Inter-generational Housing Inequalities: 'Baby Boomers' versus the 'Millenials'

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Inter-generational Housing Inequalities: 'Baby Boomers' *versus* the 'Millenials'

Abstract

In contrast to the post-war period, the late 20th and early 21st centuries in the UK have been characterised by the advancement of neoliberal policies including privatisation of the housing system and employment casualisation. Consequently, there are growing socioeconomic inequalities between those born in the post-war period – the 'Baby Boomers' – and the younger generation – the 'Millenials'. Such inequalities have led to narratives of inter-generational conflict with Baby Boomers framed as jeopardising the futures of Millenials. Drawing on Mannheim's theory of social generations, the concept of generational habitus and qualitative data from 49 Baby Boomers and 62 Millenials, we unpack the ways in which inter-generational inequalities are intersubjectively understood and discussed. Our data indicate that while young people are aware of inter-generational inequalities, they do not feel resentful towards their parents' generation for profiting at their expense. Instead, many blame the government for not representing their interests. Thus, narratives of inter-generational conflict misleadingly direct blame towards the agency of Baby Boomers rather than political structures.

Keywords: generation; Baby Boom; Millenial; youth; housing; generational habitus

Introduction

In the immediate aftermath of the United Kingdom's (UK) decision to leave the European Union (EU) in June 2016 (or 'Brexit'), there was an outpouring of media headlines emphasising a generational divide in which nearly three quarters of under 25s had voted to remain in the EU while the majority of the over 50s voted to leave (Moore, 2016). News headlines such as 'Millenials' 'fury' over baby boomers' vote for Brexit' (Boult, 2016) and 'Family rifts over Brexit: 'I can barely look at my parents'' (Cosslett, 2016) indicate some of the emotional consequences of the decision to leave. The sensationalist style of these headlines aside, these narratives of inter-generational conflict promote the message that there are many angry and upset young people blaming their parents for jeopardising their futures.

Yet, the Brexit debate is not the first time that Baby Boomers and later generations have been pitted against each other. The inter-generational inequalities in the UK, and global north, which have intensified in recent years, have also led to narratives of inter-generational conflict. Describing such narratives as a 'major fault line in modern welfare states', Higgs and Gilleard (2010: 1439) critically discuss the argument that the wealth enjoyed by the post-war Baby Boomers, facilitated by a strong welfare system, can only be sustained through cutbacks in education, employment and social rights among younger generations. Socioeconomic disparities between Baby Boomers and younger Millenials have further been detailed by a range of academics, policymakers and political commentators (Bessant, Farthing and Watts, 2017; Hurley, Breheny and Tuffin, 2017; Howker and Malik, 2010; Willetts, 2010; Piachaud, Macnicol and Lewis, 2009). Significant, however, are the different ways in which these authors frame their arguments. Bessant, Farthing and Watts (2017), for example, take a relational, as opposed to a deterministic or individualistic, stance, placing

emphasis on structural inequalities and how young people interact with them. In contrast, Willetts (2010) emphasises the agency of Baby Boomers; apparent in the title of his book: 'The pinch: how the baby boomers took their children's future – and why they should give it back'. Similarly, while Howker and Malik (2010) conveyed an intention of not blaming Baby Boomers for the difficulties of Millenials, as Berry and Freeland (2011) point out, their claim that the older generation has enjoyed a '21 year binge' implies an accusatory tone.

Using this conflict narrative as a starting point, this paper argues that while inter-generational inequalities certainly exist, and it is right to be concerned about them, it is likewise important to approach this issue in a nuanced manner. The aim of this paper is to unpack what people say and how they feel about inter-generational inequalities. In doing so, we draw on two research projects that focused specifically on housing. Thus, we use housing as a social issue through which to explore inter-generational inequalities while also incorporating discussions of the labour market which, as we have argued elsewhere (Hoolachan et al., 2017), cannot be neatly disentangled from the housing market.

Before proceeding, it is worth addressing the focus of this paper as being on inter-, rather than intra-, generational inequalities. In housing studies, intra-generational inequalities are evidenced in research highlighting that some young people, but not all, receive gifts and loans from family members to facilitate access to the housing market (Heath and Calvert, 2013; Druta and Ronald, 2017), as well as evidence of housing wealth being concentrated among the top earners of young adults (Arundel, 2017). We have considered intra-generational inequalities elsewhere (Hoolachan et al, 2017; Moore, McKee and Soaita, 2015) and will touch upon them again in this paper, but our principal aim is to address inter-generational inequalities and relationships. In doing so, the paper makes four contributions to existing

