

Appendix E

Data for Attitude Responses and Statistical Analyses

Table H: Attitude Responses to the New Zealand Superannuation Scheme.

Characteristic	N	%
Q.1 How informed do you feel you are about the Superannuation Benefit?		
	518	
Informed	157	30.3
Neither	124	23.9
Not informed	226	43.6
Do not know	11	2.1
Q.2 Should the Government provide a Superannuation Benefit?		
	519	
Agree	485	93.4
Neither	22	4.2
Disagree	6	1.2
Do not know	6	1.2
Q.3 Do you favour increasing taxes to maintain the existing Superannuation Benefit?		
	518	
Yes	155	29.9
No	319	61.6
Do not know	44	8.5
Q.4 Should the Superannuation Benefit be a source of income for people 65 and over?		
	508	
Major	320	63
Minor	162	31.9
Not a source	9	1.8
Do not know	17	3.3
Q.5 What sources of income do you expect to have when you retire? (Respondents could choose more than one option so the results will not round to one hundred percent)		
	519	
NZSB	434	83.9
Employer paid pension	62	11.9
Earnings from employment	155	29.9
Work place retirement	115	22.2
Other personal savings	322	62
Inheritance	59	11.4
Family economic support	17	3.3
Other	49	9.4
Don't know	15	2.9

Table H: Continued

Characteristic	N	%
Q. 7 Would you keep the residency criteria for the Superannuation Benefit the same or change it?		
	510	
Decrease criteria to 10 yrs	24	4.7
Keep the same	278	54.6
Increase to 20 yrs	137	26.9
Increase to 30 or more yrs	30	5.9
Another possibility	23	4.5
Do not know	18	3.5
Q. 9 To maintain the existing Superannuation Benefit what would you do? (Respondents could choose more than one option so the results will not round to one hundred percent)		
	519	
Increase age of entitlement	59	11.4
Increase taxes	11.9	22.9
Reduce benefits for 65+	32	6.2
Change other aged criteria	168	32.4
Increase corporate taxes	160	30.8
Don't know	93	17.9

Table I: Levene Tests for the Nature of Superannuation.

	Levene Statistic	Degree of Freedom 1	Degree of Freedom 2	Significant Significant
Factor 1 (Permanence)	3.555	33	416	0.0000
Factor 2 (Birthright)	1.921	33	416	0.002
Factor 3 (Awareness)	2.782	33	416	0.0000
Factor 4 (Disquiet)	2.287	33	416	0.0000

Table J: Background Data for Unstandardised Estimates for the Nature of Superannuation.

	Factor 1 Permanence			Factor 2 Birthright		
	SE	B	T	SE	B	T
Generation						
22-31	0.5076	-0.8405	-1.656	0.499	-0.843	-1.689
32-41	0.5065	-0.8509	-1.680	0.498	-1.0335	-2.075*
42-51	0.5012	-1.0172	-2.033*	0.4919	-1.1464	-2.331*
52-61	0.5012	-1.1343	-2.263*	0.4927	-1.2437	-2.524*
62+	0.4963	-1.134	-2.280*	0.4889	-1.3814	-2.826*
Income						
\$15,001-\$25,000	0.2470	-0.6318	-2.558*	0.2428	0.0245	-0.101
\$25,001-\$40,000	0.2395	-0.5894	-2.461*	0.2354	-0.4231	-1.797
\$40,001-\$50,000	0.2431	-0.6587	-2.796*	0.239	-0.4799	-2.009*
\$50,001-\$70,000	0.2245	-0.4033	-1.796	0.2207	-0.4055	-1.838
\$70,001 plus	0.2142	-0.2700	-1.261	0.2106	-0.642	-3.049*
F (degrees of freedom, standard error ¹⁴⁴) = F – stat						
F (12, 0.961) = 3.5681*				F(12, 0.9447) = 4.4431*		
* refers to p < 0.05						

¹³³ A low standard error indicates that the sample is “similar to the population mean so that the sample is likely to be an accurate reflection of the population” (Field, 2005, p. 17).

Table J: Continued

	Factor 3 Awareness			Factor 4 Disquiet		
	SE	B	T	SE	B	T
Generation						
22-31	0.497	-2.056	-4.139*	0.5022	-0.6604	-1.315
32-41	0.496	-1.865	-3.762*	0.5011	-0.7448	-1.486
42-51	0.49	-2.009	-4.1*	0.495	-1.0191	-2.059*
52-61	0.491	-2.261	-4.608*	0.4959	-1.0674	-2.153*
62+	0.487	-2.384	-4.898*	0.492	-1.2351	-2.510*
Income						
\$15,001-\$25,000	0.2418	0.071	0.294	0.2444	-0.8417	-3.444*
\$25,001-\$40,000	0.234	-0.0349	-.149	0.2369	-0.6495	-2.741*
\$40,001-\$50,000	0.2379	-0.0873	-0.367	0.2405	-0.8022	-3.336*
\$50,001-\$70,000	0.2197	-0.1933	-0.880	0.2221	-0.8911	-4.012*
\$70,001 plus	0.2096	-0.099	-0.472	0.2119	-0.8101	-3.823*

F (degrees of freedom, standard error) = F – stat

F (12, 0.9406) = 3.557*

F (12, 0.9507) = 4.3672*

* refers to $p < 0.05$.

Table K: Univariate Attitude Responses for the Set of Questions on Dependent Equity

Percent Indicated	Strongly Agree (1)	Agree (2)	Neither Agree nor Disagree (3)	Disagree (4)	Strongly Disagree (5)	Don't Know (9)
Q.8 Do you agree that the Superannuation Benefit is an earned right?						
N = 512	53.32	34.57	7.03	2.93	1.17	0.98
Q.11 Do you agree that we would all be hurt if the Superannuation Benefit was cut?						
N = 512	44.34	36.33	7.62	7.42	1.17	3.13
Q.21 Do you agree that we would all be hurt if education and services were cut for young people?						
N = 510	56.86	32.55	4.31	4.51	0.78	0.98
Q. 25 Should the aged pay a larger share of their health care costs than they do today?						
N = 514	2.14	4.28	10.31	47.86	32.3	3.11
Q. 26 Should Government focus greater attention on meeting the needs of other dependents other than the aged?						
N = 516	3.37	13.86	31.88	37.43	13.47	1.75
Q.12 How concerned are you about the costs of keeping Superannuation at current levels?						
	Really Concerned (1)				Not really Concerned (5)	Don't Know (9)
N = 512	20.31	45.51	16.02	11.92	3.32	3.32

Note: The statistics above exclude missing data.

