

Examining Overconsumption, Competitive Consumption, and Conscious Consumption from  
1994–2004: Disentangling Cohort and Period Effects

D. Jasun Carr

Assistant Professor, Susquehanna University

Melissa Gotlieb

Assistant Professor, Texas Tech University

Nam-Jin Lee

Assistant Professor, College of Charleston

Dhavan V Shah

Louis A & Mary E. Maier-Bascom Professor, University of Wisconsin-Madison

ABSTRACT

Taken together, Robert Putnam’s work on the decline of social capital (2000) and Juliet Schor’s insights about the rise of “the new consumerism” (1999) suggest a shift in values in which our responsibilities as citizens have taken a backseat to our desires as consumers. This article complicates this shift in civic and consumer culture by examining generational differences in overconsumption, competitive consumption, and conscious consumption between 1994 and 2004. Using survey proxies for these concepts from the annual DDB Needham Life Style Study, we find that Generation X exhibits the highest rates of overconsumption and competitive consumption while also displaying the lowest rates of conscious consumption. Notably, the trends for these three aspects of consumer behavior vary in terms of overtime stability, general tendency, and economic responsiveness. These differing patterns of spending and consumption

have far reaching implications for society as a whole, particularly as the Civic Generation fades, the Boomers move out of the workforce, and Generation X becomes mature and culturally dominant.

KEYWORDS

conspicuous consumption; ethical consumerism; generational differences; indebtedness; new consumerism; social capital

D. JASUN CARR is an Assistant Professor of Communications at Susquehanna University. His current research projects focus on the impact of the Third-Person Effect and the Influence of Presumed Influence on persuasion, consumer culture, and civic engagement; and the interaction of product placements, consumer culture, and peer groups. He has received several top paper awards and has co-authored papers published in leading journals.

MELISSA R. GOTLIEB is an assistant professor in the Department of Advertising at Texas Tech University. Her research focuses on the relationships between individual orientations and communication processes in the context of political and consumer culture. She is particularly interested in the motivations underlying youth engagement in emergent civic practices, such as political consumerism. Her research has been published in leading communication journals.

NAM-JIN LEE is an assistant professor in the Department of Communication at the College of Charleston. His main research areas include youth socialization, media framing, and public deliberation. He is particularly interested in pursuing research on how democratic deliberation works as a process rooted in people's cognitive and communicative activities and on how the quality and quantity of mediated political communication and of political talk facilitate or constrain this process. He has published papers in leading communication journals.

DHAVAN SHAH is Maier-Bascom Professor in the School of Journalism and Mass Communication at the University of Wisconsin, where he also serves as director of the Mass Communication Research Center (MCRC). He holds appointments in Political Science and

Industrial and Systems Engineering, and serves as scientific director and core leader on various grants in the Center for Health Enhancement System Studies (CHESS). His research concerns the social psychology of communication influence, focusing on the role of information and communication technologies (ICTs) in political and health outcomes.

Around the same time that Robert Putnam (1995, 2000) wrote of the fraying social fabric in America, evidenced by sharp declines in collective forms of political and civic engagement, Juliet Schor (1999) identified an equally alarming phenomenon plaguing the American public—the “new consumerism,” whose symptoms include a preoccupation with materialism, status, and competitive consumption. Together, these scholars suppose a shift in values in which our responsibilities as citizens have taken a backseat to our desires as consumers. However, beneath this apparent shift in values there lies a deeper trend toward individualism, a result of the transition to late modern society and the redirection of energy toward the negotiation of identities that have become increasingly complex (Bennett 1998; see also Giddens 1991).

In the context of civic life, this “project of the self” (Giddens 1991) resulted in a shift from conventional engagement in collective politics to engagement in a host of emergent practices that enable individuals to express important values and address concerns that are central to their “personal lifestyle agendas” (Bennett 1998; see also Bennett 2008; Dalton 2009; Giddens 1991). In the context of consumption, the need to construct a coherent identity resulted in a shift from consumer practices once oriented toward belonging to those that enable individuals to stand out: “The new trend was to consume in a personal style, with products that signaled your individuality, your personal sense of taste and distinction. But of course, you had to be different in the right way” (Schor 1999, 10).