literature. First, our data counter the conflict narrative espoused by authors such as Willetts (2010) by arguing that placing blame on the agency of Baby Boomers for the struggles of Millenials deflects attention from the political structures underpinning these inequalities. Second, we extend the scant academic evidence concerning how these inequalities are intersubjectively understood by both Baby Boomers and Millenials. Third, our arguments add a further dimension to the concept of 'Generation Rent' – a term that has been used to describe the increasing numbers of young people living in the private rented sector (PRS) due to being unable to access other forms of housing tenure. While this paper is not concerned with Generation Rent *per se*, the argument that young people direct their frustration at political structures instead of Baby Boomers lends additional insight into the experiences of those struggling to navigate precarious housing markets. Fourth, although our arguments are constructed in the context of the UK, given that similar patterns of inter-generational inequalities and narratives of conflict have been noted in other parts of the world including Australia (Cigdem and Whelan, 2017), New Zealand (Hurley, Breheny and Tuffin, 2017) and Japan (Hirayama and Ronald, 2008), the arguments presented in this paper have broader international relevance.

The next section outlines the concept of social generations, drawing on the work of Mannheim (1952) and more recent developments of 'generational habitus' by Woodman and Wyn (2015). As will be seen, the ideas of these theorists have informed our analysis. This is followed by a discussion of inter-generational inequalities and the difficult circumstances that Millenials currently face. The research which provided the empirical basis of this paper is then outlined followed by the findings which are presented thematically and subsequently discussed.

Social Generations

Recent literature concerning the contemporary nature of youth in comparison to previous generations has drawn upon theories of life-course transitions (Stone, Berrington and Falkingham, 2014; Coulter and Scott, 2015) and reflexive individualisation (Threadgold and Nilan, 2009). In this paper, we use the alternative theoretical lens of Mannheim's (1952) 'social generations' along with Woodman and Wyn's (2015) concept of 'generational habitus' which was heavily influenced by the work of Mannheim as well as Bourdieu. As Woodman and Wyn (2015) argue, Mannheim and Bourdieu's works offer a useful mechanism for understanding the lives of young people that avoids being overly deterministic or individualistic. Instead, Mannheim and Bourdieu take a dialectical approach in that they account for the relationship between structural limits and opportunities, and how people interact with them. As will be seen, this dialectic approach sits comfortably with our data in which both young people and Baby Boomers reflect on the difficulties that young people currently face in the context of social change.

The concept of generation, according to Mannheim (1952), can be divided into three interlinked premises. First, a generation is a *location* within the historical process, defined by time and space; a generation requires that people share similar structural and institutional experiences at equivalent points in their life-course, especially when they are young. Second, a generation is an *actuality* in which the sharing of social conditions can result in the sharing of a similar worldview, ultimately leading to political action or revolution. Third, within an actuality are *generational units*: sub-divisions of a generation that are stratified by a number of structures including class, gender and ethnicity. In this way, Mannheim (1952) was attentive to heterogeneities within a generation, as well as inter-generational differences.

In the years since his work was published, there has been debate among demographers and sociologists over the terminology used by Mannheim (1952), with some arguing that his theory concerns cohorts rather than generations (Pilcher, 1994). However, Woodman and Wyn (2015), among others, have attempted to clarify the distinction between a *social* generation and a cohort, with the former denoting a group of people who share fundamental social conditions during their youth and the latter being an aggregate of people who experience the same specific life events at the same time (e.g. finishing school in the same year). From this perspective, a cohort is more narrowly conceived and connected to Mannheim's first premise of a generational location which is objective and quantifiable. Thus, 'social generation' is a wider and more holistic term incorporating the dialectic of how historical structures are subjectively experienced which, in turn, influences people's day-to-day lives and social change (Burnett, 2010).

Building on this understanding of a social generation, and pertinent for understanding how people perceive and feel about inter-generational inequalities, there have been subsequent attempts to amalgamate Mannheim's (1952) theory with Bourdieu's (1984) concept of habitus. Notably, Eyerman and Turner (1998), echoing Bourdieu (1993), argued that generational cultures become embodied in people's dispositions and postures and these are both historically located and inter-generationally transmitted. More recently, Woodman and Wyn (2015) extended the idea of a so-called 'generational habitus' by connecting it to the seemingly incompatible 'risk society' thesis (Beck, 1992). These youth researchers were interested in Beck's (1992) understanding of individualisation – the argument that the ostensible weakening of social structures has created an obligation for young people to choose between different lifestyles and identities. The individualisation thesis has been

widely criticised for over-emphasising agency (for example, see Smart and Shipman, 2004) but pertinent to the current paper is Woodman and Wyn's (2015) argument that if a young person's habitus is shaped by his/her parents, and the speed of social change is such that the structural conditions which contextualise the parents' and child's upbringings are significantly different, this can lead to the child developing a 'cleft habitus' whereby their subjective worldviews are inconsistent with their material conditions. As will be seen, our data support this concept lending insight into the plight of many Millenials whose expectations of wealth and security are incompatible with current social conditions.

