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REPORT



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Hannah Shrimpton, Gideon Skinner & Suzanne Hall

# THE MILLENNIAL BUG

*Public attitudes on the living standards of different generations*

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## Executive Summary

As previous analysis for the Intergenerational Commission has highlighted, the principle of generation-on-generation progress that has come to define 20<sup>th</sup> Century Britain shows signs of being disrupted. In a range of areas, including their earnings levels, housing situation and the extent to which they are building up resources for later life, the living standards of younger adults appear under threat.

For those interested in pursuing policies to address these challenges a key question is the extent to which they are reflected in public perceptions. Drawing on a new quantitative survey of over 2,000 British adults and a qualitative workshop involving members of different generations, this is the question this report (prepared by Ipsos MORI for the Intergenerational Commission) seeks to answer.

### There is widespread pessimism about young people's lives compared to those of their parents

Our survey findings show that **Britons no longer think young people will have a better life than previous generations, with only around one quarter (23 per cent) of adults taking this view. Instead, roughly half (48 per cent) believe that millennials will have a worse life than their parents.**

This pessimism – present in other developed economies but more apparent in Britain than most – represents something of a change from the pre-crisis view when the balance of opinion on the outlook for the young was clearly positive. The limited consistent data that is available over time suggests that the proportion of adults believing that their children will have a lower quality of life than them has roughly doubled since the early-2000s. And our new survey shows that **this pessimism runs deep, extending to the living standards prospects of future generations of young adults too.**

**Indeed so great is this pessimism among millennials themselves that one third (33 per cent) would prefer to have grown up at the time when their parents were children,** while only 15 per cent of baby boomers and members of generation X would rather grow up today. This is despite major technological advances and social progress in recent decades.

### Graduates, unemployed people and Labour voters are among the most pessimistic

Millennials are more pessimistic about their own prospects than members of older generations are, with over half (53 per cent) thinking their generation will have a worse life than their parents compared to 44 per cent of baby boomers who think millennials will be worse off. However on balance **the concern for the young is widely shared across different generations, and there is just as much if not more variation in attitudes by other demographic characteristics.** In particular, graduates and those with higher incomes are markedly more pessimistic than their less-educated and lower-income counterparts. For example, 57 per cent of those with degrees think today's young people will have a worse life than their parents will have had, compared to 44 per cent of non-graduates.

Indeed, statistical analysis that controls for the overlap between various characteristics tells us that a person's generation (as well as other factors including income

levels and housing tenure) is not significant in determining attitudes. **The factors that are significantly related to a person's outlook for the young include education level (with graduates more pessimistic than the lowest-educated); employment status (with the unemployed more pessimistic than full-time workers and retired people); marital status (with single or separated people more pessimistic than married or co-habiting couples); and voting intention (with Labour voters more pessimistic than Conservatives).**

## Housing, jobs and retirement living standards are the areas of greatest concern

Not all aspects of millennials' lives are seen as likely to be worse than their parents' lives. There is a clear divide, with pessimism regarding millennials' economic prospects and security set against optimism in social and cultural areas including access to information and entertainment, travel opportunities and social freedoms.

However, **pessimism pervades in the majority of areas. It is by far strongest in relation to young adults' ability to own a home (where 71 per cent of respondents think millennials will be worse off than their parents' generation), followed by their prospects of living comfortably when they retire from work (61 per cent) and having a secure job (54 per cent).** These public perceptions chime with the economic data: analysis for the Intergenerational Commission has raised concerns about the outlook for younger cohorts in each of these areas. Global stability and safety from war and crime also rank highly in terms of pessimism for the young, in this case in contrast to most of the evidence which suggests crime rates and conflict-related deaths have been falling over time.

## Housing and jobs market failures are the key causes of this situation, with relatively little blame placed on the actions of generations themselves

Reflecting the areas of millennials' lives people are most pessimistic about, **those who think young adults will have a worse life than their parents are most likely to point to rising house prices (47 per cent) and a lack of stable employment opportunities (38 per cent) as key drivers.** In addition, three-in-ten (30 per cent) of those who are pessimistic cite Brexit as a key reason for millennials' poorer prospects.

While there is evidence that some members of different generations point the finger at one another, such generational-blame-related explanations for millennials' worse quality of life compared to that of their parents are less common. Baby boomers are more likely than other generations to mention a poor work ethic or sense of entitlement among young people and millennials more likely to cite government policies favouring older adults, but both groups rank these causes far below broader economic and global shifts.

Indeed, our qualitative workshop showed that **there are high levels of intergenerational solidarity, with sympathy from older generations regarding the challenges young people face and little resentment among the young towards older people's more favourable circumstances.**

## People of all ages support the notion that each generation should do better than the one before

The belief that today's younger generation will have a worse quality of life than their parents' generation is all the more concerning when set against widespread public support for the principle of generational progress. **Three-in-five adults (59 per cent) think that every generation should have a higher standard of living than the one before it, far outweighing the 8 per cent who disagree.** This implies a shared desire for something to be done to improve younger people's prospects.

## Government actions can make a difference, with addressing broad economic challenges and improving public services the top priorities

In terms of what should be done, people's priorities strongly reflect their reasons for millennials having a more difficult life that have previously been discussed – relating to underlying structural economic issues. In particular, **around three-in-ten adults list each of making jobs more stable and secure (31 per cent), supporting growth in the economy as a whole (29 per cent) and increasing the number of houses available to rent or buy (29 per cent) as key areas for government to focus on.** Improving health, care and education are also seen as important. In contrast, policies that imply intergenerational redistribution – including shifting the balance of taxation from young to old or reducing welfare benefits to pensioners – are viewed as least important.

What's striking is that **almost everyone believes there are things policy makers can do to address the intergenerational challenge this analysis has set out – only 3 per cent of adults take the view that there is little that can be done by government.** Overall, then, the message from this new primary research into intergenerational attitudes is of a firmly-held belief in the promise of generation-on-generation progress: one that few across generations and other demographic groups believe is being kept for today's young people. Furthermore, the public believes this is a situation policy makers can do things to address.



# Section 1

## Introduction

*Previous analysis for the Intergenerational Commission has highlighted a range of areas in which the living standards of younger generations are faltering, potentially disrupting the principle that has run alongside economic growth and progress in much of modern history: namely that each generation will do better than the one before.*

*But are these outcomes reflected in public perceptions? Drawing on new primary research, this is the question this report seeks to answer. This introductory section reviews previous evidence on public attitudes towards generational differences in the UK and elsewhere. This evidence suggests that there has been a recent shift towards a more pessimistic outlook for younger adults' prospects here and abroad since the financial crisis, with Britain among the most pessimistic countries. There is little evidence that this shift in opinion has precipitated generational tensions however – younger generations aren't resentful and older generations are sympathetic to young people's situation.*

## A growing body of evidence suggests younger generations' living standards are under threat

Economic analyses for the Intergenerational Commission have highlighted that the social contract between the generations that underpins society is showing signs of fraying.<sup>1</sup> Contrary to what would be expected of a growing economy, on a range of economic measures younger cohorts are falling behind older ones when their situations are compared at the same age. For example, those born in the early 1980s were earning £40 a week less by the age of 30 than those born a decade earlier earned at that age.<sup>2</sup> Even starker is the picture on housing. Households headed by baby boomers (those born 1946-1965) were 50 per cent more likely to own their own home at age 30 than households headed by millennials (those born 1981-2000) currently are – affecting affordability and security in the here and now as well as longer-term wealth accumulation.<sup>3</sup>

Indeed when considering both property and other forms of wealth, recent analysis suggests that all cohorts born since 1955 have lower levels of wealth than their predecessors. For example, a typical adult born in the early 1980s had half as much net wealth at age 30 as a typical adult the same age five years before.<sup>4</sup> With wealth crucial to lifetime living standards and in particular incomes and security in retirement, the suggestion is that today's generational imbalances will have much longer-term consequences if they endure.

<sup>1</sup> L Gardiner, *Stagnation generation: The case for renewing the intergenerational contract*, Resolution Foundation, July 2016

<sup>2</sup> L Gardiner & P Gregg: *Study, work, progress, repeat? How and why pay and progression outcomes have differed across cohorts*, Resolution Foundation, February 2017

<sup>3</sup> L Gardiner, *Stagnation generation: The case for renewing the intergenerational contract*, Resolution Foundation, July 2016

<sup>4</sup> C D'Arcy & L Gardiner, *The generation of wealth: Asset accumulation across and within cohorts*, Resolution Foundation, June 2017

A key question remains, however, whether these challenges are reflected in the attitudes and beliefs of the public as a whole and of members of different generations. In a democratic society in which political opinion has an important role to play in policy development, testing the extent of this is key to any potential policy response to intergenerational concerns. Do different generations understand or recognise these issues and where do they feel improvements could be made? Do both younger and older groups think things will be tougher for today's younger generations and what aspects do they think drive this? Who or what do they think is responsible, and is there any evidence of intergenerational tension as an underpinning factor?

This report attempts to answer these questions, based on a new survey and a workshop with participants from different generations. We begin, however, by reviewing the existing literature and reflecting on what we already know.

## **Advanced economies have become more pessimistic about the future of the young since the financial crisis, with Britain among the most pessimistic of all countries**

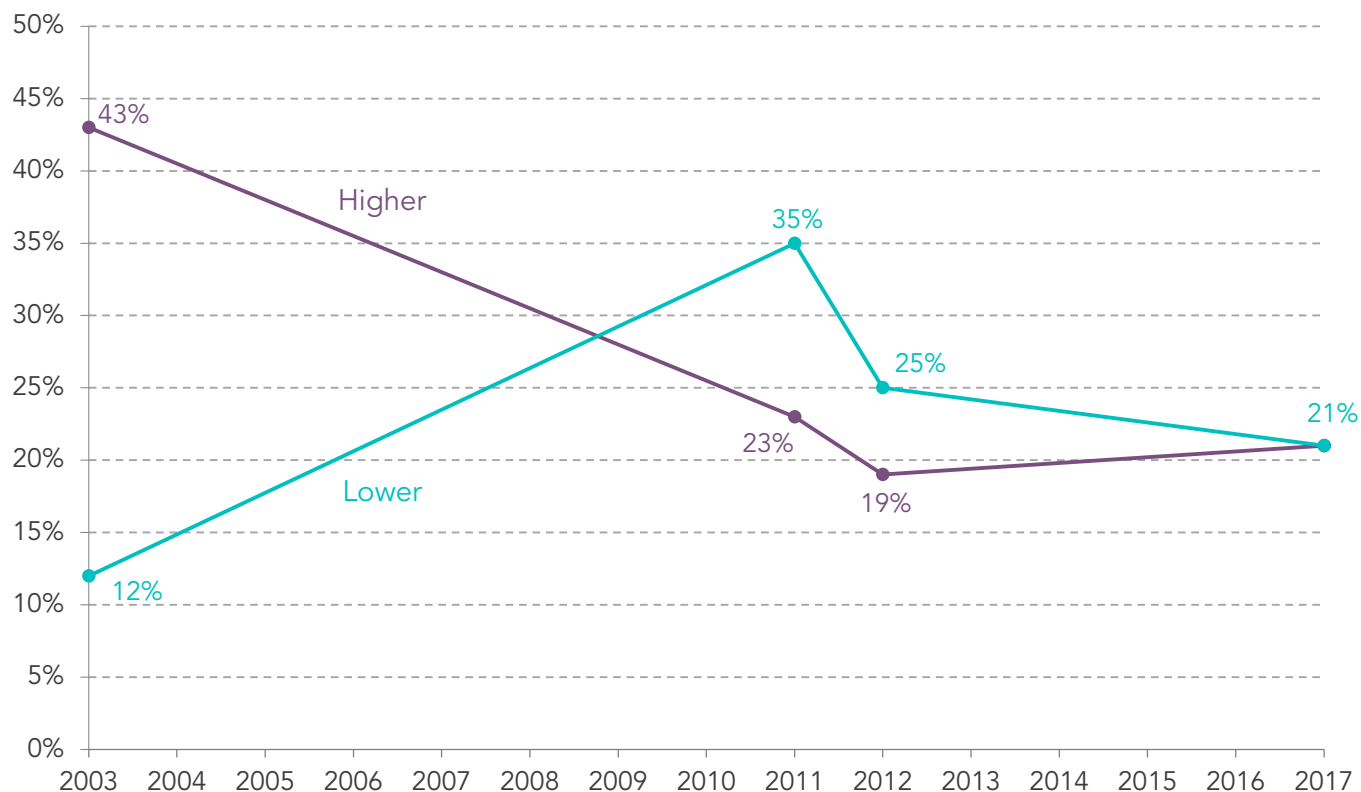
Long-term data from the US and Great Britain indicates that there has been a shift in attitude towards pessimism in recent years, with greater proportions of people now concerned about the future of their country's younger generations.

In Britain, Figure 1 shows that in 2003 just 12 per cent of adults thought their children would grow up to have a lower quality of life than their own, with a much larger share thinking their children's future quality of life would be an improvement. However, the balance of opinion had switched dramatically by 2011, with a larger share of respondents expressing the pessimistic outlook (35 per cent) rather than the optimistic one (23 per cent). This result was no doubt influenced by the financial crash, and trends have stabilised somewhat since. Nevertheless, the proportion of people thinking their children will have a lower quality of life than them in 2017 (21 per cent) was nearly double the rate recorded in 2003.



Figure 1: Whether children will have a higher or lower quality of life than their parents: GB

Q: When they reach your age, do you think your children will have a higher or lower quality of life than you, or about the same?



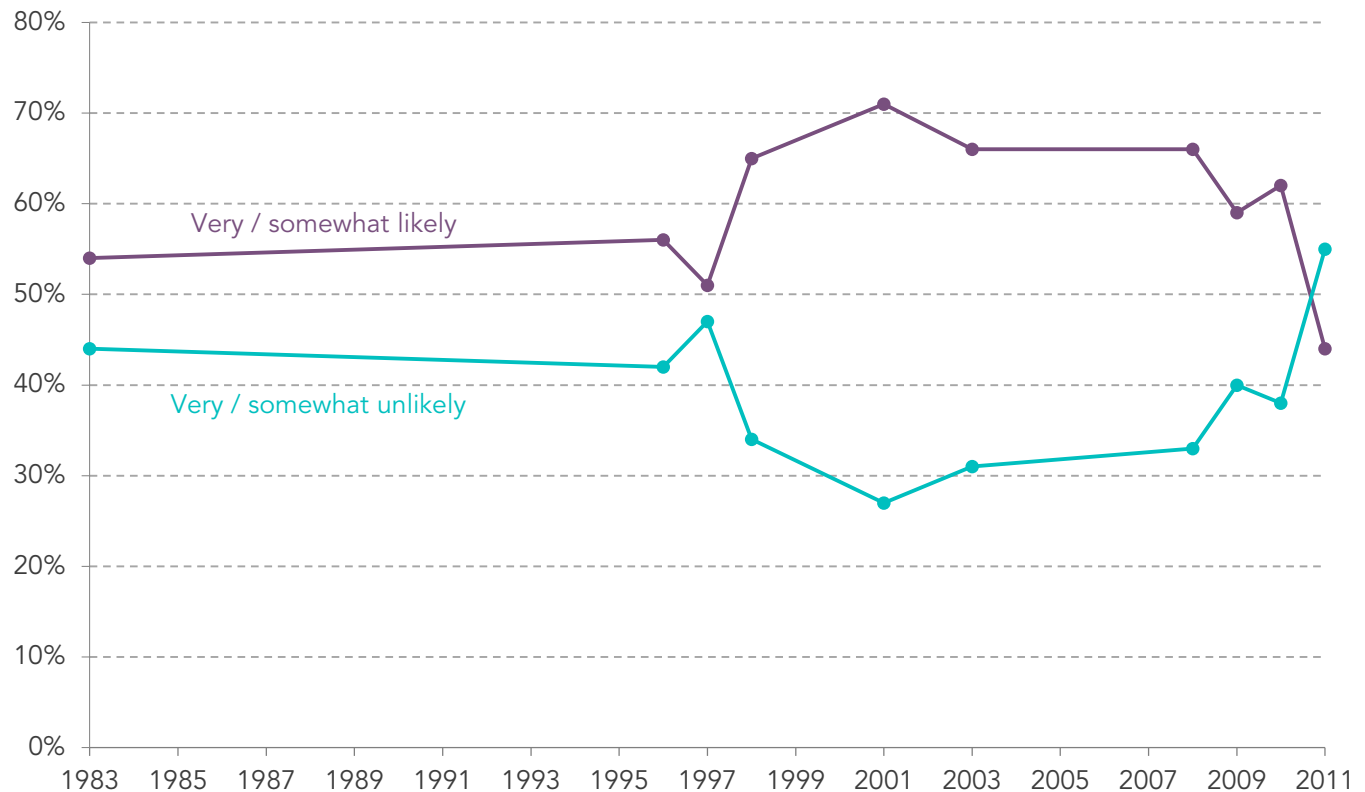
Notes: Base of approximately 1,000 adults aged 18+.

Source: Ipsos MORI

The same shift in views is mirrored in US data. Figure 2 shows that, on balance, Americans have tended to think it likely the younger generation would have a better life than their parents in recent decades – with the picture improving over the 1990s and then deteriorating gently during the 2000s. But that position reversed after the financial crisis, with a majority taking the pessimistic outlook by 2011.

Figure 2: Whether young people will have a better or worse life than their parents: US

Q: In America, each generation has tried to have a better life than their parents, with a better living standard, better homes, a better education and so on. How likely do you think it is that today's youth will have a better life than their parents?