Indeed, for many, the need to stand out “in the right way” results in consumption aimed at enhancing personal appearances and popularity, fueled in large part by advertising and mass media (Giddens 1991; Schor 1999). As Giddens (1991) explains, “To a greater or lesser degree, the project of the self becomes translated into one of the possessions of desired goods and the pursuit of artificially framed styles of life” (p. 198). In *The Overspent American*, Schor (1999)

explains that this “I shop, therefore I am” mentality underlying the “new consumerism” has dire consequences not only for individuals’ material well-being, but also for society at large.

In this article, we seek to update these findings by examining consumption trends over the course of a 10-year period beginning in the mid-1990s, where Putnam’s (2000) and Schor’s (1999) analysis ends. In doing so, our goal is twofold. First, in addition to examining trends related to overconsumption and competitive consumption, we attend to a third category of behavior relevant to the relation between being a citizen and a consumer, conscious consumption (see Willis and Schor, this volume). Whereas overconsumption and competitive consumption illustrate identity construction rooted in consumer desire, a defining characteristic of “the new consumerism,” we argue that conscious consumption illustrates the integration of consumer desire and civic responsibility (Scammell 2000; Schudson 2007).

Second, we seek to contextualize these findings by taking both cohort and period effects into account. Thus, in analyzing these trends, we explore such questions as: (1) Does the drive for individualism embodied first by the Baby Boomers and given full reign within Generation X (Putnam 2000) fuel overconsumption and competitive consumption among these generations more so than among the Civic Generation? (2) Does conscious consumption follow a similar or divergent pattern? and (3) How do these trends fluctuate over the course of the 10-year period being examined? By considering both a range of consumption behaviors and their relation to cohort and period effects, we seek to illuminate the complex interplay of factors that shape shifting norms of consumption and understand how they differ across generations.

#### *Overconsumption and competitive consumption in the “new consumerism”*

In characterizing the “new consumerism,” Schor (1999) cites evidence of our growing

preoccupation with materialism. We seek the latest fashion trends, lavish furnishings, exotic vacations, and the most recent technological innovations. Along this line, research conducted by Fournier and Guiry (1993) revealed that most Americans have an active wish list of things they would like to own and that they anticipate, even dream about, acquiring these things. Moreover, according to *Advertising Age's* American Consumer Project, even in a down economy, consumer desire for new products remains high (Carmichael 2011).

The crux of Schor's (1999) argument is that underlying this shopping addiction, beyond an innate drive for materialism, is perhaps an even stronger drive for status. The acquisition of material goods is seen as one of the strongest measures of social success and achievement and is a key indicator of social positioning, real or aspired (Bell, Holbrook, and Solomon 1991; Bourdieu 1984; Friedland et al. 2007; McCracken 1988; O'Shaughnessy 1992; Packard 1959).

In *Theory of the Leisure Class*, Veblen (1967) illustrated how conspicuous displays of lavish consumption provided a means for the rich to demonstrate their wealth and position themselves among the upper echelons of society. Moreover, Veblen (1967) argued for a trickle-down flow of consumption in which members of society sought to climb the social ladder by emulating those one rung above them, providing that they had the means to do so. Consumption was driven by upward mobility. Bourdieu (1984), among others, expanded on these ideas, focusing mainly on how social positioning structures consumption, and vice versa, with taste providing a form of distinction that enables individuals to distinguish themselves from others.

Schor (1999) further extends these arguments on social positioning, explaining that the 1920s brought a new model of diffusion. The rise of the prosperous middle class along with the emergence of mass-produced consumer goods brought a new kind of urgency, an obsession with "keeping up." Fueled by a desire to belong, Americans engaged in social comparison with those

most proximal to them, their neighbors. However, Schor (1999) illustrates a pattern of changing reference groups, beginning in the 1970s, as an increasingly economically diverse set of people were brought into the social radar, first by women's mass entry into the workforce and second by the ability of advertisers to reach a mass audience through television.

In diagnosing the “new consumerism,” Schor (1999) builds on these arguments to suggest that Americans' preoccupation with status and upscale spending can be traced to this diversification in reference groups. No longer do we simply strive to acquire the things our neighbors or even our co-workers own. Instead, we strive to emulate the extravagant lifestyles of our favorite TV characters and celebrities. The success of celebrity product endorsements is seen as evidence of the desire among modern consumers to purchase products partly or solely to emulate the rich and famous (Schor 2000).

