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# The blame game?

Women's views on generational strife and solidarity

A Mumsnet-Ipsos MORI report

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# Introduction

# Introduction

***“There is a blame game, with the younger generation blaming the older ones for the mess the country is in, but seemingly unwilling/apathetic when it comes to voting.”***

*Baby Boomer focus group participant, Gransnet*

***“I worry for my Baby Boomer parents, who have worked all their lives and are now finding things very, very difficult.”***

*Generation Y focus group participant, Mumsnet*

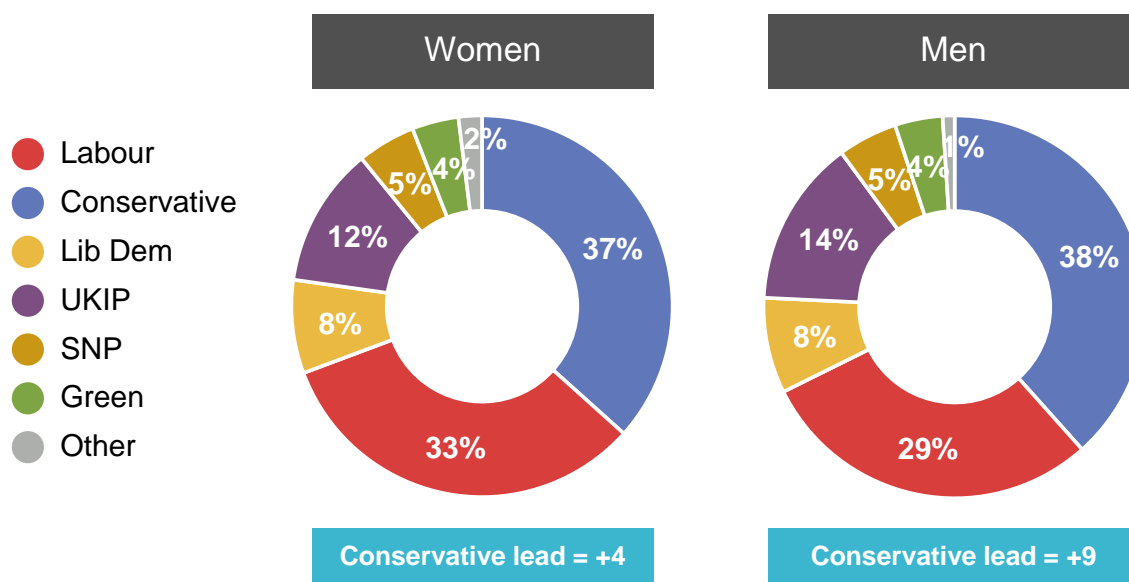
The Spending Review of November 2015 marked a significant occasion: the moment when the Conservative government's cuts to income benefits for young families ran into the political buffers. Protests from across the spectrum, including strong objections from many Conservative backbench MPs, put paid to the proposed cuts to tax credits, which contribute significantly to the household incomes of some working-age adults. But in his climbdown, Chancellor George Osborne made little reference to another side of the spending puzzle: benefits and pensions for older people. Even in a moment of political stress, it seems that this huge slice of government benefits spending is sacrosanct. How did we arrive at this position - and what do British women voters think about the issues it raises?

Before we turn to those questions in more detail, let's recap the evolving patterns in women's votes. For much of the 1970s and 1980s, the Conservative party was more popular among women than men, while the reverse was true for Labour. This gap shrank throughout the 1990s, and the pattern was reversed from the 2005 election onwards, with women leaning towards Labour and men to the Conservatives. The May 2015 election result, however, shows the gap narrowing again: men and women voted for the Conservatives in roughly equal proportions, although Labour does slightly better among women, and UKIP slightly better among men.<sup>1</sup>

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<sup>1</sup> Ipsos MORI analysis, November 2015

## Conservatives had similar vote share across both genders – but women are slightly more likely to vote Labour, whilst men are slightly more likely to vote UKIP



Base 9,149 GB adults aged 18+ (of which 6,202 were "absolutely certain to vote" or said they had already voted), interviewed 10 April - 6 May 2015. 3,196 interviews were conducted on telephone, 5,953 face-to-face (on surveys where voting intentions are asked as an analysis variable, but not comparable to our regular Political Monitor results without further weighting such as has been applied in these estimates).

Source: Ipsos MORI Political Monitor

Ipsos MORI



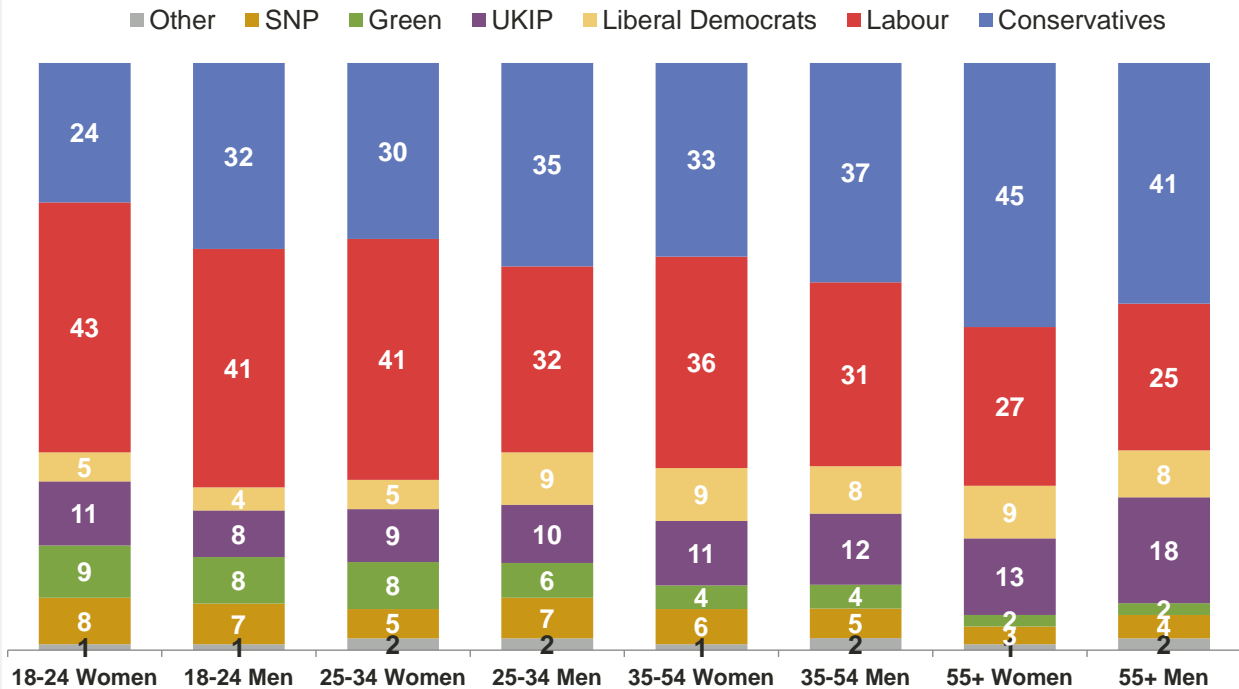
***"Concern for future generations plays a big part in deciding how to vote. It was concern that our children should not inherit a world of debt that led me to vote the way I did in May 2015."***

*Mumsnet Baby Boomer focus group participant*

Age makes a big difference to how women vote – even more than it does for men. Among women aged 18-34, Labour had a 13-point lead over the Conservatives, but among women aged 55+, the Conservatives had an 18-point lead over Labour.<sup>2</sup>

<sup>2</sup> Ipsos MORI analysis, November 2015

## Among the under 55s, women are less likely to vote Conservative than men. But among the over 55s, women are more Conservative than their male counterparts



Base 9,149 GB adults aged 18+ (of which 6,202 were "absolutely certain to vote" or said they had already voted), interviewed 10 April - 6 May 2015. 3,196 interviews were conducted on telephone, 5,953 face-to-face (on surveys where voting intentions are asked as an analysis variable, but not comparable to our regular Political Monitor results without further weighting such as has been applied in these estimates).

