**GENERATION EQUITY AND INEQUITY: GILDED AND JILTED GENERATIONS IN BRITAIN SINCE 1945**

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January 2020

**Abstract**

This paper interrogates claims that millennial youth are being jilted by gilded baby boomers. The latter are currently swelling the number of seniors who have been exempted from post-2010 government austerity policies, while some live amidst considerable housing wealth and enjoy final salary linked, inflation proof occupational pensions that will rarely be available for their successors. The interrogation is by comparing the education and early experiences in labour and housing markets, then (when possible) the subsequent lives, of three post-1945 British cohorts: the immediate post-war cohort who completed education between 1945 and 1960, their children who passed through the same youth life stage in the late-1970s and 1980s, and finally the post-war cohort’s grandchildren, the millennials who have completed their education since the late-2000s. The analysis searches for gilded and jilted sections within each of these cohorts by comparing their lives with those of their parents. It shows that no cohort has been uniformly gilded or jilted, and that the label (jilted or gilded) which appeared most appropriate when a cohort was making its education to work, and family and housing transitions, has often looked inappropriate by the latter part of their lives. The paper argues that it is too early to apply gilded or jilted labels to any sections of millennial youth, and that current appearances that they are victims of generational inequity are due to a long-term failure to match increased investments in human capital within families and in education with investments in the economy and housing that would enable the millennials to convert their human capital into commensurate jobs and accommodation suitable for new family household formation.

**Keywords**: class, education, employment, housing, life course, occupations, youth transitions.

**Introduction**

Contributions to this journal highlighting young people’s difficulties in making transitions into employment and independent housing are too numerous to cite. Allegations that their elders are responsible, that they are ‘jilting’ today’s youth and ‘pinching’ their futures, are found elsewhere (see, for example, Howker and Malik, 2010; Resolution Foundation, 2018; Willetts, 2011). These accusations are currently being amplified in mainstream British media (Pickard, 2019). The context is post-2010 government austerity policies from which seniors have been exempted. State pensions have been protected by a triple lock, pensioners have kept their winter fuel allowance, free bus passes, and free television licences for the over-75s (not means tested until 2020). Many seniors live amid substantial housing wealth. Some receive final salary linked, inflation proof occupational pensions that will rarely be available to their successors. Meanwhile, the numerical weight of the ‘grey vote’ ensures that governments are responsive to older cohorts’ interests. Britain has now entered ‘boomergeddon’ (Bristow, 2016). The swollen baby boomer birth cohorts have begun entering retirement. Their numbers will rise until the 2030s. How and who will pay for their pensions, health and social care are yet to be decided.

Youth research can engage, and indeed is uniquely placed to engage, in debates about generation equity by responding to recent calls to add a historical dimension to youth studies (Bessant, 2018; Feldman-Barrett, 2018). This paper also contributes to the development within youth studies of a generation paradigm (see Woodman and Bennett, 2015; Woodman and Wyn, 2015; Wyn and Woodman, 2006). Older people, yesterday’s youth, are necessarily responsible for the opportunities that await their successors. Every cohort of young people becomes the adult voters and pool from which active politicians are replenished. As adults they are the pool from which leaders of businesses and the professions are drawn. Conditions in housing and labour markets that await cohorts of young people cannot arise without human agency. Needless to say, adults do not all possess equal power, and young people are divided by place, family class origins, education, gender and ethnicity. The opportunities that awaited youth in the post-1945 decades were due to the state welfare policies, Keynesian macro-economic management, full employment and house building policies adopted by politicians and endorsed by voters who were determined that their children would have better starts in life than their own during the First World War and the 1920s.

Post-1945 youth cohorts who entered and established themselves in employment and independent housing during the ’30 glorious years’ of strong economic growth and full employment, are the prime candidates for the ‘gilded’ label because youth is the most critical of all life stages for fixing long-term life chances. It is during youth that childhood investments in human capital within families and in education are converted into employment and housing opportunities, and early achievements become the base on which long-term employment and housing careers are built. We know that prolonged unemployment during youth leaves long-term scars (Tumino, 2015). Life courses are affected by subsequent events and conditions, but without erasing the imprint of achievements during youth (Elder, 1974).

