

Intergenerational inequity arguments and the implications for state-funded financial support of older people

KAREN HURLEY*, MARY BREHENY† and KEITH TUFFIN*

ABSTRACT

As population demographics shift towards an older population structure in the Western world, concerns about the future costs of pensions are apparent in politics, media and everyday conversations. In New Zealand, the universal state-funded pension paid to all citizens over the age of 65 years is often considered to be unsustainable in the context of population ageing. To examine the arguments surrounding universal superannuation, rhetorical analysis was undertaken on two New Zealand newspaper articles that discussed the future cost of pensions, and the 233 public responses these articles generated. The cost of superannuation was used to emphasise the different characteristics of each generational cohort and the ways that this produced inequity across generations. Claims of intergenerational inequity generated antagonism and widened divisions between generational groups. Foregrounding generational inequity in the discussion of superannuation has profound implications for state-funded income support for older people which relies upon widespread public support. Intergenerational inequity ignores the significant inequity in health and social circumstances in retirement among older New Zealanders and overlooks the significant impact of universal superannuation on protecting older New Zealanders from poverty in later life.

KEY WORDS – intergenerational equity, superannuation, rhetorical analysis, New Zealand.

Introduction

The age distribution in many countries is shifting towards an older population due to low fertility and increasing longevity (Kohli 2006). Ageing populations are pronounced in countries that experienced heightened birth rates following the Second World War (Pool 2007). The post-war cohort ('baby boomers') is a disproportionately large group, now approaching or entering retirement. In countries in which the state provides financial support and health services

* School of Psychology, Massey University, Palmerston North, New Zealand.

† School of Public Health, Massey University, Palmerston North, New Zealand.

to older people, population ageing has been met with concern, due to projections of rising costs to be paid by proportionately fewer tax-payers. The implication of this has been a shift from compassionate ageism and collective responsibility for the aged, which began with social security policies from the 1930s, to an ideological swing towards intergenerational conflict and individual responsibility (Binstock 2010). This shift has repositioned older people as no longer 'deserving' but increasingly burdensome. In their analysis of Organisation for Economic Co-operation and Development countries' income distribution, Bradshaw and Holmes (2013) refer to these issues as horizontal equity and generational fairness. In the United Kingdom, similar patterns have emerged (Higgs and Gilleard 2010), with the situation framed in terms of an impending threat of intergenerational fracture as generations come into conflict over political policy. The circumstances in New Zealand mirror these international trends. The demographic shift in New Zealand has focused attention on older people as consumers of health and social care services, as well recipients of state-funded pensions. Rather than focusing on vulnerability and deservingness due to age, older people are increasingly viewed as advantaged in terms of their generational cohort rather than needy by virtue of their age (Thomson 1996).

Intergenerational inequity

Welfare states are founded upon an implicit intergenerational 'contract' in which people contribute during their working years, and receive support from the state when they cease to work. This contract relies upon continued agreement across time, and perceptions of the system as fair. International commentary on superannuation affordability has been marked by allegations of intergenerational inequity and alarming scenarios of financial collapse (Bernard and Phillips 2000), suggesting that the living standards of older people have steadily improved whilst the wellbeing of younger citizens has declined. It is argued that future generations will be financially burdened by an expanding older population, and accordingly other vulnerable groups will be deprived of state resources (Foot and Venne 2005; Newacheck and Benjamin 2004).

Intergenerational inequity is regularly described as a pressing problem due to the changing population structure and associated imbalance of resources and political power across age-cohorts (Irwin 1996). In New Zealand, it has been suggested the post-war cohort has strongly influenced welfare policy in line with their own interests at each life stage, which has raised questions about the fairness of the intergenerational contract (Thomson 1989, 1996). In the United States, Kotlikoff and Burns (2004), through their method of 'generational accounting', predicted

that future workers will have a significantly larger tax burden, likening the situation to overspending on credit cards that future generations must pay. More recently, the worldwide financial crisis has exacerbated public perceptions of generational inequity, with declining home-ownership rates among young adults in Western countries highlighted as illustrative of intergenerational inequity (Fisher and Gervaise 2011).