Source: Ipsos MORI Political Monitor

Ipsos MORI



It's been strongly argued that recent governments have prioritised spending on older voters. Paul Johnson at the Institute for Fiscal Studies has called for the "triple lock" on pensions (the rule under which the state pension is boosted by inflation, earnings or 2.5%, whichever is highest) to be abandoned,<sup>3</sup> citing "an amazing 30 years or so where pensioner incomes have risen relative to non-pensioner incomes." The median income after housing costs among pensioners (£394 per week) is now higher than the median income of the rest of the population (£385 per week).<sup>4</sup>

<sup>3</sup> [http://www.theguardian.com/money/2015/oct/20/pensions-state-scrap-triple-lock-protect-paul-johnson-ifs?CMP=Share\\_iOSApp\\_Other](http://www.theguardian.com/money/2015/oct/20/pensions-state-scrap-triple-lock-protect-paul-johnson-ifs?CMP=Share_iOSApp_Other)

<sup>4</sup> <http://www.theguardian.com/commentisfree/2015/oct/24/young-bear-burden-of-pensioner-prosperity>

# The remarkable catch-up in pensioner incomes

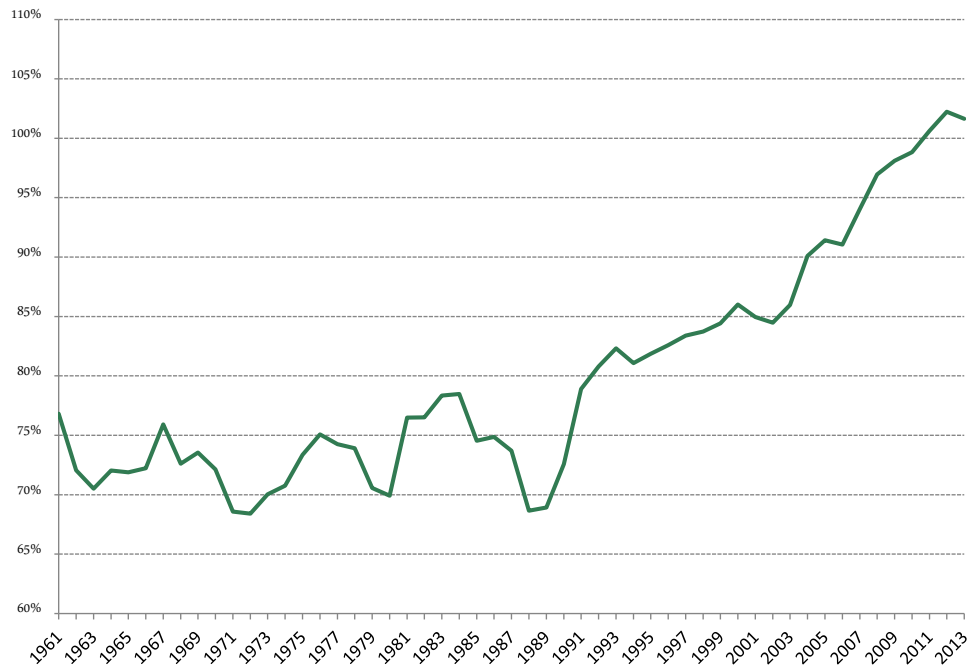


chart shows median after housing costs incomes of pensioner households as % of overall median (HBAI income definitions)

© Institute for Fiscal Studies

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Former Universities minister David Willetts, in his new role at the Resolution Foundation, argues that the burden of government cuts is falling disproportionately on younger families and children, and has warned David Cameron that he is 'creating a country for older generations'.<sup>6</sup> Although the government has backed down from its proposed cuts to tax credits, it remains reluctant to make cuts to the benefits for which pensioners are eligible, or to consider making them means-tested: the winter fuel allowance, exemption from the 'bedroom tax', exemption from National Insurance payments if they are in employment, free prescriptions and free travel continue to be available to pensioners, regardless of income.

The protection of pensioner benefits and pensions is fairly costly. Willetts cites an estimate suggesting "that the triple lock costs around £6bn a year, significantly more than the [now dropped] £4.5bn cut to tax credits".<sup>7</sup> He also argues that the government-mandated protections for current pension pay-outs have made them so costly for companies that they 'have opted out from providing them for future generations of workers. The company pension has turned into an unrepeatable special offer for one generation'. Meanwhile, the pension contributions of those currently in employment are used to plug gaps in the schemes, contributing to the stagnation in take-home pay.

Of course, it's important that this broad national picture should not obscure variations in circumstances. Many older people remain in employment well past the age at which they begin drawing a pension - often because they need

<sup>5</sup> Source: IFS (from Guardian piece cited in note 3)

<sup>6</sup> [http://www.theguardian.com/politics/2015/oct/24/conservatives-young-people-david-cameron-pensioners?CMP=Share\\_iOSApp\\_Other](http://www.theguardian.com/politics/2015/oct/24/conservatives-young-people-david-cameron-pensioners?CMP=Share_iOSApp_Other)

<sup>7</sup> <http://www.theguardian.com/commentisfree/2015/oct/24/young-bear-burden-of-pensioner-prosperity>



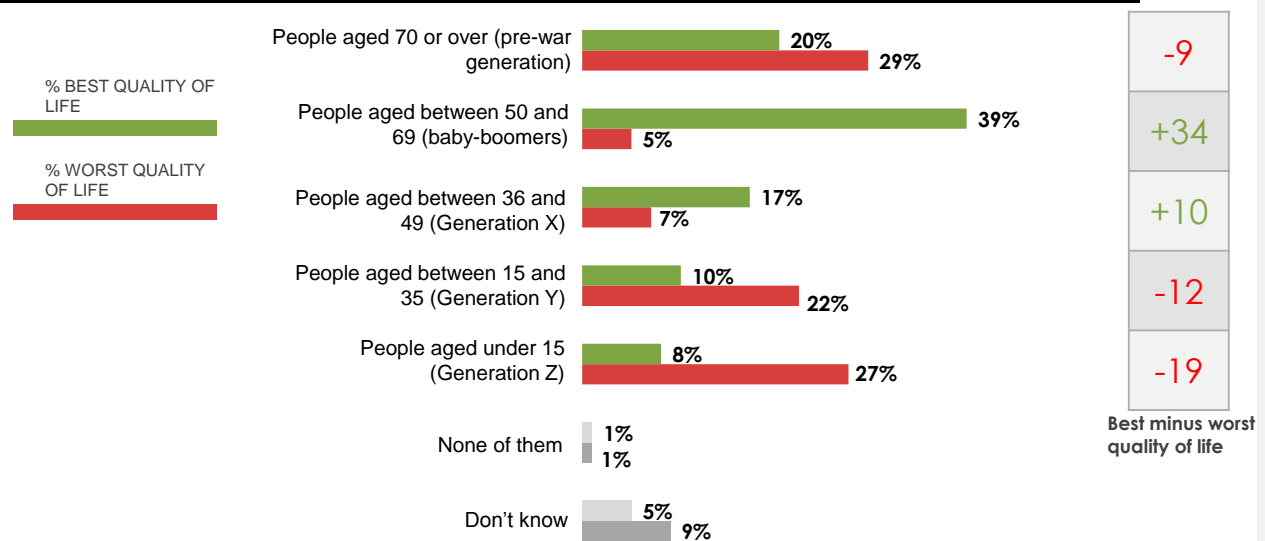
the additional income. Those who are reliant on pensions may not have other means of increasing their income when times get hard. According to Age UK, around 1.8m UK pensioners live in poverty, with women particularly at risk because of years taken out of the workforce while they looked after children;<sup>8</sup> many women approaching retirement are angry about what they see as sudden and unfair increases in the qualifying age. Those in the Baby Boomer group are often 'sandwich carers', looking after older parents who have growing care needs while also helping children and grandchildren with finances and childcare.

These considerations notwithstanding, polling reveals a sense that the various age groups are not being treated with parity: Baby Boomers are identified as being particularly fortunate, while Generation Y and Generation Z (the under-15s) are clearly thought of as being less fortunate. Views on the oldest generation – those aged 70 or over, born before the war – are split. They are second to Baby Boomers in being seen as having the best quality of life (mainly by themselves), but they also top the list of those perceived to have had it hardest (in the eyes of younger generations).

## Generations' quality of life

I'D NOW LIKE YOU TO THINK ABOUT THE THINGS THAT MAKE UP PEOPLE'S QUALITY OF LIFE SUCH AS ACCESS TO JOBS, HEALTHCARE, EDUCATION, HOUSING, BENEFITS FROM GOVERNMENT, AND SO ON.

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?



Base: 1,021 British adults 18+, 17<sup>th</sup> – 19<sup>th</sup> October 2015

Source: Ipsos MORI

Ipsos MORI



It's noticeable, then, how much the generations worry about each other's welfare. Members of the Pre-War Generation are identified as having the worst quality of life over their lifetimes by Baby Boomers and Generation X; the Pre-War Generation itself worries most about Generation Z, as do members of Generation Y. No generation identifies itself as being the least fortunate.

<sup>8</sup> <http://www.ageuk.org.uk/money-matters/income-and-tax/living-on-a-low-income-in-later-life/>

## Most think Baby-boomers had it easiest, but pre-war generation much more content than others think of them

I'D NOW LIKE YOU TO THINK ABOUT THE THINGS THAT MAKE UP PEOPLE'S QUALITY OF LIFE SUCH AS ACCESS TO JOBS, HEALTHCARE, EDUCATION, HOUSING, BENEFITS FROM GOVERNMENT, AND SO ON.

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?