The Baby Boomers *versus* the Millenials

These collective ideas of Mannheim (1952), Bourdieu (1984; 1993) and Woodman and Wyn (2015) provide the theoretical framework for analysing how two social generations intersubjectively relate to current structural conditions. The two generations in question are the so-called 'Baby Boomers' and 'Millenials'. We use these labels to loosely refer to those born in 1945-1965 (Willetts, 2010) and 1982-2000 (Howe and Strauss, 2000) respectively; although with the caveat that the boundaries around these dates are not precise. In discussing inter-generational conflict, Willetts (2010) argued that, in the UK, the Baby Boomers are the most powerful generation of the last century due to their large population size and the strong post-war welfare state, which contextualised their upbringing and provided an important safety-net. Despite there being two waves of Baby Boomers (Willetts, 2010), with the first-wave experiencing post-war austerity measures (Kynaston, 2007), the historical location of the Baby Boomers was generally characterised by a thriving labour market, a rise in education levels, a generous social security system, and the mass building of affordable council houses in the 1950s and 60s (Kynaston 2009). This social stability resulted in

economic growth, and those enjoying their rising affluence expressed this through greater consumerism (Gilleard and Higgs, 2007). Arguably, the economic strength of the young Baby Boomers meant that policies and political attitudes were shaped to their advantage (Willetts, 2010).

Fast-forward to the Millenial generation whose historical location has been contextualised by globalisation and neoliberal structural changes to the welfare state, labour market and housing market. The Millenials have grown up in a time of privatisation, the erosion of public services and increasing economic inequalities. More recently, these have been connected to a weakened youth labour market and insecure contract conditions. Yet, some have also pointed to the benefits enjoyed by the Millenials including rising Higher Education engagement and the digital revolution (Howe and Strauss, 2000). Such authors construct Millenials as a group of young people with the cultural intelligence, drive and resources to produce innovative and positive social change. Yet in 2018, it would appear that such potential has been, at least partially, overshadowed by the impact of the 2008 global financial crisis and the ramping up of neoliberal politics.

The current challenges facing the Millenials are therefore numerous but, as mentioned, our data were concerned with housing. Pertinent for this paper is evidence that not only highlights the role of housing in contributing to inter-generational inequalities, but also the perseverance of a desire for homeownership. As discussed, Baby Boomers benefitted from the growth in social housing during the post-war period, which was intended for working-class households, while homeownership became normalised among the middle-class who profited from tax relief on mortgages – a policy that was officially abolished in 2000, negatively affecting Millenials seeking to become homeowners (Howker and Malik, 2010).

During the Thatcher years, homeownership expanded through the introduction of Right-to-Buy: a policy enabling social housing tenants to purchase their homes at a discounted rate which, while opening up homeownership to less affluent households, resulted in a substantial reduction in social housing stock (Forrest and Murie, 1988). In summing up the normalisation of homeownership among Baby Boomers, Crawford and McKee (2018: 188) asserted that for many people '[…] getting a mortgage has, since around the 1960s, tended to be the 'natural' thing to do'.

In contrast to this period of normalisation, recent attention has turned to the rise of young people living in the private rented sector (PRS); a phenomenon referred to as 'Generation Rent' (McKee, 2012; McKee at al., 2017). This has been attributed to the combined effect of the barriers that today's young people face in saving for a deposit and gaining a mortgage (Kemp, 2015); the residualisation of the social rented sector (Kintrea, 2006); and financial products which encourage landlordism (Soaita et al., 2017). Importantly, evidence concerning 'Generation Rent' has found a persisting preference for homeownership among those who are living in the PRS (Hoolachan et al., 2017). It could be argued that homeownership normalisation became a feature of the Baby Boomers' generational habitus in that the political favouring of the tenure, with its accompanying policies, led to a subjective internalisation of this norm. If the collective habitus of one generation can be inter-generationally transmitted (Woodman and Wyn, 2015), it would explain the perseverance of this aspiration among the Millenials, despite the numerous challenges today's young people face in becoming a homeowner. Of course, we recognise that this is a generalisation as a generation does not represent a homogenous group (Mannheim, 1952) and not everyone wishes to be a homeowner. We and others have written about these intra-generational nuances extensively elsewhere (see for example, Crawford and McKee 2018).

