

## Frank Trentmann<sup>1</sup>

### *Golden girls and silver surfers: a descoberta do consumidor sênior no século XX*

**O**brigado, obrigado Livia and obrigado to everyone who is joining at this conference and it's lovely to see so many friends and colleagues smiling and well, and of course, it would be much nicer if we could all, walk down Ipanema or so, together.

So, I'm glad that you invited me to contribute and to your conference, thank you also, obrigado, to Flavia for sharing the article on what COVID is doing to consumption, I saw that in the chat, thank you.

I should say that if any of you is doing work or planning to do work on what COVID-19 is doing to everyday life and how everyday life is changing in Brazil or Portugal I'd be very interested to hear. I'm planning to keep doing some work on this.

There we go. The title of this is of course, a playful reference to all, the young and also more mature and very energetic colleagues, even in Brazil, where golden girls, and sometimes also silver surfers are playing an increasingly larger role. What I want to do in the next half hour or so is to put the rise of the elderly consumer, a little bit in its longer historical perspective, and ask what the main forces and ideas were that has helped to establish the elderly consumer and also then to think about what the consequences might be.

Here you see a good local reference to the "Quarteto em Cy", a quartet of singers who started in 1959 and they're still going strong, although, sadly one of the original members died. But the others are still going strong so there in the late 70s and early 80s and we could add many other "senior" musicians, such as Gilberto Gil or The Rolling Stones or many others in the music business where age boundaries have clearly not completely disappeared but they've certainly been eroded in the last 50 years.

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Figura 1: A formação original do grupo em 1966. Da esquerda para a direita: Cyva, Cybele, Cynara e Cylene.

Fonte: Domínio público / Acervo Arquivo Nacional. Disponível em [https://upload.wikimedia.org/wikipedia/commons/thumb/6/61/Quarteto\\_em\\_Cy\\_2.tif/lossy-page1-2832px-Quarteto\\_em\\_Cy\\_2.tif.jpg](https://upload.wikimedia.org/wikipedia/commons/thumb/6/61/Quarteto_em_Cy_2.tif/lossy-page1-2832px-Quarteto_em_Cy_2.tif.jpg)



Figura 2: Quarteto em Cy 2018 - Sonya, Cynara, Cyva e Corina.

Fonte: Domínio público / Crédito Marcelo Cabanas.jpg. Disponível em: [https://upload.wikimedia.org/wikipedia/commons/ec/Quarteto\\_em\\_Cy\\_3\\_-\\_cr%C3%A9dito\\_Marcelo\\_Cabanas.jpg](https://upload.wikimedia.org/wikipedia/commons/ec/Quarteto_em_Cy_3_-_cr%C3%A9dito_Marcelo_Cabanas.jpg)

If you look at consumer studies, and you go to a library and look for the presence of generational factors in consumption, you will be struck just how dominant the teenager is. From the 1940s onwards, many students in business studies, economics, sociology and cultural studies have seized on the young, rebel consumer, the teenager. Particularly for the 1950s and 60s, we have a very big literature that has organised or that has linked major changes in consumption such as the growing importance of identity construction through studies on jeans, the motor scooter or leisure activities and most of those have looked towards the young. You have far fewer studies on the elderly. But in fact, if you stand back a little bit and look at the modern world as a whole, the big change is not the teenager, an even bigger change, I would argue, is the transformation of old age from a pretty dull, miserable, poor existence in a rocking chair to old age being associated with active ageing, elderly people being asked to consume and to stay fit, to be participating in leisure activities, to travel and so forth.

Old age has seen a massive transformation, and why that is, is the theme of this talk. One thing I'm particularly interested in is the relationship between public factors, including policy but also ideas and values that come through institutions and the public sector. We need to think of the story as something a little bit more than just the story of affluence for markets.

One starting point is Florida, when in 1936, in Bradenton, a club was founded. The so-called Kiwanis Club. It was a trailer park, with the trailers, most of them, fixed to the ground, and where people could spend a few months together. Within a couple of years, there were 1500 of these trailers in this club and they were recruiting elderly people to come and live there. They had a pretty lively set of activities. I'm just going to read you their schedule, their weekly schedule of events.

On Mondays there was bingo, on Tuesdays, square dance lessons and a star club, where people could perform on stage. Wednesdays, they have Bible classes and movies for the non-Christians, Thursdays they have hobby clubs and then on Friday there was a choir and ballroom dancing and on Saturday, more bingo and also theatre performances, amateur theatre performances.