### BEST QUALITY OF LIFE

	18-34	35-49	50-69	70+
<b>Pre-war</b>	14	13	17	50
<b>Baby-boomers</b>	30	44	51	21
<b>Gen X</b>	25	19	10	11
<b>Gen Y</b>	18	11	5	6
<b>Gen Z</b>	11	8	8	3

### WORST QUALITY OF LIFE

	18-34	35-49	50-69	70+
<b>Pre-war</b>	26	34	33	16
<b>Baby-boomers</b>	4	3	6	9
<b>Gen X</b>	10	5	4	8
<b>Gen Y</b>	22	22	26	15
<b>Gen Z</b>	30	28	21	34

Base: 1,021 British adults 18+, 17<sup>th</sup> – 19<sup>th</sup> October 2015

Source: Ipsos MORI

Ipsos MORI



When asked which generation should be a priority for government help, only Generation Y nominates itself, and even then only a minority – they are concerned about the oldest and the youngest generation too.

## The Pre-war Generation and Generation Y are the highest priority for government help

NOW THINK ABOUT THE QUALITY OF LIFE FOR PEOPLE IN BRITAIN WHO HAVE GROWN UP IN DIFFERENT GENERATIONS.

WHICH OF THE FOLLOWING GENERATIONS, IF ANY, DO YOU THINK SHOULD BE THE HIGHEST PRIORITY FOR GOVERNMENT HELP FOR THEIR QUALITY OF LIFE OVER THE NEXT FEW YEARS? AND WHICH SHOULD BE THE LOWEST PRIORITY?

	HIGHEST PRIORITY			
	18-34	35-49	50-69	70+
Pre-war	23	28	31	26
Baby-boomers	3	9	17	3
Gen X	10	8	3	15
Gen Y	35	26	27	30
Gen Z	23	22	15	14

Base: 1,021 British adults 18+, 17<sup>th</sup> – 19<sup>th</sup> October 2015

Source: Ipsos MORI

Ipsos MORI



Our focus groups showed that many people consider Baby Boomers to have been a very fortunate generation. The Baby Boomers in our focus groups also acknowledged this, although they were more likely to talk about nuances and the importance of individual-level factors. They also spoke a lot about social mobility: how they benefited from it, and how it seems to be in shorter supply now, partly because of the greater expense associated with education and housing. A report for the Joseph Rowntree Reform Trust by Ipsos MORI in June 2013<sup>9</sup> showed that 'One of the key areas of common ground is the view that it is Generation Y and those who come after them that are expected to bear the brunt... All generations agreed that they are likely to suffer in terms of buying homes, a lack of job opportunities, a stricter benefits system and a lack of preparation and support for care in their old age.'

What lies behind this seemingly stark political prioritisation of older generations? To quote the Demos and Ipsos MORI report 'Generation Strains' from 2013: 'Politicians may be getting younger, but the electorate is not. The Office for National Statistics predicts that, within the next decade alone, people over 50 will comprise around half the adult population.'<sup>10</sup>

<sup>9</sup> [http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational\\_Justice\\_050613\\_IpsosMORI\\_JRRT.pdf](http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational_Justice_050613_IpsosMORI_JRRT.pdf)

<sup>10</sup> <https://www.ipsos-mori.com/Assets/Docs/Publications/sri-generation-strains-ipsos-mori-demos-2013.pdf>

**Turnout at the 2010 election, by age group<sup>11</sup>**

Age	Turnout at 2010 election
18-24	44%
25-34	55%
35-44	66%
45-54	69%
55-64	73%
Over 65	76%

From these figures, it's easy to see why politicians from all sides might be tempted to prioritise the needs of older voters. There is concern, though, that there's a price to be paid in terms of cohesion and good relationships between the generations. Baby Boomers on Mumsnet and Gransnet reported antagonistic comments and attitudes aimed at their age group.

***"Some younger people think we had it easy. We seem to be described as sitting in huge houses we should vacate for younger people. 'Wealthy pensioners,' 'bed blockers' in hospitals, 'greedy'"***

*Baby Boomer focus group participant, Gransnet*

It's a natural instinct to want to see your children and grandchildren do better than you did - but it has started to look as though the standard-of-living escalator has stalled. Research for the Joseph Rowntree Reform Trust summed up the problem: 'Until now, every UK generation has, on average, been better housed, more highly educated and experienced rising standards of living than the one preceding it. However, that pattern is set to be broken - UK living standards are no longer rising.'<sup>12</sup>

***"There is definitely envy and blame going on. When I was a child and my parents did better than their grandparents, my grandparents were proud because that's how it should be. Every generation since has done worse, and it causes huge resentment when you have Generations X and Y struggling to own property, both parents having to work, putting children in childcare etc, and being accused of not trying hard enough."***

*Mumsnet Generation X focus group participant*

At Mumsnet and Gransnet, we felt we were in a unique position to dig down into women's feelings about intergenerational issues, and how they play out within families and communities. Our online focus groups (in which Mumsnet and Gransnet users were placed into generational sets) produced a frank but richly nuanced picture, with some fascinating insight into how each generation perceives itself and its own economic and historic circumstances - and what they think about how the others are faring.

For instance, while it's widely recognised that Baby Boomers have done well through an accident of timing, our focus groups revealed that older members of Generation X - moving steadily towards their 50s - may be even luckier in some ways, having shared the benefits of the house price boom, a stable welfare state, free higher education and new technology without facing the public opprobrium reported by Baby Boomers.

<sup>11</sup> <https://www.ipsos-mori.com/Assets/Docs/Publications/sri-generation-strains-ipsos-mori-demos-2013.pdf>

<sup>12</sup> [http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational Justice\\_050613\\_IpsosMORI\\_JRRT.pdf](http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational%20Justice_050613_IpsosMORI_JRRT.pdf)

Progress in feminism and sex equality was spontaneously raised by many. Although it's an issue little considered in some other generational analyses, the generations of women who follow the Baby Boomers benefit from better maternal and parental leave, greater access to contraception and reproductive healthcare, equality legislation, and huge changes in social attitudes about women. With this change, though, has come a heavy burden of expectation, in which women often shoulder disproportionate shares of paid work, childcare and domestic duties in their households; many older Baby Boomers are worried about how much their adult daughters have on their plates.

And what about Generation Next - some of whom will not be retiring until the 22nd century is looming? While the government has prioritised older generations in its actions, both Labour and the Conservatives place great emphasis on 'working families' in their language. Younger people without dependents tend to be left out of the picture - but the Scottish independence referendum gave us a glimpse of how young people's energy and radical thinking, together with digital tools, might change the political landscape over the next few decades. Older people say that they are concerned most of all about the prospects of this youngest generation, who face huge challenges ranging from housing supply to climate change; will they be able to rise to them?

In the rest of this report, we will lay out what each of our generational focus groups thought about their own generations, other generations, and about what the future holds.

# Chapter 1: Baby Boomers

# Chapter 1: Baby Boomers

***"The stereotype is spending the kids' inheritance and having a whale of a time."***

*Gransnet Baby Boomer focus group participant*

***"I find myself at the age of 60 working part-time, and spending two days a week away from home caring for my grandchildren. My partner's parents are both in their late 80s and need lots of help. I cared for my mum until her death five years ago, too. I love them all and wouldn't change it, but I am exhausted a lot of the time and seem to have no time for myself."***

*Gransnet Baby Boomer focus group participant*

We asked Baby Boomers from throughout the UK, and across a wide spread of social classes, what they thought about a range of generational issues. The results were illuminating. Baby Boomers know that they're perceived as being stable, established and wealthy, and they largely agree that there are ways in which they've been a lucky generation - but they also point out that the picture is perhaps not quite as rosy as others like to think.

## Housing

Baby Boomers who were able to get onto the housing ladder at the right time have experienced a huge asset boost as a result. Nigel Wilson, head of Legal and General, has pointed out that "house prices have risen by 4,300% over the past 40 years, far outstripping any other necessity."<sup>13</sup> Some Baby Boomers point to the years when mortgage interest rates were in double figures as proof that their luck didn't run all one way, but Wilson argues that even when interest rates are taken into account, the stratospheric rise in house values means that many in this generation have effectively lived rent-free.

***"I think my generation definitely has it easier than my children's. I had a mortgage at 24 - now paid off; can't imagine my children being in a position to buy houses for a good few years yet."***

*Gransnet Baby Boomer focus group participant*

***"My parents managed to buy their own house on a single unskilled manual worker's wage. I don't know anyone who could manage that now, even though I live in an area with probably the lowest house prices in the country."***

*Mumsnet Generation Y focus group participant*

The generations are at odds with one another in their responses to some housing policy issues: private rental controls and care costs are two examples.