The following sections compare the youth life stages of three British cohorts, dated not by year of birth but by the historical periods during which they completed education, entered employment and established new family forming households (see Table I). The post-war cohort completed education between 1944 and 1959. They are not baby boomers but were born between 1930 and 1944, though the early baby boomers, the products of the first post-war spike in the birth rate in the late-1940s and early-1950s, might squeeze in. This ‘bulge’ (the term used in Britain at that time) was the result of couples postponing parenthood until after the cessation of hostilities. The second, ’in-between’ cohort are children of the post-war cohort who typically made their youth life stage transitions during the late-1970s and 1980s. The final cohort, the millennials, are grandchildren of the post-war cohort and have entered the youth life stage during the 2000s and subsequently. Throughout what follows ‘cohort’ is applied to everyone traversing the youth life stage in a common historical period. The term ‘generation’ is applied to sections of cohorts that have been gilded or jilted in comparison with the opportunities that awaited their parents of the same sex and social class. We shall see that the labels have never been equally applicable to all members of a cohort. Nevertheless, there have been gilded and jilted generations in post-1945 Britain, though these are not the ‘usual suspects’, namely gilded baby boomers and jilted millennials. Ideally, a section of a cohort would be described as gilded or jilted if its life chances were not only superior to those of its parents, but also to those of cohorts that followed historically. This has indeed been the case with the sections of the post-war and in-between cohorts that are described as gilded and jilted, but the test of following cohorts having inferior life chances cannot be applied to our youngest cohort , the millennials. Therefore, in the interest of consistency, the gilded and jilted labels are applied with only parents of the relevant cohort as the comparator group.

**Table I**

**Years of birth and ages and years when compulsory full-time education was completed in different cohorts**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Post-war cohort** | **In-between cohort** | **Millennials** |
| **Period when born** | 1930-1944 | 1960-1974 | 1985-1999 |
| **Ages when able to leave full-time education** | 14 until 1947, then 15 | 16 | 16 until 2013, then 17, and 18 from 2015 |
| **Period when able to leave full-time education** | 1944-1959 | 1976-1990 | 2001-2017 |

A complication with which this paper cannot engage in detail is that while the male and female categories have relatively constant meanings throughout the historical period covered, the class structure has changed considerably. The non-manual middle classes have become larger as a proportion of the workforce while the working class has shrunk. During its expansion the middle classes have divided into distinct clusters of occupations, first separating a ‘service class’ of managers and professionals from other non-manuals, and more recently separating an upper middle class who embark on elite careers along high-rising but steadily tapering career and income spires from lower-level managers and professionals who have become an upper tier in an enlarged lower middle class. The working class has divided into a distinct upper working class doing relatively skilled, secure and well-paid jobs, and a precariat that is stuck in various forms of non-standard employment (see MacDonald and Giazitzoglu, 2019). These changes have meant that the class structures facing successive cohorts of education leavers have differed from the clusters that awaited their parents. However, throughout the changes there has been a persistent middle-working class divide, occupation has remained the best single indicator of class position (wee Williams, 2017|), and young people’s family origins refer to the side of the middle-working divide where the main parental earner was located.

Classes are defined and formed relationally. They change in response to how new technologies are introduced and used, and to changes in the balance of power between employers and different occupational groups. Male and female are ascribed statuses, but the life chances of each sex are social constructs and interact with changes in education and employment. For example, the expansion of office work from the 1950s onwards created more jobs that were defined as suitable for women and facilitated females’ increased participation in the workforce, which had implications for intra-household gender roles and relationships. More recently the introduction of new office technology, combined with the repositioning downwards between classes of some management and professional occupations, has made office work more appealing to, or acceptable as a choice of necessity for young men. Until the 1990s non-standard jobs were usually filled by secondary earners or as secondary sources of household income by young singles, the semi-retired and married women. However, the recent expansion of precarious, non-standard employment has involved the creation and identification of some occupations, in warehouses and motorised delivery for example, that are deemed to require youthful masculine capabilities (see McDowell, 2019). Our interest in changes over time in the class structure, and in gender roles and relations, is in any implications for the life chances of successive cohorts of males and females vis-à-vis parents of the same sex and class. In practice, however, we shall see that government economic and social policies, political choices endorsed by voters, must take most credit and blame for the inter-cohort gilding and jilting that has occurred in Britain since 1945.

There is a wealth of evidence about successive post-1945 cohorts in official statistics, in Britain’s birth cohort studies that commenced in 1946, 1958, 1970 and 2000, and in the British Household Panel Survey and its successor, Understanding Society. However, the following passages draw mainly from sociological studies that were conducted in the successive periods from 1945-60 onwards. These reports often contain the voices of young people and their parents. Young people always appear to have been only vaguely aware, at best, of their parents’ youthful experiences 30 or so years previously. Age peers are always young people’s main comparison group. Their own cohorts’ youth experiences are simply the new normal. It is parents and grandparents who compare younger cohorts’ experiences during youth with their own earlier lives. From the Second World War until the 1970s the dominant discourse reported in academic studies at the time and also in mass media was about how post-war youth had opportunities of which their parents could only dream. By the 1990s the prevailing discourses have been about how much more difficult the youth life stage has become (Bangham et al, 2019; Halsey and Young, 1997). These discourses are never accompanied by confessions of guilt. Parents invariably feel that they are providing their children with all possible assistance. Young people are almost always appreciative. There is no open generation warfare. Yet if any generations have been jilted, then someone, somewhere, at some time must have been responsible.