Sunday was reserved for church, so this was a pretty lively set of activities. Certainly, much more active than what I'm doing these days! Everyday there was some leisure, some entertainment, probably amateur cultural events. Bradenton was a pioneering site, of the many residential communities that would start to spring up, both in Florida and also in parts of the West coast of the United States, for elderly people.

Initially just for seasonal living, so they would travel down there in the winter to have some warmth, but then also, long-term resettlement communities in which leisure and sociability were an essential attraction in less time. Where do these elderly people and their interests in leisure come from? How new are the elderly people who moved to this club? Sometimes, one can still find references in the literature that somehow, sort of the whole problem of the elderly consumer is really something dramatically new, because people assume that it's only now in the

late 20th early 21st century that people live a long life and that old age in itself is something new. That's quite wrong actually. We have good studies of late medieval Italian cities, where up to 10-15% of the population were over 65. So old age is not something new, but its proportion has increased. I put down some numbers. In late 19 century Europe, 8% of the population is over 60. After the Second World War in West Germany, 1953, you already have one million people, in a population of 60 million, that is over 80 years old. Old age itself has been with us for a long time, although we now have more elderly people, thanks to medical advances and better living conditions. The big difference is that old age, before the 20th century, tended to mean you would be poor, dependent on your children or sick or those three together. Your poverty, and not having independence, physical, social and financial, because you have to live with your son or your daughter and illness, are obviously not preconditions for consumption.

What promotes the change that gets us from this rather negative environment of old age to this more cheerful economically and culturally lively world, are several main changes that we can point to. The first is the relative decline in paid work in old age and the rise in pensions, and the growing number of people who were taking a pension. Here the United States was really a forerunner and after the Civil War, in the 19th century, there was something called civil war pensions, for soldiers. Now, that's not the majority of the population, but for the first time there's a sizeable segment in the population that has pension claims and can retire. In 1930 that is already 10% of people who have a pension and that goes dramatically up in the next 20/30 years, where most people have some company pension or a federal government pension. Now, why is that important?

The first thing is not so much the fact that you do not have to work, but for many people who look forward to retirement, it is actually a chance to obtain their independence, and that is a dramatic change in the mid-20th century. Instead of the majority having to live with their children and having a lot of the consumption choices dictated by them, they can now stay independent. Already by the 50s, 1 in 3 elderly Americans now lives alone, and by choice rather than with their family. Companies become quite active in the 40s to promote active leisure, so big corporations, car companies or insurance companies for instance, introduced seminars for workers as they're reaching their 50s, to prepare them for hobbies, tourism and active leisure facilities. Companies actively stimulated the idea that retirement can be creative and fun. You can see in surveys that we have this changing association of the retirement, from rather being some dull, dreadful period to something to look forward to, something to embrace and with that value change, you see a rise in people taking out retirement, rather than trying to work until they die.

So far we have talked about macroeconomic and macro institutional policy changes, but within it, what happens is a qualitative shift in the meaning of age. Let us compare two influential studies, one from the 20s and one from the 50s, to see just how dramatic is this mental transformation about what old age and how people should approach it. The first one is from one of the early Gerontologist G.

Stanley Hall, who wrote a seminar study called "Senescence", where he looked at old age specifically and try to identify the main causes of old age, but also give advice to people on how they should approach ageing. The main thing he finds is that, yes, people still pursue some leisure activity and people still have some sex even, he acknowledges that, but ultimately he thinks this is a very bad thing, because ageing, for him, is automatically a decline in the physical and also the mental capacities. So leisure consumption and sex it's a bit like running the battery down: you only have limited battery power and if you as an old person indulge in these things, you are actually accelerating the coming of death. Old age for him is not a separated, relatively autonomous time in life, it's a step towards death and he calls old age an anticipatory death. He believes that the body and the mind of an older person is substantially different from earlier generations because death is lurking on the horizon.

If we fast-forward thirty years, we have the next generation of social scientists looking at older people. Havighurst and Albrecht wrote a classic study on this theme. It's basically a very large ethnographically based cohort study where they observed older people. And yes, they found, in their sample, some people who actually fit Stanley Hall's idea of old age, but most of all, they found huge variations. In the groups they observed they find 1/3 who actually weren't passive at all, who were hyperactive, they had one hobby and another sport, and they were just doing this for the fun of it. Leisure for them was not just to pass time or to do wood work that has some practical purpose, but they were enjoying life. The authors tried to see if the life satisfaction, health and well-being were related to active forms of leisure, and they found a positive correlation in their study. Consequently the recommendation they gave was the very opposite of Stanley Hall's. Stanley Hall wanted people to slow down, so they don't die too quickly. Havighurst and Albrecht, by contrast, were embracing leisure. Leisure is good, it is the source of curiosity, keeps your mind alive, it is important for people self-esteem, they still worth something, they're accomplishing something. And also, it is important for social networks and social prestige. So, here you have, in the medical social role of experts, a value change that is now open to promote a more active consumer.

