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**New Zealanders discuss the economic and social issues of state-funded
income support in retirement**

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*For my grandfather, Wilfred Mabey Hunt (1921-2012),
and my children Blake, Abigail and Heidi.*

Abstract

The New Zealand government provides a universal pension to citizens over the age of sixty-five years. The basis for this is widely understood as a ‘social contract’ between generations in which tax-payers fund income support for the older generation of the day. As demographics shift markedly towards an older population, concerns about the future cost of pensions are apparent in New Zealand politics, media and everyday conversations. Data for this project was collected from two newspaper articles that discussed the future cost of pensions, and from 233 online public responses to these articles. Rhetorical analyses of both the articles and the public responses were undertaken. The results consisted of three main findings. Firstly, accounts that emphasised intergenerational inequity generated antagonism and widened divisions between generational groups. Secondly, New Zealanders prominently constructed the state-funded pension as a return for a lifetime of economic contributions. Lastly the discussions of New Zealanders reflected a shift in understandings about the responsibility for the funding of income in retirement, with expectations that individuals should prepare financially for their own retirement apparent. These understandings around income support for older people appear incongruent with the current universal pension, and raise questions about its status. The focus on intergenerational issues may overlook other kinds of inequity in retirement. The invocation of economic contributions as the basis for pension deservingness has implications for those without a steady history of paid work.

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Chapter 1

Introduction

In New Zealand the transition into older age is usually understood to occur when people retire, or as they reach the age of eligibility for a pension. The demographic distribution of many countries, including New Zealand, is changing as people are living longer and having fewer children. Additionally, the largest age-cohort in New Zealand is now reaching the age of retirement. This cohort, commonly referred to as the ‘baby boomers’, is a large group due to the heightened birth rate in the years after World War II. Due to these factors, New Zealand’s population is expected to age at an accelerated rate during the next few decades (Statistics New Zealand, 1998). The issue of an ageing population has been met with concern in countries in which the state provides income support and services to older people, due to projections of rising costs and fewer working-age tax-payers relative to the number of retirees. Concern about population ageing is not a particularly new phenomenon. Thirty years ago, critical scholars observed alarm about the growing numbers of older people which was driven by pessimistic economic predictions and suggestions of disaster, such as an “explosion” of older people (Phillipson, 1982, p.7). These claims of alarm may have the most societal resonance in times of economic downturn such as seen worldwide in the 1930s, the early 1980s, and the more recent global financial recession of 2008 to 2012.

As the New Zealand population grows older it is important to understand the issues that may occur alongside this shift in demographics. The financial implications of the ageing population are given prominence in the media, and feature strongly as an underlying rationale for the direction of social policy. The New Zealand government currently provides a pension, funded from general taxation and paid to all citizens over the age of sixty-five years, regardless of the income and assets of the recipient. Left unchanged, this universal benefit will become more expensive in the years to come, and those in employment may have to fund it through increased taxation on their income. In response to this, the government’s advisory body on retirement issues has recommended

that the age of entitlement for this pension be increased to reduce future costs, and this has generated much media commentary and public discussion on the issue.

This research aims to add to this discussion by examining the way New Zealanders talk about state-funded income support for older people in the current context of controversy over the future cost of the universal pension scheme and the appropriate age of eligibility. The discussions reflect that there are other interests to consider, such as fairness across the generations and the adequacy of government spending on younger people. Given that these issues are likely to have a direct impact on all New Zealanders in one or more ways, it is important to closely examine the public discussions that are occurring around the issue of the retirement age and consider their potential consequences.

Thesis outline

The following chapter traces the history of state-funded income support for older New Zealanders through its inception in the late 1800s to the present. It shows how pensions have changed over the years, and attempts to elucidate the historical circumstances that effected those changes. This chapter also provides a historical context that provides important background understandings to the analysis of data in later chapters. The next chapter reviews literature about ageing and considers the prominent ways in which older people are understood or perceived in Western societies. The ways in which depictions of older people and responsibilities for ageing have shifted over time is linked to the workings of power and economic interests. Representations of older people in the media are also considered, along with the role the media plays in facilitating and shaping public discussions. Chapter four articulates the underlying theory of the research, social constructionism, and explains how this alternative approach to psychology takes peoples' shared language as the object of study. The approach to analysis used in this project is a rhetorical approach which highlights the fundamental nature of argumentation to human interactions and psychology. Chapter five explains how the data were sampled from the New Zealand news media and the internet, and describes the

process of analysis. Chapters six and seven comprise the two analyses that were carried out – firstly an analysis of two newspaper opinion pieces, and secondly an analysis of the public responses to these articles. Through these analyses, the prominent ways that New Zealanders discuss the issues of state-funded income support in retirement were examined and their implications considered. The final chapter identifies three main findings and locates these in a wider literature. Overall the history and analysis suggest that the current media-generated public discussions have broader implications than just for pension eligibility.

Chapter 2

History of New Zealand social policy and superannuation

Prior to 1898, New Zealand families were legally responsible for the support of their relatives. Any non-familial assistance for older people was provided by volunteer agencies (Beaglehole, 1993). The Old-Age Pensions Act of 1898 was preceded by a lengthy period of depression in New Zealand, from 1865 to 1895, which saw the numbers of people in poverty rise markedly. At the same time, the number of people over the age of sixty-five years was increasing dramatically relative to the rest of the population due to the ageing of large numbers of immigrants who had arrived in New Zealand during the 1870s (Sutch, 1966). At this time the issue of older people in poverty was becoming more apparent, and the Liberal government led by Prime Minister Richard Seddon came under pressure to address it. The government introduced the Old-Age Pensions Bill which took three attempts before passing into law, as politicians argued their positions on financial provision for older people. Sutch (1966) describes two of the opposing positions surrounding the second attempt to pass the bill:

“Conservatives [...] argued that it would sap the self-reliance of the working classes, discourage thrift, pander to criminals and drunkards, attract degenerates and imbeciles to the country, create an army of sturdy beggars, demoralize the old people, break up the family and ‘gradually destroy our civilisation’. The radical philosophers [...] wanted the old age pension to be the right of all, not a dole to the poor to accentuate an inferior social status arising from their economic position.” (p. 91)

An established understanding at the time held individuals responsible for their own situation, and was the basis of opposition to the bill. Supporters of the bill, however, argued that misfortune in life could happen to anyone (McClure, 1998). New Zealand was the first country in the British Empire to provide a pension for older people and this was considered indicative of the country’s egalitarian values (Ministry for Culture and Heritage, 2011a). At the time of introduction, the amount payable was meagre and strict

means-testing and residency criteria precluded many people who met the age requirement of sixty-five years from being eligible (Beaglehole, 1993). Exclusions were also made on the basis of ‘moral character’. Those who drank excessive amounts of alcohol, had served prison time, deserted a spouse, or were judged to be immoral in some other way were disqualified from receiving a pension (McClure, 1998). A further exclusion to eligibility was made on the basis of race, as those of Asian descent were specifically disqualified from receiving the pension. Māori, while not officially excluded, were likely to have struggled to qualify due to both ancestral land being counted as property ownership and the difficulty of proving age (McClure, 1998). Despite these limitations, the Old-Age Pensions Act was a significant policy reform because, for the first time, the New Zealand government had assumed a direct role in providing for older people who needed assistance.

Although this provision for older people may have been sufficient in times of economic growth, it was insufficient in times of economic restriction. The advent of refrigeration technology transformed New Zealand into a relatively wealthy economy in the early decades of the twentieth century (Singleton, 2008). However a severe worldwide depression started in 1929 and overseas commodity prices were drastically affected. As in many countries at this time, New Zealanders’ incomes dropped and unemployment rose. The issue of poverty again became very apparent in New Zealand society and the provision of assistance from charity organisations and the government was demonstrably inadequate (McClure, 1998). In a country in which an egalitarian ethic was a source of national pride, a sizeable section of society was living in dire poverty and many New Zealanders found this unacceptable (McClure, 1998).

A policy position that every New Zealander should have an acceptable standard of living helped the Labour party win the general election of 1935. With the aim of creating a more unified society in which each citizen had the same support structures in place, the Social Security Act was passed in 1938. This time universal principles were introduced and it became law that all should contribute to social security through taxation and all should be eligible for a pension when they reached sixty-five years of age (McClure,

1998). An income-tested Age Benefit was also introduced from the age of sixty years which initially paid more than the universal benefit. Some pensioners, however, preferred to receive the universal benefit even if they were eligible for the Age Benefit, as they considered income-testing demeaning (Fergusson, Hong, Horwood, Jensen, & Travers, 2001). The 1938 Act also introduced free universal healthcare and a range of other benefits to New Zealanders of all ages. Those opposed to the legislative changes questioned the affordability of the new system and claimed it would create undesirable dependency upon the state (Ministry for Culture and Heritage, 2011b).

World War Two saw another shift in the shared values of New Zealanders, as importance was placed upon war-time contributions such as service to the country and productivity. The young were seen as the means by which these ideals could best be realised. Furthermore young, working families provided a sense of hope for the future and policy attention was directed towards their wellbeing (McClure, 1998). With the emphasis of the times firmly on youth, older people did not receive much political attention during the 1940s and pensions became devalued by inflation. During the 1950s a strong overseas demand for wool exports saw New Zealand's wealth soar. Full employment and a labour shortage eventuated. During this time some older people expressed discontent about their exclusion from receiving the means-tested Age Benefit, as they considered their earlier prudence should not put them at a disadvantage (McClure, 1998). The government responded by markedly increasing the amount of Universal Superannuation to those who were not receiving the Age Benefit. This increase occurred incrementally over several years until, by 1960, the Superannuation payment was almost equal to the Age Benefit (Fergusson et al., 2001). Those who were in favour of strengthening this universal benefit argued that it would encourage older people to continue working, encourage saving, and grant a sense of involvement and stake in the Superannuation scheme to its tax-paying contributors. Opponents to the bolstering of Superannuation argued that it was too expensive, that funding it relied on continuing economic prosperity, that older people would become an increasing burden and hurt the economy, and that any moves to backtrack or downgrade Superannuation would be resisted by a bloc of voters (McClure, 1998).

A shift took place during the 1960s regarding common understandings of poverty. Literature on poverty found a worldwide audience during this time and generated a wave of campaigns and social critique (Phillipson, 1998). Social theorists outlined a new concept of 'relative poverty' in which the status of 'poor' was not just reserved for those without the basic necessities of life; rather it was suggested a better definition of poverty was being in a state of social exclusion or being denied participation in one's community (McClure, 1998). At the same time, New Zealand's era of economic prosperity was coming to an end (Reserve Bank of New Zealand, 2007). The changing economic conditions and shifting understandings around poverty resulted in a Royal Commission of Inquiry charged with formally reassessing Social Security in New Zealand. Many new policies in the areas of welfare, health, education and housing were introduced by Norman Kirk's 1972-1975 Labour government, including increased pensions and the introduction of the Domestic Purposes Benefit (DPB). This new benefit meant that the means to provide for children outside of a marital relationship were now available (McClure, 1998).

The Commission had recommended that the dual nature of provision for older people be retained, as they believed this would reduce the gap between rich and poor in older age. However a problem existed whereby people over the age of sixty were now the only societal group who were subject to an income test in order to receive state support if they were unable to work. Both major political parties ignored the Commission's recommendations and developed their own superannuation policies (McClure, 1998). The Labour party's scheme, developed by Roger Douglas, passed into law in 1974. It was based on compulsory, individual contributions deducted from wages, with a pension paid in return from the age of sixty, and it was designed to address the increasing costs of superannuation. This scheme rewarded long-serving workers but greatly disadvantaged those who had irregular work, unpaid work, or were unable to work. This scheme was attacked by the leader of the National Party, Robert Muldoon, who recognised the narrow appeal of Labour's scheme as well as the unpopularity of only applying means testing to older people. Muldoon's solution was a new, universal pension, paid for from general taxation and available to all New Zealanders from the age

of sixty years with no asset or income test. The rate of payment of this new pension was, for a married couple, set at 80% of the average wage, which was generous for a publically funded scheme (Fergusson et al., 2001), however it was considered affordable due to the progressive tax scale of the time, with a top tax rate of 60% (Retirement Policy and Research Centre, 2009). This policy had wide appeal and helped National to win the 1976 general election. Those with other sources of income, who were now also eligible for Muldoon's superannuation, comprised a new, affluent sector of society (McClure, 1998). The cost of New Zealand pensions rose markedly within the space of a few years (Fergusson et al., 2001) and critics expressed concern about the increasing cost of the scheme, the burden to the economy, and the high level of taxation necessary to sustain it. Many people supported the scheme however and asserted the deservingness of the recipients by pointing to the hardship of their earlier lives through the Great Depression and World War Two (McClure, 1998).

As Muldoon's National Superannuation was becoming established, the least favourable world economic conditions since the 1930s were occurring. Inflation, unemployment and the world-wide oil crisis contributed to New Zealand's economic problems in the late 1970s and early 1980s. Thatcher and Reagan were elected in the United Kingdom and United States respectively and these world leaders both set about instituting economic reform. These reforms were based upon neoliberal ideals of free markets, lower taxes and privatisation, with an emphasis on state efficiency rather than citizens' rights (Powell, 2006). Governments at this time endeavoured to promote workforce participation as an important symbol of citizenship and belonging in mainstream society, and communicated expectations that individuals should be responsible for their own well-being and expect less government support. By the mid 1980s New Zealand was experiencing national debt problems and rising government expenditure. Following the trend of neoliberal economic reform in other countries, 'Rogernomics' policies were introduced in New Zealand by then Minister of Finance, Roger Douglas. These reforms included significantly reducing income tax for high earners and corporations, introducing a superannuation surcharge (means test), and introducing a consumption tax (GST). Superannuation was the most expensive portion of the social welfare budget,

and the introduction of a superannuation surcharge was an attempt to reduce government spending on those who had less need of financial support. Even though it was accompanied by large tax cuts for those who would be most affected (higher income earners), the superannuation surcharge was extremely unpopular, with many older people viewing it as targeting their age group as a whole (McClure, 1998). Other kinds of beneficiaries felt the effects of the 'Rogernomics' reforms more severely than older people, however superannuitants tended to compare their situation with that of working people, whose net incomes were increasing due to the tax cuts (McClure, 1998).

In 1991, Finance Minister Ruth Richardson delivered what became known in the media as 'the mother of all budgets' which involved a range of spending cuts including freezing rates of payment for superannuitants. The same year saw a timetable introduced for raising the age of eligibility from sixty to sixty-five years, and this happened incrementally between 1993 and 2001 (Fergusson et al., 2001). Also in 1991, a taskforce was set up by the government to investigate how private provision for retirement could be improved. These events and policy changes contributed to a growing uncertainty around the future of superannuation in New Zealand (Fergusson et al., 2001)

Since the superannuation surcharge was abolished in 1998, New Zealand again has a universal pension funded from general taxation and available to all over the age of sixty-five years. In 2001 a fund was established by Finance Minister Michael Cullen in order to make savings towards the future cost of superannuation; however contributions to this fund were suspended in 2009 by the successive government.

Most recently, the superannuation debate in New Zealand has surrounded the retirement of the 'baby boomers' and the demographic trends of population ageing. Throughout much of the world people are living longer and having fewer children, and the proportion of older people in the population is steadily rising. At the same time, the largest age-cohort in New Zealand is starting to reach the age of superannuation eligibility. This group, the 'baby boomers', born between 1946 and 1964, is large in

number due to an increased birth rate in the years following World War Two. Around the world, commentary on the issue of the affordability of the growing older population has often been marked by allegations of intergenerational inequity and alarming scenarios of financial collapse (Bernard & Phillips, 2000). The issue of funding universal superannuation for growing numbers of retirees has received much recent political and media attention in New Zealand, especially following a Retirement Commission recommendation that the government once again raise the age of entitlement for superannuation (Retirement Commission, 2010).

In conclusion, state-funded income support for older people in New Zealand has undergone many changes since its introduction. Eligibility criteria have changed often, based on historically-contingent evaluations about the deservingness and neediness of older people and the poor. The amount of financial provision has also changed according to the country's changing economic circumstances as evaluated by those in power. As superannuation policy has shifted over the years, a tension has remained, regarding how much relative emphasis should be placed on individual, familial and state responsibility for financial provision for older age (Munro, 2002). New Zealand currently provides a universal public pension that, while generally considered modest, is also generally considered enough to maintain a basic standard of living. The future of superannuation in New Zealand, however, both in the terms of eligibility and the source of financing, remains uncertain. The history of often-changing provisions for older people is especially germane in the current context, as changes to superannuation are being proposed and discussed in response to concern about the future affordability of superannuation.