Throughout its union with England, Scotland has retained its own school and higher education systems and its own Scottish educational qualifications, so all statistics in the sections that follow are for England and Wales up to 1999 since when the Welsh Assembly has been responsible for education in Wales and produces its own statistics. Post-1999 statistics therefore relate solely to England. However, the inter-generational changes that are identified have been common to all three British countries. Northern Ireland is exempted from all that follows. Religious and national schisms cut through the province’s education, employment and politics unlike anywhere else in the UK, and in Northern Ireland all generations’ lives have been deeply affected by the most recent ‘troubles’ that began in the late-1960s and continued until the Good Friday Agreement of 1998.

**The post-war cohort**

Following the 1944 Education Act around a quarter of secondary age pupils were allocated places in grammar schools, with considerable variations between local education authority areas. Nevertheless, across the country this doubled the proportion of the age group that had received an academic secondary education in the 1930s. Children from all social classes benefitted, but the class differential was unchanged (Halsey et al, 1980). In the 1930s just three percent of young people attended universities. After the war this figure rose steadily and had reached five percent at the time of the Robbins Report in 1963 with another three percent receiving higher education at other institutions, usually colleges of advanced technology or colleges of education. By 1980 participation had risen to 15 percent in universities, polytechnics and colleges of higher education. Clearly, in the heyday of the 11-plus, which was the 1950s, the grammar schools were not setting most pupils en route to university. The schools found themselves educating pupils with a wide range of abilities. Streaming was standard, and researchers identified how placement in a lower stream mortified academic confidence and ambition (Lacey, 1970). The most common age of leaving grammar schools was 16. Pupils who achieved good results in the GCE O-level examinations could proceed to A-levels, then university, or they could enter employment (Crowther Report, 1959).

At the beginning of the 1950s around a fifth of all jobs were in management and professional occupations. This figure would then rise steadily to reach 40 percent by the early-1990s after which it has stabilised. In the 1950s university was not the normal route into a management or professional career. A degree was necessary to become a medical doctor, for direct entry into the higher grades of the civil service, and to teach in a grammar school or higher education institution. Otherwise there were wider gateways. Grammar school leavers with good examination results could train for employment in the legal and accountancy professions, or start careers in banking and other financial services, though girls were more likely to opt for nursing or school teaching via a two-year course at a teacher training college. The main route into management and professions in construction and allied occupations, engineering and other manufacturing industries started with apprenticeships, during and following which entrants could spend day release and evening classes gaining full professional qualifications, most likely using the ordinary and higher national certificates and diplomas that had been available since the 1920s. The most common destination of male grammar school leavers was craft apprenticeships. For girls it was office work, possibly via a further education course in office skills (typing and shorthand) (Crowther Report, 1959). Young people who left secondary moderns at age 15 without any qualifications could seek such jobs, and they were likely to be successful if they could offer evidence in school reports that they possessed the necessary abilities.

Around 40 percent of young people left school at 15 without any qualifications and received no further education or formal training (Carter, 1962). ‘The lads’ in Paul Willis’s Wolverhampton study left school in the early-1970s towards the end of the post-war full employment era (Willis, 1977). Jobs were plentiful and the gaps between skilled and unskilled, youth and adult, and manual and non-manual earnings were all closing. Job changing was easy (see Baxter, 1975). Spells of unemployment were options rather than enforced (see Parker, 1974; Roberts et al, 1982). Willis’s lads were able to ridicule the idiocy of teachers who stressed the importance of leaving school with qualifications, and the need to think hard about the types of employment that they wanted. The lads knew that if one job was unsatisfactory the solution was to leave and start another. That said, school-to-work transitions were not always smooth (see Goodwin and O’Connor, 2007; Vickerstaff, 2003). School-leavers worried about whether they would cope. Also, although not known at that time, the occupations in which they settled when young would not necessarily survive the new economic times which began to spread throughout Britain in the late-1970s.

Post-war Britain built furiously to replace slums and war damaged properties. Squalor, one of the five giant evils in the Beveridge Report (1942), was being eradicated. Private builders constructed detached and semi–detached houses on suburban estates. Local authorities built new estates of council houses. High-rise did not take-off until the 1960s, to protect the ‘green belt’. It was possible for young couples to save sufficient for a deposit by their mid- or even early-20s, and for mortgage repayments to be met from one wage or salary. By the early-1970s owner-occupation accounted for over a half of all tenures (Shelter, 2009). Owner occupation and council houses squeezed the private rented sector which by 1981 accounted for just nine percent of all tenancies (Byrne, 2019). Ages of first marriages and parenthood fell during the 1950s. This trend was responsible for the second post-war spike in the birth rate that produced the late baby boomers. ‘Shotgun marriages’ became common in the 1950s. Couples felt able to risk pregnancy if they would be able to marry and obtain suitable accommodation if necessary. If they started married life in a sub-standard rented terrace, or with one set of their parents, they would be allocated a council house soon after they themselves became parents.

