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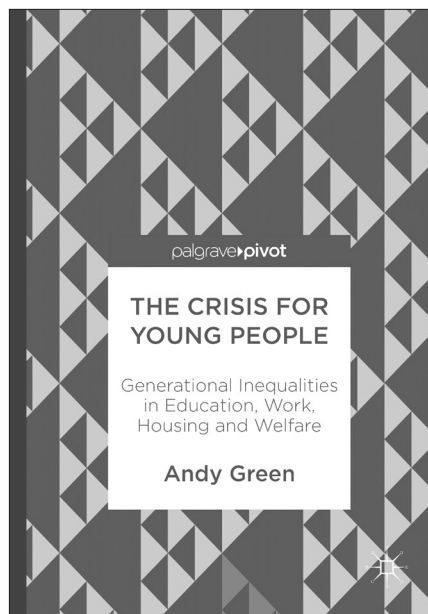
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Andy Green: The Crisis for Young People: Generational Inequalities in Education, Work, Housing and Welfare

Reviewed by Gabriela de Carvalho

Andy Green's *The Crisis for Young People: Generational Inequalities in Education, Work, Housing and Welfare* examines one of the main social challenges of our time: intergenerational inequalities. Green successfully conveys the disparities that lead to a break in the social contract between generations – the expectation that each generation will achieve a higher socio-economic status than the previous one. The book investigates whether and to what extent opportunities have changed from one generation to another, and if today's youth are being offered with fewer opportunities than their parents. The main thesis of *The Crisis for Young People* states that Millennials (defined as people who were born after 1979) are likely to be the first generation since the Edwardian era with fewer opportunities and poorer life chances than the preceding generation, especially in domains such as housing, pensions, welfare benefits and, to some extent, employment. The book is divided into eight chapters, each dealing with the



areas that most impact life opportunities (education, employment, housing, wealth, welfare distribution and political power). Chapters 1–5 discuss theoretical conceptions presented in the current literature and ongoing debates regarding each domain, showcasing empirical evidence from numerous sources to show how young people's lives are being adversely affected by structural changes in these key areas. The final three chapters present policy modifications that address intergenerational inequality, taking into account the ideal political environment needed to make these changes possible. *The Crisis for Young People* is a mixed-method research project, and focuses on the United Kingdom's youth – even though a clear effort to make cross-country comparisons is evident

throughout the book.

The introductory chapter highlights the main drivers of changes in generational opportunities for Millennials: demographics (rising life-expectancy and the ageing of the population), globalisation (mostly changes in the labour market), the 2007/2008 financial

crisis, and the consequent period of austerity. Green points out that these drivers have an impact in almost all areas that most affect the opportunities presented to a generation, and the findings show that today's young people are more likely to experience and be negatively affected by these important structural changes. Building on this, the first part of the book discusses and analyses the chances and opportunities presented to today's youth in education, employment, housing, and wealth and welfare compared to the baby-boomer generation (people born between 1945 and 1965, and most likely Millennials' parents). According to Green, education is the only domain in which young people are doing better than previous generations. Millennials are more likely to receive higher educational opportunities and more years of schooling than their parents, which has led to an increase in the number of people gaining higher qualifications in the United Kingdom. Empirical evidence suggests that the inequality of opportunities and outcomes in terms of qualifications have decreased overall. This is the result of a greater range of provision and more support, in particular financial support, provided by public sector entities in the form of loans, scholarships or educational grants. On the other hand, the author shows that there is an increase in the inequality of opportunity for competences in skills such as literacy and numeracy. Most important, though, is the conclusion that better qualifications do not automatically result in better jobs in a given generation. Regarding employment, Millennials have been negatively affected by the consequences of the financial crisis of 2007/2008 and have experienced its externalities more than any other age cohort. Higher unemployment levels, low wages, a rising number of precarious jobs (part-time, zero-hours, and temporary contracts), the decreasing value of university degrees and certifications, and poor working conditions seem to suggest that opportunities for employment are fewer, and as a result, the lifestyle of today's youth is worse than that of their parents. These disadvantages, however, may be reduced for some over the next decades: according to Green, the most qualified individuals will achieve the same occupational and earnings levels as the previous generation of baby boomers, but those less qualified are likely to do far worse than their equivalents in the previous generation.

