

In conclusion, in this book, the authors address the fascinating topic of forecasting future events in an entertaining and stimulating way. Tetlock and Gardner contribute to our understanding of how human beings can use mental models and organizational structures to avoid biases and draw more accurate predictions of future events. Highlighting that the method, the strategies, and the mindset used are more salient than inherited cognitive abilities or acquired knowledge to formulate accurate predictions. Therefore, in the eyes of Tetlock and Gardner, forecasting is an enterprise that can be undertaken by everyone, with the adoption of the right mental models. To help individuals do so, they offer an online platform, 'The Good Judgment Project', where beginners in forecasting can start to practice their abilities and sharpen their skills in order to become Superforecasters.

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Andy Green: *The Crisis for Young People: Generational Inequalities in Education, Work, Housing and Welfare*

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This book contributes to the developing public, political, and academic debate in the UK surrounding the notion of intergenerational fairness. Green focuses on 'opportunities' for young people in the UK, comparing their relative chances in education, work, housing—even the accumulation of wealth—to those of the generations preceding them and questions whether the disadvantages experienced by today's young people are indicative of a broader decline in generational fortunes. In contrast to David Willett's demographically driven work *The Pinch*, Green is worried about

structural shifts and the potential longevity of these disparities—are they temporal or likely to persist and in effect become the new norm?

The book is broadly divided into two parts: the first section is an assessment of Millennials' (those born after 1979) current prospects and the challenges facing them. The second part presents Green's own 'Policies for Intergenerational Equity'. Chapter One considers the impact globalisation and demographic change has had on Millennials and their delayed transitions into adulthood including becoming homeowners, gaining financial independence, securing stable employment, and starting a family. Green identifies demographics and globalisation as well as the financial crisis and ensuing austerity as being the main drivers of the changing nature of opportunities afforded to Millennials, before embarking on a deeper analysis of the key life and policy domains of education, employment, housing, and welfare and wealth.

Using an extensive array of comparative data, Chapter Two highlights several positive trends in education, such as the increasing rate of participation in post-16 education/training and narrowing inequalities in qualification outcomes, but notes that these gains have not been matched by similar improvements in key skills such as literacy and numeracy. In addition, Green concludes, the growth of credentialism has not led to better job prospects for Millennials. They may be better qualified than their parents but the relative worth of these credentials, in particular more generalised bachelor's degrees, on the labour market is declining. This, Green argues, has contributed to growing rates of over-qualification and under-employment amongst graduates. Hence, the benefits in terms of skills and employment prospects of these greater educational opportunities is not overtly clear; however, when taken at face value, Green concludes that education is one area in which Millennials have better opportuni-

ties that the generations before them, a feeling that is shared by those he interviewed.

The next chapter proceeds with a discussion of employment in 'the Age of Uncertainty.' Noting high levels of youth unemployment, diverging trends in pay and increasing rates of young people in part-time work, Green asks: 'Are these long-term structural changes or cyclical changes in the age-related gaps in unemployment and pay?' (p. 45) The chapter discusses a range of labour-market issues affecting young people, from the use of unpaid internships as entry into the labour market to poor wage growth. But its strength is the inclusion of excerpts from the Millennials interviewed by Green. These personal perspectives flesh out what Green observes in his statistical analysis. Also, the awareness demonstrated by young people of their relative prospects but also of the wider political, socio-economic circumstances affecting their entry into the labour market is encouraging given how often Millennials are represented as disengaged with politics and uninterested in current affairs.

Green next tackles housing, arguably the aspect of intergenerational fairness most often discussed and the area of the most obvious disparity between Millennials and previous generations. Green highlights a lack of appropriate housing supply; the increasing number of people owning second properties; the rising mean age of first-time buyers, and the growth of the private-rental sector. Green goes on to describe the struggles young people have in accumulating the necessary deposit for a mortgage, in addition to the insecurity and costs that come with living in the private rental sector. There is no question in Green's mind that when it comes to housing the current crisis will have a life-long impact on Millennials for whom home-ownership is increasingly out of reach. Green also uses this chapter to discuss intra-generational fairness, noting that home-ownership is increasingly limited to those whose parents are in a position to offer fi-

nancial support to their children in order to get them onto the housing ladder.

