

**MAY 2012**

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**INTERGENERATIONAL  
FAIRNESS**

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**DEBATING MATTERS  
TOPIC  
GUIDES**

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**MOTION:**

**“THE BABY BOOMERS  
HAVE SQUANDERED  
THEIR CHILDREN’S  
FUTURE”**

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## KEY TERMS

- [Baby boomer](#)
- [Generation Y](#)
- [Intergenerational contract](#)

# INTRODUCTION

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# NOTES

In recent years there has been a growing preoccupation with ‘intergenerational inequality’. A combination of increasing life expectancy, the sheer demographic size of older generations, and the pressures of recessionary trends on resources, have led some to proclaim that the ‘baby boomer’ generation – those born between 1946 and 1965 – has ‘bankrupted’ today’s youth, withdrawing many of the advantages that they once enjoyed. By comparison, Generation Y (roughly defined as those born between 1979 and 1999) has allegedly been left with dismal job prospects, unprecedented debts, declining public services and unaffordable housing. In his well-received book *The Pinch: how the Baby Boomers stole their children’s future* (2010), David Willetts, Minister of State for Universities and Science, argues that the situation is so critical that the government must act now to develop policies protecting the younger generation from their selfish elders, or risk a breakdown of trust between generations. Although many have been persuaded by the generation wars thesis, others are in firm disagreement. Coming out against his own newspaper’s analysis of the ‘jinxed generation’ [Ref: [Financial Times](#)], journalist Philip Stephens argues that we are all being swept up by ‘half truths and distortions’ in a febrile anti-boomer mood [Ref: [Financial Times](#)]. Others suggest that the current obsession with ‘selfish baby-boomers’ and ‘intergenerational inequity’ is a convenient and wilful misdiagnosis of the causes of economic inequality in Britain and other Western economies [Ref: [Guardian](#)]. Is Generation Y being denied the same opportunities as previous generations, inheriting a world of dwindling resources and debt-driven austerity? Or is this idea the product of an overly pessimistic outlook that glosses over the adversity faced by previous cohorts of young people? And what is the commitment of one generation to the next?



### Generation Y: financial hardship and delayed adulthood?

Howker and Malik, in their much-referenced book *Jilted Generation* (2010), draw attention to a cocktail of financial pressures faced by their generation, from the imposition of university tuition fees to sky-high property prices, and from massive government deficits to high youth unemployment. Some now speculate that Gen Y might be the first generation not to surpass the living standards of their parents [Ref: [The Sunday Times](#)], whilst others worry the young are being forced into a 'delayed adulthood', having to return home to live with their parents after university and struggling to start a family [Ref: [Observer](#)]. The Intergenerational Foundation, an organisation established to 'promote fairness between generations' has variously critiqued: Private Finance Initiatives (PFIs) for passing on substantial costs to future generations; 'gold-plated' pensions; and the millions of unused bedrooms resulting from older people 'living longer and staying in the family home' [Ref: [Intergenerational Foundation](#)]. The plight of Gen Y has struck a chord more widely and some of the most vociferous criticism of the baby boomer generation has come from baby boomers themselves. They depict their generation as receiving an 'incredible bounty and freedom' from their parents whilst passing on an 'incredible debt burden and constraints' to their children [Ref: [New York Times](#)]. Opposed to these arguments are those that point out the historical amnesia involved in this one-sided portrayal of events. For example, many of today's elderly remember rationing and national service; few went to university (5-10% compared to nearly 45% today), and most had to work hard, through tough times and recessions, to get where

they are now. The two world wars of the twentieth century wiped out millions of young men, while in America, the 'lucky' baby boomers found themselves drafted to fight in Vietnam. For Dennis Sewell, talk of 'intergenerational fairness' in fact speaks to the sentiment of envy, and ignores the massive advantages bequeathed to today's younger generation in terms of higher life expectancy and greater affluence [Ref: [Spectator](#)]. Others challenge the speculation that this generation will fare worse than parents arguing, even on pessimistic assumptions, that 'Britain is likely to be twice as rich in 2050 as it is today' [Ref: [Financial Times](#)].

### Offensive Democratic deficit: force of numbers?

David Willetts argues that the substantial size of the baby boomer cohort has allowed it to dominate culture, fashion, morality, and resources, to the point where worries about a 'democratic deficit' become focused on the problem of politicians playing to a more numerous and reliable grey vote. One academic highlights how, as the baby boomers age, the median potential voter age is increasing, an effect that is compounded by the fact that young people are less likely to vote [Ref: [openDemocracy](#)]. This has led to the argument that politicians are shy of implementing policies that will upset older voters and more willing to allow younger generations to take the strain of the economic crisis [Ref: [Guardian](#)]. In this context some commentators have welcomed George Osborne's so called 'granny tax' – the announcement in this year's budget of the removal of higher tax allowances for the over 65s – as a step in the right direction of getting older people to share some of the pain alongside the young [Ref: [New Statesman](#)]. Conversely,



others have warned of the dangers of ‘granny-bashing’ as wrongly portraying social failings as a product of greed and generating hostility towards certain sections of society rather than ‘any positive debate about how to improve society’ [Ref: [spiked](#)]. Additionally there is a tendency to portray young people as powerless and put-upon. With their rallies, festivals and fashions, the baby boomers were famously young when they pushed themselves to the centre of the political and cultural stage to campaign for ‘sexual, gender and ethnic liberation’ and demand the changes they wanted to see [Ref: [Guardian](#)]. Why shouldn’t we expect the young of today to take responsibility for fighting to change the world for the better?

