

# AGEING IN THE 21<sup>ST</sup> CENTURY – ARE BABY BOOMERS PREPARED?

A study of preparation for later life  
in a context of social change.

Jennifer Buckley  
BA, Grad Dip Ed.,  
Grad Dip Urban and Regional Planning

Discipline of Geographical & Environmental Studies  
School of Social Sciences  
The University of Adelaide

Submitted for the degree of Doctor of Philosophy  
December 2010

# TABLE OF CONTENTS

<b>TABLE OF CONTENTS</b> .....	<b>i</b>
<b>LIST OF TABLES</b> .....	<b>xiii</b>
<b>LIST OF FIGURES</b> .....	<b>xviii</b>
<b>ABSTRACT</b> .....	<b>xxiv</b>
<b>DECLARATION</b> .....	<b>xxvi</b>
<b>ACKNOWLEDGEMENTS</b> .....	<b>xxvii</b>
<b>ABBREVIATIONS &amp; ACRONYMS</b> .....	<b>xxviii</b>
<b>Chapter 1: Introduction</b> .....	<b>1</b>
1.1 Introduction .....	1
1.2 Aims and Objectives. ....	4
1.3 Previous Research. ....	6
1.4 Key Concepts .....	12
1.4.1 The Baby Boom in Australia.....	12
1.4.2 Cohort Flow, Social Change and Generational Units .....	15
1.4.3 Preparation for Later Life.....	17
1.5 Overview of the Thesis.....	22

1.6	Conclusion .....	23
<b>Chapter 2: Theories of Social Change .....</b>		<b>25</b>
2.1	Introduction .....	25
2.2	Social Change – A Brief Overview .....	26
2.3	Age, Ageing and Social Change.....	26
2.3.1	Cohort flow and social change .....	27
2.4	‘The Times they are A’Changing’ .....	30
2.4.1	Pre-modernity, Early modernity and Reflexive modernity .....	33
2.4.2	Detraditionalisation and Individualisation .....	35
2.5	Conclusion .....	42
<b>Chapter 3: Research Design and Methodology.....</b>		<b>44</b>
3.1	Introduction .....	44
3.2	Epistemological standpoint .....	44
3.3	Research design.....	46
3.4	Component 1 – Social Change .....	47
3.4.1	Period versus Cohort Analysis .....	47
3.4.2	The Census and Other Secondary Sources .....	49
3.4.3	Methods .....	50

3.5	The Conceptual Framework for Later Life Preparation .....	52
3.6	Positive models of Ageing .....	54
3.7	Component 2 - Preparation for Later Life - Methods .....	61
3.7.1	The North West Adelaide Health Study (NWAHS).....	61
3.7.2	Data Sources .....	63
3.7.3	Analysing the NWAHS Data.....	65
3.7.4	Statistical Analyses.....	68
3.7.5	Survey Development .....	69
3.7.6	Survey Administration.....	71
3.7.7	Ethics .....	73
3.7.8	Focus Groups.....	73
3.8	Conclusion .....	75

<b>Chapter 4:</b>	<b>The Impact of Social Change on the Life Course – How Baby Boomers Differ from their Parents .....</b>	<b>76</b>
4.1	Introduction .....	76
4.2	Education .....	76
4.2.1	Transformations to Education in the 20th Century .....	77
4.2.2	Cohort Comparison of Educational Attainment and Context.....	81
4.2.3	Religious Affiliation.....	86

4.3	Marital Status and Family Structure.....	93
4.3.1	The 1927-1936 Cohort .....	95
4.3.2	The 1952-1961 Cohort .....	98
4.3.3	A Comparison of the Census Data .....	103
4.4	Conclusion .....	115
 <b>Chapter 5: Are Baby Boomers Preparing? .....</b>		<b>116</b>
5.1	Introduction .....	116
5.2	Socio-demographic Characteristics .....	117
5.3	Retirement Expectations and Intentions.....	119
5.4	The Propensity to Plan .....	124
5.4.1	Thought Given to Later Life.....	125
5.4.2	Patterns of Advice-seeking.....	127
5.4.3	The Impact of Planning on Income Expectations.....	130
5.4.4	A Third Age for Everyone?.....	132
5.5	Later Life in Reflexive Modernity .....	133
5.6	Reflexive Planning in the Self-protection Domain. ....	139
5.7	Conclusion .....	143