The notion of intergenerational inequity has been widely contested. For example, Hamil-Luker (2001) argues that support for older people benefits all age groups by reducing the support otherwise required from younger family members. Those who question intergenerational inequity suggest that highlighting inequity serves to justify reducing state expenditure on age-related entitlements (Duncan 2008; Foot and Venne 2005). Although public support for older-age entitlements is generally high, this support is diluted when there is uncertainty about the affordability and fairness of the system (Silverstein *et al.* 2000). This debate has the potential to increase age-related conflict by fuelling increased resentment and prejudice towards older people (North and Fiske 2012). The intergenerational contract may be compromised if younger generations anticipate current entitlements are unsustainable. Perceptions of intergenerational inequity and conflict may disrupt the task of ensuring a basic standard of living for all through the welfare system (Newacheck and Benjamin 2004).

The role of media

Mainstream media play a crucial role in facilitating and influencing public discourse and creating the conditions that make social policy change possible (Frewin, Pond and Tuffin 2009; Hodgetts and Chamberlain 2006). Media accounts are not objective; they promote stories for ‘newsworthiness’ and through this process construct dominant frameworks of understanding (Rozanova 2010). Media representations often emphasise negative features of ageing such as frailty and decline and the cost of health care and pensions (Fealy *et al.* 2012; Sedick and Roos 2011). Such framing, combined with reports of dramatically increasing numbers of older people, increase public concern about a growing economic ‘burden’ (Martin, Williams and O’Neill 2009). These reports often feature alarming language that casts older people as threatening the wellbeing of younger people (Wilinska and Cedersund 2010). Metaphors of disaster such as ‘demographic time bomb’ or ‘silver tsunami’ are common (*see e.g.* Wardle 2010) and such alarmist terms contribute to framing society as divided with the interests of the young and old at odds.

‘Positive’ ageing is also promoted by the media with social approval ascribed to those who maintain health and activity as they age. One

recent media example exhorted older people to: ‘exercise more if they want to live longer and ensure they are not a burden on the already stretched public health system’ (Torrie 2013). Similarly, older people who make contributions to the economy through continued work or through spending their wealth are constructed as valuable members of society (Wilinska and Cedersund 2010), whilst those dependent on a pension are often presented as a burden. These two conflicting constructions of ‘ageing as dependency’ and ‘successful ageing’ in the media focus attention on the financial costs of ageing and the burden of ageing for younger people. This tension provides the backdrop to understanding the rhetorical negotiations regarding universal superannuation and the consequences for intergenerational equity.

The internet as a new space for interaction

The internet has opened up a new interactional space that allows people to voice their opinions to wide audiences – an opportunity that has traditionally been reserved for journalists and political commentators. The internet bypasses the distance and barriers of traditional forms of interaction, facilitating engagement with others. The relative immediacy with which people can submit textual opinions and receive responses is a new phenomenon with fresh implications for human interaction. Studies have highlighted unique features of online interaction such as increased anonymity (Chester and Gwynne 1998; Jowett 2015). This creates an environment where people are more likely to contribute to discussions in uninhibited ways (Dietz-Uhler and Bishop-Clark 2002), and to construct more deliberative responses (Abele 2011). The internet provides naturally occurring interactional data from ordinary citizens responding to social issues important to them (Jowett 2015).

Rhetorical analysis

Rhetorical analysis examines the common-sense ways of understanding and debating issues. Language provides the conventions and concepts with which we understand ourselves and our realities (Gergen 1985). In order to critique accepted understandings, it is necessary that everyday language becomes the focus of study (Shotter 1993). Rhetorical analysis examines people in interaction with each other through shared language (Billig 1991). The key feature of rhetorical analysis is argument, which is a fundamental part of peoples’ everyday lives. People engage in argumentation by expressing opinions, taking stances, and anticipating and countering other argumentative positions. Rhetorical analysis examines the ways in which argument is constructed through text or talk to influence an audience towards

accepting particular versions of reality or courses of action (Winton 2013). The main objects of analysis are the arguments (or lines of reasoning) that constitute the message. Two distinct features of argumentative stances are emphasised. Firstly, they are situated within a wider argument, and secondly, they provide content that is an account of the way the social world is ordered (Billig 1991).

