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the Institute of Education, University of London

The Crisis for Young People in Britain

Generational Inequalities in Education, Work, Housing and Welfare

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17.4.2018

The Crisis of the Millennial Generation

- The Millennial generation, born in the 1980s and 1990s, and with many entering the labour market during Great Recession, have been variously labelled as the ‘lost generation,’ the ‘jilted generation,’ the ‘wasted’ generation, and ‘generation rent.’
- This generation were harder hit than other age groups by the Great Recession;
- They are also experiencing longer-term structural changes, many of whose origins predated the crisis, and some of which may impact on opportunities well into the future.
 - changes in the nature of work, the crises in housing and pensions and the ramifications of the UK Brexit referendum vote, which most young people did not support.
- It is widely held that they face more limited opportunities than their parents and may be the first generation to do so since those born at the start of the last century.

Research Questions

- How far and in what life domains have opportunities for the current generation of youth diminished relative to previous generations?
- Are all young people affected, or is this group of young people so socially differentiated that we cannot speak meaningfully about a generational shift?
- If there has been a major shift affecting all young people, will it impact on their entire life course?
- Or is it more of a temporary dislocation which delays their transitions to adult life, but doesn't permanently alter their lives?
- If this *is* a genuine generational shift, will this be a one-off 'lost generation' followed by new generations which fare better?
- Or are we facing a succession of generations, each made worse off than the ones preceding by ongoing uni-directional changes in economy, society and culture
 - a scenario which reverses the notions of historical progress through successive generations to which we have been accustomed for two centuries?

Drivers of Change.

Most theories point to three main drivers of change:

- Ageing populations
- Globalisation
- Recession and Austerity

Ageing

- In the century from 1910/12 to 2010/12 life expectancy at birth in England increased for males from 51 to 79 years, and for females from 55 to 83 years.
- It is expected to rise further by 2032, to 83 years for men and 87 years for women.
- Even with later retirement ages, the age-dependency ratio is expected to decline from 3.2 to one in 2012 to 2.7 to one in 2037.

Effects on Young people:

- Pressure on welfare budgets: 80 percent of social/ benefit spending devoted to pensions and health care - which mostly goes on older people.
- Young people unlikely to receive same benefits in health care and benefits when old.
- McCarthy et al (2011) calculate that average net lifetime contribution to welfare state will be £159 668 for those born after 2008; £124 486 for Millennials and -£223 183 for the baby-boomers.
- Breakdown of generational welfare contract.

Globalisation

- Increasing economic competition amongst states and reducing the capacity of states to raise resources to meet the demand for public services (because of tax competition and the mobile nature of capital.)
- Increasing inequality of earnings almost everywhere (although at different rates depending on the political regime), through so called skills-biased technological change and declining trade union power.
- Encouraging de-regulation in the labour market and increasing the contractual ‘flexibility’ of labour, thus reducing real earnings of the less skilled and increasing the precariousness of work (with up to 40% of young employees in precarious jobs – Hutton, 2014).

Young people are at the sharp end of changes.

Recession and Austerity

Young people in most countries suffered more than other age groups from:

- Rising unemployment
- Reductions in real pay
- Casualisation of work

However, many of the problems affecting young people predate the crisis

- rising youth unemployment since 1980s;
- increasing age inequality in earnings since 1990s.
- Future problems with cost of pensions and health identified in 1990s.

Theories of Intergenerational Change: 1) Delayed Transitions

Social psychologists (Schoon and Lyons-Amos, 2015) conduct life course analysis on the basis of longitudinal data on various aspects of the lives of samples from successive cohorts, going back in the UK to those born in 1958 who were 59 in 2017.

In Britain, and in other countries with longitudinal data, the patterns of youth transitions to adult life have changed significantly across successive cohorts.

Compared with previous generations, young people today:

- take longer to leave home, gain stable employment, acquire financial independence and to purchase a home;
- And are also slower to cohabit or marry, and to start families.
- Some research also suggests that this slower maturation process also delays traditional patterns of political engagement, and particularly of voting.

Life course researchers acknowledge generational change as regards youth transitions, but remain cautious about whether effects will persist through the life course.

2) Political Economy Perspectives on the Crisis of Youth

Political economists generally cautious about intergenerational decline.

- Opportunities in each generation structured by social class, gender and ethnicity.
- Class and other divisions are reproduced in each generation.
- The political economy literature shows how inequalities in incomes and wealth have been increasing relentlessly over time in most developed countries since the 1970s.
- Political economists see changes in terms of increasing inequality within and across age groups.

Age related inequalities in incomes and wealth will increase but we cannot be sure whether lifetime intergenerational inequality over the life course is occurring.

The 'Lost generation' and the 'One-Off' Ratchet in Intergenerational Inequality.

According to Willetts (The Pinch, 2010) the baby boomers were a lucky generation. They were a large and politically powerful cohort and exceptionally fortunate historically.

- They entered labour market in 60s when jobs were plentiful and incomes more equal than at any time before or since;
- They bought houses when cheap; paid off mortgages easily as inflation eroded debt, so acquired valuable assets in mid-life which they used for higher borrowing and spending.
- They were well entrenched in jobs and careers when globalization restructured work and retired when pensions and health services were still more or less intact.

By contrast Millennials:

- entered LM at time of crisis and at sharp end of globalization;
- found home ownership and private renting unaffordable;
- Would suffer effects of welfare state retrenchment in social benefits when young and in health care and pensions when old.

Willetts criticized for paying little attention to intergenerational inequality

A New Long-Term Dynamic of Growing Intergenerational Inequality

Howker and Malik (2013), in contrast to Willetts, see a long term dynamic of intergenerational inequality which they attribute to:

- Globalisation
- Neo-liberal policy dominance
- An increasing individualism which started with baby boomers but led to a more general culture shift affecting all generations, dating from the Thatcherism of the 1980s.

Individualism is characterized by short-term pursuit of personal gains and the collective selling of the future to meet the demands of the present.

This is seen as leading to a more general societal decline which will make each future generation worse off than the last.

The end of intergeneration progress.

Public Debate about Generational Inequality

There has been widespread public discussion about the plight of millennials in Britain. However, by no means everyone accepts the view of the ‘generational declinists.’

- Many deny that there is a generational issue, and tend to see the problems of young people as a temporary phenomenon or just another manifestation of the age-old problem of social class inequality.
- No widespread movement to counter generational inequality to match the movements for gender and race equality in the 1960s, for instance.
- Governments have been slow to take the issue seriously and their policies have systematically favoured older voters for years.

This analysis looks at the trends across the different life domains of education, work, housing and welfare, and asks whether the changes we see are best understood in terms of growing inequality within and across generations or rising intergenerational inequality over the life course.

