

**Future Benefits, Future Burdens:
Age, Policy Attitudes and Values
in Australia**

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June 2020

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Abstract

Existing redistributive policy settings tend to magnify the impact of demographic and structural economic change on young people, including children, while providing more protection for older citizens. It can no longer be assumed that today's young people will be relatively better off across their lives in terms of economic resources and opportunities than their grandparents. The thesis investigates the extent of this problem, public attitudes towards it, and the factors that might explain these attitudes. Fieldwork undertaken for the thesis aimed to determine whether young adult and senior Australians perceived current policy settings differently, how they formed their views and whether there was any support for policy reform.

The fieldwork took a mixed methods approach comprising a survey and interviews with a sample of 55 participants across two age groups (18-24-year-olds and 60-70-year-olds). There were commonalities between the two groups, with both showing high levels of support for the welfare state and redistribution of income based on a strong commitment to egalitarianism, though tempered by endorsement of means-testing and other forms of conditionality. The fieldwork results aligned with prior research on the complexity of attitudes towards redistributive policy in highly meritocratic societies, with participants sometimes struggling to reconcile different values that were important to them. The key differences between the young adult and senior participants lay in how they resolved these tensions. The young adults were more likely to prioritise the values of freedom, individualism and personal rights. They were also more tolerant of market outcomes. Senior participants were more likely to prioritise equality, collectivism and responsibilities and they tended to expect more from government.

Neither the young adults nor the seniors felt particularly strongly about reforming redistributive policy in the interests of fairness across age groups and sustainability into the future. The seniors were relatively sympathetic to the issues faced by

young people, but factors mitigating against their active support for change included a relatively short-term outlook, a view that older people had earned the right to benefits in ways that young people had not and a tendency by some to associate need with a failure of individual responsibility. The young participants took a pragmatic view of the existing economic order, recognising the ways that it produced inequality but not holding any agents accountable or seeing any possibility of change. Their prioritisation of individual autonomy, relativistic approach to personal choice and comfort with consumption and market-oriented norms meant they didn't actively seek any alternatives to existing redistributive policy settings. The tendency of the young participants to acquiesce to the existing economic order despite perceiving it as unfair was an unexpected finding. A range of possible explanatory factors are considered, including how conditions of relative prosperity and the neo-liberal norms prevalent in Australia over the last three decades have influenced attitudes towards redistributive policy.

Candidate statement

I certify that this work contains no material which has been accepted for the award of any other degree or diploma in my name in any university or other tertiary institution and, to the best of my knowledge and belief, contains no material previously published or written by another person, except where due reference has been made in the text. In addition, I certify that no part of this work will, in the future, be used in a submission in my name for any other degree or diploma in any university or other tertiary institution without the prior approval of the University of Adelaide and where applicable, any partner institution responsible for the joint award of this degree.

I give permission for the digital version of my thesis to be made available on the web, via the University's digital research repository, the Library Search and also through web search engines, unless permission has been granted by the University to restrict access for a period of time.

I acknowledge the support I have received for my research through the provision of an Australian Government Research Training Program Scholarship.

Signature:

Name: Veronica Coram

Date: 2 April 2020

Acknowledgements

Thank you to my principal supervisor Professor Lisa Hill for her advice, support and mentorship throughout my doctoral candidature. Her experience, expertise and guidance have been invaluable. I could not have had a better supervisor.

Thank you also to my co-supervisor, Dr Wayne Errington, especially for his help with recruiting participants for my research.

I am grateful to the individuals who participated in this project. Not only did they contribute their time, they also brought engagement and thoughtfulness to the project. I learned much from what the participants generously shared with me about their experiences, attitudes and beliefs.

Thank you to Paul for his support and interest in my research. And to Steve, for his fresh ears and encouragement in the final throes.

Ingrid and Eamon, your potential and your hopes for the future are the reason why.

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Definitions

Some of these terms have multiple and/or contested meanings. This list is intended only to provide the general meaning assigned to the terms in this thesis. Italicised terms in the definitions have their own definitions, or closely associated definitions.

Advanced industrial democracy: A democratic country which has moved into a *post-industrial* phase where the service sector produces more wealth than the manufacturing sector; also referred to as *post-industrial* society. The term is usually taken to refer to a group of developed countries which includes the United States, United Kingdom, Canada, Australia and New Zealand, Western European and Scandinavian countries, Japan and South Korea.

Aged dependency ratio: Ratio of people in a population who are of working age (15-64) compared to those aged 65+. The dependency ratio refers to the ratio of people aged 15-64 to those aged under 15 and 65+.

Age group: A group of people who fall within a particular age range at a set point in time, e.g. those aged 60-70 in 2016. Also referred to as an age cohort (cf. *birth cohort*).

Age Pension: A *means-tested* Australian Government *income support* payment made to eligible retirees in Australia, funded through a *pay-as-you-go* system.

Annuity: A regular payment, made periodically (such as monthly or annually), also described as an *income stream*.

Ascriptive: Refers to characteristics that are hereditary or otherwise largely beyond an individual's control, such as gender, race, sexual orientation, ethnicity, age or social class at birth.

Australian Election Study: Survey series, commencing in 1987, timed to coincide with Australian federal elections, providing data on the political attitudes and behaviour of the Australian electorate over time and the salience of political issues for the recent election result.

Australian Survey of Social Attitudes (AuSSA): A biennial survey, commencing in 2003, of around 4000 Australian adults randomly selected from the electoral roll, which includes 130 core questions on social issues and a series of specific modules (including the *International Social Survey Programme* module).

Baby Boomer: Generational label, used predominantly in popular culture and media, referring to a member of the 1946-1964 *birth cohort*. Those born 1946-1955 and those born 1956-1964 can be seen as two sub-sets of the cohort.

Bequest ethic: Placing a high value on the desirability (and morality) of leaving a material legacy to heirs on one's death.

Billion: Equal to one thousand million.

Birth cohort: A group of people born within a particular span of time, e.g. those born between 1940 and 1950 (cf. *age group*).

Bounded inequality: A distributive pattern which combines principles of merit and need by permitting maximisation of income after everyone has passed a threshold income standard.

Capital gains tax (CGT): Tax on the profit realised from selling assets such as property.

Carer Payment: A means-tested Australian Government *income support* payment made to eligible people who are caring for someone who is impaired or frail (the Carer Allowance is a non-means-tested payment set at a much lower level that supplements the Carer Payment but is not intended as income support).

Cognitive mobilisation: Associated with Ronald Inglehart, a process by which *post-industrial* publics achieve higher levels of education and information access, facilitating more effective *political participation*.

Collectivism: Philosophical approach which promotes the importance of the social group and its interests, often over the interests of individuals.

Consumer Price Index (CPI): A measure of how the market value of consumer goods and services has changed over a period of time, usually due to inflation.

Contractarianism: Philosophical approach that sees the legitimacy of the state's authority over individuals as resting on the consent of those individuals to a (usually hypothetical) social or political contract.

Decommodification: Process by which individuals become protected from market forces and associated risks through social *welfare programs*, associated with Gøsta Esping-Andersen's *The Three Worlds of Welfare Capitalism* (1990).

Defined benefit: Describes a pension fund which provides a payment that is not based on what has been paid in, but on some other measure such as the beneficiary's final salary before retirement.

Deindustrialisation: Socioeconomic change process involving the reduction of industrial and manufacturing activity, usually associated with a rise in service sector activity.

Demographic transition: The shift to lower mortality and fertility rates experienced by countries as they industrialise.

Deservingness: Normative judgement about the degree to which a welfare beneficiary has 'earned' the right to receive benefits.

Disability Support Pension: Abbreviated as 'DSP', a means-tested Australian Government *income support* payment made to eligible people who are unable to work due to physical or mental incapacity.

Discount rate: Rate by which economists reduce the attributed value of goods in the future, usually incorporating uncertainty, lower marginal *utility* due to increased future *living standards* and a preference for immediate over delayed consumption.

Duty-based norms: Conventional forms of *political participation* associated with being a good citizen, such as voting and serving on juries.

Economic growth: The increase in the market value of goods and services an economy produces over time, usually adjusted for inflation and expressed as the annual percentage change in *Gross Domestic Product*.

Estate tax: Tax payable on the whole estate of a deceased person.

Eurobarometer: Survey series on issues related to European citizenship, commencing in 1973, comprising of face-to-face interviews with around 1000 citizens in each of the European Union member states and conducted several times per year. A number of more in-depth, thematic surveys are also undertaken on an ad hoc basis.

European Social Survey: Biennial cross-national survey on social attitudes, commencing in 2001, conducted via face-to-face interviews with European citizens in over 30 nations.

Framing: The presentation of a concept or proposition in a way which suggests a particular meaning or interpretation.

Funded pension: *Pension* paid out of a ring-fenced pool established for the purpose and managed by the state, an employer or a commercial enterprise. The *pension* is paid from the amount contributed by the beneficiary into the fund, plus any investment returns and minus any administration costs.

Future orientation: A concern for or interest in possible conditions in the future, including how they might be affected by current actions and decisions.

Generational accounting: Framework for capturing all future government liabilities by specifying the lifetime tax burden of different *birth cohorts* based on particular policy settings.

Generational consciousness: A cohesive identity and self-awareness developed by a group of people born at a similar time as a result of shared historical experience.

Generativity: Term used by psychoanalyst Erik Erikson to describe a concern for establishing and guiding succeeding *birth cohorts* and characterising a particular psycho-social phase of adulthood.

Gerontocracy: Polity in which leadership is dominated by senior citizens.

Global Financial Crisis (GFC): Economic crisis that peaked in 2008, precipitated by a collapse of markets and the bursting of a housing bubble in the US, with flow-on effects for markets across the world.

Gross Domestic Product (GDP): The final market value of all goods and services produced by an economy in a particular period (such as a year).

Heuristic: A cognitive shortcut or rule of thumb that helps people make sense of excess information when forming judgements and making decisions.

Income stream: A regular payment, made periodically (such as monthly or annually), also described as an *annuity*.

Income support: Payments made by governments to people whose own income is insufficient to achieve an acceptable standard of living, usually because they are unable to work or cannot find a job; includes *pensions* for the aged, disabled and unemployed.

Indexation: The adjustment of payments by a price index to compensate for inflation.

Indirect reciprocity: Receiving benefits from one party in exchange for providing benefits to a third party.

Individualism: Philosophical approach which promotes personal autonomy and the interests of the individual, often over the interests of the social group or the state.

Inheritance tax: Tax payable on the bequest received by an individual estate beneficiary.

In-kind benefits: Transfers in a non-monetary form, such as the provision of services.

Institution: A relatively stable structure or mechanism that constrains individual behaviour and fulfils specified social purposes.

Intergenerational justice: Fairness between the members of different *birth cohorts*.

Intergenerational Reports: Periodic reports prepared by the Australian Treasury (and some state governments) at least every 5 years which extrapolate the costs of existing policy settings in areas affected by demographic change over a period of 40-50 years.

International Social Survey Programme (ISSP): An annual program of cross-national surveys on various topics of interest to social scientists, commencing in 1984 and now involving 45 member countries including Australia.

Inter vivos: Refers to the transfer of assets or wealth in the form of a gift or loan during the lifetime of the benefactor.

Justice: Fairness, here in relation to the distribution of goods (i.e. distributive rather than retributive justice).

Just world hypothesis: The assertion that there is a moral balance in the world or society such that people's actions generally result in fair and appropriate consequences.

Laundering: The tendency for people to express opinions based on what they think will make them appear in the best light to others rather than on what they really believe.

Liberal regime: From Gøsta Esping-Andersen's *The Three Worlds of Welfare Capitalism* (1990), one of the three main types of *welfare regime*, characterised by minimal state intervention, *residualist* benefit programs and low levels of *decommodification*.

Lifecourse: The total time period an individual is alive, from birth to death.

Life expectancy: Statistical measure of the average time a person is expected to live (based on their year of birth, current age and gender).

Living standard: The level of material goods, wealth and comfort, from basic necessities to luxuries, available to an individual or group; also referred to as standard of living.

Loss aversion: Tendency for people to prefer to avoid a loss than make an equivalent gain.

Lump sum: Payment taken as a single one-off sum, rather than as an *annuity* or *income stream*; often used in reference to *superannuation* benefits.

Materialist: Tendency to attach high importance to material needs and desires - protection, shelter and nourishment under conditions of scarcity, and consumer goods in conditions of prosperity.

Means-tested: Describes benefits and payments that are only granted to people who can demonstrate need, usually because their income and/or wealth falls below a specified level.

Medicare levy: Levy of up to 2% on incomes over the tax-free threshold, paid in addition to personal income tax, to fund Australia's public health system.

Meritocracy: Philosophical approach and principle for structuring society that advocates power, status and/or material reward being allocated through the demonstration of talent and ability.

Millennials: Generational label, used predominantly in popular culture and media, usually referring to a member of the 1980-1996 *birth cohort*; also described as Generation Y.

Modernisation: Theoretical approach originating with Max Weber which explains how societies transition from pre-industrial structures and practices to modernity, characterised by increasing levels of education, urbanisation, material prosperity and, on some formulations, democratisation.

Moral hazard: Occurs when someone is more likely to act in a certain way because someone else bears at least some of the costs of those actions.

Mutual obligation requirements: Conditions attached to the receipt of selected income support payments in Australia, such as undertaking job search activities, retraining or work-for-the-dole programs.

Negative gearing: A form of financial leveraging where investors borrow money to purchase property, expecting to make short-term losses which they can deduct from their taxable income, on the assumption that they will accrue long-run benefits in the form of capital gains.

Neo-liberalism: Ideology emphasising *individualism* and personal responsibility, and favouring free market, laissez-faire policy settings, including privatisation, deregulation, free trade and limited government; influential particularly in the United States, United Kingdom, Australia and New Zealand from the 1980s.

Newstart Allowance: A means-tested Australian Government *income support* payment made to eligible people who are unemployed and seeking work. Newstart Allowance was renamed 'Jobseeker Payment' in March 2020.

Organisation for Economic Cooperation and Development (OECD): Intergovernmental organisation, founded in 1961 and comprising 35 member countries, with the purpose of promoting the global market economy and trade.

Parenting Payment: A means-tested Australian Government *income support* payment made to eligible people (single and partnered) who are caring for children under 8.

Party identification: Extent to which an individual is loyal to a political party and/or in sympathy with what it represents.

Path dependence: The tendency of decision-making in the present to be constrained by decisions made in the past, even if circumstances have changed.

Pay-as-you-go (PAYG) pension: Public *pension* paid out of general tax revenue. There is no relationship between the amount of tax the beneficiary has paid and the *pension* they receive.

Pension: An *income support* payment made to a person who is unable to work or has reached a designated age that makes them eligible for benefits regardless of capacity to work.

Political efficacy: The capacity of an individual or group to influence political processes, and have the government respond to their preferences.

Political engagement: The extent to which an individual is interested in and aware of political issues and/or undertakes forms of *political participation*.

Political participation: Electoral and non-electoral activities undertaken with the aim of expressing political preferences and/or exerting influence over political processes.

Population ageing: Demographic phenomenon involving an increase in a country's median age, usually due to a combination of increasing *life expectancy* (or declining mortality rate) and declining fertility rate.

Post-industrial: Refers to a phase of social and economic development where the services sector has begun to produce more wealth than the manufacturing sector.

Postmaterialist: Tendency to prioritise individual autonomy and self-expression over *materialist* values; associated with the work of Ronald Inglehart.

Poverty: Inability to achieve a basic minimum standard of living due to scarce material resources, defined as income falling below the *poverty line*.

Poverty line: A percentage of median household income in the relevant country (usually either 50% or 60%).

Precariat: A group of people who occupy insecure labour market positions, usually low-paid and low-status, which do not offer strong occupational identity, career prospects or benefits.

Preservation age: The age at which an individual becomes eligible to access their *superannuation* funds (currently ranges from 56-60 in Australia depending on when the individual was born).

Private transfers: Financial and in-kind support provided by citizens to other citizens (usually within families).

Productivity: The average efficiency of production processes in a country or organisation, expressed as output per unit of input (labour productivity is a subset of total productivity).

Public opinion: An aggregate measure of attitudes across a large group of citizens who are representative of a population (either societal-wide or defined more narrowly).

Public transfers: Financial and in-kind support provided by the state to citizens.

Rational choice: A theoretical approach to social and economic behaviour based on individuals making reasoned assessments of their interests and acting accordingly.

Reciprocity: Exchange of benefits between two parties for mutual advantage.

Recommodification: Process by which individuals become more exposed to market forces and associated risks; reverse of *decommodification*.

Redistributive policy: Economic and social policies, notably tax and welfare programs, that shift resources between different groups in society.

Reflexivity: A feedback loop; the capacity of individuals to reflect and adjust or adapt accordingly.

Residualist: Describes a *welfare program* which is *means-tested* or otherwise targeted at particular groups, usually the neediest.

Risk society: Term associated with sociologists Ulrich Beck and Anthony Giddens, referring to the way risk is generated and managed in *post-industrial* society.

Safety net: Provision, usually via a *welfare state program*, for people at risk of falling below a minimum standard of living such as the *poverty line* to receive benefits.

Self-interest: An individual's aim to maximise his or her own personal *utility* or advantage, usually pursued without regard for the interests of other individuals, groups or society as a whole.

Seniors and Pensioners Tax Offset (SAPTO): Tax concession that reduces the personal income tax paid by Australians who have reached the *Age Pension* eligibility age (regardless of whether they qualify for the *Age Pension*).

Social capital: Tangible and intangible goods, including *reciprocity*, trust and cooperation, that arise from social networks. Traditional social capital is more likely to be 'bonding' (based on *ascriptive* group membership, emphasising conformity and restraint of individual impulses) while newer forms are 'bridging' (based on more generalised trust, flexible and supportive of individual choice).

Social inclusion: The ability of less advantaged individuals or groups to access the same range of opportunities and resources available to others, and thereby participate fully in the economic, social and political life of their communities.

Sovereign wealth fund: Monetary or other resources set aside and held in trust, along with any investment returns, for use at a future time.

Stratification: The categorisation of the members of society into a hierarchy according to a specified criterion – usually socioeconomic status, but sometimes age.

Strong reciprocity: Tendency to support *redistribution* conditional on fairness of process and the *deservingness* of people who will benefit.

Superannuation: Name given to Australia's system of compulsory funded retirement *pensions* introduced in 1992 (often abbreviated as 'super').

Tax-and-transfer: A mechanism for effecting *redistribution*, involving taxing people who have more and using the revenue to grant payments or other benefits to those who have less.

Tax break: Treatment of direct benefits (such as welfare state payments) as non-taxable income.

Tax expenditure: Program providing benefits to particular individuals or groups through the tax system rather than as direct payments (e.g. through tax rebates or concessional tax rates on certain forms of income). Sometimes benefits in this category may also be referred to as *tax breaks*.

Third Age: Term adopted by historian Peter Laslett to denote a period of personally fulfilling older age after retirement but before frailty sets in.

Universalist: Describes a *welfare program* which is not *means-tested* and provides the same benefits to all citizens, or all citizens in a particular category (such as those aged over 65).

Utility: The satisfaction an individual will receive from consuming a good or service, which will determine the strength of their preference for that good or service.

Value: A relatively stable, fundamental conviction which informs an individual's attitudes and behaviour.

Value orientation: A constellation of *values* which can be loosely grouped together because they are related in some way, and/or tend to be positively correlated.

Wealth tax: A tax levied on the total value of someone's assets, including all investments but with liabilities deducted; sometimes called a capital tax or net worth tax.

Wealth transfer tax: A tax levied on the passing of assets from one person to another, usually in the form of an *inheritance tax* or *estate tax*.

Welfare: Used to describe a range of social programs, policies or benefits associated with the *welfare state*; may also be used interchangeably with wellbeing to refer to the general condition of an individual or group.

Welfare program: Policy, group of policies, benefit scheme, payment or other activity associated with the *welfare state*.

Welfare regime: The *welfare state* in combination with the two other pillars of social protection, risk management and resource distribution – the market and the family.

Welfare state: A collection of public programs, policies and *institutions* designed to ensure all individuals in society can achieve minimum *living standards* and levels of wellbeing, usually through *redistribution* of resources.

World Values Survey: International research exercise conducted by the non-commercial, non-governmental World Values Survey Association since 1981 that surveys people in almost 100 countries on their values and beliefs.

Youth Allowance: A means-tested Australian Government *income support* payment made to eligible young people (aged 16-24) who are in full-time study or vocational training, unemployed, or sick.

Chapter 1

Introduction

This policy and reverence of age makes the world bitter to the best of our times; keeps our fortunes from us till our oldness cannot relish them.

Shakespeare, *King Lear* (1606)

This thesis investigates redistributive policy in Australia from the perspective of fairness across age groups and sustainability over the coming decades.

Redistributive policy comprises economic and social policies, notably tax and welfare programs, that shift resources between different groups in society. Its primary purpose is ostensibly to partially smooth out inequalities, but in some cases it works to reinforce them. The thesis analyses the current redistributive policy context and the impacts of demographic, economic and policy change over time. It considers reasons why specific policy settings persist despite them disadvantaging particular groups in society, shifting the costs of current consumption onto future taxpayers, and likely being unsustainable in the longer term.

A detailed review and synthesis of prior research on how people form their attitudes towards redistributive policy is conducted. The relevance of influences such as age, self-interest, psychological biases, social norms, contextual factors and underlying value orientations is reviewed. The alignment of public opinion with policy and young people's relatively weaker influence on policymaking are considered to address the issue of whether there might be support for redistributive policy reform if young people had greater political efficacy. The role of public support (or lack thereof) for policy reform in this area is under-researched, particularly from a qualitative perspective. The thesis addresses this gap by reporting on fieldwork undertaken to explore the attitudes of young Australians and seniors towards Australian Government redistributive policies. The fieldwork aimed

to identify any differences in policy attitudes, and the factors shaping them, between the young adults and the seniors. It was particularly interested in the extent to which each group supported reform of existing policy settings, especially the young adults who were less likely to benefit from current policies than the seniors.

The synthesis of prior research on how people form their views on redistributive policy, together with the analysis of the results of the fieldwork conducted for this thesis, have resonance beyond the intergenerational context, shedding light on attitudes towards inequality in general. The thesis also generates insight into how the political thinking of young people in advanced industrial democracies differs from that of older people, which has implications for future policymaking and democratic practice more broadly.

Children and young adults are not conventionally viewed as a minority or marginalised group. However, power and resources have historically been withheld from younger members of society, with the justification that the young will eventually grow older and take their turn at claiming the entitlements of age. In modern welfare states, seniors (to a much greater extent than children) benefit from the redistribution of resources away from working-age members of the population. The basis of this 'intergenerational bargain' is that when they grow old younger people will have access to the same benefits they have funded for their predecessors.

The thesis examines whether this remains a reasonable assumption under changing economic and demographic circumstances. As will be discussed in Chapter 2, advanced industrial democracies such as Australia are experiencing population ageing which is predicted to continue for several more decades before likely stabilising at a point where an unprecedented proportion of the population is aged over 65. While different countries are progressing along this trajectory at different rates, and minor fluctuations in birth rates and immigration rates affect how quickly ageing progresses, the general trend is clear and ageing effects over the next few

decades are already locked in. Ageing populations mean reduced productivity and tax receipts for governments, at the same time as demands for spending on pensions, aged care and health care skyrocket.

Chapter 2 also outlines how advanced industrial nations have also been experiencing a process of structural economic change characterised by deindustrialisation, increasing automation, slower rises in productivity, reduced growth, stagnant wages and the rise of a precariat class trapped in poorly paid, insecure jobs with few prospects for advancement. In countries such as Australia, the US and the UK, the adoption of neo-liberal policies from the 1980s has weakened the social safety net just as risk has become increasingly individualised. Some groups, notably those who are older and better-off, have been at least partly shielded from these changes while others bear the brunt of exposure to new social risks. Government redistributive policy is the primary mechanism through which some are protected while others are left exposed.

As will be outlined, today's children and young adults are on some very basic measures worse-off on average than their parents and grandparents were at their age. They are also likely to be relatively worse-off as working age taxpayers and as seniors than their predecessors at the same ages. Young adults in advanced industrial democracies are currently among the groups most exposed to structural economic change and the resulting risk, limiting their chances of securing good jobs, buying houses and raising families. Children from low-income and single-parent families are also exposed and experience poverty rates significantly higher than for the rest of the population in Australia. This is occurring at a time when the average wealth levels of older Australians are increasing, as is the proportion of welfare benefits they receive.

The relative disadvantage today's children and young adults are currently experiencing may not be recompensed in the future as might once have been expected. It cannot be assumed that economic growth will continue at the rate experienced over the last half-century and keep delivering ever-increasing living

standards. As discussed in Chapter 2, private resource transfers (gifts or bequests) from older people to succeeding generations are unlikely to compensate for inequities as they tend to significantly benefit only a small number of people and exacerbate wealth concentration.

Chapter 2 also explains that young people are likely to carry a higher tax burden than past generations during their working lives as there will be relatively fewer of them and they will need to fund the care and support of a growing proportion of older people. They will also have to pay the mitigation and adaptation costs of environmental damage caused by the resource consumption of those who came before them. By the time today's young people are themselves old, it is unlikely they will be able to access the same benefits that today's seniors take for granted as these benefits will not be sustainable under the new economic and demographic conditions. Today's young people will have foregone higher wages during their working lives in order to fund their own retirements via compulsory superannuation, at the same time as paying for the pensions of their grandparents. They will have to work longer (both the superannuation preservation age and the Age Pension eligibility age have recently been increased) and will be more likely to be renting during retirement rather than living in their own homes.

Structural economic change and the ageing of populations in advanced industrial democracies mean existing redistributive policy approaches suited to past conditions are in need of reform in the interests of sustainability and fairness across age groups and birth cohorts. It will be argued that instead of ameliorating the impact of demographic and economic shifts on vulnerable groups, Australian Government redistributive policy exacerbates the negative effects they experience. Chapter 3 explains why taking an intergenerational perspective is a useful approach to analysing the redistributive policy context and reveals the ways in which it can reinforce inequalities. The chapter goes on to consider how age influences both political participation and attitudes towards redistributive policy. It analyses the degree to which public attitudes *actually* affect policymaking, and whether they *should* affect policymaking. The long-standing debate over the extent of voter

knowledge and competence is reviewed. The salience of public attitudes depends on the extent to which they are an actual and legitimate influence on policy development and change. Similarly, the importance of any attitudinal differences between age groups depends on the extent to which different age groups have different opportunities to have their political voices heard.

Chapter 4 presents a detailed analysis of some useful frameworks for understanding the formation of policy attitudes and people's thinking about redistributive policy in particular. This sets the scene for an analysis, in later chapters, of the factors underlying the policy attitudes of participants in the fieldwork undertaken for the thesis. Various concepts which inform attitudes towards redistributive policy, including reciprocity, meritocracy and deservingness, are discussed. Attitude formation is found to be a complex and multi-faceted process, shaped by factors such as self-interest, emotion, habituation and institutional context. The influence of normative beliefs and values on policy attitudes is considered in detail. A framework that integrates several influential value typologies is presented as a tool for better understanding the nuances of people's political thinking in a rapidly changing world.

The fieldwork conducted for the thesis sought to establish whether age is an influence on attitudes towards Australian Government redistributive policy. It did so by comparing the views of a group of young Australians aged 18 to 24 and a group of seniors aged 60 to 70. The fieldwork also explored the factors underlying the policy attitudes of the participants. Chapter 5 outlines the mixed-methods approach used in the fieldwork and describes why particular methods were chosen, notably interviews to gather rich qualitative data on why people think the way they do about redistributive policy. Methodological issues, participant sampling and the data analysis approach taken are considered.

The results of the survey and interviews conducted as part of the fieldwork are outlined in Chapter 6. Chapter 7 discusses the fieldwork results in more detail, analysing the extent of, and basis for, attitudinal differences found between the

young and senior participants. The results are considered in relation to the various explanatory frameworks outlined in Chapter 4, with a particular focus on the normative beliefs and values influencing participants' policy attitudes and producing differences between the two age groups. Chapter 8 considers the significance and implications of the fieldwork results from various perspectives, including why the political thinking of young adults may be informed by different value sets to that of their elders and the chances of policy reform.

Reforming policies that contribute to intergenerational inequality raises particular obstacles. There are a host of uncertainties associated with predicting how policies will play out over long periods of time, and it is difficult to smooth out inequalities that have a temporal dimension. The electorally-driven short-termism built into democracy can make it harder to effectively manage issues with long-range impacts (see, for example, Peterson 2004, p.206; Sasaki 2004, pp.211-14; Tremmel 2006, pp.187-89; Wolfe 2008; Gardiner 2011, p.34; Emmott 2017, p.54). Policy reform in the interests of young people is made less likely by their declining relative numbers and their lower levels of engagement in traditional forms of political participation such as voting. Policymakers prioritise the preferences of those most likely to get them reelected, and older adults are more likely to engage in political participation to promote their own economic interests than younger people.

The fieldwork undertaken for the thesis uncovered an additional, unexpected barrier to policy reform in the interests of fairness across age groups and sustainability into the future: the young participants' disinclination to seek any change to the economic status quo or advocate for their own interests. This finding is considered in the context of the range of influences on the formation of attitudes towards redistributive policy, particularly value-based frameworks.

Chapter 2

The redistributive policy context

The subject of an egalitarian principle is not the distribution of particular rewards to individuals at some time, but the prospective quality of their lives as a whole, from birth to death.

Thomas Nagel, *Equality and Partiality* (1991)

This chapter outlines the current redistributive policy context in Australia and how it affects different age groups differently. The constructs of age group and birth cohort are compared, and the impact of economic, demographic and policy change over time, considered. Key elements of the Australian welfare state, tax system and retirement income system, including the Age Pension, superannuation and benefits for homeowners, are discussed. The issue of how private resource transfers such as bequests interact with public redistribution is also considered.

Age is a key factor that helps determine who benefits from redistributive policy. When policies and broader socio-economic conditions change over time, particular birth cohorts can be disadvantaged and find their life chances compromised compared to those of people born at other times. In these circumstances, growing older is no guarantee of being able to access the same benefits and opportunities that have been available to others. As will be outlined, today's young people are disproportionately affected by the costs of population ageing and structural economic shifts and are likely to be at a relative disadvantage in terms of economic opportunities across their lifetimes compared to their grandparents. Rather than ameliorating the impact of this 'demographic bad luck', redistributive policies in Australia and other advanced industrial societies tend to magnify it.

The primary purpose of redistributive policy is to funnel resources away from working-age members of the population and towards people who are dependents due to their youth or age (children and retirees). Working-age people who are

unemployed, single parents, studying, caring for others or disabled receive income support. However, those over retirement age reap the lion’s share of benefits and contribute comparatively little in the form of tax. Income support for working-age people is conditional on incapacity to work or a demonstration of actively seeking work. People become entitled to the Age Pension, however, simply by virtue of reaching a certain age, regardless of whether they have the capacity to work or not.¹

Figure 1 compares the amounts spent by the Australian Government each year on income support for seniors, people with disability, jobseekers, carers, (single) parents and students. Projected expenditures in 2022-23 are also included. Figure 2 compares the overall amount the Australian Government spends on social security and welfare for the aged, veterans, people with disability, families with children and the unemployed. These figures include not only income support, but also other benefits such as aged care provision, the National Disability Insurance Scheme (NDIS), Family Tax Benefit, Childcare Subsidy and paid parental leave.²

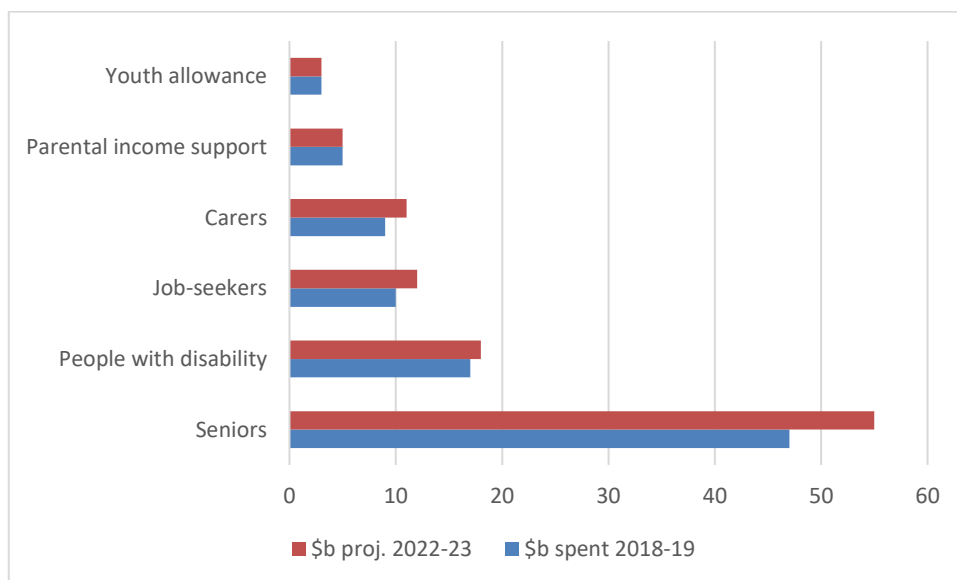


Figure 1: Comparison of income support expenditure in 2018-19 and projected in 2022-23 (Source: Australian Government 2019)

¹ In Australia’s highly means-tested welfare system, income and assets are also taken into account when determining eligibility for any form of income support.

² Carers’ costs are included in the figures for people with disability.

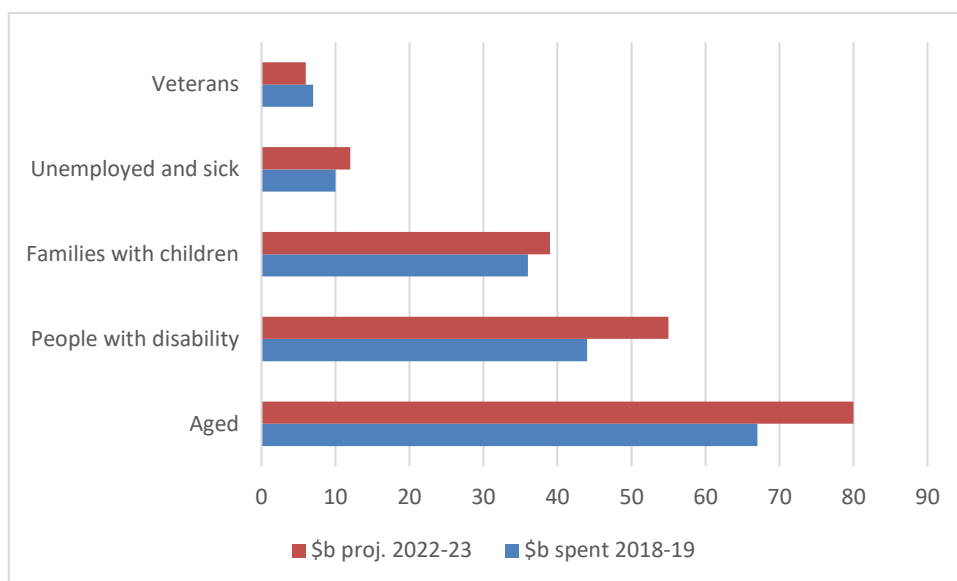


Figure 2: Comparison of social security and welfare expenditure in 2018-19 and projected in 2022-23 (Source: Australian Government 2019)

As these graphs illustrate, seniors tend to benefit heavily from redistributive policy. While pension eligibility has been in decline from a peak of 90% of seniors in the late 1970s, many Australians still see it as an automatic right for everyone over 65 on the basis of having paid taxes during their working lives (Hamilton & Hamilton, 2006, p.xi, 13, 29; Borowski & Olsberg 2007). As will be discussed, the findings of the fieldwork conducted for the thesis were consistent with the ‘pension as entitlement’ view.

This view is based on an erroneous understanding of how Australia’s tax-and-transfer system works. Australia’s mean-tested Age Pension is a pay-as-you-go (PAYG) pension scheme, funded by general tax revenue and paid on the basis of need. Under PAYG schemes there is no relationship between contributions and benefits. In contrast, funded pension schemes involve ring-fenced funds to which retirees have contributed during their working lives. However, PAYG pensions are sometimes seen as akin to funded pension schemes, with monies paid in not irretrievably lost to taxpayers but held in pseudo-trust until their retirement (Thomson 1991, pp.14-17). In reality, Australian retirees have their pensions funded by today’s working age people, on the basis that those retirees funded the pensions

of older cohorts in prior decades. This 'retirement bargain' relies on assumptions about policy stability and economic and demographic conditions that no longer hold, as will be discussed in section 2.2. First, the difference between age group and birth cohort will be considered.

2.1 Age vs birth cohort

When considering the effects of redistributive policy on different age groups, two different but related factors are relevant: age group (which changes over time) and birth cohort (which remains stable). Being born in the right place at the right time can make a significant difference to people's life chances. It is to be expected that at any one point in time, older people in a society will be better off economically than younger people because the former have had more time to accumulate wealth. However, issues of fairness and equity become more acute when there is reason to expect that younger people will be worse off across their lives *as a whole*, either economically and/or in terms of life opportunities, than their parents or grandparents were. This calls into question fundamental assumptions about progress and material improvement that underpin capitalism and the broader modernisation project that has been underway in advanced industrial democracies for several centuries. Deeper issues still are raised when those with power act to benefit themselves now with full knowledge that their successors - their children and grandchildren - will bear the costs of those actions.

Comparing the circumstances of people born at different times invariably raises the contested idea of generation. The idea that birth cohorts have distinctive characteristics has resonance for many people and generational labels such as 'Baby Boomers', 'Generation X' and 'Millennials' ('or Generation Y')³ have endured in popular usage (Andres & Wyn 2010, pp.32-33). However, 'generation' is ill-defined (Alwin & McCammon 2007): a generation has no specific start or end point, groups

³ The youngest generation, born in the early part of the twenty-first century, has been dubbed 'Generation TGYH' (Thank God You're Here) in recognition of the role this cohort will play in supporting an ageing population (Churchill, Denny & Jackson 2014).

of people born at the same time are highly heterogeneous, and the lived experience of being part of a particular cohort is unavoidably subjective. The concept of generation has been described as dated, over-simplified and exaggerated (Purhonen 2016); akin to a search for a new grand narrative after the exhaustion of past ideologies (Bristow 2016, p.91). As Judith Bessant notes, 'generation', like other categories, inevitably suffers from both essentialism and fuzziness (2014, pp.87, 102-107).

Nevertheless, the sociological construct of birth cohort may retain some explanatory usefulness. Karl Mannheim's 1928 essay 'The Problem of Generations' captures the idea that people born around the same time are exposed to similar social and historical influences and experiences, and that the conditions of youth leave an imprint that lasts a lifetime: "Early impressions tend to coalesce into a *natural view* of the world. All later experiences then tend to receive their meaning from this original set" (Mannheim 1952, p.298). Whether the shared experience of youth gives rise to a sense of solidarity or 'generational consciousness' with the potential to drive political and social change is another matter (for discussion, see Mannheim 1952; Wohl 1979, pp.152-55, 210-17; Eyerman & Turner 1998; Corsten 1999; Edmunds & Turner 2005).

Both birth cohort and age group have the potential to affect an individual's values and attitudes, as well as their life circumstances. Social stratification based on age is widespread, and widely accepted, in industrialised societies (see Ryder 1965, p.846; Chudacoff 1989, pp.3-4; Pilcher 1995, p.1, 25, 150). It has a significant influence on opportunities and experiences, access to power and resources, and the way people perceive themselves and others (Pilcher 1995, p.25; McAdams, Hart & Maruna 1998; Hagestad & Uhlenberg 2005). Age stratification effectively operates as a form of social control, usually aimed at preserving existing power structures and privilege allocations (Abrams 1970, p.182; Kohli 2007). This may manifest as older people strategically excluding younger groups from access to economic and cultural capital, thereby delaying the inevitable handing over of power for as long as possible (Eyerman & Turner 1998, p.95; Edmunds & Turner 2005).

Younger people may be induced to cooperate by the promise that their turn will come (Abrams 1970, p.182; Scott 1990, p.82). However, for some birth cohorts their turn never arrives and they have a harder path through life than others. Historical, economic and political circumstances, including wars, recessions and disease epidemics, impact on people differently depending on when they were born. Changes to a society's age structure affect the proportion of non-productive citizens who must be supported by working-age cohorts at any one time. Public policy does not remain constant either. The progressive expansion of Australia's compulsory superannuation system since the early 1990s is a case in point.

In his 1980 book *Birth and Fortune*, economist Richard Easterlin postulated a link between an individual's birth cohort and his or her lifelong economic prospects.⁴ In particular, the economic conditions prevailing when people are young and transitioning from education to work can have lasting psychological and practical effects (Chauvel 2009; Andres & Wyn 2010; Cuervo & Wyn 2016). One study found that graduating from college during a recession meant a higher likelihood of reduced earnings for many years (Oreopoulos, Von Wachter & Heisz 2012). Coming of age at a time of poor employment and economic prospects has also been linked with long-term reduced levels of political engagement (Chauvel & Smits 2015).

As will be discussed in the next chapter, Ronald Inglehart's postmaterialism paradigm suggests that the different circumstances experienced at key times in individuals' lives can shape their political values, attitudes and behaviour. However, it is notoriously difficult to disentangle birth cohort and age group effects. A true test of birth cohort effects, or the stability of attitudes and behaviour across the life span, would require a longitudinal panel design with cohort-sequential and time-

⁴ Easterlin originally theorised that being part of a large cohort was disadvantageous due to labour market competition, but subsequent empirical work found limited evidence of this (see, for example, Ermisch 1988; Wright 1991). Large cohorts have a significant advantage which can offset greater labour market competition - the ability to dominate political and cultural agendas through the exercise of economic and electoral power. In later work Easterlin and colleagues found that taking advantage of the right economic conditions at the right time had enabled the large US Baby Boomer generation to build unprecedented levels of wealth (Easterlin, Schaeffer & Macunovich 1993).

sequential elements built in (see Rudolph & Zacher 2017, p.123; Grasso et al. 2019). The small-scale longitudinal studies which have been conducted, and studies which compare survey data for different cohorts over time, tend to lend some support to the hypothesis that people are particularly affected by circumstances during their youth or ‘formative years’, and that political predispositions tend to crystallise with age (Alwin, Cohen & Newcomb 1991; Konty & Dunham 1997; Sears & Valentino 1997; Van den Broek 1999; Sears & Funk 1999; Jennings 2002; Jennings 2007; Prior 2010; Bartels & Jackman 2014; Grasso 2014; Rekker 2016).⁵ The stability of individuals’ political thinking over the lifecourse generally relates to symbolic or fundamental values; specific policy settings tend to be in place for limited timeframes and attitudes towards them cannot be measured over long periods (Alwin, Cohen & Newcomb 1991, p.20).

There are significant limitations to the birth cohort effect. Period effects (the influence of contemporary conditions on people’s thinking at any point in time) impact on all age groups and it is likely that there will be at least some ongoing evolution of people’s socio-political orientations in response to key life events and transitions (Alwin, Cohen & Newcomb 1991). Theories of on-line (rather than memory-based) opinion formation assume people are constantly updating their attitudes as new information reaches them (see, for example, Kumlin 2004, pp.65-70), although this can result in continuous reinforcement of views already held rather than radical reassessment. Institutional theories of opinion formation suggest there will be some ongoing political learning in adulthood, influenced by people’s exposure to relevant institutional settings. Analysis of American National Election Studies data has found evidence of both birth cohort and age group effects on political participation (Erkulwater 2012).

Older people tend to be more conservative (both ideologically and in terms of attitude stability), which is usually attributed to age effects on personality and

⁵ Studies on collective memory, which investigate the recall of key historical events by older adults, also suggest that events occurring during a person’s adolescence and young adulthood leave the most lasting imprints (for example, Schuman & Rodgers 2004; Schuman & Corning 2012).

cognitive style (see, for example, Cornelis et al. 2009; Tilley & Evans 2014). Becoming more conservative with age can reinforce the birth cohort effect. By the time people are elderly, they are still carrying with them values and attitudes suited to conditions prevailing over half a century earlier. There is some suggestion that the experience of neo-liberal policy settings may contribute to a certain economic conservatism among young people in countries such as Australia, New Zealand, the UK and the US. British research has found evidence of cohort effects on political values, with generations who came of age from the Thatcher era onwards having more right-wing, neo-liberal and conservative views than older generations (Grasso et al. 2019).

The fieldwork conducted for the thesis sought to explore in part how young people's political thinking is affected by their experience of contemporary social and economic conditions, and whether a 'generational consciousness' may develop as a result. Judith Bessant (2014, ch.4) argues that the generation born from the late 1970s (the Millennials) experienced a set of sufficiently distinctive conditions to be considered a social and political generation in Mannheim's sense (see also Bessant, Farthing & Watts 2017, ch.2). Bessant identifies three key shifts - the neoliberal policy turn, the rise of digital media and globalisation – which have resulted in greater dependency on others by young adults, reduced returns on investment in education, increasing social and economic disadvantage for young people, and a reshaping of identity and relationships by digital technology. Notably, she also argues that a distinctive characteristic of this group of young people is that many have embraced "an individualist neoliberal political sensibility" (Bessant 2014, p. 112). However, while young people may understand themselves in terms of individual choice and the type of self-making project described by Anthony Giddens (1991), they simultaneously challenge aspects of neoliberal policy and the prevailing doxa (Bessant, Farthing & Watts 2017, pp.135-37).

The remainder of this chapter examines some of the structural changes in advanced industrial societies that are shaping the conditions experienced by young people, and how government policy is responding to these changes. Chapter 3 will review

how current conditions may influence the political attitudes and behaviours of young people, and the ways in which they differ from those of older citizens.

2.2 Demographic and economic change

The provision of welfare and social support for older citizens is based on a 'generational bargain' between birth cohorts. Retirees have a right to support based on the contribution they made to supporting their predecessors. Working age taxpayers support today's retirees on the expectation that they will receive the same benefits when they are older. This expectation is no longer reasonable due to demographic and economic shifts, particularly population ageing and deindustrialisation, associated with the ongoing trajectory of modernisation.

As societies modernise (industrialise), they pass through a demographic transition. With improving medical care, education and material conditions, death rates fall, then after a short time lag, fertility also falls. The lag creates a population bulge - a large generation which generates a 'demographic dividend' of increased productivity during its working years (Bloom & Williamson 1998; Bloom, Canning & Sevilla 2003). Ideally some of the fruits of the high productivity period should be invested for the lower-productivity future, including the health and ageing costs of the boom cohort (Goodin 1999). Improved material conditions also make it more likely that the bulge cohort (and subsequent cohorts⁶) will live longer, even as there are fewer young people to support them in their old age. The overall age structure of society shifts upwards over the decades following the demographic transition.

Most advanced industrial nations have already passed through their demographic dividend periods when the ratio of net-producing to net-consuming citizens was

⁶ There are worrying indicators that life expectancy increases in many advanced industrial democracies, notably the US and the UK but including Australia, have slowed significantly since the turn of the century (Office for National Statistics 2018). There are likely to be multiple factors in play, possibly including increasing pressure on health care systems. In the US, where mortality rates have worsened among some younger age groups (including babies), factors related to social deprivation such as obesity, drug use, suicide and poverty have been linked to increasing mortality (see, for example, BBC News 2016).

highest, largely in the 1990s (Mason & Lee 2011, p.14). Over the next few decades, the age structures of these countries will continue to shift upwards before stabilising at a point where a much larger proportion of the population is dependent on a much smaller proportion of productive workers. Advanced industrial nations can consider mitigating the effects of ageing by trying to increase fertility and immigration rates (usually from industrialising countries with younger population structures), but both strategies tend to have only limited impacts on productivity, insufficient to avoid the need for major policy reform (Kudrna, Tran & Woodland 2015, p.106).⁷

Australia's demographic challenges are less pressing than in many developed nations (CEPAR 2018a, p.1). Fertility and immigration rates have remained relatively high and Australia has already introduced a number of policy measures to limit the fiscal impact of population ageing, including tighter means-testing of the Age Pension⁸ and the introduction of compulsory superannuation. Australia's aged dependency ratio and spending on age pensions are comparatively low by OECD standards, and labour force participation by older people has been improving (Chomik & Piggott 2012, pp.4-8; CEPAR 2018a, p.24). However, as Figure 3 shows, the aged dependency ratio is increasing rapidly: in 1975 there were 7.3 people of working age for every person aged over 65 but this figure is expected to fall to 2.7 by 2055 (Commonwealth of Australia 2015, p.viii). Fiscal pressures arise not just from a higher proportion of older dependents requiring support and care (demanding increased spending by government), but simultaneously from a lower proportion of tax-paying workers (putting downward pressure on both productivity and government revenue).

⁷ Increased immigration is usually not politically feasible at a scale sufficient to mitigate population ageing (see Peterson 1999, p.144). Attempting to influence fertility levels through policy settings also tends to be relatively ineffective (see Schleutker 2014).

⁸ The income and assets tests for the Age Pension are subject to ongoing adjustment, most recently in 2017 when the assets test taper rate was increased. The taper rate is the rate at which Pension payments are reduced as recipients' assets increase, until they reach the point where they are no longer eligible for any Pension payment.

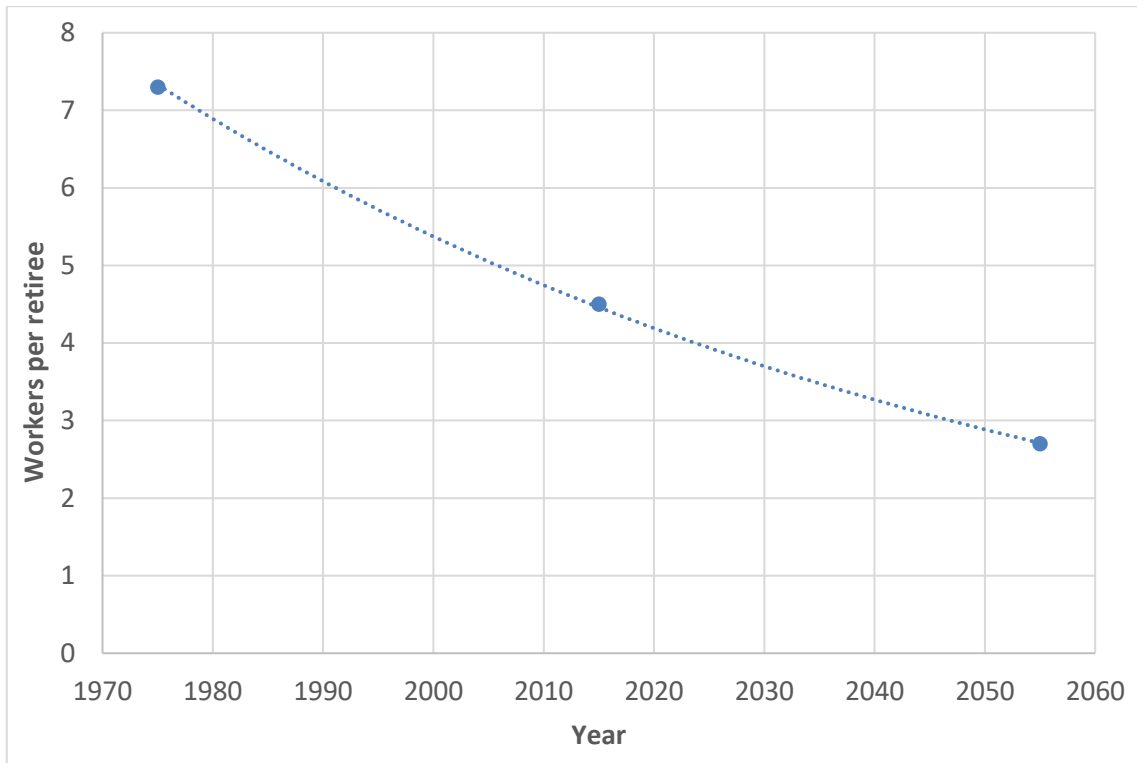


Figure 3: Aged dependency ratio in Australia (projected from 2015 to 2055) (Source: Australian Government 2015)

The median age of populations in a number of European countries is now in the mid-40s or even higher, while Australia’s is 37 (Australian Bureau of Statistics 2018a) and could rise to around 43 by 2066 with nearly a quarter of people aged over 65 (Australian Bureau of Statistics 2018b). Figure 4 illustrates how the age structure of the Australian population has changed since the 1970s, with older age groups now comprising a much higher proportion of the population and those under 25 a lower proportion.

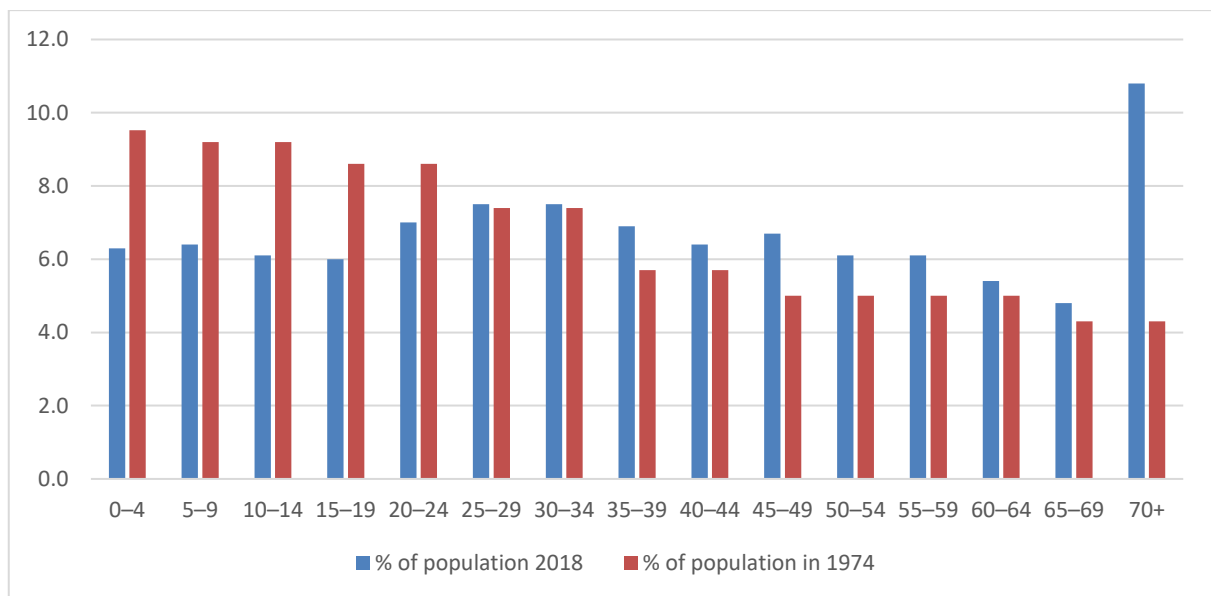


Figure 4: Age distribution of the Australian population in 1974 and 2018 (Sources: Australian Bureau of Statistics 1979, 2018a)

Australia currently devotes around 2.7% of GDP to the Age Pension and related pensions (CEPAR 2018b, p.19). The maturing of Australia’s compulsory superannuation system introduced in 1992 is likely to deliver only modest reductions in current spending and the proportion of retirees reliant on a part or full pension. Treasury forecasts predict a reduction in pension spending of 6% by 2050, with the proportion of over-65s receiving some pension expected to decrease from 70% to 67% (Commonwealth of Australia 2015, p.65).⁹ Economist Saul Eslake (2017) has warned that the Government’s projections for pension spending have failed to adequately account for falling home ownership rates and larger debt burdens. Eslake predicts that this will result in more people using their superannuation to pay off their mortgages before turning to the pension. If more pensioners are still renting, pressure to increase the level of the pension is likely, and fewer people will be able to self-fund bonds for residential care facilities by selling their homes.

⁹ Other commentators suggest this is overly optimistic (see, for example, Ingles & Stewart 2017, p.434).

A recent report suggests that stagnant wage growth will also reduce superannuation balances and lead to higher-than-anticipated pressure on the Age Pension in the future (Stanford 2017). However, Daley et al. (2018) argue that, contrary to effective marketing by the superannuation industry, *home-owning* retirees currently and in the future will have a comfortable standard of living through a combination of superannuation, the Pension and other sources of income/wealth. They suggest an increase in Commonwealth Rent Assistance to help non-home-owning retirees would be a much more desirable policy change than raising the superannuation guarantee or the Pension level. Another recent report notes that Australia's Pension spending is relatively modest by OECD standards and reasonably sustainable, though the rising costs of health and aged care are of greater concern (CEPAR 2018b, p.19).

The Productivity Commission's 2013 report *An Ageing Australia* was less optimistic, positing a perfect storm of adverse demographic and economic conditions over the next few decades: contraction of labour supply and labour productivity growth; falling labour participation rates; declining terms of trade; an increase in costs associated with health care, superannuation tax concessions and aged care; and a reduction in real income growth. Additional budget pressures equivalent to around 6% of national GDP are expected by 2060, mainly due to ageing-related costs, with tax increases of 21% required to close the fiscal gap (Productivity Commission 2013, pp.2, 13). The Commission declared that "A period of truly diminished outcomes is likely to be at hand, unless luck or appropriate policy initiatives intervene" (Productivity Commission 2013, p.10). Other modelling suggests that between now and 2050, spending on health will expand by 25% and on aged care by 126%,¹⁰ with either a 32% cut in non-age-related expenditure or a 28% increase in the consumption tax rate, required to cover these increases (Kudrna, Tran & Woodland 2015, p.106). The Parliamentary Budget Office predicts a \$36b decrease to the budget bottom line by 2028 as a result of population ageing, although it notes that

¹⁰ Expenditure on education and programs for families will contract at the same time, although by nowhere near as much as age-related expenditure will increase (Kudrna, Tran & Woodland 2015, p.114).

this is just one of many drivers of the Government's fiscal position (Parliamentary Budget Office 2019, p.iv).

Apart from the need to support more (and more expensive) dependents, slowing productivity growth alone can be problematic, and not just for the workers stretched by increased tax demands. Pay-as-you-go (PAYG) and funded pension schemes both give people moral or legal claims on future production, but if future production is limited their claims will also be limited. High demand for scarce goods and services will push up prices, and the nest egg or fortnightly pension payment will not stretch as far (Thomson 1991, p.88; Barr 2001, pp.91-99; Myles 2002; Lindh, Malmberg & Palme 2005, p.485; Barr 2012, p.225). Slowing growth and productivity can lead to stagnant or even declining living standards. Government redistributive policy, especially the design of pension schemes, affects who bears the brunt of the slowdown and the associated 'economic disappointment' (Schieber 2011). Making current pensioners or the near-retired worse-off is rarely politically palatable. Instead, a combination of increasing the burden carried by workers and phasing in benefit cutbacks over time (affecting the same workers when they retire) is often favoured. For example, in Australia the Age Pension eligibility age (previously 65) is being increased incrementally until it reaches 67 in 2023 and a further increase to 70 by 2035 has been mooted.¹¹ The superannuation preservation age has also been increased incrementally from 55 to 60 for anyone born after 1964.¹²

In addition to demographic changes, there have also been economic shifts over the last half-century suggesting that today's young people may not enjoy the same benefits as their grandparents across their lives. While bearing heavier lifetime tax burdens to fund the pension, aged care and medical costs of an ageing population, including the large 'Baby Boomer' cohort, young workers are also

¹¹ In September 2018, new Prime Minister Scott Morrison announced that a further increase to the Pension eligibility age was no longer under consideration, although this could change.

¹² The National Commission of Audit has recommended linking the pension age to 77% of life expectancy (which would support an increase to 70 by 2053), as well as further increases to the superannuation preservation age (National Commission of Audit 2014; see also Productivity Commission 2013, pp.14-15, 201).

disproportionately affected by slowing economic growth, wage stagnation and job market precarity. As will be discussed in section 2.3, government policy tends to exacerbate rather than ameliorate the impact of demographic and economic shifts on the young. The redistribution of resources from older to younger members of society to spread the impact of structural change more evenly is uncommon. Rather, the burden of economic readjustment is left to fall most heavily on younger members of society, including children. In advanced industrial democracies it tends to be the young (particularly the low-skilled young) and families with children who bear the brunt of not only labour market transformation and demographic change, but also the welfare state's failure to reform: the risk structure of society has been reshaped downwards (Esping-Andersen 1999, p.10, 150-167; Esping-Andersen 2002; Esping-Andersen & Sarasa 2002, p.8; Bonoli 2006).

Economists are increasingly considering the possibility that low growth is the new normal, which calls into question whether living standards will continue to rise from generation to generation as significantly as they have in the recent past. Since the 1970s, advanced industrial economies have moved into the deindustrialisation phase of the modernisation trajectory, which tends to slow productivity growth. Deindustrialisation involves the shrinking of the manufacturing sector and the growth of the services sector in an economy, usually accompanied by labour market restructuring, automation and greater engagement with the global economy. The increasing cost of mitigating environmental damage and the effects of climate change (including extreme weather events) is also a developing trend.¹³

The massive growth experienced in the US and other advanced industrial economies over the last two centuries may have been a one-off boost generated by industrialisation and associated productivity gains in areas such as manufacturing, transport and logistics (Kotlikoff & Burns 2005, p.99; Cowen 2011; Das 2015, pp.159-65). Technological and economic developments are now focused in areas

¹³ Industrial societies have effectively deferred payment of some of the costs of past production and consumption by not factoring in the environmental damage being caused: a prime example of what economists call an 'externality', when a party, in this case future generations, is affected by a cost they did not choose to incur.

such as communications, health, education and entertainment, which are more resistant to productivity improvement (Peterson 1999, p.97; Cowen 2011, pp.23, 30, 37; Productivity Commission 2013, pp.105-06; Atkinson 2015, p.121; Minifie, Chisholm & Percival 2017, pp.7-9).¹⁴ Where there are gains to be had, they increasingly accrue to a shrinking elite at the top, creating winner-takes-all markets that leave most people behind. There are fewer good jobs in the middle, leaving more of those in the labour market (especially young people just starting out) with low-paying, insecure work (Cowen 2013, p.39).