Overall, Millenials looking to leave the parental home are facing substantially greater challenges than their Baby Boomer parents did at their age. Housing challenges are closely tied to the weakened youth labour market, which is now characterised by low-paid, casual contracts (Hardgrove, McDowell and Rootham, 2015). For these reasons, commentators like Willetts (2010) have argued that the Baby Boomers have 'taken their children's future'. While Willetts and others certainly describe the structural conditions that have underpinned the Baby Boomers relative wealth, we argue for a more nuanced perspective that does not lay blame on the agency of Baby Boomers but which explores how people from both generations relate to the changing social conditions. Young people's experiences can be understood as a consequence of having a cleft generational habitus which is the result of a mismatch between the Baby Boomers instilling a particular worldview conducive to stable and fruitful housing and employment, and the reality of social change. With this argument in mind, we now turn to the empirical research underpinning this paper.

The Research

We draw on qualitative data from two large-scale studies which investigated the housing experiences of people living in different parts of the UK. In this paper, we use data from 62 young people aged 18-35 drawn from Study 1 to represent the Millenial voices and from 49 adults aged 45+ from Study 2 to provide the Baby Boomer perspective.

Study 1

The Millenial voices are drawn from a study titled *Mind the (Housing) Wealth Gap*, funded by the Leverhulme Trust. This mixed-methods research concerned housing, wealth and inter-generational justice. In this paper, we use a subset of the data from one work-stream which collected qualitative data from 62 young people regarding their housing experiences. All participants were recruited from 8 UK case study areas, 6 of which were urban (Sheffield, Surrey, Edinburgh, North Lanarkshire, Belfast and Merthyr Tydfil) and 2 rural (Cornwall and Scottish Borders). Young people were recruited using a variety of methods including the display of flyers in their local areas, contact with 'gatekeeper' organisations such as housing providers, and advertising the project website through Facebook and Twitter. Snowball sampling was then used for further participant recruitment.

Qualitative data were collected between April 2013 and October 2014 with the participants being given the option to engage in a semi-structured telephone interview (n=31) or a synchronous online focus group (n=31).

Study 2

The Baby Boomer voices in this paper have been drawn from a second qualitative study titled *The Housing Aspirations of the People of Scotland* funded by the Scottish Government. The purpose of this research was to provide policymakers and practitioners with a nuanced understanding of people's housing aspirations. Qualitative data were collected from 80 people living in Scotland of varying ages. The study adopted a two-pronged approach to recruitment with 35 of these participants recruited from five Scottish local authority case studies (Aberdeen City, Argyll and Bute, Perth and Kinross, Renfrewshire, and the Scottish

Borders), and 45 from across Scotland through a mix of targeted invitation letters, social media advertising and use of gatekeepers.

Data for this study were collected in February-June 2015 with the participants being given the option to engage in semi-structured interviews either by telephone (n = 68) or face-to-face (n=5). In addition, two focus groups were held with a total of 7 people. The participants in this study were from all age groups but for the purposes of this article we have only drawn on data from the 49 adults who were aged 45+ in order to capture the voices of the Baby Boomers.

Combining data from two studies

Table 1 contains demographic details for the participants in both studies. As can be seen, the overall picture of the housing tenure status of the Millenials and Baby Boomers is broadly consistent with existing literature. The majority of Millenials were either living in the PRS or with their parents/relatives, although it is important to note that a number were homeowners either with a mortgage or in shared ownership. None of the Millenials owned their home outright and only 3 were living in social housing. In contrast, the majority of Baby Boomers were homeowners, with approximately half of the 49 participants owning their property outright. A minority were living in the PRS or with parents/relatives while the number living in social rented housing was nearly three times that of the Millenials.

[Insert Table 1]

Linking data from two separate studies for the purposes of this paper was not without challenge. First, neither study set out to deliberately explore the social generation categories of Millenials and Baby Boomers; rather, as mentioned, Study 1 concerned 'young people' up to the age of 35, while Study 2 included individuals from across the entire adult age range. This meant that there were Millenials in Study 2 who were not included in the sample for this paper. The decision to omit these individuals was based on the fact that, unlike Study 1, participants in Study 2 were not asked to comment upon inter-generational differences and, therefore, the data from these Millenials did not speak to this topic. Interestingly, however, the Baby Boomers in Study 2 did raise the topic of inter-generational differences without explicit prompting which is one of the reasons behind further analysis of these data.