Chapter 3

Constructing Older People and Ageing

Historically, entry into older age has generally been considered a factual occurrence based upon concrete criteria such as physical signs or chronological age. Critical gerontologists, however, contend that the stages of the life course are not grounded in an essential reality. Rather it is suggested that understandings about age and ageing are constructed from socially available discursive and ideological resources, and are contingent upon the particular socio-historical context in which they occur (Powell, 2006; Ray, 2007). These understandings and depictions of later life do not necessarily reflect the lived experiences of people as they age, rather they represent the more general ways that ageing is understood by wider society (Patterson, Forbes, & Peace, 2009). Constructions of later life incorporate definitions, beliefs and moral messages about age-appropriate social practices which function to develop and maintain societal norms. Therefore the possible ways of being at particular life stages are circumscribed through the available discursive societal resources and the operations of power that legitimate these (Rudman, 2006; Powell, 2009). However it is apparent that constructions of ageing are not fixed as there exists great variation across historical and cultural contexts. The dominant constructions of ageing within a given socio-historical context generally function to position older people in accordance with the prevailing social and economic imperatives of that time and place.

In contemporary Western society older people are often understood as a homogenous group with age as their defining characteristic, and in many countries the later years are depicted negatively, characterised by deterioration, loss, dependency, dissatisfaction and frailty (Powell, 2006; Bytheway, Ward, Holland, & Peace, 2007; Phillipson, 1998). These representations of ageing provide stark contrast to Western society's highly prized values of productivity and independence. This contrast functions to devalue older people in society (Angus & Reeve, 2006; Phelan 2008). The process of separating older

people from productive and independent citizens has profound consequences including discrimination in the workplace (Phillipson, 1998), social exclusion (Bytheway et al., 2007), invisibility (McGuire, Klein & Chen, 2008) and pervasive ageism that is barely noticeable as such (Ray, 2007). The devaluing of older people and the prominence of unflattering myths and stereotypes have become ingrained and accepted in Western society (Ray, 2007; McGuire et al, 2008).

Within these prominent understandings of old age as characterised by decline and dependency, Bernard & Phillips (2000) suggest there are two opposing ways to construct older individuals: the 'deserving poor' and the 'societal burden'. Depictions of elders as needy and deserving of public support have been the basis for social welfare policies that financially benefit older people (Angus & Reeve, 2006). Patterson et al. (2009) suggest that homogenisation of the aged is most apparent in countries with a history of social welfare provision due to 'neediness' becoming the most salient aspect of ageing in a welfare state context. The deserving poor are considered appropriate recipients of societal support due to being constructed as both blameless and needy. Alternatively, older people may be considered a burden or a problematic drain on society, which constructs them as less appropriate recipients of societal support. Within an economic rather than a social welfare frame, elders are often constructed as a costly social group who constitute a liability to society (Phillipson, 1998). These understandings of older people as a burdensome group suggest other societal groups are being unfairly deprived of resources. The recent global financial crisis has exacerbated perceptions of inequity regarding difference of opportunity and unequal distribution of resources across older and younger generations. It is often argued that societal support for older people is only able to be sustained unfairly and at the expense of younger generations. Scholars such as Higgs & Gilleard (2010), however, challenge this notion, citing examples of social progress such as healthcare, from which all post-war generations benefit, and questioning whether generational equity can be attained through a reduction in the current financial assistance provided to older people.

The way that retirement is constructed by discourses in a particular socio-historical context has implications for the individuals living in these contexts, and their experiences and possibilities as they grow older. The workings of power influence the discourses that are prominent, accepted and readily available in society (Powell, 2009). Retirement as an expected and normative life stage became consolidated as a societal institution for men in most Western countries after the second world war and subsequently also became typical for women, as their rate of participation in the paid workplace increased. Rudman & Molke (2009) demonstrated that the social construction of retirement could be linked to the promotion of the social and economic interests of government and business. For example, in the 1970s and 1980s, when political powers considered it advantageous that workers retire early, constructions of retirement in policy and other texts shifted away from the negative depictions associated with older age, and the post-work years became depicted as a desirable period of life. Retirement became an achievement to strive towards and enter as early as possible. In the 1990s some governments came to view early retirement as unfavourable in the context of issues such as labour shortages and concern about economic growth and the sustainability of publically-funded pensions. Rudman and Molke contend that retirement was again reshaped in policy and other texts – this time as a problematic phenomenon. In its place later life characterised by ‘productive ageing’ was promoted, in which the ‘ideal’ older person was one who proactively continued to participate in the paid workforce.

In accordance with the reconstruction of retirement as a time of continued productivity the development of a wider, contemporary model of ageing in Western societies has occurred, referred to as ‘successful ageing’ or ‘positive ageing’ (Ylanne-McEwen, 2000; Davey & Glasgow, 2006). This model has gained prominence alongside growing political concerns regarding the economic costs of ageing societies. Concerns regarding the rising numbers of elderly citizens due to the post-war baby boom and increased life expectancy have directed attention onto the kinds of factors that may reduce the costs of supporting older people in society by maintaining the health and productivity of individuals for as long as possible (Rozanova, 2010). Therefore, new understandings of

ageing have developed that challenge established notions of ageing characterised by decline and loss, and seek to replace these with counter depictions of ageing as a time of wellness, activity and engagement in society. This shifting paradigm has been reflected in the images of ageing that are presented in various media (for example Ylanne-McEwen, 2000; Hilt, 2000), and in the way that individuals expect themselves to age (Patterson et al., 2009). As a consequence, the construct of a healthy, active and independent senior citizen is becoming widely presented as the achievable ideal. Implicit in 'successful ageing' is the responsibility of individuals for achieving the depicted ideal, obliging them to engage in the behaviours that will allow them to retain health and independence in older age. Critical gerontologists have questioned the desirability of this seemingly positive turn, highlighting its power to devalue and marginalise those who will not achieve the 'successful ageing' ideal (Holstein & Minkler, 2003; Conway & Crawshaw, 2009; Bernard & Phillips; 2000). They suggest that the 'successful ageing' model problematises those who do not achieve and maintain the depicted ideal and disregards the decline that people inevitably face in old age. Furthermore, the placement of responsibility for 'successful ageing' onto the individual downplays the importance of systemic and societal inequalities in contributing to the breadth of ways that people age.

The shift towards the 'successful ageing' model has occurred alongside the rise of neoliberal rationalities in Western nations. Neoliberalism downplays notions of governmental or corporate responsibility for the welfare of citizens and endeavours to shift this responsibility onto the individual and the free market (Rudman & Molke, 2009). In recent decades a shift in the way that citizenship is constructed has been evident, moving away from understandings of citizens as holders of rights and towards understandings of citizens as individuals with responsibilities (Powell, 2006). The rising prominence of citizenship based on neoliberal ideals has substantial implications for older people as they are likely to be cast as non-productive, dependent and burdensome within an ideological system in which these positions are eschewed. Rudman (2006) found that morally desirable senior citizen identities were depicted as those making economic contributions through spending or productivity, those who were prudent, and

those who were making personal efforts to avoid decline and dependency. The undesirable senior citizen identity is depicted as the converse, that is, as one who has succumbed to a state of vulnerability and dependency. Breheny & Stephens (2012) highlighted an undesirable consequence of these contrasting identities by demonstrating that the moral imperative to avoid assuming a position of dependence can lead to older people declining help and forgoing important needs. Furthermore, societal health promotion messages and the virtue they ascribe to those who make personal efforts towards maintaining health and independence in old age could be problematic within the neoliberal emphasis upon individual accountability. Within this ideological frame, people may hold themselves personally responsible for their ageing bodies, or feel deceived by the societal messages that told them they could stay well and independent if they did the 'right things' (Pond, Stephens, & Alpass, 2010). Powell also suggests this shift towards constructing people as individually responsible for their ageing may change expectations of societal obligation regarding material provision for older people. This raises concerns about the implications for those deemed not to be virtuous, responsible citizens (for example, those who have not saved enough to support themselves through retirement, or those who have developed health problems as they have aged). Through these shifting understandings, neediness in old age is translated from an indicator that social support is required, to a marker of lack of preparation and provision for later life.

Traditional depictions of ageing as loss and decline as well as more recent notions of 'successful ageing' contain assumptions regarding the advantageous nature of youth that are largely unquestioned. Within understandings of ageing as decline and loss, the idealisation of youth functions to devalue and marginalise the old. Within contemporary understandings of 'successful ageing', maintaining youthfulness is presented as attainable, expected and normative to the extent that becoming old may not be valued, embraced or even acknowledged as a legitimate way of being. For example, Patterson et al. (2009) found that young people invariably imagined their future older selves as 'staying young' or 'age-free'. Similarly, Tulle-Winton (1999, p. 297) highlighted the difficulty in applying to oneself the traditional markers of old age, because the current

obligation to age ‘successfully’ was compatible with “agelessness” rather than with “agedness”. Within this pervasive ideology of anti-ageing, ageing is constructed as a problem that requires solving, or a disease in need of a cure. This functions to legitimate both the marketplace and medical science as important providers of solutions to the problem of ageing, and to position older people as free-acting consumers who are able to control the nature of their own ageing processes (Hodgetts, Chamberlain, & Bassett, 2003). The construction of ageing as undesirable and problematic has often been marked by hyperbolic language. Vincent (2007) describes how the dominant scientific world view uses the rhetoric of ‘battle’ and ‘war’ to depict old age as something that must be fought against. This places the aged in a position of defeat, as having succumbed and lost rather than prevailing against the ‘enemy’ of age. As a result, old age is constructed as a life phase that is unquestionably negative and is to be feared and avoided, and no positive depictions of ageing that include and acknowledge ‘becoming old’ are possible.

Older people and social policy

Social policy both influences and is influenced by societal attitudes and understandings about ageing (Wilinska & Cedersund, 2010). Policy debates around older people and ageing are characterised by competing, polarised constructions. For example, older people may be constructed as healthy or frail, independent or needy, as enjoying golden years or as experiencing decline (Fealy, McNamara, Treacy, & Lyons, 2011). These kinds of contrasting constructions within discussions of social policy reflect that there exists variation amongst older people and their experiences of ageing, rather than homogeneity. However these constructions may also function according to the varied interests involved in policy decisions about allocation of resources to the support of older people. Since the advent of welfare states, constructions of elders as needy or frail have functioned to advance the case for adequate support being provided for older people. In New Zealand, Ng & McCreanor (1999) examined submissions to a 1980s social policy commission at a time when government policy was shifting from a commitment to social welfare to a requirement that elderly people become less reliant upon the state. Their findings indicated resistance to neoliberal ideologies, with many

submitters invoking notions of fairness, needs and rights to construct older people as appropriate targets of supportive social policies.

The worldwide phenomenon of population ageing has become a key issue for policy makers. Combined with welfare-state notions of neediness and dependency, population ageing is seen as a problematic occurrence in which growing numbers of older people are depicted as an unaffordable drain on society. Several countries have sought to address the issue of population ageing by implementing policies that accord with understandings of 'productive ageing' and 'successful ageing' (Davey & Glasgow, 2006). In New Zealand, the current 'Positive Ageing Strategy' promotes positive images of ageing and older people, as well as self-reliance and continued economic contributions in older age (Dalziel, 2001).

Constructions of older people in the media

The tensions in the construction of older people are drawn upon and reflected in the media who have a crucial role in facilitating and influencing public discourse (Frewin, Pond, & Tuffin, 2009). Depictions of older people in the news media are often centred around social policy issues. Media have a powerful role in creating the conditions that make social policy change possible through their reach and public influence, as their reports permeate the lives of society members both directly and indirectly (Hodgetts & Chamberlain, 2006). Their accounts, however, do not constitute an objective reflection of what is occurring in society. Rather, they present stories that are selected for 'newsworthiness' and are constructed by drawing upon dominant and taken-for-granted frameworks of understanding (Roanova, 2010). The coverage given to issues by mainstream media is considered a key indicator of public sentiment, which in turn influences the kinds of policies that are likely to be generated by policy makers (Hodgetts & Chamberlain, 2006). Therefore it is important and instructive to examine the main ways that older people are presented in the news media.

The news media tend to construct older people as a homogenous group with negative characteristics. Older people's representations in print are often based upon negative

stereotypes of age, such as passivity, vulnerability and deterioration (Kessler, Rakoczy, & Staudinger, 2004; Sedick & Roos, 2011; Fealy et al., 2011). The ageing of the population and the projected rising costs of healthcare and pensions are recurrent themes in print media articles of recent years. Depictions of ageing as characterised by deterioration and dependence combined with reports of dramatically increasing numbers of older people function to increase public concern about older people as a growing economic ‘burden’ upon society (Rozanova, 2010; Martin, Williams & O’Neill, 2009). The presentation of population ageing as a pressing economic issue therefore impacts the way older people are depicted in news media. Articles that foreground the fiscal issues of an ageing population tend to homogenise older people, collectively casting them as problematic and threatening, whilst subsequent media responses to this issue have often functioned to distinguish between particular ways of ageing (Wilinska & Cedersund, 2010). News media have responded to concerns about the burden of an ageing population by promoting images of ‘productive’ or ‘successful ageing’. These kinds of news articles construct moral messages about ageing by contrasting a ‘good’ old age with a ‘bad’ one, and social approval is ascribed to those who are depicted as healthy and active as they age, whilst depicting others as a drain on the economy (Rozanova, 2010; Wilinska & Cedersund, 2010). Older people who make contributions to the economy through continued work or through spending their wealth are constructed in news media as valuable and esteemed members of society (Wilinska & Cedersund, 2010). Conversely, older people considered not to have earned their financial entitlements were constructed as undeserving and selfish (Fealy et al., 2011). Intrinsic to the depiction of the growing proportion of elderly as a threat is the notion of a divided society in which the interests of young and old are at odds. In articles highlighting population ageing, negative and alarmist language is typically used to describe current demographic trends, with metaphors of natural disaster often used to construct the increasing numbers of elderly as a destructive and unpredictable force towards the younger generations (Wilinska & Cedersund, 2010).

The patterns found in these studies of the constructions of older people in the media suggest that frameworks of understanding that emphasise the financial costs of later life

are dominant. The ageing of society and old age are assumed as unquestionably negative because they are assumed to lead to welfare expense. Prominent accounts of age in the media, such as the opposing constructions of 'ageing as dependency and decline' and 'successful ageing' are primarily understood and deployed according to the overarching emphasis upon the financial costs of ageing. The discursive resources drawn upon by news media to address the issues surrounding the financial costs of ageing have implications for how we support older people in our society. Such implications could include the construction of particular kinds of identities in older age, the shaping and dissemination of collective beliefs about societal support for the aged, and an impact upon the way societal resources are distributed (Rudman & Molke, 2009).

Chapter 4

Theoretical Perspective

Social Constructionism

Social constructionists claim that knowledge is not an entity to be discovered, but rather it is something that people do and achieve together in a process mediated by language (Burr, 2003). Wittgenstein provided a new way of considering knowledge and language by proposing that words do more than transparently represent; he suggested that words gain their meaning from use within relationship and within particular 'forms of life' (Lock & Strong, 2010). Therefore, rather than considering language as a reflection of a person's inner world, social constructionists understand language as 'creating the world' (Gergen, 1999). Tuffin (2005) suggests that traditional psychology pays too little attention to language as the most basic thing that defines us as human beings. Social constructionism assumes no essence or pre-determined nature resides within people, rather, it suggests peoples' identities are a product of social interactions (Burr, 2003). This conceptualises the 'self' as changeable, multiple and dependent on context (Tuffin, 2005). From a social constructionist perspective, psychological constructs that are generally attributed to the 'self' (such as attitudes and emotions) are instead understood as actions that occur at the social level through language (Tuffin & Howard, 2001).

Rather than seeking knowledge that is universal, social constructionism understands knowledge as specific to a particular time, place and culture (Burr, 2003). Constructions of persons and relationships show much variation across time and place, and it is therefore important to recognise that psychological understandings are embedded within our own culture (Gergen, 1985). At the heart of social constructionism is a questioning and examining of the common sense understandings of a culture. As Gergen suggests, the shared language we use has inbuilt conventions that provide the concepts with which we understand ourselves and the world. These linguistic conventions serve to create our realities and our knowledge. Certain societal understandings are given a status of

common sense or truth and, as such, appear immune from being seriously challenged. This has important implications, as people take up positions in society in accordance with accepted versions of social reality (Willig, 2003). In order to critique the social structures that have the power to attach a truth status to particular versions of reality, it is necessary that everyday knowledge be examined rather than remain unquestioned or unnoticed (Shotter, 1993).

Billig's Rhetorical Approach

As with most psychological theories, the rhetorical approach developed by Billig (1991) takes human thought and behaviour as its objects of study. However Billig's psychological being is not a self-contained individual who ponders the world from within his or her own head and acts upon those thoughts. Instead, social beings are studied in interaction with each other. Thinking is considered a social activity because it is achieved with shared language. Argument is the key feature of the rhetorical approach and according to Billig, people engage in argumentation as a common part of their everyday lives. People 'do' argumentation through taking stances, expressing opinions, and anticipating and countering other argumentative positions. Thought and argument are so intertwined that Billig sees them as effectively the same thing; as argumentation is happening, so is thought. Therefore silent thought is understood as an internal dialogue of stance and counter-stance with the self or imagined others.

A crucial aspect of the rhetorical approach is the importance of context, both immediate and historical. The immediate context within which people exchange views is important to understanding the meanings of an interaction, because people do different things with language contingent upon their location within a sequence of discursive acts (Edwards & Potter, 1992). Additionally, any stance or opinion has meaning only from within a wider social context. To understand an opinion it is not enough to contemplate the words at a definitional level, rather it is necessary to understand the history of the controversy and the argumentative positions and counter-positions that exist.

