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

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the requirements for the degree of

Master of Arts  
In  
Psychology

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

## Abstract

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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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## Table of Contents

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Abstract .....	iii
Acknowledgements .....	v
Table of contents .....	vii
1. Introduction .....	1
2. History of New Zealand social policy and superannuation .....	5
3. Constructing older people and ageing .....	13
4. Theoretical perspective .....	23
5. Method .....	27
6. Analysis part I – newspaper articles .....	31
7. Analysis part II – public responses .....	53
8. Discussion .....	79
References .....	91