In addition, due to the need to impose secondary categories on the participants in both studies (i.e. Millenials and Baby Boomers) for the purposes of this paper, it can be seen in Table 1 that there is a group whose voices are not represented, those aged 36-44 years old. These individuals belong to so-called Generation X – a generation that was once subjected to media characterisations of being lazy and materialistic in comparison to the hard-working Baby Boomers (Heiman, 2001). Yet, despite the nuances of this particular inter-generational conversation, it is the alleged 'generational war' between the Baby Boomers and Millenials that captures the current public's imagination (Bessant, Farthing and Watts, 2017: 34); hence our decision to focus on these two groups.

One further challenge to note is that the contextual differences, with regards to housing policy, are notable between the different nations of the UK. Study 1 recruited young people from across the UK whereas Study 2 focused exclusively on Scotland which has devolved housing powers. Rather than geographical distinctions between nations, we have noted

elsewhere that there were interesting urban/rural nuances that emerged from both studies (McKee, Moore and Crawford, 2015; McKee, Hoolachan and Moore, 2017). To reiterate these arguments here is beyond the scope of the paper but it is worth noting that the themes that will be discussed shortly did not appear to differ according to nation state.

Analysis

In both studies, the data were coded thematically, informed by Constructivist Grounded Theory (CGT) (Charmaz, 2014). This approach has developed from Glaser and Strauss's (1967) Grounded Theory analysis which involves a system of line-by-line coding in a bottom-up manner with the aim of generating theory based on empirical evidence. However, CGT differs from the more positivist epistemology of Glaser and Strauss in that is does not view theory as being 'out there' waiting to be discovered. Instead, CGT is based on a relativist epistemology which understands theory as being constructed by the researcher based on his/her experiences and interactions with the participants and data.

NVivo 10 was used to assist in the sorting and coding of data. Once the data in each study were analysed separately, codes pertaining to inter- and intra-generational inequalities were extracted and cross-referenced to search for commonalities and discrepancies. There were many consistencies between the two participant groups as both the Millenials and Baby Boomers felt that the younger generation face many more housing-related challenges.

Findings

Socio-historical location of the Millenials

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As discussed, Mannheim (1952) contended that a generation not only requires that people are born in the same time period, they also need to have experienced similar social conditions and institutions during their youth. On a relational level, this appeared to be the case among the Millenials in our research whose discussions of housing and employment were marked by a common experience of insecurity and financial struggle. Several young people pointed to challenges in the labour market which they perceived as hindering their opportunities to establish a career and, in turn, their ability to achieve their housing goals. This underlines the importance of not considering housing experiences in isolation, but rather as entangled within broader social-economic processes:

> [I]n the past, university meant getting a good job and good career and good wage and an opportunity to move out and buy a nice house, it doesn't mean that anymore, it just means we are left with all this debt and we've got nowhere to live. (Jessica, 24, Shared ownership)

When asked about inter-generational differences, another young person argued that the largest difference is the job market:

> For my parent's generation it was quite easy, to just leave school and get a job and work your way up a ladder within a business […] whereas I really feel like now even if you have a degree, to get any job is quite hard […] So a lot of people I know finish their degree and have to go on benefits while they try and find a job. (Emily, 24, Private renter)

For these young people, the value of gaining a university degree had eroded as it has become much harder to gain a job that is reflective of their educational status. Adding to this frustration, many now leave university with substantial amounts of student debt and some questioned whether it was worth it. As well as struggling to earn a sufficient income to meet housing costs, some also discussed property prices which, relative to income, were perceived as being much higher now than when their parents bought their first house:

> We cannot afford to live in a decent sized family home despite both being well educated and with a reasonable income. My parents were able to bring us up in a lovely family home with a mortgage based on one teacher's salary. It was three roads down from where we live now. (Paige, 31, Homeowner)

Notably, all of the young people were highly aware of the structural conditions which contextualised their struggles. They pointed to credential inflation and student debt when discussing university degrees, a precarious labour market and unaffordable property prices, all of which are markers that distinguish the Millenials from the Baby Boomers (Bessant, Farthing and Watts, 2017). Furthermore, our data support the notion of Millenials having a 'cleft habitus' (Woodman and Wyn, 2015) in that the young people were facing a contradiction between their socialised attitudes and practices – arguably inherited from the previous generation – which predisposed them to expectations of a well-paid, stable job and a "lovely family home", and the reality of the structural limitations resulting from relatively rapid social change.

