.

The idea of a 'moral consensus' needs examining. From one theoretical perspective the emergence of welfare has been interpreted as a working class gain, where workers achieved success in pressing claims for protection against the excesses of capitalist exploitation. From another perspective welfare has been interpreted as a ruling class gain where the full resistance of workers to their exploitation was effectively bought off (Baldwin 1990). Baldwin challenges these interpretations based solely on a notion of singular class interests, arguing that they inappropriately collapse together class and risk category. He explores how the specific class identity of redistributive gainers and losers has varied over time through the early development of modern welfare

states, and argues that welfare developments have often emerged from cross-class alliances, where different class groups see themselves as sharing interests in particular outcomes. These alliances are contingent, emerging in historically particular circumstances (Baldwin 1990). Baldwin also notes that welfare policies may be as much an outcome of struggle between opposing groups as a product of agreement (see also Pedersen 1993). The perspectives of these writers on welfare offer a rather different picture of 'consensus', where current arrangements may be an outcome of struggle, or historical contingency where different groups share interests in particular outcomes. It is my argument that we should be similarly sceptical of notions of consensus when applied to relations across age groups. It seems that the current diversity of claims and argument regarding the 'proper' contract between age groups belies any argument that we are participants in a shared moral universe. Indeed a key sociological insight is that different social locations will frequently reveal different ideas about appropriate, and just, resource (re-)distribution. Additionally, evaluations and norms are embedded in a structure of distributional arrangements where ideas about justice are made in relation to 'what is' as much as in relation to 'what ought to be' (Alves and Rossi 1978; Irwin 1995). This structure shapes ideas about fairness but it also dictates at what points 'fairness' comes to be perceived as an issue, and against what reference groups a person judges their own position. In other words, popular consensus, or a shared moral universe, may be something of a red herring. Writers on later life who draw on a moral economy perspective usefully give an important conceptual place to social claims and evaluations of the worth of different groups and different activities. However, I would argue that consensus need not be a general feature or consequence of the process (see also Bottero 1998). I would therefore argue that the notion of consensus should not be a central component of a moral economy perspective. In the next section I argue that analysis of the ordering of social claims, obligations and evaluations holds the key to furthering a moral economy framework, and to our understanding of inequality and later life.

### **Social claims: re-theorising social inequality and the life course**

The analysis of social claims and evaluations is important to theorising the diverse circumstances and experiences of later life. Central consideration needs to be given to claims to continuity over the life course. Such consideration needs to address the institutions, actions

and norms through which diverse forms of social difference and inequality are articulated and reproduced through people's lifetimes. Peattie and Rein define claims in terms of ideas about rights, entitlements and just deserts (Peattie and Rein 1983). The shape of such entitlements and deserts are not necessarily arrived at through consensus however, but through forms of social action in which people press their bids for resources (Peattie and Rein 1983) and, we might add, their claims to social recognition through equal citizenship rights and so on. As claims are institutionalised they become embedded in social roles and expectations appearing either as part of a natural order or, as Peattie and Rein suggest, as 'the consequences... of sensible social policy' (1983: 19). The process is never complete, and the processes which shape how claims are advanced and how they are translated – or not – into new social practices are complex. The context of claims and the ways in which they are contested may lead to radically different outcomes (*e.g.* Pedersen 1993). Additionally, relations between social groups may change in such a way as to alter the claiming position of a particular group, even though this may not be an intentional consequence of people's social actions. So, for example, claims to employment amongst young adults have been increasingly undermined since the 1970s in part through changes in the bases on which young adults have their resource claims met, a process which commenced *before* the advancement of 'new' political agendas directed to alleviating youth unemployment (Irwin 1995).

The terminology of claiming facilitates analysis of the dynamic nature of social arrangements and their reproduction and transformation. It helps in locating the demarcation that so many writers have drawn between work and welfare, or 'independence' and 'dependence'. Rather than treat these as definitive categories we can see them as particular expressions of value as well as of material resources. We are then directed away from seeing later life as a 'post-employment' category and towards interrogating how 'welfare' claims are embedded in employment processes, how they are central to shaping people's experiences and circumstances in later life, and how such claims are as 'social' or 'political' as those claims associated with state welfare. We can consider how 'formal' (state administered) welfare systems relate to employment and to the social, gendered, organisation of care. These examples reveal how co-evals are bound to one another in the resourcing and reproduction of social life. Analysis of the coherence of work and welfare processes helps us move away from treating later life as a marginalised status, and facilitates analysis of the processes giving rise to diversity as well as marginalisation, to



life course continuity as much as cleavage, and to solidarity and cohesion between cohorts as much as division and conflict. In the following I consider how the revised moral economy approach contributes to a reinterrogation of trends in labour force exit and processes shaping inequalities in later life. In the examples we shall see that both life course-related claims, and cohort-related claims, hold a complex relationship to social inequality. Not separable from general, class- and gender-related processes, changing life course claims are both shaped by, and themselves reshape, general social inequalities.