<sup>13</sup> <http://www.telegraph.co.uk/finance/property/house-prices/10840343/Sorry-baby-boomers-really-did-have-it-all.html>

***“Several family members have made a large amount of money by watching their house rise in value and buying more properties to let. They think we are foolish and irresponsible for not having bought a house, but they’re very opposed to any policies that will lower house prices or make buy-to-let less profitable.”***

*Mumsnet Generation Y focus group participant*

***“I think that there is a huge resistance (across both older and younger generations) to older people selling their houses to fund their old age care, which I believe they should have to do - the point of having a house is it is an asset and in hard times you sell your assets to fund your life.”***

*Mumsnet Generation Y focus group participant*

It’s notable, though, how many people from other generations are at pains to point out that not all Baby Boomers – and older people in the Pre-War Generation – are in the same boat:

***“We hear a lot about how pensioners are sitting pretty in long-ago-paid-for houses that are worth five times what they paid for them. My Grandma couldn’t afford her own property or private pension so she’s struggling on a state pension now, worrying about the cost of heating each winter.”***

*Mumsnet Generation Y focus group participant*

## Pensions

The current perception is that Baby Boomers who got onto good private pensions schemes while they were in employment are doing pretty well in their later years; those with so-called ‘defined benefit’ pensions often enjoy an enviable standard of living in retirement. In fact, the picture across the Baby Boomer group is mixed: not all holders of private pensions are enjoying big pay-outs, and many others rely on the state pension alone. But the perception persists of a group who are merrily enjoying regular foreign holidays and generally living the high life – thanks in part to the protection of Westminster policy-makers.

***‘What do Baby Boomers worry about? Battling old age, the fair distribution of their wealth to the next generations, which cruise to go on next...’***

*Mumsnet Generation Y focus group participant*

***“I think pensioners are fawned over by the government. Much rhetoric focuses on how unsustainable our welfare system is and demonising those on benefits, whilst ignoring that the biggest component of welfare is pensions.”***

*Mumsnet Generation Y focus group participant*

Some Baby Boomers made the point that generous pensions were bought with years of scrimping and saving.



***“My children envy the fact that we have index-linked pensions and were able to retire at 60. But values are so different for each generation. We were extremely poor financially in comparison with how young people wish to live now. We lived on a restricted budget and never had a holiday.”***

*Gransnet Baby Boomer focus group participant*

Others are defensive about media reporting of the supposedly universal pensions bonanza among older people.

***“There was an article in the Telegraph this week headlined ‘Pensioners are £9 a week better off than those in work’; those reading it could be forgiven for thinking that the article was talking about those receiving the state pension alone. The article, of course, refers to those with private pensions, or enhanced pensions from the public sector, and is nothing to do with state pensioners’ incomes.”***

*Gransnet Baby Boomer focus group participant*

There’s anger, too, about recent increases in the state pensions retirement age which have affected many women in this age group.

***“The changes in state pensions are affecting a lot of us, particularly the rapid changes made to the entitlement of woman to claim their pension. I had to pay in 39 years of NI contributions to get a full pension. Governments have moved the goalposts so now we have to work a lot longer than that, but also the younger generation may have to wait longer for their state pension but they don’t have to have paid in for as many years to qualify. This is very unfair and makes me angry.”***

*Gransnet Baby Boomer focus group participant*

***“I feel our generation has been cheated, because we were promised pensions we paid for through work and the parameters have changed.”***

*Gransnet Baby Boomer focus group participant*

Despite these caveats, most Baby Boomer focus group participants acknowledged that the combination of house price rises, low retirement ages and pension payouts seems to have been a one-off piece of luck, and that other generations will not benefit in the same way - and they worry about it.

***“I feel sorry for Generations X and Y, with all the financial pressures they face, and then having to work into their 70s before they can retire. We were lucky that we could pay off our mortgage before we retired in our 60s and so can manage on the reduced income our pensions give us. Future generations won’t be so lucky.”***

*Gransnet Baby Boomer focus group participant*

***“The younger generations are having to pay for our pensions, but who will pay for them?”*** *Gransnet Baby Boomer focus group participant*

***"We are financially secure with our pensions as long as they keep in line with inflation, but I'm not sure that future generations' pensions will be as secure."***

*Gransnet Baby Boomer focus group participant*

That said, Baby Boomers aren't willing to give up their entitlements easily, with many admitting that it's a big influence on the way they vote:

***"I am very selfish when I vote. I focus on issues such as pensions and healthcare at the expense of other issues."***

*Gransnet Baby Boomer focus group participant*

## Universal pensioner benefits

There's no avoiding it: they may be small in terms of cash value when compared with house price inflation and index-linked pensions, but universal benefits - free TV licences, free prescriptions, free public transport, exemption from the bedroom tax for those in social housing - are cited again and again by those in other age groups as an irritation. At a time when benefits for working-age people are under threat, the ringfencing of these perks feels indefensible to many - and the tone used when discussing these benefits is more bitter than that used to discuss other issues.

***"They are horrified at suggestions of losing the free TV licence as they want it for spending money on their fourth holiday this year."***

*Mumsnet Generation Y focus group participant*

***"Many pensioners do not have a low income, yet the benefits are universal. The young seem to get hit on so many fronts; we need to ensure parity of treatment."***

*Mumsnet Generation X focus group participant*

***"We keep hearing about how 'we're all in it together', but a whole generation is excluded from this. Ring-fencing retirement benefits whilst bringing in the sweeping tax credits/child benefit changes seems pretty unjustifiable to me. I remember my parents-in-law were thrilled to take advantage of their free bus passes when they reached retirement; they have three cars. Another example is the bedroom tax: pensioners are exempt and so can live in a far larger home than they need, and yet a family with children is expected to pay extra or move if they have a spare bedroom."***

*Mumsnet Generation Y focus group participant*

In considering whether universal pensioner benefits are equitable or not, respondents may have in mind the impact on the older, Pre-War generation (warmly thought of by all age groups) as much as the impact on younger generations.

When asked about it, though, the Baby Boomers seem willing to hold up their hands: they won't defend the principle of universality given the pressures placed on benefits for other groups.

***"Those older people who can afford it should not automatically get bus pass or fuel allowance."***

*Gransnet Baby Boomer focus group participant*

***"Benefits to couples with children seem to be cut and childcare costs are astronomical. I know several pensioners who do not need the winter fuel allowance, which I think should be means-tested so that money can be distributed more fairly to the neediest."***

*Gransnet Baby Boomer focus group participant*

***"I don't need a £10 gift at Christmas from the government - what's that all about?! I could manage without the heating allowance. All this money would be better spent on those who are really struggling, like those people who are forced to visit food banks."***

*Gransnet Baby Boomer focus group participant*

When asked about universal benefits for people with pensions (and again bearing in mind that this group includes the Pre-War Generation, whom other generations tend to feel protective of), Ipsos MORI research for the Joseph Rowntree Reform Trust in 2013 found that Baby Boomers (40% in support of universal benefits) and Generation X (31% in support) were the least likely to support this principle, with Generation Y in fact being the most generous (47% support for universal pensioner benefits).<sup>14</sup> Overall there is still more support for pensioner benefits remaining universal than benefits for people with children, illustrating that sympathy for older generations among the general population remains high.

### **A moment in time?**

When it comes to ways in which Baby Boomers have been lucky, one further point arose from the focus groups: this generation grew to adulthood during a relatively stable and prosperous period, and one that allowed significant social mobility. Their parents experienced one or two world wars, with all the attendant instability, danger and privation; their children and grandchildren are living through huge shifts in demographics, sex roles, global power patterns, welfare structures, and labour and finance markets - many of which contribute to difficult or uncertain times for those without big incomes.

***"I do think that I had it easier than my parents. My father was a coal miner and they lived through the Second World War."***

*Gransnet Baby Boomer focus group participant*

***"All generations have their problems but I feel lucky to have been a teenager in the 60s. We were the generation who benefitted from the end of rationing, from a free NHS and full employment."***

*Gransnet Baby Boomer focus group participant*

<sup>14</sup> [http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational\\_Justice\\_050613\\_IpsosMORI\\_JRRT.pdf](http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational_Justice_050613_IpsosMORI_JRRT.pdf)

***"I feel sorry for Generation Y. How will they ever manage to save for a deposit on a house? Particularly as by all accounts they graduate and then can only find a McJob. I dread to think how things will be for my grandson. There'll be no more public housing; all the utilities, mail, railways, nuclear power plants and so on will be in foreign hands."***

*Gransnet Baby Boomer focus group participant*

## The flip side

Alongside their undoubted generational luck, lots of Baby Boomers - as well as focus group participants from other generations - were at pains to point out the downsides of being a Baby Boomer.

Again and again, the point was made that for women, the period between 1950 and 1980 had many drawbacks. Women have made huge strides over the past 30 years or so - much of the progress coming as a result of hard battles fought by Baby Boomer women.

***"We're lucky to have a more permissive society and that discrimination has lessened over the generations. We're lucky that women can work much more easily, that sexism in the workplace is less prevalent than it was, that there are more options for flexible working available."***

*Mumsnet Generation Y focus group participant*

***"My generation has the advantages of better employment equality for women, longer maternity leaves, options to return to work after having babies, advances in healthcare, men being more involved with their children."***

*Mumsnet Generation Y focus group participant*

***"Today, women have equal pay, maternity leave, time off for maternity appointments, a choice of where and how to have their children, help with infertility, nurseries, equality."***

*Gransnet Baby Boomer focus group participant*

***"I don't think I could have stood for the crap women were supposed to happily endure in previous generations."***

*Mumsnet Generation Y focus group participant*

And while the relatively recent introduction of tuition fees and spiralling student debt came up many times, there was also acknowledgement that getting into university at all was a much more difficult proposition for the Baby Boomer generation.