It finds that the patterns vary across domains.

Education

Education, Education ...Under-Employment: The Mantra that Failed

Young people today spend more time in education and gain higher qualifications than their parents. Twice as many continue in upper secondary education and training and fifty percent more gain degrees than did so the 1980s.

For many young people education is the one area where they feel they have better opportunities than their parents had, with more choices and less constraints on access.

Educational and career opportunities for young women have generally improved and, arguably, for most young people there is a sense that they are freer to aspire than was the case for their parents.

Yet opportunities in education are not translated into better labour market prospects

The Education Myth

More inclusive participation has also narrowed inequalities in qualification outcomes and slightly reduced the social gaps in attainment of qualifications, at least at the upper secondary level.

However, the gains in educational opportunities for young people are to some extent illusory (See Brown et al, 2011).

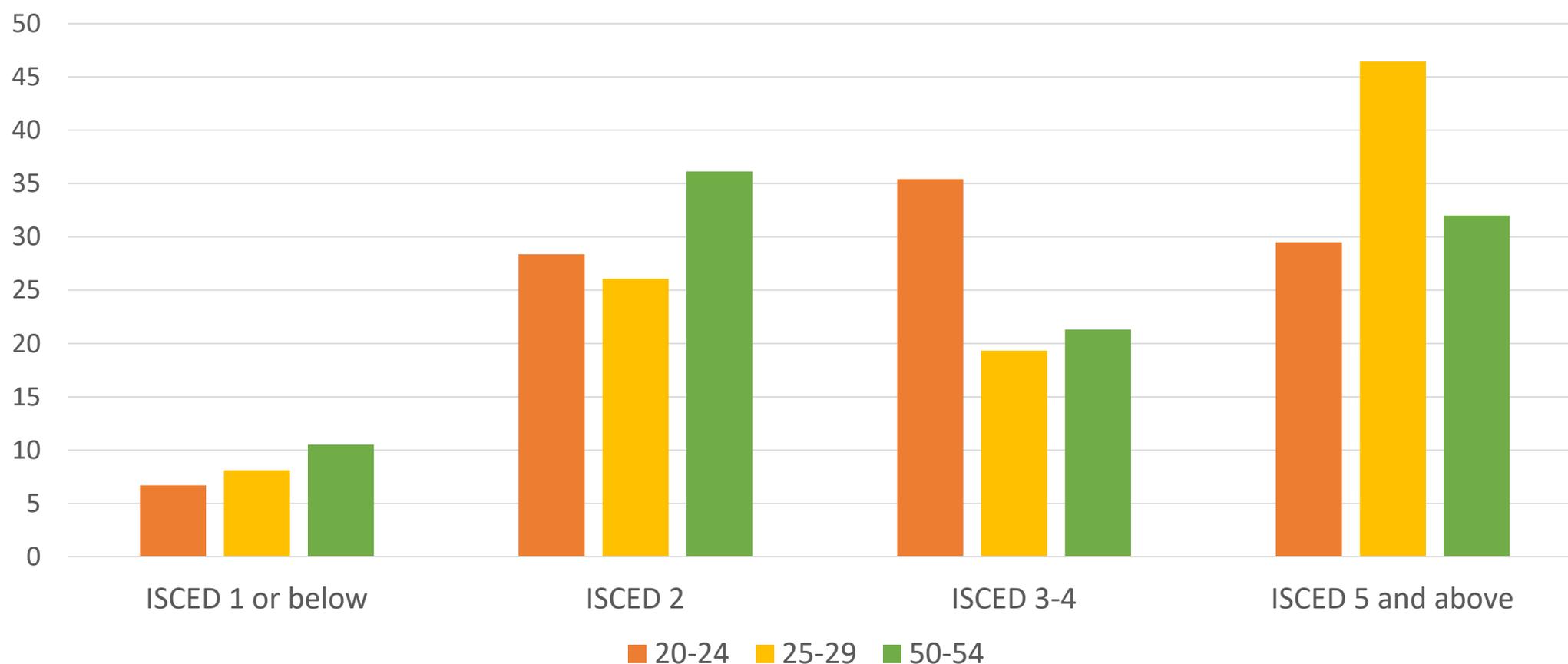
Improvements in the skills we can measure, like literacy and numeracy, have not kept pace with increasing qualifications rates, and inequalities in skills outcomes have reduced less than those in qualifications, if at all.

This suggests that much of rise in qualifications is indeed a question of credential inflation and yields few benefits to young people today in future life prospects.

Our analysis of the occupational destinations of people qualified at different levels suggests a steady erosion of the value of qualifications of all levels on the labour market.