Table L: Levene Tests for Dependent Equity.

	Levene Statistic	Degree of Freedom 1	Degree of Freedom 2	Significant Significant
Factor 1 (Rules)	3.467	33	416	0.0000
Factor 2 (Distribution)	1.511	33	416	0.037 (Accept the variances are the same)

Table M: Background Data for Unstandardised Estimates for Dependent Equity

	Factor 1 Rules			Factor 2 Distribution		
	SE	Beta	T	SE	Beta	T
Generation						
22-31	0.5646	-1.598	-2.831*	0.5959	-0.7573	-1.271
32-41	0.5639	-1.729	-3.066*	0.5952	-0.5338	-0.897
42-51	0.5593	-2.012	-3.598*	0.5904	-0.4559	-0.772
52-61	0.5597	-2.072	-3.702*	0.5907	-0.5241	-0.887
62+	0.5559	-2.070	-3.724*	0.5868	-0.6152	-1.048
Income						
\$15,001-\$25,000	0.2265	-0.627	-2.768*	0.2391	0.2656	1.111
\$25,001-\$40,000	0.2218	-0.798	-3.598*	0.2341	0.1566	0.669
\$40,001-\$50,000	0.2277	-0.740	-3.251*	0.2404	0.3031	1.261
\$50,001-\$70,000	0.211	-0.621	-2.944*	0.2225	0.1333	0.599
\$70,001 plus	0.199	-0.5682	-2.847*	0.2107	0.2227	1.057
F (degrees of freedom, standard error) = F – stat						
F (12, 0.9457) = 4.7089*				F (12, 0.9982) = 0.6524		

* refers to $p < 0.05$.

**Table N: Univariates of Attitude Responses to the Set of Questions for
Superannuation Environment**

Percent Indicated	Strongly Agree (1)	Agree (2)	Neither Agree nor Disagree (3)	Disagree (4)	Strongly Disagree (5)	Don't Know (9)				
Q. 10 Should Superannuation be received by those who remain in full-time employment?										
N = 510	24.51	25.88	11.18	29.12	7.45	1.96				
Q.13 Should Superannuation be received by those who have an income greater than \$30,000?										
N = 513	21.05	35.23	11.31	23.39	6.82	2.14				
Q.29 Do you agree than all adults in the future should receive Superannuation when they turn sixty-five?										
N = 513	38.21	40.74	7.02	11.31	1.56	1.17				
Q.4 Should the Superannuation Benefit be a major, minor or not a source of income for the aged?										
	Major Source (1)		Minor Source (2)		Not a Source (3)	Don't know (9)				
N = 505	63.37		31.68		1.781	3.17				
Q.6 Do you expect or not expect to receive a Superannuation Benefit when you reach sixty-five?										
	Strongly Expect (1)	Expect (2)	Neither Expect nor Not Expect (3)	Do Not Expect (4)	Strongly Do Not Expect (5)	Don't Know				
N = 500	58.6	24.6	6.2	5.4	2.6	2.6				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Q.32 Who is responsible for those sixty-five and over?										
	(Government =1, Individual =10)									
N = 476	11.55	2.7	3.57	6.51	12.6	10.92	14.5	18.07	5.04	13.87
Q.32 Should incomes be made more equal or unequal? (Equal = 1, Unequal = 10)										
N = 482	7.68	3.94	6.22	6.43	18.05	8.51	15.35	15.56	3.73	11.62
Q. 3 Do you favour increasing taxes to maintain the existing Superannuation Benefit?										
	Yes (1)			No (2)		Don't Know (9)				
N = 515	30.1			61.75		8.16				
Q.27 Do you think that there are age-groups that will receive more than their fair share of government benefits compared to the amount they have paid in taxes?										
N = 510	62.16			18.04		19.8				

Table O: Levene Tests for the Superannuation Environment.

	Levene Statistic	Degree of Freedom 1	Degree of Freedom 2	Significant Significant
Factor 1 (Birthright)	2.369	33	390	0.0000
Factor 2 (Responsibility)	6.090	33	390	0.0000
Factor 3 (Exchange)	2.563	33	390	0.0000

Table P: Background Data for Unstandardised Estimates of the Superannuation Environment

	Factor 1 Birthright			Factor 2 Responsibility			Factor 3 Exchange		
	SE	B	T	SE	B	T	SE	B	T
Generation									
22-31	0.5748	-1.603	-2.79*	0.5615	-2.6483	-4.716*	0.5773	-1.5965	-2.766*
32-41	0.5737	-1.7706	-3.086*	0.5608	-2.6377	-4.703*	0.5765	-1.6921	-2.935*
42-51	0.5672	-1.9683	-3.470*	0.5544	-2.6789	-4.832*	0.5699	-1.902	-3.337*
52-61	0.5695	-2.0634	-3.623*	0.5567	-2.6818	-4.817*	0.5723	-2.0158	-3.522*
62+	0.5646	-2.207	-3.909*	0.5519	-2.7587	-4.999*	0.5673	-2.1961	-3.871*
Income									
\$15,001-\$25,000	0.2612	-0.193	-0.739	0.2553	-0.3081	-1.206	0.2625	-0.5374	-2.047*
\$25,001-\$40,000	0.2539	-0.4858	-1.913	0.2482	-0.1144	-0.461	0.2551	-0.5201	-2.038*
\$40,001-\$50,000	0.2551	-0.5529	-2.167*	0.2494	-0.2287	-0.917	0.2564	-0.5801	-2.263*
\$50,001-\$70,000	0.2379	-0.4221	-1.774	0.2326	-0.1272	-0.547	0.2391	-0.6093	-2.548*
\$70,001 plus	0.2271	-0.6732	-2.965*	0.222	-0.1269	0.572	0.2282	-0.5469	-2.397*
F(degrees of freedom, standard error) =F-stat									
	F(12, 0.9354) = 4.898*			F(12, 0.9144) = 3.837*			F(12, 0.94) = 4.2117*		

* refers to $p < 0.05$.