***"Taking a degree was not on the radar for me in 1970; I went straight into work. When it was time for my younger children to take degrees, they had to take out loans. So I could say that I paid for***

***predominantly middle class children in the 1970s-1990s to get degrees, but that when the time came for mine to do so, the goalposts had shifted."***

*Gransnet Baby Boomer focus group participant*

***"My generation has the advantage of more accessible tertiary education."***

*Mumsnet Generation Y focus group participant*

And focus group participants of all ages understood the worry experienced by Baby Boomers who are trying to figure out how to pay for their care in old age.

***"Baby Boomers often have the worry of ageing parents and their care, and then also their own care and the financing of it all."***

*Gransnet Baby Boomer focus group participant*

***"For Baby Boomers as a group, I would say the one of the main concerns is health, because of the vast numbers of people in care homes. Many are afraid of being a burden on their families."***

*Gransnet Baby Boomer focus group participant*

***"If the government was very biased towards older people it would do more about care homes."***

*Gransnet Baby Boomer focus group participant*

Among focus group participants from other generations, there was often a touching degree of warmth and protectiveness towards Baby Boomers - who, after all, are the parents or grandparents of participants in other generations:

***"Of course, when you look at the Baby Boomers, you can say they have it easier now than we do. But my parents worked so hard. My dad worked away all week as a computer programmer and then came home on a Friday evening to fix up our shell of a house. He then drove a taxi on a Saturday night. They deserve every last holiday and new pair of shoes."***

*Mumsnet Generation X focus group participant*

## Chapter 2: Generation X

## Chapter 2: Generation X

***“I’ve had it relatively easy: no university fees, an opportunity to study beyond my degree, house prices just about affordable (bought in late 1990s when I was 30), a stable career (though not without threats of redundancy), plus opportunities for women to work and have children. I don’t always feel life is easy though!”***

*Mumsnet Generation X focus group participant*

***“We were perhaps the first generation to be told we could have it all, and do whatever we wanted, which was meant to be liberating but in reality is stressful.”***

*Mumsnet Generation X focus group participant*

***“Generation X seems to believe that world owes them a living.”***

*Mumsnet Baby Boomer focus group participant*

The generation encapsulated by Douglas Coupland’s *Generation X: Tales from an Accelerated Culture* is nudging towards its 50s; defined in the 1980s and 1990s by all-night raves and McJobs, they are now more likely to be helping their teens with school projects, worrying about care for older parents, or fretting about retirement - if they can ever afford to do it. They saw the Berlin Wall come down, the finance market deregulate, and the web come into being. They seem comfortable with radical societal change: their generation, in political office, has helped Baby Boomers to steer through enormous changes in issues like gay rights and feminism, and they’ve adapted to workplace changes such as reduced union power and portfolio careers. But now, Generation X is looking ahead to its own old age with some trepidation.

### Getting away with it?

Generation X has enjoyed many of the same benefits as the Baby Boomers, but have so far shared little of the popular reproach; it’s noticeable from our focus groups that the Baby Boomers have noted Generation X’s teflon coating, and they’re not always very happy about it.

As quite a few Baby Boomer focus group participants pointed out, Generation X (particularly its older members) haven’t done badly out of the housing boom themselves, provided that they managed to get on the property ladder relatively early. Some of them will also have kept that little flat they bought when they first graduated and will be earning a considerable rental income from it. They were fortunate, too, in avoiding the full force of tuition fees if they carried on into tertiary education. And (especially if their parents were among those to benefit from spiralling property prices and decent pensions) they’ve often received significant financial help from the Bank of Mum and Dad.

***“Generation X had better educational opportunities [than Baby Boomers]. University fees were paid and there were grants for living expenses. Mortgages, for a while, were in plentiful supply.”***

*Gransnet Baby Boomer focus group participant*

***“Generation X was perhaps the last to benefit from higher education before the student loan system came in, although they faced high rates of unemployment. They may have benefitted from property prices.”***

*Mumsnet Baby Boomer focus group participant*

***“I was lucky enough to own my own house at the age of 27 – although I did have some help from my parents.”***

*Mumsnet Generation X focus group participant*

***“We have two Generation X children and have been able to help them with deposits, holidays and monetary gifts over the years.”***

*Gransnet Baby Boomer focus group participant*

But while Generation X may not be the target of the sort of reproachful commentary that’s often aimed at Baby Boomers, people across all age groups (including Gen Xers themselves) identify them as being the generation least in need of extra government help – aside from the Pre-War Generation, which selflessly nominates itself.

## Gen X tends to be lowest priority for government help – including among themselves – apart from pre-war generation

**NOW THINK ABOUT THE QUALITY OF LIFE FOR PEOPLE IN BRITAIN WHO HAVE GROWN UP IN DIFFERENT GENERATIONS.**

**WHICH OF THE FOLLOWING GENERATIONS, IF ANY, DO YOU THINK SHOULD BE THE HIGHEST PRIORITY FOR GOVERNMENT HELP FOR THEIR QUALITY OF LIFE OVER THE NEXT FEW YEARS? AND WHICH SHOULD BE THE LOWEST PRIORITY?**

	LOWEST PRIORITY			
	18-34	35-49	50-69	70+
Pre-war	11	10	14	28
Baby-boomers	18	24	13	11
Gen X	31	27	27	13
Gen Y	9	11	11	13
Gen Z	17	9	16	13

Base: 1,021 British adults 18+, 17<sup>th</sup> – 19<sup>th</sup> October 2015

Source: Ipsos MORI



Many Generation Xers feel relatively fortunate - and are aware of how other people might perceive them.

***"I feel fortunate compared with today's young people in terms of my opportunity to buy a flat, which I would not be able to do today on an equivalent income."***

*Mumsnet Generation X focus group participant*

***"I think Generation Y have it tough compared to us in many ways."***

*Mumsnet Generation X focus group participant*

***"I think I was fairly fortunate to be born when I was; I had a lot of options open to me. Generation Xers who have worked hard and made sensible decisions have mostly been able to put themselves in a fairly stable financial position. The generations that follow will find this more difficult."***

*Mumsnet Generation X focus group participant*

***"I had an interesting conversation with my daughter earlier. She is doing her university applications and has pretty much discounted everywhere in the southeast due to living costs. She has deliberately chosen a career path that is not London-centric and she says that she can't imagine trying to live there on what she would be earning. She has worked out that her best chance of owning property is in the north. I am impressed that she has thought this all through, but slightly depressed that she is having to at 18. When I was 18, things like home ownership and the cost of living were not things we usually had to worry about."***

*Mumsnet Generation X focus group participant*

***"We are probably viewed as quite smug and having had it easy: home-owners, educated, materialistic, yuppie, loadsamoney!"***

*Mumsnet Generation X focus group participant*

## **An accelerated culture**

Some Generation X focus group participants also spoke about their own generation's culture, and the particular flavour of life as a Gen Xer. On the one hand, they feel they've benefitted from 'kidulthood': they often listen to the same music as their teenagers; they may be more interested in spending than saving; and some of them are still participating in typically teenaged pursuits - albeit a little shamefacedly at times.

***"A 40-something man of my father's generation wouldn't have had an extensive trainer collection or a weekend weed habit, nor would he have regularly attended music gigs. I think [Baby Boomers] think we're spoilt."***

*Mumsnet Baby Boomer focus group participant*

***“Travel is cheaper and most of us have seen more of the world than our parents. We have access to cheaper household goods and better food. We expect a social life while also bringing up children, and will casually spend £2.50 on a cup of coffee. We don't wait to own things when we can buy them now.”***

*Mumsnet Generation X focus group participant*

Many, though, also spoke about the certainties of their parents' world, and about how the social changes of the past 30 years have brought new pressures and challenges. Work stress and pressures on time were frequently cited by this group: few two-parent households can get by with just one wage these days, and Generation Xers are among the first to face the challenge of holding down a job while caring for children. Some feel guilty that they cannot do the stay-at-home parenting that their mothers did for them; others, while glad to have a career, are exhausted by the demands on their time.

***“I think a lot of people with children struggle with whether they can afford to stay at home and look after their children or whether to return to work and pay for childcare. This has been a real issue for us and made me re-assess my whole career, and then retrain and go in a totally different direction.”***

*Mumsnet Generation X focus group participant*

***“Quite a few of the older Boomers accuse women of putting their careers above their children without conceding that many of us have little choice but to work in order to pay the bills.”***

*Mumsnet Generation X focus group participant*

***“I have heard many times that people my age and younger should ‘just’ work harder; if my parents’ generations managed it then so could ours. But it simply isn't possible to have a family, buy a home and also have holidays and treats on one factory wage and one part-time wage.”***

*Mumsnet Generation X focus group participant*

***“Baby Boomers seem to me to have had a more simple structure to their lives.”***

*Mumsnet Generation X focus group participant*

***“I don't think the older generation understand the pressures that are on my generation. Families are expected to juggle work and family. I feel like the simplicity of life has been eroded.”***

*Mumsnet Generation X focus group participant*

Some spoke wistfully about the lack of extended family networks in an age where people often move away from home in order to pursue their careers or start a family.