For working class adults post-war Britain was a much better place than the country they had experienced in the 1930s. They were able to conclude their own working lives in an affluent society. They felt that their children had relatively gilded life chances. Sections of the middle classes were more sceptical. Adults felt threatened by the erosion of pay differentials between their own and working class occupations, higher rates of income tax, and how their former privileges (paid holidays and annual pay rises|) were now being enjoyed by everyone (Lewis and Maude, 1949). Middle class parents whose children were not awarded grammar school places found the secondary moderns unsatisfactory alternatives. Around 50 percent of grammar school pupils were from working class homes. They were heavily over-represented, but only a half of middle class children were being awarded grammar school places (Crowther Report, 1959). A subsidised paid-for grammar school education remained possible only in a limited number of direct grant schools, a category that was abolished in 1976. Before 1944 the smaller number of local education authority grammar schools had offered mixtures of free (scholarship) and subsidised paid-for places. Independent schools could obtain a state subsidy for all their pupils by offering at least 25 percent of their places to pupils selected and paid for by the local education authority. After 1944 the proportion of pupils educated privately fell to just seven percent. Many middle class parents found themselves facing the choice between a secondary modern, where 80 percent of the pupils were working class, and the full costs of private education (which they could not afford). In the 1950s they became the most vocal opponents of the 11-plus and advocates for comprehensive secondary schools (Taylor, 1963). Subsequently the left-leaning educational intelligentsia adopted the comprehensive as a vehicle for reducing class inequalities in educational outcomes, but by the end of the 1960s it was clear that this was not happening. In comprehensive schools it tended to be middle class pupils who soared upstream and were entered for the prestigious grammar school examinations (GCE O-levels). Working class pupils tended to drift downstream and took the new (post-1965) Certificate of Secondary Education (CSE) examinations or left with no paper qualifications (Ford, 1969).

Whose lives were gilded? Post-war working class parents certainly felt that their children’s starts in life were a vast improvement on their own. Many middle class parents were more doubtful, often worried. However, although impossible to foresee, it was working class lives that were the more likely to be disrupted before normal retirement. It was males on middle class life courses who embarked on careers into management and the professions in the late-1940s and 1950s whose entire lives were most likely to become gilded, retaining their occupations, enjoying salary progression throughout, and seeing their salaries rise faster than the average from the 1980s. They can be described as a gilded generation. They are the members of their birth cohort who have been able to retire and live comfortably on final salary linked, inflation proof occupational pensions. The pre- and early baby boomers are now being reduced in number by mortality and can no longer be clobbered in the interest of generation equity.

Males were the gilded sex. Prior to the 1970 Equal Pay and 1975 Equal Opportunities Acts, sex discrimination in recruitment and employment was blatant and normal. There was an assumption that young women would marry, become mothers and terminate their employment, though from the 1940s onwards it was normal for women to return to the workforce before their children’s education was complete, and over time career breaks became shorter. Even so, in the post-war cohort it was a male’s salary that determined whether a couple would be able to afford mortgage repayments or the rent for a council house. The male breadwinner family model was the norm for the post-war cohort. Given this, the gilded females were those who married gilded middle class males, then remained married.

**The in-between cohort**

Any jilting occurred in the 1980s when Britain’s governments were led by Margaret Thatcher, the sole British politician whose name has become an ism. From the 1940s until the end of the 1970s maintaining full employment was the top priority in economic policy. Thatcher replaced this with achieving low monetary inflation, minimising state regulation, then allowing markets to set levels, types and the locations of employment. The results were devastating, at least in the short-term. New words – globalisation and de-industrialisation - became part of the standard vocabulary of employment researchers. There was also a new generation of new technologies that needed to be labelled. Eventually we settled on ICT (information and communications technologies) or just digital.

None of the changes were wholly unprecedented. Automation began in the 1920s when Henry Ford introduced the assembly line into motor manufacturing. Since the First World War the textile industries of West Yorkshire and East Lancashire had been losing markets to overseas competitors. By the end of the 1950s most textile mills were derelict. By then de-industrialisation was accelerating. During the 1960s Britain ceased to be a major producer of motor cycles. Then in the 1970s there were closures of car assembly plants and ship building yards, and containerisation began to strip jobs from docklands. Change accelerated after 1979. The West Midlands lost most of its metal processing and manufacturing businesses. Sheffield ceased to be a major manufacturer of steel products. Huge steel producing plants closed. Then most of the coal mining industry was lost. Many towns lost their main source of jobs. Unemployment peaked at 3.6 million on the claimant count. A Labour Force Survey measurement (these surveys started to be conducted regularly in Britain only in 1992) would have raised the figure to at least five million. A series of studies examined the effects of job loss on the individuals, families and communities that were affected most severely (Harris, 1987; Marsden, 1983; Payne, 1984; Westergaard et al, 1989; Wright, 1994). There was an acrimonious debate about the possible formation of an underclass. Charles Murray, an always provocative American social scientist, was a major protagonist (Murray, 1990).