Table Q: Univariates of Attitude Responses

Percent Indicated	Strongly Agree (1)	Agree (2)	Neither Agree nor Disagree (3)	Disagree (4)	Strongly Disagree (5)	Don't Know (9)				
Q. 36 Do you agree or not agree with redistributing income from rich to poor?										
N = 516	6	17.6	24.8	32.9	14.3	4.3				
Q. 37 Do all age-groups currently have the same chance to do better financially than their parents?										
N = 517	13	48.5	18.4	14.1	2.7	3.3				
Q.32 In your view is competition good or harmful? (good = 1, harmful = 10)										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
N = 482	29.7	15.6	20.5	10	9.8	5	3.1	2.3	0.8	1.9
Q.32 In your view does hard work always pays off or is success a matter of luck or connections? (hard work = 1, connections = 10)										
N = 480	15.2	14.8	15	13.8	14.8	7.3	7.3	6.3	1.3	2.7
Q.32 In your view can people become rich at the expense of others or can wealth grow so there's wealth for everyone? (expense =1, grow =10)										
N = 480	4.8	1.9	6.9	6.7	11.7	13.5	14.4	16.3	7.7	13.3
Q.31 Why are there people in this country who live in need?										
	Individual laziness (1)		Society treats people unfairly (2)			Don't know (9)				
N = 466	53.2		16.3			30.5				
Q.33 What social class would you describe yourself as belonging to?										
	Upper Class (1)	Upper middle Class (2)	Lower middle Class (3)	Working Class (4)	Lower Class (5)	Don't Know (9)				
N =499	1	29.3	31.9	30.5	2.4	5				
Q.34 How satisfied are you with your current financial situation?										
	Very Satisfied (1)	Satisfied (2)	Neither Satisfied Nor Dissatisfied (3)	Dissatisfied (4)	Very Dissatisfied (5)	Don't Know (9)				
N = 519	6.6	40.3	28.1	18.7	5.2	0.8				
Q.35 Do you expect your financial situation in the next few years to improve or worsen?										
	Greatly Improve		Remain the same		Greatly Worsen	Don't Know				
N = 519	7.1	41.2	33.7	14.1	0.6	2.7				

Table Q: Continued.

Percent Indicated	Really Concerned (1)			Not really Concerned (5)	Don't Know (9)
Q. 38 How concerned are you about personally experiencing the following at some stage during your life?					
Eroding employment conditions N = 478	16.9	38.9	28.2	12.3	3.6
Low wages N = 479	22.1	36.7	27.8	11.7	1.7
Poverty N = 476	20.8	22.7	33	20.4	3.2
Unemployment N = 474	20	28.3	29.5	19	3.2
Sick with no resources for health N = 495	33.9	33.1	22.8	8.1	2.0

Appendix F

Outline of Generations, Diagrams of Social Justice and Diagrams Related to Social Justice