<b>Chapter 6: How Healthy are Baby Boomers?.....</b>	<b>145</b>
6.1 Introduction .....	145
6.2 The Current Socio-economic Context for Health.....	145
6.3 The Current Health Policy Framework .....	148
6.4 Baby Boomers – Mid-life Health Status .....	152
6.4.1 Chronic Conditions.....	152
6.4.2 Risk Factors .....	155
6.5 Socio-economic Characteristics, Chronic Conditions, and Risk Factors .....	159
6.5.1 Obesity.....	160
6.5.2 COPD .....	165
6.5.3 Mental and Psychological Health.....	167
6.5.4 Arthritis and Musculoskeletal Conditions .....	172
6.5.5 Multiple Risk Factors and Chronic Conditions .....	174
6.5.6 Changing Patterns in Health.....	177
6.6 How Health Differs between Subgroups.....	178
6.6.1 Current Health Resources.....	178
6.6.2 Perceived Constraints to Adopting Healthy Lifestyles .....	183
6.6.3 Perceived Constraints to Physical Activity .....	186
6.7 Private Health Insurance in the Baby Boom Cohort .....	191
6.8 Conclusion .....	193

<b>Chapter 7:</b>	<b>Active Engagement.....</b>	<b>195</b>
7.1	Introduction .....	195
7.2	Productive Engagement.....	196
7.2.1	Changes in Labour Force Status Over Time .....	196
7.2.2	Labour Participation in NWAHS Baby Boomers .....	197
7.2.3	Intentions to Work Part-time in Later Life.....	203
7.2.4	Volunteering and Care-giving .....	207
7.3	Social Support and Interaction .....	209
7.3.1	Marital Status, Children, and Living Arrangements .....	211
7.3.2	Modes of Socialising .....	213
7.3.3	Perceived Constraints to Social Interaction.....	216
7.3.4	Social Connectedness across the Cohort .....	217
7.4	Meaningful engagement.....	220
7.5	Conclusion .....	222
<b>Chapter 8:</b>	<b>Housing.....</b>	<b>223</b>
8.1	Introduction .....	223
8.2	Housing – the Broad Policy Framework .....	223
8.3	Housing for Older People – Past Context .....	225
8.4	Baby Boomers and Housing Security .....	226

8.4.1	Housing Tenure in the Baby Boomer Cohort.....	227
8.4.2	The Effectiveness of Public Protection Mechanisms .....	230
8.5	Future Expectations and Preferences for Housing .....	233
8.5.1	Intentions to Move or Renovate .....	233
8.5.2	Factors Important to Housing Location.....	235
8.5.3	Housing Preferences .....	237
8.5.4	Perceived Constraints to Achieving Housing Preferences .....	241
8.6	The Impact of Recent Policy Initiatives .....	244
8.6.1	Positive Outcomes.....	244
8.6.2	Policy Gaps.....	245
8.7	Conclusion .....	247
<b>Chapter 9: Financial Security in Later Life.....</b>		<b>249</b>
9.1	Introduction .....	249
9.2	The Australian Retirement Income System.....	249
9.2.1	Superannuation and Voluntary Savings .....	252
9.2.2	The Age Pension.....	255
9.3	Baby Boomers - Self-insurance.....	256
9.3.1	Expected Source of Income.....	256
9.3.2	Adequacy of Income in Later Life .....	260

9.3.3	Plans to Improve Savings .....	263
9.4	Retirement Income Policies and Self Reliance .....	264
9.4.1	Retirement Income Policies and the Equity of Self-reliance.....	267
9.4.2	The Adequacy of the Age Pension .....	269
9.5	Conclusion .....	271
<b>Chapter 10: Conclusion.....</b>		<b>273</b>
10.1	Introduction .....	273
10.2	Summary of Major Findings .....	274
10.2.1	Between Two Worlds .....	274
10.2.2	Key Characteristics of Baby Boomers .....	278
10.2.3	A Different Approach to Examining Later Life Preparation.....	280
10.2.4	Do Baby Boomers Plan for Later Life?.....	280
10.2.5	How Financial and Non-financial Resources Differed between Subgroups .....	281
10.2.6	Constraints to Self-protection.....	286
10.2.7	Health, Housing and the Retirement Income System.....	288
10.3	Policy Implications.....	290
10.3.1	Planning for Later Life .....	291
10.3.2	Health .....	293