The variation observed in people's opinions is related to the varied ingredients with which people construct their opinions – that is, the social stock of common sense. Billig (1991) asserts that people's everyday thinking is made up of generally accepted assumptions that have developed over time in a particular social group. This collection of common sense, however, is not harmonious or consistent, and its various themes conflict with each other. As such, these themes provide the possibility of disagreement, argument and thought. In argument, common sense is often marshalled in the form of maxims that are recognisable as the 'obvious truth' of a cultural group. These rhetorical strongholds are unlikely to be debated directly; instead they are used to support opinions and stances that are debateable.

The different systems of belief or ideologies that exist in a society provide a wider context within which the resources used for thinking and argument may be grounded. Billig (1991) suggests that ideology is the foundation for everyday argumentation and the source of the ideas and values that people use. In the vernacular, the term 'ideology' often has negative connotations, implying that people are blinded or controlled by their beliefs. It is important to recognise that ideology does function to sustain structures of power and the interests of certain groups (Willig, 2003), however, rather than being necessarily a controlling force, ideology also provides the elements necessary to critique other ideology (Billig, 1991). This allows the critical thinker to resist persuasion by constructing a counter position that is grounded in an alternative ideology. Some beliefs began as alternative ideological notions but have become so widely accepted within society that they have taken on the status of obvious truth (for example, gender equality) (Van Dijk, 2006).

Mainstream approaches to psychology consider attitudes to be an individual's reasonably stable, evaluative responses towards an object. Within the mainstream view, an individual may have a change in attitude due to the receipt of persuasive information or a period of contemplation in which a 'change of heart' occurs. In contrast, Billig's rhetorical approach (1991) understands attitudes as social phenomena both because of the shared nature of their content and because they occur in a social context. Rather than

understanding attitudes as stable, evaluative responses to an object, attitudes are understood as positions that can be taken up within arguments. These positions are taken up by two kinds of verbal acts: justification of the attitude holder's stance and criticism of the opposing stance. The attitude, therefore, is crucially dependent on the argumentative context within which it is expressed. The rhetorical approach emphasises that attitudes have two distinct features that occur simultaneously. Firstly, these attitudinal positions are rhetorical and are situated within a wider argument. Secondly, they provide content that is an account of the way the social world is. Both of these features of attitudes are important and Billig cautions against highlighting one whilst discounting the other. A further feature of attitudes asserted by Billig, is that they feature both explicit positions and implied potentialities. As attitudes are a product of their context and contexts are changeable, there is an important dimension to attitudes that is, at any time, unrealised. Currently explicit attitudes contain clues to the attitudes that may develop should the circumstances of the controversy change.

In summary, as a theoretical perspective Billig's rhetorical approach brings to the fore argumentation and recognises this as a central activity that people engage in as part of their social lives. This approach highlights how people's dialogue and thought is a product of the culture and historical context in which they live. Billig (1991) shows how the shared social beliefs within a culture contain conflicting themes that are used by people in argument to formulate reasonable yet opposing positions. In recognising that attitudes and opinions are situated both historically and rhetorically, a broader understanding of the nature of human social and psychological life is possible.

Chapter 5

Method

Data

This research examined the language used in discussions about the economic issues of ageing in New Zealand. At the time the data were collected there was much public attention surrounding New Zealand superannuation. This attention was largely due to a recommendation from a government advisory body that the age of eligibility for superannuation should increase. The ensuing debate generated much media and political commentary as well as the opinions and responses of the general public.

To acknowledge the role of the news media in provoking and shaping discussion of social issues, as well as the interdependent relationship between the media and general public, it was decided that two kinds of data would be examined. The first kind of data was sourced from news media articles and the second kind of data comprised textual conversation from the wider public.

Of the potential media data available addressing the issue of potential change to superannuation, it was decided to focus on a small number of articles in order to carry out an in-depth analysis. Two opinion pieces, from *The New Zealand Herald* and *Herald on Sunday* respectively, were chosen for the first section of analysis. *The New Zealand Herald* is the most widely read newspaper in New Zealand (AC Nielsen Corporation, 2012) and its sister newspaper, the *Herald on Sunday*, is the second most widely read weekly newspaper (AC Nielsen Corporation, 2012). These opinion pieces are also available for public viewing on the Herald website. In 2011, more than 40 percent of New Zealanders over the age of eighteen years reported visiting this website at least monthly (HorizonPoll, 2011). The articles selected, although written by different authors, presented a very similar stance on the superannuation issue and were published only a few weeks apart.

In the case of both of the selected articles, comments in response were able to be submitted online by the general public. Between them, these articles generated 233 responses on the Herald website from readers. The comments were published beneath the online versions of the articles, and as such were situated in a clear rhetorical context. They provided a range of views on the economic issues of ageing in New Zealand and comprised the data for the second section of the analysis.

Procedure

The raw data comprising the two media articles and the 233 responses was copied from the *New Zealand Herald* website and entered into ATLAS.ti 5.2, a qualitative data analysis tool. This software was used to label sections of data and group similar data together for examination whilst retaining the original form and context. The analyses were carried out in two separate phases. Firstly, the two newspaper articles were analysed together. Secondly the public responses to these articles were analysed. The method of analysis was similar for both sets of data.

Rhetorical analysis

Rhetorical analysis examines the ways in which text or talk is constructed to influence an audience towards accepting particular versions of reality or courses of action (Winton, 2013). As such it involves such considerations as the identity of the author or speaker, the expected audience, and the situation that has generated an opportunity or need for persuasion (Silva Rhetoricae, n.d.). The major objects of analysis, however, are the arguments or lines of reasoning that constitute the content of the message.

The initial stages of the analyses involved reading and re-reading the data and becoming familiar with the contents. Next, general claims, arguments, or lines of reasoning were identified, and these were marked and descriptively labelled using the ATLAS.ti software. Commentary that was of little relevance to economic issues of ageing in New Zealand was left unmarked. As this progressed using the data from the general public, it became apparent that much of the reasoning seen was repeated by other respondents

using slightly different wording. Instances of similar reasoning were therefore grouped together to constitute a theme, and when this process was complete 37 themes had been identified. This was considered too many themes to analyse in detail, so the contents were examined again for similarity and more were grouped together which necessitated a revision of some descriptive labels. Due to the limits of time and space it was decided to analyse the themes in the data that appeared most often, and the less prominent arguments were set aside.

The next stage of analysis involved examining the prominent argumentative themes in detail. The analysis was broadly based on three features of discourse proposed by Potter & Edwards (2001); that discourse is situated, is constructed, and is action-oriented. The historical, rhetorical and situational context was considered as much as possible throughout the analysis. The data were examined for rhetorical construction that warranted a claim or undermined an alternative stance. The words and language features used to construct the text were examined, and common sense understandings or ideological views underlying the argumentative stances were identified. The function of the text to achieve a purpose, construct a version of the world, or position people in a certain way was also considered, along with some potential implications.

Finally, textual examples that best represented each of the prominent themes in the data were used to illustrate the analysis. These examples formed the basis of the data analysis sections.

Chapter 6

Analysis Part I: newspaper articles

At the age of sixty-five years, all New Zealanders become eligible to receive income support payments. These universal pension payments are funded from general taxation and are referred to as New Zealand Superannuation. Prominent economic forecasters in New Zealand are concerned that this provision will become too expensive in the near future. This concern is based upon two coinciding occurrences - increasing life expectancy and the large generational cohort born after World War Two starting to reach the age of superannuation eligibility. The Retirement Commission, whose role involves advising the government on policy, presented a report to parliament in December 2010 asserting that expenditure on superannuation was about to start increasing as a percentage of gross domestic product (GDP) due to an approaching “wave of ‘baby boomers’” (Retirement Commission, 2010, p. 12). The report contained recommendations for policy change in order to reduce the cost of superannuation. They included gradually raising the age of entitlement for superannuation from sixty-five to sixty-seven years, starting from 2020, and linking the rate of superannuation payment increases to inflation rather than to the average wage. Prime Minister John Key had previously stated that he would resign rather than see eligibility criteria or entitlements for superannuation change (Key, 2008). In response to the release of the report of the Retirement Commission in 2010, Key indicated that his stance on the issue remained the same, saying that, in his view, there was no current need for change (Tarrant, 2010). Due to this tension between the positions of the current government, their advisors and economic commentators, the future of New Zealand Superannuation has become a high profile and controversial issue. This section of analysis examines two articles that appeared in the mainstream media shortly after the Prime Minister indicated he would not be adopting the Retirement Commission’s recommendations.

The authors of the two articles, Andrew Gawith and Bernard Hickey, are well-known New Zealand economists. Hickey has a lengthy career as a business and financial journalist and is a popular commentator on economic matters. Gawith works as a director of a large investment company and is also often employed to communicate with lay audiences about financial matters. In addition, these economists write opinion columns for the business sections of two affiliated newspapers, Gawith being an occasional writer for the New Zealand Herald and Hickey being a weekly contributor to the Herald on Sunday.

The analysis (part I) looks at two particular articles: Gawith's "Retirement age should move with the times" published in December 2010 (Gawith, 2010), and Hickey's "Baby boomer burden starts" published a few weeks later (Hickey, 2011). These articles were prompted by the Retirement Commission's report and the Prime Minister's response. Both articles argue for a change to the eligibility rules for superannuation. In particular they support raising the age of eligibility from sixty-five to sixty-seven years and they seek to persuade their readers to adopt this position.

New Zealanders receive a large amount of information about the world from mainstream news media sources such as *The New Zealand Herald*. The Herald is the most widely read newspaper in New Zealand with a daily readership of over 500,000 people (AC Nielsen Corporation, 2012). With a readership of 382,000 people, the *Herald on Sunday* is the second most widely read weekly newspaper in New Zealand (AC Nielsen Corporation, 2012). The articles from these newspapers are also viewable on the Herald's website. In 2011, more than 40 percent of New Zealanders over the age of eighteen years reported visiting this website at least monthly (HorizonPoll, 2011). Opinion pieces published on the Herald website are usually opened up for the public to comment. The hundreds of online reader responses posted both in support and opposition to the Gawith and Hickey opinion pieces suggests wide public engagement with these articles. The wide readership of the Herald website and newspapers provides the means for commentary to impact the public. Such media commentary also has the potential to influence governmental policy outcomes (Robinson, 2001).

The argumentative position put forward in these articles is that the cost of New Zealand superannuation will soon become unaffordable and consequently the age of eligibility must be raised. This is a controversial position and considerable opposition exists, as evidenced by the public online responses to the articles and by Prime Minister John Key's refusal to change superannuation eligibility. Gawith and Hickey have built their argument upon several different lines of reasoning supporting their position. These lines of reasoning or justifications are drawn from the collection of common sense notions that constitute the shared knowledge of our culture. They are the subject of analysis and appear below.

The Rising Cost of Superannuation

This line of reasoning describes superannuation as a swiftly escalating expense and suggests that spending on New Zealand superannuation will soon be out of control. It is based on a value shared by the audience regarding the desirability of living within the available means. This shared value is invoked in the articles by the descriptions of problematic costs, increased spending and rising debt.

“Over the next 20 years the cost of NZ Super will rise rapidly. Numbers of retirees [...] will more than double from half a million to 1.3 million.” (Gawith)

Statistics are an important means by which an argumentative stance can be constructed to appear factual and rational (Potter & Wetherell, 1994). They provide a sense of solidity to the case, and give a clear impression that the stance is based upon measurable and observable facts that exist quite separately from the author's own opinions. As Potter and Wetherell showed, statistics are used in argumentation as part of a performance seeking to persuade an audience. In Gawith's excerpt above, the number of years (“20”) appears small as it is considered alongside numbers of retirees measured in millions simultaneously emphasising the largeness of the change and the shortness of the time period. Gawith also places two different ways to describe the same increase in numbers in an immediate succession: “more than double” and “from half a million to 1.3 million”. This repetition works to heighten the persuasiveness of the rhetoric.

Similarly Hickey reports:

“Treasury is forecasting New Zealand’s net foreign debt will rise over 100 per cent of GDP in the next decade, in part because of the extra government spending on health and pensions for the baby boomers.”

Hickey states that the costs associated with ageing are “part” of the extra government spending; however only this part is highlighted. This limited focus makes it appear as though older people are responsible for the country’s rising debt. Through the way the description is constructed, the largeness of the rising debt is emphasised. GDP is understood as a very large figure, being the sum total of all of the country’s economic output. “100 per cent” is a phrase with connotations of totality – it usually represents the highest possible amount, and we are told that it will be surpassed. The word ‘debt’ has negative connotations and is generally considered as best to be minimised.

Multiple times in Hickey’s article notions of payment and expense are tied directly to retirement, with references such as “paying for it” (retirement), “paying for them” (retirees), “paying taxes to fund pensions” and “retirement and the spending that goes with it”. The rhetorical function of this repetition is to stress the cost of retirement. As the cost of superannuation payments is stressed, other features of superannuation, such as the support it provides to all older people, are de-emphasised.

The articles go on to express concern that superannuation is not the only increasing government expense associated with the ageing population. A concurrent issue of health costs is introduced:

“This isn’t the only cost hike on the horizon. Healthcare costs will continue to climb - roughly doubling by 2050...” (Gawith)

With the addition to the argument of health costs as another way that government expenses are escalating, problematic costs are now presented as an issue with multiple causes and this amplifies the sense that spending will soon be out of control. As with the superannuation issue, baby boomers are presented as responsible for the escalating health care expenses by references such as “...extra government spending on health and pensions for the baby boomers...” (Hickey).

In emphasising that retiring baby boomers will be too expensive for society to afford a particular version of the social world is created. These articles, in constructing the issue as a problem of escalating expense, position elderly people as the cause of the expense and as a natural group upon whom responsibility for the problem may be placed. This creates a distinction or division between the ‘problematic’ group and other society members. The world created is one in which older people may be seen negatively: as a burden to the taxpayer, and where an appropriate and rational course of action is to limit or reduce age-related expenses such as superannuation.

Averting the Economic Crisis

Under the headline “Baby Boomer Burden Starts” Hickey’s article opens by declaring:

“This is the year it starts. Sixty five years ago, New Zealand’s population was about to start increasing dramatically”.

The onset of an undesirable period of economic burden is announced with a dramatic tone. It is emphasised that the era being warned about is not merely imminent, but it has actually arrived. The assertion that an adverse situation being warned about is starting now adds weight to the argument by alarming the audience with news that the crisis is already here. Hickey’s article concludes similarly dramatically and reinforces the point the article began with:

“Unfortunately [...] the great age of retirement and the spending that goes with it has already begun.”

Again, the idea that the future crisis has already begun supports the argumentative position by appealing to a desire that crisis be avoided, and by increasing the urgency of the action that is required. The idea of a “great age of retirement” invokes other historical periods such as the ‘great age of discovery’ which was characterised by European exploration and sail. It implies that retirement and its associated costs will be the dominant and defining characteristic of the era that has begun. Any positive connotations related to other ‘great ages’ are negated by the sentence opener “unfortunately” and the context of the article which clearly indicate that this great age will not be positive for New Zealanders. Furthermore the notion of a “great age”

emphasises a period that is expected to extend for a long time, and is not merely a short term issue.

Gawith's article talks about how raising the retirement age was applied as a solution during a previous time when the government was considered to be over-spending:

“The last time government spending, including NZ Super, got out of hand (in the early 1990s) a National government was brave enough to announce a phased increase in the age of entitlement to Super – the infamous “Mother of all Budgets”. Do we need to wait for a similar crisis before the Government is jolted into action?”

This excerpt establishes a precedent for increasing the age of superannuation eligibility. A course of action is generally considered more reasonable if it has been used in similar circumstances in the past. As similarly implied by Hickey, the notion that New Zealand is on the path to a ‘crisis’ is also presented by Gawith. If the path ahead leads to crisis, it is implied that some kind of action is then necessary to try and avoid the crisis. The notion of a crisis draws upon shared societal understandings and functions here to caution the audience. The message of caution is that if action is not taken soon, New Zealand may be met with drastic measures such as the wide spending cuts in the ‘Mother of all Budgets’. The notion of crisis avoidance is a rhetorical stronghold that is difficult to argue against.

In constructing the issue of superannuation cost as a crisis to be avoided, certain positions are made available for the participants. Older people, whose expensiveness has been emphasised, are implicitly held responsible. This makes it appear proper that funding for superannuation should be reduced, as it seems reasonable that those who are responsible for a crisis are the ones who should be penalised. The government is offered a choice between two positions of greatly differing moral estimation. They may bravely take action to reduce the cost of superannuation, avert the crisis and accept the political consequences, or they may cowardly do nothing and let the crisis occur.