Schor's (1999) observation here squares nicely with Meyrowitz' (1985) and Giddens's (1991) discussions of how electronically mediated interactions have greatly altered the social conditions of our everyday lives by granting us access to information that would otherwise be restricted. Giddens (1991) argues, “The mass media routinely present modes of life to which, it is implied, everyone should aspire; the lifestyles of the affluent are, in one form or another, made open to view and portrayed as worthy of emulation” (p. 199). Indeed, the mass media open up a window to the highbrow tastes enjoyed by those rich in economic and cultural capital, thereby creating a culture of desire. Moreover, Giddens (1991) explains that “consumption of the ‘right’ kinds of goods”—i.e., those promoted through advertising and mass media—becomes an important means by which individuals can obtain “attractiveness, beauty and personal popularity” (Giddens 1991; see also Schor 1999). Under this view, the “project of the self” is undertaken as a commodified experience (Giddens 1991).

In essence, “Keeping up with the Joneses” has given way to a more aspirational goal of “Keeping up with the Kardashians,” and the availability of easy credit means this aspiration may be realized: “Through the magic of plastic, anyone can buy designer anything, at the trendiest retail shop or at outlet prices. That’s the new consumerism. And its siren is hard to resist” (Schor 1999, 5). Indeed, the need for status and distinction has come at a high price to consumers themselves, and also to society at large.

First, our preoccupation with upscale emulation leads inevitably to a downward spiral of overspending. To support such high levels of consumption, we deplete our savings, we borrow, and in turn, we incur large amounts of debt (Schor 1999). According to Schor (1999), about one-third of Americans are at least moderately in debt. We also work longer hours to maintain our current lifestyle, resulting in stress, exhaustion, and an overall decreased quality of life (Drentea and Lavrakas 2000; Hamilton and Denniss 2005; Jacobs and Gerson 2001).

Second, our high rate of consumption has taken a significant toll on the environment. In the name of consumption, we are rapidly depleting the earth’s natural resources, adding a significant amount of greenhouse gasses into the atmosphere and generating enormous amounts of waste (Frith and Mueller 2003). Moreover, when we take into account the conditions of production, we are also faced with the ethical issues of human rights (e.g., sweatshop labor) and animal rights violations (e.g., animal testing) (Micheletti 2010; Schor 2000).

*Conscious consumption as a response to the “new consumerism”*

While many Americans have embraced the “new consumerism,” others have focused their energy on learning to resist, even silence, the siren’s call. Indeed, anticonsumer sentiment underlies such behaviors as downshifting and voluntary simplicity (Schor 1999), as well as discursive practices, such as culture jamming, aimed at expressing disaffection toward

advertisers and raising awareness of unethical corporate practices (Klein 2000; Micheletti 2010).

Moving beyond anticonsumerism as a remedy for the social ills brought on by the “new consumerism,” scholars have also identified a parallel trend toward conscious consumption, defined as “any choice about products or services made as a way to express values of sustainability, social justice, corporate responsibility, or workers’ rights and that takes into account the larger context of production, distribution, or impacts of goods and services” (Willis and Schor, this volume; see also Micheletti 2010; Stolle, Hooghe, and Micheletti 2005). Here, the focus is less on scaling back, and more on engaging in mindful consumption; that is, considering how one’s actions as a consumer impact the environment and the welfare of others.

Conscious consumers engage in boycotts, seek out ethically certified products, and are generally willing to spend more on products fitting their worldview (Micheletti 2010; Prasad et al. 2004), at least in part as a function of their exposure to news and public affairs programming (Shah et al. 2007). Indeed, the politicization of everyday purchase decisions may be viewed as an illustration of identity construction being realized through the integration of consumer desire and civic responsibility. Along this line, Micheletti (2010) argues that consumption can promote the harmonization of politics and private life (p. 74). For conscious consumers, standing out “in the right way” means consumption aimed at responsibility-taking. Although conscious consumption is generally thought to reflect genuine social, ethical, and ideological values, for some, the conspicuous display of products that are green, sweatshop free, not tested on animals, and that are linked to social causes might also reflect a need for status (e.g., Griskevicius, Tybur, and Van den Bergh 2010; Sexton and Sexton 2011).