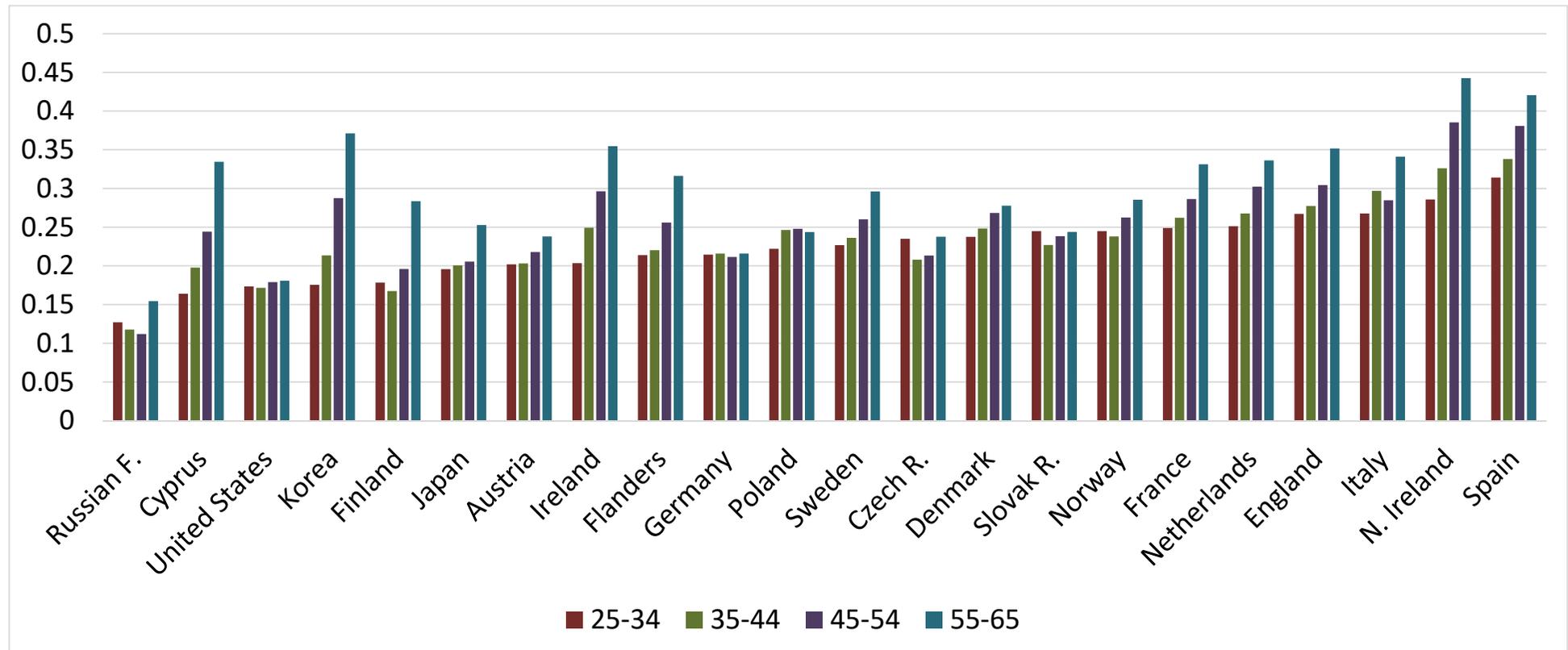
Highest Qualifications by Age Cohort

Source: Own derivation from OECD (2013b). *Skills Outlook 2013: First Results from the Survey of Adult Skill*.
OECD, Paris. Data for England and Northern Ireland.



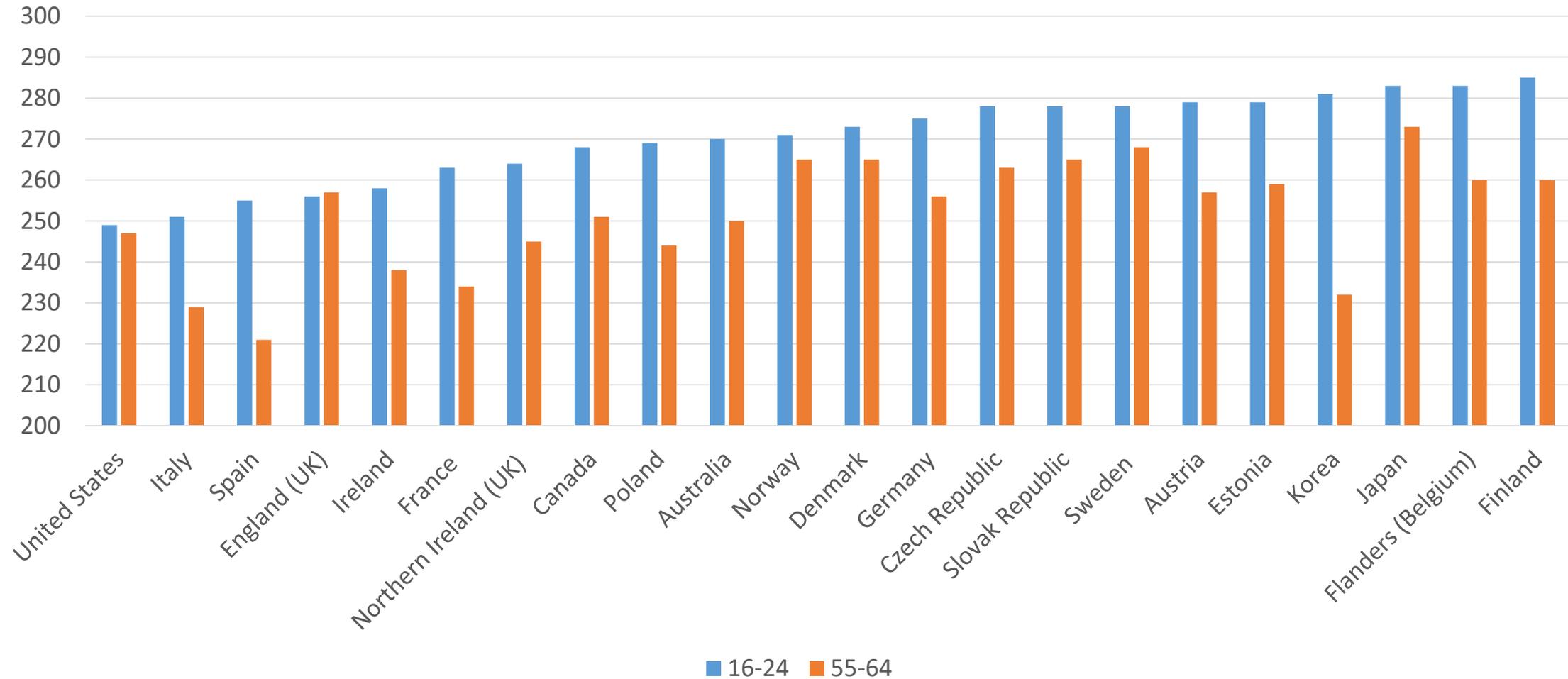
Inequalities in Highest Qualifications in Different Age Groups

Source: Green et al (2015) derived from data in OECD (2013b). *Skills Outlook 2013: First Results from the Survey of Adult Skill*.
OECD, Paris.