10.3.3	Active Engagement through Paid Work.....	295
10.3.4	The Impact of Social Change on Informal Care.....	297
10.3.5	Housing.....	297
10.3.6	Retirement Income .....	299
10.4	Implications for Further Research.....	299
10.4.1	Health .....	300
10.4.2	Housing.....	301
10.4.3	Future Trends in Cohabitation.....	301
10.4.4	Social Interaction and Personally Meaningful Engagement .....	302
10.5	Limitations .....	302
10.5.1	Subgroups not Included in the Study.....	302
10.5.2	The Problem of Small Cell Sizes.....	303
10.6	Implications for Theory and Data Collection.....	304
10.6.1	Analysing Social Change .....	304
10.6.2	Innovation in Data Use and Collection .....	304
10.6.3	Implications for Theory.....	306
10.7	Conclusion .....	308

**APPENDICES..... 310**

**Appendix 1: Overview of the Literature on Baby Boomers.....311**

1.1 Review Based Literature on Baby Boomers .....312

1.2 Empirical Studies of Baby Boomers .....313

**Appendix 2: Material Relating to Methodology.....315**

2.1 Recoding of Census Data.....316

2.2 Ageing Well – Model Developed by Vaillant .....321

2.3 Successful Ageing – Model Developed by Baltes & Baltes .....323

2.4 Relevant Variables from NWAHS Stages One and Two Included in Thesis .....327

2.5 Response Rate/Time Line for Stages of the NWAHS .....328

2.6 Previously Validated Survey Instruments Used in Stage 2.....329

2.7 TFU Survey 2 CATI Questionnaire .....331

2.8 TFU Survey 2 Postal/Online Questionnaire.....366

2.9 Methods Used to Select Sub-groups .....384

2.10 TFU Survey 2 – Contributors to Survey Development.....386

2.11 Questions from CATI and Postal/Online Questionnaires Sourced from  
Other Surveys.....387

2.12 Alignment of TFU Survey 2 Questions with Analysis in Chapters 5-9.....388

2.13 Approach/Invitation Letter for the TFU Survey 2 .....390

2.14	Ethics Approval Letter for Data Collection for the NWAHS TFU Survey 2007 .....	391
2.15	Focus Group Materials – PowerPoint Presentation .....	392
2.16	Draft Email Invitation and Information Sheet .....	394
	<b>Appendix 3: Tables Relating to Chapter 5 .....</b>	<b>396</b>
3.1	Socio-economic Characteristics by Cohort and by Gender .....	397
3.2	Socio-economic Characteristics for Each Cohort by Gender. ....	398
3.3	Socio-economic Characteristics by Gender within Each Cohort.....	399
	<b>Appendix 4: Material Relating to Chapter 6. ....</b>	<b>400</b>
4.1	Publication .....	401
4.2	Clinical parameters of Variables Used in the Analysis of Chronic Conditions and Risk Factors .....	412
4.3	Chronic Conditions by Cohort .....	414
4.4	Chronic Conditions by Gender .....	415
4.5	Proportion of Each Chronic Condition Held by Males and Females.....	416
4.6	Chronic Conditions by Gender within Each Cohort .....	417
4.7	Risk Factors by Cohort .....	418
4.8	Proportion of Each Risk Factor Held by each Cohort .....	419
4.9	Risk Factors by Gender and by Cohort.....	420
4.10	SF-36 Summary Scores for COPD - 1946 and 1956 Cohorts.....	421
4.11	Paper Submitted for Publication .....	422

4.12	SF-36 Summary Scores for Arthritis - 1946 and 1956 Cohorts.....	438
4.13	Chronic Disease and Comorbidity Associations.....	439
4.14	Data Items Included in Multiple Chronic Conditions and Risk Factor Variables .....	440
4.15	Risk Factors Associated with Having Three or More Chronic Conditions .....	441
4.16	Current Employment Status of the Retired.....	442
<b>Appendix 5: Material Relating to Chapter 8.....</b>		<b>443</b>
5.1	Data Used to Compare 1981 and 2006 Rental Costs for 45-54 Year Old .....	444
5.2	Logistic Regression Results for Attraction to Housing Options.....	445
5.3	Community Sector Views on Housing Policy for Older People.....	446
<b>Appendix 6: Tables Relating to Chapter 9 .....</b>		<b>447</b>
6.1	Key Features of the Age Pension as of September 2009/10.....	448
6.2	Allowance and Supplements Associated with the Age Pension .....	449
6.3	Allowances and Benefits Available to Seniors not on a Pension .....	450
6.4	Increasing the Eligibility Age for the Age Pension and the Preservation Age .....	451
<b>Appendix 7: Glossary.....</b>		<b>452</b>
<b>References.....</b>		<b>453</b>