#### *Trends in labour force exit*

In respect of labour force exit Hockey and James argue that the recent trend to early retirement is both a consequence and a cause of a more entrenched ageist perception of the workforce. Is this a sufficient consideration of the compression of lifetime participation in paid employment? Across many Western societies the last two decades have manifested a growing concentration of paid employment amongst those aged 20–55, with a prolonging of periods of non-employment which characterise early adulthood and later mid-life. The period from the 1970s onwards has manifested striking declines in employment participation rates amongst men in their late 50s and 60s. In the UK, amongst men aged 60–64 in 1975, 1985 and 1995 respectively, economic participation rates declined from 84 per cent to 53 per cent to 50 per cent. Men aged 50–59 in 1975, 1985 and 1995 respectively, have manifested a decline in their economic participation rates from 94 per cent to 82 per cent to 73 per cent (ONS 1997). The trend amongst women is less clear. Through the same period there was a decrease in economic participation rates amongst non-married women aged 55 to 59, whilst amongst married women in this age group there was a fluctuating pattern, with rates at around 53 per cent (ONS 1997). The evidence suggests that women too are tending to leave work at younger ages across successive cohorts, but cohort-specific employment rates are increasing, so the cross-sectional figures aggregate these different features (Phillipson 1994; Kohli 1994).

Trends of declining ages at exit from the labour force are European wide. They are not well understood, but economic recession and the management of unemployment and reduced demand for labour by governments and industry lie at the heart of explanations of the trend to early exit (*e.g.* Phillipson 1994; Kohli and Rein 1991). The continued decline in economic activity rates amongst older men recorded from the mid-1980s to the mid-1990s suggest that the ‘shaking

out' of labour in economic recession led to a permanent restructuring of labour demand which has entrenched the age exclusiveness of the labour market. With the diminution of employment opportunities available to older workers, the position of those in insecure employment and at risk of unemployment is further undermined. The trend towards early exit appears in large part a consequence of reactions to economic retrenchment but there is also evidence that for some it represents relatively attractive exit conditions and pension provision (Atkinson 1995; Hannah 1986; Kohli and Rein 1991). This pattern of diversity reveals how age stratification, and labour force exit as an expression of social marginalisation, are crude vehicles for locating age in a theory of inequality. It is inappropriate to treat declining ages at exit solely in terms of age-based disadvantage. Indeed it seems likely that change in age-based claims to employment is itself contributing to intra-cohort inequalities.

#### *Gender and generation*

The second area through which we can consider the relationship between life course processes and social inequality lies in people's *lifetime* relations to paid employment, and the rights and obligations which are enshrined in their different social locations. In respect of gender, women and men standardly hold differing relations to employment and childcare: the claims of children – and men – for care and household resourcing are typically met through the unpaid labour of women, and associated constructions of female as 'dependent' and male as 'breadwinner' are reflected in the structure of earnings. The extent of poverty amongst elderly women is underlain by a number of factors, but women's lifetime relations to childcare and their marginal position in paid employment are absolutely fundamental to understanding gendered inequality in later life, and the relative poverty of older women (Arber and Ginn 1991). The example demonstrates the 'coherence' of relations across generations: the claims of children to care are met through the obligations of parents which are in turn embedded in a structure of distributional arrangements which place most women at a 'remove' from economic independence. These processes are very important in shaping patterns of poverty and inequality in later life. The example of gendered claims and obligations reveals the absolute importance of continuities over the life course, with different lifetime claims to independent income clearly manifest in unequal pension rights and associated gendered patterns of inequality and the poverty of many women in later life.