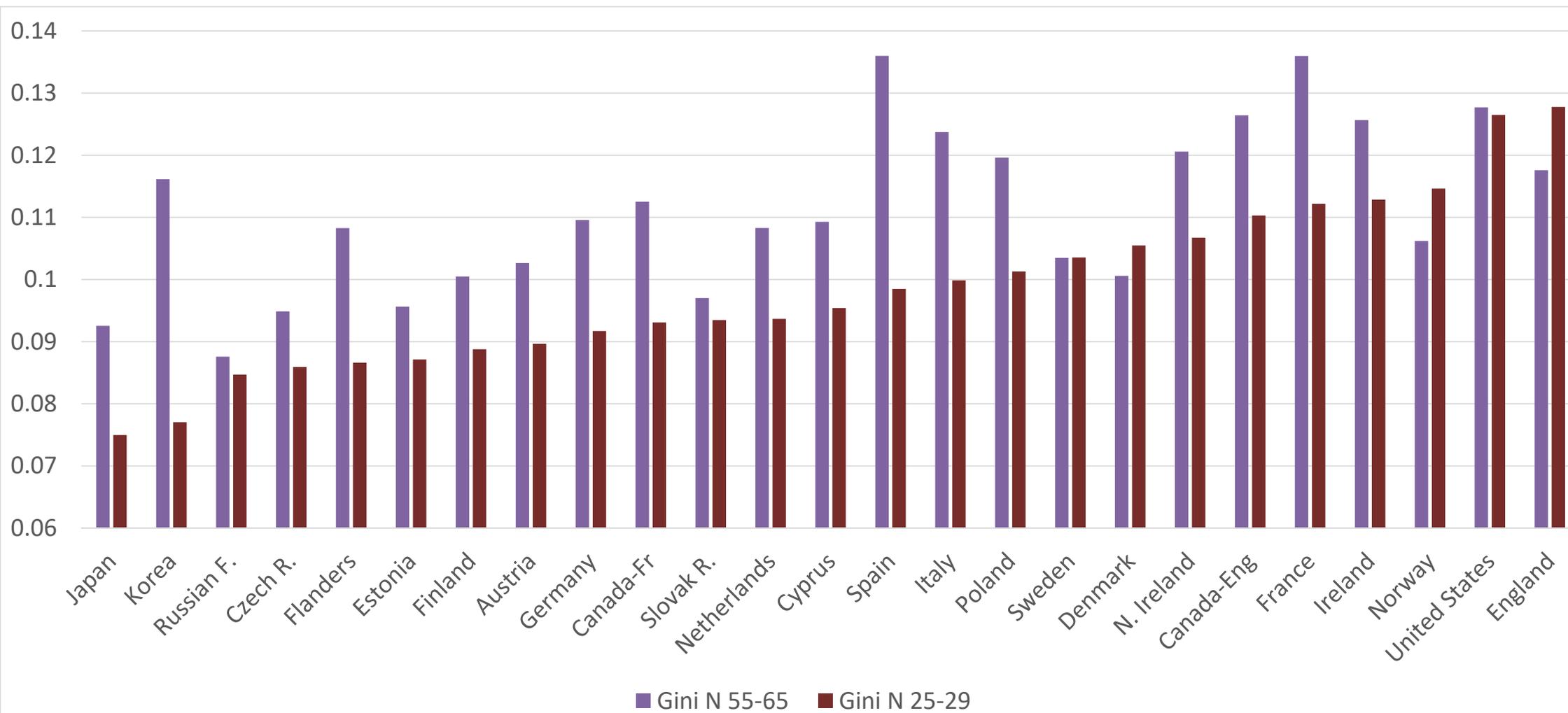
Mean Country Numeracy Scores by Age Group, 16-24 and 55-64

Source: Green et al (2014) derived from data in OECD (2013b). *Skills Outlook 2013: First Results from the Survey of Adult Skill*. OECD, Paris.



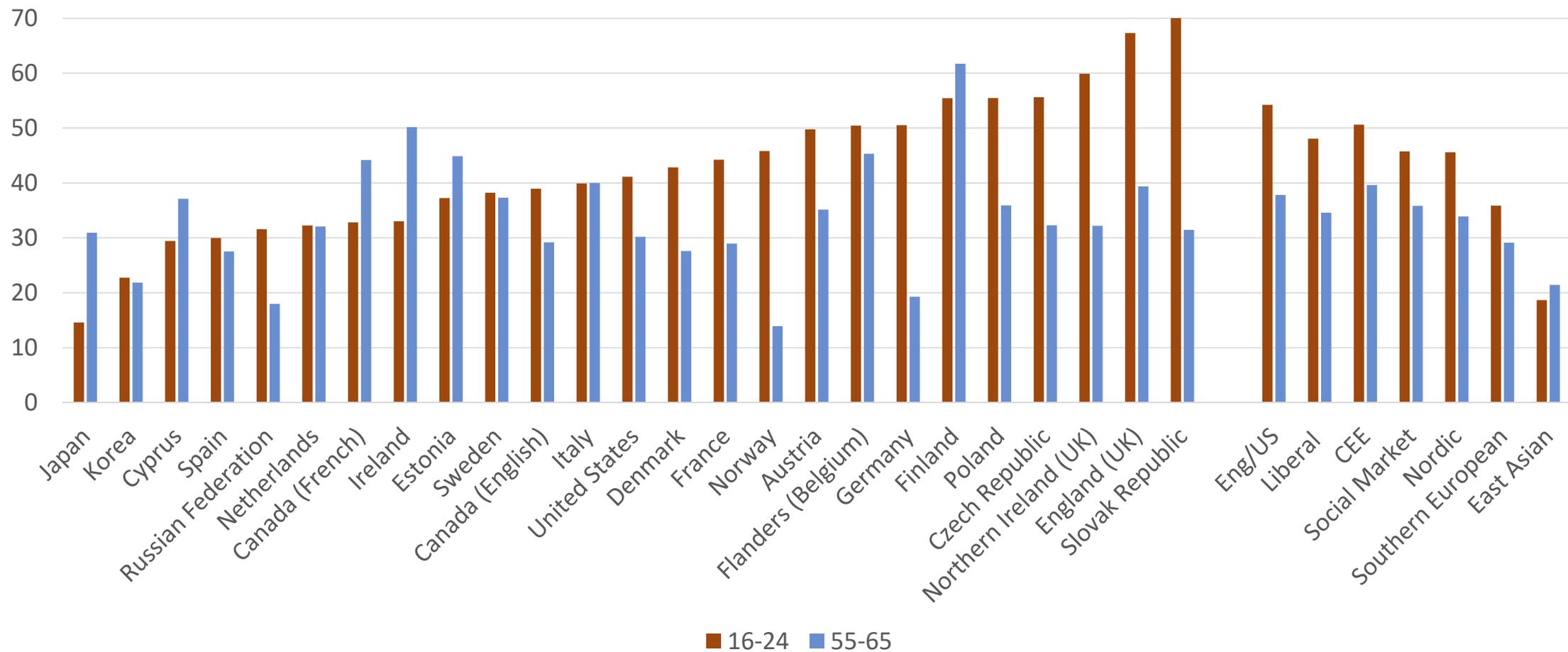
Numeracy Ginis for Younger and Older Age Groups

Source: Green et al (2014) derived from data in OECD (2013b). *Skills Outlook 2013: First Results from the Survey of Adult Skill*. OECD, Paris.



Social Gradients for Numeracy for Younger and Older Age Groups

Source: Green et al (2014) derived from data in OECD (2013b). *Skills Outlook 2013: First Results from the Survey of Adult Skill*. OECD, Paris.



Declining Occupational Status of Graduates, 1992 – 2015

Source: UK Labour Force survey

Our analysis shows that amongst 28-32 year olds at each levels of qualification occupational status declined overall between 1992 and 2015. Growing rates of over-qualification and under-employment are most evident amongst graduates.

