SOCIAL ATTITUDES TOWARDS THE NEW ZEALAND
SUPERANNUATION SCHEME:
A Manifestation of Normative Intergenerational Justice

A thesis presented in fulfilment of the requirements for the degree of
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ABSTRACT

The purpose of the current study is to investigate New Zealanders’ social attitudes towards the economic support for the aged provided by the New Zealand Superannuation Scheme. The structure and nature of those social attitudes is revealed. The study examines social attitude responses to determine if intergenerational justice plays any role in the nature of support for the aged. One thousand and eighty-three participants were selected from the electoral roll and all were sent a survey pack followed by two subsequent reminders. Five hundred and nineteen people agreed to participate. The hypothesis is that New Zealanders agree that economic support for the aged should be provided through the Superannuation Scheme, but that the nature of this support varies according to demographic characteristics and individual perceptions of intergenerational justice.

The survey results found that respondents support the economic provision for the aged in the current Superannuation Scheme. However, they are less prepared to support those mechanisms that maintain the Superannuation Scheme and they consider intergenerational transferability of the Superannuation Scheme as important. A generational difference was found in the survey among younger respondents, those forty-one and below, with regard to need taking precedence for supporting the aged, concerning ideas about assessing the economic circumstances of the aged and ideas about the balance of ‘advantages and disadvantages’ distributed to different generations. Older generations, those respondents aged forty-two and above, supported the social democratic form of the Superannuation Scheme. They believed that entitlement to returns was more important than need and they opposed economic assessments for the receipt of the Superannuation Benefit. However, older generations did not believe that differences in the balance of ‘advantages and disadvantages’ between generations have occurred in New Zealand.

The survey results indicate that New Zealand is unique compared with other developed countries in that there is little predictor value or correlation value for most of the demographic characteristics pertaining to welfare attitudes towards the economic support of the aged. Meanwhile, generation and household income have some predictor and correlation value in relation to welfare attitudes towards the New Zealand Superannuation Scheme. Finally, the Superannuation Scheme exists in a momentary formal state. It may be the non-transferability of this Scheme between generations that poses a threat to the economic support of the aged, given that the number of people in New Zealand reaching sixty-five is set to increase dramatically.
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A special thanks to my foster family for the emotional support and encouragement that
made this research possible.
PERSONAL STATEMENT

I, Melodie Jo Gribben, am not a neo-liberal democratic supporter of capitalist society. In other words, there is no political party in New Zealand that I support.

I consider that the ethics of need, philosophy of equality and capacity requires discussion in order for New Zealand to overcome the issues of ageing. Hence, all social groups who are dependent or requiring help must have their worth comparable with each other. There is no them and us. Furthermore, no one social group should live better than another at the expense of one when the other is already experiencing poverty. This situation creates further pain to a social group already disadvantaged. This already occurs in New Zealand and will continue until a situation occurs that forces a change. Why wait to hit the brick wall? Why not start doing something about our ageing issues today?

My thesis deals with an emotionally charged issue that can be easily misconstrued. Fear is a problem that is attached to ageing issues. It is of our self-interest that fear is propagated along with our social claim of entitlement for what may happen when we require financial assistance during old age. This is a looming issue that by context alone may force, hitting the brick wall, New Zealand into designing ageing policy that may cause greater levels of poverty for the aged in future.

I am from generation X, a bust baby, and I am concerned about the projected 2.2 non-aged people around to financially support my retirement in 2051 and onwards. Yet, no one is bothering about this issue or the differences that generations have had in their investment and its impacts upon poverty for old age. However, my solution to the impending difficulty, starting soon with the retirement of the Baby Boom, we are facing and will face is through the central tenet of need and through greater fairness (central tenet of equality and capacity) across space and time for people living in New Zealand.
My agenda for this thesis was an attempt to promote discussion about ageing issues and intergenerational justice, but, in my view, has failed considerably. In this way, my thesis has failed.
# TABLE OF CONTENTS

Abstract ii
Acknowledgements iii
Personal Statement iv
Introduction 1

Chapter One 14
A Normative Theory of Social Justice
  1.1 Social Justice 14
  1.2 Justice Situation 16
  1.3 Normative Social Justice 21
  1.4 Central Tenets of Social Justice 21
    1.41 Concept of Equality 22
    1.42 Concept of Need 25
    1.43 Concept of Capacity 28
  1.5 Influencing Elements 31
  1.6 Conclusion 32