Burden and Dependency

“At the moment Super takes about four and a half cents in every dollar we earn. By 2050, 8 cents in every dollar will be spent providing a pension to people over 65.” (Gawith)

As previously mentioned, there is a strong theme of ‘retirement as expensive’ in the articles, and the expense of superannuation is presented as escalating rapidly. A repeated notion is the one-directional movement of money from taxpayers to older people, and superannuation is constructed as the primary conduit through which money flows directly from earners’ pockets to pensioners. For example:

“...retirees sucking at the NZ Super teat...” (Gawith)

The metaphor of “retirees sucking at the NZ Super teat” portrays the idea of a one-directional flow by ascribing to older people the characteristics of infants, dependent on others for sustenance. It constructs tax-payers as the providers or givers in a one-sided relationship and they are implicitly ascribed a higher moral status than retirees who are constructed as a financial burden on the state and the taxpayer. A picture of parasitic dependency is painted. This image is generally understood as normal and acceptable when applied to the young, but may be incongruous and demeaning when applied to older people. This account constructs superannuation as disagreeable to all involved, as it is both undesirable to *be* a burden and to *have* a burden. The neo-liberal value of self-sufficiency is invoked by the attribution to retirees of the opposite: dependency and burden. By framing the issue as a problem of burden the solution presents itself: the burden must be lightened or cast off. Similarly, the problem of dependence is naturally best solved by promoting independence and self-sufficiency. An infant should not continue to “suck at the teat”; it must eventually be weaned.

“The cost to the rest of us will follow a similar pattern [to the rising number of superannuitants], even if we manage to keep the economy growing, because there will be fewer people around to pay taxes.” (Gawith)

The ‘burden and dependency’ line of reasoning is extended by the claim that “there will be fewer people around to pay taxes”. This assertion is based upon statistical projections showing that the proportion of the population over the age of sixty-five years is increasing while the proportion in the fifteen to sixty-four year old bracket is decreasing

(The Treasury, 2006). Projections of tax burden are generally based on calculations comparing the number of people in the 'working age' bracket (fifteen to sixty-four year olds) with the number of people outside of this age bracket. The implicit reasoning is based upon the assumption that at the age of sixty-five years people will cease paid work and start drawing superannuation, transforming at this time from a contributor into a drain to the tax pool. The calculations, known as 'dependency ratios', have been criticised as overly simplistic, with opponents suggesting aspects such as the number of older people who continue to work after the age of sixty-five years should be taken into account (Angus & Reeve, 2006). Alternative accounts exist, such as the 'old age as a positive resource' discourse found by Ng & McCreanor (1999) in which older people are constructed as productive members of society who make vital contributions in various ways. Within this version of the world the elderly do not constitute a burden, rather the relationship between older people and other age-groups is characterised by interdependence (Breheny & Stephens, 2009b).

Gawith's assertion that there will be fewer people to pay taxes carries an implication made explicit by Hickey's statement: that to afford superannuation we "need many of these baby boomers to not retire". The message appears to be, in order to alleviate the tax burden, it would be preferable if people continued to work and pay tax beyond the age of sixty-five years. However there exists a counter argument that is often expressed in times of problematic rates of unemployment (such as present in New Zealand at the time of the articles). It suggests older people should retire promptly rather than hold onto jobs that are needed by younger people. The existence of these contradictory notions places older people into a position where seeking to act morally for the benefit of others in society could be considered futile. Whichever choice is made - to keep working or retire - may be seen as morally questionable.

Changing Economic Circumstances

Hickey's article gives an account of what society was like during the two decades following the end of World War Two, a period in which New Zealand's birth rate increased markedly. He describes the highly lucrative nature of exporting New

Zealand's primary produce at that time, and refers to an economic "golden age". He goes on to say:

"Protected by the nations that won the war, New Zealanders felt assured of economic growth, national security and that there would be pensions, education and health care for these new children."

This excerpt suggests New Zealanders' expectation of continued funding for social 'goods' such as pensions, education and healthcare has developed out of the idealism and naivety of looking forward from a golden age, expecting a golden future. This constructs the author's vantage point as one with the wisdom of hindsight from which the 'bitter reality' of what happened is presented:

"...rampant inflation, high unemployment [and] a housing boom that took the dream of home ownership away..."

The contrasting of 'what we thought when we were younger' with 'what we know now' is a common poetic formula, and it works to warrant the account with the benefit of hindsight and ascribe a factual status to the picture presented. The story is told to invoke readers' understandings about changing circumstances. The social 'goods' may have been affordable and a reasonable expectation in the golden age, but the future did not turn out as people envisaged. New Zealand no longer has such security or assured economic growth. The maxim of 'that was then, this is now' is brought to mind, telling us that acceptance of change is good but refusing to change with the changing economic times is not. This maxim is also appealed to by Gawith:

"The world changes and there are sound arguments for some of those changes to be reflected in the criteria that apply to NZ Super. For instance, when Super was introduced by Robert Muldoon back in 1977 the average life expectancy was 73. It's now 80 and in another generation it could be 85."

The reasoning that changing circumstances must be adapted to is a clearly sensible notion constituting a rhetorical stronghold in support of the argument for change. Gawith also creates an external warrant for the stance by presenting statistics showing a dramatic change in average life expectancy. The selective and rhetorical nature of the figures used can best be made visible by considering alternate ways that the ageing population and the associated implications for the cost of superannuation could have

been quantified. For example, an alternative perspective might limit the life expectancy calculations to the portion of the population who in fact reach the age of sixty-five years. These figures would likely show a less dramatic change in life-expectancy, as changes in infant mortality would be excluded from the calculation. An alternative view might also emphasise the changes to the age of eligibility that have already happened, citing that when universal superannuation was introduced in 1977, eligibility was set at sixty years of age for all New Zealanders.

Gawith suggests that:

Most people would accept that this increase in life expectancy needs to be reflected to some degree in the eligibility rules for NZ Super.”

The claim that “most people would accept” superannuation eligibility rules need to change bolsters Gawith’s argument by constructing a consensual warrant in which a sense of wide, general agreement with the stance is claimed (Edwards & Potter, 1992). This positions alternative stances as less valid by implying only a minority would accept them. The constituents of the claimed majority remain non-specific enough to avoid opening an avenue for challenge (Edwards & Potter, 1992).

In describing the theoretical perspective of this project it was suggested that attitudes are contextually dependent and shift with changing circumstances (Billig, 1991). This is exemplified here as changing economic and societal circumstances are highlighted in order to influence readers’ positions on the issue of superannuation. The proposition that superannuation eligibility should adapt to changing circumstances creates a situation in which there can be little certainty regarding income support for older people. It is not possible to be precise about the way New Zealand and world economies will perform in the future. Similarly, future population distributions are subject to many factors that may not be anticipated. If provisions and eligibility rules are bound to change with a changing world, the future of state-funded superannuation is made unclear. In order to be assured of financial security in retirement, the onus may fall upon the individual rather than the state to ensure provisions are made.

Generational Characteristics

Gawith and Hickey's characterisations of older people mainly specify the baby boomer cohort. This allows for specific arguments to be made that may not be persuasive if older people in general were the object. However, if the recommendations of the Retirement Commission were adopted as these newspaper articles argue, the baby boomers would not be highly affected. The changes to superannuation would, however, be in effect for subsequent generations. This is due to the proposed increase to the age of eligibility of two months per year, and the proposed start date of 2020, which would see the eligibility age settling at sixty-seven years from 2033 onwards (Retirement Commission, 2010) by which time even the youngest of the baby boomer cohort will have reached the new age of eligibility.

Hickey emphasises the good fortune of New Zealand's baby boomers by describing the economic fortune and national sense of well-being into which the baby boomer generation were born:

“Servicemen were arriving home as World War II was ending. Young men and women wanted to have children and lots of them. It seemed the beginning of a golden age. New Zealand was one of the richest countries in the world. Untouched by war directly, it was able to produce the meat, wool and dairy products the world needed desperately.”

The depiction of the baby boomers as being the lucky generation is repeated by Hickey, along with suggestions of irresponsibility. For example:

*“...this lucky generation of retirees has not prepared for it...”, and
“...this lucky generation will pass on an awful lot more debt...”*

The picture painted by Gawith is of a generation whose retirement will be characterised by greed and excessive consumption:

“...as the baby boomers demand all the operations and trimmings that tend to accompany the final few years of life.”

Similarly, Hickey constructs the baby boomers as overly entitled and wrongly expectant of the state's generosity:

“...expecting the economic largesse that they were born from to pay for them in their dotage. It won't...”

Hickey furthermore pronounces that boomers are “unlikely” to choose to keep working when they reach retirement age:

“We would also need many of these baby boomers to not retire, by choice. Unlikely.”

No reason is explicitly given as to why it is considered unlikely that baby boomers would choose to work on after age sixty-five years, but in the context of the characterisations of baby boomers in the article, selfish or irresponsible motives are implied. It is suggested that baby boomers would not choose a course of action that might put the needs of others ahead of their own, even though it is “needed” for the country to be able to afford the extra costs of population ageing.

The baby boomers are portrayed as powerful enough to influence and intimidate politicians from both major parties to the extent that no debate about retirement is even possible:

“Yet this is a debate Key and his baby boomer backers will not allow. He has threatened resignation and his similarly cowed Opposition won't talk about it either.” (Hickey)

In summary, the articles define those currently attaining or approaching retirement age primarily according to age-cohort. They are homogenised and the group is ascribed with characteristics that are usually used to describe individual personalities. The themes of the baby boomers as lucky, selfish and powerful construct them as a category of people who are ‘not like the rest of us’ both in personal traits and in the external circumstances they face. This style of reasoning facilitates prejudice by categorising people according to cohort, making cohort the most salient attribute, and emphasising the differences between baby boomers and others (Tuffin, 2005). It draws on common understandings of the moral obligations that exist towards those who are considered part of the in-group, and the lesser moral obligations that are necessary towards people who have been ascribed a status of “them” or “they”. The characterisations in these articles of baby

boomers as selfish, greedy and irresponsible create a category of people that society does not *want* to support. The characterisations of powerful and lucky boomers create a category of people that society does not *need* to support. These themes are indicative of a collective *ad hominem* argument for change to superannuation entitlements, based on alleged negative characteristics of this generation.

Intergenerational Inequity

The notion that there exists undesirable inequity across generations is put forward strongly in both the Gawith and Hickey articles as support for their argumentative position. For example:

“We have the lowest level of poverty amongst the elderly population in the developed world. Sadly, the same cannot be said for poverty in other groups. According to the Ministry of Social Development, elderly people have the highest living standards of any group in New Zealand. Who are the worst off? Kids under 18 years, closely followed by young adults. If we look at those with the lowest living standards, elderly people are the least represented among this group.

NZ Super clearly avoids the elderly being poor in their old age. That's great, but should their relative well-being be preserved by making the working age population and particularly the young relatively worse off? The Government's stance on NZ Super almost guarantees that outcome. Our society takes better care of our elderly than we do of our young.” (Gawith)

This strand of the argument invokes the egalitarian ethos of a New Zealand audience as there exists distaste at any group of New Zealanders receiving more than ‘their fair share’. The depiction of people receiving more than a fair share at the expense of the taxpayer often evokes strongly negative reactions. However older people are often exempted from this kind of reaction and ascribed attributes of deservingness and vulnerability in public discourse about welfare provision (Fealy et al., 2011) and this boosts argumentative positions in support of superannuation. In order to counter potential depictions of the deservingness and vulnerability of older people, Gawith has highlighted for comparison a group that may be seen as even more deserving and

vulnerable, the young. The notion of children in poverty is a powerful and emotive one, as it draws on common understandings about the unquestioned moral necessity to protect and provide for them. Gawith portrays the issue as a choice between two options: providing for well-off older people or providing for poor children. This makes the argument more persuasive than if, instead, a less popular area of potential government expenditure was considered as the alternative to providing superannuation from the age of sixty-five years.

Rather than the more general categories of young people and older people, Hickey concentrates his argument around inequity between specific generations. His message highlights favourable circumstances baby boomers have enjoyed throughout their lives and sets in stark contrast the plight of the generations who follow. For example:

“...a housing boom [...] took the dream of home ownership away from a new generation of child bearers.” (Hickey)

Baby boomers’ earnings and disposable income peaking during the time of the New Zealand housing boom from 2001 to 2007 has been suggested as a cause of this boom. The relationship between the generations is characterised by metaphors of action such as ‘taking away a dream’ or ‘passing on debt’, where the outcome for the younger generation is negative, and agency is ascribed solely to the baby boomer generation. This hyperbole has a persuasive effect in support of Hickey’s stance. By showing deterioration in societal conditions it invokes the common ideal of progress and a better world for future generations. By painting a picture of stark unfairness it invokes the audience’s ideals of the importance of fairness. Furthermore, by ascribing agency to the baby boomer generation and passivity to younger generations it adds a suggestion of injurious intent from baby boomers, and casts the younger group as victims. This theme therefore functions to create a divide between age groups who are portrayed as being in competition for scarce resources, with one particular group currently ‘winning’. This draws on common cultural knowledge about what it means to belong to a particular group when there exists a malevolent and competing group, and readers are implicitly encouraged to identify with their side and fight for resources.

The theme of intergenerational inequity comes across strongly in both the Gawith and Hickey articles which suggests there exist prominent counter stances that the authors are seeking to negate. In particular, the notion of intergenerational inequity may undermine the ‘social contract’. This implicit societal agreement holds that working age people of each generation will support the older people of their time but the arguments of intergenerational inequity make this agreement seem currently unfair. If New Zealand’s current working generation becomes less committed to supporting the current generation of pensioners and prefers that each generation make provision for their own retirement, the future of New Zealand superannuation may be in doubt.

Populist Politics

There is a strong suggestion in the articles that governments and politicians have pandered to the baby boomer cohort in order to secure their votes, rather than doing what is right. For example:

“Prime Minister John Key immediately ruled out any changes to NZ Super. While this sounds like a politician with conviction, it is, in fact, an all too common example of political cowardice that will cost the country, and especially the younger generation, dearly.” (Gawith)

Raising the age of superannuation eligibility is depicted as the moral option and best course of action for the country, however politically difficult. Gawith continues:

“...is there a party (or politician) with enough courage and skill to argue the case for lifting the age at which we can draw NZ Super?”

While these excerpts are an apparent attempt to persuade politicians to ‘do the right thing’, it is also persuasive to readers, exhorting them to use their influence as voters to support a change to superannuation policy. In this account where the players resemble heroes, villains and victims, the audience are encouraged to identify with their character and to proceed according to the storyline. The younger generations are exhorted to wake up to their exploitation, and a political white knight is called upon to save the young from the older generation by raising the retirement age. In this version of the world, opposing stances such as generational interdependence and inter-relatedness are downplayed by casting young and old into conflicting roles.

Making the Best Investment

“The harsh reality is that spending on young people is a better investment for the nation than spending on old people - where we invest our meagre savings is really important to future economic well being.” (Gawith)

In constructing a choice between favouring older or younger people with financial support, Gawith refers to a “harsh reality”. This carries an implication that supporting older people *is* a desirable thing but it is dismissed as a less desirable alternative to supporting younger people. The assertion that “the [...] reality is...” implies that consideration of ‘real’ practicalities is necessary, as opposed to idealism. This excerpt articulates a sense of the dilemma between the well-accepted notion that New Zealand society should support the old, and a contradictory, well-accepted notion that value for money is important. Wetherell and Potter (1992) showed how talk that may be seen as offensive or disagreeable is able to be expressed in a socially acceptable way through the deployment of familiar maxims that are then overridden by other maxims. Here, the stance that less money should be spent on old people has the potential to offend, so an initial sense of support for spending on elders is communicated which is then overridden by the implied need for pragmatism and the expressed importance of the best possible investment return.

A further piece of justification for Gawith’s proposal is the notion of the scarcity of funds. A counter position might assert that the government’s revenue is a large amount of money disputing the description of “meagre savings”. Gawith’s description, however, serves to invoke shared understandings about the limited nature of money available for investment which is a common experience. Gawith’s proposal, that young people are a better investment than old people, points to a capitalist world view where the values of business and economics are foundational. Within this ideological view, spending is understood as investing for the purpose of some kind of future profit, and money is primarily valued for its ability to produce more money. Counter ideologies such as social democracy might argue that state expenditure should be made for the purposes of social responsibility and supporting the needs of the community, regardless of the expected size of future monetary return. The application of an economic

paradigm to the issue of paying for retirement is evident throughout as the expert authors frame the situation as characterised by costs, government spending, debt, economic growth and tax. The ideology at work has the ability to make this way of viewing the issue appear a natural and appropriate way to consider the problem and its solutions (Billig, 1991). Other aspects of the issue, such as the importance of superannuation to the wellbeing of older people, are rendered almost invisible by the prominence of economics.

This discussion surrounding the issue of the cost of superannuation is taking place in a socio-historical context in which the ideology of ‘neoliberalism’ is becoming pervasive across the Western world (Wacquant, 2001), being given a truth status, and fundamentally changing the way people are constructed in society (Read, 2009). The subject of this ideology is referred to as ‘*homo economicus*’, a being who is constructed from the principles and language of economics. Thus neoliberal ideology, which is being accepted into the general stock of commonsense, has changed the terms by which people exist and operate in the world. Rather than being people with rights to social goods, the people constructed in Gawith’s article are ‘the goods’, in the sense that their expected function in society is to increase wealth.