School-leavers who would have obtained employment in towns that had lost their once major industries found themselves entering labour markets in which Jobcentres literally had no suitable jobs (see Ashton and Maguire, 1983). The post-war cohort that had benefited from the full employment of the 1950s and 60s became the adult voters and politicians of the 1980s who jilted a generation that followed. There was a debate about a ‘betrayed’ or ‘lost’ generation (for example, Steinberg, 1982). Governments made a series of efforts to restore young people’s bridges into work. There was a Youth Opportunities Programme, successive versions of a Youth Training Scheme, a Technical and Vocational Education Initiative, a Young Workers Scheme then a New Workers Scheme, and new sets of vocational qualifications (BTECs followed by National Vocational Qualifications). From 1977-1988 a Job Release Scheme enabled persons approaching retirement age to retire early, on full pensions, if the vacated job was taken by an unemployed young person (Banks et al, 2008). This scheme was another failure. From the 1970s onwards these measures were coordinated by a national Manpower Services Commission which in 1989 was abolished and replaced by local employer-led Training and Enterprise Councils that were to tailor government measures to local labour market requirements. Nothing worked! Too many young people progressed through the various measures then were deposited back at ‘square one’ (Bates et al, 1984; Bayly, 1978; Bedeman and Harvey, 1981; Coffield et al, 1986; Finn, 1987; Lee et al, 1989). Subsequent follow-up research has found that the careers of some, but far from all of the young people who struggled in the labour markets of the 1980s, recovered during the long boom that began in 1992 (Droy et al, 2019; Williamson, 2004). However, the most serious casualties were workers from the post-war cohort who lost their occupations and careers mid-way through or later in their working lives, with no chance of recovery (Young and Schuller, 1991).

Thatcherism was not a war on any generation. The primary ‘enemy within’ was organised labour. The Conservative government of 1970-74 had used the law and failed. Thatcher used the law backed by market discipline, and this worked. Labour forces in highly unionised industries – mainly manufacturing, transport and extractive industries, then later the public sector – were hit hardest. Young people were just collateral damage. Their unemployment rates rose especially steeply because firms with excess labour ceased hiring and training, and any skill gaps that arose could be filled from a stockpile of experienced unemployed adults. Most casualties were working class, but some of Thatcher’s policies were genuinely popular in working class neighbourhoods, mainly the right to buy council houses at discounted prices, dependent on length of tenancy, that was granted in 1980. Initially the Labour Party opposed this sell-off then was forced to change because the right to buy was proving so popular throughout the party’s council estate ‘heartlands’. The long-term effects of the right to buy have been due to a failure to build to replace the lost social housing for rent, and the slump in building for sale during and since the UK’s post-1979 economic recession. A housing shortage that has grown steadily for over 30 years has enabled owner occupiers to enjoy the value of these assets rising ahead of most other prices, sometimes amounting to more than the occupiers could earn from employment in a year. Despite this, in the 1980s accumulating a deposit and repaying a mortgage remained possible for young adults, but forthwith usually required two rather than just one salary, most likely henceforth to be earned in middle class careers.

The young people who were jilted in the 1980s were on working class, not middle class life courses. Non-manual staff lost their jobs when steel plants and other establishments closed, but they had good chances of regaining employment because non-manual occupations were increasing in number throughout the decade. The latest technological revolution in the office was creating more jobs than those that were computerised (Northcott et al, 1985). The proportion of all jobs in management and professional occupations rose from 30 to 40 per cent during the 1980s. By the end of the decade there were forecasts of all routine jobs being eliminated by technology, and that that all new jobs creation would be in high value-added, high-salary knowledge jobs (for example, Reich, 1997). This was never likely in a capitalist market economy in which employment classes are formed relationally, any more than Blauner’s earlier prediction that alienating assembly line jobs would eventually be replaced by an age of freedom in which all workers commanded machines that did their bidding (Blauner, 1964).

However, by the 1980s a tighter boundary had been created between management and professional, and other non-manual occupations. The latter had become a (largely female) white-collar proletariat (Crompton and Jones, 1984). Lockwood (1958) had noted the appearance of a promotion blockage above his (mainly male) black coated clerks. During the 1960s most professions became closed to non-graduate entrants and these occupations were lost to young people on working class life courses. The tighter boundary was recognised in the class scheme constructed by Goldthorpe for use in his 1972 study of social mobility (Goldthorpe et al, 1987). Only movements between a service class (managers and professionals) and the working class, not into and out of intermediate classes, were treated as indicating that genuine social mobility had occurred.

Thus by the 1980s higher education had become by far the widest gateway into management and professional careers. This was the context in which the proportion of secondary school pupils gaining good passes at 16-plus, proceeding to A-levels, then into higher education (by then available in universities, polytechnics and colleges of higher education) rose steadily from year to year. In the 1970s university graduates could still be described as an elite (Kelsall et al, 1972). At the end of that decade only 15 percent of young people were becoming university graduates. By the early-1990s it was 30 percent and the providers of higher education were becoming a unitary university system.