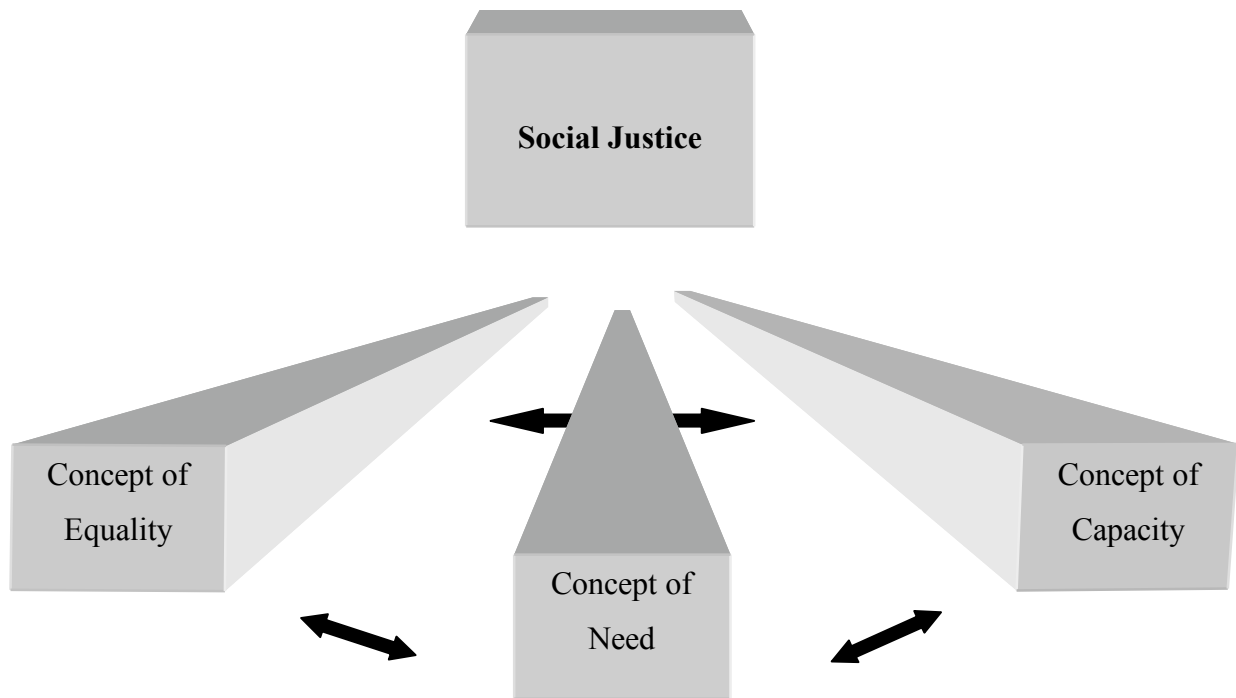
Table R: Generational Categories

Generation	Birth period	2008 age span
Traditionalists a) Events generation b) Greatest generation	1905 to 1924 a) 1905 to 1914 b) 1915 to 1924	103 to 84 a) 103-94 b) 93-84
Uncertainty¹³⁴ a) Silent generation b) WWII generation	1925 to 1944 a) 1925 to 1934 b) 1935 to 1944	83 to 64 a) 83-74 b) 73-64
Baby Boom¹³⁵ a) Traditionalist b) Jones	1945 to 1964 a) 1945 to 1954 b) 1955 to 1964	63 to 44 a) 63-54 b) 53-44
Generation X a) Lost generation b) Bust Generation	1965 to 1984 a) 1965 to 1974 b) 1975 to 1984	43 to 24 a) 43-34 b) 33-24
Generation Y a) Echo Boom Generation b) Tech Generation	1985 to 2004 a) 1985 to 1994 b) 1995 to 2004	23 to 4 a) 23-14 b) 13-4
Generation Z	2005 to 2025	3 to 0

¹³⁴ The Uncertainty Generation was the first welfare dependent generation. All, apart from one cohort, were too young to participate in World War Two. They benefited from the social policies stemming from the Depression. The Uncertainty Generation have been the net gainers from the welfare state.

¹³⁵ The Baby Boom generation is the second welfare dependent generation that benefited from a child welfare state. The Baby Boomers are net gainers from the welfare state. There have been no subsequent welfare dependent generations due to the neo-liberal reforms in New Zealand. Consequently, some of these non-welfare dependent generations may be net losers, thereby contributing more than they receive. However, the Baby Boomers may have the numbers to potentially exacerbate the position of net loss by subsequent generations by ensuring that the past grey peril of social policy retains the value of public economic support for the aged. In other words, power of some degree is held by the aged that does not reduce until Generation X has reached young old and mid-old age.