Immediate and historical context is vital to understand the meaning of an interaction, as context locates the argument within a sequence of discursive acts (Edwards and Potter 1992). Arguments only have meaning in context and in relation to alternative arguments. Ideas and values are the foundation for everyday argumentation (Billig 1991). People both persuade and resist persuasion by constructing argumentative positions or counter positions grounded in particular social beliefs. In recognition of the importance of social context to understanding the argumentation presented, an overview of the development of social policy which has led to the unique approach to universal superannuation in New Zealand is provided. This allows the arguments presented to be situated in terms of a long conversation on rights and responsibilities in welfare provision for older people in New Zealand.

New Zealand Superannuation

New Zealand was the first country in the British Empire to provide a pension for older people, indicative of the country's egalitarian values (Ministry for Culture and Heritage 2011). Initially the amount payable was meagre and eligibility criteria precluded many from qualifying (Beaglehole 1993). With the aim of creating a more unified society in which people had the same support, the Social Security Act was passed in 1938 based on the principle of universality. This act required contributions through taxation and eligibility was linked to reaching the age of 65 years (McClure 1998). National Superannuation was introduced in 1978 as a universal, taxable pension paid from general taxation and available to all over the age of 60 years without means testing. The rate of payment was, for a married couple, set at 80 per cent of the average wage, which was generous for a publicly funded scheme (Fergusson *et al.* 2001). It was considered affordable due to the progressive tax scale; however, the cost rose markedly within the space of a few years (Fergusson *et al.* 2001) and critics expressed concerns about the burden to the economy and the high level of taxation necessary to sustain it.

As National Superannuation was becoming established in the late 1970s, the least favourable world economic conditions since the 1930s were occurring. Inflation, unemployment and the world-wide oil crisis contributed to

economic problems, in response to which economic reforms based upon neoliberal ideals of free markets, lower taxes and privatisation were instituted (Powell 2006). The New Zealand Government at this time promoted workforce participation and financial independence as important symbols of citizenship. In 1991, a range of spending cuts were instituted including freezing rates of payment and raising the age of eligibility for National Superannuation to 65 years. These changes contributed to a growing uncertainty around the future of National Superannuation (Fergusson *et al.* 2001). Most recently, the superannuation debate in New Zealand has focused on 'baby boomers' retiring and the demographic trends of population ageing. The issue of funding universal superannuation for growing numbers of retirees has received much political and media attention, especially following a Retirement Commission recommendation that the government further raise the age of entitlement (Retirement Commission 2010).

At present, from 65 years, New Zealand citizens and permanent residents receive a universal pension funded from general taxation and paid regardless of income and assets. This scheme is responsible for low rates of poverty among older people in New Zealand, and provides a distinctive case study of attitudes to public spending on older people. New Zealand has experienced a shift from expectations of state responsibility for income provision in later life to increasing calls for personal responsibility for retirement income provision. Since the 1980s, welfare in New Zealand has been provided on the basis of need; the only exception to this is universal superannuation. Universal provision of superannuation is now a highly contested legacy of a more generous welfare state (Thomson 1996). The continuation of universal provision of superannuation beyond universal provision for other age groups (such as family benefit previously paid to all primary caregivers of dependent children) provides a focus for intergenerational arguments. This study explores how particular arguments are brought to bear in this debate and the consequences of these for framing superannuation as an issue of intergenerational equity.