### *Generational change*

We are particularly interested in comparing patterns of spending and consumption across

three generations—the Civic Generation, Baby Boomer generation, and Generation X. Members of generational cohorts have a distinct social character (Blakewell and Mitchell 2003). They are distinguished from members of other birth cohorts by structural characteristics, such as size and racial composition, and by common conditions of existence, such as educational opportunities, family size, military actions, or an economic boom or depression (Easterlin 1987; Ryder 1965).

The Civic Generation (birth between 1924 and 1945) is best known for its “psychic framework of self-sacrifice and earned success” (Elder 1974, 295) and civic-minded nature, and has been the subject of many a wistful retrospective (e.g., Putnam 2000). Following the Civic Generation are the Baby Boomers (birth between 1946 and 1962), a generation that has been widely associated with both a rejection and redefinition of traditional values and an overwhelming privilege, as many grew up in a time of political and social upheaval paired with unprecedented economic growth. As a group, they are among the first to grow up with access to easy forms of credit and a multitude of consumer goods, both of which likely contributed to a genuine expectation that the world would continue to improve (Gillon 2004). Last, we examine the behaviors of Generation X (birth from 1963 to 1979)—so labeled due to the lack of a unifying generational consciousness. The lack of any formative events or movements around which a discrete social identity could be formed has resulted in a generation adrift in a potentially hostile world (Jennings, Stoker, and Bowers 2001). In addition, Generation X (or Gen-X) is the first to come of age “in an environment where individualism appears to be dominant” (Dalton 2009, 10). But, despite common misconceptions, Gen-Xers are characterized by a strong focus on family and work relationships (Zukin et al. 2006). Although they are less likely to join traditional forms of social clubs or organizations (Putnam 2000), they do tend to be actively involved in parent-teacher groups, religious groups, work-place organizations, and other

community networks (Miller 2011). In contrast, their engagement in emergent practices that enable self-expression and self-actualization is on par, and in some cases higher, than among previous generations (Dalton 2009; Zukin et al. 2006).

The economic collapse of the Great Depression shaped the Civic Generation, the post-WWII economic boom shaped Baby Boomers, and the quest for individuality put its mark on Gen-X. Given the evidence of social and environmental factors in shaping each generational cohort's sense of community and engagement (Putnam 2000; Zukin et al. 2006), it is necessary to attend to the effect these factors have in shaping the consumption practices of each generation.

### **The Present Research**

This article presents analysis based on five years of DDB Lifestyle Study data collected during even years between 1994 and 2004, representing the opinions and behaviors of over 26,000 adults across the United States (for details on methodology, see Putnam 2000). Our analyses included 20,902 of these respondents based on their membership in the three generational groups that are the focus of this study. By attending to this 10-year period beginning in the mid 1990s, we are able to pick up roughly where Putnam's (2000) analysis of civic decline and Schor's (1999) analysis of the "new consumerism" left off. We seek to expand on this work by analyzing these consumer behaviors separately across generation groups (i.e., cohort effect) as well as examining whether and how these trends fluctuate within the 10-year time frame under examination (i.e., period effect), which encompasses a major economic downturn, the declaration of the "War on Terror," and the emergence of a myriad of new information technologies.

Specifically, we are interested in the following research questions:

- 1) How does membership in a particular generational cohort shape overconsumption, competitive consumption, and conscious consumption practices?

2) How do these consumption practices change over time?

3) Do cohort and period effects interact to alter these practices?

As outlined above, our trend analysis focuses on three facets of consumer behavior—overconsumption, competitive consumption, and conscious consumption. We examine trends related to personal debt (as an indicator of overconsumption), the early adoption of products (as an indicator of competitive consumption), and the purchase of natural products and products from companies that support charitable causes (as indicators of conscious consumption).

The conceptualization of personal debt as indicative of overconsumption is based on the findings of Charles, Li, and Schoeni (2006), who found a strong relationship between indebtedness and overconsumption practices. The conceptualization of early adoption as indicative of competitive consumption draws from the notion that the ability of a particular good or service to convey status is closely related to its exclusivity. When a product is approaching the end of its life cycle, it has become a routine acquisition, appealing only to those who are tradition bound and economically limited. But at the beginning of a product lifecycle, the same item carries a different social weight, identifying the owner as ahead of the curve and innovative (Foxall 1984, 1996). Last, the conceptualization of buying natural products and buying products from companies that support charitable causes as indicative of conscious consumption is based on the expectation that such “buycotting” behaviors are rooted in the desire to seek out products produced with regard for environmental and ethical responsibilities.