The Baby Boomers in our research expressed similar concerns:

I just feel so sorry for people today. I mean I was lucky, really lucky. It's just impossible, certainly not to get the housing you would really like […] I mean if you take my day, my day I could have got a job anywhere, but now…. (Patrick, 65+, Homeowner)

My husband and I have always had good jobs and we have always been able to afford the mortgages that we have had to pay to get a flat. [If] we were the same age now and we were looking to buy our flat, we wouldn't be able to afford it, which is a damning indictment. (Liz, 45-54, Homeowner)

Not only did these older adults have an awareness of the challenges that young people face and how these differ from their own socio-historical location, they considered themselves to be comparably 'lucky'. Such 'luck' can be understood as illustrative of an awareness of their own generational habitus having more consistency with the structural conditions at the time when they were starting out in the labour and housing markets, as well as recognition that times have changed. Notably, in contrast to narratives of conflict (Willetts, 2010), both groups perceived the structural conditions to have created these inter-generational differences and not the greed or individualised actions of the Baby Boomers. Indeed, as the next section shows, there was much support and solidarity across generations.

Parental Support and Intra-Generational Inequalities

In contrast to voicing resentment towards the Baby Boomers for 'stealing their future' (Willetts, 2010) some young people reflected on their own 'luck'. Unlike the Baby Boomers, however, their self-perceived luck was due to the parental support that many received and there were frequent expressions of appreciation towards their parents for providing them with

financial assistance for living costs. Consistent with existing literature (Lewis and West, 2017; Druta and Ronald, 2017), numerous examples of parental support were provided by our young participants, ranging from monetary gifts and loans to assist with mortgage and rent deposits, to non-financial support in the form of parents allowing their adult-children to remain living in the family home so they could save for the future. Such discussions of parental support resulted in statements that demonstrate the interwoven nature of inter- and intra-generational differences:

> I know that I'm lucky […] There are a lot of people in my situation who don't have family support because their families aren't able to provide it financially. (Audrey, 28, Private renter)

Inter-generational differences were visible here in that the young people, who were struggling to become financially independent, benefitted from the wealth of their Baby Boomer parents. However, they were also humbled by their social positions as they recognised that not all families can afford to provide the kinds of assistance that their own parents had. Thus, they also compared themselves intra-generationally in order to gain a wider perspective of their own circumstances. Using Mannheim's (1952) terminology, the precarious effects of the Millenials' socio-historical location were mediated by generational unit. For some, the socioeconomic position of their parents acted as a buffer against economic and housing insecurity. Indeed, some of the Baby Boomers explained that they had already provided financial assistance to their own children or that they would be willing to do so if they were in that position:

> If I had a young family I would like to think that if I had enough money, then I would
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> certainly part with some of it. (Betty, 65+, Homeowner)

Moving even further away from narratives of inter-generational conflict, not only did the Millenials express gratitude towards their parents, some also explicitly stated that it was unfair of them to rely upon their parent's wealth:

> It's like I said, my family members have offered to lend us money and things like that but
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> I'd want them to enjoy their money that they've worked hard for in their life, that's their
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> money for their security. (Naomi, 26, Private renter)

Several messages can be taken from this extract. First, it highlights the importance of emotions that underpin family relationships. Although inter-generational inequalities are not only about the relationships between parents and children (or other familial permutations), inevitably our participants spoke about these relationships as family members were their main point of reference when reflecting on these issues. Furthermore, sensationalist headlines and texts typically invoke these personal relationships when espousing the conflict narrative. Willetts (2010), for example, claims that the Baby Boomers are 'spending their kids' inheritance', yet our data indicate that this objectivist view neglects to account for the emotional connections between parents and children (Moore, McKee and Soaita, 2015). Specifically, this perspective fails to acknowledge that many adult-children do not feel entitled to their parent's wealth and do not view it as their future inheritance. Instead, many in the younger generation want their parents to grow old comfortably thus emphasising the affection underpinning these relationships.

Second, Naomi's contention that her parents have worked hard to earn their wealth indicates an internalised attitude embedded in neoliberal individualism and morality. A defining feature of neoliberalism has been the downward devolution of autonomy and responsibility for life-outcomes from the state to active citizens, undermining post-war collectivism (McKee, 2012). Naomi's emphasis on her parents' agency suggests a belief that people who "work hard" deserve to reap the rewards of this work without feeling obliged to share their wealth, even with their own children. Given that several other young people expressed similar sentiments, we suggest that such individualism may be a feature of their generational habitus, at least for some Millenial sub-groups. This shift towards greater individualisation is evident in further statements from the young people about wanting to be independent and make it on their own:

[My parents] were able to buy a house, they could afford it, they could gradually work their way up the housing ladder and I don't think they needed to rely on their parents at all. (Katie, 26, Private renter)

Katie's statement reflects another direct inter-generational comparison in that she held the view that if her parents could buy a house without any parental support, then so could she. Despite both Katie and Naomi showing an awareness of the structural differences between their generation and that of their parents in other parts of their interviews, here they both emphasised individual agency without regard to today's challenging structural conditions. The belief that hard work will be sufficient to increase their wealth appeared to be strongly internalised among many of the young participants. It has also been a strong theme within recent UK policy and political narratives – as reflected in debates about 'hard-working families', and 'welfare scroungers'. We argue that this attitude is a key feature of young

people's generational habitus and is indicative of what Woodman and Wyn (2015) refer to as the failure of the neoliberal promise – that the ingrained belief that 'hard work will pay off', encouraged by a neoliberal regime, falls short in the current climate of financial precarity and instability that characterise the labour and housing markets. Hence the value in theorising young people's generational habitus as one which is cleft.