- Whereas 68.8 percent of graduates in 1992 progressed into ‘graduate jobs’ by age 28-32, only 62.7 percent did so in 2015. A larger proportion now found themselves in craft and clerical jobs (12.1 compared to 9.2 percent), and a much larger proportion were in semi- and unskilled jobs (14.7 compared to 8.5 percent).
- Amongst those with highest qualification at upper secondary level fewer were in craft and clerical jobs (25.3% in 2015 compared to 33.4% in 1992), and more were in low skilled jobs (from 21.9 percent in 1992 to 32.9 percent in 2015).

Employment

Young People and Employment: Age of Uncertainty

There has been a crisis for youth building in many European countries two for decades because of persistently high rates of youth unemployment, particularly in France and many southern European countries.

But the recent surge in public concern over the situation for young people in the UK came with the 2007 financial crisis and ensuing recession and austerity.

- It is widely agreed that young people were harder hit by the recession than other age groups, with unemployment rising further and pay declining more amongst this age group than any other.
- The unemployment rate of British 16 to 24 year olds rose from 13.5 percent in 2005 -7 to 18.9 percent in 2009 (OECD). Over the past few years it has declined to close to pre-crisis levels, and it is considerably lower than in Southern European countries. However, it is still higher than amongst older age groups.
- Real wages in the UK for those between 16 and 34 fell between 2008 and 2014 by 12-15 percent. For those aged over 35 wages declined by only 5-6 percent. (Gregg et al, 2014).

Longer Term Growth in Age related Wage Inequality

There is also some evidence of a divergence in the pay of younger and older workers that goes back well before the 2007 financial crisis.

- Between 1997 and 2013 median gross weekly earnings decreased by 19 percent in real terms for 18-21s and increased by only 2.1 percent for 22-29s (Annual Survey of Hours and Earnings).
- On the other hand, there were increases of 11 percent for 30-39s, 9.9 percent for 40-49s and 24.5 percent for those over 50.
- In 1997 workers over 50 earned 1.7 times as much as workers aged 18-21 and 1.1 times as much as workers aged 22-29. By 2013 the ratios had risen to 2.6 to one and 1.4 to one.
- In 1974 50-59s earned 4 percent more than 25-29s. By 2008 they earned 35 percent more (Kingman and Seager, 2014)

Young People and Under-Employment

Our analysis of Labour Force Survey data shows that part-time working has increased significantly amongst young employees since 1984, even taking students from the sample.

- The proportion of employed men aged 20-29 year old men working less than 30 hours per week increased by 10.6 percentage points, from 1.6 % in 1984 to 12.2 % in 2014.
- For young women the proportion increased by 12.2 points, from 20.3 to 32.5%.
- Breaking it down to those aged 20-24 and those aged 25-29, it is clear that rises in part-time working overall have been considerably greater in the younger age group.
- Between 1984 and 2014, the proportion of employees working part-time rose from 7 to 27.3% amongst the younger age group and from 13.4 to 20.3% amongst the older group. The largest increases for both groups occurred between 2004 and 2014.
- The rise in part-time working is higher for younger people than for adult employees generally. Between 1986 and 2012, the proportion of all adult employees working part time increased by 7 percentage points for males, from 2 to 9%, and by only 2% for females, from 40 to 42 percent (Warren and Lyonette, 2015)

Young People and Precarious Work

The proportion of young people in 'precarious work' has also increased since 2004.

Using an indicator that combines non-student employees who are under-employed (working less than 30 hours per week involuntarily) and/or on temporary contracts, and/or on zero hours contracts, between 2004 and 2014 precarious working rose:

- from 7.7 to 13.6 % amongst 20-29 year old male employees and from 10.3 to 17% amongst female employees.
- The rates are higher again for the younger age group.
- Precarious working rose between 2004 and 2014 from 11.8 to 22.7% for employees aged 20 to 24 and from 7.3 to 11.7% for employees of 25 and above.
- Using a slightly wider age base, including 18-29 year olds, Will Hutton (2014) estimates that 40% were working in part-time, temporary or short-term self-employed jobs in 2014, 0.75 million more than were in this position in 1994.

Generational Differences in Pay over the Life Course?

Analysis of historical earnings data by the Resolution Foundation (Gardiner, 2016) suggests that whereas each generation since those born around WW1 earned more in real terms than the previous generation. This is unlikely to be the case with millennials.

- The so-called ‘Silent Generation’ (born 1926 to 1945), had a real median salary during their 50s around 25% higher than previous ‘Greatest’ generation (born 1911-25).
- The baby boomers (born 1945 – 1965) had median salary in their late 40s 40% more than previous generation.
- Generation X (born 1966 – 1980) earned considerably more than the previous baby boomer generation in their early careers but as they hit the recession saw their advantage over the boomers vanish by age 40.
- Millennials at no point in their early life cycle did better than Generation X against whom they lost ground as they approach 30 years at the time of the financial crisis and were doing worse by late 20s.
- According to the Foundation’s analysis the typical millennial working through their 20s has earned £8000 less than a typical person in generation X

Generational Decline in Lifetime Opportunities?

We cannot know for sure whether young people will eventually catch up with previous generations in real terms pay or whether there will be a genuine generational decline over the life course. Two scenarios seem likely

- With slow productivity growth and Brexit uncertainties holding down rises in GDP per capita it seems likely that earning for millennials will continue to lag behind previous generations as they move into the early middle age, when catching up may prove very difficult in a likely context of widespread technologically-driven job loss.
- An alternative reading would be that what we are seeing is not so much a generalised shift for an entire cohort, but more of a polarisation of opportunities.
- The most fortunate of this cohort, with high levels of education in the more elite universities and strong parental support, at least maintain, if not improve on, the real income levels that their parents enjoyed over the life course.
- But those with lower qualifications and less social capital have greatly reduced opportunities, and fare less well than those with similar skills in the previous generation.

Britain's Housing Disaster

Whose Housing Crisis?

- The housing system in the UK is not in crisis for everyone. Current owner occupiers are generally satisfied, with low mortgage interest rates and house prices still rising, albeit now more slowly, in most areas.
- In 2015 home owners in the South East were earning more from their homes than their jobs
- The housing crisis is a crisis of housing inequality and, more specifically, of intergenerational inequalities in housing opportunities.

Young People and Housing

Housing is source of the most blatant generational inequalities in Britain.

The rising costs of homes has meant that home ownership has become impossible for the majority of young people (some 75%) who don't have parental help.