## **Method**

### *Measures of consumer behavior*

Using the DDB Lifestyle Study data, we created measures of personal debt, early adoption, and conscious consumption. Personal debt was created by summing responses to three items targeted at personal overspending and debt: “Credit cards have gotten me into too much debt”; “Our family is in too much debt today”; and “I frequently buy things when I can’t afford them” ( $M = 2.89$ ,  $SD = 1.26$ ,  $\alpha = 0.74$ ). The resultant score was then standardized to allow for comparison across the generational cohorts and datasets.

Measures of both early adoption and conscious consumption were created using this same method. Early adoption was measured by the following two items: “I like to be the first to buy new and different things” and “I’m usually among the first to buy new products” ( $M = 3.63$ ,  $SD = 1.12$ ,  $r = 0.49$ ). Conscious consumption was measured based on responses to two items: “I would be willing to pay more for a product with all natural ingredients” and “I make a special effort to buy from companies that support charitable causes” ( $M = 3.41$ ,  $SD = 1.15$ ,  $r = 0.31$ ).

### *Generation groups*

Respondents were grouped into generations based on year of birth. The Civic Generation included those born between 1924 and 1945, the Baby Boomer generation included those born between 1946 and 1962, and Generation X included those born those born between 1963 and 1979. Table 1 reports the cohort breakdowns across five data collections.

**TABLE 1**  
**Cohort Breakdown**

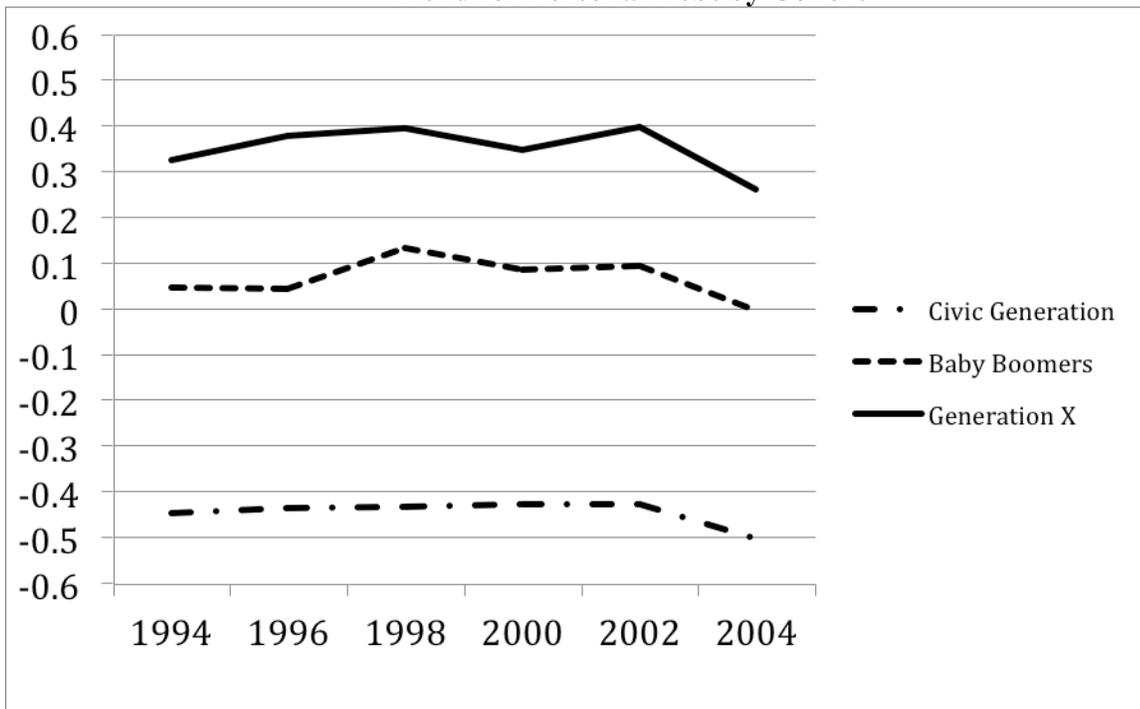
[Insert Table 1 here]

## **Results**

### *Personal debt*

Results of the ANOVA showed a significant cohort effect on personal debt,  $F(2, 20860) = 1106.16, p < .000, \eta^2 = .096$ . Looking at Figure 1, we see that Generation X far exceeds Baby Boomers and especially the Civic Generation in their level of debt. Post-hoc analysis using Tukey’s Honestly Significant Difference test confirmed the means for all three generations were significantly different from one another. Also, minute but significant period effects were observed,  $F(5, 20860) = 5.98, p < .000, \eta^2 = .001$ . However, we did not observe a significant interaction between generation and year.