Method

This study examined the arguments around provision of universal superannuation in New Zealand. Two analyses were undertaken. First, two opinion pieces published online on the *New Zealand Herald* website were analysed. The *New Zealand Herald* is a popular website with more than 40 per cent of New Zealanders over the age of 18 visiting this at least monthly (HorizonPoll 2011). In response to these two opinion pieces, 233 comments were submitted by visitors to the website. These comments

comprised the data for the second analysis. The purpose of analysing both opinion pieces and comments was to investigate the ways that claims and counter-claims were used to construct an argument in the context of a discussion of retirement income in New Zealand. In the data-set, the commenters responded actively to the claims made in the articles and to comments posted by others. By examining the articles and the comments, the active negotiation of these claims were analysed.

Procedure

Raw data were entered into ATLAS.ti 5.2 qualitative data analysis and coding software. The two newspaper articles were analysed first, followed by the public responses. The initial stages of analysis involved reading and re-reading the data and becoming familiar with the contents. Next, claims, arguments or lines of reasoning were identified, and these were descriptively labelled using ATLAS.ti. Instances of similar reasoning were grouped together to constitute a theme. Next prominent argumentative themes were examined. The analysis was broadly based on three features of discourse: that discourse is situated, that it is constructed and that it is action-oriented (Potter and Edwards 2001). The historical, rhetorical and situational context of the articles and comments were considered throughout. The data were examined for rhetorical constructions that warranted a claim or undermined an alternative stance. Textual constructions were examined, and common-sense understandings and beliefs underlying arguments 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 considered, along with potential implications of these constructions. Textual examples that best represented each of the prominent themes were used to illustrate the analysis.

Analysis Part 1: newspaper articles

There is concern that universal provision of New Zealand Superannuation will become prohibitively expensive in the near future due to increasing life expectancy, and the large age-cohort born after the Second World War reaching the age of eligibility. Controversially, a Retirement Commission report recommended policy changes to reduce expenditure by gradually raising the age of entitlement to 67 years and disconnecting the rate of payment from the average wage (Retirement Commission 2010). In response to this, Prime Minister John Key reiterated that he would resign rather than see eligibility criteria or entitlements for superannuation change (Key 2008; Tarrant 2010). This section of analysis examines two

articles that appeared after the Prime Minister's refusal to adopt the Retirement Commission's recommendations.

The authors of the two articles, Andrew Gawith and Bernard Hickey, are regular media commentators on economic issues. Bernard Hickey is an economic columnist for the *New Zealand Herald* and Andrew Gawith is an economist with a specific interest in economic policy on superannuation. For the purposes of this analysis they are positioned as providing 'expert opinion' on how superannuation should be structured in New Zealand. The first analysis examines Gawith's article 'Retirement age should move with the times' (Gawith 2010) and Hickey's article 'Baby boomer burden starts' (Hickey 2011). The timing of these two articles is important, as they were published only weeks apart in the wake of the Retirement Commission's recommendations to lift the age of eligibility for New Zealand Superannuation. These articles both argue that universal superannuation will soon become unaffordable and consequently the age of eligibility must be raised. Gawith and Hickey build their argument upon several different lines of reasoning, framing the issue as one of intergenerational inequity. Both articles generated controversy and public debate.

Generational characteristics

The framing of eligibility as an issue of intergenerational equity is initially achieved in these articles through the negative construction of one particular generational group: the baby boomers. This diverse group is homogenised and ascribed characteristics usually used to describe individual personalities. For example, Gawith (2010) suggests this generation are demanding and their retirement will be characterised by expensive entitlements, 'as the baby boomers demand all the operations and trimmings that tend to accompany the final few years of life'.

Similarly, Hickey (2011) presents the baby boomers as overly entitled and wrongly expectant of the state's generosity due to being born in prosperous times: 'expecting the economic largesse that they were born from to pay for them in their dotage. It won't...'. Hickey furthers this claim by suggesting that intergenerational inequity could be addressed by baby boomers making a decision to put the needs of others ahead of their own desires, but he characterises this as unlikely: 'We would also need many of these baby boomers to not retire, by choice. Unlikely'.

