

SOCIAL ATTITUDES TOWARDS THE NEW ZEALAND

SUPERANNUATION SCHEME:

A Manifestation of Normative Intergenerational Justice

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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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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.

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