Diagram A: Structure of Social Justice



**Diagram B: Venn Diagram for the Central Tenet Overlaps of Social Justice
(Based upon Moral Philosophy)**

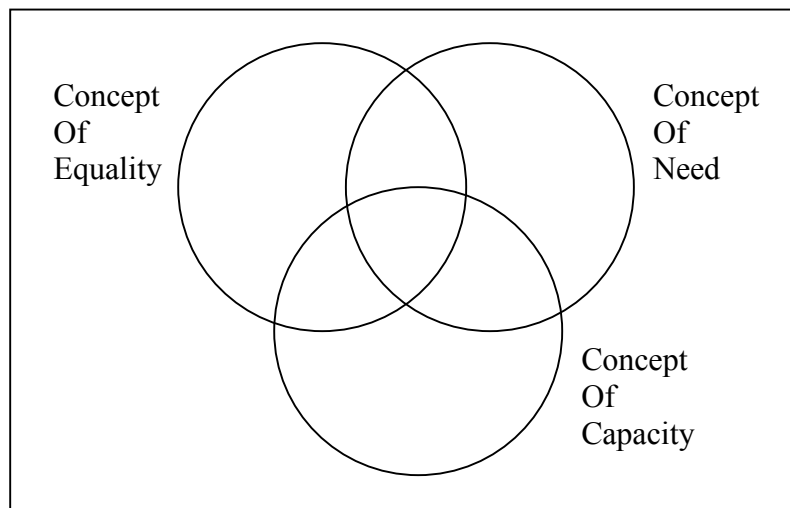


Diagram C: General Attitude Structure

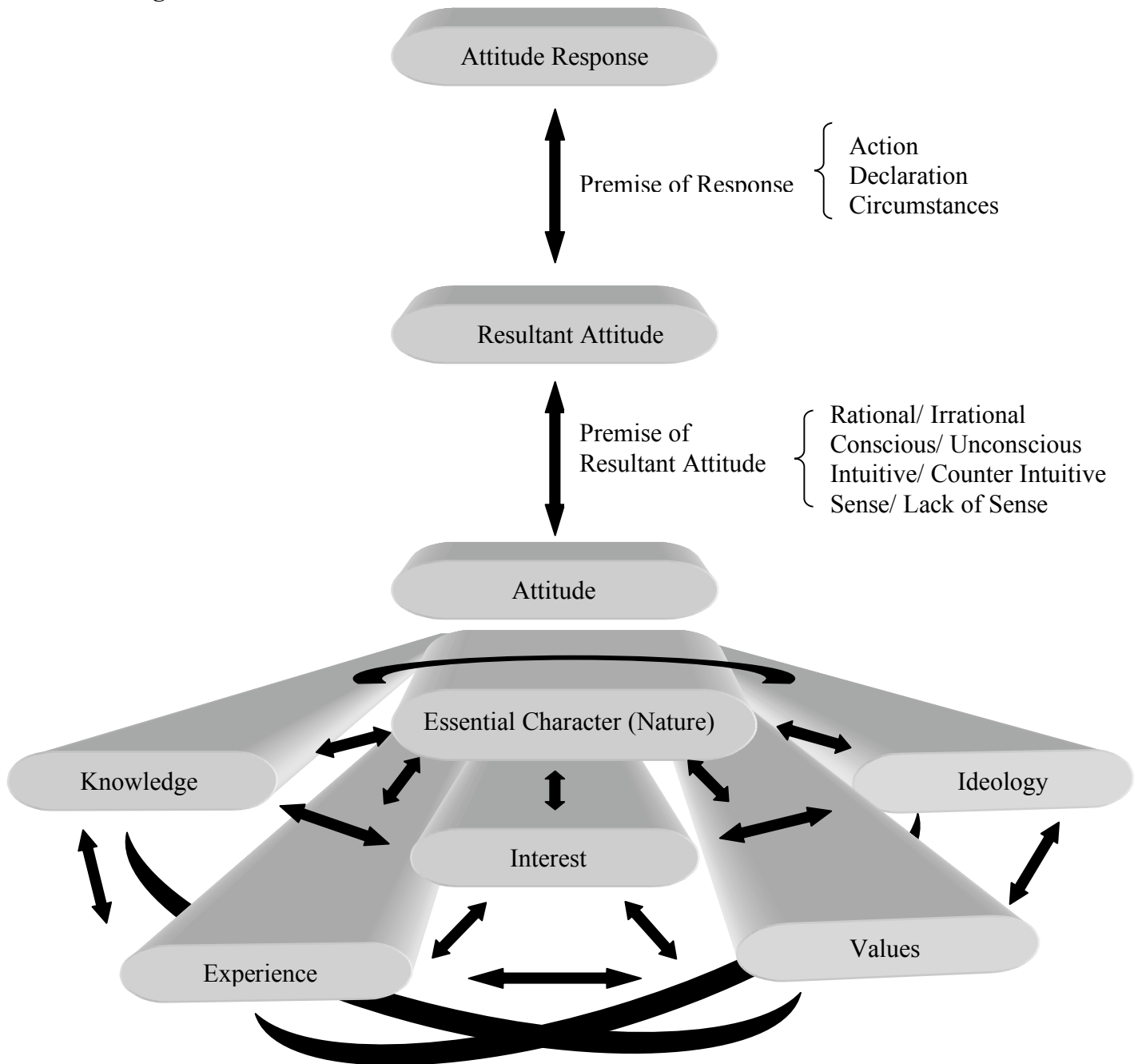


Diagram D: The Role of Institutions in Influencing the Type and Form of Social Justice

Identifiable institutions and agencies influence the type and form of social justice. These institutions and agencies hold variable levels of relevance, weight, saliency, strength and orientation. Institutional and agency variability arises as a consequence of the change within them and the changes between them. The changes may occur in response to tangible and intangible, conscious and unconscious relations that influence the type of social justice across time. This type of social justice flows on to affect the form of social justice. Potentially, there are infinitely many types and forms of social justice. Institutions or agencies and one particular set of their relations that influence social justice can be identified in Diagram D.