No explicit reason is provided as to why it is unlikely that baby boomers would choose to work on after 65 years, but selfish motives are implied, suggesting that baby boomers would not choose a course of action that might favour others ahead of themselves, even though it is 'needed' for the country to be able to afford the costs of population ageing.

The generational distinction created between baby boomers and younger generations is further emphasised by the good fortune New Zealand's baby boomers have enjoyed. Hickey (2011) describes the economic fortune and national sense of wellbeing 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 a lucky generation is repeatedly emphasised by Hickey, along with suggestions that they have not planned responsibly for later life: 'this lucky generation of retirees has not prepared for [their retirement]'. Baby boomers are also portrayed by Hickey as powerful and strategic enough to influence and intimidate politicians to ensure that debate about retirement provision is impossible: '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.'

The depictions of baby boomers as lucky, selfish and powerful facilitates prejudice by categorising people according to cohort, making cohort the most salient attribute, and emphasising the differences between the cohort and others (Tuffin 2005). The characterisation of baby boomers as selfish, greedy and irresponsible is used to create a category undeserving of support. These themes are indicative of a collective *ad hominem* argument for change to superannuation entitlements, based on alleged characteristics of this generation.

Intergenerational inequity

The argument that superannuation policy must change is supported in both articles by claims of undesirable inequity across generational groups. Gawith (2010) contrasts baby boomers' good fortune with the experience of children and young adults:

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.

This argument invokes an egalitarian ethos by suggesting older people receive more than their fair share. Those in receipt of superannuation are often exempt from this argument and ascribed attributes of vulnerability and deservingness (Fealy *et al.* 2012). In order to counter claims of the vulnerability of older people, Gawith highlights a group seen as even more deserving and vulnerable, the young. The notion of children in poverty is persuasive as it invokes strongly held understandings about the moral necessity to nurture children. Gawith presents the issue as a binary choice: taking care of affluent older people or poor children.

Rather than the general categories of older and younger people, Hickey (2011) argues there is inequity between the baby boomers and the younger generations: 'Now those children born between 1945 and 1965 are about to start retiring and the generations behind them will have to start paying for it.' Hickey's message began by highlighting the favourable circumstances baby boomers were born into in terms of 'the beginning of a golden age'. Having described a past scene characterised by hopefulness, assurance and seeming unawareness of any future issues, Hickey then sets in contrast a predicament of the younger cohort: 'a housing boom ... took the dream of home ownership away from a new generation of child bearers'. Home-ownership is widely considered 'the New Zealand dream' that should be accessible to all. The peak of earnings and disposable income of the baby boomers has been suggested as one cause of the housing boom of 2001–2007. In Hickey's account, younger people are an unfortunate cohort for whom the dream of home-ownership has become unattainable. 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 to the baby boomers. For example, 'this lucky generation will pass on an awful lot more debt to the generations that follow'. This depiction undermines the common ideal of progress and a better world for future generations by invoking the notion of intergenerational inequity and inherited debt. Furthermore, by ascribing agency to the baby-boomer generation and passivity to younger generations it casts them as perpetrators and victims. This positions the generations in competition for scarce resources, with the older generation currently victorious.

The theme of intergenerational inequity features strongly in these articles. Framing superannuation provision in terms of intergenerational inequity suggests that there are powerful counter-arguments that these authors are actively addressing with this line of reasoning. The opportunity for the public to contribute to media commentary provides access to these powerful counter-arguments and reveals an alternative way to frame financial provision for older people.