From 1991 to 2013, Australia experienced an unprecedented spell of economic expansion built on productivity increases, but some of these gains can be traced back to events that are unlikely to be repeated - economic deregulation and privatisation in the 1980s, the mining boom and substantial increases in property prices. Economist Ross Garnaut argues that by failing to save a sufficient proportion of these gains, Australians prioritised private benefit over the public interest, and current comfort over making provision for future generations (2013, p.17). Garnaut believes that current living standards are unsustainable and a downward adjustment is inevitable. Grattan Institute researchers concur that older Australians have benefited from one-off windfalls over the last few decades and that growth is now likely to slow significantly (Daley et al. 2014, p.31; Wood, Griffiths & Emslie 2019, pp.9-14). The assumption that continuing economic growth will compensate young people and future generations for current inequality or burdens we shift into the future, including the costs of mitigating environmental damage caused by current consumption, no longer holds.

The technological developments, globalisation and labour market deregulation associated with deindustrialisation tend to concentrate wealth and shift economic power to a small elite at the top. Changing socio-economic dynamics in advanced industrial democracies from the 1970s have produced what sociologist Ulrich Beck has described as a 'world risk society' (Beck 1999). In many countries, including

¹⁴ Cf. Ellis 2017 and Campbell & Withers 2017 for a different perspective on economic growth in Australia.

Australia, this has been accompanied by a move towards neo-liberal social and economic policies. Risks continue to be socially produced but they are now more likely to be borne individually (Bauman 2001, p.47; Beck & Beck-Gernsheim 2002). Both governments and individuals find themselves having to make decisions under conditions of complexity and uncertainty and suffer the consequences, intended or otherwise (Beck 1999). Outcomes become increasingly unknowable at the same time as industrial society's traditional safety nets become less reliable. A process of recommodification means individuals become more exposed to market forces, with risk-hedging institutions like the state and family weakened (Svallfors 2007a, p.6). The everyone-for-themselves struggle exacerbates problems in a society where collaborating and cooperating to manage uncertainty is the key to minimising it for everyone (Marris 1996, pp.130-54).

Deindustrialisation and labour market restructuring do not produce unequal risk burdens and other forms of inequality if governments implement appropriate interventions. However, in many countries, economic and social policies have encouraged dualisation, or the reinforcement of an insider/outsider divide. Those with more influence are able to secure protection from structural pressures and retain their benefits and privileges by shifting risk burdens on to marginalised groups (Emmenegger et al. 2012a; Emmenegger et al. 2012b). Young people and migrants are two of the groups most exposed to changing economic conditions, forming the basis of a 'precariat' class which labours in a series of insecure, poorly paid, low-status positions with little in the way of occupational identity, career prospects or benefits (Standing 2011; Emmenegger et al. 2012b). Australia has a comparatively high number of non-standard precariat jobs and young Australians have disproportionately borne the impact of labour market restructuring over the last two to three decades, with the effects persisting into mid-life in some cases (Cuervo & Wyn 2016). A recent report on the future of work in Australia identified increasing precariousness of employment and a widening pay gap between old and young cohorts as key issues (Cassells et al. 2018). Young Australians, including university graduates, are affected more than older people by low wage growth, unemployment and under-employment (Wood, Griffiths & Emslie 2019, pp.19-26).

Young people have also been one of the groups most affected by austerity policies in Europe following the Global Financial Crisis (GFC) of 2007-8 (see Grasso 2018). While Australia was less impacted by the GFC than many countries, it has experienced its own version of austerity policy and discourse over the last decade (see Walsh & Black 2018). Youth studies researchers have found that the changing structural logic affecting young people's lives has led many to see it as their own fault if they find it hard to navigate the new uncertainties (Woodman & Wyn 2011, pp.13, 24; Wieranga & Ratnam 2011, p.218). Young people have been encouraged to shape their own lives and invest in their individual futures through increasing levels of education and unpaid 'internships', but these investments of time and money don't always pay off (Andres & Wyn 2010, p.45; Brown, Lauder & Ashton 2011, pp.6, 135; Standing 2011, pp.16, 67-75; Bessant 2014, pp.21, 112; Bessant, Farthing & Watts 2017, ch.8). In advanced industrial democracies there are simply too many qualified candidates for a shrinking number of high-quality positions as wages stagnate, job security declines, and even high-skilled jobs are exposed to off-shoring and automation.

The assumption of a linear connection between education and good job opportunities no longer applies and accessing high quality education has increasingly come to depend on young people's family or personal resources as investment in public education in Australia has declined (Wyn & Woodman 2006, pp.499, 506). The educational pathway to upward social mobility, or even just maintaining socioeconomic status, appears to have been left behind in the industrial age. However, rather than governments taking responsibility for addressing structural inequalities and reduced opportunities, the onus is placed on individuals. At the same time as it has become harder for younger people to access such basics as secure full-time work, housing, child care, even income support when necessary, the prevailing culture has been imbuing them with the idea that they can do anything and have everything (see Twenge 2006, pp.109, 217).

Similar economic and demographic changes are occurring across advanced industrial nations, including Australia and New Zealand, the UK, the US, Canada, many European nations, Japan and South Korea. The structural changes affecting countries at earlier stages of the modernisation trajectory, and where most of the world's young people live, generate a different set of circumstances. Different policy responses by governments shape the way changes at each stage of the trajectory are experienced by different groups in society.

2.3 Current policy responses

Governments substantially decide who will bear the brunt of socio-economic change and increasing social risks, and who will be protected, through their redistributive policies. Appropriate tax and welfare policies can spread the costs of population ageing and structural economic change across society. Tax policies can ensure the economic elites who benefit most from technological change and globalised markets bear more of the associated costs. However, in many countries government policy settings magnify rather than relieve the burdens experienced by economically marginalised groups, serving to marginalise them further. For example, in Australia the Age Pension is set much higher than income support payments for single parents, the unemployed or students, although all of these payments serve the same purpose (income replacement for those not in salaried employment). Generous tax expenditures¹⁵ favour retirees, property owners and investors while increasing the tax demands on other groups who are less well-off.

2.3.1 The ageing welfare state

Government policy responses to both structural economic change and population ageing often tend to protect older citizens while leaving young adults and families with children more exposed. Some possible reasons for this, such as older people

¹⁵ Tax expenditures are programs that provide benefits to particular individuals or groups through the tax system rather than as direct payments (for example, through tax rebates or concessional tax rates on certain forms of income).

having more electoral influence than the young, are discussed in Chapter 3. Over the last two decades in Australia, all age groups have, on average, become better-off. However, the gap between younger and older Australians has been widening: older households have become much richer than older households were in the 1990s while young households are only a little better off than their counterparts a quarter-century ago (Wood, Griffiths & Emslie 2019, pp.11-12).¹⁶

While Australia has to some extent bucked the international trend of younger households' *incomes* growing more slowly than older households' over the last three decades, it is a different story for *wealth*, with the net worth of older households increasing much faster due to the accumulation of superannuation savings and the growth in house prices (Whiteford 2018, p.100). Australia could be heading in the same direction as other advanced industrial democracies such as the US, UK and many European countries, where young households have actually become worse off than their counterparts were in previous generations (Wood, Griffiths & Emslie 2019, p.13). Across the advanced industrial nations, it appears that today's young adults are not only doing less well than older people, they are worse-off in relative terms than older cohorts were during their youth, and can reasonably be expected to be worse-off as seniors than are current seniors (Smeeding & Sullivan 1998; Price Waterhouse Coopers UK 2012; Steuerle et al. 2013; Hood & Joyce 2013; see also Bessant, Farthing & Watts 2017, ch.1).

It is not a matter simply of being less rich; young households and families are more likely than older households to suffer serious economic hardship. The Australian Council of Social Services (ACOSS) reports that that 17.3% of Australian children lived in poverty in 2016, including 39% of children in sole parent families; children therefore have a substantially higher poverty rate than other age groups (the population average is 13.2%, while the rate for those aged over 65 is 12%) (Davidson et al. 2018, pp.12, 38). The authors of this report note that child poverty

¹⁶ This is not because young people are frivolous spenders. They spend less on non-essentials than young people did 30 years ago, while today's older Australians spend considerably *more* than the seniors of 30 years ago (Wood, Griffiths & Emslie, p.27).

has been increasing over the last ten years at the same time as poverty among the elderly has been decreasing (although from a high base).¹⁷ They attribute a substantial part of the blame for this situation to welfare policy, including increases to the Age Pension, Carer Payment and Disability Support Pension which excluded Parenting Payment; the freezing of Family Tax Benefits and Newstart Allowance for the unemployed; and the transfer of many single parents from Parenting Payment to the far less generous Newstart (Phillips & Joseph 2016; Davidson et al. 2018).¹⁸

Increased government spending on benefits for older Australians over the last two decades has augmented the advantages they already experience from 'demographic good luck' and being relatively better protected from workforce restructuring and precarity. As the authors of a recent Grattan Institute report note, "Current tax and spending policies are underwriting unprecedented transfers from younger households to older ones" (Wood, Griffiths & Emslie 2019, p.32). In good times and in bad, government redistributive policies have increasingly favoured older Australians. Between 2004 and 2014, as households aged 65-74 became much wealthier and households aged 25-34 went backwards, government spending per 65+ household rose substantially (Daley et al. 2014, pp.2, 22). Net government spending (benefits minus taxes) per 65+ household is much higher now than it was 30 years ago, due to a combination of higher health and pension costs and increasingly generous tax concessions (Wood, Griffiths & Emslie 2019, ch.5). During this period, the incomes of over-65s increased much more than the incomes of under-35s, but the income tax paid by seniors increased far less than it did for

¹⁷ Australia's after-housing elderly poverty rate is low by OECD standards, but it should be noted that it is considerably higher for age pensioners who are renting (Yates & Bradbury 2010; CEPAR 2018b, pp.23-24). On broad definitions of poverty, based on deprivation as well as income, age pensioners do much better than low-wage workers, disability pensioners, sole parents and the unemployed (Saunders 2011, pp.148-49).

¹⁸ The situation is even worse in the UK, where welfare policies have contributed to a rapid rise in child poverty over the last five years, with nearly half of children in sole parent families living in poverty (the rate of age pensioner poverty has more than halved since the turn of the century and is well below the population average) (Joseph Rowntree Foundation 2018, pp.3-5). In the US, 2016 data suggest child poverty is decreasing but remains higher than average, with under-18s representing 23% of the population but 32% of those living in poverty (National Center for Children in Poverty 2018).

under-35s; today only 17% of 65+ households pay income tax, compared to 27% in the 1990s (Wood, Griffiths & Emslie 2019, p.36).

Some welfare states are more 'elderly-oriented' than others, although this appears to occur less by design than through institutional path dependence, policy drift and unintended consequences (Lynch 2006). Comparative data suggest that older-oriented welfare states are generally less responsive to changing economic conditions and more likely to reproduce existing labour market and status differentials than ameliorate inequality (Esping-Andersen 1999, pp.181-82; Lynch 2006, pp.182-83). It is also less efficient to focus resources on older people instead of investing in people early in life and reducing the level of support they are likely to need later (Hudson 1997, p.20). Poverty among elderly people who are no longer able to earn an income and have not accumulated much wealth was historically a pernicious problem which the modern welfare state has been highly effective at relieving; that same welfare state has been less effective at addressing economic hardship among the young, including families with children (see Mirowsky & Ross 1999, pp.567-68).

Australia's welfare state has only a small elder bias compared to many countries (Esping-Andersen & Sarasa 2002, pp.6-7; Lynch 2006, pp.4, 33-35), largely because Australia's Age Pension is set at a relatively modest level. However, unemployment benefits are comparatively also very low (Lynch 2006, p.113) and tax benefits targeted at seniors mitigate the youth orientation of some of Australia's social policies (Lynch 2006, p.35). Alongside the increasing proportion of older voters there has been a shift towards redistributive policies favouring seniors in Australia over the last three decades, and particularly in the 2000s (Tapper, Fenna & Phillimore 2013; Daley et al. 2014; Daley et al. 2016).¹⁹

¹⁹ There is little evidence of 'middle-class welfare' for Australian families (Tapper, Fenna & Phillimore 2015) and analysis has found increased redistribution towards the elderly since the 1980s has been subsidised by middle to higher income families with children (Tapper, Fenna & Phillimore 2014). This analysis found single parents had benefited from increased redistribution, but other research reports a substantial reduction of benefits for the worst-off single parent families, at least since 2006 when many were moved from Parenting Payment to Newstart (Phillips & Joseph 2016).

In Australia, the Age Pension is more generous than income support payments which primarily benefit younger adults (including people with children). The maximum rate of Newstart Allowance for a single unemployed person is \$550/fortnight (2019 rates). The maximum rate of Parenting Payment for a single parent is \$768/fortnight, and once children reach the age of eight, the single parent is moved on to Newstart. Youth Allowance for young people aged 16-24 who are unemployed or studying ranges from \$249 to \$455/fortnight, depending on their circumstances. Meanwhile, the maximum Age Pension rate for a single pensioner is \$834/fortnight plus supplements of \$82/fortnight and in-kind benefits such as reduced medical, pharmaceutical, utility, vehicle registration and public transport costs (Department of Human Services 2018).²⁰ The Age Pension is also privileged over other income support payments in other ways: it has the most favourable indexation arrangements,²¹ does not stigmatise beneficiaries and does not impose mutual obligation-type conditions.²²

2.3.2 The taxed and the taxed-nots

Some elements of Australia's tax-and-transfer arrangements exacerbate rather than ameliorate age-based and other forms of inequality. The current system generally suffers from inefficiency, conflicting policy objectives and a focus on private savings over collective risk pooling (Spies-Butcher & Stebbing 2011). It does very little to promote egalitarian aims and is only nominally progressive; it offers myriad opportunities for sheltering wealth, concealing income and minimising tax (Stilwell & Jordan 2007, p.204). It is heavily reliant on inefficient, incentive-distorting income and corporate taxes rather than focusing on the taxation of consumption, wealth

²⁰ Australia spends 1% of GDP on these in-kind benefits alone (CEPAR 2018b, p.29).

²¹ Welfare payments are increased by indexation each year, usually in line with the Consumer Price Index (CPI). The Age Pension, however, increases in line with wages, which have historically increased faster than the CPI. This means that during times of strong wage growth, pensioners keep pace with workers but other welfare recipients fall behind.

²² The Department of Human Services' own data indicate that Age Pension recipients even get their phone calls to Centrelink answered much more quickly than recipients of other income support payments (Conifer 2018).

and resource ownership.²³ The significant roles played by superannuation, tax expenditures and policies favouring property owners reinforce labour market inequalities and expose people to market volatility.

A comprehensive review of Australia's tax system led by Ken Henry delivered its final report in 2010 and recommended a raft of changes to rationalise tax and income support arrangements and make the policy intent of various programs clearer (Henry 2010). The 'retirement tax and transfer system' settings in particular "lack coherence; produce inequitable outcomes based on various indicators including income, wealth and gender; and create high effective tax rates on work and saving for many Australians over the life cycle" (Ingles & Stewart 2017, p.418). The Government conceded in a 2015 discussion paper that the existing tax system was fragmented, heavily reliant on inefficient taxes, overly complex and characterised by concession and offset schemes which delivered sub-optimal outcomes (Australian Government 2015). However, tax reform is notoriously difficult to implement and the discussion paper made it clear that less politically palatable reform options such as changes to the tax treatment of the family home or the reintroduction of estate taxes were not open for consideration.

Economist Ross Garnaut has noted "that more and more of the load is carried by income taxpayers with limited opportunities for avoiding taxation is economically distorting, unfair and probably politically unsustainable" (2013, p.149). Tax policy is very complex,²⁴ which makes it hard for people to assess how fair it is and creates opportunities for well-informed actors to pursue their own interests at the expense of the public interest (Daley et al. 2015, p.19). A report from a Senate committee concluded that the tax system was likely to be contributing to inequality, including between age cohorts (Senate Community Affairs Reference Committee 2014).

²³ Consumption taxes tend to be more efficient, ensuring tax burdens are borne by those who reap the benefits of consuming (Merette 1998; Kotlikoff & Burns 2005, p.84), although they can place relatively greater pressure on lower income earners which needs to be compensated (Price Waterhouse Coopers 2013, pp.13, 40).

²⁴ Australia's tax laws have been described as the most complex in the world, making it hard even for Treasury modellers to predict the exact consequences of reform and flow-on effects in other policy areas such as housing and superannuation (Morrison 2017, pp.100-101).

A series of Grattan Institute reports shows how an array of tax expenditures introduced or strengthened since the late 1990s disproportionately benefit wealthy and older Australians, causing detrimental social and economic impacts for other groups (Kelly et al. 2013; Daley et al. 2014; Daley et al. 2015; Daley et al. 2016; Daley, Wood & Parsonage 2016; Daley et al. 2018; Wood, Griffith & Emslie 2019). These programs include the superannuation tax concessions, the 50% capital gains tax discount on investment property, negative gearing, the Seniors and Pensioners Tax Offset (SAPTO), a higher Medicare levy income threshold for senior Australians, and a higher private health insurance rebate for senior Australians.

Some of these programs have no discernible policy purpose or are not fit for purpose. For example, the superannuation tax concessions, equivalent to 2% of GDP (in terms of revenue foregone by the Australian Government), are ostensibly to incentivise people to put more money into super and reduce reliance on the Age Pension. However, despite modest reforms to the tax treatment of superannuation coming into effect in mid-2017, it was predicted that the cost of the scheme would surpass the total cost of the Age Pension in 2019 (CEPAR 2018c, p.40). Moreover, there is little evidence that the superannuation tax concessions encourage people who would otherwise receive the Age Pension to become self-funded retirees and it is poorly targeted, with most of the benefits going to wealthier households who would be pension-ineligible without topping up their superannuation balances (Daley et al. 2015; Stebbing 2015, pp.143-45; Daley et al. 2018b, pp.3-4, 92-97).²⁵

The over-65s have been described as a new class of 'taxed-nots' (Daley et al. 2016, p.3). Benefits for some groups result in burdens for other groups - to maintain spending levels others must pay more tax or the government must accrue more debt to be paid back by future taxpayers. In a 2013 report on tax reform, all the key

²⁵ It is impossible for the superannuation tax concessions to pay for themselves through a reduction in the Age Pension bill because abolishing the Pension means test entirely and making the Pension universal would only cost around half as much as the tax concessions (Ingles & Stewart 2017, p.423).

Australian taxes scored a red light for potential ‘intergenerational impact’ (Price Waterhouse Coopers 2013, p.41).

2.3.3 Redistribution via private transfers

Older Australians who have accumulated substantial wealth are able to pass it on to their inheritors on highly favourable tax terms. Since 1975, Australian states have progressively eliminated wealth transfer taxes, including estate taxes, inheritance taxes and so-called ‘death duties’ (Olsberg & Winters 2005, p.18). They remain relatively widespread around the world, especially in European countries,²⁶ where there are often significant legal restrictions on how benefactors can allocate their estates (see Cremer & Pestieau 2006; OECD 2015, p.49). This approach recognises that bequest practice, with its potential to concentrate wealth and increase inequality, raises legitimate public interest concerns. Some economists argue that inheritance taxes are problematic due to high administrative costs, possible detrimental effects on job and economic growth, exemptions limiting the revenue raised and skilled advisors facilitating tax avoidance (Cole 2015). On the other hand, others suggest inheritance taxes have broader economic benefits such as increasing the labour force participation (and income tax contributions) of legatees who might otherwise opt out of work (Kindermann, Mayr & Sachs 2018).²⁷

A common response to concerns about intergenerational equity and redistributive policies favouring some age groups and birth cohorts over others, particularly in Europe, is that familial solidarity will compensate. This argument suggests that private transfers, including bequests, and in-kind support are substitutable for public benefits and service provision. Public and private transfers are complementary, together smoothing out inequality between generations

²⁶ In 2015, 19 of 34 OECD countries had inheritance/estate taxes, ranging from 4% in Italy to 40% in the US and UK, 45% in France, 50% in South Korea and 55% in Japan (Cole 2015).

²⁷ The 2019 Federal Election campaign featured widespread false allegations on social media that Labor intended to introduce a ‘death tax’, raising serious issues around how to counter ‘fake news’ (Murphy, Knaus & Evershed 2019). Perhaps the most interesting aspect of this incident was the way it was assumed any genuine wealth transfer tax proposal would be met with universal horror.

(Gulbrandsen & Langsether 2000; Attias-Donfut & Wolff 2000a), while intergenerational solidarities at the family and societal levels reinforce each other (Foner 2000; Ward 2001; Timonen et al. 2013). The work of Vern Bengtson and colleagues on family cohesiveness has influenced this view (see, for example, Bengtson, Furlong & Laufer 1974; Bengtson & Roberts 1991; Silverstein & Bengtson 1997; Bengtson et al. 2003), but a competing theoretical approach emphasises ambivalence and power differentials in family relationships (see, for example, Luescher & Pillemer 1998; Connidis & McMullin 2002; Pillemer & Luescher 2004). Later work by Bengtson and colleagues acknowledges the complex and dynamic nature of family relationships, refining the solidarity framework to include a conflict dimension (Bengtson 2001; Giarrusso et al. 2005).

Intra-family support tends to be arbitrary and unreliable. The filial obligation to care for one's parents in their dotage was once commonplace, although most people died without requiring long periods of intensive care (Daniels 1988, p.24). With the expansion of the welfare state, "within families, as in other contexts, we are no longer clear about who owes what to whom and with what limits" (Moody 2007, p.178). Bioethicist Norman Daniels has argued that parental and filial duties are fundamentally asymmetrical; the parental role is (usually) voluntarily taken on,²⁸ while the filial relationship is not, and no general principle of reciprocity arises (Daniels 1988, pp.29-34; see also Sheleff 1981, p.263). The precise nature of parental duties towards adult offspring is also unclear. In Australia, the increasing dependency of young adults on their families is variously attributed to lack of job opportunities, low youth wages, higher levels of participation in post-compulsory education, lack of affordable housing, and changes to income support programs (including parental means-testing²⁹) (see, for example, Schneider 1999; Cobb-Clark 2008).

²⁸ The obligation to support one's children is also legally enforced in some respects.

²⁹ Young people aged up to 25 may be ineligible for Youth Allowance on the grounds that their parents earn too much. This effectively mandates an ongoing relationship of parental dependency well into adulthood for many young people.

As discussed in section 3.3, support for social spending benefiting the elderly tends to be high across age groups and it is sometimes suggested that this is linked with practices around private transfers. For example, young and middle-aged people may support pensions and aged care provision because it relieves them of the burden of providing for their elderly parents (Foner 2000, p.273; Kohli 2011, p.474). Another argument is that generous public benefits for seniors flow down to younger generations through private transfers (Kohli 1999, p.94; Attias-Donfut & Wolff 2000b; Attias-Donfut 2003; Litwak et al. 2003, p.32; Lindh, Malmberg & Palme 2005, p.483). However, this deprives younger people of agency: transferring resources from working-age adults to pensioners on the assumption that some of them will be transferred back again has been described as “curious” (Thomson 1991, p.214) and “perverse” (Esping-Andersen 1999, p.181). Private transfer of resources is not a neutral, value-free practice; transfers are discretionary and may come with conditions attached (Arrondel & Masson 2006, pp.1042-43).

Some researchers suggest that testators may sometimes prefer bequests over inter vivos gifts³⁰ because they wish to use their wealth to control their beneficiaries for as long as possible (Bernheim et al. 1985; Laferrère & Wolff 2006, p.954; Arrondel & Masson 2006, p.983).³¹ Bequests, like other intra-family transfers, tend to concentrate wealth and entrench existing inequalities and status differentials (see Bowles & Gintis 2002; Daley et al. 2014, pp.2, 11). The present cohort of seniors may leave smaller bequests than their current wealth levels suggest as they have a propensity to consume, they will be long-lived with high health and care costs in their final years, and the bequest ethic appears to be in decline in Australia, as elsewhere (Kelly & Harding 2006; Tomlinson 2012). A 2016 poll found that 79% of surveyed Australians strongly agreed or tended to agree that older people should enjoy their retirement and not worry about leaving a legacy (Bray & Gray 2016, p.7).

³⁰ Inter vivos gifts are transfers made during the lifetime of the benefactor, while bequests are transfers made after death.

³¹ There is also likely to be an element of financial pragmatism in play. When people are uncertain about whether they will have sufficient resources to last until they die, they will be more likely to defer transfers.

As will be discussed, in the fieldwork for the thesis few participants, young or senior, placed much importance on leaving bequests.

A large-scale study of the financial intentions of Australians aged 50+ found that many were oriented towards 'me-first' consumption rather than sharing wealth via gifts or legacies to their children or to charity (Olsberg & Winters 2005, pp.viii-xiii, 90-92).³² A similar study found participants had given little thought to leaving legacies, and many felt *they* were owed something by the younger generation (Hamilton & Hamilton 2006, pp.35-37, 59). However, a more recent survey of people aged 50+ undertaken by COTA NSW found that a substantial majority would like to leave an inheritance for their children (though many would not necessarily be in a position to do so) (2017, p.39).

An upwards flow of resources from young people to seniors during their lifetimes is unlikely to be compensated for by an equivalent downwards flow in the form of bequests. While the costs of supporting older people are spread across younger generations, only a small number of (mostly middle-aged) people receive substantial inheritances (O'Dwyer 2001). Daley and colleagues argue that large inheritances are likely to increase due to the wealth levels of some current retirees, but they will generally accrue to only a small number of people and relatively late in their lives, having the effect of increasing inequality (2018, p.18; see also Wood, Griffiths & Emslie 2019, ch.6).

2.3.4 Homeowner benefits

To the extent that older Australians aspire to leave a legacy for their inheritors, it is often the 'family home' that they hope to preserve for posterity. Home ownership traditionally carries substantial importance for Australians and there is an

³² This research revealed an unfortunate narrative around older people denying their adult children financial assistance as 'punishment' for being ungrateful, selfish and improvident. Interviews with a similar age group in the UK found that they too thought of themselves as having inherited the frugality of their parents, compared with what they saw as the excessive materialism and over-consumption of their children (Leach et al. 2013).

expectation that it will be facilitated by favourable tax treatment. Investing in property has also come to be seen as a legitimate goal for aspirational middle-class Australians and is treated differently from other forms of investment. Benefits for homeowners include full exemption from paying capital gains tax on profits made by selling an owner-occupied home and the effective exclusion of an owner-occupied home (regardless of value) from the Age Pension assets test.³³ Benefits for property investors include negative gearing and a 50% discount on the capital gains tax payable when selling an investment property.

Meanwhile, rising property prices tend to operate as another form of intergenerational burden-shifting, with the high cost of housing a major contributor to inequality between generations (Daley, Coates & Wiltshire 2018, pp.81-84). Older people who became property owners when housing was more affordable receive a windfall that appears to come from nowhere. In reality, someone else will bear the cost of their windfall, in this case new entrants to the housing market. People have increasingly come to see residential housing as a means of generating wealth rather than having a primarily social purpose, and Government policies prioritise the wealth-building function of property ownership over ensuring housing security for as many people as possible (Kelly et al. 2013; Stebbing & Spies-Butcher 2016).³⁴

Young people are affected by rising house prices whether they aspire to buy a home or to rent. The average Australian house price increased from 2.5 to 4.5 times average disposable income between 1985 and 2012, and rents went up at an even faster rate between 2002 and 2012 (Kelly et al. 2013, pp.10-11, 19).³⁵ In Australia's

³³ Unlike other assets and investments, owner-occupied houses are also largely exempt from means-testing for aged care subsidies; they are either excluded or only counted up to a value of approximately \$169,000 (Australian Government 2020).

³⁴ Tax expenditures such as the capital gains tax (CGT) exemption on the family home, the CGT discount on property investments and negative gearing incentivise people to buy residential property as a wealth generation strategy.

³⁵ In an international context, Australia's rental conditions (including lease periods and termination notice requirements) tend to favour landlords, further undermining housing accessibility and security for tenants (Kelly et al. 2013, p.20; Kelly & Donegan 2015, pp.101-105; Hulse & Burke 2015; Ong 2017; Daley, Coates & Wiltshire 2018, pp.126-28).

most populous state, New South Wales, rental costs rose by 65% between 1994 and 2014, while the cost of servicing the average mortgage rose by 30% (NSW Government 2016, p.33).

Meanwhile, over 10% of Australian properties, usually owned by investors, sit vacant (Kelly et al. 2013, p.17) and many empty nesters remain in family homes located close to workplaces and services with far more space than they need. Psycho-social factors contribute to older people's reluctance to down-size (Daley, Coates & Wiltshire 2018, pp.140-41), but government policies³⁶ also create disincentives (Kelly et al. 2013, p.32). Housing availability and affordability was the top issue of concern among young Australians aged 17-24 surveyed in 2013 (Australian Youth Affairs Coalition 2013). A 2017 poll found that while 92% of respondents saw home ownership as part of the Australian way of life, primarily for reasons of emotional rather than financial security, 87% were concerned that it would be out of reach for future generations (Sheppard, Gray & Phillips 2017, p.5).

A 2014 report for the Australian Housing and Urban Research Institute found home ownership amongst younger age groups in decline, with households taking longer to pay off mortgages and holding higher levels of debt relative to income than 30 years earlier (Burke, Stone & Ralston 2014, pp.1-3, 12).³⁷ The only age group where home ownership rates have remained steady is the over-65s (Kelly et al. 2013, pp.10-11; Stebbing & Spies-Butcher 2016; Yates 2017, p.19; Ong 2017; Eslake 2017, pp.7-8). Adaptive responses such as maintaining two household incomes and moving to the suburban fringe bring their own potential challenges: "Households buying their first home far from city centres face much higher barriers to opportunity, job security and material prosperity than their parents ever experienced" (Kelly & Donegan 2015, p.61).

³⁶ These policies include high levels of stamp duty on property transactions and the effective exemption of the full value of the family home from the Age Pension assets test.

³⁷ Home ownership among Australia's young people is low by international standards. A 2017 report drawing on data from nine countries (Australia, the US, the UK, Canada, China, France, Mexico, Malaysia and the United Arab Emirates) found Australians born from 1981-1998 had a home ownership rate of 28%, compared to an average of 40% across the surveyed countries; only the United Arab Emirates had a lower rate (HSBC Holdings plc 2017).

The effective exemption of the full value of the family home from the Age Pension assets test creates a disincentive for older people to downsize, encourages the use of residential property to shelter wealth, and potentially contributes to high house prices by restricting supply.³⁸ This policy is unusual in an international context and is associated with retirement housing consumption patterns that are also idiosyncratic compared to other countries: Australian seniors have comparatively high levels of home ownership, high levels of housing wealth and low rates of moving house (Bradbury 2010). Australians aged over 65 are more likely than younger people to be living in large dwellings (despite their smaller household sizes), have become less likely to move house since 2001, and are actually more likely to *upsized* than downsize when they do move (Judd et al. 2014, p.2). Less than 4% of older Australian homeowners have downsized primarily to release housing wealth (though even fewer claim retaining Age Pension eligibility as a reason not to downsize) (Productivity Commission 2015, pp.7-8).

Age pensioners alone, quite apart from wealthier self-funded retirees, held \$600b in residential property assets in 2011 and this is likely to have increased significantly (Cowan 2016, p.15). Six percent of age pensioners live in homes worth more than a million dollars and another 10% in homes worth \$750,000 to \$1m; 5% of the Age Pension budget (around \$2b) is spent on households with assets of over \$1m (CEPAR 2018b, p.4, 11). Grattan Institute analysis suggests even higher figures, with half of the Age Pension budget spent on retirees with net wealth of over \$500,000 and \$6b going to households worth more than \$1m (Coates 2018, p.18; Wood, Griffiths & Emslie 2019, p.51).

The vast amount of wealth held by older Australians in the form of residential property makes it reasonable to expect them to draw down on their home value

³⁸ Modelling the likely impact of removing the family home exemption has found that households in the top wealth quintile would be disadvantaged, but all other households would benefit (Cho & Sane 2013). Modelling by the Productivity Commission (2015) similarly found the negative impact of a cap on the exemption would be restricted to the wealthiest pensioners and would also send a much-needed signal that housing wealth should be seen as a source of retirement income.

(such as through down-sizing or a reverse mortgage arrangement like the Australian Government's Pensioner Loans Scheme) as part of supporting themselves in retirement (Daley et al. 2018, p.18). However, reverse mortgages remain a niche market (CEPAR 2018c, p.46) and the aspiration of home ownership is still deeply embedded in Australian culture. This makes reform of housing policy, and specifically any perceived diminution of the rights of property owners, challenging. Australian housing policy is characterised by inertia and a lack of coherence: some "policies - relics designed for a different economy, society and environment in a different century - remain frustratingly sacred cows that governments of all political persuasions are too afraid to touch" (Dufty-Jones & Rogers 2015, p.15).

2.3.5 Public debt

Australia's ballooning public debt has been the subject of much discussion since the 2019 Federal Election, with the re-elected Coalition Government vowing to return the annual budget to surplus and eventually pay down the debt that has been accumulating for over a decade. There is considerable debate among economists about the implications of carrying high levels of public debt, or what, in fact, constitutes a high level. At times of sluggish economic growth and interest rates that cannot be reduced much further, incurring debt is often viewed as a useful means of stimulating the economy, and public debt is very different to private (household or company) debt. Perceptions of public debt are complicated further by the perception that right-wing governments may use the need to reduce debt as a justification for cutting back on social service provision.

A contrary view is that public debt is akin to deferred taxation, allowing governments to continue spending without major tax reform by shifting the costs of funding current consumption to workers of the future. Those who pay will not enjoy the benefits of the expenditure, have no say in whether it should be incurred and will be without recourse against those who incurred the debt on their behalf (Coombs & Dollery 2004a). Borrowing to pay for investment which will deliver future benefits, such as infrastructure projects or education, is often viewed as

justifiable (see Coombs & Dollery 2004b; Price Waterhouse Coopers 2013, p.36). Borrowing for pure present consumption may be harder to defend, with possible exceptions such as urgent defence needs or natural disasters (see Tremmel 2006, p.209). Australia's current debt has been incurred primarily to fund spending on older Australians (Daley & Wood 2015). It has been estimated that each year of debt accumulation at the rates seen over the last decade represents a \$10,000 future tax burden for a household headed by one of today's young adults (Daley et al. 2014, p.9).³⁹

Proponents of the generational accounting approach to government budgets, which had some popularity in the 1990s, argue that measures of public debt in fact understate the extent to which current generations are shifting fiscal burdens to future generations (see, for example, Auerbach, Kotlikoff & Leibfritz 1999; Kotlikoff 2013). For example, governments often carry substantial explicit and implicit future liabilities relating to funded pension schemes for retired government employees, as well as public age pension programs.⁴⁰ Generational accounting aims to specify how much different age cohorts will pay in lifetime taxes to cover government expenditure programs based on current policy settings.

The Australian Government's primary long-range planning exercise, the Intergenerational Report prepared by Treasury at least every five years (most recently in 2015), adopts a fiscal sustainability approach, although it has been suggested that a generational accounting framework would better address the interests of younger people (Bessant, Emslie & Watts 2011). However, the generational accounting approach has been criticised on various grounds, including basing long-term projections on unreliable assumptions (Williamson & Rhodes 2011, p.42; Bessant, Farthing & Watts 2017, pp.78-79), measurement and labelling issues (Murphy 1998), failure to consider how policies change over time (Lynch 2006, p.17), failure to consider how individual behaviour might change (Oreopoulos

³⁹ Others see public debt very differently, noting that it is often written off and governments can simply choose to default on it or 'print money' (Bessant, Farthing & Watts 2017, pp.75-78).

⁴⁰ Neither public debt nor generational accounting take into consideration the future costs of environmental impacts caused by present activities.

and Vaillancourt 1998, p.8; Williamson & Rhodes 2011, p.44) and exclusion of intra-family transfers (Osberg 1998, pp.131-32; Williamson & Rhodes 2011, p.43). Some of these criticisms can be applied to any form of future-planning, with its inherent uncertainty. A more salient issue is that framing policy sustainability and fairness in terms of differential generational impacts may be inappropriate when intra-cohort differences can be extreme (Wolfson et al. 1998; Osberg 1998, pp.131-32; Williamson & Rhodes 2011, p.47).

2.3.6 The retirement bargain

Using debt to finance the growing costs of population ageing is one way of delaying what may be inevitable tax increases. Social and economic conditions were very different when pension schemes began to be introduced from the late nineteenth century in industrial societies, in recognition of the fact that people who were no longer capable of working for an income often faced destitution without family support. After a life of manual labour, and in an era of lower life expectancy and limited medical care, simply being over 65 was seen as a proxy for need. However, the twentieth century's increases in life expectancy and medical care, along with an increasing proportion of knowledge/service workers with less physically demanding jobs, created a new and hitherto unforeseen welfare beneficiary: the fit and healthy pensioner. By late century, some of the conditions on which PAYG pension schemes had been predicated - high fertility, full employment, strong wage growth - were increasingly compromised (Myles 2002, p.149).

However, by this time the expectation of enjoying a period of state-supported retirement, regardless of the capacity to continue working, was commonplace in advanced industrial societies.⁴¹ In many contemporary welfare states there is now a substantial net transfer upwards from younger working adults and families with children to older retired people (Wilkoszewski 2008, pp.175-76; Mason & Lee 2011,

⁴¹ As with unemployment benefits, age pensions can create moral hazard by incentivising people who are capable of working not to work. For example, in 1950 the labour force participation rate for older American men was 46% but by the 1990s, in a mature welfare state, it had dropped to 16% (Hudson 1997, p.3).

pp.28-29). This is an anomaly in human history, for nearly all of which there have been net transfers of resources (including in-kind help and support) downwards from older people to younger people; that is, parents have invested more in their children than they have received back from them. Historically, people aged over 65 in hunter-gatherer and agricultural societies have tended to be net contributors to productivity, continuing to undertake work suited to their skills and capabilities until physically incapable of doing so (Mason & Lee 2011, p.19). Now, with governments increasingly relying on debt to finance age pension obligations, even future taxpayers are being locked into funding the retirements of today's seniors (Lee & Mason 2011, p.80).

Moving to compulsory superannuation has broad support among experts and the public as a way of making welfare states more sustainable in an era of population ageing (Boeri, Börsch-Supan & Tabellini 2001, pp.31, 40-43; Gelissen 2001, pp.512-13; Schieber 2011), and Australia is considered a world leader in this regard. However, the double burden this imposes on some cohorts is not often recognised. During the transition period of around five decades during which compulsory superannuation schemes come to full maturity, several generations of taxpayers are required to fund two sets of retirement: their own and those of their predecessors who were not required to contribute to superannuation for their whole working lives and therefore still largely rely on the age pension (Pierson 1993, p.609; Kotlikoff & Leibfritz 1999, p.87; Schieber 2011).⁴² It has been estimated that in 2011 an Australian worker on an average salary of \$66,000 making the compulsory 9.5% superannuation contribution was paying \$6,270pa towards their own retirement per year and \$3,500 towards older people's (Cowan 2016, p.10). Those older people paid much less towards the retirements of their own predecessors: covering the pension cost workers half as much in 1971 as it did in 2011 (Cowan 2016, p.10). The

⁴² Superannuation contributions are not an unearned bonus bestowed by generous employers; they would otherwise be transferred directly to workers in the form of higher salaries (see Henry 2010, Part A2-2; Coates, Mackey & Cowgill 2020). However, this point is not agreed on by all economists and is certainly not universally recognised. One study found 57% of surveyed Baby Boomers felt 'hard done by' because they hadn't saved as much superannuation as younger people (Hamilton & Hamilton 2006, p.xiii). They believed the Government had let them down - by not compulsorily quarantining more of their income during their working lives.

average worker in 1971 contributed 2.5% of his or her income towards funding retirement; the average worker today contributes nearly 15%.

Similar analysis including not just the pension but other benefits for those aged 65+ finds that today's retirees were supporting their forebears to the tune of \$3,200 pa when they were 40-year-old workers. The average 40-year-old worker today contributes \$7,300 pa to support retirees plus \$6,800 in compulsory super towards supporting themselves in retirement. If existing policy settings remain in place, the children of these workers will be contributing the equivalent of \$11,700 pa in today's dollars *plus* 12% compulsory super by the 2040s (Wood, Griffiths & Emslie 2019, p.39).

As noted in section 2.2, Treasury's own figures suggest only a modest reduction in the cost of the Age Pension as a result of the maturing of Australia's compulsory superannuation scheme. In any event, even if the proportion of self-funded retirees increases, governments cannot opt out of the retirement support business (Barr 2001, pp.123, 141). As well as the ongoing need for safety net provision, governments must provide regulatory protection for consumers and maintain a stable economic environment for superannuation funds to operate in (Barr 2001, p.124; Myles 2002, p.152). The Australian Government currently also foregoes tens of billions of dollars in revenue each year as a result of superannuation tax concessions.

The introduction of compulsory superannuation illustrates how policy change in the area of retirement income can produce different outcomes for different birth cohorts. Divergence in the attitudes of young and older Australians towards financing retirement suggests young people expect that, despite paying taxes to fund the age pension for existing retirees, it is likely to be less accessible when *they* reach retirement age.⁴³ As will be discussed, this was borne out in the fieldwork

⁴³ It is impossible to know what retirement income policies will be like in 50 years' time. However, it is a reasonable assumption based on recent evidence that the Australian Government's preference is likely to be for a reduction in pension spending over the coming decades. This is in line with the long-standing commitment to promoting self-sufficiency in retirement through compulsory

undertaken for the thesis. In the 2005 Australian Survey of Social Attitudes, only 2% of 18-34-year-olds said the age pension would ensure their secure financial future, compared to 40% of those aged 65+ (Pixley 2007, p.299).⁴⁴ However, the young group were still nearly as likely as the older group to say everyone should get at least some age pension (49% compared to 53%) (Millward & Brooke 2007, p.168). Those aged 18-34 are much more likely to say people should retire gradually, they nominate the highest official retirement age of all age groups and they think older people should be working for longer (only 22% of 18-34-year-olds endorsed older workers 'making way' for the young compared to 39% of over-65s⁴⁵) (Millward & Brooke 2007, pp.159, 162, 165).

The recent increase of the retirement age from 65 to 67 is a further example of a policy change which disadvantages some birth cohorts. Workers born after 1956 will fund pensions for older people from 65 but must wait until 67 before they are eligible for their own pensions. However, there are obvious collective benefits to more people working for longer,⁴⁶ including increased productivity, additional tax revenues, reduced expenditure on pensions and enhanced social inclusion (see Galasso 2006; Barr 2012, p.225).⁴⁷ The traditional retirement age of 65 dates from a period when life expectancy was shorter, a far smaller proportion of the population was over 65 and there was no Third Age of healthy, active retirement. Most people were only eligible for pension benefits for a short time, if at all. Instead of the

superannuation from both Labor and Coalition Governments, as well as recent Coalition government policy on raising the Pension eligibility age (see further below) and constraining eligibility by increasing the taper rate for the assets test (see footnote 8).

⁴⁴ A differently phrased question in a more recent poll of Australian adults found that 33% of the 25-29 age group expected to rely on the government in retirement (compared to 49% of the 50-70 age group), which suggests many young adults do still see the Age Pension as part of their financial future (Ipsos & MLC 2015, p.3).

⁴⁵ The authors noted that the older group may have been justifying their own early retirements.

⁴⁶ This includes unpaid productive activities such as caring roles or volunteering. A survey of people aged 50+ undertaken by COTA NSW found that 30% of respondents had a caring role and 55% volunteered in some capacity (2017, pp.46, 49).

⁴⁷ Delaying retirement would not necessarily mean older workers remaining in stressful high-level positions (or in physically demanding manual jobs); they could be encouraged to move into different roles, possibly part-time, as part of a transition to full retirement.

duration of working lives increasing in line with life expectancy,⁴⁸ the average length of retirement has become longer.⁴⁹ In Australia, individuals are net economic contributors to society⁵⁰ from ages 25 to 58 on average (Commonwealth of Australia 2015, p.57) - 33 years out of an average life span of around 83 years. The average age of retirement for current retired Australians was 55.3, although this is increasing for more recent retirees (Australian Bureau of Statistics 2017).

Despite modest recent increases in workforce participation by older people, Australia lags behind countries such as the US, UK, New Zealand and Sweden (Chomik & Piggott 2012, p.8; CEPAR 2018a, p.24). People who are eligible for the pension but continue to work are effectively paying a very high marginal tax rate (Peterson 1999, p.130; Barr 2001, p.126). In Australia, both the Age Pension eligibility age and the superannuation preservation age act as signals that normalise retirement at certain ages as well as making it practically feasible (Jackson et al. 2006, p.336; Productivity Commission 2013, p.187; CEPAR 2018b, p.6).⁵¹ Having 'reached retirement age/eligible for superannuation/pension' is the most common reason by a significant margin that retired Australians cite for having ceased work (Australian Bureau of Statistics 2017).

Raising the Pension eligibility age is problematic as it inevitably pushes some older people on to the much less generous Newstart Allowance for the unemployed.⁵² Involuntary redundancy (and age-related difficulty in securing alternative work) may

⁴⁸ Life expectancy increases in the twentieth century mean the retirement age should have increased by 0.15 years annually to keep the ratio between working and retirement years constant (Shoven & Goda 2011, p.159).

⁴⁹ At the same time, young people have tended to spend more years in education before commencing full-time work.

⁵⁰ That is, they contribute more in taxes than they receive in government benefits and services.

⁵¹ Age discrimination is an issue affecting many older people in the workforce or seeking work. In a recent survey of people aged 50+, around a quarter reported experiencing workplace age discrimination in the preceding two years and a third of those who were managers admitted to taking age into consideration when making human resource-related decisions (Australian Human Rights Commission 2015, p.9).

⁵² The Disability Support Payment (DSP) is available to people unable to continue working to pension age due to incapacity. The DSP is paid at the same rate as the Age Pension but is subject to fairly stringent eligibility requirements. New rules for claiming DSP came into effect in 2015, leading to much lower rates of approval and more people having to fall back on the far less generous Newstart Allowance (Hermant 2016; Davidson et al. 2018, pp.58, 75).

force many people to stop working earlier than they would otherwise choose (Jackson et al. 2006). Retirement income policy should recognise diverse pathways to retirement and non-paid forms of productive work, as well as the inevitability of losses (of health, fitness, mobility, cognitive capacity, friends and family) accumulating with age (Holstein 1997, p.33). John Daley and colleagues at the Grattan Institute advocate consideration of raising the Age Pension eligibility age to 70 (and the superannuation preservation age to 65) but also ensuring people over 60 who are no longer physically able to work can have earlier access to the Pension and/or their superannuation (Daley et al. 2018, p.5, 102).

Means-testing of the Age Pension is another measure the Australian Government uses to reduce the costs of retirement support. Australia's welfare system is highly residualist, meaning benefits are largely targeted at specific (needy) groups. Residualism is a defining characteristic of the liberal welfare regimes of the Anglo-American countries (Papadakis & Bean 1993, Kangas 2003)⁵³ and theoretically maximises the impact of welfare expenditure and produces broader economic advantages (see, for example, Kudrna 2016).⁵⁴ However, means-testing payments is not particularly effective at reducing either poverty or inequality (Korpi & Palme 1998) and the need to assess entitlement produces high administration costs.

Residualism is criticised for stigmatising beneficiaries by highlighting the difference between recipients and those who pay into the system (Van Oorschot & Meuleman 2014, p.247). It tends to encourage a dichotomy between so-called 'lifters' and 'leaners', and a perception that welfare recipients are free riders taking advantage of the system. Universalist welfare programs appear to generate social trust, while

⁵³ Liberal regimes are one of the three types of welfare state identified by Gøsta Esping-Andersen in *The Three Worlds of Welfare Capitalism* (1990), along with conservative and social democratic regimes. Australia and New Zealand have sometimes been classified as a fourth type of 'wage-earners' regime, in which strong labour movements and wage regulation provide social protection, but the case for this separate classification is no longer as convincing as it once was (Esping-Andersen 1999, p.89).

⁵⁴ Benefit *generosity* is distinct from benefit *eligibility*. In Australia, the real value of the full Age Pension has been maintained since the 1970s (see Tapper, Fenna & Phillimore 2013, p.8; Daley & Wood 2015, p.12) and it is considerably more generous than some other income support payments. However, tighter means-testing results in fewer people being eligible for a full pension, with more receiving a part pension instead.

residualist programs undermine it (Rothstein 1998, pp.160-61; Kumlin & Rothstein 2005). Residualist programs subject benefit recipients to tests of entitlement, meaning at the same time as the welfare state relieves poverty it creates new forms of 'debasement' (Margalit 1996, pp.224-25; Rothstein 1998, pp.184-87). Evidence suggests some eligible beneficiaries do not access support because of the stigma attached (Wilensky 2002, p.325; Larsen 2006, p.100). However, as will be discussed in Chapter 3, aged pensioners are largely exempt from the moral judgement experienced by some other welfare recipients.

Residual programs tend to produce incentive problems (benefits cease to be paid when a recipient earns over a set income threshold), which is a significant problem for several aspects of Australia's retirement income system. As noted earlier, people who would be eligible for the Age Pension but choose to continue working are effectively paying a very high marginal tax rate. Another incentive issue is that people can maximise their overall retirement resources by spending their superannuation and falling back on the pension. Retirees can take their superannuation as a lump sum, spend it or use it to pay down debt before they reach pension eligibility age, and then fall back on the Age Pension.⁵⁵ This allows them to benefit from both the Government's generous concessional tax arrangements for superannuation savings *and* the taxpayer-funded pension.

Adam Stebbing cites Australian Bureau of Statistics data from 2011 indicating that 69% of retirees who received superannuation lump sums between 2003 and 2007 did not use their benefits primarily for retirement income (2015, p.133). Other analysis found that around 10% of retirees receiving a lump sum in 2015-16 used it mainly to cover living or medical expenses, 18% reinvested it, 20% undertook home improvements, 22% paid off existing debts and 30% used it for another purpose such as taking a holiday or buying a car (CEPAR 2018c, p.28).⁵⁶ In 2017, a third of lump sum recipients used their superannuation to pay off their mortgage, improve

⁵⁵ Taking superannuation as an annuity once attracted favourable tax treatment, but this was removed in 2007 (Chomik & Piggott 2012, p.13).

⁵⁶ However, this report did note that Australians tend to under-consume during retirement and leave unintended bequests (CEPAR 2018b, p.17; CEPAR 2018c, p.27).

their home or upgrade to a new home (Australian Bureau of Statistics 2017), effectively sheltering this wealth from the Age Pension assets test. Economic analysis has found that very few Australian retirees choose to take their superannuation as an annuity in order to ensure a sustainable retirement income stream (and that pensioners subject to means-testing decumulate wealth at a faster rate) (Asher et al. 2017, p.603). The fieldwork undertaken for the thesis found that some seniors spoke of their superannuation as an obstacle to receiving the pension that needed to be eliminated as quickly as possible.

A report drawing on data from 2010 found that not only did Australians aged 50-64 have much higher debt levels than just eight years previously (the average property debt had doubled and credit card debt was 70% higher), they were *increasing* their debt as they approached retirement (Kelly Research 2012). The report found that the expectation of a substantial lump sum soon becoming accessible can change the behaviour of people nearing retirement and increase both their debt appetite and consumption levels.⁵⁷ As noted earlier, more recent analysis concurs that growing debt burdens are likely to eat into superannuation balances and undermine any shift away from reliance on the Age Pension (Eslake 2017).

This chapter has described how today's young people are disproportionately affected by the costs of population ageing and structural economic shifts. This makes it likely they will shoulder an increased lifetime tax burden and many will miss out on benefits enjoyed by members of preceding generations, such as secure work, affordable housing, a generous state-funded pension and a strong social safety net. Young people's disadvantage compared to older citizens is not an artefact of being young, but of being born later, and it is unlikely to be rectified over time. However, instead of spreading the costs of demographic and economic change more evenly, governments tend to reinforce young people's disadvantage with redistributive policies that favour the older and better-off. Governments

⁵⁷ The Association of Superannuation Funds of Australia subsequently issued a media release disputing a number of claims made in the Kelly Research report (Association of Superannuation Funds of Australia 2013).

similarly do very little to ensure the costs of mitigating and adapting to climate change are borne by those whose resource consumption has done the most damage, rather than the young and unborn.

The next chapter will consider why policy settings that shift burdens onto younger citizens and into the future are able to persist. It investigates whether current policy settings are in line with public opinion, and if public opinion in fact *does* or *should* have significant influence over policymaking. The effect of age on policy attitudes is discussed, along with the relative levels of political influence exercised by citizens from different age groups. Concerns about the potentially divisive effects of framing political issues as young versus old are also addressed.

Chapter 3

The persistence of existing policy

As though there were a tie
And obligation to posterity.
We get them, bear them, breed, and nurse:
What has posterity done for us.
That we, lest they their rights should lose,
Should trust our necks to gripe of noose?

John Trumbull, *McFingal* (1775)

Redistributive policy gives governments the ability to spread the benefits and burdens of macro-level change in fair and sustainable ways. Chapter 2 argued that instead, redistributive policy in mature welfare states tends to magnify the effects of demographic and economic change on those groups who are most exposed, including children and young people. This chapter investigates why Australia has redistributive policy settings that disproportionately benefit older people and whether they persist because they are in line with public opinion. Factors such as the different political participation patterns exhibited by young adults and whether they have developed a distinctive set of preferences strongly aligned with their own interests are considered. The question of whether public preferences actually influence policymaking much at all is also discussed. First, some objections to analysing redistributive policy through the lens of intergenerational equity are addressed.

3.1 The relevance of age and birth cohort

Chapter 2 set out evidence that on average, children and young people in advanced industrial democracies such as Australia tend to be economically marginalised compared to older citizens. It also explained why they are likely to be disadvantaged across their lives as a whole in terms of economic wellbeing and life chances

compared to preceding generations. While it is not possible to predict the future, a moral society should heed warnings that its actions may be harming the futures of its young people and err on the side of protecting their interests over the interests of less vulnerable citizens. However, there remain some substantial objections to investigating fairness, inequality and disadvantage using constructs such as age and birth cohort.

3.1.1 Class trumps age?

The first objection is that framing disadvantage in terms of age groups or birth cohorts obscures the continuing effects of the structural inequalities social scientists have traditionally referred to as 'class'. For every youth researcher who suggests that a new dynamic of age-related inequality has arisen (Woodman & Wyn 2015, p.55), there is another who argues that class remains the key factor shaping disadvantage (France & Roberts 2015). Similarly, while the effect of age and cohort on the formation of political attitudes will be discussed later in the chapter, many researchers assert that class remains a significant political influence even if its effects have become more complex and nuanced (see, for example, Pampel & Williamson 1989, p.177; Pampel 1994, p.187; Irwin 1996; Svallfors 1997; Bean & Papadakis 1998; Lewin-Epstein, Kaplan & Levanon 2003; McCarty, Poole & Rosenthal 2006; Lynch 2006, pp.49-53; Edlund 2007; Svallfors 2007b; Svallfors 2008, p.381; Kohli 2009; Svallfors, Kulin & Schnabel 2012; Brown-Iannuzzi, Lundberg & McKee 2017; Bullock 2017).

To some extent youth and class are now conflated: being young is an economic as well as a demographic category, a reasonable proxy for relative disadvantage. While some young people in advanced industrial societies are protected from the economic pressures of workforce precarity, student debt, low wages and housing insecurity, usually by family wealth or privilege, the majority are not. It will be even harder for individuals to shield themselves from higher taxes or the impact of climate change in the future.

Age groups and birth cohorts are not homogeneous, but then neither are class groupings (which are also fuzzier categories). *Intra*-generational inequality is inextricably linked with *inter*-generational inequality (Wood, Griffiths & Emslie 2019, p.9). Young people who are able to access substantial familial resources or receive gifts or bequests can leverage these to increase their resources and opportunities, allowing them to pull away from their age peers. Comparing the circumstances of different age groups/birth cohorts in society is a way of understanding how inequality plays out under a new set of conditions and over time, and what can be done to ameliorate it. Analysing economic inequality is limited but practical and revealing:

Focusing on economic wellbeing keeps the discussion tractable and picks up a lot of what we care about. Money isn't everything, but incomes are well-correlated with overall welfare. This is partly because greater resources can support improvements in other things we care about such as health and environmental sustainability. (Wood, Griffiths & Emslie 2019, pp.8-9)

3.1.2 Present problems trump future problems?

A second, related, objection to associating disadvantage with birth cohort and taking a long-range view is that current problems trump any future difficulties. It is one thing to compare people's rights contemporaneously, but as soon as a temporal dimension is introduced it becomes more complex. Establishing a basis for (and quantifying) duties to people in the future is fraught with difficulty, making it easier to justify the 'hang posterity – what did it ever do for me?' approach. Assessing the long-term impact of current policies raises inherent uncertainties and complexities.

If young people are likely to do less well across their lives than their predecessors, is this necessarily a problem? Morally and legally most human societies assume people owe a duty of care to their own children, but what of other people's, or descendants further removed? The question of whether societies owe anything to posterity is plagued by philosophical conundrums, especially in relation to the very young and the yet-to-be-born who can offer little in return for their needs being

considered. Justice to people in the future cannot be based on the direct reciprocity that characterises contractarian theories due to the asymmetrical relations between people now and people decades hence – the latter usually cannot reciprocate in kind and the principle of mutual advantage is undermined (see Rawls 1971, pp.139-40, 291; Barry 1989, pp.189-92; Mathis 2011). Looking further ahead, we do not know who the people living will be, what they will value or whether they will come to exist at all. Derek Parfit (1982, 1984) has grappled at length with dilemmas such as the uncertainty objection, the non-identity problem and the non-existence problem (see also Barry 1999; Page 2006; Page 2008; Gosseries 2008; Partridge 2008; Hendlin 2014), which undermine attempts to establish a philosophical basis for respecting the rights of people living in the future.

Some scholars circumvent these issues by envisaging an unbroken ‘chain of concern’ linking adjacent generations and establishing obligations which stretch into the future (see Passmore 1974, p.89; Hubin 1976; Becker 1986, pp.230-50; Barry 1989, pp.193, 201; Gosseries 2001; Page 2006, pp.115-16). Others view humanity as an ongoing community with interests other than the aggregated interests of living individuals - more than the sum of its parts (Partridge 1981a, p.16; Partridge 1981b; Rolston 1981; Johnson 2003) - or emphasise the fundamental connectedness and inter-dependency of all people, contemporaneous or not (see, for example, Elias 2000; Bauman 2001; Fineman 2004). Robert Goodin (1985) conceptualises our obligations to others, including people in the future, as grounded, not in reciprocity, but in vulnerability – how susceptible are the others to being negatively impacted by our actions and choices? Some theorists take their cues from the trustee or stewardship model found in many religions and pre-industrial cultures, in which each generational cohort acts as temporary custodian of the Earth with a responsibility to preserve and pass on their inheritance to their successors (Weiss 1988; Page 2006, p.108). Brian Barry has described neglecting this responsibility as a sort of ‘cosmic impertinence’ (Barry 1977, p.284).

Assuming those who currently hold power owe *something* to those who will follow, a new and equally difficult conundrum arises: what is the nature of this something

and how much of it should be passed on? In the industrial age, the expectation of ongoing economic growth was commonly seen as a reasonable justification for paying scant regard to future people's rights. If material living standards continued to increase at the same rate as they had since the modernisation project began, future taxpayers were still likely to be better-off than people in the present even if they were saddled with burdens like demographic ageing and repaying debt. Some theorists suggest that we are morally *obliged* to increase present consumption by drawing on future people's resources. According to this argument, people are likely to be living so luxuriously in years to come that intergenerational justice requires the transfer of some of their resources to people living now (see, for example, Beckerman & Pasek 2001, p.52; Guest & McDonald 2003; McDonald 2005).⁵⁸

More moderate approaches suggest that while present people have some responsibility to ensure sufficient resources are conserved for people living in the future, the duty is limited and it is very difficult to determine the level of sufficiency. The idea of an appropriate savings rate was addressed in John Rawls' ground-breaking discussion of intergenerational justice in *A Theory of Justice* (1971). Rawlsian justice as fairness explicitly places sustainability at the heart of a just society. Justice is not founded on a temporary set of conditions, a snapshot of the ideal society at a given point in time. Rather, justice arises from the continuation of fairness *over time*. A condition that cannot persist cannot be just.