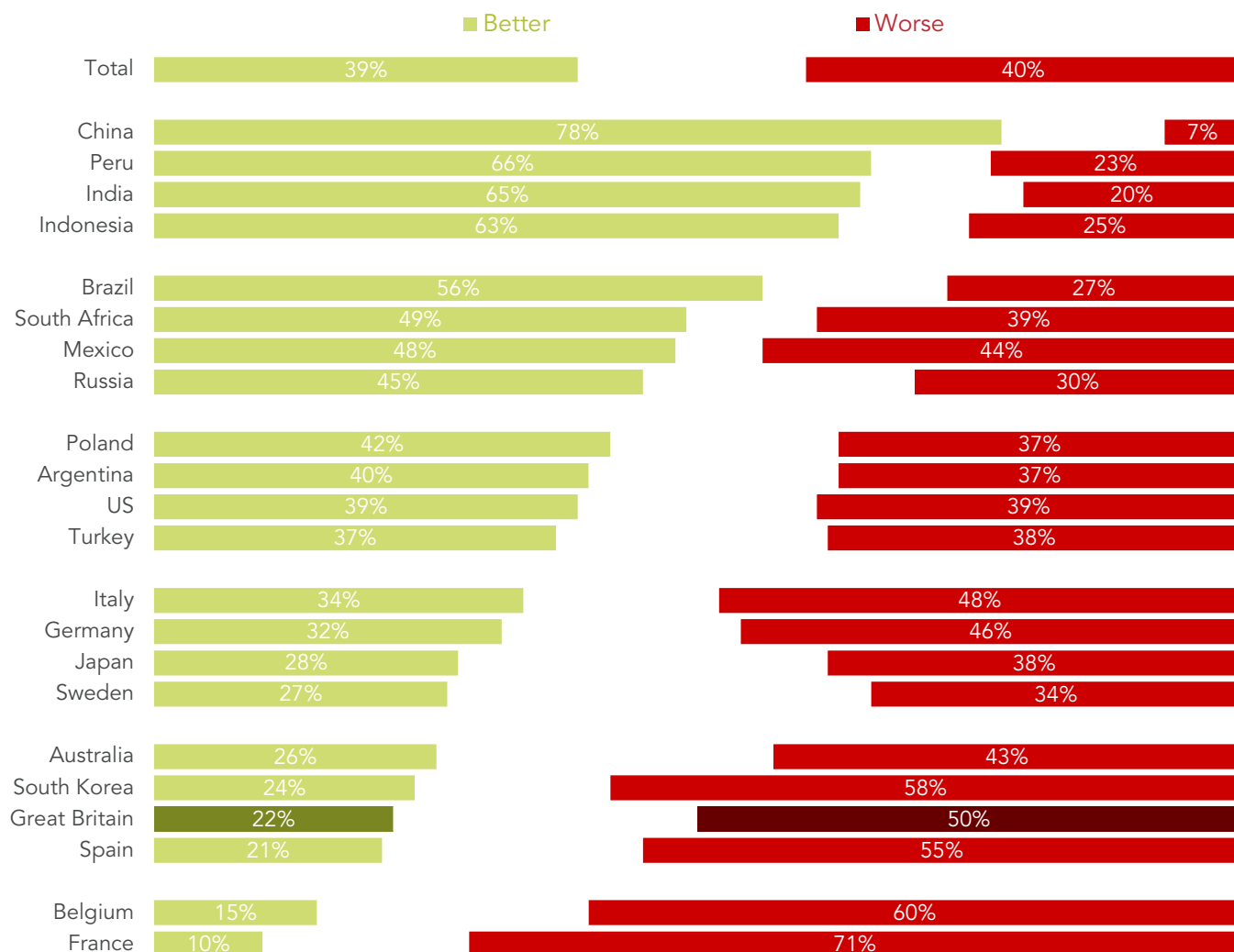


Sources: Gallup polls 2008-11; CBS News/New York Times poll 1997; Roper Organisation poll 1983

What's more, recent international work by Ipsos MORI indicates this pessimism about the future of young is a not just a phenomenon in the UK and US, but across the developed world. Figure 3 shows that in 2016, out of 22 markets, adults in most advanced economies were more likely to be pessimistic about the future of the young than optimistic. In less developed countries there is a much greater sense of optimism – with a majority in countries like China, Peru and India believing younger generations will have a better life than their parents did. Of course, these patterns are likely to be linked: some of the explanation for pessimism in the West will be down to the realities or perceptions of economic growth and opportunity tipping towards the East and South.

Figure 3: Whether young people will have a better or worse life than their parents, by country: 2016

Q: To what extent, if at all, do you feel that today's youth will have a better or worse life than their parents, or will it be about the same?



Notes: Base of 18,810 adults aged 16+ in 22 countries, fieldwork conducted September-October 2016.

Source: Ipsos Global Trends Survey 2017

While pessimism about young people's prospects appears to be prevalent across advanced economies, Figure 3 also shows that Britain is one of the most pessimistic countries of all. Only France, Belgium and Spain are less positive about the future of their younger generation. While concerns are shared in many comparable economies like Germany and the US, in Britain they appear to run deeper.

Data from the same international study – summarised in Table 1 – indicates that the housing situation in Britain is the biggest driver of these high levels of pessimism. Indeed out of the 22 different markets analysed, Britain is the most pessimistic about housing for the younger generation and is the country least likely to think younger people will have a better chance of owning their own home than their parents. Just one-in-nine

adults (11 per cent) think they will in Britain compared with one third globally (33 per cent).<sup>5</sup> This is not an issue felt across the Western world – alongside Britain it is one of particular importance in Australia, and to a lesser extent in Spain, Sweden and the US.

Table 1: Areas in which young people will have worse lives, by country (pessimistic countries only): 2016

Countries in order of pessimism about young people's lives	Top three choices		
	First choice	Second choice	Third choice
France	Live comfortably when they retire	Have a secure job	Be safe from crime or harm
Belgium	Live comfortably when they retire	Have a secure job	Be safe from crime or harm
Spain	Have a secure job	Have a successful career	Own their own home
Great Britain	Own their own home	Live comfortably when they retire	Have a secure job
South Korea	Have a secure job	Have a successful career	Live comfortably when they retire
Australia	Own their own home	Be safe from crime or harm	Live comfortably when they retire
Sweden	Live comfortably when they retire	Have a secure job	Own their own home
Japan	Live comfortably when they retire	Have a secure job	Be safe from crime or harm
Germany	Live comfortably when they retire	Be safe from crime or harm	Have a secure job
Italy	Live comfortably when they retire	Have a secure job	Have enough money to live well
Turkey	Be safe from crime or harm	Have a secure job	Live comfortably when they retire
US	Be safe from crime or harm	Live comfortably when they retire	Own their own home

Notes: Base of 18,810 adults aged 16-65 in 23 countries, fieldwork conducted September-October 2016.

Source: Ipsos Global Trends Survey 2017

On the other hand, British concerns about younger adults' retirement living standards and employment stability chime with those in many other Western countries. As Table 1 shows, across the countries where people have the most pessimistic view of the future of their young, having a comfortable retirement, having a secure job and being safe from crime are the biggest concerns.

## While some imply millennials themselves are at fault there is little evidence of intergenerational strain – millennials aren't resentful and baby boomers are sympathetic

There is relatively little existing work exploring *why* people think millennials will have a worse life than previous generations. This is largely because it is an emerging and developing concern; the assumption that each generation will have a better life than their parents has meant that, until recently, the subject has attracted little interest.

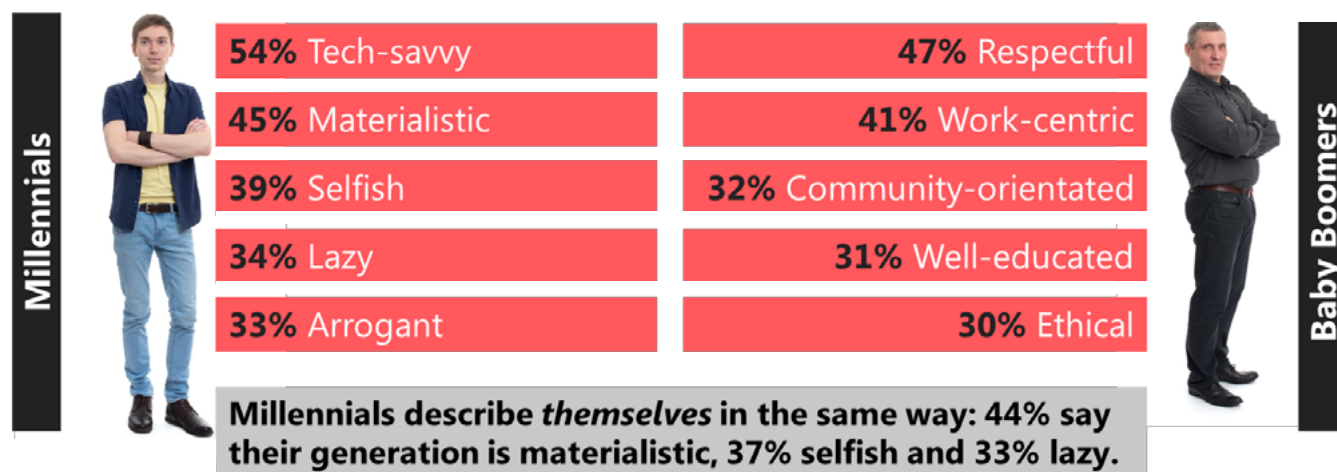
A recent international study by Ipsos MORI offers some insights however. It suggests that some 'blame' for their circumstances could be attached to millennials' characteristics. As Figure 4 shows, when asked to describe both millennials and baby boomers from a set list of adjectives and characteristics, millennials are described particularly

5 Ipsos MORI, *Global Trends: Fragmentation, cohesion and uncertainty*, 2017

negatively. They are labelled as tech-savvy, but also materialistic, selfish, lazy and arrogant. What's more, millennials are just as likely to use these terms to describe themselves.

Figure 4: Characteristics of each generation: 2016, multiple countries

Top five words selected to describe each generation



Notes: Base of 18,810 adults aged 16-65 in 22 countries, fieldwork conducted September-October 2016.

Source: Ipsos Global Trends Survey 2017

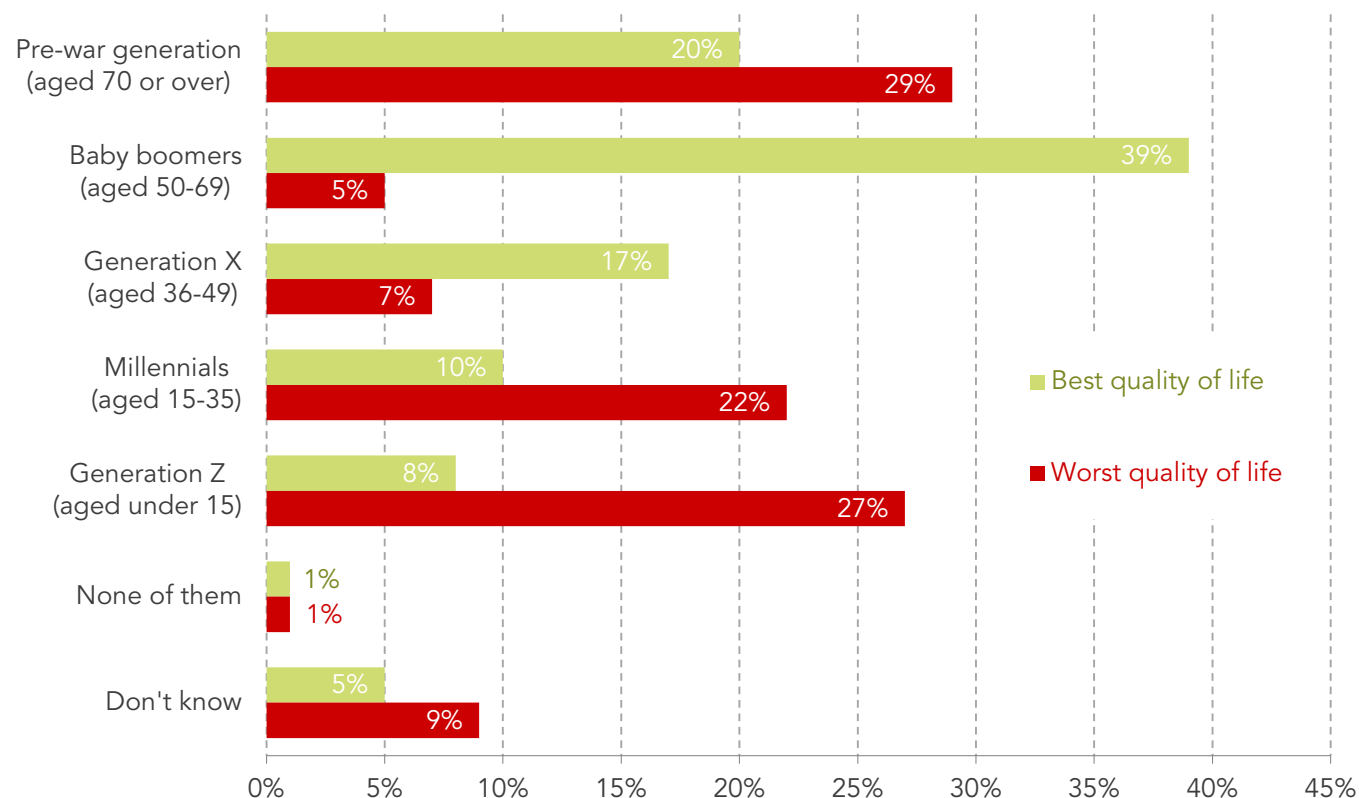
In contrast, the words selected to describe the baby boomers are positive, including respectful, work-centric, community-orientated, well-educated and ethical. Again, millennial opinions follow the overall trend. Rather than express resentment towards older generations, they describe the baby boomers in the same way that the population more generally do, and were only slightly more likely to describe them as entitled and ageist compared to the views of the population as a whole.

Despite the negative characteristics attached to millennials globally and in Britain, British-focused research implies older generations acknowledge the difficulties they face. Ipsos MORI research in 2015 for Mumsnet showed that generally there is recognition of an intergenerational imbalance, albeit one that is of detriment to both the youngest *and* the oldest generations.

These findings are summarised on Figure 5. When asked which generation will have the worst quality of life over their lifetime, 29 per cent of British adults chose the pre-war generation, while one-in-five (22 per cent) chose the millennials. Concern for the next generation (generation Z) is even greater, with one quarter (27 per cent) thinking they will have the worst quality of life. Importantly, focusing on these 'unlucky' generations' perceptions of their own position, we find that members of the pre-war generation are far more likely to be happy with their own life: half (50 per cent) think that they have best quality of life, whereas just 14 per cent of millennials think the same about themselves.

Figure 5: Generations with the best and worst quality of life: 2015, GB

Q: Which of the following generations, if any, would you say will have had the best quality of life over their lifetime? And which will have had the worst?



Notes: Base of 1,021 adults aged 18+, fieldwork conducted 17-19 October 2015. Generations are defined slightly differently in this data to the standard definitions used in the Intergeneration Commission's work.

Source: Ipsos MORI research for Mumsnet

Comparatively, baby boomers are universally seen as the lucky ones – four-in-ten British adults (39 per cent) think they will have the best quality of life. And baby boomers themselves recognise the advantages that their generation has had; half (51 per cent) of those aged 50-69 thought that baby boomers will have the best quality of life.

While there is recognition that certain generations are more or less likely to have a higher quality of life, it does not seem to be the case that each generation just feels sorry for themselves, or that there is one single direction of generational improvement or decline. This was also reflected in the fact that there is a consensus that both millennials *and* the pre-war generation should be the highest priority for government help in order to improve their quality of life.<sup>6</sup>

These findings are echoed in research conducted by Ipsos MORI for British Future in 2012. This showed that only a small minority of adults saw tensions between the old and young causing divisions in Britain – ranking a long way behind other issues such as

<sup>6</sup> Mumsnet / Ipsos MORI, *The Blame Game: Women's views on generational strife and solidarity*, 2015



immigration, conflict between tax-payers and welfare recipients, and tensions between rich and poor. (However, people were slightly more likely to see tension between young and old as an issue in their local area.)<sup>7</sup>

Qualitative work by Britain Thinks also highlights how the different generations do not see generational imbalances as a cause for blame, rather they result from ‘the luck of the draw’. In this analysis people were more likely to place responsibility on factors including the complex and strained nature of the housing market and under-saving for retirement.<sup>8</sup>

## The approach and scope of this report

This report seeks to build on the relatively limited research on attitudes related to living standards outcomes across generations by unpicking how different generations view their own and each other’s economic position; exploring views on the future facing the current cohort of young adults; understanding the key drivers of optimism and concern; and assessing public perceptions on the most important actions for government to take in response to generational imbalances.

We combine both qualitative and quantitative methods to answer these questions: an **online survey of 2,179 British adults** aged 16-75 conducted during 26-30 May 2017; and a **workshop with members of different generations** which took place in London on 15 June 2017. Full details of this approach are provided in Annex 1.

The remaining sections of this report are set out as follows:

- **Section 2**, describes **public perceptions of the living standards of today’s young people**. It details which groups are most pessimistic and the particular aspects of young people’s lives they are pessimistic about.
- **Section 3** summarises views on the **factors that have caused perceived divergences in generational living standards**, and some **initial insights on whether and how government should address these differences**.
- The **annexes** provide more detail on the **methodology** for this study, and a copy of the **questionnaire used in the online survey**.