Analysis Part 2: public responses

The articles analysed in Part 1 received comments from readers of the *Herald* website in the 14 days following publication: 117 comments for Gawith's article and 103 comments for Hickey's article. The comments were a mixture of direct replies to the articles and responses to earlier comments posted. Half of those commenting referred to their own generational cohort in their replies; 60 per cent of these were baby boomers and 40 per cent indicated they were younger than baby boomers. For some, identifying as a member of a particular generational cohort was part of constructing their rhetorical argument. From a rhetorical perspective, such information is part of an identity claim, rather than information necessary to evaluate the content of the claim (Jowett 2015). Most comments invoked the argument of intergenerational inequity (58%). Not all comments that invoked this argument were antagonistic towards the 'other'; some commenters worked to defend a particular group and avoided accusations. However, the comments that invoked the intergenerational argument all positioned particular generational groups with regard to their *fault or lack of fault* in impacting affordability of government spending. Older people and those whose retirement was imminent tended to construct older people as more moral and more deserving than younger people. Younger commenters tended to construct the baby boomers as having benefited from social goods not available to the subsequent generations, and as squandering scarce resources without regard for the future. However, there were some instances in which commentators argued against their own generational group, indicating that generational arguments were not always drawn upon in self-serving ways.

Generational characteristics and intergenerational inequity

Gawith and Hickey set the scene for the comments by presenting accounts of intergenerational inequity. Opponents countered the attributions of baby boomers as selfish with a generational argument in which irresponsible young people fail to recognise their good fortune and the hefty contributions of older people. The following response from John exemplifies this:

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?

Having been cast as a member of a category of people ascribed negative attributes, John responds with an opposing stance in which a different group are presented as problematic. The young are constructed as the ‘other’ through the use of the pronouns “they” or “you”, alongside “we” and “us” in reference to John’s generation. In this account, the young are far from the passive victims described in the initial articles, rather they have a better life than generations before them and unreasonable expectations. The ‘silver platter’ and ‘silver spoon’ metaphors depict the young living an undeserved, privileged life of ease and affluence, paid for by John’s generation. This counters the claims of intergenerational inequity in which wealthy older people deprive the young of resources. Assertions that today’s youth receive medical benefits in spite of irresponsible attitudes to alcohol and drugs casts young people as a cost on the health-care system. John’s account resists claims of negative characteristics and expensiveness of older people by switching focus to negative characteristics and expensiveness of young people. In ascribing the younger generation with unearned privilege and irresponsibility, the issue of paying for superannuation can be reformulated as a situation in which young people are too spoiled and irresponsible to exercise their obligations towards older people. In this way, the argument for intergenerational inequity presented by the original articles provides the framework for generational characteristics to be the focus of a counter-argument.

John’s account drew several responses, including this from Xavier:

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 benefited 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 accuses baby boomers of ‘the *largest* intergenerational *theft* in the *history* of Western democracy’. This claim resembles Hickey’s account of detriment to the younger generation at the hands of the older generation, but the tone is openly hostile and the claim of ‘inequity’ is replaced with the more serious charge of ‘theft’. The ‘othering’ and accusations evident in John’s account are also responded to in kind by Xavier. Xavier’s response makes several claims regarding the social benefits and responsibility of the baby boomers. These claims each occur in a similar form (‘YOU were the ones who...’) and in an uninterrupted sequence. This is followed by several claims 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 be persuasive by presenting examples as repeated patterns of apparently supportive evidence – that baby boomers received social benefits, that baby boomers’ actions have taken away those benefits from others and that younger generations are now required to pay in numerous ways that the baby boomers were not.

Responses such as the examples above generate and strengthen intergenerational antagonism. Rather than the possibility of stances shifting towards a middle-ground as the argument progresses, this pattern of interaction results in further entrenchment of the opposing positions. For example, Ford Prefect responds to Xavier with:

The 50–65 set (currently heading into retirement) worked their a—s 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’ ... 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 counters the claim that baby boomers have taken from the younger generation, asserting they have given to the younger generation. Responsibility for the high cost of housing is placed upon the young who 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 over-indulged Generations X and Y. In contrast, baby boomers are cast as being willing to work for what they want, save and delay gratification. 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’. The maligned seek to maintain a positive moral identity which, within the formulation of intergenerational inequity, involves using the generational framework to construct the other as problematic.