***“We don't live that near to my parents/in laws, though am blessed to have a very supportive network of friends. So what many Baby Boomers may have had - close family networks - is not the reality for me.”***

*Mumsnet Generation X focus group participant*

***"Gone are the days when we all lived side by side and grandmothers could help raise children. People move from their home towns these days and don't have family close by."***

*Mumsnet Generation X focus group participant*

Some mention the kindness and understanding shown towards them by older people:

***"I know lots of people in the older generation who are really compassionate about the difficulties I face as a mum who has to work full-time."***

*Mumsnet Generation X focus group participant*

***"In my experience older generations think we work longer hours and experience more work stress."***

*Mumsnet Generation X focus group participant*

## Money for nothing

While many Generation Xers are at or approaching what should be the peak of their earning potential, relatively few of our focus group participants reported feeling well off - especially when they compare themselves with their parents. They are worried about stagnant wages, and frightened by threats to tax credits and other benefits for young families and working-age people - and a few brought up the ceiling on child benefit as an unjust policy, given the universality of pensioner benefits.

***"On paper we should be winning. My partner has worked for the government for nearly 20 years but still has a very modest salary and hasn't moved up the pay scale as he would have done before all the pay freezes."***

*Mumsnet Generation X focus group participant*

***"I don't think there needs to be a conflict of interest between the generations, but the government seems hellbent on creating one! Their policy seems to be based on keeping their core older voters happy and taking away from young families."***

*Mumsnet Generation X focus group participant*

When it comes to pensions and retirement, Generation X feels distinctly underprepared.

***"My husband and I both have pensions, but they are small and we cannot afford to contribute as much as we'd like. We do worry about our old age and about how long 'retirement' is getting. How do you plan and save when you could feasibly both live till you're 90?"***

*Mumsnet Generation X focus group participant*

***“Secure employment and building a pension are key, given we know we have decades of work ahead and likely will live longer lives.”***

*Mumsnet Generation X focus group participant*

***“I worry about our prospects for old age, about pensions and how we will manage. I gave up a full-time teaching career with pension attached to look after our children full time, and worry that my gaps will affect the money I'll have when I'm of pensionable age.”***

*Mumsnet Generation X focus group participant*

***“My parents had tough childhoods, teens, 20s and 30s but are now loving their later years. I had a brilliant childhood, teens and 20s and am OK now, but I'm not going to have the same retirement as my parents.”***

*Mumsnet Generation X focus group participant*

Putting money aside into savings is something relatively few report having been able to do.

***“How to find the balance between being able to afford to live and also save is an issue for a lot of our generation. I know at the moment we have zero savings as we used them all to buy a house and now we have children it is so hard to build our savings back up again. It feels like a lot of the time we are focusing on keeping our heads above water more than anything.”***

*Mumsnet Generation X focus group participant*

It's not surprising, then, that many of them are worried about how much help they'll be able to give their children, particularly with student fees.

***“I don't know what I'll do if tuition fees stay at the current rate. I would like my children to have tertiary education, but if things stay the same I can't pay that sum of money for them and I can't tell them it's a good idea to get into that much debt.”***

*Mumsnet Generation X focus group participant*

For some members of the focus groups, the blame lies squarely with the government's prioritisation of older people.

***“It does feel as though older generations have been served better by recent government decisions. When I hear retired relatives complaining about the value of their pension, I want to yell that I am living on a pay freeze, that my pension contributions have increased by a large proportion, that my tax and NI contributions (which I gladly pay) are funding an NHS and pension system that will largely be obliterated by the time I really need it, and that the cost of housing is so prohibitive it is difficult to conceive of a time when I won't be paying a large mortgage.”***

*Mumsnet Generation X focus group participant*

## The future

Aside from financial worries, many Generation X focus group members feel deeply uncertain about their children's futures. It's this that worries them most of all - and it's where they express a lot of disappointment with politicians.

***"We worry about our children's education costs, whether there will be jobs for them."***

*Mumsnet Generation X focus group participant*

***"Younger generations have it much, much harder than I did and I worry about the likelihood that my children will have a much less stable future than I have experienced."***

*Mumsnet Generation X focus group participant*

***"One of the things that really struck me about the last general election was that none of the political parties had anything to say to young people; they just don't seem to matter to politicians."***

*Mumsnet Generation X focus group participant*

***"The young seem to get hit on so many fronts. You can't get housing benefit if you're under 21. You're not entitled to the new national minimum wage until you're 25. You have to pay for university, rents will likely take up at least half of your income, you are more likely to be on zero-hours contracts. Why does the government oversee this?"***

*Mumsnet Generation X focus group participant*

***"Concern for future generations will definitely play a greater part in my future voting, not that I actually believe much that any party says. I'm afraid I believe in Santa Claus more than I believe in an honest politician."***

*Mumsnet Generation X focus group participant*

## Chapter 3: Generation Y

## Chapter 3: Generation Y

Generation Y (otherwise known as 'Millennials') spans a wide range of life stages, from 15-year-olds contemplating their first steps into the adult world, to parents of young children and people firmly established in their careers - or not. They are the first generation to have grown up with the web, and the first to acquire significant debt while in tertiary education. As they move further into adulthood, they are realising that buying their own home could be prohibitively expensive, especially if they live in prosperous areas; many are renting, or living with parents.

Our focus group (comprised of adult women, most of them parents) gave insights into only a single sector of Generation Y, but the consensus we found there - that they've had the sticky end of the lollipop on everything from tuition fees to housing - is reflected among wider groups of voters and commentators. Research conducted for Mumsnet by Ipsos MORI reveals a further consensus that when it comes to government help, this group of people should be prioritised: only those aged 70 or over (the Pre-War Generation) came close in terms of perceived need.

Despite this, Generation Y itself is generously inclined towards benefits for older people. Research for the Joseph Rowntree Reform Trust by Ipsos MORI<sup>15</sup> indicated that 47% of Generation Y representatives support universal pensioner benefits - significantly higher than the proportion of Generation X respondents (31%) who do so. That said, our focus groups indicated a degree of resentment towards older people, although this tended to be directed towards Baby Boomers rather than the older Pre-War Generation:

***"I think this government is heavily weighted towards the interests of Baby Boomers ... These are people who have mainly paid off their mortgages, whose children are grown up, who will retire on final-salary pensions, and who are young enough that they're probably still in good health and not requiring too much input from the NHS/social care."***

*Mumsnet Generation Y focus group participant*

***"Pension payments and NHS treatments for the elderly are soaking up huge revenues that could be spent on schools and education. Not saying one is more worthy than the other, but at my stage of life I'm more interested in schools than retirement or old age so it's hard to see there isn't enough money."***

*Mumsnet Generation Y focus group participant*

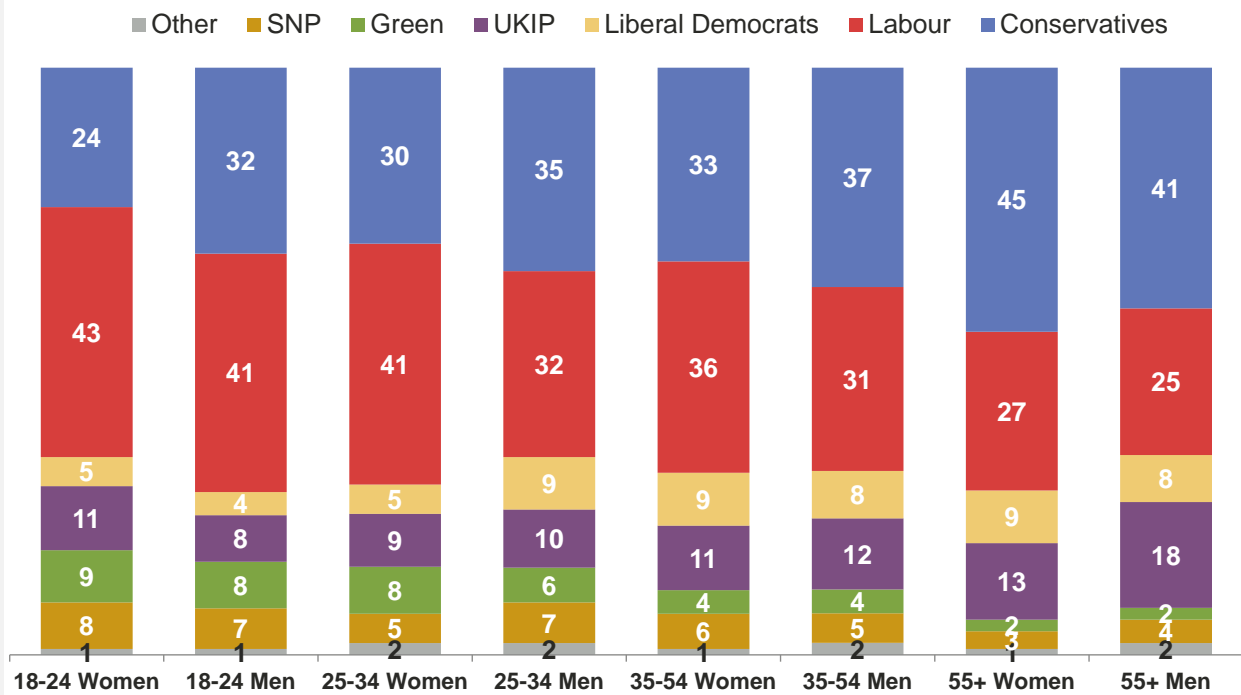
***"What do Baby Boomers worry about? 'Can I renew my passport in time for my skiing holiday as all the pages are full?' Only joking..."***