Chapter Two 33
A Theory of Generations and Normative Intergenerational Justice
  2.1 Generations 33
  2.2 Intergenerational Justice 36
    2.21 Intergenerational Equality 37
    2.22 Intergenerational Need 43
    2.23 Intergenerational Capacity 47
  2.3 Influencing Elements 55
  2.4 Conclusion 57

Chapter Three 58
The New Zealand Superannuation Scheme
  3.1 History of Economically Supporting The Aged 58
  3.2 The New Zealand Superannuation Scheme 65
  3.3 Context of the New Zealand Superannuation Scheme 66
  3.4 Age Structure 69
  3.5 Dependency Ratio 70
  3.6 The Superannuation Scheme and Generational Justice 72
  3.7 The Influencing Element of Age 74
  3.8 Conclusion 74
<table>
<thead>
<tr>
<th>Chapter Four</th>
<th>76</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Nature of Social Attitudes</td>
<td></td>
</tr>
<tr>
<td>4.1 Social Attitudes</td>
<td>77</td>
</tr>
<tr>
<td>4.2 Social Attitude Structure</td>
<td>78</td>
</tr>
<tr>
<td>4.3 Welfare Attitudes</td>
<td>79</td>
</tr>
<tr>
<td>4.4 Primary Constructs and the Survey Questions</td>
<td>80</td>
</tr>
<tr>
<td>4.5 Social Attitude Change</td>
<td>87</td>
</tr>
<tr>
<td>4.6 Factor Analysis</td>
<td>88</td>
</tr>
<tr>
<td>4.7 Criterial Referent Theory</td>
<td>88</td>
</tr>
<tr>
<td>4.8 Attitude Measurement</td>
<td>90</td>
</tr>
<tr>
<td>4.9 Conclusion</td>
<td>90</td>
</tr>
</tbody>
</table>

| Chapter Five | 92 |
| Methodology |  |
| 5.1 Hypotheses | 92 |
| 5.2 Sampling Frame | 94 |
| 5.3 Questionnaire Design | 95 |
| 5.4 Ethics | 96 |
| 5.5 Funding | 97 |
| 5.6 Procedure | 97 |
| 5.7 Survey Representation | 98 |
| 5.8 Survey Analysis | 100 |
| 5.9 Conclusion | 104 |

| Chapter Six | 105 |
| The Structure of Social Attitudes towards Superannuation |  |
| 6.1 Social Attitudes | 105 |
| 6.2 Attitude Factors for the Nature of the Superannuation Scheme | 108 |
| 6.3 Attitude Factors for Dependent Equity | 113 |
| 6.4 Attitude Factors for Superannuation Environment | 115 |
| 6.5 Conclusion | 119 |

| Chapter Seven | 120 |
| The Correlates of Social Attitudes towards Superannuation |  |
| 7.1 Statistical Background | 120 |
| 7.2 Distribution of Variables | 123 |
| 7.3 Factor Analysis | 126 |
| 7.4 The Correlates of Factors for the Nature of Superannuation | 127 |
| 7.5 Correlates of Factors for Dependent Equity | 134 |
| 7.6 Correlates of Factors for Superannuation Environment | 138 |
| 7.7 Integration of Attitude Dimensions | 143 |
| 7.8 Social Attitude Responses | 144 |
| 7.9 Conclusion | 145 |
Chapter Eight
Discussion of Social Attitude Responses towards Superannuation

8.1  Context of Discussion  146
8.2  Demographics  147
8.3  General Discussion  148
8.4  Nature of Superannuation  151
8.5  Dependent Equity  154
8.6  Superannuation Environment  157
8.7  Summation of Attitude Responses  162
8.8  Conclusion  164

Chapter Nine
Social Attitude Responses and Intergenerational Justice

9.1  Generations  165
9.2  Intergenerational Justice  169
  9.21  Intergenerational Equality  170
  9.22  Intergenerational Need  176
  9.23  Intergenerational Capacity  180
9.3  Influencing Elements  190
9.4  Social Attitudes  192
9.5  Conclusion  193

Conclusion  196

Appendix A  207
Questionnaire

Appendix B  233
Covering Letters, Post Card and Ethics

Appendix C  241
Demographic Data

Appendix D  243
Factor Analysis Data for Attitude Dimensions

Appendix E  249
Data for Attitude Responses and Statistical Analyses

Appendix F  260
Outline of Generations, Diagrams of Social Justice and Diagrams Related to Social Justice

Bibliography  272