The Political Villains

According to Howker and Malik (2010: 2) people look for 'heroes and villains' when constructing narratives to explain a difficult situation so that there is someone to blame. As we have argued, accounts of inter-generational conflict suggest that for Millenials, the 'villains' are their Baby Boomer parents. This may be the case objectively in that the Baby Boomers did benefit from more stable employment and housing opportunities than many Millenials currently do, and their actions have in many ways led to the precarious conditions experienced by the younger generation (Howker and Malik, 2010; Willetts, 2010). However, from a relational perspective, young people do not attribute their struggles to the older generation. Not only was there no evidence of vilifying their parents, many young people were explicitly uncomfortable with the prospect of their parents providing them with large sums of money to assist with living costs. They did not feel entitled to their parents' wealth despite arguments that they are owed something from the older generation (Willetts, 2010). Furthermore, it must be borne in mind that the actions of the Baby Boomers were shaped and encouraged by the socio-political climate of the post-war period and beyond, meaning that this generation were not exercising uninhibited agency. The young people in our research recognised this and easily identified an alternative villain – the government.

The young people in Study 1 were asked how they felt towards the government and there was a resounding belief that the government does not represent, or indeed understand, the interests of young people:

> Whether they really understand the problems that [we] face or are actually keen on helping [us], I'm not sure. They're probably quite far removed from the issue and so understanding the problem it's a bit of an intellectual exercise for them rather than really emotionally understanding. (Tom, 35, Homeowner)

Here, Tom reflected on the social distance between politicians and young people suggesting that any attempts to understand young people was based on objective 'facts' rather than empathy. This notion that politicians are out of touch with young people was further reiterated:

> They're coming up with schemes that aren't that helpful because they are so far removed from it. (Audrey, 28, Private renter)

The 'schemes' referred to by Audrey related to recent policies created by David Cameron's Coalition government (who were in power at the time of the interviews), such as the Help-to-Buy scheme[1], which aims to help first-time buyers – typically young people – to access the housing market. Help-to-Buy was promoted as making homes more 'affordable' for first-time buyers but the young people in our research did not agree, arguing the pricing of these

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[1] For further explanation of the Help-to-Buy scheme, see author McKee, Muir and Moore (2017)

properties was still out of their reach and also presumed stable, secure employment, which

was often elusive:

> They are building a lot of houses around here, but they're still not that cheap […]
>
> They're still in the hundreds of thousands [of pounds]. (Victoria, 32, Private renter)

In addition to being out of touch with young people and creating unhelpful policies, some

Millenials argued that politicians are self-centred and are only interested in gaining votes, as

opposed to being genuinely concerned about the difficult plight many young people are

facing:

> They will do what gets the most votes. And in terms of voting power, young people
>
> seem to be turned off politics! And the people that vote are homeowners, Baby
>
> Boomers, factually that's how it is. So, that's who they're going to appeal to, isn't it?
>
> (Chris, 29, Homeowner)

In this last extract, Chris succinctly summed up the argument that Baby Boomers are the most

powerful generation of the last century; they are a large cohort of affluent voters and so

policies are shaped towards their interests (Willetts, 2010). Young people, therefore, appear

to be in a catch-22 situation – they feel underrepresented by governments who devise

superficial policies for 'PR' purposes (as another young person argued) and so they are

deterred from voting. In many cases, they face highly insecure circumstances regarding

employment and housing, yet they appear to have an individualised generational habitus

based on the belief that hard work and individual action will lead to financial wealth. This

attitude and their mistrust in politicians come together to create a group of young people

struggling to 'make it on their own', who are politically aware but who feel politically detached and disenfranchised.