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7 Ipsos MORI research for British Future, 2012

8 Britain Thinks, *Intergenerational Fairness: A citizens’ view: Report from a Citizens’ Jury to look at intergenerational fairness in England*, February 2016

## Section 2

### What people think about each generation's living standards

*In this section, we summarise the findings from our new quantitative and qualitative research on public perceptions of generational living standards differences. We focus on the prospects of today's younger generation over their lifetimes in comparison to their parents' generation and find widespread pessimism about future outcomes. This pessimism holds across age groups, but is particularly strong among millennials themselves: so much so that many millennials say that they would prefer to have been born at an earlier time.*

*While millennials are more pessimistic than older generations, there are bigger differences when we look across other demographics. In particular, pessimism is greater among those with the highest incomes, students and those with degrees. Indeed, modelling suggests that factors including education level, voting intention and employment status are more important than a person's age in determining their attitude towards young people's prospects.*

*Overwhelmingly, housing emerges as the area in which people's negative outlook for the future of the young is most acute. Pessimism in this and other key economic areas including job security and retirement living standards seemingly far outweighs the positive outlook reported in relation to technology, travel and social freedoms.*

#### There is widespread pessimism about the future of the young

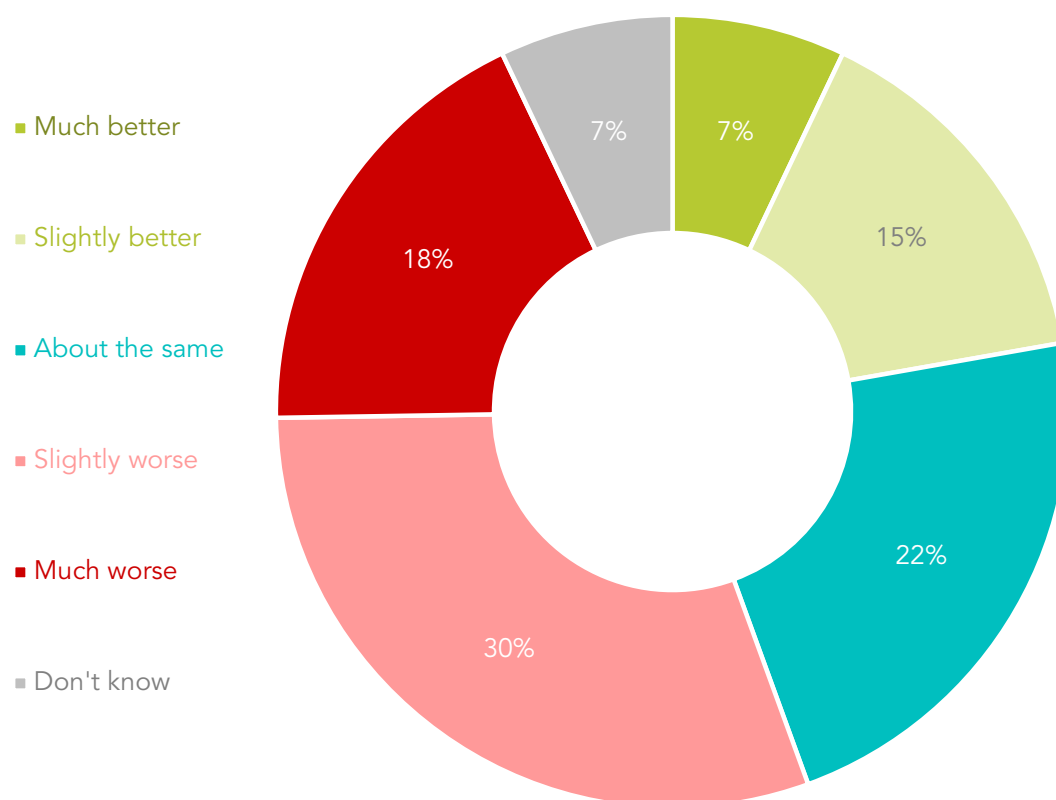
Our major new survey shows that most people don't believe the lives of today's younger generation will be an improvement on their parents' lives. As Figure 6 shows, less than one quarter (23 per cent)<sup>9</sup> of Britons<sup>10</sup> think today's youth or young people aged 17-36 (known as 'millennials') are going to have a better life than their parents will have had. Instead, roughly half (48 per cent) think millennials will have a worse life than previous generations and one-in-five (22 per cent) believe it will be about the same. Nearly one-in-five (18 per cent) believe younger people will face "much worse" outcomes than their parents.

<sup>9</sup> This figure is higher than the sum of the sections in Figure 6 due to rounding.

<sup>10</sup> GB adults aged 16-75.

Figure 6: Whether young people will have a better or worse life than their parents: 2017, GB

Q: To what extent, if at all, do you feel that today's youth / young adults in the UK (aged 17-36) will have had a better or worse life than their parents, or will it be about the same?<sup>11</sup>



Notes: Base of 2,179 adults aged 16-75.

Source: Ipsos MORI

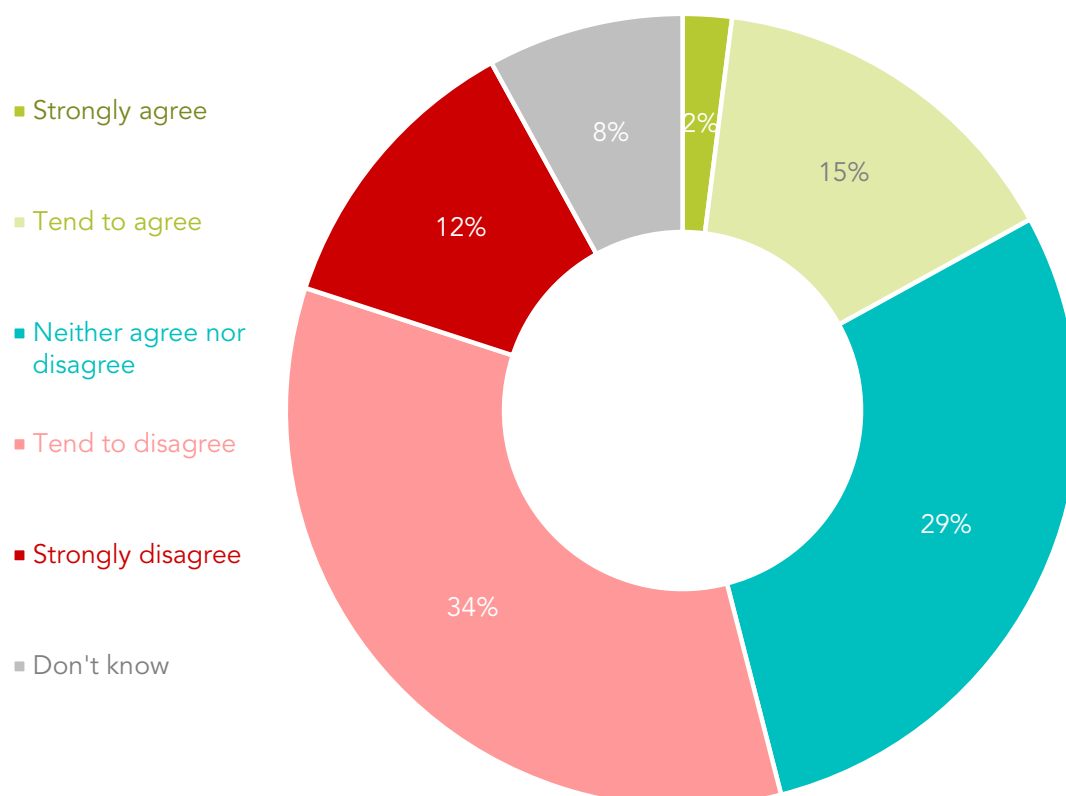
As previous analysis for the Intergenerational Commission has documented, there are clear economic drivers for the prospects of young people being a current concern, not least the aftermath of the financial crisis of which today's younger workers bore the brunt. However, our analysis suggests there is also concern about the prospects of future young generations, with the difficulties faced by millennials today not seen as a short-term problem.

Figure 7 shows that nearly half (46 per cent) of those who think young people will have a worse life than their parents believe that things won't get any better for future generations. In contrast, just 17 per cent of those who think millennials will fare worse than their parents see this issue as a temporary one.

<sup>11</sup> To experiment with the effect of different wording, we split the sample into two – showing two versions of the question, one asking about 'today's youth' and one asking about 'young adults in the UK (aged 17-36), sometimes called the millennial generation'. There was no significant distinction between the results of the two samples.

Figure 7: Whether young people having a worse life than their parents is a temporary or permanent trend: 2017, GB

Q: To what extent do you agree or disagree with the following statement?: Younger adults having a worse life is a short-term or temporary trend and things will be better for future generations of young adults.



Notes: Base 1,088 adults aged 16-75 who think that young adults will have a worse life than their parents.

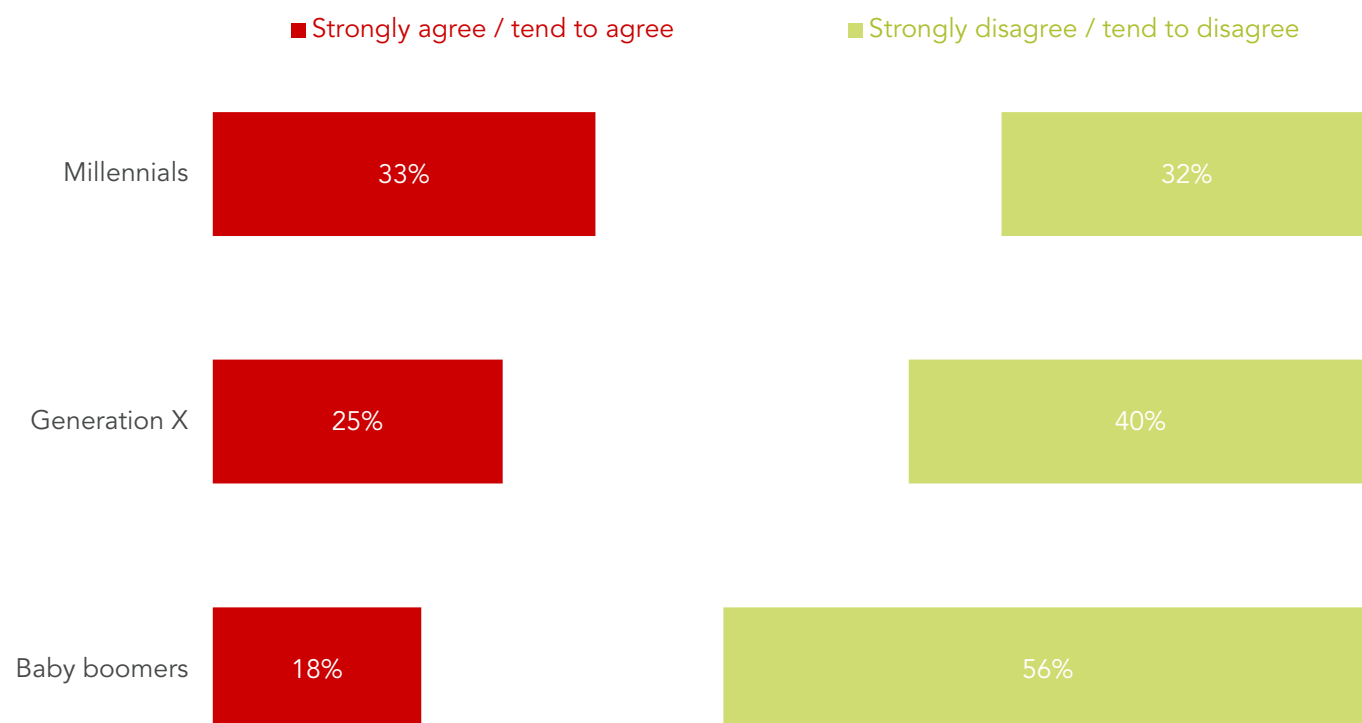
Source: Ipsos MORI

While a significant number of people therefore appear to perceive a lack of generational improvement as being a long-term problem, this pessimistic outlook is a relatively recent phenomenon. As Figure 1 in the previous section detailed, before the financial crisis people were optimistic that their children would have a higher quality of life than them by a margin of nearly four-to-one. By 2017, the proportion thinking their children would have a better life had halved and the share of pessimists almost doubled.

As we explore further below, while pessimism about young people's futures is widely spread across age groups, millennials themselves are the most pessimistic generation. Over half (53 per cent) think their generation will have a worse life than their parents, compared with 44 per cent of baby boomers (born 1946-1965). The extent of their pessimism is highlighted by millennial responses to the question of whether they would have preferred to grown up at a time when their parents were young, with responses across generations summarised in Figure 8.

Figure 8: Preferences for being born at an earlier time, by generation: 2017, GB

Q. To what extent do you agree or disagree with the following statement?: Given the choice, I would prefer to have grown up at the time when my parents were children.



Notes: Base of 2,179 adults aged 16-75.

Source: Ipsos MORI

In what might be seen as a highly unusual outcome, one third of millennials (33 per cent, including 11 per cent who “strongly” agree) would prefer to have grown up at the time that their parents were children. This is despite the huge advances of technology in recent decades and their social freedoms in comparison to previous generations.

This desire to have grown up during the time their parents were children is strongest among millennials and less prevalent among older generations. However, one quarter (26 per cent) of generation X (born 1966-1980) and just under one-in-five baby boomers (18 per cent) would have liked to have been born earlier than they were.

Importantly, it appears that responses to this question cannot be written off as simply millennials not realising how lucky they are. Just 15 per cent of those aged 37 and above (covering generation X, baby boomers and the youngest members of the silent generation) say they would prefer to be a child growing up today, in comparison to 62 per cent who disagree with this statement. This is again perhaps surprising given clear societal and technological progress in recent decades, and provides further evidence that all generations in society today recognise the challenges millennials face.

## Millennials are more pessimistic than older generations, but differences across other demographic characteristics are greater

Pessimism about the future of the young is felt right across the population – extending across generations and a range of demographic groups. The outlook across groups captured in our analysis is summarised in Figure 9.

The chart shows both the proportion thinking young people will have a better and worse life than their parents and a ‘youth outlook score’ – a single metric for capturing the strength of optimism or pessimism, with negative numbers indicating a pessimistic outlook (this score is derived by subtracting the proportion of each group who think young people will have a worse life than their parents from the proportion who think they will have a better life). Notably, there is not a single group covered by our analysis in which the balance of opinion about young people’s prospects is optimistic: all youth outlook scores are negative.

However, there are clear differences between groups regarding the *strength* of pessimism about young people’s prospects. In particular, while millennials are somewhat more negative than older generations, there are greater or equal differences by educational levels, employment status, income, voting intention and preferences in the EU referendum.

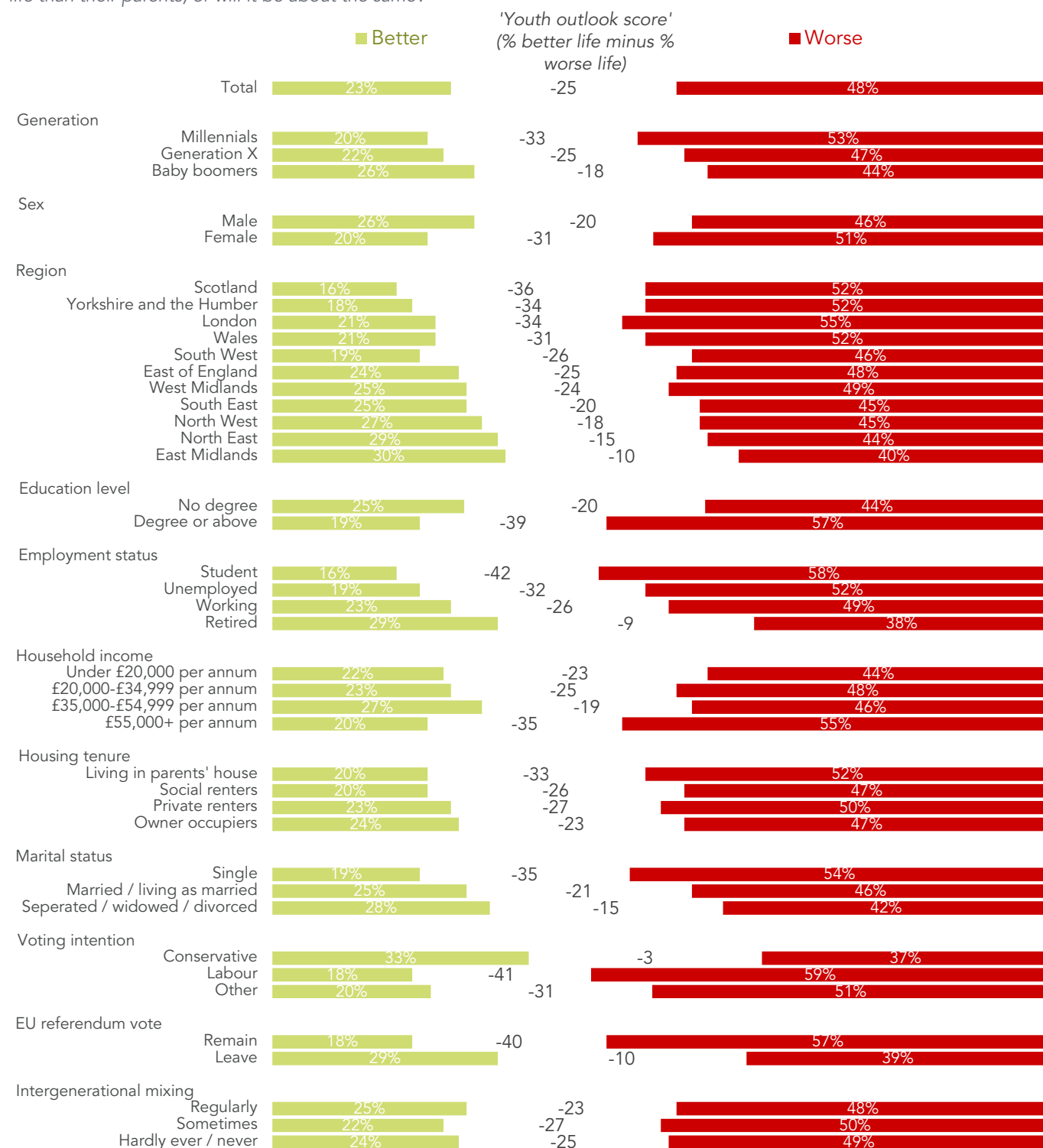
The greatest variation is by voting intention. There is a clear political divide, with 59 per cent of Labour voters thinking young people will have a worse life than their parents compared to just 37 per cent of Conservative voters. Students are more pessimistic than those who are retired, while those who are working full time are more optimistic than those who are unemployed.

Strikingly, pessimism about the future for today’s younger generation is correlated with markers of economic *advantage*, with those who are more educated and have a higher income more likely to be pessimistic. Those who are educated to at least an undergraduate level are more negative (57 per cent) than those without a university degree (44 per cent). Over half (55 per cent) of those with higher gross household incomes (£55,000 or more a year) think younger generations will have a worse life, compared to 44 per cent of those with income below £20,000.



Figure 9: Whether young people will have a better or worse life than their parents, by demographic: 2017, GB

Q: To what extent, if at all, do you feel that today's youth / young adults in the UK (aged 17-36) will have had a better or worse life than their parents, or will it be about the same?



Notes: Base of 2,179 adults aged 16-75. Due to rounding, youth outlook scores may not exactly equal the proportion thinking young people will have a better life minus the proportion thinking young people will have a worse life. Intergenerational mixing based on the question: 'how often do you mix socially with people, outside of your own family, who are of a different age group (at least 20 years older or younger) than you?'