Diagram D: The Link between Social Justice and Institutions or Structures

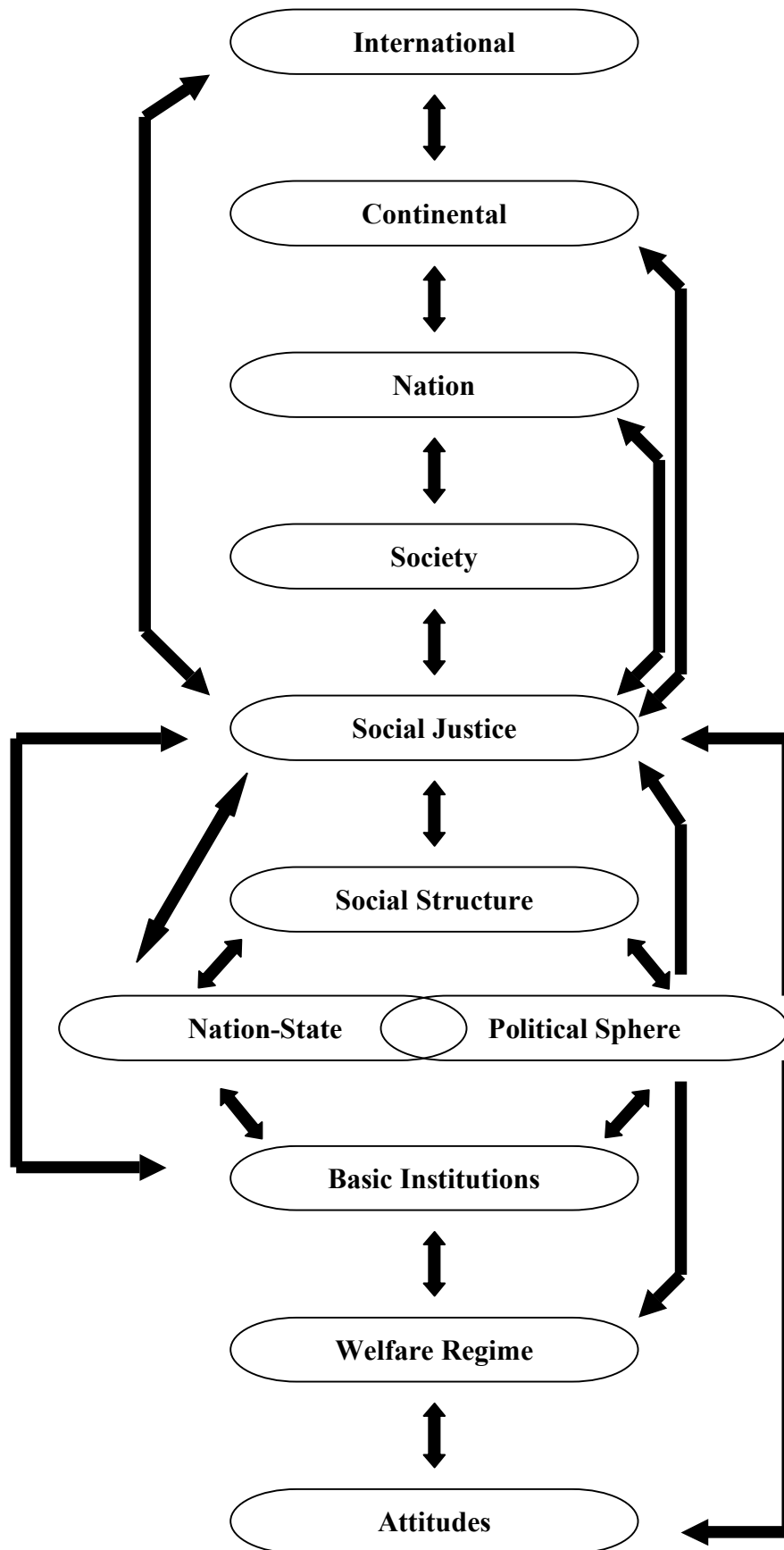


Diagram E: Theory and Normative Facets of Social Justice

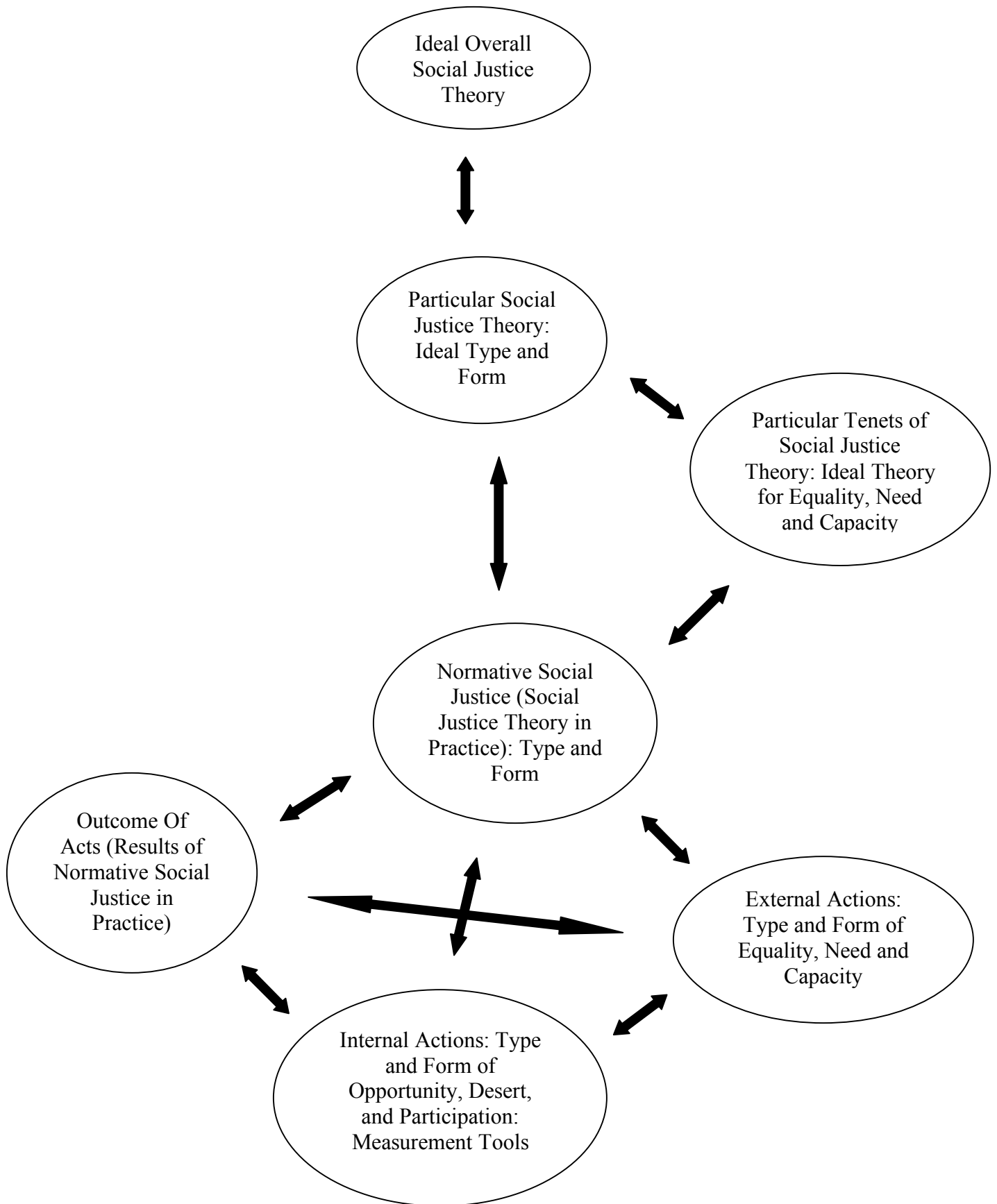
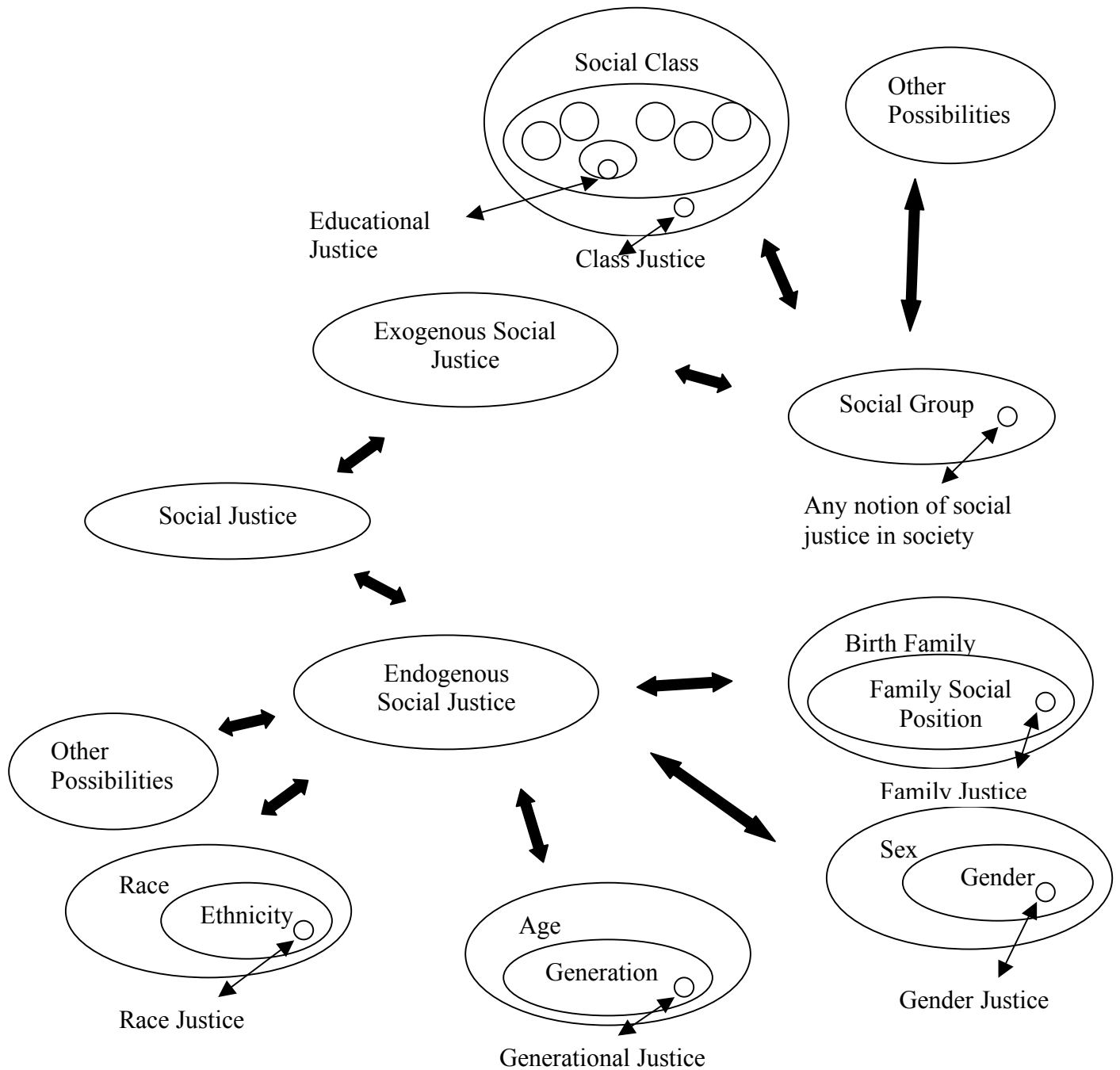