Rawls' famous thought experiment asked what distributive principles would be chosen by rational, free and equal people in the 'original position', that is, under a veil of ignorance which blinds them to their status in society, including their natural assets and their psychological preferences. He concluded that people in the original position would only tolerate social and economic inequalities that met two key

⁵⁸ Economists have effectively institutionalised this view by applying discount rates when valuing future goods – a good consumed now is worth more than the same good consumed later. Notably, the climate change policy reviews headed by Nicholas Stern in the UK in 2006 and Ross Garnaut in Australia in 2008 both chose to use near-zero rates of pure time preference discount, allowing only for the tiny possibility that the human race would go extinct and no future enjoyment of goods would be possible (Smith 2011).

conditions: they were attached to positions open to all under equality of opportunity; and they were of the greatest benefit to the least-advantaged members of society. Just institutions would be established accordingly, and each generation would be required only to pass on what was necessary to preserve these institutions.⁵⁹

It is sometimes argued that egalitarianism requires resources to be directed towards the currently worst-off, whose rights must be prioritised over the rights of people at some later point in time, before the question of saving for the future can be addressed (see, for example, Beckerman & Pasek 2001, pp.1, 55, 70; Gosseries 2001, p.324; Gaspart & Gosseries 2007).⁶⁰ Australian theorist Janna Thompson suggests that we should be cautious about the level of present sacrifice expected for the sake of people in the future, and mindful that intergenerational justice is two-way: successors also owe something to their predecessors, and people in the future might need to forgo benefits to ensure current people's needs are met (Thompson 2003a; Thompson 2003b). Thompson (2009) finds the basis for intergenerational justice in the concept of 'lifetime-transcending interests' – individuals caring about what happens after they are dead (and what happened before they were born). On this account, current people are obliged to carry on the projects and further the interests of their predecessors, and in turn may oblige their successors to protect their own legacies.⁶¹

With no way of predicting what future conditions will be like, or what people will value in the future, it is impossible to quantify what and how much should be

⁵⁹ This thesis does not take an explicitly Rawlsian approach but recognises it as a valuable framework for thinking about duties in relation to redistribution, particularly over the often-neglected temporal dimension.

⁶⁰ These arguments proceed almost as if a just societal framework is yet to be established, therefore the question of preserving it for the future is premature. The focus is usually on lifting the worst-off up rather than also bringing the best-off down to meet them halfway.

⁶¹ This formulation raises several issues. The dead no longer have any interests and never will again, therefore no duties can be owed to them. People may not be motivated to preserve legacies from the past merely for the sake of preservation, and there is no recourse for those whose legacies are abused. It is unclear who our successors are and a narrow definition (such as restricting a person's 'successors' to their direct descendants) would perpetuate existing inequalities. Thompson (2009) acknowledges that lifetime-transcending interests need not be moral or altruistic and are quite likely to arise from egocentric concerns.

preserved to meet the requirements of intergenerational justice. Rawls offers several vague, and possibly inconsistent, formulations of our precise duties (Beckerman & Pasek 2001, pp.36-37; Mathis 2011, p.104), sounding less than confident about the practicalities of actually negotiating a just savings rate:

In attempting to estimate the fair rate of saving the persons in the original position ask what is reasonable for members of adjacent generations to expect of one another at each level of advance. They try to piece together a just savings schedule by balancing how much at each stage they would be willing to save for their immediate descendants against what they would feel entitled to claim of their immediate predecessors. (Rawls 1971, p.289)

Jörg Tremmel suggests intergenerational justice requires that the average member of a generation has better opportunities to fulfil his or her needs than the average member of the preceding generation (2009, p.199). The reference to 'needs' rather than 'wants' suggests that our duties to people in the future relate only to fundamental, universal human requirements, avoiding subjective assessments of what might be valued and placing limits on what must be preserved.⁶² Tremmel departs from Rawls and many other theorists by explicitly requiring us to ensure the next generation is *better-off* in relation to meeting its needs. On this formulation, intergenerational justice incorporates the expectation of ongoing progress and improvement in the conditions of life.

It remains somewhat difficult to justify an interest in the conditions of people in the future when there are substantial inequalities between people now, especially taking the world as a whole. Being born at a particular time may impact on material resources and life chances but being born in a particular place is even more significant. Nevertheless, a consideration of redistributive justice must be framed and bounded in some way that makes it tractable and there is a powerful symbolism about wealthy societies disregarding the current and future claims of

⁶² Tremmel advocates the use of the Human Development Index, a composite of life expectancy, education levels and per capita GDP, as an objective measure of how well human needs are being met.

their youngest members. The ethics of care and responsibility being undermined in the process are crucial to addressing broader global inequalities.

3.1.3 The divisiveness of young vs old

A third objection to framing disadvantage in terms of age is that it encourages antagonism between the generations. There are powerful social norms which make it difficult to suggest that senior citizens may be claiming more than their fair share of society's resources and should give up some of their benefits. The elderly command a high level of public sympathy and benefits for seniors are underpinned by perceptions that they are vulnerable and needy (vulnerable and needy children are seen as the responsibility of their parents, not the state). The idea that seniors have earned the right to a comfortable taxpayer-funded retirement of indefinite duration is firmly entrenched. Criticising one's elders remains a powerful taboo; this was borne out by the reluctance of the young adult participants in the fieldwork undertaken for the thesis to endorse any suggestion that some older people might take advantage of policy settings (and seek to preserve them) to maximise their own benefits.

Older people have traditionally been at risk of economic hardship when they have become unable to work and there are long-standing, cross-cultural norms around respecting and helping the elderly.⁶³ In earlier periods of human history, the aged made up a much lower proportion of the population and in pre-literate times they were a key source of knowledge about the past, which often made their wisdom highly valued. The aged are no longer treated with quite the same reverence – there are many more of them and the pace of change means the lessons of a lifetime ago may no longer be relevant to contemporary problems (Turner 1998, p.303; Blaikie 1999, p.213; Cuddy & Fiske 2002, p.13). However, the social norm of the young being expected to accord their elders respect persists at least to some extent, as do norms around showing consideration for people who are (or are

⁶³ In practice, this doesn't prevent ageism and elder abuse; see, for example, the Benevolent Society's recent report *Drivers of Ageism* (2017).

perceived to be) less able-bodied. Social constructions of the aged are nevertheless marked by ambivalence and duality (Donow 1994; Johnson 2005; Gilleard & Higgs 2005, pp.3-4). Colluding in the dependence/deficit stereotype can help the elderly secure practical assistance and resources (Williams & Nussbaum 2001, pp.50, 292; Katz et al. 2003, p.311). Simone de Beauvoir's landmark 1972 study, *Old Age*, is a highly sympathetic portrait of senior citizenship, but it notes that a tendency to perceive oneself as victimised may increase with age. The elderly may feel resentful due to their increasing social marginalisation in a fast-changing world or simply because they have grown old.

The gift of what historian Peter Laslett (1989) described as 'The Third Age', of being released from responsibilities while still retaining the capacity to enjoy life's pleasures, could be seen as compensation not just for the work of past living but also for imminent dying. The Third Age today, at least for relatively privileged retirees in advanced industrial societies, has been described as 'well-off ageing', linked to processes of 'hypercommodification', with a focus on economic wellbeing and material comfort (Gilleard & Higgs: 2002, p.371; see also Rees-Jones et al. 2008).⁶⁴ In advanced industrial economies, seniors consume resources at many times the rate of children, often out-spending adults in their peak earning years (even after controlling for health expenditure); further, their rate of consumption is increasing much faster than that of other age groups (Kotlikoff 1998, p.130; Peterson 1999, p.108; Mason et al. 2009; Daley et al. 2014; pp.2, 23-24).⁶⁵ People often feel they have been implicitly promised retirement living standards at least as high as they had during their peak earning years (Myles 2002, p.164), and this is encouraged by heavy marketing of consumer products to older people.

⁶⁴ In contrast, some studies find retirees to be remarkably thrifty, to decumulate wealth slowly and to be satisfied with lower living standards in retirement (see, for example, Bradbury & Mendolia 2012; Asher et al. 2017). However, these studies may look only at pensioners rather than self-funded retirees and include people older than the Baby Boomers, that is, from the more frugal cohort raised during the Depression and World War II.

⁶⁵ Daley et al. (2018) present a more nuanced picture of the spending habits of older Australians, arguing that while their average capacity for discretionary spending exceeds that of working-age people, their consumption levels tail off significantly as they age, with the exception of medical expenses. The increasing number of older people who live into a Fourth Age of chronic disability or illness no longer spend heavily on leisure and material goods, but their consumption of health and other forms of care increases dramatically (Mason & Lee 2011, p.29).

Government policy agendas play their part, acting as much to support the citizenship of the old in consumer society as to relieve elder poverty (Blaikie 1999, pp.73, 205-208; Gilleard & Higgs 2005).

Framing seniors as a 'drain on resources' has the potential to inflame tensions between the generations and contribute to older people being poorly treated. Intergenerational relations became a live issue in the 1980s in the US, when demographer Samuel Preston (1984) highlighted a growing disparity between the wellbeing of children and older people, illustrated by rising rates of child poverty. Seniors were absorbing an increasing and disproportionate share of public benefits while programs targeting children were being rolled back. Preston argued that Americans were in thrall to a worldview based on individualism and self-interest, with no sense of collective responsibility. With falling fertility rates, fewer of them (especially outside minority groups) had children in their care, so they saw the needs of the very young as irrelevant. Older people appeared interested in the future only to the extent that they would still be around for it.

The intergenerational equity debate in the US became associated with the same neo-liberal agenda that was allegedly undermining American compassion and solidarity. Rather than promoting justice and equality *within* the welfare state, intergenerational equity was used as a rallying call by conservatives who wished to shrink the welfare state as a whole (for discussion, see Hecl 1988; Kingson & Williamson 1993, Quadagno 1996; Williamson & Watts-Roy 1999; Marmor, Cook & Scher 1999; Williamson & Rhodes 2011). However, welfare is not necessarily a zero-sum game: a strong welfare state is likely to provide better support for both old and young (Adams & Dominick 1997, p.104; Esping-Andersen & Sarasa 2002, pp.6, 11).

Discussion of intergenerational equity can take on a hyperbolic tone: British politician David Willetts (2010) has accused the Baby Boomers of stealing their children's future, while Americans have been warned of 'the coming generational storm' and the 'fiscal child abuse' of public debt accumulation (Kotlikoff & Burns 2005). Other commentators have been less exercised about the foreshadowed

ageing crisis, suggesting the need for urgent reform of welfare states and health spending tends to be over-stated (see, for example, Disney 1996; Mullan 2000). In Australia, discussion of intergenerational equity has been more muted than in the US and Europe⁶⁶ and there is little sign of ‘generational warfare’.

Publics in advanced industrial societies do appear to recognise that it can no longer be assumed that children will do as well or better than their parents, though the extent to which redistributive policy is seen as contributing to this situation is unclear. In a 2015 poll, a third of Australian parents said they expected their children to lead a less prosperous lifestyle than they had experienced (Ipsos & MLC 2015, p.4).⁶⁷ The Foundation for Young Australians 2016 report card on the state of the nation’s youth observed that pay packets for 15-24-year-olds had increased by only 20% since 1985 (compared to 39% for the workforce as a whole), three and a half times as many young people were underemployed as in 1985 and a house in Sydney cost ten times average annual income compared to four times in 1985.⁶⁸ A recent report from a longitudinal study of young Australians noted that there was a growing consciousness among young people that they were encountering a distinctive (and challenging) set of circumstances not experienced by previous generations (Wyn et al. 2017, p.2).

Despite widespread awareness that Australia’s young people may not be getting a ‘fair go’, there appears to be little impetus for change to redistributive policy. The Australian Labor Party proposed a number of redistributive policy reforms in its 2019 Federal Election campaign, which would have had the effect of redistributing resources from the older and better-off to the younger and worse-off, but it failed

⁶⁶ Intergenerational equity was invoked to some degree by the Howard government to justify a neo-liberal policy agenda in Australia (Bessant 2008, p.362).

⁶⁷ Australians have more optimistic expectations than some other publics. In France just 7% of those surveyed thought young people would have a better life than their parents (Ipsos MORI 2014, p.49).

⁶⁸ Despite these indicators, it has been noted that young people appear more relaxed than might be expected about their prospects, possibly because of factors such as political disengagement, complacency, lack of awareness, a weak sense of cohort identity, delaying major life transitions, cushioning offered by parental support and blaming personal failings for their position (see Roberts 2012).

to win government⁶⁹. The primary purpose of the fieldwork undertaken for the thesis was to explore whether seniors or young people support reforms to existing redistributive policy and the factors underpinning their attitudes. The preceding section considered some possible reasons for resistance to considering redistributive policy through an age/birth cohort lens. The remainder of this chapter reviews what we already know about attitudes towards redistributive policy and whether they are influenced by age. First, the issue of how young people and seniors express their policy preferences in different ways is addressed.

3.2 Age and political participation

Participation matters in a democracy. Arguably, electoral participation matters most of all, and young people are less likely to vote than seniors. The young are disadvantaged not only by their decreasing relative numbers, but also by their disenfranchisement – formal in the case of children, and informal in the case of young adults who show different political participation patterns to older adults. Electoral participation in many countries, notably the US, has been declining over the last few decades and the decline is concentrated among young people, who appear to see voting as less a civic duty than “an individual choice option” (Blais 2007, p.633; Wattenberg 2016, ch.4-5). In Australia, compulsory voting mitigates this problem, although there are still large numbers of eligible voters (mostly young) not registered on the electoral roll (Martin 2012b, p.31) and young people appear more likely to intentionally lodge informal votes (Hill & Rutledge-Prior 2016).⁷⁰

While voter registration rates were very high ahead of the 2019 Federal Election,⁷¹ turn-out rates fell to near-record lows in seats with a young median age (Wright & Koslowski 2019). The young are also less likely than older people to join political

⁶⁹ Post-election analyses have generally not found that the swings against Labor were from older voters.

⁷⁰ Only 68% of Australians aged 18-24 report that they would still vote if it was not compulsory, compared with 88% of those aged 65+ (Cameron & McAllister 2018).

⁷¹ The 2017 same-sex marriage plebiscite spurred an influx of new registrations from young people, and enrol-to-vote campaigns targeting young people were run.

parties (Scarrow 2007, p.642), contact government officials, make political donations, or work with others on community problems, although they are more likely to attend protests and work in political offices (Erkulwater 2012). Not only do young people in advanced industrial democracies today have lower levels of overall political participation than their elders, they have lower levels of participation than previous cohorts did at the same age and may continue to do so as they grow older (Dalton 2011, p.10; Anduiza 2011, p.90).⁷²

Andrea Campbell (2003a) showed how participation begets policy (and policy begets participation) in her in-depth analysis of American seniors' reaction to proposals to cut back Social Security. Political participation by older people had increased significantly since the introduction of the program, and this participation was highly focused on Social Security rather than political issues more generally. Social Security had given seniors resources, time (through permitting them to retire) and a significant stake in policy. It had made age a politically relevant characteristic and facilitated the mobilisation of seniors as a group, turning them into the "Über-citizens of the American polity" (Campbell 2003a, p.2). In contrast, benefit programs for the unemployed imposed demands to meet job-search requirements and other conditions that undermined this group's practical and cognitive capacity for political participation, making them easy targets for cutbacks.⁷³ It has also been noted in the Australian context that neoliberal policies (such as those imposing mutual obligation requirements on the unemployed and undermining access to secure affordable housing) effectively disenfranchise some marginalised young people and erode their citizenship, making their effective political participation unlikely (Edwards 2009). As Campbell notes, "That some groups participate less and suffer

⁷² Political practices adopted by people during young adulthood may persist to some degree throughout their lives and those who fail to develop 'civic concern' during youth may be unlikely to ever do so (see, for example, Damon 2011, p.20).

⁷³ There is some debate over whether economic hardship (leading to lack of time and resources) inhibits political participation or nurtures grievances which incite participation – the direction of influence may depend on other factors, such as opportunities for mobilisation (see, for example, Giugni & Grasso 2016; Grasso & Giugni 2016b). A relevant contextual factor may be the extent to which people perceive their situations as amenable to change; this may be less likely in neo-liberal policy environments which emphasise individual responsibility for poor outcomes (Grasso & Giugni 2016b, p.676).

policy disappointments as a result is problematic for political equality and democratic governance...Participatory quiescence can lead to policy disaster” (2003a, p.140).

There is debate over whether young people have opted out of political participation or embraced different forms of participation. Russell Dalton (2008) has argued that youth participation is taking on an alternative character rather than declining (see also Pickard & Bessant 2018). Young people are more likely to adopt what he describes as ‘engaged citizenship norms’ that favour individualised, direct action, participatory strategies over voting in elections, which occur infrequently and are linked to broad programs rather than specific policies.⁷⁴ Even over the short period from 1999 to 2009, these norms were found to have risen among adolescents in 21 countries (Hooghe & Oser 2015). In Australia, young people are less likely than their elders to be highly engaged with electoral politics such as voting and party identification: they tend to take a broader, more flexible approach to political participation and citizenship (Harris, Wyn & Younes 2010; Martin 2012a; Martin 2012b). Despite these different participation patterns, and some age cohort effects on views towards Australian democratic practice, the young are not necessarily markedly more complacent, apathetic or politically disconnected than older people (Stoker et al. 2017).

Nathan Manning’s qualitative research with young Australians suggests that while they may not subscribe to traditional modes of collective action, or the liberal ideal of the autonomous, rational political self, they have a strong sense of themselves as connected to others and embedded in networks of politically charged interrelationships, offering opportunities for new forms of political practice and engagement (Manning 2012). Mark Chou (2017) agrees, describing youth engagement as a matter of perspective and noting that while young people may be rejecting politics in some respects, they are also simultaneously refining and

⁷⁴ There is a risk that more individualised and issue-specific forms of engagement will leave people less concerned with the big picture, including balancing trade-offs, considering collective interests and taking a long-term view (see, for example, Kumlin 2004, pp.216-22).

revolutionising it. Young people's political practice tends to be less hierarchical, more cause-oriented, heavily networked and characterised by sometimes contradictory concerns; these shifts may herald a rethinking of democracy rather than its demise (Pruitt 2017, p.95). Judith Bessant (2014) suggests that young people's distinctive use of new media technologies for political purposes represents a different but not necessarily lesser form of democratic participation (see also Vromen, Xenos & Loader 2015).

However, the less conventional forms of political activism favoured by the young tend to be practised only by small numbers (Grasso 2018) and (currently) don't have as much potential for policy influence as direct electoral choice. Additionally, young people are much more likely to distrust government and feel they lack political efficacy than older people (Bean 2012, p.103).⁷⁵ Australian Election Study data from 2016 show that only 20% of Australians aged 18-24 think people in government can be trusted, compared to 36% of those aged 65+; further, 58% of young people (compared to 46% of seniors) believe the government is run for a few big interests rather than society as a whole (Cameron & McAllister 2018). Recent analysis of Australians' views on and levels of political trust found only limited evidence of generational differences; however, young adults were more likely to feel that they didn't have a say (15% compared to 8% of those born 1946-1964) and that young people were not well-represented in politics (19% compared to 6% of the older cohort) (Stoker et al. 2018, p.42). James Arvanitakis and Eric Sidoti (2011) describe a typology of citizenship across axes of engagement/disengagement and empowerment/disempowerment, with many young Australians falling into the engaged/disempowered quadrant dubbed 'endangered citizenship'. Being sufficiently engaged to be acutely aware of the barriers to your empowerment is to find yourself in an invidious position.

⁷⁵ Families with children, who tend to be disproportionately time-poor and/or economically disadvantaged, may also have more limited opportunities to promote their interests than older people (see, for example, Pampel 1994, p.158; Wilensky 2002, p.282).

A survey of 15 to 18-year-old Australians found high levels of disenchantment with political institutions and processes they felt marginalised them and were not responsive to their interests and views (Harris, Wyn & Younes 2010). Young Americans also report perceiving themselves as lacking the resources or importance necessary to have any influence on policymaking:

Students are not eschewing politics as much as they do not see politics as an option. They see no clear access points, and their perceptions and experiences with the political system suggest to them that they cannot have an impact, which is what they seek. (Kiesa et al. 2011, p.144)

Older adults are more likely to participate in forms of influential political organisation such as interest groups and lobbying. In the US, the American Association for Retired Persons (AARP) boasts millions of members and a huge budget, making it one of the most powerful lobby groups in Washington D.C. - it has been observed that “most American politicians would rather appear naked in public than take on AARP” (Micklethwait & Wooldridge 2014, p.124).⁷⁶ Retirees tend to be more single-minded political actors than younger working people, focusing all their political capital on a very small number of issues (usually pension benefits and health care) (Mulligan & Salai-Martin 2003). While senior citizens are a disparate group, they have significant potential to unite in the face of a perceived threat to their common interests (Rhodebeck 1993). They tend to be highly loss averse and most likely to mobilise if they fear a benefit to which they have become accustomed is at risk, rather than in response to a policy opportunity (Campbell 2003b; Goerres 2008, p.133).

3.3 Age and policy attitudes

In terms of policymaking, young people’s different forms of political participation are significant to the extent that they have different preferences than seniors to express. If the young have distinctive views on redistributive policy, but fewer

⁷⁶ In Australia, the two national seniors’ bodies, National Seniors Australia and Council on the Aging (COTA), are much lower profile than AARP, but effective policy influencers.

opportunities to influence policymaking, the quality of democratic representation is compromised. General support for government redistribution, social policy spending and the welfare state, especially age pensions and health care, tends to be high across age groups. However, some systematic variation in policy attitudes by age has been observed. In particular, while young people support spending on the aged, older people appear less likely to support spending that benefits children and young adults. Young people are more likely to place themselves on the left of the political spectrum and empirical evidence from elections in the US and other democracies has found different voting patterns by young adults (Wattenberg 2016, ch.6).

In Australia, the 2019 Australian Election Study (AES) reports a growing divide between younger and older voters in terms of the issues they care about and how they vote. People aged 18-24 are concerned about the environment and property prices, while older voters prioritise management of the economy. More than half of over-65s vote Liberal as their first preference, while only 15% of under-25s do likewise; 29% of over-65s vote Labor and 2% Greens, while 44% of under-25s put Labor first and 37% the Greens (Cameron & McAllister 2019a, p.18). These differences are increasing: the 2019 election was the lowest Liberal Party vote on record for under-35s (and the highest for the Greens) while those aged 55+ voted Liberal by the greatest margin since the AES began in 1987. As Cameron and McAllister put it succinctly: “Young voters are moving further to the left, older voters are moving to the right” (2019a, p.18).

A self-interest/rational choice framework for understanding policy attitudes suggests age *should* influence attitudes towards social policies, many of which affect different age groups very differently. Education primarily benefits children and young adults, family payments and childcare benefit young to middle-aged adults and their children, health and age pensions largely benefit older citizens. In some cases, notably age pensions, age is the factor that triggers entitlement to particular benefits. Economic policy areas such as housing and tax also have substantially

different impacts by age group. Gøsta Esping-Andersen has argued that age is a significant predictor of social policy attitudes:

Support for pensions, health, and various benefits for the aged is overwhelming and homogeneous across all age groups...But when we turn to youth programmes, such as family benefits, child care, unemployment support, or education, the generations clash: massive support from the younger cohorts, very little if any from the aged. (Esping-Andersen 1999, pp.147-48)

In Europe, rapidly-progressing population ageing and the political activism of seniors has led to predictions that gerontocracy would destroy any possibility of pension reform (Sinn & Uebelmesser 2002) and some research has found that countries where seniors have greater political leverage have more generous pension provisions (Fernández 2012). However, other work has found little evidence of a link between 'grey power' and pension generosity, noting that aged voters do not all vote identically on a single-issue platform, especially when many already have well-established party identifications (Tepe & Vanhuyse 2009). Older people may be torn between divergent interests: they tend to prefer conservative parties but it is often the progressive parties who are most likely to expand the public transfer programs from which they benefit (Rhodebeck 1993, pp.359-60). It is also suggested that commonalities cutting across age groups, such as gender, education and class, are more likely than age-based interests to influence voting behaviour (Irwin 1996; Goerres 2008).⁷⁷

Age is only one of many socio-political cleavages and the empirical evidence on how well it predicts policy attitudes is mixed. Many analyses use data from the 1980s and 1990s (when the fiscal challenges of demographic change were less pressing) and aggregate data from a range of different policy areas, which may mask age effects. An analysis of data from 14 OECD countries which separately examined five social policy areas (education, unemployment insurance, health, pensions and social assistance) found the influence of age on policy support was systematically linked to the age-relatedness of the policy (Busemeyer, Goerres & Weschle 2009). People

⁷⁷ Age is itself related to factors such as education and wealth (see, for example, Turner 1998).

tended to favour policies likely to benefit them personally based on their age,⁷⁸ with the strongest age effect in the area of education spending.⁷⁹ Similarly, an analysis of 22 Swiss referenda on pension policy, labour market policy and maternity insurance found evidence of voting on the basis of self-interest, with age a much stronger cleavage than income or gender. Older people strongly supported improvements to their own benefits but tended to reject policy proposals designed to improve the position of workers and young families (Bonoli & Häusermann 2010, p.201).

Some studies find that young people are generally more supportive than older people of higher levels of government spending on social policies and the welfare state (see, for example, Andreß & Heien 2001; Jæger 2006a; Street & Cossman 2006). This may reflect a birth cohort rather than age effect: older people at the time of these studies were from the pre-Baby Boomer generations and formed their political values in times of greater frugality and reduced social spending. However, Australian Election Study data from 2016 show that 63% of 18-24-year-olds support the redistribution of income and wealth, compared to only 47% of those aged 65+ (Cameron & McAllister 2018). The percentage of young people in favour of redistribution rose sharply from 42% in 2010, while the number of seniors in favour declined four percentage points during that period.

Other studies find that support for social spending increases with age, although this support tends to be for spending on age pensions and health rather than programs benefiting children or the unemployed (Smith 2000; Boeri, Börsch-Supan & Tabellini 2001, pp.25, 34-36). Findings of lower welfare state support among older people may be attributable to their increased tendency to view welfare recipients as undeserving. While older people are more likely than any other age group to be welfare recipients, many age pensioners appear not to consider themselves

⁷⁸ Other research has found that older voters are more likely than younger voters to be influenced by the age-relatedness of policies (Rhodebeck 1993, p.357).

⁷⁹ The authors noted that rational choice/self-interest did not give a complete picture of policy preferences and warned against drawing any conclusions about a 'war of generations' from the modest age cleavages observed.

members of the 'transfer classes'.⁸⁰ Older citizens are more likely to take a highly conditional view of who deserves welfare support (Van Oorschot 2000, p.40; Van Oorschot 2006, p.34; Larsen 2006, p.83; Schofield & Butterworth 2015) and to favour income distributions based on merit (Aalberg 2003, pp.59-60). They are less likely to endorse social policies aimed at supporting groups affected by 'new social risks' arising from changes to labour markets and family structures (largely the young, low-skilled, women, sole parents and low-income families), who tend to be poorly served by the traditional welfare state (Armingeon 2006; Kitschelt & Rehm 2006).

A comparison of attitudes in Australia and Finland found the young and seniors were more likely to favour lower welfare benefits than the middle-aged (Kangas 2003), reflecting a range of sometimes conflicting factors which potentially affect support for welfare state programs. Older people wishing to avoid being a burden to others may lead them to express a preference for lower benefits (Logan & Spitze 1995; Zaidi, Gasior & Manchin 2012, p.221) and this group is also more likely to be fiscally conservative in general (Silverstein et al. 2000, p.276). Middle-aged people may be eager to see benefit levels maintained because this relieves them of responsibility for their elderly parents, and because they anticipate shortly being beneficiaries themselves (Logan & Spitze 1995). Some researchers have suggested that younger people may prefer lower benefits because they are more likely to have absorbed individual responsibility and user-pays norms that developed out of neo-liberal policy agendas in the 1980s and 1990s (Silverstein & Parrott 1997; Silverstein, Angelelli & Parrott 2001; Hodgkin 2014, p.62; see also Vromen, Loader & Xenos 2015). They are also less likely to have had much contact with the welfare state, so may have lower awareness of the benefits it provides (Wilson 2006, p.531).

A study exploring the views on inequality of young people from Australia, the UK and the US found a reluctance to attribute 'blame' for disadvantage and little

⁸⁰ Analysis of Australian Survey of Social Attitudes data has found an association between being a welfare recipient and holding negative views of welfare recipients (Schofield & Butterworth 2015).

acknowledgement of the entrenched privilege of elites (Vromen, Loader & Xenos 2015). Participants in that study tended to de-emphasise the role of structural and systemic factors in people experiencing poverty or disadvantage. Judith Bessant suggests that one of the distinctive characteristics of contemporary youth is the extent to which they have embraced an “individualist neoliberal political sensibility” (2014, p.112). Qualitative research with young Australians has found that they see the contemporary economic landscape as “completely normal” (Muller 2006, p.1) and have wholly embraced neoliberal discourse, including the individualistic imperative and the idea that people are in control of their own fates, or at least must accept them if they cannot change them (Alloway & Dalley-Trim 2009). Neoliberal subjects are encouraged to construct themselves as depoliticised ‘business enterprises’, expected to shape and improve the self while structural factors and social change are sidelined (Scharff 2016). British research based on longitudinal survey data has found that young Britons who came of age in the Thatcher era internalised neo-liberal values, and the effect is even more pronounced among those who grew up under New Labour, when these values became entrenched and normalised (Grasso et al. 2019).

US research has found that young adults view corporate and market forces as outside the control of government, and essentially non-accountable in any democratic sense (Zukin et al. 2006). This longitudinal study found significant age cohort differences in political attitudes and participation (Zukin et al. 2006). Younger groups (born from around 1965) mixed traditional views with a range of new perspectives, resulting in some apparent contradictions. They had higher levels of faith in government but were relatively indifferent to politics (and especially voting) overall. Higher levels of idealism and empathy did not translate into much sense of responsibility or obligation to society. Young people were supportive of big government, but also more likely to endorse market solutions to problems and to see a substantial role for the private sector in delivering services. Above all, the young were more tolerant than the old of diversity in people’s backgrounds, opinions and behaviour. As will be discussed in subsequent chapters, the data

collected for the fieldwork component of the thesis aligned with these results, although notably the young participants were more realistic than idealistic.

There is a body of empirical evidence suggesting that seniors are less likely than other age groups to support spending on education and programs benefiting children (see, for example, South 1991; Poterba 1997; Poterba 1998; Brunner & Balsdon 2004; Street & Cossman 2006; Grob & Wolter 2007; Cattaneo & Wolter 2009).⁸¹ Analysis of German data found that older (and childless) people were less likely to support transfers to families (Wilkozewski 2009).⁸² In Sweden, support for policies benefiting seniors has been found to be higher across all age groups than support for policies benefiting families with children, with support for senior-oriented policies increasing with age and support for family policies decreasing (Svallfors 2008). Analysis of data from across Europe has found that state childcare provision and programs targeting needy families enjoy only moderate levels of public support and are most popular among those holding egalitarian attitudes towards gender roles, including women, the young and the better educated (Mischke 2014).⁸³

By contrast, Australian research has found only limited evidence of a relationship between age and attitudes towards social policies. Analysis of the 2005 Australian Social Attitudes Survey data found no difference between young and older adults on agreement that all families deserve payments to help with the cost of raising children, although 18-34-year-olds were 11 percentage points more likely than the 65+ age group to agree that single parents deserved payments to stay home and raise children (Wilson & Meagher 2007, p.269). Little age-related difference in

⁸¹ Some of these studies found lower support for social spending more broadly, not just on children and families, among older people.

⁸² For example, a 65-year-old respondent was 85% less likely than a 20-year-old to support an increase in child benefits, while a childless person was 50% less likely than a parent to support this policy (Wilkozewski 2009, p.16). Even on what might seem a fairly innocuous measure, more flexible working hours for parents, a 65-year-old was 50% less likely to be in favour than a 20-year-old (Wilkozewski 2009, p.17).

⁸³ Other research has found conflicting evidence on the extent to which age influences attitudes towards public childcare provision, with socio-cultural and other contextual factors being most influential (Goerres & Tepe 2010; Goerres & Tepe 2012).

attitudes towards health spending or state provision of aged care services in Australia has been detected (Wilson, Meagher & Hermes 2012b, p.116; Hodgkin 2014). Attitudes towards inequality and redistribution in Australia have been found to be more influenced by people's perceived (or aspired-to) level of economic status than any demographic characteristics (Saunders & Wong 2013).

Even where age is not a direct influence on attitudes towards redistributive policy, it may be a filter through which other influences, such as normative beliefs, institutional context and situational factors, act. Analysis of International Social Survey data for 24 countries found that public attitudes towards the welfare state and social policy are collective as well as individual phenomena and influenced by circumstance (Blekesaune & Quadagno 2003). For example, public support for unemployment benefits was higher in countries that were experiencing high unemployment at the time, with seniors just as likely as younger people to be supportive despite not being at risk personally. Other research finds only limited evidence that young people have a distinctive set of political values, concluding that class is still the most powerful socio-political cleavage (Furlong & Cartmel 2007, pp.123, 140).

A study using data from the 2008 European Social Survey found some age variance in the normative beliefs informing policy attitudes: older people were more likely to endorse authoritarian, ethnocentric, egalitarian and anti-welfare dependency norms, and to support government intervention and redistribution as a form of protection against social disorder (Staerklé, Likki & Scheidegger 2012, pp.97-99). Another study analysing data from the same source found that values had no relevance to age effects on welfare attitudes, to the extent that those effects existed at all (Svallfors, Kulin & Schnabel 2012). Acknowledging that their findings contradicted much previous research (including their own), the authors could detect no systematic patterning of age-attitude associations and concluded that age was not an important fault line in relation to welfare policy, even for clearly age-based policies. The lack of age cleavage was attributed to three factors: we all

expect to grow old and benefit from senior-biased spending, age groups are bonded together through intra-family solidarity, and the aged are seen as highly deserving.

Some scholars suggest that younger voters support spending on pensions and health out of self-interest, expecting to benefit from this spending personally in the future (Foner 2000, p.273; Blekesaune & Quadagno 2003, p.416; Svallfors 2008, p.390; Daatland, Slagsvold & Lima 2009, p.129; Busemeyer, Goerres & Weschle 2009, pp.199-200; Tepe & Vanhuysse 2009, p.22). However, this support may also stem from social norms or altruism. Young adults are unlikely to be highly focused on their own wellbeing in retirement, which remains a far-off prospect, and it would be risky to assume that whatever benefits are now in place will remain unchanged decades hence for the enjoyment of those currently funding them through tax-and-transfer.⁸⁴ People also access age-based entitlements unequally (Kohli 2009, p.67); some die before becoming eligible for a pension, while others draw benefits for thirty years or more.

The existing research on the relationship between age and attitudes towards redistributive and social policy is inconclusive. Without more extensive longitudinal studies it is also impossible to separate the effects of current age group and birth cohort on policy preferences.⁸⁵ However, one of the emerging themes is that while all age groups support spending on seniors, support for spending on families and young people is generally weaker among the contemporary aged. This may be due to self-interest, although it is likely that factors such as normative beliefs and institutional influences are also relevant. The fieldwork undertaken for the thesis

⁸⁴ Martin Kohli (2009, p.67) makes a useful distinction between age-based and generationally-based (or birth cohort-based) entitlement to benefits. Many people assume programs such as the Age Pension are age-based and (almost) everyone will pass through the stages of contribution and benefit over time. However, the rules of welfare states do not remain stable, and this, coupled with demographic change, makes programs generationally-based. We often end up as beneficiaries (or not) of programs very different from the ones we contributed to as taxpayers.

⁸⁵ For example, studies may find that people currently aged 20-30 are more supportive of family welfare policies than people currently aged 60-70, but it is not clear if the twentysomethings will remain more supportive as they age (or if the sixtysomethings were equally unsupportive when they were younger).

investigated the factors underpinning the redistributive policy attitudes of young adults and seniors in detail.

3.4 Public preferences and policy

The distinctiveness of different age groups' policy preferences is something of a moot point if policymakers are not actually influenced by public attitudes. There is debate over whether policymaking is substantially affected by public opinion or remains primarily an elite activity (see Borre & Goldsmith 1995, p.4). Some researchers contend that for democratic policies and institutions to retain legitimacy, they must align with citizens' values and attitudes (see, for example, Jacobs & Shapiro 2000; Thomassen 2007, p.432; Svallfors 2012, pp.2-3). Empirical evidence suggests a correlation between public opinion and policy (Page & Shapiro 1983; Wlezien 2004), but it is not clear which comes first: the opinion or the policy (Forma 1999, p.89). Attitudes are influenced by habituation to what is already in place, and decision-makers and elites (including survey designers and researchers) can manipulate public opinion.

3.4.1 Mechanisms of influence

An analysis of the relationship between public opinion and policy reform since the 1980s onwards found that New Zealanders (and to a lesser extent Australians) had 'rolled over' and accepted neoliberal norms and values in at least some policy domains,⁸⁶ possibly through persuasion by elite messaging or just because they couldn't see any other alternative (Humpage 2015). In the US, political elites (including the President) display 'a chronic *intent* to manipulate' public opinion into support for the elites' preferred policy stances, though with only moderate success (Druckman & Jacobs 2015; see also Jacobs & Shapiro 2000).⁸⁷ However, public

⁸⁶ The effect was strongest in relation to attitudes towards support for the unemployed and government taxation and redistribution.

⁸⁷ Elites were found to have the most influence over public opinion through priming/framing effects rather than overt persuasion, and in relation to the perceived salience of issues rather than substantive policy attitudes (Druckman & Jacobs 2015).

opinion is complex and heterogeneous, and policymakers exhibit varying degrees of responsiveness to different groups in society (Wlezien & Soroka 2007, p.811; Druckman & Jacobs 2015, p.34). In the US, policymaking is generally much more responsive to the preferences of affluent Americans than those of the poor or middle-class (Gilens 2012).

Empirical evidence suggests that under some circumstances mass public opinion can have an important influence on policymaking. Analysis of US data found that politicians are generally alert to public opinion and welfare spending is an area where they take particular notice of the public's preferences (Wlezien 2004). Analysis of cross-national data on welfare state attitudes suggests that policymakers are influenced by mass opinion during election campaigns and while in office, at least at a macro-level (domain-specific preferences being less influential) (Brooks & Manza 2006; Brooks & Manza 2007). Clem Brooks and Jeff Manza (2007) argue that the influence of public opinion is a significant part of why welfare states persist with a high degree of policy inertia, as well as explaining cross-national differences. They propose an 'embedded preferences' model: rather than individual preferences being shaped by economic considerations and subject to fluctuation, attitudes are underpinned by relatively stable social and institutional contexts, including people's group memberships and collective memory of state-building activities. Habituation, vested interests and loss aversion are key factors. Once people become welfare state beneficiaries, they are very unwilling to see a reduction in their entitlements – their support for the welfare state in its existing form is effectively locked in.

A number of researchers suggest that public opinion influences policy by acting as a signalling mechanism akin to a thermostat: if policy moves too far in one direction, it loses support, and government responds by shifting its position accordingly (Erikson, MacKuen & Stimson 2002; Stimson 2004, pp.31-40; Soroka & Wlezien 2010). Empirical testing of this model has found that it works most effectively in institutional settings where it is possible for the public to send and receive clear

signals,⁸⁸ and citizens only need enough information to assess whether a policy has gone too far or not far enough to send a meaningful signal (Soroka & Wlezien 2010). The electorate exhibits a generalised 'policy mood' (tending to prefer either more or less government intervention at any one time) as well as issue-specific preferences, and a shift in the views of just a small proportion of voters is often sufficient to generate change (Erikson, MacKuen & Stimson 2002, p.432). In Australia, a correlation between issues seen as important by the public, such as the economy and health, and issues which are prominent on the national legislative agenda has been noted (Dowding & Martin 2017, ch.9). It has also been observed in the Australian context that government responsiveness to public attitudes can contribute to policy developments that are sub-optimal and potentially unjust (Lewis 2007).

3.4.2 Public competence

Some researchers argue that the general populace has only limited impact on how elected representatives behave, and public opinion is rarely a sound basis for policymaking in any case (Papadakis 1992; Bartels 2012, pp.4-5; Achen & Bartels 2016). This echoes a long-standing debate around the political competence of the ordinary citizen, dating back to Philip Converse's influential article 'The Nature of Belief Systems in Mass Publics' (1964), which suggested that the average American's political attitudes were simplistic and internally inconsistent. On this line of thinking, citizens in advanced industrial democracies are generally ill-informed about policy issues and often report conflicting points of view that tend to be unstable over time (see Zaller 1992; Stimson 2004). There is not a pre-existing body of public opinion waiting to be uncovered – most people do not have a considered, coherent package of political views (Stimson 2004, p.26). Rather, people appear to make it up as they go along, or as the researcher pushes them for answers. Fixed attitudes don't exist; instead, people make 'attitude reports' based on whatever

⁸⁸ Federal arrangements, for example, tend to confuse the signalling effect and weaken the opinion-policy link (Soroka & Wlezien 2010, p.173).

considerations are salient at the time or that they happen to be able to call to mind (Zaller 1992). Most people will show a recency bias in this regard and will be more likely to recall the latest information they have heard (Chong & Druckman 2010). The way survey questions are framed may also make a big difference to how people respond (Zaller 1992, p.32; Brooks 2012).

This conception of people's political thinking may be at least partly an artefact of quantitative survey methodologies, with qualitative studies more likely to discover thoughtfulness, nuance and pattern in citizens' views (see, for example, Hochschild 1981). This was borne out in the qualitative fieldwork undertaken for the thesis. However, in a complex policy environment, even politically aware and well-informed citizens are likely to use heuristics as cognitive short-cuts. Symbolic cues come from key communicators, including media, politicians and experts. In Australia, party identification acts as a particularly significant short-cut (McAllister 2011, p.33). Beliefs, values, interests, demographic characteristics and life circumstances shape individual predispositions, through which information and cues are filtered (see Sears & Funk 1991; Zaller 1992). In addition to filtering cues from other sources, value orientations may operate as important heuristic devices, helping people form more consistent and coherent sets of political attitudes (Van Deth & Scarbrough 1995; Goren 2001).

Debate continues around how effectively democracy can function if the average voter is somewhat less informed and ideologically-driven than classical theorists might have anticipated, and the overall picture we have of political attitudes remains murky (Kuklinski & Peyton 2007). Christopher Achen and Larry Bartels (2016) argue that between complexity and human cognitive limitations, most people's political judgement and decision-making leaves much to be desired as a foundation for good government. In their view, partisan loyalty based on group identity trumps ideology or policy reasoning for most voters.

Other researchers suggest that the post-Converse 'voters are fools' school of thought underestimates the sophistication and influence of public opinion, which at

least in the aggregate is “relatively structured, internally consistent, persistent over time and even, to a certain extent, subtle and sophisticated” (Kaase & Newton 1995, p.79; see also Erikson, MacKuen & Stimson 2002; Aalberg 2003, p.110; Stimson 2004, p.19; Kinder 2006; Brooks & Manza 2007, p.147; Soroka & Wlezien 2010, p.33). The electorate proves to be more than the sum of its parts, as uninformed, random voters cancel each other out, and the informed and attentive voters exercise a disproportionate influence. Less educated citizens are less likely to turn out to vote at all (see Hill 2011). It is also suggested that voters can make reasoned choices without full information (Lupia & McCubbins 1998; Althaus 2006, p.96; Lupia 2006; Soroka & Wlezien 2010, p.19). Increasing levels of education in advanced industrial democracies tend to equip more people with the cognitive skills necessary for political reasoning, although at the same time the policy landscape has become more complex.

To the extent that voters do not fully grasp policy nuance, there can be significant ramifications. People with limited political knowledge are likely to find it harder to interpret cues and identify which party best aligns with their policy preferences. An analysis of policy preferences and voting patterns in 27 democratic countries found that significant numbers of people were liable to switch their votes if supplied with additional relevant information (Arnold 2012). The lack of information problem may be particularly acute in the case of public opinion on welfare state policies, which can be highly complex. Public knowledge is likely to stem from greatly simplified summary information in the media, which rarely provides a complete picture and may be actively misleading. For example, some sections of the media (and the political elite) promote stereotypical perceptions of particular groups of welfare recipients.

It is worse if voters suffer from *misinformation* rather than simply ignorance. Several studies in Britain and Europe have concluded that the public’s knowledge of social and tax policies and their redistributive effects is limited (Boeri, Börsch-Supan & Tabellini 2001, p.42; Taylor-Gooby, Hastie & Bromley 2003; Orton & Rowlingson 2007; Wilson, Meagher & Hermes 2012a). “People have the facts wrong, often in

systematic ways, and confidently believe they have them right” (Aalberg 2003, p.89). One point of misinformation was that people substantially overestimated how much the state spent on unemployment and single parent benefits compared to age pensions (Taylor-Gooby, Hastie & Bromley 2003, p.7). In the US, researchers have found that that high levels of misinformation make people more anti-welfare than they would be if they were better informed (Kuklinski et al. 2000). Australian research has found voters underestimated how tough Howard Government-era welfare reforms were on some low-income groups (including single parents and the unemployed) (Wilson, Meagher & Hermes 2012a).

In general, the public tends to be under the influence of ‘fiscal illusion’, underestimating the costs of providing public services and therefore demanding more spending than they would with better information (Winter & Mouritzen 2001). People focus primarily on the benefits rather than the costs of government action and public opinion varies relative to what the government happens to be doing at the time (Stimson 2004, pp.31, 41). Larry Bartels suggests the attitudes of most people appear to be based on a limited understanding of economic realities. Analysing the American public’s attitudes towards regressive tax cuts, Bartels (2005) found a disconnect between political values and policy attitudes. While many Americans recognised that inequality was growing and regretted that fact, there was no widespread opposition to tax cuts which were largely intended to benefit the very wealthy. It was as though people failed to make the connection between inequality and public policy or recognise that different policy settings would be better aligned with the values they professed to hold.

Characterising average citizens as politically and economically incompetent is potentially a convenient excuse for elites who prefer to pursue their own policy agendas rather than demonstrate responsiveness to public preferences (Jacobs & Shapiro 2000, pp.299-300). Paul Burstein (2014) shifts the emphasis from citizen incompetence to citizen disengagement in the face of a complex and uninspiring policy landscape. He argues that there is simply no meaningful public view on the majority of specific policy proposals, which are too obscure or lacking in salience to

seriously engage the attention of average citizens. Government generally responds when the public has clear views which it makes known, but there can be no responsiveness to public opinion where no discernible public opinion exists.

3.4.3 Invisible policy

Another significant information problem is that some welfare state and redistributive policies, particularly programs operating through the tax system, have low visibility. Tax expenditure programs provide benefits to particular groups in society but result in the government forgoing revenue it would otherwise receive,⁸⁹ implying a shifting of tax burdens to other groups. Tax expenditures are less visible than other public transfers,⁹⁰ they originate and develop in ways that are different to direct spending programs, their objectives and impacts can be unclear, and they can shift and grow with little scrutiny or transparency (Howard 1997). However, their substantial redistributive impact means they should be included in any comprehensive assessment of the welfare state and social policy outcomes (Howard 1997; Stebbing & Spies-Butcher 2010).

Tax expenditures form a large part of what Suzanne Mettler (2011) describes as ‘the submerged state’. They tend to obscure some types of redistribution, usually benefiting the affluent, organised interests and private actors (particularly the finance, real estate and insurance industries). Democracy depends on citizens being able to form and express meaningful opinions on policy, but they can hardly do so effectively if large swathes of policy are barely visible (or nearly impossible to fully understand): “The submerged state conducts governance by ‘smoke and mirrors’” (Mettler 2011, p.26). Mettler’s empirical work has found that giving people more

⁸⁹ Tax expenditures are often in place to incentivise certain forms of behaviour and if they were removed, some taxpayers would be likely to change their behaviour. This would impact on the government’s revenue stream, making it difficult to precisely measure the cost of these programs. The ‘revenue foregone’ measure does not take into account behaviour changes; an alternative measure, ‘revenue gain’, does, but is inevitably based on assumptions that may not hold up in reality.

⁹⁰ The Australian Government publishes information on the scale of tax expenditure programs in its annual Tax Expenditures Statement, but costs are given in aggregate and the redistributive effects of programs are masked (see Stebbing 2015, pp.140, 145).

policy-specific information, especially about redistributive effects, helps them form opinions and connect policies to their underlying value orientations. Other work has found that distributive concerns carry less weight for voters in countries with less visible policy structures such as tax expenditures, compromising citizens' ability to hold politicians to account (Gingrich 2014).

Including tax policies as well as social policies in attitudinal research can reveal interesting patterns and anomalies in people's values and opinions. Analysis of data from the 2005 Australian Survey of Social Attitudes found that people tended to view social policy and tax policy in terms of the same normative framework (Wilson, Spies-Butcher & Stebbing 2009). For example, those who supported expanded welfare services were more likely to also support higher taxation to pay for these services. The data also revealed that supporters of welfare paternalism were much more likely to support action on tax evasion, suggesting an underlying authoritarianism and view of government as enforcer. On the other hand, the familiar discrepancy between support for government services and willingness to pay for them was evident.

Contrary to what many have suggested, the fieldwork undertaken for the thesis found that participants were far from politically incompetent, expressing thoughtful, considered opinions across a range of issues. In line with Mettler's findings, tax expenditures were an area where opinion formation was affected by a lack of information. Participants' attitude sets were characterised by ambivalence and contradiction, but also by pattern and structure based on their underlying values.

3.5 Inequality of political voice

To the extent that the public has coherent preferences that influence policymakers, and there are age-based differences in preference sets, different participation patterns by age produce an 'inequality of political voice problem' (Erkulwater 2012, p.230). While the relationship between age and political attitudes and behaviour is

not straightforward, age-based variations in electoral and organised political participation are likely to reinforce demographic factors and give older people more political clout than young adults and families.⁹¹ Governments will reasonably be wary of upsetting a large group of active voters with significant potential for mobilisation around common interests. With the median voter age rising across most countries,⁹² it may become less likely that the interests of younger people will be fairly represented in our legislatures.

Philippe Van Parijs (1998) notes that this problem could be addressed by encouraging older voters to take into account the interests of the young when exercising their disproportionate power. As noted in section 3.1.2, in many religions and pre-industrial cultures, older people are seen as trustees or stewards, with a responsibility to act with due regard to the young and future generations. This view is echoed in psychoanalyst Erik Erikson's (1963) concept of generativity, which involves older people preserving or producing benefits of some kind for those who will outlive them (see section 4.3.10). Older citizens have a clear opportunity to act in a generative way when voting, as do policymakers when formulating policy which affects young people or has long-range impacts.

However, as Francis Schrag has warned, "it is always dangerous for one class to have its interests entrusted to another" (1975, p.445). There is little evidence that older voters or policymakers act as custodians of the future, or otherwise consider the interests of young people who are excluded from voting.⁹³ Older people's policy views, as noted above, tend to reflect a preference for retaining and supplementing

⁹¹ Another obstacle to those most affected by new social risks following deindustrialisation mobilising around common policy goals is that this group is so diverse, encompassing the young, the low-skilled, sole parents, low-income families with children, women and immigrants (Bonoli 2006, pp.4-5; Kitschelt & Rehm 2006, p.53).

⁹² Those aged over 50 comprised 41% of Australian voters in 2012 but they are expected to be a majority by 2060, leading the Productivity Commission to predict that political resistance to policies favouring younger people is likely to increase and reform should be pursued sooner rather than later (2013, p.54).

⁹³ Wood, Griffiths & Emslie take a more optimistic view of older voters' willingness to vote against their own interests, noting that in the 2019 Federal Election (at which Labor proposed to remove franking credit refunds which mainly benefit self-funded retirees), electorates with the highest franking credit refunds actually swung towards Labor on average (2019, p.51).

their own benefits over enhancing benefits for younger cohorts. Sonja Grover observes wryly that “seniors appear not to be as concerned with the interests of the young as one might hope” (2011, p.200). Meanwhile, policymakers in Australia are reluctant to risk electoral backlash by taking effective action on climate change or adjusting redistributive policies that favour retirees and property-owners.

Van Parijs (1998) quickly abandons the possibility of older voters being entrusted to represent the young in favour of institutional modifications. Strategies that could be considered include establishing a ‘future commission’ to represent the interests of the young and unborn, codifying intergenerational justice in national constitutions, introducing quotas for youth representation in legislatures⁹⁴, lowering the minimum voting age, weighting the votes of younger people more heavily and giving parents proxy votes for children (see Van Parijs 1998; Bessant 2004; Süßmuth & von Weizsäcker 2006, p.181; Tremmel 2006; Tremmel et al. 2015). Allowing for young people to have greater policy impact through their preferred modes of political participation would also assist. For example, policymakers could make greater use of direct democracy activities such as single-issue referenda, consultative forums and online polling. Van Parijs notes that it would be hard to assess the real effect of institutional changes on distributive justice across generations, but at the very least there would be a symbolic impact, sending a signal to young people that their interests matter.

Young people’s relative lack of electoral clout presents a substantial barrier to reforming policies that exacerbate intergenerational inequality. However, it cannot be assumed that facilitating increased political representation and policy influence for young people would change the policy landscape. The fieldwork undertaken for the thesis found neither senior nor young participants were particularly supportive of reforming existing redistributive policy settings despite perceiving them to produce unfair and unsustainable outcomes. The key to this anomalous finding is

⁹⁴ Quotas for parliamentary representation do not attract much support from the public. Recent work on public attitudes towards democracy found introducing quotas based on gender, ethnicity or age were the three least popular of fifteen potential democratic reforms (Stoker et al. 2018, p.44).

the way underlying value orientations influence attitude sets, giving them pattern, structure and consistency. The next chapter examines the myriad factors shaping attitudes towards redistributive policy in more detail.

Chapter 4

The Formation of Political Attitudes

Men resemble their times rather than their fathers.

Arab proverb

This chapter considers the multi-dimensional nature of people's preferences in the area of redistributive policy and the many factors influencing their formation. This analysis will provide some important explanatory frameworks to aid in the interpretation of the results of the fieldwork undertaken for the thesis. In particular, the role of value orientations in underpinning redistributive policy attitudes will be considered. People's views in this area are not usually based simply on self-interest, nor on a single over-arching 'justice principle'. Rather, people tend to weigh up multiple considerations and attempt to resolve tensions between conflicting values when forming their views.

4.1 Dimensions of redistributive policy attitudes

4.1.1 Pluralism

As noted in Chapter 3, people's political attitudes are sometimes characterised by changeability and a lack of internal consistency or coherence. This is not surprising given the range of influences on policy attitudes, including normative beliefs, self-interest, sociotropic concerns, societal norms, institutional context, emotion and membership of particular social groups (including age groups and birth cohorts). If there is a conclusion to be drawn from research on how people form their attitudes towards redistributive policy, it is that they tend to be pulled in multiple different directions as conflicting influences come into play.

In general, public opinion is fairly supportive of the welfare state and redistribution from the better-off to the worse-off and has become more so over time. Trend data from the 2019 Australian Election Study indicate that a third of people would like more spending on unemployment benefits (up from 18% in 2016) and 68% would like more spending on age pensions (up from 53% in 2016) (Cameron & McAllister 2019b, pp.62-64). The proportion of people who favour *less* taxation has fallen steeply from two thirds in the 1980s to just over a third three decades later, while the proportion who favour *more* spending on social services has risen from just 15% in the 1980s to just over a third (Cameron & McAllister 2019b, p.111). More than half of Australians say income and wealth should be redistributed, while the proportion who say it should *not* be has dropped from a high of 35% in 1990 to 19% in 2019 (Cameron & McAllister 2019b, p.112). Forty-seven percent of Australians say high tax makes people unwilling to work, but this is down from a high of 76% in 1998 (Cameron & McAllister 2019b, p.113). However, when it comes to specific policies with identifiable winners and losers, public attitudes are revealed to be more nuanced.

Some common cross-cultural themes emerge from investigations into people's attitudes towards distributive justice. There is a high level of support for redistribution and social justice as abstract ideals, but when people are asked about specific scenarios that involve someone giving something up in order that someone else may gain, some of this support evaporates (Miller 1992; Kangas 1997; Gelissen 2000, p.287). Beliefs about justice are pluralistic; people do not form their attitudes based on a single fundamental principle applicable in all situations (Miller 1992; Swift et al. 1995, p.35; Aalberg 2003, pp.42, 197; Reeskens & Van Oorschot 2013). People recognise merit⁹⁵ and need as two primary principles of distributive justice but tend to place particular emphasis on merit and will focus on achievement over effort (Miller 1992; Swift et al. 1995, p.23; Marshall et al. 1999, pp.349, 358-359; Aalberg 2003, pp.42-47, 196).

⁹⁵ Merit can also be described as 'desert' or 'equity' – the degree to which people are perceived to have earned their gains through hard work or the application of talent, skill or knowledge.

Assuming there is equality of opportunity and everyone's basic needs are met, the average citizen will generally tolerate a reasonably high level of inequality, and very few express support for pure equality of outcomes (Feldman & Zaller 1992, p.285; Marshall et al. 1999, p.358; Kelley & Evans 2009, p.66; Forsé 2009, pp.101-104). There is much more support for a floor (a guaranteed minimum income level) than a ceiling (a maximum upper income level) (Kluegel & Miyano 1995, p.100; Marshall et al. 1999, p.358; Saunders & Wong 2013, p.66). The justice principle which attracts most support overall is 'bounded inequality', a compromise distribution based on a combination of merit and need which maximises income after setting a floor (Frohlich & Oppenheimer 1992; Aalberg 2003, pp.42, 67).⁹⁶

4.1.2 Reciprocity

Many people favour principles of strong reciprocity and can be described as conditional co-operators (or altruistic punishers) (Gintis, Bowles & Fehr 2006, p.8). These people want to cooperate, but they need to be able to trust that others will cooperate too (Rothstein 1998, p.137; Holmes & Sunstein 1999, pp.176, 207; Kahan 2006). This group cares not just about outcomes but the fairness of the process by which they are achieved; procedural as well as distributive justice (Barret-Howard & Tyler 1986; Kumlin 2004, pp.42, 182; Gintis, Bowles & Fehr 2006, pp.18-20). Solidarity is undermined if people feel they are required to bear the costs of over-consumption or under-production by others (Schmidtz 1998, p.76).

The prevalence of strong reciprocity, and the influence of context on the expression of values, makes it very important for policy and institutions to create the kind of conditions where cooperation will be maximised (Deutsch 1985; Gintis, Bowles & Fehr 2006, p.4; Fehr & Fischbacher 2006, p.167; Ostrom 2006; Kahan 2006; Taylor-

⁹⁶ In modern liberal democracies, most people tend to be instrumental rather than intrinsic egalitarians, inclined to favour redistribution primarily to relieve the deprivation of the worst-off and bring everyone up to a minimum standard of living. However, individuals still tend to judge their own situations by comparison with those around them (see Forsé 2009, p.91) and marked inequality has the potential to splinter a shared sense of civil community (see, for example, Margalit 1996; Scanlon 2002; Pickett & Wilkinson 2010).

Gooby 2008, pp.181-82). As will be discussed, in the fieldwork conducted for the thesis participants were strongly supportive of redistributive policy in general and highly egalitarian. However, the two groups diverged in their views of the importance of reciprocity, with the older group placing much more emphasis on individuals taking responsibility for their own circumstances and having obligations towards the collective.

The welfare state enjoys a high level of public support even in liberal welfare regimes with a strong emphasis on reciprocity, although this support may be tempered by criticism of specific aspects of its operation and outcomes (Roosma, Gelissen & Van Oorschot 2013) and based on pragmatism rather than an ideological commitment to egalitarianism (Feldman & Zaller 1992, p.298).⁹⁷ The welfare state embodies government's redistributive role and public approval of welfare policies is crucial to their legitimacy. Support for the welfare state tends to be strong and stable across countries, age groups, educational background and income levels (Gelissen 2000; Edlund 2009), suggesting its popularity extends beyond those who are direct beneficiaries. Steffen Mau (2003, 2004) posits generalised, institutionalised reciprocity as a mid-way point between self-interest and altruism that motivates people's welfare state support. Citizens are happy to support the welfare state, even if it is an unequal exchange and they don't expect to be net beneficiaries themselves, as long as it embodies norms of fairness (cf. Hasenfeld & Rafferty 1989).

4.1.3 Meritocracy

Meritocratic societies, including liberal welfare regimes such as the US, UK and Australia, are more likely to favour merit over need as a criterion for distribution (Aalberg 2003, p.47) and to prefer market-based distributive outcomes with

⁹⁷ It has been suggested that Americans' support for social policy and the welfare state is based less on egalitarianism than on humanitarianism – a desire to assist specific groups in need, which justifies only limited redistribution and government intervention in market outcomes (Feldman & Steenbergen 2001).

minimal state interference.⁹⁸ Market distribution is seen as *fairer* than political redistribution and justice primarily means receiving what you have earned rather than what you need. Robert Lane (1986) argues that the market has a number of advantages over the polity when it comes to citizens' perceptions of the way goods are allocated. The market distribution comes first, and then the polity intervenes to redistribute, which usually involves taking away what people see as rightfully theirs. The market is viewed as an impersonal, neutral allocator, following natural rather than political laws. It delivers goods that are preferred over collective goods which people do not value as highly (at least until they have to go without them). Finally, unlike market justice, political justice forces people to think about the claims of others rather than just their own.

This creates a problem for justice across generations as the young have not yet had an opportunity to demonstrate that they 'deserve' their share of society's resources. A related dimension is whether people see individuals as responsible for their own success, or as swept along by forces outside their control. Hard work may be seen as a guarantee of reward, or more accurately as a necessary but insufficient condition for reward.⁹⁹ The corollary of the former view is that the unrewarded have not put in enough effort. People in meritocratic societies are inclined to attribute poverty to individual 'blame' (such as laziness) more than individual 'fate' (bad luck), social 'blame' (social actors creating conditions that cause poverty) or social 'fate' (uncontrollable changes in external circumstances) (Van Oorschot & Halman 2000).