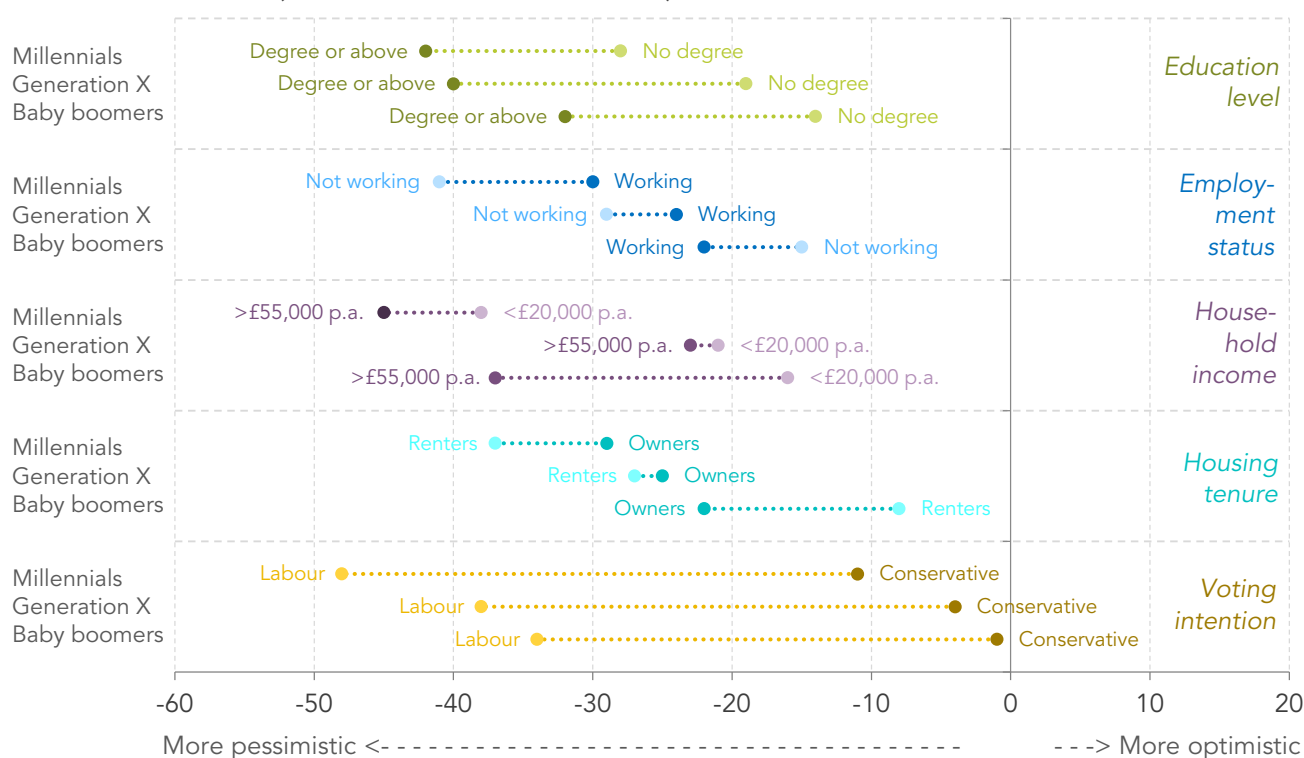
Source: Ipsos MORI

Looking at differences by a selection of these demographic characteristics *within* the generations – as Figure 10 does using the youth outlook score metric described above – similar patterns emerge. Graduates – regardless of which generation they belong to – are very pessimistic. Political views also appear to transcend generational differences – Conservative voters of each generation are much less pessimistic than their Labour-voting peers.

**Figure 10: Whether young people will have a better or worse life than their parents, by demographic and generation: 2017, GB**

Q: To what extent, if at all, do you feel that today's youth / young adults in the UK (aged 17-36) will have had a better or worse life than their parents, or will it be about the same?

'Youth outlook score' (% better life minus % worse life)



Notes: Base of 2,179 adults aged 16-75.

Source: Ipsos MORI

Higher-income people are more likely to be pessimistic than those on lower incomes. Again this transcends generational differences, although the trend is most pronounced within the baby boomer generation. Within generation X, both the highest- and lowest-income people are fairly pessimistic (those with middle-incomes are more optimistic).

In contrast, we identify big variations in attitudes among non-working people across the generations. Non-workers are more pessimistic than workers among both millennials and generation X, but less pessimistic among baby boomers. This is likely to be driven

by the fact that students and unemployed people (who are particularly pessimistic) are more highly concentrated among younger groups, while retired people (who are more optimistic) are more prevalent in older generations.

There are also big cross-generational differences in attitudes among renters (social and private) which contrast with very little generational variation in the strength of pessimism among home owners. Renters in both generation X and among the millennials are significantly more likely to be pessimistic about the future of the young than baby boomer renters (who in contrast to the other two generations are less pessimistic than their home-owning peers). For millennials, this pessimism is driven by those in the private rented sector; whereas it is council tenants in generation X who are particularly negative. Similarly, the relative optimism among baby boomer renters is driven by private renters in this group, who in fact record a positive youth outlook score (+13). This may be related to the fact that renting privately in retirement is generally seen as particularly precarious,<sup>12</sup> so this group's view of the younger generation's prospects may be rosy in comparison to their own situation.

To untangle which of these many overlapping characteristics are most important in determining opinion on young people's prospects, we use a linear regression model, summarised in Figure 11. This model identifies the set of explanatory variables (in this case, demographic characteristics) that best predict the outcome variable (attitudes on young people's lives in comparison to their parents' lives).

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<sup>12</sup> Age UK, *Ageing in squalor and distress: Older people in the private rented sector*, October 2016

Figure 11: Characteristics associated with attitudes towards young people's quality of life compared to that of their parents – linear regression results: 2017, GB

Q: To what extent, if at all, do you feel that today's youth / young adults in the UK (aged 17-36) will have had a better or worse life than their parents, or will it be about the same?

Only variables significantly related to the outlook for young people are included; positive coefficients indicate that the characteristic is associated with less pessimistic attitudes relative to the baseline



Notes: Base of 1,940 adults aged 15+. Each category is compared to a baseline: 'NS'=not significant, \*=p-value<0.1, \*\*=p-value<0.05, \*\*\*=p-value<0.01; R<sup>2</sup>=8 per cent. Intergenerational mixing based on the question: 'how often do you mix socially with people, outside of your own family, who are of a different age group (at least 20 years older or younger) than you?'

Source: Ipsos MORI

There are a number of characteristics – namely age, generation, household income, housing tenure and whether there are children living in the household – that are not significantly related to attitudes about young people's prospects once all demographics are controlled for. This is largely due to the correlation between these characteristics and the demographic characteristics that *are* significant. For example, those with degree-level qualifications are also more likely to have higher incomes. The relationship between education and attitudes is stronger than the relationship between income and attitudes, and adding income into the model does not greatly improve our prediction of attitudes due to the overlap between income and education. This means income is not included in the model.

As well as detailing the characteristics that are significantly related to attitudes regarding young people's prospects, Figure 11 plots the model coefficients, which describe the direction and strength of the relationship between the characteristic and attitudes, relative to a baseline characteristic. A positive coefficient indicates that that a characteristic is associated with a less pessimistic attitude than attitudes in the baseline

group. For example, Conservative voters hold more positive attitudes than those who vote for 'other' parties (i.e. any party other than Labour, the Liberal Democrats or the Conservatives) whereas Labour voters hold more negative attitudes than this baseline.

Overall, we find that voting intention, education level, employment status, marital status and levels of intergenerational contact are significantly related to attitudes regarding young people's prospects. Specifically, after controlling for other characteristics Labour voters remain much more pessimistic and Conservative voters the least pessimistic. There is a significant gradient by education level, with those educated to degree-or-equivalent-level (Level 4) and above significantly more pessimistic than the least educated. Retired people and full-time workers are significantly less pessimistic than unemployed people, and married and widowed people less pessimistic than those who are single.

Finally – and interestingly – there are significant differences by frequency of intergenerational mixing (non-work related social contact with those outside one's own family who are at least 20 years younger or older), with pessimism slightly lower among those who interact with other generations more frequently.

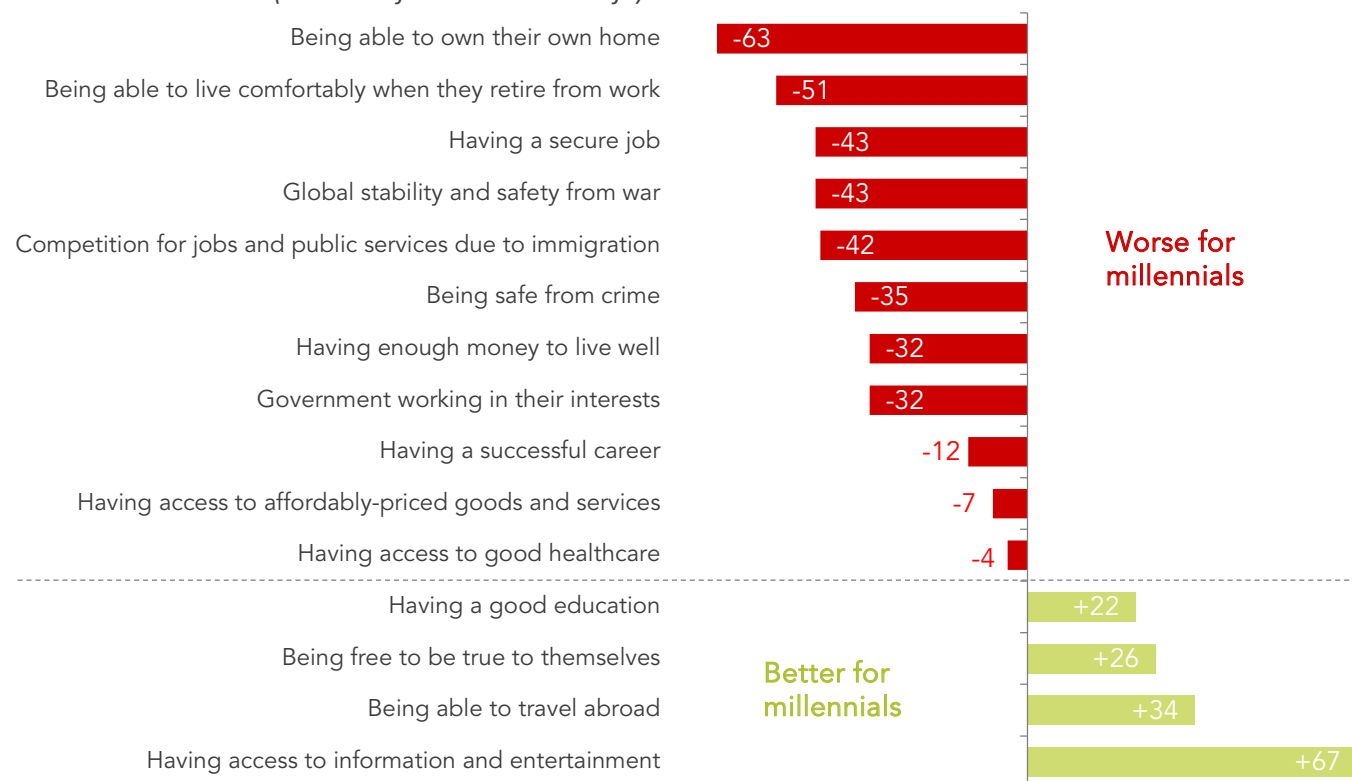
## Despite an optimistic social outlook, pessimism prevails in relation to most areas of young people's lives due to their economic prospects and safety

There are various different ways to interpret younger generations having a "better life" or "higher standard of living" than their parents. We therefore asked people about different aspects of life and whether they thought young adults would do better or worse in these areas than their parents. The results, shown in Figure 12, suggest that not all aspects of millennial's lives are seen as likely to be worse than their parents' lives, although the majority are. In addition there is a clear divide, with pessimism strongest regarding their economic prospects and security, and optimism in social and cultural areas.

Figure 12: Whether young people will have a better or worse life than their parents, by different areas of life: 2017, GB

Q: And which of these do you think will be better or worse for young adults in the UK (aged 17-36), sometimes called the millennial generation, than for their parents?

'Youth outlook score' (% better life minus % worse life)



Notes: Base of 2,179 adults aged 16-75.

Source: Ipsos MORI

The perception is that young people will be better off than their parents in terms of education, travel, social freedom and information and entertainment access. However, the economic aspects of life, such as owning a home, stable employment and having enough money to live and retire comfortably, are all seen as areas where young people can expect to have a worse life. There is also a high level of concern around safety in relation to global stability, war and crime.

This split between a more optimistic social outlook and a more pessimistic view of millennial employment and finances was reinforced in our qualitative work. Members of all generations highlighted the broader range of opportunities millennials have compared to their parents' generation when young, and the benefits of growing up in a more socially liberal age in which opportunities are open to a broader range of groups.



*“Travel – I remember the first time I went to America – it was massive. No one I knew had ever been. But now we – well, [millennials] can just get on a plane and they’re there.”*

Baby boomer

*“[Baby boomers are] economically more advanced but not socially – being gay wasn’t okay back then. For a select group it was a lot easier but for some it was a lot harder – when my grandma came her skin [colour] was a barrier way more than it is for me now.”*

Millennial

On the other hand, all generations mentioned various ways in which millennials were facing economic or financial difficulties that older generations did not experience at the same age. In particular, participants across all age groups discussed the precarious financial situation experienced by millennials, driven by low wages, unstable employment, high levels of debt and few opportunities to progress.

*“I feel sorry for millennials – they live in this low wage economy now. I’m not sure how they’re going to afford anything. It’s terrible, dreadful.”*

Baby boomer

As well as exploring people’s explicit outlook in terms of different aspects of life, we can assess the degree to which views in each of these areas drive overall pessimism levels. We do this using a key driver analysis (KDA), a statistical model that identifies the implicit drivers behind overall views on whether young people will have a better or worse life than their parents.

The KDA, summarised in Figure 13, ranks attitudes towards different elements of millennials’ lives according to their relationship with the overall perspective, controlling for all factors in the model to identify which are most strongly associated. The model overall is reasonably strong – explaining 45 per cent of the overall variation in people’s general pessimism about the future for millennials (once demographics are controlled for).

Figure 13: Areas of life that determine overall attitudes towards young people's quality of life compared to their parents – key drivers analysis: 2017, GB

Q: And which of these do you think will be better or worse for young adults in the UK (aged 17-36), sometimes called the millennial generation, than for their parents?

- Relative importance of each driver (only the most important drivers are shown)



Notes: Base of 1,424 adults aged 16-75.  $R^2=45$  per cent (model explains 45 per cent of the variation in participants' perceptions of the experience of young adults).

Source: Ipsos MORI

Overall, the implicit drivers of attitudes towards young people's prospects (bar the ability to travel) are areas in which people are generally pessimistic, reinforcing the predominance of concerns about economic prospects and security. For example, whether people think millennials have enough money to live well is the most important driver behind their general optimism or pessimism about young people's lives in relation to their parents' lives – explaining 20 per cent of the variation in the model. Whether people think millennials will experience greater global stability and safety from war is the next most important driver.

However implicit drivers and explicit degrees of pessimism do appear to differ in terms of their relative importance. For example, it is interesting that home ownership ranks lower down the list of the most important implicit drivers despite it being the area people are explicitly most pessimistic about. This may be due to the fact that there is such consensus on housing being an issue of concern that it is less of a determinant of overall views on whether the younger generation will have a better life.

These top-ranking implicit drivers don't differ significantly across generations – having enough money to live well, global stability, international travel and having a successful

career are the top four drivers behind both millennials' and baby boomers' overall pessimism regarding young people's lives. However, there are some differences, for example having a good education is a more important implicit driver for baby boomers, while home ownership ranks slightly higher on the list for millennials.

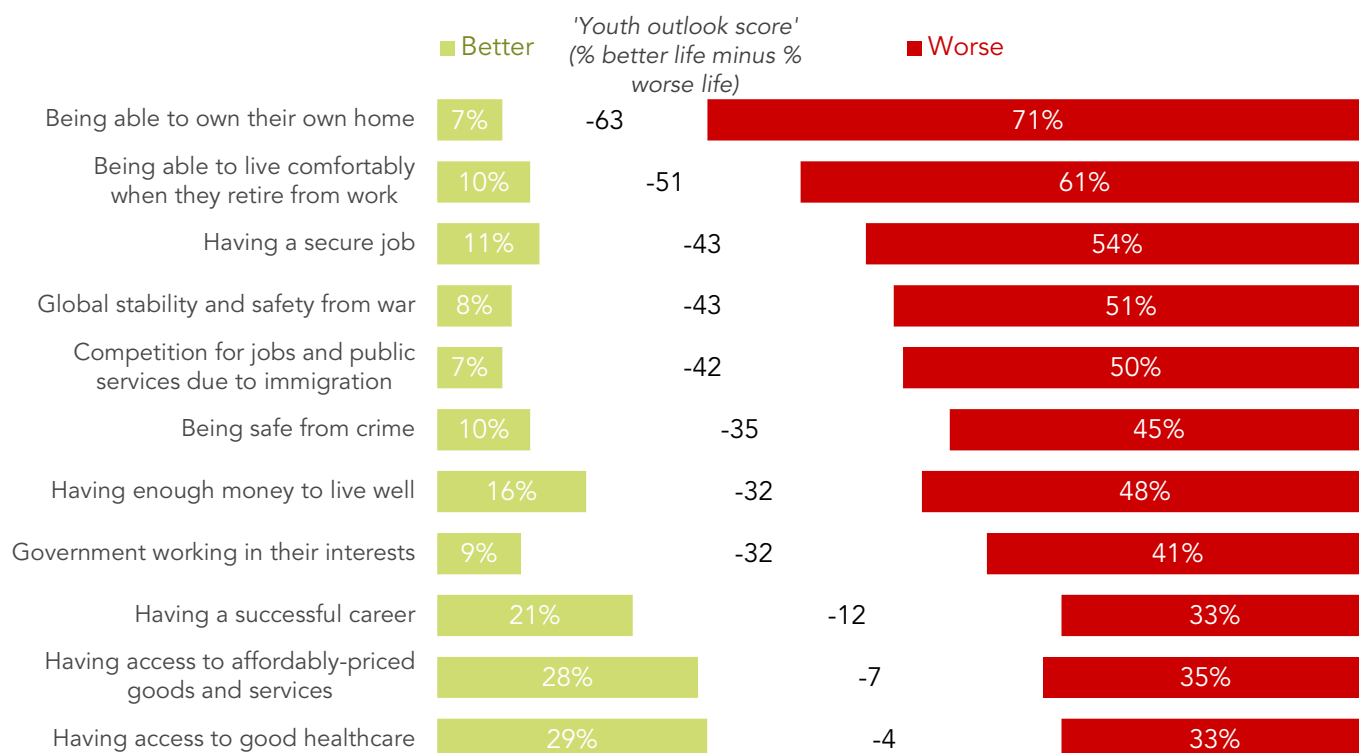
Overall, the picture is one of widespread recognition that there are various social and cultural aspects of millennials' lives that are likely to be better than their parents' lives. But such views are seemingly outweighed by the economic and security-related aspects of life – areas in which pessimism pervades. In the remaining parts of this section we explore in more detail these areas of both pessimism and optimism about the living standards prospects of today's young people.