Shifting Responsibility

A major aspect of the neoliberal world view is the emphasis on the individual, and the freedom, merit and responsibility that is ascribed to them. The retrenchment of social welfare and public health services is a consequence of the spread of neoliberal ideology as personal responsibility is prized above social or state responsibility. A shift in responsibility for the financial support of older people is advocated by Gawith:

“At the very least the Government needs to make it clear that people must take more responsibility for their own retirement income, because Super will have to be pruned if we are to avoid persuading a lot more young people to emigrate because of ever-higher taxes here.”

The emigration of New Zealanders is a current political issue and many people are concerned about the rising numbers of working age people who are leaving the country.

This concern is used by Gawith as a prop for his argument for an adjustment of superannuation entitlements by suggesting a causal relationship between inaction on superannuation, a rise in taxes, and emigration. A solution to this problematic scenario is suggested: that “the Government needs to make it clear that people must take more responsibility for their own retirement income”. The notion that people should take more responsibility for their own provision is the more commonly articulated corollary to the notion that government should be less involved in the financial lives of citizens. The former has achieved a status of common sense in many circumstances, and it is difficult to argue against the proposition that individuals should take responsibility for themselves. The complementary notion of government being less involved in providing welfare is more contentious, and may not have been as effective to support the article’s stance. If people are taking more responsibility for their retirement provisions it implies the government is taking less, and Gawith’s preferred solution shifts the responsibility away from the government and towards individuals. If it becomes increasingly accepted that people must take more responsibility for retirement, it follows that reductions could be made to the state provisions made available to older people. As proposed here by Gawith: “Super will have to be pruned”. Those who are unable to save for their own retirement may experience poverty in old age and, with an increased emphasis on individual responsibility for retirement, it may appear that they are individually responsible for their own situation.

Negation of Counter Stances

In order to understand the wider argumentative context, and identify opposing stances that Gawith and Hickey may have anticipated and attempted to counter as they wrote their articles, it is helpful to consider patterns of discourse that surround social policy and older people in a New Zealand context. In their analysis of public submissions on New Zealand social policy, Ng & McCreanor (1999) found a pervasive discourse of societal *obligations* towards elders. Three kinds of justifications constituted the bases for society’s obligations: a social contract, the neediness of some older people, and the rights of all older people.

The most commonly drawn upon justification for society's obligations towards older people found by Ng & McCreanor (1999) was the notion of a social contract. Within this proposition, obligations exist due to an implicit societal agreement. Within this agreement, financial support is due when an individual reaches a certain age as a return for a lifetime of work and tax contributions. The discourse of *obligations*, and its sub-strand of *social contract* are a robust base upon which the argument for New Zealand superannuation as an important social good has been built. Therefore, for an opposing stance to be effective, it must somehow undermine or make void the social contract and the wider discourse of obligations.

Gawith is explicit about the opposing side of the argument that he is attempting to counter. He refers to the social contract and illustrates how it is drawn upon to boost the argument to leave superannuation unchanged:

“The main argument against change is fairness. The older working-age generation (mostly baby boomers) has been funding NZ Super for much of the last 30 years via taxes, so don't the boomers deserve a comfy retirement too? This broad social contract is fundamental to sustaining a pay-as-go Super scheme.”

In this excerpt Gawith acknowledges the main argument in support of superannuation and the importance of the social contract to New Zealand's superannuation scheme. The implicit social contract is widely held as important in New Zealand society, and to argue against it directly could prove a futile exercise. However, Gawith recognises the social contract as the main rhetorical target for his argument. The outward acknowledgement and apparent acceptance of a large piece of the opposing stance creates the favourable impression of Gawith as a reasonable and balanced commentator. A tactic of ceding common ground may be being employed in order to set this strong plank of anticipated oppositional argument to one side and continue the argument on somewhat shakier ground for the anticipated opponent. Gawith continues:

“That doesn't mean that the details must be set in concrete.”

By expressing support for the social contract in general, and explaining that it is just details that are up for negotiation, Gawith avoids challenging the strong argumentative

base of *obligations* head-on. He is able, on the surface, to shift the argument away from the social contract and towards the current issue of contention, the “details” of eligibility rules for superannuation entitlement. However the argumentative lines of reasoning in Gawith and Hickey’s newspaper opinion pieces have much broader implications than for the mere details of superannuation eligibility. The social contract appears to remain the major argumentative target as it is being undermined in a variety of ways in the articles.

Firstly, the theme of intergenerational inequity undermines the arguments in support of the social contract. The obligation of society to support its older people in return for a lifetime of work and tax is only one of the social contracts implicit in our society. There also exists a societal obligation towards the young in which children are nurtured, protected and supported to become able to participate in society as adults. It is expected that people who are supported to adulthood will in return go on to provide support for their elders and offspring. The descriptions in the newspaper articles of young people who are living in poverty or will never be able to afford a home give the sense that this alternative social contract has been in some way breached. Gawith and Hickey imply that by upholding the social contract towards older people, we are actually breaking a more important social contract. Similarly, responsibilities to future generations such as not burdening them with high taxes or debt are also held as a moral obligation upon society. This is another important, implicit social contract that Gawith and Hickey imply is currently being broken as we maintain superannuation in its current state.

Secondly, the personal characteristics ascribed in the articles to the generation arriving at superannuation age add another prong to the cause of undermining of the social contract. Older people receiving state assistance have traditionally been given (by law or general consensus) a status of ‘deserving’ (McClure, 1998). Strong suggestions in the articles that baby boomers are greedy, selfish and have an over-sized sense of entitlement construct a category of people who would not be considered of good enough moral character to be considered deserving. There is a long tradition of moralistic understandings regarding entitlement to welfare and of moral distinctions being made between the deserving poor and the undeserving (Handler & Hasenfeld, 1991; McClure,

1998). In the articles discursive work is done to construct the baby boomers as undeserving of the social welfare payments for which they will soon be eligible.

A third major way in which the social contract is being undermined in the articles is the notion of a changing world and changing circumstances. The suggestion from Gawith and Hickey is that the agreement to provide support for the older people in return for a lifetime of work was appropriate for a particular time, when the economic outlook was brighter and the numbers of superannuatants was lower. The implication is that current understandings of the social contract are outdated and unworkable, that new understandings and expectations are necessary, and that it is time to move forward from the social contract as we currently know it.

As well as the social contract there are two further themes identified by Ng & McCreanor (1999) that serve as bases for society's obligations toward older people; they are neediness and a right to security. The notion of neediness justifies society's obligations to older people on the basis of humanitarian values. It applies to the particular people who do not have sufficient resources to provide for themselves. Gawith and Hickey work to negate this notion as grounds for supporting the superannuation status quo by emphasising that older people in New Zealand are not poor or needy. Gawith asserts that older people are the least represented age group in New Zealand poverty statistics, and that they have the lowest levels of poverty compared to other developed countries. Hickey's comments seek to highlight the wealth and luck of the baby boomer generation. The implication is that as there is little need amongst older people and baby boomers in New Zealand, there is also little obligation towards older people in general, and baby boomers specifically.

The notion of older peoples' right to security differs from the notion of social contract and neediness in that there are no conditions, such as contributions to society or neediness, applied. In referring to the security of older people as a right, as was found in patterns of New Zealand discourse by Ng & McCreanor (1999), the obligation upon society to provide this applies regardless of personal circumstances, contributions or characteristics, and regardless of the changing circumstances of wider society. The

Gawith and Hickey articles undermine this notion by countering with what could be considered 'rights' of other New Zealanders (for example, the right to home ownership or to not live in poverty) and asserting that superannuation is partially responsible for the denial of these rights. The right to security in old age is also challenged by Gawith's assertion of the importance of personal responsibility. The idea that individuals must take responsibility for their own welfare in later life opposes the notion that it is incumbent upon society to provide security in this life period. If there exists an absolute right to state-provided security in old age then there is no imperative of personal responsibility. Equally, if there is an imperative of personal responsibility for one's retirement income then there is no absolute right to security in one's retirement. If the common sense notion of personal responsibility is increasingly applied to welfare provisions for older people, the notion of a right to security in retirement is likely to become less prominent.

CHAPTER 7

Analysis Part II: public responses

The Internet

The proliferation of the internet has opened up a new space in which people are able to interact. Within this space, ordinary people have the opportunity to have their voices and opinions on issues heard by a wide audience - a privilege that has traditionally been reserved for a select few. The internet also allows much greater access to information and discussions on topics in which people have an interest. Engagement with others is facilitated as the internet bypasses the distances and barriers to participation of the more traditional forms of verbal and textual interaction. The relative immediacy with which people can submit textual opinions and receive responses from interested others is a new phenomenon. Facilitated by new technologies, these new ways of interacting inevitably produce new social norms as behavioural expectations are negotiated and formed within the new space.

As well as providing a space for interaction and bringing together stakeholders, the unique social context provided by the internet has implications for the ways in which people interact. Social psychological studies have highlighted ways in which computer-mediated communication differs from face to face communication. Unique features of interaction in an online textual context are increased anonymity and the lack of social cues such as body language, facial expressions and paralinguistic features of speech (Chester & Gwynne, 1998). These features have been shown to create an environment where people are more likely to disclose information about themselves, to contribute to discussions in less inhibited ways (Dietz-Uhler & Bishop-Clark, 2002), and to construct more deliberative responses (Abele, 2011).

Many internet interactions, such as the Herald article comments, are public. It is understood by participants that their textual contributions may be widely read. For those

with a vested interest in the subject material this perception of a wide audience may raise the stakes of the argument and what it is designed to achieve.

The articles that are analysed in Part I were opened up to public comment on the Herald website as is their usual practice for opinion pieces. The articles generated many public comments in the days following publication, these comments numbering 126 for the Gawith article and 107 for the Hickey article. Most comments could be broadly categorised as either agreeing with the stance that the retirement age should be lifted, or disagreeing with it. The comments were a mixture of direct replies to the articles and responses to other comments that had already been posted. These public online responses to the Herald articles constitute the data for this second section of analysis.

Disagreeing with Gawith and Hickey

In a number of the comments, a pattern of response is apparent in which participants situate themselves in opposition to the issue under discussion. The structure of the argument is often such that disagreement is stated at the start of a submission, and then reasons upon which the disagreement is based are provided. For example, Graham begins his response to the Hickey article with:

“I get sick of hearing this hogwash.”

The function of this response is clearly to criticise and undermine Hickey’s stance. In saying “I get sick of hearing...” Graham implies Hickey’s stance is repetitive and unwelcome. This is followed by the description of the basis of this argument as “hogwash” which implies a high level of disagreement. Similarly, other commenters are clear in asserting their opposition to the author’s stance and their disagreement with the articles in their opening statement. For example:

“I disagree with you 100%.” (Wiseman)

These kinds of assertions challenge the truth status of Gawith and Hickey’s arguments through an expression of total negation. There are also other patterns of disagreement. Some commenters, for example, express agreement or appreciation before continuing on to express their reasons for disagreement with the articles. For example:

“I agree with most of your comments but have to take issue with...” (Jim)

This pattern may function to construct the competing claims that follow as being fair and considered, as well as allowing the commenters to select and address a piece of the argument that may be easier to undermine. Hutchby (1999) found that these kinds of initial statements serve as the opening ‘move’ of taking up a position in an interactional turn arguing for or against a particular stance. The second ‘move’ involves making a case using lines of reasoning, while the final ‘move’ is a summary statement. While Hutchby’s research examined verbal argumentation it is interesting to note that this pattern of interactional turn is apparent in the current textual data. The rhetorical function of this three stage pattern is that the argument achieves a sense of completeness. Some major lines of reasoning that participants use to support their position on the issue of raising the age of eligibility for superannuation are analysed below.

Obligations

In Analysis Part I it was suggested that Gawith and Hickey’s argumentative stance was based upon lines of reasoning selected for their ability to counter prevailing societal notions of obligations towards older people. Many of the comments made in response to the newspaper articles drew on the ‘obligations’ discourse identified by Ng & McCreanor (1999). Throughout the data the notion of an established societal agreement is marshalled in order to oppose the stance of the articles. Participants claim there is an implicit, unwritten social contract in which people work and pay tax for a substantial portion of their life and in return receive financial support when they reach the age of retirement. This is exemplified in the following extract:

“...you pay taxes all your life because there is a social premise that you will be looked after in your old age.” (Pacman)

Pacman claims that people pay tax and have an expectation of return in old age because of the pre-existence of this agreement. The suggestion is that paying a lifetime of tax invokes the social contract agreement and the future obligation is therefore created according to principles of justness and reciprocity. The use of the word “premise” establishes the agreement as something foundational. The claim indicates there is a concern with establishing the social contract as an entrenched and solid fact and suggests the salience of competing notions that question the legitimacy of the social contract

(Edwards & Potter, 1992). That the nature of the social contract is being asserted as fundamental suggests this is a rhetorical response to the undermining of the social contract in the Gawith and Hickey articles. Similarly, this extract from McHaggis works to assert that the social support arrangements paid for by the taxpayer are basic and foundational:

“Each generation contributes through income tax to provide social services for the young, middle aged and elderly. This is nothing new. It’s part of the social and economic structure of the nation.”

McHaggis creates the sense of a long-held tradition by describing how “each generation contributes” to the social contract and asserting that it is “nothing new”. This affirms the arrangement as a well-established *status quo*. Describing the social contract as “part of the social and economic structure of the nation” emphasises its basic importance, and suggests a weakening of society may occur if the social contract were to be undermined or removed. Like Pacman and McHaggis, Keith’s extract (below) works to establish the notion of society’s superannuation obligations as a solid and binding agreement:

“Like the Treaty, the Crown and I have a contract whereby I pay high taxation during my working life and get a small pension should I live that long.”

The Treaty of Waitangi is a contractual basis for crown obligations to New Zealand’s indigenous people. Government actions towards upholding this treaty have often occurred in a context of opposition from many of the wider public (Johnson, 2008). In this excerpt Keith may be appealing to the idea that a contract or treaty has a solidity that is inherent and is not subject to the opinions of the populace. Furthermore Keith is inferring general properties of a treaty upon the societal agreement to support older people. It is commonly understood that treaties are to be upheld and honoured, and that not to do so is a serious violation. Keith’s extract functions to construct the current superannuation arrangements as requisite and not to be easily cast aside. The contrast between the highness and inevitability of Keith’s taxation with the smallness and uncertainty of his pension serves to emphasise how modest and reasonable the benefits of this contract are for older people. This works to counter competing notions in the Gawith and Hickey articles in which older people are constructed as being too expensive and baby boomers are depicted as burdensome.

Earning Obligations

The claim that contributions made to society qualify the contributor to receive superannuation from the age of sixty-five years is a prominent notion in the comments posted in disagreement with Gawith and Hickey. Many of the comments that invoke the social contract construct superannuation as something that is deserved or earned due to the contributions that have been made to society. For example:

“We who have worked hard all our lives and contributed to paying taxes to help the country should deserve to be looked after when we hit 65.” (Fridz)

Fridz identifies working hard “all our lives” and “paying taxes to help the country” as criteria that qualify people as deserving of superannuation. Similarly:

“Retirement superannuation [...] says publicly that you’ve done enough production or throughput hard work and you can, if you wish, spend the rest of your life on a pension.” (Tonto)

Tonto claims that superannuation is paid as recognition of work that has been done. In these excerpts the notion of economic reciprocity is drawn upon to construct superannuation as a fair and just return on economic inputs. Establishing that contributions have been made and invoking reciprocity counter Gawith and Hickey’s constructions of baby boomers as overly-entitled and greedy, as well as bolstering the argument for obligations under the social contract. In the data, paying tax and working hard are the most commonly cited contributions used to claim that superannuation is deserved or earned. Several comment writers also articulated a more direct notion of reciprocity and fairness, such as:

“...most [superannuation recipients] have fully supported the superannuation scheme during their working lifetimes and naturally expect to be on the receiving end when their turn comes.” (Hugh)

In Hugh’s claim, the contributions that have been made are not described in terms of tax or work, but instead as full support for the superannuation scheme. This is a more pointed version of the general argument that paying taxes leads to superannuation entitlement. In constructing equivalence between that which has been contributed and that which is expected, the argument based upon reciprocity and fairness is strengthened.