*Mumsnet Generation Y focus group participant*

<sup>15</sup> [http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational\\_Justice\\_050613\\_IpsosMORI\\_JRRT.pdf](http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational_Justice_050613_IpsosMORI_JRRT.pdf)

Generation Y women are also distinct in party political terms, being the group most inclined to vote Labour and least likely to vote Conservative<sup>16</sup>:

## Among the under 55s, women are less likely to vote Conservative than men. But among the over 55s, women are more Conservative than their male counterparts



Base 9,149 GB adults aged 18+ (of which 6,202 were "absolutely certain to vote" or said they had already voted), interviewed 10 April - 6 May 2015. 3,196 interviews were conducted on telephone, 5,953 face-to-face (on surveys where voting intentions are asked as an analysis variable, but not comparable to our regular Political Monitor results without further weighting such as has been applied in these estimates).

Source: Ipsos MORI Political Monitor

Ipsos MORI



So what does this group say about their own experiences, and their feelings about intergenerational issues?

## Employment - or the lack of it

Across the board, Generation Y is experiencing an upheaval in traditional models of work. Unpaid internship is a relatively new trend, and a largely unwelcome one; the IPPR estimates that there are around 100,000 unpaid internships in the UK<sup>17</sup>. This generation is also more likely to be employed on zero-hours contracts; ONS figures show that 34% of people on zero-hours contracts are aged 16–24, despite the fact that this group makes up only 12% of the workforce<sup>18</sup>. House of Commons Library analysis also shows that young people are nearly three times

<sup>16</sup> Research by Ipsos MORI for Mumsnet, October 2015

<sup>17</sup> [http://www.if.org.uk/wp-content/uploads/2015/01/6.Young\\_People\\_and\\_employment-Dec14.pdf](http://www.if.org.uk/wp-content/uploads/2015/01/6.Young_People_and_employment-Dec14.pdf)

<sup>18</sup> <http://www.if.org.uk/archives/7109/new-ons-figures-shed-further-light-on-young-people-and-zero-hours-contracts>



more likely to be unemployed than the rest of the population<sup>19</sup>. There is a general perception that globalisation has 'generated insecurity – [there are] no jobs for life [and] constant reskilling'<sup>20</sup>.

***"My husband is a manual worker, so job contracts can end quickly with little notice. There is very little job security; he has to register frequently with several agencies and sometimes he ends up out of work for a short time. This is rubbish when you have a young family. There are lots of jobs in our area, but most are through agencies and are temporary contracts, meaning they can just lay you off with no comeback."***

*Mumsnet Generation Y focus group participant*

***"The minimum wage for under-25s is ridiculously low and leads to them being exploited and impoverished rather than giving them a boost into the workplace."***

*Mumsnet Generation Y focus group participant*

To add to the financial difficulties caused by unemployment, sporadic work or low pay, many members of Generation Y are carrying considerable sums of student debt; a 2014 report for the IFS found that the typical university leaver now has debts of £44,000<sup>21</sup>.

## **Pulling up the housing ladder**

Generation Y has significant difficulty accessing affordable housing. In southeast England and other prosperous areas of the UK, all but the most affluent are locked out of the housing market altogether. A study by First Direct found that the average house deposit rose from £6,600 in 1990 to £66,000 in 2010; the typical first-time buyer is now 38<sup>22</sup>. From 2003/4 to 2013/14, the percentage of 25-to-34-year-olds in England who are owner-occupiers fell from 58.6% to 35.9%, and the percentage who were living in the private rented sector rose from 21.4% to 48.2%<sup>23</sup>. Not for nothing is this group known as "Generation Rent".

***"I rent privately and we may manage to save a deposit over the next 5-7 years (we need about £20k for a three-bed house worth about £175-200k) if we are very lucky. My parents bought their first house in 1987 for £33k."***

*Mumsnet Generation Y focus group participant*

***"At the moment it is near-impossible for anyone my age to get a foot in the property market without having help from parents. The rising cost of living, poor pay and university debts means my husband and I have struggled to buy a house together."***

<sup>19</sup> <http://www.theguardian.com/society/2015/feb/22/youth-unemployment-jobless-figure>

<sup>20</sup> <http://www.theguardian.com/commentisfree/2010/aug/22/generational-warriors-should-go-easy-on-the-old>

<sup>21</sup> <http://www.bbc.co.uk/news/education-26954901>

<sup>22</sup> <http://www.moneywise.co.uk/cut-your-costs/family-life/are-the-baby-boomers-to-blame-britains-financial-mess>

<sup>23</sup> <http://www.ifs.org.uk/wp-content/uploads/2015/10/Briefing-note-BTL-final.pdf>

*Mumsnet Generation Y focus group participant***Childcare**

The Generation Y members of the Mumsnet focus group are mostly mothers of young children, and are often struggling to earn enough to cover their childcare costs. Delays to the government's tax-free childcare scheme will particularly affect parents of young children particularly, as will the decision (announced in the autumn statement) to restrict the availability of both tax-free childcare and 30 free hours of pre-school education to certain groups.

***"My total childcare bill was £1000 per month until my daughter qualified for 15 free hours; now it's about £800 per month. It would be in my interests for the [Scottish] government to increase the number of hours of free childcare available. The older generations aren't bothered about that."***

*Mumsnet Generation Y focus group participant*

***"Childcare is also another massive drain. My mum went back to work because it wasn't financially viable for her to stay off on extended maternity leave. I, on the other hand, probably won't return to work after I have my second child as the nursery fees would be £160 a day for two!"***

*Mumsnet Generation Y focus group participant*

Childcare costs and restrictions on child benefit is another area that brings up some resentment towards Baby Boomers; Generation Y focus group participants frequently said that Baby Boomers' needs were being prioritised over their own, and that they're "paying for Baby Boomers' pensions" but not getting much from the government themselves.

However, this is also an area where they get a lot of help from their parents, many of whom will be Baby Boomers. Several studies have estimated the cost of free childcare provided by grandparents at many billions of pounds each year - and some of these Boomers will be giving up paid work themselves to provide this support to their families<sup>24</sup>.

***"I don't think any one generation had it 'easy' or 'hard'. The older generations had it easier with housing costs, but I've got my parents to help with childcare."***

*Mumsnet Generation Y focus group participant*

**'Generation Whine'**

When asked how they think other generations perceive them, it becomes apparent that Generation Y worry that they're thought of as being feckless, dependent on state benefits, and consumerist. They feel trapped between their use of state support – which they feel is necessitated by their generation's particular financial stresses – and the resulting perception of them as people who won't stand on their own two feet.

<sup>24</sup> <http://www.theguardian.com/uk-news/2014/jul/08/grandparents-stop-work-support-families-childcare-costs>

***"They need to grow up and take steps to plan for the future."***

*Gransnet Baby Boomer focus group participant*

***"I think a lot of the older generations think mine is immature and feckless. They say we are obsessed with 'things' - smart phones, iPads, laptops. I hear the word 'entitled' a lot."***

*Mumsnet Generation Y focus group participant*

***"In general probably workshy, dependent on benefits. Most people are dependent on some form of benefit currently because hardly anyone is paid a living wage. It's unfair as lots of us work damn hard and no one wants to be on benefits; we just want to be able to live comfortably without having to work all hours god sends to pay our bills."*** Mumsnet Generation Y focus group participant

## Chapter 4: Generation Next?

## Chapter 4: Generation Next?

***“They will want to knock our heads together. They will have the burden of all the things we earlier generations have left for them to do.”***

*Gransnet Baby Boomer focus group participant*

### Who is to blame?

It's clear from our focus groups that many women - Generation Yers, Generation Xers and Baby Boomers alike - feel disquiet about the issue of generational equality; there's a strong belief that some things aren't going well, and that others are outright unfair.

But what do they think the UK government - and governments in devolved administrations - should do about it? When it comes to ensuring a good quality of life, where do they think the balance lies between the state and the individual?