## Economic challenges – particularly housing, jobs and retirement living standards – are the areas in which pessimism is most acute

Figure 14 recounts the areas in which people are generally pessimistic about the prospects of the young in relation to their parents' lives, expanding on Figure 12 by showing the strength of optimism and pessimism in each case. Here we discuss the areas in which people are most pessimistic in more detail.

Figure 14: Areas in which young people will have a worse life than their parents: 2017, GB

Q: And which of these do you think will be better or worse for young adults in the UK (aged 17-36), sometimes called the millennial generation, than for their parents?



Notes: Base of 2,179 adults aged 16-75. Due to rounding, youth outlook scores may not exactly equal the proportion thinking young people will have a better life minus the proportion thinking young people will have a worse life.

Source: Ipsos MORI

## Owning a home

By far the area of most concern is property ownership – seven-in-ten (71 per cent) think millennials have a lower chance of owning their own home than their parents, reflecting the reality of generational home ownership decline set out in the previous section.

Importantly, it is likely that this pessimism around ownership is not just an abstract problem in people's perceptions. As previous analysis for the Intergenerational Commission has set out, declining home ownership is the manifestation of both a current and a future living standards squeeze for members of younger generations. In terms of current living standards, the alternative of renting privately puts growing pressure on incomes. For example the average millennial has so far spent £25,000 more in real terms on rent in their 20s than members of generation X, and £44,000 more than the average baby boomer did.<sup>13</sup> And in terms of future living standards, declining home ownership rates imply a reduction in the overall wealth accumulated by millennials over their lifetimes – wealth that is key to providing security in retirement.

A majority of all generations see home ownership as an issue for the younger generation, with very little variation in views. This consensus also came through in our qualitative workshop. Baby boomers commented on what they considered to be their relative 'luck' when it came to home ownership: they spoke of how prices had been considerably lower, meaning they had not had to put much down by way of a deposit compared to millennials today.

*"[Owning my own home] was very easy. I remember having a dilemma about whether I should rent to give me flexibility. That was my dilemma – not whether I could get a mortgage or not."*

Baby boomer

In spite of this, baby boomers still felt that they had had to work hard, save and make sacrifices in order to own a home, and some felt they had suffered from the housing market crash of the 1980s.

Millennials expressed pessimism about owning their home. Those who were not already owners had no realistic expectations of buying a home in the future. High deposits and the difficulty of getting mortgages compared to when older generations were their age were mentioned as the key barriers.

*"I think our expectation is that in 40 years' time we won't be able to [own our own home]. Even if we are puritanical, work as hard as possible, save as much money as we can – it's not possible. Rightly or wrongly that's how our generation feel."*

Millennial

*"All my family were from council estates in South London... they got themselves out of that situation. They got on the property ladder and my mum and dad have done well for themselves. Even though I've gone to university and got a good job, I'm very pessimistic about getting on the property ladder for instance. My dad and mum didn't have the opportunities I had, but I'm in a worse position than they are."*

Millennial

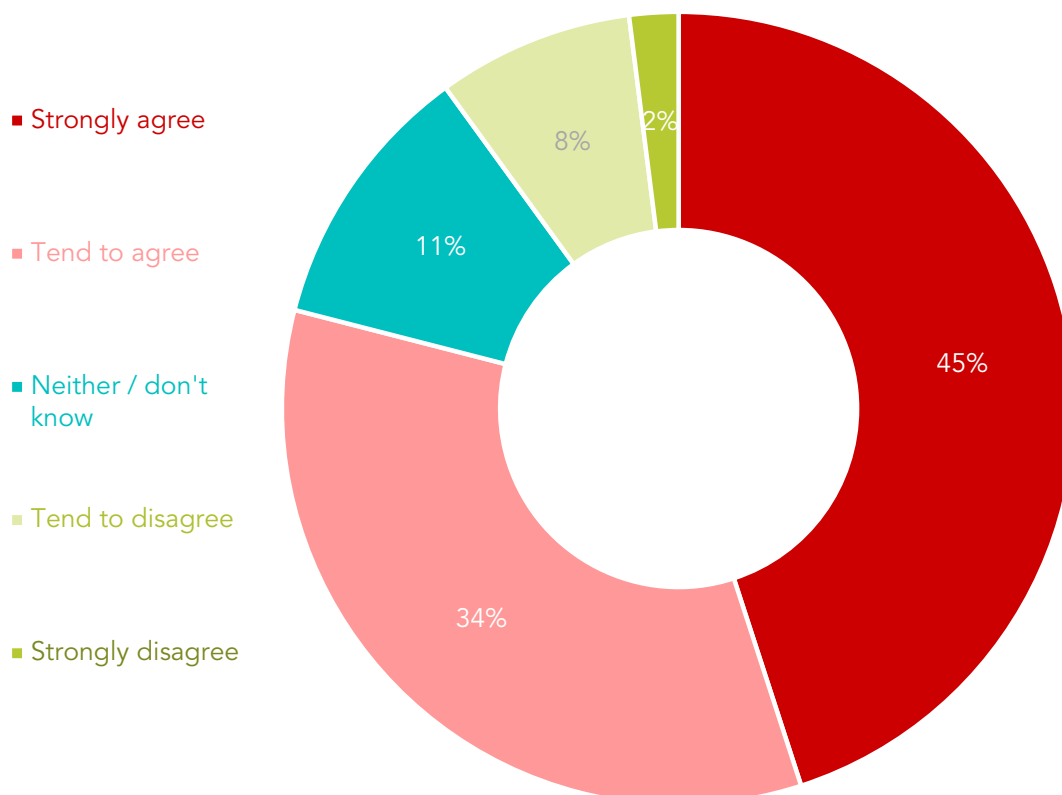
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13 L Gardiner, *Stagnation generation: The case for renewing the intergenerational contract*, Resolution Foundation, July 2016

This view that housing security is out of reach even for those millennials who put in the necessary effort is mirrored in previous research, summarised in Figure 15. In 2016, eight-in-ten adults (79 per cent) agreed that even if today's young people work hard and get good jobs, this is no guarantee of them getting the right housing.

Figure 15: The housing situation for young people who work hard: 2016, GB

Q: To what extent do you agree or disagree with the following statement?: Even if today's young people work hard and get good jobs, they will have a hard time getting the right housing.



Notes: Base of 999 adults, fieldwork conducted 10-12 June 2016.

Source: Ipsos MORI

## Living comfortably (in retirement)

Second on the list of areas in which people are most pessimistic about the outlook for the young is retirement living standards. Three-in-five (61 per cent) think it will be harder for millennials to live comfortably when they retire from work than it was for their parents. Somewhat related appears the fact that half (48 per cent) think millennials' lives will be worse in terms of having enough money to live well generally.

All generations share this pessimism, though it is particularly strong among generation X and millennials. Around two thirds of millennials and generation X (64 per cent and 63 per cent respectively) think millennials will be less able to live comfortably during retirement than their parents, compared with 56 per cent of baby boomers. Again,

these perceptions are likely to reflect the reality of generational income patterns. While we don't yet know how millennial incomes will evolve over the remainder of their working lives, their performance in recent years compares very unfavourably to pensioner household incomes.<sup>14</sup> Younger workers are also much less likely than previous generations to have access to generous defined benefit pension entitlements (yet some of them nevertheless face lower pay as a result of firms' efforts to close the deficits in these pension schemes).<sup>15</sup>

Millennials also expressed concern about their future retirements in the workshop. They discussed a number of competing issues here, including the high cost of living and their other spending priorities (including trying to get a mortgage) which mean that they have limited – if any – money to save for retirement. Also mentioned was the fact that government provision for those past state pension age is being scaled back, leaving some sceptical as to whether there will be any state support at all in future.

*“The [state] retirement age just keeps getting extended and extended. I still don't have a pension. It will just get to a stage where you just have to pay for your own retirement – there won't be anything from the government. We won't get anything – not by the time we get to 65 or 70.”*

Millennial

Half of the younger generations (53 per cent of millennials and 50 per cent of generation X) also think millennials will be worse off than their parents in terms of having enough money to live well more generally, as do 43 per cent of baby boomers. This will partly reflect the fact that millennials appear to have noticed the post-crisis income squeeze first-hand. Our previous analysis of the British Social Attitudes survey and our own survey data – shown in Figure 16 – found that millennials have been more likely to self-describe as being “low income” in recent years than both generation X and baby boomers were at the same age.

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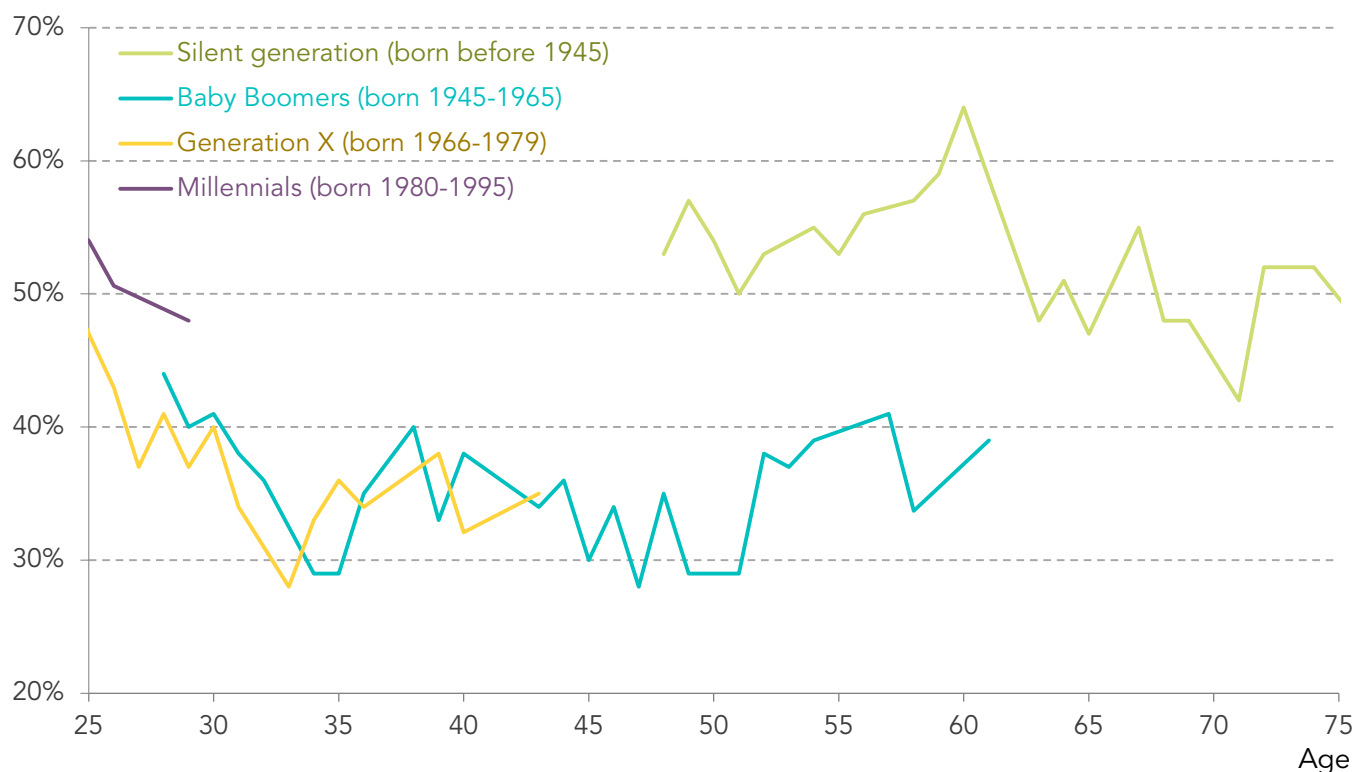
<sup>14</sup> A Corlett, *As time goes by: Shifting incomes and inequality between and within generations*, Resolution Foundation, February 2017

<sup>15</sup> B Bell & M Whittaker, *The pay deficit: Measuring the effect of pension deficit payments on workers' wages*, Resolution Foundation, May 2017

Figure 16: Self-assigned income group, by age and generation: 1983-2016, GB

Q: Among which group would you place yourself: high income, middle income or low income?

% placing themselves in 'low income' group



Notes: The horizontal axis shows the median age of each generation at each survey date. Generations are defined slightly differently in this data to the standard definitions used in the Intergenerational Commission's work.

Source: Ipsos MORI analysis of British Social Attitudes Survey (1983-2013); Ipsos MORI (2016)

## Having a secure job

There is also consensus across the generations on the difficulties millennials face in getting a secure job, partly in the face of competition (for jobs and public services) due to immigration. Around half think the younger generation will find it harder to find a secure job (54 per cent) and will face more competition for jobs and public services due to immigration (50 per cent) compared to their parents. These views are broadly consistent across millennials, generation X and baby boomers.

In relation to security at least, these opinions again broadly match up with analysis for the Intergenerational Commission of younger cohorts' employment and pay prospects. For example, millennials are more likely to be working in 'non-standard' or 'insecure' employment and less-well paid industries such as hospitality, retail and transport compared to older cohorts at the same age.<sup>16</sup>

<sup>16</sup> L Gardiner & P Gregg, *Study, Work, Progress, Repeat? How and why pay and progression outcomes have differed across cohorts*, Resolution Foundation, February 2017



All generations participating in the workshop expressed a belief that the jobs market is radically different for millennials than it was for generation X and baby boomers at an equivalent age. Participants felt that it is proving harder for millennials to find steady employment due to a less dynamic jobs market, with fewer jobs or opportunities. The belief you need to have a university degree to open up the majority of careers was mentioned as being in stark contrast to when baby boomers were entering the jobs market. Members of the group additionally pointed to increased competition for jobs – due to technology and ease of travel.

Baby boomers also mentioned the relative flexibility they had enjoyed – being able to change jobs or career paths if needed – and there was a sense that they had not needed to commit to any one position or career in the way that young people do now.

*“When I left school it was a vibrant job market. It was a choice of where I wanted to work rather than where I could work. So much easier than it is now. You didn’t have to go to college and university – you could leave school at 16 and there were plenty of careers available to you.”*

Baby boomer

*“The thing that I found – I graduated just last year – and even though I worked hard, went to university, when I got my job I felt lucky.... You shouldn’t have to feel lucky if you’ve worked hard and gone to university. The previous generation – if you went to university it was kind of expected you’d get a good job whereas now it’s not. I know people who’ve got better grades, went to a better university than me who are still struggling.”*

Millennial

An increase in unstable types of employment was also mentioned as an area where millennials are worse off than their parents, with zero-hours contracts, unpaid internships, less regulation and lower levels of unionisation mentioned.

*“[Millennials’ job] security has been taken away. We had a lot more security. They have zero-hours contracts – we never had that. The deregulation of the jobs market ha[s] affected their prospects.”*

Generation X-er

## Global stability and the threat of war and crime

Alongside economic concerns, around half of adults (51 per cent) think young people today will be less safe in terms of global stability and safety from war. As the key drivers analysis described above showed, this is one of the most important drivers behind overall optimism or pessimism about the future of the younger generation.

This is interesting because, although such concerns will likely reflect the prevalence of safety and terrorism in international news coverage, they perhaps go beyond the reality of trends in global stability and war. It is true that since 2013 the number of armed conflicts around the world and number of battle deaths have risen, and there has been a significant increase in global deaths from terrorism incidents since 2000.<sup>17</sup> However,

<sup>17</sup> Institute for Economics and Peace, *Global Terrorism Index 2016: Measuring and Understanding the Impact of Terrorism*, November 2016

the majority of these instances are concentrated in a small number of countries, and in the UK there are far fewer victims of terrorist attacks compared to the 1970s and 1980s.<sup>18</sup>

Further, although there has been a recent increase in global conflict, the long term trend is one of decreasing war: the number of conflicts is much lower than in the 1990s and the small pool of countries exhibiting significant likelihood of war has consistently shrunk since World War II.<sup>19</sup>

Millennials themselves are more optimistic than other generations about global stability as it relates to them, although they still think their likelihood of experiencing greater global stability and safety from war than their parents is low – 12 per cent think it will be better for them, compared to 6 per cent of generation X and 7 per cent of baby boomers.

These security concerns emerged at our workshop discussion too. Participants across all generations mentioned that there is a climate of fear and uncertainty in the UK today. They cited recent terrorist attacks, but also enhanced security checks in place in London. Indeed, some of the older participants mentioned that there were similarities to the atmosphere during the 1970s and 1980s caused by the IRA.

*“There is an underlying fear – everywhere you go there is police, everywhere you go there is bag searches... and millennials are going to grow up thinking that’s normal.”*

Baby boomer

Relatedly, more than four times as many adults thought crime would be worse (45 per cent) for younger generations compared to their parents than thought it would be better (10 per cent). Again this is a perspective shared across the generations and again a gap between perception and reality is evident.