## LIST OF TABLES

Table 2.1: Ageing and Social Change Working Principles .....	30
Table 3.1: Age Range of Birth Cohorts in Different Census Years .....	48
Table 3.2: Key Sources Used for the Social Change Component .....	50
Table 3.3: Census Variables Analysed in Chapter 4 .....	51
Table 3.4: Social Risks and how they are Managed.....	53
Table 3.5: Outcome Criteria for Successful Ageing.....	55
Table 3.6: Predictors and Outcomes of Successful Ageing.....	57
Table 3.7: Response Rates for Each Survey Instrument.....	64
Table 3.8: Data Sources Used in Results Chapters.....	65
Table 3.9: Subgroups for Analysis .....	66
Table 3.10: Focus Group 1 – Socio-economic Characteristics.....	73
Table 3.11: Focus Group 2 – Socio-economic Characteristics.....	74
Table 4.1: Highest Year of School Completed.....	81
Table 4.2: Non-School Qualification.....	83
Table 4.3: Percentage with Non-school Qualification Holding.....	85
Table 4.4: Religious Affiliation for 1927-1936 and 1952-1961 Cohorts .....	89
Table 4.5: Religious Affiliation by Birthplace .....	90

Table 4.6:	Percentage of those who Identified as Christian who Attended Church Weekly. ....	92
Table 4.7:	Changes to the Social and Economic Context Between 1960 and 1990 .....	101
Table 4.8:	Marital Status of 45-54 year olds - 1981 and 2006 .....	104
Table 4.9:	Social Marital Status for those Aged 45-54 in 2006 .....	105
Table 4.10:	Classifications used in Family Type Variable – 1981 and 2001 HSFs .....	108
Table 4.11:	Family Type – 1981 and 2001 .....	109
Table 4.12:	Young Adults Living at Home: 1981 and 1998 .....	110
Table 4.13:	Household Composition .....	112
Table 4.14:	Children Ever Born – Women Aged 45-54 in 1981 and 2006 .....	113
Table 5.1:	Selected Demographic Characteristics by Each Baby Boomer Age Cohort – Marital Status and Living Arrangements.....	117
Table 5.2:	Selected Demographic Characteristics by Gender within Each Baby Boomer Age Cohort – Living with Other Adults and Income .....	118
Table 5.3:	Selected Demographic Characteristics by Each Baby Boomer Age Cohort – Education, Marital Status and Country of Birth .....	118
Table 5.4:	Gender Differences in Education by Each Baby Boomer Age Cohort .....	119
Table 5.5:	Comparison of Intended Retirement Ages – 2004-05 and 2008-09 .....	123
Table 5.6:	Factors Influencing the Retirement Decision – Persons in the Labour Force Aged 45 and Over who Intend to Retire .....	123

Table 5.7:	Stage of Retirement by Each Baby Boomer Age Cohort and by Gender.....	124
Table 5.8:	Health Status and Beliefs/Attitudes to Lifestyle Factors – Baby Boomers 1946-1965 .....	136
Table 5.9:	Beliefs about Importance of Lifestyle v Actual Lifestyle – Baby Boomers 1946-1965 .....	137
Table 5.10:	Self-perceptions of Normal Weight v Clinically Assessed Weight – Baby Boomers 1946-1965 .....	138
Table 5.11:	Self-perceived Weight v Clinically Assessed Weight by Waist Circumference – Baby Boomers 1946-1965 .....	139
Table 5.12:	Changes to Physical Activity and Diet to Maintain or Improve Health – Baby Boomers 1946-1965 .....	142
Table 5.13:	Changes Made/Plans to Make Changes v Actual Diet – Baby Boomers 1946-1965 .....	143
Table 6.1:	Outcome Variables .....	160
Table 6.2:	Changes in Prevalence of High Waist Ratio between T1 and T2 .....	164
Table 6.3:	Best Set of Explanatory Variables for Obesity.....	165
Table 6.4:	Best Set of Explanatory Variables for COPD .....	167
Table 6.5:	Prevalence of Mental Health Problems – Baby Boomers 1946-1965 .....	168
Table 6.6:	Best Set of Explanatory Variables for Psychological Disturbance .....	171
Table 6.7:	Best Set of Explanatory Variables for Depression .....	171