The extent to which people deserve rewards on the basis of innate skills and abilities over which they have no control is also at issue. The difference between

⁹⁸ There is some evidence that economic development reduces tolerance for inequality, or at least makes people more likely to express disapproval of inequality, but they remain accepting of very different distributive outcomes based on reward for differing education levels and work performance (see Kelley & Evans 2009, p.66).

⁹⁹ Acknowledging that hard work does not guarantee reward may discourage effort and act as a reminder that the successful are not necessarily more deserving than others. Downplaying the role of luck in delivering material rewards also encourages people to feel entitled to retain more of their income, making taxation seem like forcible confiscation of what is rightfully theirs (Frank 2016, p.96).

chance and choice quickly becomes blurred (see Dworkin 2000, pp.287-91). It is difficult to distinguish between wealth that arises arbitrarily and wealth that represents fair reward for application – between manna that has fallen from the sky and manna that has been mixed with effort (Parfit 2002, pp.91-92). Public opinion in liberal welfare regimes tends to emphasise moral hazard: if support is too readily available and/or too generous there are no incentives for people to work hard (or at all) and take the risks required to generate innovation and economic growth.¹⁰⁰ Income support programs for the poor and unemployed in particular do not sit well with the focus on merit and the view that we are each responsible for our own outcomes (Larsen 2006, pp.55, 92). Citizens in liberal regimes may support high levels of spending in social policy areas such as health and education, but they are much less likely to support government intervention to mitigate labour market risks and outcomes (Wilson, Meagher & Hermes 2012b, pp.121-22; Jensen 2014).

Meritocracy can readily function as a way of legitimising inequality and inhibiting any impetus for change. If a society is perceived as highly meritocratic, people are more likely to believe that those who are better off deserve their higher status as a result of being worthier than others (through having superior talents and/or working harder). Concomitantly, those who are worse off are seen to deserve their lower status, presumably as a result of being less worthy. Citizens of highly meritocratic societies are more likely to support distribution according to meritocratic principles (merit over need), regardless of their own position in the social structure (Kunovich & Slomczynski 2007; Page & Goldstein 2016). A recent qualitative-led study found that young Australians from a range of socioeconomic backgrounds had internalised the prevailing meritocratic ‘doxa’ that the world was a fair place where hard work and good choices would be rewarded (Donovan 2017).

Australia scores highly on both degree of meritocracy and support for meritocratic distribution (resource distribution largely based on superior talent or effort). It is

¹⁰⁰ An extension of this idea is the neo-liberal view that not only does state interventionism *permit* moral degeneracy, it *creates* it by producing dependency and undermining citizens’ moral character (Davis 2014, p.37).

also a residual welfare state with highly visible income taxes, which Shaun Wilson (2006) suggests contributes to a significant level of tax resistance (a preference for lower taxation even to the detriment of public service provision). In the 2005 Australian Social Attitudes Survey (AuSSA), 82% of Australians thought income inequality was too high but only 39% supported redistribution from the better-off to the worse-off (Wilson & Meagher 2007, p.274).¹⁰¹ Australian Government policy at the time appears to have been in line with public opinion: the extent of redistribution from high to low income earners declined between 1994 and 2004 (Meagher & Wilson 2008). Question wording can make a significant difference to people's responses: when people are asked more specific questions about inequality which incorporate doing something about it, they are less likely to say inequality is too high (Saunders & Wong 2013).¹⁰²

4.1.4 Deservingness

Attitudes towards the welfare state can be broken down into broad ideological support, views on specific programs, and satisfaction with the way these programs operate in practice (Kumlin 2007b, p.363). High levels of support for the welfare state in general mask significant differences in support for individual programs. The social safety net cushions some groups better than others: some forms of benefit are more accessible, more generous and less conditional on reciprocal obligations (Van Oorschot 2008, p.268). Public attitudes towards who should receive help, how much and under what conditions are influenced by an almost automatic 'deservingness heuristic' (Petersen et al. 2011). Wim Van Oorschot (2000) identifies five deservingness criteria affecting how worthy people think welfare beneficiaries are of support:

¹⁰¹ Data from the British Social Attitudes survey reflect a similar gap (Taylor-Gooby 2005; Orton & Rowlingson 2007; Taylor, Saunders & Toomse-Smith 2017, p.16).

¹⁰² Ian McAllister reports an overall increase in collectivist orientation, including support for social spending and income redistribution, among Australians since the 1980s (2011, pp.196-98), but this rise followed a nadir in the 1970s, when people felt the Whitlam government had gone too far and hardened their views accordingly.

- Having limited control over their situation.
- A high degree of neediness.
- Proximity or closeness to the rest of society (are they like us?).
- Attitude – how docile, compliant and grateful they are.
- Reciprocity – the degree to which they have earned support.

The aged score highly on these criteria, particularly compared to young unemployed people. Van Oorschot (2006; 2008) finds that a deservingness ranking of the aged, the sick and disabled, the unemployed and finally immigrants is common across countries, although there can also be a cultural dimension (Van Oorschot & Meuleman 2014, p.250). Australians' views towards people who are perceived as choosing not to work are relatively harsh by international standards (Matheson & Wearing 1999; Tony & Matheson 2000; Kangas 2003; Miller & Orchard 2014; Schofield & Butterworth 2015). Support for keeping unemployment benefits low and for the expansion of paternalistic welfare¹⁰³ is largely bipartisan, and recent Australian Government policy has reflected public opinion in this area (Spies-Butcher 2014a, Spies-Butcher 2014b).¹⁰⁴ Welfare paternalism or conditionality assumes that requiring support is at least partly attributable to intrinsic rather than external or structural factors, and that people have some choice about whether to be reliant on benefits; it is also intended to modify recipients' values and behaviour (Carney 2015, pp.345-49).

In Australia, nearly all welfare benefits, including the Age Pension, are subject to means-testing and this model of targeting benefits at needy groups is popular with the public (Wilson, Spies-Butcher & Stebbing 2009). However, analysis of data from 17 countries, including Australia, concluded that high levels of targeting undermine

¹⁰³ Paternalistic welfare refers to the 'mutual obligation' requirements and conditions (such as participating in job search and training activities or work programs) that some welfare beneficiaries must satisfy to retain their benefits.

¹⁰⁴ Many groups have advocated for an increase to Newstart to reduce the financial stress on job-seekers and ensure they have an acceptable standard of living (see Price Waterhouse Coopers 2013, pp.12, 22; Business Council of Australia 2013, p.87; Senate Community Affairs Reference Committee 2014; Morris & Wilson 2014; Phillips, Webster & Gray 2018). This advocacy intensified during 2019 and public support increased sharply, but people remain more than twice as likely to want the Pension to go up as Newstart (Cameron & McAllister 2019b, pp.62-64).

support for welfare state programs (Jordan 2013). Recent modelling suggests that current welfare settings need to be adjusted to optimise poverty minimisation within the existing budget; a substantial increase to Newstart (funded by reductions to either the Age Pension or family payments depending on the poverty measure used) is the clearest change required (Phillips, Webster & Gray 2018, p.22).

If benefit conditionality is embedded in a discourse of contractual reciprocity and a balance between rights and responsibilities, represented as the natural moral order (Hamilton 2014), people who have reached a certain age are exempt from this 'social contract': they have only rights, not responsibilities (presumably because they are seen to have already discharged them). They are implicitly assumed to have made useful contributions to society and earned the right to public support in return (Svallfors 2008, p.383). Senior citizens are the ultimate deservers of welfare – they have earned it, their need is often pressing and they are not to blame for getting old and being unable to work. As Pampel and Williamson have noted, "The aged have normative legitimacy to their claims on the welfare state that is denied to most other groups" (1989, p.167). It has been suggested that continued broad support for seniors' claims on welfare spending, as it becomes evident that the same benefits will not be available for those who are currently young, will depend on compassion arising from the stereotype of older people as "helpless and needy" (Huddy, Jones & Chard 2001, p.468).

However, public attitudes towards the neediness and deservingness of different groups of welfare beneficiaries have not necessarily kept pace with social and economic change. This was evident in the fieldwork for the thesis, with participants showing little inclination to update their attitudes or question long-standing social norms in line with changing conditions. People turning 65 today are less likely to be as needy as over-65s were when pension schemes were first introduced: on average they are healthier, have more years of life ahead of them, and are less likely to have spent their working lives in manual labour. Meanwhile, the tendency to judge non-aged welfare recipients as actual or potential exploiters of public generosity

continues despite growing recognition that structural inequalities can cause long-term unemployment and poverty.¹⁰⁵

People receiving income support while caring for young children appear to score relatively highly on the deservingness criteria, however public views toward single mothers¹⁰⁶ are often negative.¹⁰⁷ So-called 'welfare queens' are accused of producing children to access benefits - the need for support is attributed to the availability of support (see Handler & Hasenfeld 2006). Another factor underlying some people's negative attitudes towards single mothers may be that social security benefits allow women to establish autonomous households, independent of male control (Goodin 1998, p.124). There is also a general consensus that while supporting the aged is a collective duty, supporting children is largely a private one, possibly because having children is seen as a personal choice, while we must all grow old (Svallfors 2008, p.384). This ignores the fact that everyone in society reaps the return on investment in children (Esping-Andersen 2002, p.62; Fineman 2004).¹⁰⁸

4.1.5 Psychological biases

People may see their world as fair and just because that is what they want to see. The just world hypothesis suggests that we are psychologically more comfortable believing the world is fair and people get what they deserve, rather than outcomes being arbitrary or unjust (Lerner 1980). Despite the pernicious effects this has for victims of misfortune or injustice, who are blamed for their own fates, faith in the idea that everyone can improve their circumstances through their own efforts – pull

¹⁰⁵ People are as likely to attribute working age neediness to insufficient ability or effort and 'loose morals and drunkenness', as to failure of the economic system or unequal opportunity (Mau 2003, p.121).

¹⁰⁶ Moral judgement is usually restricted to the single mother rather than the less common single father.

¹⁰⁷ Public opinion commonly places single parents close to par with the unemployed in terms of perceived deservingness, although attitudes may be softened when their role as child carers is emphasised (see Taylor-Gooby 2005, p.15; Larsen 2006, p.47).

¹⁰⁸ Not everyone sees children as a collective benefit. Marcel Wissenburg (2011) argues that future people are an 'optional burden' from a societal point of view, and those who choose to procreate must take full responsibility for meeting all the claims of their children across their lifetimes.

themselves up by their bootstraps - remains remarkably resilient in the US in particular (see Hochschild 1995). People may be comfortable with favourable treatment for the rich because they believe they themselves have a reasonable chance of one day joining their ranks, if only they try hard enough; or worse, that they are not worthy of such treatment because of innate failings.

Related psychological biases further reinforce people's endorsement of inequitable distributions. System justification theory suggests that people prefer existing social arrangements even when alternative arrangements may be fairer and/or more personally beneficial (Jost, Burgess & Mosso 2001; Jost, Banaji & Nosek 2004; Van der Toorn et al. 2015).¹⁰⁹ Empirical evidence from the US and Europe suggests that, counter-intuitively, higher levels of inequality are associated with lower levels of public support for redistribution across all social classes (Kelly & Enns 2010; Jæger 2013; Luttig 2013). System justification can have a palliative effect, addressing existential needs for security and stability by making people feel comfortable with a status quo that may be very hard to change, and therefore more easily accepted than resisted (Jost & Hunyady 2003; Jost 2017).¹¹⁰

Meanwhile, the cognitive bias described as 'fundamental attribution error' makes us more likely to see what happens to people (including ourselves) as resulting from personal characteristics or behaviour rather than extrinsic causes (Lane 1962, p.79; Kluegel et al. 1995, p.186; Yzerbyt & Rogier 2001, pp.107-109). This can give people a greater sense of control over their lives because problems arising from intrinsic causes may appear easier to address than broader systemic issues or the vagaries of fate. People also seek to avoid cognitive dissonance by embracing simple, consistent explanations of the world, including seeing people and groups in stereotypical terms (see Crandall & Beasley 2001, p.79). Politically conservative and right-wing attitudes have been linked to a range of personality and psychological variables, including death anxiety, fear of threat and loss, aversion to ambiguity and

¹⁰⁹ Empirical evidence that disadvantaged groups are *more* likely than advantaged groups to see existing inequalities as fair is mixed at best (see, for example, Caricati 2017).

¹¹⁰ However, this effect may be short-lived, with negative psychological effects in the longer-term (Harding & Sibley 2013).

uncertainty, high need for order and closure, and low openness to experience¹¹¹ (see, for example, Jost et al. 2003; Napier & Jost 2008; Jost, Nosek & Gosling 2008; Cornelis et al. 2009). Sometimes support for what already is arises simply from habit or expediency (Zelditch 2001, p.44).

4.2 The complexity of attitude formation

Not only are there multiple dimensions to redistributive policy attitudes, the process by which they are formed is complex and multi-faceted. It involves the interaction of demand-side factors (values and socio-cultural context), intermediary influences (political communication) and supply-side factors (institutional settings, government policy performances) (see Norris 2011). Political socialisation and social networks influence attitude formation in direct and indirect ways (Zuckerman 2005; Huckfeldt, Johnson & Sprague 2005; Levine 2005). Welfare policy attitudes are subject to a range of inter-related influences: socio-demographic characteristics and cleavages, values and orientations, risks and resources, institutional frameworks, predispositions and evaluation of the policy outcomes (Svallfors 2007a, pp.9-13; Svallfors 2012). Together these factors create a 'moral economy' which embodies ideas about reciprocity, obligation and responsibility (Svallfors 2007a, p.11; Svallfors 2007c, p.267; Oskarson 2007, p.120).

4.2.1 Self-interest and rational choice

To the extent that attitude formation is systematically associated with particular demographic or other individual characteristics, this does not necessarily indicate people are governed by self-interest. The link between demographic variables and what best serves someone's individual interest is often unclear and the role of self-interest in attitude formation is sometimes overstated (Sears & Funk 1991). Self-interest and societal interests may coincide and it is impossible to tell which forms

¹¹¹ The higher prevalence of at least some of these factors among the economically disadvantaged may help explain why people in this group sometimes vote for conservative and right-wing parties against their economic self-interest (see Frank 2004; Napier & Jost 2008).

the basis for someone's attitudes (Funk 2000, p.41). It can be hard to work out exactly what is in one's self-interest and few people are likely to do so in complex policy areas (Lau & Heldman 2009, pp. 524, 535). The strongest self-interest influences appear in attitudes towards taxation and related economic issues - the 'hip-pocket effect' – and other cases where the personal stakes are high, concrete and visible (Sears & Funk 1991; Kumlin 2004, pp.87-89; Cusack, Iversen & Rehm 2006). A related influence on attitudes is personal experience of economic insecurity, which tends to increase support for redistribution and policies that mitigate the effects of economic risk (Margalit 2013; Hacker, Rehm & Schlesinger 2013; Owens & Pedulla 2014; Naumann, Buss & Bähr 2016; cf. Mughan 2007). Analysis of people's motivations for seeing a particular political issue as important has found that a sense of civic duty, affective response and personal awareness of the issue are more influential than self-interest or peer influence (McCombs 1999).¹¹²

While the power of self-interest as a predictor of attitudes and behaviour may be overstated, the *idea* of its potency can take on a life of its own: "the ideology of self-interest, widely celebrated in individualistic cultures, functions as a powerful self-fulfilling force" (Miller 1999, p.1059; see also Miller & Ratner 1998). Institutions are designed on the assumption that self-interest is a dominant motivation, which in turn fosters self-interested behaviour. The norm of self-interest can make people feel it is inappropriate to act in accordance with other motivations (Ratner & Miller 2001). They assume that without a vested interest, an issue is none of their business and they may even be negatively judged for interfering.

4.2.2 Irrational choice and emotion

Economics and rational choice theory have tended to conflate rationality and self-interest, but it can be rational to behave contrary to one's own self-interest. Sometimes rational people make decisions on the basis of what is good for others

¹¹² Some significant age differences were found in this research: the influence of emotion and peers increased with age, as did self-interest until middle age.

or the sort of society they would like to live in (Erikson, MacKuen & Stimson 2002, pp.16-17; Taylor-Gooby 2008). Citizens tend to distinguish between private and public concerns and see both as relevant when considering policy options (Funk 2000). Attitudes are at least partly informed by considerations related to social justice and fairness (Kaase & Newton 1995, p.76; Kumlin 2004, pp.37-38, 144; Van Oorschot et al. 2012).

Psychology also finds repeated evidence of humans thinking and behaving *irrationally* (Sears & Funk 1991, p.4). Linguist and philosopher George Lakoff warns against clinging to an out-dated view of reason as conscious, objective, interest-based, value-neutral and logical (Lakoff 2009). People are swayed, often unconsciously, by emotion and subjectivity, making them highly susceptible to being influenced by language, narrative and the way issues are framed. Social emotions, such as compassion for the needy and disdain for opportunists, have a more powerful influence on people's attitudes than political ideology (Petersen et al. 2012).

Fully informed rational choice is rarely even possible: "political choices are made under conditions of radical cognitive indeterminacy" (Elster 1989, p.181) and beliefs can be rational without being true (Elster 1983, p.16). People's emotional or 'gut feeling' response to politics (often sub-conscious) is a more powerful determinant of attitudes and behaviour than rational reasoning based on interests (Westen 2008). Feelings of anxiety and uncertainty can overcome habitual responses, activating rationality and making people more open to considering alternative policy options (Marcus 2002).

Anger is a common response to perceived injustice and has been described as *the* defining political emotion (see Lyman 2004; Henderson 2008; Duffy 2017). Feelings of anger normally require a target; an agent identified as to blame for the unjust situation and responsible for fixing it (see Smith & Ellsworth 1985; Smith & Lazarus 1993; Roseman, Antoniou & Jose 1996; Javeline 2003; Carver & Harmon-Jones 2009; Seip, Dijk & Rotteveel 2014). Anger may always be latent in politics, even

during times of stability; it can be driven by economic inequality and operate as a force for political mobilisation under the right conditions (Ost 2004). Simon Thompson (2006) suggests that anger plays a consciousness-raising role: the fact of an injustice reveals itself through the feelings of anger it produces.

4.2.3 Institutional influences

Bo Rothstein (1998) suggests that political institutions have a significant influence on the norms that develop in different societies, including shaping what people think the state should do. Institutions are an expression of a society's normative values, but also shapers of those values, including what people see as appropriate welfare state outcomes (Mau 2003). The salience of particular issues, and the effect of policy feedback on how people view these issues, is filtered through the media and elite opinion, which present reality in politically constructed ways (Kumlin 2014a, p.193). When it comes to translating attitudes into behaviours, institutional factors are key. As Ronald Inglehart has observed, "behavior requires both motive and opportunity" (Inglehart 1997, p.52). People must have options for articulating their opinions, whether through voting or other forms of political participation, and sometimes an organising force such as a political party or lobby group will need to generate these options (Svallfors 2007a, p.13; Edlund 2007, pp.44-45).

Institutions are the media through which individuals are connected to the collective and the political context (Conover & Searing 2002, p.105). Policy feedback defines political communities and citizenship, incentivises and facilitates political engagement, and structures public perceptions of societal problems and government action. The institutional approach places some emphasis on Gøsta Esping-Andersen's (1990) typology of liberal, conservative and social democratic welfare regimes, which suggests different institutional settings are aligned with different sets of welfare values. Liberal regimes such as Australia tend to have lower

levels of state intervention, and are generally characterised by high residualism, low decommodification¹¹³ and high stratification.

Many studies have tested the idea that the public's support for government transfer programs varies by welfare regime type, hypothesising that people in liberal regimes will be less likely to support extensive, universal transfer programs, but empirical evidence has been mixed. Some studies have found little evidence that any relationship between regime type and welfare state support exists (Papadakis & Bean 1993; Bean & Papadakis 1998; Lapinski et al. 1998; Bonoli 2000; Gelissen 2000, pp.290, 298; Aalberg 2003: p.201; Taylor-Gooby 2004; Garfinkel et al. 2006; Jæger 2006b; Gelissen 2008). Others find some (often qualified) evidence that there are lower levels of support for redistribution and benefit programs in liberal regimes (Svallfors 1997; Arts & Gelissen 2001; Andreß & Heien 2001; Linos & West 2003; Kangas 2003; Larsen 2006; Sabbagh & Vanhuysse 2006; Dallinger 2010). The broader social and economic context, including factors such as unemployment rates, job security and economic growth, can also affect how people think about redistributive policies (Blekesaune & Quadagno 2003; Schwander & Häusermann 2013; Jæger 2013; Hacker, Rehm & Schlesinger 2013).

Evidence that public attitudes are influenced by contextual and institutional factors also comes from research finding that people in eastern Germany whose formative years were post-1989 had very different attitudes towards government responsibilities than their elders (but similar to people in western Germany) (Svallfors 2010). Institutional effects on attitudes may vary by policy domain and are particularly strong in relation to age pensions (Reeskens and van Oorschot 2013) and beneficiary deservingness (Larsen 2006). Policies and institutions may encourage people to be self-interested and narrow-minded, or they may foster tolerance, compassion and concern for others and the collective good (Kumlin & Rothstein 2005; Stolle 2007, p.666). Citizens' direct personal experiences with

¹¹³ Decommodification refers to the degree to which public benefits mitigate individual dependence on the market for a livelihood.

institutions, particularly welfare state institutions, shape their policy opinions and more general political orientations (Kumlin 2004).¹¹⁴

4.2.4 Path dependence and habituation

A defining feature of institutions is their stability, making them a powerful driver of path dependence in welfare states (Goodin 1996; Pierson 2004). Policies are often more malleable than other types of institution but can still lock in patterns of behaviour that make reform challenging. Pensions and retirement income programs are especially subject to 'lock-in effects' – people have based their choices over a long period of time on existing policy settings, and if these are changed there may be electoral backlash (Pierson 1993, p.610). Positive feedback effects, including beneficiaries of current policy settings acting to buttress and preserve them, make switching to alternative settings increasingly difficult and costly (Pierson 2004, pp.18-20, 41).

Paul Pierson (2004) notes that institutional and policy inertia are exacerbated by the tendency of political actors to have short time horizons and a resulting lack of attention to long-term, cumulative outcomes; social scientists analysing patterns of institutional development likewise pay too little attention to the *longue durée*. Others have suggested that polarisation in electorates and legislatures makes it harder to find common ground, contributing to policy gridlock and reducing governmental capacity to respond to changing social and economic conditions (McCarty, Poole & Rosenthal 2006). Loss aversion also creates a barrier to policy change as people feel a reduction of benefits more acutely than an equivalent gain; this asymmetry means politicians are more likely to be blame-avoiding than credit-claiming (Weaver 1986).

¹¹⁴ Welfare recipients (other than age pensioners) often get the message that they are second-class citizens – disempowered, stigmatised, subjected to demanding mutual obligation tests, and forced into entanglement with Kafkaesque bureaucratic labyrinths (see Soss 1999). A recent Anglicare report examined how income support recipients and their advocates experience interacting with Centrelink, describing long call waits and high rates of disconnection, hostile service centre environments, lengthy processing times, under-trained staff and confusing automated systems (Hinton 2018).

The price to be paid for institutional stability is rigidity and an inability to adapt to changing circumstances (Offe 1996, p.206; Esping-Andersen 1999, pp.4, 97, 124; Pierson 2004). Institutional reform is only likely to succeed under ideal conditions, and after existing institutions have broken down and lost legitimacy. Even then, conscious, purposeful institutional (re)design faces significant challenges and often produces unintended consequences.¹¹⁵ Attempts at intentional design take place in the shadow of what has come before – there is no *tabula rasa*, and institutions rooted in the past or tried-and-tested elsewhere tend to gain acceptance more readily (Offe 1996). As Pierson notes, “Actors find that the dead weight of previous institutional choices often seriously limits their room to manoeuvre” (2004, p.152). Welfare states develop their own constituencies (including beneficiaries and administering bureaucrats) over time, making reform even harder as people fight to retain their entitlements (Pierson 1993; Pierson 1996; Pierson 2004; Galasso 2006, p.56; Brooks & Manza 2007, p.23).

People tend to adapt their political preferences through habituation, resignation, and what they perceive to be possible. An existing state of affairs is likely to become accepted and people will adapt their view of fairness accordingly – what *is* eventually turns into what *should be* (Pierson 1996; Marshall et al. 1999, pp.349-51; Gelissen 2001, p.498; Kohli 2011, p.471). This works in both directions: day-to-day exposure to solidaristic norms makes people more likely to support solidarity (Arts & Gelissen 2001, p.288), while people express greater tolerance of inequality when they are accustomed to seeing it around them (Austen 2002).¹¹⁶ As with the ‘just world’ effect discussed earlier, people have a need to believe that the arrangements in place are fair (Aalberg 2003, p.40), and perceptions can be more important than reality (Kangas 2003, pp.729, 739).

¹¹⁵ Claus Offe (1996, p.214) notes that it can fall victim to what Jon Elster has described as ‘hyperrationality’ – willing what cannot be willed (Elster 1983, p.56; Elster 1989, p.17); see also Heazle (2010) on the uncertainty inherent in the policymaking process and its outcomes.

¹¹⁶ Perceiving inequality as excessive can sometimes make people more supportive of redistribution, although satiation eventually sets in and tamps demand for further redistribution; people also appear less concerned about the rising tide lifting some boats more than others as long as it is lifting all of them (see Dallinger 2010).

4.2.5 Government Performance

Assessments of government performance can affect people's attitudes, even shifting the ideological lenses, once assumed to be highly stable, through which people view politics (Kumlin 2006). Poor government performance can result, not just in citizens punishing the incumbent government, but also in developing a more generalised distrust of politicians, institutions and democracy itself, especially when lines of accountability are unclear (such as in the case of federal systems, bicameral parliaments, and areas of high policy complexity) (Kumlin 2007a, p.88; Oskarson 2007; Kumlin 2014a, p.193). This is particularly concerning if citizens have limited knowledge and information about the performance of government and welfare state programs and are making ill-informed judgements (Kumlin 2014b, p.304).

It is hard for governments to please everyone (or anyone) when it comes to welfare policies. Redistribution creates losers who are usually unhappy with the situation, and winners who aren't much happier because they often still feel like losers in the overall scheme of things. Program beneficiaries don't think their benefits are generous enough; taxpayers think spending on benefits is too high. The state can't win and it is even hard to predict how publics will react if they are unhappy with program outcomes. The 'undermined welfare state' hypothesis predicts that poor outcomes will reduce public support for any further spending, while the 'overloaded welfare state' hypothesis predicts that poor outcomes will lead to calls for more spending (Kumlin 2007a). There are also conflicting hypotheses about the effect of program size on public opinion. The visible costs hypothesis suggests that citizens become less satisfied as programs become larger and more expensive, while the visible interests hypothesis posits that program legitimacy is enhanced as more citizens become beneficiaries (Kumlin 2014a, p.193).

4.3 Normative beliefs and values

4.3.1 Changing value paradigms

Fundamental values such as equality, freedom, security, tradition and individual responsibility exert a direct influence on political attitudes and behaviour, in addition to operating as a filter through which other influences act. Values are transcendental, applying in a range of different contexts, while attitudes relate to a specific object or situation. Sometimes certain values tend to be grouped together to form over-arching belief systems or value orientations. For example, people who prize security often also favour tradition, conformity and authority. Value orientations serve various functional purposes - cognitive, emotional, social, political - for individuals (Jost, Federico & Napier 2009). They tend to be 'looser', less formal and less structured than political ideologies.

A key element of Philip Converse's critique of public opinion, discussed in the previous chapter, was most people's apparent lack of a comprehensive and internally coherent belief system. They appeared to hold views that 'didn't go together'; their underlying values seemed to conflict with each other. It turned out that many people didn't fall neatly into the left/right or progressive/conservative categories that political theorists used and political parties aligned themselves with. This made citizens' political views and behaviour inconveniently harder to explain and predict.

However, just because most people don't adhere rigidly to a formal ideological position doesn't indicate they have no meaningful, over-arching belief systems.¹¹⁷ Value orientations can substitute for ideology to allow the average citizen to form policy attitudes characterised by some degree of coherence, facilitating the exercise of meaningful democratic citizenship (Goren 2004; Keele & Wolak 2006). Values

¹¹⁷ Voting along party lines requires people to opt for a particular 'package' of ideologically-inflected policies even if they don't internalise it.

tend to be more influential than ideology for all but the most politically sophisticated and can be powerful enough to disrupt usually stable partisan identification (Keele & Wolak 2006; cf. Goren 2005). Political sophistication is not necessary for people to use domain-specific beliefs and values to produce meaningful policy preferences (Goren 2004).

Value orientations offer a more flexible way of understanding why people form particular attitudes than ideology. If the traditional ideological frameworks were ever a realistic reflection of most people's political thinking, social and economic change means they are no longer. They also have limitations when applied in cross-cultural contexts. New ways of thinking about the patterns underlying political attitudes and behaviour are required. The postmaterialism values paradigm associated with Ronald Inglehart is of particular interest as it encompasses the impact of socioeconomic change on attitudes, and differences in thinking between young and older people. Several other theoretical approaches to value orientations are also considered in this section.

4.3.2 Pre-postmaterialism

Milton Rokeach (1973) conducted empirical work that found significant value differences between rich and poor and also between age groups, although value change appeared to take place throughout life. Rokeach concluded that the 'big two' values – equality and freedom – largely explained people's political views.¹¹⁸ Equality and proportionality (of reward) have been proposed as the two poles of a bi-dimensional value framework informing people's judgements about distributive justice (Rasinski 1987).¹¹⁹ Equality of opportunity and the work ethic have been identified as core values informing policy preferences and political evaluations in the US (Feldman 1988). Later work has added social order and economic security as key values and found that individuals' attitudes vary in a patterned and coherent

¹¹⁸ Attitudes towards welfare state policies can be particularly useful in signalling where people strike the balance between equality and freedom (Kumlin 2007b, p.362).

¹¹⁹ Bi-dimensional or oppositional value frameworks imply that it may be difficult to reach social consensus on questions of fairness and justice.

way according to the priority they assign to these values (Jacoby 2006; Swedlow & Wyckoff 2009).

‘Materialism’, conceived as the degree to which people see material possessions as important to achieving their goals, can be considered a value (Fournier & Richins 1991), but it is more usefully conceptualised in a broader sense as a set of related values: a value orientation. This broader conception can take in a range of material concerns, including availability and security of employment, individual economic aspirations, living standards, a preference for unregulated market outcomes, economic growth, tolerance for risk, debt and credit, and consumption of goods and services. The materialist values paradigm dominated in industrial society through to the post-war economic boom of the 1950s and 1960s. Ronald Inglehart’s postmaterialist paradigm, developed alongside the economic shifts of the 1970s, offered an alternative way of conceptualising pattern and structure in political thinking.

4.3.3 Postmaterialism

Inglehart (1990) proposed that cohorts growing up in conditions of prosperity and economic security were more likely to have a reduced focus on material conditions and economic aspirations and to attach greater importance to personal wellbeing, quality of life and individual autonomy. Postmaterialism is associated with youth, being highly educated, social progressivism and tolerance of diversity.

Postmaterialists’ education and socialisation are likely to have produced a ‘cognitive mobilisation’ effect which improves their skills in accessing and processing political information. Postmaterialist values are associated with lower voter turnout and party membership, but increased political interest, activism and elite-challenging political behaviour.¹²⁰

¹²⁰ This contrasts with grievance explanations of political activism, which posit that material deprivation is a primary factor in motivating individuals to protest.

On Inglehart's thesis, socialisation in early life is the key to people's political preferences, which then remain relatively stable over the lifecourse. The birth cohort effect (the time in which people come of age shapes their long-term values, attitudes and behaviour) is emphasised over the age group effect (people's political thinking and behaviour changes over time as they grow older). Analysing data from the World Values Survey across several dozen countries from the 1970s to the early 1990s, Inglehart (1997) finds the most significant differences between the value orientations of old and young in countries that have experienced rapid economic growth and argues that materialist/postmaterialist values have taken over from socioeconomic status as a key political cleavage. In subsequent work, the rise of the postmaterialist value orientation is examined as a key element of the human development process, underpinned by an ethos of choice and individual autonomy (Inglehart & Welzel 2005). Socioeconomic modernisation removes external constraints on freedom, which is usually followed by a cultural shift towards postmaterialist and self-expression values and is strongly associated with democratisation (democratic institutions being best suited to supporting liberty and human rights).¹²¹

The evidence for postmaterialism remains mixed. Analysis of data on the values of American youth in the 1970s and 1980s found a steady increase in private materialism and a sharp decline in self-fulfilment goals, with no evidence of this being driven by feelings of economic insecurity (Easterlin & Crimmins 1991). Other work has found that level of education is the most significant factor affecting the relationship between year of birth and postmaterial values, with material security or affluence during formative years having little effect (De Graaf & Evans 1996). These authors suggested that a postmaterial orientation is more strongly aligned with progressive liberal values such as tolerance and political equality than with economic values, and that it is quite possible to emphasise the former while still holding materialistic beliefs.

¹²¹ Inglehart has acknowledged, however, that modernisation is not entirely deterministic and does not follow an identical trajectory in every society, with cultural contexts and traditions continuing to have some influence (Inglehart & Baker 2000).

Other studies conclude although individuals can respond to Inglehart's postmaterialism index in meaningful ways that reflect their issue priorities, there is really no underlying materialism/postmaterialism value paradigm (Davis, Dowley & Silver 1999; Davis & Davenport 1999). The index has been characterised as flawed, with the increase in postmaterialism since the 1980s amounting to a measurement artefact (Clarke et al. 1999; see also Macintosh 1998). Cross-cultural research on young people's value orientations suggests that rather than convergence on postmaterialist values across the advanced industrial countries, local and national cultures continue to play a role in shaping outlooks (Karvonen et al. 2012).

An analysis of the influence of political values on voting behaviour in the US between 1972 to 1992 data found only qualified support for the postmaterialist thesis (Carmines & Layman 1997), as did a later study using data from 1984 to 2008 (Shafer & Spady 2014). The salience of cultural (rather than economic) issues had substantially increased during this period but there was no clear link between these issues and postmaterial values. The later study found that the least-educated continued to be driven by economic values, while others, including African Americans, were influenced by group identification more than values. People are influenced by competing group memberships - class might push them one way, while race or gender or age pulls them in another. Harold Wilensky has argued that while citizens in rich democracies have value sets characterised by ambivalence and contradiction, traditional concerns around material security remain dominant, and there is little evidence of a cohort-based sea change in basic values (2002, pp.192-96, 677).

4.3.4 Postmaterialism today

A recent study found that material values (conceived as viewing possessions as indicative of success, being central to life and conveying happiness) had only a moderate, and nuanced, influence on political orientations, but materialism was actually strongest among the young (Friesen & Hibbing 2016). It has been suggested

that in Europe in particular, austerity policy following the Global Financial Crisis of 2008 is associated with a resurgence of material concerns among young people (see Grasso 2018, p.190). Some researchers have found evidence that, contrary to what the postmaterialism paradigm would predict, young people have lower levels of community feeling, less concern for others and are more interested in intrinsic than extrinsic goals compared to previous generations (see, for example, Twenge Campbell & Freeman 2012). Others argue that claims of youthful narcissism are overstated and indicative of 'youth of today' stereotyping (Arnett 2013).

In place of traditional concerns about economic security, a new kind of individualistic, consumption-oriented materialism may have developed, particularly among the young (Hellevik 1993; Hellevik 2002; Rahn & Transue 1998). Christian Welzel argues that postmaterialist values tend to be overlaid on material concerns, rather than the latter falling away once basic survival needs are met. He suggests that the key component of the postmaterialist orientation is its focus on self-expressive and emancipative liberal aspirations, which are largely driven by the rise in individual autonomy rather than economic security (though the latter facilitates the former) (Welzel 2007, pp.193-97). Inglehart has also recognised the development of new forms of hedonism and consumption which function mainly as mechanisms of self-expression rather than indicators of socioeconomic status (2007, p.235).

Data from Western Europe, which has tended to score highly on the postmaterialist index, point to a synthesis of materialist and postmaterialist values rather than the wholesale replacement of materialism (Kaase & Newton 1995, pp.77-78). Australian analysis suggests postmaterialism remains underpinned by material concerns in a Maslowian-style hierarchy (and the formation of materialist/postmaterialist values is more nuanced than Inglehart suggested) (Marks 1997). A largely qualitative comparative study of young people from Australia, the UK and the US found that their political engagement and views on inequality were shaped by interdependent materialist and postmaterialist ideas, and a focus on 'lifestyle' and 'identity' politics

had not replaced ongoing material-based influences (Vromen, Loader & Xenos 2015).

In Australia, a postmaterialism index is incorporated into the Australian Election Study (AES) survey which coincides with federal elections. The data indicate that a mixed materialist/postmaterialist orientation is most common, comprising a relatively constant 59 to 67% of the population since 1990; those with a materialist orientation have varied between 18 and 30% during this period, while those with a postmaterialist orientation have ranged from 11 to 18% (Cameron & McAllister 2018; Cameron & McAllister 2019b). The most significant trend has been a decline of 12 percentage points in materialist orientation between 2007 and 2016, with both the mixed and postmaterialist orientations rising as a result. The 18-24 age group has broadly followed the population-wide trend, with a 9 percentage point rise in postmaterialist orientation between 2010 and 2013, all at the expense of a mixed orientation.¹²² The 65+ age group has fluctuated more, culminating in a steep drop in materialist orientation from 33% in 2007 to 15% in 2016. This was accompanied by a seven percentage point rise in postmaterialism and a 12 percentage point rise in mixed orientation.

Analysis of the 2007 AES data found a correlation between preferences for environmentalism and increased welfare state spending, with the authors positing the emergence of a constituency motivated less by an 'old left' commitment to material equality than by a broad social justice orientation, including the decommodification of both people (labour) and land (environment), as well as a general 'politics of wellbeing' that supports social spending and the welfare state (Spies-Butcher & Stebbing 2016). It should be noted that some researchers have suggested the Australian Election Study data on postmaterialism may be distorted by measurement effects, including temporary period effects making people more materialist during election campaigns and the influence of the two-party system, which may be less conducive to postmaterialism than the multi-party systems

¹²² It should be noted that the AES sample generally only includes a small number of young people.

common in Europe (Tranter & Western 2003; Tranter & Western 2010; Tranter 2015).

Other theorists propose alternatives to the postmaterialism paradigm that may also help enhance our understanding of the value orientations underpinning people's political thinking, particularly in relation to inter-generational justice and related issues. These alternative formulations are considered briefly in the remainder of the chapter.

4.3.5 Engaged citizenship

Picking up on similar themes to postmaterialism, Russell Dalton (2008) argues that traditional duty-based norms of citizenship are increasingly being replaced (largely through generational change) by 'engaged citizenship'. Duty-based citizenship emphasises majoritarian views, respect for the law and the authority of government, national pride, individual responsibility, less spending on social programs, and serving one's country.¹²³ Engaged citizens, like postmaterialists, are more concerned with social than economic issues and exhibit greater tolerance and appreciation for diversity. Engaged citizenship norms are positively associated with support for spending on areas such as foreign aid, social security, childcare, environment, education, health and public transport. Duty-based citizenship norms are negatively correlated with support for spending on most of these areas but strongly associated with support for military spending. Dalton presents data which suggest being older is the strongest predictor of holding duty-based norms.

¹²³ People who retain a preference for hierarchy and limited redistribution have also been described as having a 'social dominance orientation' (SDO), which contrasts with postmaterialism (Pratto et al. 1994). SDO encompasses conservatism, patriotism, support for meritocracy and just world belief; it is negatively correlated with support for women's rights, gay rights, environmental action and social welfare programs.

4.3.6 The Schwartzian continuum

Other major work on value orientations places less theoretical emphasis than Inglehart on how values are related to age group and birth cohort effects. One body of research focuses on the stability of values over time on an individual and cultural level. Values are generally assumed to have a high degree of 'stickiness', but some malleability of personal and political values is evident in empirical studies. This is sometimes associated with particular cognitive conditions, but also with normal ageing and life events and even the feedback effects of political behaviour (see Konty & Dunham 1997; Maio & Olson 1998; Bernard, Maio & Olson 2003a; Bernard, Maio & Olson 2003b; Hitlin & Piliavin 2004; Bardi et al. 2009; Bardi & Goodwin 2011; Vecchione et al. 2013; Gouveia et al. 2015; Vecchione et al. 2016). Analysis of European data has found that, while people's *attitudes* are influenced by prevailing economic conditions, *values* remain relatively unaffected (Reeskens & Vandecasteele 2017).

Values research is hampered by the contestability of basic ideas such as freedom, equality, justice, security, fairness, and solidarity, which can mean very different things to different people (see Stjernø 2008; Lakoff 2009, p.177). There is some debate within the field over how terms such as 'values', 'value systems', 'ideology', 'worldview' and 'attitude' are to be defined (see Rohan 2000). Shalom Schwartz defines values as goals that serve as guiding principles for a person or other social entity across different contexts, and can motivate and justify action (1994, p.21). Starting from four motivational bases (self-enhancement/self-transcendence and openness to change/conservation), Schwartz identified a continuum of ten values: power, achievement, hedonism, stimulation, self-direction, universalism, benevolence, tradition, conformity and security.¹²⁴ Empirical work has shown a systematic age-values relationship: age is positively correlated with security, tradition, conformity and universalism values (Schwartz 2005).

¹²⁴ In later work, Schwartz et al. (2012) expanded the original ten values to 19 by introducing two new values, face and humility, and dividing some of the original values into multiple dimensions.

In subsequent work, Schwartz and colleagues identified a range of political values, including law and order, traditional morality, equality, free enterprise, civil liberties and blind patriotism, which arise from the ten personal values (Schwartz, Caprara & Vecchione 2010). Empirical testing found these political values were a better explanation of voting than left/right ideology, structuring and giving coherency to people's political thinking (Schwartz, Caprara & Vecchione 2010; Schwartz et al. 2014). Demographic characteristics, including age, did not explain any additional variance in political choice, suggesting that the influence of social group membership may be mediated through values (see also Piurko, Schwartz & Davidov 2011).

Comparing his typology with others, Schwartz (1994) noted that Inglehart's materialist value orientation corresponded with security and power, while a postmaterialist value orientation aligned with universalism and self-direction. In Rokeach's dualistic model, equality was aligned with universalism and freedom with self-direction. Empirical research has shown that postmaterialist and self-expression values are positively correlated with Schwartz's universalism and self-direction and negatively correlated with tradition, conformity and security (Wilson 2005; Siegers & Kuntz 2012). In line with Inglehart's work, Schwartz finds that self-direction, stimulation, universalism, benevolence and hedonism all increase in importance with socio-economic development and democratisation, while tradition, power, conformity and security values decrease (Schwartz & Sagie 2000). Analysis of European data has found that Schwartz's self-transcendence values are associated with greater support for redistributive policies, but the values-attitudes link is weaker among less materially secure groups, possibly due to self-interest considerations 'crowding out' the influence of values, and difficulty making cognitive links between abstract values and specific policies (Kulin & Svallfors 2013).

4.3.7 Individualism and collectivism

Individualism/collectivism is another dualistic value typology that is highly relevant to the formation of social policy attitudes. Harry Triandis (1995) notes that collectivist people and cultures are more likely than individualists to:

- Accept hierarchy, authority and inequality.
- Deemphasise individual freedom and autonomy.
- Treat members of their outgroup very differently to members of their ingroup.
- Behave in accordance with duty, social norms and expectations regardless of personal sacrifice.

Collectivist cultures are 'tight', with strong norms and little tolerance for deviancy, while 'loose' cultures allow much more scope for individuals to determine their own behaviour. Research by psychologist Michele Gelfand et al. (2011) has found that tightness is associated with threat. Societies that face resource scarcity, conflict, disease, environmental problems or high population density tend towards tightness. People in these societies become highly socialised into 'tightness' norms. This aligns well with postmaterialism, where economic security and prosperity (i.e. the absence of threat) leads to people being socialised into greater individualism or 'looseness'.

Triandis notes that collectivist tendencies generally increase with age and align with tradition, conformity and security on Schwartz's typology, while individualists are high on self-direction. On Rokeach's value typology, collectivist societies are low freedom while individualist societies are high freedom; both collectivism and individualism may be low or high equality depending on whether they take a vertical (stratified) or horizontal form¹²⁵ (Triandis 1995, p.51). Collectivism is more

¹²⁵ Vertically-oriented societies are more accepting of inequality and distribution of resources by rank. In vertical collectivist societies, rank is likely to be based on birthright or another fixed hierarchy; in vertical individualist societies, higher status is more likely to be conferred on personal merit.

likely to arise in conditions of cultural tightness (cohesiveness and homogeneity) and cultural simplicity (such as small-scale, rural settings and conditions of resource scarcity). A number of scholars have noted that different countries are more strongly oriented towards either individualist or collectivist norms and this shapes citizens' values and attitudes towards social policies (Kluegel & Miyano 1995, pp.82, 86-88, 101; Kluegel et al. 1995; Wegener & Liebig 1995; Lewin-Epstein, Kaplan & Levanon 2003; Hadler 2005).

4.3.8 Cultural value dimensions

Sometimes no clear distinction is made between individual values and societal/cultural values and the same typologies are seen as applicable at both levels (see, for example, Fischer & Poortinga 2012). However, both Schwartz and Inglehart have applied modified versions of their typologies at country-level, allowing for the identification of distinct cultural value orientations and cross-cultural comparison. Geert Hofstede (2001) has also been influential in this area, with his early research involving employees of a major corporation across 72 countries from the late 1960s. Hofstede initially identified four main cultural value dimensions:

- High versus low power distance (degree of hierarchy or inequality).
- High versus low uncertainty avoidance.
- Individualism versus collectivism.
- Masculinity versus femininity (distinct emotional gender roles).

A fifth dimension, long-term versus short-term orientation (deferred versus immediate gratification), was added later. Hofstede found correlations between these dimensions - for example, cultures high in power distance are also likely to be high in uncertainty avoidance and collectivism. Australia scores low on power distance, fairly low on uncertainty avoidance, very high on individualism, fairly high on masculinity and very high on short-term orientation, generally falling close to the US and Great Britain in each case.

4.3.9 Welfare cultures

Researchers have increasingly explored how ideas (including norms, paradigms, frames and discourses) rather than interests shape public policy (Campbell 2002). Birgit Pfau-Effinger (2005) argues that societies have broad 'welfare cultures', which include beliefs and values about justice and redistribution, the operation of the labour market, roles within the family, the balance between state and market, and collective responsibility. These norm sets or paradigms shape social and economic policy. Welfare cultures need not be coherent or internally consistent. Individuals will be affected, not only by their society's dominant norms, but also by their own predispositions and personal experiences, potentially leading to ambivalence, conflicting views or 'split consciousness' (Kluegel et al. 1995). Egalitarian and inegalitarian norms are in constant tension: "duality in thinking about principles of economic justice is a universal feature of capitalist economic societies" (Kluegel & Matěju 1995, p.231).

Cognitive scientist George Lakoff (2009) suggests that most people are 'biconceptual': they have both conservative and progressive moral frames which can be activated by how an issue is presented in political discourse. The conservative frame is authoritarian, has low tolerance for ambiguity, prioritises direct personal responsibility for outcomes over systemic causation, and relates human worth to self-control and discipline. The rags-to-riches or pull-yourself-up-by-your-bootstraps narrative is popular in this way of thinking (Lakoff 2009, p.29). The progressive frame, on the other hand, prioritises empathy, cooperation, connection and an ethic of care. This view recognises that the self-made figure is largely a mythical one. Success is always facilitated in some way by the state, even just through enforcement of the rule of law.

4.3.10 Values in tension

The richness and complexity of people's value orientations and how they shape policy attitudes is impossible to capture through quantitative survey data alone.

Jennifer Hochschild (1981) conducted in-depth interviews with adults from a range of backgrounds on their redistributive views and found ambivalence was a common feature. Most people's views aligned with a pattern of favouring egalitarianism in social and political domains, and differentiation (equity or reward-based norms) in the economic domain, but they acknowledged the tensions between the different facets of their belief systems. Many people had absorbed various differentiation norms and could not see any alternative to the existing distributive system based on those norms, although they were uncomfortable with the outcomes that were produced.

Politicians and policymakers do not necessarily have more internally coherent value orientations or attitude sets than members of the public. A qualitative study based on interviews with US state senators found that their attitudes are not as ideologically-driven as might have been assumed; rather, ambivalence (about matters such as the proper role of government, the market's impact on justice, and the tension between equality and efficiency) was the dominant narrative across representatives of both major political parties (Reeher 1996). Individuals' political thinking is more likely to be based on a combination of sometimes conflicting values and principles than on coherent ideological positions along the traditional left-right continuum (Carmines & D'Amico 2015).

Tension also arises between cultural norms and their institutional context. Robert Bellah et al. (1992) note that the Lockean ideal of the autonomous individual free to pursue success and fortune is in fundamental tension with the American economic and political system. The idea that we can live good lives as self-sufficient individuals striving only for personal gain in a complex society full of interdependencies is flawed. Affluence and the capitalistic markets that generate it have been variously linked with rising inequality (Picketty 2014), the undermining of social capital (Putnam 2000), the decline of civic-mindedness and long-term commitment (Offer 2006) and the general "degradation of values to the point where everything is acceptable and no one is accountable" (Stiglitz 2012, p.xlvii; cf. Friedman 2006). Prosperity is usually accompanied by the rise of emancipatory

values and self-expression (including through consumption), but it can be hard to reconcile these individualistic orientations with a sense of social responsibility and solidarity with others. Bellah et al. posit that “the question for the responsible citizen today is, Are we responsible only for our own good or also for the common good?”¹²⁶ (1992, p.81).

Self-interest is not inherent in individualism. The individualist/collectivist value dimension should not be conflated with egoism/altruism; solidaristic individualism is quite feasible (Rothstein 1998, pp.198-99; Welzel 2010). Data from the World Values Survey indicate self-expression values are associated with altruism and peaceful collective action, reflecting a socially responsible form of individualism (Welzel 2010). Emancipative, democratic and humanistic modes of social interaction can generate new forms of social capital characterised by generalised interpersonal trust, support for individual choice and autonomy, openness and flexibility, and intrinsic motivation rather than externally-imposed standards (Inglehart & Welzel 2005).¹²⁷

4.3.11 Time perspective and generativity

Two other broad psychological orientations provide useful frameworks for analysing attitudes towards policies that have different temporal impacts: time perspective and generativity. People are differently oriented towards past, present and future (Becker 1986, p.250). Psychologist Philip Zimbardo and colleagues have developed the Zimbardo Time Perspective Inventory (ZTPI) which scores people on five dimensions: past-negative, present-hedonistic, future, past-positive and present-fatalistic (Zimbardo & Boyd 1999).¹²⁸ No single orientation is suited to all circumstances, although an ideal overall profile is high past-positive, moderately

¹²⁶ This conception of the common good is explicitly extended to the future good of all, including the unborn (Bellah et al. 1992, p.97).

¹²⁷ This type of social capital is sometimes described as ‘bridging’, while ‘bonding’ social capital is based on ascriptive group membership and emphasises conformity and restraint of individual impulses.

¹²⁸ A sixth time perspective is people’s orientation towards achieving personal goals and rewards *after* death (Boyd & Zimbardo 1997).

high future, moderately high present-hedonistic, low past-negative and low present-fatalistic (Zimbardo & Boyd 2008, p.297). Zimbardo and Boyd argue that time perspective is a pervasive psychological construct, subtly influencing many more obvious orientations. Empirical work has found a positive correlation between future-oriented policies (such as those that benefit children and families) and cultural-level Schwartzian values of egalitarianism (as opposed to hierarchy) and harmony (as opposed to mastery) (Kasser 2011).

Being future-oriented can seem abstract, with nothing tangible to hold on to, only present sacrifice for uncertain and delayed reward (sometimes accruing to faceless future others) (Birnbacher 2006, p.36; Dierksmeier 2006, pp.77-78). The demands of the present are much more concrete and emotionally engaging than those of the future (Wittmann 2017, p.21). However, adopting a future-orientation can be crucial to moving away from egoism and expanding the bounds of social responsibility (Sieger Derr 1981, p.37). It has been suggested that “a person’s ethical capacity can be roughly measured by the span of his ‘we’ ” (Rolston 1981, p.125), and this includes people who are not our exact contemporaries in time but will nevertheless be affected by our actions. A sense of ‘historical consciousness’, of being part of a grand human project stretching backward and forward in time, is required (Partridge 1981a, p.16). We anticipate that something of what we care about will be perpetuated (Partridge 1981b, p.204) and that it will be built upon through progress and improvement, rather than a diminution of human opportunities and prospects over time (Green 1981, p.96).

Future orientation is closely linked to the concept of generativity (Morselli 2013). Generativity in its original formulation, developed by psychoanalyst Erik Erikson (1963) as one of the key stages of human psycho-social development, was associated with midlife, but older adults can continue to be generative in many ways. Generativity involves producing value of some kind for people who will outlive the generative individual. This could mean preserving the Earth’s resources, caring for or teaching young people, sharing values and ideas or simply being a good citizen and paying taxes (McAdams, Hart & Maruna 1998; McAdams & Logan 2004,

p.16). Generativity is explicitly future-oriented and change-oriented - Erikson contrasted it with stagnation. Generativity involves supporting the young to develop their own identities rather than older people attempting to enforce the preservation of their own values and institutions (Takatoshi 2004, p.93). It requires the letting go of what has been produced and what is of value so that these goods can be transmitted to the future (McAdams & Logan 2004, p.16).

Older people are well-placed to make a unique generative contribution: they have developed skills and experience that can be shared; they are likely to have more time to devote to generative activities; they can act as stewards and conservators, linking what has been and what is to come (see, for example, Callahan 1987, pp.42-48; Laslett 1989, p.196). Making a contribution to others and to the 'ongoingness' of humanity can help to console and reconcile us to our individual obsolescence (Mannheim 1952, p.294; Parfit 1984, p.281). It also allows us to transmit norms around care for others and the environment, the value of fairness and justice, and hope for the future (see McKinnon 2012; Attfield 2014, p.130).

People vary in their propensity to engage in generative activities and to feel connected to others, especially those from different generations. Kimberly Wade-Benzoni and colleagues have found that a complex interplay of psychological factors determines people's attitudes to the type of legacy (material or otherwise) they would like to leave for the future (Wade-Benzoni 2006; Wade-Benzoni 2008; Wade-Benzoni et al. 2008; Wade-Benzoni & Tost 2009; Wade-Benzoni, Sondak & Galinski 2010). These factors include the extent to which people identify with and feel affinity towards younger generations, norms of reciprocity, and feelings of responsibility and stewardship. The behaviour of previous generations is also important, suggesting that the norm of 'paying it forward', or passing something on to the next generation in lieu of paying back the previous generation,¹²⁹ is at risk if people do not feel they have received an appropriate legacy from their

¹²⁹ This form of indirect reciprocity is a way of extending contractarian notions of justice to the asymmetrical relations between people over time (see, for example, Sheleff 1981, p.268; Callahan 1981, p.77; Goodin 1985; Becker 1986, p.231; Howarth 1992; Gosseries 2001; Page 2006, p.108; Partridge 2008, p.6).

predecessors (Wade-Benzoni 1999; Wade-Benzoni 2002). If ethics of care and justice and generativity have not been demonstrated by their elders, younger people are less likely to practice them in relation to their own successors. What John Passmore has described as the 'chain of love and concern' (1974, p.89) linking the generations can be broken.

4.3.12 Integrating value frameworks

This chapter has covered a range of useful frameworks that may be used to enhance our understanding of how underlying values shape attitudes towards redistributive policy. Figure 5 maps elements of the Rokeach, Inglehart, Triandis and Hofstede value typologies, along with Zimbardo's future orientation and Erikson's generativity, onto the quadrants created by Schwartz's higher order dimensions for comparative purposes.

Broadly speaking, a key value orientation for shaping political attitudes and behaviour is the extent to which people are concerned with rights to personal autonomy and self-expression, not just for themselves, but also for others and as abstract principles. This value dimension is strongly associated with Inglehart's postmaterialism and Rokeach's high equality/high freedom orientation: people who value autonomy and self-expression tend to recognise that these qualities are grounded in equality as well as freedom. Autonomy/self-expression cuts across the individualism vs collectivism binary to some extent. It is concerned not just with individual rights, but also the rights of others, aligning it with Schwartz's universalism.

Inglehart's postmaterialism orientation is useful shorthand for a cluster of related values: high equality, high freedom, individual autonomy, self-expression, universalism and future orientation. This is the locus where individual self-determination meets a concern for all and for the future, and where an attempt can be made to reconcile equality and freedom. The key to the postmaterialist orientation is not the deemphasis of economic or other security concerns. Rather,

the defining characteristic of postmaterialism is its openness – to difference, to change, to new ways of being both alone and together. It offers up the possibility of not being forced to choose between freedom and security, or between the individual and the group, but embracing both.

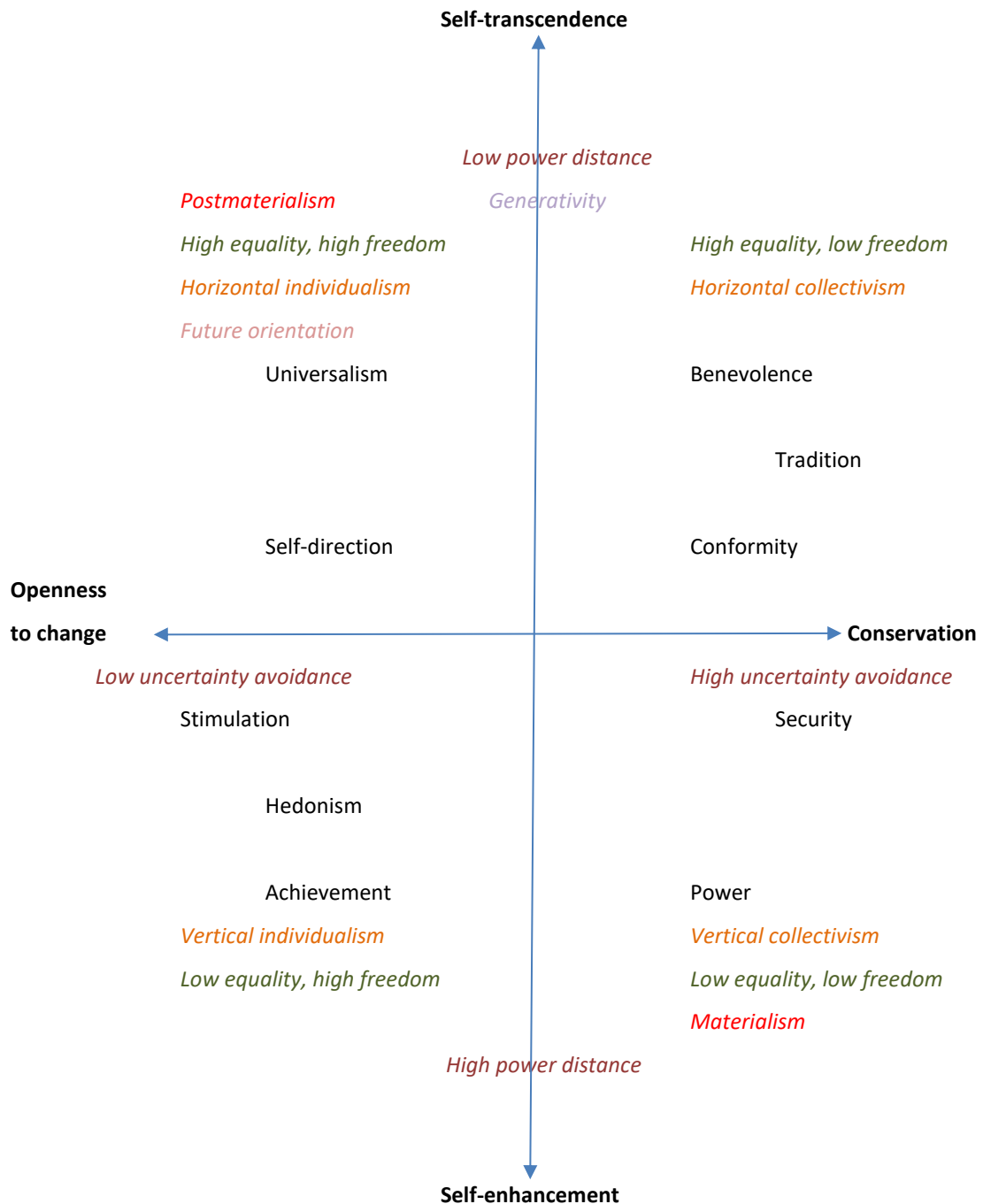


Figure 5: Integrating value frameworks

The discussion of the various influences on attitude formation presented in this chapter informs the analysis of the fieldwork conducted for the thesis, which investigated the factors affecting the attitudes of young and senior Australians towards redistributive policy. Of the explanatory frameworks discussed in this chapter, value orientations proved particularly useful in interpreting the fieldwork findings. Value differences were key to explaining the ways in which the young participants thought differently to the seniors, and why neither group was supportive of policy reform. Before turning to the results of the fieldwork, the methodology used is discussed in Chapter 5.

Chapter 5

Fieldwork methodology

It's a cruel jest to say to a bootless man that he ought to lift himself by his own bootstraps.

Martin Luther King, Jr (1968)

The fieldwork undertaken for the thesis investigated what a group of young adults and a group of seniors thought about selected Australian Government redistributive policies, why they thought as they did and whether any age-based differences were evident. The fieldwork methodology is set out in this chapter. The fieldwork involved 55 participants in total, 25 aged 18-24 and 30 aged 60-70. Participants completed an online survey and 53 of them took part in an in-depth semi-structured interview of one to two hours conducted by the researcher.¹³⁰ The largely qualitative nature of the fieldwork made possible a different set of insights compared to quantitative survey data on policy attitudes and values.