*Class related inequalities and later life*

Other, class-related continuities in income over people's lifetimes are also widely documented (*e.g.* Midwinter 1997; Arber and Ginn 1991; Walker *et al.* 1989). The accumulation of assets through savings, home ownership, private pensions and other investments are clearly patterned in relation to labour market inequalities as they relate to access to employment, work-life continuity and security as well as relative income. Earnings-related pension schemes (both state and occupational) reflect the institutionalisation of claims to continuity of income over the life course. Whilst these sorts of continuities are not definitive they reflect some of the ways in which paid employment is central to the patterning of income differentials in later life. Johnson and Falkingham estimated that, within the UK, for pensioners whose weekly income lay in the bottom decile of the pensioner income distribution, 90 per cent of income comprised state benefit income, whilst for those in the top decile of the income distribution such benefits comprised 25 per cent of income, with 31 per cent contributed by occupational pensions, 31 per cent by savings and 13 per cent by earnings (Johnson and Falkingham 1992, cited in Midwinter 1997). Some measure of the level of living afforded by receipt of an occupational pension is revealed in data on household and personal spending. Using UK Family Expenditure Survey data, Midwinter estimates that a person on a state pension spends on average 41 per cent of what the average non-retired person spends, whilst a person in receipt of an occupational pension spends on average 72 per cent of what the average non-retired person spends (Midwinter 1997). As well as occupational welfare, forms of fiscal welfare serve to translate work-life advantages into accrued advantages, for example tax relief on pensions saving means that higher rate taxpayers are effectively subsidised by the state in their personal pension saving (see *e.g.* Twine 1992). Claims to continuity over the life course are an important element in the reproduction of lifetime inequalities. Indeed fundamental inequalities across the population appear to be far better revealed in the substance, meaning and level of choice and resources surrounding transitions to retirement, than in the 'fact' of transition itself.

Flat-rate pensions carry a different principle of social citizenship through (more or less) universal provision of a basic income or rather, with British state pensions set lower than means-tested income support, a building block to basic income. State pensions, it is argued, contribute to social cohesion by compensating for enforced non-employment (Kohli 1989), and they offer some measure of re-

distribution from lifetime rich to lifetime poor (Falkingham and Hills 1995). Both funded pension schemes and state pay-as-you-go (PAYG) schemes entail transfers, but they operate on different principles, reflecting different relations across cohorts. The PAYG principle of resourcing embodies an implicit contract across generations. The logic of transfers across successive generations means that the generation to 'pull out' will also be the generation which loses (having to 'pay twice': fulfilling commitments to the current population of older people on state benefits as well as investing in private pension plans). Nevertheless, the generational contract implicit in the PAYG system – that current taxpayers fund (some) current resource claims of pensioners – appears to be increasingly at risk due to the devaluation of state pensions relative to national living standards and due to policies which have encouraged the huge growth in private pension sales. Additionally, it seems likely that failure to significantly upgrade the benefit of the basic state pension will mean an increase in general inequality (Atkinson 1995; Hutton 1996; Davies 1998; Ginn and Arber forthcoming). Challenging the downgrading of the state pension, and questioning the value of targeting state provision, many writers have defended the principles of a universal scheme, offering recommendations for improvements on current arrangements and pointing to the distributionally regressive consequences of devaluing state provision, as well as the ad hoc and uncertain nature of returns to private pensions which, unregulated, depend on the swings of the stock market (*e.g.* Atkinson 1995; Hutton 1996; Ginn and Arber forthcoming).

Giddens, in arguing for a wide concept of welfare (albeit from a narrow prior conception – see *e.g.* Mann 1998), proposes that:

Existing welfare systems can be reconstructed so as to disentangle 'life-cycle' provision from the objective of reducing structural inequalities – in particular, the objective of preventing the formation of excluded underclasses. (1994: 196)

At the level of pensions policy it may be reasonable to separate out intergenerational, intrapersonal and interpersonal transfers and have them separately identifiable and independently resourced (as has been proposed in recommendations for a new system of pension provisioning by Falkingham and Johnson 1995). However, in making the cited proposal Giddens appears to neglect how, in practice, the most significant redistributive effect of state welfare is not from affluent people to poor people, but rather a redistribution across the life course: a dimension which may be key to sustaining an inclusive welfare project. Hills estimates that three-quarters of welfare state benefits are self-financed (through taxation) over people's lifetimes rather than

paid for by others (Hills 1997). There are redistributive effects between affluent and poor, the latter tending to be lifetime 'gainers' by the system, although the life course redistributive effect of welfare means it is not as progressive as it might be. However, the life course 'savings bank' effect provides the basis for a generalised commitment to welfare. From this perspective a welfare system which offers security and some measure of redistribution, and merges self interest with a commitment to the common good, would still require an *integral* solution to life course and other sources of inequality.

In terms of the shaping and reproduction of social inequality life course and other processes are not, therefore, 'disentangled' so straightforwardly. It is not in their independence, but because they are integral to social arrangements, that life course processes take on their significance. Not only are life course processes an integral component of other, gender- and class-related, inequalities but they are also deeply embedded in welfare arrangements. Life course claims, including the relative success or otherwise of claims to continuity of wellbeing over the life course, are key to locating the experiences and circumstances of those in later life. Such claims are themselves significant in shaping emergent patterns of diversity in later life. It is for these reasons that the focus on life course processes, rather than life course divisions, is the more productive route for understanding both the changing experiences and circumstances of later life.