Chapter Five on wealth and welfare is perhaps the least successful of the first half. Its inclusion seems almost cursory, especially as neither subject is addressed in the later chapters on potential policy changes. However, it raises important questions both about the ability of the current generation to accumulate wealth and how the wealth of the Baby Boomer generation will be transferred. Green then outlines his policies to address intergenerational equity. Chapter Six showcases Green's extensive experience and knowledge of the English education system. However, it does at first glance seem incongruous given his prior conclusion that education is the one area in which Millennials have greater opportunities than previous generations. Green takes the reader on a journey of education reform from the lowest levels of secondary education through to the tertiary level, with the increasing fragmentation of the English education system one of his main causes of concern.

Green casts his eye across Europe, making comparisons to Germany's BIBB, but also over to Singapore with its large polytechnic sector. The prospect of introducing a Graduate Tax, a policy that has lingered in the media and Labour/Liberal Democrat circles for some time, is also discussed by Green as a way of alleviating the pressures placed on both students and taxpayers by student loans. Although the reader can infer that most of Green's proposed reforms are about more closely aligning the worlds of education and work, this is never made truly explicit. Moreover, the focus on the educational side of the relationship neglects the labour market-specific issues Green raised earlier, such as the increasing use of temporary contracts, which is affecting Millennials.

Housing-policy recommendations are followed by considerations of how to boost the number of homes built by housing associations and local authorities. But in-

creasing supply in terms of constructing new homes is not Green's primary focus. Instead, he proposes reforms to the Capital Gains Tax, as too many of our homes are 'bought by the wrong people' (p. 111). Green's policies seek to disincentivise speculative property ownership and further regulate the private-rental sector in the hope of bringing house prices down to affordable levels for young buyers and giving Millennials extra security in their living situation.

Lastly, Chapter Eight reflects on political power and the future prospects of young people today and tomorrow. Green concludes that 'a very major historical shift is occurring' (p. 122) and that the trends in education, work, and housing opportunities are not positive, especially in light of the increasing power of Britain's growing elderly population. Green is certain that the political power of the young will ultimately be eclipsed by the sheer numbers and selfish preferences of the old.

Green's chapters on education, work, and housing give a comprehensive overview of the issues facing Millennials, although at times it can make quite desponding reading. For anyone wanting an inclusive, empirically grounded overview of the current status of UK Millennials, this book is the right choice. Importantly, Green's analysis also brings out trends in intra-generational inequalities. Green's focus on the future is also a welcome addition to the intergenerational discussion. Although Green is not always in the position to be able to answer his own musings, he raises these questions and outlines policies he believes can improve the opportunities for Millennials and the future generations, which is refreshing and thought-provoking.

The book is not without its limitations, however. For example, given their prominence in Chapter Four, the absence of Millennials' voices in the remaining chapters is felt. The chapter on housing, while informative, feels much less rich in compari-

son to the preceding chapter on work. The latter chapters (7 & 8) on housing policy and political power also lack some of the academic rigour present throughout the rest of the book. The language, for example, used to describe the actions of private landlords and rental agencies is antagonistic. Although Green makes reference to the more regulated European private-rental markets, he does not bring in complementary examples when proposing changes to the UK system in the same way as he does in the preceding chapter on education. This contributes to the sense that these proposals are less critically analysed.

Green is clearly concerned for the future, as demonstrated by frequent references to Brexit, the election of Donald Trump, and the refugee crisis (among others). However, the concluding chapter for the most part undermines the preceding two chapters, as Green's despondency about who holds political power (elites, corporate interests, and the old) makes his proposed policy changes seem near impossible. In addition, the final chapter's discussion of neo-capitalism, a potential retreat from globalisation, and a reference to the 'resurgent Leviathan' (p. 127) sat uneasily with this reader. For example, had the preceding chapters contained a detailed discussion about the role Green considers neo-liberalism has played in creating disparities and threatening the generational contract, the discussion here might be more appropriate. Overall, Green's work is a welcome addition to the growing debate on intergenerational fairness. For those in doubt about the 'crisis' facing Britain's Millennials, this book is an essential read as the case for concern about the opportunities for young people has not previously been so clearly laid out in a single tome.

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