The data extracts provided so far point towards obligations under the social contract as being generally applicable to older people. Other comment writers, however, particularise the baby boomers as they invoke these obligations:

“Almost all of those due to retire have been in full employment all their lives, paying taxes and other extortionate levies/costs. In this implicit contract with successive Governments came the understanding that they will be catered for in their retirement.” (Graham)

Graham invokes the social contract upon the basis of the amount of work that baby boomers (“those due to retire”) have done and the amount of taxes and other costs that they have paid. In referring to “full employment”, Graham does not allude to the favourable economic conditions into which many baby boomers began their working lives. Rather there is room left open to attribute the baby boomers’ high level of employment to cohort characteristics such as being highly responsible or having a strong work ethic. Whereas Hickey’s article drew upon the favourable economic conditions of the baby boomers’ younger years to construct this group as lucky and wrongly expectant of continued benefits, Graham uses the rate of employment of this economic climate to highlight the work done and invoke society’s obligations. Other comment writers, such as Steve, specify the baby boomers as having built much of society’s infrastructure:

“...paying the highest taxes on the worst pay in the western world we baby boomers and our taxes built the highways and motorways, the harbour bridge, schools and hospitals, the massive expenditure to convert ports to containerisation, international airports - the list goes on and on.” (Steve)

Steve itemises several pieces of infrastructure that are generally considered of vital importance to society, such as schools, hospitals and highways. He then notes that “the list goes on and on”. Edwards & Potter (1992) demonstrated that the construction of a list in the context of a verbal or textual account works to achieve a rhetorical function. The functional effect of Steve’s list is to convey that baby boomers’ contributions to society have been firstly vital, and secondly so numerous that it is difficult to list all of them. As well invoking society’s obligations under the social contract, this argument also functions to resist the newspaper constructions of the baby boomers as an

irresponsible group whose only legacy to younger generations is escalating debt. In these accounts that seek to uphold society's social contract obligations towards the baby boomers specifically, extreme case formulations are evident (Edwards & Potter, 1992). Graham talks of "almost *all*" baby boomers having been in "*full* employment" for "*all* their lives". Likewise, Steve describes the boomers as paying the "*highest* taxes on the *worst* pay in the western world". These extreme descriptions point to the rhetorical function of the account, which is to counter the opposing claims of boomer selfishness and greed, and to present current superannuation entitlements as reasonable and deserved.

This theme of contract-like obligations that are contingent upon particular kinds of contributions has implications for people who are less able to claim they deserve superannuation. Those who have not spent most of their life in the taxpaying workforce may be positioned in this account as undeserving of superannuation. Alongside the values of justice and fair returns, neoliberal values underlie this rhetorical stance. In a social world in which individuals earn their superannuation through their own work and tax payments it makes sense that individuals take responsibility for their own financial support in old age, rather than the government. The current universal superannuation scheme that equally rewards those who have paid no tax and those who have paid considerable tax does not provide the reciprocity that is held as important within this account of society. The notion prominent in the data is congruent with increasing emphasis on individual retirement schemes (such as KiwiSaver), in which only the people who have contributed receive a return. In this account the continued provision of New Zealand superannuation is justified by an argument that appears incompatible with a universal superannuation.

Recognising Vulnerability

Gawith and Hickey argued that retaining superannuation in its current form is impractical due to changing economic circumstances, changing demographics and the expense of population ageing. Their argument proposed that since people are living longer they should also work longer. A counter position is seen in the data that suggests

the current retirement age and associated financial support is necessary due to the vulnerability and struggle of elders. This position appears to draw on the *neediness* aspect of the obligations discourse found by Ng and McCreanor (1999). It is a position based on humanitarian values of support for vulnerable members of society drawn from ideological belief systems such as social democracy (Berman, 2003). In this particular account, the limitations of an ageing body are highlighted:

“...by 65, no matter how many years they have ahead of them, most people who do real work can't hack it any longer. At a few years past that age, for most people, just the needs of staying presentable and looking after everyday tasks use up most of their waking hours.” (Gavin)

In referring to “people who do real work” Gavin is suggesting that some older people may no longer be able to complete the physically demanding work they were formerly able to do. In suggesting that people who do these particular kinds of work are unable to continue at the age of sixty-five “no matter how many years they have ahead of them”, Gavin is countering the argument for increasing the retirement age based on the increasing life expectancy of the population. Another commenter’s argument for retaining the current age of superannuation eligibility is based upon an account of his family experience:

“My mother can't work due to ill health and is under 65. My father is 70 and still working strong. But he is scarily fragile, he worries me when he comes home grey in the face, when he is so tired he is asleep as soon as he gets into bed at 7.30pm.” (Pacman)

In contrast to the homogenisation of older people seen in the newspaper articles, Pacman provides a personal account of individual struggles associated with being an older worker. The descriptive details (for example “grey in the face” and “bed at 7.30pm”) work to achieve a vivid and believable scenario (Edwards & Potter, 1992) and a persuasive affectivity. It is difficult to rebut this account from Pacman due to the warrant of personal experience, the detailed descriptions and society’s wider understandings regarding the vulnerability of older people. This account may also function to position an opposing stance holder as unsympathetic to this plight. Pacman continues:

“The problem isn't that we are living longer, it's that we are still old at 60. Some people are not, but in general, most people at 60 are starting to need to be careful, falls are dangerous, work is tiring. Retirement isn't a holiday, it's accepting you can no longer work.”

As well as the argument based upon increasing life expectancy, Pacman is also working to counter a particular version of the world such as created by ‘positive ageing’ discursive constructions of older people which downplay the physical decline of later life (Breheny & Stephens, 2010; Pond, Stephens, & Alpass, 2010). ‘Positive ageing’ constructs people as continuing to be healthy, active, and robust as they grow older. Gavin claims that the limitations of ageing he describes apply to “most people”. Similarly, Pacman suggests the age of sixty years is the point at which “most” are starting to experience the physical limitations of age. This selection of the age of sixty (which is five years younger than the current age of superannuation eligibility) may have been to highlight physical vulnerability as not only characteristic of those already receiving superannuation, but also of those who are approaching the age of eligibility. In suggesting that most people are “starting to need to be careful” Pacman constructs physical vulnerability as a process that occurs over time. Sunshine’s account below similarly functions to establish individual biological decline as distinct from population ageing, as well as fundamental to the issue of retirement:

“Mum is now 62 and after a lifetime of working on her feet is now unable to work a full day due to her body starting to deteriorate. Yes I know we are all living longer but the age at which Alzheimer’s tends to attack and the body starts to fall apart hasn’t changed that much. Leave the age and entitlements where they are!” (Sunshine)

The accounts of Gavin, Pacman and Sunshine reject a competing version of the world in which ‘positive ageing’ is the experience of most people. They work to achieve a status of factuality for an account of ageing in which inevitable decline means many older people are unable to continue to work. Homogeneity is resisted and variation in the ways that people age is asserted. In the context of response to the newspaper articles, these accounts work to counter the arguments of the writers by invoking the obligations of a civil society towards the needs of older people. In establishing biological decline as

the normal experience of older people, these accounts are able to resist the notion that retiring is a personal lifestyle choice (as is implied by ‘positive ageing’ accounts). Furthermore, by invoking the needs of older people these accounts work to resist the notion that fiscal considerations should be the primary concern when selecting the age of superannuation eligibility.

A final aspect of the pattern of response highlighting the needs of older people is financial vulnerability. For example:

“Has anyone seen how much our elderly live off now and by the way pay all their bills and survive on very little. Time to accept some responsibility people, 65 is a reasonable age.” (Dan)

Dan constructs older people as being frugal with meagre incomes. This opposes Gawith’s account of intergenerational inequity in which the elderly have a high standard of living whilst the young are poor. Dan further constructs older people as being responsible with the money they have (“pay all their bills and survive on very little”) which opposes notions of greed and undue expense that, in the newspaper articles, are associated with superannuation recipients.

Discourses of ageing as characterised by decline and loss are drawn upon to support the claims of the vulnerability of older people and bolster the case for retaining superannuation in its current form. Within these discourses, attributes such as fragility and weakness construct older people in ways that emphasise limitations. Therefore, while these lines of reasoning may help older people by supporting the case for income support, they are not empowering. It is noteworthy that these lines of reasoning in support of superannuation appear to be used in the data most often by others to talk about older people, rather than by older people themselves. Breheny & Stephens (2009b) suggest that older people discursively negotiate and construct their identity based on prevalent accounts of what constitutes good or successful ageing. Those who fail to negotiate a positive identity are ascribed a lower value or status in society. New Zealand social policy promotes ideals such as independence and capability as indicative of successful and morally acceptable ageing. Breheny & Stephens (2012) found that

older people seek to avoid constructing themselves as dependent or incapable. Therefore, older people may be in a position where it is difficult to both draw upon notions of neediness and vulnerability in order to argue for retaining superannuation benefits and to maintain a positive and valued identity.

Rights of older people

The final facet of the ‘obligations’ discourse (Ng & McCreanor, 1999) is based upon rights that are not contingent upon contributions or needs, but are inherent to being an older citizen. Whereas notions of reciprocity and need as the bases for society’s obligations to older people were apparent in the data, there were fewer examples of the notion of societal obligations based upon universalistic rights such as found by Ng & McCreanor in the social policy public submission data from 1986. This extract was one that functioned to ascribe rights to older people:

“Sure, money is better spent on the youth and that is true - but we must all honour those who put us on this earth. So therefore we should let the elderly sit back and relax – life is not all about work” (Wiseman)

Wiseman’s extract describes a duty to “honour those who put us on this earth” and uses this to override Gawith’s expressed concern about making the best investment. It rewords a maxim to “honour thy father and thy mother” and suggests a world in which older people are ascribed a valued status simply for being older, rather than based on economic imperatives of investment and return. There is a sense in which Wiseman’s formulation of obligations is contingent upon contributions that have been made (older people have “put us on this earth”), but his assertion that “we must all honour” is more suggestive of a universalistic valuing of older people.

Of the three bases for obligations towards older people identified by Ng & McCreanor (1999), universal superannuation is most compatible with the notion that obligations are based upon the inherent rights of older citizens. The future of superannuation in New Zealand may be influenced by the differential in prominence of the strands of the ‘obligations’ discourse. If reciprocity based on contributions made by taxpayers is the most widely available way of understanding and speaking about pensions, this supports

a move towards contributory schemes such as Kiwisaver. The idea that people who have paid a large amount of tax are deserving of a pension in their old age implies that those who have not paid a large amount of tax do not deserve a pension. A contributory scheme would ensure that those who paid in were the ones who received. If notions of vulnerability and need are widely available ways of understanding and talking about pensions, moves away from universality and toward means testing older people for superannuation eligibility are supported. This would reflect society's concern to provide for those who cannot continue to work, and ensure that those defined as truly needy received superannuation payments. Although there are prominent arguments in the data for the retention of current superannuation entitlements, these arguments largely invoke societal obligations based upon reciprocity for contributions or provision for need. When these claims are unpacked, the bases upon which these discursive arguments are made are not compatible with universal superannuation.

Generational characteristics & Intergenerational inequity

Several comment writers picked up the theme introduced in the newspaper articles of intergenerational inequity. They responded either in opposition to the article writers or in agreement. Gawith and Hickey presented an account of society in which fortunate baby boomers are responsible for the lesser fortunes of the younger generations. Opponents of this version of society present a very different account in which the irresponsible young fail to recognise the vital contributions of their elders and their own good fortune. The following response to the Gawith article exemplifies this account:

“What is it with the younger generation? Do they want everything their way served on a silver platter? You have just had yet again, tax cuts. What are the taxes you are paying now compared to what we paid when we were younger? You all drive around on the roads, go to the hospitals to get fixed up again because of your irresponsible attitude to acceptable social behaviour, enjoy a social life that no other generation has had, and still you find something to complain about. Have you stopped and thought us oldies might still be paying for your irresponsible attitudes to alcohol, drugs and smoking? All those things you are enjoying, we paid for. Instead of thinking you are paying for the

superannuation of the elderly, maybe you should stop and look at the other side of the coin and that is you are paying your dues on what you have inherited paid for by the elderly. Every generation is paying for the costs of the country on the day. We have paid heaps to give you your silver spoon. Just stop and think there may not have been enough money in our pay packets to pay for everything else as well? Maybe we over-educated you but failed on instilling good old fashioned common sense.” (John)

Having been cast into a category of people who are treated with special attention and ascribed negative attributes in the Gawith article, John responds by taking an opposing position in which a different group, the younger generation, are presented as problematic. In this account the young are clearly being constructed as the ‘other’ through the use of the pronouns “they” or “you” being used to refer to the young, alongside “we”, “us” and “our” being used to refer to John’s generation. The metaphor of ‘served on a silver platter’ conjures up an image of a life of ease and affluence in which the privileged recipients are given everything they desire by others (in this case an older generation). Likewise the silver spoon represents an advantaged life that one generation bestows upon the next. Implicit in this construction is that the young have done nothing to deserve these riches; they have merely received from the older generation. This account draws on a stereotype of young people as spoiled, wanting everything, and getting it. This works to counter the article’s claims of intergenerational inequity featuring well-off older people and a lucky generation of baby boomers who deprive the young of resources. The assertion that today’s youth “go to the hospitals to get fixed up again because of your irresponsible attitude to acceptable social behaviour” and the claim that “us oldies might still be paying for your irresponsible attitudes to alcohol, drugs and smoking” formulate a version of the world in which young people’s irresponsibility causes expense to older tax payers. This account works to resist the prior claims of negative characteristics and expensiveness of older people by switching the focus to the negative characteristics and expensiveness of today’s youth. In ascribing the younger generation with unearned privilege and irresponsibility, the issue of paying for superannuation is reformulated as a situation in which young people are too spoiled and irresponsible to exercise their obligations towards older people.

The above commentary from John was the first reader response to the Gawith article. It was viewable immediately below the article and drew several direct responses itself, including this:

“John, this is the biggest load of bollocks ever perpetuated by an internet commenter, and that is saying something. The baby boomer generation are responsible for the largest intergenerational theft in the history of western democracy. YOU were the ones who got free education, and health. YOU were the ones that grew up with the cradle to the grave welfare state. YOU were the ones who benefitted from a property friendly tax regime. The baby boomer generation were also the ones who demanded - and received - the tax cuts that have occurred over the last ten years. You got everything that the welfare state provided, and then were responsible for voting in governments that have essentially looted the state for us to inherit. We now have to pay for our education. We now have to pay for our children's education, and we'll have to pay for your retirement as well. We now have to pay higher medical costs. We now have to pay through the roof for property, if we can ever afford to buy it. We are now required to rent property owned by the baby boomer generation for the rest of our lives. Why should we have to support an early retirement age, for a generation that looted the country?” (Xavier)

Xavier uses extreme case formulations and hyperbole to strongly challenge and negate John's account in referring to it as “... the *biggest* load of *bullocks* ever perpetuated...”. This pattern of expression continues as the baby boomers are accused of “...the *largest* intergenerational *theft* in the *history* of western democracy...”. This claim is similar to Hickey's account of harm being done to the younger generation by the older generation, but uses stronger language. The ‘othering’ and accusations evident in John's account are responded to in kind by Xavier. When referring to the baby boomers “YOU” is written in capital letters each time, emphasising the action of ‘othering’ the baby boomers as well as the strength of the accusations being made. Xavier's response to John contains several assertions regarding the social benefits and responsibility of the baby boomers. These assertions each occur in a similar form (“YOU were the ones who...”) and in an uninterrupted sequence. This is followed by several assertions about

the consequences for Xavier's generation in sequence and each in a similar form ("We now have to pay..."). Xavier's account is designed to persuade readers of the factuality of his claim by presenting examples as repeated patterns. The effect is that of apparent evidence upon evidence and is provided to support the claims that baby boomers have received social benefits, that their actions have taken away those benefits from others, and that younger generations are required now to pay in numerous ways that the baby boomers were not.

Posts such as John's and Xavier's (above) which place responsibility for the issues facing one generation onto another generation strengthen and perpetuate intergenerational antagonism. Rather than the possibility of stances shifting towards a middle-ground as the argument progresses, this pattern of interaction in the data appears to result in an entrenchment of the opposing positions. Ford Prefect, for example, responds to Xavier and others with:

*"The 50-65 set (currently heading into retirement) worked their a**** off to GIVE your generation their bloody iPods and cars and inheritances. [...] House prices are where they are because you oiks want everything handed to them NOW and can't be bothered saving or waiting or even in many cases working for what they need. Yes sweetie that's right: a house is a "need", an iPod is a "want". But it seems they stopped teaching the difference at school about 15 years ago eh? Gen Y and X, it's simple. Get a life, grow up and start planning for your future as the rest of us have."* (Ford Prefect)

This extract counters the claim that the baby boomers have taken from the younger generation with Ford Prefect asserting, like John, that they have in fact given to the younger generation. Responsibility for the high cost of housing is placed upon the young who (as in John's account) are constructed as having an over-sized sense of entitlement and an irresponsible naivety. Again, in this version of society it is the baby boomers who are unfairly burdened with responsibility and expense due to the irresponsible and overindulged nature of generations X and Y. Ford Prefect also works to construct these kinds of generational attributes as not applying generally to the old and the young, but specifically to the baby boomers and Generations X and Y.

Pejorative references to the younger generations are made (such as “oiks”, “sweetie”, “get a life” and “grow up”) as a response to the previous post which denigrated the baby boomers as “a generation that looted the country”. These kinds of references function to raise the stakes of the interaction, as those who are maligned seek to maintain a positive moral identity which, within the formulation of intergenerational inequity, requires constructing the other generational group as problematic.

The ideology of egalitarianism with its rhetorical stronghold of fairness appears to underlie the intergenerational assertions and counter assertions on both sides of the issue being debated. This demonstrates that people in argumentative interaction can draw upon the very same shared beliefs and resources to construct argumentative positions and accounts of the world that are in direct opposition to each other. In the data the baby boomers are constructed by one rhetorical position as selfish and greedy, and by the opposing position as responsible and munificent. Likewise the younger generations are variously constructed as poor by one account and overindulged by another.