### **Conclusion**

Recently, we have witnessed a growing interest in life course issues and in the implications of an ageing population structure. Writers have engaged with questions of change in the structure of the life course, and change in the relationships between age groups or across generations. Whilst diversity appears to be one of the hallmarks of change, many writers have been strongly guided by concerns about the relative disadvantage and marginalisation faced by many older people. An unintended consequence of these approaches is that they themselves risk positioning 'later life' at the margins of society by virtue of the theoretical frameworks in use. The approaches understate the importance of lifetime continuities in respect of class- and gender-related inequalities. They also understate the coherence of societal relations which bind members of different life course stages or of (co-eval) generations. Finally, they draw on, and promote, a convention in

which life course processes, where they do emerge as an object of sociological interest, acquire an existence which is independent of the social arrangements of which they are a part.

A moral economy perspective is of value since it enables us to explore the processes shaping divisions between life course stages in a particularly productive way: these divisions are understood as outcomes of deeply embedded processes rather than seen as an adequate statement of social differentiation. The approach foregrounds the ways in which welfare claims are embedded in employment relationships and gendered patterns of care, and how these structure patterns of lifetime inequality. However, advocates of the approach who have written on later life tend to see consensus as an important component of the argument: putting at the centre of analysis concern with norms regarding reciprocity and shared moral assumptions regarding 'what is due to older people'. I have called into question the appropriateness of conceiving of patterns of welfare and resource (re-)distribution in these terms. The more revealing angle from which to interrogate the circumstances of later life has been to consider the social ordering of claims and obligations and the ways in which certain groups secure or maintain an advantaged position so that work-life advantage is translated into retirement advantage. Indeed the ability to secure continuity of relative advantage within retirement, through the maintenance of an independent income, and the prospect of such security throughout one's working life, could usually be thought of as part of a definition of employment advantage.

If the life course is to be located as important in theorising inequality it is not because it provides an adequate description of inequality, but because it reveals a set of socially embedded rights, claims and obligations which both reflect the interdependence of social groups, and contribute to the shaping, reproduction and restructuring of social inequality. For example, children's claims are met through an historically constituted division of labour, in which men's claims to breadwinner wages have been relatively successful and embedded in structures of employment and welfare. These processes have been fundamental in shaping current gender inequalities in later life. Now, declining ages at labour force exit appears to be part of a wider life course compression of employment, in which women work more in paid employment, whilst young adults and older people work less. These shifts, occurring from the mid 1970s onwards, reflect a change in life course- and gender-related claims to employment. These changes are integral to emergent patterns of inequality. For example, new forms of marginalisation may occur as a result of the sharp decline in

employment opportunities for older workers, where the most disadvantaged carry unemployment and long-term poverty as their pre-‘retirement’ experience.

I have argued that what is of interest is less life course divisions per se – in respect of inequality it is not helpful to view the world in terms of life course cleavages – but life course processes. It is through this focus that we can explore the question of how change in life course-related obligations and claims to employment and welfare are themselves part of a reproducing structure which is manifesting new patterns of social marginalisation. It is in this respect that life course processes are extremely important to the structuring of social inequality, and in shaping the diverse experiences and circumstances of later life.

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### NOTES

- 1 For an account with a similar aim, but a different ‘take’ on the relationship between life course processes and social inequalities, see Vincent 1995.
- 2 The idea of an historical supercession of puritanism, inner-directedness and deference to authority as core cultural values to hedonism, other-directedness and escapism, has been recently invoked as a description of late 20th-century developments (*e.g.* Field 1996, drawing on Wilkinson 1995). Here a purported generation-linked shift in ideas is advanced as part of an argument regarding the necessary direction of welfare reconstruction. Proponents of this kind of argument might reflect on the historical recurrence of this, apparently identical, shift in the cultural ethic.
- 3 Hockey and James argue that children’s access to work is restricted by virtue of age discrimination. They make a distinction between exploitative child labour and non-exploitative child work, thereby raising the possibility of ‘good work’ for children, and they construe children’s marginalisation accordingly, in terms of their exclusion from socially significant activity. This seems to be over-stretching the reach of the claim, implying that marginalisation ensues from the absence of access to work. It is not the presence of discrimination against children in respect of access to work, but rather its absence, which would amount to the entrenchment of (generalised) disadvantage amongst children.
- 4 That this dynamic is clearly gendered is evidenced in arguments that the transition to being a member of a ‘retired couple’ is a less dramatic status transition for women who have had a marginal relationship to paid employment.
- 5 Hannah stresses the importance to employers of developing pensions as a strategy for increasing loyalty and commitment of employees over their working lifetimes,

consistent with the changing requirements of capital in the early years of the 20th century (Hannah 1986).

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