The strongest sentiment across our focus groups was that governments over several decades have fouled up, particularly in the areas of housing, pensions planning, the national deficit and in what's seen by some as overly generous benefits regimes that resulted in many working-age people having had their incomes supplemented by the state. There was a noticeable generational divide over state support for working-age people, with Baby Boomers often seeing it as a privilege and a last resort, while younger generations were more likely to see it as both a right and a necessity. Respondents felt strongly that this resulted in difficulties for Generation Y, and fostered resentment towards Baby Boomers - and there's real irritation at the perceived failure to plan for the long term.

There's also a tone of cynicism: participants don't trust politicians to honour their commitments or take difficult decisions.

***“We have been let down by all political parties. Selling off council houses, allowing buy-to-rent mortgages on one side and benefits overload on the other.”***

*Gransnet Baby Boomer focus group participant*

***“I don't want to rely on the state for care as I don't think you can trust them.”***

*Gransnet Baby Boomer focus group participant*

***“On the issue of housing I think there's a real fail. I don't feel as though government has the faintest idea - not the foggiest - of how big a problem this is for my son's generation. I'm all in favour of personal responsibility and I think possibly a couple of generations bypassed that concept, with later generations having to relearn it - I should imagine that they think that hugely unfair. The real disservice was done to the ones who were discouraged from personal responsibility.”***

*Mumsnet Baby Boomer focus group participant*

***“My perception is that more people have become dependent on the state; this has become ingrained. There’s probably some resentment among working families that these benefits are now seen as a drain on the system. I’ve heard older people say that they would have moved to where the work was rather than relying on a handout, so they don’t understand why so much welfare is required.”***

*Mumsnet Baby Boomer focus group participant*

However, a minority express sympathy for the dilemmas that face governments.

***“There will be uncomfortable decisions to be made. That is already happening in healthcare: do we pay for an expensive drug that extends the life of a cancer sufferer, pay for several courses of IVF, or make a lot of small interventions that improve health for lots of people? I think that will spread to other areas. I think the government is not doing too badly at present but would like to see them achieve the balance they seek with more kindness.”***

*Mumsnet Baby Boomer focus group participant*

***“I think the government has a really difficult task and whatever they do they will always upset somebody.”***

*Mumsnet Generation Y focus group participant*

Others are realistic (or cynical) about the interaction between demographics and electoral interests: if young people don’t vote in large numbers, there’s no point expecting the government to prioritise their interests.

***“All governments are bound to take more care about not upsetting older people as we are the ones who vote. Younger people have the remedy in their own hands.”***

*Gransnet Baby Boomer focus group participant*

***“The younger generation blame the older ones for the mess the country is in, but seem to be unwilling/apathetic when it comes to voting - [they think that] nothing will make a difference.”***

*Gransnet Baby Boomer focus group participant*

Many were very clear - at least in theory - about where the balance of responsibility between governments and individuals ought to lie.

***“People should work hard, but it’s grossly unfair to penalise or not support those who are trying hard to work but find that their wages are inadequate to pay for rent, food and utilities.”***

*Gransnet Baby Boomer focus group participant*

***“It’s the government’s role to create societal and regulatory conditions whereby the majority of the population are able to be self-reliant under their own initiative, by providing good quality education, healthcare and infrastructure, regulating the housing market to ensure affordable***

***housing is available to everyone, managing the economy and promoting foreign trade and investment, ensuring internal and border security, managing overseas interests and actively pursuing equality of opportunity. It is also their role to ensure that the most vulnerable in society have an acceptable standard of living. The individual is responsible for making the most of the opportunities available to them, actively pursuing their own wellbeing and being an active citizen who is interested in the collective good."***

*Mumsnet Generation Y focus group participant*

***"It's a personal responsibility to find yourself a job and a home - but it's a government responsibility to ensure that those things are available. I also see it as a government responsibility to ensure that the cost of living doesn't exceed the national minimum wage."***

*Mumsnet Generation Y focus group participant*

Devolution adds a layer of complexity: policies across the UK on issues such as student fees and prescription charges differ according to national governments.

***"One big issue is the cost of university education in England compared with that in Scotland. This seems very unfair."***

*Gransnet Baby Boomer focus group participant*

However, despite a strong perception of intergenerational inequity, when it comes to their own family and friends almost everyone said they felt a strong sense of cross-generational solidarity. Stories abound of older relations helping younger family members with money - sometimes considerable amounts - and childcare, while younger family members consider it their responsibility to help older family members with health and social care needs.

***"The different generations are pulling together constantly. That is what keeps the wheels of our society turning. Older people who have the funds are helping younger members of their family to get started. Those who don't have spare funds help with childcare; children and grandchildren help older members who need it."***

*Gransnet Baby Boomer focus group participant*

***"My parents have helped us out financially in terms of loans, which has been a real relief, and we are privileged to have had such support. They also put me through university. They give us a lot of emotional support too."***

*Mumsnet Generation Y focus group participant*

## The future

Across all the generational groups, there's a belief that life is going to be both very tough, and very different, for Generation Next - those who were born after 2000. Many participants expressed outright fear for their children and grandchildren, on topics ranging from national issues (such as poverty, housing and healthcare) to global issues (such as conflict and climate change). Baby Boomers were particularly likely to spontaneously mention long-term,

broad-scale issues such as climate change, global security, energy, social mobility, child poverty, the pan-regional movement of people, and how mass migration affects local economies. Generation Y were noticeably the most concerned about the possible downsides of the web: the pressures associated with social media, and the effect of porn and no-strings online relationships on personal life.

***"I dread to think how things will be for my grandson. There'll be no more public housing." Gransnet Baby Boomer focus group participant***

***"I have zero confidence that things are moving in the right direction. Social mobility has not just stalled but reversed. My poor grandson will probably have to work until he's 70 or 75, and even then he won't have a pension from the government and will have to pay if he needs health care. The government is scotching all plans and subsidies for clean, renewable energy like solar. I despair for the future."***

*Gransnet Baby Boomer focus group participant*

***"I hate the fact that there are children with such hope and enthusiasm who will always find it hard to move in from the edges of society."***

*Gransnet Baby Boomer focus group participant*

***"I do worry about the effect of mass immigration on the future generations - this may be misplaced, but I just don't know."***

*Gransnet Baby Boomer focus group participant*

***"I worry for the next generation; everything they do is documented online. Life is a show for different social media audiences."***

*Mumsnet Generation Y focus group participant*

Others are fascinated to see how the future will pan out. There were suggestions that Generation Next will have to come up with entirely new ways of organising society, housing, work and family life - and some are agog to discover what they will come up with.

***"I think life will evolve in a different way - for example, the huge debt associated with a degree will mean many will look at alternative paths into careers. My very bright 17-year-old neighbour is questioning whether university is worth it. I don't think we'll be able to help our children with housing but there are shared ownership schemes and so on, which I think will increase in availability for this generation."***

*Mumsnet Baby Boomer focus group participant*

However, when asked whether they tend to vote with personal or national interests in mind, the picture was very mixed; there's no clear evidence that a majority of our focus group members vote to prioritise the interests of the youngest generation - although Generation Y focus group participants (most of whom have very young children) were the most likely to say that they do.



***"I am very selfish when I vote. I focus on issues such as pensions and healthcare at the expense of other issues. I do worry about future generations but, again, in a rather selfish way, focusing on my own immediate family."***

*Gransnet Baby Boomer focus group participant*

***"I am always thinking about the generations behind me because I have young children and I am concerned for them. I worry more about the long term future than I did 10 years ago, when it wouldn't have even come into my head."***

*Mumsnet Generation Y focus group participant*

***"I worry more now about the future of this country than ever before and it definitely affects the way I vote. I think about my family however. I have a granddaughter with special needs and worry sick about her future."***

*Gransnet Baby Boomer focus group participant*

***"I'm afraid I don't worry as much about the country's long-term future as I did. My vote concerns mainly me and my own family."***

*Gransnet Baby Boomer focus group participant*

This 'selfishness' must, however, be viewed in the context of widespread dissatisfaction with the political choices on offer felt by all groups. A strong political offering, which engaged openly with difficult long-term problems and proposing imaginative ways forward, could be a game-changer. Ipsos MORI research for the JRRT in 2013, for example, found that only 20% of British adults have confidence that the government has the right policies to deal with problems facing the housing market, while 74% do not<sup>25</sup>. With difficult times ahead, now may be the moment to abandon the blame game and focus on finding solutions to the problems that concern voters across the board.

***"I believe in trying to change things now. Something has to change."***

*Mumsnet Generation Y focus group participant*

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<sup>25</sup> [http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational\\_Justice\\_050613\\_IpsosMORI\\_JRRT.pdf](http://www.jrrt.org.uk/sites/jrrt.org.uk/files/documents/Intergenerational_Justice_050613_IpsosMORI_JRRT.pdf)

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**About Mumsnet**

Mumsnet is the UK's largest network for parents, with over 70 million page views and over 14 million visits per month. It has 180 local sites and a network of over 7,000 bloggers. It regularly campaigns on issues including support for families of children with special educational needs, improvements in miscarriage care and freedom of speech on the internet.

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