The big gilded winners were young women from middle class families who, from the mid-1980s, began excelling boys in 16-plus examinations, subsequently in A-levels, and then became the majority of university undergraduates. During the 1980s and 1990s they were able to embark on careers in the professions and management in which they became the women who were most likely to work full-time and continuously, taking maternity leave rather than terminating their employment. They became a gilded generation using their mothers, not male peers, as the comparison group. Divorce rates had risen since the 1950s and 60s. University educated women were able to rely on their own qualifications and occupations for financial security. If they embarked on long-term marriages, their husbands were most likely to be university graduates pursuing management and professional careers (Henz and Mills, 2018). These couples benefitted from the cuts in higher rate taxes on earned incomes from 82 percent in the 1970s to 40 percent in 1988, and from separate tax assessment for wives and husbands from 1990. These couples joined a money-rich upper middle class, living in desirable houses in desirable districts.

Young working class women fared differently in the 1980s. They were jilted alongside their brothers. Despite equal pay and opportunity laws, working class women still need to share a male’s wage or salary if they were to achieve the living standards normal in their class (Pollert, 1981). Most working class female employees were still secondary earners, except that the factory jobs that girls would formerly have entered were disappearing. The supply of young male breadwinners also contracted. Young women who became benefit dependent unmarried mothers joined ‘workshy scroungers’ as the folk devils of the decade. Thousands of out-of-work adult males preserved their identities by insisting that they were between jobs, not part of ‘the unemployed’, or became early-retired thereby retaining former occupational identities, or long-term incapacitated (see Mackenzie et al, 2006; Mann, 1991). Young males preserved masculine identities in their leisure lives (Blackshaw, 2003). Young, single working class women needed to be seen as ‘respectable’, not ‘common’ (working class), in order to succeed in the marriage market (Skeggs, 1997).

**Millennials**

There have been no post-1980s changes in typical education-to-work routes for young people on working class life courses that should make their parents feel that there has been inter-generational jilting. Two-thirds of today’s 18/19 year olds have qualifications that will enable them to enter higher education. They cannot all be from middle class homes. Just 40 percent of 18/19 year olds actually start at university, but this is not due to a shortage of places. Ninety percent of applications are successful (Augar, 2019). The alternatives to higher education are government supported apprenticeships and equivalent jobs. The apprentice brand is now applied to almost all government supported training. Unlike the training schemes of the 1980s, apprenticeships are not targeted at the young unemployed and other ’at risk’ groups. All ages are eligible. Apprenticeships are always employer-led. The apprentices are employees and recorded as such in Labour Force Surveys, and if 18 or older they are paid at least the minimum wages for their ages. Apprenticeships are at intermediate (basic), advanced and higher levels. The latter include degree apprenticeships and the degrees may be post-graduate. An attraction of government-supported apprenticeships for employers is that, unlike the youth training schemes of the 1980s, apprenticeships can be used to recruit young people with the option of university, not just those who would otherwise be unemployed. Advanced and higher apprenticeships, and equivalent jobs, are the alternatives for 18/19 year olds who are qualified for university entry. Allen and Ainley (2014) were premature in predicting another ‘great training robbery’. Advanced and higher apprenticeships can lead to new upper working class jobs: skilled employees in construction, aerospace, motor vehicle manufacturing and repairs, extractive industries, telecommunications, public and private transport, and energy supply and distribution. The jobs may be less skilled than when all the relevant skills were in workers’ hands and heads rather than computer programmes (Mackenzie et al, 2017; Sennett, 1999), but they are as well-paid as many jobs on the lower rungs of management and the professions, and can even lead into elite careers. Pay surpasses remuneration in most lower middle class occupations, which is the other main destination of advanced and higher apprentices. Young people’s problem is that there are not enough higher and advanced apprenticeships or other opportunities to train for skilled occupations This is due to the closure of so many manufacturing plants in the 1970s and 80s. These closures have continued but at a reduced pace. The major redundancies in the 2000s have been in retail, financial services and public administration, and the job losses have been dispersed geographically rather than concentrated in specific, subsequently depressed towns. If unable to obtain apprenticeships or jobs commensurate with their qualifications, university is now the default option for two-thirds of 18/19 year olds. Universities now perform a similar ‘waiting room’ or ‘warehousing’ role to some youth training schemes in the 1980s (Roberts and Parsell, 1992).