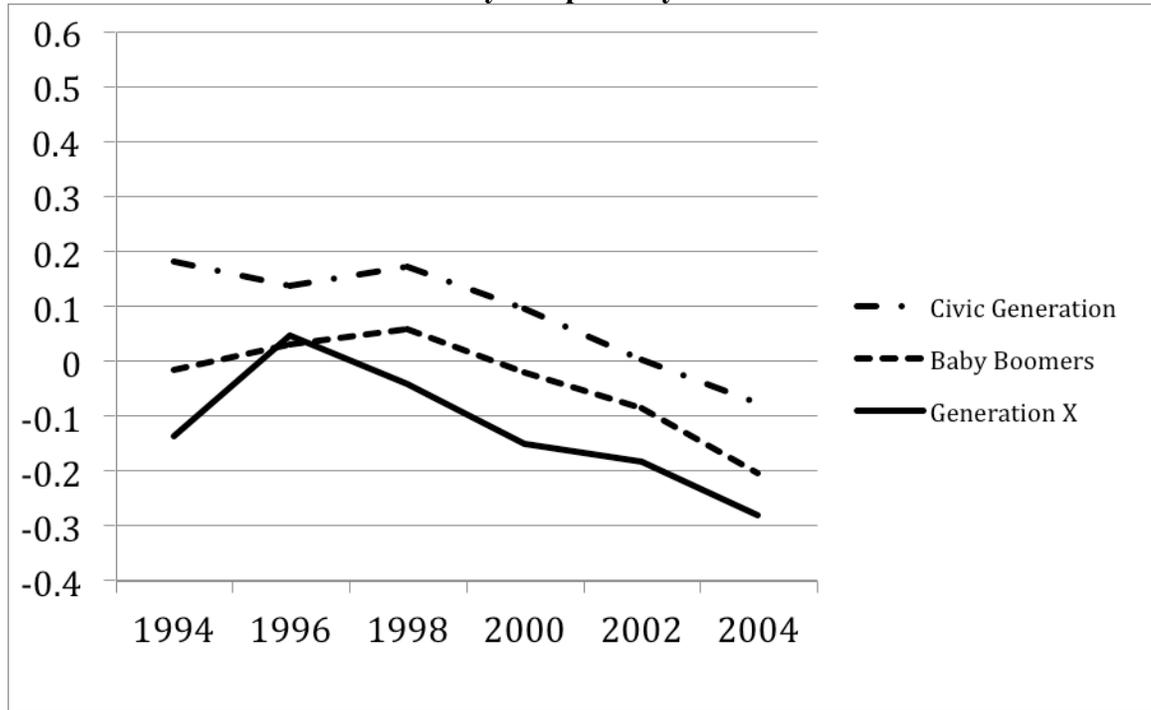
**FIGURE 1**  
**Trend for Personal Debt by Cohort**



*Early adoption*

Results of the ANOVA also showed a significant cohort effect on the early adoption of products,  $F(2, 20778) = 170.41, p < .000, \eta^2 = .016$ . Turning to Figure 2, as with personal debt, we see that Gen-Xers expressed a greater propensity to engage in early adoption, followed by the Baby Boomers, and then the Civic Generation, and this was confirmed by post-hoc tests.