5.1 Relevant policy areas

Only a limited number of policy areas could be included in the fieldwork due to time constraints and the need to avoid excessive demands being placed on participants.

The fieldwork focused on the key policy areas of:

- Income support (including levels of payment, means-testing and eligibility requirements).
- Retirement income (including the superannuation tax concessions and superannuation preservation age).
- Other tax expenditures, particularly for property-owners.
- Public debt.

¹³⁰ Two of the senior survey participants were unable to complete the interview phase due to ill-health.

These policy areas tend to involve the redistribution of resources between different age groups. Further information about the specific policies considered in the fieldwork is set out in Appendix A, including a loose assessment based on available data of which age groups benefit most from each policy. Policies that affect different age groups differently were of particular interest because age is more likely to be a salient influence on attitudes towards these policies, highlighting any differences in political thinking that exist between young adults and seniors. Policies that deliver benefits largely to older Australians are also of interest because they are likely to become increasingly costly as the population ages, calling into question their sustainability and whether reform is necessary. The policies selected can be seen as test cases for public perceptions of fairness and sustainability.

It was important that the policies included were *relatively* easy to understand, that their costs were readily quantifiable and that clear and potentially viable alternative policy settings existed. The fieldwork aimed to explore attitudes towards specific policies in detail rather than ‘taking the public pulse’ or measuring the general policy mood, which can obscure some of the detail of why people think the way they do. However, findings that relate to the value orientations underlying specific policy attitudes may also have relevance at a less granular level of analysis.

Tax expenditures were included alongside social assistance programs to better represent the range of policies that affect significant redistribution between groups in society. Measuring the impact of tax expenditure policies is difficult as the foregone revenue figures prepared by Treasury are not necessarily directly comparable with the costs of other policy programs (see, for example, Carling 2015). One of the purposes of tax expenditure programs is to change taxpayer behaviour. If alternative settings were in place, taxpayers would be likely to behave differently and this would affect the Government’s revenue.

Policy areas for which state governments are partly or wholly responsible were excluded from the fieldwork in order to simplify the range of policies considered

and focus on larger-scale programs and policy settings that affect all Australians.¹³¹ This meant the significant social policy areas of health and education were not considered, although they involve large-scale redistribution of resources that is heavily skewed towards particular age groups: older Australians in the case of health¹³² and children/young adults in the case of education. Health and education are also complex and multi-faceted areas, making it difficult to meaningfully assess public opinion. Environmental policy, another area which effectively involves shifting burdens between age groups (because only younger people will be affected by the medium and long-term outcomes), was also excluded from consideration for similar reasons and because it is impossible to measure the redistributive effects.

The specific policies included in the fieldwork were intended to be 'case study' indicators of how well Australian Government redistributive policy is aligned with public opinion. Attitudes towards specific policies also shed light on how people think about redistributive policy more broadly and the value orientations underlying their attitudes.

5.2 Methodological issues

5.2.1 Strengths and limitations of survey data

Political attitudes and values are usually investigated through the analysis of quantitative survey data. A range of large-scale surveys are undertaken at periodic intervals across many countries, including the World Values Survey, the International Social Survey Programme (ISSP) and the Eurobarometer and European Social Survey. Related survey series on electoral behaviour are also undertaken in many countries. In Australia, key large-scale survey exercises include the biennial

¹³¹ There are policy variations between states in the areas that they are responsible for.

¹³² A longitudinal study using English data found that health care costs increased by 30% between the ages of 65 and 85 and increased tenfold in the last 5 years of life (Seshamani & Gray 2004). In Australia, Daley et al. (2014) analyse data showing that in 2010 a person in their 70s received well over \$10,000pa in health expenditure compared with just over \$2,000pa for someone in their 20s or 30s, and that health spending on older people is rising much faster than average health spending.

Australian Survey of Social Attitudes (AuSSA), which includes the ISSP module, and the Australian Election Study (AES) timed to coincide with federal elections.

These survey exercises have three particular advantages:

- The volume of data gathered allows for meaningful statistical analyses.
- Extensive collaborative efforts mean the same questions are asked across multiple countries, facilitating cross-cultural comparison.
- Where the same questions are asked each time a periodic survey is conducted, trends over time can be identified.

However, large-scale survey data tell only part of the story of what people think and why. Surveys may be administered online (or via mail), by phone or face-to-face, usually comprising mainly closed questions and generating largely quantitative data. This raises the usual limitations applicable to quantitative data and models in the social sciences: the social world is too complex to fully capture through numerical measurement and qualitative data are required to complement quantitative analyses. In addition, multi-national surveys cannot capture policy-specific attitudes as policies differ across countries. Context and culture also vary and can have a considerable impact on how people respond to surveys, in ways that might not always be visible.

Fixed-choice surveys which require participants to select from a limited range of responses may have been more informative, or at least less likely to miss key nuances of public opinion, when people's political attitudes and behaviours were less fragmented and subject to fewer competing influences. As the political environment has become more complex in advanced industrial democracies, and voters generally more sophisticated, traditional social cleavages such as class, race/ethnicity, gender and religiosity have become less predictive of political thinking and behaviour (see, for example, Dalton 2014). Citizens are more likely to hold a varied assortment of wide-ranging, issues-based views than adhere to overarching ideologies.

Public opinion polls allow for large and theoretically random samples, but they are not always representative of the general population due to non-response bias. Particularly when they are self-administered, surveys require a degree of basic literacy. People with higher levels of knowledge about, and interest in, the subject matter are more likely to respond to invitations to participate. For example, respondents in the Australian Election Study (AES) survey are much more likely than the average Australian to have post-school qualifications and to own their own homes (Goot 2013), which also indicates higher socioeconomic status. Survey data is also heavily influenced by response effects – people give different answers depending on how questions are worded, the order in which they are asked, and the pre-specified response options that are provided (Zaller 1992, pp.32-33, 95). The process of collecting and analysing quantitative data is not as objective as might be assumed. It involves indeterminacy and interpretation at each stage, from survey design through to the choice of statistical methods and presentation and interpretation (Schweder 2016).

5.2.2 Strengths and limitations of interview data

An inductive, qualitative methodological framework makes it possible to situate people's views in particular social contexts, a key aim of this fieldwork. Supplementing surveys with other methods can help mitigate distortions arising from framing effects, question ordering and wording, and over-reliance on cues and heuristics by respondents. Open-ended and semi-structured questioning can be more effective at eliciting people's true views and allows the researcher to seek further detail and clarification where required. An element of reflexivity can be introduced in which the researcher responds to the participant's feedback with modified questioning, and the participant in turn responds to the researcher's more tailored, individualised approach and can seek clarification of questions as required. The researcher is able to tell if questions have been misunderstood or technical terms require explanation (Goot 2013). It has been noted that "complex reactions...are best given meaning and are optimally articulated...through a dialogue

which encourages reflection on, rather than mere reporting of, experience.”
(Crouch & McKenzie 2006, p.487).

Broadly speaking, the strength of qualitative data is contextualisation and the strength of quantitative data is generalisability. Any compression or generalisation of data gives up some detail and context for the sake of simplification and coherence. Quantitative data analysis will miss the richness and depth that qualitative methods can reveal. In a study aiming to explore attitudes to specific policies and the reasons underpinning them in detail, a qualitative dimension is essential. This offers a way of giving greater voice to participants through the opportunity to reflect on and fully explain their views. Surveys allow respondents to provide answers out of context, without consideration of broader consequences (Kangas 1997, p.489). The interview approach can go beyond simple statements of principle or preference and recontextualise people’s attitudes. The complexity, ambivalence and value conflict embodied in attitudes towards social and redistributive policies are not easily explored with closed, fixed-choice questions alone:

Many people do not possess a single attitude toward the welfare state. Rather, they seem to possess a range of only partially consistent reactions to it. Complex attitudes of this type are, we believe, best captured by a combination of open-ended and closed-ended interview techniques (Feldman & Zaller 1992, p.295).

While qualitative data are less generalisable than quantitative data from large representative samples, there are some ways that interview data can potentially be applied more broadly. Judith Hochschild (1981) identifies four possibilities:

- Interview data are interesting in themselves and judgements can be made about their generalisability based on their resonance with the researcher’s experience.
- Interview data can generate insights and anomalies which can then be used to formulate hypotheses for quantitative testing.
- Interviews can fill in gaps in opinion research, particularly by allowing the researcher to make inductive links between variables.

- Interviews can produce new findings that are not possible through survey methods.

Qualitative analysis of policy opinion can be seen as an exercise in discovery rather than verification, an investigation of the “microlevel stepping stones” through which people form their attitudes (Conover & Searing 2002, pp.102-103). Individuals’ political thinking does not occur in a social or cultural vacuum, and is best analysed contextually, which is only possible with an in-depth qualitative approach. The value of quantitative investigation must be limited when phenomena are not fully explicable by immutable laws or universally-applicable models, and when true experimental conditions are impossible to achieve.¹³³ Public opinion as a macro-level phenomenon needs to be disaggregated into individual-level measures to be examined in detail (Luskin 2002a, p.237).¹³⁴ However, there is rarely a straightforward relationship between the micro and macro levels. For example, the macro acts on the micro, including through institutions shaping norms and values, and this may produce emergent properties at the aggregate level that represent more than simple cumulation of the micro (see MacKuen 2002).

Small, unrepresentative samples are not a disadvantage when conducting inductive investigations using a qualitative methodological framework that is embedded in prior theorising (Crouch & McKenzie 2006). The fieldwork undertaken here took a ‘middle way’ between objectivism and relativism (Crouch & McKenzie 2006, p.486), recognising that participants had individual responses to an independent and impersonal social framework that constrained them in particular ways. The research aimed to explore how people form policy attitudes as part of a dynamic, reflexive process rather than simply how many hold particular views. In essence, each participant represented an individual case of value orientations and attitude formation in a particular social context. Participants in each group shared a

¹³³ It is invariably impossible to control key variables, avoid sampling bias and account for indeterminacy when conducting research into political attitudes (Conover & Searing 2002, p.107).

¹³⁴ Notably, the factors affecting the development of postmaterial values have largely been investigated at the macro rather than individual level (De Graaf & Evans 1996), a gap which the fieldwork undertaken for the thesis aims to address in part.

common social context (and one that was distinct from that of the other group) to the extent that they were of similar age and politically socialised at the same time.

Judith Hochschild (1981) conducted 28 interviews on people's beliefs about distributive justice and while she found much evidence of contradictory views, value conflict and ambivalence, this did not mean there were no meaningful, systematic patterns detectable in her data. She took issue with the idea, dating from Converse (1964), that the average citizen's beliefs were problematic because they did not conform with the standard of ideological consistency imposed by elites:

"Respondents are not inconsistent and are not nonparticipants in the history of ideas; instead, they have coherent, intelligible, flexible, complex – if ultimately contradictory – beliefs grounded in solid philosophical traditions" (Hochschild 1981, p.258). In-depth interviewing techniques are able to reveal the structure underpinning people's views, as well as the ambivalence that co-exists with coherency.

Grant Reeher (1996) conducted research on US state senators' attitudes towards distributive justice and argued that an in-depth interview approach was necessary to understand respondents' views on these complex issues and gain insight into the contextual factors shaping those views. While noting that survey tools are more representative and reproducible, Reeher contended that the in-depth approach can generate data that in many ways are more reliable and less ambiguous, providing a fuller and more accurate view of the way people think about political issues: "In so doing, it offers a distinctive contribution to the study of politics, and ultimately to the pursuit of justice" (Reeher 1996, p.19). Advantages of in-depth interviews include:

- Allowing for more subtle and nuanced interpretations of the content and structure of beliefs.
- Better recognising that people think in different ways and are affected by contextual influences differently.
- Aiming for an understanding of the real nature of people's positions and their meanings rather than simply identifying attitudes and preferences.

- Giving a better sense of affect as well as cognitive-based beliefs (Reeher 1996, p.18).

Like Hochschild, Reeher found coherent structure and pattern, as well as some ambivalence and inconsistency, in the qualitative interview data he gathered. He was able to identify common themes across his respondents, such as the impact of personal experience and early socialisation on their views. The richness of his data allowed Reeher to categorise his respondents in terms of three dominant narratives about distributive justice and to interrogate the links between attitudes and behaviour, including why legislators did not always act in accordance with their beliefs and the extent to which other influences affected their decision-making. This generated a much fuller picture of why and how legislators were making decisions and particular policies were being enacted than would have been possible using survey data or analysis of the legislators' voting records.

Problems with using an in-depth interview approach to collecting individual-level (particularly non-elite) public opinion data include the inevitability that the interview process will create opinion as much as gauge it, and that the analysis will be biased towards particular constructions. These two factors may combine to suggest higher levels of rationality, sophistication, structure and significance than really exist in people's political thinking (see Luskin 2002b; Achen & Bartels 2016, pp.309-10). Opinions and attitudes depend on the context in which they are elicited (MacKuen 2002).

5.2.3 Opening up the policy menu

Democratic governance does not mean citizens have a free choice about what the state does. Rather, they are presented with a menu of alternatives shaped by policy settings, institutions and elite influences (such as party platforms) (Sniderman & Levendusky 2007). There are policy possibilities on which citizens are not given an opportunity to express their views because government or political parties do not consider them 'on the table' for discussion. In Australia, policy settings that are

effectively treated as ‘not up for debate’ include the absence of a wealth or wealth transfer tax, the very costly capital gains tax exemption on owner-occupied properties, and the exclusion of the family home from the Age Pension assets test.¹³⁵

The fieldwork undertaken here included some questions about specific policy options that are not currently subject to much discussion or promoted as viable options. The fieldwork also aimed to give respondents an opportunity to suggest their own favoured policy solutions to some problems rather than being restricted to the more politically palatable options on offer via party platforms and electoral choice. This encouraged a refocusing on core values and concerns. However, the research recognises that policy preferences must be grounded in political reality and the de-contextualisation of attitudes risks rendering them meaningless.

5.3 Fieldwork approach

The fieldwork aimed to address the relative dearth of qualitative data on redistributive policy attitudes and underlying value orientations and to explore these issues in an Australian context. It adopted an explanatory sequential mixed methods approach (see Guest, Macqueen & Namey 2012, ch.8; Creswell 2014, pp.224-25) in order to first gather quantitative data on participants’ policy attitudes, then qualitative data explaining the basis of these attitudes. The first stage of data collection involved a survey comprising fixed-choice, closed-ended questions. This was followed by semi-structured face-to-face interviews. The survey allowed for the collection of basic attitudinal data, which could then be explored in more depth during the interview phase. It also meant participants came to the interviews better prepared, having already reflected on the issues to be discussed. However, the

¹³⁵ For example, in September 2019 the Australian Government announced a wide-ranging review of Australia’s retirement income system, but Treasurer Josh Frydenberg asserted that the Government would ‘never’ include the family home in the Age Pension assets test. The Government also “ruled out touching several parts of the system that could hurt Baby Boomer voters who helped the Coalition win the election, including super tax concessions” (Kehoe & Mather 2019).

small number of participants (55 for the survey) meant the quantitative results needed to be interpreted with care.

Using two data collection methods broadened the range and type of data collected, provided greater explanatory power and produced a fuller picture of participants' attitudes and values. Validity of the data was enhanced by generating two datasets which could be triangulated. Data reliability (to facilitate comparison of the two different-age groups of participants) was managed by ensuring that each group was asked the same questions in the survey and by incorporating a relatively high degree of structure in the interviews. As Guest et al. note, "Structure facilitates reliability, and therefore comparative analysis".

Interviews with individuals were specifically chosen over discussions with focus groups because the study aimed to encourage participants to reflect on their own views free from the influence of other participants. It was also desirable for each participant to have an opportunity to express their views without any competition for 'airtime' from other participants. Exploring policy attitudes within same-age and mixed-age focus groups would introduce interesting new dynamics, particularly around whether diversity of opinion was replaced to some extent by solidarity between age peers, and whether conflict between different age groups was evident. However, focus groups of this type would require careful facilitation to avoid discussion being dominated by a small number of participants with strong views, and this is a task for future research.

The fieldwork was conducted within a framework that combined elements of interpretivist and positivist approaches, recognising that qualitative methods can be reconciled with the latter as well as the former (see Guest, Macqueen & Namey 2012, p.5). The fieldwork aimed to retain comparability of data within and between the two sample groups. Personal interaction between the researcher and individual participants naturally introduced new variables into the data collection process but efforts were made to at least partially control the distorting influence of these variables. Personal interaction provides opportunities to ensure participants

understand the questions they are being asked (and that the researcher has accurately interpreted the responses), and to encourage participants to be expansive in their responses. However, the researcher aimed to avoid interacting with participants in ways that suggested approval or disapproval of the views being expressed or were too revealing of the researcher's own personal views, as this could unduly influence the participant and distort the data. Nonetheless, interview situations inevitably involve collaboration between the researcher and participants (Holstein & Gubrium 2016, p.77). The fieldwork recognised that participants would often construct responses and attitudes in the course of the research, particularly in relation to policy areas they knew little about, and unavoidably under the influence of cues from the researcher (as well as factors external to the interview process). Analysis of the interview data required appropriate contextualisation of the process of meaning-making undertaken by participant and researcher alike.

The fieldwork engaged with both age and birth cohort as potential influencers of political values and attitudes. As noted in Chapter 2, it is very difficult to disentangle the effects of being a certain age at the time of the study and being born (or, more accurately, socialised) at a certain point in time. The fieldwork made some attempt to isolate relevant influences by asking participants about their subjective sense of belonging to a certain age group and birth cohort, and in the case of the senior participants, to reflect on how their political thinking had changed over time. However, the best way to investigate the separate effects of age and birth cohort is through a longitudinal panel study tracking the same cohort of participants over time. With birth cohort as a constant, the effects of changing age (growing older) on political attitudes can be isolated. Studies of this type are rare due to the logistical difficulties and the length of time involved (Jennings 2007, pp.33-34). In the case of the fieldwork undertaken for the thesis, neither sufficient time nor resources were available to conduct a longitudinal data collection exercise.

5.4 Participants

5.4.1 Sampling

Of the 55 participants involved in the fieldwork, 25 were aged 18-24 and 30 were aged 60-70. Thirteen of the young participants were female and 12 were male. Seventeen of the senior participants were female and 13 were male. Both age samples included some participants who were originally from regional areas, as well as several who were born outside Australia. Two of the senior participants, both male, completed the survey but withdrew before interview due to ill-health, meaning a total of 53 participants (25 young people and 28 seniors) were interviewed. For some items in the survey, the number of participants was less than 55 because one or more participants did not give a response.

The younger group was intended to represent adults who were old enough to vote but young enough to be affected by the outcomes of current Government policy a long way into the future. This gave them a direct personal interest in the sustainability of current policy and the effectiveness of the Government's future planning. Under-18-year-olds were excluded because they were not yet eligible to vote. The participants in the older group were all retired or semi-retired; some were on the Age Pension and others were fully self-funded. People aged over 70 were excluded to limit the span of the older sample, and ensure that all of the group were born after World War II as part of the 'Baby Boomer' generation, which is often viewed as a distinctive birth cohort in terms of the conditions they experienced growing up (such as post-war prosperity and the social change of the 1960s).

Participants were recruited through posters (Appendix B) on noticeboards at community facilities (mainly public libraries operated by local councils) in the inner suburbs of Adelaide, a medium-sized city with a population of approximately 1.3m in South Australia. Participants from the young group were also recruited through promotion of the research at the University of Adelaide city campus. Senior

participants were also recruited through a small paid advertisement in *The Senior* print newspaper, distributed free at community venues in Adelaide.

Neither sample was intended to be representative of its age group or birth cohort across the broader population of Adelaide or Australia. The largely qualitative nature of the research and the use of individual interviews meant the sample sizes needed to be small for practical purposes. Representative sampling would have required much larger sample sizes and it would not have been possible to gather rich, detailed data for each participant. Both samples were likely to have been biased towards participants of higher than average socioeconomic status and education levels, reflecting the inner-city residential population and the background of students at the University. It is a reasonable supposition that the participants were likely to be more politically engaged than average, due to their higher socioeconomic status and education, and greater age in the case of the seniors.

Participants were self-selecting, and more likely than average to have an interest in the subject matter of the research. This is a common issue when it comes to opinion research, particularly qualitative research. Prospective participants are more likely to proactively volunteer to participate, or agree to participate when approached, if they are interested in the topic under investigation. An advantage of this is richer data, because interested and engaged participants will generally provide informed and reflective responses. The chief disadvantage is that the participants are less representative of the overall population and it is harder to justify generalising the data. In the fieldwork undertaken for this thesis it is likely that the young and older samples were both biased in the same way, making meaningful comparison possible.

A representative cross-section of the Adelaide population would potentially have magnified the influence of socioeconomic status and education as independent variables. Reduced disparity in these factors within and between the two samples highlighted the effects of age/birth cohort on the dependent variable of policy attitudes. The research focused on whether and how the views of young adults

from relatively high socioeconomic and educational backgrounds differed from the views of older people from similar backgrounds. The attitudes of people with higher than average socioeconomic status and education levels were of particular interest because they were more likely to have some knowledge about the relevant policies and to be able to offer informed opinions.

The focus on age/birth cohort as the independent variable affecting values and attitudes meant that this study did not attempt to analyse the influence of other important elements of participants' personal 'biographies', such as their socioeconomic, education, work and housing backgrounds. This would have significantly expanded the scope of the study and required a different approach to sampling, data collection and analysis which was not feasible within time and resource constraints. However, it is recognised that a broader analysis of this kind would be highly valuable to generate a fuller picture of how people form their attitudes towards redistributive policy.

Including a greater range of age groups/birth cohorts in the study would also have been interesting, but would similarly have made the sampling, data collection and analysis much more complex. Maximising the age difference between the participant samples sharpened the focus on age/birth cohort effects. This allowed for more meaningful comparison and contrasting of the two datasets.

5.4.2 Policy information

Participants in the fieldwork were provided with a small amount of policy-specific information to help them reflect on their attitudes from an informed perspective. The purpose of the fieldwork was to explore people's attitudes once they had at least a minimal level of knowledge about the relevant policies, rather than attempt to find out what they thought about policies they may not even be aware existed. Once prospective participants had expressed their interest in the research, they were sent a link to the online survey, along with a Participant Information Sheet (Appendix C) and a Background Information Sheet (Appendix D).

The Participant Information Sheet, prepared using the University of Adelaide Human Research Ethics Committee template, provided general information about the research and associated ethical considerations such as confidentiality. The Background Information Sheet was intended to provide participants with a basic awareness of the relevant policies before completing the survey and interview. The background information intentionally highlighted how much the relevant policies cost in terms of Government expenditure or foregone revenue and that redistributive policies tended to benefit some groups in society (not necessarily the neediest) more than others. Participants were also primed to think about how redistributive policies might affect different age groups differently.

As discussed in Chapter 3, research on public attitudes towards redistributive and welfare state policies faces a problem in that many respondents may be not just ill-informed, but misinformed. Policy settings in this area can be highly complex and even economists may disagree on their precise effects and the likely impact of any reforms. Staffan Kumlin has described the general question of how informed and considered people's attitudes and preferences are as one that has not yet entered the mainstream of research into public opinion on welfare state policy (2007b, p.378). This may be partly due to reliance on mass survey data over richer qualitative data. Quantitative survey data often does not reveal how much knowledge people have and it is easy to assume their responses are more informed than they may actually be.

The feedback effects of existing policies and institutions on public attitudes are dynamic, which means that public attitudes can also be expected to fluctuate over time. The attitudinal data gathered in the fieldwork undertaken for this thesis reflect public opinion in 2017, based on the Australian Government's policies and activities at that time. The underlying values on which these attitudes were based are likely to be more stable (Rokeach 1973, p.5).

5.5 Data collection

5.5.1 Survey

The first stage of data collection involved participants completing a survey comprising 36 questions (Appendix E). The survey was available online using the Survey Monkey application, but participants were also offered the opportunity to complete a hard copy version if they preferred, and several in the older group took up this option. The survey was structured to encourage participants to consider related policies as a group rather than in isolation and to facilitate comparison. For example, questions on income support payments were grouped together. A person's view on the level of the Newstart Allowance for the unemployed is more meaningful if he or she is aware that it is substantially lower than the level of other income support payments. Encouraging participants to take a holistic view of related redistributive policy settings also meant they were more likely to reflect on the reality of trade-offs and competing policy objectives.

5.5.2 Interviews

The second stage of data collection involved participants meeting with the researcher for individual face-to-face interviews. The interviews took place in meeting spaces at local libraries or on the University of Adelaide campus, or in cafes. In recognition of the fact that the survey and interview process involved a reasonable time commitment and a fairly demanding process of reflection, participants were given a \$25 gift voucher to reimburse them for their time and travel expenses. With the signed consent of participants, the interviews were audio-recorded and transcribed by the researcher.

The interviews were flexible and semi-structured, with the researcher using a list of key questions and possible follow-up questions to elicit further information as required (Appendix F). The question list was modified slightly during the data collection process as key themes emerged. Some questions were tailored for each

participant based on responses they provided in the survey. In this way, the interviews built on the data gathered via the surveys, seeking to elicit further information from participants about why they answered the closed-ended questions in the way they did and encouraging further reflection. Follow-up questions were only used where necessary, as prompts to encourage participants to provide more focused responses or comment on issues they had not mentioned spontaneously. The aim was for participants to speak freely and fairly discursively in the interviews, with minimal interference or interruption from the researcher. At the same time, it was desirable for each interview to cover some basic common ground to allow for comparability of responses. Interviews should aim for a balance between openness (flexible enough to allow for unexpected value judgements and idiosyncratic responses) and discipline (structured enough to allow comparisons) (Hochschild 1981, p.22).

Participants were advised at the start of the interviews that the purpose was to ascertain their individual views on particular issues, not to elicit the 'right' answers, and that the researcher would avoid indicating agreement or disagreement as her personal views were not relevant to the process. It was also acknowledged that some of the issues covered were complex and participants were not expected to have full information. When a participant requested more information about a question or an issue during the interview, the researcher aimed to provide clear, neutral and succinct explanation: the minimum clarification necessary to allow the participant to provide a meaningful response to the question. Interview questions were designed to avoid emotional appeals and minimise the risk of participants 'laundering' their responses (see Kangas 1997; Kohli 2011, p.460; Brooks 2012, pp.212-14). The interview process aimed to capture dualities and ambivalences rather than encouraging participants to commit to clear-cut responses or say what they thought would make them appear in the best light.

Intimations of ageism, assumptions of conflict between cohorts, and homogenisation of participants within age categories were especially important to avoid in a study of this type (Bytheway 2005). Working with participants selected on

the basis of belonging to particular age cohorts raises the issue of the researcher's position in relation to the participants (Grenier 2007). In this case, the researcher (aged 42-43 at the time of data collection) did not fall into either of the two target age groups. This avoided any issue of the researcher having insider privilege in one of the sample groups; she was what Biggs & Lowenstein (2011, pp.xii-xiii) describe as an 'age-other' for all the participants.

5.5.3 Validation of methods

The use of a mixed methods approach received some validation from participants themselves in the course of the data collection process. Ten of the 45 interviewees observed without prompting that they valued the opportunity to discuss their views in more depth as their survey responses had not fully captured their thinking. Five interviewees reported that they had skipped survey questions because they didn't feel able to endorse any of the possible responses without providing further explanation or qualification. When reflecting on their survey responses during the interviews, participants sometimes modified their views or acknowledged that a survey response did not really align with what they actually thought. Participants tend to complete surveys with less reflection and engagement than interview participation requires. The interviews allowed the researcher to monitor individual response sets (including survey answers) for internal consistency, as well as matching against what would be expected given individuals' circumstances (Boeri, Börsch-Supan & Tabellini 2001, p.15), and to seek clarification from participants where necessary.

5.6 Data Analysis

5.6.1 Thematic analysis

The fieldwork did not attempt to formally quantify values as measurement scales designed for this purpose already exist and have been extensively tested empirically. Nor did the fieldwork take a rigorous approach to measuring

correlations between particular values and policy attitudes, although more work in this area would be helpful. Quantitative data from the surveys were aggregated and analysed with very basic statistical techniques.

The richness and complexity of qualitative data sets is a challenge, but this does not mean they cannot be analysed systematically and with rigour. The interviews were transcribed from audio recordings by the researcher and uploaded to NVivo software. The data were then analysed using applied thematic analysis, a process of identifying themes in the data, segmenting text from the interview transcripts, and categorising the text segments according to codes aligned with themes at various levels of granularity (see Guest, Macqueen & Namey 2012). Identifying themes involves an interpretive approach while the process of coding text is more positivistic, the aim being to summarise or reduce the data set in a way that makes it meaningful whilst retaining structure and patterns. In this case the themes represented attitudes to specific policy settings and indicators of political values.

Qualitative data analysis is art as well as science (Guest, Macqueen & Namey 2012, p.124). It has been observed that “the driving forces of biopsychosocial interests are usually immersed in the fog of symbolism and signification which envelops them both in the survey/interview situation and in the wider social reality” (Matheson & Wearing 1999, p.136). Perceiving the forces at work in the fog becomes the goal of the qualitative analysis process. Data on values and attitudes cannot always be taken at face value as there may be factors in play of which research participants themselves are not consciously aware: “People can’t tell you in polls and focus groups what really influences them because they don’t know” (Westen 2008, p.435). Analysis of qualitative data from this fieldwork took an inductive approach to investigating how individuals’ policy attitudes are influenced by underlying value orientations, using the dominant typologies discussed in Chapter 4 to inform the analysis.

5.6.2 Values, attitudes and behaviour

It is generally assumed that values and beliefs determine attitudes rather than the other way around (see, for example, Rokeach 1973) and the fieldwork undertaken for this research does not seriously question this assumption. However, it recognises that the causal linkages between values, attitudes and behaviour are very difficult to pin down. There may be times when attitudes inform the development of values and beliefs. For example, people may have an instinctive response to a candidate or policy which they then attempt to rationalise with appropriate underpinning beliefs (Wawro 2006). Interview questioning and non-intrusive probing are more likely than fixed-choice surveys to shed light on the level of deliberation and reflection behind people's responses, and how their values and attitudes are interacting.

The relationship between attitudes and behaviour is also complex and circular, and sometimes there is little direct relationship between them (Norris 2011, p.36). Geert Hofstede has argued that changing people's behaviour is an effective way of changing their mental programming, including their values and attitudes (2001, p.12). Charles Kiesler (1971) demonstrated in a series of experiments that people aim to avoid dissonance between the way they think and what they do. They may infer what they think from how they act, and once they have committed to a particular view, will act accordingly.

However, attitudes are just one of many factors determining political behaviour and may be best thought of as predispositions to act in certain ways (Swift et al. 1995, pp.40-41). Similarly, as discussed in Chapter 4, there are multiple influences on the formation of policy attitudes. Analysis of the data collected in the fieldwork undertaken for the thesis resists overly deterministic interpretations, recognising that value orientations may be best characterised as predispositions to think in particular ways, and attitudes as predispositions to act in particular ways.

The analysis also notes the simplification inherent in ascribing particular characteristics to all members of an age group or birth cohort (Rudolph & Zacher 2017). These authors recommend an alternative approach based on an integrative lifespan model built around understanding how socio-contextual influences affect attitudes and values at an individual rather than aggregate level. Qualitative analysis is necessary to contextualise people's views in terms of their individual experiences and other influences. The fieldwork undertaken here used interviews to obtain this contextualised understanding and aims to avoid excessive generalisation when comparing data from within and between the two age groups. The results of the fieldwork are set out in the next two chapters.

Chapter 6

Fieldwork results: overview

The inability to imagine a world in which things are different is evidence only of a poor imagination, not of the impossibility of change.

Rutger Bregman, *Utopia for Realists and How We Get There* (2017)

An overview of the data collected in the survey and interviews is given in this chapter. The survey generated basic data on participants' attitudes towards various Australian Government redistributive policies. The interview phase of data collection aimed to find out more about the factors influencing participants' policy attitudes. The survey also provided an indication of participants' views on how effectively the Government plans for the future and whether young people are adequately represented in policymaking, as well as the extent to which participants had a 'generational consciousness'. These issues were investigated in more detail in the interviews. The fieldwork results are discussed and analysed in more depth in Chapter 7, and the possible significance and implications of the results is considered in Chapter 8. The explanatory frameworks for understanding attitude formation discussed in Chapter 4 are drawn on to interpret and understand the fieldwork results. Note that for some survey results the number of respondents is less than 55 as a result of participants skipping questions.

6.1 Income support payments

6.1.1 Age Pension - level

The survey asked participants whether the 2016 Age Pension rate of \$798 per fortnight (basic maximum rate for a single pensioner) was appropriate. Results are

set out in Table 1. Around half of participants, from both the young and senior groups, said the level of the Age Pension was too low or much too low. Most of the other half of participants believed it was about right, with very few saying it was too high or much too high. Participants were less likely to believe the Age Pension was too low than other income support payments. This suggested some recognition of the relative generosity of the Age Pension, particularly compared with Newstart and Youth Allowance.

Table 1: Age Pension level

	Much too low	Too low	About right	Too high	Much too high
Young participants (n=25)	0	12	11	1	1
Senior participants (n=30)	3	12	14	1	0
Total (n=55)	3	24	25	2	1
% of young participants	0%	48%	44%	4%	4%
% of senior participants	10%	40%	47%	3%	0%

Totals may not add up to 100% due to rounding.

Qualitative data from the interviews affirmed the survey results. Nine of the 12 seniors who commented on the level of the Age Pension complained that it was too low, mainly because of the rising cost of living, and especially the need to cover private health insurance premiums. The other three seniors who commented said they found the Pension to be adequate, while noting that they led relatively frugal lifestyles. Five of the nine young participants who commented on the level of the Age Pension thought it was too low, noting that it was likely to be a longer-term benefit than Newstart, Parenting Payment and Youth Allowance, recipients didn't have the choice of working instead and they had earned the right to a generous pension. The other four young participants expressed mild scepticism about complaints that the pension was too low.

I was surviving on the \$200 per fortnight and I was like, well, if I can survive on that, why are they getting like \$600? What is this? So, considering that they own a home, which is a really big asset, and they have a block, and like, have got a lot more money than me to begin with...that just seemed a bit...uneven. (Participant 6 - Female, 23)

Five senior interviewees said they would like to see greater tailoring of the Pension to individuals' needs, observing that the blanket application of eligibility rules caused inequities. Conversely, three seniors reported that they had found the Pension rules to be overly complex and extracting information from the Centrelink bureaucracy problematic. Participants who mentioned the potential benefits of enhanced tailoring and targeting also recognised that this would be administratively very difficult.

6.1.2 Age Pension – family home exemption

Participants were asked in the survey whether they endorsed the current policy of effectively exempting the full value of the family home from the Age Pension assets test. They were also asked to select the most appropriate threshold if the value of the home above a certain point was to be included in the assets test. The results are set out in Tables 2 and 3. Many participants, particularly from the senior group, had a strong view on this issue and responses were somewhat polarised. Forty percent of the young group and 60% of the senior group supported exempting the family home from the pension assets test, although significant numbers (52% of the young group and 37% of the senior group) disagreed with the exemption. The most common response to the question of an appropriate threshold if part of the home's value was included in the pension assets test was \$1m.

Table 2: Family home should continue to be exempt from Age Pension assets test

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	3	10	2	8	2
Senior participants (n=30)	6	5	1	11	7
Total (n=55)	9	15	3	19	9
% of young participants	12%	40%	8%	32%	8%
% of senior participants	20%	17%	3%	37%	23%

Totals may not add up to 100% due to rounding.

Table 3: Most appropriate threshold if part-value of family home exempt from assets test

	Up to \$750,000	Up to \$1m	Up to \$1.25m	Up to \$1.5m	Up to \$1.75m
Young participants (n=23)	6	8	6	2	1
Senior participants (n=29)	6	16	0	3	4
Total (n=52)	12	24	6	5	5
% of young participants	26%	35%	26%	9%	4%
% of senior participants	21%	55%	0%	10%	14%

Totals may not add up to 100% due to rounding.

Divergent views on the exemption of the family home from the Age Pension means test were expressed in the interviews. Of the 19 young participants who commented, five thought the family home should be fully exempt from the Pension assets test and the other 14 thought the value of the home above a set threshold should be included. Those who supported retaining full exemption tended to emphasise the importance of older people being able to remain in their homes for psycho-social reasons such as attachment to a long-term residence or local area and proximity to family and friends. Three of the young participants strongly endorsed older people downsizing, with two noting the potential benefits of freeing up housing stock for younger people with families.

I think the family home is something you work for and it's not something that can easily be turned into monetary wealth (Participant 42 - Male, 19).

I don't see the benefit to the community in letting people live in these big houses. I don't see what's the point...it's just a big, big waste of space, like you're taking up a lot of room (Participant 16 - Male, 19).

You have a house that's worth \$1m. Why do you need the Pension? It doesn't make any sense (Participant 43 - Male, 18).

Nineteen senior participants commented on this issue in the interviews, with eight saying the family home should be fully exempt from the Pension assets test and 11 saying home value above a set threshold should be included. Two participants said people who had lived in the same house for a long period of time (several decades) should continue to have the full value of their properties exempted even if others did not. Two participants noted that thresholds for including house value in the assets test should be based on the relevant median house price, which varies across Australia. Six of the senior participants strongly endorsed older people downsizing, although only one mentioned the potential collective benefits of releasing housing stock suitable for families.

Their home wasn't expensive when they bought it. So they shouldn't be penalised if they're still living in that kind of home (Participant 5 - Female, 64).

If it's your home and you've looked after it and I know it's quite a luxury, like myself, I live in a 4-bedroom home and it's only me, but I need all those rooms...I like the space and if you've worked hard for it, why not? (Participant 35 - Female, 63).

If people are living in some parts of Sydney they're living in a 3, 4, 5-million dollar house and it's not being counted as part of their assets, it makes no sense to me at all (Participant 18 - Male, 70).

You've got people who've got properties worth that much and yet still getting the Pension, it's ridiculous...that's just another way of rorting the system (Participant 23 - Male, 61).

None of the young participants were familiar with using reverse mortgage schemes to generate an income stream from a home while still living in it, but 11 of the seniors had a view on this practice, still relatively uncommon in Australia. Only three were positive about the idea, with the other eight worried about the potential for financial exploitation, the diminution of bequests to inheritors and the principle of returning to a state of indebtedness after paying off a home.

I think once you own something, I wouldn't want to re-mortgage it because you worked so hard to own something (Participant 35 - Female, 63).

6.1.3 Welfare universalism

Participants were encouraged in the interviews to reflect more generally on whether they preferred Australia's highly targeted, means-tested approach to welfare payments or a more universal system. They were also asked what they thought about the idea of a universal basic income. Seventeen of the young participants commented, with 12 endorsing means-testing as a way of targeting welfare payments. Five expressed cautious support for a less targeted approach and the possibility of a universal basic income scheme. Nine others recognised advantages to a universal basic income, such as reducing the stigma of being dependent on income support, reducing the administration costs of means-testing, and addressing the problem of structural unemployment should it increase in future. However, a range of concerns about implementation issues were raised.

Of the 14 seniors who commented, half preferred a targeted and half a universal approach. The seniors based their views on a range of different considerations. Those who preferred targeting cited grounds such as ensuring the well-off were not receiving payments they didn't need, minimising the overall cost of the welfare system and avoiding a 'handout mentality'. Those who preferred universality, including four who specifically endorsed a universal basic income scheme, cited grounds such as reduced stigma, more efficient administration, addressing structural unemployment, and egalitarian considerations. Three seniors suggested reduced targeting would encourage a handout mentality for younger people but not for older people: universal benefits were seen as appropriate for retirees because everyone who had worked hard and paid taxes had earned a state-funded retirement regardless of whether they had the means to be self-funded or not.

If things are means-tested, someone who's worked hard all their life and built up their assets is going to be penalised, whereas someone who has always rented or hasn't saved money is going to have quite a nice free ride (Participant 35 - Female, 63).

6.1.4 Newstart - level

The survey asked participants whether the 2016 Newstart Allowance rate of \$529 per fortnight (basic maximum rate for a single person) was appropriate. The results are set out in Table 4. A significant majority of participants, 68% of the young group and 73% of the senior group, believed the level of Newstart Allowance was too low or much too low. Very few participants thought it was too high.

Table 4: Newstart Allowance level

	Much too low	Too low	About right	Too high	Much too high
Young participants (n=25)	4	13	7	1	0
Senior participants (n=29)	8	13	7	1	0
Total (n=54)	12	26	14	2	0
% of young participants	16%	52%	28%	4%	0%
% of senior participants	28%	45%	24%	3%	0%

Totals may not add up to 100% due to rounding.

As in the survey, there was strong support in the interviews for raising Newstart. The senior group were generally more conscious than the younger participants of cost of living issues, which are particularly acute for people on Newstart, the lowest of the income support payments. This came through in the interviews, with five of the senior participants citing cost of living as the reason they thought Newstart was too low. One young respondent and two seniors thought setting Newstart too low made life difficult for recipients and potentially contributed to social unrest and crime. Two senior participants noted that a very low level of Newstart made it harder for recipients to absorb the economic and psychological costs of looking for work. Five young participants said that it was unfair to penalise people with a low benefit when they may not be unemployed by choice.

People will be so concerned about trying to live that how do you expect people to go looking for jobs? (Participant 31 - Male, 70).

If you keep it really low that's just going to encourage a nasty sort of attitude and a struggle for them (Participant 32 - Female, 68).

I can't conceive of people just being like oh, I'm going to sit around all day...your lifestyle isn't that good on that much money (Participant 50 – Male, 20).

However, 15 of the 36 participants (16 young and 20 senior) who commented on the level of Newstart thought setting it *too* high could encourage abuse of the system and disincentivise people from taking a low-paid job. Five participants expressed scepticism that large numbers of people would actually choose to subsist on Newstart payments in preference to working. Three young participants thought a low level was defensible because Newstart was intended as a temporary rather than long-term payment.

I consider the payment too high. If it was lower, it would give them more incentive to go out and find work. But they're just prepared to live off that amount of money that they get (Participant 11 - Male, 66).

If you pay people something that they can survive on quite well, they're not going to want to go and apply for jobs and things (Participant 35 - Female, 63).

If you throw money at them, what's the point of going out to work? (Participant 40 - Female, 60).

6.1.5 Newstart – structural employment issues

Concerns about distorting incentives for jobseekers highlighted a broader issue around how much control people believe the unemployed have over their situation. Interview participants were asked to what extent they thought the long-term unemployed in particular had made a 'lifestyle choice', or whether their circumstances were a result of forces beyond their control such as economic conditions. They were also asked whether they thought it had become more difficult over the last half-century for young people to make the transition to full-time work. Participants generally gave nuanced, thoughtful responses in this area. Of the 22 young participants and 25 seniors who commented, only three (all seniors) took a fairly simplistic view of welfare dependency resulting from a failure of individual responsibility.

They choose that lifestyle. That's it. Especially young girls, as soon as they leave school, instead of going out and looking for work, they decide to go and get pregnant and live off the welfare system (Participant 11 - Male, 66).

I think a lot of it is their fault...I just think it's such a pathetic lack of responsibility for self (Participant 39 - Female, 70).

You've got the people who perhaps don't want to work, and let's call them dole-bludgers...they certainly wouldn't do something they think is below them. Even though they should be doing it (Participant 5 - Female, 64).

Most participants recognised that a complex mix of factors contribute to people being on income support payments. Eleven of the young participants and nine of the seniors thought there may be a small minority of people who were lazy or inflexible about the jobs they would consider or took insufficient responsibility for ensuring they developed job-appropriate skills. However, all but the three senior participants quoted above also mentioned a range of problems people may have that are largely outside their control. These included poor educational opportunities, general socioeconomic disadvantage, a history of abuse, family issues, mild physical or intellectual disability, drug addiction, mental health issues, ageism, the psychological impact of being long-term unemployed, lack of support to address issues and become job-ready, and geographical location and lack of public transport making jobs inaccessible.

It's just unfair, I think, to demonise people for not being able to work when there's not actually enough jobs for people to be employed (Participant 52 – Female, 21).

The cost of punishing people who are on it through no fault of their own is too high. I do accept the problem, that if the payment ever got too high overall, that could breed welfare dependence, and that would be a bad thing, but I don't think that's a risk at the current level it's at (Participant 48 – Male, 21).

Three young participants and six seniors thought it was difficult for some unemployed people to meet employers' higher expectations of experience and qualification levels, and that the education system was partly to blame for this. Twenty of the young group and 19 of the seniors viewed broader economic conditions as problematic. Factors that were mentioned included a depressed jobs market in Adelaide, increasing casualisation of the workforce, automation and the decline of the manufacturing sector, lack of investment in new industries, globalisation, privatisation and structural unemployment.

It seems more competitive and you need to be the best to be able to get there rather than just sort of, you've got a degree (Participant 3 - Female, 22).

I've done really well through high school, I've done really well so far at uni, but I'm still worried about my job prospects...even if I pass uni with flying colours, there's no certainty anymore (Participant 42 - Male, 19).

Nineteen of the young participants and 17 of the seniors thought changes to economic conditions since the 1960s had made it considerably harder for young people to transition into the full-time workforce. No one said things had become easier, although three young participants and four seniors suggested there had been an inflation of expectations around what a job should offer.

When I left school, you got a job the next day. And if you didn't like it you got another one (Participant 21 - Female, 66).

When I first looked for employment in Australia it was times of full employment. It is no longer that. It may never be that (Participant 28 - Female, 62).

When I left school you could walk into a job, had a choice of jobs, and they would be full-time, permanent (Participant 8 - Female, 67).

Seven of the young participants and 13 seniors thought there was a good chance unemployment would rise in the future and remain persistently high, with a segment of the working age population becoming almost unemployable due to the large-scale decline of lower-skilled jobs through out-sourcing and automation. One of these young participants and five of the seniors held out some hope that the creation of new jobs in technology and services would partly offset the jobs that would disappear. The young participants were split in terms of whether they valued choice and flexibility over stability and greater certainty around their pathways into work and adulthood. Eight of the 19 young interviewees who commented on this issue actively embraced choice and the risks that came with it. The other 11 had some trepidation about entering the full-time job market and would trade some of their choices for more certainty. Five said having too many choices made things harder for people, and one noted that sometimes the appearance of choice was an illusion. Five of the senior participants commented on the balance between flexibility and certainty for young people, with four thinking more certainty would be valuable, and two describing the range of choices available as 'scary'.

I think having too many choices makes things a little difficult, you don't know where to go (Participant 44 - Female, 22).

The uncertainty can be quite debilitating for some people (Participant 46 – Male, 20).

What if I'm just investing three years, four years, in a degree that doesn't get me anything? Like, that could happen. And we just don't know (Participant 47 – Male, 20).

6.1.6 Newstart – conditionality

Participants were asked in the interviews if they thought the conditions attached to the receipt of Newstart payments were reasonable.¹³⁶ The conditions given as examples were applying for a minimum number of jobs each week, participating in mutual obligation/work for the dole-style programs, and the Government's proposed introduction of drug-testing.¹³⁷ Twenty-five young participants and 21 of the seniors commented. Eleven of the young group said some job search requirements were necessary, but they were probably too arduous. Nine thought current requirements tended to be overly punitive, demeaning income support recipients and undermining their individual autonomy by absorbing much of their time and energy and sometimes compelling them to undertake particular kinds of work.

If you're unemployed I still think you should have personal choice and freedom, like it doesn't make you a criminal (Participant 14 - Male, 22).

Some of the conditions they put on...are just archaic, almost, they're just there for no real purpose other than to demean people (Participant 42 - Male, 19).

That's super dehumanising and it's just like you're doing things for the sake of ticking boxes rather than pursuing something which is meaningful and that you care about (Participant 52 – Female, 21).

¹³⁶ The Government made changes in mid-2018 to strengthen penalties for job seekers who don't meet their requirements and proposed another raft of new compliance measures in 2019 (Henriques-Gomes 2019).

¹³⁷ Introducing mandatory drug testing for some Newstart and Youth Allowance recipients was a live issue on the national agenda during the data collection phase.

Five of the young group thought the existing conditions were appropriate. Two noted that attaching conditions to Newstart helped to legitimise the system in the eyes of the taxpayers required to fund it. Surprisingly, six of the young participants were relatively supportive of the drug testing proposal and six were not. Only two of the young participants commented on work for the dole schemes, saying they didn't seem to serve any useful purpose. This lack of familiarity may be because the young participants didn't remember the wave of media attention generated by changes to these requirements under the Howard Government.

I'm okay with the conditions and the drug testing because we need to fight the culture of entitlement (Participant 53 – Female, 21).

Three of the seniors endorsed job search requirements to encourage individual responsibility. Nine liked the idea of work for the dole schemes as long as they were meaningful and non-exploitative. Six thought current requirements tended to be overly punitive. One of the senior participants was strongly supportive of the drug testing proposal but seven were concerned about it. One of the seniors thought that the stricter conditions, the better.

I think that anybody that receives government funding has to have some accountability, like what are you doing with that money? (Participant 23 - Male, 61).

Why should the state continue to fund people who are into drugs or who don't care about getting a job? (Participant 39 - Female, 70).

In the interviews, participants reflected on income support payments and Australia's welfare system more generally. Five young participants and 11 seniors endorsed a standardised system of payments, largely because the cost of living was the same for everyone. However, five young participants and six seniors favoured greater tailoring of payments to people's individual circumstances, although they

recognised the administrative challenges this would entail. Three said lower rates of payment might be justified when people were only expected to need benefits for a short time period or finding a job was a realistic alternative for them.

Eight participants commented on the stigma and potential psychological effects of being dependent on welfare benefits (other than the Age Pension). Another four participants recognised that benefits were returned to the economy in some form and providing adequate support for people may reduce expenses associated with social problems such as crime. Participants generally felt that income support payments should provide people with a decent (rather than barely adequate) standard of living and hope for the future.

Welfare's meant to support people, it's not meant to be just a safety net, it's meant to support people in being able to live sustainably and well (Participant 19 - Female, 19).

I think we're a rich country and there shouldn't be people struggling to the degree that they are (Participant 18 - Male, 70).

Only two participants, both seniors, seemed more concerned about abuse of the welfare system than its role in providing effective support for people in need.

I'm being penalised because people are poor...you're either gambling, taking drugs or whatever, or drinking. So I'm being penalised because people aren't doing the right thing and I don't think that's a fair system (Participant 38 - Female, 66).

6.1.7 Other income support payments

The survey asked participants about the levels at which other income support payments were set. The results are set out in Appendix G (Tables 15 to 18). The majority of participants from both the young and senior groups thought the

Disability Support Pension, Carer Payment, Parenting Payment and Youth Allowance were set too low or much too low. Very few participants thought these payments were too high.

Only a small number of participants mentioned income support payments other than the Age Pension and Newstart in the interviews. Seven young participants advocated a higher Disability Support Pension because disability was often permanent and people did not necessarily have the choice of finding a job to increase their income. One young participant and one senior thought discrimination could be a barrier to the disabled working even when they had the capacity to do so. Two seniors commented that the eligibility requirements around the Disability Support Pension should be kept tight to prevent abuse of the system.

Six senior participants mentioned Carer Payment in the interviews, with five likening the in-home care role to external/private care work and believing it should be remunerated accordingly. Three young participants mentioned Carer Payment, suggesting that it should be higher because recipients could not make the choice to increase their income by getting a job due to their caring responsibilities.

Three young participants and ten seniors commented on Parenting Payment (Single) in the interviews, with the young participants and three of the seniors saying it should be relatively generous given that recipients were supporting someone other than themselves.

I want there to be plenty of money for parents trying to provide for their children whilst they themselves are unable to work (Participant 47 – Male, 20).

I don't think it's an incentive for them to have children, no. And I really strongly support the single parent funding because children need to get a good start in life and be looked after (Participant 18 - Male, 70).

The remaining seven seniors who commented were broadly of the view that women who became welfare-dependent single mothers¹³⁸ had shown themselves to be irresponsible or had produced children in order to maximise their welfare benefits, and therefore did not necessarily deserve support. None of these participants acknowledged that children would inevitably be affected by any reduction or withholding of income support payments for single parents.

How many children can someone have if you can't support them? And they just have one after the other after the other...They get so much money for bludging (Participant 5 - Female, 64).

I'm not anti-supporting parents, I think if you have one accident, that's okay. I think when we see there are people that are having many, multiple children, then why should society provide for them? It's a choice that they make (Participant 27 - Female, 64).

I haven't got children, but it just seems there's been so much handed out it's very difficult to take any back (Participant 39 - Female, 70).

They see that having babies means the Government's going to pay them more and more child support...the country is doomed! The wrong people having babies. And I think that's a horrible thing to say, but there's got to be more personal responsibility (Participant 35 - Female, 63).

All seven of the young group and the sole senior who commented on the level of Youth Allowance in the interviews thought it was too low. The young participants personally knew students who were attempting to survive on Youth Allowance and experiencing severe impacts on their academic progress and wellbeing, although some also knew of people who were receiving plenty of support from parents but had managed to access Youth Allowance via a 'loophole'. Nine of the young

¹³⁸ Single fathers were not mentioned.

participants and two of the seniors thought the eligibility conditions, including demonstrating independence and the maximum income thresholds (for recipients and their parents), were too strict.¹³⁹

I myself cannot get Youth Allowance because my step-mum earns over the limit, but I don't get any support or anything from her (Participant 16 - Male, 19).

I'm quite lucky, my mum's happy to support me, but I have friends who are the same age as me and have been completely cut-off financially. And they're obviously really struggling (Participant 4 - Female, 19).

I know a lot of people that have parents over the threshold, but their parents don't give them anything (Participant 41 - Female, 20).

The assumption that everyone's circumstances were the same, and all parents earning over the maximum income threshold were supporting their adult children during their studies or periods of sickness or unemployment, was viewed as problematic by some participants. Only two of the young participants said parents had a responsibility to keep supporting their adult children into their 20s. Eight of the seniors thought it was parents' responsibility to keep supporting their adult children if they were studying in their 20s, while the same number thought young people should be considered independent once they were out of their teens.

If you can't afford to study then you don't study (Participant 28 - Female, 62).

¹³⁹ Young adults who are not able to demonstrate independence from their parents have a parental income test included in the means-testing for Youth Allowance, which renders many ineligible for any support and wholly reliant on their parents until the age of 25.

6.2 Retirement income

6.2.1 Retirement age

Survey participants were asked what they thought were the most appropriate ages for retirement, pension eligibility and superannuation preservation. The results are set out in Appendix G (Tables 19 to 21). There was little support for further raising the pension eligibility age or superannuation preservation age. Well over half of participants saw 65-69 as the appropriate age to retire. Although nearly a fifth of participants were in support of people working until at least age 70, more were in favour of retirement before 65. These results align with a 2016 poll in which almost half of Australians surveyed preferred a pension eligibility age of 65, while 27% supported an increase (Bray & Gray 2016, p.4). A slightly earlier 2009 poll similarly found 60% of people opposed to an increase (Kendig et al. 2015, p.3). Young participants were more likely to opt for retirement ages both younger and older than the 65-69 range, possibly because they cared less about this issue than the seniors and were not as committed to the status quo.

Participants' views on the appropriate age for pension eligibility were largely aligned with their views on the appropriate age for retirement.¹⁴⁰ Some who saw 70+ as an appropriate retirement age still favoured a pension eligibility age of less than 70. There was strong support for the superannuation preservation age being set lower than the pension eligibility age, despite it potentially meaning some people retired prematurely or exhausted their superannuation before reaching pension age. More than three-quarters of participants favoured a superannuation preservation age between 60 and 64. Only small numbers favoured a preservation age of less than 60, suggesting endorsement of the Australian Government's recent reforms in this area which raised the preservation age to 60.

¹⁴⁰ Pension eligibility has historically made retirement possible for many people, so it is to be expected that these ages would be in alignment, but higher numbers of self-funded retirees may lead to a greater disconnect between the pension eligibility age and the age at which people retire.

Opposition to raising the pension eligibility age to 70 came through strongly in the interviews. All 25 of the young interviewees commented on this issue and 18 of them said 70 was too high, mainly because health issues became more common in people's 60s and the physical requirements of some jobs meant people would be worn out and/or unable to perform their work by their mid-60s. Three of these participants were concerned that people could die at any time and if they had to wait till 70 to retire they may miss out on retirement altogether. Seven of the young participants were relatively comfortable with raising the pension age to 70 in recognition of increased life expectancy, although they emphasised that this should be on a case-by-case basis as some people may need to retire earlier.

All 28 of the senior interviewees commented on the pension eligibility age and 25 of them said 70 was too high. Seniors had the same concerns as the young group about health issues and the physical requirements of some jobs. Ageism and difficulty coping with the rapid pace of change were also mentioned as barriers to longer workforce participation. Three of the seniors were relatively comfortable with raising the pension eligibility age to 70, with the same proviso as the young participants. Of all the interviewees across both age groups, only four young participants and two seniors observed without prompting that long taxpayer-funded retirements and fewer taxpayers were going to result in fiscal pressures.

You should retire when you can't work rather than when you don't want to work (Participant 44 - Female, 22).

If you're fit enough to work, you go to work (Participant 7 - Male, 69).

Where's the money going to come from for everyone who needs to go on the pension? You know, it doesn't come off the tree (Participant 36 - Female, 65).

We can't expect to retire at the same age and live for another 15 years. That's not what the system's for (Participant 53 - Female, 21).

Even when prompted in the interviews to consider the sustainability of the Age Pension system under conditions of longer lifespans, an ageing population and a shrinking taxpayer base, most of the participants emphasised the importance of retiring well before the onset of chronic ill-health over other considerations. These participants saw the right to a healthy, state-funded retirement as a given, now and in the future. Eight of the seniors characterised retirement as a period of leisure earned by right, with another six emphasising the importance of retirees continuing productive activities (largely for community benefit).

I think we all deserve that, like if we spend our whole lives working and stuff, are we supposed to just work until we're too sick and old to work?

(Participant 41 - Female, 20)

If they want to just spend their time holidaying, they've probably earned it by then (Participant 45 - Male, 18).

Nine young participants said everyone had the right to retire at around 65 and enjoy a period of leisure even if they were still fit enough to keep working. Five young participants thought it was important that retirees participated in productive activities such as caring and volunteering (largely for their own personal benefit). Two of the young participants preferred a model of taking breaks for travel, study and non-work activities throughout the lifecourse rather than saving everything up for retirement.

I think the idea that a lot of people have of, like, when I retire I'll do this, or I'll retire young and do all these things I've always wanted to do, is almost just a bit odd because you could be enjoying life now, when you're working (Participant 3 - Female, 22).

6.2.2 Superannuation – compulsoriness

In the survey participants were asked whether they thought the primary responsibility for funding retirement lay with individuals (through private savings or superannuation). The results are set out in Table 5. This was a polarising issue, with similar proportions of participants in agreement and in disagreement and a reasonable number of participants selecting ‘neither agree nor disagree’.

Table 5: Individuals should make private provision for retirement

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	1	9	6	8	1
Senior participants (n=30)	2	10	5	9	4
Total (n=55)	3	19	11	17	5
% of young participants	4%	36%	24%	32%	4%
% of senior participants	7%	33%	17%	30%	13%

Totals may not add up to 100% due to rounding.

Participants were asked in the interviews whether they endorsed Australia’s system of compulsory superannuation. Twenty-three of the young participants commented, with all but three of them broadly supporting compulsory superannuation (coupled with a safety net pension). Three noted that people needed to be compelled to save for retirement and three supported superannuation on the grounds that it encouraged self-sufficiency. Four were concerned that the Government may eventually use the maturity of the superannuation system to justify removing the pension safety net. The three young participants who were not supportive of super preferred a means-tested pension system funded through tax-and-transfer. None of the young participants seemed aware that the introduction of compulsory superannuation schemes involves several generations paying taxes to fund the pensions of older generations at the same time as being compelled to save for their own (self-funded) retirements.

Eighteen of the senior group commented on compulsory superannuation, with four saying they did not support it and another five expressing some ambivalence. The generally lower level of support among the senior group was based on their lived experience of superannuation and distrust of government and markets. Six senior participants complained that superannuation allowed government to interfere with their money and subject it to market fluctuations. Of those senior participants who supported compulsory super, eight emphasised the importance of retaining a safety net pension. Four mentioned encouraging self-sufficiency and people taking individual responsibility for their retirement as advantages of super. Two noted that superannuation relieved the burden of pension payments on the public purse.

The superannuation we've got now is basically a cash cow for the Government and the fund managers (Participant 34 - Male, 68).

I support the superannuation, I think it was a very good project that in our situation has worked brilliantly...I think we're the envy of the world actually (Participant 28 - Female, 62).

6.2.3 Superannuation – lump sums

Despite the maturity of the superannuation system over the next few decades, Treasury forecasts predict only a small drop in pension spending (see Chapter 2). This is partly due to growing numbers of older people and partly because many of them are not expected to have sufficient superannuation to be fully self-funded in retirement. There is no requirement for superannuation to be used to fund day-to-day living costs in retirement. Once they are eligible to access their super, retirees can withdraw it as a lump sum, spend it as they wish and fall back on the pension. Interview participants were asked whether they thought people had a responsibility to use their superannuation to fund their living costs in retirement. Some participants found it difficult to answer this question, finding themselves torn between individuals' right to choose how to spend their superannuation and recognising that frivolous spending would exacerbate a collective burden.