The generational framing introduced by Gawith and Hickey brings socio-historical context to the fore as some participants work to construct explanations for the claimed differences in generational characteristics. For example:

“Trouble is that us grey-haired oldies are still more useful than the younger folk. We were raised to work and taught how to use our brains at school. Our parents had lived through two world wars and a great depression and instilled a sense of responsibility into us which we couldn't shake off.” (Mercy)

Mercy suggests that older people are more useful than today's young and links this to an upbringing by parents who lived through extraordinary times. This is similar to suggestions in the Hickey article that the historical context shaped the nature of the baby boomers; however Mercy uses this as a basis for ascribing positive characteristics of usefulness and responsibility to the baby boomers. Therefore, the idea of an age-cohort being shaped by their socio-historical context is drawn upon in support of both sides of this argument about generational characteristics. In a rhetorical move that may be anticipating and countering arguments of ‘sameness’ across the generations (for

example, “we were all young once”) some participants work to distinguish today’s youth from the young people of other eras. For example:

The current crop would struggle in most eras. – Jeff

Jeff suggests there are deficiencies in “the current crop” of young people that are not merely due to being young. This distinction between today’s young people and young people in general is crafted in response to the similarly generationally-specific themes that assert the negative attributes of baby boomers. Each generation has its youth, but persuasive intergenerational arguments must work to distil generational factors from the complicating effects of age-group and history. The generationally-specific talk about generations X and Y may have implications for the social status of superannuation into the future. As with the baby boomers, negative characterisations of the younger generations function to construct a group of people who are undeserving of taxpayer support and this may impact public support for the continuation of the superannuation scheme. In current discussions around the issue of superannuation the focus is most often on the baby boomers whose receipt of superannuation is the subject of argumentative stances such as seen in the Gawith and Hickey articles. However any material changes to superannuation are likely to have a greater effect for later generations.

Moral constructions of superannuation

The argument put forward by Gawith and Hickey that the cost of superannuation is becoming too high broadens the discussion such that it is no longer merely about superannuation; rather the argument becomes about money and how it is allocated. This opens up space for claims that cuts to government expenditure could instead be applied in other areas. For example:

“I’m sure there would be far more appropriate places to make huge savings rather than trying to wring out a few drips from superannuatants.” (Hugh)

Hugh suggests there are “far more appropriate places” where spending could be cut rather than superannuation. The description of “trying to wring out a few drips” suggests that superannuation is not an excessive or exorbitant area of expenditure where large savings could be made; rather the notion of elders ‘making do on very little’ is

invoked. It is suggested that there are other areas of expenditure where “huge savings” would be possible. Reference to the possibility of “huge savings” alongside the “few drips from superannuatants” provides a contrast that emphasises both the parsimonious nature of government expenditure on superannuation, and a wastefulness and excess in other spending. Hugh’s line of reasoning is continued by Dianna who explicates specific areas of government expenditure where she believes savings should be made:

“What we need to do as a country, is to get all the bludgers off the taxpayer tit and get the blighters working instead of whining. We also need to make students pay for their education.

That way we wouldn't have legions of young people frittering away years at University, studying rubbish that never leads to gainful employment. After that we need to halve the size of Government and double the size of trade training budgets and make absolutely certain that there is a reasonable pension available for those turning 65 years of age. Then we need to take a very long, hard look at immigration and only allow new immigrants who will contribute to the economy of New Zealand in a meaningful way.” (Dianna)

Dianna asserts that government spending on beneficiaries, students and politicians should be cut back in order to “make absolutely certain there is a reasonable pension available for those turning 65 years of age”. These areas of expenditure are constructed by Dianna as unnecessary and wasteful (for example, tertiary study is described as “frittering away years at University, studying rubbish”). This is contrasted with the construction of superannuation as important and vital. Taxpayer money spent on university is presented as a waste because it doesn’t lead to “gainful employment” whilst training for trades is presented as an area to which more money should be allocated. The implication is that certain kinds of education and training are to be preferred because they are economically beneficial and will result in a return of tax revenue. As in the newspaper article by Gawith to which Dianna is responding, the ‘economic rationalism’ of neoliberalism is apparent, in which economic production is emphasised and the free-market is seen as the only legitimate vehicle for the allocation of societal resources (Nevile, 1998). In Dianna’s account, training pathways that are clearly linked to economic gain are prized above education in subject areas that are not clearly linked to

employment and earnings. Dianna further asserts that immigration should be limited to “new immigrants who will contribute to the economy of New Zealand in a meaningful way”. In Dianna’s prescription and in Gawith’s article, economic growth is of paramount importance to the country. However Dianna, unlike Gawith, constructs an exemption from this economic imperative for those who have turned sixty-five years. In Dianna’s account, the notion of obligations towards the elderly does not merely override her own concern that government spending should provide the best possible monetary return; rather the ability for society to provide superannuation for the elderly is presented as a basic reason for valuing economic growth and monetary return most highly in all areas of social spending. At first glance it seems incongruent that superannuation should be exempted from the economic rationalism that is being advocated. However, it is compatible with a ‘rights’ discourse for older people (Ng & McCreanor, 1999). It may also be compatible with the notion that superannuation obligations are based upon contributions, as exemplified by Tonto’s comment (on page 57) that superannuation is recognition that “you’ve done enough production or throughput hard work”. In the data, an accepted version of the world is apparent in which economic output is held as the most important aspect of a person’s life until the point is reached where a person is considered to have produced “enough”. In this sense, retirement can be seen as instrumental to neoliberal ideals as it provides a rationalisation and an incentive for people to enter into ‘productive’ work and to maintain economic output until they reach the age at which societal norms and welfare policy suggest they retire.

The Herald articles constructed baby boomers as a selfish, greedy and privileged generation, and it was suggested in Analysis Part I that these characterisations could function to undermine support from wider society for superannuation. In putting forward a counter argument that other areas of government expenditure should be cut back instead of superannuation, respondents most often identified welfare payments made to those of working age as the appropriate place for cuts. Within this argumentative position, rhetorical work is necessary to distinguish superannuitants from other beneficiaries, as superannuation is, in essence, a social welfare benefit. This is achieved through contrasting constructions of superannuitants as deserving and other

beneficiaries as undeserving. In this account of society, beneficiaries are typically constructed as lazy non-contributors. In this depiction, taxpayer-funded support for beneficiaries is distasteful, the expenditure is unnecessarily high, and the recipients are likely to be of dubious moral character. For example Dianna (above) describes beneficiaries as “bludgers” and “blighters” who should be working. Similarly, Jonman suggests that much welfare expenditure is needless:

“Don't raise the super age; just cut back on benefits paid out to the teeming scores of adequately-healthy lazy won't-works bludging for life on "invalid" and "sickness" benefits.” (Jonman)

In Jonman’s account some people misrepresent their inability to work in order to collect a benefit. This claim constructs many sickness beneficiaries as not merely lazy bludgers, but also as benefit cheats who intentionally choose not to work. In this account of society, much sickness and invalid benefit expenditure is unnecessary because the recipients are “adequately healthy”. The expenditure is also morally objectionable as it takes from ‘good’ tax-paying citizens in order to reward laziness and deceit. Jonman works to construct this type of expenditure on income support as excessive and sustained by referring to “teeming scores” who are “bludging for life”. The depiction of bludgers on welfare is common, both in the data and within wider society, to the point where negative characterisations of beneficiaries are able to be presented as unchallenged notions with no disclaimer or explanatory work necessary. The depiction of beneficiaries as lazy freeloaders works to ascribe moral inferiority and invoke negative sentiment as the most appropriate reaction towards this societal group. The negative characterisations of baby boomers are countered with the allegations about the negative characteristics of beneficiaries. These accounts work to counter constructions of problematic and expensive superannuation by constructing another area of expense as more wasteful and objectionable, and therefore a more appropriate area in which to reduce expenditure.

The construction of a moral distinction between superannuitants and other beneficiaries is also apparent in this extract:

“If the Government want to cut corners why don't they weed out all the bludgers living on social welfare and continue to take care of the elderly - many who worked hard to get what we have today.” (Josey)

As in the two previous extracts, it is claimed that there are “bludgers” whose welfare payments should be stopped. In this account, Josey suggests that continued expenditure upon older people is desirable based on the claim that many have “worked hard to get what we have today”. This creates a moral distinction between undeserving beneficiaries and the deserving older people who have contributed to society. By drawing upon the prevalent stereotypes of beneficiaries in order to highlight a contrast between non-productive beneficiaries and productive over-the-years superannuitants, claims of superannuitants as a societal burden are able to be undermined.

The domestic purposes benefit (DPB) is an area of welfare spending that is singled out by some comment writers for particular objection. Introduced in 1974, it is a benefit that many of the baby boomer generation would not have had access to. The DPB is marshalled rhetorically in two ways - firstly as an example of the privilege of the younger generations and secondly as an example of an undesirable area of government expenditure. For example:

“If we were unfortunate to get pregnant before marriage we were either forced into marriage or had to give up the child for adoption. We certainly couldn't make breeding a job!” (Sushimum)

“I would rather have less money spent on people [...] who use being a solo mother as a career choice.” (BigDaddy)

References to making “breeding a job” or “being a solo mother as a career choice” invoke the narrative of the ‘welfare queen’ - a stereotypical depiction of a woman who has children in order to increase her own financial interests at the expense of the state (Breheny & Stephens, 2009a). There is a strongly negative value judgement towards solo mothers who receive income support benefits inherent in this account of welfare recipients. The rhetorical function of this account is to construct welfare spending as an undesirable cost to the taxpayer because it enables this kind of dependent and morally-questionable parenting. The assumption that single mothers on welfare are to be

considered lesser members of society often goes unquestioned in our society. Brodtkin (1993) suggests that social value is ascribed to people according to their work status and additionally, for women in particular, according to their marital status. In this version of society in which a lowly moral status is ascribed to women who continue to have children funded by state welfare, it appears appropriate that they should be financially penalised for making life choices that are not socially approved (Gring-Pemble, 2003). In New Zealand the political outworking of these kinds of accounts of beneficiaries can be seen in recent changes to social welfare policy in which people who have further children whilst on a benefit are specifically targeted (Ministry of Social Development, 2012). The proposition that social policy reflects and sustains normative accounts of moral behaviour has implications for older people and superannuation, because a moral account of ageing in which ‘responsible’ people prepare financially for their own retirement is apparent in the data.

In New Zealand in recent times, normative messages are communicated around the necessity to save for retirement. Working-aged people have been strongly encouraged to participate in KiwiSaver (the government’s individual retirement scheme) through automatic enrolment procedures and financial incentives (Inland Revenue, 2012). Media commentators have also asserted the necessity of individual saving for retirement. A debate on the subject of saving for retirement was generated in the comment data when participants suggested the problem of escalating costs could be solved by means testing for eligibility. For example, Graeme suggests that income support obligations should only be based upon older peoples’ needs and argues against retaining superannuation as a universal benefit:

“The answer is not difficult. Instead of condemning many older folk who can't work to a life on the dole simply keep it where it is and means test eligibility. Benefits should go only to those who need them. It's not the age that's the problem, it's the universality that's unaffordable.” (Graeme)

Other respondents, however, were not in favour of a means testing solution:

“That’s right, means test eligibility! Benefits should only go to those who need them. After all, it’s not fair that those who have slaved and sweated and paid

taxes through a lifetimes work to retirement should reap any reward. Their motive to get ahead is so they can have it all stripped from them to pay for the retirement of those who couldn't be bothered doing the same.” (Chris)

“Is it fair to apply a means test to those citizens who have done the responsible thing by putting money aside for many years while those who have boozed, smoked and gambled their money away get the full pension with no questions asked?” (Maic)

Chris and Maic base their opposition to means testing upon the issue of fairness - in particular fairness towards those individuals who have done the ‘right thing’ and prepared financially for their own retirement. In doing so they divide potential superannuitants into two kinds of people: responsible and irresponsible. The first kind of people have “slaved and sweated and paid taxes through a lifetimes work” or “done the responsible thing by putting money aside for many years” whereas the second kind of people “boozed, smoked and gambled their money away” or “couldn’t be bothered” preparing for retirement. These constructions imply that the financial status of individuals as they reach retirement age is based upon how hard they have worked and how responsibly they have acted over the years. This positions those people without the means to support themselves in retirement as being responsible for their situation due to their own undesirable behaviour. The situation of people on lower incomes whose finances are used up in paying for their current basic necessities is overlooked. In this account of retirement, neediness is a sign of immoral behaviour rather than a sign of deservingness as is common in other accounts. This account supports personal responsibility for income in retirement by ascribing a higher moral status to those who are financially independent. If this account is prevalent, those who depend on a government pension may be viewed as undeserving, as is common of other kinds of beneficiaries.

The prominence of concern about the future costs of population ageing functions to create uncertainty around the future of superannuation in New Zealand:

“Nobody under the age of 55 will be affected by the Retirement Commission's proposals. The question is not about paying for today's elderly, it is about how to pay for today's middle aged when we are elderly and there will be far more of us proportionate to the workforce. As such it's not relevant whether we today think it's reasonable to pay for people to enjoy a long retirement at public expense. The question is whether future taxpayers will think it's reasonable, as the cost goes up and up and other public services have to be cut or taxes raised to pay for it. I don't think it is sensible to assume that they will be happy about that, so anybody who hasn't bothered to save up for their own retirement may be in for a nasty shock.” (Albert)

Albert points out that there are no guarantees that future taxpayers will agree to support older people and suggests that sensible people will save for their own retirement.

Similarly:

“My generation was taught that there would be no government super by the time we retired, so I have worked hard to ensure I am already financially independent in my 40s. I find it hard to comprehend why people expect taxpayers to support them for 10-30 years in their old age.” (Peter)

Peter's response to the uncertainty around the future of superannuation has been to make individual provision for his own retirement and he expects others to do the same.

Albert and Peter reflect the stance of Andrew Gawith's article in which he asserts “...people must take more responsibility for their own retirement income, because Super will have to be pruned...” (Gawith, 2010). If this is indicative of the future of superannuation in New Zealand then people will be expected to have other personal retirement income and the relative generosity of the scheme may be reduced. The trimming of the superannuation scheme would address the issue of rising costs as well as allaying concerns about need (such as expressed by Graeme) as a basic benefit would still be provided. It would also satisfy the concerns expressed by Chris and Maic about not penalising those who have accumulated the means to provide for their own retirement. In tying the amount of retirement income an individual receives to the contributions they have made over their working years, this future scenario would also

satisfy the neoliberal ideals of individual responsibility and individual reward. In this extract a participant puts forward the suggestion that retirement income should be tied to the amount of tax paid:

“I like the idea that superannuation is pegged to the tax you pay over your working life, more tax paid, more super received, but remove the stupid idea that beneficiaries pay tax on their benefits. They don't. We need to move away from the idea that people who get off their butts and get educated and earn good money have to be penalised because they are well off. They pay huge amounts of tax simply because they earn big. Yes, some minimise the amount of tax they pay through legal methods, but at least they are productive members of society.”

(Frederick)

Frederick argues that those who have paid more tax should receive a higher amount of superannuation based upon the notion that superannuation is a direct return on tax contributions that have been made over the course of a lifetime. The flipside of this is that those who have paid less tax would receive a lower rate of superannuation. Implied in this account is the notion that those who have contributed via tax have done so because their personal qualities have led them to “get off their butts and get educated and earn good money”, and therefore they are more deserving of superannuation when they retire than those who have not earned well in employment. In this account people are responsible for their own life circumstances and those who have been more productive are ascribed a higher moral status. Alternative contributions such as caring are invisible within this account. Another alternative account that is visible elsewhere in the data points to societal factors such as the availability of jobs as an explanation to why some people earn more than others over the course of their lifetime. The shifting of retirement income to wage-linked contributory schemes such as KiwiSaver, however, is compatible with Frederick’s account of how superannuation should be distributed. With this shift, those who earn more during their working lives will also receive greater income in their old age, and this will seem proper according to the ideology of neoliberalism and the valuing of economic productivity as paramount.

Chapter 8

Discussion

Expensive older people, intergenerational inequity and conflict

The media articles examined depict older people as responsible for escalating societal expense. The authors make a case for change to superannuation using arguments that challenge society's financial support of both the retiring baby boomers and older people in general. In line with the literature, implicit in the data is a dominant construction of older age as a time of decline and reduced productivity, and contemporary retirement as populated by a large, growing, and expensive group of dependents (Phillipson, 1998; Martin, Williams, & O'Neill, 2009). This constructs an approaching crisis and an imperative for social policies that will reduce the burden that older people pose to the rest of society. However, depictions of vulnerability in older age work to support superannuation as necessary to protect and support older people, consistent with other research (Bernard & Phillips, 2000; Angus & Reeve, 2006).

The notion of older people as a societal burden implies they may be responsible for the impoverishment of other groups (Bernard & Phillips, 2000). Estes & Phillipson (2002, p. 290) propose that a "general climate of intergenerational conflict" has developed in the context of addressing the fiscal issues of ageing populations. In the articles and comments the cost of superannuation is considered from an intergenerational frame, such that the different generational groups are cast into competition for scarce resources (similar to, for example, Wilinska & Cedersund (2010)). In this particular data set, generational cohort is presented as the prominent way of categorising those born in the two decades after World War II. Older people, and in particular baby boomers, are positioned as having financially benefited at the expense of younger people, and current superannuation policies are constructed as central to an issue of growing inequity across the generations.