Diagram E attempts to show that social justice theory and normative social justice are linked. The overall theory represents the best type and form that social justice can take. In addition, an overall theory provides a basis for infinitely many possibilities that social justice theory may take with respect to an irregular (asymmetrical size) oscillating (swing between two points) spring (looks like a coil) of time. In other words, social justice moves with time and changes between two extreme points. These extreme points are where no social justice exists in society to the best possible (ideal) type and form of social justice. However, the extreme points of social justice may never be reached in reality.

Diagram F: The Exogenous and Endogenous Aspects of Social Justice



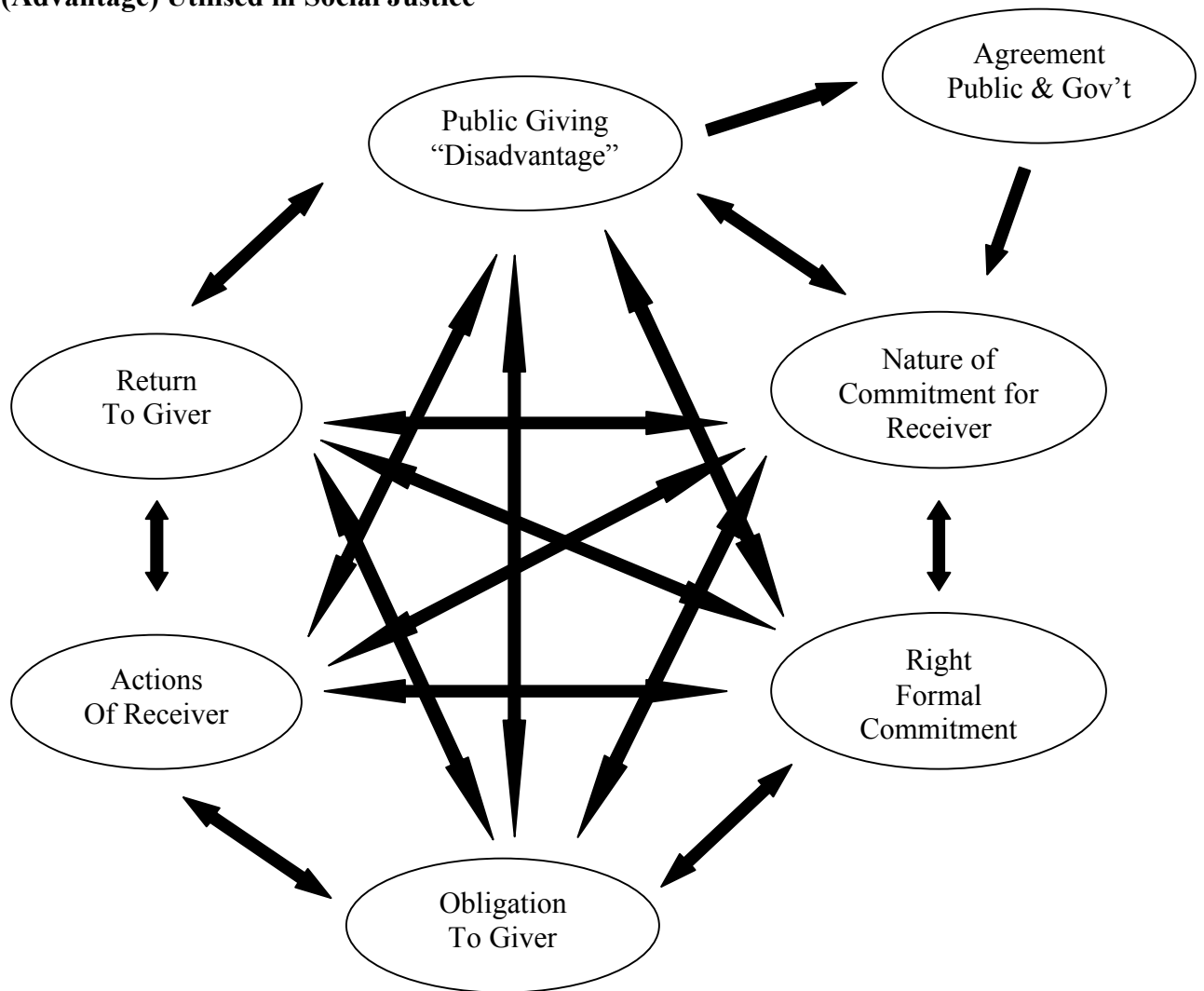
As shown in Diagram F, the route through which social relations flow on to affect the manifestation of social justice refers to the situation of exogenous¹⁴⁵ or endogenous¹⁴⁶ elements. Exogenous social justice depends upon any external elements that are unrelated

¹³⁶ Exogenous refers to any element that humankind creates such as social class and educational groupings.