Discussion and conclusion

This paper has challenged the narrative of inter-generational conflict purported by some commentators. Today's youth – the Millenials – face more barriers to acquiring stable, well-paid employment and secure, affordable housing in comparison to their Baby Boomer parents. These inter-generational inequalities should not be underestimated and the work of authors such as Willetts (2010), Howker and Malik (2010) and Bessant, Farthing and Watts (2017) is crucial for placing the spotlight on the tangible effects of these inequalities and the financial struggles that many are faced with. Yet, narratives of inter-generational *conflict* are misleading as they place the blame for the struggles of young people at the feet of their Baby Boomer (grand)parents. The evidence presented in this paper, however, has demonstrated that, on a subjective level, young people do not feel negatively towards their parents or the older generation as a whole. Similarly, in contrast to images of greedy villains, the Baby Boomers in this paper expressed sympathy for the difficult circumstances that the Millenials are currently navigating. Moreover, while the young people in this paper expressed awareness of inter-generational inequalities, they likewise reflected on intra-generational differences and many felt humbled by their comparatively privileged positions through recognition that not all young people have parental support which can facilitate a move into homeownership. Our data, therefore, also underscore the pivotal role of housing in understanding contemporary patterns of inequality.

As well as being misleading, conflict narratives that emphasise the agency of the Baby Boomers also conceal the structural and political underpinnings of inter-generational inequalities. Blaming the Baby Boomers diverts attention away from scrutinising governments and neoliberal agendas which have led to the various policies and structural changes that have influenced the actions of the Baby Boomers, and created the precarious conditions experienced by the Millenials. Moreover, whether deliberate or not, constructing a narrative of conflict based on objective evidence alone fails to give voice to those people – both Millenials and Baby Boomers – at the centre of this alleged conflict. If one takes the position that the Millenials are politically weak in that they are less likely to have policies targeted at their needs, constructing an argument of inter-generational conflict without involving the views of young people adds to their political exclusion. Likewise, portraying Baby Boomers as selfish and greedy, without gaining the perspectives of these individuals, unfairly demonises a group of people who most likely believed that they were acting in the best interests of their families, including their children. In other words, blaming the Baby Boomers for Millenial precarity reinforces the neoliberal agenda of emphasising individual responsibility, while downplaying the damaging effects of policies such as the Right-to-Buy scheme or the post-2008 austerity measures.

As well as challenging the conflict narrative, our findings support and develop the argument that young people are currently experiencing a 'cleft' generational habitus (see also, Woodman and Wyn 2015). The work of Mannheim (1952), which has not been prevalent in the housing and urban studies literature to date, lends valuable insights into understanding contemporary housing inequalities. Several of our participants in Study 1 demonstrated this through claims that their expectations for gaining stable, well-paid employment and being able to afford to buy a house were at odds with the reality of their experiences. These claims

were interwoven with comparisons to the previous Baby Boomer generation who were perceived to have had more guarantees in achieving these goals. Likewise, Baby Boomers also recognised the structural barriers that preclude many young people from experiencing the type of stability that they had done when they were a similar age. Together, these findings further suggest that the Millenials inherited their labour and housing market expectations from the older generation. We argue, just as Bessant, Farthing and Watts (2017) have done, that a relational approach is a more rounded way of attempting to conceptualise the current experiences of the Millenials in comparison to solely focusing on structural inequalities from a top-down perspective or from focusing on agency as conflict narratives have done. Exploring inter-generational inequalities from an intersubjective, relational perspective not only brings attention to structural inequalities, it also enables an understanding of how people (from different generations) react and interact with changing market conditions. The concept of a cleft generational habitus, we argue, captures the disharmony that many Millenials currently experience which sits within this relational approach. An interesting implication, and future line of enquiry, is the question of whether the Millenials' cleft habitus will begin to shift their own expectations of labour and housing markets, as well as those of the next generation.

Finally, while the arguments in this paper are embedded within the UK context, the notion of generation transcends geographical boundaries and therefore is internationally relevant. Indeed, we argue that a great strength of Mannheim (1952) and Woodman and Wyn's (2015) work is that it can be tailored to account for different family structures and social conditions given that the boundaries of a generation are not as fixed as those of cohorts. Such flexibility enables comparisons between and within different groups of people, in different parts of the world, which can shed light on similarities and variances, and, crucially, can reveal

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inequalities.   It is therefore a valuable theoretical approach for better understanding the

nuances of contemporary inter-generational inequalities.

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Table 1. Participant details at the time of data collection

		Study 1 (Millenials)	Study 2 (Baby Boomers)
		Count	Count
Gender	Female	50	31
	Male	12	18
Age (years)	18-26	25	-
	27-35	37	-
	45-54	-	14
	55-64	-	11
	65+	-	24
Housing tenure status	Homeownership (owned outright)	0	24
	Homeownership (mortgage)	15	7
	Shared ownership	2	0
	Private rented sector	28	5
	Social rented sector	3	11
	Living with parents/relatives	13	2
	Homeless	1	0