- For young people buying in the years between 1970 and 1990, first-time buyer home prices had been, on average, at an affordable 2.4 times their average incomes.
- For those buying between 1997 and 2009 the ratio had risen to a quite unaffordable 3.41 to 1. By 2016 the average home was costing almost eight times average earnings.
- The baby-boomer cohort now aged 59 had an odds on chance of owning a home by age 30.
- Whereas around 35% of 18-30s owned their homes in 1997, only about 25% did so in 2008. By 2020 the proportion is predicted to drop to around 12% (Joseph Rowntree Foundation).

Trends in Housing Tenures

At the same time social housing has diminished due the policy of selling off social housing.

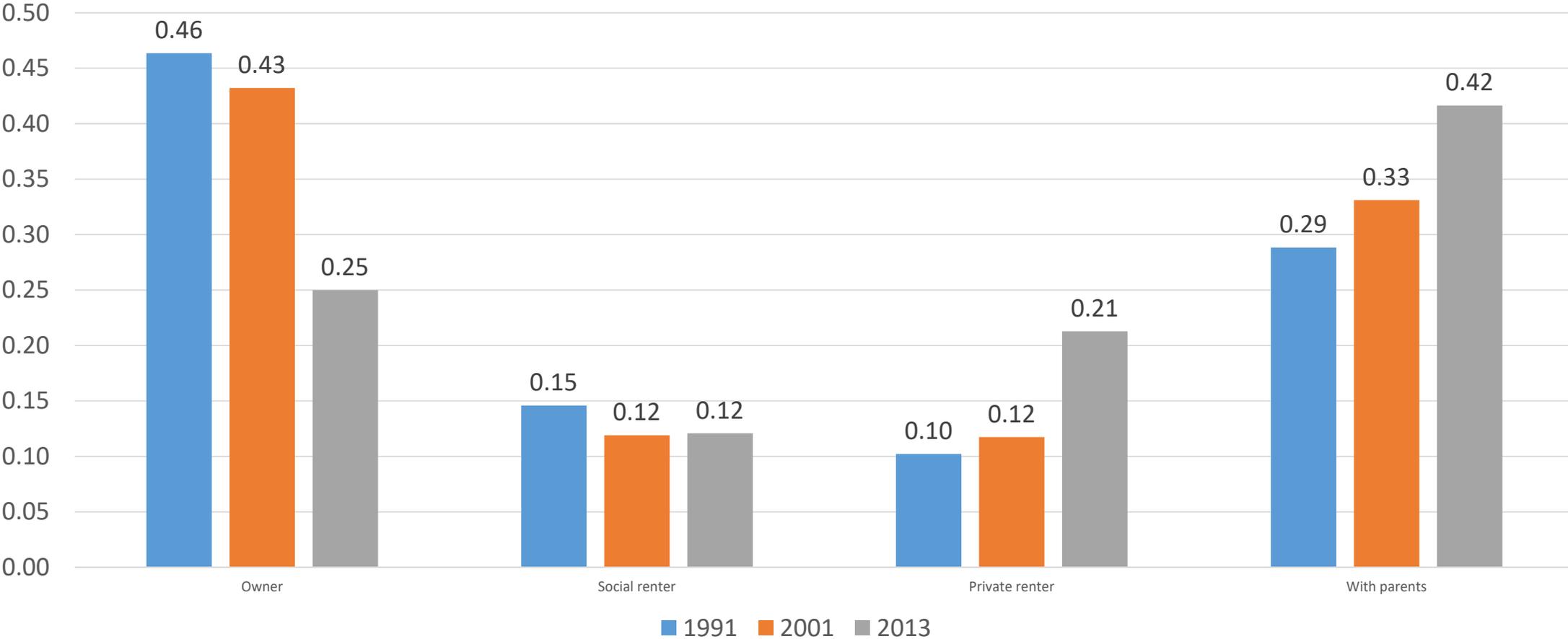
The result is that young people continue to live with their parents for longer or move into the private rental market.

But the private rental market in the UK is less regulated than in most European countries so rents are extremely high, quality is often poor and tenancies are very insecure.

- the cost of renting rose a massive 37% in the five years to 2012, and it has been going up rapidly since then. In London in 2012 rents rose eight times faster than incomes. By 2012, average monthly rents had reached £744 nationally and £1 102 in London. (Dorling, 2014).
- Data for 2014/5 from the English Household Survey show average private tenants paying over half of their household incomes on rent.
- Young people pay so much in rent that saving for a deposit to buy a house becomes impossible.
- The median stay in a dwelling for owner-occupiers is 7.1 years and that for social renters 7.8. In contrast, the median private tenant stays only 1.7 years before moving on.

Trends in Proportion of 18 to 34 Year Olds in England Different Tenures, 1991, 2001, 2013

Source: calculations from British Household Panel Survey/UK Household Longitudinal Study data: Weighted estimates.



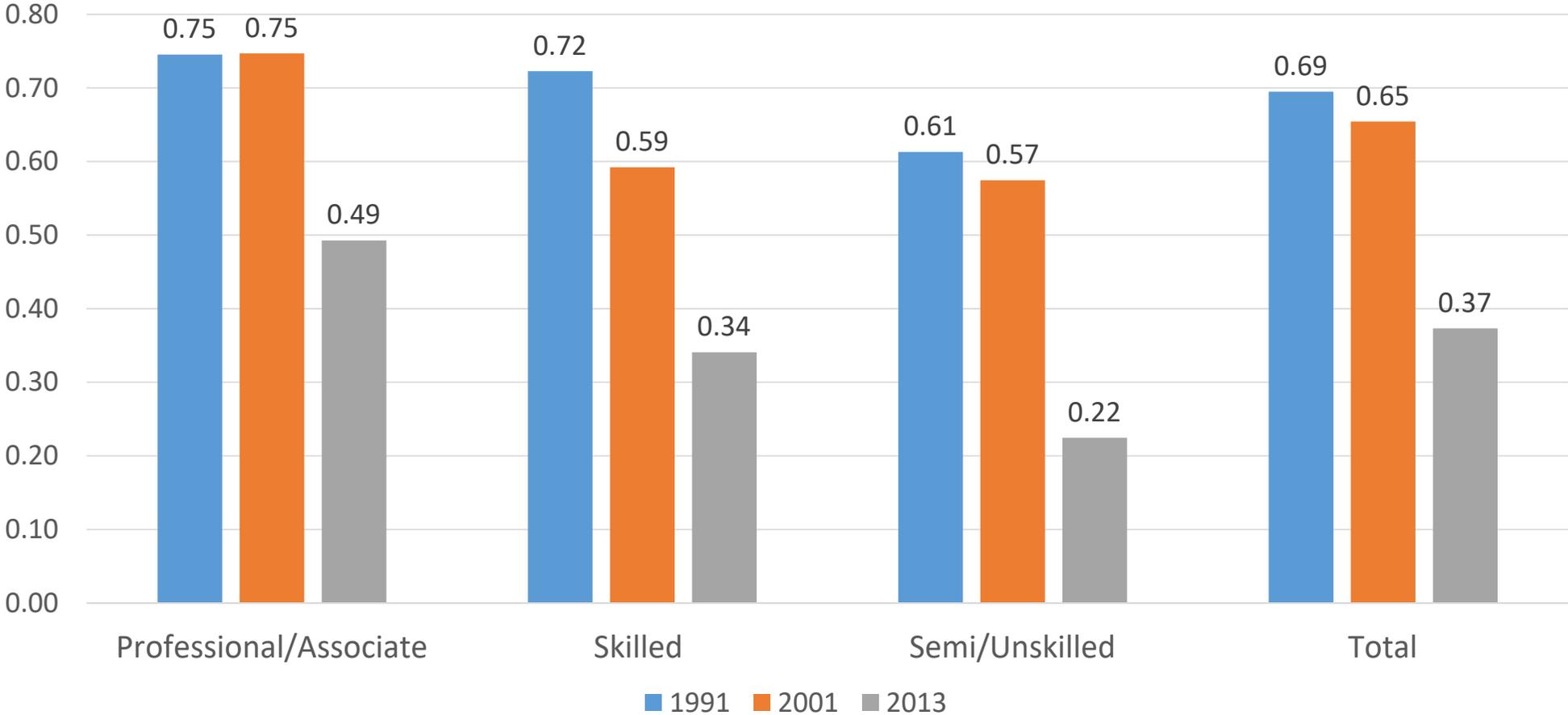
Intergenerational Decline Meets Social Class Polarisation

