Generations can be defined by family structure, stage of life or historical events. But most often, they’re categorised as “cohorts” of people born during a particular period in time. Catchy labels such as baby boomers, millennials and Gen X and Gen Z tend to stick with each cohort, which are assumed to have shared experiences, behaviours and ideals. This is known as a “cohort effect”.

But common generalisations – for example, that baby boomers are hoarding housing, while millennials have no hope of buying a home – can distort or mask the inequalities that exist within and across generations. So rather than pitching the generations against one another, perhaps it’s time to unpack some common assumptions, and question how much one generation really benefits at another’s expense.

*Read more: Generation rent is a myth – housing prospects for millennials are determined by class*

### The name game

Popular labels are applied to the generations currently living. The “silent generation” are those born from 1925 to 1945 – so called because they were raised during a period of war and economic depression. The “baby boomers” came next from 1945 to 1964, the result of an increase in births following the end of World War II.
After the baby boomers came “Generation X”, from around 1965 to 1976. The term coined by Charles Hamlett and Jane Deverson (originally referring to the Baby Boomers in their teenage years), was made popular by Douglas Coupland’s eponymous 1991 novel. The label reflected the counterculture of a rebellious generation, distrustful of the establishment and keen to find their own voice.

**Live births in the UK: 1945 to 2018**

The number of live births throughout the UK in each year, from 1945 to 2018.

The cohort known as millennials – originally Generation Y – were identified by American authors William Strauss and Neil Howe as those graduating high school in the year 2000. With the popular focus on the millennium at the time, the name stuck. Although the birth date of this cohort can start from as early as the late 1970s, by some accounts, it generally ranges from the early 1980s to the mid-1990s or early 2000s.

“Generation Z” is the current name for the cohort born from the mid-1990s, though iGen, centennials, post-millennials are further possible labels for a generation that has grown up in a hyper connected world. A “new silent generation” is emerging for those born during the early 2000s, since like their great grandparents in the silent generation, their childhood is also deemed to be marked by war and economic recession.

**From needy to greedy**

Social and political conflict between generations often boils down to the seemingly unfair consumption of resources by the old. During the 1940s, the “needy” older generation were seen as a
burden on the tax-paying younger generation. From the 1950s, older people were blocking beds in hospitals, when they should be in their own homes. More recently, older people are being told that they should move out of their homes and stop hoarding family housing.

Today, it's often said that baby boomers benefited most from the welfare state, during a period when healthcare and education were free, jobs plentiful and housing affordable. There is also a fear that this generation will be the last to have good pensions.

But all of these arguments conveniently ignore the inequalities within generations, which are greater than the inequalities between them. Not only is there considerable inequality within cohorts, even greater divides are created by gender, ethnicity, disability, housing tenure and class.

Take housing, for example. While baby boomers are often accused of hoarding housing, the accumulation of housing wealth is more often a reflection of income and regional variances, rather than age differences. Between 20% and 25% of the housing wealth in the UK is owned by those under the age of 65, who are in the top 20% of the population in terms of income.

Society’s limits

Another example is education. While baby boomers and Gen X may not have paid for their university education, very few were actually able to take advantage. In England and Wales, participation was at 8.4% in 1970 compared to 33% in 2000. Overall levels of education have actually improved over time.
The problems facing younger cohorts have more to do with the **social limits to growth** than the cost of education. In 1976, sociologist Fred Hirsch suggested that while the economy continues to grow, enabling ever greater consumption, society’s social structures will remain limited.

So, though **more people are gaining degrees**, only one person can get the job or the promotion. Standing out from the crowd requires ever increasing educational qualifications, work experience or skills training. In Hirsch’s words, “if everyone stands on tiptoe, no one gets a better view”.

With limited opportunities in society, rationing is achieved through higher entry requirements to both the labour and housing markets. The extent to which people can meet those requirements is still a matter of where they were born in the social hierarchy, rather than when they were born.

Indeed, wealth is generally transferred from older to younger generations via inheritance, rather than withheld: the problem is that this reinforces inequalities within cohorts, as **richer people benefit more** from transfers of family wealth. People’s access to health care, education and housing are determined by policy and the economy, not their date of birth, and the hype about generational conflict only serves to mask the real inequalities in society.

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