Both accounts are based on underlying views of the importance of fairness to the intergenerational assertions and counter-assertions. This demonstrates rhetorical symmetry with those in argumentative interaction drawing upon the same beliefs and resources to construct positions and accounts that are directly oppositional. Baby boomers are constructed by one rhetorical position as selfish and greedy, and alternatively as responsible and munificent. Likewise, the younger generations are variously constructed as poor by one account and over-indulged by another.

In a rhetorical move to anticipate and counter arguments of ‘sameness’ across the generations (*e.g.* ‘we were all young once’), some participants work to distinguish today’s youth from the young people of other eras. For example, Jeff states: ‘The current crop would struggle in most eras’. Jeff implies generational deficiency which 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 historical context. In this way, the attribution of generational characteristics displaces arguments for entitlements based upon age, and provision of public support is justified through claims to redress inequity.

Implications of intergenerational conflict

Provision of universal superannuation relies on sustained widespread public support. Concern about the future costs of superannuation creates uncertainty, as described by Peter:

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’s response to the fragile future of National Superannuation has been to make individual provision for his retirement and he expects others to do the same. This dismantles the ongoing social contract such provisions are based on and anticipates the collapse of universal superannuation. This resonates with a comment from Gawith (2010): ‘people must take more responsibility for their own retirement income, because Super will have to be pruned...’. According to this stance, people should finance their own retirement because the current scheme will be compromised by rising costs. It recommends placing greater emphasis on individually accumulated pension schemes and savings. Through the construction of generational characteristics and generational competition, the social contract on which universality is based is undermined. Rather than an intergenerational

arrangement in which people contribute to the welfare system through taxation and receive support from the state in their turn, the argument above ends with the incomprehensibility of reliance on the support of others and the imperative for individual provision.

Discussion

The analysis highlights dominant constructions of older people as a growing and expensive group. These constructions generate concern regarding an impending financial crisis and 'burden' that older people pose to younger generations (Pool 2007). Within these commentaries, people are categorised according to generational cohort, with baby boomers depicted as benefiting at the expense of younger people. New Zealand's universal state-funded pension policies are highlighted as contributing to this growing inequity across generations, and the different generational groups are cast into competition for resources amidst a climate of intergenerational conflict (Estes and Phillipson 2002).

The implications of framing the long-term affordability of New Zealand Superannuation as an issue of intergenerational inequity include the attribution of negative characteristics to generational out-groups. In response to constructions of baby boomers as selfish and greedy, respondents in turn constructed younger generations as over-indulged and irresponsible. In the anonymous and less-inhibited interactional space provided by the internet, pejorative language was freely used. The posting of negative evaluations fuelled intergenerational antagonism and entrenched the generational divide. As these generational arguments progressed, they culminated in expectations of individual responsibility for financial provision in retirement. These patterns of intergenerational conflict may impact the intergenerational contract which is foundational for the sustained funding of superannuation. This finding contrasts with previous research suggesting intergenerational divisiveness presented in mainstream media is not representative of wider public opinion (Hamil-Luker 2001). In the media articles baby boomers were depicted as a problematic generation. The reader-responses replied with negative depictions of Generations X and Y to construct them as undeserving of taxpayer support. In the context of neoliberal expectations of responsibility for individual success, speakers sought to claim advantage as earned and disadvantage as a result of generational inequity. This tension between individual responsibility and generational advantage may impact support for universal superannuation as it requires working-age people to support older people who are constructed as generationally different from younger cohorts rather than vulnerable due to age.