Table 6.8:	Best Set of Explanatory Variables for Arthritis .....	174
Table 6.9:	Multiple Risk Factors by Gender within Each Baby Boomer Age Cohort .....	175
Table 6.10:	Best Set of Explanatory Variables for Three or More Risk Factors.....	176
Table 6.11:	Multiple Chronic Conditions for Each Baby Boomer Age Cohort and for Gender.....	176
Table 6.12:	Best Set of Explanatory Variables for Three or More Chronic Conditions .....	177
Table 6.13:	Chronic Conditions and Risk Factors by Subgroups.....	179
Table 6.14:	Prevalence of Arthritis –At-risk and Mainstream Subgroups .....	181
Table 6.15:	Nutritional Measures - At-risk and Mainstream Subgroups.....	182
Table 6.16:	Lifestyle Measures - At-risk and Mainstream Subgroups .....	183
Table 6.17:	Private Health Insurance – NWAHS compared with NHS Results .....	191
Table 7.1:	Employment Status for 45-54 Year-Olds in 1981 and 2006 .....	196
Table 7.2:	Hours Worked by 45-54 Year-Olds in 1981 and 2006.....	197
Table 7.3:	Employment Status by Each Baby Boomer Age Cohort and by Gender .....	198
Table 7.4:	Employment Status of Males and Females in Each Baby Boomer Age Cohort .....	198
Table 7.5:	Hours in Paid Work by Age Cohort by Gender and by all Baby Boomers .....	199
Table 7.6:	Employment Status by Government Pension – Baby Boomers 1946-1965.....	200
Table 7.7:	Five or More Years Spent Out of the Paid Workforce by Age Cohort and by Gender.....	200

Table 7.8:	Characteristics Related to Social Support and Interaction	
	– Baby Boomers 1946-65 .....	210
Table 7.9:	The Availability of Children – Couples and Singles .....	212
Table 7.10:	Meaning in Life and Hobbies/Interests – At-risk and Mainstream Groups .....	221
Table 8.1:	Housing Tenure – 45-54 Year-Olds in 1981 and 2006 .....	228
Table 8.2:	Preferred Locations for Retirement – Planners and Non-planners .....	235
Table 8.3:	Survey Questions about Housing Preference in Later Life .....	238
Table 8.4:	Proportion of Respondents who were ‘Quite a Bit’ or ‘Extremely Confident’ of their Ability to Achieve their Housing Preference – Baby Boomers 1946-1965 .....	242
Table 8.5:	Relationship between Perceived Barriers and Preferred Housing Options – Baby Boomers 1946-1965 .....	243
Table 9.1:	Guiding Objectives for the Australian Retirement Income System .....	251
Table 9.2:	Percentage Nominating Only One Income Source – Super, Pension and Other – At-risk and Mainstream Subgroups .....	257
Table 9.3:	Average Superannuation Balances - Baby Boomers 1946-1965.....	265

## LIST OF FIGURES

Figure 1.1: Total Fertility Rates – Australia 1921-2006 .....	13
Figure 3.1: Response Rates for Stage 1 of the NWAHS.....	62
Figure 3.2: Exploring Self-protection Factors in Relation to Successful Ageing.....	67
Figure 4.1: Religious Affiliation of the Australian Population 1901 to 2006.....	87
Figure 4.2: Religious Affiliation for those aged 45-54 in 1981 and 2006. ....	87
Figure 4.3: Religious Affiliation by Education Level and Gender – Age 45-54 for the 1927-1936 Cohort .....	88
Figure 4.4: Religious Affiliation by Education Level and Gender – Age 45-54 for the 1952-1961 Cohort .....	88
Figure 4.5: Choice of Marriage Celebrant 1905-2004 .....	90
Figure 4.6: Women Ever Partnered – Start of First Couple Relationship by Year of Birth .....	106
Figure 4.7: Registered Marital Status of de Facto Married, Australia, 2001 .....	107
Figure 5.1: Intended Age of Retirement by Each Baby Boomer Age Cohort .....	122
Figure 5.2: Thought Given to Retirement – Baby Boomers 1946-1965 .....	125

Figure 5.3: Thought Given to Preparing for Later Life – At-risk and Mainstream Subgroups .....	126
Figure 5.4: Advice-seeking for Retirement/Later Life – At-risk and Mainstream Subgroups .....	127
Figure 5.5: Reasons for Not Seeking Advice – Baby Boomers 1946-1965.....	129
Figure 5.6: Reasons for Not Seeking Advice – At-risk and Mainstream Subgroups .....	130
Figure 5.7: The Impact of Planning on Income Expectations, At-risk Planners and At-risk Non-planners .....	131
Figure 5.8: The Impact of Planning on Income Expectations, Mainstream Planners At-risk Planners .....	132
Figure 5.9: Importance of Attitude, Lifestyle and Family History – Baby Boomers 1946-1965 .....	134
Figure 5.10: Rating of Self-protection Factors – Baby Boomers 1946-1965 .....	135
Figure 5.11: Changes Made to Key Lifestyle Domains – Baby Boomers 1946-1965.....	140
Figure 5.12: Actual Physical Activity Levels by Attitudes to Making Changes – Baby Boomers 1946-1965 .....	143
Figure 6.1: Prevalence of Chronic Conditions by Each Baby Boomer Age Cohort.....	153
Figure 6.2: Proportion of Each Chronic Condition Held by Males and Females – Baby Boomers 1946-65 .....	154
Figure 6.3: Risk Factors – Baby Boomers 1946-1965 .....	155