There has been a consistent decline in incidences of crime in England and Wales over the past two decades, with an overall drop in crime instances (excluding fraud and computer misuse offences) from a peak of 19.1 million in the year 1995 to 5.8 million in 2017.<sup>20</sup> The enduring pessimism for the safety of younger generations may be based on consistent and ingrained concerns about crime: we know from previous work on misperceptions that crime frequency is an area people repeatedly overestimate and see as worse than in the past.<sup>21</sup>

## There is, however, optimism about societal, technological and educational improvements

On the other hand, there are areas where millennials are seen as having an advantage compared to their parents’ generation. Figure 17 shows that three quarters (74 per cent) think millennials will have better access to information and entertainment than their

<sup>18</sup> A Kirk, ‘How many people are killed by terrorist attacks in the UK?’, *The Telegraph*, 1 September 2017

<sup>19</sup> S Gates et al., ‘Trends in Armed Conflict, 1946–2014’, *Conflict Trends* 1, 2016

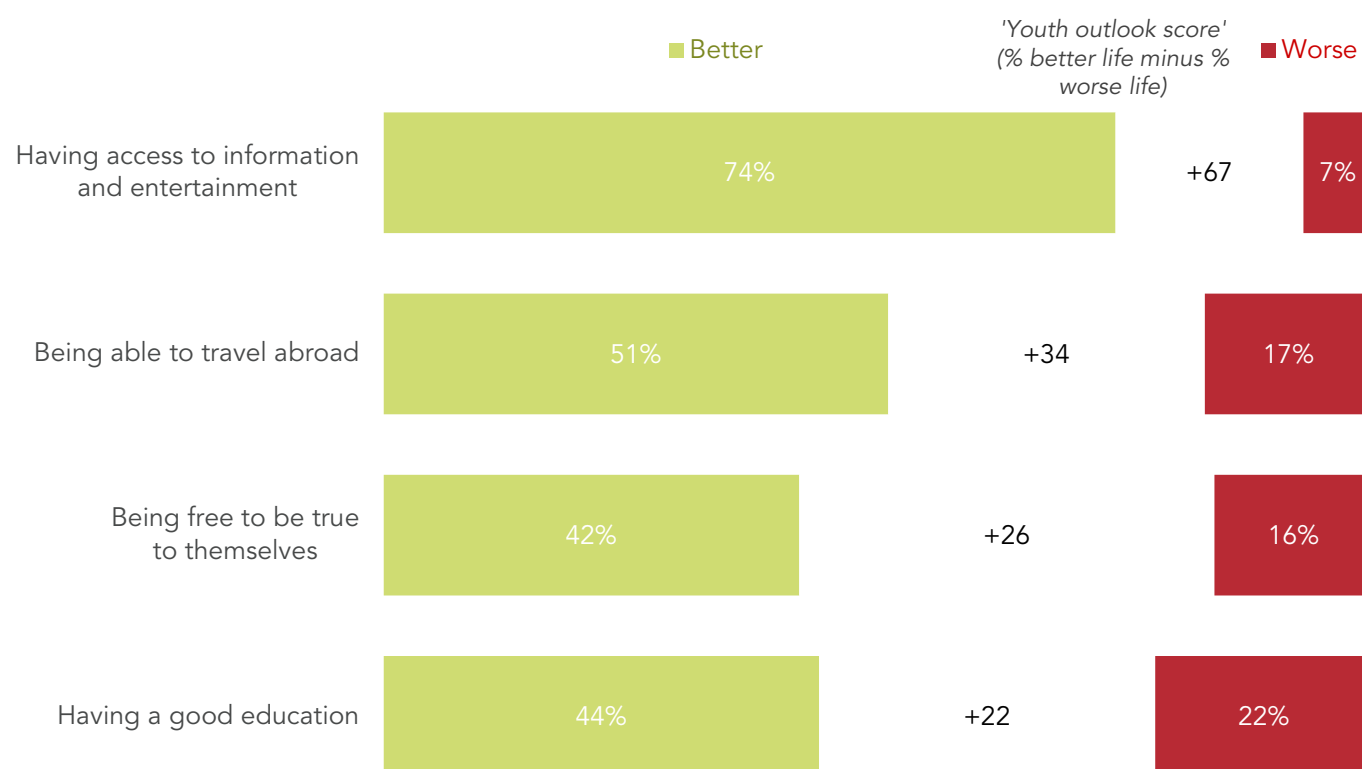
<sup>20</sup> Office for National Statistics, *Crime in England and Wales: Year ending Mar 2017*, July 2017

<sup>21</sup> Ipsos MORI, *Perils of Perception 2016: A 40-country study*, 2016

parents' generation and half (51 per cent) think they have greater ability to travel abroad. Access to good education and greater social freedom are also areas where outlook scores were positive.

Figure 17: Areas in which young people will have a better life than their parents: 2017, GB

Q: And which of these do you think will be better or worse for young adults in the UK (aged 17-36), sometimes called the millennial generation, than for their parents?



Notes: Base of 2,179 adults aged 16-75. Due to rounding, youth outlook scores may not exactly equal the proportion thinking young people will have a better life minus the proportion thinking young people will have a worse life.

Source: Ipsos MORI

These societal and cultural advantages were frequently mentioned by workshop participants. For example, members of older generations mentioned that being born a 'digital native' benefited millennials in a number of ways including creating greater ease of communication and easier access to information. Opportunities for women and members of minority groups were also seen as much improved for millennials compared to their parents.

*“[Millennials are] tech savvy – my generation had to learn it. Millennials have that influence. If we’re competing for a job, we might lose out to millennials because of it.”*

Generation X-er

*“I started work for [a bank] and it was made very, very clear to you that [as a woman] the best you could aspire to be was a cashier. The men had to wear suits and were sent off to their banking exams, but if you were female you didn’t have a sniff! And they thought that was ok – it was outrageous! Much better for generations now.”*

Baby boomer

Millennials in the workshop also recognised these generational advantages, and spoke about the differences they made, especially when compared to the experience of older family members.

In terms of demographics, some of the strongest indicators of how positive people are about these areas are social grade and income. Specifically, although those with higher incomes are more likely to feel millennials will have a harder time economically, they are also more likely to recognise the cultural and social advantages enjoyed by the millennial generation. For example, 84 per cent of those with the highest household incomes (£55,000 and over a year) think millennials will have better access to information and entertainment compared to just two thirds of the lowest-income group (66 per cent of those with income less than £20,000 a year).

Differences by generation are not clear-cut. In some of these areas baby boomers are more optimistic about millennials’ prospects than younger generations. In particular, over half are optimistic about young people’s travel opportunities (55 per cent compared to 48 per cent of millennials). On the other hand, it is millennials who are most optimistic about being free to be true to themselves throughout their life compared to their parents – 49 per cent think their lives will be better in this area compared with 37 per cent of baby boomers.

Finally, education is an area in which millennials are just as optimistic as baby boomers; however members of generation X are significantly less likely to think the younger generation will have a good education compared to their parents (37 per cent do, compared to 48 per cent of baby boomers and 47 per cent of millennials). This difference may in part be due to the fact that, as previous research for the Intergenerational Commission has set out, it is generation X and not the millennials who have so far experienced the greatest absolute gains in higher education participation rates compared to their predecessors.<sup>22</sup> Nevertheless, as Figure 18 shows, rising numbers going to university have continued to feed through, making the millennials the most educated generation to date.

22 L Gardiner & P Gregg, *Study, Work, Progress, Repeat? How and why pay and progression outcomes have differed across cohorts*, Resolution Foundation, February 2017

Figure 18: Proportion with a degree by age and generation: 1990-2014, GB



**Notes:** The horizontal axis shows the median age of each generation at each survey date. Generations are defined slightly differently in this data to the standard definitions used in the Intergeneration Commission's work.

**Source:** Ipsos MORI analysis of British Social Attitudes Survey

Overall, the picture that has emerged in this section is of widespread pessimism regarding the prospects of today's young people in comparison to those of their parents. All groups share this pessimism, and while millennials are somewhat more likely to regard their own position negatively, these generational differences in attitude break down when other characteristics are accounted for. Rather, voting Labour, having a degree and being either unemployed or a student are among the most significant factors associated with high levels of pessimism regarding millennials' prospects.

Delving into what these attitudes relate to, optimism about various social and cultural changes is outweighed by pessimism regarding many economic and security-related aspects of millennials' lives, with housing emerging as the area of greatest concern. We build on these findings in the following section by exploring what people think has caused such generational differences, and what, if anything, ought to be done.

## Section 3

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### What's caused these differences and what should be done

*Building on our overall finding of widespread pessimism regarding young people's lives in comparison to those of their parents, in this section we explore the causes of these outcomes and what might be done to address perceived generational imbalances. Housing and jobs market failures are seen as the biggest causes of a lower quality of life among millennials. While there is some evidence that some blame is placed on millennials' personal shortcomings or baby boomers' advantages, in general intergenerational solidarity and sympathy in the face of broader economic shifts prevails.*

*Importantly, people strongly believe that each generation should be better off than the one before it, and people think there are things government can do to improve the current situation. Addressing broad economic challenges, supporting growth and infrastructure and improving public services are the top priorities.*

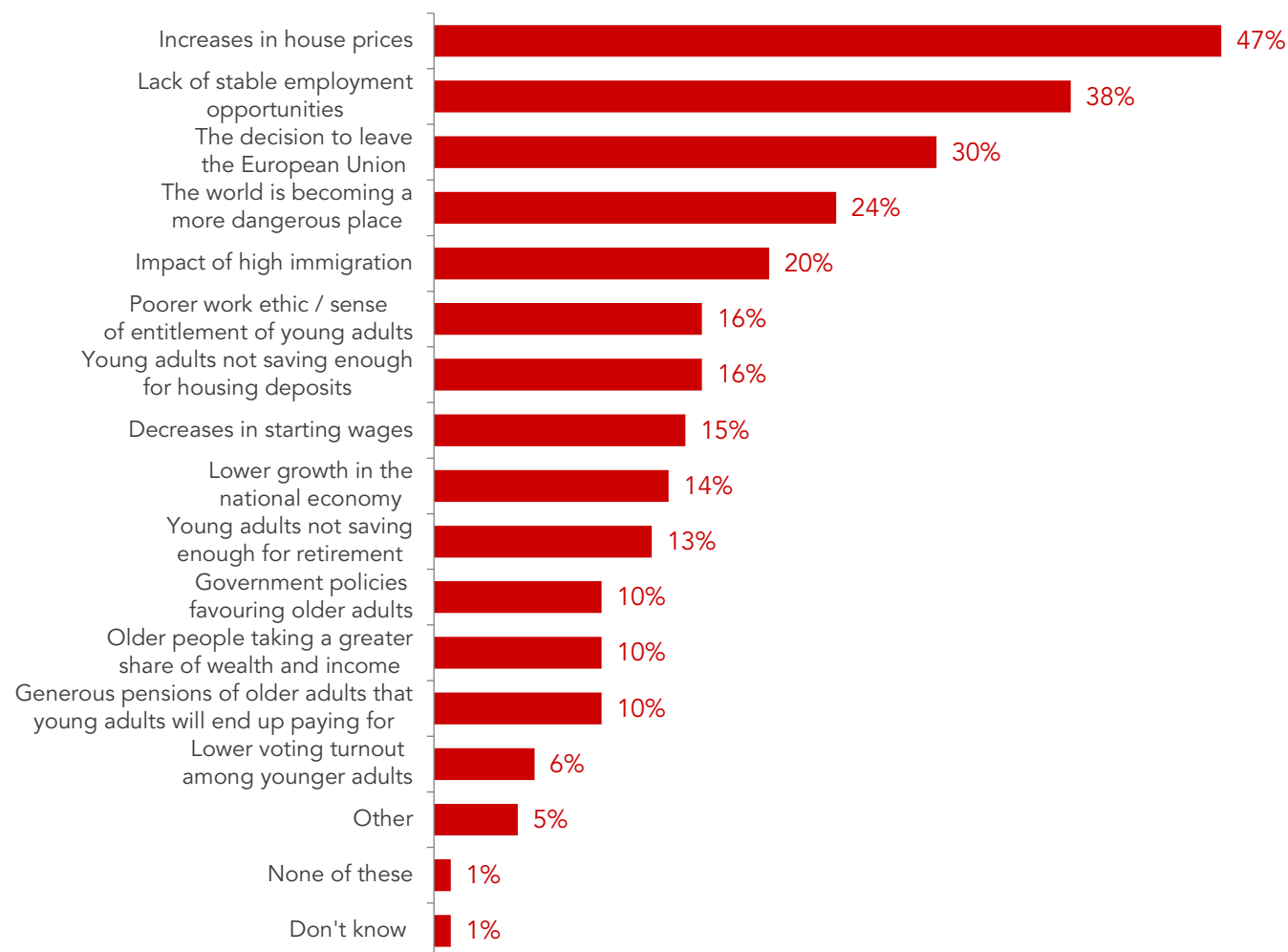
### Housing and jobs market failures are seen as the biggest causes of the poorer living standards prospects of young adults

The findings of the previous section provide some clear clues as to what people think is driving millennials' poorer living standards prospects compared to their parents. To explore the causes of perceived generational living standards imbalances in more detail, we also asked participants to choose directly from a list of reasons *why* millennials may have a better or worse life. This approach provides a sense of who or what people think attracts most blame (or credit) for the current situation. For those who think millennials will have a worse life than their parents, the list of options – which combines broad macroeconomic and social trends and the actions or traits of particular generations – is summarised in Figure 19.

Figure 19: Reasons for young people having a worse life than their parents: 2017, GB

Q: Of the following reasons, which two or three, if any, do you think are most important in explaining why young adults in the UK (aged 17-36) will have a worse life than their parents?

Proportion selecting option as one of the most important causes



Notes: Base 1,088 adults aged 16-75 who think that young adults will have a worse life than their parents.

Source: Ipsos MORI

Reflecting the findings of the previous section, those who are pessimistic about millennials' prospects are most likely to explicitly point the finger at house prices (47 per cent do) and a lack of employment opportunities for younger generations (38 per cent) as drivers. There is also concern about international uncertainty and stability. Three-in-ten (30 per cent) of those who are pessimistic think Brexit is a key reason behind millennials having a worse life,<sup>23</sup> and one quarter (24 per cent) think an increasingly dangerous world is a key reason.

<sup>23</sup> Of course, the blame attached to the decision to leave the EU will be to some extent a function of the group who were asked this question. As we saw in the previous section, those who voted remain in the EU referendum were far more likely to be pessimistic about young people's prospects than leave voters, and it follows that they might see a decision they did not support as a detriment to younger people's futures.

It is graduates and those at the higher end of the income scale who are more likely to explicitly place blame on increases in house prices – over half of the ‘pessimists’ earning £35,000 and over (54 per cent) and pessimists with a degree (53 per cent) view house prices as a key causal factor. Somewhat surprisingly however, there is no significant attitudinal difference by tenure when it comes to blaming house prices.

In terms of the views of different generations, there is agreement among those who are pessimistic about millennials’ futures that housing and jobs market failures are the most important causes of this situation. For example, as Figure 20 shows, both millennials and baby boomers rank increases in house prices and a lack of stable employment opportunities as the dominant drivers.

Figure 20: Reasons for young people having a worse life than their parents, by generation: 2017, GB

Q: Of the following reasons, which two or three, if any, do you think are most important in explaining why young adults in the UK (aged 17-36) will have a worse life than their parents?

Proportion selecting option as one of the most important causes



Notes: Base 772 adults aged 16-75 who think that young adults will have a worse life than their parents. Statistical significance judged using a p-value of <0.05.

Source: Ipsos MORI



However, Figure 20 also shows that there are some clear differences in opinion between those millennials and baby boomers who are pessimistic about the outlook for young adults – with the darker-shaded bars highlighting statistically significant gaps between these two generations.

Among the most important causes of millennials' perceived lower prospects compared to their parents' lives, there are differences in relation to the decision to leave the EU and in terms of the impact of high immigration. One third of millennials (32 per cent) who think their generation will have a worse life than their parents' generation list Brexit as a key factor behind this, compared with one quarter (24 per cent) of baby boomers who are pessimistic about the prospects of the young. And baby boomers are more concerned about immigration – one quarter (27 per cent) of those who are pessimistic list the impact of high immigration as a key factor behind a lower standard of life for millennials, compared with 18 per cent of millennials themselves.

Brexit was also an issue raised by millennials in our qualitative workshop – sometimes alongside terrorism – as a factor they saw as being beyond their control but which negatively affected their future prospects.

*“People feel threatened and disillusioned – politically and from terrorism. It’s quite stressful – there’s a lot of things to think about...Terrorism and Brexit are the two topics that have overrun our life at the moment.”*

Millennial

These divergent views are perhaps unsurprising, reflecting wider trends in the way people of different ages approach these issues. Millennials voted remain by a margin of around 2:1 according to Ipsos MORI estimates, so would be expected to view Brexit more negatively than baby boomers who were more likely to support the decision to leave. Likely reflecting this, since the EU referendum the Ipsos MORI *Economic Optimism Index* shows younger people becoming much more pessimistic about the future of the economy than older groups.

Similarly, analysis of attitudes towards immigration by generation from Ipsos MORI's regular *Issues Index* shows a clear divide. A quarter of millennials (26 per cent) select immigration as an important issue compared with one third of generation X (33 per cent) and 43 per cent of baby boomers. Indeed, this divide has become much sharper in recent years: in 2010 the difference between millennials' and baby boomers' ranking of immigration was 8 percentage points, but by 2014 it had doubled to 17 percentage points.

## There is some evidence of intergenerational blaming in explaining the bleak outlook for the young, but there's intergenerational solidarity too

Aside from attitudes towards Brexit and immigration (and views on decreases in starting wages), the other significant differences in Figure 20 can be characterised as relating to the traits and behaviours of (or favouritism towards) certain generations. Specifically, millennials are more likely to see the advantages of older people as important factors behind their own lack of generational improvement, while baby boomers are more likely to blame a lack of action from the younger generation themselves.

For example, baby boomers who think millennials will have a worse life than their parents are more likely than millennials to list young adults not saving enough for deposits (21 per cent compared to 12 per cent); a poor work ethic or sense of entitlement among young people (22 per cent compared to 11 per cent); and young people not saving enough for retirement (19 per cent compared to 9 per cent) as key factors.

These views were reflected to some extent in our qualitative workshop. Although they acknowledged the often-tougher economic circumstances millennials have had to navigate, older generations also felt that millennials were often not doing enough to help themselves. This was seen as a product of either laziness or the fact that millennials were not thinking about the future, choosing to spend money on luxury items rather than saving for housing deposits or for retirement.

This is another area in which perceptions appear at odds with the evidence, with forthcoming research for the Intergenerational Commission suggesting that young people's consumption is being significantly squeezed by stagnant incomes and higher housing costs, with no evidence of increased spending on luxuries relative to their predecessors.<sup>24</sup>

Some workshop participants saw frivolous spending and a lack of foresight among millennials as a generational trait. There was a sense from those belonging to older generations that they wouldn't have spent as much on, for example, mobile phone contracts had they been available to them at a young age.