Of all the domains in which young people see their opportunities restricted, housing represents the most serious, and the one which most clearly represents a growing gap between generations in lifetime opportunities.

- As they grow older most young people may well catch up with their parents' generation in terms of jobs and earnings. Yet in housing, we are witnessing a genuine divergence in intergenerational fortunes, which will almost certainly affect the majority of the young generation throughout their lifetimes.
- At the same time this generational decline is cross-cut by growing class divisions amongst young people. Housing opportunities are becoming increasingly polarised by social class and social background.
- In England, where homeownership has been a major vehicle for social mobility two post-war generations, class polarisation in housing opportunities now works to reduce it.

Trends in Proportion of Home Owners by Occupational Class for 25-34 Year Olds, 1991, 2001 and 2013

Source: calculations from British Household Panel Survey/UK Household Longitudinal Study data: Weighted estimates.



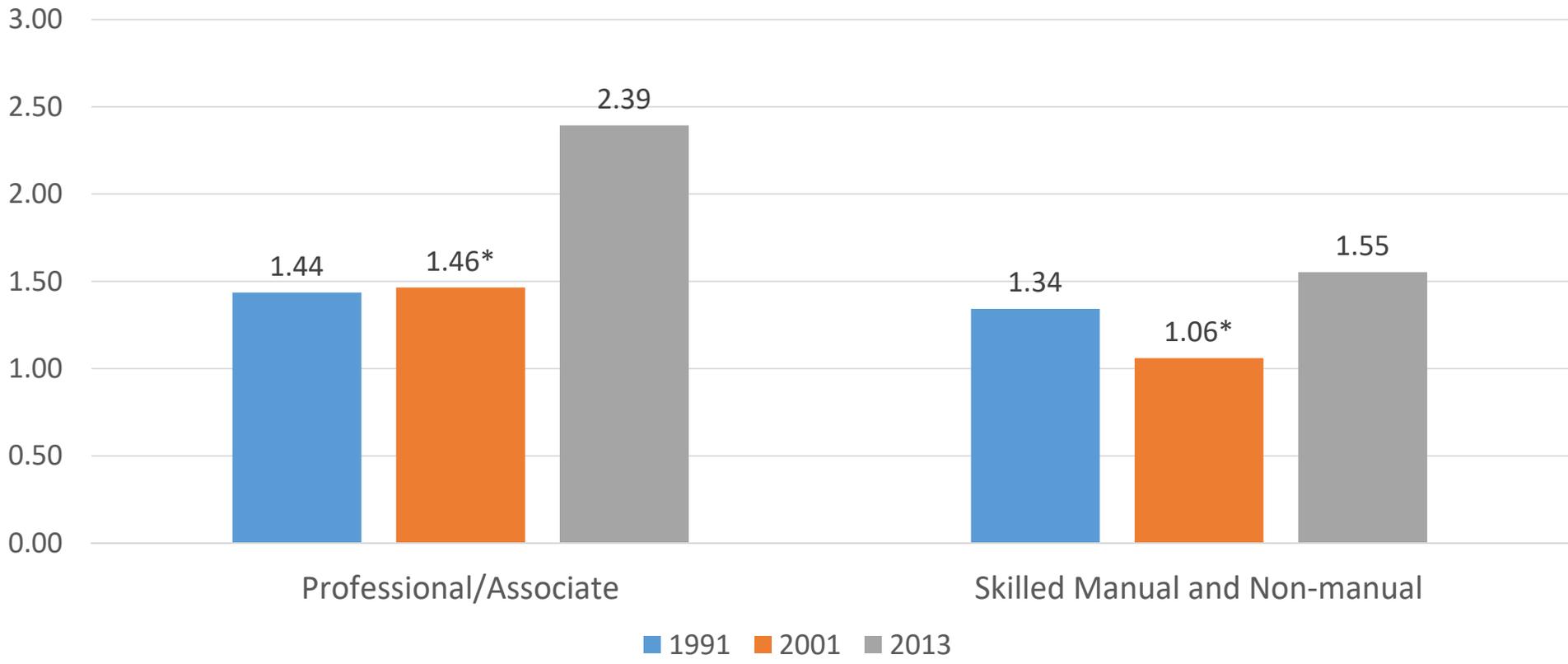
Trends in Odds Ratios for Owning Accommodation amongst 25 to 34s by Occupational Class

Source: calculations from British Household Panel Survey/UK Household Longitudinal Study data: Weighted estimates. The odds ratios are computed cross-sectionally on the three waves of BHPS-UKHLS : 1991, 2001 and 2013. Note: * means that the estimated odds ratio is not significant at the 95% confidence level.



Trends in Odds Ratios for Owning a Home amongst 24 to 34s in England by Parental Occupational Class

Source: calculations from British Household Panel Survey/UK Household Longitudinal Study data: Weighted estimates. The odds ratios are computed cross-sectionally on three waves of the BHPS-UKHLS survey, for years 1991, 2001 and 2013. Note: * means that the estimated odds ratio is not significant at the 95% confidence level.