The data exemplified some potential consequences of the intergenerational-inequity framing of the superannuation issue. A prominent theme in the data was the attribution of negative individual characteristics to particular generational groups. In response to media articles and comments that constructed the baby boomers as selfish and greedy, other comment writers constructed younger generations as overindulged and irresponsible. Notions of competition for resources and the publication of negative evaluations of generational out-groups appeared to fuel intergenerational antagonism. In the anonymous and less-inhibited interactional space provided by the internet, strongly pejorative language was used. Accounts that emphasise intergenerational inequity and promote divisiveness may have implications for New Zealand Superannuation as it relies on public support for the continuation of policies that give financial support to the older generation of the day. This finding differs to that of Hamil-Luker (2001) who suggested that the intergenerational divisiveness presented in mainstream media is not representative of wider public opinion. This difference may be in part attributable to the internet context in which public discussions around controversial issues are increasingly occurring.

Intergenerational inequity and conflict may also function as a distraction from more significant issues of inequality in retirement. Bernard & Phillips (2000) contend that the homogenised way that intergenerational arguments view older people means the disadvantage of particular societal groups in older age persists. Lower income earners, minorities, and women are the groups most in need of financial support in older age, and are therefore most likely to be significantly affected by any changes to superannuation (Estes & Phillipson, 2002). With the focus upon generations, more fundamental issues of inequity in retirement are less visible, such as inequity across social class, ethnicity and gender (Hamil-Luker, 2001).

Earning superannuation through contributions

In many Western societies economic productivity is considered the mark of good citizenship. In recent times, a later life characterised by 'productive ageing' has been presented as an ideal in order to reduce the cost of older people to society (Rudman &

Molke, 2009; Rozanova, 2010). However, retirement is still an expected period of life for many people. In New Zealand, health-related rationales combine with normative expectations and the provision of a universal pension in influencing peoples' decision to retire (Pond, Stephens, & Alpass, 2010). There is a tension, therefore, as those who retire and claim a pension seek to maintain a position of 'good, productive citizen' in a context of strong messages about the financial burden superannuation poses to society. In the data analysed, people frequently constructed an entitlement to superannuation through prior workforce participation, including the paying of income tax, sustained throughout a person's 'working life'. This is consistent with Ng & McCreanor (1999) who found a prevalent pattern of discourse in which superannuation is constructed as a societal obligation to those who have contributed to society, based upon a principle of social exchange and an implicit social contract. In the submissions Ng & McCreanor analysed however, the kinds of contributions cited as a basis for entitlement to superannuation were not limited to paid workforce participation. Such activities as volunteering and caregiving were included as legitimate kinds of contributions in Ng & McCreanor's data, collected from public submissions made to a social policy commission in 1986, but were not apparent in the current data. Whether agreeing or disagreeing with the stance of the newspaper articles, many comment writers based eligibility for superannuation upon individual contributions of paid work and tax, or collective contributions towards building national infrastructure. The current data are suggestive of a broad acceptance of superannuation as primarily a fiscal issue, and economic contributions are the main ways of warranting the provision of New Zealand Superannuation. That alternative ways of contributing to society are not apparent in warranting provision of superannuation suggests they lack the rhetorical force of paid work and taxation in the current context. This may be due in part to the increasing prevalence of concern about the fiscal issues of population ageing being used to frame the issue as one of economic rationality.

The assumption apparent in the data, that people earn the status of a valuable and moral citizen through contributions to the wealth of society, is consistent with literature on poverty and social welfare (Brodkin, 1993; Breheny & Stephens, 2009a) and neoliberal

understandings of citizenship (Powell, 2006). Although technically a social welfare benefit, discursive work in the data distinguishes superannuation from other kinds of welfare through emphasising prior work and tax contributions made by superannuitants and asserting a lack of contributions from other beneficiaries. With this distinction made, the ideology of neoliberalism is able to encompass superannuation, casting it not as a social welfare payment, but as a just return for those who have behaved as responsible and productive citizens during the normative working years. This is an apparent shift from understandings of superannuation as provision for the needs of older people, which was a prevalent understanding in New Zealand's earlier years as a welfare state (McClure, 1998). An alternative understanding of superannuation based on social welfare values is apparent in the data, with the purpose of superannuation depicted as addressing vulnerability in older age. However this did not appear to be a dominant rationale, rather neoliberal understandings of superannuation as a return for a life characterised by responsibility and productivity were more evident. In the context of the media articles challenging many of the bases for superannuation, comment writers responded rhetorically to construct superannuation as solidly based upon neoliberal ideals of citizenship. This suggests that the ideology of neoliberalism may provide the most readily available and salient discursive tools with which people can participate rhetorically in this specific context. The social contract is referenced by several comment writers, but rather than a universal right, superannuation is presented as a contingent agreement, binding only because it has been earned by a lifetime of contributions. Rather than encompassing all older people as eligible for superannuation due to a broad range of possible contributions (as found by Ng & McCreanor, 1999), the kinds of contributions presented as legitimate is narrower. The understandings of superannuation apparent in the data suggest the foundations of the social contract may be shifting – away from a method of fair social exchange based upon welfare ideals, and towards a prescription for ensuring the compensation of those who have qualified as good citizens through their work and tax-paying contributions.

Personal responsibility for financing retirement

The media articles suggest the importance of individual preparation and the making of financial provisions for one's own retirement due to a coming crisis of superannuation affordability. This theme is continued in the comment data where participants suggest that an appropriate solution to the uncertainty around the future of superannuation is individual savings and financial independence in older age. This is compatible with a contemporary proliferation of the values and ideals of neoliberalism in governments and societies as has been suggested by many scholars (for example Wacquant, 2001; Powell, 2006; Read, 2009; Rudman & Molke, 2009). It is also compatible with the literature on 'successful' or 'positive' ageing, the model of ageing in which individuals are encouraged to engage in behaviours that will achieve continued independence in older age (Hodgetts, Chamberlain, & Bassett, 2003; Patterson, Forbes, & Peace, 2009). The markers of 'successful ageing' have generally been identified as related to health status or social participation (Holstein & Minkler, 2003). Breheny & Stephens (2010) further identified financial security as central to 'successful ageing', with comfortable material circumstances considered evidence of individual effort and virtuous choices. The importance of individual financial preparation for retirement seen in the current data is suggestive of an incompatibility between the way New Zealanders talk about superannuation and the current universal superannuation scheme. By providing an income to all older people, this state-funded benefit is incongruent with the prevalent account in which individuals should strive to be financially independent in retirement. In comparison, the discursive context in Australia appears similar to New Zealand, with promotion of 'positive ageing' and financial independence the prominent strategy underlying ageing policy (Davey & Glasgow, 2006), however Australia's greater focus upon contributory pension schemes appears more in line with the discursive context.

Many comment writers work to distinguish superannuitants as morally deserving when considered alongside other kinds of beneficiaries, who are depicted as undeserving. This is consistent with literature that suggests understandings about the 'deservingness' of particular groups influence public support for particular welfare policies (Appelbaum, 2001). However, the increasing moral imperative to prepare for one's own retirement

points to a potential dissolution of the notion of deservingness of financial support in older age. In this account of personal responsibility for the financing of retirement, those who do not save for retirement are constructed as irresponsible or non-productive and ascribed a low moral status. Therefore, simply being in a position of requiring financial support in older age could function to disqualify one from being considered as deserving of such support, if financial neediness becomes a marker of irresponsibility. Within these shifting understandings about provision for older age, achieving a status of 'good' citizen may be contingent upon financial independence in retirement.

Implications

Depictions of an approaching fiscal crisis due to the growing expense of an ageing population construct a persuasive argument regarding a necessity to decrease the 'burden' of superannuation expenditure. As a consequence of this public discussion, the main political opposition party has pledged to increase the age of eligibility for superannuation to sixty-seven years for most New Zealanders (Parker, 2012). A rhetorical strength of the arguments depicting a looming financial crisis is the ready availability of ideological beliefs that give a higher priority to fiscal issues rather than to societal obligations towards older people.

The issue of superannuation and its cost is becoming increasingly prominent in political and media dialogue and the patterns of intergenerational conflict seen in the current data have the potential to undermine the scheme. The current superannuation scheme in New Zealand could be considered reliant upon the continued willingness of each age-cohort of workers to pay tax in support of the older people of the day. Assertions of intergenerational inequity support arguments to decrease expenditure on superannuation for current retirees and the baby boomer cohort, and may also impact the intergenerational solidarity that is basic to the social contract. In the data, baby boomers are collectively the main rhetorical target as they are attributed responsibility for the escalating expense of superannuation. However, as any changes will be phased in over many years, it is succeeding generations who will experience the material consequences of changes to superannuation. If intergenerational inequity in New Zealand is a

problematic issue as asserted by many commenters, one way of partially addressing this issue might be to prioritise the retention of universal superannuation into the future. This would ensure each generation receives the benefits of universal, guaranteed financial support during a stage of life that is often characterised by uncertainty.

Prevalent in the data are constructions of superannuation as a return due to those who have contributed to society, in particular through the intertwined activities of work and paying tax. Implicit within this understanding is the notion that the more work that is done and tax that is paid, the greater the deservingness of superannuation. This has potential implications for members of society who have not participated in paid employment, who have had extended periods of unemployment, or who have worked in low-paying and lowly taxed professions, as their eligibility for superannuation is rendered questionable. As Phillipson (1998) highlights, there exists a chasm between the imagined, ideal society that provides steady work opportunities for all who wish to work hard, and the actual experience of precarious employment faced by many people. As such, basing pension deservingness, eligibility or amount of return upon individual work and tax contributions benefits those who are already advantaged, and may work against other political objectives such as alleviation of poverty in older age.

The construction of superannuation as a commensurate return for particular kinds of contributions does not appear compatible with New Zealand's universal pension scheme in which everyone receives the same amount of payment. However there may be significant societal benefits in having a scheme that automatically targets a country's entire older population. Willmore (2007) argues that a universal, non-contributory pension is the ideal model of financial support for older people in developing countries, and suggests such schemes can be both affordable and effective in alleviating poverty in old age. This kind of pension scheme is atypical throughout the world; however some developing nations have established such schemes¹. Willmore suggests New Zealand's

¹ As well as New Zealand, a non-contributory, universal pension is made available to citizens of Mauritius, Namibia, Botswana, Bolivia, Nepal, Samoa, Brunei, Kosovo and Mexico City.

superannuation scheme is a successful example of societal provision for older people that other countries could benefit from following.

Since the publication of the media articles this research is based upon, there have been further articles calling for a move to individualised superannuation (for example: Rutherford, 2012). One political commentator claimed there is a public perception that superannuation cannot continue in its present form, and suggested it may be reduced to a safety net for those who are unable to save for retirement (Armstrong, 2012). There is also broad support for making KiwiSaver, the government-backed, individual contributory retirement scheme, compulsory (Hosking, 2012). These kinds of changes would fit easily with the discursive context apparent in this study, in which personal responsibility for financing retirement, earning superannuation through contributions, and the need to address the fiscal cost of superannuation are recurring themes. Furthermore, such changes would move superannuation policy to more closely match that of countries generally considered similar to New Zealand, such as Australia. However, the disadvantageous effects of a shift to an individual, contributory pension scheme, particularly to groups who already experience societal disadvantage throughout the life course, should perhaps give us pause for thought before selecting this solution to the issue of superannuation affordability.

Towards new ways of constructing ageing

Dominant constructions of ageing may function to devalue older people, as the often unavoidable decline of ageing takes away the current markers of ideal citizenship. The discourse of 'positive' or 'successful' ageing opens up new possibilities for ways of being in older age. However, within the ideology of neoliberalism, ideal ageing is presented as an achievement contingent upon individual merit or moral failure, a position those with fewer resources have difficulty accessing (Breheny & Stephens, 2010). There are ways of constructing ageing that are alternatives to those that are currently dominant in the public discourse of Western society. Bernard & Phillips (2000) stress that recognising the diversity in ageing is of paramount importance. Acknowledging that people grow older in diverse, yet equally legitimate, ways could

help challenge the ideals of ‘successful ageing’ that many will never attain. One way of promoting understandings of diversity in ageing may be to de-emphasise categorisations according to life-stage, whilst emphasising that being in a state of progression through a life-course is common to us all (Holstein & Minkler, 2007; Bernard & Scharf, 2007). Understandings of diversity in ageing might also contribute to breaking down the alarming depictions of the ageing population as an excessively large and burdensome group of homogenous beings. Another way of challenging the prevalent depiction of older people as a societal burden was identified by Ng & McCreanor’s (1999) ‘age as a positive resource’ discourse. In this account of ageing, older people are constructed as an especially valuable societal group, due to their skills, wisdom and experience. Finally, a new way of understanding ‘successful ageing’ has been suggested, based on interdependency and reciprocity rather than age-defiance and independence (Breheny & Stephens, 2009b; Breheny & Stephens, 2012; Conway & Crawshaw, 2009).

Limitations

This piece of research involved a close examination of people’s language use around the issue of the cost of superannuation in New Zealand. Although generated from two news articles which took very similar stances on this issue, the respondent data represented a range of different voices and viewpoints in society. These respondents shared particular characteristics such as internet access, being visitors to a news website and an inclination to respond and engage on this issue. As such, these respondents represent a slice of the New Zealand community.

The data for this project were drawn from New Zealand’s particular discursive, socio-historical and policy context, and the findings are localised within this context also. Whilst circumscribing the claims that can be made from these findings, this context allowed a perspective on unique issues, such as the tension between universality of superannuation and an apparent preference evident in discourse for individual-level solutions to social issues.

The analysis was highly interpretive and comprised one person's reading and understandings of the data. Due to constraints of time and space, I have had to be selective in choosing which themes to follow and which points to emphasise. My own partiality and interests have undoubtedly influenced this. As Billig (1991) theorised, it is necessary to use ideology in order to critique other ideology, and I have drawn upon and developed my social democratic and feminist beliefs during the course of this project. Approaching the data from a different ideological perspective would likely have generated different conclusions.

Future directions

While I concentrated on the prominent themes within the data, there were also many less dominant themes that are deserving of analysis. Further research using this particular dataset could examine and amplify these marginal voices and pockets of differing perspectives. These marginalised or different approaches might present valuable alternatives to the dominant voices and provide solutions to the difficulty identified in integrating contribution and universality.

Future research could seek out data from a wider sample of participants for a clearer picture of the variability that exists in people's discursive construction of superannuation. A different research method (for example, personal interviews) could be used to more directly unpack the way people construct eligibility for superannuation. Demographic data could also be gathered in order to better examine the similarities or differences in opinion across particular sectors of society.

Conclusion

The current controversy around the age of superannuation eligibility in New Zealand has generated much discussion, and this discussion has broader implications than the changes to eligibility that are being considered. The argumentative positions within this discussion construct accounts of society which have implications regarding how people qualify as deserving of superannuation and who is responsible for the provision of income in older age. One notable account in the data constructs superannuation as a

return for the kinds of contributions associated with economic productivity, while another account works to shift the balance of responsibility for income in older age away from the state and towards the individual. The prevailing social contract that provides the foundation for superannuation in New Zealand may be eroded by the arguments evident in the data, such as the necessity to avert an economic crisis and to address intergenerational inequity.

Although the analysis suggests that there is broad support for retaining current superannuation eligibility criteria and payment levels, there are also clues as to how future stances on this issue may develop as circumstances change. Many of those who currently support retention of superannuation unchanged constructed peoples' deservingness of this benefit as contingent upon their contributions to society. Only particular kinds of contributions were cited, however - those related to payment of tax and participation in paid work. As future generations reach the age of retirement, without experience of the same high rates of employment and of taxation, this stance could change. However, the current superannuation scheme pays the same amount to all and does not provide a commensurate return on these kinds of contributions. Policy could shift in response to this incongruence between policy and the values expressed by New Zealanders. A shift in retirement income policy is already apparent in the development and promotion of the government's individual contributory retirement scheme, KiwiSaver. Kiwisaver is compatible with a model of 'successful ageing', in which people are expected to maintain health and social participation, which includes financial preparedness for later life. The message currently promoted, that sensible and responsible people will save for their own retirement, positions those in need as undeserving due to their own moral failure. Reaching the age of retirement without having accumulated the means to support oneself may become a mark of irresponsibility rather than an indication that societal assistance is required. As support for social welfare is linked to understandings of need and deservingness, this shift could reduce support for the tax-payer funded pension as older people would be categorised as either non-needy or undeserving. The effects of poverty tend to accumulate across the lifespan such that inequity may be greatest in the lives of older people. However if resources are

made available, the effects of earlier and accumulated disadvantage can be mitigated (Ferraro & Shippee, 2009). If superannuation policy moves to reduce annual adjustments relative to the cost of living, groups that are already the most vulnerable are likely to be the most adversely affected. Moves to entrench the current universal scheme and de-emphasise contributory schemes would go against current policy trends, but universality in pension provision will help to ensure that inequity in older age does not worsen.

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