### **Intergenerational contract or inevitable conflict over resources?**

Edmund Burke described society as ‘a contract ... a partnership not only between those who are living, but between those who are living, those who are dead, and those who are to be born’ [Ref: [BBC History](#)]. For some, such as the economist Anatole Kaletsky, this contract is under strain not because of the current economic crisis, but due to an inevitable ‘age-related fiscal crisis’ that he argues ‘will make the current battle over bailouts in Europe’ a sideshow compared to the long-term intergenerational tensions and social conflicts that lie ahead [Ref: [The Times](#)]. In reality, then, this debate predates the current economic crisis and reflects long standing concerns about an ageing population – a consequence of people living longer, declining fertility rates and the substantial baby boomer cohort beginning to reach retirement age – as well as concerns about there being a finite limit to resources. For others the context for this debate is far

too pessimistic and ignores important gains of the recent past. As Matt Ridley argues in his book *The Rational Optimist*, the availability of almost everything a person could want – from calories and vitamins to faster travel and communication – ‘has rapidly accelerated over the last 200 years’ and, given the key resource of human ingenuity, there is good reason to be confident about continuing this trend into the future [Ref: [Rational Optimist](#)]. Elsewhere, researchers have challenged the prevailing assumption that older people are a burden and argue that, because older people are living more active lives, the over 65s already contribute £40 billion to the economy through formal and informal work, with the figure estimated to reach £80 billion by 2030 [Ref: [UCL](#)]. The sociologist Frank Furedi further argues that instead of ‘tackling the question of how to create a prosperous future...anti-boomers are more interested in gaining a larger slice of the wealth created in the past’ [Ref: [spiked](#)]. More significantly, he suggests that the demographic and naturalistic explanations offered by many protagonists in this debate evade deeper moral and political questions about the relationship between one generation and the next. Have the baby boomers stolen their children’s future? Or is the future actually there for the taking?



## ESSENTIAL READING

Forget class war, the real fight is between generations

Bagehot's Notebook *Economist* 19 August 2011

### FOR

Baby boomers are hoarding big homes at the expense of the young

Phillip Inman *Guardian* 19 October 2011

My generation

Rachel Wolf *Prospect* 20 July 2011

Pensioners' votes should be given to children

Anatole Kaletsky *The Times* 27 April 2011

Why does my generation seem so spineless?

Laurie Penny *New Statesman* 12 July 2010

Baby boomers: powerful and selfish

Francis Beckett *Guardian* 5 July 2010

### AGAINST

What's with the fashion for bashing baby boomers?

Frank Furedi *spiked* 29 July 2012

Baby boomers are the wrong target

Philip Stephens *Financial Times* 26 March 2012

The generation game

Dennis Sewell *Spectator* 5 November 2011

Kids, stop moaning and just leave the baby-boomers alone

Catherine Bennett *Observer* 11 July 2010

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Forget the prophets of doom – I'm proud to be a baby boomer

Boris Johnson *Telegraph* 8 March 2010

### IN DEPTH

Tom Friedman Tries to Scapegoat Baby Boomers

Ruth Rosen *Alternet* 23 May 2012

A grown up conversation

Paul Johnson *Prospect* 25 January 2012

We baby boomers blame ourselves for this mess, but is it that simple?

Ian Jack *Guardian* 21 January 2011

Call off the intergenerational wars

George Irvin *Guardian* 25 August 2010

The Baby boomers and the price of personal freedom

Will Hutton *Observer* 22 August 2010



## BACKGROUNDEERS

Ageing population could boost economy

UCL 25 April 2012

The War Against Youth

Stephen Marche *Esquire* April 2012

These granny-bashers really need to grow up

Brendan O'Neill *spiked* 28 March 2012

Young can't equal parent's wealth

Jonathan Leake *The Sunday Times* 18 March 2012

We need a social contract between generations

*Intergenerational Foundation* 14 July 2011

The UK's lost generation

Riz Khan *Al Jazeera* 25 January 2011

Generational warriors have a point. But go easy on the old.

Madeline Bunting *Guardian* 22 August 2010

Social Justice across the Generations

Speech by David Willetts *davidwillets.co.uk* 6 December 2006

Generation Y vs Baby Boomers

*Fox News*

Generation Wars: Baby Boomers versus Generation Y

*Battle of Ideas* 2010

Britain's ageing population

*21st Century Challenges*

The jinxed generation series

*Financial Times*

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## ORGANISATIONS

Age Concern

Intergenerational Foundation



## IN THE NEWS

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ECB chief calls for growth pact to help youth

*Guardian* 3 May 2012

Unemployment of Europe's young people soars by 50%

*Guardian* 16 April 2012

Pensions overhaul to fix system 'in crisis'

*Channel 4 News* 4 April 2012

Budget 2012: George Osborne faces mounting backlash over 'granny tax'

*Telegraph* 22 March 2012

Rift grows between old and young

*Financial Times* 16 March 2012

Debt blights younger generation's chances of buying a home

*Guardian* 2 November 2011

Fairness across Generations Should be at Heart of Riots Enquiry

*Intergenerational Foundation* 12 August 2011

Europe prepares for first wave of retiring baby boomers

*Euractiv.com* 25 November 2010

Young adults have to wait until middle age to buy their first home

*Observer* 29 August 2010



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**“DEBATING MATTERS  
TEACHES A WAY  
OF THINKING.  
INTELLECTUAL  
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IDEAS”**

**TRISTRAM HUNT, HISTORIAN & BROADCASTER**