The interesting thing, of course, is to think about how these ideas translate and convert to actual everyday life changes. Havighurst and Albrecht influenced advice manuals for many medical experts and gerontologist. But that's not the same, of course, as regular people changing their lifestyle. So how does this link happen? Here, I would argue politics is very important, particularly in the American case, which is the country, in a way the forerunner of the active ager. And what we see in the 1940's is a political and civic embrace of active aging as something that isn't just about consumption, but about citizenship as well. You have golden age clubs being created. President Truman oversees a big government promotion on the future of aging. And the mantra of these bodies is that America is a democratic society, the country has just being fighting the Nazis, how do you preserve the democratic idea and the democratic spirit? Well, one way to do that, is to take seriously that old



people are not a waste of resources, old people have experiences, they should be citizens, they should and can contribute to civic life. Consequently, you need to keep old people active rather than locking them away in the cupboard. People started talking about old age being a 'spark of genius'. And there are practical reasons as well, because if you send young people to fight in Korea or Vietnam, you want old people to remain active in the community. When we today talk of consumption, we easily tend to think of this in terms of shopping or going on a holiday. For people on the 40's, consumption was also always part of citizenship. The active citizen needs to be an active consumer. And, also, the other way around.

The 40's and 50's witnessed an explosion of clubs dedicated to active aging. They have different names: sunshine clubs, the old-timers, live long and like it, is a good name for a club, I think. They say: embrace old age rather than try to avoid it. There was also a proliferation of shows and competitions that reward the creative active seniors. For example, hobby shows where people show their paintings. The cult of the hobby is something dramatically new at this period, and it's connected to this idea that the elderly should be active part of the consumer society.

So those are the lucky ones in a way, many of these elderly people lived by themselves, so the clubs are a form of sociability. In addition, here is the whole sector of the care home for the elderly, the old age home. And here in the United States we can see how they act as a conveyor belt between ideas in the medical and social science community and applied practices of what home for the elderly do. We can see in the 40's and 50's a dramatic upshot of organized activities: taking elderly people in trips, including shopping trips, organizing hobbies within the homes, also fitting the rooms in the homes with appliances, radios and things like that. And much more emphasis on celebration, on dance, on lessons, amateur shows and similar sociable leisure activities.

So far, we have talked about the American pathway to the elderly consumer. In many of the different dimensions I just talked about, America is a generation, or sometimes two, ahead of other industrial societies. If we look at old age homes in Britain or in Germany in the 1950's you won't find organized shopping trips. If you look at the living conditions of elderly people, and we have very good social surveys from the interwar years and the middle of the 20's century, they are really terrible, they are documenting really terrible conditions. Almost makes you cry reading some of the accounts of how elderly people lived in London in the 1940's or 50's, often just having one chair, one change of clothes, no appliances, no form of entertainment other than, perhaps, enough money to go to the pub once a month or so. Europe and Asia are really lagging behind this, but they are catching up. By the 70's, 80's and 90's you see similar developments also now appearing in Europe and parts of Asia.

Perhaps one thing to emphasize here is the transformation in the assets of the wealth of elderly people in some western European countries and also in Japan. By the 2000's, Japanese people over sixty years of age, have four times as much wealth as the younger generation. In Germany, it's not quite this extreme, but again, older

people in Germany now are better off than younger cohorts. That's a huge historical revolution. Anywhere in the world before the XX century it was the opposite. You were destined to be poor in old age. Some of that wealth has to do with real estate, the ownership of homes and apartments. For a growing number of people it means that they're looking forward to old age, having a nest egg, they know they're sitting at assets they can later use for consumer spending if they want to .

Let's look a little bit at consumer spending. Sometimes we still encounter the idea that old people are by definition very frugal, and old people themselves of course talk about it, with references to the Second World War and how it's necessary to save. If you look at the numbers a very different picture emerges. Even in the UK and France, where old people are not as well off as in Germany or Japan, by the 1990's consumer spending of the elderly was over 80% of the younger cohorts. And in Germany and Japan it was higher than in younger cohorts. So, consumer spending really went up dramatically for senior citizens in the last fifty, sixty years.