Figure 6.4: Risk Factors by Each Baby Boomer Age Cohort .....	156
Figure 6.5: Proportion of Risk Factors Held by Each Baby Boomer Age Cohort.....	156
Figure 6.6: 1946-1955 Cohort - Risk Factors by Gender.....	157
Figure 6.7: 1956-1965 Cohort – Risk Factors by Gender .....	158
Figure 6.8: Cohort by Gender – those who have Never Smoked and those with Risky Alcohol Use.....	159
Figure 6.9: SF-36 Summary Scores for Obesity – 1956-1965 Cohort.....	162
Figure 6.10: SF-36 Summary Scores for Obesity –1946-1955 Cohort.....	162
Figure 6.11: Prevalence of Obesity and High Waist Hip Ratio by Gender within Each Baby Boomer Age Cohort .....	163
Figure 6.12: Psychological Disturbance by Three or More Chronic Conditions – Baby Boomers 1946-1965 .....	168
Figure 6.13: Depression by Three or More Chronic Conditions – Baby Boomers 1946-1965 .....	169
Figure 6.14: Self-rated Health – At-risk and Mainstream Subgroups .....	180
Figure 6.15: Quality of Life (SF-36) – Depressed and Non-depressed Subgroups .....	180
Figure 6.16: Constraints to Making Positive Lifestyle Changes – Baby Boomers 1946-1965 .....	184
Figure 6.17: Constraints to Making Positive Lifestyle Changes – 1946-55 and 1956-65 Cohorts .....	185
Figure 6.18: Constraints to Making Positive Lifestyle Changes – At-risk and Mainstream Subgroups.....	186

Figure 6.19: Perceptions of Benefits of Regular Exercise – Baby Boomers 1946-1965 .....	187
Figure 6.20: Comparison of Retired and Not-Retired Groups – Perceptions of Benefits of Exercise.....	188
Figure 6.21: Constraints to Physical Activity – Baby Boomers 1946-1965 .....	189
Figure 6.22: Constraints Related to Time, Finances, Facilities and Knowledge – At-risk and Mainstream Subgroups .....	190
Figure 6.23: Constraints Related to Motivation, Energy, Health and Lack of Company – At-risk and Mainstream Subgroups .....	190
Figure 6.24: Private Health Insurance – At-risk and Mainstream Subgroups .....	192
Figure 7.1: Employment Status and Volunteering – Baby Boomers 1946-1965.....	197
Figure 7.2: Employment Status – At-risk & Mainstream Subgroups .....	201
Figure 7.3: Education Levels of Low Income, Non-planning and Depressed Groups .....	202
Figure 7.4: Working Part-time in Later life – Baby Boomers 1946-1965 .....	203
Figure 7.5: Intention to Work Part-time in Later Life – Selected Baby Boomers 1946-65 .....	204
Figure 7.6: Relationship between Work Status and Volunteering – Baby Boomers 1946-1965 .....	208
Figure 7.7: Marital Status - At-risk and Mainstream Subgroups .....	211
Figure 7.8: Quality of Marital/de facto Relationship – At-risk and Mainstream Subgroups .....	212
Figure 7.9: Living Arrangements – At-risk and Mainstream Subgroups.....	213
Figure 7.10: Modes of Socialising – Baby Boomers 1946-1965 .....	214
Figure 7.11: Modes of Socialising – At-risk and Mainstream Subgroups .....	215