In assessing the intergenerational decline in opportunity, a strong emphasis is placed on what Green calls the UK's "housing disaster". Growing inequality in access to housing in the United Kingdom is the result of wealth inequality, government policy, demographic issues, the deregulation of the private rental market, and the rise in house prices, among other factors. These issues mean that it is very difficult for most young people to enter the property market, especially those with lower wages and with more precarious jobs. Property ownership is commonly regarded as a vehicle for wealth accumulation and a facilitator of social mobility. Young people who decide to leave their parents' home face an expensive private rental market in which housing quality is significantly low and tenures are insecure. Additionally, Millennials are waiting longer before purchasing – or taking out a mortgage on – their first homes. Given the rising property values over time, Millennials pay more for fixed living expenses than the previous generation, and most of the time the rents paid go to older adults of preceding generations. These factors all contribute to increased intergenerational inequalities in housing opportunities.

Property is a major source of wealth and wealth is often inherited, which has benefited older generations. Millennials, however, are

less likely to inherit, and are buying less property than their parents, making them poorer than previous generations. In addition, governments have increasingly prioritised – and allocated more public spending to – programmes for the elderly. This trend could be explained by the increasingly ageing population and improvements in public health that result in longer generational lifespans. Young and older generations alike are paying more taxes to fund health care and pensions, but this system may not be sufficiently sustainable to benefit the younger generations by the time they reach retirement.

The second part of the book details a range of policy recommendations that directly target intergenerational inequality in the areas of education, work and housing, and prospects for the future. Green's comprehensive understanding of the intergenerational gap is reflected in the plentiful and thorough policy recommendations. The author begins by recommending a myriad of changes for pre-schooling, secondary, and tertiary education. He goes one step further to suggest the application of an all-age, graduated tax to better distribute the impact borne by the Millennial generation, in an attempt to curb the negative externalities resulting from current policies and practices, such as educational loans. Regarding housing, Green suggests a joint-effort approach by the public and private sectors to build affordable homes, and reforms to the current tax practices that would reduce house prices, decrease property speculation, and discourage developers from leaving properties empty. The author also mentions the importance of the re-regulation of the rental sector through new forms of rent controls, legal notice periods, longer-term tenancy contracts and licensed landlords.

Green ends this study by highlighting the increased political power of the baby boomers, which stems from their high concentration in the population as well as their disproportionate ratio of voting participation compared to other generations. For this reason, Green suggests that the media and major political parties tend to reflect their preferences, which has the potential to increase the age-related inequalities evident in society to an even greater extent. The turnout and results of previous elections and other democratic events, such as the United Kingdom's "Brexit" referendum of 2016 concerning European Union membership, provide support to Green's claim that young people are less and less inclined to vote. However, the 2017 British General Election results showed a higher turnout among Millennials, and an impressive level of support for the Labour Party leader, Jeremy Corbyn, who notably formulated and marketed his progressive policies toward youth.

Green concludes by reaffirming what the empirical evidence suggested throughout the book: younger generations are likely to be less prosperous than their parents. This thesis, according to Green, questions "our whole notion of historical progress and indeed the viability of the current social and political order" (122).

The Crisis for Young People presents a strong argument but is not without its weaknesses. The study analysed interview results from a pool of 100 Millennials, but only a few chapters seem to have benefited from their personal experiences, inputs and quotes. The chapter on Employment is the only section in which data collected during the interviews is fully explored and shared, making this the most developed chapter. The most comprehensive sections are the result of the successful combination of quantitative and qualitative methods applied by the author. That said, the project might

have benefited from a comparative analysis with corresponding interviews with baby-boomers. In addition, readers may question Green's proposal of policy changes in education, considering this is the only domain in which generational opportunities have improved. The author justifies this by saying that education "is amenable, at least in some areas, to some relatively simple policy reforms which would make a difference" (87). Although many important aspects of the issue are represented in Green's proposals, recommendations in the domains of welfare, wealth and employment could potentially have more impact on the lives of young people.

Although there has been much debate about the current situation of today's youth in advanced economies, not much has been said about intergenerational inequality. Andy Green's *The Crisis for Young People* takes an important step to fill this gap. The multidisciplinary facet of the book makes it a valuable source for people

from all backgrounds, and the subject is covered in a way that is easily accessible to readers at all academic and professional levels. Even though the book focuses on the British experience, many of its findings can be applied to other advanced economies, and many new studies using new cases could be derived from it. The research behind Green's work can also serve as a helpful information source for policy-makers. The idea that today's youth are set to be the first generation since the Edwardian era with fewer opportunities and poorer life chances than their parents is conveyed using many different sources, methods, and theoretical frameworks, making this book an important contribution to the literature.

Green, Andy (2017): The Crisis for Young People: Generational Inequalities in Education, Work, Housing and Welfare. Basingstoke: Palgrave Macmillan. 174 pages. ISBN 978-3319585468, price £20. eBook ISBN 978-3319585475, open access: free of charge.