We also have studies that look at not just how much do people spend, but how many items, how much stuff do elderly people have. And again there's a myth, because elderly people are associated with frugality, that they don't have much stuff. But in a country like Sweden, which in itself thinks of itself as very frugal, you have an explosion of consumer goods and durables in the households of people in their 70's. They have as many TV sets, computers, boats and cars as younger people. Why is that? Where do this come from? Sociologists that especially look at generations distinguish between two different effects: one is the cohort effect and the other is the generational effect.

The cohort effect is what we see now, over the last twenty years, in the households of elderly people. It is effectively a continuation of the baby boomers who embraced a material culture with more consumer goods in the 1950's and 60's. They just happened to get older, but they take this lifestyle of the 60's with them into old age. That's quite important. If you think of travel, particularly, mobility, the great number of elderly people who go on cruises, this is all before the pandemic, or fly around in the world, many of them were the first generations of charter flights in the late 50's and 60's. On the one hand, then, we have this cohort effect and in the other hand we have the generational effect, a rise in consumption across all generations. These two are coming together in the more active ageing consumer.

What I think is interesting, in the light of these figures, is how slow and timid corporations, and also advertising and marketing, have been when it comes to approach and embracing elderly consumers. This is after all a huge market. There are studies that look at how many elderly people feature in film and in adverts and it continues to be a very, very, very small minority. As far as advertisers and company bosses are concerned in the back of their minds, consumers continue to be young and dynamic. It's very rare that you see elderly people in adverts, unless it's for medical products and dentures or things like that. And it's quite curious because, in a way, this is a huge market that could be tapped in to. We could put it, provocatively, and argue that the rise of the active consumer almost happened against the will of

corporations and advertisers. I mean, they responded to it a little bit, but they're not the main drivers. The main drivers are public policy, pensions, and the cultural change in ideas about aging.

Mobility is a very important dimension of the elderly consumer. I already mentioned the ability to be independent and not live with your family and have your son or daughter dictate your life. And we can see the embrace of mobility starting in the 1950s. In the United Kingdom, there is one organization which looks after issues of aging, SAGA. SAGA starts in 1951. They started introducing special dedicated holidays for people who are over 50's.

In America, the American Association of Retired People introduced something they called the Grand Circle, with tourism services dedicated to the elderly in the '50s. In Long Beach, you have tour operators that started the immensely popular Golden Tours, taking elderly people to different parts of the United States, then to Europe and to Asia, and so forth. Some of these people do this on a regular basis, every year.

Then comes mobility by car, particularly, the recreational vehicle. In 1991, you have 8 million of these recreational vehicles cruising up and down the United States. Some people retire and, basically, go traveling with an RV for a whole year. And we have ethnographic studies of people who do this sort of thing, and leisure and sociability are the main attractions. They build hubs of like-minded friends, they meet on their tours, and then they drive up to Arizona, and they are one week with this family, and then they drive further west to California and do a bit of that, and then they drive back again.

So, mobility is quite important, this is not a kind of sitting-at-home consumption. Taking this to the extreme, of course, is the retirement community and the second home business. And in Florida, I've already mentioned, but we can see this in almost all advanced societies. The Germans and the Brits, they go to Spain, to the Costa del Sol and you have, - it's very difficult to have good numbers on this because many people don't properly register, but according to the German Ambassador, and I think we can trust the Germans on numbers when it comes to these things - about half a million German people that spend either the whole year or most of the year in Spain.

There is a public policy context to this phenomenon, because in the European Union, citizens who are in the European Union can transfer their pensions between different states. So, these half a million Germans, they can sit in the sun in Spain and receive their monthly pension check from Berlin. This is going to hurt the British people after Brexit, because when Britain leaves the European Union, there will be consequences on transferring pensions, and the Brits already in Spain, their pensions aren't adjusted by inflation, for example.

For this phenomenon of mobility and travel among senior citizens to occur, it is not just a question of money and markets, but it also needed a kind of additional oxygen, which is provided by public institutions and public policy. The biggest state in Germany is Nordrhein-Westfalia . It has a dedicated department that looks after



commerce and business for the elderly. And they have various initiatives to support, for instance, leisure opportunities for the elderly. Wellness activities in the forests, spas, as well as discounted tourism opportunities.

Japan, similarly, is the one country which has what they call the “silver economy.” A variety of commercial services which give a bonus or a discount to people who are over 60. This has public support. And I am putting here two pictures to give you a sense of the scale and size of this settlement community. This is Sun City, in Arizona, which was one of the first planned residential communities. It almost makes you think of George Orwell and 1984, and the ways in which people are manipulated into conformist behaviour. These communities are planned with two or three standardized housing options, they have a rigorous leisure and hobby calendar, there are dedicated services. As a famous ethnographic study of an anthropologist, moving into Sun City in the 70s, and he was sort of torn between, on the one hand, admiring all the energy and the resources that were devoted to it and, on the other hand, he found it a little bit creepy how manipulated effectively everyday life was in these communities. Some people that moved there were desperate to just drive out of this settlement and to be in an enormous shop, rather than be in this sort of a Truman Show film.