**FIGURE 2:  
Trend for Early Adoption by Cohort**

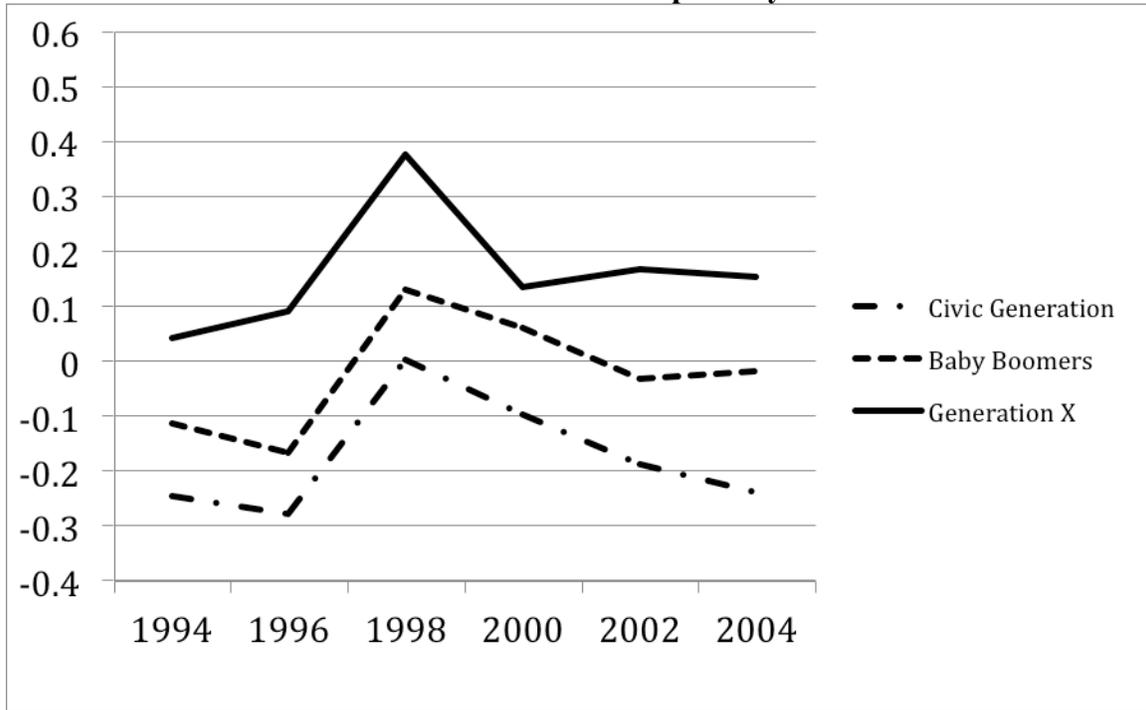


But unlike personal debt, which displayed only small variations over time, results showed a more substantial period effect,  $F(5, 20778) = 36.30, p < .000, \eta^2 = .009$ , with a fairly sizable peak right around 1998 across the three generations. Post-hoc tests confirmed the means for early adoption in 1994 and 1996 were significantly lower than in 1998, as were the means in 2000 through 2004. However, we observed no significant interaction between generation and year.

#### *Conscious consumption*

Last, results of the ANVOA also showed a significant cohort effect on conscious consumption,  $F(2, 20818) = 66.52, p < .000, \eta^2 = .006$ . However, looking at Figure 3, we see that unlike personal debt and early adoption, the Civic Generation appears to take the lead on conscious consumption, followed by Baby Boomers, and then Gen-Xers, although the generational differences here are muted. These mean differences were confirmed by post-hoc tests.

**FIGURE 3**  
**Trend for Conscious Consumption by Cohort**



Results also showed a significant period effect,  $F(5, 20818) = 31.59, p < .000, \eta^2 = .008$ ; however, unlike the peak observed for early adoption, conscious consumption was steady from 1994 to 1998 and then began to decline over the next six years. Post-hoc tests confirmed only the means for conscious consumption in 2000 through 2004 were significantly different than in 1998. Again, we did not observe a significant interaction between generation and year.

### Discussion

This article set out to expand on the work of Schor (1999) by extending examination of spending and consumption patterns into the new millennium. In doing so, we sought to attend to the differences in these behaviors across generational cohorts as well as over time, providing a more robust and detailed picture of the American consumer landscape. These differing patterns of spending and consumption have far reaching implications for society as a whole, particularly as the Civic Generation fades and the Baby Boomers move out of the workforce. Thus, we focus

the bulk of our discussion on our findings regarding Generation X, though this group can only be understood in relation to the two older cohorts and their consumption patterns.

The acceptance of and reliance on credit by Generation X, regardless of the economic realities surrounding them, is cause for concern. It may be that the time frame we examined is idiosyncratic, or that perceptions of personal debt differ across cohorts, but based on the 10-year period we examined, it is apparent that Generation X is determined to spend at high levels, regardless of what tomorrow may bring. The differences between Gen-Xers, Baby Boomers, and the Civic Generation remained consistent despite economic and political changes during this period.