Twenty-one young participants and 24 seniors commented on this issue. Sixteen of the young participants but only three of the seniors were supportive of people's right to spend their superannuation lump sum as they pleased. The young participants resisted the idea of the Government telling people what to do with their own money and thought it was understandable if they wanted to spend it quickly because 'life was short'. Five young participants (and seven seniors) did support tax incentives to encourage retirees to draw their superannuation as an annuity rather than a lump sum.

At that age, or if you live that long, I think you probably have the rights to your own superannuation in a way. I mean, it's your money, you should be able to decide what you want to do with it (Participant 16 - Male, 19).

We do live in a free society and I think when you start controlling the way people spend their money to that extent, there are more negative consequences than positive ones (Participant 53 – Female, 21).

It certainly seems a bit dictatorial to sort of give it out in increments (Participant 47 – Male, 20).

Does the Government have to look after us like children and say you can't spend this money? (Participant 43 - Male, 18).

They can spend it; if they want to spend it stupidly, they can spend it stupidly (Participant 9 - Female, 20).

The seniors who supported the individual's right to spend his or her superannuation freely justified their views differently to the young participants. These seniors tended to see the pension as an entitlement regardless of how much superannuation people had. In fact, superannuation was viewed as an obstacle to receiving the pension that people should actively divest themselves of.

That's what I did! And it shouldn't be allowed...I bought a brand new car...I used the system to my advantage...I went on an overseas holiday too. I thought why not...the Government's only going to use it as an excuse not to give me the pension (Participant 31 - Male, 70).

You're gonna try and get rid of that superannuation so as to get yourself on the pension (Participant 11 - Male, 66).

If someone's struggled all their lives and they get a small amount of money and they want to buy a Winnebago and go travel, good luck to them. And if they come back then and need a pension, if they've actually paid their taxes and all that through their lives, good luck, they can have their pension (Participant 8 - Female, 67).

Even among the ten seniors who had reservations about people's right to spend their superannuation freely, five reported that they knew people who were purposely spending their lump sums in order to become pension-eligible and maximise their overall retirement funds.

I think there's very much a mindset in a lot of people I talk to of a similar age...it's we worked hard and we won't be eligible for the pension because we've got this money, therefore I need to spend the money as fast as I can and then whack myself on the pension (Participant 25 - Female, 60).

I personally know a couple...they are going on lots of holidays overseas, new cars, fancy cars, doing up their house, and when they've spent their super, they're going to go on the pension (Participant 22 - Female, 65).

Three young participants and four seniors were firmly of the view that people should not be permitted to take all of their superannuation as a lump sum. Three seniors objected to the practice of 'double dipping' - taking advantage of the

superannuation tax concessions and then also receiving a taxpayer-funded pension. Three seniors and three young participants thought it was irresponsible for people to squander their superannuation and fall back on the pension. Six seniors were concerned about spending superannuation too quickly, not because it was the wrong thing to do, but because ending up totally reliant on the pension was risky.

6.2.4 Pension as entitlement

A number of interview participants believed that people over a certain age should be automatically entitled to state-funded income support, regardless of need, because they had worked hard and paid taxes during their lives.¹⁴¹ Of the eight senior participants who commented, six believed a pension of indefinite duration was their due reward for having been a working taxpayer, while two were sceptical. Eight seniors spoke of themselves and/or their age peers actively trying to reduce their assets (including by spending superannuation pay-outs and sheltering wealth in the family home) so as not to miss out on the means-tested Age Pension. While there was heavy criticism of this practice from most seniors, three complained bitterly that their superannuation and other assets were preventing them from receiving what they saw as their own rightful pension entitlements.

My income tax should be preserved for my retirement (Participant 30 - Female, 66).

If you have worked then I think you're entitled to the pension come pension age. I really feel strongly about that. Because then I wouldn't be draining my super (Participant 38 - Female, 66).

¹⁴¹ None of the participants followed this through to the logical conclusion that people who had undertaken unpaid work (including home duties and child-rearing), or been reliant on working-age income support, had *not* earned the right to an aged pension.

I paid taxes, it's my right! The reality is it's a non-contributory scheme...so overall I think the Age Pension can be something of a rort. It's being pork-barrelled (Participant 7 - Male, 69).

Young participants were also fairly supportive of the idea of state-funded retirement as entitlement and reward. Of the nine young participants who commented, six agreed with the idea and three objected, pointing out that targeting income support at the needy was a more efficient and effective use of the available resources.

If you've worked your whole life, you definitely have the right to an active retirement of some kind. I think it's more than fair (Participant 16 - Male, 19).

When you've been an active contributing member of society for 65 to 70 years, whatever it is, you kind of have the right to mooch off society a little bit, even if it's not, you know, entirely right (Participant 41 - Female, 20).

It would be good for the Government to kind of pay you back for being a responsible citizen and paying your taxes (Participant 43 - Male, 18).

Any excess money would be better channelled into developing our aged care system, to put money into that sector, rather than giving a general reward to everyone for good hard work (Participant 10 - Female, 23).

The young participants were reluctant to disparage the behaviour of their elders or to call into question their entitlement to public assistance by virtue of their age alone, whether they needed it or not. By contrast, the senior participants were more likely to censure their age peers.

I think there is a general climate that old people do need to be looked after. But I don't know that there's any logical reason why they should be any more looked after than any other section of the population (Participant 1 - Female, 69).

6.3 Tax expenditures

6.3.1 Awareness of programs

In the survey, participants were asked how informed they felt they were about significant tax expenditure programs, including superannuation tax concessions, exemption of the family home from capital gains tax, the capital gains tax discount on investment properties, tax offsets for seniors and the childcare rebate. The results are set out in Appendix G (Tables 22 and 23). Responses were relatively spread out on the issue of being well-informed about tax expenditure programs for the seniors; not unexpectedly, young participants were less likely to feel well-informed. A quarter of young participants and a third of seniors claimed to be well-informed about the programs, but this was not borne out in the interviews, during which very few participants evinced much knowledge of the programs specified. However, the substantial majority of participants who agreed that tax expenditure programs should be considered as redistributive policies suggested some level of awareness of the general implications of these programs.

Interview data confirmed that most participants had only a limited understanding of tax expenditure programs, even when they had personally taken advantage of them. Eighteen of the young participants and 12 of the seniors freely admitted that they knew very little and thought more information should be made available to the general public, especially through the media and (for the young group) schools.

You need to have a tax accountant or lawyer to really understand it all...You know that you don't know much about tax law, but then you actually study it and you realise how little you know...it's a troubling area (Participant 15 - Male, 23).

Based on what they knew, 14 of the young group and 14 of the seniors thought tax expenditure programs appeared to largely benefit the well-off. Participants were generally somewhat vague about whether this was because the programs purposely targeted the well-off, or that these people had more knowledge of how to work the system to their advantage (or both).

For me, I always glaze over when I hear negative gearing (Participant 35 - Female, 63).

I will be one of those who have no clue. And the ones that do know are the ones with all the money. (Participant 36 - Female, 65).

Most of these things seem to be geared towards people with lots of money, rather than the poor people, they just get left behind, they've got no idea (Participant 24 - Male, 70).

6.3.2 Purpose of programs

Participants were asked what they thought were acceptable purposes for tax expenditure programs, and what purposes the programs served in reality. The results, set out in Appendix G (Tables 24 and 25), reflected a misalignment between what participants saw as the legitimate and actual purposes of tax expenditure programs. For example, very few participants thought it was acceptable for tax expenditures to transfer resources to people who were well-off or to influence voting behaviour, but a much larger number believed these were actual effects of the programs. Similarly, participants were much more likely to think tax expenditures should be used to transfer resources to those who were not well-off

and promote socially desirable aims than to believe these were actual outcomes of the programs.

In the interviews, seven young participants and eight seniors objected to the use of tax breaks to incentivise certain behaviours and were sceptical about the collective or social benefits of such programs. Three young participants and ten seniors thought that incentivising behaviour that was in the public interest was a legitimate purpose of tax break programs in principle, although they generally did not agree that this was actually what was occurring. It was noted that if tax expenditures were to genuinely serve a social purpose, they needed to be fair, well-thought out with a clear cost/benefit rationale, and effectively communicated to the public. Six seniors were concerned about the possibility of these programs having unintended consequences, although only one specifically raised the market distortions that often result.¹⁴² One young participant and three seniors thought some tax expenditure programs had been introduced for valid reasons but had passed their use-by dates.

I think there's too many schemes where people can avoid paying the appropriate level of tax. I mean, you've got to have money to be able to do that and that's ironic, because if you've got enough money you should perhaps be paying a fairer whack of tax (Participant 35 - Female, 63).

If they're there, I'll use them too, even if I disagree with many of them (Participant 20 - Male, 62).

It's taking money, it's giving money to people who don't need it, and to my mind don't deserve it because they look after themselves and they're taking needed money away from the people who do need it (Participant 31 - Male, 70).

¹⁴² For example, schemes like childcare subsidies, private health insurance rebates and first home buyer grants may just push up costs rather than making goods and services more affordable.

6.3.3 Generosity of programs

Survey participants were also asked, from what they knew of the specified tax expenditure programs, whether they thought any were too generous or not generous enough. The results are set out in Appendix G (Tables 26 and 27). There was a high rate of participants skipping these questions or selecting 'none of the above' for one or both questions, suggesting many participants felt unable to answer in an informed or meaningful way. The capital gains tax discount for investment properties was the program most frequently viewed as too generous, while the childcare rebate was the program most frequently viewed as not generous enough, particularly by the young group.

At interview, 19 participants from the young group and 24 from the senior group said they thought the scale of at least some of the tax expenditure programs seemed excessive and supported them being wound back or caps being placed on the benefits they provided. Programs delivering benefits to property investors such as negative gearing and the capital gains tax discount were the least favoured. The participants who commented on the superannuation tax concessions were split, with one young participant and three seniors supporting the current or an expanded version of this program, while one young participant and three seniors viewed it as too generous. The participants in favour assumed that the superannuation tax concessions were fulfilling the purpose of converting people who would otherwise become pensioners into self-funded retirees, although this has been disputed (see Chapter 2). Two of the seniors reported that they liked the private health insurance rebate because they personally benefited. One of the young participants supported the childcare rebate, but the two seniors who commented on this program were resentful that it hadn't been available to them when they needed it.

I think with inflation running at, what, about 1%, 1.5% a year, a 50% capital gains tax exemption is unthinkable generous! (Participant 48 – Male, 21)

6.4 Housing Affordability

6.4.1 The role of housing

Survey participants were asked some general questions to elicit their views about the role of housing and the balance between affordability and wealth generation through property ownership. The results are set out in Appendix G (Tables 28 to 30). Participants felt strongly that housing should be more affordable even if this meant house prices decreased, disadvantaging current property owners. Only two of the seniors and none of the young participants disagreed with this proposition, while 77% of the senior group and 88% of the young group agreed or strongly agreed. Most of the senior participants were homeowners themselves but were willing to sacrifice some of the value of their homes in the interests of enhancing affordability for new entrants to the market.

The results for the other two questions in this section, whether wealth generation was an important purpose of residential housing and whether people who benefited from house price rises had earned their gains, were more ambivalent. Participants from both groups had some trouble answering, with significant proportions selecting 'neither agree nor disagree' (including over half in the case of whether people had earned their house price gains). Participants who did express a view on whether generating wealth was an important purpose of residential housing were relatively polarised. Of the minority of participants who expressed a view on whether people had earned their house price gains, both groups (especially the young) were more likely to agree.

Discussion about housing issues in the interviews was similarly characterised by ambivalence, inconsistency and uncertainty about the proper function of residential property in Australian society, particularly among seniors. Senior participants were in some ways *more* concerned than the young about housing affordability issues because for them owning a home evidently carried a different set of meanings. They emphasised the need to put down roots and build an emotional attachment to

place, rather than the practical matters of securing somewhere to live or sharing in the wealth generated by rising property prices. This put some senior participants in the difficult position of wanting young Australians to enjoy the same emotional benefits of owning a home, but also favouring the retention of policies that treated the family home as more than just another asset even if these policies potentially contributed to higher property prices.

Many of the senior participants appeared to want the homes they owned to be recognised as the product, not of their good fortune at being able to enter the property market when housing was more affordable, but as evidence that they had made good choices and led fiscally responsible lives. Just as a state pension was commonly viewed as reward for hard work and paying taxes, having your home granted privileged status in a policy context was seen as due recognition of hard work and saving. It also reinforced a sense of economic and emotional security.

I think people are entitled to have the home that they've lived in and worked hard for...I'm not into any touching of the family home (Participant 25 - Female, 60).

I'm just gonna sit on this house (Participant 32 - Female, 68).

Young participants had absorbed cultural beliefs about the emotional importance of home and this made many of them broadly sympathetic to policies that granted the family home special status. However, none of the 21 young participants who commented on how they and their peers viewed home ownership expressed much of an affective element for themselves. Instead, they couched home ownership in terms of the practicality of needing somewhere to live and financial investment, if they aspired to it at all.

I don't really hold much sentimentality to places (Participant 10 - Female, 23).

I think that young people are not as attached to family, they don't like the idea of staying in one place...for me, for example, a house doesn't mean anything (Participant 44 - Female, 22).

I think most people now should actually just look at a house as an investment, not a home, if that makes sense? (Participant 16 - Male, 19).

Four mentioned the possibility of young people developing an emotional desire for home ownership, particularly if it came to be seen as more accessible to them, although most expected their relatively dispassionate stance to persist as their generation grew older.

I think if we can get a home, if we can actually have the same sort of security that older generations had, maybe that attachment will maintain (Participant 42 - Male, 19).

I think because homes are seen as far less accessible to us...we don't value the idea of it as much...It's not as vital if we don't have the white picket fence (Participant 9 - Female, 20).

I think it's definitely a thing like people do place sentimental value on their homes. But I personally not that much. I also don't think I'm going to have enough money to buy a home and that might be a hard thing for my generation in general (Participant 50 – Male, 21).

6.4.2 Housing affordability and policy

Both the survey and the interviews asked participants to specifically consider the relationship between housing affordability and Australian Government policies such as tax expenditure programs benefitting property owners. The survey results are set out in Appendix G (Table 31). Only a small number of participants thought housing affordability was unaffected by any of the policies. Negative gearing and the capital

gains tax discount for investment property were more commonly seen as having an affordability impact than the exclusion of the family home from the Age Pension means test or the capital gains tax exemption for the family home. This differentiation between policies favouring people owning the home they live in and policies favouring property investors was reflected in the interview data.

Twenty-four of the 25 of the young participants and 26 of the 28 seniors commented on links between housing affordability and Government policies in the interviews. Twenty-two of the young group thought house prices were too high, although five were not particularly concerned about the issue. The other two young participants felt house prices were acceptable and in fact would be concerned about any interventions to slow market growth or discourage investors. All 26 of the senior group who commented had concerns about housing affordability, although two did not feel strongly about this and pointed out that cheaper houses were available in some areas. Seventeen of the young group and 22 of the seniors thought that Government policies were contributing to higher house prices, although six of these young participants and two seniors viewed house prices as largely (and properly) the product of market forces. Three of the young group and two seniors were sceptical that Government intervention did or could influence house prices.

Nine of the young participants said house prices were not a big issue for them because they and their peers were happy to rent and did not aspire to home ownership or would only purchase property for investment purposes. Seniors were more concerned about the impact of housing affordability on the young than the young themselves, with 12 of the senior participants dismayed at how difficult it was for new entrants, mainly young people and families, to gain access to the market. However, three of the seniors thought the main problem was that new buyers had inflated expectations and didn't want to settle for a lower quality home initially (as they had done).

Policies benefiting investors, especially negative gearing, attracted the most criticism, with seven young participants and 18 seniors wanting to see these wound back. Seven seniors were concerned about foreign investment in particular and two thought immigration and population pressures contributed to high house prices. Two young participants and two seniors thought urban planning and land use policies were also contributing to housing affordability problems. The young participants favoured more medium density housing, while the seniors were against infill development and advocated the release of more land at the urban fringe.

It's a basic necessity and where did it start to become an income-producing asset for so many people when so many others don't have basic accommodation...the whole system's stuffed (Participant 8 - Female, 67).

Negative gearing just seems like a flagrant waste of money and a vote-getter for people who might have a bit more political capital than the lower people in society (Participant 42 - Male, 19).

As for the investment properties, well, that's investment and that should be taxed accordingly (Participant 34 - Male, 68).

6.5 Wealth transfer tax

The survey noted that many countries had a wealth transfer tax and that Australia had had similar taxes at state level in the past. Participants were asked whether Australia should consider introducing an estate tax for a small number of large estates.¹⁴³ The results are set out in Table 6. A majority of participants from both groups were in favour of Australia considering the introduction of an estate tax for a small number of large estates. Just under a fifth disagreed or strongly disagreed

¹⁴³ This question was left vague deliberately as it was intended to ascertain in-principle support for considering the introduction of an estate tax, rather than support for a specific policy proposal. The subsequent question about the minimum value estate at which people thought the tax should apply gives some guidance as to what participants considered to be a 'large estate.'

with this proposition. The most commonly selected minimum estate value for such a tax to be applied was \$3m, followed by \$5m (see Appendix G, Table 32).

Table 6: Australia should consider an estate tax for a small number of large estates

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	0	6	3	11	5
Senior participants (n=30)	3	1	6	15	5
Total (n=55)	3	7	9	26	10
% of young participants	0%	24%	12%	44%	20%
% of senior participants	10%	3%	20%	50%	17%

Totals may not add up to 100% due to rounding.

Sixteen young participants and 15 seniors commented on this issue in the interviews. Ten of the young participants and 11 seniors were supportive, although they generally said the tax rate should be relatively low and applied only to fairly large estates. These participants thought large estates could easily absorb the impost, the earner of the wealth was dead, and there was no obligation to bequeath wealth to direct descendants.

Once you die, you're not going to miss it, and for your heirs, it's not money that they would have had anyway, so it should be a relatively pain-free, or victim-free, tax (Participant 1 - Female, 69).

I don't see why in particular my child should get all this money simply because I've been wealthy (Participant 18 - Male, 70).

We've left the time when parents made money and the next generation inherited and that's what they built their futures on (Participant 35 - Female, 63).

There was some (limited) recognition of the role inheritance can play in concentrating wealth and entrenching disadvantage.

If you're starting out with two people, one with wealthy investment from their parents, and one who doesn't have that same benefit, it's hard to justify that it's a fair go for all (Participant 10 - Female, 23).

In the interviews, three of the young participants and one senior were unsure how they felt about an estate tax and said it would depend on the circumstances. Three young participants and three seniors were opposed. Their main concerns were that such a tax was inefficient and would lead to the break-up of farms and other properties and businesses worth preserving, and that government already meddled too much in people's private affairs and taxed excessively.

None of the young participants placed much importance on material legacies being passed down from one generation to the next and they were unconcerned about the idea of older people 'spending the kids' inheritance'. This was in keeping with their general view that people were entitled to do what they wished with their own money and there were no duties or obligations attached to wealth. An estate tax was unproblematic on this view because the individual with the wealth was dead and no-one else had a right to it. Four of the seniors expressed support for the tradition of leaving material bequests, but not because they felt obligated to 'share the wealth' they had accumulated during periods of favourable economic conditions. Rather, there was a sense that being able to leave your house to your children showed you had worked hard and been fiscally responsible, a mark of success and achievement.

Eight of the young participants talked about passing on non-material legacies, such as specific values, norms and practices, from one generation to the next. Only five of the seniors had anything to say in this area, and their comments were brief. The young participants were in the process of exploring the resources and opportunities available to them - the hand they had been dealt – and this seemed to make them

reflective about what societies pass on to their young people. Those doing the dealing, the seniors, appeared relatively uninterested in what they were handing down.

6.6 Other tax and spending issues

Interview participants were asked whether they favoured any reform of Australia's taxation regime. Seven of the young participants and 20 seniors commented. Four of the young group and 12 of the seniors said they would like to see the winding back of tax breaks and loopholes that allowed the very well-off and big business to minimise their tax. One senior participant observed that perceived tax evasion by large companies encouraged tax resistance among the general population. Two young participants and 11 seniors wanted to see the company tax rate maintained at the current 30%, or even increased, rather than reduced to 25% as proposed by the Government in the 2016-17 Federal Budget. Two seniors supported a decrease in company tax rates. Six of the seniors advocated an increase in the level and/or scope of the Goods and Services Tax (GST).

Interview participants were asked to reflect on the Australian Government's spending priorities, and whether there were areas where they would like to see more or less spending. Nearly all participants implicitly supported more spending on welfare in their survey responses by saying some of the income support payments were set too low. However, few specifically mentioned welfare when reflecting on government spending priorities in the interviews. Participants generally had trouble identifying ways that higher welfare costs and other increased spending could be funded. Cutting spending on other programs was more popular than increasing taxation. Reducing tax subsidies, closing tax loopholes and ensuring big business paid its share were popular strategies for increasing government revenue.

Views were surprisingly mixed on education spending. Two of the young group thought too much was spent and one advocated spending more. One senior thought too much was spent and two wanted to see spending increased. There was

some concern that Australia's education system was not doing a particularly good job of preparing young people for the changing structure of employment opportunities. Six of the ten young participants and seven of the eight seniors who commented on the quality of education said school and especially university education needed to be more practically focused. Four of the young group and two seniors complained that universities encouraged students to embark on courses with relatively poor career outcomes, but three of the young applauded the quality of Australia's university sector.

Health was unsurprisingly a popular option for more Government spending, cited by three young participants and seven seniors, although none of the participants reflected on problems that might result from the escalating costs of the health care system, or the possible causes (an ageing population, increasing rates of obesity, over-servicing, poorly targeted interventions, the cost of new treatments, etc). Four seniors wanted to see more spending on 'essential services' such as utilities and law and order. Four young participants and one senior advocated more Government investment that would deliver benefits in the future, including in renewable energy, infrastructure, scientific research and innovation.

6.7 Government debt

The survey noted that from 2008 to 2015 the Australian Government had accrued a debt of around \$360b and participants were asked whether they thought it was appropriate for this debt to continue to accumulate. They were also asked whether the single best way to stop building up debt was to increase taxes or cut spending. The results are set out in Tables 7 and 8. The senior participants in particular evinced a significant level of debt aversion. Less than half of young participants but over three-quarters of the senior group wanted the Government to stop accumulating debt. Participants were somewhat split on the best approach to

stopping the growth of debt. Young participants preferred increasing taxes while seniors preferred cutting spending.¹⁴⁴

Table 7: It's okay for the Federal Government to continue accumulating debt

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	2	9	8	5	1
Senior participants (n=29)	15	7	4	3	0
Total (n=54)	17	16	12	8	1
% of young participants	8%	36%	32%	20%	4%
% of senior participants	52%	24%	14%	10%	0%

Totals may not add up to 100% due to rounding.

Table 8: The single best way for the Federal Government to stop accumulating debt

	Increase taxes	Cut spending
Young participants (n=25)	15	10
Senior participants (n=29)	12	17
Total (n=54)	27	27
% of young participants	60%	40%
% of senior participants	41%	59%

Totals may not add up to 100% due to rounding.

All 25 of the young participants and 27 of the 28 senior interviewees commented on public debt in the interviews, but this was an area in which participants freely admitted to feeling inexperienced. Of the young participants, twelve said they were comfortable with Australia's level of public debt, ten were cautious about it becoming excessive and three thought it needed to be paid down. Of the seniors, five were comfortable with our current level of debt, 12 were cautious and 11 thought it needed to be paid down.

¹⁴⁴ Young Australians tend to prefer more tax and more social spending than seniors. For example, in the 2016 Australian Election Study, only 19% of Australians aged 18-24 favoured less tax, compared to 34% of those aged 65+ (Cameron & McAllister 2018).

How often in your day-to-day life do you think about oh, damn, Australia's really in debt, I feel bad...you don't. I don't feel as though it's ever influenced my life at all (Participant 43 - Male, 18).

Everyone else is running on debt, why shouldn't we all just keep running on debt? (Participant 6 - Female, 23).

Everyone's in debt, like honestly, that's not an issue...a budget will never be in surplus, it's not a thing! (Participant 53 - Female, 21).

Some participants had difficulty articulating why they felt comfortable or uncomfortable about current debt levels. One young participant and four seniors appeared to object not to debt per se, but to incurring debt to fund what they perceived as wasteful spending. Four young participants who said they were comfortable with debt were predominantly concerned about the welfare cuts that often accompany efforts to get back into surplus. One young participant and one senior were more worried about who the debt was owed to than the level of the debt or its implications. Three young participants and one senior said they were comfortable with Australia's public debt because it wasn't as bad as in other countries. One senior objected to public debt on the grounds that it represented bad economic management and another four were primarily worried about the debt being poorly managed, with no strategy for containment or repayment.

Two young participants and seven seniors took what could be described as forward-looking, consequentialist approaches to thinking about public debt. The young participants considered how hard it might be to pay debt down with the shrinking taxpayer base that characterises ageing populations. One senior was concerned about the possible impact on Australia's credit rating if debt continued to accumulate. Five of the seniors looked to the day when the debt would have to be repaid and the impact this could have, noting that future generations would bear the burden rather than those who were currently benefiting from debt-funded spending. Despite prompting, none of the other participants viewed the

accumulation of public debt as 'deferred taxation' or a potential source of intergenerational inequality.

There's a point where debt becomes too great and then, you know, future generations are saddled with paying back the debt plus interest that present generations have helped to build up. That doesn't seem to be fair to me (Participant 18 - Male, 70).

Someone asks for their pound of flesh eventually! (Participant 2 - Male, 65).

There's got to come a time some day when you've gotta pay the butcher's bill... Why should my children have to bear the responsibility for it? (Participant 31 - Male, 70).

6.8 Policy sustainability

6.8.1 Future growth

Survey participants were asked whether they expected their living standards to exceed those of their parents. The results are set out in Appendix G (Table 33). Only 44% of young participants but 84% of seniors agreed that their living standards across their lifetimes were likely to exceed those of their parents. This may be partly because seniors, towards the end of the lifecycle, have already had the chance to assess how their living standards across time have compared with those of previous generations. Younger participants were required to make a prediction, and a quarter answered 'neither agree nor disagree'. However, nearly a third were pessimistic about the chances of their lifetime living standards exceeding those of their parents, while only one of the seniors felt similarly.

Interview participants were asked whether they thought the trend of economic growth and rising living standards would continue into the future. Twenty-three young participants commented, with 15 thinking it was quite likely that economic

growth and living standards would rise more slowly or plateau in the medium to long-term. Eight thought improvements would continue, particularly as a result of new technologies becoming available.

I think we're going to hit a plateau because it can only get so good before it's ridiculous... I think economic growth, I kind of think it's irrelevant. It's good, it's a positive thing, but it's not going to be the be all and end all of whether or not Australia is doing well (Participant 41 - Female, 20).

I don't think that economic growth is the be all and end all...I don't think that's what we should be aiming for as a society (Participant 4 - Female, 19).

Eighteen of the young participants said they would not be concerned about a plateau which meant their generation did less well materially than their parents' generation and they may even see it as a positive thing.¹⁴⁵ These participants felt that on the whole Australians were sufficiently well-off that non-material concerns such as sustainability, the environment, justice, equality, health and education were more important than continuing material progress.

I think it's going to get to a point where we're like what more can we expect? (Participant 12 - Male, 23).

We live so well in the developed world...even to be on the poverty line in the Western world is to live better than most people have...pretty much everyone in history lived worse (Participant 48 - Male, 21).

¹⁴⁵ Australians tend to be somewhat sceptical about the benefits of economic growth. A recent survey found only 5 percent of people felt they had personally gained a lot from 26 years of sustained economic growth (CEDA 2018, pp.14-16). The young participants in this survey, however, were ambivalent about growth in principle, rather than because they didn't expect it to deliver benefits for them personally.

We should maybe stop focusing on the economy so much and slowly start focusing on environment...I think things are good enough and we can value other things (Participant 43 - Male, 18).

Seventeen senior participants commented on future economic growth, with 15 expecting growth and living standards to rise more slowly or plateau in the medium to long-term. Only two thought that technological advances would result in a continuing upward trajectory for the foreseeable future. Seven of the seniors commented that today's young adults were likely to be worse-off in material terms across their lifetimes than the preceding generations, and they were less sanguine about this prospect than the young participants. Seniors were concerned about economic issues that the young participants didn't mention: flat wages growth, public debt, the rising cost of living and population pressures. Four seniors mentioned similar concerns to the young around sustainability, environment, equality and health.

I think we had a huge, huge leap the past generation, a huge leap, and it's hard to see that happening again (Participant 1 - Female, 69).

Well, we had a boom and it's gone...If we're going to maintain our standard of living, we have to change our practices a lot (Participant 32 - Female, 68).

6.8.2 Future planning

The survey asked participants whether they thought the Australian Government had sustainable policies and planned effectively for what lay ahead. Results are set out in Appendix G (Tables 34 and 35). Participants from both groups were pessimistic about the Government's capacity to ensure sustainable policies were in place and to plan for Australia's future. Over three-quarters of participants disagreed or strongly disagreed that the Government's current policies were sustainable over the next 50 years. Sixty-four percent of young participants and 84% of seniors disagreed or strongly disagreed that the Government planned effectively

for the future. Interestingly, a third of young participants recorded 'neither agree nor disagree' responses for this question, suggesting that it may be hard to have a meaningful opinion without having seen government policy play out over a period of time.

Participants were asked in the interviews to reflect on whether the Government's approach to planning for the future aligned with public preferences and if there were any obstacles to effective planning. Three of the young group thought the Government did a reasonable job of forward-planning, while 20 were critical, as were all 28 of the seniors. Three young participants and one of the seniors cautioned that plans should remain adaptable to changing circumstances.

I think they're kind of spending for now and not spending on things that are going to be in the future. And they're missing out on opportunities (Participant 12 - Male, 23).

I think governments have been very knee-jerk with their policy and planning...it's just the next election, what's going to keep us in power at the next election (Participant 26 - Male, 64).

It seems to be kind of a malaise with government, doesn't it? An inability to plan for the long-term (Participant 29 - Female, 67).

Twelve of the young group and seven of the seniors thought the Government's short-termism aligned with what the public wanted, although two young participants and two seniors suggested more grass-roots consultation would assist with future-oriented policymaking. One participant thought it was up to Government to set an example by taking a more outward and forward-looking view, which may then be picked up on by the public. Two participants lamented that the public had become less idealistic. One noted that planning and putting aside resources for the future was a luxury only available once immediate, pressing needs were met.

Realistically, they're inside of a system where they have to be producing results to their voters and their electorate...and I think really a part of the problem is we are quite short-sighted (Participant 47 – Male, 20).

The government's job is not to be popular, the government's job is to govern effectively and fairly...the people who are actually in government need to take their responsibility, they're custodians of a nation's future, and they need to take that really seriously (Participant 51 – Female, 18)

There's a resistance in the community, it's a now generation. I want it now, what about me?...People are resistant to change if it impacts upon their hip pocket (Participant 7 - Male, 69).

Nine of the young participants and seven of the seniors thought the electoral cycle was a key driver of short-termism in policymaking. Four of the young participants and six of the seniors said they would be happy to see four-year terms replace the current three years for the Australian Government; one senior favoured five-year terms. Seven participants advocated retaining three-year terms in the interests of accountability or because they thought it would make no difference to the Government's capacity to plan and act.

Other obstacles to effective government planning that were identified by participants were a lack of vision (11 participants), government instability and weak leadership (ten participants), unknowns and unintended consequences (nine participants), politicians' self-interest (seven participants), the adversarial nature of politics and lack of bipartisanship (six participants), politicians pandering to vested interests (four participants), political reality frustrating attempts at change (four participants), lack of control over some areas (two participants), and a fragmented or piecemeal approach to policy (two participants). Eight participants said Australia had had stronger, more visionary leaders in the past; former Prime Ministers Gough Whitlam, Bob Hawke, Paul Keating and John Howard were mentioned. One senior

participant suggested that young people were relatively disengaged from politics partly because there were no visionary leaders to inspire them.

6.8.3 Duties to the future

Interview participants were asked to reflect on whether people had any duties to future generations, including both their immediate descendants and society as a whole. Fourteen of the young participants and 12 of the seniors commented. Interestingly, the seniors had less to say on this issue than the younger participants, even though they were at the stage of life where they might be expected to be considering the legacy they were likely to leave. Several of the seniors evinced a slight defensiveness in response to this line of questioning, explaining why their resources would be exhausted and endorsing people's right to spend all they had earned.

The young participants showed little interest in material bequests, particularly to immediate descendants. Eight young participants commented on people leaving bequests to their children and family members, with six saying there was no duty to do so and older people should spend the money they had earned on themselves. Two recognised that some people may wish to leave their children something but thought this should be balanced with broader considerations around giving back to society as a whole. Another four young participants were actively against wealth being passed down through families, saying it would be better left to charity or other organisations working for the collective good. Seven seniors commented on bequests to family, with four supporting the practice. Of the other three, one advocated 'spending the kids' inheritance' and two were dismayed that inheritances seemed to be all about the money rather than preserving a family home or passing on items with sentimental value.

Participants were not specifically asked about the now relatively common practice of parents providing inter vivos gifts and in-kind support to their children, for example by allowing them to live rent-free in the family home well into adulthood

or providing them with a deposit for purchasing property. These are important forms of intergenerational wealth transfer, but the fieldwork focused on public rather than private transfers (see section 2.3.3 for further discussion of the relationship between public and private transfers). Some of the young participants reflected on the support their parents continued to provide to them and spoke of how grateful they were, but with a sense of implicit acknowledgement that they knew they were *expected* to be grateful because they had no automatic right to be supported.

With some prompting, the young participants evinced more interest in the idea of non-material than material legacies. Eight of the young participants thought it was important to pass on certain values, norms and practices from one generation to the next. Three mentioned fairness and equality and three mentioned social inclusion. Other valued legacies included stable and secure social institutions, skills and experience, infrastructure, investment in research and education, and environmentally sustainable practices. Eight of the young participants said people had a duty or moral obligation to consider the effects of their actions on younger/future generations.

I think if you're not going to leave a better world than the one you inherited, that's kind of a shitty way to look at things. I think from the start, from the beginning of humans doing stuff, each time it's gotten a little bit better (Participant 12 - Male, 23).

Do they have a moral claim on us acting better for them if they don't exist now?...I think they do, but that's really very abstract, it's something understandably a lot of people would struggle to really connect with (Participant 47 – Male, 20).

Despite prompting, only five of the senior participants commented on non-material legacies, and all the comments were brief, suggesting this was not an issue the seniors had thought a great deal about or had much interest in. Valued legacies for

these five participants were fairness, vision for the future, and environmentally sustainable practices. None spoke of duties or obligations to their successors, although one referred to a 'responsibility' to future generations and the environment. Two of the young group and two of the seniors acknowledged the intergenerational impact of environmental damage in that the people who caused the damage would not be the ones who paid the price.

Only a few of the interviewees were enthusiastic about the practice of establishing sovereign wealth funds to ring-fence some of the gains from good economic times for use at a later date when conditions may be less favourable. Seven young participants liked the thought of money being put aside at times of surplus to partly discharge responsibilities to future generations, and potentially protect them in difficult times. Of the six seniors who commented, three were mildly enthusiastic about putting a surplus aside for a rainy day. One couldn't see the point, one thought people justifiably wanted to spend what they had now rather than investing it for the future, and one found the idea "too utopian".

6.9 Other policy issues

6.9.1 Policy complexity

Most interview participants recognised that the Government faced policymaking challenges, including balancing different interests, avoiding unintended consequences, managing the impacts of globalisation and economic forces, taking account of unknowns and uncertainties, and obtaining sound advice. They were less understanding about policymakers being influenced by their own self-interest, including their desire for re-election. Despite acknowledging the challenges, all nine of the young participants and 11 of the 12 seniors who commented said they thought Australia's tax and welfare systems were too complicated; one senior thought everything seemed okay but admitted she wasn't really interested.

The participants who found the system overly complex identified two consequent problems: difficulty for the average person in navigating policies and processes, and the creation of loopholes that could only be taken advantage of by the well-informed and/or well-resourced. Three young participants and three seniors reported that their own personal experience of interacting with Centrelink had been very frustrating and this had shaped their view of the system. Three young participants and one senior wanted to see more education and information, including clear statements of policy rationales, to empower the general public to navigate the system effectively.

6.9.2 Policy fairness

Interview participants were asked to reflect on the trajectory of economic growth Australia had experienced since World War II, and whether the benefits of this growth had been spread evenly or if some groups in society had missed out on their fair share. Many found this a difficult question to answer and the most common groups cited as falling through the gaps were Indigenous people, the disabled, the mentally ill and the homeless. Despite prompts to think about the equitable distribution of resources in age cohort terms, only a few participants did so. Six of the young participants thought the distribution skewed in favour of older people at the expense of young people and families, but they were relatively sanguine about this, with one even justifying it as “respect for elders”. One of the seniors thought the young were missing out and two thought working families with children should receive more benefits. None of the participants mentioned single parent families as an at-risk group, even though their welfare benefits have been cut back over the last decade and they have a very high poverty rate (see chapter 2). Four of the senior women said they themselves had struggled during their time as single parents but they took the view that if they had managed to do it then young women today should also be able to cope.

Two of the young participants and two of the seniors observed that certain states such as Western Australia had done better than others, particularly during the

mining boom. This may reflect a perception that South Australia's economic development has proceeded more slowly than most of the other states' in recent decades. Three young participants and eight seniors thought economic growth had mainly benefited a small circle of insiders at the top, including multi-national companies and high net-worth individuals, whose wealth was growing at a much faster rate than that of the middle class and the poor. Two of the young and one of the seniors believed everyone in Australian society was doing okay and did not identify any groups that were falling behind.

I do have this feeling of slight economic disenfranchisement almost. This contrasts very strongly with my general optimism for my future (Participant 47 – Male, 20).

6.10 Representation and engagement

6.10.1 Representation of youth interests

The survey asked whether participants felt the Government's current redistributive policies struck the right balance between the three age groups of young adults (around 18-30), families with young children, and older adults (around 60+), as well as whether participants expected to contribute more in taxes than they received in benefits across their lifetimes. The survey also asked whether people aged 16-25 had enough influence over decisions that would impact on Australia's future, and if participants endorsed measures to increase the influence of this group over policymaking. The results are set out in Appendix G (Tables 36 to 39).

More than a third of participants were neutral on whether Government redistributive policies struck the right balance between age groups, suggesting that many participants found this a difficult question to answer in a meaningful way. The majority of participants who did express a view disagreed that the right balance was struck. The views of young and senior participants diverged on the question of whether they expected to pay more in taxes than they would receive in

Government benefits over their lifetimes. Sixty percent of seniors and 84% of the young group expected this would be the case. A third of seniors (compared to only one of the young group) selected 'neither agree nor disagree'. The most likely explanation is that many of the seniors felt they could not make an accurate assessment of their taxes vs benefits even in hindsight, while the young participants, who were predominantly undertaking university studies, predicted they would go on to become relatively high-earning members of the workforce.

Responses from the young participants and seniors also diverged on the question of whether 16-25-year-olds had enough influence over decisions affecting Australia's future. Eighty-eight percent of the young group but only half of the seniors disagreed that this was the case. A third of seniors answered 'neither agree nor disagree', but all of the young participants had an opinion on this question. It is possible that some of the seniors did not feel qualified to answer in a meaningful way, while the young group had a keen sense of their own (lack of) political efficacy. Despite the differences between the two groups on the level of youth influence, both young and senior participants were supportive of introducing measures to increase this influence. The two most popular options were arranging for the electoral enrolment of young people through schools in Year 12 and establishing a youth consultative forum but there was also some support for extending the vote to 16 and 17-year-olds.

Interview discussion suggested that neither young nor senior participants were particularly satisfied with the quality of political representation in Australia. While three of the young participants complained about politicians acting in their own self-interest, the biggest concern for this group was that the Government paid little attention to the interests of young people or their future. Nineteen of the 22 young participants who commented thought the Government was too concerned with the present interests of those who voted for them.

Government policy doesn't just affect the here and now, a lot of it is to do with the future, which is not going to be the old people who are voting for it (Participant 3 - Female, 22).

I just think the reality is in Australia we have an ageing population and we're also a democracy, so naturally what is happening, the laws are in favour of the older people because in Parliament they want to keep their seats (Participant 14 - Male, 22).

We're obviously looking forward to the future. They're going to have a really narrow kind of like, well, I'm going to be dead in ten years, I don't care (Participant 12 - Male, 23).

6.10.2 Youth engagement

Eight of the young participants in the interviews attributed blame for poor representation of youth interests partly to young people themselves for failing to vote (or enrol to vote) and engage in effective political participation.

I feel like young people in general just year after year have less faith in the Government or feel like the Government doesn't respond to what they're saying. So they don't vote, which is pointless, because of course the Government's not going to listen to your say because you're not saying anything if you're not voting (Participant 9 - Female, 20).

They're prejudiced against young people because they want to suit their own interests, they want to feather their own nests. I think there's that perspective of politics among young people. And a lot of them, a lot of people just don't care. They just don't see how it affects them personally...I think when you start to get the taxation, you start to demand more representation (Participant 10 - Female, 23).

However, thirteen of the young participants thought some of the reasons for lower levels of engagement by young people were embedded in the system. These included a lack of civics education at school, Government and politicians failing to reach out to young people through appropriate media, policies relevant to young people not making it on to the political agenda, the disenfranchisement of under-18-year-olds and the Government being uninspiring and lacking in vision. The young participants thought that given these factors, it was unsurprising if many young people were apathetic about politics.

I don't think it's anyone being 'let's not let young people be involved so we can do what we want', but...there's no encouragement and that kind of suggests discouragement (Participant 3 - Female, 22).

Not to be rude about it but all the politicians are already nearing their end! So they don't have to be as concerned with the long-term future because they don't really have much of a long-term left...If young people were taught about it more they would be more frustrated with the policies being made (Participant 4 - Female, 19).

It's really just a bunch of bald old white men...they're not relatable, and so because of that you don't feel like they're actually caring about you because they're nothing like you (Participant 49 - Female, 21).

Three of the young participants thought young people may take more of a forward-oriented approach to politics, but only out of self-interest, and over time they too would adopt the narrower perspective of older people.

Maybe we would look into the future a bit more because that's what young people are told to do. But then...I think we'd only look to our future and not the people after us (Participant 19 - Female, 19).

Three young participants thought it would take some sort of crisis to encourage young people to become more engaged in politics or to shift their value set. Two young participants noted that young people tended to be interested in specific social issues rather than economic policy in a broad sense.

There might be more people politically active, but...I don't ever see there being a majority unless the world goes into absolute crisis and the oceans are knocking down houses or what not (Participant 42 - Male, 19).

We live quite well in Australia, we're not really starving or anything like that, there's not really horrible, terrible things happening. Maybe if that was happening people would be more involved. But I guess they're happy, they're safe, that's kind of where it ends (Participant 17 - Female, 24).

I don't scroll through Facebook and see a large following behind tax reform (Participant 45 - Male, 18).

The senior participants also tended to perceive the young as relatively disengaged and apathetic about politics. Twenty-seven seniors commented on issues around representation, political engagement and government responsiveness. Of these, two thought Australians were politically engaged due to compulsory voting, but eleven believed the public was generally quite disengaged, with the problem being particularly acute amongst young adults. As with the young participants, these seniors thought political disengagement among the young was partly due to structural factors such as a lack of civics education in schools, the Government and politicians failing to engage effectively with young people, and uninspiring leadership.

The problem may be they just want to be carefree and have uncomplicated fun. I can't imagine too many 16-25s having an interest in this survey (Participant 2 - Male, 65).

I think the younger generation are obviously ignored, mostly, by government (Participant 33 - Male, 61).

6.10.3 Seniors' representation concerns

The senior participants emphasised a range of concerns about Government representation and responsiveness that were not a strong focus for the young participants. Nine seniors thought politicians' self-interest was a major driver of policymaking. These participants saw many politicians as motivated by the desire for reelection, and the power, money and perks that came with being a Member of Parliament, producing the much-maligned 'career politician'. Six seniors complained that politicians were too beholden to vested interests and lobby groups, and ten that they were out of touch with ordinary people.

I think it's self-interest. I'll do what I can to get re-elected into this position (Participant 37 - Female, 69).

Members of parliament get wage rises, they get the pension for life, I've worked to support them and I get a kick up the backside. That's the way I see it...I think they're only attracted there for their salary and perks...they're all the same, all with the same mentality, and they have no idea of how the other half live (Participant 38 - Female, 66).

Eight seniors thought politicians were excessively influenced by the need to toe the party line on ideological and policy matters, rather than making decisions for the good of the country as a whole. Six seniors lamented that political life in Australia had become increasingly adversarial and negative, leading to sub-optimal policymaking. Three of the seniors said the ethical and behavioural standards of Australia's politicians set a bad example, particularly for young people. However, four seniors were relatively positive about the motivations of politicians and thought sometimes it was the reality of politics that defeated their good intentions.

I think it's one of those things that when you enter politics you've got all these ideas, and you want to make a real difference, and a lot of people work hard, but I think power corrupts (Participant 35 - Female, 63).

6.10.4 Diversity of representation

Six young interview participants and nine seniors said they would like greater diversity in Federal Parliament, with groups such as Indigenous people, women, non-Caucasian ethnicities, LGBTQ+ people, young adults and people from lower socioeconomic backgrounds all seen as under-represented. Three of the seniors said they were satisfied with the level of diversity in Parliament. One young participant and one senior advocated quotas, at least temporarily, to encourage greater diversity, while three seniors said they would prefer candidates were selected purely on merit. One young participant said she would prefer people with relevant expertise in Parliament and one senior said she was happy with parliamentarians who were “older and wiser.” One young participant and three seniors suggested policymakers should undertake more grass roots and community consultation and implement direct democracy measures (such as public voting on specific policy proposals) to improve responsiveness to public opinion.

6.10.5 Other institutional influences

Some of the interviewees reflected on how institutions other than Federal Parliament and the political parties influenced policymaking and public opinion. One young participant and two seniors were disillusioned by their personal experiences dealing with Centrelink and said it had affected their views on various policies and political representation more broadly.

I'm actually in the process of trying to get some Centrelink, but it's been really, really difficult to get a hold of someone, so it's been a very long process...the amount of forms you need and the amount of things they require you to do, that has been a little bit baffling (Participant 44 - Female, 22).

Centrelink's a...I won't say that, it's a four-letter word! (Participant 30 - Female, 66).

Some interviewees commented on media influence. Not unexpectedly, when talking about where they obtained their political information, young participants were more likely to mention social media while the seniors cited television, radio and newspapers. Four young participants and two seniors recognised the potential for social media to make political content accessible to the young and facilitate political mobilisation. Two young participants and seven seniors thought the mainstream media was biased in its presentation of information or did a poor job of keeping the public informed.

Government and especially the Murdoch media in this country are one and the same in my eyes...It's really obvious what their agenda is and that's to keep the Liberals in power and propagate these ideas that poor people are all bad (Participant 42 - Male, 19).

6.10.6 Democratic practice

One young participant and three seniors took the opportunity to reflect on what patterns of engagement, representation and responsiveness meant for Australian democracy more broadly. Two of these seniors were quite comfortable with the state of democratic practice in Australia and not willing to contemplate any alternative scenarios. The young participant and one of the seniors were more critical.

Democracy is very fragile, I think people take it for granted, and I just don't really want to see the system altered for no really good reason (Participant 35 - Female, 63).

I can't think of a better way of doing it (Participant 22 - Female, 65).

I'm pretty sure if you asked a lot of people what capitalism is they'd be able to tell you what it is, but not understand the implications of it. They don't understand how it can be changed (Participant 42 - Male, 19).

The data on specific policy attitudes collected in the fieldwork undertaken for this research are broadly consistent with prior work in the US, UK and Europe, with some peculiarly Australian twists such as a strong emotional attachment to housing (particularly for the senior participants) and a robust egalitarian streak that is sometimes at odds with a general endorsement of neo-liberal-oriented policies (particularly for the young participants). The qualitative results add richness, depth and context to existing data on attitudes towards redistributive policy, largely based on survey data, and insight into the complex interplay of factors influencing attitude formation. The results also enhance the inconclusive data on how age is related to policy attitudes in this area. While there were few signs of intergenerational tension in Australian society, and many commonalities in thinking between the young adults and seniors, there were also some significant differences, which are analysed further in Chapter 7.

Chapter 7

Fieldwork results: discussion

All is for the best in the best of all possible worlds.

Voltaire, *Candide* (1759)

Political reforms seem beside the point if the next generation's hearts and minds are already bought and sold.

Malcolm Harris, *Kids These Days* (2017)

The results of the fieldwork, outlined in Chapter 6, suggest that attitudes towards redistributive policies are affected by age and birth cohort in significant but nuanced ways. Drawing on the analysis presented in Chapter 4, this chapter considers the key values that emerged as significant influences on participants' attitudes towards existing redistributive policy settings. Fieldwork participants were asked some specific questions about the values underlying their policy attitudes, but indicators of their value positions emerged primarily from general discussion in the interviews.

In some respects the young and senior participants had similar policy attitudes and shared underlying values, particularly a focus on egalitarianism. Participants across both groups reported a range of influences on their political thinking and difficulty reconciling conflicting values in some respects. While both the young participants and the seniors perceived problems with existing policy settings, there was only a limited appetite for substantive policy reform, with the young participants' support for the economic status quo a somewhat unexpected finding. The two groups differed in their reasons for taking this position. The contrasting value orientations underlying each group's views shed light on how age is related to redistributive

policy attitudes and the ways in which young participants may have been influenced by the relative prosperity and neo-liberal norms they have experienced during their youth. The significance of these results is considered in Chapter 8.

7.1 Value trade-offs

The survey asked participants to select which of a pair of values they saw as most important. Selected results are set out in Tables 9 to 12 and the remainder in Appendix G (Tables 40 to 49).

Table 9: Which of these two values is most important to you?

	Freedom	Equality
Young participants (n=25)	9	16
Senior participants (n=30)	12	18
Total (n=55)	21	34
% of young participants	36%	64%
% of senior participants	40%	60%

Totals may not add up to 100% due to rounding.

Table 10: Which of these two values is most important to you?

	Big government	Small government
Young participants (n=25)	14	11
Senior participants (n=29)	9	20
Total (n=54)	23	31
% of young participants	56%	44%
% of senior participants	31%	69%

Totals may not add up to 100% due to rounding.

Table 11: Which of these two values is most important to you?

	Responsibilities	Rights
Young participants (n=25)	11	14
Senior participants (n=30)	30	0
Total (n=55)	41	14
% of young participants	44%	56%
% of senior participants	100%	0%

Totals may not add up to 100% due to rounding.

Table 12: Which of these two values is most important to you?

	Material goods	Experiences
Young participants (n=25)	3	22
Senior participants (n=30)	2	28
Total (n=55)	5	50
% of young participants	12%	88%
% of senior participants	7%	93%

Totals may not add up to 100% due to rounding.

Participants demonstrated clear preferences for some of these value pairs. Very few participants from either group preferred short-term over long-term or past over future, suggesting that people like to think of themselves as taking a long-range, future-oriented view even if this is not always borne out in their attitudes towards specific policies. Unusually for the value-pair questions, four senior participants skipped the 'past vs future' questions. It is possible these seniors had a preference for the past but were reluctant to appear backward-looking.

Only two (young) participants were willing to admit to preferring individual over collective interest. Hard work was considered more important than good luck by a significant majority of participants, as was minimising risks over taking risks, being progressive rather than conservative, being realistic rather than optimistic, security over adventure, experiences over material goods, and having a global rather than local outlook. Participants were more evenly split on freedom vs equality (though equality was preferred), and individual responsibility vs collective responsibility (the former was preferred by seniors and the latter by young participants).

Some interesting age-related differences emerged from these questions. Young participants tended to value freedom over equality more than seniors, although both groups preferred equality overall. Seniors tended to value hard work over good luck more than young participants, although again both groups preferred hard work overall. Perhaps surprisingly, a higher proportion of young participants than seniors favoured minimising risks over taking risks. Less surprisingly, seniors were more likely than the young to value conservatism over progressivism, although both groups had a strong preference for progressivism. The young skewed a little more towards optimism than seniors, although both groups had a strong preference for realism. Young participants favoured big government over small government by a small margin, while seniors preferred small government by a large margin. Finally, all of the seniors but less than half of the young group preferred responsibilities over rights. These value preferences are explored in more detail in the remainder of this chapter.

7.2 Freedom and equality

7.2.1 Concerns about inequality

Egalitarianism was a strongly held value across both the young adult and senior groups. Equality was preferred by a majority of both groups when participants were asked to choose between freedom and equality in the survey. This preference came out strongly in the interview discussions, especially around income support payments and future growth. While there was acknowledgement of the fact that material conditions were very good in Australia compared to other countries, nearly all of the participants who commented were concerned about what they perceived to be rising inequality in Australia, particularly the rate at which the wealth of the super-rich had been growing.

I think it comes down to political capital, and the fact that poor people usually have none, no representation (Participant 42 - Male, 19).

I think it's embedded in the system. It's like playing Monopoly. If you've got the money you can make even more (Participant 24 - Male, 70).

People think in Australia we're all rich, it's a classless society. It isn't (Participant 20 - Male, 62).

Eighteen of the 22 young participants who commented on this issue felt like Australia was less equal than it should be; three thought most people in Australia were doing fairly well compared to other countries. Twenty of the 23 seniors who commented would have liked to see inequality reduced; three were relatively sanguine about the class divide. Six young participants and 14 seniors said inequality in Australia had worsened over the last three to four decades; one young participant and two seniors thought things were much the same as they had always been.

Everyone's moving up but the top group's moving up much faster (Participant 18 - Male, 70).

Our egalitarian society? It was never egalitarian, but I think things are becoming more unequal as we go (Participant 33 - Male, 61).

Three of the young participants and six of the seniors were tolerant of unequal outcomes as long as there was a minimum level of material wellbeing that everyone reached and equality of opportunity to rise higher.

Some people have always been rich, that is part of capitalist society and I think we all agree that is the best system, so that's always going to happen (Participant 42 - Male, 19).

I think once everyone is at a certain point, really, and there's no longer people sitting in the mall begging, I think that's okay. And if the hard workers or investors, or entrepreneurs maybe, have more than that, well, as long as the rest of us are not starving, I think that's okay. It's better than a kind of dictatorship (Participant 28 - Female, 62).

Discomfort about relative inequality was widespread. Sixteen young participants and 17 seniors expressed some concern about the gap between rich and poor, regardless of whether the poor were doing well enough. Five of the seniors worried that a big gap generated resentment and social unrest. Nine young participants and 13 seniors were doubtful that equal opportunity was a reality in modern Australia. Six of the seniors thought particular groups, such as Indigenous people, the disabled and the homeless, had missed out on the benefits of economic growth and fallen through the gaps. Four young participants and four seniors wanted to see the super-rich contribute more in tax; four seniors objected to excessively high salaries for some CEO-level positions and five seniors complained about 'excess' in principle.

I will continue to be industrious and work really hard for the things I have but I have basically been able to run the race that I've run so far without any hindrances or any weights on me. Whereas so many people have had to run the exact same race, if not a harder race, with like 10, 15, 20 kilo weights on their arms and legs (Participant 50 – Male, age 20).

One of the perhaps surprising results from the fieldwork was the level of in-principle support participants expressed for an estate tax as a way of reducing wealth concentration. Estate and inheritance taxes, sometimes referred to as 'death duties', have been notoriously unpopular in the UK and the US even when they disadvantage only a small number of high net-worth individuals (see, for example Bartels 2005; Orton & Rowlingson 2007). Australians may attach less importance to bequests than people in some other countries, and it was certainly the case that the participants in the fieldwork were not particularly supportive of material legacies, with only four participants (all seniors) saying it was important to leave a bequest to

family. In keeping with the Australian tradition of the tall poppy syndrome, participants generally had little sympathy for the very well-off or their offspring and were quite happy to see them taxed more.

7.2.2 Welfare state support

In line with the high levels of egalitarianism exhibited, and the degree of popularity generally enjoyed by the welfare state in advanced democracies, most of the fieldwork participants were in favour of relatively generous income support payments. There were only small pockets of resistance to welfare spending, such as the three seniors who viewed dependence on Newstart as most often a simple matter of irresponsibility, and the seven seniors who thought single mothers usually did not deserve their benefits. All participants recognised the importance of a strong social safety net, and the existence of circumstances that meant some people found themselves in need of support for reasons outside their control.

However, as is usually the case in meritocratic liberal welfare regimes, the participants were generally in favour of *conditional* social spending. They expected welfare to be directed towards those most in need, with the majority endorsing means-testing as an appropriate way of targeting benefits. The seniors also tended to think that income support recipients who were under retirement age and fit to work should hold up their end of an implicit social bargain. The terms of this bargain included people taking responsibility for supporting themselves and their children wherever possible, not being fussy about the type of work they were willing to do and complying with mutual obligation requirements as long as they were not overly punitive.

This conditionality aligns with the increasing residualism¹⁴⁶ of Australia's welfare system over the last few decades. Australians have become accustomed to

¹⁴⁶ In residualist welfare systems, benefits are largely targeted at specific (needy) groups, often through means-testing. In universalist systems, at least some benefits are granted on a needs-blind basis (for example, a pension may be automatically granted to everyone over a set age regardless of their wealth or income levels).

compulsory superannuation and the idea of self-funded retirement. Means-testing of payments has become more common and stringent. Participants' views appeared to be somewhat shaped by the system already in place, especially in the case of the young participants who had never known anything different. However, they were also shot through with a streak of egalitarian opposition to the well-off receiving benefits they did not need and a focus on discouraging a 'handout' mentality.

7.2.3 Redistribution via tax expenditures

Nearly three-quarters of participants knew enough at the survey stage to realise tax expenditure programs had redistributive effects and there was some suspicion that these programs may not always have the most egalitarian of effects. However, participants (especially from the young group) generally did not have a detailed understanding of these programs and tended to be surprised by the magnitude of the foregone revenue for the Government. It was common for interview participants to say that the very limited information they received about tax expenditure programs through participation in the research had been enlightening and increased their awareness of the impact of these programs. In this sense the results aligned with Suzanne Mettler's (2011) findings about the low visibility of some significant government redistributive policies, suggesting that giving people policy-specific information can help them form opinions.

The young participants in particular did not endorse governments' use of tax incentives and disincentives to influence people's behaviour. As strategies which assume rational decision-making to maximise individual utility, it might have been expected that the more market-oriented, individualistic young participants would be more comfortable with these programs than older people. However, the programs can also be seen as attempts by government to control and manipulate almost by subterfuge, and the young participants were highly sensitive to any suggestion of individual autonomy being compromised. This was an area where many participants were torn between different considerations and weren't quite sure what to think, which exacerbated the effects of the low information levels.

7.2.4 Collective duties

Some of the interview participants made comments suggesting how they thought individual and collective interests should be balanced. Five of the young participants emphasised individual autonomy and the right to choose, even if this resulted in poor choices (from an individual or collective point of view).

I think in the past people had that very communal sense of being, that you were part of something, you were part of a family, but not for me. And I think a lot of my friends are quite like that as well, it's more of an individual mindset now and that applies to everything (Participant 44 - Female, 22).

The freedom to choose, and that means the freedom to choose to be an idiot (Participant 9 - Female, 20).

Another six young participants emphasised the need for individuals to recognise the collective interest and expressed some regret at a perceived loss of empathy and connection with others in contemporary society.

I think the Government's at the moment falling a bit more on the individual rather than the collective side of the balancing act (Participant 10 - Female, 23).

No one lives their life individually. Everyone's supported by society in some way or another...As part of a society I have a duty to give back, or to allow those people to have the same path that I've had or at least ease that path (Participant 50 – Male, age 20).

The senior participants were more likely than the young to emphasise the individual's responsibility to the collective interest. All 14 of the seniors who reflected on the balance between individual and collective interests emphasised the

need for individualism to be moderated and the connections between people to be strengthened.

I want to have my freedom and my ability to make decisions, but I also think people should have a commitment to the community at large (Participant 22 - Female, 65).

You grow as a person and you understand that it's not about you, or where your family is, it's about everybody else, everything's connected (Participant 40 - Female, 60).

I think individualism is of value, it just needs some greater rate of control and I haven't got an answer to how to control it... there needs to be a higher standard of ethics (Participant 26 - Male, 64).

The whole idea of helping your brother sort of thing, it's not there anymore (Participant 2 - Male, 65).

As a child and a young adult, I was aware of a collective focus and that's very much been torn apart now (Participant 25 - Female, 60).

If you want to live in society you have rights, but you have obligations as well as rights, don't you, you have responsibilities. It's not all one way, it's not all about you (Participant 36 - Female, 65).

Five of the seniors said governments, institutions and the broader culture had a role to play in restoring norms around helping others and building a shared sense of purpose and community.

By us slowing down a bit, having less work, and putting more into volunteering, helping other people, we would get life into a bit better perspective. But the Government needs to be driving things like that (Participant 27 - Female, 64).

7.2.5 Individual responsibility

The duty of individuals to work hard and take responsibility for their own lives, rather than 'free riding', can be seen as a type of obligation to the collective. In line with their strong support of welfare conditionality, the senior participants in particular placed a high degree of importance on individual responsibility. Eleven of the young participants and 18 of the seniors talked about people of all ages taking advantage of the system and being largely concerned with looking out for themselves. While most participants recognised that some people experienced disadvantage or reduced opportunities, they felt that there came a time when you had to take responsibility for your circumstances. There was a widespread view, especially amongst the senior participants, that a sense of entitlement had become increasingly pervasive at all levels of society over the last few decades. Four of the young participants and ten seniors thought the 'rot' started at the top, with politicians and policymakers largely motivated by self-interest (including retaining power, money and perks).