Figura 3: Aerial view of Sun City Arizona, c. 1970.

Fonte: Private Collection.



Figura 4: Shanghai People's Park 2006.

Fonte: Private Collection – Copyright Frank Trentmann.

So, how “wonderful” and “good” is this story of the rise of the active elderly consumer? If we go to the bottom line of these developments, I think we also need to be clear about some of the problematic consequences and complications that have emerged from this increasingly dominant presence of the active consumer. The first is to point out inequalities: it is not everyone who can be active, they may have medical conditions or only a small pension, or no pension at all; the second concerns to where an old person live and whether they have the opportunities for leisure; being in a well-equipped, semi-independent residential home is different from elderly people who happens to end up in a geriatric hospital.

Health, wealth and possessions continue to be unevenly divided and, into the 1980s, you have major debates in medical faculties and public policies about what kind or how many possessions, for instance, people with Alzheimer are entitled to hold onto. So, you have cases where elderly people, because they suffered from certain conditions, have medical staff remove all their personal possessions. In the 1980's you have citizen and consumer groups campaigning to extend the right to

personal possessions to people, for instance, with Alzheimer's. It's an indication that not everyone had an equal share in this silver economy.

Finally, there is a kind of psychological pressure that emerges with the norm that old age should be active. The idea is that age is now not something that's biologically determined or destiny, but it's in your own hands; and, since it's in your hands, it's on you to stay fit. There's a wonderful film by Federico Fellini, *Ginger and Fred*, with Marcello Mastroianni, from the 80s. It is about an old couple of musical theater dancers, who reunite in old age and to perform again. They are ballroom dancers, they imitated Fred Astaire and Ginger Rogers in their youth. And, of course, they are now no longer as fit, especially, Mastroianni, to perform, and all sorts of awkward things happen. But there is a wonderful scene in this film, with the fitness instructor who tells old people: you should stay fit, and the fitness instructor on-stage tells everyone that old age has ceased to exist. If you just bend long enough, it'll just go away. But, as we all know and are acutely aware, it's not that simple.

This social-medical-aesthetic pressure also filters downwards to younger cohorts. The American Association of Retired People did a major survey of people's ideas, dreams, and fears of old age. And what they found was that baby boomers, who are now edging towards old age, half of them were actually dreading the idea of old age. And the reason for that was that the expectation of what old age ideally should be like - you should always stay on top, you should always stay fit, you should always be happy - is, you know, it's difficult to satisfy those expectations

Cosmetic surgery is a classic case, we see it on the rise and, of course, it's sort of a hamster wheel, it's ultimately a process without an end in sight: you can always have more cosmetic surgery if you want. I'm not an expert on this, but, the little I read, it's quite interesting how in different societies, cosmetic surgery is viewed as more or less permissive or even normal and how different age groups deal with that.

One final thing to point out is the story I have told you is primarily a western or northern story. If we move into the global south, India is a very good case: old age and active aging don't concern the vast majority of Indians. For most Indian families, the old person continues to be seen as a negative drain on resources; we have studies of diet that document how old people in most Indian households get less food, worse food, and cheaper food because they're seen as "Well, they're gonna die, anyhow." And for middle-class Indian families, the idea is that, if you are healthy, you should continue to contribute to the family income: you should be a breadwinner, not someone who just goes on shopping trips. So, if we take a global perspective, the rise of the golden ager and the silver surfer is really only true in certain parts of the world.

So, what does that leave us with? Here, I think, it would be interesting to think a little bit about what COVID, what the pandemic might be doing to aging. Because, if you step back and look at the positive factors I've highlighted in the story, such as public pensions, then I think that is very, very likely that the economic fallout of the pandemic will be enormous pressure on the pension funds.

And the pension funds, I don't know how it is in Brazil, but in Great Britain, many pension funds have invested in office buildings and real estate. And the office buildings in the center stand empty, the price of office buildings will go down and, with it, will the pension funds. So, there will be fewer and fewer wealthy pensioners in future. People will have to work longer and all of that will counter many of the trends I've talked about. Here is just one chain reaction unfolding in front of our eyes.

In a hundred years' time, the golden age and the silver surfer may well be remembered as a particular historical moment from 1930s to 2019, but then decline afterward.

So, I stop then.