Historically, New Zealand has had a strong welfare state and currently has universal superannuation provision which enables most older people to live above the poverty line (Carter and Imlach Gunasekara 2012). Yet, this analysis demonstrates threats to the intergenerational contract on which this is based. Social structural changes such as demographic shifts and changes in economic climate alter patterns of re-distribution over time, as Hickey (2011) and Gawith (2010) describe. However, these processes are translated into specific traits of individual members of generational cohorts, turning demographic shifts like population growth into negative personality traits of those within the cohort. Through this process, the contribution of social structural arrangements beyond the individual are obscured and individual characteristics such as selfishness, greed and irresponsibility are highlighted. These constructions are located within discourses of neo-liberal citizenship based upon individualism, rationality, hard work and individual responsibility for outcomes (Coburn 2000). The analysis above provides evidence for the success of the neo-liberal project in New Zealand to reproduce the good older citizen as one who makes provision for their own later life. Through individual responsibility for financial security, the government is absolved of the requirement for universal public provision. Such rhetorical strategies entrench individual responsibility and obscure intra-generational inequalities.

A neo-liberal framework constructs later-life circumstances as the culmination of good individual decision making and consequently masks the unfairness and inequality of many older people's lives (Breheny and Stephens 2010). The prominence of arguments of intergenerational inequity may distract from more significant issues of inequity in retirement. With the focus on generational differences, more fundamental issues of variation in standard of living in retirement across social class, ethnicity and gender across the lifecycle become less visible (Hamil-Luker 2001). Homogenisation of older people contributes to the persistence of disadvantage for particular societal groups in older age (Bernard and Phillips 2000). These groups (*e.g.* lower-income earners, minority ethnicities and women) are most in need of financial support in older age, and are therefore most likely to be adversely affected by changes to universal state-funded pensions (Estes and Phillipson 2002). Contributory schemes reward long-serving workers but greatly disadvantage those who have irregular work, unpaid work or are unable to work.

In New Zealand, provision for retirement income is shifting towards Kiwisaver, a wage-linked contributory scheme promoted for all workers. This sets in place the conditions that will allow for a policy shift towards a lower rate of payment or stricter eligibility criteria for universal superannuation. Kiwisaver is compatible with an expectation that superannuation

should be proportional to contribution rates. Those who earn more during their working lives would receive greater income in their old age, and this will seem proper in a society that places a higher value on the individual who achieves a certain kind of productivity in paid work. However, such a shift may have detrimental effects for New Zealand society. The effects of inequality tend to accumulate in later life; however, if resources are made available, the effects of earlier and accumulated disadvantage can be mitigated. There is evidence that a universal, non-contributory pension is effective in alleviating poverty and reducing health inequalities in old age (HelpAge International 2014), but such policies require widespread public support. Such support needs to be considered within a broad framework and, as Kohli (2006) notes, the importance of assessing the extent of generational cleavage should not be overlooked, especially since this may mask the existence of fundamental distinctions between wealthy and poor.

The intergenerational inequity and conflict framework highlighted in this analysis is not inevitable. Underpinning the rhetorical work presented in this analysis are broad social concerns around provision for the vulnerable in society (Ng and McCreanor 1999) and the ways in which society plans for and funds these provisions (Binstock 2010). These concerns are compatible with an alternative framework – one that looks across rather than between generations (Hatton-Yeo 2012) and emphasises intergenerational solidarity (VanderVen 2012). Given more prominence, this approach could shift discussion beyond a climate of intergenerational antagonism towards a more constructive engagement with the issues of provision of income in retirement and welfare spending generally.

This research examined rhetoric around the cost of universal state-funded superannuation in New Zealand. The news articles framed the discussion in terms of intergenerational inequity with baby boomers responsible for the unfair conditions of subsequent generations. This generational framework was taken up in return to represent a range of different voices and stances that continued the debate in terms of generational characteristics. Constructing superannuation in terms of generational inequity signals a shift from a commitment to equality through universal provision to a contributory system which may have profound influence on the structure of the New Zealand welfare system and further entrench inequalities. This research demonstrates the power of rhetorical strategies when used to construct arguments surrounding the needs of older people in terms of intergenerational issues. Such strategies polarise speakers and obscure collective commitment to fair and equitable allocation of resources.

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Address for correspondence:

Mary Breheny,
School of Public Health,
Massey University,
Private Bag 11 222,
Palmerston North, New Zealand

E-mail: M.R.Breheny@massey.ac.nz