That's probably the major issue of policy studies, you have people who are very frugal and plan out what they're going to do and hopefully they can survive, then you've got some people who just spend their money and kind of expect the Government to just be there as a last resort (Participant 15 - Male, 23).

I think there will always be an element of people who are lazy and who don't want to make the best of their time on this Earth. But I think that element has increased dramatically in the last, I would put it down to maybe the last 20 years...the world doesn't owe you a living, but you have to go out and find one at the end of the day and make your path (Participant 39 - Female, 70).

Both the young and senior participants generally believed it was up to the individual to make his or her own way in the world, with appropriate safety nets in place. For the young, the focus was firmly on individuals' right to be independent and self-directed, to make their own choices. The seniors emphasised each person's obligation to work hard and act in fiscally responsible ways. Large-scale redistribution of resources and universal approaches to welfare were not compatible with either group's view of the self-sufficient individual who would make his or her own choices and reap the consequences.

However, the participants did not wholly subscribe to the pull-yourself-up-by-your-bootstraps narrative. Only a fifth of the participants who commented said they would tolerate very unequal outcomes for individuals provided there was equality of opportunity. The rest had some concern about relative inequality and advocated enforced moderation of outcomes, such as increased taxation of the super-rich, the introduction of a wealth transfer tax, eliminating tax breaks and loopholes taken advantage of by the well-off, and retaining the company tax rate at 30%.¹⁴⁷

7.2.6 Values in tension

This tension between sometimes conflicting values – the freedom of the individual and the equality of all – was a fundamental source of inconsistency and internal incoherence in the attitude sets of many participants, particularly from the young group. It was as though these participants had absorbed the individual responsibility mantra of neo-liberalism but couldn't quite reconcile themselves to

¹⁴⁷ During the data collection period the Australian Government announced plans to reduce the company tax rate to 25%.

its logical progression in practice. Participants took various approaches to living with these contradictions. Some young participants appeared to be putting their heads in the sand in relation to their future economic security because they still could.

*It's not something I think about cause that's just future me's problems
(Participant 16 - Male, 19).*

Yep, I'm quite ignorant with that stuff, usually I don't think about that. I'll see what happens, if I can't afford it, I'll figure something out (Participant 43 - Male, 18).

That's not something I'm really invested in (Participant 44 - Female, 22).

A lot of people my age don't have any idea about the economy, or the government, so, not saying we don't have access to that education, but we're just not paying attention a lot of the time (Participant 44 - Female, 22).

It's not something I really think too much about so much. I know that sounds bad, but yeah, some of us don't, really (Participant 16 - Male, 19).

Meanwhile some of the seniors, even those with children and grandchildren, seemed to abdicate responsibility for and even any interest in the consequences of present actions.

I'll be dead, so I don't know whether it worries me a lot (Participant 30 - Female, 66).

That's scary, that's...I'll be dead by then (Participant 40 - Female, 60).

I'm glad I'm not going to be here! That's my opinion, and that's most of my friends...It's like a horrible movie, isn't it? (Participant 5 - Female, 64).

Other participants were optimistic that unexpected solutions to problems would turn up eventually.

Something is going to come along. There'll be something, you know, there was the mining, there's gotta be something somewhere (Participant 5 - Female, 64).

I think the majority of people are just hoping for the best (Participant 33 - Male, 61).

Some participants took a short-term, self-interested perspective - as long as things were okay for them right now, all was well with the world – and others adopted a 'close enough is good enough' approach.

Everything's pretty cruisy, I think, right now (Participant 16 - Male, 19).

I mean, I'm fine, just thinking about my life, I'm fine (Participant 43 - Male, 18).

We might have a bit of debt here, or a bit of conflict there, but it's not enough to get people going (Participant 42 - Male, 19).

I think that the older I get the less I trust but at the same time I'm still kind of oh, they're not going to ruin it so much that it will impact my life (Participant 49 – Female, 21).

I don't really have economic qualms. But I do sympathise that people do. I guess my concern is that I won't have those issues, but my children will...because we're going to struggle come 50 when the world is ruined, but I will technically be relatively well set up by then (Participant 53 – Female, 21).

I think from my perspective, my world is good, so I'm quite happy with things bubbling along...we really are very lucky and even if things aren't quite as they should be, it's okay (Participant 35 - Female, 63).

Another approach was to be resigned to the status quo despite its flaws, rather than expending the effort required to reconcile conflicting values or challenging prevailing social norms.

I feel like we adjust our goals based on what is achievable...there is a lot of resignation within my generation because we're just oh well, it's not gonna happen...no sense crying over spilt milk sort of thing...My mum always told me life isn't fair. So I kind of never expected it to be...It does feel like we're paying for stuff that other people have screwed up. But there's really no helping that particularly (Participant 6 - Female, 23).

I think it's just these days that's just, that's kind of how it is at the moment...there's not a whole lot we can do about that (Participant 15 - Male, 23).

That's life, you know, sometimes you win and sometimes you lose...That's just how it is. So they put up with it...what can you do? (Participant 40 - Female, 60).

Sometimes you just feel too worn out trying to fight every battle (Participant 8 - Female, 67).

This sense of resignation tended to be exacerbated by a widespread sense among participants that the global economic system had taken on a life of its own, which could not be countered by national governments, let alone by ordinary citizens taking any sort of action.

If you had of asked me a lot of these questions like three or four years ago I would have probably been like yeah, government needs to do a lot more, but I think I've become a bit more realistic (Participant 15 - Male, 23).

Globalisation just happens and no government can really control it is my opinion (Participant 40 - Female, 60).

7.3 Self-interest

Self-interest did not emerge as a strong influence on participants' policy attitudes. Participants rarely spoke of the personal benefits they experienced from existing policies or reforms that might be in their own interests. Nearly all participants appeared to be aiming to take well-considered positions on the various issues, based on a broad view of the impacts across society. However, there was some discussion in the interviews around the benefits participants felt they had a right to expect for themselves and of the ways in which others were motivated by self-interest.

7.3.1 A sense of entitlement

Eight of the seniors singled out young people as having inflated expectations, although there was limited evidence of this from the young participants themselves. It was, in fact, the senior participants who more commonly demonstrated a strong sense of entitlement in the interviews. Many of the seniors were highly attuned to any suggestion they might be missing out on something, concerned about retaining government benefits they felt they had a right to, and expectant that government would make appropriate provision for them. This was at odds with their persistent focus on individual responsibility, which some appeared to feel was no longer applicable after a certain age.

The younger generation are getting very greedy. They expect a lot more and it's the parents' fault (Participant 5 - Female, 64).

None of the young participants expressed anything akin to an expectation that government would take care of them. They did not think it *would* happen and they did not think it *should* happen. The young sample comprised mostly university students who may have assumed that their education would help them secure employment enabling them to be self-sufficient. However, many were apprehensive about their job opportunities, including 23 who were concerned about structural economic conditions, 19 who thought it had become harder for young people to transition into the full-time workforce over the last few decades, and 12 who would trade flexibility for greater certainty and security.

Two young participants did think that today's young adults were less hard-working and fussier about what jobs they did than previous generations. Another admitted he was scared at the thought of having to work all his life, although two were very focused on the contribution they intended to make and achieving self-sufficiency. Five of the young participants and 11 of the seniors singled out older people as rorting the system by making irresponsible choices and drawing pensions they didn't need.

Seniors who have multiple properties, have shares, are totally fine and then they're still gaining this income just so, you know, they can go on cruises once a year. I don't find that appropriate (Participant 52 – Female, 21).

Some people retire with huge amounts of money, and they're determined that they're not going to miss out on their pension as well, so they have ways of hiding it...it's a way of life for some people to work out how to get the most out of the system...they even have signs on the back of the car: 'spending the kids' inheritance'. And you think, is that something to be proud of? (Participant 8 - Female, 67).

Three young participants and one senior said that the only way to make people do the right thing was for the system to force them to. The view that the system also

needed to incorporate incentives for individuals to work hard and take responsibility for their own lives was common across both groups of participants.

I think entitlement is rife in Western society, to be honest...I think the people who need it the least are probably the most entitled...and it's all personal interest...sad to say, I'd probably do the same. So it's about governments saying no, you cannot do that (Participant 42 - Male, 19).

There's an innate greed in individuals...they actually require the structure of governments to monitor and framework what they do, otherwise they will take complete advantage of the system (Participant 7 - Male, 69).

In line with the psychology of 'just world' theory (see section 4.1.5), people felt that effort ought to bring success, and conversely, that rewards should only accrue to those who had put in the effort. Seven of the young participants and seven seniors emphasised the importance of hard work, with another four seniors noting that people needed to plan ahead to ensure their financial and physical health in their later years. The role that luck played in achieving success was acknowledged by four of the young participants and three of the seniors, who observed that having been born in the right place at the right time had something to do with their current relatively comfortable circumstances.

I think the average Aussie, if you wanted to make it you could, and that's not to say it hasn't been hard work, but the opportunity has been there (Participant 35 - Female, 63).

I think that there's an expectation, particularly for younger people, that they don't work hard and therefore the issues that they are facing are because of them (Participant 10 - Female, 23).

It's hard to tell if people have had to work to get where they are or if it was just good luck, the right place at the right time (Participant 14 - Male, 22).

I feel it's just luck, it's not entitlement, it's not because I'm super-clever or anything like that, I've just been lucky. I don't feel guilty, but I don't feel entirely comfortable...I was born at the right time, white, educated, living in the lucky country (Participant 37 - Female, 69).

One of the young participants referred to people being influenced by aspiration, with the less well-off condoning the advantages of the better-off in the hope that they too would one day benefit. Interestingly, one young and one senior participant commented on loss aversion, another psychological bias affecting people's judgement of what is fair. These participants thought people complained more if benefits were taken away than if they were never granted at all.

A lot of people don't necessarily think of themselves as poor, they think they're going to be rich one day...and therefore they don't want big taxes on the rich people because they think it's going to be them one day (Participant 4 - Female, 19).

There's also a generational thing where they expect to have the pension and so when it's taken off them it's a bigger deal than it would be for someone my age where we're used to having our money taken from us (Participant 6 - Female, 23).

7.3.2 The pension as entitlement

The highly conditional view participants tended to take of income support payments was relaxed in the case of the Age Pension, where the incentive problems that plague means-tested welfare systems came to the fore. The persistence of the pension-as-entitlement view, particularly among the young, is perhaps surprising after a quarter-century of compulsory superannuation in Australia. It is inconsistent with the strong support the young participants expressed for the superannuation system and the means-testing of welfare payments, and the emphasis placed on

avoiding a 'handout mentality' and culture of entitlement by some of the seniors. The most likely explanation is that, in line with work by Wim Van Oorschot (2000, 2006, 2008) and others (see Chapter 3), people consider seniors a uniquely deserving category of welfare beneficiary. In a 2009 poll, 57% of Australians thought seniors were getting 'less than their fair share' of government benefits (Kendig et al. 2015, p.3). Older people are assumed to have paid their dues to society and demonstrated their worth, in a way that other potentially needy groups such as children and young jobseekers or single parents have not. There is also a powerful social sanction on criticising the aged. This may arise from a combination of young people being socialised into respecting their elders, pity felt towards the aged and recognition that they are often vulnerable members of society.

7.3.3 The right to retire

Related to the earned pension view, most participants from both age groups retained a strong commitment to the ideal of retiring well before the onset of chronic ill-health and incapacity to work. This is a social norm that has become highly entrenched despite dating back only to the mid-twentieth century. For most of the seniors, 65 was the retirement age they were accustomed to and they had come to view a state-funded retirement from 65 as an earned entitlement. Young participants objected to increasing the pension-eligibility age beyond 67 because they perceived being required to work longer as a diminution of personal choice. They took the view that people should be free to decide when to retire rather than being forced to continue working.

On the whole, participants did not exhibit much depth of thought about this issue. There was little acknowledgement that population ageing was likely to have implications for the sustainability of the pension system and may necessitate reconsideration of the long healthy retirement ideal for those who were not self-funded. This wasn't because participants expected the maturing compulsory superannuation scheme to relieve pressure on the pension system; most just didn't perceive there to be any looming problem. There appeared to be an assumption

that it would and should continue to be business as usual for retirement in advanced industrial economies: that most people would continue to be able to enjoy a long, leisurely Third Age characterised by high levels of consumption.

7.4 Materialism

7.4.1 Material goods and consumption

Participants were unanimous in thinking that Australian society had become overly materialistic. Six of the young participants and 13 seniors said young people were markedly more materialistic and consumer-oriented than older generations.

*Oh, I am gob-smacked at how much my kids acquire stuff and get rid of it!
My God! (Participant 22 - Female, 65).*

*I think the younger ones are more want, want, want (Participant 38 -
Female, 66).*

Eight young participants and 13 seniors thought a rise in consumer culture over the last three to four decades had affected all age groups.

*My parents want the next iPhone as much as I do. They have the better
version, I've had this one for three years, their ones they got two months
ago! (Participant 49 – Female, 21).*

Seven young participants and four seniors said peer pressure, status anxiety and 'keeping up with the Joneses' was an important driving force behind the rise in material values.

It is your money but don't you feel some kind of moral duty to go well, I don't need a Lamborghini, like no one needs a Lamborghini...I don't think anyone really wants a Lamborghini, it has no intrinsic value, it's just to show that you're richer than your neighbour, right? (Participant 50 – Male, 20).

Eight young participants and seven seniors attributed the growth in consumerism to broader cultural influences, especially advertising. Three young participants and 12 seniors observed that young people in particular sought immediate gratification, wanting (or expecting) the best of everything or the latest model straightaway. Two young participants and six seniors complained about built-in obsolescence and the 'throwaway' society.

I do often look at people and go why have you got all this stuff? What do you do with it? (Participant 6 - Female, 23).

The way we live is the day-to-day, what's my next phone, what's my next car? (Participant 12 - Male, 23).

The young participants were savvy and self-aware about their consumer practices. Two of them said they tried to resist the lure of shallow consumption for status or reward purposes and instead consider functionality when making purchases. Two young participants reflected on the act of shopping itself as a form of short-term gratification and two on the citizen as consumer.

Everyone falls into the trap, it's really nice, it's really comfortable, if you're sad you can just go shopping...it's almost like we've been separated from the real world (Participant 41 - Female, 20).

Three young participants thought it was impossible to compare the materialism of young people today with that of young people in the past, or older people today, due to the different sets of cultural influences in play. Four young participants noted that social media was a key enabler of materialism. One young participant

reflected in detail on how competitive consumerism damaged human relationships and values. Another discussed the trajectory of consumer culture over seven decades since 'the dawn of the supermarket'.

It's our culture saying it's okay, spend money, build the economy (Participant 16 - Male, 19).

There's very much that culture of things that you've bought, things that you have, and sharing that with the world (Participant 17 - Female, 24).

Four of the seniors also had particularly sophisticated views on materialism and consumer culture, discussing how values inherent in capitalism drove acquisition, and how young people had been set a poor example by older generations and left with little choice but to embrace the consumer society.

I can't blame the generation below, because we started it. My generation's the materialistic one, we started it and accumulated all this stuff (Participant 27 - Female, 64).

Young people are drifting in a morass of materialism really because there's not much of an alternative that they can see. And they think it's normal (Participant 29 - Female, 67).

The culture is set up for consumption and for...dog eat dog...the competitive nature of it, you know. And the meaninglessness (Participant 8 - Female, 67).

Eight participants made interesting comments directly relevant to Ronald Inglehart's postmaterialist thesis without showing awareness that they were doing so and without prompting. These participants reflected on how growing up in conditions of prosperity and material comfort may have shaped the values of today's young adults, reducing their resilience and forbearance, even depoliticising them. The seniors who commented realised that they too had been raised in good

times, but with an awareness of what their parents had experienced in the Depression and World War II and what they saw as associated values (thrift and frugality, hard work, community spirit, supporting those in need). For the young participants, harder times were too distant to have much resonance.

7.4.2 Market orientation

Interview participants revealed quite moderate and nuanced views on when governments should intervene in markets. None of the participants were strongly libertarian or pro-intervention. Of the fourteen young participants who expressed a view on this very broad issue, all were in favour of governments intervening to regulate market outcomes in limited cases. Ten emphasised the need to avoid a 'nanny state' that impinged too much on people's individual autonomy, three noted the limits to government control in a globalised world, and five thought it was important that intervention did not slow down the market.

I like the idea of the Government staying out of all my business, but I feel like also corporations are getting bigger and bigger...so I would like the Government to step in, but when I want it to step in. Which is very individual for everyone (Participant 9 - Female, 20).

The 16 seniors who indicated at interview where they stood on the balance between market and state generally skewed a little more in favour of government intervention than the young participants and were a little less concerned with protecting individual freedom and market rewards. Half could be characterised as fairly pro-intervention. Three seniors were concerned that excessive intervention could compromise individual freedom and one that limiting market rewards could slow down economic development. Three noted that governments had limited capacity to regulate global markets.

Oh, global markets are disastrous...governments must be more responsible. They must interact with the system and have the final say (Participant 26 - Male, 64).

I don't believe market forces work for the benefit of society as a whole. They work for the benefit of some (Participant 37 - Female, 69).

I think the Government meddles too much...they now seem to believe that they have a right to insinuate themselves into every aspect of our lives (Participant 29 - Female, 67).

If people work hard and they earn money, for goodness sake, you're not living in a Communist country. They should be allowed to do what they want with their surplus money (Participant 39 - Female, 70).

Both the young and senior participants recognised that capitalist norms of individual reward, consumption, materialism and growth had delivered benefits across Australian society since the mid-twentieth century, with the rising tide lifting *almost* all boats, although there was widespread acknowledgement that some boats had been lifted a lot more than others. The seniors tended to be less tolerant of consumption norms and variable market outcomes than the young adults. They remembered a time when other values, including thrift, fairness, collective responsibility and community, had been more influential.

For the seniors, rewards were generated by hard work and sensible choices, albeit under favourable economic conditions, and the role of luck was downplayed. The seniors tended to see the wealth and entitlements they had accrued as products of their own actions. Some appeared susceptible to fundamental attribution error, ascribing people's success or failure to their personal characteristics when external circumstances had in fact also been influential. The seniors adhered to one of the core tenets of industrial capitalism - work hard and your labour will bear fruit.

Significantly, the young had moved on to the post-industrial version of this trope - effort may be required, but don't expect it to guarantee reward. They were sanguine about the role of luck and accepted that markets sometimes produce unfair outcomes. While the seniors expressed discomfort with market unpredictability, the young participants viewed this as an inherent feature of capitalism and generally saw only a limited role for government in moderating or correcting market outcomes. The young participants appeared to think that if you won the lottery of life it may have only a little to do with your personal merits, but you would still be entitled to keep your winnings to yourself.

7.4.3 The value of housing

Consumption usually has an emotional component, and in Australia a special gratification attaches to owning property. The inviolable and symbolic status of the family home in Australia is a powerful social norm which underpinned participants' support for it being treated differently to other assets. The seniors tended to view their homes as representative of a lifetime of hard work, saving and responsibility - not mere places to live, but expressions of identity and sources of security and comfort. The young participants were broadly sympathetic to the senior participants' emotional attachment to home, which meant some shared the view that people's main residence should receive special treatment. However, the young themselves tended to view houses pragmatically, as bricks and mortar, and they generally did not expect to develop an emotional attachment even if they were able to buy homes of their own. This hard-headedness, and a general predisposition to view even social goods in economic terms, may have made the young participants a little more likely than the seniors to see generating wealth as an important purpose of residential housing.

In the interviews, discussion focused on the benefits of downsizing for older people rather than the benefits of making larger homes available to people with families. There was limited acknowledgement that incentivising people to shelter wealth in their main residence in order to maximise their pension entitlements could be

contributing to housing affordability issues. Only three participants noted that it was an inefficient and environmentally unsound use of housing stock for one or two retirees to occupy a large, well-located house while families with children were pushed into small apartments or out to urban fringes with limited access to workplaces and infrastructure. Similarly, only three participants observed that bestowing taxpayer-funded welfare benefits on people holding substantial property wealth could be seen as inequitable, and inconsistent with the needs-based targeting underpinning other elements of the Australian welfare state.

7.5 Conservatism

There was surprisingly little commitment to policy reform among participants, despite widespread recognition of problems with some of the current policy settings. In the survey only one young participant and seven of the seniors claimed to identify with conservatism rather than progressivism, but the interview discussion suggested greater reluctance to challenge the existing political or economic order, including among the young participants. While the young participants may have been very socially progressive, they had little interest in redistributive policy reform or other substantive economic change. The two were in fact intertwined: the young participants' support for individual freedom, rights and autonomy made them acquiescent to an economic system based on neo-liberal norms even when they perceived that it produced unfair outcomes.

7.5.1 Support for the status quo

The seniors' concern with preserving what they had, and protecting it from government interference, may have made them less inclined to support changes to existing arrangements. However, despite being comfortable with change and disruption, and generally having a lower material stake in the existing order, the young participants were even less likely than the seniors to seriously question the status quo. The young participants' support for the system did not appear to stem from an expectation that they too would one day benefit from generous pensions,

tax breaks and opportunities to accumulate wealth through secure jobs and rising property prices. While they were mostly university students, none of the young participants spoke of aspiring to highly paid careers; they were more likely to talk about their hopes for rewarding, meaningful work. They also acknowledged that they faced difficulties their predecessors had not that were likely to impinge on their economic wellbeing in the future. The futures these young people envisaged for themselves did not include stable employment, large family homes, generous defined benefit superannuation schemes, early retirement or taxpayer-funded pensions.

Rather, the young participants' lack of interest in policy reform seemed to arise from the strength of their adherence to materialist and individual freedom values. At the same time as recognising that these values often produced outcomes that were unfair, including to themselves, the young participants were not willing to renounce their fealty to a system based on individual choice, consumption and relatively unfettered markets. Resistance and anger were not concepts with much relevance to the young participants; it was as if affecting casual nonchalance was more socially acceptable. There also appeared to be a failure of imagination at work - the young adults couldn't imagine a socioeconomic system other than the one they saw around them. The seniors were able to recall that different values and norms had once been more influential in the Australian social, political and economic context, and even to acknowledge that it was their cohort that had presided over a substantive value shift. The young participants showed less awareness that there were any alternative value orientations that could inform political thinking and action.

They also seemed to believe that even if societal problems loomed, with the potential to affect others their age, they themselves would be okay. This may have been evidence of a class rather than age dynamic in play. The young participants were nearly all university students (although not all from middle-class backgrounds). Some variation in the political engagement and participation patterns of university students and non-students has been observed in the US

(Niemi & Klinger 2012), while British research suggests students from middle-class backgrounds at elite universities view their futures differently to those from less advantaged backgrounds attending lower-status institutions. Working class students appear to be more anxious about their personal futures, while privileged students are relatively at ease and expect things to turn out fine (see France & Roberts 2015, p.225).

The young participants had mostly not yet reached the point where they were trying to find full-time employment, purchase a home or raise a family, milestones which are associated with increased political engagement (Dalton 2011, p.5). They were in the midst of what has been described as 'the problem of start-up' - still mobile, unsettled and yet to put down roots (Verba & Nie 1972, p.139). A slightly older cohort, say, 25-34-year-olds, may have been less sanguine about their economic wellbeing. However, it is possible that many educated young people today may not 'settle' in quite the same way as previous generations. The young participants did demonstrate awareness of current threats to their own and others' economic wellbeing, commonly speaking of the difficulties of living independently on Youth Allowance, hardship experienced by older siblings or parents, and concerns about job availability and insecurity.

Another possibility is that the young participants' acceptance of the status quo was at least partly an exercise in system justification, which can meet people's existential need for security and stability (see chapter 4). However, the young participants did not exhibit the change resistance, closed-mindedness, aversion to ambiguity and uncertainty or need for order that are often associated with conservative and system-justifying orientations. They also tended to be savvier and more self-aware than would normally be expected of system-justifiers.

If the young participants were semi-complicit in the maintenance of the status quo, they were doing so with a degree of awareness and reflexivity. As has been noted by Bessant, Farthing and Watts, failing to act in your own interests does not imply suffering from false consciousness (2017, p.40). The young fieldwork participants

tended to be highly pragmatic, their comments coloured by matter-of-factness, hard-headedness and expediency. None appeared to be labouring under any illusions or false hopes about how the world worked or their place in it. Several young participants talked about idealism, but in a way that recognised it was in short supply among their age cohort and restricted to niche social issues. The seniors spoke as if their idealism had been lost; the young participants spoke as if they had never had it at all, and that it had no place in the contemporary socio-political context.

7.5.2 Habituation

The fieldwork generated some insight into the classic chicken-and-egg problem of policy and public opinion: does public opinion produce policy or does policy produce public opinion? As discussed in Chapters 3 and 4, the relationship is circular and self-reinforcing - habituation of the public to particular policies helps shore up support and entrench them further – but the strength of the habituation effect is debatable. The results of the fieldwork suggested that existing policies, especially when they embody accepted social and cultural norms, do exert some influence on what the public thinks. For example, none of the young participants questioned the legitimacy or desirability of compulsory superannuation, most likely because it was all they had known, but half the seniors were distrustful, partly because compulsory superannuation was introduced after they had gotten used to a non-contributory retirement income system. Even if people think an existing policy has undesirable outcomes, the mere fact of its existence may make them believe it will be difficult to change.

7.5.3 Future orientation

The young participants' general acceptance of present economic realities belied their high levels of future orientation. Of the 25 young interviewees, seventeen could be characterised as having a strong engagement with the future. These participants showed signs of having previously thought about Australia's trajectory

of development and how it might shape times to come. Despite being broadly more focused on social rather than economic change, these young participants mentioned issues around future economic development, including infrastructure, investment, automation, technology, employment, public debt and energy.

Ten of this group spoke of the possible intergenerational impacts of government policies and the obligations of people today to future generations. Six recognised the policy challenges posed by unknowns and uncertainty, and three thought building adaptive capacity was more important than planning. Such considerations suggest a degree of sophistication in the way these young adults thought about the future and the planning challenges faced by governments. By contrast, the other eight young participants appeared to be engaging with future-oriented issues primarily for the purposes of the interview and took a more superficial perspective.

Of the 28 senior interviewees, eight could be characterised as having a reasonably strong engagement with the future. These seniors discussed their hopes and concerns for Australia's future, although not in as much depth as the future-oriented young participants. Only two of this group recognised that Government policies had intergenerational impacts. The rest of the senior participants did not exhibit a strong future orientation. Most of them thought the Government did a poor job of planning, but four said things would turn out okay and three said they didn't care how things turned out because they would not be around. Three seniors complained that young people seeking immediate gratification were part of the reason it was difficult to plan for the future.

One senior commented that thinking about the future was a luxury that only became available once scarcity was overcome and one of the young participants observed that young people working in short-term, precarious employment were not in a position to think too far forward. On the other hand, three young participants speculated that significant crisis or hardship could trigger a resetting of values by young people. Five seniors only semi-facetiously remarked that a good

war might be the making of the younger generation, jolting them out of their complacency.

What we need is a war, what we need is a disaster (Participant 40 - Female, 60).

I think it would be interesting to see how if it was all stripped away, if there was a world war or something and we all had to just make do, I think a lot of the young people might surprise me by doing it very well (Participant 29 - Female, 67).

When reflecting on Australia's future, the seniors tended to have specific concerns, while the young participants spoke more generally and positively about opportunities. The young people were more realistic than idealistic, describing themselves as hopeful but not irrationally so. The seniors were, on the whole, more pessimistic than the young participants. Six of the seniors had attitudes that could generally be characterised as optimistic, while 17 of the young participants took an approach that could be described as qualified optimism. Notwithstanding their worries and recognition of potential problems ahead, an undercurrent of hope for the future remained. This may have reflected the young participants' position as relatively privileged citizens of a wealthy society.

I'm not sure how this could go, it could go really well, it could go really bad...I'm sitting on the fence, I'm just kind of watching (Participant 44 - Female, 22).

I used to be idealistic, I used to think there was such a thing as utopia...but it's an illusion (Participant 7 - Male, 69).

7.6 Generational consciousness

The fieldwork explored the degree to which the young participants and seniors had a ‘generational consciousness’, or sense of shared experience and solidarity with their age peers. As discussed in Chapter 2, this can make it more likely a group will take up a common cause or act collectively. It can potentially also exacerbate tensions between different age groups or birth cohorts.

7.6.1 Distinctive generations

The survey included two questions about participants’ awareness of ‘generation’ and age cohorts, asking whether they thought people born around the same time as them could be described as a generation with distinctive characteristics, and whether they identified strongly with people around the same age. The results are set out in Tables 13 and 14.

Table 13: I am part of a ‘generation’ with distinctive characteristics

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	0	5	4	13	3
Senior participants (n=30)	0	0	10	13	7
Total (n=55)	0	5	14	26	10
% of young participants	0%	20%	16%	52%	12%
% of senior participants	0%	0%	33%	43%	23%

Totals may not add up to 100% due to rounding.

Table 14: I identify strongly with people around the same age as me

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	1	3	8	11	2
Senior participants (n=30)	0	7	14	7	2
Total (n=55)	1	10	22	18	4
% of young participants	4%	12%	32%	44%	8%
% of senior participants	0%	23%	47%	23%	7%

Totals may not add up to 100% due to rounding.

The results for the first of these questions lent some support to Karl Mannheim’s concept of generation, where common conditions and events experienced in youth by people born around the same time potentially set them apart from other cohorts and leave a lasting imprint (see chapter 2). Two-thirds of participants from each group agreed or strongly agreed that they felt part of a generation with distinctive characteristics. A fifth of the young group disagreed with this proposition, while none of the seniors did (though a third were undecided). Results for the second question on identifying strongly with people of a similar age were more ambivalent, with significant proportions of each group selecting ‘neither agree nor disagree’. Participants who recorded a preference were more likely to agree than disagree with the proposition, with agreement among the young group stronger than among the seniors.

While two-thirds of participants agreed in the survey that they felt like part of a generation with distinctive characteristics, at interview they found it hard to specify what these might be. Ten of the young participants resisted generalisations or stereotypes about ‘Millennials’, which was not surprising given that ‘individualistic’ and ‘diverse’ were among the distinguishing characteristics suggested for this group.

Diverse everything, like we just want to be individuals (Participant 43 - Male, 18).

Perhaps pinpointing a group of people who happened to be born within the same timeframe is, I don't know, divisive and not really useful at all (Participant 3 - Female, 22).

We're just lumped together as 'the Millennials', one group. Like, I identify with people of my age, because I go to university, I talk with people my age all the time, we watch the same TV shows, we consume similar media. Doesn't mean I'm the same as them (Participant 10 - Female, 23).

Nine thought young adults' relationship with technology set them apart from other age groups. In a sophisticated piece of sociological analysis, one young participant described how social media culture had produced an 'obscure generation' taking refuge in dark humour and absurdism to keep the real world at a distance.

We're so quick to make jokes and stuff, like dark humour has taken such a rise, like memes about tragedies and that sort of thing, I think it's because we're so far removed from death and everything's materialistic...we've just kind of created this absurdist reality for ourselves (Participant 41 - Female, 20).

Another nine young participants thought young people were more open-minded, tolerant and open to change than older people. Three young participants said young adults tended to have a sense of entitlement and higher expectations of the work they would be doing, although one disputed the entitlement stereotype and another described precarious work conditions as the defining feature of her generation. Only two other young participants mentioned forms of economic disenfranchisement as characteristic of their age group.

I don't think we're as entitled as everyone makes us out to be. Because my grandparents' generation could buy a house by the time they were my age and my generation is likely to never own homes (Participant 6 - Female, 23).

Apparently we eat a lot of avocado on toast (Participant 4 - Female, 19).

Many of the 18 seniors who commented on the defining characteristics of the contemporary young adult cohort tended to fall back on simplistic and unsympathetic stereotypes. Ten seniors characterised young adults as entitled, materialistic, greedy, wasteful and unwilling to take responsibility or work hard. Five complained that young people lacked values, morality or respect. Four seniors thought the young took a narrow and short-term view of the world. Two said young adults seemed savvy and practical and perhaps should be given more credit for how they handled the challenges they faced.

The seniors also reflected on their own cohort. There was some disapproving discussion of people 'gaming' the retirement income system, and three senior participants noted the Baby Boomers' reputation for 'selfishness'.

I'm a Baby Boomer, and apparently we're selfish! (Participant 5 - Female, 64).

We're Baby Boomers and we get blamed for everything (Participant 28 - Female, 62).

They say my generation, we sold out, you know, we've taken the wealth of the country and we got the free education and we're agreeing to the kids not getting it, but I'm not one who does it (Participant 8 - Female, 67).

However, the focus was very much on how external circumstances defined this group. This may have partly reflected the senior participants' own resistance to their diverse cohort being subject to labelling and generalisation. Fourteen of the 15

seniors who commented on what defined their generation referred to how lucky they had been to experience favourable economic circumstances, free education and abundant job opportunities. There was a strong sense of the good timing of having been born in the late 1940s and 1950s, and acknowledgement that life was likely to be harder in some ways for those born later. This came through more strongly than would have been expected from prior research, which found that only 39% of Australians thought Baby Boomers were better off in terms of lifelong opportunities than younger generations (38% of all respondents and a full 48% of 18-29-year-olds thought they were worse off) (Kendig et al. 2015, p.2).

I don't think the next generation have got it anywhere near as good as we had. But again, it's going to be, some people have got it all, they've got the best of what's available, and others have got none of it (Participant 8 - Female, 67).

We got the best of everything. Nobody else has had it as good as we had it (Participant 24 - Male, 70).

I think us Baby Boomers have had the best of it, just post-war. Full employment, universal health care, free university education, lots of jobs, and a house was affordable (Participant 37 - Female, 69).

I certainly wouldn't want to be in this lot now...the kids today seem to have everything, but I still feel sorry for them (Participant 5 - Female, 64).

I think we were the lucky generation, yeah, very lucky, yeah (Participant 18 - Male, 70).

There was little to no discussion of whether this 'lucky' age cohort had any responsibilities to succeeding generations, and if so, if they had been discharged. Participants were reluctant to reflect, even when prompted, on what this cohort had done with its good fortune. Three seniors conceded that older age groups had

set a bad example for younger ones in some respects. One senior reluctantly acknowledged a creeping awareness among her cohort that their enjoyment of the good life may have come at a high price that would be paid by their children and grandchildren.

The rest of the tax-paying population is subsidising our lifestyle (Participant 7 - Male, 69).

We've had a good time...we can't do anything about it now, but we've sort of like gotta put the screws on you guys cause you can't do what we did (Participant 2 - Male, 65).

It's not going to be like it once was (Participant 17 - Female, 24).

Overall, the seniors were more likely to express some sense of shared experience, such as historical events and circumstances that had marked them as a group. The young participants expressed little solidarity or common cause with their age peers, no sense of 'we're all in this together'. This difference may have been due to the particularly strong cultural identity of the Baby Boomer generation or the fact that the young participants were still in the process of developing a 'generational consciousness'. However, it was very much in keeping with the young participants' emphasis on individualism, that they generally saw their age cohort as a diverse group of people who had different preferences and would all go their own way. This may be ideal for encouraging tolerance and openness, but it bodes less well for the chances of collective action on issues affecting young people.

7.6.2 Political socialisation

Interviewees were asked to reflect on factors that had shaped their political values and engagement, and in the case of the seniors, how their political thinking had changed over time. Three young participants thought other young people might be influenced by their upbringing and their parents' views but excluded themselves

from this category. Six young participants said their education had shaped their political views and engagement. Not surprisingly given that most of the young participants were students, university was seen as a key influence, both in terms of the content of academic studies and the campus milieu. Nearly all the young participants who were students mentioned how things they had learned or experienced at university had affected their views on specific issues. They referred regularly to how their education encouraged them to think critically and independently.

Ten seniors talked about how family and childhood socialisation had shaped their political thinking and engagement, sometimes in quite overpowering ways. None of the young participants referred to any deliberate attempts by family members or educators to instil particular attitudes or values in them. Family is likely to be in decline as a socialising force now that young people tend to be exposed to a range of different influences through social media and the broader culture and are more likely to be highly educated. Four seniors mentioned the influence of education, referring to school and individual teachers rather than university. Seniors tended to think that both families and schools should be doing more to instil appropriate political values in young people. Some of the young and senior participants commented on the influence of peers and the broader culture, although often obliquely.

There was no sense from the young participants that they felt or were manipulated in any way by political elites, and very little from the seniors. Researchers have suggested that political elites are increasingly attempting to shape public opinion to suit their own purposes (see Jacobs & Shapiro 2000; Druckman & Jacobs 2015), but the participants in this fieldwork tended to be relatively cynical about communications emanating from politicians, political parties, lobby groups and the mass media. None of the young participants spoke about any form of elite or mass media political messaging that had influenced them; those who made relevant comments said the form and content of this messaging had very little resonance for

them and they just didn't buy into it. A small number of seniors referred to comments by politicians or in the media that had affected their thinking.

The young participants spoke as if they had formed their political personas by considering what was important to them personally from a range of cultural values. They felt no pressure to adopt any particular values or views. The young participants appeared to feel they freely *chose* to be highly individualistic, consumer-oriented and relatively blasé about market failings, rather than being at least partly inculcated into a prevailing set of cultural norms. They prided themselves on knowing when they were being manipulated, by advertising or social media, for example, and seemed to think that this awareness negated any undue influence. The young participants had a strong conviction that free choice mattered, and they therefore believed that it existed.

7.6.3 Political thinking across the lifecourse

Nearly all the young participants implicitly acknowledged that they were not fully formed political beings and remained open to new ideas and the lessons that experience would teach them. On the other hand, the seniors appeared to be, and to see themselves as, finished products. They had established their values, formed their views and were now largely closed off to alternatives. However, this appeared to have happened fairly late in life, even post-retirement, for many, with only two seniors saying their political thinking had stayed the same since they were young adults and 21 reporting significant changes over the years. The political development trajectory of both the young and senior participants appeared to reflect a combination of age group and period effects more than birth cohort effects. This may have been partly a product of the participants having relatively high education levels and being more likely to continually revisit and adjust their political mindsets.

Nine of the 21 seniors who described change over the years did report that by early adulthood they had developed some fundamental values that had stayed with

them. What had shifted for them was an overlay of attitudes, opinions and behaviours; ways of applying their basic values to real-world situations. Apart from favourable economic conditions, the seniors thought the most powerful period effects on the development of their political values had been the Vietnam War (late 1960s to early 1970s) and the Whitlam government (early to mid-1970s).

*I think people change as they get older, circumstances change...they say how to turn a socialist into a capitalist – give him half a million dollars
(Participant 33 - Male, 61).*

Seven of the seniors reported deeper-level shifts in their political thinking, reflecting some resetting of their fundamental values. For three participants, the shift could be broadly characterised as being from left to right on the political spectrum; several other seniors said that even if they personally had not moved, many of their age peers had become more conservative, closed-minded and change-resistant as they had aged and accumulated wealth which they wished to preserve. The other four reported that they had swung to the left as they aged, influenced by social changes, a growing awareness of environmental issues, life experiences and the development of a political identity independent of initial socialisation in the family. Eight seniors said they had become increasingly politically engaged during adulthood; none said they had become less engaged (though disengaged seniors would have been much less likely to self-select for participation in the research). For some, the catalyst for greater engagement had occurred earlier in life through work-related experiences or raising a family; for others, retirement had freed them up to take a greater interest in political issues.

The young participants were necessarily more speculative about how their own and their peers' political thinking would change over time. Of the ten who commented on this issue, six thought the influence of early political socialisation and experiences during the formative years of young adulthood would leave a lasting imprint. Two young participants expected a growth in conservatism and narrow-mindedness as their generation aged. One thought a stronger ideological stance

may develop over time and another said economic issues were likely to become more salient with age.

I think people's opinions and policy views will change over a lifetime and I think that's a good thing. I think there should always be some sort of renegotiation, I don't think you should just blatantly stand behind the flag you stood behind 40 years ago (Participant 9 - Female, 20).

The young people did not mention any specific historical events that had shaped the development of their views. In fact, the seniors were more likely to talk about how they had been influenced by significant recent developments such as Australia's refugee policy, the 'rotating door' of Australian prime ministers and climate-related events. Some of the young participants made brief allusions to the Brexit vote and the election of Donald Trump to the US presidency (both in 2016), but not in ways that suggested these events had galvanised them into thinking differently about politics. Rather, these developments were interpreted as extensions of what had become the natural order of global democratic capitalism and viewed by the young participants with the same vague sense of resignation and passive acceptance.

7.6.4 Political engagement by generation

While the fieldwork undertaken here did not set out specifically to explore young people's levels of political engagement, nevertheless disengagement and a perceived lack of political efficacy emerged as significant influences on the young participants' views. It was apparent during the conduct of the present research that the young adults were not as motivated as the seniors to share their views. It was difficult to recruit young participants, even when targeting the pool of students taking majors such as Political Science at the University of Adelaide, and they were more eager to receive reimbursement for their time than the seniors. The young participants were less likely than the seniors to prolong their interviews, seek to discuss tangential issues, or provide feedback indicating they had found their

participation interesting. They presented as more dispassionate and detached than the seniors, even though they were likely to experience a greater personal impact from some of the issues discussed (and were not oblivious to this fact).

These findings align with prior work, discussed in Chapter 3, that youth political participation, interest and engagement are generally declining. While it may be true, as Russell Dalton (2008) and others have argued, that young people prefer more individualised and participatory forms of action to voting and partisanship, the results of fieldwork undertaken for this thesis suggested they are not a great deal more interested in the new modes than they are in traditional forms of participation. The young participants were not exactly more complacent or apathetic than the seniors, but they seemed to *care less* about political issues. Notably, they were highly conscious of their own disengagement and its consequences, but this was not enough to galvanise them into action.

Eleven of the young participants directly addressed levels of youth political engagement during the interviews, with three thinking they were relatively high but eight disagreeing. The seniors were somewhat more positive, with seven saying the young seemed as politically engaged as any other generation and four seeing higher levels of disengagement. Perceived low levels of political engagement among the young were attributed partly to self-interest or apathy, and partly to systemic factors. Three of the young participants acknowledged they really only cared about things that affected them directly, but government's failure to address issues of interest to young people or communicate effectively with them was seen as the bigger issue. Two of the seniors agreed that government was uninspiring and did not 'speak' to the young. Two young participants thought experiencing greater hardship or a crisis would serve to engage young people more in politics. Two of the senior participants suggested that times of plenty depoliticised people. Another senior thought simple life experience – working, buying a house, raising children, paying taxes, interacting with government agencies - was necessary to develop effective political engagement.

If they're talking about a particular issue that affects me directly, then absolutely, I would want to be more involved, but it also depends on the accessibility of the information they're giving out (Participant 44 - Female, 22).

I think that there is a high level of apathy among young people towards politics...a lot of people just don't care. They just don't see how it affects them personally (Participant 10 - Female, 23).

The young participants appeared to believe that their relative disengagement was rational, in that their individual political participation would be inconsequential. In his polemic *Against Democracy* (2017), political philosopher Jason Brennan argues that democracy empowers the (largely politically incompetent) majority at the expense of individuals, whose participation or otherwise can make very little difference to election or policy outcomes (see also Hardin 2006). The young participants here seemed to have a similar view, and therefore did not see the point of individual political activity, while their lack of cohort solidarity or sense of collective purpose meant they were unlikely to join with peers to take joint action. Ironically, these young people tended to approximate Brennan's profile of the ideal political citizen who *should* be participating - relatively high-information, pragmatic, dispassionate and non-ideological.

I know a whole lot of people who...donkey voted because they didn't feel like they were being listened to and they also didn't feel like their vote had enough weight (Participant 51 – Female, 18).

7.7 Differences by age

The fieldwork provided some support for the hypothesis that the policy attitudes held by different age cohorts differ systematically, largely because value orientations vary with age in ways that matter for political thinking and behaviour. The policies considered in the fieldwork affected young adults and seniors very

differently, but the broad commonalities in their attitudes, and the reasons they gave for their opinions in the interviews, suggested self-interest was rarely a dominant determinant. As a relatively educated sample who had self-selected to take part in the research, the participants may have been more likely to think through issues and recognise complexities than fall back on snap judgements based on their own interests. The views of the young and senior participants were more likely to diverge where they had absorbed different values or cultural norms rather than where their own interests pointed in different directions.

The most significant difference between the young adults and the seniors was that the young people adhered strongly to individual autonomy and freedom values while the seniors focused much more on individual responsibility and duties to the collective. Another key difference was that the young participants were much more comfortable with marketisation and neo-liberal norms, even when they were personally disadvantaged as a result. The seniors, on the other hand, were generally suspicious of market outcomes, although prepared to tolerate them when they personally benefitted.

7.7.1 Comparing policy attitudes

There were a small number of policy settings towards which the young participants and seniors had quite different attitudes. The young participants were more likely than the seniors to disapprove of attaching strict conditions to the receipt of Newstart. The survey responses of young and senior participants on the level of income support payments were roughly aligned, with two interesting exceptions: seniors were more likely to say Newstart and Parenting Payment were too low. This difference is surprising given that Newstart and Parenting Payment tend to benefit younger members of society and the seniors were more likely than the young participants to attribute dependency on these payments to a failure of individual responsibility.

The young participants were less conscious of cost of living issues than the seniors, although they were roughly in alignment with the seniors on other income support payments being too low. While the young participants were concerned about mutual-obligation style conditions undermining the autonomy of Newstart recipients, they seemed less cognisant of the impact extreme economic hardship tends to have on people's choices and self-determination. It is possible that the young participants' general disinclination to expect government to come to the rescue, or step in to correct market outcomes, influenced their views on Newstart and Parenting Payment, which *appear* to be more closely related to personal choice and temporary conditions than the other income support payments.

The senior participants were notably more likely than the young to be judgemental about people's choices and behaviour, and to fall back on stereotypes about groups of income support recipients. Seven of the seniors were particularly disapproving of the 'welfare queen', who is perceived as making irresponsible choices in relation to her fertility (and sexuality) at best and having babies specifically to maximise her benefit entitlements at worst. Ten seniors criticised 'the youth of today' as lazy, greedy, entitled and lacking any sense of responsibility. By contrast, the young participants expressed little antipathy towards single parents, the unemployed, people of different ages or any other groups.

All but three of 23 young participants who commented in the interviews broadly supported Australia's compulsory superannuation system, while half of the seniors who commented were ambivalent or unsupportive. The young participants appeared to be habituated to compulsory superannuation, having never known any other system. They were also comfortable with superannuation's reliance on investment and market-based outcomes, including an element of risk and unpredictability. The seniors, on the other hand, were warier of market outcomes and shaken by the rules of retirement income having been changed when they were partway through their working lives.

Another significant difference arose in interview responses to the question of whether it was acceptable for people to spend their superannuation freely and fall back on the pension rather than making an effort to generate a sustainable retirement income stream. Sixteen of the 21 young participants who commented, but just three of the 24 seniors, took the view that people's superannuation was their own money and they should feel free to spend it however they pleased. The young participants were strongly protective of individual choice in this matter, even if that choice was irresponsible or shifted costs to others (in this case taxpayers funding the Age Pension). The young participants did not interpret compulsory superannuation itself as an abrogation of individual choice. This may have been because they viewed compulsory superannuation contributions as a sort of bonus granted out of employers' generosity, rather than money that would otherwise be passed to employees in the form of higher wages.

The young participants were more tolerant of public debt than the seniors. Around half of the young participants, but only around a fifth of the seniors were comfortable with the Australian Government continuing to accumulate public debt. The seniors' concern was not for the sake of the younger people who would carry the burden of repaying this debt; rather, seniors were simply debt averse. Many had an almost automatic reaction that debt was bad and everyone, right up to the level of national governments, should live within their means.

The young participants tended to have a higher tolerance for risk, debt and profligate spending, all of which have been somewhat normalised at both an individual and societal level. They placed little value on thrift and only two young participants, compared with seven seniors, looked ahead to the future consequences of accumulating debt or allowing government expenditure to blow out. Most participants confessed to understanding little about the future implications of high levels of public debt. However, five of the young participants offered quite sophisticated analyses of the pros and cons, and the benefits of investing in infrastructure at a time of low interest rates. None of the participants recognised that if the Australian Government was already borrowing to fund

recurrent spending, it may not be well-placed to meet the challenges of demographic change, especially rising health, aged care and pension costs, and a proportionally smaller taxpayer base. Nor did any note that accumulating public debt to fund recurrent spending, rather than investing in infrastructure, may involve displacing the cost of present consumption to future generations.

7.7.2 Comparing values

The self-reported survey data on preferred values sometimes painted a different picture to the revealed data in the interviews. In some ways the survey responses may have indicated how participants saw themselves and would like to be seen, while the revealed data on values in the interviews showed more how participants really thought. For example, the young participants were more likely than the seniors to prefer equality over freedom in the survey value pairing, but in the interviews young participants placed heavy emphasis on individual freedom and autonomy. Seniors were much more likely than the young participants to favour small over big government in the survey, but in the interviews the seniors generally had higher expectations of what government should do while the young participants were more tolerant of unmoderated market outcomes. Some of the seniors had contradictory values in this area - they had a strong sense of what they wanted government to do for them but were resentful of perceived government interference in their affairs.

Young participants and seniors preferred minimising risks over taking risks in the survey by similar margins, but the young people's interview responses tended to suggest they were considerably more comfortable with risk than the seniors. However, this may have reflected their habituation to risk in modern society rather than an actual positive embrace of risk. Around three-quarters of both young and senior participants preferred a global rather than local outlook in the survey, but in the interviews the young people were more outward-looking and more likely to refer to Australia's place in the global community. The most interesting divergence

between age groups was on the question of responsibilities vs rights. All of the seniors but less than half of the young group preferred responsibilities.

The significance of the differences in policy attitudes between the young and senior participants is discussed in Chapter 8. These differences are contextualised in terms of the various influences on attitude formation discussed in Chapter 4. The fieldwork found that the underlying values of the young and senior participants were a significant factor in the way each group thought about redistributive policy. Differences in these value orientations were largely responsible for the differences in policy attitudes between the two groups. The extent to which these different value orientations might arise from the socio-economic conditions prevailing during political socialisation is considered.

Chapter 8

Conclusion

Society is ... a partnership in all science; a partnership in all art; a partnership in every virtue, and in all perfection. As the ends of such a partnership cannot be obtained in many generations, it becomes 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.

Edmund Burke, *Reflections on the Revolution in France* (1790)

In Chapter 2 it was argued that structural economic and demographic change are creating inequality of economic opportunities and life chances between age groups. Today's children and young people are likely to bear a greater lifetime tax burden than their grandparents due to the costs of supporting an ageing population and mitigating environmental damage caused by past and current consumption. Slowing economic and wage growth, fewer good job opportunities and a lack of affordable housing are likely to put further pressure on young people over the coming decades. However, the Australian Government's current redistributive policy settings do little to smooth out economic inequalities between seniors and young people. On the contrary, many existing policies shift greater burdens on to the young while enhancing benefits for older people. Examples of these policies include higher income support payments for people aged over 65 compared to jobseekers, students and single parents and generous tax concessions for superannuants and homeowners. An example of the inequality that this situation contributes to is the substantially higher poverty rate for Australian children, especially the children of single parents, than for other age groups (Phillips & Joseph 2016; Davidson et al. 2018).

This thesis examined whether policies that contribute to intergenerational inequality persist because they align with public opinion. Chapter 3 considered the relationship between policy and public opinion, and whether there are age-based differences in political attitudes. It found some evidence that public opinion shapes

policy, and that young and older people's attitudes towards education and social policy may differ in important ways. This has the potential to significantly affect policy outcomes as young people exert less political influence due to making up a decreasing proportion of the population, and they tend to have divergent political participation patterns.

However, the results of the fieldwork conducted for this thesis suggested that even if young people's views were better reflected in policymaking in Australia, they would not necessarily be strong advocates for redistributive policy reform. Both the young and senior participants in the fieldwork undertaken for this thesis recognised that existing policy settings contributed to inequality, including between age groups, but neither group was particularly supportive of alternative policy settings. This was unexpected in the case of the young participants but can be better understood in terms of the factors shaping policy attitudes outlined in Chapter 4. The fieldwork results are consistent with the finding that factors other than self-interest are significant influences on attitudes towards redistributive policy. Underlying value orientations emerged as a key influence and value differences appeared to explain some of the attitudinal variation between the two groups. While there were many commonalities in attitudes and underlying values between the young adult and senior participants, there were also revealing differences that suggest age has some relevance as a political cleavage.

8.1 Attitudinal complexity

Both the young adult and senior participants in the fieldwork tended to be highly supportive of the Australian welfare state, with most advocating increases to income support payments. Participants were, on the whole, highly egalitarian. They were suspicious of tax expenditure programs and policy complexity that allowed the well-off and well-informed to benefit in ways that were not available to others. There were only limited indications of self-interest (in terms of personal material benefits) substantially influencing the attitudes of either group, which is in line with prior research suggesting that the effects of rational choice and self-interest on

political attitudes and choices have been over-stated (see, for example, Sears & Funk 1991). Most participants were able to contextualise their views quite well and tried to take into account the broader implications of particular policies rather than adopting a narrow focus. The fieldwork findings aligned with research discussed in section 4.2.2 showing that people's policy views are often influenced less by what is good for them personally and more by the sort of society they would like to live in, including considerations of fairness and justice (Kaase & Newton 1995, p.76; Erikson, MacKuen & Stimson 2002, pp.16-17; Taylor-Gooby 2008 Kumlin 2004, pp.37-38, 144; Van Oorschot et al. 2012).

However, the picture was not quite so straightforward as this suggests. Participants generally took a fairly conditional view of welfare, with strong support for means-testing and reasonable support (especially among the seniors) for quite onerous mutual obligation requirements. These results align with the literature discussed in section 4.1.3 on redistributive policy views in highly meritocratic societies such as Australia. This research finds relatively strong support for making welfare conditional; a preoccupation with moral hazard; an emphasis on merit over need as a criterion for distribution; and limited support for government intervention to regulate market outcomes, including labour market risks (see, for example, Aalberg 2003, p.47; Larsen 2006, pp.55, 92; Wilson, Meagher & Hermes 2012b, pp.121-22; Jensen 2014). Meritocratic citizens tend to view distributive outcomes as products of individuals' effort or talent, rather than systemic factors, the actions of others or simple luck. This tendency transcends socioeconomic background; even people experiencing economic hardship in meritocratic societies tend to adhere to 'the belief in a just world' (Lerner 1980), that hard work and individual effort reap economic rewards (Kunovich & Slomczynski 2007; Page & Goldstein 2016; Donovan 2017).

Implicit in this narrative is the idea that those who are well-off deserve what they have, while those who are badly off find themselves in this position because they are not worthy, or have not demonstrated they are worthy, of their fair share. This came through strongly in the fieldwork results. Participants from both age groups

tended to see older Australians as having earned the right to economic privileges that younger, sometimes needier, people had not. Many of the participants, particularly amongst the senior group, appeared to be influenced by a 'deservingness heuristic' (Petersen et al. 2011) and implicit deservingness rankings (van Oorschot 2000; 2006; 2008) as discussed in section 4.1.4, with retirees at the top of the list of worthy welfare recipients and the unemployed at the bottom. A significant proportion of the senior group also considered single parents to be irresponsible and undeserving.

Both the young and senior participants accepted without question the right of people who had reached a certain age to be released from obligations towards society and to claim various welfare, tax and housing benefits, even though they did not expect those who were currently young to enjoy the same privileges as seniors. The aged, at least for now, were viewed as having a special 'normative legitimacy' (Pampel & Williamson 1989, p.167) to their claims that was not available to other groups which had not (yet) demonstrated that they deserved a share of society's resources. The young people gave the impression that they knew they were not *supposed* to question any benefits enjoyed by older people as it would involve transgressing a social norm, but it would also have been anathema to their own personal views around individual choice and rights trumping responsibilities.

Most of the young and senior participants thought that structural economic shifts were contributing to unemployment but the seniors in particular still saw being out of work as a 'lifestyle choice' for some. This tempered their support for more generous unemployment benefits but was most evident in the degree to which they thought benefits should be conditional. There was a view that a signal needed to be sent to those reliant on Newstart or Parenting Payment that their need for support represented a personal failure and it would not be provided unconditionally. Those who had reached retirement age, by contrast, were entitled to unconditional support without judgement for as long as necessary. The fieldwork participants from the senior group could generally be categorised as the 'strong reciprocators' described in section 4.1.2: they thought people were entitled to support from

society but only if they met particular expectations and ‘pulled their weight’ (see Rothstein 1998, p.137; Holmes & Sunstein 1999, pp.176, 207; Kahan 2006; Gintis, Bowles & Fehr 2006, p.8).

In line with prior research described in Chapter 4, participants in the fieldwork had pluralistic, complex and multi-faceted attitudes towards redistributive policy. They balanced multiple considerations when forming their views, rather than basing them on a single over-arching principle (see Miller 1992; Swift et al. 1995, p.35; Aalberg 2003, pp.42, 197; Reeskens & Van Oorschot 2013). As noted in section 4.2, a combination of demand-side factors (values and socio-cultural context) and supply-side factors (institutional settings, government policy performances) influence policy attitudes (see Rothstein 1998; Mau 2003; Svallfors 2007a, pp.9-13; Norris 2011; Svallfors 2012). The fieldwork was designed to primarily investigate demand-side factors but it was surprising how infrequently participants talked about being influenced by specific institutional factors or government performance considerations in the interviews.

The evidence outlined in section 4.2.3 suggests that the relationship between institutional factors and political attitudes can be ambiguous and multi-dimensional. This is reflected in the inconclusive findings of research investigating whether people in what Gøsta Esping-Andersen (1990) described as liberal welfare regimes, such as Australia, are less likely to support extensive redistribution and transfer programs (see, for example, Svallfors 1997; Bean & Papadakis 1998; Arts & Gelissen 2001; Kangas 2003; Taylor-Gooby 2004; Garfinkel et al. 2006; Gelissen 2008; Dallinger 2010). To the extent that institutional context was an influence on fieldwork participants’ views, it emerged in subtle, nuanced ways rather than being explicit, and took the form of habituation instead of any more active engagement process. As discussed in section 4.2.4, people tend to adapt their views about what is fair to what they see around them and therefore perceive to be possible (Pierson 1996; Marshall et al. 1999, pp.349-51; Arts & Gelissen 2001, p.288; Gelissen 2001, p.498; Austen 2002; Kohli 2011, p.471). The fieldwork participants, both young and senior, were generally accepting of the status quo not so much because of the ‘lock-

in' or policy feedback effects noted in 4.2.4 (see Pierson 1993, Pierson 1996; Pierson 2004; Galasso 2006, p.56; Brooks & Manza 2007, p.23), but because they simply couldn't see any alternative. This theme is revisited later in the chapter.

As with other qualitative studies of policy attitudes discussed in section 4.3.10 (see, for example, Hochschild 1981; Reeher 1996), fieldwork participants' attitudes included a degree of contradiction and ambivalence, but pattern and structure remained detectable. In the interviews, most participants showed signs of being torn between different values at times. The most common tension was between equality and freedom, which could also be framed as collectivism vs individualism or responsibilities vs rights. Young and senior participants were struggling in different ways with the question posed by Bellah et al: "Are we responsible only for our own good or also for the common good?" (1992, p.81). There was also some tension around big vs small government and the extent to which government should intervene to regulate market outcomes. At times some participants were not sure what to think about particular issues because they sought to accommodate two different value orientations which conflicted with each other.

In resolving these tensions, young adult participants were more likely to prioritise freedom, individualism and rights. They were also more tolerant of market outcomes. Senior participants were more likely to prioritise equality, collectivism and responsibilities. They tended to expect more from government. These fundamental differences between the age groups underpinned divergences in their views on key policies such as compulsory superannuation, the treatment of superannuation lump sums, mutual obligation requirements for some categories of welfare recipient, the payment levels for Newstart and Parenting Payment and public debt. The drawback of the young people's solution to the conundrum is that they are overly reluctant to judge - everything is permitted, there are no wrong actions or choices or policies.¹⁴⁸ The drawback of the seniors' solution is that they

¹⁴⁸ This echoes Joseph Stiglitz's view that capitalism and prosperity have produced a "degradation of values to the point where everything is acceptable and no one is accountable" (2012, p.xlvii).

are overly eager to judge – if someone needs help they are not pulling their weight and must need to try harder or make better choices.

Section 4.1.3 noted research by Van Oorschot and Halman (2000) that people may attribute conditions such as poverty or welfare reliance to ‘blame’ (individual or social) or ‘fate’ (individual or social). The senior participants in the fieldwork commonly cited ‘blame’ explanations (both individual and social failure), while the young adult participants tended to attribute poor outcomes to social ‘fate’: largely external circumstances outside anyone’s control, even that of national governments. Economic circumstances were viewed as emergent phenomena essentially out of the control of social actors, rather than being created or perpetuated to serve specific interests.