*"Yes I think [millennials] are a lot lazier. I think it's because the parents have a lot to give so they don't have to work harder. We didn't get as much so we worked hard."*

Generation X-er

*"Young people want nice things like nice watches and cars and don't care about the future."*

Baby boomer

On the other hand, others suggested that having a more carefree attitude towards spending was a common trait among the young across all generations. And millennials themselves acknowledged that their generation did expect more and want things faster, but didn't think this affected their attitudes or expectations around economic fundamentals like a good job and a house.

*"I think it is true that our generation with the internet does want instant gratification in a certain way. But we don't instantly expect a house or a job or a good wage. All of those things we think we need to work a lot harder than older generations to get."*

Millennial

Millennials pushed back against the suggestion that they had a sense of entitlement, or a poor work ethic. They felt that this was a result of their generation being judged on outdated measures of success, such as owning a house. They felt that others wrongly considered a lack of these things as their own fault, rather than a feature of

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the circumstances they've found themselves in. Indeed, millennials felt that precisely because of the constrained economic situation they faced, they had to work just as hard – if not harder – than the older generations but had less to show for it.

*“I think a problem about society is we judge hard work by what the outcome is – we look at the younger generation who don't have a lot and think we don't work hard. But we do work hard.”*

Millennial

*“I don't think we're entitled. We actually have less than the generation before [us] – it's not entitlement... it's expecting the same as what our parents had. And I don't think that's an expectation specific to us.”*

Millennial

In terms of attaching 'blame' to older generations, millennials did identify some of the advantages enjoyed by older generations as reasons behind their generation's struggles. For example, millennials who think their generation will have a worse life than their parents are more likely than similarly pessimistic baby boomers to list older people taking a greater share of wealth and income (12 per cent compared to 6 per cent) and government policies favouring older people (16 per cent compared to 3 per cent) as key factors.

However, overall there is relatively little blame placed on other generations by millennials for their circumstances. This was borne out in our qualitative workshop too. Millennials were more likely to see themselves as victims of circumstance whereas, in contrast, older generations were simply born at the right time.

*“My generation doesn't feel bitter about your generation owning property – everyone seems to think we have animosity to other generations. We're just jealous – envious – we wish we could be as lucky as them.”*

Millennial

*“I don't think we hate on the older generations – it was just easier for them and it's harder for us. It's just how it is.”*

Millennial

Likewise our qualitative workshop also revealed a sense of sympathy towards younger generations from baby boomers and generation X. Although, as mentioned above, they felt there were some ways in which millennial behaviours and choices contributed to intergenerational imbalances, the overall feeling was one of concern for the wider context in which millennials are growing up and in which subsequent generations will grow up in future.

Mirroring the findings of our quantitative survey in which all generations agreed that wider housing and jobs market failures were the biggest culprits behind the pessimistic outlook for the young, participants cited the cost of living and high house prices as the main barriers to millennials' progress. And baby boomers and generation X recognised the challenge for millennials of having enough disposable income to put aside in pensions or savings, or to invest in their own property.

*“My generation feels sorry for your generation [millennials] – it’s been easier for us – my nieces won’t get a house until my uncle dies.”*

Generation X-er

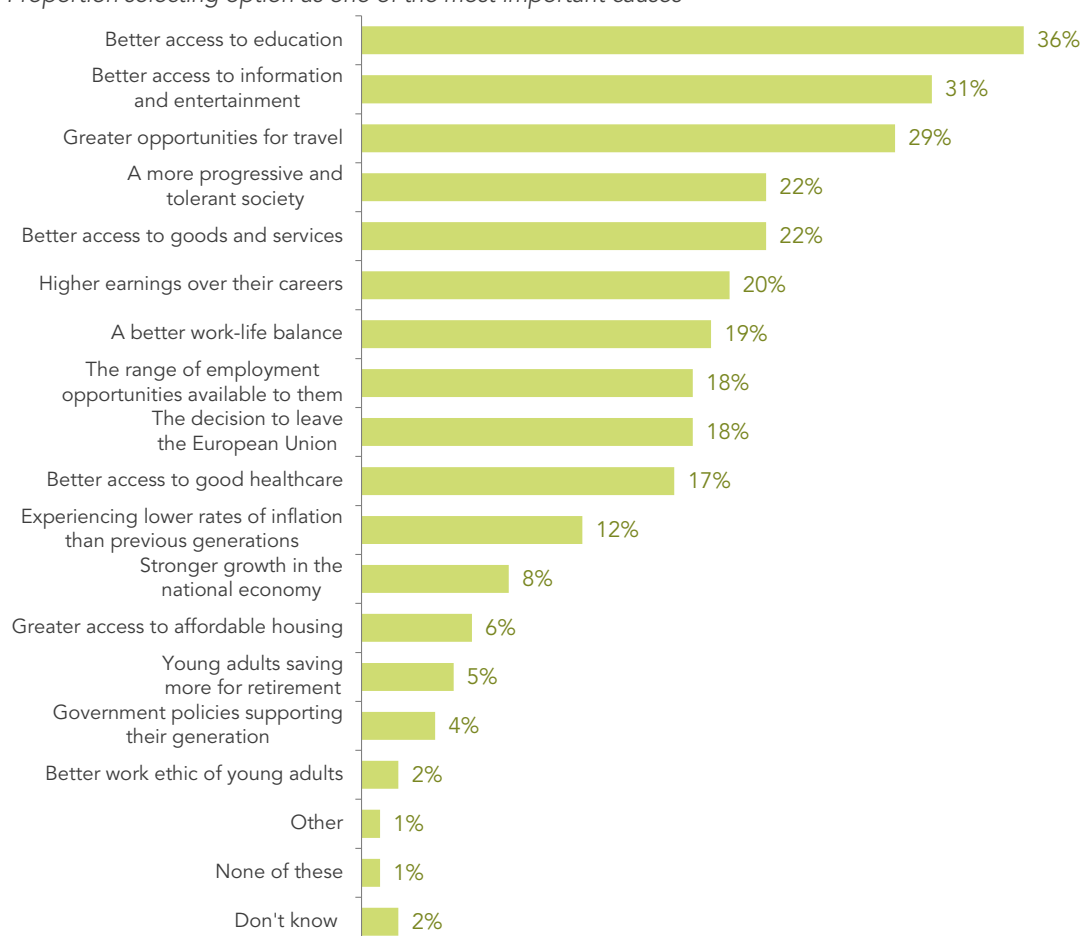
## Those optimistic about millennials’ futures cite education, technological advancement and social freedoms as the main drivers

For the 23 per cent who think the lives of millennials will be an improvement on those of their parents, the key causes sitting behind this outlook very much mirror the areas of optimism regarding young people’s futures discussed in the previous section. Of those who think young adults will have a better life than their parents, better access to education (36 per cent), better access to information and entertainment (31 per cent), and opportunities for travel (29 per cent) are seen as the key factors behind this, as Figure 21 shows.

Figure 21: Reasons for young people having a better life than their parents: 2017, GB

Q: Of the following reasons, which two or three, if any, do you think are most important in explaining why young adults in the UK (aged 17-36) will have a better life than their parents?

Proportion selecting option as one of the most important causes



Notes: Base 479 adults aged 16-75 who think that young adults will have a better life than their parents.

Source: Ipsos MORI

There is very little variation in the key factors sitting behind an optimistic outlook for the young between sub-groups and between generations, although there are some differences in emphasis. Those in generation X with an optimistic outlook for young adults see the greater opportunities for travel they enjoy as the top factor behind their improved quality of life (40 per cent select this as a top factor compared with around a quarter of baby boomers and millennials). And in an inverse of the reasons for millennials having a worse life, baby boomers are more likely to think Brexit is a driver of the younger generation having a better life (28 per cent of baby boomer optimists do compared to 10 per cent of millennial optimists).

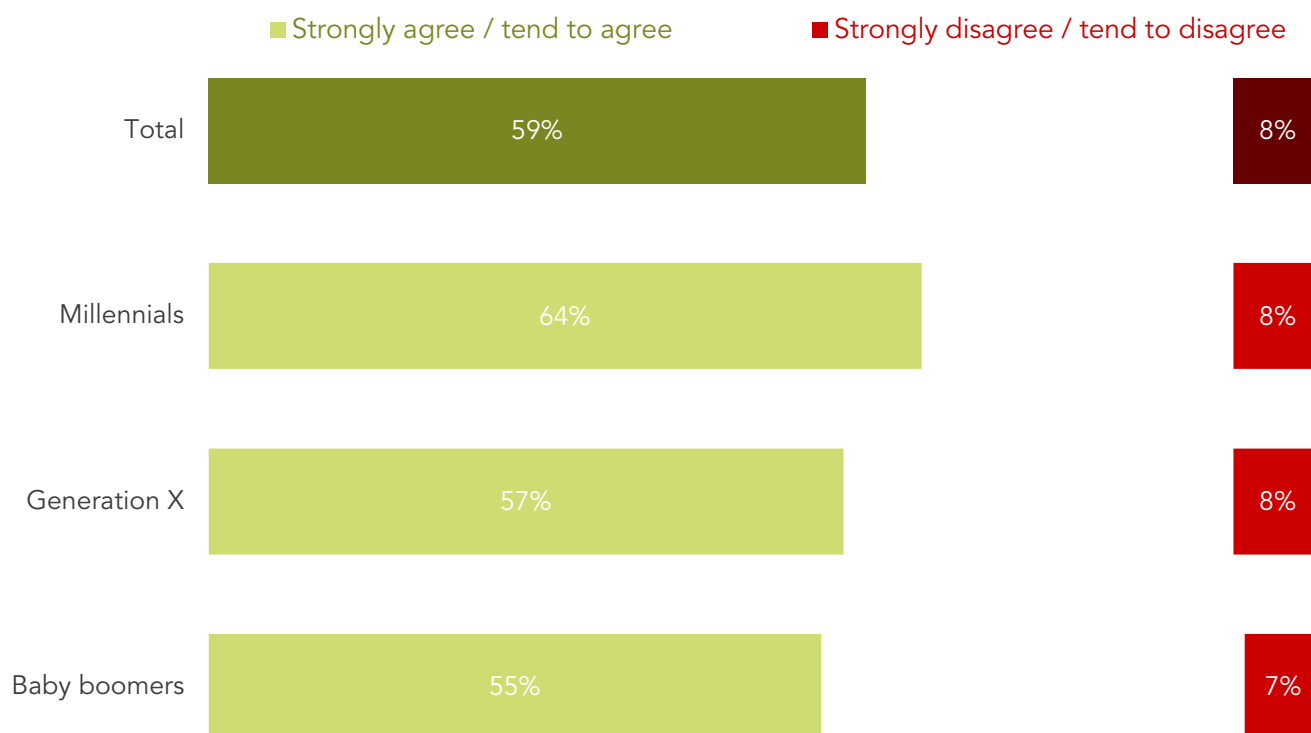
## People of all ages support the notion that each generation *should* do better than the one before

As the previous section set out in detail, the belief that today's younger generation will have a worse quality of life than their parents' generation is widespread. The premise of the Intergenerational Commission has been that such a situation is either sub-optimal or undesirable. In particular, these outcomes would represent an unacceptable break from the generation-on-generation living standards improvements that became a mainstay of the 20<sup>th</sup> Century as the benefits of continued economic growth were shared. But does the public share this view of how society should be?

Clearly, the answer to this question is yes, as Figure 22 sets out. People support the principle of intergenerational progress, with a majority (59 per cent) agreeing that every generation should have a higher standard of living than the one before it and one in five (19 per cent) agreeing strongly. In contrast, just 8 per cent disagree with this notion. This implies a shared desire for something to be done to improve younger generations' prospects.

Figure 22: Belief in the principle of generational living standards progress, by generation: 2017, GB

Q: To what extent do you agree or disagree with the following statement?: Every generation should have a higher standard of living than the one that came before it.



Notes: Base of 2,179 adults aged 16-75.

Source: Ipsos MORI

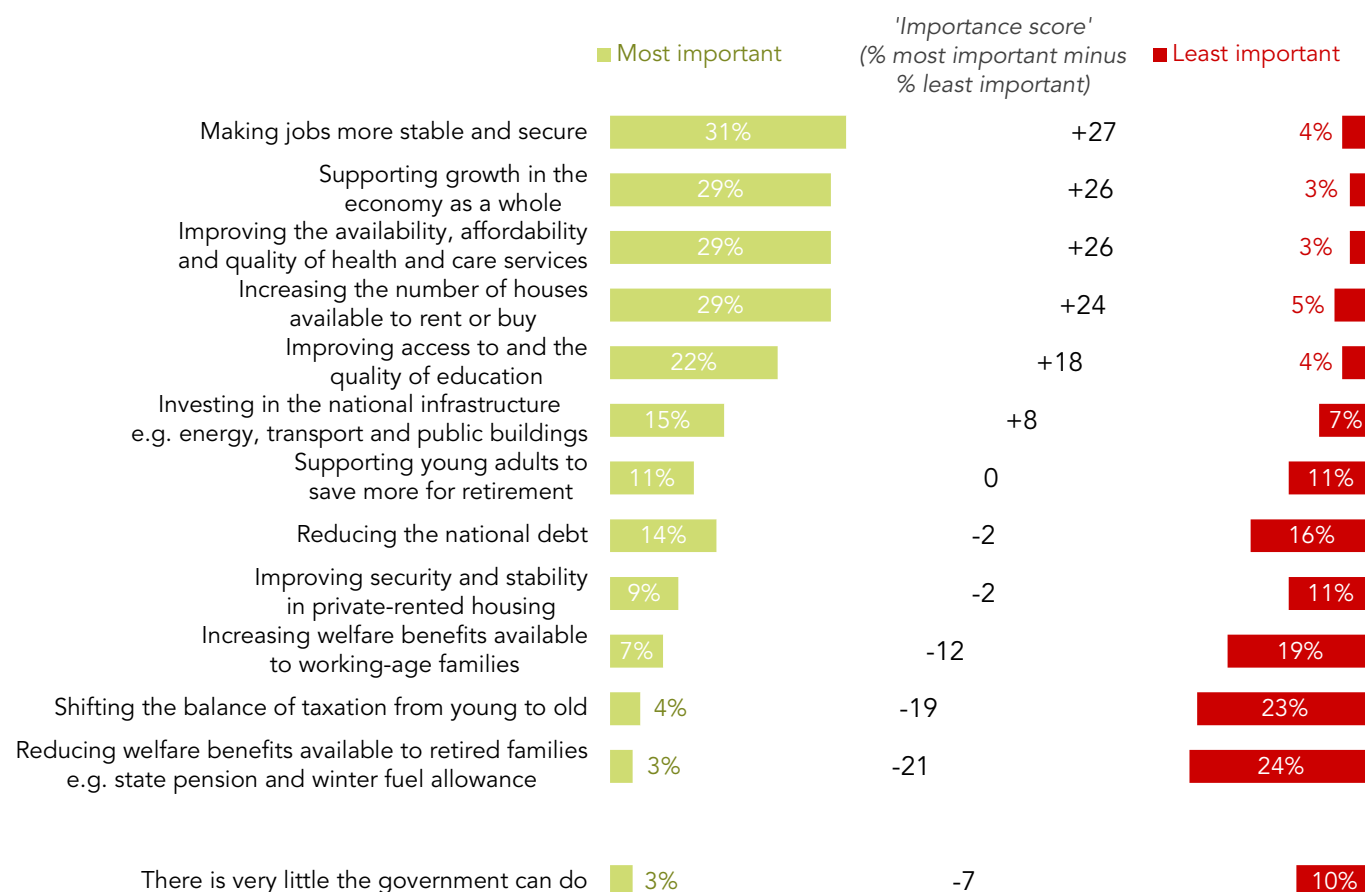
Strength of opinion is somewhat related to age, with younger generations more likely to agree with the principle of generational progress: nearly two thirds (64 per cent) of millennials do, compared with a little over half of baby boomers (54 per cent). However, it's clear that this is an issue people across all generations think is important, and similarly there is relatively little variation according to other demographics.

## People think there are things government can do, with addressing broad economic challenges and improving public services the top priorities

As well as identifying the main reasons for optimism and pessimism regarding young people's prospects, our survey asked people what their highest and lowest priorities (if any) were for government action to improve the chances of young adults having a better life than their parents. The results are set out in Figure 23, which also provides an 'importance score' for each area. This score summarises the balance between 'most important' and 'least important' rankings in each case (in the same way as the 'youth outlook scores' used in the previous section).

Figure 23: Areas for government to focus on to improve the chances of young people having a better life than their parents: 2017, GB

Q: Of the following areas, which two or three, if any, do you think are most and least important for the government to focus on in order to improve the chances of young adults having a better life than their parents?



Notes: Base of 2,179 adults aged 16-75. Due to rounding, importance scores may not exactly equal the proportion ranking an area most important less the proportion ranking that area least important.

Source: Ipsos MORI

Encouragingly, Figure 23 makes clear that almost no one believes there is little government can do to address the intergenerational challenge this report has detailed – only 3 per cent of adults take this view. In other words, there is a sense that intergenerational fairness is something that can be improved by government action.

In terms of what that action should be, the top priorities strongly reflect the reasons for millennials having a more difficult life that have previously been discussed – relating to underlying structural economic issues. In particular, around three-in-ten adults list each of making jobs more stable and secure; supporting growth in the economy as a whole; and increasing the number of houses available to rent or buy as key areas for government to focus on. Improving public services in the form of health, care and education is also a priority. Interestingly, given general support for broad economy-focused measures,



reducing the national debt attracts a negative importance score (meaning more people viewed it as one of the least important actions for government than viewed it as among the most important).

There is broad agreement across generations on these areas for improvement, although there are some differences. Baby boomers are most likely to think wider economic improvement and investment in infrastructure are important government priorities. One third (33 per cent) pick out supporting growth in the economy (compared with 26 per cent of millennials), and 19 per cent want the government to invest in national infrastructure (compared with 13 per cent of millennials). Millennials, however, are more likely to want a focus on education (26 per cent compared to 20 per cent of baby boomers).