Developments in school education which have occurred slowly since the 1988 Education Reform Act, coincidentally passed in the same year that the merged GCSEs were launched, have lent some credibility to the charge that too many (mainly working class) pupils’ interests have been sacrificed. The third who do not achieve ‘good’ GCSE results and progress to gain qualifications required to enter higher education, rarely make any progress after age 16 that could improve their job prospects. Although participation in full-time ‘learning’ up to age 18 has been compulsory since 2015, over 15 percent of 16-17 year olds drop out. Those who remain rarely improve on their GCSE results (Ainley, 2016; Avram and Harkness, 2018; Wolf, 2011). Around a fifth of England’s young people finish education without the levels of literacy and numeracy that are needed to function normally in everyday life. Ever since the 1970s this has been a serious handicap in the labour market (Brooks et al, 2001; Ekinsmyth and Bynner, 1994). At age 18 young people who have not progressed since age 16 will usually obtain intermediate (basic) apprenticeships or equivalent low paid, minimum wage jobs. During the 2000s Britain has been internationally outstanding in job creation, but most of the new jobs have been at the foot of the labour force. Low pay in starter jobs is not a 21st century novelty. The post-industrial twist in Britain has been the destruction of routes up (Egerton and Savage, 2000; Smith, 2009). The outcome has been the growth of a precariat class, not an underclass, which now accounts for over a fifth of the workforce (Shildrick et al, 2012; Standing, 2011; Trade Union Congress, 2013). Its expansion in Britain has been facilitated by the widespread use of Working Tax Credits (now being assimilated into Universal Credit), a 21st century version of the Speenhamland system which pushes poor households above the official poverty line. Young singles are rarely able to benefit from wage top-ups, but they will be pressured into minimum wage jobs, part-time jobs, zero hours contacts, any jobs, by an increasingly harsh welfare benefits regime (Taylor, 2017). Losers in education can compete for better quality apprenticeships and jobs, and some succeed, but many are trapped until they embark on new family and household formation and become long-term benefit and philanthropy dependent (most visibly as food bank users). However, their parents would have struggled even harder to reach such destinations through new vocationalisms in education, training schemes and spells of unemployment in the 1980s and 90s. Real pay and job quality for 18-29 year olds have declined in the 2000s (Bangham et al, 2019), but out-of-school 16-24 year olds are more likely to have jobs. Low paid precariat jobs have replaced the training schemes and unemployment that working class parents experienced in the 1980s.

It is today’s middle class parents who have the greater cause to feel that there has been an inter-generation deterioration in life chances. Since the early-2000s, the majority of undergraduate entrants in England’s universities have been from families with at least one graduate parent. Over time, in terms of social class origins, the student population has become more homogeneously middle class, not more diverse (Roberts, 2010). Young people from middle class homes comprise the majority among the 40 per cent of 18/19 year olds who enrol in higher education. Just 30 percent of the age group graduate within the normal three or four years (Augar Report, 2019). Five years after graduation the two middle quartiles are earning middling salaries between £20K and £30K per year (Department for Education, 2017; Office for National Statistics, 2019). Some may rise, but not many and not by much because there is insufficient room above. So after rising to the top of the education ladder there are high risks of immediate descent into occupations that they might have entered at age 18. University has been a ‘waiting room’ rather than a career escalator.

Some graduates compete for entry to elite professional and management jobs that are at the foot of high rising career and salary ladders. Success now depends on surviving a series of screens – paid and unpaid internships, temporary jobs, and days of interviews and role play tests (Holford, 2017). Those who succeed find that they have joined new pools within which they must compete for career advancement. Who wins in this competition now attracts as much research attention as did the young unemployed and NEETs in the 1980s and 90s (for example, Bynner et al, 1997; Friedman and Laurison, 2019).

The financialisation of the UK corporate economy since the 1980s (see Lapavitsas, 2011) has escalated top incomes in City finance businesses, and for the corporate managers and professions that service finance. Company shares have become financial assets, bought and sold in search of capital gains. Businesses are merged, split, bits sold off and bits of other companies are purchased in search of profits for the temporary shareholders. A new human resource management (HRM) has replaced the older personnel management. Annual pay increments have been replaced by periodic reviews of progress. ‘Defined benefits’ (final salary) pensions have been replaced by ‘defined contributions’, with pensions depending on the value of the annuities that individuals’ ‘pots’ will purchase at the time when they retire. Layers have been ripped from organisation structures in search of cost savings. The gulf between career winners and losers has widened and insecurity has spread from manufacturing and the working class into the middle classes (Grimshaw et al, 2002). This ‘modernisation’ has spread into the public sector (Conley, 2002). Parents of today’s young people experienced these changes during their working lives, but had no reason to anticipate these developments when they started their employment careers in the 1980s, unburdened by student debt. For today’s young people, including university graduates, the present is simply normal, the same for everyone, but middle class parents are no longer able to feel that their graduate children are settled securely in professional and management careers. However, today’s middle class parents are from the cohorts that have produced the voters and politicians who have continued neo-liberal reforms into the 21st century and adopted austerity policies from 2010-2019.