Policies for Intergenerational Equity: 1) Housing

The True Nature of the Problem

- We do not have an overall shortage of homes in the UK. According to ONS there were a million more homes than households in 2013 and, as Rebecca Tunstall's research has shown, there are more rooms per person than ever (rising from 1 in 1921, to 1.5 in 1971 and 2.4 in 2011 (Dorling, 2014).
- The problem is that many are in the wrong place (Dorling, 2014), on sale at the wrong prices (unaffordable) and being bought by the wrong people (landlords and investors).
- The government's attempt to stimulate a boom in house building will not solve the problem, since most of the new homes will not be affordable to young people. In fact, given the White Paper's dilution of regulation on affordable homes, virtually the only new affordable housing now – at least in the south of England - is either social housing or shared ownership housing.
- Building more social housing is thus an essential part of the solution to the crisis in housing affordable for young people. But it not enough because too much social housing ends up back on the private market at high prices.

Reforming Property Taxation

In order for young people to enjoy the same housing opportunities as previous generations, prices have to come down.

This will only be achieved by reforming property taxation.

House prices are so high in the UK principally because of the tax privileges afforded to home owners, buy-to-let landlords and property investors which has made returns on investment in property ownership up to three times as high as returns to ownership of other assets such as stocks and shares (Weale).

Property Tax Reform 1: Capital Gains Tax

- First homes have traditionally been exempt from capital gains tax. This has allowed many owners of secondary and rental homes to avoid paying CGT as well, because of the ease of switching principal residence before sales.
- Capital gains tax should be imposed on the profits from the sale of all residential property, as with all other assets.
- This would rapidly bring prices down which would be a good thing for would be home buyers and for the economy as a whole.
- Long standing home owners would loose some of the paper profits they have made from rising property prices but would still have homes they chose to buy.
- Recent home-owners going into negative equity should receive subsidies for their losses.
- Measures would need to be taken to avoid mass withdrawal of properties from the market ie retired home owners wishing to downsize should be exempt from stamp duty and council taxes should be raised for larger homes.

Estimates of Potential Revenue from CGT on First Homes

- During the seven years preceding the financial crisis some fifteen million home-owners, who were owner-occupiers throughout the decade, saw the value of their collective housing assets grow by about £1.5 trillion. Netting out for inflation and home improvements, you can estimate real private asset gains of over one trillion pounds.
- Roughly one million private residential homes were sold per year in the period after 2010.
- If capital gains tax had been applied over the following five years at 30% on annual sales of, say, three million homes owned since year 2000, with an average net profit of £100 000 and upwards, it would have raised over £90 bn pounds.
- Tax on the sale of another two million homes, owned over a shorter duration and only netting an average of, say, £50 000 profit, would have been a further £30 billion.
- Around £24 billion would have been raised for the Exchequer each year. This is close to what the Government currently spends on secondary education.

2. Reforming Council Tax

- The Council Tax needs to be reformed since the differentials in rates no longer bear any relation to the value of homes or the ability of their occupants to pay.
- Council taxes levied on most individuals in the UK are highly regressive, with those in homes worth over £7 m only paying only three times as much as those with homes worth only £70 k.
- There needs to be a general re-valuation of homes and the tax needs to be reformed to be proportionate to the value of people's homes.
- At least five new bands should be added to the existing eight bands, with a change in the rate differential between the top and bottom bands from the current 3 to 1 to 10 to 1.

A New Charter for Private Renters

Britain has one of the most deregulated private rental sectors in Europe, and private tenants suffer not only from high prices, for often poor quality homes, but also from extreme insecurity. There needs to be a new Housing Rentals Act.

- Landlords should be licensed and their properties regularly inspected by local councils.
- The notice period for tenants (abiding by their rental contracts) should be extended to 9 months, with rights for long-standing tenants for long-term contracts.
- Rent control through fair rent tribunals should be re-established (at least in Britain's most expensive towns and cities).

Policies for Intergenerational Equity. 2. HE Finance

The system of fees and loans in the UK is becoming increasingly discredited and is unlikely to survive in its present form.

- With fees for undergraduate courses now costing £9 250 pa, the average undergraduates will now take out loans for fees and maintenance averaging £55 000. The new generation of graduates will live most of their adult lives struggling to pay off student loans at the same time as paying historically high mortgages and rents.
- The system is grossly inequitable. Firstly, because one generation is paying for something which previous generations had for free and, secondly, because fees for all courses are virtually the same, regardless of their cost to deliver and their value on the labour market.
- The system is also becoming very expensive for taxpayers.
 - 83 percent of graduates are predicted to fail to pay back their loans in full (IFS, 2017).
 - Total student debt is predicted to rise to £1 tn by the early 2040s (IFS, 2017).

The original architect of the system, Lord Adonis, describes the system as a vast ‘Ponzi’ scheme. A house of cards waiting to collapse.

An All-Age Graduate Tax for England

The introduction of an all-age graduate tax (along with the re-introduction of maintenance grants) would be:

- more equitable both within and across generations
- More transparent and less costly to taxpayers
- Less onerous on young graduates

A progressive graduate tax could be levied on all graduates of English Universities who were earning over £21 000 (with a steep taper so that little would be paid under £25 000), at 2 percent in the basic rate tax band and 3 percent in the higher rate tax band.

- This would currently raise around £8.5 bn pa in revenue (similar to the long-run costs of the current system) and more in time as the tax base continues to grow, even if enrolments in HE plateau. Governments would receive revenues immediately.
- Because graduates of all ages would be paying, the annual repayments would be much lower than under the current system (eg down from £1250 pa to £500 pa for graduates earning £35 000).

Political Prospects for Generational Equity

- The majority of adults in the UK are pessimistic about the prospects for young people and expect that they will do worse over their lifetimes than their parents' generation. A MORI survey in 2013 showed 54% of UK adults believing young people would do worse over their lifetimes than their parents (20% better).
- The electoral arithmetic does not favour reform. The median actual voter in 2010 was 49, whereas the median member of the electorate was 46. According to Berry's projections, based on the recent turn-out rates of different age groups, the median actual voter will be 52 in 2021 and 54 in 2051.
- However, there is a more optimistic scenario for reform. In ten years time, the millennial generation will be reaching early middle age. If they are still struggling to buy houses and still suffering from precarious employment, and if the generation after are doing no better, there will be a very large cross-generational electoral bloc favouring reform.

**Green, A. (2017) The Crisis for Young People:
Generational Inequalities in Education, Work,
Housing and Welfare**

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