Looking at the early adoption of products as an indicator of competitive consumption, we again found that Generation X exceeds the previous generations in their willingness to splurge on products that identify them as standing out “in the right way” (Schor 1999). Moreover, we observed that technological innovation and a strong economy in the late 1990s corresponded to a sharp peak in incidence of early adoption across all three generations. We argue that large pools of investment in technological innovation, a rapid rate of research and development, and the increased availability and improved quality of “digital devices” (e.g., mobile phones, laptop computers, and digital cameras) all contributed to consumer displays of status through the early adoption of these innovative items. All this changed with the economic downturn that accompanied the bursting of the “dot-com bubble” in early 2000, with all three generational groups exhibiting a reduction in early adoption. Particularly notable, however, was the tendency for Generation X to reestablish a higher baseline following the initial spike and downturn.

Moving on to conscious consumption, we saw all three cohorts declining steadily from 1998 through 2004, with Generation X lagging lower in this consumer practice than the previous

generations, although the generational differences are not nearly as stark as with personal debt or early adoption. This finding departs from trends observed by Zukin et al. (2006), who assert that Generation X leads the way in conscious consumption practices, slightly outpacing Baby Boomers in “boycotting” behavior, and far outpacing the Civic Generation in both boycotting and “boycotting” (see also Dalton 2009). This difference may lie in part in our indicators of conscious consumption. Whereas our analysis examined conscious consumption as the purchase of natural products and products that support charitable causes, Zukin et al. (2006) asked respondents how often they purchased products because they liked the social or political values of the company. It could be that asking about “boycotting” more generally results in over-reporting, or it could be the case that members of the younger generations direct their conscious consumption efforts toward addressing other issues, such as human rights (e.g., boycotting companies that use sweatshop or child labor, “boycotting” fair trade products). The steady decline may be an indicator of the broader erosion of civic-mindedness that Putnam (2000) diagnosed as a symptom of the loss of social capital, which would be consistent with the generational differences. Additional research is needed to examine these observed trends.

Together, these trends tell an alarming story for Generation X. First, members of this generation report an incidence of debt and overspending that far exceeds the previous generations. Aside from the obvious financial dangers posed by remaining in a continuous state of debt, a host of emotional and physical dangers have been shown to plague those heavily in debt (Frith and Mueller 2003; Schor 1999). Additionally, the focus of this generation on status consumption as opposed to prosocial consumption as a means for distinction and identity construction serves to further separate them from preceding generations. The lack of significant interactions between generation and year illustrates the robust nature of this cohort effect.

Indeed, the trends here show generation plays an important role in shaping consumption norms.

Although our focus in this article has been on cohort effects, we acknowledge that life cycle effects may also be in play. Thus, future research might also examine whether the spending and consumption patterns displayed by Generation X continue as they move closer to retirement. Future research should also examine overspending, competitive consumption, and conscious consumption over time among members of Generation Y, the cohort following Generation X. This generation (Y)—which grew up amid the digital revolution, Columbine, celebrity scandal, and reality TV—has been described as having high amounts of disposable income that they are prone to spend, making them a highly desirable target for marketers (Paul 2001). Moreover, members of this generation have been the focus of marketers since a very young age (Schlosser 2002). Thus, we might expect their incidence of overconsumption and competitive consumption behaviors to match, even exceed, that of Generation X. At the same time, this generation has also been described as seeking fulfillment in activities that allow for public value expression, such as through conscious consumption (Bennett 2008; Zukin et al. 2006). It remains to be seen whether Generation Y will mirror Generation X in its consumption, or whether its members will engage in more responsible consumption practices as they progress through adulthood.

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**[Table 1]**

<b>Year</b>	1994	1996	1998	2000	2002	2004	Total
<b>Civic Generation</b>	1,618	1,536	1,262	1,128	1,050	922	7,516
<b>Baby Boomers</b>	1,537	1,412	1,276	1,166	1,380	1,218	7,989
<b>Generation X</b>	593	809	812	828	1,150	1,205	5,397
<b>Total N</b>	3,748	3,757	3,350	3,122	3,580	3,345	20,902