Young adults on middle class life courses have retained, indeed increased, their relative advantages in the housing market. Owner-occupation peaked at just over 70 percent of households in the early-2000s and has subsequently been declining. The decline has been especially steep among 25-34 year olds: from a peak of over 40 percent to under 30 percent, and the spread of private renting has been associated with a decline in housing quality (Bangham et al, 2019; Clapham et al, 2010; Resolution Foundation, 2019). Access to home ownership has become increasingly dependent on inter-generation transfers of housing wealth. Ten per cent of households now own two or more properties (Bangham et al, 2019). Some can gift mortgage-free properties to their children (Druta and Ronald, 2017). Singles and couples who do not have great expectations of inheriting housing wealth feel trapped long-term in ‘generation rent’. The costs of renting have escalated to a level which makes it impossible to accumulate a deposit for purchase even from two earned incomes unless these are from elite careers with corresponding salaries (Resolution Foundation, 2019; Shelter, 2009).

**Conclusions**

Table II summarises the inter-cohort changes among males and females on different social class life courses, and the contexts including government policies that have produced gilded and jilted generations

**Table II**

**Main findings**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Post-war cohort** | **In-between cohort** | **Millennials** |
| **Policy contexts** | Keynesian macro-economic managementFull employment a priorityNarrower income inequalitiesHouse building to eliminate squalorExpansion of opportunities in secondary and further education | MonetarismDe-industrialisationHigh unemploymentSale of council housesHousebuilding slump | Continue neo-liberal social and economic policiesFinancial crisis, 2007-2009Austerity policies from 2010Wider income inequalities above the medianExpansion of precarious employment  |
| **Outcomes** | Gilded generations, especially working class in the short-term, but middle class over the entire life course | Working class jiltedMiddle class males make normal transitions (like parents)Middle class females are gilded | Too soon to say, but:Working class life courses look neither gilded nor jiltedMiddle class parents likely to feel that their children are being jilted. (By who?) |

It has proved impossible to identify any post-war cohorts that have been uniformly gilded or jilted on leaving education, then remained so throughout their adult lives. The quest for gilded predecessors, some of whose gilt can be accelerated down the generations, is a flawed approach in developing social policies for today’s youth and seniors alike. Seniors’ protection from recent government austerity policies is an issue of age equity. Provided the rules remain stable over lifetimes, all cohorts are treated equitably on reaching a certain age.

The gilded generations include highly educated women from our in-between cohort, but the same cohort includes a larger number of jilted women and men. In the 1950s one might have nominated young people on working class life courses as the most gilded from their cohort, but by the 1990s it appeared that upper middle class males had led the most gilded lives. It is far too early to label the millennial cohorts, or any sections of them, as gilded or jilted. Middle class parents whose sons and daughters clamber to the top of the education ladder, gaining first and upper second class honours degrees at high tariff universities, by then laden with debt, and subsequently see their children drop into the lower middle class, may feel jilted: that their investments in their children’s human capital are not being repaid. Working class parents whose children follow the same route through education and employment, especially when the children are the first in their families to attend a university, are more likely to celebrate (Harrison, 2018). Working class parents have always taken pride in achievements that middle class parents have deplored as failure (see Walkerdine et al, 2001). However, in objective terms, the prime candidates among millennials for the jilted label are educationally upwardly mobile working class students who graduate from university but lack the social and cultural capital to compete for elite careers, and who have no great expectations of inheriting housing wealth. Whether this early jilting will endure throughout their lives cannot as yet be known.

The prevalent feeling since the 1990s that the youth life stage has become more difficult, and pessimists outnumbering optimists on the lifetime prospects of today’s youth (Bangham et al, 2019), are not due to elders hanging on to assets. The prevalent feeling reflects a stark reality of failure to match investments in human capital in early life with investments in jobs and housing which will enable young people to convert their human capital into employment and salaries with which to procure housing suitable for new family households. The post-war cohort benefitted from the investment that enabled the peacetime economy to recover, simultaneous investments in secondary and further education, and an ambitious house building programme. These investments eliminated three of the Beveridge Report’s (1942) giant evils – unemployment, ignorance and squalor. Young people also benefitted from post-war governments’ assault on the remaining Beveridge evils of poverty and disease. A similar triple policy package will rectify the jilting that has affected the in-between and millennial cohorts.

However, there is no guarantee that today’s youth, when they become adults, will even be aware of , let alone know how to correct, and if so prove willing to rectify, this current policy deficit. It has to be addressed in a context where entire younger cohorts can no longer rely on bettering the living standards of their parents (Roberts, 2012). An inter-generational squeeze on living standards first affected the lowest paid, least skilled workers. In the 1980s the effects were submerged by de-industrialisation and rising unemployment. Since then the squeeze has spread upwards and now affects young women and men of all classes. At all ages up to 30 today’s young adults earn less on average in real terms, and occupy inferior housing than their parents when the latter were young adults (Bangham et al, 2019). This is the main source of current generation inequity. It will not be solved by redistribution between age groups. The most obvious solutions are those that worked for earlier cohorts, but who is looking and willing to support efficacious employment, housing and education policies?

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