8.2 Generational tensions

While the fieldwork did uncover some systematic differences in the political values and attitudes of young adults and seniors in Australia, it did not reveal any sign of serious generational *conflict*. As noted in section 3.1.3, intergenerational equity has not been a political flashpoint in Australia to quite the same degree as it has been at times in the US, UK and Europe, and this was borne out in the fieldwork results. Participants were not oblivious to inequality between generations; they just did not seem to see it as a major issue. Three quarters of young participants and well over half the seniors thought the ground had shifted when it came to economic opportunities since the Baby Boomers’ youth in the 1960s and early 1970s; no one said things had become easier for young people. The passing of a tipping point, beyond which young generations could no longer automatically expect to do better than their parents, was widely recognised.

However, despite prompting in the interviews, very few participants from either age group engaged with issues around intergenerational inequality and the two age groups were not markedly at odds with each other. There was limited recognition of the contribution current government policy made to reinforcing young people’s

relatively higher exposure to economic precarity and risk and shifting burdens into the future. Notwithstanding a few caustic remarks about European river cruising and property portfolios from the young, there was more resentment from the seniors towards young adults than the other way around, although even the seniors who complained about the greed and entitlement of youth conceded that they faced some challenges. The young participants tended to have the broadly sympathetic, if not quite reverent, view of seniors that underpins the perception of them as more deserving of state support and special privileges than other groups.

Participants from both groups took a relatively short-sighted perspective when considering current policy settings and few were seriously worried that some policies might not be fiscally sustainable. The seniors' interest in the collective good was limited to the here and now; their circle of concern temporally circumscribed by their relative indifference to what would come after they themselves were gone. Meanwhile, the more future-oriented young participants were reluctant to endorse the diminution of individuals' rights in the name of responsibility to those experiencing relative disadvantage now, let alone in the future.

Less than a third of the senior participants could be said to have any degree of Zimbardo's future-oriented time perspective; nor did many show much interest in being generative in Erikson's sense of producing value of some kind for those who would outlive them (see section 4.3.11). The seniors were generally not motivated to leave material bequests and did not have any feelings of responsibility towards young people or future generations; nor did the young participants expect them to. There does not appear to be any norm of 'paying it forward' or passing something on to the next generation, putting at risk the 'chain of love and concern' (Passmore 1974, p.89) connecting the generations over time (see Wade-Benzoni 1999; Wade-Benzoni 2002). This does not bode well for the public supporting policies which take into account future impacts.

8.3 Acquiescence to the status quo

Perhaps surprisingly, the young participants did not exhibit much anger or resentment towards the architects or beneficiaries of their acknowledged economic disenfranchisement and this evidently made them less likely to resist the existing order. The seniors generally appeared angrier than the young participants about both government failings and the irresponsibility of individuals. They were more willing to criticise their own age peers, as well as younger people (mainly the unemployed and single mothers), for taking advantage of the system and failing to uphold their side of the social bargain. The young participants presented as more pragmatic than passionate, more realist than idealist, in their political thinking.

As discussed in section 4.2.2, anger as a political force requires a target: someone to blame for an injustice and responsible for fixing it (see Smith & Ellsworth 1985; Smith & Lazarus 1993; Roseman, Antoniou & Jose 1996; Javeline 2003; Carver & Harmon-Jones 2009; Seip, Dijk & Rotteveel 2014). Identifying the agents or institutions responsible and holding them to account is essential to redressing inequality. The young participants in the fieldwork were reluctant to identify policymakers or anyone else as accountable for an economic system that sometimes produced unfair outcomes. They appeared to see the current politico-economic configuration as inevitable, and inextricably linked to a global order that was out of the control of the people or their national governments. These young participants did not envisage any alternatives to the existing system, whereas the seniors could remember a time when there seemed to be other possibilities.

The young adults also did not seem to *desire* any alternative as they were quite comfortable with the individualism, lack of accountability and market-oriented norms underpinning neo-liberal social and economic policies in Australia. This finding aligns with prior research discussed in section 3.3 suggesting that young people in countries such as Australia, the US and the UK are unlikely to seek structural explanations for disadvantage (Vromen, Loader & Xenos 2015; Scharff

2016) and are fully signed-up to the neo-liberal project and its individualist imperative (Muller 2006; Alloway & Dalley-Trim 2009; Bessant 2014; Grasso et al. 2019).

This relative acquiescence to the existing economic order may not apply across all advanced industrial democracies. Young people in countries such as Australia, the UK and the US that adopted neo-liberal policies from the 1980s have become particularly accustomed to the associated norms. Young Australians have also been more insulated from the effects of post-GFC austerity than young people in the UK, for example, which may have further moderated the likelihood of resistance to the existing order.

It is also possible that young Australians from other social milieux might not think in the same way as the young participants in the fieldwork. Middle-class university students may think differently about economic issues because they believe themselves to be more protected than their less privileged age peers. The young participants in the fieldwork appeared to have some sense of being in control of their own future lives even while seeing the broader economic situation as essentially ungovernable. This 'two-track' approach of viewing their own life trajectories separately from society's course echoes the findings of a recent qualitative study which found young Australians tended to see their personal futures optimistically even as they expressed pessimism about society's future as a whole (Cook 2016, p.526).

It was noted in section 3.3 that the evidence on how age influences policy attitudes is inconclusive. The fieldwork findings suggest that age does affect how Australians think about social and redistributive policies, but in a nuanced way. In many respects the young and senior fieldwork participants had similar views and were influenced by the same underlying values. Participants from both age groups tended to be strongly in support of welfare spending and social policy. The fieldwork findings lent only limited support to the body of evidence (mostly from the US and Europe) that suggests older people are less likely than the young to support education and benefits for families (see, for example, Poterba 1998;

Brunner & Balsdon 2004; Street & Cossman 2006; Grob & Wolter 2007; Svallfors 2008; Cattaneo & Wolter 2009; Busemeyer, Goerres & Weschle 2009; Wilkoszewski 2009; Bonoli & Häusermann 2010). Stronger support emerged for previous research finding that older citizens are more likely to take a conditional view of who deserves welfare support (Van Oorschot 2000, p.40; Van Oorschot 2006, p.34; Larsen 2006, p.83; Schofield & Butterworth 2015).

8.4 Value orientations

The young participants in the fieldwork fit the profile of Ronald Inglehart's postmaterialists described in section 4.3.3: educated, politically engaged and raised in conditions of relative economic prosperity. However, while they were generally more interested in social than economic policy, as both the postmaterialism and engaged citizenship paradigms would predict, they retained materialist concerns. These were partly associated with their consumerist orientation and partly with anxiety about job prospects and their future economic security.¹⁴⁹ The young participants were not more likely than the seniors to refer to environmental concerns, which are associated with higher levels of postmaterialism.¹⁵⁰ They made almost no references to the activist and elite-challenging political activities Inglehart expected of postmaterialists; in fact, as discussed above, the young participants tended to acquiesce to the status quo rather than challenging it.

In other respects the young participants adhered strongly to elements of the postmaterialist orientation, including a commitment to tolerance and diversity, individual freedom and choice, self-expression and self-actualisation, networks of human connectedness and a broad sense of social justice. These young adults embraced horizontal (non-hierarchical) individualism (Triandis 1995, p.51) and

¹⁴⁹ Unemployment and job market limitations are often perceived as more problematic in South Australia than other states. The seasonally adjusted unemployment rate for South Australia was 5.7% in August 2018, compared to 4.7% for New South Wales and 4.8% for Victoria (Australian Bureau of Statistics 2018c).

¹⁵⁰ Coincidentally, 23 of the 25 young participants made a total of 80 references to environmental issues during the interviews and 23 of the 28 seniors also made 80 references.

favoured both high freedom and high equality in Milton Rokeach's binary typology. All of the young adult participants could be characterised as falling into the upper left quadrant of Figure 5 (see section 4.3.12), which maps several different value typologies onto the quadrants created by Shalom Schwartz's higher order value dimensions. That is, the young participants were aligned with a holistic postmaterialism and Schwartzian universalism. By contrast, the senior participants tended to fall into the upper right quadrant, with a few in the upper left, fewer still in the bottom right and one who appeared best aligned with the bottom left.

There are contradictions and tensions in the upper left quadrant, between freedom and equality, the individual and the group, the present and the future, the material and the immaterial. This may be one reason why the young participants tended to be more ambivalent, less definite, about their political views than the seniors. In their worldview of 'relativistic individualism', anything goes except judging others for their choices and the socio-political milieu is less black and white than shades of grey.

Despite the ambivalence that characterised the young participants' views, and the contradictions inherent in the positions taken by some seniors, there was structure detectable in participants' political thinking. Aligning participants with quadrants of the integrated values framework in Figure 5 helps to elucidate the general patterns in their thinking that were revealed in the interviews. The internal coherence of their attitude sets may not quite have met Philip Converse's expectations (see sections 3.4.1 and 3.4.2), but this related more to participants undertaking thoughtful consideration and resisting easy simplification than unsophisticated political thinking.

8.5 Support for policy reform

If the attitudes and underlying values of the fieldwork participants are indicative of Australians more generally, public support for improving the fairness and sustainability of redistributive policy is likely to be limited. Despite the insidiousness

of a wealthy nation's redistributive policies reinforcing rather than ameliorating the relative economic disenfranchisement of its children and young adults, this was not an issue the fieldwork participants felt particularly strongly about. The senior fieldwork participants were relatively sympathetic to the issues faced by young people, but several factors mitigated against their active support for change. These factors included a relatively short-term outlook, a view that seniors had earned the right to benefits in ways that young people had not and a tendency by some to associate need with a failure of individual responsibility.

The young participants, themselves actually and potentially disadvantaged by existing policy settings, had different reasons for not being vocal advocates for change. They tended to take a pragmatic view of the existing economic order, recognising that it produced inequality but not holding any agents accountable or seeing any possibility of change. The young adults' prioritisation of individual autonomy, their relativistic approach to personal choice and their comfort with consumption and market-oriented norms meant they didn't actively seek any alternatives. While the young participants did tend to see themselves as lacking scope for efficacious political action, it didn't seem to bother them greatly. Generally speaking, the young adults did not think they *could* have any influence over redistributive policy, they did not want to, and they did not seek to. The young participants were not representative of young Australians more broadly, but if bright, educated and politically engaged young adults are disinclined to seek redistributive policy reform in the interests of fairness and sustainability, it is unlikely to stand much chance.

The challenges of structural economic and demographic change in advanced industrial democracies experiencing population ageing demand redistributive policy responses that are sustainable over the coming decades and spread burdens and benefits more evenly across age groups. However, the Australian Government's current tax and welfare policies tend to protect benefits for seniors while leaving young people, including children, highly exposed to new economic risks. While a few have the safety net of family wealth to fall back on (and elders who are willing

to share this wealth), most do not. Current redistributive policies are increasingly operating to preserve and augment existing economic privilege, locking out those who are not lucky enough to be insiders, usually because mere accident of birth has not given them the same economic opportunities. The distribution of benefits and burdens across age groups is a striking example of how the new dynamics of inequality play out in late capitalism.

If concern about fairness and sustainability into the future are important influences on redistributive policy attitudes, there should be support for reform of existing policy settings. The influence of self-interest would also lead us to expect young people to seek alternative policy approaches. However, the concern of participants in the fieldwork undertaken for the thesis for fairness was tempered by other influences and young adults showed little evidence of self-interest shaping their views. Policy attitudes tended to be shaped by a relativistic focus on individual autonomy in the case of young participants, and the importance of personal responsibility and deservingness for seniors.

The different value priorities of the young adults and seniors suggest that age is a politically relevant category. They also suggest that the economic conditions and social norms people become accustomed to during their political socialisation can shape their attitudes in important and lasting ways. In the case of Australia's redistributive policy settings, young people and seniors may arrive at the same destination, relative acceptance of the status quo, via different routes. The fieldwork results suggest that even if young people had more political efficacy and influence over policymaking, there would not necessarily be greater support for substantive reform of redistributive policy. Questions of fairness across age groups and sustainability into the future will have to wait until demands for change are more urgent.

Appendix A

Policy information

NB: This policy information was prepared in late 2016 to inform the development of the data collection instruments. The rates of income support payments have increased with indexation since then, and the total costs of some of the policies (notably the CGT exemption, superannuation tax concessions and public debt) have increased dramatically. Costs are taken from the Australian Government's *Final Budget Income 2014-15* (Commonwealth of Australia 2016a), and from the Australian Government's *Tax Expenditures Statement 2015* (Commonwealth of Australia 2016b). Costs of tax expenditure programs represent the Government's estimated foregone revenue.

Policy Program	2015 Cost	Description (2016 rates)	Primary Beneficiaries	Comments
<i>Age (and Service) Pension</i>	\$48b	Income support payment. Fortnightly payment of up to \$798 (plus allowances) for a single pensioner.	Older adults (age-targeted). Eligibility age is 65, legislated to increase incrementally to 67 by 2023.	Means-tested, but unlike other payments the main residence is effectively excluded. Recipients are not subject to any other eligibility requirements once they have passed the eligibility age.
<i>Disability Support Pension (DSP)</i>	\$18b	Income support payment. Fortnightly payment of up to \$798.	Older adults (age-skewed) because disability increases sharply with age (Department of Social Services 2013a, p.10).	Means-tested. Recipients are subject to medical testing and job capacity assessment.

Policy Program	2015 Cost	Description (2016 rates)	Primary Beneficiaries	Comments
<i>Newstart Allowance</i>	\$10b	Income support payment. Fortnightly payment of up to \$529.	Sometimes perceived as age-skewed towards young adults, but the same proportion of recipients (28%) are over 50 as under 30 (Department of Social Services 2013b, p.40). This may be partly because under the age of 22 unemployed young people are placed on the less generous Youth Allowance rather than Newstart.	Means-tested. Recipients are subject to job-search, retraining and mutual obligation requirements. Job seekers aged 55+ have a different set of requirements in recognition of the fact that they may not re-enter the full-time workforce before becoming Age Pension-eligible.
<i>Carer payments</i>	\$8b	Income support payment. Fortnightly payment of up to \$798 (supplemented by the much lower Carer Allowance).	Somewhat skewed towards older adults. The most common basis for eligibility is caring for someone who is impaired or frail due to age, and 56% of the carers themselves are over 50 (Department of Social Services 2013b, p.23).	Carer Payment is means-tested; Carer Allowance is not. Recipients are subject to evidence of care requirements.
<i>Parenting Payment (Single and Partnered)</i>	\$7b	Income support payment. Fortnightly payment of up to \$738 (Parenting Payment Single) for sole carers of children under 8.	Families (age-targeted).	Means-tested. Recipients are subject to job-search, retraining and mutual obligation requirements.
<i>Youth Allowance (and Austudy)</i>	\$5b	Income support payment. Fortnightly payment of up to \$237 (or \$433 if recipients can demonstrate they have to move out of the parental home).	Young adults (age-targeted) - students up to age 25 and job seekers up to age 22.	Means-tested against the recipient's income and assets, and in most cases also their parents'. Subject to training/study test for students; job-search, retraining and mutual obligation requirements for job seekers.

Policy Program	2015 Cost	Description (2016 rates)	Primary Beneficiaries	Comments
<i>Child Care Benefit and Rebate</i>	\$7b	Payments to assist families with the costs of using approved childcare services.	Families (age-targeted).	Partly means-tested. Parents are subject to a work/training/study test.
<i>Capital gains tax (CGT) exemption</i>	\$54b	Tax expenditure. Gains realised on the sale of an owner-occupied home are exempt from CGT.	Older adults (age-skewed). The program disproportionately benefits older adults as they are more likely to be homeowners.	The enormous cost of this program in foregone revenue for the Government is largely attributable to housing price increases, especially in Sydney and Melbourne. The purpose of the program is to encourage home ownership.
<i>Superannuation tax concessions</i>	\$30b	Tax expenditure. A lower rate of tax is levied on superannuation savings than on other forms of income and saving. For example, superannuation contributions made from pre-tax income are taxed at concessional rates and superannuation earnings after retirement are untaxed.	Older adults (age-targeted and age-skewed). Older adults are more likely to contribute more to super, and some concessions are only applicable after retirement.	This program is intended to encourage investment in superannuation over other vehicles, theoretically reducing future reliance on the Age Pension.

Policy Program	2015 Cost	Description (2016 rates)	Primary Beneficiaries	Comments
<i>Capital Gains Tax (CGT) discount</i>	\$6b	Tax expenditure. The tax liability on gains realised when investment properties are sold is discounted by 50%.	Older adults (age-skewed) as they are more likely to be investors and to liquidate assets (Daley, Wood & Parsonage 2016, pp.9-10).	This program is intended to maintain incentives to save and invest by compensating for the erosion of growth through inflation. There is a strong economic argument for some discount, but 50% is very high and probably affects housing affordability by permitting property investors to reduce tax (Daley, Wood & Parsonage 2016, p.2).
<i>Negative gearing on investment property</i>	\$5b	Tax expenditure. Property investors can deduct short-term losses, including interest repayments, from their taxable income.	Older adults (age-skewed). The benefits of negative gearing tend to be spread across 30-60-year-olds (it is only of value to those with taxable income), but the negative social consequences of propping up housing prices are disproportionately borne by young adults and families (Daley, Wood & Parsonage 2016, p.21, 26-27).	Programs delivering benefits to property investors are sometimes justified by the argument that they help maintain the supply of rental properties but others note that negative gearing reduces security of tenancy for renters (investors aiming for capital gains are less likely to agree to long-term tenancies) (Daley, Wood & Parsonage 2016, p.27).
<i>Tax offsets for seniors</i>	\$0.8b	Tax expenditure. Seniors liable for income tax receive a tax offset and don't pay the Medicare levy until they reach a higher income threshold than younger people.	Older adults (age-targeted).	The rationale for this program is unclear. Daley et al. note that it was introduced at a time of budget surplus, possibly for electoral reasons (2016, pp.7-8).

Policy Program	2015 Cost	Description (2016 rates)	Primary Beneficiaries	Comments
<i>Public debt</i>	\$15b in interest payments	The Australian Government accrued a debt of around \$360b between 2008 and 2015.	Older adults (age-skewed). Older adults are likely to benefit more from partially debt-funded spending in areas such as pensions and health but will not be subject to additional taxation to repay the debt at a future date.	When public debt continues to accrue over a number of years, it may be because governments are borrowing to fund recurrent spending as an alternative to implementing politically unpalatable tax reform.

Appendix B

Participant recruitment poster



FUTURE BENEFITS, FUTURE BURDENS: RESEARCH STUDY PARTICIPANTS WANTED

Do you care about Australia's future? Are you aged 18-24 or 60-70?

We are looking for people in these age groups to tell us what they think about a range of Australian Government policies. Public attitudes are important to democracy. We want to know why you think the way you do, and if how old you are makes a difference to your views.

This study hopes to identify how Government policies can be made sustainable into the future.

Participants are invited to spend around 15 minutes completing a survey at home and around an hour talking to an interviewer. You will receive a \$25 gift voucher to reimburse you for your time.

What you think matters!

Appendix C

Participant information sheet



PARTICIPANT INFORMATION SHEET

PROJECT TITLE: Future Benefits, Future Burdens: Age, Values and Policy Attitudes in Australia

HUMAN RESEARCH ETHICS COMMITTEE APPROVAL NUMBER: H-2017-004

PRINCIPAL INVESTIGATOR: Professor Lisa Hill

STUDENT RESEARCHER: Veronica Coram, PhD Student

Dear Participant,

You are invited to participate in the research project described below.

What is the project about?

This study will explore public attitudes towards a number of Commonwealth Government policies which benefit some age groups in society substantially more than others, including income support payments (such as the Age Pension and Newstart) and tax expenditures (such as superannuation tax concessions and capital gains tax exemptions/discounts). Most of these policies involve high volumes of spending on people in older age groups, who are increasing as a proportion of the population overall, calling into question the future sustainability of the programs (Daley et al. 2014). The study will involve two participant groups, young adults and seniors, and will compare their attitudes towards these policies and explore reasons for any differences. The aim will be to generate insights into whether there is any support for policy reform to ensure the fairness and future sustainability of the Australian welfare state, and any likely obstacles to such reform.

Reference: Daley, J., Wood, D., Weidmann, B. and Harrison, C. (2014) *The Wealth of Generations*, Grattan Institute, Melbourne, at <https://grattan.edu.au/report/the-wealth-of-generations/> (viewed 17 October 2016).

Who is undertaking the project?

This project is being conducted by Veronica Coram. This research will form the basis for the degree of Doctor of Philosophy at the University of Adelaide, under the supervision of Professor Lisa Hill.

Why am I being invited to participate?

You are invited to participate as a member of the Australian public who falls into one of the two age groups (18-24 or 60-70).

What will I be asked to do?

The study involves two phases:

- Reading some brief background information and completing a survey at home, online or on paper.
- Meeting with the researcher at a local library meeting room for an interview to provide more detail about your views.

How much time will the project take?

The survey is likely to take around 30 minutes and the interview around 60 minutes. Participants will receive a \$25 gift voucher to reimburse them for their time.

Are there any risks associated with participating in this project?

There are no foreseeable risks associated with participating in this project, apart from inconvenience. Some of the questions in the survey and interview might require some thought, but the researcher is able to help you if you would like any clarification. There are no right or wrong answers as we are interested in your opinions.

What are the benefits of the research project?

There are no significant benefits directly for participants, although you will have an opportunity to learn a little more about some important Australian Government policies that may directly affect you. It is anticipated that the results of the study will help identify opportunities for policy reform that may make some forms of Government spending fairer to all groups in society and more sustainable into the future.

Can I withdraw from the project?

Participation in this project is completely voluntary. If you agree to participate, you can withdraw from the study at any time. If you have already provided information through the survey or interview, you can also choose to withdraw this information from the study up to the point where data analysis commences.

What will happen to my information?

The information we collect from you will be stored confidentially and securely, in password-protected electronic form and locked filing cabinets for hard copy material. It will be de-identified, which means your name and personal information (other than your date of birth) will not be attached to your survey or interview responses in our database. The information will be retained for five years from completion of the project, as required by usual data management practices. Only the research team will have access to the information during and after the project. It will not be made available to anyone else. The results of the study will be reported in the research student's PhD thesis, and possibly also in publications such as journal articles or conference papers. No individual participants will be identifiable when the results are published. If individual references or quotations are reported, a pseudonym will be used.

Who do I contact if I have questions about the project?

If you have any questions about this project, you can contact one of the researchers:

- Veronica Coram, PhD Student:
veronica.coram@adelaide.edu.au, phone 0410 161 823
- Professor Lisa Hill
lisa.hill@adelaide.edu.au, phone 8363 4865

What if I have a complaint or any concerns?

The study has been approved by the Human Research Ethics Committee at the University of Adelaide (approval number H-2017-004). If you have questions or problems associated with the practical aspects of your participation in the project, or wish to raise a concern or complaint about the project, then you should consult a member of the research team. If you wish to speak with an independent person regarding a concern or complaint, the University's policy on research involving human participants, or your rights as a participant, please contact the Human Research Ethics Committee's Secretariat on:

Phone: 08 8313 6028 Email: hrec@adelaide.edu.au

Post: Level 4, Rundle Mall Plaza, 50 Rundle Mall, ADELAIDE SA 5000

Any complaint or concern will be treated in confidence and fully investigated. You will be informed of the outcome.

If I want to participate, what do I do?

If you would like to participate, please contact Veronica Coram at veronica.coram@adelaide.edu.au or phone 0410 161 823. We will then provide you with the survey. We will also ask you what times and locations would suit you for the follow-up interview.

Yours sincerely,

Professor Lisa Hill

Veronica Coram (PhD Student)

Appendix D

Background information sheet

POLICY ATTITUDES STUDY – BACKGROUND INFORMATION

Redistributive policies transfer money to people in need...

The Commonwealth Government has many policies which are ‘redistributive’ – their main impact is to transfer resources from some groups in society to other groups. Most redistributive policies are meant to transfer money from those who have more to those who have less and are therefore in need of support.

Some needy groups receive more than others...

Income support payments such as the Age Pension, Disability Support Pension, Parenting Payment, Newstart Allowance for the unemployed and Youth Allowance are redistributive programs intended to provide an income for people who are not currently earning money from work. However, there are different rates of payment and different conditions attached to different income support payments.

Redistribution doesn't always benefit the most needy...

Some redistributive policies are intended to encourage people to act in ways that are considered socially desirable. For example, in order to increase private health insurance membership and reduce the costs of public health care, the Government subsidises premiums through the Private Health Insurance Rebate. Redistributive policies that come in the form of ‘tax breaks’ (officially described as ‘tax expenditures’) are sometimes not very visible and may benefit people who are well-off rather than those in need.

Some age groups benefit more than others...

The Commonwealth Government’s most costly redistributive policies tend to benefit older age groups more than young adults or families with children. As a result of population ageing, the policies that benefit older age groups are likely to increase in cost over the next 40 years, at the same time as the Government’s revenue from income tax and Australia’s overall economic productivity are expected to decrease. This research study will examine whether people think current Government policies do a good job of redistributing fairly and in a way that is sustainable into the future.

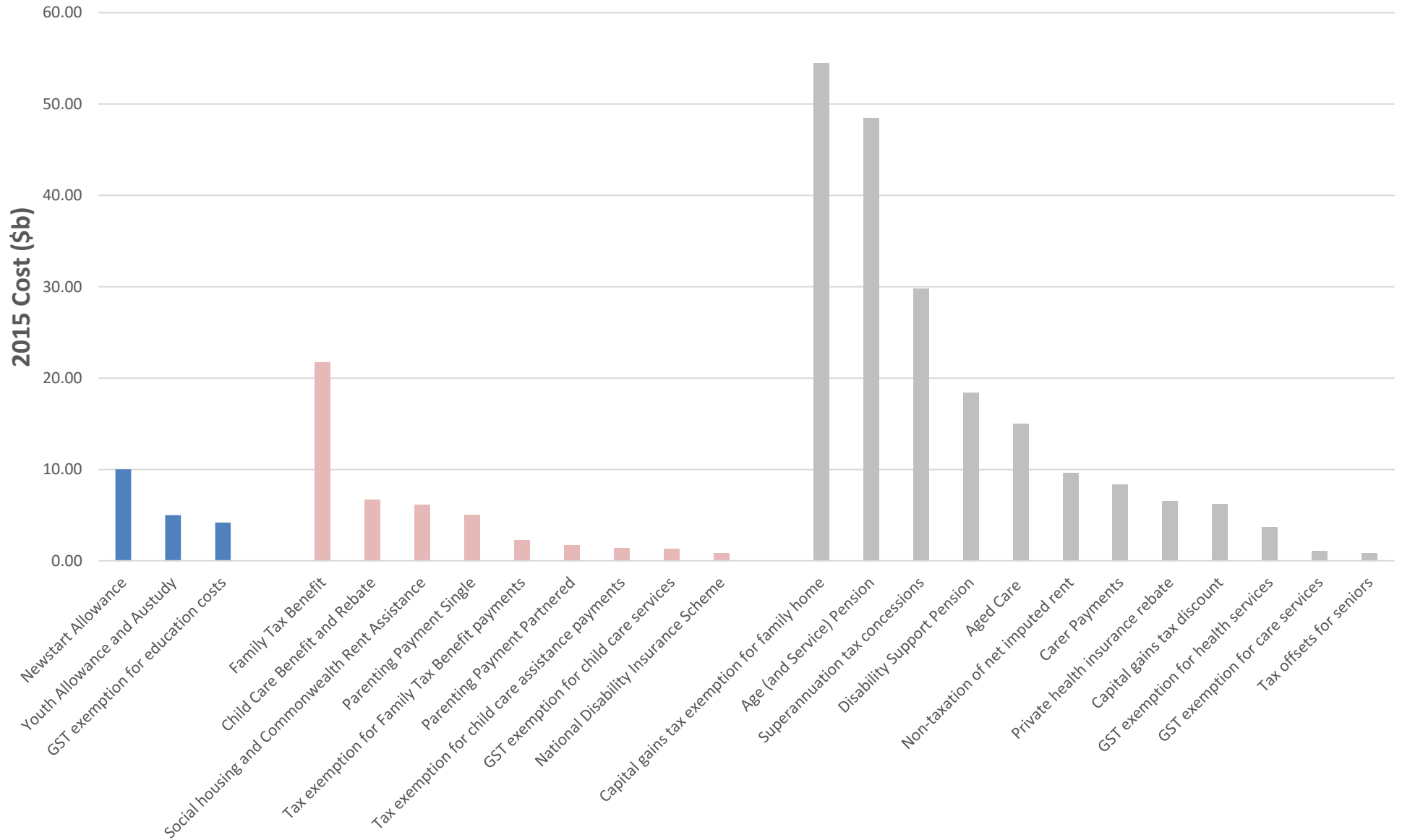
How redistributive programs currently look...

The graph below shows some of the Commonwealth Government's major redistributive policies which benefit some age groups significantly more than others (including welfare state programs and tax expenditures). The policies are grouped by the age band which benefits most: young adults (around 18-30), families with young children, or older adults (around 55+).

In some cases the age skew is because the policy specifically targets people of a certain age, like Youth Allowance and the Age Pension. In other cases, it is due to the design of the policy and the characteristics of the different age groups. For example, older adults have significantly higher rates of home-ownership than the other groups, so they reap a larger share of the benefits of policies such as the capital gains tax exemption for the family home.

Cost information is drawn from Australian Treasury figures and policy analysis by the Grattan Institute in Melbourne, mostly for 2015. Costs for tax expenditures represent revenue the Government missed out on, based on people's behaviour under the current policy. Commonwealth spending on health and education is substantial, and age-skewed, but is not included in this study.

WELFARE STATE AND TAX EXPENDITURE SPENDING BY PROGRAM



Appendix E

Survey



Thank you for undertaking this survey. If you feel you really can't provide an answer at any point, you can skip to the next question. You will have an opportunity to provide more information about your views at the interview stage.

Please note that by choosing to proceed with the survey, you are also indicating that you have read and understood the participant information provided and you consent to participating in this study. Please click on the 'Next' button below in order to proceed.

Part A: Income Support Payments

These questions are about the level at which different income support payments are set.

1. The Age Pension is currently set at **\$798** per fortnight (basic maximum rate for a single pensioner). Do you think this rate is too high, too low or about right?

Much too high / too high / about right / too low / much too low

2. The Disability Support Pension for people unable to work due to impairment is currently set at **\$798** per fortnight (basic maximum rate for a single person). Do you think this rate is too high, too low or about right?

Much too high / too high / about right / too low / much too low

3. The Carer Payment for people providing home-based care for someone who is severely impaired or frail is currently set at **\$798** per fortnight (basic maximum rate for a single person). Do you think this rate is too high, too low or about right?

Much too high / too high / about right / too low / much too low

4. The Parenting Payment Single for people who are sole carers for children under 8 is currently set at **\$738** per fortnight (basic maximum rate). Do you think this rate is too high, too low or about right?

Much too high / too high / about right / too low / much too low

5. The Newstart Allowance for people aged 22-64 who are seeking work is currently set at **\$529** per fortnight (basic maximum rate for a single person). Do you think this rate is too high, too low or about right?

Much too high / too high / about right / too low / much too low

6. Youth Allowance for people aged 16-24 who are seeking work, studying/training or sick currently ranges from **\$237 to \$285** per fortnight (basic maximum rate for a single person living in the parental home). For people who can prove they have to leave the parental home, the payment rises to **\$433**. Do you think these rates are too high, too low or about right?

Much too high / too high / about right / too low / much too low

Part B: Retirement

These questions are about the timing of retirement and how it should be funded.

7. Life expectancy for Australians is currently over 80 for men and over 84 for women. With this in mind, which of the following do you think is the most appropriate age for people to retire from the paid workforce?

Under 60 / 60-64 / 65-69 / 70-74 / 75 or over

8. The Age Pension eligibility age is currently 65, but it will increase to 67 from 2023 (affecting anyone born from 1957) and the Government has previously raised the possibility of a further increase to 70 by 2035. Which of the following do you think is the most appropriate age for pension eligibility?

Under 60 / 60-64 / 65-69 / 70-74 / 75 or over

9. The superannuation preservation age (the age at which you can begin to draw on superannuation savings) is 55 for people born before 1960, 56 to 59 for people born between 1960 and 30 June 1964, and 60 for anyone born thereafter. Which of the following do you think is the most appropriate superannuation preservation age?

Under 60 / 60-64 / 65-69 / 70-74 / 75 or over

10. Do you agree that the primary responsibility for funding retirement (e.g. through private savings or superannuation) should rest with individuals?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

Part C: Tax Expenditures

These questions are about the following tax expenditures ('tax breaks'): superannuation tax concessions, exemption of the family home from capital gains tax, capital gains tax discount, tax offsets for seniors and the childcare rebate.

11. Do you agree you were well informed about the above tax expenditures before participating in this study?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

12. Do you agree that these tax expenditures should be included when considering policies that redistribute resources between different groups in society?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

13. What do you think are **acceptable** purposes for tax expenditures (tick as many as you like)?

Transfer resources to people who are well-off

Transfer resources to people who not well-off

Grant benefits to specific interest groups, industries or organisations

Promote socially desirable aims

Influence voting behaviour

None of the above

14. What purposes do you think the tax expenditures above **actually** serve (tick as many as you like)?

Transfer resources to people who are well-off

Transfer resources to people who not well-off

Grant benefits to specific interest groups, industries or organisations

Promote socially desirable aims

Influence voting behaviour

None of the above

15. From what you know of the above tax expenditures, do you think any of them are **too generous** (tick as many as you like)?

Superannuation tax concessions

Exemption of the family home from capital gains tax

Capital gains tax discount

Tax offsets for seniors

Childcare rebate

None of the above

16. From what you know of the above tax expenditures, do you think any of them are **not generous enough** (tick as many as you like)?

Superannuation tax concessions

Exemption of the family home from capital gains tax

Capital gains tax discount

Tax offsets for seniors

Childcare rebate

None of the above

Part D: Benefits for Homeowners

These questions are about the benefits in place for people who own or are purchasing a home.

17. To qualify for the Age Pension, your income and assets must fall below a certain level. However, the home people live in is not included in the assets test. Do you agree that the full value of the family home should be exempt from the Age Pension assets test regardless of how much the home is worth?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

18. It would be possible to allow for only a certain amount of home value to be exempt from the Age Pension assets test - any additional value above that threshold would be included. If this was the case, which of the following would be the most appropriate exempt amount?

Up to \$750,000 / up to \$1m / up to \$1.25m / up to \$1.5m / up to \$1.75m

19. House prices have increased faster than the median income over the last 30 years, which means housing has become less affordable. Do you think any of the following Government policies are contributing to this issue (tick as many as you like)?

Exemption of family home from Age Pension assets test

Exemption of family home from capital gains tax

50% capital gains tax discount for property investors

Negative gearing for property investors

None of the above

20. Do you agree that housing should be more affordable for people entering the market even if this means house prices decrease?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

21. Do you agree that generating wealth is an important purpose of residential housing?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

22. Do you agree that people who have benefited from house price rises have earned their gains?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

Part E: Government Debt

These questions are about Government debt. In 2008 the Government had a net budget surplus, but by 2015 it had accrued a debt of around \$360b and rising, with interest repayments nearly \$15b per year.

23. Do you agree that it is okay for the Government to continue building up debt?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

24. If the Government wants to stop building up debt, what do you think is the single best way to do this?

Cut spending

Increase taxes

Part F: Wealth Sharing and the Future

These questions are about sharing the benefits of economic growth fairly over time, and how things we do now might affect the future.

25. Many countries have a wealth transfer tax, such as an estate tax (Australia had similar taxes at state level until the 1970s). Do you agree that Australia should consider introducing an estate tax for a small number of large estates?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

26. If Australia was to reintroduce an estate tax, which of the following is the most appropriate minimum total estate value at which it should be applied?

\$3m / \$5m / \$8m / \$10m / \$15m

27. Do you agree that the living standards you experience across your lifetime are likely to exceed those of your parents?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

28. Do you agree that you are likely to contribute more in taxes to the Government than you are likely to receive in benefits across your lifetime?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

29. Do you agree the Government's current redistributive policies strike the right balance between the different age groups of young adults (around 18-30), families with young children, and older adults (around 55+)?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

30. Do you agree the Government's current policies are sustainable over the next 50 years?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

31. Do you agree the Government plans effectively for the future?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

32. Do you agree that people aged 16-25 have enough influence over decisions that will impact on the future of Australia?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

33. Would you support any of the following measures to increase the influence of young people aged 16-25 over policymaking (tick as many as you like)?

Arranging for the electoral enrolment of Year 12s through schools

Granting parents proxy votes for children aged under 18

Extending the vote to 16- and 17-year-olds

Establishing a consultative youth forum

None of the above

Part G: Political Values and Generation

These questions are about the values and ideals that are important to you, and your sense of being part of a generation.

34. For the following pair of values, tick the one which you see as most important.

Freedom / Equality

Individual responsibility / Collective responsibility

Hard work / Good luck

Taking risks / Minimising risks

Conservative / Progressive

Big government / Small government

Short-term / Long-term

Global outlook / Local outlook

Public interest / Individual interest

Responsibilities / Rights

Being optimistic / Being realistic

Material goods / Experiences

Past / Future

Security / Adventure

35. Do you agree that people born around the same time as you could be described as a 'generation' which has distinctive characteristics?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

36. Do you agree that you identify strongly with people around the same age as you?

Strongly disagree / disagree / neither agree nor disagree / agree / strongly agree

Part H: About You and Confidentiality

These questions are about you. We want to be able to contact you during the data collection process and link your survey to your interview responses. We also want to link your age group to your responses. After the interview, your name and other personal details will no longer be linked to your responses in our database. Please refer to the Participant Information Form or talk to the researcher if you have any questions about the confidentiality of your personal information or data collected in this study.

What is your name?

What is your date of birth?

What is your email address?

What is your mobile phone number (optional)?

Do you have any preferences for time or location of your interview?

Thank you for completing the survey and participating in this study. We look forward to hearing more about your views at the interview.

Appendix F

Interview questions

Preamble: Thank you very much for agreeing to participate in this study, and especially making time for this interview. I have here the Consent Form you signed and I just wanted to double-check that you were still happy for me to audio record our conversation today. Audio recording means I don't need to take such detailed notes, and I can make sure I capture your views accurately. I am the only person who will listen to the recording, so that I can transcribe it. The recording and the transcription will be retained in a database which only my supervisor and I can access. Is this okay with you?

We are going to cover the same topics as the survey, but this time I want a bit more detail about your views and the reasons underlying them. I am interested in hearing what you really think today – there are no right or wrong answers; all that matters is your view, even if it is based on limited knowledge about these complicated issues. I won't agree or disagree with you because what I think is not important during the interview. If you don't understand a question, let me know and there may be a little more information I can provide. Your survey and interview data will be linked in a database, along with your age, but no other personal details will be linked to your responses. Do you have any questions before we start?

Part A: Income support payments

First I'd like to ask you what you think about the different income support payments provided by the Australian Government. The payments I am thinking of are the Age Pension, Disability Support Pension, Newstart Allowance for jobseekers, Carer Payment, Parenting Payment Single and Youth Allowance.

1. In the survey you indicated that you thought XXX payments were about right, XXX were too low and XXX were too high. Can you tell me more about why you think this?

Possible follow-up prompts:

- Do you think different income support payments should be set at different levels?
- Do you think some people deserve support more than others?
- Do you think some people have greater needs than others?
- Do you think a higher rate of Newstart would act as a disincentive for people to take low-wage jobs?
- Do you think it is reasonable to assume that people aged 18 to 24 are still receiving support from their parents if they are studying or looking for work?

2. Some income support payments have particular conditions attached. For example, people on Newstart must show they are applying for jobs and sometimes undertake retraining or work-for-the-dole-type programs. Do you think these sorts of conditions are a good idea?

Possible follow-up prompts:

- Why or why not?
- Do you think it is appropriate that some income support payments have conditions attached and others don't?
- The Government is considering introducing mandatory drug testing for some welfare recipients – do you think this is a good idea?

3. How much choice do you think people have over being on income support payments?

Possible follow-up prompts:

- Why do you think some people end up unemployed for long periods?

4. Do you think it has become easier or harder for young people to make the transition from study to full-time work over the last 40 years or so?

Possible follow-up prompts:

- Do you think changes such as automation and the decline of the manufacturing sector will mean unemployment increases?
- (For young adults) Do you feel you have got the right balance of choice/flexibility and security/certainty in terms of your options?

Part B: Retirement

Now I would like to know more about your views on how we should fund retirement. These questions are about the Age Pension and superannuation.

5. Do you support a universal pension model where everyone over a certain age receives a pension or a means-tested safety-net model like Australia's Age Pension?

Possible follow-up prompts:

- Do you think Australia's Age Pension is based on a fair assessment of need?
- Do you like the idea in principle of a universal basic income, especially if structural unemployment increases and stays persistently high in the future?

6. In the survey you indicated you thought X was an appropriate age for retirement, X for pension eligibility and X for accessing superannuation savings. Can you tell me a bit more about why you think these ages are appropriate?

Possible follow-up prompts:

- The Government has talked about raising the pension age to 70 – what do you think about this?
- Do you think it is appropriate for the pension and superannuation ages to be different?
- Do you think these age settings encourage people to retire earlier than they otherwise might and if so, do you see any problems with this?
- Do you think these age settings should shift in line with life expectancy increases?
- Do you think there are any barriers to people working for longer?

7. How important do you think it is for people to have a period of retirement where they are no longer working but are still fit and healthy?

- Do you think it is a good thing for people who are retired but still healthy to continue to undertake productive activities such as volunteering or caring roles?
- (For young adults) Do you expect to retire in your 60s or work for longer?

8. Do you support Australia's compulsory superannuation system in principle?

Possible follow-up prompts:

- Why or why not?

9. Do you think people have a responsibility to use their superannuation to fund their living costs in retirement or is it okay for people to take their superannuation as a lump sum, spend it, and go on the pension?

Possible follow-up prompts:

- Why or why not?
- Do you think there should be tax incentives for people to take at least some of their superannuation as an annuity?

Part C: Tax expenditures

These questions are about the following tax expenditures ('tax breaks'): superannuation tax concessions, exemption of the family home from capital gains tax, capital gains tax discount, tax offsets for seniors and the childcare rebate. There are many other tax breaks, but these are some of the most significant ones. For example, the superannuation tax concessions are worth over \$30b a year in revenue that the Government would otherwise receive (assuming

people didn't change their behaviour) and the capital gains tax exemption is worth around \$55b because house prices have been increasing so much.

10. In the survey you indicated that you were/were not well informed about these tax expenditures before participating in this study. Do you think the public receives enough information about these types of Government programs?

Possible follow-up prompts:

- What other information would be helpful?
- Did you know how much these programs cost?
- Did you know who benefits most from these programs?

11. In general, do you think the benefits of these programs are worth the cost to the Government in revenue it misses out on?

Possible follow-up prompts:

- Are there any of these programs you would like to see expanded or wound back?
- Do you think that these sort of economic incentive programs are in principle a good way of encouraging people to behave in certain ways?

Part D: Benefits for homeowners

The two capital gains tax programs we mentioned in the previous section deliver big benefits to people who own property when house prices go up, and there are other Government policies that also benefit property owners, including investors. The next set of questions are to find out what you think about these policies.

12. In the survey you did/did not indicate that you thought consideration should be given to including more expensive homes in the Age Pension assets test. Can you tell me more about why you answered in this way?

Possible follow-up prompts:

- What do you think are the advantages/disadvantages of exempting the full value of the family home from the Pension assets test?
- Do you think it is worth having incentives for older people to downsize to smaller homes?
- Are you in favour of reverse-mortgage type schemes which allow people to remain in their home while using its equity to generate an income stream?

13. In the survey you indicated that you thought X Government policies were contributing to housing having become less affordable. Can you tell me more about why you answered in this way?

Possible follow-up prompts:

- Do you think housing becoming less affordable is a problem?
- Would you like to see any of the Government policies that benefit property owners expanded or wound back?
- Do you think in principle that it is a good idea for the Government to intervene in markets such as the housing market to moderate outcomes?
- (For young adults) Is it important to you to own a home some day?

Part E: Government debt

The next question is about the Government spending more money than it earns and building up a debt. Australia's public debt has been growing since 2008 and recently reached half a trillion dollars, though the Government does have plans to start paying it off.

14. In the survey you indicated that you thought it was/was not okay for the Government to continue to accumulate debt. Can you tell me more about why you answered in this way?

Possible follow-up prompts:

- Are there any areas where you think the Government could reduce spending?
- Are there any tax reforms you would like to see, such as adjusting the GST or income tax or company tax rates?
- Do you see any problems that might arise if the Government continues to build up debt?

Part F: Wealth sharing and the future

Australia has experienced a strongly growing economy over the last 20 years, and more generally since the Second World War. Growth has slowed somewhat more recently, especially with the end of the mining boom. The next set of questions is about sharing the benefits of economic prosperity, including into the future.

15. Do you think the benefits of economic growth have been spread evenly or fairly across all Australians?

Possible follow-up prompts:

- Do you think there are any groups in society which have claimed more or less than their fair share?
- In your perception, has inequality increased in Australia over the last 30 or 40 years?

- Do you think in good times it's worth governments putting something away for a rainy day, such as through a sovereign wealth fund?

16. In the survey you said you thought/didn't think Australia should consider introducing a wealth transfer tax such as an estate tax. Can you tell me more about why you think that?

Possible follow-up prompts:

- What effects do you think a wealth transfer tax would have?

17. In the survey you said you thought you would be better/worse off than your parents. Can you tell me why you answered in this way?

Possible follow-up prompts:

- Do you think economic growth will continue to deliver higher living standards for Australians over the next few decades?
- Do you think it is important for material living conditions to continue to improve for succeeding generations?

18. Do you think the balance of Government spending across different groups in society is about right or are some groups missing out?

Possible follow-up prompts:

- Are there areas where you would like to see more or less spending?
- Australia's population structure is getting older, which means the programs that mostly benefit older age groups are going to increase in cost. How would you prefer the Government to cover these additional costs?

19. In the survey you indicated you thought the Government's policies were/weren't sustainable and it does/doesn't plan effectively for the future. Can you tell me more about why you answered this way?

Possible follow-up prompts:

- How important do you think it is for us to consider the future impact of decisions made today?
- Do you think the Government sometimes takes a short-term approach because that is what the public wants?
- Do you think the Government faces any obstacles to taking a longer-term approach?
- Do you think that new technological developments will fix problems like environmental damage?

20. Would you say you are optimistic about Australia's future or do you have concerns?

Possible follow-up prompts:

- Do you think a lot about the future?

21. Do you think people living today have any obligations towards the future?

Possible follow-up prompts:

- Is it important to leave a legacy for succeeding generations and if so, what should it consist of?
- Do you feel that older adults have responsibilities towards children and young people?
- Are these responsibilities to their direct descendants or society as a whole?

22. In the survey you did/didn't indicate that people aged 16-25 have enough influence over government and policy in Australia. Can you tell me more about why you answered this way?

Possible follow-up prompts:

- Do you think young people have a different perspective than older adults?
- Do you think young people are highly engaged with politics?
- Would you say the Government does a good job of representing the interests of all groups in society?

Part G: Political values and generation

These questions are about your sense of being part of a generation, and your underlying values.

23. The survey mentioned a range of different values that people might hold. What are the most important values or ideals to you?

Possible follow-up prompts:

- Why do you think these values are important to you and where did they come from?
- (For seniors) Do you think your values have changed over time, and why/why not?
- (For young adults) Do you expect your values to change as you grow older?

24. You indicated in the survey that you did/didn't feel part of a distinctive generation. Can you tell me more about why you answered that way?

Possible follow-up prompts:

- What are the distinctive characteristics of your generation?
- Do you think other generations have distinctive characteristics?
- Do you think there is any link between the time someone was born and their worldview or values?
- Do you think there is such a thing as a lucky time to be born?

25. Do you think there has been a rise in materialism or consumer culture in Australia over the last few decades?

Possible follow-up prompts:

- Do you think this rise in consumerism has affected all age groups?

That is the end of the interview. Thank you very much for being so generous with your time and sharing your views. Would you like me to send you a short summary of the results of the research when the data has been analysed?

Appendix G

Additional survey results

Supplementary survey results not included in Chapter 6 are provided in this Appendix.

Other income support payments (see section 6.1.7)

Table 15: Disability Support Pension level

	Much too low	Too low	About right	Too high	Much too high
Young participants (n=25)	3	15	5	1	1
Senior participants (n=30)	3	18	8	1	0
Total (n=55)	6	33	13	2	1
% of young participants	12%	60%	20%	4%	4%
% of senior participants	10%	60%	27%	3%	0%

Totals may not add up to 100% due to rounding.

Table 16: Carer Payment level

	Much too low	Too low	About right	Too high	Much too high
Young participants (n=25)	1	16	7	0	1
Senior participants (n=28)	5	17	6	0	0
Total (n=53)	6	33	13	0	1
% of young participants	4%	64%	28%	0%	4%
% of senior participants	18%	61%	21%	0%	0%

Totals may not add up to 100% due to rounding.

Table 17: Parenting Payment level

	Much too low	Too low	About right	Too high	Much too high
Young participants (n=25)	4	11	8	1	1
Senior participants (n=29)	5	15	8	1	0
Total (n=54)	9	26	16	2	1
% of young participants	16%	44%	32%	4%	4%
% of senior participants	17%	52%	28%	3%	0%

Totals may not add up to 100% due to rounding.

Table 18: Youth Allowance level

	Much too low	Too low	About right	Too high	Much too high
Young participants (n=25)	7	8	10	0	0
Senior participants (n=29)	9	9	9	2	0
Total (n=54)	16	17	19	2	0
% of young participants	28%	32%	40%	0%	0%
% of senior participants	31%	31%	31%	7%	0%

Totals may not add up to 100% due to rounding.

Retirement age (see section 6.2.1)

Table 19: Most appropriate retirement age

	Under 60	60-64	65-69	70-74	75 or over
Young participants (n=25)	0	7	13	5	0
Senior participants (n=30)	0	6	19	5	0
Total (n=55)	0	13	32	10	0
% of young participants	0%	28%	52%	20%	0%
% of senior participants	0%	20%	63%	17%	0%

Totals may not add up to 100% due to rounding.

Table 20: Most appropriate age for pension eligibility

	Under 60	60-64	65-69	70-74	75 or over
Young participants (n=25)	0	7	14	4	0
Senior participants (n=30)	0	6	22	2	0
Total (n=55)	0	13	36	6	0
% of young participants	0%	28%	56%	16%	0%
% of senior participants	0%	20%	73%	7%	0%

Totals may not add up to 100% due to rounding.

Table 21: Most appropriate superannuation preservation age

	Under 60	60-64	65-69	70-74	75 or over
Young participants (n=25)	3	16	5	1	0
Senior participants (n=30)	2	22	4	2	0
Total (n=55)	5	38	9	3	0
% of young participants	12%	64%	20%	4%	0%
% of senior participants	7%	73%	14%	7%	0%

Totals may not add up to 100% due to rounding.

Awareness of tax expenditure programs (see section 6.3.1)

Table 22: I am well-informed about tax expenditure programs

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	2	13	4	6	0
Senior participants (n=30)	2	6	12	6	4
Total (n=55)	4	19	16	12	4
% of young participants	8%	52%	16%	24%	0%
% of senior participants	7%	20%	40%	20%	13%

Totals may not add up to 100% due to rounding.

Table 23: Tax expenditure programs should be considered as redistributive policies

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	0	2	4	15	4
Senior participants (n=30)	1	2	6	15	6
Total (n=55)	1	4	10	30	13
% of young participants	0%	8%	16%	60%	16%
% of senior participants	3%	7%	20%	50%	20%

Totals may not add up to 100% due to rounding.

Purpose of tax expenditure programs (see section 6.3.2)

Table 24: Acceptable purposes of tax expenditure programs

	Transfer resources to the well-off	Transfer resources to the <i>not</i> well-off	Grant benefits to groups	Promote social aims	Influence voting behaviour	None of the above
Young participant responses (n=59)	2	24	12	20	1	0
Senior participant responses (n=50)	0	18	9	20	0	3
Total responses (n=109)	2	42	21	40	1	3
% of young participant responses	3%	41%	20%	34%	2%	0%
% of senior participant responses	0%	36%	18%	40%	0%	6%

Totals may not add up to 100% due to rounding.

Participants were invited to select as many responses as they wished.

Table 25: *Actual purposes of tax expenditure programs*

	Transfer resources to the well-off	Transfer resources to the <i>not</i> well-off	Grant benefits to groups	Promote social aims	Influence voting behaviour	None of the above
Young participant responses (n=75)	13	11	22	8	21	0
Senior participant responses (n=75)	16	9	23	8	19	0
Total responses (n=150)	29	20	45	16	40	0
% of young participant responses	17%	15%	29%	11%	28%	0%
% of senior participant responses	21%	12%	31%	11%	25%	0%

Totals may not add up to 100% due to rounding.

Participants were invited to select as many responses as they wished.

Generosity of tax expenditure programs (see section 6.3.3)

Table 26: Tax expenditure programs that are too generous

	Superannuation tax concessions	Family home CGT exemption	CGT discount for investment property	Tax offsets for seniors	Childcare rebate ¹⁵¹	None of the above
Young participant responses (n=35)	7	5	9	4	1	9
Senior participant responses (n=40)	10	4	12	2	1	11
Total responses (n=75)	17	9	21	6	2	20
% of young participant responses	20%	14%	26%	11%	3%	26%
% of senior participant responses	25%	10%	30%	5%	2%	28%

Totals may not add up to 100% due to rounding.

Participants were invited to select as many responses as they wished.

¹⁵¹ The Government introduced significant reforms to childcare support arrangements during the data collection phase.

Table 27: Tax expenditure programs that are not generous enough

	Superannuation tax concessions	Family home CGT exemption	CGT discount for investment property	Tax offsets for seniors	Childcare rebate	None of the above
Young participant responses (n=26)	1	3	1	4	12	5
Senior participant responses (n=44)	6	2	3	9	11	13
Total responses (n=70)	7	5	4	13	23	18
% of young participant responses	4%	12%	4%	15%	46%	19%
% of senior participant responses	14%	5%	7%	20%	25%	30%

Totals may not add up to 100% due to rounding.

Participants were invited to select as many responses as they wished.

The role of housing (see section 6.4.1)

Table 28: Housing should be more affordable even if house prices decrease

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	0	0	3	15	7
Senior participants (n=30)	0	2	5	14	9
Total (n=55)	0	2	8	29	16
% of young participants	0%	0%	12%	60%	28%
% of senior participants	0%	7%	17%	47%	30%

Totals may not add up to 100% due to rounding.

Table 29: Generating wealth is an important purpose of residential housing

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	3	6	9	7	0
Senior participants (n=29)	2	11	8	7	1
Total (n=54)	5	17	17	14	1
% of young participants	12%	24%	36%	28%	0%
% of senior participants	7%	38%	28%	24%	3%

Totals may not add up to 100% due to rounding.

Table 30: People who benefit from house price rises have earned their gains

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	1	2	13	6	3
Senior participants (n=30)	1	5	17	6	1
Total (n=55)	2	7	30	12	4
% of young participants	4%	8%	52%	24%	12%
% of senior participants	3%	17%	57%	20%	3%

Totals may not add up to 100% due to rounding.

Housing affordability and policy (see section 6.4.2)

Table 31: Policies contributing to housing affordability issues

	Family home pension means test exemption	Family home CGT exemption	CGT discount for investment property	Negative gearing	None of the above
Young participant responses (n=48)	6	5	18	18	1
Senior participant responses (n=64)	8	7	21	24	4
Total responses (n=112)	14	12	39	42	5
% of young participant responses	12%	10%	38%	38%	2%
% of senior participant responses	12%	11%	33%	38%	6%

Totals may not add up to 100% due to rounding.

Participants were invited to select as many responses as they wished.

Wealth transfer tax (see section 6.5)

Table 32: Most appropriate minimum value estate for a tax to be applied

	\$3m	\$5m	\$8m	\$10m	\$15m
Young participants (n=23)	12	5	2	4	0
Senior participants (n=30)	11	10	2	1	6
Total (n=53)	23	15	4	5	6
% of young participants	52%	22%	9%	17%	0%
% of senior participants	37%	33%	7%	3%	20%

Totals may not add up to 100% due to rounding.

Future growth (see section 6.8.1)

Table 33: My living standards across my lifetime are likely to exceed those of my parents

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	0	8	6	11	0
Senior participants (n=30)	0	1	4	14	11
Total (n=55)	0	9	10	25	11
% of young participants	0%	32%	24%	44%	0%
% of senior participants	0%	3%	13%	47%	37%

Totals may not add up to 100% due to rounding.

Future planning (see section 6.8.2)

Table 34: The Federal Government's policies are sustainable over the next 50 years

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	6	13	4	2	0
Senior participants (n=30)	7	17	4	2	0
Total (n=55)	13	30	8	4	0
% of young participants	24%	52%	16%	8%	0%
% of senior participants	23%	57%	13%	7%	0%

Totals may not add up to 100% due to rounding.

Table 35: The Federal Government plans effectively for the future

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	7	9	8	1	0
Senior participants (n=30)	14	11	3	1	1
Total (n=55)	21	20	11	2	1
% of young participants	28%	36%	32%	4%	0%
% of senior participants	47%	37%	10%	3%	3%

Totals may not add up to 100% due to rounding.

Representation of youth interests (see section 6.10.1)

Table 36: Redistributive policies strike the right balance between age groups

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	1	13	8	3	0
Senior participants (n=30)	1	13	11	4	1
Total (n=55)	2	26	19	7	1
% of young participants	4%	52%	32%	12%	0%
% of senior participants	3%	43%	37%	13%	3%

Totals may not add up to 100% due to rounding.

Table 37: I am likely to contribute more in taxes than I receive in benefits across my lifetime

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	0	3	1	18	3
Senior participants (n=30)	1	1	10	11	7
Total (n=55)	1	4	11	29	10
% of young participants	0%	12%	4%	72%	12%
% of senior participants	3%	3%	33%	37%	23%

Totals may not add up to 100% due to rounding.

Table 38: 16-25-year-olds have enough influence over future-oriented decision-making

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Young participants (n=25)	8	14	0	2	1
Senior participants (n=30)	3	12	10	4	1
Total (n=55)	11	26	10	6	2
% of young participants	32%	56%	0%	8%	4%
% of senior participants	10%	40%	33%	13%	3%

Totals may not add up to 100% due to rounding.

Table 39: Appropriate measures to increase the influence of 16-25-year-olds over policymaking

	Electoral enrolment through schools	Proxy votes for parents	Extending the vote to 16 and 17-year-olds	Youth consultative forum	None of the above
Young participant responses (n=56)	20	1	13	20	2
Senior participant responses (n=51)	17	0	10	21	3
Total responses (n=107)	37	1	23	41	5
% of young participant responses	36%	2%	23%	36%	4%
% of senior participant responses	33%	0%	20%	41%	6%

Totals may not add up to 100% due to rounding.

Participants were invited to select as many responses as they wished.

Value trade-offs (see section 7.1)

Table 40: Which of these two values is most important to you?

	Individual responsibility	Collective responsibility
Young participants (n=25)	12	13
Senior participants (n=30)	17	13
Total (n=55)	29	26
% of young participants	48%	52%
% of senior participants	57%	43%

Totals may not add up to 100% due to rounding.

Table 41: Which of these two values is most important to you?

	Hard work	Good luck
Young participants (n=25)	19	6
Senior participants (n=28)	25	3
Total (n=53)	44	9
% of young participants	76%	24%
% of senior participants	89%	11%

Totals may not add up to 100% due to rounding.

Table 42: Which of these two values is most important to you?

	Taking risks	Minimising risks
Young participants (n=25)	8	17
Senior participants (n=29)	11	18
Total (n=54)	19	35
% of young participants	32%	68%
% of senior participants	38%	62%

Totals may not add up to 100% due to rounding.

Table 43: Which of these two values is most important to you?

	Conservative	Progressive
Young participants (n=25)	1	24
Senior participants (n=30)	7	23
Total (n=55)	8	47
% of young participants	4%	96%
% of senior participants	23%	77%

Totals may not add up to 100% due to rounding.

Table 44: Which of these two values is most important to you?

	Short term	Long term
Young participants (n=25)	1	24
Senior participants (n=30)	1	29
Total (n=55)	2	53
% of young participants	4%	96%
% of senior participants	3%	97%

Totals may not add up to 100% due to rounding.

Table 45: Which of these two values is most important to you?

	Global outlook	Local outlook
Young participants (n=24)	18	6
Senior participants (n=29)	21	8
Total (n=54)	39	14
% of young participants	75%	25%
% of senior participants	72%	28%

Totals may not add up to 100% due to rounding.

Table 46: Which of these two values is most important to you?

	Public interest	Individual interest
Young participants (n=25)	23	2
Senior participants (n=30)	30	0
Total (n=55)	53	2
% of young participants	92%	8%
% of senior participants	100%	0%

Totals may not add up to 100% due to rounding.

Table 47: Which of these two values is most important to you?

	Being optimistic	Being realistic
Young participants (n=25)	7	18
Senior participants (n=30)	7	23
Total (n=55)	14	41
% of young participants	28%	72%
% of senior participants	23%	77%

Totals may not add up to 100% due to rounding.

Table 48: Which of these two values is most important to you?

	Past	Future
Young participants (n=25)	2	23
Senior participants (n=26)	1	25
Total (n=51)	3	48
% of young participants	8%	92%
% of senior participants	4%	96%

Totals may not add up to 100% due to rounding.

Table 49: Which of these two values is most important to you?

	Security	Adventure
Young participants (n=25)	14	11
Senior participants (n=29)	20	9
Total (n=54)	34	20
% of young participants	56%	44%
% of senior participants	69%	31%

Totals may not add up to 100% due to rounding.

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