Responses to questions like these reflect political views as well as demographics such as age. For example, Conservative voters are more likely to prioritise supporting the economy (35 per cent compared with 28 per cent of Labour voters), whereas Labour voters think healthcare and education are more important areas for government to focus on than Conservative voters.

## Intergenerational redistribution is the lowest priority for government action

The public therefore thinks government should improve millennials' life chances by fixing underlying structural issues and improving public services. In contrast, policies or government actions that imply intergenerational redistribution are seen as lower priority.

Nearly one quarter of adults think reducing pensioner benefits (24 per cent) and shifting the balance of taxation from young to old (23 per cent) are among the least important areas for government to focus on. Increasing welfare benefits available to working-age families also has a negative importance score. Baby boomers are more likely to disagree with taxing older people more (30 per cent think this is a low priority compared with 19 per cent of millennials) but, overall, there is little variation between the generations in terms of preferences for government action.

To some extent, it may be no surprise that the public prefer the idea of a faster-growing economy to the trade-offs of taxation and benefit spending decisions, but in practice the former may be harder (and take longer) for government to achieve. In addition, actions like investing in national infrastructure and increasing housing availability would be likely to have public spending implications. That would bring questions about taxation and welfare spending – and their balance across generations that people believe have different standards of living – into play.

But beyond any natural bias against policies that imply taxation or spending trade-offs, the preference against intergenerational distribution reflects attitudes previously discussed in this report: there are few signs that anyone – including millennials themselves – wants to improve young people's lot simply at the expense of older generations. These attitudes were also reflected in previous research conducted by

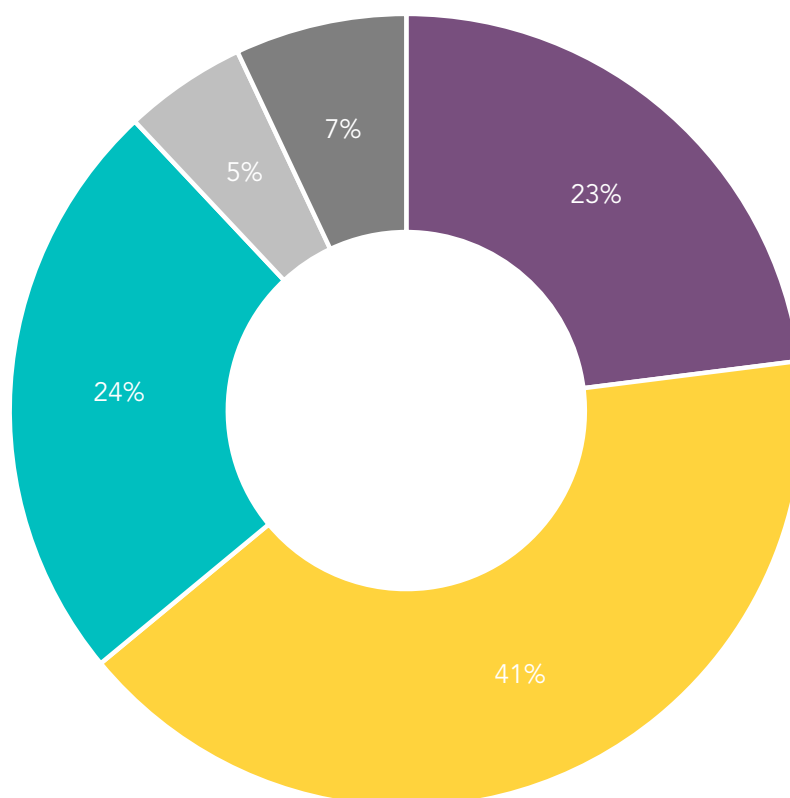


Ipsos MORI for British Future – summarised in Figure 24 – which found that while two thirds of adults recognised the challenges faced by the young, only one-in-four thought that older people should make sacrifices to help out younger generations.

Figure 24: Young people's life chances and whether older people should make sacrifices to support them: 2012, GB

Q: Which of the following statements is closest to your opinion?

- It is harder for young people to make a life for themselves than it used to be, and older people should make sacrifices to help them
- It is harder for young people to make a life for themselves than it used to be, but older people shouldn't be expected to make any sacrifices to help them
- It isn't any harder for young people to make a life for themselves than it used to be
- None of these
- Don't know



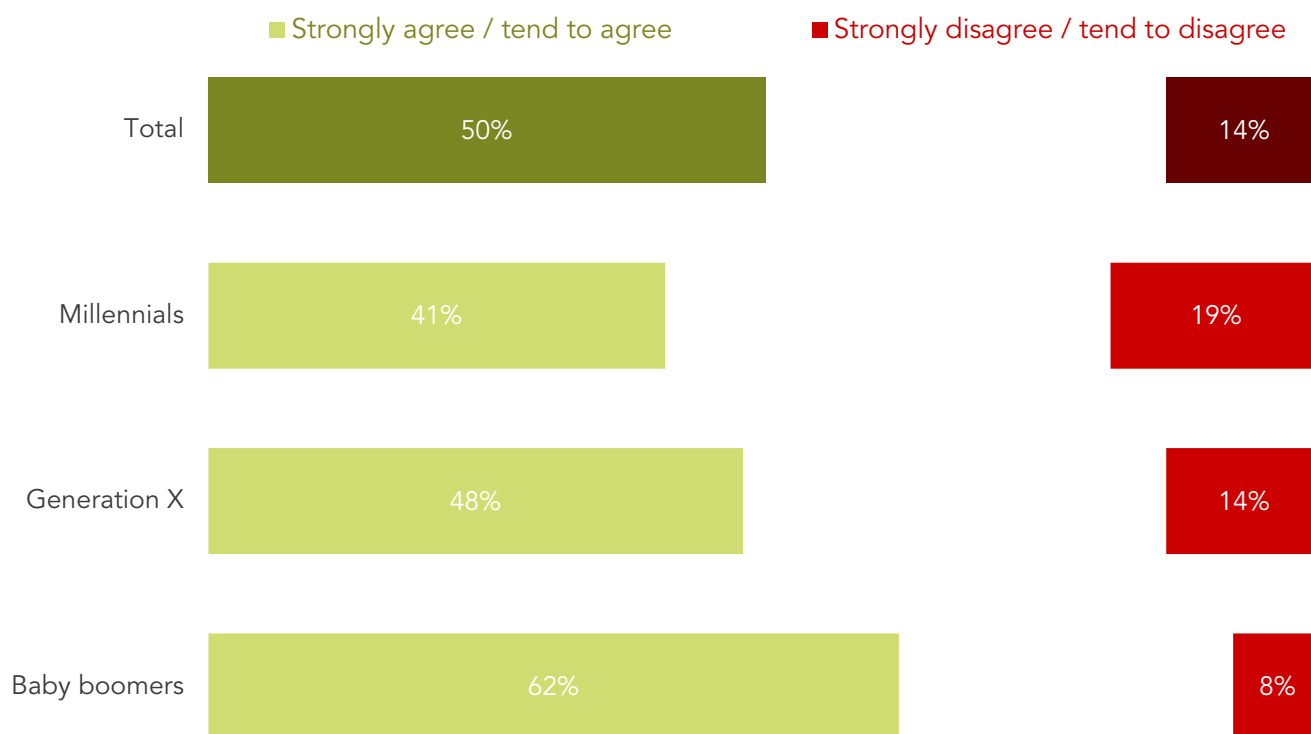
Notes: Base of 2,515 adults aged 16-75, fieldwork conducted 23-27 November 2012.

Source: Ipsos MORI research for British Future

In a similar vein, our survey recorded support across the age range for the principle that society should support older generations, although slightly lower among millennials. As Figure 25 shows, half of adults agreed that the success of our society is measured by how well we provide for older generations, compared to just 14 per cent who disagreed.

Figure 25: Belief in the principle that society should support older generations, by generation: 2017, GB

Q: To what extent do you agree or disagree with the following statement?: The success of our society is measured by how well we provide for older generations.



Notes: Base of 2,179 adults aged 16-75.

Source: Ipsos MORI

This lack of enthusiasm for intergenerational rebalancing was also expressed in our workshop. Participants were less persuaded by specific policies related to intergenerational redistribution – instead there was a general belief that addressing wider economic, social and housing problems is more important for improving millennial lives. Again, this reflects the earlier finding that people felt wider structural issues (such as the state of the housing and jobs market) were to blame for the poor prospects facing the millennial generation, rather than the actions of the older generations directly.

*“General inequality [is a reason] – it’s worse than it’s been for generations – the difference between richest and poorest is biggest in Europe. And that inequality causes lot of problems [millennials] are having to deal with.”*

Millennial

Overall, the picture that has emerged in this section is of a clear consensus that the promise of generation-upon-generation living standards improvements is something that should be restored, and that there are things government can do in this regard. The causes of the poor outlook for millennials are reflected in the most important areas for government action. Broad economic challenges – particularly relating to the housing

and jobs markets – are seen as the key drivers, and addressing these by improving job stability, increasing housing availability and supporting economic growth are the preferred areas for government to focus on. Reflecting relatively little evidence of inter-generational blaming in either direction, people think intergenerational redistribution has much less of a role to play in addressing generational imbalances.

## Annex 1: Overview of approach

In order to gain representative attitudes between and within generations, as well as a more detailed deliberation on the issues at hand, a two-stage approach was adopted for this new research. We conducted a quantitative survey of the public in Great Britain, and supplemented this with qualitative data gathered in a deliberative workshop.

### Online survey

Ipsos MORI carried out an online survey using i:Omnibus – its online panel. In total, 2,179 interviews were conducted with people aged 16-75 in Great Britain. Fieldwork was conducted during 26-30 May 2017. Data were weighted to the known profile of the adult population in Great Britain on characteristics including age, gender, region, education and work status.

A copy of the questionnaire, which was approximately 10 minutes in length, can be found in Annex 2. Key areas of exploration included:

- Whether younger adults/Millennials will have a better or worse life than their parents generally and whether this is seen as a short- or long-term trend.
- What reasons people think are the most important in explaining why Millennials will have a better or worse life than their parents.
- What specific elements people think will be better or worse for Millennials compared to their parents.
- What the most and least important areas are for the government to focus on to improve the life chances of younger adults.
- Recognition of the principle of generational progress and what generation people would prefer to be born in.
- Whether and how often people mix socially with people from other generations.
- Housing tenure and other demographics to examine how these attitudes differ, including within generations.

### Workshop with different generations

In addition to the quantitative research, we also took a qualitative approach to understand the 'why' and the 'how' of people's views both across and within the generations. Qualitative research offers a depth of understanding, enhancing the breadth of perspectives gathered via the online survey, and provides an ideal forum in which very initial ideas on policy proposals can be tested.

Ipsos MORI conducted a qualitative workshop in London on 15 June 2017. The workshop had 22 participants in total, formed of three groups covering millennials (born 1981-2000), generation X (1966-1980), and baby boomers (1946-1965). Participants were recruited against a range of specific criteria to ensure a broad mix according

to their generation's demographic profile. The aim was to recruit similar-sized groups of each generation; in total nine millennials, six members of generation X and seven baby boomers were recruited.

All groups were run by experienced Ipsos MORI moderators, in line with the Market Research Society Code of Conduct. Group discussions were captured by note takers and audio recorders and participants were given a £60 'thank you' payment for their time.

The workshop was split into two halves. In the first section the three generational groups were separate and explored the different attitudes and opportunities of each generation. The second section involved breakout group discussions with a mixture of generations in each group, within which attitudes towards the future and what could be done to improve the life chances of millennials were discussed.

## Annex 2: Survey questionnaire

### ASK ALL

#### Q1. Which of these best describes your housing situation?

1. Outright homeowner
2. Own my home with a mortgage
3. Rent from a council or housing association
4. Rent from a private landlord alone (as a single person or couple)
5. Rent from a private landlord, sharing with others (other single people or other couples)
6. Live in my parents' house
7. Lodge in someone else's house
8. Other
9. Don't know

### SPLIT SAMPLE

#### SAMPLE A

#### Q2a. To what extent, if at all, do you feel that today's youth will have had a better or worse life than their parents, or will it be about the same?

1. Much better
2. Slightly better
3. About the same
4. Slightly worse
5. Much worse
6. Don't know

#### SAMPLE B

#### Q2b. To what extent, if at all, do you feel that young adults in the UK (aged 17-36), sometimes called the millennial generation, will have a better or worse life than their parents, or will it be about the same?

1. Much better
2. Slightly better
3. About the same
4. Slightly worse
5. Much worse
6. Don't know

### ASK IF Q2a or Q2b CODES 4 OR 5

#### **Q3. And to what extent, if at all, do you agree with the following statement?:**

*Younger adults having a worse life is a short-term or temporary trend and things will be better for future generations of young adults*

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

### ASK IF Q2a or Q2b CODES 4 OR 5

#### **Q4a. Of the following reasons, which two or three, if any, do you think are most important in explaining why young adults in the UK (aged 17-36) will have a worse life than their parents?**

1. Lower growth in the national economy
2. Older people taking a greater share of wealth and income
3. Decreases in starting wages of young adults
4. Lower voting turnout among young adults
5. Government policies favouring older adults

6. Generous pensions of older adults that young adults will end up paying for
7. Young adults not saving enough for retirement
8. Poorer work ethic / sense of entitlement of young adults
9. Lack of stable employment opportunities
10. Young adults not saving enough for housing deposits
11. Increases in house prices
12. Impact of high immigration
13. The world is becoming a more dangerous place
14. The decision to leave the European Union
15. Other
16. None of these
17. Don't know

### ASK IF Q2a or Q2b CODES 1 OR 2

**Q4b. Of the following reasons, which two or three, if any, do you think are most important in explaining why young adults in the UK (aged 17-36) will have a better life than their parents?**

1. Stronger growth in the national economy
2. Better access to goods and services
3. Better access to information and entertainment
4. A better work-life balance
5. Higher earnings over their careers



6. Government policies supporting their generation
7. Young adults saving more for retirement
8. Better work ethic of young adults
9. The range of employment opportunities available to them
10. Experiencing lower rates of inflation than previous generations
11. Greater access to affordable housing
12. Greater opportunities for travel
13. Better access to education
14. Better access to good healthcare
15. A more progressive and tolerant society
16. The decision to leave the European Union
17. Other
18. None of these
19. Don't know

## ASK ALL

**Q5. And which of these do you think is or will be better or worse for young adults in the UK (aged 17-36), sometimes called the millennial generation, than for their parents?**

- a) *Having a secure job*
- b) *Having a successful career*
- c) *Having enough money to live well*
- d) *Having a good education*
- e) *Being free to be true to themselves*
- f) *Having access to affordably-priced goods and services*
- g) *Having access to information and entertainment*
- h) *Having access to good healthcare*

- i) *Being able to travel abroad*
- j) *Being able to own their own home*
- k) *Being safe from crime*
- l) *Global stability and safety from war*
- m) *Competition for jobs and public services due to immigration*
- n) *Being able to live comfortably when they retire from work*
- o) *Government working in their interests*

- 1. Better
- 2. Worse
- 3. No difference
- 4. Don't know

**Q6a. Of the following areas, which two or three, if any, do you think are most important for government to focus on in order to improve the chances of young adults having a better life than their parents?**

- 1. Increasing the number of houses available to rent or buy
- 2. Improving access to and the quality of education
- 3. Making jobs more secure and stable
- 4. Improving security and stability in private-rented housing
- 5. Reducing the national debt
- 6. Investing in the national infrastructure, such as energy, transport and public buildings
- 7. Shifting the balance of taxation from young to old
- 8. Supporting young adults to save more for retirement
- 9. Improving the availability, affordability and quality of health and care services
- 10. Increasing welfare benefits available to working-age families
- 11. Reducing welfare benefits available to retired families, such as the state pension and winter fuel allowance

12. Supporting growth in the economy as a whole
13. There is very little government can do
14. None of these
15. Don't know

**Q6b. Of the following areas, which two or three, if any, do you think are least important for government to focus on in order to improve the chances of young adults having a better life than their parents?**

1. Increasing the number of houses available to rent or buy
2. Improving access to and the quality of education
3. Making jobs more secure and stable
4. Improving security and stability in private-rented housing
5. Reducing the national debt
6. Investing in the national infrastructure, such as energy, transport and public buildings
7. Shifting the balance of taxation from young to old
8. Supporting young adults to save more for retirement
9. Improving the availability, affordability and quality of health and care services
10. Increasing welfare benefits available to working-age families
11. Reducing welfare benefits available to retired families, such as the state pension and winter fuel allowance
12. Supporting growth in the economy as a whole
13. There is very little government can do
14. None of these
15. Don't know

**Q7. To what extent to you agree or disagree with the following statements?**

- a) *Every generation should have a higher standard of living than the one that came before it*

- b) *The success of our society is measured by how well we provide for older generations*
- c) *Given the choice, I would prefer to have grown up at the time when my parents were children*

### ASK IF AGED >37 (NON-MILLENNIAL) ONLY

- d) *Given the choice, I would prefer to be a young person growing up today than when I was a child*
- 1. Strongly agree
- 2. Tend to agree
- 3. Neither agree nor disagree
- 4. Tend to disagree
- 5. Strongly disagree
- 6. Don't know

### ASK ALL

**Q8. How often do you mix socially with people, outside of your own family, who are of a different age group (at least 20 years older or younger) than you?**

*By 'mixing socially' we mean mixing with people on a personal level by having informal conversations with them at, for example, the shops, your work or a child's school, as well as meeting up with people to socialise. But don't include situations where you've interacted with people solely for work or business, for example just to buy something or talking to colleagues about work.*

- 1. Daily
- 2. Several days a week
- 3. At least weekly
- 4. At least monthly
- 5. At least once a year
- 6. Less often than once a year
- 7. Never
- 8. Not Applicable
- 9. Don't know / No opinion

*Resolution Foundation is an independent research and policy organisation. Our goal is to improve the lives of people with low to middle incomes by delivering change in areas where they are currently disadvantaged. We do this by:*

*undertaking research and economic analysis to understand the challenges facing people on a low to middle income;*

*developing practical and effective policy proposals; and*

*engaging with policy makers and stakeholders to influence decision-making and bring about change.*

*For more information on this report, contact:*

**Laura Gardiner** Senior Research and Policy Analyst

[laura.gardiner@resolutionfoundation.org](mailto:laura.gardiner@resolutionfoundation.org)

020 3372 2954