Figure 7.12: Constraints to Socialising – Baby Boomers 1946-1965 .....	216
Figure 7.13: Constraints to Socialising – At-risk and Mainstream Subgroups .....	217
Figure 8.1: Trends in Midlife Housing Tenure, Australia, 1995-96 and 2005-06 .....	227
Figure 8.2: Housing Tenure – Baby Boomers 1946-1965 .....	228
Figure 8.3: Housing Tenure for At-risk and Mainstream Subgroups .....	229
Figure 8.4: Weekly Rental Costs of 45-54 Year-olds in 1981 and 2006 .....	231
Figure 8.5: Individual Income – 45-54 Year-olds in 1981 and 2006.....	232
Figure 8.6: Intentions to Move or Renovate in Later Life by Retirement and/or Planning Status .....	234
Figure 8.7: Factors Important to Living Environment in Later Life – Baby Boomers 1946-1965 .....	236
Figure 8.8: Factors Important to Living Environment in Later Life – the Retired and Not-retired.....	237
Figure 8.9: Accommodation Options which Appealed 'Quite a Bit' or 'Extremely' – Baby Boomers 1946-1965 .....	239
Figure 8.10: Accommodation Options which Appealed 'Quite a Bit' or 'Extremely' – At-risk and Mainstream Subgroups.....	240
Figure 8.11: Confidence in Achieving Preferred Housing Option – Baby Boomers 1946-1965 .....	242
Figure 8.12: Key Constraints to Achieving Housing Preferences .....	244
Figure 9.1: Expected Income Source – Baby Boomers 1946-1965 .....	257
Figure 9.2: Percentage of At-risk and Mainstream Subgroups Nominating more than One Income Source .....	258
Figure 9.3: Expected Income – Multiple Sources – Baby Boomers 1946-1965.....	259

Figure 9.4: Expected Main Source of Income Persons in the Labour Force	
Aged 45 and Over who Intend to Retire.....	260
Figure 9.5: Expectations for Financial Security in Later Life – Baby Boomers	
1946-1965 .....	260
Figure 9.6: Adequacy of Later Life Income – At-risk and Mainstream Subgroups .....	261
Figure 9.7: Adequacy of Expected Income by Chronic Condition Status .....	262
Figure 9.8: Adequacy of Expected Income by Housing Tenure .....	262
Figure 9.9: Changes Made to Savings Habits – At-risk and Mainstream Subgroups.....	263
Figure 9.10: Reasons for not Changing Savings Habits – At-risk and Mainstream	
Subgroups .....	264

## **ABSTRACT**

Structural ageing and social change mean that the socio-economic and cultural context for ageing in the 21<sup>st</sup> century differs from that experienced by previous generations. Contemporary models of positive ageing have challenged constructions of aging as decline and disengagement and resulted in higher expectations for retirement. However, these new notions of ageing may yet be eroded by the economic and social uncertainties associated with modern life; the reformation of the social contract; and dubious assumptions about the prevalence of healthy lifestyles. As population ageing gathers momentum, state supports are becoming more tightly targeted and risk is increasingly being devolved to the individual. This progressive contraction of the welfare state has occurred during a period in which employment has become more precarious, family structures more diverse and marriage less stable. These and other social transformations have significance for how both individuals and governments prepare for later life. Baby boomers, as the first generation to age in this fundamentally different environment, are likely to face challenges that were not present for previous generations and will present policy-makers with new dilemmas. Against this background, the thesis is a study of how the radical social changes of the last half century are likely to shape the way in which ageing is experienced by baby boomers and subsequent generations.

The thesis is underpinned by demographic (Riley et al 1999) and socio-cultural (Giddens 1990; 2002) theories of social change and is organised into two components. The first uses ABS Census data to explore differences between a pre-war cohort and a sub-cohort of baby boomers. The second component uses primary and secondary data from the North West Adelaide Health Cohort Study to analyse later life preparation in the baby boomer cohort. It uses an holistic conceptual framework that considers the interplay between: public protection, self-insurance, and self-protection.

From a theoretical and practical perspective the research identifies the need for policy-makers to be cognisant of how social change will impact on the resources baby boomers bring to old age and on how they negotiate the later life transition. It identifies variations in both the financial and non-financial resources available to different subgroups and in the factors that constrain their capacity to build and maintain the resources that will

support them in later life. Evidence from this study shows that low income earners, singles, and those with poor mental health are more likely to have fewer resources than the rest of the population and to be at greater risk of poor outcomes. This is also the case for females who are more likely to enter later life with multiple chronic conditions and fewer financial resources than men. There is, therefore, a need to develop appropriately targeted policies to ensure that the needs of the most vulnerable are adequately met.

## DECLARATION

This thesis is my original work as a PhD scholar in the Department of Geographical & Environmental Studies at the University of Adelaide.

The work contains no material that has been accepted for the award of any other degree or diploma in any university or other tertiary institution, and, to the best of my knowledge and belief, contains no material previously published or written by another person, except where due reference has been made in the text.

I give consent to this copy of my thesis, when deposited in the University Library, being made available for loan and photocopying, subject to the provisions of the Copyright Act 1968. I also give permission for the digital version of my thesis to be made available on the web, via the University's digital research repository, the Library catalogue, the Australasian Digital Theses Program (ADTP) and also through web search engines, unless permission has been granted by the University to restrict access for a period of time.