¹³⁷ Endogenous refers to any element that originates from within humankind. In other words, elements that have an internal bases such as sex, race and age.

to the internal characteristics of people. These external elements are the human created social structures and social groupings. Thus, social relations play an essential role in creating different sorts of social groups that influence where people are placed in society. These social groups flow on to help distinguish one aspect of social justice from another. On the other hand, endogenous social justice depends upon the internal elements of people's characteristics. These elements are concrete and unchangeable. Some of the internal elements include: age, race and sex. Elements allow for a certain set of social relations to arise. For instance, people are born in some given year and this fact cannot be changed. Given a person's age group, social relations arise and are arranged in a particular way in a particular historical context across space and time. These social relations that are linked to age can be conceptualised in terms of generations. One facet of this concept of generations is generational justice.

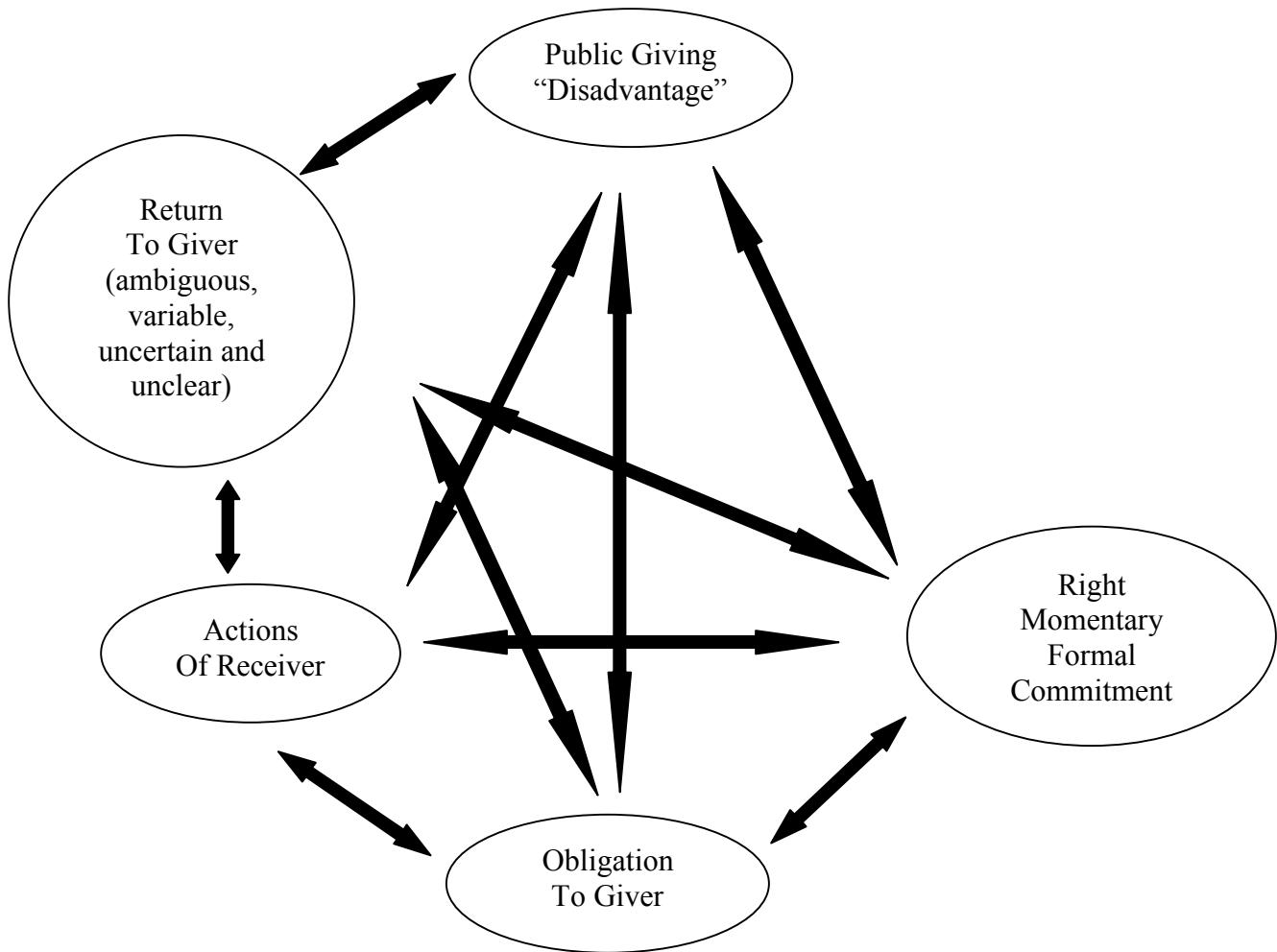
Diagram G: Exchange Process for ‘Giving’ (Disadvantage) and ‘Taking’ (Advantage) Utilised in Social Justice



As shown in Diagram G, the path for the exchange process, giving and taking, and the nature of each concept relevant to that path, are critical for establishing social relations between people. These social relations, along with the exchanges, are an essential component of social justice. Therefore, the path of exchange reveals what kind of social justice exists in any given society. To illustrate, New Zealand’s path of exchange between generations entails giving through living and contributions. There is a momentary formal commitment so that uncertainty surrounds any implicit notion of obligation for some unknown provision of need or return for those contributions in the future. However, the actions of any nation state and its basic institutions indicate which generations are treated better than others, and this subsequently leads to variable returns

relative to contributions between generations. An outline of New Zealand's path for exchange is located in Diagram H.

Diagram H: New Zealand's Path of Exchange



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