.....

Jennifer Buckley

## **ACKNOWLEDGEMENTS**

This study was supported by an Australian Postgraduate Award from the Australian Federal Government and by a supplementary grant through the Nutrition Obesity and Lifestyle (NOBLE) project.

Firstly, many thanks are due to the participants in the NWAHS who gave of their time to complete the telephone interviews and survey forms which provided the primary data for this thesis. Great thanks are also due to my principal supervisor, Professor Graeme Hugo, for his interest in my project and for his continued support, encouragement and feedback throughout my candidature. I would also like to thank my second supervisor, Dr Dianne Rudd, for her helpful comments on my final draft. Many thanks are also due to Professor David Wilson, and to Graeme Tucker at the South Australian Department of Health, both of whom introduced me to the twin mysteries of epidemiology and statistics and whose generous support, encouragement and assistance enabled me to actually do something with my data. I would also like to thank Margaret Young for her assistance and advice in relation to Census data, Janet Grant for her support in relation to NWAHS data, David Coombe for showing me his clever Excel shortcuts, Maria Fugaro for turning my ten separate chapters into one pdf document and Debbie Faulkner for kindly reviewing my chapter on housing. A special thanks is due to my cousin Sandy Cahir for her generosity in rapidly and efficiently proof reading my thesis at the eleventh hour.

Throughout my candidature I have appreciated the encouragement and support of fellow students, in particular, Natasha Howard, Kelly Parker, Helen Feist and Vigya Sharma. Their willingness to share knowledge, discuss ideas and lighten the stress with the odd lunch or bottle of champagne has helped smooth the journey considerably. Many thanks are also due to my family and friends who have willingly offered themselves as sounding boards and given me unconditional support. Lastly, I would like to thank my friend Wayne for his loving encouragement, for his perspective on all things academic and for providing me with periods of much needed respite.

## **ABBREVIATIONS & ACRONYMS**

A&S	Ageing and Society
ABC	Australian Broadcasting Commission
ABS	Australian Bureau of Statistics
ACER	Australian Council of Educational Reform
ACOSS	Australian Council of Social Services
ACSA	Aged and Community Services Australia
AHURI	Australian Housing and Urban Research Institute
AIHW	Australian Institute of Health and Welfare
AIFS	Australian Institute of Family Studies
ARC	Australian Research Council
ASRAM	Australian Survey of Retirement Attitudes and Motivations
AWOTE	Average Weekly Ordinary Time Earnings
CARES	Center for Aging Research and Educational Services
CATI	Computer Assisted Telephone Interview
COAG	Council of Australian Governments
COPD	Chronic Obstructive Pulmonary Disorder
COTA	Council on the Ageing
CPI	Consumer Price Index
CRA	Commonwealth Rental Assistance

CSF	Census Sample File
CSHA	Commonwealth State Housing Agreement
DOHA	Department of Health and Ageing
GDP	Gross Domestic Product
GFC	Global Financial Crisis
HACC	Home and Community Care
HAF	Housing Affordability Fund
HSF	Household Sample File
IGA	Inter-governmental Agreement
ILU	Independent Living Unit
MTAWE	Male Total Average Weekly Earnings
NAHA	National Affordability Housing Agreement
NATSEM	National Centre for Social and Economic Modelling
NCLS	National Church Life Survey
NEF	New Education Fellowship
NHMRC	National Health and Medical Research Council
NHS	National Health Survey
NPA	National Partnership Agreement
NRAS	National Rental Affordability Scheme
NSW	New South Wales

NWAHS	North West Adelaide Health Study
NZ	New Zealand
OECD	Organisation for Economic Cooperation and Development
PBLC	Pensioner and Beneficiary Living Cost Index
PBS	Pharmaceutical Benefits Scheme
PHI	Private Health Insurance
PRHP	Pensioner Rental Housing Programme
PROS	Population Research and Outcomes Study
RACHs	Residential Aged Care Homes
RBL	Reasonable Benefit Limit
SAAP	Supported Assistance Accommodation Programme
SES	Socio-economic status
SG	Superannuation Guarantee
SPP	Special Purpose Payment
SPRC	Social Policy and Research Centre
SRH	Self-rated health
TFR	Total fertility rate
TFU	Telephone Follow Up
UK	United Kingdom
UN	United Nations

US	United States
WHO	World Health Organization
YLD	Years lost due to disability
YLL	Years of life lost due to death